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**RAILWAY INSURANCE**  
 FIRE, LIFE AND ACCIDENT.  
 FRED. R. ALLEY - and - M. HEATON  
 Chesterfield Chambers, 18 St. Alexis St.  
 Telephones: - - - Bell, 1251; Federal, 317

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# THE GRADIAN

# JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Vol. 29, No. 22.  
 NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 29, 1889.

M. S. FOLEY,  
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**McINTYRE, SON & CO.**

MANUFACTURERS' AGENTS

— AND —

IMPORTERS

— OF —

**DRY GOODS**

SPECIALTIES:

LINENS. DRESS GOODS.

KID GLOVES. SMALLWARES.

**VICTORIA SQUARE**

MONTREAL.

Leading Wholesale Houses.

**Drives :: Drives**

IN DRESS GOODS IN

COMBINATION ROBES.

Flannel Costume Cloths, Fancy Knit Goods

Plushes, 15 inches wide, all colors.

Mantle Cloths. Canadian Tweeds

All-Wool Blankets.

These goods being bought favorably can be sold at a big reduction on regular prices.

We shall be pleased to forward Samples and Quotations on application.

Orders solicited.

**John Macdonald & Co.**  
 TORONTO.

Leading Wholesale Houses.

**S. GREENSHIELDS, SON & CO.**

— WHOLESALE —

**DRY GOODS**

MERCHANTS

17, 19 & 21 VICTORIA SQUARE

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730, 732, 734 & 736 CRAIG STREET

**MONTREAL.**

Complete Set of Samples at Room 40 Rossin House, Toronto, during Millinery week.

**CAVERHILL, KISSOCK & BINMORE**

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**MILLINERY**

FANCY DRY GOODS

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**Dominion Cut Tobacco.**

CIGARETTE & SNUFF WORKS

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The Leading Cut Tobacco of the Dominion.

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**FALL GOODS**

FULL LINES OF

DOLLS, TOYS, GAMES,

FANCY GOODS,

VASES, ORNAMENTS,

ALBUMS,

&c., &c., &c.

The Largest Stocks in the Dominion.

**H. A. NELSON & SONS**

MONTREAL and TORONTO.

Fall Catalogue will be ready September 1st.

**MONTREAL**  
**Felt Hat Works.**

1878—PARIS EXHIBITION—1878

Prize Medal awarded for our manufacture of

**FELT HATS.**

We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.

**FUR GOODS**

OF OUR OWN MANUFACTURE.

Plush, Cloth and Scotch Caps, Gloves and Mitts

Of English and Domestic manufacture.

MOCCASINS, SNOW SHOES, FANCY SLEIGH ROBES, BUFFALO, &c.

TO MANUFACTURERS.—We have a large stock of Seal, Persian Lamb and other Skins, Trimmings, &c.

**JAMES CORISTINE & CO.,**

Warehouse, 471 to 478

ST. PAUL ST., MONTREAL.

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**WOOLLENS**

— AND —

**Tailors' :: Trimmings**

27 & 29 Victoria Square,

**MONTREAL.**

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**TAILORS'**

**TRIMMINGS**

"BALMORAL BUILDINGS"

**MONTREAL**

AND WOOD STREET,

**HUDDERSFIELD, ENG.**

The Chartered Banks

Bank of Montreal

NOTICE is hereby given that a Dividend of FIVE PER CENT. upon the paid-up Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at its Banking House in this city and at its Branches, on and after MONDAY, second day of DECEMBER next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board.

W. J. BUCHANAN,  
General Manager

Montreal, 12th October, 1889.

THE BANK OF TORONTO,

DIVIDEND No. 67.

Notice is hereby given that a Dividend of Five per Cent. for the current half-year, being at the rate of Ten per Cent. per Annum, upon the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after MONDAY, 2nd Day of December next.

The Transfer Books will be closed from the 16th to the 30th day of November, both days included.

By order of the Board,

D. COULSON,  
Cashier.

THE BANK OF TORONTO,  
Toronto, Oct. 23rd, 1889.

QUEBEC BANK

NOTICE is hereby given that a Dividend of THREE AND A HALF PER CENT. upon the paid-up capital stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city and at its Branches, on and after MONDAY, the SECOND DAY of DECEMBER next.

The Transfer Books will be closed from the 16th to 30th November next, both days inclusive.

By order of the Board,  
J. STEPHENSON,  
General Manager

Quebec, 25th October, 1889.

BANQUE VILLE MARIE

NOTICE is hereby given that a Dividend of THREE AND ONE-HALF PER CENT. for the current half year, being at the rate of Seven per cent. per annum upon the paid up Capital Stock of this Institution, has been declared, and that the same will be payable at its Banking House in this city on and after MONDAY, the 2nd DECEMBER next.

The Transfer Books will be closed from the 21st to the 31st November, inclusive.

By order of the Board,  
U. GARAND,  
Cashier.

Montreal, 24th Oct. 1889.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.  
Paid-up Capital, - \$1,000,000 Sig.  
Reserve Fund, - - \$250,000 "

London Office, 3 Clement's Lane, Lombard St., E.O

COURT OF DIRECTORS:

J. H. Brodie. H. J. B. Kendall.  
John James Oater. J. J. Kingsford.  
Henry R. Farrer. Frederic Lubbock.  
Richard H. Glyn. George D. Whatman.  
Edward Arthur Hoare.

Secretary, A. G. Wallis.

Head Office in Canada, - St. James Street, Montreal.  
R. R. GRINDLEY, General Manager.  
E. STANGER, Inspector.

Branches and Agencies in Canada:

London Kingston Fredericton, N. B.  
Brantford Ottawa Halifax, N. B.  
Paris Montreal Victoria, B.C.  
Hamilton Quebec Vancouver, B.C.  
Toronto St. John, N.B. Winnipeg, Man.  
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Agents in the United States:

NEW YORK - H. S. Siskeman and F. Brownfield, Agents.  
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LONDON BANKERS - The Bank of England and Messrs. Glyn & Co.

FOREIGN AGENTS - Liverpool - Bank of Liverpool. Australia - Union Bank of Australia. New Zealand - Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China and Japan - Chartered Mercantile Bank of India, London and China; Agra Bank, Ltd. West Indies - Colonial Bank. Paris - Messrs. Maronard, Krauss & Co. Lyons - Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE, MONTREAL.

Paid-up Capital ..... \$2,000,000  
Res. Fund ..... 1,075,000

BOARD OF DIRECTORS.

JOHN H. R. MOLSON, - - - President.  
R. W. SHEPHERD, - - - Vice-President.  
Sir D. L. Macpherson, K.C.M.G. S. H. Ewing.  
W. M. Ramsay. Henry Archbald.  
F. WOLFERSTAN THOMAS, Gen. Manager.  
A. D. DURNFORD, Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P.Q. St. Hyacinthe, Q.  
Brockville, Ont. Morrisburg, Ont. St. Thomas, Ont.  
Clinton, Ont. Norwich, Ont. Toronto, Ont.  
Exeter, Ont. Owen Sound, Ont. Trenton, Ont.  
Hamilton, Ont. Ridgeway, Ont. Waterloo, Ont.  
London, Ont. Smiths Falls, Ont. West Toronto Jc.  
Meaford, Ont. Sorel, P.Q. Weststock, Ont.

AGENTS

Quebec - La Banque du Peuple and Eastern Townships Bank.  
Ontario - Dominion Bank, Imperial Bank of Canada and Can. Bank of Commerce.  
New Brunswick - Bank of New Brunswick.  
Nova Scotia - Halifax Banking Company.  
Prince Edward Island - Bank of Nova Scotia, Summerside Bank.  
British Columbia - Bank of British Columbia.  
Manitoba - Imperial Bank of Canada.  
Newfoundland - Commercial Bank of Newfoundland, St. John's.

IN EUROPE.

London - Alliance Bank (limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co.  
Liverpool - The Bank of Liverpool.  
Paris, France - Credit Lyonnais.  
Antwerp, Belgium - La Banque d'Anvers

UNITED STATES.

New York - Mechanics' National Bank; Messrs. W. Watson and Alex. Lang, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston - Merchants' National Bank. Portland - Casco National Bank. Chicago - First National Bank. Cleveland - Commercial National Bank. San Francisco - Bank of British Columbia. Detroit - Commercial National Bank. Buffalo - Bank of Buffalo. Milwaukee - Wisconsin Marine and Fire Insurance Co. Bank. Toledo - Second National Bank. Helena, Montana - First National Bank. Butte, Montana - First National Bank. Fort Benton, Montana - First National Bank.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

COMMERCIAL BANK OF NEWFOUNDLAND.

ST. JOHNS, N.F.L.D.

Established 1857. Incorporated 1858.  
Capital, paid-up, \$300,000 00  
Reserve Fund, 145,000 00  
Undivided Profits, 22,338 11

HENRY COOKE, Manager.

H. D. CARTER, Chief Accountant.

Collections made on favorable terms.  
Agents - The London and Westminster Bank, London. New York - The National Bank of the Republic. Boston - The Atlas National Bank. Montreal - The Merchants Bank of Canada. Halifax - The Union Bank of Halifax. Quebec - The Merchants Bank of Canada.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT. for the CURRENT HALF-YEAR, being at the rate of SEVEN PER CENT. PER ANNUM upon the Paid-Up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after MONDAY, the 2nd DECEMBER next.

The Transfer Books will be closed from the 16th to the 30th November inclusive.

By order of the Board.

G. HAGUE,  
General Manager.

Montreal, 22nd Oct, 1889.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-Up, - - - \$1,200,000  
Reserve, - - - - - 350,000

HEAD OFFICE, - - - MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq., - - - - - President  
GEORGE BRUSH, Esq., - - - - - Vice-President  
P. M. GALARNEAU, Esq. WM. FRANCIS, Esq.  
CHS. LACAILLE, Esq. ALPH. LECLAIRE.  
A. PRÉVOST, Esq.  
J. S. BOUSQUET, - - - - - Cashier.

Branches:

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" St. Roch, Nap. Lavoie, "  
Three Rivers, Que., P. E. Panneton, Manager.  
St. Jean, Que., Ph. Baudouin, Manager.  
St. Rémi, " C. Bédard,  
St. Jérôme, Que., J. A. Thérberge, Manager.

Agents in Canada:

Ontario - Molsons Bank and Branches,  
New Brunswick - Bank of Montreal.  
Nova Scotia - Bank of Nova Scotia.  
Prince Edward Island - Merchants Bank of Halifax.

Agents in United States:

New York - National Bank of the Republic.  
Boston - The Maverick National Bank.

Foreign Agents:

England - The Alliance Bank, Limited, London.  
France - Le Crédit Lyonnais, Paris.

Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL.  
Capital Paid-Up, \$500,000  
Reserve Fund, 140,000

Directors:

ALPH. DESJARDINS, Esq., M.P., President.  
A. S. Hamelin, Esq., Vice-President.  
J. L. Cassidy, Esq., Lucien Huot, Esq.,  
A. L. DeMartigny, Esq.  
A. L. DeMartigny, Managing Director.  
D. W. BURNETT, Assistant Manager.

Branches - Beauharnois - H. Dorion, Mgr. Drummondville, J. E. Girard, Mgr. Fraserville, J. F. Pelland, Mgr. Plessisville, Chevreuil & Lacerte, Mgrs. St. Hyacinthe, A. Clement, Mgr. St. Sauveur (Quebec) N. Dion, Mgr. St. Simon, D. Denis, Mgr. Valleyfield, L. de Martigny, Mgr. Victoriaville, A. Marchand, Mgr. Montreal - Ste. Cuneo, G. N. Ducharme, Mgr. St. Jean Baptiste, L. G. LaCasse, Mgr. Ontario Street, C. H. A. Guimond, Mgr.

Agencies:

London, Eng. - Glyn, Mills, Currie & Co.  
New York - The National Bank of the Republic.  
Paris - Credit Lyonnais.



Loan Societies.

Central Canada Loan and Savings Co'y
PRESIDENT—GEO. A. COX, Toronto.
VICE-PRESIDENTS:
J. R. DUNDAU, of Dundas & Flavelle Bros., Lindsay
RICHARD HALL, of Hall, Innes & Co., Peterboro.

THE Dominion Savings and Investment SOCIETY, LONDON, - - - ONTARIO.
Subscribed Capital, - - - \$1,000,000.00
Paid-up, - - - 931,925.95

ROBERT REID, Collector of Customs, President.
WILLIAM DUFFIELD, President City Gas Company, Vice-President.
THOMAS H. PURDOM, - Inspecting Director.
F. B. LEYS, Manager.

THE HAMILTON Provident and Loan Society. DIVIDEND NO. 37.

Notice is hereby given that a dividend of THREE AND A HALF per cent upon the paid-up capital stock of the Society has been declared for the half year ending 31st December, 1889, and that the same will be payable at the Society's banking house - Hamilton, Ont. on and after THURSDAY 20th JANUARY, 1890.

THE Trusts Corporation OF ONTARIO.

Capital.....\$1,000,000
Subscribed Capital.....600,000
Offices: 23 TORONTO ST., TORONTO.
President.....Hon. J. C. Aikins
Vice-Presidents } Hon. Sir Adam Wilson, Kt.
} Sir R. J. Cartwright, K.C.M.G.

Local.

Renfrew, Ont. JOHN D. McDONALD,
Barrister, Attorney-at-Law, &c., &c.
Official Assignee for the county of Renfrew.

Simcoe, Ont. G. W. WELLS,
(Late Killmaster & Wells),
BARRISTER, SOLICITOR, &c

Seaforth, Ont. MCCAUGHEY & HOLMBSTED
BARRISTERS, &c., Seaforth Ont.

Toronto. JONES BROS. & MACKENZIE,
Barristers & Solicitors,
Canada Permanent Chambers, Toronto.

W. H. BARTRAM,
Barrister, Solicitor, Notary, &c.
OFFICE, 99 DUNDAS ST. WEST.

A. D. CAMERON,
Barrister, Attorney-at-Law, Solicitor in
Chancery and Insolvency, Notary Public, Con-
veyancer, &c., No. 10 Hughson Street, South
Hamilton, Ont.

Oceanic Steamships.

Allen Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Canadian and United States Mails

1889— Winter Arrangements —1890

This Company's Lines are composed of the following double-engine Clyde-built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Table with columns: Vessels, Tonnage, Commanders. Lists various ships like Acadian, Assyrion, Austrian, Brazilian, Buenos Ayrean, Canadian, etc.

The Steamers of the

Liverpool, Halifax and Portland Mail Line,

Sailing from Liverpool on THURSDAYS, and from Portland on THURSDAYS, and from Halifax on SATURDAYS, calling at Lough Foyle to receive and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched as under:

Table with columns: Steamships, From Portland, From Halifax. Lists dates for Sardinian, Parisian, Polynesian, Circassian, Sardinian.

To connect with these steamers at Portland, passengers should take the 10.15 Wednesday evening train of the G. T. Ry. from Montreal; and at Halifax the 8.00 Friday morning train of the C. T. Ry. or the 8.30 Thursday evening train of the C. P. Ry. from Montreal.

Rates of Passage from Montreal:

Table with columns: Cabin, Intermediate, Steerage. Lists rates for Halifax and Portland.

Particulars as to the fortnightly sailings of the Glasgow and Boston and Glasgow and Philadelphia Lines may be obtained on application to any of the under-named agents.

Through Bills of Lading granted to Liverpool and Glasgow, and at Continual Ports, to all points in Canada and United States, and from all Stations in Canada and the United States to Liverpool and Glasgow, via Boston, Portland or Halifax.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkopf, No. 8 Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Allan Bros. & Co., 203 Leadenhall street, E.C., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James street, Liverpool; Allan, Rae & Co., Quebec; Allan & Co., 112 La Salle Street, Chicago; H. Bourlier, Toronto; or to G. W. Robinson, 136 1/2 St. James st., opposite St. Lawrence Hall; D. Battersby, 174 St. James street; A. B. Chaffee, 286 St. James street; W. D. O'Brien, 143 St. James street, or to

H. & A. ALLAN,

State Street, Boston, and 25 Common Street, Montreal.

JAMES S. NOAD, FINANCIAL AGENT, Promoter of and Dealer in MINES AND MINING PROPERTIES And Real Estate Agent. JAMES S. NOAD, Montreal.

Oceanic Steamships.

ROYAL MAIL STEAMSHIPS. DOMINION LINE. WINTER RATES

Table with columns: Tons. Lists routes: Montreal to Ontario, Dominion, Texas, Toronto, Sarnia, Oregon, Vancouver.

Liverpool Service.

Table with columns: Sailing Dates, From Montreal, From Quebec. Lists dates for Toronto, Vancouver.

Steamers leave Montreal at daylight of above dates. Passengers can embark after 8 the previous evening.

Rates of Passage from Baltimore or Halifax to Liverpool.

Cabin \$50 to \$60, return \$100 to \$110; Intermediate \$25, Steerage \$20.

Prepaid steerage tickets issued at the lowest rates. These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room amidships, where but little motion is felt, and are handsomely furnished, and they carry neither cattle nor sheep.

For Freight or Passage, apply in Liverpool to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, or to

DAVID TORRANCE & CO., Exchange Court, Montreal.

DOMINION PAINT CO. DARTMOUTH, N.S.

Manufacturers of

Marine Paints

- FOR -

WOOD AND IRON SHIPS.

QUALITY GUARANTEED.

Prices Lower than Imported Articles.

Railways.



Intercolonial Railway.

1889. Winter Arrangement. 1890 Commencing 18th NOV., 1889.

Through Express Passenger Trains

Table with columns: Train Name, Time. Lists routes from Montreal to Halifax via various points.

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8 o'clock daily (Sunday excepted) run through to Halifax without change in thirty hours.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

All trains are run by Eastern Standard Time.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to G. W. ROBINSON, Eastern Frt. & Pass. Agt., 136 1/2 St. JAMES ST.,

Opposite St. Lawrence Hall, MONTREAL. D. POTTINGER, Chief Superintendent

Railway Office, Moncton, N.B., 14th Nov., 1889.

**Legal Directory.**

Price of admission to this directory is \$10 per annum.

**ONTARIO.**

ALEXANDRIA..... Alex. L. Smith  
 ARLINGTON..... A. E. SMYTHE  
 AYLMER..... Miller & Backhouse  
 BARRIE..... Lount, Dickinson & McWatt  
 BELLEVILLE..... Falkner & Masson  
 BOWMANVILLE..... R. Russell Loscombe  
 BRIGHTON..... F. E. Titus  
 BROCKVILLE..... M. M. Brown  
 BROCKVILLE..... Fraser & Reynolds  
 BRUSSELS..... E. E. Wade  
 CARLETON PLACE..... Robert Patterson  
 CAMPBELLFORD..... A. L. Colville  
 COBOURG..... } Field & McCall  
 COLBORNE..... }  
 COBOURG..... W. R. Riddell, LL.B.  
 COBOURG AND COLBORNE..... F. M. Field  
 CORNWALL..... Leitch & Pringle  
 CORNWALL..... MacLennan, Liddell & Cline  
 DEERONTO..... Henry R. Bedford  
 GODERICH..... Seager & Hartt  
 GRAVENHURST..... T. Johnson  
 GRIMSBY..... E. A. Lancaster  
 GUELPH..... Hugh McMillan  
 Special attention paid to collections.  
 GUELPH..... Macdonald & Macdonald  
 A. H. MACDONALD.  
 INGERSOLL..... Thos. Wells  
 KINGSTON..... Britton & Whiting  
 LINDSAY..... Martin & Hopkins  
 LISTOWEL..... J. L. Darling  
 LONDON..... Albert O. Jeffery, LL.B., D.C.L.  
 LONDON..... Mills & Weekes  
 LONDON..... Gibbons, McNab & Mulhern  
 LONDON..... W. H. Bartram  
 L'ORIGNAL..... J. Maxwell  
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 PARIS..... Charles M. Foley  
 PENETANGUIBEN..... Keating & Hewson  
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 PORT ELGIN..... J. C. Dalrymple  
 PORT HOPE..... H. A. Ward  
 PEBSCOOTT..... French & Saunders  
 SHELBUENE..... Myers & Douglas  
 Solicitors for Halsted & Co.'s Bank.  
 SMITH'S FALLS..... Bayard E. Sparham  
 STAYNER and CREMORNE..... A. D. O. Macintyre  
 ST. MARY'S..... E. W. Harding  
 ST. THOMAS..... Macdougall & Robertson  
 STRATFORD..... McPherson & Davidson  
 TERSWATER..... John J. Stephens  
 THORNBURY..... Wilson, Evans & Dyre  
 TILSONBURG..... W. A. Dowler  
 { TORONTO..... S. Alfred Jones, LL. B.  
 } 12 Manning Arcade.  
 TORONTO..... A. E. K. Greer  
 9½ Adelaide Street E.  
 TORONTO..... Church & Carey  
 TORONTO..... Jones Bros. & Mackenzie  
 TRENTON..... Forbes & Hubbs  
 Solicitors Molsons Bank.  
 UXBRIDGE..... The McGillivray's  
 WINGHAM..... Meyer & Dickinson  
 WHITBY..... D. Ormiston, B.A.  
 Solicitor of the Western Bank.  
 WOODVILLE..... Arch. J. Sinclair  
 WOODSTOCK..... Finkle, McKay & McMullen  
 WOODSTOCK..... Howard J. Duncan

**QUEBEC.**

COATICOOK..... W. L. Shurtleff  
 COATICOOK..... Geo. E. St. Pierre  
 Solicitor to La Banque du Peuple.

**QUEBEC—Continued.**

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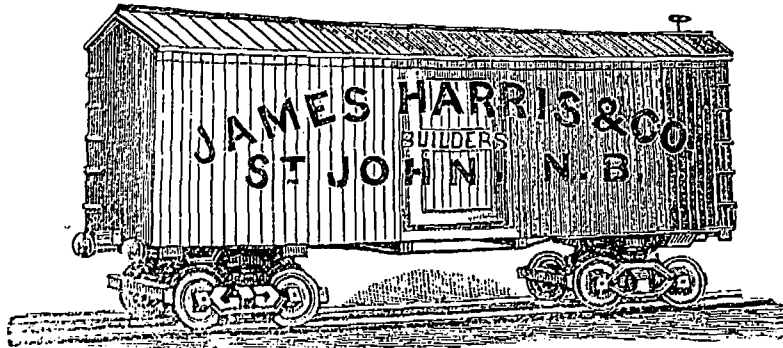
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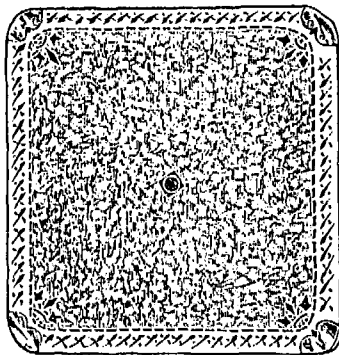
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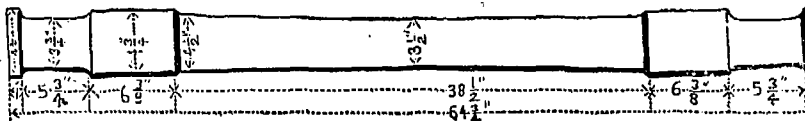
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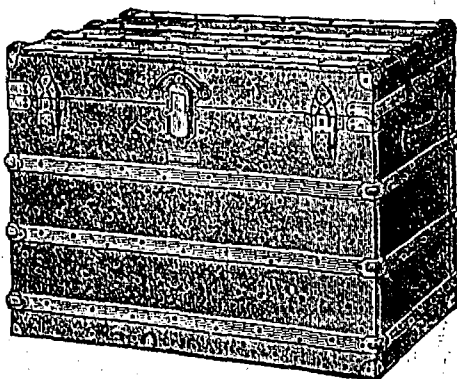
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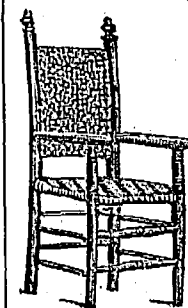
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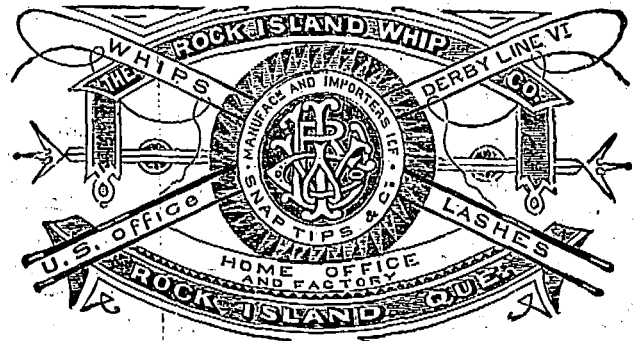
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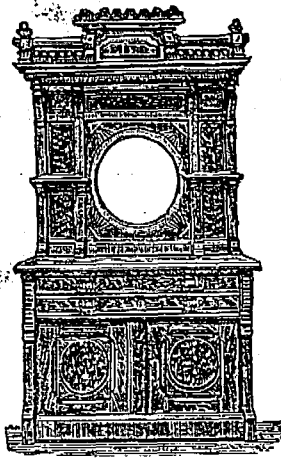
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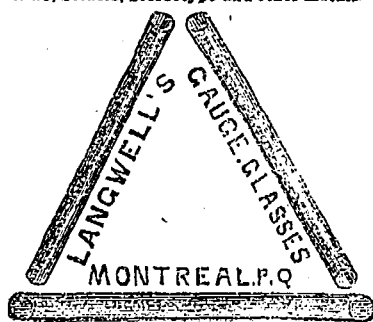
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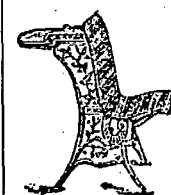
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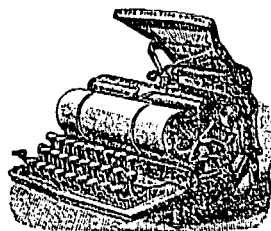
**THE NEW FITCH TYPE WRITER**

PRICE: \$68.

The only first-class Machine at a Low Price. Writes in Sight Capitals, Small Letters, &c. Needs no teaching. Swift and nearly noiseless.

Sub-agents wanted for out of town points.

Send for Prospectus.



**T. HENRY CARTER,** General Agent for Quebec and East  
1725 Notre Dame St. and 470 St. Paul St., MONTREAL.

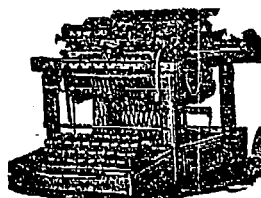
**THE REMINGTON TYPE WRITER**

IS THE ONLY DURABLE MACHINE,

SAVES

TIME, --- MONEY,  
EYESIGHT, --- POSTAGE,  
--- &c., &c. ---

THE BEST IS CHEAPEST.  
To Circulars Apply,



**JOHN O'FLAHERTY, 248 St. James St., MONTREAL.**

# LEADER

Cooking and Heating Stoves

Are the Best and Cheapest. Each One Guaranteed.

Furnaces and Hot Water Boilers!

Steam Fittings and Coil Screens.

Estimates Given for all Kinds of HEATING  
and IRON WORK.

WM. GLENDINNENG & SON.

## Carriage Tops

MADE BY THE

### GUELPH CARRIAGE TOP CO.

Are :- Standard :- for :- Quality.

The Largest Variety Manufactured.  
Write for Prices and Catalogue.

CHAS. S. WALKER, - - - - - Manager  
GUELPH, - - ONT.

**THE BEST PICTURE FRAMING!**

**THE CHEAPEST PICTURE FRAMING!**

Of the Newest Designs, by  
A. J. PELL, 80 & 82 Victoria Sq., Montreal

**THE STANDARD  
BELT LACE**

The Strongest and Most Dur-  
able Lace on the Market.  
For Sale by all First-Class Dealers.

**GIBSON & TURNER**

**GANANOQUE, Ont.**

Correspondence solicited with the trade.

**Breadmakers' Goods.**

Breadmakers' Yeast.  
" Baking Powder.  
" Kneading Pans.  
" Thermometers.

Our YEAST has won a place in nearly every  
store in the Dominion. Our BAKING POWDER  
has won for us thousands of testimonials. Our  
THERMOMETERS and KNEADING PANS are  
indispensable to every housekeeper.  
Orders should be sent to Wholesale Grocers.  
Price Lists sent on application.

**THE BREADMAKERS' YEAST CO.  
TORONTO, ONT.**

**John S. Shearer & Co.**

MANUFACTURERS' AGENTS,  
Montreal and Toronto.

**Windsor Cotton Co.**

**THE FAVORITE COTTONS:**

36 x 40-inch Sheetings. | Gray Twills.  
72 x 80- | Drills.

To the Wholesale trade only.

**THE CANADIAN  
LOCOMOTIVE & ENGINE CO'Y**

(LIMITED)

**Kingston, - Ontario,**

MANUFACTURERS OF

**Locomotive, Marine**

— AND —

**Stationary Engines**

**Boilers of all Descriptions.**

Sole Licensees and Manufacturers in Canada for *Armington & Sims' High  
Speed Engines for ELECTRIC LIGHT PLANT, Etc. The "Cycle"  
Gas Engine, Atkinson's Patent. The "Hazelton" Boiler.*

Descriptive Catalogues of the above on application.  
Estimates given for all descriptions of Machinery.

### Commercial Summary.

ARNPRIOR, Ont., is now illuminated by from 40 to 50 electric  
lights, and 15 more will be added.

The Bank of Montreal has arranged to open a branch at Walker-  
ville, Ont., on January next.

New rails have been laid on the Intercolonial Railway for a length  
of 40 miles in the Metapedia valley.

One million of the 1,800,000 cubic feet required to be excavated on  
the Chignecto Ship Railway have been taken out.

Over five hundred men are at work on the Gatineau Valley Rail-  
way; grading is now going on in the vicinity of Hull.

The Intercolonial Railway is taxed to its utmost at present, by the  
enormous quantities of freight which are passing over the line.

COAL deposits are said to have been discovered beyond Sharbot  
Lake, on the line of the Bockville & Westport Railway, Ontario.

A 6-acre orchard at Kingsville, Ont., produced 700 barrels of  
apples, the past season, giving a profit of \$1,240.

A new fish hatchery will be established at Ottawa for the purpose  
of re-stocking our eastern rivers and lakes with white fish and  
speckled trout.

The Belleville, Ont., rolling mills company, have orders for a year's  
production of their mill. They have taken options on three properties  
which are suitable for sites.

The United Asbestos Company, of London, England, have pur-  
chased all the interests of the Frechette Mining Company, of Black  
Lake, Megantic, for \$70,000. The Kingston Car Works will be re-  
opened in January.

Leading Wholesale Trade of Montreal.

**STEWART MUNN & COM'Y,**

General \* Commission \* Merchants.

**Fish Oils, &c.**

Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.  
Nfld. Cod Oil. Gaspe & Halifax Cod Oil.

Receivers and Shippers of

Flour, Provisions & General Produce

22 ST. JOHN ST.,  
MONTREAL.

**JOHN KIMBLE & SON,**

Wool Pullers and Tanners.  
MANUFACTURERS OF

Glazed and Dull Dongola Sheep,  
Colored and Russet Linings.

DEALERS IN  
Wool, Sheepskins, Hides and Calfskins.

Office and Factory—CITY ROAD.  
Near Haymarket Square, St. John, N.B.

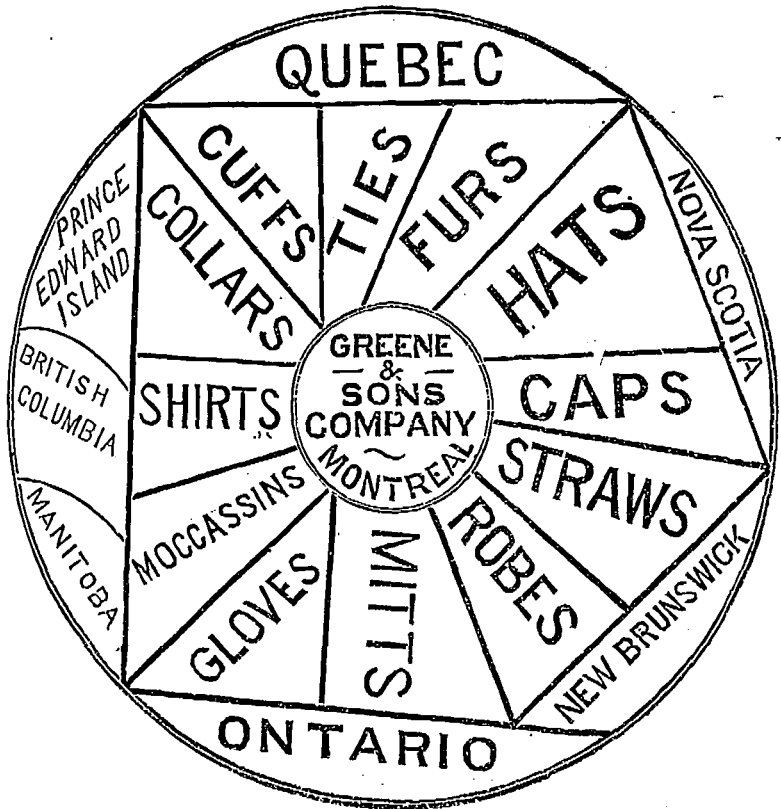
**TROTTER BROS.,**

Custom House Agents,

**STORAGE** Bond or Free

30 & 32 St. Nicholas St.,  
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1889.



The stockyards operated by the Dominion Live Stock Exchange have been enlarged and improved, so that 15,000 head of cattle can now be accommodated at one time.

The Canadian Meat Co, of London, England, with \$1,500,000 capital, have issued their prospectus. They purpose developing the trade in Canadian dead meat.

ARTHAASKAVILLE and Victoriaville, Que., are preparing to light by electricity.—Victoriaville and Bedford, Que., will apply for incorporation.—Carberry, Man., will shortly be incorporated.

The Florida Orange Growers' Union and the Florida Fruit Exchange, at Jacksonville, Fla., have consolidated, and their amalgamation is expected to save the growers \$100,000 this year.

The Empire Oil Company, London, Ont., whose works have been closed down for some time, are repairing the works they recently purchased, and are going to commence operations at once.

The Anglo-Continental Guano Co. are announced to have bought the Graham phosphate mines for the sum of \$100,000.—One hundred and forty cars of wheat were inspected at Winnipeg last week.

The first four-masted schooner built in the Maritime Provinces was launched last week from the yard of Mr. Shubael Dimock, Hantsport. She is named the Uruguay, and she will register about 730 tons.

Two cars, containing about 900 barrels of fine apples, arrived at Point Lewis, Quebec, from Vermont, lately, but as the Quebec market is already well stocked, the consignee will ship them to England.

The surveying party who have recently been engaged in locating the east end of the proposed short line railway between Harvey and Salisbury, New Brunswick, will prepare a report for submission to the Government.

LUMBER shipments from Mirimichi, N.B., have ceased for the season,

with a total export of 109 million ft. last year. The shipping amounted to 161 vessels of 115,000 tons, or 43 vessels and 35,000 tons more than last year.

The Provincial Natural Gas and Fuel Company, with \$500,000 capital stock, and headquarters at Toronto and Welland, Ont., is applying for incorporation for the purpose of operating in natural gas in Welland and Lincoln counties, Ont.

PIERREVILLE, Que., is commencing the construction of a waterworks system.—Richmond, Que., has made a contract with a well known electric light company to light her streets by electricity.—The electric light system of Sherbrooke will be extended.

AYLMER, Que., has adopted electricity for street lighting purposes.—A retail grocers' association has been formed at Sarnia, Ontario, for the purpose of preventing the slaughtering of goods, and to protect the trade against customers who will not pay.

DIARY COUNTY, N.S., is reviewing its lumbering manufacturing business to a large extent, and the Crown lands are being quickly taken up.—The Molega Mine in Nova Scotia turned out 515 oz. 8 dwt. and 10 grs. of gold last month, valued at \$10,193.70.

Two dealers at Pembroke, Ont., have completed the purchase of a timber limit from the Eddy Manufacturing Company, on the White Pine river, a tributary of the Kippewa, and embracing eighty square miles. The figure is said to be in the neighborhood of \$20,000.

AFTER an experience of 12 to 15 years in his line, M. Stanley carriage builder, Perth, Ont., now assigns. The assiduity with which he is credited should have been rewarded with better success; but, as in the case of the general merchant, the carriage maker is often obliged to renew the notes of his customers along into the second year; the terms of many of his sales calling for this leniency, which become difficult to alter after once being established.

**ROSS, FORSTER & CO.**

Wholesale :: Dry :: Goods

Nos. 9 & 11 Recollet Street, between St. Helen and St. Peter Streets.

**SPECIALTIES :**

SMALLWARE. HOSIERY. DRESS GOODS  
ART NEEDLE WORK.

**GEO. BARRINGTON & SONS**

FINLAY D. BARRINGTON.

MANUFACTURERS OF

**TRUNKS AND BAGS**

Blacksmiths' Bellows and Portable Forges,

Send for Catalogue and Show Card.

OFFICE AND FACTORY :

SALESROOMS :

156 to 160 St. Antoine St. | 1805 Notre Dame Street  
MONTREAL.

OUR STOCK OF **BAGS** AND - - -  
**HESSIANS**

Is the LARGEST and most COMPLETE in CANADA

**BAGS. HESSIANS**

Every quality and size, Jute or Cotton. Every Width and Quality.  
 Plain Printed in Colors. Plain or Striped

**WE ARE OFFERING SPECIALLY LOW PRICES.**

*IT WILL PAY YOU to get our Quotations and Samples.*

**The Canada Jute Company (Ltd.)**

17, 19 and 21 St. Martin Street,

**MONTREAL.**

**LOCKERBY BROS.**

IMPORTERS

—AND—

*Wholesale Grocers,*

CORNER

St. Peter & St. Sacrament Sts.

**MONTREAL.**

**McArthur, Corneille & Co.**

Importers of and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 21, and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs, Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 & 316 ST. PAUL STREET.

—AND—

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

A GALT, Ontario, despatch announces that one of the proprietors of the Waterloo and Berlin street railway, is surveying the route between the former place and Preston, and will report to his company as to the prospects of success for a line of street railway between these points.

The money necessary to save the Athletic Club House at Cote des Neiges has been subscribed by the public. Let us hope now that it may enter upon a career of prosperity, which it may, if conducted upon what Sir Donald Smith, one of its best friends, called "strict business principles."

At a meeting of the creditors of Totten & Henderson, Gore Bay, Manitoulin Island, last week, the estate was sold for 75 per cent. of the liabilities and all costs secured by mortgages. The liabilities were \$19,000, and the assets \$15,000. The firm commenced business in May, '88, coming from Chatsworth.

The Florida orange crop, it is estimated by interested parties, will amount to 1,800,000 boxes, a decrease of 200,000 boxes from last year's crop. The deficiency is due to the severe drought in the spring, and the ravages of the red spider. These obstacles have caused the fruit to mature somewhat later than usual this year.

A DEPUTATION of British Columbia fishermen have arrived at Ottawa to ask for a modification of the fishery regulations and the removal of the \$50 poll tax on Chinese labor is necessary for the success of the salmon packing industry. They will also ask that the duty of 33 per cent. on mining machinery be removed.

TRAINS will shortly run from Kingston to Tweed, to connect with the Pacific Railway. Two trains each way will be star ed.—The Kingston Car Works Company has secured a contract to build 200 freight cars for the Government railroads. The works are now engaged in building 150 cars for the Kingston and Pembroke Railway Company.

The balance to the credit of depositors in the Governments Savings Banks on October 31 was \$19,672,508. The deposits during the month amounted to \$261,355, and the withdrawals \$441,594. The Gov-

ernment have decided on making good to depositors all losses sustained by the recent irregularities at the Post Office Savings Bank, Kingston.

O P. PICKERING, drugs, Toronto, has found it necessary to make an assignment. The business was formerly conducted by Pickering & McDonald, who succeeded J. H. Joseph in the spring of 1887. In February, 1888, they dissolved, McDonald getting \$1,800 for his interest which was evidently too much, according to the present state of affairs.

The Victoria saw mill, belonging to the estate of Simmons & Burpee, Fredericton, N.B., who recently became insolvent, has been sold to Hale & Murchie. The price was \$10,000, and it is admitted the figure is a good one. It is expected that the Simmons & Burpee estate will pay a very good dividend after meeting the preferred claims of Blair & Thompson.

The Government announces a large sale of crown timber limits on the 9th of January. The list comprises over 4,000 square miles, 1,293 in the Upper Ottawa agency, 720 in the Lake St. John district, 24 in the St. Maurice, 86 in the Rimouski, 569 in the Saguenay, 142 in the Gaspé, 114 in the Grandville, 88 in the Bonaventure, and 63 in the St. Francis agencies.

At a meeting of the directors of the Bank of New Brunswick last week it was decided to create the office of inspector, and to appoint Mr. Girvan to that position. Mr. Girvan has been cashier of the bank since February, 1862. Mr. Joshua Clawson, at present accountant, will succeed Mr. Girvan as cashier, and Mr. B. O. Barclay Boyd will be promoted to Mr. Clawson's place.

WM CUMMINGS, grocer, Hamilton, finds himself unable to continue paying 100 cents in the dollar at present and has assigned. The business was formerly Cummings Brothers, but since last January, he has been conducting it alone. In repeatedly moving around from one location to another, the business seems to have been subject to a greater strain than it was capable of withstanding.

(ASSESSMENT SYSTEM.)

**Mutual Reserve Fund Life Association.**

The largest open assessment Company in the world.

Is Licensed to Transact Business in the United States, Great Britain, France and Canada.

Membership No. 70,000.

Governments Deposit .....	\$350,000	Death Claims PAID.....	\$4,500,000
Reserve Fund .....	\$1,500,000	Insurance Written .....	\$200,000,000

The Admission Fee and One Year's Annual Dues on \$1,000 Life Insurance is \$11.00, on \$5,000 Life Ins. \$35.00, on \$10,000 Life Ins. \$70.00, on \$20,000 Life Ins. \$140.00.

Agents Wanted in Every Locality. Address for Circulars:

**WELLS & McMURTRY, General Managers, - 217 St. James Street, - MONTREAL**

**EDWARD ADAMS & Co.**  
WHOLESALE  
**GROCCERS**  
And Importers of  
*Teas, Sugars, Tobaccos, Wines & Spirits*  
Dundas St., LONDON, Ontario.

**LONDON BRUSH FACTORY**  
Awarded Gold and Silver Medals 1887-8.  
**THOS. BRYAN**  
Manufacturer of  
**BRUSHES,**  
LONDON, Ontario  
Illustrated Price List sent on application.

**JOHN S. PEAROE & CO.,**  
**— SEED —**  
MERCHANTS,  
IMPORTERS and GROWERS.  
Dealers in all kinds of **Dairy Supplies**  
Office & Warehouse, 119 Dundas St. & Market Sq.  
Send for Catalogue. **LONDON, Ont.**

**SUGARS**  
Teas, Coffees,  
Spices, Syrups,  
And a complete stock of  
**GENERAL GROCERIES,**  
Salt and Fresh Water Herrings and an assortment  
of other Fish for sale by  
**BROWN, BALFOUR & CO.**  
HAMILTON.

**BAULD, GIBSON & Co.**  
HALIFAX, N.S.  
(Established 1816)  
WHOLESALE GROCERS AND IMPORTERS.  
Special attention given to CANNED  
**Lobsters, Mackerel**  
AND **SALMON** ALSO  
**MOLASSES AND SUGARS**

**CHAS H. HARVEY**  
HALIFAX, Nova Scotia,  
IMPORTER OF  
**COFFEE**  
*GINGER, COCOA, LIME JUICE, FRUITS.*  
&c. &c., &c.,  
— AND —  
GENERAL COMMISSION MERCHANT

The lull in the dry goods business occasioned by the mild November weather has proved of too long duration for J. T. White, of Elora, and he has assigned. He has been in business only about a year and was doing a very fair trade. Strict attention to business, however, will not always overcome the obstacles consequent on a dull period such as has been experienced by dry goods merchants in general this past season.

The suburb of St. Henri now has a complete electric light system on her streets, consisting of 63 arc lights. The town has given up the intention of purchasing the Waterworks from Berger & Co. for the present, but will ask the legislature for a special act for that purpose. The valuation of immoveable property is \$3,700,000, and the rate of taxation 64c per \$100. The town debt is only \$110,000, which speaks well for the management of St. Henri.

G. HANNAHAN, manufacturers' agent, this city, who has been in Europe during the last two months and returned a few days ago, found that one Ableson, whom he had left in charge of the business, had absconded the day before with between two and three thousand dollars, which Ableson obtained by selling some valuable samples. The Canadian Secret Service Bureau (conducted by Mr. Grose, late of the Customs Special Service) were given the case.

E. A. LEVIAN, manufacturer of ties, Toronto, trading under the style of E. A. Levian & Co., has found it necessary to assign. In December, 1888, he took in a partner named M. Quinn, but this did not evidently smooth the road to continued success, for they sought an extension in February following, spread over eighteen months. The partnership was dissolved again the following month, Levian continuing in the manufacturing and Quinn in the retail. Liabilities heavy.

The four-masted barquentine *Ensenada*, built by W. P. Cameron, of South Maitland, for John Keith, of Windsor, has been launched and will tow to St. John. This vessel is intended for the South American trade; is constructed of the best materials; is fully iron kned in both holds and copper fastened from keel to covering board, and all the iron works about the decks is galvanized. The *Ensenada* is 215 feet in length over all, 38 feet beam, 20 feet hold will register about 1,100 tons, and is expected to carry 1,000,000 feet of lumber.

F. X. QUESNEL, late of this city, has been arrested at St. Paul, Minn., at the instance of La Banque Jacques Cartier, charged with having forged the name of J. M. Aird, to a promissory note of \$225 made at

the above bank. The bank, it is said, holds paper to the amount of nearly \$10,000, which, it is alleged, Quesnel forged. Numerous other forged papers held by parties in this city and elsewhere are said to have originated with him. He was formerly a carriage maker, and left this city in June, 1888.

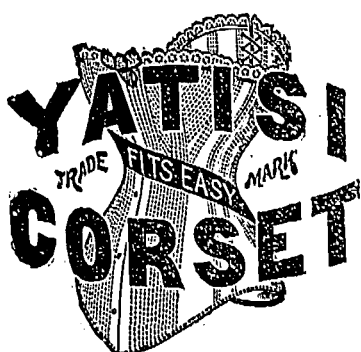
The wholesale grocery firm of Chisholm & Meikle, New Glasgow, N.S., has assigned. Both members of the firm came from California some twelve years ago, where they are said to have accumulated considerable money. They have been conducting business in New Glasgow since, and their present trouble seems to have been brought about through too much credit, which, together with too much in real estate, has considerably drained their resources. The liabilities will be heavy, preferential claims amounting to \$11,000.

A prominent retail shoe dealer, commenting on our reference to a Hamilton house's experience with a class of work for women's wear made by a Montreal firm, says:—When merchants are buying, some of them make a practice of having the solid leather slips, counters, &c., in the original samples, substituted with inferior stock in order to get the price lowered. Although the shoe will have the outward appearance of the original sample, it will not wear nearly so well, and then when the customers complain to the dealer he generally blames the manufacturer.

An Ottawa firm are about to introduce a novel improvement in the manner of hauling logs from the woods. It consists of what is called a Glover steam logger. This is a giant machine 28 feet long, weighing 12 tons, that can be driven by steam on a snow road, and is estimated to draw as many as 40,000 feet of logs. The mechanism is simple. Nearly over the centre of the hind part of a double sled sits a small engine of 800-horse power, while the boiler is located in the centre. The boiler is of steel 5½ feet in diameter, 7½ feet high and gauged to a pressure of 150 lbs.; either coal or wood can be used as fuel. There are four wheels on the driving axle, each four feet in diameter and weighing three tons, while a wheel in front acts as a helm.

An "unfortunate landlord," as he sometimes styles himself among his friends, realized a few days ago something of the real application of the term. An epicene tenant of his on Dorchester street had been in arrears for rent lately. Fearing a sudden removal he employed a man to have an eye on the premises. This Cerberus unfortunately was not above taking a sop, and now the landlord is looking for the

**CROMPTON'S**  
**CORALINE**  
**CORSETS.**



AGENTS FOR  
EASTERN ONTARIO,  
QUEBEC  
AND THE MARITIME  
PROVINCES.

**Robertson, Linton**  
& Co.,

Wholesale Dry Goods  
Corner St. Helen and  
Lemoine Sts.,  
Montreal

**"ELEPHANT"**  
**SPECIALTIES**

**ELEPHANT**  
White Lead, by the Dutch process. The only Lead that is fit for first-class work  
Ready Mixed Paints for House and Castle—Floors and Walls. Every tin sent out this season has been tested in advance and found thoroughly first-class.  
Coach Colors Ready for Use, for Carriage and Ornamental work of all kinds. They dry immediately with enamel gloss.  
Mistletoe Window Blind Green—The Green of Canada.  
Elephant Varnishes and Japans, for House and Carriage work; becoming every day more popular.  
Every Variety of Colors in Oil, Japan and Turpentine. We ship quickly  
Transparent Oil Wood Stains.  
**FERGUSON, ALEXANDER & CO.**  
14, 16, 18, 20 and 22 College St., MONTREAL.

# WINTER COMING

After NOVEMBER 1st we are unable to ship, except by express, the following, on account of liability to freeze:—

- Lyman's Dialysed Iron.
- Lyman's Concentrated Fluid Coffee.
- Lyman's Fluid Magnesia.
- Condy's Disinfecting Fluid, bulk or bottled.
- Windsor French Dressing.

Please examine your stock, and if you have not enough of any of these lines to last till spring, it will save you money to order promptly.

Yours truly,

## LYMAN, SONS AND CO.

384 St. Paul St., Montreal.

## JAMES GUEST & CO., Commission Merchants

— AND —  
GENERAL AGENTS,

27 & 29 St. Sacramento St., Montreal

AGENTS FOR

- Geo. Sayer & Co., Cognac, France.
- Chas. Coran & Co., " "
- Auger, Fils & Co., " "
- Musseron Frere, " "
- Wisdom & Warter, Jerez de la Frontera, Sherries.
- Warter & May, Oporto Ports.
- J. T. Wilkens, Rotterdam, Holland Gin.
- Ind Coope & Co., Burton-on-Trent, Ales.
- Siebert & Sons, Trinidad, Genuine Angostura Bitters.
- Banagher, Irish Whiskey, on the Green Banks of the Shannon.
- Escheneauer & Co., Bordeaux, Clarets, Sauterns, &c.
- Mathart & Co., Ayr, Carrick Blend, Scotch Whiskey.
- Andrew Usher & Co. Edinburgh, Scotch Whiskeys
- Royal Hungarian Government Wines, of Budapest, Hungary.

C. C. CLEVELAND.      GEO. F. CLEVELAND.

## J. L. GOODHUE & CO., Manufacturers of LEATHER BELTING

— AND —  
LACE LEATHER,  
DANVILLE, - - - QUE.

W. B. CHAPMAN & CO., Montreal Agents.

ESTABLISHED 1874

## D. HATTON & CO.,

Importers of Fish, Canned Goods, Cranberries, &c., &c.  
18 BONSECOURS STREET.  
MONTREAL.

Haddies, Bloaters, Haddock, Cod, Herrings, Boneless Cod Salmon, Cranberries, Canned Goods, Malpeque Shell Oysters—also Bulk—received on Consignment.

# HODGSON, SUMNER & CO'Y      POROUS TERRA COTTA

— IMPORTERS OF —

Dry Goods, Small Wares and Fancy Goods,

347 and 349 St. Paul St., MONTREAL,  
And 39 Princess Street. - - - - - Winnipeg

Is acknowledged by all Architects to be the best Material known for fire proofing buildings of all grades. It is Vermin and Sound Proof.

NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native Cement. Address,

**THE BATHBUN COMPANY,**  
DESERONTO, ONT.

tenant who, not only "folded her tent like the Arab and as silently stole away," but carried off also the double windows of the house. The owner bears his loss with philosophic calmness, and congratulates himself that she did not carry away the house.

D. M. DONALD head of the Donald Produce Co., Norwich, Ont., is alleged to have left for the States and to have also left debts behind to the amount of \$30,000 to \$40,000, with assets placed at but \$3,000 to \$4,000. The firm was incorporated in 1882 for a period, it is said, of five years, under the style of Donald Produce Company (Ltd.). There were five members then, three living in Montreal, one in Toronto and Mr. Donald, the manager. They did an extensive business in cider, jellies, dried fruits, etc., and last spring employed 120 hands. Their employes now have claims against them amounting to from \$5 up to \$45, and Norwich citizens sums from \$50 to \$1,000. It is claimed they owe their employes about \$1,500. Over 100 hands are thrown out of employment. Many farmers in the surrounding district who had sold their fruit and produce to the company will, it is said, suffer severely.

Even in the far west a man occasionally fails. Wood & Charlton, of Vancouver, B. C., after a struggle against fate for one year in the book business, now find their capital all spread and accordingly assign. They were known to be steady and industrious and with sufficient capital might have prospered.—Leaving Calgary and the butcher business behind, Soules & York sought Vancouver, B. C., some 8 months ago and opened in the grocery line. They cannot pay what they owe and have assigned—John Campbell, general store, Kamloops, B. C., regrets having allowed his eagerness to do a large business to outweigh his judgment in extending credit. He assigns with liabilities of about \$6,000, but in all probability would have been able to pull through had he been granted time. His assets will show a surplus.

The Polson failure (Toronto) threatens to be more disastrous than at first apprehended. From all that can be gathered we venture to say that the estate will scarcely net 20 per cent. to the creditors. The career of the Polsons will probably recall to some of their creditors the proverb about certain people when set on horseback. They began as machinists a few years ago, earning, perhaps, \$2 a day. Last year the personal expenses were enough for any family of equal numbers in the Province. Their private yacht is said to have cost \$30,000 but they plead in excuse of this that they built it to advertise their

## LAWRENCE A. WILSON & CO.

28 Hospital Street, Montreal,

AGENTS FOR

- BUSHMILLS - - - - - Old Irish Whiskey
- CLAYMORE, - - - - - The Military Scotch
- LIQUID SUNSHINE RUM

AND  
Corby's - I X L - Rye.

## WYLD, GRASSETT & DARLING TORONTO,

Woollens and General Dry Goods

DUMARESQ & MORRISON, Agents,  
Glenora Buildings.      MONTREAL.

# Pure Oak Belting

THE J. C. McLAREN BELTING CO.,

MONTREAL - - and - - TORONTO

Tel. No. 363.

Tel. No. 475.

## CHRISTMAS - APRONS -

- LADIES' APRONS,      LAWN APRONS,
- MISSES' APRONS,      MUSLIN APRONS,
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**DRY GOODS.**  
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boat-building department. They were no less fond of rapid motion on land. Each member of the concern had his private horse and vehicle, while the family carriage was something to turn their former friends green with envy. There is consequently no widespread sympathy for them in Toronto. Montreal houses are not excluded from the list of creditors.

Our Kingston correspondent writes :—The boom in real estate here continues to attract the attention of the speculative, and building is going on as rapidly as at any time during the summer. Trade, although quiet, seems to be firm. Not a single failure, except a small \$200 affair, has occurred for the past four months. The growth of our city has been marvellous during the past eighteen months, having increased over one-third in population.—The new railway connecting us with Tweed and the country north of us, will be in full running order in a few days.—There is some talk of an English syndicate taking hold of the Kingston and Smiths Falls line.—Several new clothing stores have opened up here during the past three or four months, in fact, notwithstanding the general cry of hard times both east and west of us, Kingston seems to have plenty of work.—The Locomotive Works have the contract of building several electric light engines and business seems to be brisk in all the foundries.—The new street car company is pushing ahead, and by the opening of next spring the city will be completely surrounded by the street car line.

The following are among the Ontario failures:—Herbert Smart, builder, Toronto, has succeeded in building up quite a liability, \$10,000 being shown against him, with assets nominally the same. He was doing a good business, but seems to have attempted too much for his capital, and now assigns.—N. D. Willie, stove maker, Arkona, has assigned.—F. H. Allan, merchant, Glen Tay, has evidently allowed his customers too much latitude, and he now assigns.—Jos. White, hotel, Callender, has found his means too limited to conduct his business and has assigned. He will not owe much.—Alex. Donald, general dealer, Campbellford, finds the mercantile field pretty hard to work. After numerous failures he is again in trouble, owing mostly to incapacity.—J. H. Linfoot, bottler, Hamilton, has assigned; He has been in business about ten years.—Octave Lemay, carriages, Pembroke, assigns; he will not owe much.—August McKay, Ripley, has assigned. Seven or eight months ago Mr. McKay effected a compromise at 75c on the dollar. Meantime he has sold his general store and now assigns. When the former trouble arose the liabilities were \$7,000.—J. N. Hooper, a small dealer at Shelbourne, has assigned.—Mitchell & Cairns, builders, Toronto, find themselves owing \$3,000, and possessed of probably \$1,000 or less to pay with. They assign. Building churches should cause their minds to dwell on the necessity of paying dollar for dollar.—Chas. A. Kyle, druggist, Thorold, has assigned; a small affair.—E. Popert, restaurant,

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FOREIGN AND DOMESTIC.

Oranges, Lemons, Bananas, Pine Apples, &c., &c

Apples a Specialty.

Consignments solicited.

Toronto, has assigned.—Lewis Walker, Toronto, has failed in the commission business after an experience of eighteen months.—P. S. Lalonde, Wallaceburg, finds it necessary to assign.—Isaac Hoffman, furniture, Waterloo, assigns; a small affair.—J. R. Wrightson, printer and proprietor of the *Telegram*, Pruscott, assigns.—M. Jofret & Co., manufacturers of hat shapes, Toronto, has assigned. They were closed up last February through a chattel mortgage, and Jofret has been doing a little alone meantime.—W. Robertson, manufacturer of ginger beer, Toronto, has assigned; he will not owe much.—H. Ruthven, confectioner, Toronto, has failed.—Mrs. R. A. Besson, Windsor, finds the crockery trade unsuccessful. The business was begun last February; she will not owe much more than \$1,000.

Following are among the failures in this Province:—L. Winstein, clothing, Coaticooke, assigns after a brief period with liabilities of \$4,500.—E. Fortin, shoes, Hull, offered his creditors 60c on the dollar on the 21st inst., 40 secured and 20 in his own notes; pending this he has assigned in trust. Assets and liabilities about \$3,700 each.—L. O.

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Bellerose, founder, Sorel, assigns with liabilities of \$8,000 to \$9,000. He has been in business some years.—P. G. Brassard, dry goods, Three Rivers, has assigned with liabilities of \$4,700. He commenced in the spring of 1887, with but little capital.—N. Masse, tins, Three Rivers, has been in business some years and now assigns, owing \$1,500.—Boyer Freres, tailors, city, have assigned, owing \$5,000. They opened last May and dissolved in June, one of the brothers going out. In September the remaining brother was seeking an extension, and recently a bailiff's sale was advertised.—George Gauvreau, shoes, city, owes about \$1,000 and cannot pay and accordingly assigns.—A. Fournier & Co., city, have been in business since 1885. In August, 1888, the firm dissolved, A Houle retiring and meantime Fournier has been alone. He now assigns owing \$3,200, spread through the city.—N. F. Dorais, a small dealer at St. Philomene, assigns owing \$1,000.—N. Lemire commenced business at St. Zepherin some three years ago and now owes \$2,500. He assigns as a consequence.

The Port Arthur, Duluth and Western Railway Company will apply for an extension of time for the completion of the construction of the company's undertaking, and to construct a branch line to Kakabeka Falls, where it is proposed to erect gigantic flouring mills. It is also proposed to ask for a revival of the charter of the Ottawa, Morrisburg and New York railway.

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**THOSE JOINING NOW WILL PARTICIPATE IN THIS DIVISION.**

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Invested Funds .....	33,000,000
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# NORTHERN ASSURANCE CO'Y

**INCOME AND FUNDS (1888)**

Subscribed Capital, \$15,000,000, of which paid up.....	\$ 1,500,000
Accumulated Funds.....	17,905,000
Annual Revenue from Fire Premiums .....	} 4,835,000
Annual Revenue from Life Premiums.....	
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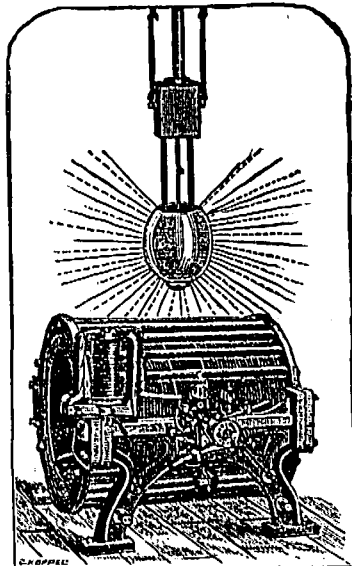
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from the Arc  
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## THE CANADIAN

# Journal of Commerce.

MONTREAL, NOVEMBER 29, 1889.

## BRITISH AND AMERICAN RAILWAYS.

The report of the British Board of Trade for 1888, recently issued, containing details of the capital, traffic and working expenses of the railroads of the United Kingdom, enables an interesting comparison to be made with the American system of railways. At the close of last year British lines represented a length open for traffic of 19,813 miles, and a total capitalization and debt of \$4,325,000,000; this being equal to rather more than \$218,000 capital per mile. In the United States there are 156,082 miles of road, and a total share capital and indebtedness of \$9,369,398,954, equal to \$60,000 per mile.

The conditions governing railway enterprises in the two countries present several differences of interest. In England, the share capital has increased out of all proportion to the increase in mileage, but on this continent the average capital per mile has remained almost stationary. Most of the lines in Great Britain are employed, day and night, to their utmost capacity, and it is thought advisable to encourage the movement of slow and poor paying freight by canal and the ordinary high ways. The chief increase in expenditure has been in the direction of rolling stock and terminal facilities, rather than on new lines, as in Canada and the United States. English traffic returns were even more satisfactory than in the previous year, the improvement being well maintained, dividends being an average of 4.22 per cent., against 4.08 in 1887 and 3.94 in 1886. Competition and rate cutting in the west caused the total dividends on American roads to fall off \$11,330,000. In England, the increase was chiefly noticeable in freight traffic and gross receipts were 3 1/2 per cent. greater than in 1887, which in turn

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were 2½ per cent. larger than in 1886. The gross total for 1888 was the largest recorded in the history of British railroads, due to the great increase in the foreign trade of the country and the large movement of freight to and from the sea-ports. When such facts are announced we may judge how real the improvement in British trade, industry and commerce has been.

Passenger traffic contributed 42.5 per cent. of the total earnings of the year and an increase in business has been caused by providing third class coaches on all trains instead of on a certain number, as formerly. Last year third class passengers contributed an amount 3½ greater than first and second class combined. Although travel has largely increased the expenditure to reduce hazards and ensure safety has so lessened the risk that the reduction in the item of "compensation for personal injury" has been 71 per cent. between the years 1878 and 1888. Of the total capital invested in British railroads only 7 per cent. failed to receive interest or dividend in 1888, and this included companies whose lines were in course of construction. Some \$9,000,000 of ordinary capital earned a dividend of 15 per cent., the highest rate earned in 1887 being 13½ per cent. As already mentioned the general average was 4.22 per cent. These earnings must have been a welcome change from the poor profits in previous years, and it is gratifying to state that British trade appears to be still on a sound basis and railway business consequently continues prosperous.

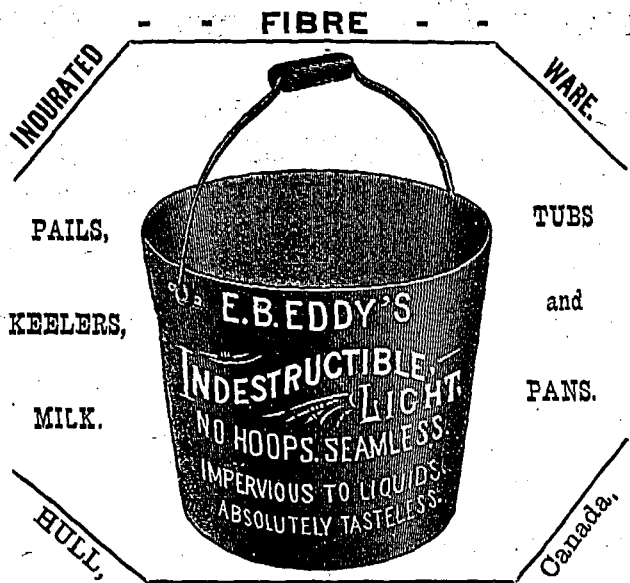
### FRAUDULENT INSURANCE CLAIMS.

Fire insurance companies are often accused of being weak-kneed in the matter of compromising doubtful or suspicious claims, and some of our contemporaries have even gone to the length of insinuating that the companies are answerable for a large number of incendiary fires owing to their almost invariably preferring to discount a claim rather than fight it in court. There is no doubt that considering the amount of interest at stake, the percentage contested is less in fire insurance than in any other branch of business, and that the companies, as a whole, regard a claim from an equitable rather than a legal point of view, looking at the spirit and not the letter of the contract, but it is also equally certain that many fire losses are paid which the companies believe to be neither equitable nor legal, the reason for which it is not difficult to ascertain.

In the first place it is almost impossible to find a jury who will give a verdict in favor of a fire insurance company, even with the strongest evidence of arson, provided the premium has been paid, which fact in the eyes of a jurymen would seem to draw a pen through every condition of a policy and absolutely exonerate a man from burning his property. You cannot persuade most jurymen that if a loss occurs upon goods or buildings insured, the company which issued the policy is not bound to pay, no matter if every condition of the said policy had been violated by the insured.

Secondly, the legal charges (more particularly in the Province of Ontario) made by lawyers are so heavy that the insurance company fighting a claim generally finds that when the usual verdict is given for the plaintiff for the full amount, with costs, that said costs amount to as much as the claim itself; indeed, to use a trite expression, the company must enter the suit upon the principle of "double or quits," the odds being in favor of the former. Is it any wonder then that companies should by degrees decline to throw themselves in the breach of public morality with the probable certainty of being slaughtered by a prejudiced jury and mulcted by grasping lawyers?

We have written strongly, but not more so than the occasion



requires, and until some change is effected by which, in the first place, a jury can be made to respect the simple justice of a contract, and, secondly, until lawyers come to understand that it is in their own interests, as well as that of the public, to be more moderate in their charges in connection with an insurance suit, fraudulent claims will be satisfied and arson and incendiarism condoned, for it cannot be expected that companies will continue sacrificing themselves to uphold public morality or that they will not weary of playing the milch cow to the law.

In conclusion, we do not mean to make a condemnation of the whole legal fraternity, but of a few thereof who having given their attention to the legal aspects of fire insurance, would appear to imagine that they are at liberty to charge a fancy price for their knowledge, wherein, we believe, before long they will find themselves in the position of Othello, with their "occupation gone."

### RECIPROCITY IN CRIME.

The fact that one of the organs of the French Nationalist party of this city has suddenly come out pointedly in favor of annexation to the United States, has attracted very little attention among our English speaking citizens as a whole. In fact it has been accepted more in a humorous light than as a serious political departure. The question of annexation is felt to be too far removed from the domain of possibilities to be looked upon seriously by the great bulk of our population. They regard *La Patrie's* fiery editorials as simply journalistic "fakes," or laugh at them as clever attempts to advertise that energetic newspaper and increase its circulation. But there is one section (fortunately a very small one) of our citizens down whose spines the very idea of annexation sends a cold chill, and that is the colony of distinguished American exiles who prefer to enjoy the colder climate of Canada because that of the United States is just now a trifle too sultry for them. Were Canada to become a state, or series of states in the Union, or were even a reciprocity of criminals ever to be an accomplished fact, these gentlemen would be compelled to accept the punishment involved by the infraction of the laws they have deliberately broken, and instead of living at the best hotels and being attired in the modern equipments of purple and fine linen they would be wearing the cheap striped suit of their respective penitentiaries and passing away their leisure time in picking oakum. Naturally they feel agitated over the possibility of being handed over to the justice they evaded by their timely escape, and therefore place more confidence in what is merely a bit of journalistic effervescence than it really deserves.

True, were any such reciprocity in criminals possible we should have one or two Canadians to welcome back to their appropriate lodgings in Kingston or St. Vincent de Paul; but their number is very small compared with the number of financial exiles from the United States who at present infest our shores. Outside of Mr. Thomas Craig, of Exchange Bank fame, we cannot recall a single prominent defaulter who has left this city for his own good; but let us just run over the names of the American colony and how soon we find a number of enforced residents whose presence we could do equally well without.

No doubt, in the case of the so-called "hoodle" aldermen, their sudden departure for more frigid climes was more largely ascribable to the heat of public opinion at the time that their transactions were first unearthed by the newspapers than to any legal guilt. In fact it seems probable that before long they will be able to once more revisit the domains of Uncle Sam. Several of them are financially interested in this city. Henry Sayles is largely interested in abattoir stock and is also a partner in a meat packing concern. John Keenan is an owner of real estate here, and the others live in quiet and unassuming style until such times as they can once more cross the line in safety; but there are others whose transactions have been of a far more dubious tone, and whom the country would be very much better without. "Banker" Hickman's career in this city will be remembered by many of his dupes; and there are others of his class whose absence would be a positive benefit. Even those who spend money in this country—like John C. Eno, who is now "in the swim" at Quebec—are scarcely the class of citizen to be proud of, and we have no doubt that the average Canadian would be glad if they could be put into the hands of justice.

Why not then have reciprocity in criminals? This is the era of Pan-American Congresses and other measures for facilitating commerce between the various States of this continent; why not suggest free trade in defaulters? Why agitate for freer traffic in goods and yet leave restrictions in the way of an interchange of rascals? Canada will cheerfully consent to any extension of the existing extradition treaty which will free her of a class of immigrants whom every honest man cannot help regarding with contempt, no matter how well their pockets may be lined with other people's money, and will gladly meet Mr. Blaine more than half way in any measure which will put a stop to the present influx of American defaulters and enable her to purge her cities of a class of successful lawbreakers whose presence cannot fail to work injury to the moral sensibilities of the people.

MONTREAL AND THE WORLD'S FAIR.

If there is any public sentiment in favor of fairs or exhibitions in Montreal, it should find expression and practical sympathy within a very short time, as the year 1892 offers a most interesting series of dates, calculated to give a Canadian exhibition in the leading commercial city, both name and purpose.

There is scarcely any doubt that a creditable world's fair will be held at some point in the United States, probably in Chicago, to commemorate the great discovery made by Columbus, four hundred years ago. We must not forget, however, that as Montreal was founded in 1642 and the Confederation of the Dominion was accomplished in 1867, the year 1892, will mark two other important anniversaries, the 250th year of the city and the 25th year of Confederation. A great many people are agreed that something should be done, and also that more than a mere passing celebration is in order. The suggestion that a statue be erected to De Maisonneuve, the founder of the city, is a good one, but a grand Dominion exhibition might also be held, beneficial to us both socially and commercially.

As to the world's fair, it appears that New York has fallen behind in the race. The suggestion to use Central Park as the site, the most suitable in the city, found many opponents, and in addition to this, subscriptions have not been so numerous as expected. In Chicago, there is not likely to be trouble about a site, and activity and harmony have characterized the movements of the organizers, who will have fully ten million dollars subscribed before the opening of Congress. The support of many Congressmen has also been secured. Europeans would doubtless find New York the most convenient point, but the majority of the visitors will be dwellers on this continent, and Chicago is, in reality, far more central. Its facilities for travel and its accommodation for visitors are unsurpassed. So far as Canada is concerned, Chicago is the preferable location as it is easily accessible to most of our people. Again, if the world's fair is held at New York, the St. Lawrence route will lose much of its ordinary travel, for the season, as tourists and travellers will naturally prefer to land there. On the other hand, a great exhibition in the West would cause considerable foreign travel, and many of the exhibits, to pass through Montreal, which would benefit our shipping and commercial interests and the hotels. The weighty opinion of our City Council having been sought, that body has declared itself impressed with the superior advantages offered by Chicago. The Board of Trade has also discuss the subject and has passed a resolution to the effect that

the commercial interests of Canada would be best served by a world's fair at Chicago rather than at New York.

Under all the circumstances it would seem to be good policy for Montreal to make a supreme effort to do credit to herself and the Dominion, in 1892. Whether an exhibition here, unless confined to specialties, would suffer by comparison is, of course, a fit subject for discussion.

THE BANK STATEMENTS.

The monthly statements of the chartered banks for October exhibit little change beyond what is usually characteristic of the season. The circulation, for example, shows an increase during the month of nearly 2½ millions, due to the wants of grain men in moving the crops. The lack of sufficient cars in the west has been severely felt by dealers during the season. Deposits with the Dominion Government have been withdrawn to the extent of over 3½ millions. Provincial Government deposits on demand have increased about half a million, and those after notice have decreased about \$850,000. Public deposits are almost stationary. There is a falling off of some \$300,000 in amounts due banks in Canada, and a decrease of \$237,000 in amounts owing banks in the United Kingdom. The changes above mentioned contribute with other less important items to reduce the total liabilities by some two and a-half millions. In Specie there is a decrease of over \$300,000, and a decrease in Dominion Notes of about \$166,000. The elasticity of our banking system is shown by the decrease in the item of "Due from Foreign Agencies or Banks," which is less by four and a-half millions than in the previous month, called home, doubtless, by the requirements of the harvest yield. The total of "Available Assets" is consequently less by the latter amount. Loans to other corporations, which may as well be included under the head of public discounts, show an increase of somewhat over a million dollars, while the item of "Discounts" itself shows an advance of one and three-quarters millions. When to these two items are added the amount appearing opposite "Directors' Liabilities," namely, eight and a-half millions (which are simply discounts to firms in which Directors are partners) we find the total discounts amount to the unprecedented figure of \$182,843,000. In other respects the subjoined comparative table will be found sufficiently explicit, while those who wish to examine the part each individual bank plays in the Statement will find it detailed in the two page table elsewhere in this issue:—

	Sept., 1889.	Oct., 1889.	Oct., 1888.	Oct., 1879.
Capital authorized .....	\$75,779,999	\$75,779,999	\$75,779,999	\$87,266,666
Capital subscribed .....	62,271,809	62,275,999	62,250,019	63,125,133
Capital paid up .....	60,186,243	60,181,801	60,332,778	60,332,234
Reserve fund (Rost) .....	20,593,332	20,091,332	18,890,566	
<b>LIABILITIES.</b>				
Circulation .....	\$32,898,429	\$35,233,310	\$36,246,775	\$28,201,007
Dom. Govt. deposits on dem'd after notice .....	5,563,320	4,494,530	6,867,496	
Deposits for contracts and insurance .....	3,796,442	1,233,233	5,008,324	
Prov. Govt. deposits on dem'd after notice .....	321,826	272,697	452,795	10,201,657
Other deposits on demand ... pay'ft. notice .....	830,830	1,331,899	658,662	
Loans from or dep'ts by other banks in Canada secured ..	3,431,074	2,638,512	2,749,384	898,874
do. unsecured .....	65,211,700	55,197,227	53,166,659	35,598,944
Due Banks in Canada .....	69,556,063	69,513,251	64,709,133	29,571,714
do. Foreign Countries .....	46,385	32,531	484,454	
do. the Uni. Kingdom .....	1,988,240	1,853,376	1,915,217	
Other liabilities .....	1,060,912	741,219	1,143,104	2,703,172
Total Liabilities .....	\$177,316,996	\$175,049,311	\$176,506,058	\$103,325,982
<b>ASSETS.</b>				
Specie .....	\$7,149,811	\$6,819,015	\$7,360,878	\$6,180,738
Dominion notes .....	9,772,527	9,606,206	10,341,694	8,707,827
Notes and cheq's on other bks	6,837,398	6,793,239	6,785,824	4,142,167
Due from banks in Canada ..	3,344,665	3,326,062	4,382,092	4,638,138
Due from For'n Agen. or bks. in the Unit'd King .....	17,169,049	12,703,582	22,378,637	19,200,061
Available Assets .....	\$47,511,397	\$43,250,120	\$55,558,254	\$42,883,931
Govt. Debentures or Stock ..	\$2,596,613	\$2,601,556	\$2,069,556	\$1,941,284
Loans to Dominion Govt. ....	1,211,457	1,343,883	1,636,987	815,099
to Provincial Govt. ....	393,897	557,385	453,221	
Securities other than Canad'n	5,562,166	5,510,054	4,350,034	
Loans on stocks, bonds, deb.	14,020,250	14,032,256	11,764,568	7,273,460
Loans to Municipal Corpor's. other Corporations .....	2,245,826	2,389,253	3,423,146	2,808,511
Loans to or deposits in other banks secured .....	270,499	224,037	642,642	
do. unsecured .....	327,333	293,666	184,234	
Discounts .....	149,154,616	150,863,918	143,283,222	107,253,554
Notes overdue not secured ..	1,089,451	1,087,308	1,188,702	
Overdue notes, secured .....	1,506,136	1,477,000	1,593,385	6,128,456
Real estate .....	941,036	959,965	951,178	2,086,618
Mort. on U. E. sold by banks ..	708,349	727,583	619,549	3,339,143
Bank premises .....	3,906,743	3,932,107	3,778,937	
Other assets .....	4,645,193	4,618,300	5,433,841	2,428,582
Total Assets .....	\$238,493,037	\$236,719,400	\$255,918,031	\$176,756,627
Director's liabilities .....	\$8,524,399	\$8,507,353	\$8,121,806	
Ave. specie for month .....	7,243,722	6,877,391	7,386,082	
Ave. Dom. notes for month ..	9,707,629	9,419,674	10,110,955	

## ELECTRICITY AS A MOTIVE POWER.

The opinion prevails among enthusiasts that electricity as a motive power is destined in time to supersede both water and steam. A few practical hints on the subject may not be out of place. There are but two ways known at the present time by which electricity to any extent may be generated; the one is galvanism by the use of batteries, the other, induction by the use of the dynamo. There is not as yet any form of battery known powerful enough to generate an amount of electricity, sufficient to be utilized to a large extent as a motive power, in which the cost of the materials consumed and the care and attention requisite to keep them in working order will not amount to more than the same power if generated by steam or water. On the other hand, while there is scarcely any limit to the amount of electricity that may be generated by the use of the dynamo, it cannot be run without a motive power either from steam or water.

It is extremely probable that new discoveries will be made within a few years by which electricity as a motive power and for other purposes will be brought more thoroughly under control; but at present we have to do with matters as they stand. In cities and large towns where power is desirable for light manufacturing purposes, an electric plant may be located in some convenient place where it would be least objectionable, and run by steam or water power whichever may be the more convenient, the power being carried by conducting wires into any part of the town or building where required. In this manner power may be supplied at about the same cost that a steam engine of the same power could be maintained, provided the conditions were such as to admit of its use. Again, there are valuable water powers to be found in various parts of the country, where the location is such that they can be made directly available, but these water powers may be so situated, and the surroundings of such a character, that the expense of receiving the raw materials and delivering the manufactured products were such as to preclude the idea of erecting the necessary buildings in proximity to allow the transmission of the power by any of the ordinary methods, at the same time that an eligible site may be had a half a mile away offering every facility for shipment or transportation.

In such a case, by erecting an electric plant upon the site of the water power and conducting the current of electricity so generated to electric motors placed within the building, an ample supply of reliable power may be obtained and at considerably less expense than the same could be run independently by steam power. There is no gainsaying that in localities where there is an abundant supply of water all the year around a well constructed water power is the cheapest and can be maintained at less expense than steam. There is also a factor in the use of electricity which must be taken into consideration, namely, that arising from resistance and friction of the motor. This has been estimated at about 10 per cent.

The first cost of a plant of this kind for utilizing a water power may be considerably more than an independent steam plant, but the question of fuel will in all such cases come up for consideration. In the case of a certain class of woodworking and other establishments, where shavings and other refuse afford a sufficient supply of fuel, steam power is undoubtedly the most practical and available, for the reason that there is no cost for fuel, besides furnishing a convenient and even profitable manner of disposing of the refuse, which, in most cases, would require to be carted away to some distance from the mill and burned or otherwise disposed of. The comparative cost for repairs and attendance between a steam plant and an electric one operated by water power of equal efficiency appears to be about equal. The services of an engineer in either case are indispensable, as the machinery at the plant, consisting of the water wheels and dynamos, requires the same attention as the steam engine; but the motors within a factory are so simple that little care is necessary, aside from keeping them clean and well oiled, and this expense, aside from the regular engineer, if performed by any man within the factory, would not amount to the wages of the fireman who would be required in a steam plant of the same capacity.

Looking at it from every point of view we do not believe that electricity is likely for many years yet, to enter into competition with steam, generally speaking. Where water power is procurable manufacturers and mill owners will probably prefer to utilize it in part for the production of electricity for lighting purposes, and in this respect great developments may be expected in the near future.

## ANGLO-MANIA.

Those who have watched carefully the fluctuations of trade during the past few years cannot but have been struck with the growing popularity of English manners and customs. In spite of the persistent attacks of the comic press upon Anglo-mania in its most acute forms, it is useless to disguise or gloss over the fact that every day English social habits, likes and dislikes, are gaining ground in this country, and that, though we are still reluctant to admit the fact, we are steadily conforming more and more to the rules and customs prevailing in Great Britain. Whether this be due to the more frequent intercourse between the two continents, or to the fact that many English habits are more sensible and practical than our own, we cannot say; but the fact remains, and in view of the changes it has involved in the consumption of certain lines of goods, we cannot afford to ignore it.

Let us take, for instance, the consumption of tobacco in its various forms, and we find the effects of Anglo-mania at once apparent. The statistics show that the output of domestic cigars grows steadily less, and that, in spite of the heavy protective duty levied on cigarettes in order to compel Canadians to smoke domestic cigars, the consumption of domestic cigars is on the decline. Of course a large portion of this falling off is due to the steadily growing popularity of cigarette smoking—a habit imported from England, where the cheapness and convenience of this much abused form of tobacco consumption at once recommended it to an economical and practical people. But a still larger proportion of the lessened demand for domestic cigars is due to the gradual admission of the pipe into society. Gentlemen now do not hesitate to smoke a pipe in places where, a year ago, it would have been looked upon as a sign of vulgarity. We see pipes smoked upon St. James street, and by gentlemen in dog-carts on Sherbrooke street. Not only is the pipe the earliest and cheapest form of tobacco using; but it is also the healthiest. With such improvements as are now visible in the construction of the pipe, none of the nicotine and but little of the essential oils so often confounded with that poisonous alkaloid, can possibly reach the system. When a habit is economical, and healthy into the bargain, it is certain, sooner or later, to edge its way insensibly into general favor, and now that the pipe is no longer looked upon as belonging to the masses, it is evident that it will grow more and more popular day by day.

Not only is the pipe then pushing the domestic cigar to the wall, but even with those who prefer using the leaf in this form there is a growing preference for imported brands. This is, of course, an English habit. In England, the home-made Pickwick is a thing to shudder at. As a consequence, when he visits this country he naturally classes our excellent brands with those of his own country, and insists upon having an Havana. Little by little—probably more from force of example than anything else—many of our citizens have come also to dispise the domestic cigar, and thus, while the sale of imported cigars is fully up to the average, the demand for domestic cigars is declining slowly but surely.

Even in imported cigars the influence of English taste is becoming apparent. Formerly Canadians followed American taste, strictly, and preferred the "green" or moist cigar. Now they are day by day calling for dry cigars, in imitation of the English taste, and reject anything that does not feel crisp to the touch. Even here Anglo-mania is gaining ground, and day by day old habits and tastes are being ousted in favor of those ruling in the mother land. And yet it is from no slavish aping of English manners that it occurs. It is simply from the insensible grafting of the ideas of a hard-headed and practical people upon our own that this slow but sure conversion is really brought about. We are becoming as English in custom and domestic habits as we are gradually and insensibly drifting apart from them in political views; but we do so because the habits we adopt recommend themselves to our common sense, and not because the ties between this and the mother country are in any way stronger or more firmly knit.

## THE DUTY ON SAMPLES.

The question of the duty on samples bearing a commercial value, but which are imported at an exceptionally large discount because of their character as such, has been debated for some time past, and it is probable that the Government will shortly issue its mandate on the subject. There are a great many such articles imported, some of them at a discount of from 25 to 50 per cent., and, after serving their purposes as samples, are finally

disposed of at whatever they will bring. Now, it is most difficult to appraise such goods. The importer usually contends that they should be entered at the price which he pays for them. The Department on the other hand wishes to collect duty on their value in the chief market place of the country where manufactured, same as other goods. Were the quantity of these samples small, it would matter little, but they aggregate a large amount annually and in their proportion enter into competition with regular importations. A single valise, a trunk, a yard of carpet all have their value, and the Government seems to cling to the belief that they should pay duty on the full market value of trunks or carpets at the place of manufacture. Samples of carpets are put to various uses: they are made into school bags, carpet bags, covers for footstools, camp-chairs and slippers, while no one but the ragman wants to use cut samples of tweeds, worsteds, broadcloths, embroideries, etc., which consequently have no market value; and this is the argument which had most weight with the head of the Department in rescinding the order prematurely issued last summer. It is believed, therefore, that samples having a commercial value in themselves, such as those referred to, will be obliged to pay duty on the full value of such goods in quantity at the principal market of the country in which they are produced.

#### LIFE INSURANCE.

A prominent life underwriter, says the *N. S. Review*, remarks that "all the life insurance written was the result of personal solicitation, while the greater portion of the fire insurance written came unsolicited to the office." This is unquestionably true, notwithstanding the fact that the average chance of dying during any given year is much larger than the chance of one's property being destroyed by fire. There is also a further distinction. It is that if all the stipulated premiums are paid the life insurance policy will certainly become a claim and be duly honored, while the fire insurance policy may, and probably never will be. It looks as if men were much more anxious to protect themselves from loss through the destruction of their property than they are to secure their families from want in the event of their premature death.

The habit of procrastination has much to do with this condition of affairs. Men have great faith in their own ability to live, and they defer from day to day the duty of applying for a policy of life insurance. They admit the need, but think that some other time will do. An office in this city issued a policy upon the life of a man of moderate means. Upon presenting it and endeavoring to collect the premium, the agent was told to come next week and collect the money. The reply was "you may not be alive next week." The retort was "Well, I will take the risk." The next day the applicant, who would have been insured under this policy, started for Baltimore. In the evening his body was found in the tunnel near that city. Evidently in attempting to go from one car to another in the dim light, he made a mis-step and was thrown from the train. He took the risk with both eyes open and by so doing left his family penniless.

The disposition to put off insuring creates more trouble for the agent than all other causes combined. It requires tact, coupled with a high degree of personal force, to induce men in good health to act promptly in the matter of insuring their lives. It is a remarkable fact that men will protect their property against fire, their crops against tornadoes and hail storms, their animals against death or theft, and refuse or delay the protection of those of their own household in case of their own death by securing a policy of life insurance.

There is an apathy in public sentiment which, to a considerable degree, is the cause of this disposition. It is curious that both men and animals follow each other. They are both essentially imitators. The current of public sentiment sweeps away all before it. It is deemed an absolute necessity to secure one's property. The movement in business circles are based upon this assumption. Hence it is done promptly. There is no need of seeking the property owner, he can always be depended upon to find the company or its agent.

#### TIMBER WASTE.

The opening each year of new territory by the Canadian railroads and their branches means at once greater facilities for the transportation of lumber. The large sales of timber limits made last summer, as well as the erection of large mills and modern machinery, even to the hauling of the logs from the stump by steam, all point to increased activity and interest in the Canadian lumbering operations. How long our timber limits, which are each year increasing in value, can stand this heavy drain in addition to the enormous waste by forest fires, is a question which cannot be solved. Already the eyes

of many extensive mill owners are turned toward the far west, and mills of enormous capacity are rapidly springing up.

"There are people in the United States," says the *Victoria Colonist* in commenting on this subject, "who view with alarm the rapid disappearance of the forests of the country. Not only is the consumption of timber very great, but the destruction of the forests by fires is most deplorable. It has been calculated that more timber is wasted than is used. And a very great quantity is used. It is computed that the forests of the States cover 450,000,000 acres. The area denuded of trees every year is 25,000,000 acres. At this rate, making no allowance for new growth, the forests of the Republic will be exhausted in about eighteen years. It is, however, calculated that growth is at the rate of 12,000,000,000 feet a year, but twice this amount is cut without considering what is destroyed by fire. The people of the United States, therefore, have good reason to consider how their forests can be preserved and what can be done in the way of economising the consumption of timber. The exhaustion of their timber supply is, within a distance of some, easily measurable, and the worst of it is that the consumption of the products of the forest goes on at a continuously increasing ratio. Would it not be well if the people of Canada were to take stock of their timber resources? Most lamentable waste has been going on in all parts of the Dominion since its settlement. The time has come when measures for forest preservation are a necessity. In view of the rapid disappearance of the American forests it does not require a mathematician or a political economist 'to see' that every acre of timber land in the Dominion is increasing in value each year. All that is required is to allow it to stand and in a very few years its value will be increased at least one hundred per cent. It is not very hard to imagine what Canadian lumber will be worth when the forests of the country south of us are nearly exhausted. Canada's timber is one of her richest resources and one which it is well worth her while, from every point of view, to husband with the utmost care."

THE LATE FIRE.—The few business men whom business or pleasure detained at their offices during the afternoon of Saturday last, were rather startled on turning into Victoria square on their evening way home, to perceive dense volumes of smoke issuing from the building at the foot of Beaver Hall hill, for many years known as Zion Church, but for the last two or three years occupied by the *Herald* Company and some sub-tenants. The crowds gathered on the square were soon compelled to fall back, owing to the peculiarly suffocating strong odor of the smoke. The whole fire brigade was soon on the spot and battled with the flames within to little effect, some of the men being almost disabled by the smoky vapor. The flames soon found vent through the chimney, and when the rafters caught, it was seen that the metal roof must shortly yield and furnish an opening to the oxygen necessary to convert the imprisoned smoke and flames into a clear blaze. A singular feature of the fire were the fitful starts which it appeared to take from within, for no sooner were the efforts of the brave firemen successful in one quarter than the flames burst out at another, along the cornices and finally through the roof, which at length collapsed, sending up a dense shower of sparks that were borne by the wind on and over the roofs along Radegonde street. Fortunately the wind, which had been high during the day, fell towards evening, and the rain had saturated all exposed combustibles, so that the damage was confined to the building itself and a portion of its contents. The fire, which is said to have started in one of the middle flats, did not cause much damage to the plant and machinery which occupied the basement (the old Sunday-school class-room) and these were shortly after the fire transferred to the defunct *Daily Post* premises with commendable little interruption to the business of the *Herald*, which appeared as usual on Monday morning. There is probably ample insurance. The companies interested in the *Herald's* loss are:—The Royal, Scottish Union, Commercial Union, Queen, Western, Guardian, and the Glasgow & London for \$5,000 each; the Hartford and Aetna \$3,000 each, and the Quebec \$2,500. Hill, Hale & Co., card-board dealers, are insured in the Glasgow & London for \$7,000, and White & Co., in the London & Lancashire for \$2,500 and in the British America for \$1,000. The building (solid stone) which was bought a few years ago by Duncan McIntyre for \$40,000 to \$50,000 and had undergone considerable alterations to fit it for its new occupants, was insured in the North British & Mercantile for \$7,500 and in the Royal Canadian for \$7,500. Some of the many surviving members of the old Zion Church congregation who witnessed the ruined condition of the old edifice on Monday morning, could scarcely avoid recalling the account given by some visitors to London, England, last summer of a casual street meeting with the Rev. A. J. Bray, the last pastor who officiated within the old walls, and who, with another former Montrealer, scarcely less famous if not so popular, Mr. W. J. Ingram, of Federal Bank notoriety, is leading a shabby genteel existence in the great metropolis, both endeavoring to establish a newspaper after the manner of the *Spectator*, which the former published here and which went up in a pillar of fire in the *Herald* conflagration of some half-a-dozen years ago, on St. James street. This is the *Herald's* third

experience of the kind. The holocaust of August, 1887, and the contest with the Northern—which, it is needless to say, has no risk in the premises—are fresh in the memory of the insurance offices. Mr. McIntyre, who is in England at present, has been cabled, and will likely rebuild immediately.

**WAITS & PETTER.**—The trade of the lacemen, like that of the jewellers, has for years past been undergoing a gradual change, owing in a great measure to the popular demand for cheap imitation articles in that line. The business for many years conducted in Toronto under the name of White & Co., White & White, White, Joselin & Co., and latterly White & Petter, has been no exception to the general rule, as shown by the several failures which they experienced, followed by the assignment of the last named concern on the 26th inst. White & Co., represented at the time by Mr. Alfred Reeves exclusively, failed in July, 1883, with liabilities direct and indirect (both nearly equal in amount) footing up about \$175,000. The dividend realized by the creditors was a very small fraction in the dollar. The business was subsequently organized under the name of White & Furness, and during the eight years from the beginning of the present decade as White, Joselin & Co. This concern failed also, but secured a settlement at 42 cents, the largest creditors being Higgins, Eagle & Co., of London, England. For a year afterwards the firm was known as White & White, conducted by Mr. White alone. Chas. E. Petter, of Toronto, grocer, became a partner in May last, agreeing to put in \$10,000 immediately, and an equal amount in a few months afterwards. Petter, who, it will be remembered, was announced to have taken a sudden departure for the United States a few weeks ago is now said, by Mr. White, to have completely deceived him in respect to the promised capital, having failed to contribute even a single dollar. The London firm, referred to above, sent a representative to Toronto lately, and the result of his examination was the assignment of White & Petter. The liabilities are estimated at \$75,000, chiefly to British houses.

**A. W. MORRIS & BRO.**—A meeting of some of the largest creditors of Messrs. A. W. Morris & Brother of this city, was held on the 28th inst. Mr. F. W. Thomas, of the Molsons Bank, presided. There were present Mr. Crombie, of the Bank of Commerce, Mr. McDonald, of the Bank of Nova Scotia, representing Nova Scotia Cotton Co., Mr. Pease, of the Bank of Halifax, representing a London firm, and a few local creditors. Mr. Morris asked for an extension of two years, to which the meeting was entirely favorable. A statement, prepared by Mr. Thos. Darling, was presented which showed a nominal surplus of \$250,000 on liabilities of \$500,000. Mr. Thomas bore high testimony to the character and conduct of Mr. Morris and his brother, and stated that the charges of extravagance made were unfounded; indeed, quite the contrary was the case, the members of the firm having been most careful in their expenses.

**WM. SILVERSTONE,** for many years a pawnbroker in this city, began in an evil hour to discover that he had a soul above pledges and tickets. His knowledge of furs, acquired to some extent, doubtless by pledges of that character which came into his hands through individual and business impecuniosity, led him to branch out till the next heard of him was as a manufacturer and wholesale dealer. Stock amounting to nearly \$10,000 is said to have been purchased within the past four months, and an offer to settle at 35c in the dollar being made some days ago, was refused by the creditors. A *capias* was issued on Wednesday, but at latest accounts it had not been served. Available assets are in the neighborhood of \$3,000 to \$4,000. Among the creditors are Jas. Ullmann, of New York; Jacques Grenier, of this city; T. Levy; Montreal Quilting Co., and Jas. Steiner & Bros. The total liabilities are placed at \$10,300.

The proposition made by a commercial corporation in this city, that clerks and confidential employees be debarred from speculation by a by-law of the Stock Exchange, as in London, has been brought home to the stock brokers by the trouble experienced by one of their number, who recently had a trusted book-keeper arrested on a charge of embezzlement. In this case the amount was not excessive, and has been covered by securities, but might easily have been more. The temptations in such a capacity are, of course, very great and should be carefully guarded against.—Another civic employee has gone wrong, this time one of the corporation bailiffs. He has sought an asylum in the United States, but part of the money, supposed not to exceed \$5,000, is likely to be recovered.

A COMPANY, in this city, with a capital stock of about \$500,000 will apply for incorporation with the object of erecting a large theatre with the most modern improvements at the corner of St. James and Windsor streets. The intention is to have a large hotel attached. The owner of the property on Victoria square may find that he has waited too long.

We find in a pamphlet of some 60 pages, entitled "British Trade and English Ports," just published, the statement that the largest vessel which has entered Plymouth harbor during the last twenty-six years at low water spring-tides was 2,656 tons. Plymouth was to be the English terminus of the proposed "ocean greyhounds" of Anderson promotion. By consulting the advertisement of the Allan Line on the fourth page of this paper it will be seen that of their fleet of thirty-four steamships, twenty-eight (three building) are far in excess of that tonnage, one of them, the *Parisian*, being more than double. The eight steamers of the Dominion Line (see same page) are all far above that tonnage. The *Vancouver* of this line is 5,700 tons.

THE JOURNAL OF COMMERCE of this week is 48 pages, and will be maintained at that number for the future. A comparison of our market reports (especially for Montreal) with those of any other paper, daily, weekly or monthly, will show why merchants prefer it for business purposes whatever other newspaper they take. We venture to say that any buyer or seller may obtain the worth of his \$2 in any single issue by attending to the market reports.

LYNN, Mass., the great shoe manufacturing centre, was visited this week by a very destructive fire which lasted for eight hours. Upwards of 200 houses have been destroyed together with a number of factories and business blocks. The total loss is estimated at \$5,000,000, with a loss to the insurance companies of over \$2,750,000. Relief is being sent from many neighboring cities and the business portion will be rebuilt without delay.

ONE of the heaviest snow storms on record began in this district yesterday, and at the time of going to press there appear no signs of abatement. Quite a gale is blowing from the north, and it is probable that considerable delay will be caused trains *en route* east and west. We are without our usual Toronto despatches, and even letters due here this morning from the west have not arrived.

THE INNOCENT FARMER—When a man wishes to prove dishonest and to profit for the time thereby, it is not necessary for him to be engaged in mercantile pursuits with his glittering sign swaying in the breeze, as the following item from Watford, Ont., published in the London *Free Press* will show:—Nearly everybody in this section knows Samuel Newell, of the 6th line, S. E. R., Warwick. Samuel was a man that you don't meet every day, that is if he owes you anything. He is a big, strapping fellow, over six feet in height, tips the scale at about 250 pounds, and is always the boss puller on a tug-of-war, and has captured several prizes in the fat men's race. He was a smooth talker was Samuel, and it was worth a small loan to listen to him negotiate. "Really, truly and honestly I will be in with a load of wheat on Saturday and pay you your money; yes, indeed I will, Mr. ——" For some time past Mr. Newell has been in deep water financially, and has been robbing Peter to pay Paul, so to speak. His load of debt increased so rapidly that it was too much even for his broad shoulders to bear, and he saw no way out of the woods but to seek seclusion under the protection of the starry banner. Samuel did not wish to go across the lines in shabby style, and accordingly on Wednesday of last week he visited Watford and stocked up in good style. He ordered the best of everything, and his invoices included carriages, robes, stoves, furniture, dry goods, groceries, clothing, etc. The local merchants contributed more or less, and Samuel went home with one of the most complete and best bought stocks that ever left Watford. On Thursday night he gathered together his household effects and other portable goods, loaded them into a hay-rack, and in the silent watches of the night struck out for Sarnia and crossed the river. In Port Huron he met Mr. J. Keller, of this place, and told him he was moving his son over to Michigan. Mr. Keller, who is a creditor of Newell's, kindly assisted him in getting his goods across the line. When Mr. K. returned home and found that his friendly help had assisted in making his claim for \$25 worthless you could have knocked him over with a two ounce pippin. Mr. J. Lovell, from whom Newell had obtained a \$100 buggy the day previous, followed him up and succeeded in regaining possession of his rig. It is said that Newell's liabilities will foot up to over \$5,000, while the assets are a mere trifle. The claims range from \$5 up, and some of his friends and relatives will be heavy losers.

THE Minister of Customs, Ottawa, has received a communication from the high commissioner's office, which will be of interest to exporters. In August last Mr. L. Wurzburg, of Halifax, shipped to Antwerp, via London, a consignment of canned lobsters, destined for the Belgian and German markets. At the request of the parties purchasing the goods the tins were labelled, "Wurzburg et cie., Hamburg, as though they had been put up in Hamburg, which is said to be of quite frequent occurrence. However, it was in opposition to the Imperial Merchandise Marks Act of 1887, one of the sections of which expressly provides that the statement of the country of production must be placed on all labels of goods imported into England. The consignment of lobsters on arrival at London instead of being entered



at customs as in transit were entered for home consumption, and this led to their examination and subsequent seizure by the London customs authorities for a contravention of the clause of the Merchandise Marks Act referred to, which renders goods liable to confiscation. The Imperial Act applies equally to goods of foreign production imported into Great Britain, and in this case the word "foreign" is held to apply to every country outside of the British isles, whether such goods are imported for home use or are "in transit" to another country. Sir Charles Tupper was referred to, and Mr. Wurzburg's proof that no fraud was intended, secured the release of the goods after some delay. This should have its effect upon United States lobster canners, who operate in Prince Edward Island, and label P. E. I. lobsters as Boston products, thereby depriving Canada of the credit to which she is entitled.

A Toronto Globe man has been talking with an assignee firm in that city about the concern of Donaldson, Milne & Co., of which Milne was reported to have left the city. This is what he publishes:—"You want" said the assignee interviewed, "to be very careful what you publish about Donaldson, Milne & Co. I am told by parties who ought to know, that Donaldson & Bell-Smith have succeeded in floating their Loan Company scheme in England and will be home shortly. And Mr. Milne will be back on Thursday. It is pretty risky to say that Milne has skipped." So far as the reporter can ascertain, the firm's affairs have been in a bad condition for the past two years, and for many years the large business they had, when they and Mr. Clarkson were about the best known assignees in the city, has been severely cut into by firms that have been springing up. Then, too, the firm's loaning business has been disastrous. They lost money in many di-

rections; in the Atlas Woollen Co., Oshawa, and in the Streetsville Knitting Co. The firm's bookkeeper told the reporter that he could say nothing as to whether the reports in the papers were true or not. In a few days it would be known about the firm.

It is but fair to Messrs. Hillman & Co., Bracebridge, Ont., to publish a letter which they have sent us commenting on our paragraph on page 889 of last issue: "The business was started nearly six years ago, under the style of Simmons & Hillman. Last spring there was a dissolution, Mr. Simmou retiring, as through his management the firm had become heavily embarrassed by having given unlimited credit; and although our book debts were nearly double the amount of our liabilities, we have been unable to collect more than a third. Mr. Hillman undertook to pay the whole of these debts thinking that the greater part of this money could be got in; which, no doubt, would have been done had the creditors given a little more time; but as one of them became very pressing, and seemed almost impossible to collect our money within a reasonable time, we assigned in trust to H. S. Howland, Sons & Co., the heaviest creditor. We learn from the assignee that, leaving out all bad debts, we are still \$600 to the good; so you can see our assets are more than our liabilities."

A DEMAND of assignment has been served upon Prevost, Prevost & Co., wholesale hardware merchants, St. Paul street, at the instance of the Banque du Peuple. The liabilities are \$75,000, of which about \$36,000 are due to the Banque du Peuple, and \$15,000 to the Bank of Hochelaga, both being secured on customers' paper. The principal creditors are the Montreal Rolling Mills, Crathern, Caverhill & Co., Pillow, Hersey & Co., Benny, Macpherson & Co., Jas Robertson, B. & S. S. Thompson, and Frothingham & Workman.

The traffic returns of the Grand Trunk Railway for the week ending November 23rd, 1889, show an increase of \$9,051 over the corresponding week of 1888.

Mr. C. C. Colby, member for Stanstead, Que., in the Dominion Legislature, has been received into the Cabinet as President of the Council.

A NEW ENGLAND chemist has discovered a cheap method for dissolving zinc by combining it with hydrogen, the product being a solution called "zinc water," which makes wood, to which it has been applied, absolutely fire-proof.

A DISPATCH from Charlottetown, P. E. I., says:—"It is reported that a shortage of many thousand dollars has been discovered in the Provincial Crown Lands Office at Charlottetown, P. E. I. The Patriot claims that the cash book is missing and that weeks have gone by without a balance being struck, while the only record of the daily proceedings in existence is in receipt book stubs. The Land Commission, says the Patriot, admit a shortage of \$3,000, but says the responsibility therefor rests with an official who died a few weeks ago."

The Wholesale Grocers' Guild and the Retail Grocers' Association, of Toronto, met at the Board of Trade rooms recently to discuss one of the grievances of the trade, viz, the inland revenue regulation prohibiting retail grocers from breaking the bulk of a caddy of tobacco after receiving it from the wholesale dealer, and preventing them from disposing of more than a pound of tobacco taken from the caddy, these rules being for the purpose of preserving evidence that the inland revenue tax has been paid on each caddy. The grocers have decided that the proper officers should see that the revenue has been collected before the goods are taken from the bonded warehouse. The deputations decided to appoint a joint committee to ask the government to amend these regulations.

#### NEW PLANS FOR ELEVATORS.

A new type of elevator motor has been recently constructed combining the advantages of the smoothness of motion in the hydraulic passenger elevator and the remarkable adaptability of electric motors to elevator works, has combined the desirable features of both the hydraulic and electric systems. In the new system the cylinder and piston of the hydraulic elevator has been substituted by a

long heavy screw and nut. The screw is geared directly to the motor and the nut is attached to the multiplying sheaves in the same manner as the piston in the hydraulic elevator. In this way any degree of speed up to 200 feet per minute can be obtained with safety and the smoothness of stopping and starting is fully equal to the hydraulic elevator. Heretofore when electricity was used in connection with elevators the electric motors have been run all day from the time the elevator started in the morning until it shut down in the evening. With this new system the starting and stopping of the elevator starts and stops the electric motor, thereby saving considerable current and expense.

Another new plan of running an elevator is one in which a double acting Blake pump is connected directly by a worm gearing to an electric motor. The pump supplies the needed pressure operating a hydraulic elevator in the usual way. These elevators require less attention than others now in use.—Boston Commercial Bulletin.

#### FIRE LOSSES.

##### ONTARIO.

McGILLIVRAY Township, Nov. 15.—Eli Bice's barn, stables, sheds and contents, destroyed. Insured.—Negweneau, Nov. 15.—The mission house burnt down.—Gore's Landing, Nov. 18.—The Harris House and contents completely destroyed. Ins., \$1,700.—Cobourg, Nov. 18.—Horton House damaged, \$200 worth. Ins., full.—Brockville, Nov. 18.—West Ward school damaged for \$500. Ins., full.—St. Catharines, Nov. 18.—Coy Bros' hardware stock damaged. Loss, \$600.—Rustman's Springs, Nov. 18.—Boyd's barn burned to the ground. Loss, \$3,000.—Allanburgh, Nov. 18.—Henry Vandenburg, Sr., dwelling damaged in one wing.—Peterborough, Nov. 19.—Brick stables of the Cavanagh House and contents. Loss, \$2,000; ins., full. Mr. Phelan's barn. Ins., \$600.—Sarnia, Nov. 19.—Erie & Huron Ry's roundhouse burnt down. Salem, Nov. 20.—Alex. Johnston's frame dwelling destroyed. Loss, about \$300; ins., full.—Bowmanville, Nov. 20.—Church street Methodist Church considerably damaged in the roof. Loss, not great; ins., full.—Ottawa, Nov. 22.—The frame block on the south side of Sparks street, between Elgin and Medical streets, seriously damaged. One storey was completely gutted and considerable damage done to others in the block. Loss, about \$4,000; ins., full. R. Uglow is chiefly interested.—Lombardy, Nov. 22.—Wm. McKenny's barn, with 50 tons of hay and other valuable contents, destroyed. Ins., partial.—St. Thomas, Nov. 23.—The old Giebert Hotel burnt down. Loss, \$1,500.—Thorold, Nov. 23.—Dobbie & Stewart's moulding shop destroyed. Loss, \$1,000.—Toronto, Nov. 25.—Chaney & Co's bedding factory damaged for \$800.

THE SUPERIOR RUBBER WORKS  
OF TORONTO.

WAREHOUSE & OFFICE  
TORONTO.

MONTREAL OFFICE:  
91 TEMPLE BUILDING,  
ST. JAMES STREET.

##### QUEBEC.

POINT LEVIS, Nov. 17.—A bateau loaded with hemlock bark, owned by Mr. Moreau, of St. Nicholas, badly damaged and the cargo almost completely destroyed.—St. Henri, near Montreal, Nov. 18.—O. Clement's restaurant damaged for \$300.—Montreal, Nov. 19.—A. M. Crombie's dwelling damaged, \$1,000 worth.—Anderson's Corners, Nov. 20.—Henry S. Colter's implement shed, stables, barns and outhouses, including 2 horses and 13 cattle, destroyed. Ins., \$1,500.—Ormsville, Nov. 20.—John McMillan's barns and contents destroyed.—St. Eulge, Nov. 21.—Andre Rene's barns and contents, including 15 cattle.—Montreal, Nov. 23.—The Herald building damaged. Loss, \$25,000; ins., \$50,000. The White Medicine Co. lost \$13,000; ins., \$6,000. Hill & Hale lost \$4,000, over and above a small insurance.—Sorel, Nov. 24.—O. Mongeon's 3-storey building, occupied as a restaurant and tailor shop, completely gutted. Ins., \$1,000. The contents were considerably damaged.

##### NOVA SCOTIA.

GREAT VILLAGE, Nov. 22.—John M. Blackie & Sons' store, the Post Office, Brazille Davidson's store and dwelling, Dr. Peppard's residence, and Mrs. Mary Fulton's shop, dwelling and barn, destroyed. Dr. Peppard alone has \$750 insurance.

#### Financial.

MONTREAL, Thursday Evening,  
November 23th, 1889.

Bank stocks have been under a cloud during the week, owing to forced liquidation by some tired and timid operators, pending the several failures which have taken place.

Leading Wholesale Trade of Montreal

# CARSLEY & CO.

AND  
WHOLESALE

## DRY GOODS

We respectfully invite buyers when in the city to call and examine our well assorted stock in all the leading:

### Fall - Shades

Before going elsewhere.

AMAZON CLOTHS.

CROISE FOULE CLOTHS.

MELTON CLOTHS.

PRUNELLE CLOTH.

LADIES CLOTH.

JERSEY CLOTH

PLUSHES.

MANTLE PLUSHES

COLORED CASHMEREES.

JERSEYS

JERSEYS.

JERSEYS

A full assortment of Ladies' Black  
Fleeced Lined Jerseys.

WOOL SQUARES—Fancy Knitted.

FASCINATORS.

CLOUDS

FANCY SHIRTING FLANNELS.

RAW SILK CURTAINS.

LACE CURTAINS.

ART MUSLINS.

Prompt attention to letter orders.

# Carsley & Co.

113 St. Peter Street,

MONTRÉAL.

AND

18 Bartholomew Close,

LONDON, ENGLAND.

Since the announcement of various suspensions there has been a slightly firmer tone, but little trading, no sales whatever being made at this morning's board. Speculative buyers seem to be wanted very badly just now. In the present dull state of affairs it is difficult to express a decided opinion, but some of the 'bulls' claim that a leading institution is making large sums of money through the high rates of interest obtainable

and, so far, has been free from losses. The French and Western banks have been the sufferers, if we may judge from the public announcements of failures. Pacific is the only stock in which there has been any degree of activity, but even this shows a falling away of orders, and a decline in price. The latter feature is in sympathy with the London and New York markets, where all railway securities have weakened. The monthly statement of the Canadian Pacific is expected to be out to-night and the "bulls" claim the net earnings will show an increase of over \$800,000; this in itself should prevent any serious decline. At the moment the tendency is to sell rather than to buy all stocks. Gas after going down the scale as low as 198½, has risen some 3½ per cent, closing around 202 bid. The strength is attributed to the adverse decision against the Royal Electric Light Company in favor of Edison, which, it is claimed will ultimately do away with the competition with Gas. This may be a rose colored view; however, the buying has undoubtedly been to cover short sales, with one or two new "bulls" going in, in the expectation of a slightly higher market. Cotton stocks dull. Richelieu has been traded in to a small extent at slightly firmer prices, and it is now being looked upon as a cheap speculative security, likely to come to the front again on any improvement in the market. Money probably easier but prices are not shaded much, except on some odds and ends coming in seeking employment. Arrangements are pretty well settled for the present, and little change is looked for until after the turn of the year. Sterling Exchange has been quiet and steady. Sixty-day bills between banks, 8 3-16 @ ½; demand, 9 @ 9 ½; counter rates a shade higher. Drafts on New York have been easier, and are now about par to a small premium. Documentary bills drawn from this port are, of course, at an end for the season, but some through bills will still be drawn. The following are the stock quotations for the week, revised by L. J. Forget & Co. —

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1888.
Commerce .....	503	123½	122	*117½
Merchants .....	15	142½	142½	*135½
Montreal .....	128	230	227½	*222½
Peoples .....	44	100½	100½	†102½
Toronto .....	....	....	....	*207
Ontario .....	10	136	136	*127
Molson .....	25	158	158	†155
Hochelaga .....	....	....	....	†95½
<i>Miscellaneous.</i>				
Can. Pacific .....	5300	74½	72	52½
Can. Shipping Co. ....	....	....	....	35
Gas .....	1360	201	98½	205½
Hochelaga Cot. Co. ....	....	....	....	....
N. W. Land .....	50	83	83	59
Richelieu .....	158	59	38½	55½
Telegraph .....	878	94	92½	92½
Street Railway .....	....	....	....	195
*ex-div.	....	....	....	†Reg.

### MONTRÉAL WHOLESALE MARKETS.

THURSDAY EVENING, NOVEMBER 28.

The markets, since the close of navigation and the advance in rail rates, have all displayed a quiet tone. Open weather, almost up to time of writing, has enabled both lake and ocean craft to effect a clearance at an unusually late date in the season. Snow has fallen in such volume to-day as to enable sleighs to be substituted for wheeled vehicles, which is much preferable to unsettled, half-and-half weather. Winter has evidently come all at

## NOTICE!

WE DO NOT

claim that our cigars contain Fifty Dollar Bills, or that they are gold-lined or silver-tipped; nor are we giving away prizes in every package.

WE DO

claim that we put the money in the

## TOBACCO,

which is fully proven by the millions of Cigars of our celebrated brands—"Cable," "Mungo," "El Padre" and "Madre e Hijo"—that are sold annually.

## S. DAVIS & SONS,

The Largest Cigar Manufacturers in the Dominion.

once, in good earnest, and furriers, clothiers, and dealers in fuel, are in much better mood in consequence. Our American cousins have good reason to celebrate their Thanksgiving this week, as never, but once before, has the value of the United States exports in October last, been surpassed, and that was in December, nine years ago. Then the amount was \$98,890,214, and last month it was \$97,669,417. Nor does this quite set forth the phenomenal character of the movement. Usually the exports in December are larger by several millions than in October, and in 1880 they were but \$85,700,000. Twice before the amount had exceeded \$90,000,000, but in 1882, when it was \$92,966,026 in December, it was only 71½ millions in October, and in 1884 it was \$91,344,155 in December, but about 72½ millions in October.

ASHES.—Receipts continue fair for the season, they are already double the quantity of Pot Ash received in Nov. last year, and though the stock is moderate, the absence of demand has caused a decline to \$3.35 @ \$3.40 for First Pots; Seconds, \$3.00. Pearls about \$4 85 @ \$4.90. Market closing very quiet for all sorts. Receipts since 1st January, 2,771 brls. pots, 424 brls. pearls; deliveries, 2,674 brls. pots, 400 brls. pearls; stock in store, 27th Nov., at 6 pm, 342 brls. pots, 142 brls. pearls.

COAL.—The present cold weather is expected to create a heavy demand for small lots, and the usual higher winter prices are anticipated. Egg coal, \$5.75 per ton of 2,000 lbs.; stove, \$6; chestnut \$6; Scotch grate, \$6; Lower Port grate, \$5.50; blacksmiths', \$6.50; Cumberland, \$6.50; Scotch steam, \$5.50 per ton of 2,240 lbs.; Picton, \$4.50.

DRUGS AND OILS.—A quiet week has been experienced in drugs and chemicals without any apparent change to note in values. Late English advices say:—Cream of Tartar is in active demand and has advanced fully 5s more. Chemicals.—There is not much change to note except that Bleach is rather firmer and that Sulphate of Copper has advanced £1. Glass is higher in the States and is strong here at quotations. Oils.—Linsed is a shade firmer. Turpentine is in better supply and easier. Fish oils steady without change.

DRY GOODS.—The past week has been a great disappointment so far as remittances were concerned. Three good weeks have

Filtered Water-White

# Luxor Oil

Without exception the best  
quality of Kerosene.

Sold in Barrels and Cases.

Chesebrough Manuf'g  
Co'y (Cons'd.)

83 St. James St., - MONTREAL.

been followed by a very poor one, and, considering that the coming fourth is only a very light one with the dry goods trade, it seems difficult to account for the falling off. On all hands we hear complaints of the extension of dates. Travellers are, of course, already selling summer goods to be delivered in February and dated four months from first April; but an innovation this season is that men who make sorting purchases when buying summer goods insist upon having them placed on the same note. This practically gives them nine months in which to pay for goods which they will sell before Christmas. Not only this, but more than one house is dating summer goods four months from first of May. This gives the buyer the right to demand a cash discount if he pays before first of June, and some of the keener men demand ten days extra and exact discount when payment is made before the tenth of that month. In fact the retailer seems to have matters altogether in his own hands. One constant stream of travellers pours into his store. The old system of regular trips at stated seasons has long since been abandoned. Now-a-days a traveller is on the road ten months out of twelve, and as a consequence he goes over the same ground again and again until it is a fact that any buyer with a fair credit standing can secure three separate consignments of goods before he is called upon to pay for the first. In this, city trade has been fully up to the average. The first really heavy fall of snow took place on Wednesday last, and as a consequence the stores are crowded with those dilatory customers who wait to see the snow come down in earnest before they purchase their supplies. There is plenty of work in this city. No one willing to work with his hands need be out of work one hour. Consequently the working classes have plenty of money to spend and the retail stores throughout the city are doing a good and in some instances a really rushing trade.

**DAIRY PRODUCE AND PROVISIONS.**—Cheese rules steady but quiet, and no material change can be looked for in the immediate future. Some factorymen have shown a disposition to work off end lots, but the trade done has been trifling. In the country things have been flat. At Ingersoll, this week, there were no offerings and the attendance at the board was light. It was reported that September and balance of season was unsold around that district. English advices report an active trade in finest British cheese, which is growing scarce. American and Canadian quiet, but top grades are held firmly. Butter quiet and unchanged with only a local jobbing outlet. Eggs firm with good demand. Strictly new laid are quoted at 26c@28c. Dressed poultry, and game in fair receipt and good demand. Partridge 55c per brace; 30c for poor stock. Venison 15c@16c and 10c@11c. Chickens and geese 7c, ducks 9c and turkeys 8½c@9c. Hog products quiet and unchanged at quotations; dressed hogs about \$6@6.25. Pork in Chicago easy; sales at \$9.12½ Dec., and year; \$9.30 January.

## JOHN A. PATERSON & Co.

IMPORTERS

### MILLINERY

AND

### Fancy Dry Goods,

12 and 14 St. Helen St.,

MONTREAL.

**FLOUR AND GRAIN.**—Since the close of navigation business in flour has been light and seems to have settled down to dullness for the winter. Even the local jobbing sales have been few in number and buyers are evidently supplied for current wants. Grain also dull with a nominal sort of trade. It is quoted throughout Manitoba at 60c@72c, which is too high to allow of an active movement. In Chicago, the market has ruled stronger of late, selling at 79½c@80c Dec., 80½c@81c January, 84½c@85c May. The total quantity of wheat in sight on this continent and affoot to Europe is 47,900,000 bushels, an increase of 1,363,000 with a week ago, and a decrease of 12,131,000 with a year ago. The amount of wheat and flour reduced to wheat, affoot to Europe, shows a decrease of 360,000 bushels with a week ago and a decrease of 3,688,000 bushels with a year ago. Corn increase 19,000 quarters with a week ago and 326,000 ditto, with a year ago. Imports of Indian wheat to the United Kingdom last week, 40,000 quarters, and to the continent 15,000 qrs. In England wheat and corn are quiet but steady. Canadian peas cabled at 6s. d. In the American North-West farmers deliveries have been kept up at a surprising rate. A Chicago writer says:—The market may now be said to be on a normal basis with room for reaction if there be any let-up in the volume of deliveries such as is looked for by nearly everyone in the trade. It is ascertained that country elevators in the West contained about 14,000,000 bushels, and 31,500,000 have been received at Minneapolis and Duluth since the close of last August. Some 7,000,000 have been shipped around those cities passing out of the State in which grain was raised, and it is estimated 20,500,000 are required for home bread and seed during current crop year. Commissioner of Emigration (at Aberdeen) officially states the crops of two Dakotas at 44,100,000 bushels and we have heard of no one who claims they have been surpassed this year by Minnesota. Hence 90,000,000, for the three would seem a liberal allowance and if it be called 95,000,000, above figures will leave only 22,000,000 to be sent to market by farmers in the North-West before next harvest. The total that they have yet to sell, added to that in country elevators, is not more than 40 per cent. of crop, and may be about one-third left to go out in last three-fourths crop year." The "bulls" are confident that deliveries cannot continue long at the present rate, but the estimates of stocks and deliveries are more or less unreliable and the productive capacity of the North-West has on more than one occasion surprised the trade.

**FRUITS.**—Business is good, the apple market continues in pretty good shape. Fall apples, \$2.50@3 per brl.; winter fruit, \$2.75@3.25 in car lots; less quantities, \$3.50@4. Cranberries, prime dark, \$7@8 per brl. Oranges, Jamaica's, in barrels, \$6.00@7.00. Express

## W. & J. KNOX,



KILBIRNIE.

### Tailors' Linen Threads,

Sole Sewing and Wax  
Machine Threads.

### Gilling & Salmon Twines,

Gilling and Salmon Nets.

Sole Agents for Canada,

## GEO. D. ROSS & CO.,

648 Craig Street,  
MONTREAL.

Toronto Office, 122 Front Street West.

bananas, \$4.00 per bunch. Verdelli lemons, \$2.75@3.40 per box, 360 size. Almeria grapes, in kegs of about 55 lbs. net, \$5.00@6.00. Onions, red, in barrels, \$2.75; Spanish, in crates, 85c. Coconuts, \$5.00 per 100. Fameuse apples, \$2.75@3.50. Apple shipments from this port to Great Britain for the week ending the 23rd inst., amounted to 23,821 barrels; 8,933 from Boston, and 12,517 from New York. The total exports from this city to Great Britain up to the 23rd instant are 351,509 brls., or 442,350 brl. less than to the same date last year. The quantity of Canadian apples to go forward is very small, and altogether a shortage of 600,000 brls. is expected for the season, compared with last year's shipments.

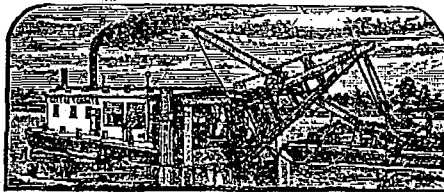
**FISH, ETC.**—The market for fish has been rather quiet during the week, owing to close of navigation. The last steamer, "Polino," arrived on Monday and brought about 3,000 pkgs. of herring, green cod fish, salmon trout, etc. No more fish will arrive by water this year. Stocks of most sorts are considerably lower than this time last year. Canned lobsters continue in good demand, and very short supply. Canned mackerel stock is also very light and prices are firm at quotations. First arrivals of fresh frozen fish expected next week. Oysters are steady and stock is being decreased fast.

**GROCERIES.**—There has been a slightly better feeling in dried fruit and sugar, but business, generally, has been dull and dragging with nothing of interest to notice. Valencia raisins which were dull and neglected last week at 5½c@6c have sold at 6½c@6¾c. Sultanas are scarce and higher at 9½c. Currants have been placed at 4½c@5½c, as to quality. Little movement can be recorded in teas, and supplies of all kinds seem to be limited. The chief demand is for lines under 20c. Coffee firm with fair demand. There is no speculative excitement in New York just now, even in Brazilian grades. No important change in sugars and not much doing. It is again hoped the market has reached bottom. Prices are up ½c in New York, the first advance for some months. Molasses and syrups in moderate enquiry at firmer prices. A New York commercial journal says of Valencia raisins: Some three weeks ago the heavy importations and the large available supply created an unsettled feeling, and caused the trade to view with distrust the situation, but reports from primary sources were received of the most encouraging character, and these served to turn the current of depression by bringing about an increase of interest from

# M. BEATTY & SONS,

WELLAND, ONT.

**Dredges, Derricks, Steam Shovels,**



**Hoisting Engines,  
Horse Power Hoisters,  
Stone Derrick Irons,  
Centrifugal Pumps**

And other plant for Contractors' use.  
A. ROBB & SONS, Amherst, N.S., agents for Maritime Provinces.

**N. E. LAFORCE,**  
3 Port Dauphin St., - - - - - Quebec City,  
Manager of Quebec Agencies for

## St. Leon Mineral Water Co.

So widely and deservedly known as a sure remedy for almost every kind of disease, especially Dyspepsia, Consumption and all complaints of the digestive organs.

## WALTER BLUE, Wholesale :: Clothing

69 and 71 Wellington Street,  
**Sherbrooke, Que.**

## B. HARAM,

WHOLESALE MANUFACTURER OF

**Sofas, Lounges and Parlor Suits,  
BEDROOM SETS, ETC.  
MATTRESSES & PILLOWS.  
OTTAWA, ONT.**

Write for Prices.

## GRAND TRUNK RAILWAY

Commencing Monday, November 18th, Trains will leave Montreal as follows:

Express trains for Toronto, Detroit and Chicago—9.05 a.m., 8.25 p.m. and 11.50 p.m.  
Local Passenger train for Cornwall and intermediate stations—5 p.m.  
Express trains for Ottawa at 8.50 a.m. and 4.30 p.m.  
For Lachine—Wharf Station—3.35 a.m., 6.35 a.m., 7.55 a.m., 9 p.m., 12 noon, 2 p.m. (Saturdays only) 3.30 p.m., 5.05 p.m., 9 p.m., 11.10 p.m. on Wednesdays and Saturdays only.  
For Lachine, Vaudreuil and intermediate stations—6.25 p.m.  
Mixed train for Brookville and intermediate stations—1.30 p.m.  
For Valleyfield, Hemmingford and Massena Springs and R. W. & O. Ry.—6.55 a.m.  
For Rousses Point and D. & H. Ry.—7.30 a.m. and 4.30 p.m.  
For St. Johns and C. V. Ry.—8.30 a.m., 4.25 p.m. and 8.30 p.m.  
For Valleyfield, Hemmingford and Fort Covington, 3.45 p.m.  
Mixed train for Valleyfield, Hemmingford and Massena Springs—5.05 a.m.  
Mixed train for Rousses Point and intermediate stations—5.05 a.m.  
Express for Portland, Quebec, Halifax and St. John—3 a.m.  
Express for Portland and Quebec—10.15 p.m.  
Express for Island Pond and intermediate stations—3.15 p.m.  
Local Passenger trains for Actonville and intermediate stations—3.30 p.m.  
Mixed train for Island Pond, Quebec and intermediate stations—6.55 a.m.  
For St. Laurent, 7.40 a.m. and 5.25 p.m.  
For St. Lambert and Longueuil—5.05 a.m., 6.45 a.m., 9 a.m., 12.10 p.m., 2 p.m. (Saturdays only) 5 p.m. and 6.25 p.m.

J. HICKSON, General Manager.  
Montreal, Nov. 15th, 1889.

## Academy of Music.

HENRY THOMAS, - - - - - Lesse and Manager.

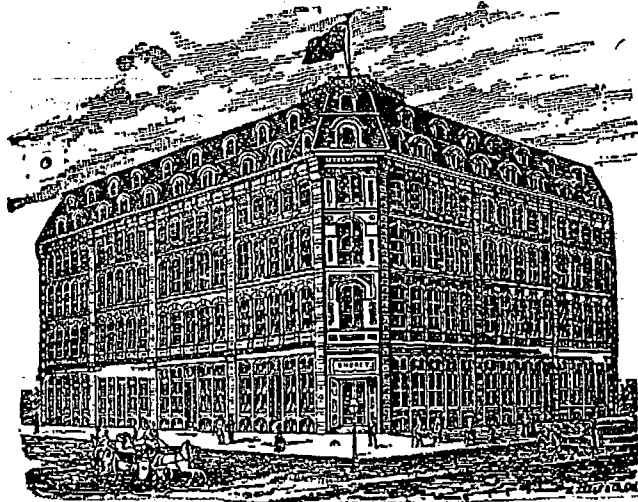
### To-Night and Saturday Matinee, **My Mother-in-Law.**

Sets now on sale at Nordheimer's, 213 St. James street.

Prices are purely nominal in the absence of large transactions.

**IRON AND HARDWARE**—A subscriber in London, Ont., writes to us complaining that the present quotation of charcoal tin is hardly in accordance with the cost of the item laid down here. Certainly not; we are quite aware of the fact: Charcoal tin is cable at 163 6d @18s, according to quality, and could not be laid down here now under \$4 75; but, nevertheless, our correspondent could buy from two to two hundred boxes to-day in this market at \$4 50. The secret is simply that this tin was purchased at \$3.75 @ \$3 80, and, therefore, so long as stocks hold out, the large houses do not raise their prices. Coke tin, in a similar

MEN'S BOYS and YOUTH'S CLOTHING  
CHILDREN'S CLOTHING a specialty.



Our Travellers for the Autumn and Winter Season 1889-90 are now on the road.

## H. SHOREY & CO., CLOTHIERS,

1866, 1868 and 1870 Notre Dame, 36, 38, 40 and 42 St. Henry Sts., MONTREAL.

## CANADA GALVANIZING AND STEEL ROOFING CO.

Manufacturers of

**Steel Roofing, Shingles, Galvanized Buckets, &c.**

CUSTOM GALVANIZING WORK A SPECIALTY.

OFFICE and WORKS: - - - - - 22 LATOUR STREET  
MONTREAL.

..... Circulars and Price List on Application. ....

### TISDALE'S BRANTFORD IRON STABLE FITTINGS

We lose no job we can figure upon. Send for Catalogue. The B. G. TISDALE CO., Brantford, Canada.

the large dealers, and assisted as they were by a material improvement in the consumption, the market developed a firmer tendency, which ultimately resulted in an advance in price. For the past two weeks values have been steadily rising, and the situation appears well under control of the holding interest. Spot prices for off-stalk are well maintained at 6 1/2 @ 6 3/4, and layers are quoted 7 1/2 @ 8. So confident do importers and large dealers regard the position of the market that 7c and 8c are expected to be the quotations for best brands before many days have expired. There is yet considerable inquiry for fancy grades Malaga raisins, but the ordinary qualities are slow of sale. Sultana are in steady fair request at the previous range of values. The same authority speaking of the position of sugar in New York remarks: The reduced amount and poor assortment of supply on market for raw sugars constitutes a supporting feature in itself, and from that foundation it is not difficult to build up a stimulus with the expansion of demand, which, after taking

**TO THE DEAF.**—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any Person who applies to NICHOLSON, 35 St. John Street, Montreal.

off the most desirable parcels, must content itself with what it can get. There is some talk again about the impropriety of permitting an exhibition of too much strength before the new crops; but natural consumptive wants and not speculation furnish the demand, with the feelings of all holders quite as confident as ever. Indeed, the offering is said to be extremely limited from all quarters, and while nothing is reported positively that would permit a marking up of quotations, former figures are decidedly inside at the close. The rumor in regard to a recent sale of Brazils now places the amount at about 22,000 bags, and report has it that a large line of centrifugals has been sold to Boston at 3 1/2c for 96, cost and freight. Refined grades have continued in good demand and very stiff in value, with a fraction added to cubes and standard "A," and some idea that other grades will follow as they become more difficult to reach.

**HIDES AND TALLOW**—Nothing is doing in this line and business is almost at a standstill.





**IMPROVED  
LATH-MILL**

MANUFACTURED BY

**Paxton, Tate & Co.**

PORT PERRY ONT.

**GAS CONSUMERS  
OWN YOUR  
GAS METER**

And Save Money.

We are now supplying the public with Motors of our own manufacture, equal to any made, bearing the Government Inspector's seal and guaranteed for four years. Money saved by buying your motor instead of paying rent,

**Robert Mitchell & Co.,**  
Cor. CRAIG and ST. PETER STS.,  
**MONTREAL.**

**HOPEWELL TANNERY**

J. J. McLEAN & SONS, Props.,  
Manufacturers of all kinds of

**UPPER :: LEATHER**

A specialty made of Polish, Buff, Oil and Glove Grain, Fisherman Boot Grain, Pobble and Straight Grain, Splits, &c., &c.  
Cash paid for Hides and Bark.  
Correspondence solicited.

**HOPEWELL, N. S.**

**ALLISTON - ROLLER - MILLS**

FULL ROLLER PROCESS.

Best Brands of Family Flour Manufactured.  
All kinds of Mill Feed on Hand.  
Prices quoted on application.

**W. J. FLETCHER,**

Alliston, - - - Ontario

account of the close of the export season \$4.00 being asked for sheep and \$4.75 for lambs. There is a glut in the hog market, and prices are lower than for some time past at \$4.75 to \$4.90 per 100 lbs. Dead hogs \$6.50 to \$8.75 a carcass. Cattle exports for the season were 82,067 head, compared with 60,054 head last year; sheep exports, 59,467 head compared with 45,528 head last year.

POTATOES—Are again a shade firmer, and holders are asking 80c to 85c per bag, and look for still higher prices next week.

WOOL.—An advance of ten per cent which took place at the opening sales in London this week, has caused a rise of fully 2 cents here

**WOODENWARE**



— THE —

**Wm. Cane & Sons M'g Co.**  
OF NEWMARKET, Ont.,

Manufacturers of  
*Pails, Tubs, Washboards, Clothespins, Candy Pails, Lard Pails, Syrup Pails, also impervious packages for Oil, Paints, Varnish, Pickles, &c.*

**JAMES LEE & CO, - Agents  
MONTREAL.**

**THOMAS LIGGET**

IS SHOWING

A VERY CHOICE STOCK IN

ALL THE NEWEST

EFFECTS OF RICH CARPETING.

WILTON  
AXMINSTER  
BRUSSELS  
BRODERIES  
TAPESTRY  
BALMORALS and  
KIDDERS.

GLENORA BUILDING,  
1884 Notre Dame St., Montreal.

**Bran and Shorts**

Very cheap.

We have a quantity of Bran and Shorts on hand which we will sell cheap. Ask for Quotations.

**PEPLOW & McCABE**  
Ontario Mills, Port Hope.

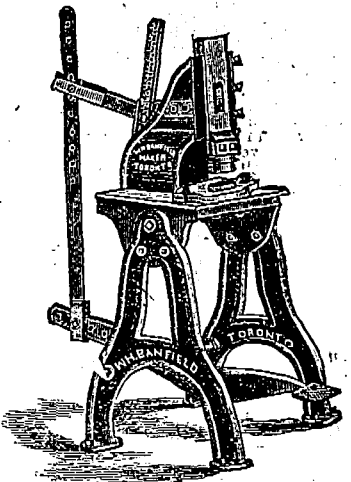
We quote Cape 20c with a very strong market. The New York market reports a better inquiry for fine wools during the week and a considerable increase in the number of buyers.

**SPECIAL NOTICES.**

Messrs. HARWOOD, LECOURT & Co, importers and manufacturers of trunks, valises and satchels of all kinds; Ottawa, have a very superior trunk in the "Excelsior," dimensions, 36 x 25 x 34. It is entirely covered with slats of black walnut and curly maple, and is composed of 532 pieces, laid in mosaic style. It is also highly finished, being lined with velvet, brass and plush. The trimmings are of first quality as regards strength and durability, making it the most substantial trunk in the market—made in all sizes. Their "Sample Trunk," 36x30x24 inside, is completely slats firmly put together and reverted, the lining is of the finest it is bound and trimmed with brass, and for superior workmanship cannot be excelled. It is pronounced by travellers to be the strongest and most durable trunk placed before the public. The firm makes this trunk in all sizes suitable for any line of goods—prices, from \$10 up. Messrs. Harwood, Lecourt & Co, started two years ago, and make first-class goods. Mr. Harwood is a superior maker, and has already acquired a reputation for good goods—trunks, valises and satchels.

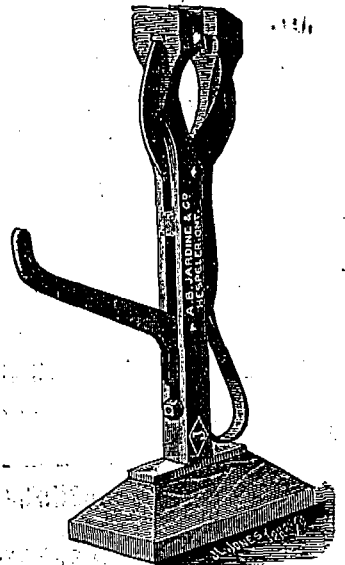
THE SAMSON BATTERY.—Attention is directed to the advertisement on another page of "Samson" Batteries, by John Starr, Halifax, N.S. The essential characteristics of the "Samson" Battery are its fluted carbon porous cup and cylindrical zinc. The former is im-

**W. H. BANFIELD, Machinist and Die Maker**  
80 Wellington St. West, TORONTO.



Manufactures' Combination and Cutting Dies, Foot and Power Presses, Jewelers' Tools, &c.  
Fine work a specialty.

**HORSE-SHOE VISES**  
FOR SHARPENING HORSE-SHOES.



Hardware Merchants dealing with Blacksmiths should have these tools in stock.

They are Cheap and Sell Well.  
No. 1, \$4.00. No. 2, \$7.50.

**A. B. Jardine & Co.**  
HESPELER, ONT.

**HARRIS & CAMPBELL,**

Manufacturers, Importers and Dealers in  
Plain and Fancy Furniture.

SHOW ROOMS:

O'Connor and Queen Streets,  
**OTTAWA, Can.**

ported direct from the Paris manufacturer, in order to insure the perfection of quality which he has reached by years of practical experience. The carbon cup is corrugated to present a much larger surface to the action of the solution; is porous to render the flow of the solution into the cup unresisted; is filled with a depolarizing material, to add to the battery durability and recuperative power. The zinc is of the best quality, well amalgamated, presents to the solution an unusually large surface and, nearly surrounds the carbon cup, thus reducing the internal resistance of the battery to almost nothing. The brass connecting screw is imbedded in the carbon by a special French process which renders corrosion impossible, while the carbon cup is everlasting, and the zinc, as compared with that of the ordinary sal ammoniac battery, practically indestructible. The neck of the strong, square glass jar has a choke which supports a Maltha rubber cover, to prevent evaporation and the creeping of salts and which closely fits the carbon, holding it securely apart from the zinc. The battery may be hermetically sealed if desired for any special purpose. The "Samson's" great superiority



SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Vault," will be received until Thursday, the 5th day of December, inclusively, for the construction of an Iron and Steel Vault in the Eastern Departmental Building, Ottawa, according to a specification to be seen at the Department of Public Works, Ottawa.

An accepted bank cheque payable to the order of the Minister of Public Works equal to five per cent. of amount of tender must accompany each tender. This cheque will be forfeited if the party declines the contract, or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind itself to accept the lowest or any tender.

By order,

A. GOBEIL,

Secretary

Department of Public Works, }  
Ottawa, 14th Nov., 1889.



"B" ROYAL SCHOOL OF INFANTRY  
ST. JOHNS, P.Q.

SEPARATE TENDERS (in duplicate) for supplies and services for the above corps, during the calendar year 1890, will be received by the Minister of Militia and Defence, at Ottawa, until Monday, 2nd December.

Tenders to be addressed to the Minister of Militia and Defence, at Ottawa, and marked "TENDERS."

For particulars and forms of Tenders, apply to Lt.-Col. d'Orsonnens, at the Royal School of Infantry, St. John's.

Each tender must be accompanied by an accepted Canadian bank cheque, for an amount equal to five per cent. of the total value of the contract. This cheque will be forfeited if the party making the tender declines to sign a contract when called upon to do so, or if he fails to complete the services contracted for. If the tender be not accepted, the cheque will be returned.

A. BENOIT,

Secretary.

Department of Militia and Defence, }  
Ottawa, 5th Nov. 1889.

STORAGE

INCREASING BUSINESS

Has Induced

R. CARRIE

To add Two Flats to his Present Premises.

GOOD CLEAN STORAGE

In any part of the building. Excellent Cellar Storage. Confidential business treated as such. Prompt Personal Attention. Advances made on Staple Merchandise in Warehouse. Warehouse Receipts Issued, which are negotiable at any Bank.

OFFICES AND WAREHOUSE:

27. Front Street East  
TORONTO.

Julian Sale & Co., Manufacturers of

Pocket Books, Satchels,

Memorandum Books, Music Rolls, School Bags, and all kinds of Fancy Leather Goods.

SAMPLE ROOM, 24 FRONT ST. EAST, Toronto  
Telephone 1853.

Factory—160 Bleeker St. Telephone 3105.

grows out of its low internal resistance, which enables it to give a current for ordinary circuits about one-third stronger than the best Leclanche Cell; it does not polarize as readily as other sal-ammoniac cells; and, polarization does not destroy its efficiency or materially shorten its life, its negative element being practically inexhaustible. It recuperates quickly after having been overtaxed and short-circuited, and will do more effective work after repeated short-circuitings than any other sal-ammoniac cell. It does not require to be "regenerated" or doctored. Simply give it a rest, and it quickly regains its strength. This wonderful battery will stand more hard usage,

SUBSCRIBED CAPITAL, \$100,100  
DEPOSITED WITH GOVT. OF CANADA, \$ 54,724  
SIR ALEX. CAMPBELL, K.C.M.G. PRES.  
(Lieut. Govr. of Ontario)  
JOHN L. BLAIRIE ESQ. VICE PRES.

# THE BOILER INSPECTION and Insurance Company of Canada.

J.B. WEBB-TORONTO

G.C. ROBB, Chief Engineer. A. FRASER, Secy. Treas.  
HEAD OFFICE, 2 TORONTO ST.  
TORONTO.

CONSULTING ENGINEERS.

Prevention of Accident our Chief Aim. Economy of Fuel Secured.  
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### HALIFAX SHOVEL CO. (Ltd.)

HALIFAX, N.S.

SOLV MAKERS IN CANADA OF

## Fenerty's Patent Socket Shovels, Spades, Scoops,

NEW BRANDS. NEW PATTERNS.

OUR NEW GRADUATED OR THICK CENTRE STEEL PANS give an excellence in reduced weight, strength and durability hitherto unknown.

P. E. I. Agents: DODD & RYE.

Agents, Ont. Que.: GILMOUR & CO.

CHARLOTTETOWN.

MONTREAL.



GILMOUR & CO.

26 St. Peter St., MONTREAL,

Agents for Ontario and Quebec.

## K. W. BLACKWELL

Cor. Canal and Conde Sts.

MONTREAL.

## Springs OF ALL KINDS

—AND—

## Steel Castings.

and continue its service longer and more stubbornly, than any other open-circuit battery made. In France, where first manufactured, it is the leading open-circuit battery. Its sales in Europe already reach half a million cells per year. By no means the smallest item of cost to telephone companies, in maintenance account, and a fruitful source of annoyance to subscribers, is the battery. The cost of battery power can be reduced one-half and at the same time the service improved, by the introduction and use of the "Samson" battery. Its remarkable endurance and long life, without loss of power, render it especially valuable for

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Is the oldest and most popular scientific and mechanical paper published and has the largest circulation of any paper of its class in the world. Fully illustrated. Best class of Wood Engravings. Published weekly. Send for specimen copy. Price \$3 a year. Four months' trial, \$1. MUNN & CO., PUBLISHERS, 361 Broadway, N.Y.

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GENERAL OFFICE: 361 BROADWAY, N. Y.

transmitter service. The "Samson" corrugated carbon porous cup is made of the finest quality of French carbon, and is practically indestructible. The "Samson" cylindrical zinc (which is made of rolled, not cast zinc) weighs three and one-half times more, and has a surface fifteen times greater than the Leclanche zinc; it therefore lasts much longer, and together with the very porous and large-surfaced carbon, reduces the internal resistance of the battery to almost nothing, thus greatly increasing its available current strength. Comparative tests of "Samson" and Leclanche batteries, made by the School of Engineers in Copenhagen, Department of Post and Telegraphs in France, Prof. Dolbear, of Tufts College, and Prof. Brackcott, of Princeton College, all show the "Samson" to be more constant, and having a greater electromotive force and much lower internal resistance. Mr. Starr will be pleased to send circulars and price list on application.



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The only Company in Canada confining itself to this business.

THE GUARANTEE CO. OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 300,000
Resources Over - 1,000,000
Deposit with Dom. Govt., - 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-Half per cent. per annum is reached.

This Company is under the same experienced management which introduced the system to this continent over twenty-two years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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Vice-President and Managing Director, EDWARD RAWLINGS.
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Hardware and Metal Broker,
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\$2.75 & \$3 BALMORAL SHOE

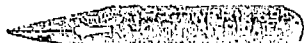
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Stool Pen Manufacturers, Circular Points and all Styles.



Sold by all Stationers.

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ST. ROCH ST.,

THREE RIVERS

STOCKS AND BONDS.

Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Rest., Div. last 6 Ms., Dates of Dividends, Per Cent Prices Nov. 22, Cash value per Sh. Includes entries for various banks and companies like Agri. Sav. and Loan Co., Brit. Can. Loan & Inv. Co., etc.

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Bell Telephone

Company of Canada.

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O. F. SISE, - Vice-President.

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This Company will sell its instruments at prices ranging from \$10 to \$25 per set. These instruments are under the protection of the Company's patents, and purchasers are thereby entirely free from risk of litigation.

This Company will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for firms or individuals, connecting their places of business or residences. It is also prepared to manufacture all kinds of electrical apparatus.

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Bankrupt Stocks of all kinds bought at a rate on the dollar. Correspondence solicited.

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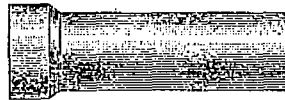
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—OF—  
**St. Johns, P. Q. (Lim.)**

Manufacturers of

**VITRIFIED DRAIN PIPE AND CONNECTIONS,**

AND ALL KINDS OF FIRE CLAY GOODS

Straight Pipes, Single and Double Junctions, Bends, Elbows, Syphons, Cess pools, Flue Linings, Store Bricks, and Fire Clay Blocks, all sizes

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MANUFACTURING DEPARTMENT

OF .....

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ORILLIA ONTARIO.

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M'frs. of Pails, Tubs, Candy Pails, Lard Pails, Butter Tubs and all kinds of Woodenware.

GOOD GOODS AT LOWEST PRICES.

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**JOHN MARTIN & SONS,**

Established in 1856.

**Plumbers, Gas and Steam Fitters**

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Manufacturers and Dealers in Plumbers, Gas and Steam Fitters' Goods.

**NOTICE. NOTICE.**

Wholesale Millinery Trade Only.

I WISH to draw the attention of the Wholesale Millinery Trade to the fact that I am prepared to supply them with BUCKRAM HAT OR BONNET FRAMES at prices that will be an inducement to the trade all over Canada. I am constantly adding new designs, and moreover will copy any one or two piece shape for the trade on receipt of sample or specification. Straw, felt and plush hats altered to latest styles. Send for samples and price list.

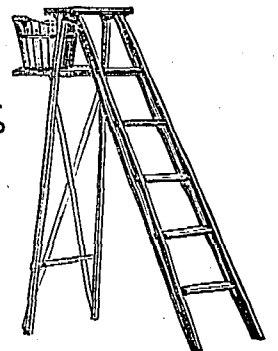
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REFERENCES—Any of the leading millinery houses of Montreal.

Job Printing of every description done at the  
"Journal of Commerce" Office.

Ontario Ladder & Woodenware Factory,



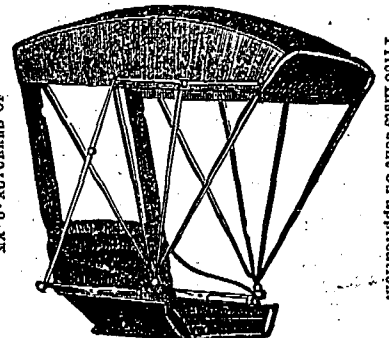
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Carriage Tops and Hand-Made Harness for the Trade.

285 KING STREET,

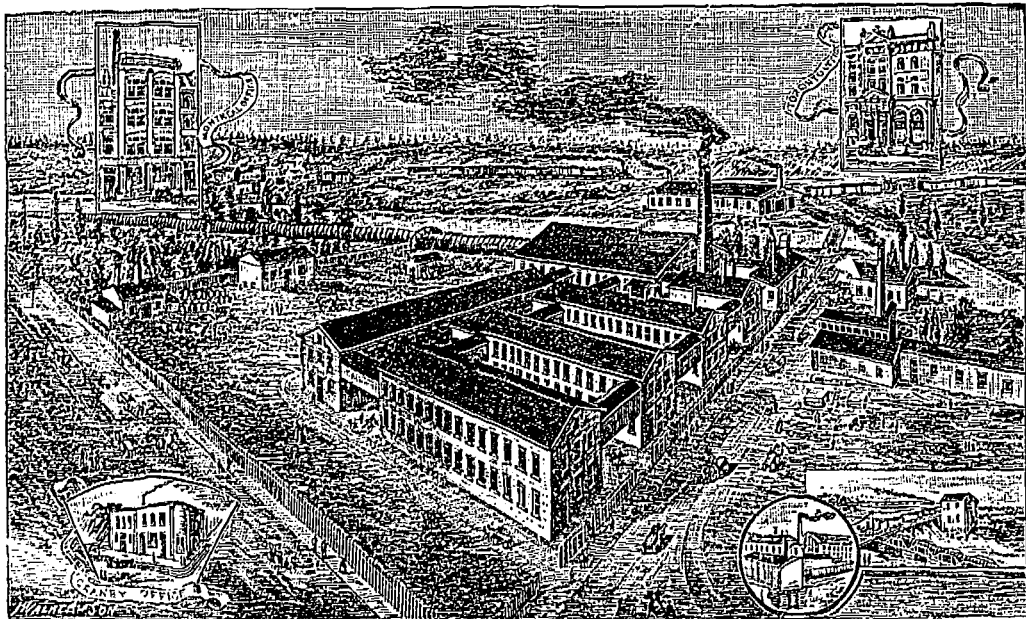
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## RUBBER BOOTS AND SHOES AND RUBBER CLOTHING

Our Product for 1889 is of the Best Quality made, the designs being selected from the Finest STANDARD SELLING Lines of the American Market, which we reproduce in Canada, fully equal in finish and every other respect to the best imported.

S. H. C. MINER, - - - PRESIDENT.

Sole Agents: - - Goodyear Rubber Company of Canada (Ltd.)

MONTREAL:  
644 Craig Street. 644

T. V. R. BROWN, - Manager.

TORONTO:  
53 Front Street. 53

### E. F. R. ZOELLNER

WHOLESALE

## Furniture Manufacturer

Bed Room Suites, Sideboards, Dining Room, Parlor and Kitchen Tables, Office Desks, Hat Racks, Whatnots, Etc., Etc. For Walnut, Cherry, Birch, Elm, Etc., sample order solicited.

Mail Orders receive prompt and careful attention.

C. P. R. and G. T. R. shipping facilities.

FACTORY AND OFFICE AT

**MOUNT FOREST - ONT.**

China, Cuspadors,  
Tea Sets,  
Dinner Sets,  
Toilet Ware,  
Cups and Saucers

JOHN L.

**Cassidy & Co.,**

Manufacturers and Importers of

Metal, Bronzes  
Piano and  
Table,  
Lamp Cutlery  
and Plated Goods

### China, Crockery & Glassware

Office and Sample Rooms: 339 and 341 St. Paul Street,

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Lanterns,  
Chimneys, Prisms,  
Globes, Lamps,  
Fruit Jars.

BRANCHES: 52 Princess St.,  
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ment St., Victoria, B.C.  
Import Orders a Specialty.

Bisque Ornaments,  
Bric-a-Brac,  
Satin Ware,  
Statuary, Gasolier

VALLÉE & CO., Importers and Exporters,  
PARIS, - - France.

BRANCH HOUSES:

DURBAN, South Africa. SYDNEY, Australia.

H. A. LaRoche, Agent for Canada,

OFFICE AND SAMPLE ROOM,

30 St. Francois Xavier St., - Montreal.

Staple and Fancy Dry Goods, Fancy Goods and Notions, Jewellery, Tailors, Trimmings, Toys and Stationery, Cords and Twines, Shelf Hardware, Canned Goods, Glassware, Perfumeries and Soaps, Wall Paper, Boots and Shoes, Religious Articles, Groceries, French Liquors a specialty. Plush Goods, Druggists' Sundries, Carriage Axles, Scotch Whiskies, French Cognac, &c., &c.

D. W. DOUGLASS, St. JOHNS, P.Q.

PACKER OF

### CANNED FRUITS & VEGETABLES

Pears, Corn, Tomatoes, Peas, Beans,  
Boston Baked Beans and Picnic Beans.

PACKER OF THE CELEBRATED YELLOW LABEL CORN.

Correspondence solicited with the wholesale trade.

## DO YOU SELL SHOES?

IF SO, WRITE TO

I. D. THURSTON & CO.,

FOR A SAMPLE OF THEIR

### SPECIAL No. 11

Women's "Peerless" Dongola Button Boot. M. S. Solid Leather.

Put up in 12-Pair Cases, \$21 Nett Cash.

ADDRESS ALL LETTERS:

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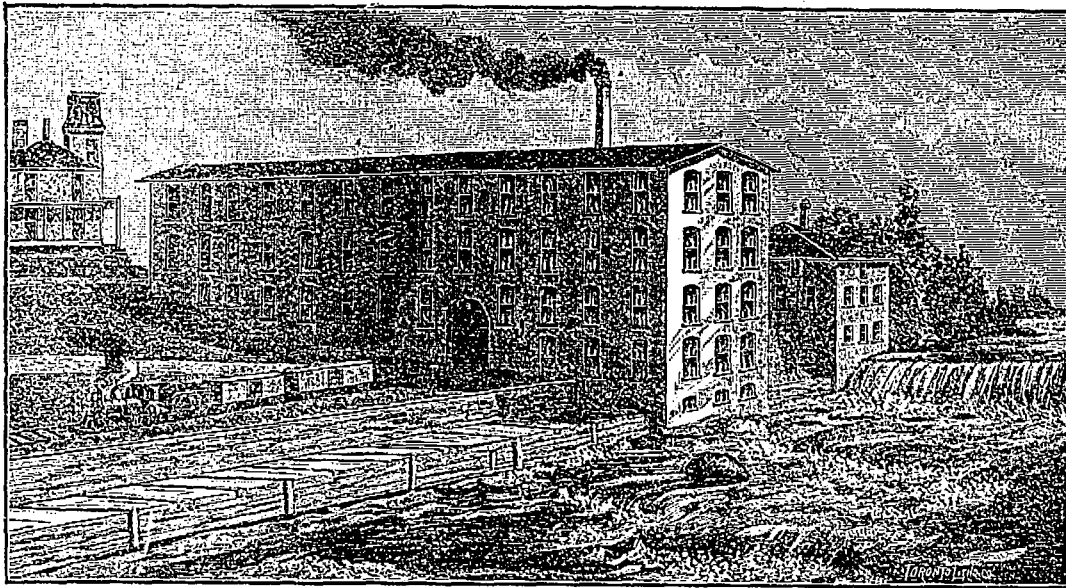
**MONTREAL.**

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GEO. GALE.

A. H. GALE.

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**Dominion Wire Mattress,**  
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 DEALERS IN  
 English Wrought Iron and Combination Bedsteads.  
 Hair, Moss, Wool and M Description.

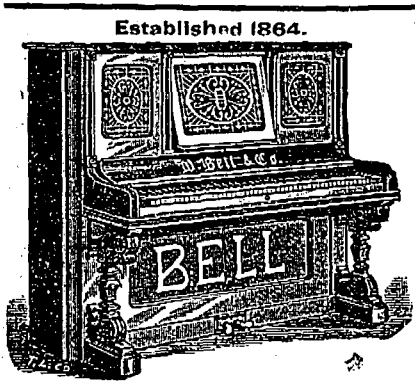
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**AERATED WATERS**  
 Bottler and Dealer in Ales and Porter.  
**SHERBROOKE, P.Q.**  
 Agent for the Celebrated St. Leon Water.  
 Correspondence Solicited.

**ST. LEON SPRINGS**  
 Sanitarium, St. Leon, Que.

This celebrated establishment, one of the most delightful and agreeable summer resorts on the Continent, will be open to the public on the 1st of June.  
 The numerous tourists who visit this beautiful spot annually will find it this year under the new management more attractive than ever. The proprietors will spare no effort in catering to the comfort and enjoyment of the guests.  
 The cuisine will be under the immediate management of one of Montreal's leading professional cooks. Special facilities will be given for all kinds of recreation such as billiards, bowling, croquet, lawn tennis, boating, etc., etc., etc.  
 To sufferers from Rheumatism, Neuralgia, Indigestion, General Debility, &c., &c., the Saline Springs in connection with this hotel offer a sure cure.  
 Coaches will be in waiting for guests at Louiseville on the arrival of all trains from Montreal and Quebec. For terms apply to THE ST. LEON MINERAL WATER CO., 51 Victoria Square, sole proprietors of the famous St. Leon Mineral Water for sale throughout the entire Dominion.  
 C. E. A. LANGLOIS, Manager.

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ARE NOW THE CHOICE OF  
 THE MUSICAL PROFESSION.

**New and Improved Scale,**  
 Giving them a Richness of Tone and Durability unequalled by others, while the general construction is of the best, and on modern principles.

Finished in Rosewood, Blisterea Walnut, Mahogany, Antique Oak, &c., &c.

Catalogues Free on Application to

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**GENERAL**  
**French Agency**  
 TELEPHONE 1608.  
**C. ALFRED CHOUILLOU**  
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Sole Agent in Canada for the following Patent Medicines:

- |                                 |                                    |
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| Charbon de-Belloc.              | Syrup of Dentition of Dr. Lassere. |
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| Goudron Guyot.                  | Eucalyptine Gressy.                |
| Wine of Quinum Labarraque.      | Salts of Lithine.                  |
| Vallot's Pills.                 | Toile Vesicante of Ch. Laperdriel. |
| Dr. Rabuteau's Dragees of Iron. | Thapsia of Ch. Laperdriel.         |
| Mathey Caylus Injection.        | Elixir Dentifrice of R. F. F.      |
| Dr. Moussette's Pills.          | Benedictins of Soulae.             |
| Verthe's Syrup of Cod-liver.    | Steiner's Phosphor Paste. &c., &c. |
| Russel-Taetz.                   |                                    |

Antiseptic & Hospital Dressings.  
 Samples sent to doctors free on application.



**PIANOS**

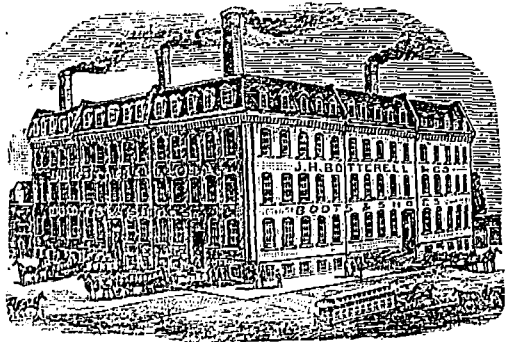
We invite inspection of our large assortment of Pianos of the following world-renowned makers:

**CHICKERING, HAINES, STEINWAY,**  
 Finest Assortment in the Dominion in our New Building.

Special attention is also directed to our varied stock of **SECOND-HAND PIANOS**, amongst which are some instruments of the standard makers, and that have been in use but a short time.

**A. & S. NORDHEIMER,**  
 MONTREAL—213 St. James Street.  
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**J. H. BOTTERELL & CO.**  
**QUEBEC.**



**WHOLESALE MANUFACTURERS OF**  
**BOOTS AND SHOES**

Specially adapted to the Retail Trade.  
 Sorting Orders receive immediate attention.

**THE FAMOUS**  
**Knickerbocker School Boots**  
MANUFACTURED BY  
**LANGLOIS & LANGLOIS,**  
**QUEBEC**



Obtained First Prize  
 at Central Ontario Ex-  
 hibition, held in the  
 City of Kingston, Sep-  
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Correspondence  
 Solicited.  
 Send for Samples.

Order your Posters, 1, 2 and 3-Sheet, at the JOURNAL OF  
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**BOOT and SHOE**

MANUFACTURERS,

**ST. HYACINTHE, P. Q.**

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**BOOT AND SHOE**

MANUFACTURER,

109 St. Helene St., St. Rochs, Quebec

**COCHRANE, CASSILS & Co.**

MANUFACTURERS OF

**BOOTS & SHOES**

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Manufacturers and Wholesale Dealers in

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Hand, Nail & Sewed Work a Specialty

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Wholesale Manufacturers of

**Fine Boots and Shoes**

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**FELT BOOT AND SHOE**

WORKS.

Manufacturers of all kinds of Felt Boots, also  
 special lines of

**LEATHER GOODS.**

Correspondence solicited.

**D. KNECHTEL, - Proprietor**

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**CANADIAN RUBBER CO'Y,**

OF MONTREAL,

MANUFACTURERS OF

Rubber Shoes, Felt Boots, Belting,  
 Packing and Fire Engine Hose.

**BOOT & SHOE**

Manufacturing Company,

—MANUFACTURERS OF—

**Staple Lines, &c.,**

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BRAND  
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Boots and Shoes,  
**ROCK ISLAND, - - - P. Q.**

Canadian Agents for the Candee Rubber Co.  
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**A. T. FOSTER & CO.,**

Manufacturers of

**CUSTOM-MADE BOOTS & SHOES**

And Dealers in American Rubbers.

Telegraph Address, DERBY LINE, VT.

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**DUCLOS & PAYAN,**

Tanners and Manufacturers of

**BUFF, PEBBLED GRAIN and SPLIT LEATHER,**

ALSO

Moulded Boot and Shoe Counters, Pressed

Insoles, Heels, &c.

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**SHAW BROS. & CASSILS,**

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426 and 428 Notre Dame Street,

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**FELIX GOURDEAU,**  
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Tanner and Currier,

MANUFACTURER OF

*F. G. Oil Goat, Dongola Goat, Sheep,*  
 In all varieties.

Buff, Pebble, Glove, Grain, and  
 Waxed Calf a Specialty.

Exporter Domestic, Importer Foreign  
**LEATHER.**

**ROBIN & SADLER**

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*Montreal and Toronto.*

**BADEN**

**Lace Leather Tannery**

**HELDMAN BROS.,**

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**Genuine HELDMAN'S Lace.**

All our Lace guaranteed or no pay.  
 Orders by Mail promptly attended to.

**BADEN, Ont.**

Prices on Application. Telephone Connection.

**D. W. ALEXANDER,**

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**SOLE LEATHER**

And dealer in every  
 description of *Green Salted Hides,*

65 Front Street East, - **TORONTO**

Write or wire for quotations.

**Israel England & Sons,**

General Merchants and Manufacturers of

**Hemlock Tanned Sole Leather**

SUPERIOR

Lace and Picker Leather, Loom-  
 Straps, Cut Lacings, &c.

**Knowlton, - - - P. Q.**

Samples sent free on Application,

**ESTABLISHED 1843.**

ISRAEL ENGLAND. FRED ENGLAND. R. N. ENGLAND.

**HARWOOD & LECOURT**

Importers and Manufacturers of

**Trunks, Valises and Satchels**  
 OF ALL KINDS.

Office, Factory and Warehouse, 518 Sussex St.

Send for prices. **OTTAWA, Ont.**

**SNOW SHOES** {The best  
 made.

**L. T. CORMIER, Three Rivers, P.Q.**

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV. 28; 1889.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.	
<b>Boots and Shoes.</b>													
Brogans.....	\$0 75	1 00	\$0 70	\$0 80	\$0 65	\$0 75	0 00	2 30	Ancor Brand, per gross.....	12 00	0 00	0 00	
Cobourge.....	0 95	1 20	0 85	0 90	0 75	0 80	0 00	2 40	Insect Powder per lb....	0 70	0 75	0 00	
Split Balmorals.....	1 00	1 25	0 85	1 00	0 80	1 00	<b>Corn Brooms.</b>						
Kip.....	1 15	1 40	0 90	1 15	0 80	1 00	No. 1 Gem 4 strings, hard						
Buf.....	1 25	1 50	1 10	1 50	0 90	1 15	wood handle.....						
Calf.....	1 30	1 50	1 00	0 00	0 00	0 00	No. 2 do 3 strings.....						
Buf Congress.....	1 25	1 50	1 10	1 40	0 00	0 00	No. 3 do 2 strings.....						
Calf.....	1 30	1 50	1 00	0 00	0 00	0 00	No. 4 do 2 strings.....						
Split boots.....	1 25	2 00	1 25	1 50	0 95	1 15	No. 0 Hurl 4 strings.....						
Kip.....	2 00	2 80	1 50	1 70	1 10	1 40	No. 1 do 3 strings.....						
Calf.....	2 75	3 90	0 00	0 00	0 00	0 00	No. 2 do 3 strings.....						
Felt boots half fox full.....	1 90	2 60	0 00	1 70	0 00	0 00	No. 3 do 3 strings, bass-wood handle.....						
" Sox.....	0 40	0 75	0 00	0 00	0 00	0 00	O. K. 2 strings basswood handle.....						
<b>Peeged.</b>													
Split Batts.....	0 85	0 85	0 70	0 80	0 40	0 50	<b>Drugs &amp; Chemicals</b>						
Split Balmorals.....	0 80	0 90	0 70	0 85	0 50	0 60	Acid Carbolic Cryst Medi						
Kip.....	1 00	1 10	0 75	0 90	0 50	0 65	Aloes, Cape.....						
Buf.....	0 90	1 15	0 80	0 90	0 60	0 65	Alum.....						
Pebbled.....	0 90	1 15	0 80	0 90	0 50	0 65	Borax, xils.....						
<b>Machins Sewed.</b>													
Peppled Button.....	1 00	1 20	0 85	0 90	0 50	0 70	Bleaching Powder.....						
Gleazed Buf Button.....	1 00	1 20	0 85	0 90	0 50	0 70	Blue Vitriol.....						
Goat.....	1 50	1 90	1 15	1 40	0 80	1 15	Brimstone.....						
Pollah Calf.....	1 50	1 90	1 30	1 65	0 90	1 15	Brom. Potass.....						
French Kid.....	1 85	3 40	1 90	3 40	1 40	1 65	Camphor, Eng. Ref.....						
<b>Canned Goods.</b>													
Lobsters, per case, new.....	8 75	7 00			\$ c.	\$ c.	Caustic Soda 60 p.c.....						
Sardines, ".....	8 00	9 00			70 p.c.....	2 00	2 25	Citric Acid.....					
Mackerel ".....	6 75	6 95			1 10	1 29	Copperas, per 100 lbs.....						
Smelts ".....	3 50	4 00			2 20	0 00	Cream Tartar.....						
Salmon, per doz.....	1 65	1 70			1 40	1 45	Epsom Salts.....						
Clams, 1-lb tins, per doz.....	1 40	1 50			2 35	2 40	Glycerine.....						
Oysters.....	1 35	1 40			4 75	4 80	Gum Arabic per lb.....						
Tomatoes, per doz.....	1 00	1 05			7 50	0 00	Morphia.....						
Peaches, 2-lb. yellow.....	2 05	3 20			16 50	17 00	Opium.....						
" 3-lb.....	3 00	3 15			2 80	2 90	Potash.....						
Bartlett pears, 2-lb tins, per doz.....	1 65	1 70			5 15	5 25	Potash Bichromate.....						
Strawberries, new, 2-lb tins, per doz.....	0 00	2 25			2 00	0 00	Potass Iodide.....						
Pineapples, 2-lb tin, per doz.....	2 30	2 40			1 40	0 00	Quinine.....						
Blueberries, 2 lb, per doz.....	1 10	1 20			2 60	0 00	Soda Ash, 48.....						
Gr'n Gages, 2-lb tins p dz.....	1 75	3 00			4 00	0 00	Soda Bicarb.....						
Corn, per doz.....	1 00	1 15			5 50	0 00	Sal Soda.....						
do 2-lb tins, Yarmouth.....	1 75	1 80			1 20	0 00	Concentrated.....						
do 3-lb tins.....	0 00	0 00			1 80	0 00	Strychnine.....						
<b>Peas, Mar., 2-lb tins.....</b>													
Boston baked beans, p dz.....													
Corned Beef, 1-lb.....													
Corned beef, 2-lbs.....													
" 4-lbs.....													
" 6-lbs.....													
" 14-lbs.....													
Lunch " 1-lb. per doz.....													
" 2-lbs.....													
Eng. Brawn, 2-lbs.....													
Soups, 2-lbs.....													
Hoeg's Boston Beans, dx.....													
Roast Beef, 1-lb, per doz.....													
" 2-lb.....													
" 4-lb.....													
" 6-lb.....													
Deviled Tonge, 1 lb.....													
Ham 1-lb.....													
Chicken 1-lb.....													
Turkey 1-lb.....													
Ox Tongue 2-lb.....													
Lunch " 1 lb.....													
Triple Extracts, sq. bot., per gross.....													

Retailers will please bear in mind that above quotations apply only to large lots.

# RELIABLE GOODS

"REINDEER BRAND" Condensed Milk

— AND —

"REINDEER BRAND" Condensed Coffee

MANUFACTURED BY THE

**TRURO**

**CONDENSED MILK & CANNING**

COMPANY, (LTD.)

**TRURO, NOVA SCOTIA.**

Agents in Montreal, - - WM. T. COSTIGAN & CO.  
 " Winnipeg, - - HENDERSON & BULL.  
 " Vancouver and }  
 " Victoria, - - LEASK & JOHNSON.

Prices promptly furnished by manufacturers or agents.

Get your Bookbinding and Job Printing done at the Office of the Journal of Commerce.



Evening Classes will Commence on Wednesday, October 2nd.

The course of study combines theory and practice, and is designed to impart a thorough business education. It includes bookkeeping in all its forms; Commercial and Mental Arithmetic; Penmanship, neat, plain and rapid; Correspondence; English; French; Commercial Law, embracing business forms, documents, etc.; Shorthand and Typewriting, including a short, sharp and thorough drill in practical grammar, composition, punctuation and spelling.

On account of the large attendance during the past year the proprietors have found it necessary to again increase their staff and provide more rooms. The offices lately occupied by the Export Lumber Co., in the same building, have been secured by the College, and are now fitted up in first-class style as a ladies department, which will be under the management of an experienced lady teacher.

For particulars apply at the College, corner of Notre Dame and Place de Armes, or send for circular containing full description of the course, terms, &c.

Address—

DAVIS & BUIE,  
Business College, Montreal.

GRATEFUL—COMFORTING.

**Epps's Cocoa.**

BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."

Made simply with boiling water or milk. Sold only in packets by Grocers, labelled thus:

JAMES EPPS & CO., Homoeopathic Chemists,  
London, England  
Sole Agent for Canada, C. E. COLSON, Montreal

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV. 28, 1889.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Farm Products.</b>	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Apples: Fall, per bbl...	2 50 3 60	Peas, per 66 lbs, afloat...	0 67 0 69	Fruit: Loose Muscatel...	2 40 2 50	Reindeer Brand Goods—	
Winter, per bbl...	3 57 4 01	Rye...	0 60 0 60	Layers, Malaga...	0 00 0 00	Condensed Milk, per case,	
Dr. Apples per lb...	0 03 0 04	Corn, in bond...	0 06 0 00	London...	3 85 4 00	4 doz 1-lb. cases	0 00 0 00
Evap'd	0 06 0 07	duty paid...	0 50 0 00	Dehesas	5 60 5 75	Cond'ed Coffee—Mocha Y	
<b>BUTTER:</b>		<b>Groceries.</b>		Black Basket	4 75 5 00	Java, per os, 2 doz. 1 lb os	0 00 0 00
Creamery (finest) per lb	0 22 0 23	Tea (Hf.-Chest & Cad.)...		Sultanas	0 07 0 10	Condensed Coffee—Java,	
(med)	0 00 0 00	Japan, com. to med. lb	0 11 0 20	Valentia, now	0 05 0 06	per os, 2 doz. 1-lb cafes.	0 00 0 00
Finest Dairy	0 18 0 21	good med. to fine	0 27 0 30	Prunes (French)	0 05 0 06	Condensed Coffee—Jamai-	
Fine	0 15 0 17	finest to choicest.	0 35 0 45	Eleme	0 00 0 00	ca, per os, 2 doz. 1-lb. cs.	0 00 0 00
Common grades	0 13 0 15	Nagasaki	0 15 0 18	Currants	0 05 0 06	Prices on appl.—see advt.	
<b>CHEESE:</b>		Y. Hysen, com. to gd	0 13 0 20	Bosnia, cases	0 07 0 09		
Cheddar, per lb...	0 10 0 10	fine to finest, lb.	0 30 0 50	Figs, Elomo	0 10 0 12	W. H. Schwartz & Sons, Halifax, N.S.	
Fine Goods	0 10 0 10	Gunpd. com to med.	0 15 0 20	S. S. Tarragona	0 14 0 16	"Peerless" Brand Trade	Milk Regis.
Medium to Fine	0 09 0 09	good to fine	0 24 0 40	Walnuts	0 18 0 25	Ginger, 16-lb. bxs, 1/2 lb. bxs, per lb.	
<b>Eggs:</b>		finest	0 55 0 65	Sh. Almonds, bxs	0 22 0 25	Pepper, 16	" "
Strictly fresh per doz...	0 26 0 28	Imperial med. to gd.	0 25 0 33	Almonds, paper shell	0 18 0 20	Boxed 1/16	" "
Sound	0 19 0 22	fine to finest	0 37 0 58	Walnuts	0 11 0 12	Spices 1/10 " 2 oz.	" "
Finest limed	0 17 0 18	Twankay, com. to gd.	0 12 0 18	Grenoble	0 13 0 14	Quotations on application	
Poor	0 15 0 16	Oolong	0 45 0 65	Filberts	0 09 0 10	<b>Starch:</b>	
Hogs: 1889 per lb...	0 10 0 12	Congou, common	0 10 0 12	Bravils, new	0 09 0 10	White	0 04 0 00
Finest 1888	0 07 0 09	good common	0 14 0 18	Spices: Cassia	0 06 0 07	Crystal Glass	0 06 0 00
Fair to good	0 00 0 00	med. to good.	0 19 0 25	Mace	1 00 1 25	Snow Flake	0 07 0 00
<b>HOG PRODUCTS:</b>		fine to finest.	0 55 0 65	Cloves	0 22 0 25	Dom. Rep. Corn	0 17 0 00
Bacon Smk'd per lb...	0 12 0 13	Souchong, common	0 00 0 00	Nutmegs	0 55 0 60	Corn Starch	0 06 0 00
Dressed Hogs	0 09 0 00	med. to good.	0 25 0 32	Jamaica Ginger, Bl.	0 16 0 21	Pure White	0 06 0 00
Hams Smk'd	0 12 0 13	fine to choice.	0 55 0 60	Unbl	0 04 0 09	Vinagar: Imp. Triple, 1 bri	0 41 0 00
Canvassed	0 12 0 13	Dust	0 06 0 07	African	0 04 0 07	Cote D'or	0 35 0 00
Pork Ca. s. c. per bbl...	15 60 16 00	<b>Coffee: Mocha (green).</b>		Pimento	0 15 0 16	Crystal Pickling	0 28 0 00
Western do	13 60 13 75	Add 4c for roasting and		Pepper, Black	0 24 0 25	W. W. XXX	0 30 0 00
Mess	13 25 13 50	grinding.	0 28 0 30	Mustard, 4 lb. per jar, Eng	0 72 0 75	W. W. XX	0 25 0 00
Family	13 40 13 66	Java	0 25 0 27	White	0 08 0 08	W. W. X	0 20 0 00
Lard per lb	0 08 0 08	Maracibo	0 22 0 23	1 lb. per jar, Cana.	0 65 0 70	Pure Malt	0 45 0 00
per pail Chicago and	1 75 0 00	Jamaica	0 17 0 22	1 lb.	0 22 0 24	Cider XXX	0 20 0 00
Milwaukee	1 75 0 00	Rio	0 18 0 21	1 lb. jars, Cana.	0 65 0 70	XXX	0 20 0 00
<b>SEEDS:</b>		Plantation Ceylon	0 24 0 26	Rice, Mount Royal	3 70 3 80	Soup: Best Laundry	0 06 0 06
Clover, per 60 lbs, red.	0 00 0 00	Chicory	0 11 0 13	Patna	4 50 5 00	Common	0 02 0 05
mammoth	0 00 0 00	Sugars		Japan Crystal	4 00 4 75	Matches: Parlor	2 25 2 50
Timothy, 45 lbs, Que.	0 00 0 00	Ex Ground, in bris.	0 68 0 09	Sago	0 04 0 05	Common	1 75 1 90
Western	0 00 0 00	in bxs	0 68 0 09	Tapioca, Pearl	0 06 0 06	No. 1	3 25 3 85
Flax	0 00 0 00	Powdered, in bris.	0 69 0 00	Flake	0 07 0 07	<b>Hardware.</b>	
Potatoes, per brl	1 60 2 00	Paris Lump, in bris.	0 72 0 00	Gelatine, 1 lb. can.	1 05 0 00	Antimony	0 18 0 19
Money, in comb.	0 14 0 15	half bris.	0 90 0 00	1 qt pk.	1 60 0 00	Tin: Block, L & F per lb.	0 24 0 25
Honey, in tins	0 10 0 11	bxs	0 90 0 00	2 qt. gs.	2 10 0 00	Straits	0 24 0 25
Beeswax	0 25 0 28	Ex Granulated, bris.	0 67 0 07	Vermicelli, Canadian	0 06 0 07	Strip	0 26 0 27
<b>BEANS:</b>		Branded Yellows	0 54 0 06	Macaroni	0 13 0 00	Copper: Ingot	0 13 0 14
Med. hand picked	1 75 1 90	Syrup, per lb.	0 52 0 04	Italian	0 23 0 32	Sheathing	0 16 0 18
Saron Medium	1 65 1 70	14 lbs. to the gallon.		Peel—Iron	0 26 0 16	Heavy Sheets	0 22 0 24
Yellow	1 85 1 93	Molasses, (Barbados) im'g	0 45 0 46	Orange	0 16 0 16		
<b>GRAIN.</b>		Porto Rico	0 60 0 60	Lemon	0 15 0 17	IRON OUT NAILS—per keg.	
Canada Red Winter Wheat	0 00 0 00	Antigua	0 40 0 40	J. P. Mott & Cos. diamond is	0 22 0 00	Hot Cut Am. or Can. Pat'n	
White Winter	0 00 0 00	Trinidad	0 33 0 35	6s 12-lb bx chocolates	0 22 0 00	10dy to 60dy	2 65 0 00
Spring	0 00 0 00	Breadmakers' Yeast		Prepared Coconas, 1-lb.	0 28 0 00	8dy and 9dy	2 90 0 00
Hard Manitoba, No. 1	0 94 0 96	5c pkgs. 36 in bx	1 00 0 00	Cocoa Nibs, 12-lb tins.	0 30 0 00	6dy and 7dy	3 15 0 00
do No. 2	0 90 0 92	Baking Powder		Pure Choco'ltes for con-	0 22 0 85	4dy to 5dy—Am. Pat.	3 40 0 00
Northern, No. 1	0 60 0 60	Case 1, 3 dz. 5 oz. tins	2 25 0 00	fectioners' use	0 22 0 85	3dy—	4 15 0 00
do No. 2	0 60 0 60	Case 2, 1 14	2 00 0 00	Sweet Choco'lte liquors	0 21 0 28	3dy—fine hot out.	5 65 0 00
Oats	0 37 0 31						
Barley	0 48 0 53						

Retainers will please bear in mind that above quotations apply only to large lots.

\*NOTE.—Refiners prices to the wholesaler's trade; jobbers would have to pay 1/2 additional.

Established in 1857. **GEORGE WAIT & CO.,** Established in 1857.  
**PRODUCE AND COMMISSION MERCHANTS**

Butter, Cheese, Eggs, Etc., also Butter and Cheese Exporters.

9 and 11 William Street, - - - MONTREAL

Liberal advances made on Consignments shipped to Great Britain, or to be sold on this market. Correspondence solicited. Marking Plates furnished on application. Cold storage whenever required.

**The Canada Meat Packing Co'y**

MONTREAL.

**REFRIGERATED DRESSED BEEF.**

Canned Meats, - - Smoked Meats,  
&c., &c, &c.

Our Hams, Bacon and Lard, **CMF** Brand are Fine  
Give them a trial.

**J. W. WINDSOR,**

— OF —

**Canned :- Goods**

SPECIALTIES:

**Lobsters, Tomatoes, Corn**

Baked Beans and other Fruits and Vegetables in their Season.

FACTORIES—Montreal, 70 Albert Street; Cape Cove, Gaspe Co.; New Port, P.Q.; Pabze, P.Q.; Seal Cove, P.Q.; Little Shippagan, P. Q.



**FLOUR MILLING**

**IRA GOULD & SON,**  
City Rolling Mills,

MONTREAL.

Millers of Highest Grades Patent and Strong Bakers' Flour, from carefully selected

**MANITOBA WHEAT.**

Correspondence Solicited.

**New Flour Mills!**

FULL ROLLER PROCESS.

Cookshire Flour Mill Co.,

MANUFACTURERS OF  
BEST PATENTS and STRONG BAKERS, &c.

FROM  
Manitoba Wheat.

Located 350 miles from St John. N. B., on the C.P.R. Short Line. Wheat ground in transit on via freight rates. Correspondence solicited.

**Cookshire, - P.Q.**

**EMBRO OATMEAL**

MILLS,

EMBRO, - - ONT.

**D. R. ROSS, - - Proprietor**

The very best quality of Standard Granulated and Roller Oatmeal is manufactured at this mill. The best White Oats only are used.

When not called only regularly by an agent, Produce, Wholesale Grocers and other Dealers should communicate direct by wire or mail.

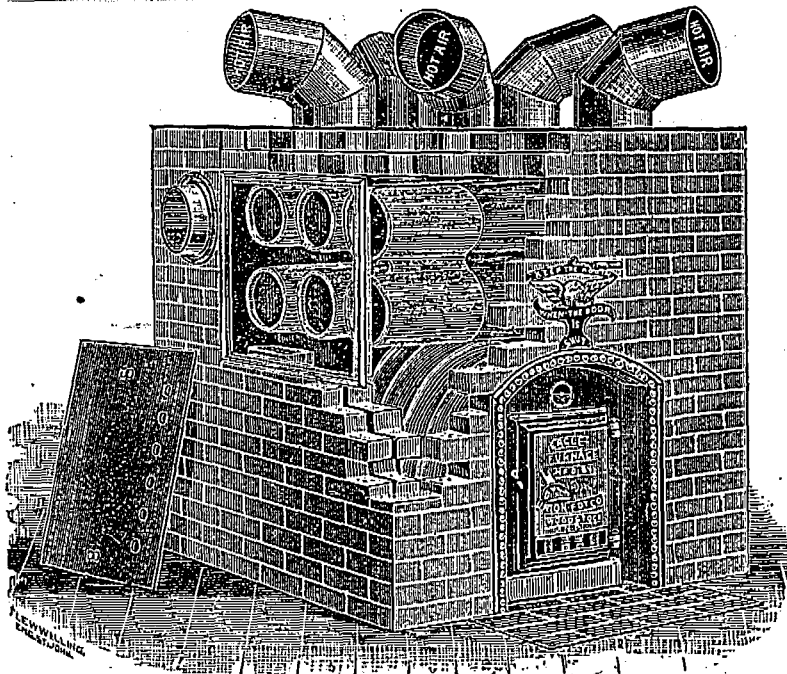
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV 28, 1889

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		5-16 in.....	4 50 00	Russ. Sheet Iron.....	10 00 10 60	Harnoss.....	0 22 0 27
4dy to 5dy } Gold Cut, }	3 15 00	1 in.....	4 75 00	Anchors, per lb.....	4 75 5 50	Upper Heavy.....	0 27 0 31
3dy—{ Can. Pat. }	3 65 00	(Dis. 30 per cent.)		Lion & Crown, Tin'd Sht's		" Light.....	0 30 0 34
3dy—fine, Hot Cut, Am Pat	5 85 00	Horse Shoes.....	3 40 3 60	24 gauge.....	6 50 0 0	Grained Upper.....	0 30 0 33
Steel Cut, Am. or Can. Pat'n		Terms, 4 months, or 3 pc		Lead: Pig, per 100 lbs.....	3 90 4 00	Scotch Grain.....	0 28 0 33
10dy to 60dy.....	2 75 00	or 30 days.....	0 00 0 00	Sheet.....	4 25 4 59	Kip Skins, French.....	0 75 0 95
8dy to 9dy.....	3 00 00	(ex ss. & ds.—25 to 30 dis	11 00 13 00	Shot per 100 lbs.....	5 55 5 75	English.....	0 65 0 75
6dy to 7dy.....	3 25 00	Coll Chain—	0 04 0 00	Lead Pipe per 100 lbs.....	5 25 0 00	Canada Kip.....	0 35 0 45
4dy to 5dy.....	3 50 00	oil Chain—	0 05 0 00	Zinc: Sheet.....	6 25 6 00	Hemlock Calf.....	0 50 0 60
3dy.....	4 25 00	5-16.....	0 05 0 00	" Spalter.....	6 00 5 75	" Light.....	0 40 0 45
3dy—fine.....	5 75 00	7-16.....	0 04 0 00	Scrap Iron—Chairs.....	22 00 0 00	French Calf.....	1 35 1 40
<b>Casing Flooring, Box, Shook</b>			0 04 0 00	Machinery scrap.....	21 00 0 00	Splits, Light & Medium.....	0 17 0 21
<b>and Tobacco Box:</b>		<b>Galvanized Iron:</b>		Wrot iron.....	19 00 21 50	Splits, Heavy.....	0 15 0 18
3dy.....	4 65 00	Morewoods Lion, No. 28.	0 00 0 07	Powder: Canada Blasting	3 00 3 50	" Small.....	0 14 0 15
4dy to 5dy.....	3 90 00	D. McC. & Co.....	0 06 0 07	FF to F F F.....	4 75 5 00	Leather Board, Canada.....	0 08 0 12
6dy and 7dy.....	3 55 00	Queen's Head, or equal.....	0 00 0 05	Barbed wire, per lb 'Gal'	0 05 0 00	Enamelled Cow, per ft.....	0 15 0 16
8dy and 9dy.....	3 40 00	Common.....	0 05 0 05	" Paint.....	0 05 0 00	Pebble Grain.....	0 10 0 14
10d to 30dy.....	3 15 00	Pig Iron: Siemen No. 1.....	25 00 27 00	Fencingwire, No. 8.....	0 00 2 60	B. Calf.....	0 10 0 14
<b>Cut Spikes: all sizes.....</b>	2 90 00	Coltness.....	0 05 0 00	" No. 9.....	0 00 2 70	Brush (Cow) Kid.....	0 10 0 14
<b>Common Flour Barrel:</b>		Calder.....	0 00 0 00	" No. 10.....	0 00 2 85	Buff.....	0 11 0 13
0 in.....	5 05 00	Langloan.....	24 00 0 00	Buckthorn Wire.....	0 00 0 05	Russsets, Light.....	0 35 0 40
1 in.....	4 65 00	Shotts.....	27 00 0 00	<b>Hides and Tallow.</b>		Russsets, Heavy.....	0 30 0 38
1 1/2 in.....	4 35 00	Summerlee.....	23 00 0 00	Montreal Green Hides		" No. 2.....	3 20 0 25
<b>Finishing Nails:</b>		Gartsherrie.....	21 00 0 00	" No. 1 per 100 lbs	4 50 0 00	" Saddlers.....	7 50 9 00
1 in.....per keg	6 60 00	Carbroo.....	25 00 0 00	" No. 2.....	3 50 0 00	Int. Fr. Calf.....	0 55 0 60
1 1/2 in.....	4 90 00	Clyde.....	0 30 0 00	" No. 3.....	2 50 0 00	English Oak.....	0 40 0 45
1 1/4 in.....	4 15 00	Govan.....	0 00 0 00	Tanners pay \$5.50, \$4.50		Rough.....	0 18 0 20
1 1/8 in.....	4 15 00	Eglinton.....	23 00 0 00	and \$3.50 for 1, 2 and 3.		<b>Raw Furs.</b>	
2 in.....	3 90 00	Hematite.....	27 00 28 00	Hamilton, No. 1 insp.....	5 75 0 00	Beaver, per lb.....	4 00 4 50
2 1/2 in.....	3 90 00	<b>Bar Iron,—per 100 lbs</b>		" No. 2.....	4 75 0 00	Bear per skin.....	8 00 25 00
2 3/4 in.....	3 65 00	Ord. Crown.....	0 00 2 50	Toronto " 1.....	5 75 0 00	Bear, Cub, per skin.....	5 00 10 00
3 in.....	3 40 00	Best Refined.....	0 00 2 60	" 2.....	5 25 0 00	Fisher.....	5 00 6 00
<b>Clink and Heavy Clink:</b>		Siemens.....	3 75 4 00	Chicago Buff.....	5 75 0 00	Fox, Red, per skin.....	1 25 1 50
1 in.....per 10' lbs	6 60 00	Swedes.....	0 00 3 00	" Calfskins.....	8 50 10 00	Fox, Cross.....	3 00 5 00
1 1/2 in.....	4 90 00	Shot Iron to No. 28.....	0 00 3 00	" Bulls.....	0 07 0 08	Lynx per skin, large.....	3 50 5 50
1 1/4 in.....	4 15 00	Boiler Plates.....	2 25 2 50	" Dry No'r West.....	0 05 6 00	Marten per skin.....	0 75 1 00
1 1/8 in.....	3 90 00	Lowmoor.....	0 00 0 05	" Sheepskins.....	0 09 0 10	Mink per skin.....	1 00 1 50
2 and 2 1/2.....	3 65 00	Hoops and Bands.....	2 75 0 00	Clips.....	0 00 0 00	Muskrat, Winter.....	0 15 0 20
2 1/2 and 3.....	3 40 00	<b>Canada Plates:</b>		Lambskins.....	0 00 0 00	" Fall.....	0 10 0 12
<b>Sharp and Flat Press'd Nails</b>		Good Brands.....	3 60 3 75	Calfskins uninspected.....	0 05 0 00	" Spring.....	0 00 0 00
1 in.....per 100 lbs	7 10 00	Iron Wire: 0 to 7 p 100 lbs	2 60 0 00	Horse Hides western, each	2 50 3 00	Otter per skin.....	8 00 12 00
1 1/2 in.....	5 40 00	Wro't Iron pipe, 1 to 2 in		Tallow, refined.....	0 05 0 06	Raccoon per skin.....	0 40 0 90
1 1/4 in.....	4 90 00	57 p. o., over 2 in, 57 p c	0 00 0 00	" rough.....	0 03 0 04	Skunk, black.....	0 90 1 25
1 1/8 in.....	4 65 00	Steel, cast per lb.....	0 11 0 12	<b>Leather (at 6 months)</b>		White.....	0 15 0 20
2 and 2 1/2.....	4 25 00	" Spring, 100 lb.....	2 50 0 00	No. 1 B. A. Sole.....	0 21 0 22	<b>Oils.</b>	
2 1/2 and 3.....	4 40 00	" Tire " lb.....	2 75 3 00	No. 2 B. A. Sole.....	0 18 0 20	Cod Oil, Newfoundland.....	0 36 0 37
2 in. and up.....	4 15 00	" Sleigh Shoe, lb.....	2 50 2 75	No. 1, ordinary Sole.....	0 20 0 21	" Halifax.....	0 34 0 35
<b>Terms.</b>		" Machinery.....	3 25 3 50	No. 2.....	0 17 0 19	" Gaspe.....	0 35 0 38
<b>Horse Nails: P &amp; F Bright</b>		<b>Tin Plate:</b>		Buffalo Sole, No. 1.....	0 17 0 19	S. R. Pale Seal.....	0 46 0 47
" " No. 7.....	0 00 0 00	IC Coke.....	4 00 4 25	" No. 2.....	0 19 0 20	Straw Seal.....	0 38 0 40
" " No. 8.....	0 23 0 00	IC Charcoal.....	4 50 4 75	China " No. 1.....	0 15 0 17	Cod Liver Oil.....	( 62 40 67 4
" " No. 9.....	0 22 0 00	IX.....		" No. 2.....	0 15 0 17	[Distributing Prices]	
<b>M Brand . 60 p. o. 10p. o.</b>		IXX.....		Zanzibar, No. 1.....	0 16 0 17	Cod Oil, Newfoundland.....	0 42 0 45
<b>Wrought or Ship Spikes:</b>		DC.....		" No. 2.....	0 14 0 15	Do Halifax.....	0 39 0 40
7-16 and 1 in.....	3 90 00	DX.....		Slaughter, No. 1.....	0 23 0 25	Do Gaspe.....	0 40 0 45
3-8 in.....	4 25 00	DXX.....				S. R. Pale Seal.....	0 48 0 50

Retailers will please bear in mind that the above quotations apply only to large lots.

\*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

\*\*Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clink and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.



**THE EAGLE FURNACE FOR WOOD,**  
MOST POWERFUL HEATER EVER INVENTED.

Warranted to give double the amount of Heat of any other Furnace from the same quantity of Fuel.

— MANUFACTURED BY —

**UNION FOUNDRY CO.**  
WOODSTOCK, N. B.

(Established 1803.)

**Mander Bros., London, Eng.**

Manufacturers of

**Superior Varnishes**

For Coachmakers, House Painters, Decorators, &c.

Sole proprietors and manufacturers of the new and beautiful color

CARMINETTE, for Coachpainters, Signwriters, &c.

AGENT FOR CANADA:

**WALTER H. COTTINGHAM,**

56 St Peter St., Montreal.

Send for Price Lists, &c.

— THE BELL

**Art. Stained Glass Works,**

Manufacturers of

Ecclesiastic and Domestic **ART GLASS**—of every—Description.

Lead Glazing and Sand Cut a Speciality.

**D. BELL,** 110 Richmond St. West, Toronto, Ont.  
Manager.

**Elmwood Saw Mill.**

DOOR AND SASH FACTORY.

Sanpriel & Hawsar, — Elmwood, Ont

**R. B. MAY**

MANUFACTURER AND

**Manufacturers' Agent**

246 St. James St.,

**MONTREAL.**

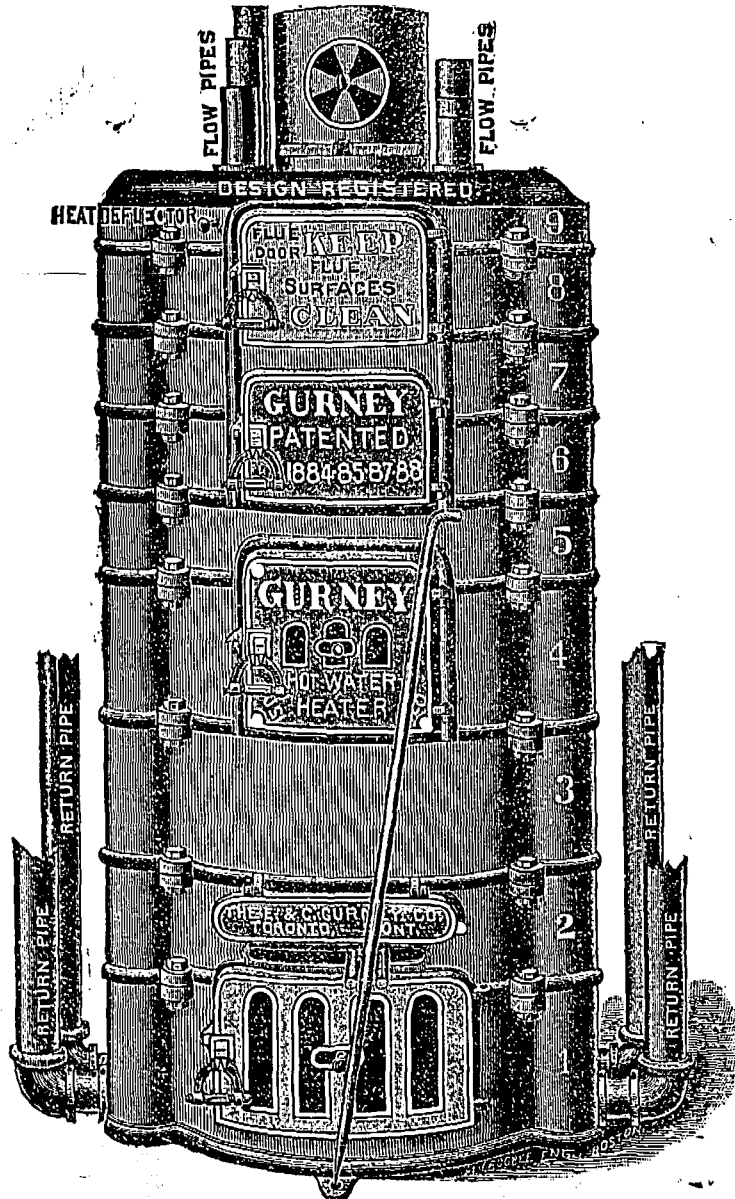
Sole Proprietor and Manufacturer of the **WORLD'S FAVORITE COCOANUT PUDDING** and other "WORLD'S FAVORITE" Preparations.



MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV 28, 1889.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Straw Seal	\$ 0.40 0.42 1/2	<b>Salt.</b>	\$ c. \$ c.	<b>Tobacco (duty paid)</b>	\$ o. \$ c.	Sherris	\$ o. \$ c.
Cod Liver Oil	0.80 0.10	Hue,—		No. 1 Black Chewing, cads	0.46 0.00	Ports	1.95 6.00
Castor Oil	0.11 0.12 1/2	Domestic Broken Sheet	0.12 0.14	" " " " bxs	0.45 0.00	Class Claret of ad. brands	3.00 & up
Lard Oil, Extra	0.70 0.80	French, T.F. Cnaks	0.12 0.13	No. 2	0.45 0.00	Tarragona Ports, imp ga	1.15 1.30
" No. 1	0.60 0.70	" Bris	0.17 0.20	Bright Chewing	0.49 0.53	<b>Burgundy</b>	
Linseed Raw	0.84 0.85	American White, Brls.	0.52 0.55	" Smoking	0.62 0.00	Still, Case	10.00 23.00
" Boiled	0.63 0.68	Liverpool per bag Mtev'ns	2.35 3.25	R. & R	0.52 0.00	Sparkling	16.00 17.50
Olyo, Pure	0.95 1.00	Canadian, in small bags	0.67 0.70	Navy, 3s	0.52 0.00		
" Machinery	0.95 1.00	" Half bags	0.85 0.87 1/2	Smoking, 6s	0.45 0.50	Can. Spirits, Imp. gallon	Bond. Paid.
" Extra, qt., p case	2.40 3.25	Factory-filled per bag	1.25 1.40	Solace, 12s	0.50 0.00	Puro Spirits	1.05 3.21
" pts do	2.40 2.60	" Quarter	0.85 0.93	" "	0.48 0.00	" " 65 O.P.	0.95 2.92
" 1 pts do	2.70 3.00	Rice's pure dairy	0.00 2.00	" " 25 U.P.	0.45 0.00	" " "	0.53 1.52
Spirits Turpentine, brls	0.71 0.73	Turk's Island	0.00 0.00	Myrtil Navy	0.55 0.00	Family Proof	0.58 1.63
Coal Oil						Old Bourbon	0.58 1.63
Car Lots Store, (2 p.c. off)	0.00 0.15	<b>Timber, Lumber &amp;c</b>		<b>Wines, Liquors, etc.</b>		" Rye	0.55 1.54
Broken lots	0.00 0.18	Ash, 1 to 4 in., M	20.00 25.00	Alc English	2.40 2.45	" " 5 "	0.55 1.54
Am. in car lots	0.00 0.23	Birch, 1 to 4 in., M	20.00 25.00	Domestic	1.60 1.65	" " 6 "	0.55 1.54
" 5 bbls	0.00 0.24	Baswood	18.00 20.00	Porter: Dublin	2.40 2.45	" " 7 "	0.55 1.54
" 30 bbls	0.00 0.24	Walnut, per M	60.00 100.00	" " "	1.60 1.65	Rye Whiskey, 4 years old	0.78 1.84
" single bbls	0.10 0.23 1/2	Butternut, per M	30.00 40.00	Domestic	0.00 1.15	" " "	0.98 2.04
<b>Class.</b>	50R. 100R.	Cedar, round, lineal foot	00.08 00.10	" " "	0.70 0.00	20 to 100 cases, net cash	1.08 2.14
United inches, 14 to 25	1.50 0.00	Cedar, flat, lineal foot	00.04 00.05	Brandy: best	5.50 6.25	100 to 200 " 2 1/2 p.c. off.	
United inches 26 " 40	1.60 0.00	Cherry, per M	70.00 100.00	" " "	0.50 12.00	200 cases and over 5 p.c. off	
" 41 " 50	0.00 3.50	Elm, soft, 1st	15.00 17.00	Cheaper shippers	3.75 4.25	And add 3c for jobb'g lots	
" 51 " 60	0.00 3.75	Elm, Rook	25.00 30.00	case qts.	7.00 9.50	Islay Blond	8.00 8.25
<b>Paints, &amp;c.</b>		Hemlock, M	9.00 10.00	Irish Whiskey	9.00 9.50	Cheaper Whiskies	5.00 7.00
W Lead pure, 50 to 100 lb kgs	6.00 7.00	Maple, hard, M	25.00 35.00	Mackie's R. O. Special	10.00 10.50		
" No. 1	5.00 5.60	Soft, do	18.00 25.00	" Islay Blend	8.00 8.25	<b>Wool.</b>	
" No. 2	4.50 5.00	Oak, M	40.00 50.00	Cheaper Scotch Whiskies	5.00 7.00	Fleoce	0.21 0.23
" No. 3	4.00 4.50	Pine, clear, M	35.00 40.00	Jamaica Rum, 16 O.P., per	4.00 4.50	Pulled, unassorted	0.00 0.00
White Lead, dry	5.25 5.75	Shipping Culls	14.00 16.00	imp, gal	3.50 4.00	" Extra Super	0.00 0.00
Red Lead	4.50 5.00	Mill do	8.00 10.00	Demarara Rum	2.50 2.60	" B Super	0.00 0.00
Venetian Red, Eng'h	1.50 1.75	Lath, M	1.50 1.60	Holland Gin	4.55 4.65	" C	0.00 0.00
Yel. Ochre, French	1.25 3.00	Spruce, 1 to 2 in., M	10.00 13.00	" " "	8.60 8.70	Black	0.00 0.00
Whiting, ordinary	0.60 0.70	Shingles, 1st qual.	3.00 3.25	" Green cases	4.55 4.65	Natal	0.18 0.20
" London, Washed	0.70 0.75	" 2nd "	2.00 2.25	" Red cases	26.00 28.00	Capo	0.20 0.00
Portland Cement, brl.	2.65 2.85			Champagne:		Australian	0.20 0.22
Fire Brick	20.00 28.00						
Fire Clay	1.50 2.00						

Retailers will please bear in mind that the above quotations apply only to large lots.



GURNEY'S hot-water Heaters have proved themselves the most perfect, economical and easiest managed in the market.

E. & C. GURNEY & Co. 385 & 387 St. Paul St., MONTREAL

IMPROVING AND REMODELING  
**HEATING**  
 EITHER BY  
 HOT AIR, STEAM or WATER  
 ARE OUR SPECIALTIES.  
**E. C. MOUNT & CO.**  
 Plumbers, Gas and Steam Fitters.  
 766 Craig St., Montreal.  
 Telephone No. 1267.

**THE GILBERT**  
 Blasting and Dredging Co'y  
 (LIMITED)  
 CONTRACTORS,  
 MONTREAL.  
 THE  
 Gilbert Brothers Engineering Co.  
 (LIMITED)  
 CONTRACTORS,  
 MONTREAL.

**GALT**  
 Axle & Machine Screw  
 WORKS  
 Manufacturers of all kinds  
 WAGGON AND CARRIAGE AXLES  
 Iron and Steel Set and Cap Screws,  
 Studs for Cylinder Heads, Steam  
 Chests, Pumps, &c.  
 Prices quoted for special work on re-  
 ceipt of Sketch or Sample.  
 Price List on application.  
**DETWILER & SONS**

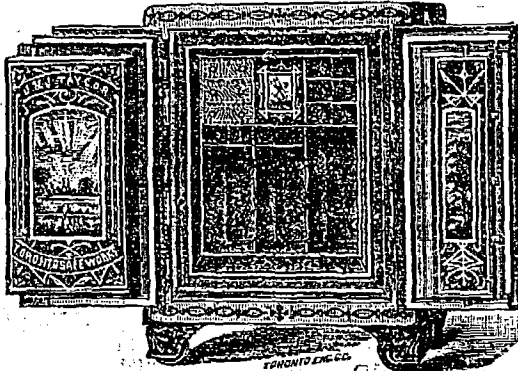
**SALESMEN**  
**WANTED**  
 to canvass for the sale of Nursery Stock. Steady  
 employment guaranteed. SALARY AND EX-  
 PENSES PAID. Apply at once, stating age.  
 (Refer to this paper.)  
 Chase Bros. Co'y, Colborne, Ont.

# TAYLOR'S

Double Tongue and Groove Fire-Proof Safes

Patented January 14th, 1886.

Established 32 Years.



Established 32 Years.

All our new style Fire-Proof Safes are fitted with Two Complete Tongues and Grooves, in both the Doors and Door Frames, which effectually prevent the heat from passing between the door and frame into the interior of the safe. They are also fitted with Chilled Chrome Steel Plates under the Lock and Bolt Spindles to prevent drilling, and have **Dry Air Chamber** inside to prevent dampness to papers. See Catalogues and prices on application.

J. & J. TAYLOR, Toronto Safe Works.

Office and Salesrooms, 154 St. James St., W. T. McCLAIN, Manager,  
MONTREAL.

## AUTOMATIC REFRIGERATOR COM'Y OF OTTAWA,

SOLE MANUFACTURERS OF

Hanrahan's Patent Refrigerator

IN THE DOMINION.

Especially adapted for the preservation of

**FRESH MEATS**

cooked and uncooked, Fish, Milk, Butter, and all other perishable goods. Having a thorough circulation of dry, cold air, it is impossible for one article, no matter how sensitive, to receive odor from the other. Used by the Government in shipping fruit to the Colonial Exhibition. Send for specifications.

AUTOMATIC REFRIGERATOR CO.

and 335 Wellington Street, OTTAWA.

Montreal Branch: 1749 Notre Dame St. Toronto Office. Permanent Exhibition Buildings.

## ECONOMICAL LUMBER MAKING.

**"A Penny Saved is a Penny Earned."**

Why cut into sawdust 1 1/2 inches of timber for every 4 inch boards cut, when by using our simple Band Saw Mill you can make 4 inch boards and only cut one-half inch of timber into sawdust. In other words, where you now get 1,000 feet out of your logs, you will with the Band Saw Mill get 1,200 feet.

### BAND MILLS

Have been considered so INTRICATE, costly and difficult to run that they have been used only by the wealthy lumbermen. OUR NEW SEMI-PORTABLE BAND MILL IN PRICE comes within the reach of all. NO MORE cost to erect as a portable or as an addition to a stationary mill than an ordinary circular.

MADE SO ADJUSTABLE in every way by our many patented improvements that any ordinary man can cut 10 to 20 thousand feet per day with it.

We have brought this great Timber-Saving Improvement within the reach of all Lumbermen.

IT WILL BE SHOWN IN OPERATION AT

Toronto Industrial Exhibition, - 9th to 20th September

IT WILL PAY YOU TO COME AND EXAMINE IT.

**THE WATEROUS ENGINE WORKS CO.**

BRANTFORD, CANADA.

## J. H. WALKER



Established 1850.

Wood Engraver,

HAS

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TO

207 St. James St.

Nordheimer's Building

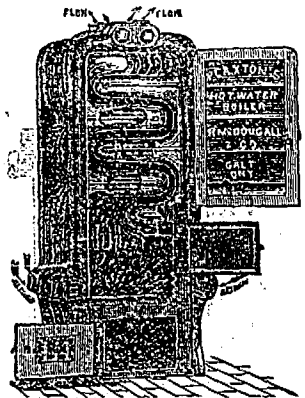
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GALT, - - - ONTARIO.

The Most Powerful and Economical Heater in the Market.

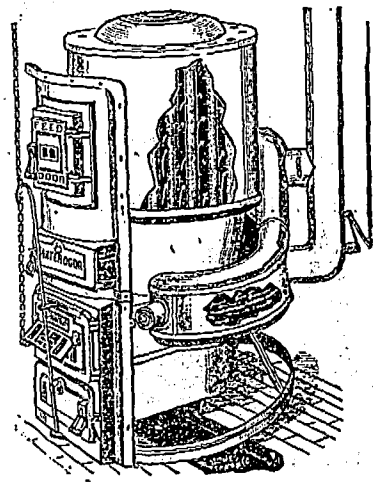
Send for descriptive Circular and Price List.

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PRESTON, ONT.,



Manufacturers of  
COAL AND WOOD HOT-AIR

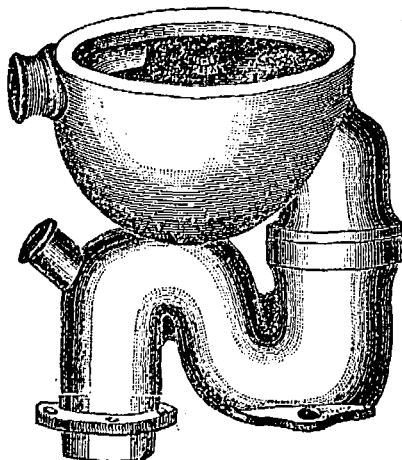
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10 Styles—35 Sizes.

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Manufacturers of  
 "Crown,"  
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 And other  
 Closets, Traps,  
 Plug Basins, Urinals,  
 Sinks, Washtubs,  
 And Every kind of Sanitary Ware.  
 St. Johns, Que.

## Ontario and Quebec Railway Com'y.

The half-yearly interest due on the First of December next, on the 5 per cent. Debenture Stock of this Company, will be held at the Office of Messrs. Morton, Rose & Co., Bartholomew House, London, England, on and after the 2nd December, to holders on the Register on the 31st inst.

Interest for the same period on the Common Stock of the Company at the rate of 6 per cent. per annum will be paid on and after the same date at the Bank of Montreal, Montreal, or at the office of Messrs. Morton, Rose & Co., London, England, at the option of the holder, to Shareholders on the Register on the 31st instant.

Warrants for these payments will be remitted to the Register-Holders.

The Debenture Stock Transfer Books will close in London and in Montreal on the 31st instant, and the Common Stock Transfer Book will close in Montreal on the same day.

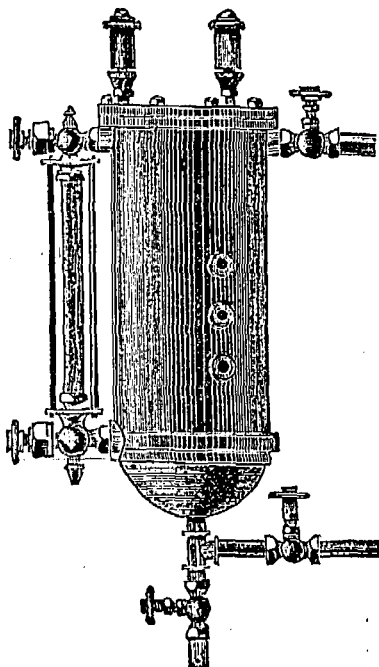
The books at both places will be re-opened on the 3rd December next.

By order of the Board,

CHARLES DRINKWATER,

Secretary.

Montreal, October 16th, 1889.



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The Disc or Float used in this Alarm is a solid substance, and cannot leak or collapse by the action or pressure of steam. This special feature has been highly recommended by practical men: a sound principle, and one which has much to do in making it always reliable, for in this respect it cannot get out of order.

This invention is one of simplicity allied to mechanical genius. It never fails to sound the alarm of danger to those who are within hearing.

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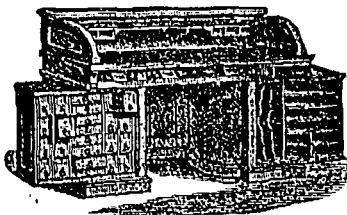
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Beer, Vinegar, Apple, Flour, Lard, Pork, Syrup and all Other Barrels. TIGHT - or - SLACK.

All work guaranteed.

Wanted to purchase Oak, Elm and Basswood Bolts.

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## Redpath

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OFFICE OF THE PUBLIC ANALYST,

MONTREAL, September 9th, 1887.

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Gentleman,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscopes, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar-Refining.

The test by the Polariscopes showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR.

JOHN BAKER EDWARDS, Ph.D., D.C.L., F.C.S.,  
Public Analyst for the District of Montreal, and Professor of Chemistry.

CHEMICAL LABORATORY,

MEDICAL FACULTY, MCGILL UNIVERSITY,

MONTREAL, September 9th, 1887.

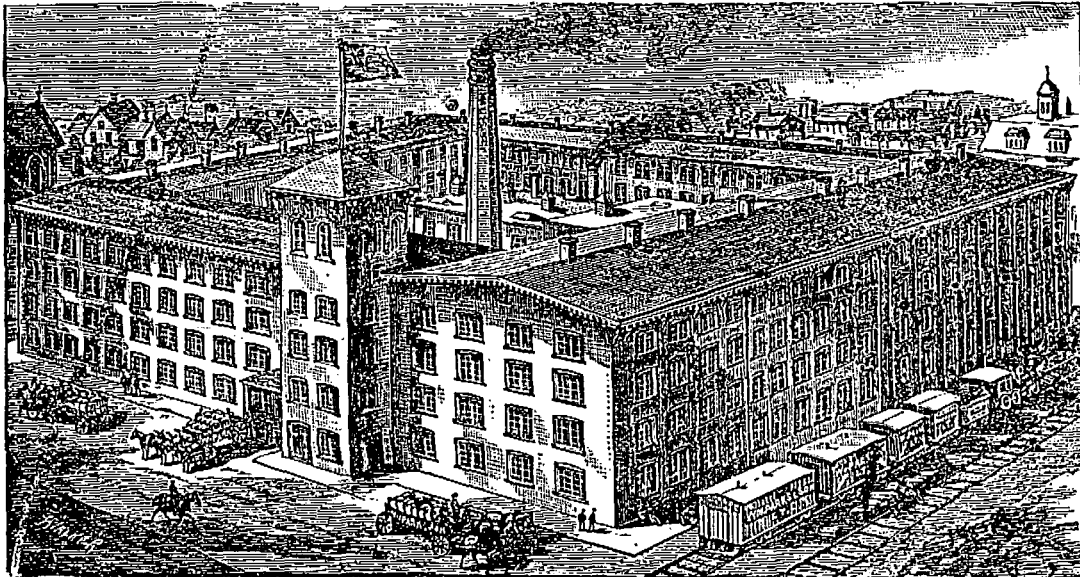
To the Canada Sugar Refining Company:

Gentlemen,—I have taken and tested a sample of your "EXTRA GRANULATED" Sugar, and find that it yielded 99.88 per cent. of Pure Sugar. It is practically as pure and good a Sugar as can be manufactured.

Yours truly,

G. P. GIRDWOOD.

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Cotton Yarns.  
Carpet Warps.  
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Beam Warps for Woollen Mills.  
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Shirtings, Skirtings and Stripes.  
8-oz. Cottonades in plain and fancy mixed patterns.  
The only "Water Twist" Yarn made in Canada.

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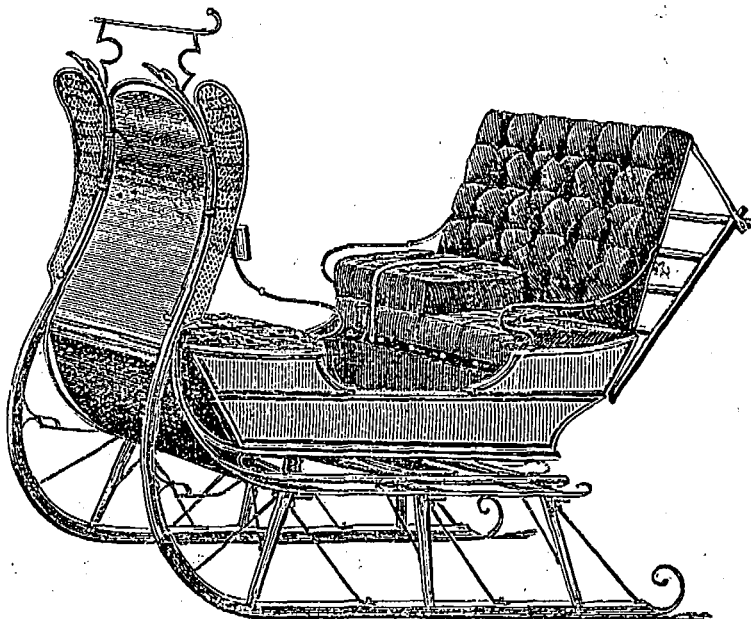
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St. John Cotton Mills.

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Drain Pipes, Vent Linings, Fire Covers, Fire Bricks, Fire Clay, Whiting, Plaster of Paris,

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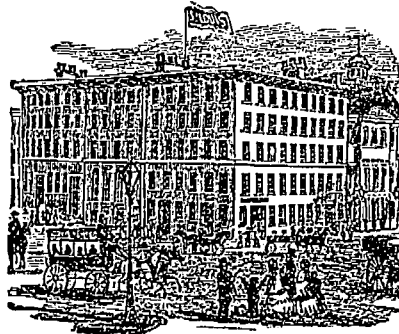
FOR SALE. 1,600 Building Lots in the Hochelaga Ward, plentifully supplied with water, and in close proximity to all the factories and railway depot at Hochelaga, within the city limits; also Two Blocks of Land, consisting principally of sand and clay, suitable for brickmaking, sufficient for two large brickyards. One Quarry of Banc Rouge Stone for Macadamizing, One Quarry of Masonry and Lime Stone, and about Ninety Acres of Land in the municipality of Cote Visitation; City Passenger Railway passes this property. Plans on view at the St. Lawrence Hall.

HENRY HOGAN, Proprietor.

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KENLY & ST. JACQUES, Prop'rs.



ST. LOUIS HOTEL, - Quebec WILLIAM E. RUSSELL, President.

Hotel Directory.

Price of admission to this directory is \$10 per annum.

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Table with columns: PLACE, NAME, PROP. OR MGR. Lists hotels in Barrie, Brockville, Carleton Place, Dundas, Galt, Gananoque, Hamilton, Kingston, London, Ottawa, Toronto, Perth.

QUEBEC.

Table with columns: PLACE, NAME, PROP. OR MGR. Lists hotels in Montreal, Quebec, Three Rivers.

NOVA SCOTIA.

Table with columns: PLACE, NAME, PROP. OR MGR. Lists hotels in Halifax.

NEW BRUNSWICK.

Table with columns: PLACE, NAME, PROP. OR MGR. Lists hotels in St. John.

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London Nov. 14.

Table of securities: British Columbia, 1894, 6 p.c.; 1907; Canada, 4 p.c. loan, 1910; 3 p.c. loan, 1938; Debs. 1909-34.

Railway & other Stocks.

Table of railway and other stocks: New Brunswick, Quebec, Buffalo and Lake Huron, Can. Central, Canadian Pacific, Grand Trunk, Great Western, Hamilton and N.W., M. of Canada, Montreal and Champlain, Montreal and Sorel, N. of Canada, Northern Extension, Quebec Central, T.G. & B., Well, Grey & Bruce, St. Law. and Ott.

Banks.

Table of banks: Bank of British Columbia; Bank of British North America.

Municipal Loans.

Table of municipal loans: City of London (Ont), City of Montreal, City of Ottawa, City of Quebec, City of Toronto, City of Winnipeg.

Miscellaneous Companies.

Table of miscellaneous companies: Canada Company, Canada North-West land Co., Hudson Bay, Land Corporation of Canada.

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Deposit with Government, 50,000

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WILLIAM MCCABE, F.I.A., Eng.,  
Managing Director.

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Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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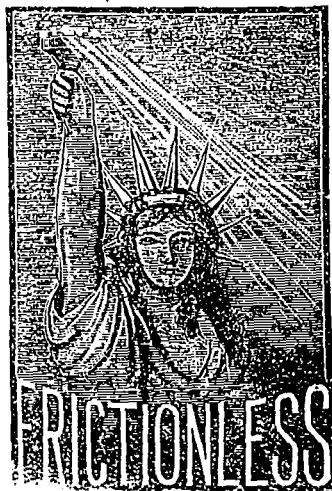
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**JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW

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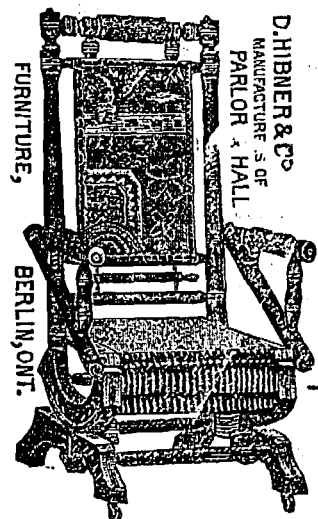
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The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.

Stocks and Bonds—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, Nov. 26, 1889.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	Jan...July	\$50	\$50	107 109
Canada Life	2,500	7-6mos.	Feb... Aug	400	50	...
Citizens, Fire, Life, & Accident	11,880	6-12mos	Mar., y'ly	85	16	...
Confederation Life	5,000	5-6mos.	Jan...July	100	10	275 300
Western Assurance	25,000	4-6mos.	Jan...July	40	20	146 148
Royal Canadian Insurance	20,000	6-12mos.	15 Feb, y'ly	25	20	95
Accident Ins. Co. of North America	2,610	6	15 J'1 15Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J'1 15Jan	50	10 50	90 100

BRITISH AND FOREIGN.—(Quotations on the London Market, Nov. 9, 1889. Market value p. p'd up sh.

British and Foreign Marine	50,000	50	20	4	£28	
Caledonian	...	...	...	...	£29 1/2	
Commercial U. Fire, Life & Marine	50,000	30	50	5	£24 1/2	£24 1/2 ex d
Edinburgh Life	5,000	10	100	15	£45	
Fire Insurance Association	100,000	5	£10	£2		1s 30s
Glasgow & London	...	...	...	...	20s	
Guardian Fire and Life	20,000	13	100	50	£32 1/2	
Imperial Fire	12,000	£7 p. sh.	100	25	£176	£178
Lancashire Fire	100,000	30	20	2	£7 1/2	£7 1/2
Life Association of Scotland	10,000	15	40	8 1/2	£38 1/2	
London Assurance Corporation	35,802	48	25	12 1/2	£57	£58 1/2
London & Lancashire Life	10,000	10	10	1 7-20	84s	84 1/2
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	£40 1/2	
Northern Fire & Life	30,000	70	100	5	£27 1/2	
North Brit. & Merc. Fire & Life	40,000	56	50	8 1/2	£45	£45 1/2 ex d
Phoenix Fire	5,722	£21 p. a.	...	...	£28 1/2	
Queen Fire & Life	200,000	30	10	1	£6 3-16	£7
Royal Insurance Fire & Life	100,000	60	20	3	£52	
Scottish Imperial Fire & Life	50,000	6	10	1	37s	
Scottish Provincial Fire & Life	20,000	15	50	3	£24	
Standard Life	10,000	58 1/2	50	12	£55	

**NORTH BRITISH & MERCANTILE FIRE AND LIFE INSURANCE COMPANY.**

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Directors—GILBERT SCOTT, Esq., Hon. THOMAS RYAN, W. W. OGILVIE, Esq., A. MACNIDER, Esq.

Resources of the Company.

Authorized Capital	£3,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Reserves as at 31st December, 1883	1,592,235 "
Life and Annuity Funds	3,841,194 "
Reversion—Fire Branch	1,186,865 "
do Life and Annuity Branches	651,307 "

Agents in all principal Towns of the Dominion.

Head Office for the Dominion, 78 St. Francois Xavier Street, MONTREAL.

WM. EWING, Inspector. R. MACDONALD, Sub-Inspector.  
**THOMAS DAVIDSON, Managing Director.**

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Liability of Shareholders Unlimited.

CAPITAL	\$10,000,000
RESERVE FUNDS	10,624,435
LIFE FUNDS	16,288,046
Investments in Canada for the sole protection of Canadian Policy-holders, over	800,000

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(FIRE ONLY.)

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Agents wanted in unrepresented districts.

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M. BENNETT, Jr., Gen. manager North American Branch, Hartford, Conn.

Capital	\$30,000,000	Invested Funds	\$13,500,000
Total Assets	34,472,706	Deposit with Dom. Govt.	125,000

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ESTABLISHED 1818.

Government Deposit, \$75,200.00

Directors—J. Greaves Clapham, President; Edwin Jones, Vice-President; W. R. Dean, Treas.; Senator C. A. P. Pelletier, Geo. R. Renfrew, A. R. Hunt, Hon. Pierre Garneau, Chs. Langlois, Inspector; W. W. Welch, Secy. Agents.—Ontario—Geo. J. Pyke, Toronto. Montreal—J. H. Routh & Co. New Brunswick—Thos. A. Temple, St. John. Manitoba—A. Holloway, Winnipeg.

**CARD.**

**The Fire Insurance Business**

heretofore carried on by the undersigned as Commission Agents, at their old Offices, 45 St. Francois Xavier Street, for the Northern and Caledonian Insurance Companies, will continue in favor of the

**CALEDONIAN INSURANCE CO.**  
OF EDINBURGH.

the oldest Scotch Office, founded 1805, and one of the strongest Companies represented in Canada, and our other Insurance connections as **BROKERS AND AGENTS.**

Continuance of all business connections is solicited, and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty-five years.

**TAYLOR BROS.,**

45 ST. FRANCOIS XAVIER ST., MONTREAL.

**THE FEDERAL**  
LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000  
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HOMANS' PLAN** and the most perfect Endowment

Bond now before the public.

Agents wanted in all unrepresented districts.

**T. H. SCHNEIDER,**

General Agent, Montreal.

**DAVID DEXTER,**

Managing Director.

**BRITISH AMERICA**  
ASSURANCE CO.

**FIRE AND MARINE.**

Incorporated 1833.

HEAD OFFICE, - - - TORONTO.

Cash Capital and Assets, \$1,133,666.52.

**BOARD OF DIRECTORS:**

JOHN MORISON, Governor. JOHN LEYS, Deputy Governor.  
John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.  
A. Myers. Thos. Long. George E. Smith.  
Dr. H. Robertson.

**THE ROYAL CANADIAN**

FIRE AND MARINE INSURANCE CO.

President, - ANDREW ROBERTSON, Esq.  
Vice-President, - Hon. J. R. THIBAudeau.

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000  
Assets, - - - - - 745,000  
Income, 1888, - - - - - 625,000

HARRY COTT, Secretary. ABOH. NICOLL, Marine Underwriter.

G. H. McHENRY, Manager.

M. J. E. DROLET, Agent for City and District of Montreal.

**Insurance.**

**PROVIDENT**

SAVINGS LIFE ASSURANCE SOCIETY  
OF NEW YORK.

Cash Assets, - \$280 to each \$100 of Liabilities.  
SHEPPARD HOMANS, President.  
Wm. E. STEVENS, Secretary.  
n. H. MATSON, General Manager for Canada, 37  
Yonge Street, Toronto.  
R. J. LOGAN, General Agent, - - - Montreal,  
Office—Imperial Buildings.

**The WATERLOO MUTUAL**  
FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Assets, Jan. 1st, 1887.....\$246,448.00  
No. of Policies in force Jan. 1st, 1887..... 11,997

CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; J. B. Hughes, Esq., Inspector.

**MERCANTILE**

FIRE INSURANCE COMP'Y.  
WATERLOO, ONT.

Subscribed Capital.....\$200,000.00  
Government Deposit..... 20,100.00

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

**Insurance.**

HON. J. J. C. ABBOTT, Q. C., P. C., - PRESIDENT  
ANDREW ALLAN (Allan Line R. M. Steamships), - VICE-PRESIDENT  
GERALD E. HART, - - - - - Genl. Manager.  
WILLIAM SMITH, - - - - - Secretary-Treasurer

**Citizens Insurance Co.**

OF CANADA.

Established 1864. Capital, \$1,009,800.

Head Office, 181 St. James St., Montreal.

**FIRE, LIFE, ACCIDENT**

Business Transacted.  
Only Company issuing negotiable  
**ENDOWMENT COUPON BONDS**  
UNDER COPYRIGHT,  
without conditions, offering facilities for obtaining  
money at any moment.  
A RELIABLE CANADIAN COMPANY.  
AMPLE SECURITY. PROMPT PAYMENTS.

**HURON & MIDDLESEX**

Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

R. S. MURRAY, Esq., President. D. M. CAMERON, M.P. Vice-President.

JOHN STEPHENSON, -Man. & Secretary.

Agents wanted in unrepresented Districts.

**Insurance.**

**QUEEN**

INS. CO.

H. J. MUDGE, - - Chief Agent.

**IMPERIAL**

Fire Insurance Com'v of London.

Offices TO LET in their new building, Place d'Armes, next Bank of Montreal, suitable for Banks, Insurance Companies, Merchants, Brokers, Professional Men and others. Will be fitted up to suit.

Occupancy 1st May, 1889.  
Apply at 6 Hospital Street,

D. E. LACY, Manager.

**THE**

**Accident Insurance Co.**  
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST.  
MONTREAL.

President, - - - - - SIR A. T. GALT

Vice-President and Managing Director:

EDWARD RAWLINGS.

The Accident Insurance Company of North America possesses a record for both reliability and liberality one proof of which is that it has paid over *nineteen thousand losses* and has *settled but eleven claims* at law in 16 years for nearly one million dollars. It has ample financial resources, and has made the *Special Deposit* with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are *solely* applicable to Accident Insurance.

Get your Job Printing done at the "Journal of Commerce" Office

**The Mutual Life Insurance Co'y**  
OF NEW YORK.

LARGEST LIFE INSURANCE COMPANY IN THE WORLD  
ASSETS, - - - - - \$126,000,000.

Offers the best guarantee to Policy-holders at the Lowest Minimum Cost. ALL FORMS OF POLICIES ISSUED.

F. BROWN, - - - Mgr. for Quebec and Eastern Ont.  
OFFICES: Imperial Buildings, MONTREAL.

Agents wanted in unrepresented districts.



# LARGE PROFITS

On Fifteen-Year Tontine Dividend Policies recently settled by the

# NEW YORK LIFE Insurance Co'y,

They are based upon Policies of \$10,000 each.

Kind of Policy.	Cash value Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year
.....	30 \$3,515 10	\$8,500 00
.....	40 5,137 40	9,760 00
.....	50 7,936 90	12,150 00
20-Year Endowm't..	30 10,126 00	24,490 00
" " " " " "	40 10,666 80	29,260 00
" " " " " "	50 12,153 70	38,530 00
15-Year Endowm't..	35 14,992 00	36,250 00
" " " " " "	40 15,584 60	29,600 00
" " " " " "	50 17,182 00	26,290 00

The Tontine Policies of the NEW YORK LIFE furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

**DAVID BURKE,**  
General Manager for Canada.

Head Office: 23 St. John St., Montreal  
Branch Office, Mail Building, Toronto.

# BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly - - - - - 700,000

## ACCUMULATED FUNDS.

1857	\$ 565,000
1865	1,185,000
1873	2,810,000
1881	4,210,000
1883	4,780,000
1885	5,304,000
1888	6,386,000

**F. STANCLIFFE** General Manager.

General Agents, - Toronto,  
J. E. & A. W. SMITH.

# GLASGOW & LONDON

Fire Insurance Co.

CANADIAN BRANCH.

HEAD OFFICE:  
CORNER NOTRE DAME AND ST. HELEN STREETS,  
MONTREAL.

## DIRECTORS:

W. H. HUTTON, Esq., (James Hutton & Co., Montreal), Chairman.  
WM. CASSIDY, of the Dominion Transport Co.  
D. GIBOUARD, M. P., Q. C., Montreal.  
LARRATT W. SMITH, D. C. L., President Building and Loan Association, Toronto.  
ROBT. C. JAMIESON, Esq., Montreal.  
S. NORDHEIM, Esq., President Federal Bank, Toronto.  
GEO. R. R. COCKBURN, Esq., (President Toronto Land and Investment Co.), Toronto.

**J. T. VINCENT and Richard FREYGANG** } Joint Managers

## INSPECTORS:

W. G. BROWN. O. GELINAS,  
A. D. C. VAN WART.

\$1.00 Cash deposited with Canadian Government for every dollar of liability.

# WESTERN Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,359,054 40  
Income for Year ending 31st Dec., 1886, - 1,422,239 28

Head Office: - - - - - Toronto, Ont.

**J. J. KENNY,** Managing Director.

**A. M. SMITH,** President. **JAS. BOOMER,** Secretary.

**J. H. ROUTH & Co.,** Managers Montreal Branch,  
190 ST. JAMES STREET.

SIR DONALD A. SMITH, K.C.M.G., M.P., | **ROBERT BENNY, Esq.,**  
Chairman. | **SANDFORD FLEMING, Esq., C.M.G.,**  
Directors.

# THE FIRE INSURANCE ASSOCIATION

(LIMITED),

of LONDON, ENGLAND.

Capital ..... \$4,500,000  
Funds in Hand, 31st Dec., 1887 ..... 1,242,915  
Dominion Deposit ..... 100,000

Chief Office for Canada: - - - MONTREAL

No. 47 St. Francois Xavier Street.

**J. KENNEDY,** Manager.

# LONDON

AND

# LANCASHIRE

# LIFE

## Confederation

ORGANIZED 1871.

Life.

HEAD OFFICE: TORONTO.

OVER \$3,500,000 ASSETS

AND CAPITAL.

BUSINESS IN FORCE,

\$17,000,000.00.

PRESIDENT, - - SIR W. P. HOWLAND, C.B., K.C.M.G.

VICE-PRESIDENTS:

WILLIAM ELLIOT.

EDWARD HOOPER.

**W. G. MACDONALD,**

Actuary.

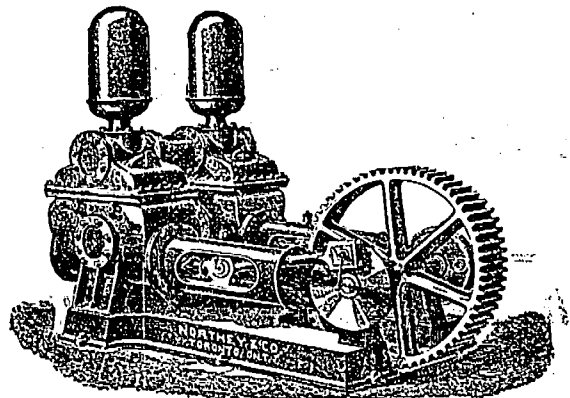
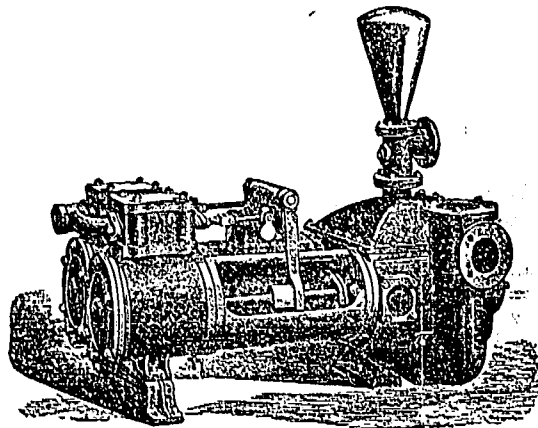
**J. K. MACDONALD,**

Managing Director.

**H. J. JOHNSTON,**

Montreal

Manager for the Province of Quebec



SINGLE and DUPLEX Steam and Power Pumps for Boiler Feeding, Fire Protection, Water Supply, Mining Use, Etc. INDEPENDENT AIR-PUMP CONDENSERS for attaching to High Pressure Steam Engines. DOUBLE ACTING BREWERS' AIR PUMPS, ACID PUMPS, SPECIAL MASH PUMPS for Brewers' Use. TANK or LOW PRESSURE PUMPS, Etc.

**NORTHEY & CO.,** - - - - - Toronto, Ont.  
Office and Works, cor. Front and Parliament Sts.