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The Linde British Refrigerator Co., Ltd
 301 ST. JAMES ST., MONTREAL.
 Sole Manufacturers
 Cold-Air-Circulation System.

Over 3,200 Machines Sold.
 Special Machines for DAIRIES, BUTCHERS, Etc.
 WRITE FOR INFORMATION.

THE CANADIAN
JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW.

Vol. 49. No. 21.
 NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 24, 1899.

M. S. FOLEY,
 EDITOR AND PROPRIETOR

Leading Wholesale Houses.

MCINTYRE SON & CO.,
 MONTREAL.

IMPORTERS OF DRY GOODS.

DRESS GOODS,
 SILKS,
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 SMALL WARES,

TREFOUSSE KID GLOVES,
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James Coristine & Co.
 (LTD.)

Manufacturers and Importers

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HATS
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 and
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469-475 St. Paul St.,
 MONTREAL.

Leading Wholesale Houses.

The "ATLAS" Brand



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 3 Manchester Avenue, - London, England.

X The following Brands Manufactured by X

THE American Tobacco Co.
 OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses

CUT TOBACCOES,

Old Chum,
 Seal of North Carolina,
 Old Gold.

CIGARETTES
 Richmond Straight Cut,
 Sweet Caporal,
 Athlete, Derby.

MARK FISHER SONS
 AND COMPANY,

Merchant Tailors and
 Woollen Buyers

will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.

We have never shown a more extensive line of

STAPLE WOOLLENS

than we are doing at present.

Our Tailors' Trimming Dep't
 is also more than usually complete.

Mark Fisher, Sons & Co.,
 VICTORIA SQ., - MONTREAL

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COTTAGE TO LET

ON

GREENE AVENUE, Westmount.

Modern
 Improvements.

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The "Journal of Commerce,"
 171 & 173 St. James Street.

Leading Wholesale Houses.



THE
H. A. Nelson
 & Sons Co.,
 (Limited)

MONTREAL, Que.

Headquarters
 for

all lines of
 WINTER AND SUMMER
Sporting Goods.

JOHN FISHER, SON & CO.

Cor. Victoria Square and St. James St.,

MONTREAL.

WOOLLENS AND
TAILORS'
TRIMMINGS

Letter orders receive
 prompt attention.

101 & 103 St. Peter Street,
 QUEBEC.

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, 6,000,000.00
Undivided Profits, 1,160,954.19

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord Strathcona and Mount Royal, G.O.M.C., President.
Hon. Geo. A. Drummond, Vice-President.
Hon. T. Paterson, Esq., Sir Wm. C. Macdonald.
A. H. McLennan, Esq., R. B. Angus, Esq.
Ed. B. Greenshields, Esq., A. F. Gault, Esq.
W. W. Ogilvie, Esq.
E. S. CLOUSTON, General Manager.
A. Macnider, Chief Inspector and Supt. of Branches.
W. S. Clouston, Insp. of Branch Returns.
F. W. Taylor, Asst. Insp. James Aird, Sec.

BRANCHES IN CANADA:

MONTREAL, H. V. Meredith, Manager.
West End Branch, St. Catherine St.
Seigneurs St. Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. Amherst, N. S.
Belleville, " Peterboro, " Halifax, N.S.
Brantford, " Picton, " Sydney, N.S.
Brookville, " Sarnia, " Calgary, Alta.
Chatham, " Stratford, " Lethbridge, Alta.
Cornwall, " St. Mary's, " Regina, Ass's.
Descaronto, " Toronto, " Winnipeg, Man.
Pt. William, " Yonge st. br. Greenwood, B.C.
Goderich, " Wallaceburg, " Nelson, B.C.
Guelph, " Montreal, Que. New Denver, B.C.
Hamilton, " Quebec, " New Westmins-
Hull, Que., " Chatham, N.B., " ter, B.C.
Kingston, " Fredericton, N.B. Rossland, B.C.
Lindsay, " Moncton, N.B. Vancouver, B.C.
London, " St. John, N.B. Vernon, "
Ottawa, " Victoria, "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.
IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E.C.
Alex. Lang, Man.
IN THE UNITED STATES:

New York—R. Y. Hedden and J. M. Greata,
Agents, 59 Wall Street.
Chicago—Bank of Montreal.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and Branches.

BANKERS IN THE UNITED STATES:

New York—The National City Bank.
The Bank of New York, N.B.A.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, 31st October, 1899.

The Bank of Toronto.

DIVIDEND NO. 87.

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 Friday, the 1st day of December next.

THE TRANSFER BOOKS will be closed from the 16th to the 30th days of November, both days included.

By order of the Board.
D. COULSON,
General Manager.
The Bank of Toronto, Toronto, October 25, 1899.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1859.

Incorporated by Royal Charter in 1840.
Paid-up Capital, £1,000,000 stg.
Reserve Fund, 500,000

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

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare,
John James Cater, H. J. B. Kendall,
Gaspard Farrer, J. J. Kingsford,
Henry R. Farrer, Frederic Lubbock,
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis.

Head Office in Canada, St. James st., Montreal.

H. STIKEMAN, General Manager.
J. ELMESLY, Inspector.

BRANCHES IN CANADA:

London, Ont. Halifax, N.S. Ashcroft, B. C.
Brantford, Sydney, C.B. Atlin,
Hamilton, St. John, N.B. Bennett,
Toronto, Fredericton, Greenwood,
Kingston, Yukon District, Victoria,
Midland, Dawson City, Vancouver,
Ottawa, Winnipeg, Man. Rossland,
Montreal, Que. Brandon, Kaslo,
Quebec, Tralf. Sub-Ag'cy

DRAFTS ON DAWSON CITY, KLONDIKE, CAN NOW BE OBTAINED AT ANY OF THE BANK'S BRANCHES.

Agents in the United States:

New York, (52 Wall St.) W. Lawson and J. C. Welsh, Agents.
San Francisco, (120 Sansome Street), H. M. J. McMichael and J. B. Ambrose, Agents.
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, Limited.
West Indies—Colonial Bank.
Paris—Messrs. Marcuard, 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
Rest Fund, 1,625,000

BOARD OF DIRECTORS:

Wm. Molson Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsay, Sam'l Finley,
Henry Archibald, J. P. Clegghorn,
H. Markland Molson.
F. WOLFFSTAN THOMAS, Gen. Manager.
A. D. Durnford, Inspector.
H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

BRANCHES.

Alvinston, Ont. Meaford, Ont. St. Thomas, Ont.
Aylmer, " Montreal, P.Q. Sorel, P.Q.
Brockville, " Morrisburg, Ont. Toronto, Ont.
Calgary, " Norwich, " Toronto, Jc. "
Chesterville, Ont. Ottawa, " Trenton, "
Clinton, " Owen Sound, " Valleyfield, Que.
Exeter, " Port Arthur, " Vancouver, B.C.
Fraserville, Que. Quebec, P.Q. Victoria, B.C.
Hamilton, Ont. Revelstoke Victoriaville, Q.
Hensall, " Station, B.C. Waterloo, Ont.
Kingsville, " Ridgetown, Ont. Winnipeg, Man.
Knowlton, Que. Simcoe, " Woodstock, Ont.
London, Ont. Smiths Falls, Ont.
Montreal, St. Catherine St. Branch.

AGENTS IN CANADA.

British Columbia—Bank of British Columbia.
Manitoba and North-West—Imperial Bank of Canada.

New Brunswick—Bank of New Brunswick.
Newfoundland—Bank of Nova Scotia, St. John's.
Nova Scotia—Halifax Banking Company, Bank of Yarmouth.

Ontario—Canadian Bank of Commerce, Dominion Bank, Imperial Bank of Canada.
Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank.
Quebec—Eastern Townships Bank.

IN EUROPE.

London—Parr's Bank, limited; Messrs. Morton, Chaplin & Co.
Liverpool—The Bank of Liverpool, limited.
Cork—Munster and Leinster Bank, Ltd.
France, Paris—Societe Generale, Credit Lyonnais.
Germany, Berlin—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
Belgium, Antwerp—La Banque d'Anvers.

IN UNITED STATES.

New York—Mechanics' National Bank; National City Bank; Hanover National Bank; The Morton Trust Co.
Boston—State National Bank; Suffolk National Bank; Kidder, Peabody & Co.; Philadelphia—Corn Exchange National Bank; First National Bank; Philadelphia National Bank; Fourth Street National Bank.
Portland—Casco National Bank.
Chicago—First National Bank.
Cleveland—Commercial National Bank.
Detroit—State Savings Bank.
Buffalo—City National Bank.
Milwaukee—Wisconsin National Bank of Milwaukee.
Minneapolis—First National Bank.
Toledo—Second National Bank.
Butte, Montana—First National Bank.
San Francisco and Pacific Coast—Bank of British Columbia.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

Commercial Letters of Credit and Traveller's Circular letters issued available in all parts of the world.

The Chartered Banks.

MERCHANTS BANK OF HALIFAX.

Capital Paid-up, \$1,938,520
Reserve Fund, 1,677,492

BOARD OF DIRECTORS:

Thos. E. Kenny, President.
Thomas Ritchie, Vice-President.
M. Dwyer, Willey Smith, Henry G. Bauld,
Hon. H. E. Fuller, M.L.C., Hon. David MacKean.

HEAD OFFICE: HALIFAX, N.S.

D. H. Duncan, General Manager; E. L. Pease, Joint General Manager; W. B. Torrance, Superintendent of Branches; D. M. Stewart, Inspector.

BRANCHES IN PROVINCE OF QUEBEC.

Montreal, A. E. Brock, Manager.
West End, Cor. Notre Dame & Seigneurs Sts.
Westmount, St. Catherine St. & Greene Ave.

BRANCH IN PROVINCE OF ONTARIO.

Ottawa.

IN MARITIME PROVINCES.

Antigonish, N.S. Moncton, N.B.
Bathurst, N.B. Newcastle, N.B.
Bridgewater, N.S. Pictou, N.S.
Charlottetown, P.E.I. Port Hawkesbury, N.S.
Dorchester, N.B. Sackville, N.B.
Fredericton, N.B. Shubenacadie, N.S.
Guysboro, N.S. St. John's, Nfld.
Kingston, N.B. Summerside, P.E.I.
Londonderry, N.S. Sydney, N.S.
Lunenburg, N.S. Truro, N.S.
Maitland, N.S. Weymouth, N.S.
Woodstock, N.B.

Branches in British Columbia: Atlin, Bennett, Grand Forks, Nanaimo, Nelson, Rossland, Vancouver, Vancouver East End, Victoria and Ymir.
Agencies in Havana, Cuba; New York, N.Y.; and Republic, Washington.

CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, Shawmut National Bank.
San Francisco, First National Bank.
Chicago, America National Bank.
Bermuda, Bank of Bermuda, Ltd.
China and Japan, Hong Kong and Shanghai Banking Corporation.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.

Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000
Reserve, 45,000
F. H. TODD, President.
J. F. GRANT, Cashier.

AGENTS:

London—Messrs. Glynn, Mills, Currie & Co.
New York—Bank of New York, N.B.A.
Boston—Globe National Bank.
Montreal—Bank of Montreal.
St. John, N.B.—Bank of Montreal.
Drafts issued on any branch of the Bank of Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 255,000
Reserve, 115,000

BOARD OF DIRECTORS:

John Cowan, Esq., President.
REUBEN S. HAMLIN, Esq., Vice-President.
W. F. Cowan, Esq., W. F. Allan, Esq.,
Robert McIntosh, M.D., J. A. Gibson, Esq.,
Thomas Patterson, Esq.,
T. H. McMillan, Cashier.

BRANCHES—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont.
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed Collections solicited and promptly made.

Correspondence at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

THE ONTARIO BANK.

Notice is hereby given that a dividend of TWO AND ONE-HALF per cent. for the current half year has been declared upon the capital stock of this institution, and that the same will be paid at the Bank and at its branches on and after

FRIDAY, FIRST DAY OF DECEMBER NEXT.

The transfer books will be closed from the 16th to the 30th November, both days inclusive.

By order of the Board,
C. McGILL,
General Manager.
Toronto, 21st October, 1899.

The Chartered Banks.

The Canadian Bank of Commerce.

Dividend No. 65.

NOTICE is hereby given that a Dividend of THREE AND ONE-HALF PER CENT. upon the capital stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

Friday, the 1st day of December next.

The Transfer Books will be closed from the 16th November to the 20th of November, both days inclusive.

B. E. WALKER,
General Manager.

Toronto, October 24th, 1899.

Traders Bank of Canada.

Dividend No. 28.

NOTICE is hereby given that a Dividend at the rate of Six (6) per cent. per annum upon the paid-up capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the head office of the Bank, and at its Branches, on and after

Friday, the 1st day of December, 1899

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

H. S. STRATHY,
General Manager.

Toronto, 18th October, 1899.

Banque D'Hochelega.

NOTICE is hereby given that a Dividend of Three and one-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 the Bank and its Branches, on and after Friday, the 1st day of December next.

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

By order of the Board,

M. J. A. PRENDERGAST,
General Manager.

Montreal, 24th October, 1899.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of Four Per Cent. on the capital stock of the Bank for the half year ending 30th November has this day been declared, and that the same will be payable at the Bank and its Branches on and after 1st December next.

The transfer books will be closed from the 16th to 30th November, both inclusive.

By order of the Directors,

J. TURNBULL,
Cashier.

Hamilton, 25th October, 1899.

Eastern Townships Bank.

Authorized Capital.....\$1,500,000
Capital Paid-Up.....1,500,000
Reserve Fund.....550,000

BOARD OF DIRECTORS:
R. W. HENERER, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer H. B. Brown,
N. W. Thomas, T. J. Tuck, G. Stevens,
C. H. Kathan,

HEAD OFFICE, SHERBROOKE, Que.
Wm. FARWELL, General Manager.

Branches—Bedford, Coaticook, Cowansville, Granby, Huntingdon, Magog, Ormstown, Richmond, Stanstead, St. Hyacinthe, Waterloo, Grand Forks, B. C.

Correspondents:
Montreal—Bank of Montreal.
London, England, National Bank of Scotland.
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and promptly remitted for.

THE DOMINION BANK

Capital, \$1,500,000 | Reserve Fund, \$1,500,000

DIRECTORS:
Hon. Sm. FRANK SMITH, President.
E. B. OSLER, Vice-President.
Wm. Ince, Edward Leadlay, W. R. Brock,
A. W. Austin, Wilnot D. Matthews.

HEAD OFFICE, TORONTO.
Agencies—Brampton, Belleville, Cobourg, Guelph, Huntsville, Lindsay, Napanes, Oshawa, Orillia, Seaford, Uxbridge, Whitby, Toronto, Queen St. W. cor. Esther; Dundas St., cor. Queen; Spadina Ave. cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts; Montreal, Que.; Winnipeg, Man.
Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.
Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.
T. G. BROUGH, Gen. Manager.

The Standard Bank of Canada.

Notice is hereby given that a Dividend of FOUR PER CENT. for the current half year upon the Paid-up Capital Stock of the Bank has this day been declared, and that the same will be payable at the Bank and its agencies on and after

Friday, the 1st day of December next.

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

By order of the board,

GEO. P. REID, General Manager.

Toronto, Oct. 25th, 1899.

The Bank of Ottawa.

Dividend No. 47.

NOTICE is hereby given that a Dividend of Four per cent. and a bonus of one per cent. upon the paid-up capital stock of this Bank, has been declared for the current half year, and that the same will be payable at the Bank, and its Branches, on and after Friday, the 1st day of December, 1899.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive. The annual general meeting of the shareholders will be held at the banking-house, in this city, on Wednesday, the 13th day of December next. The chair to be taken at 3 o'clock p.m.

By order of the Board,
GEO. BURN,
General Manager.

Ottawa, 26th October, 1899.

The Chartered Banks.

Union Bank of Canada.

Dividend No. 66.

Notice is hereby given that a dividend of THREE 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 the Bank and its Branches on and after

Friday, the 1st day of December

next. The transfer books will be closed from the Sixteenth to the Thirtieth November, both days inclusive.

By order of the Board,

E. E. WEBB,
General Manager.

Quebec, October 24th, 1899.

The Quebec Bank.

NOTICE is hereby given that a Dividend of THREE 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

Friday, the 1st day of December next.

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

By order of the Board of Directors.

THOMAS McDUGALL,
General Manager.

Quebec, October 24th, 1899.

HALIFAX BANKING CO.

Incorporated 1872.
Capital Paid-Up, .. \$500,000
Reserve Fund, .. 375,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:
ROBIE UNIACKE, .. President.
C. W. ANDERSON, .. Vice-President.
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE,
H. N. WALLACE, .. Cashier.
A. ALLAN, .. Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canimig, Lockport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Can.—Molson Bank and Branches, New York—Fourth National Bank, Boston—Suffolk National Bank, London, England—Parr's Bank, Limited.

Bank of Nova Scotia.

INCORPORATED 1832.
Capital Paid-up.....\$1,750,000
Reserve Fund.....2,000,000

DIRECTORS.
JAIROS HAIT, .. President.
JOHN Y. PAYANT, .. Vice-President.
R. B. SEYTON, CHARLES ARCHIBALD, R. L. BORDEN,
Geo. S. CAMERON, J. WALTER ALLISON.
HEAD OFFICE, .. HALIFAX, N.S.
H. C. McLEOD, Gen. Mgr. D. WATSON, Inspector.

BRANCHES.
In Nova Scotia—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews, Sussex, Woodstock.

In P. E. Island—Charlottetown and Summerside, In Quebec—Montreal, H. A. Flemming, Mgr. J. Paspebiac.

In Ontario—Toronto, J. Pitblado, Manager. In Manitoba—Winnipeg, C. A. Kennedy, Mgr. St. John's, J. A. McLeod, Manager.

In Newfoundland—Harbor Grace.

In West Indies—Kingston, Jamaica, W. P. Hunt, Manager.

In U. S.—Chicago, Ill.—Alex. Robertson, Manager, and W. H. Davies, Assistant Manager. Calais, Maine.—H. S. Pethick, Mgr. Boston, Mass.—W. B. Staverf, Manager.

PAGE

MISSING

DOMINION LINE ROYAL MAIL and United States Mail Steamers

Two Services.

MONTREAL and QUEBEC in Summer,
ST. JOHN, N.B. and HALIFAX in Winter
(To Liverpool via Londonderry.)

HOSTON to LIVERPOOL via Queenston.

FLEET OF STEAMERS:

Steamer.	From Montreal.	From Quebec.
*Ottoman, Nov. 17th, daylight,	Nov. 17th, 2.30 p.m.	Nov. 17th, 2.30 p.m.
Domination, " 18th, daylight,	" 18th, 2.30 p.m.	" 18th, 2.30 p.m.

* This steamer does not carry passengers.

Steamer.	From Portland.	From Halifax.
Cambronan, Nov. 29th, 2 p.m.,	Nov. 29th, 2 p.m.,	Nov. 29th, 2 p.m.,
Vancouver, Dec. 9th, 2 p.m.,	Dec. 9th, 2 p.m.,	Dec. 10th, 5 p.m.
Domination, " 23rd, 2 p.m.,	" 23rd, 2 p.m.,	" 24th, 5 p.m.

Midship Saloons and Staterooms.
Spacious Promenade Decks.
Second Cabin well appointed and finely fitted in two, four and six berth rooms.
Steerage on main decks, well lighted and ventilated, and fitted in two, four, six and eight berth rooms, according to steamer.
Steamers fitted throughout with electric light and electric bells.
Cuisine in all classes unexcelled.
Experienced surgeon on each steamer and stewards in each class.
For all particulars as to sailing dates, rates of passage, etc., apply to any agent of the company, or to,

DAVID TORRANCE & CO.,

General Agents,

MONTREAL, Que.

RICHARD MILLS & CO.,

103 State St., BOSTON.

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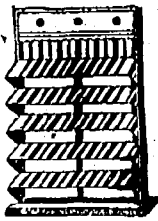
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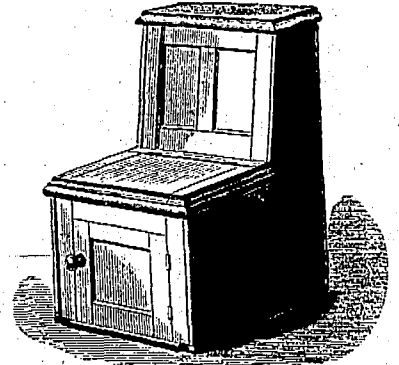
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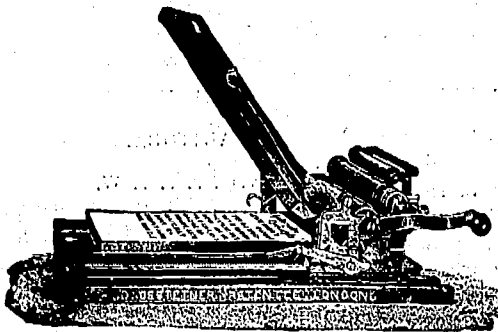
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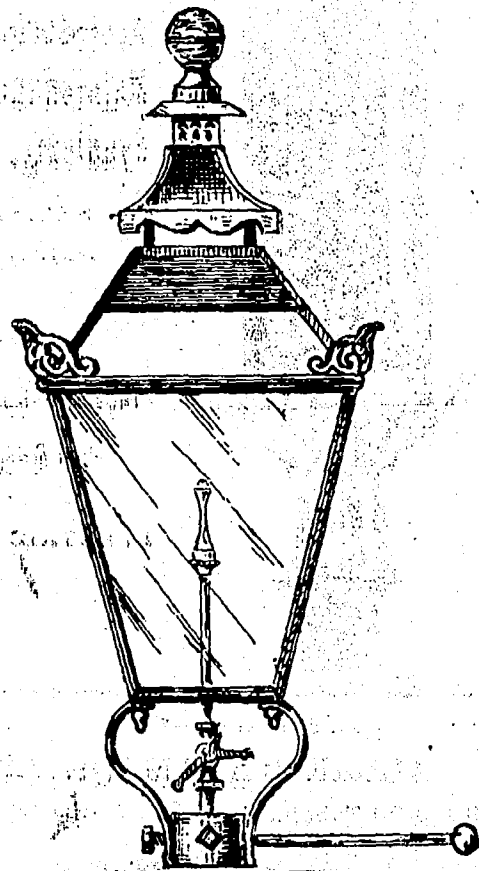
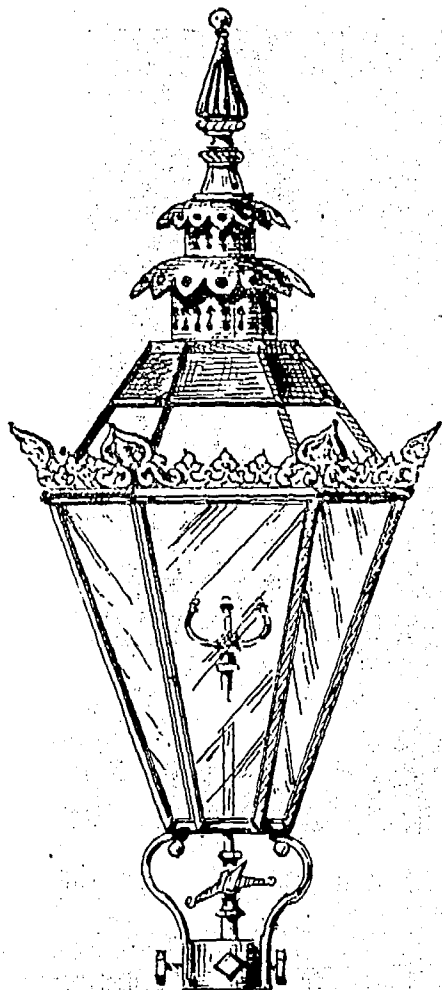
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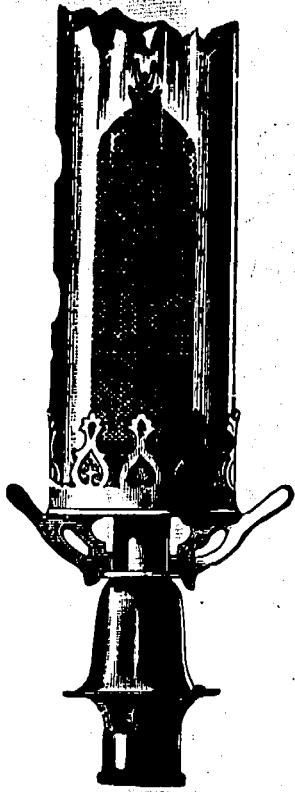
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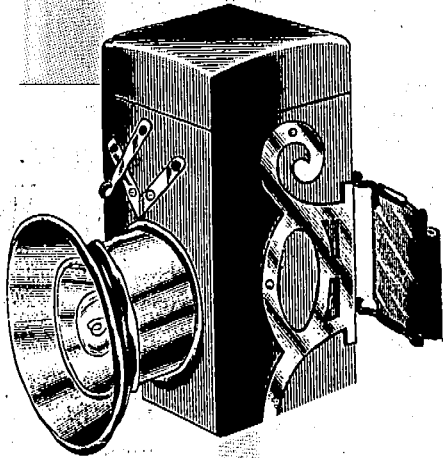
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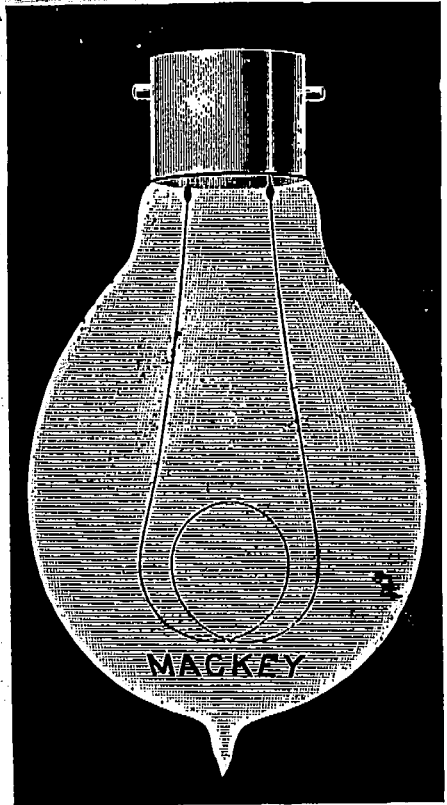
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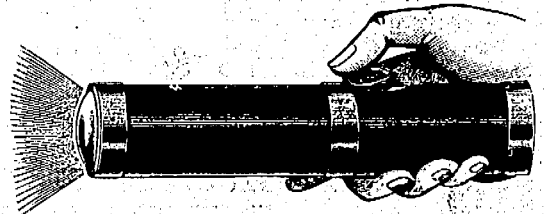
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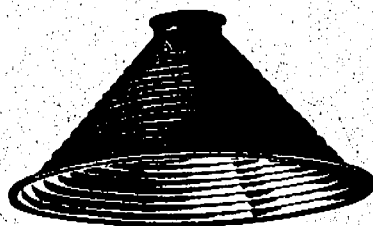
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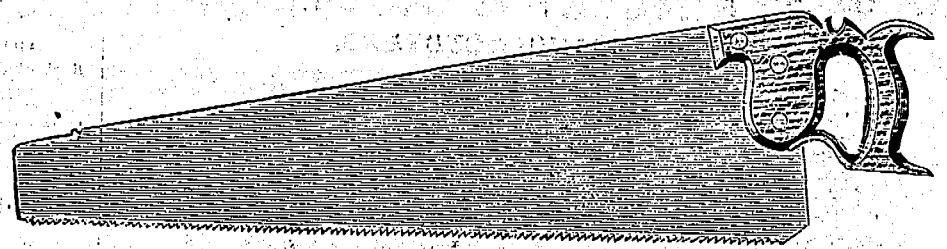
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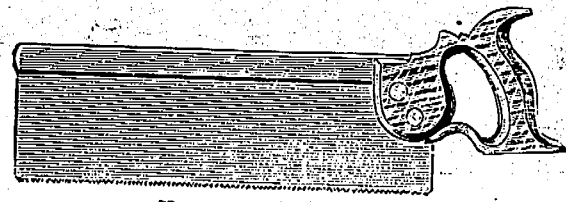
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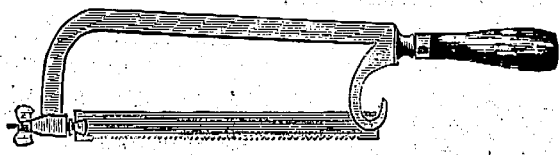
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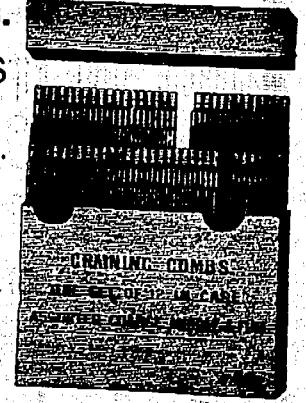
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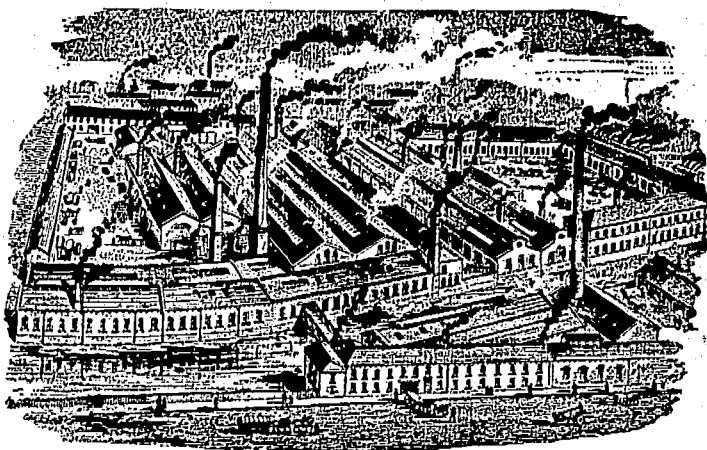


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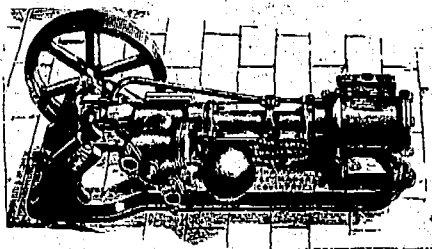
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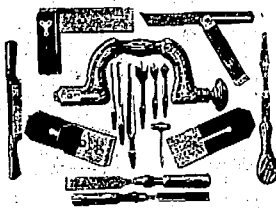
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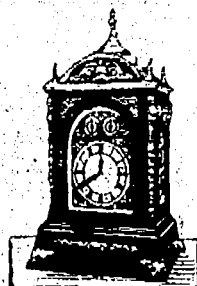
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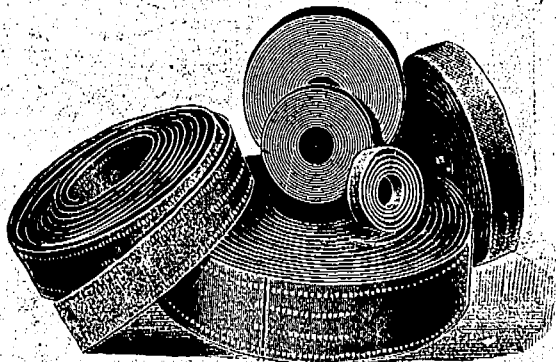
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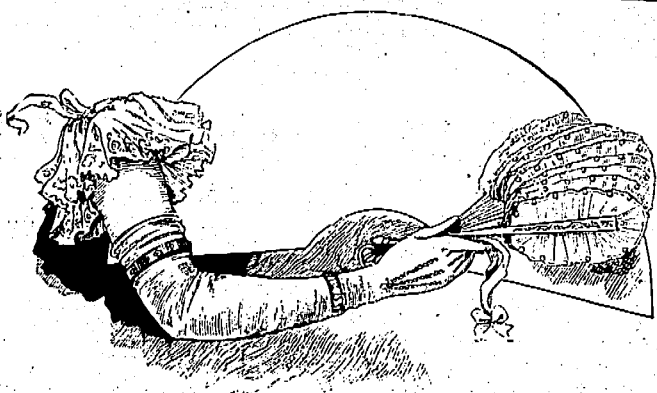
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100 Buffalo & Lake Huron \$10 shr	13 1/2	13 1/2
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301 do 2nd mort	143	146
Can. Central 6 p.c. M. Bds. Int. guar. by Gov.		
Canadian Pacific \$100	115	117
100 Grand Trunk, Georgian Bay, &c.		
1st M.	102	104
100 Grand Trunk of Canada Ord. stock.		
100 2nd equip. mtg. bds. 6 p.c.	7 1/2	7 1/2
100 1st pref. stock	133	136
100 2nd pref. stock	86 1/2	80 1/2
100 3rd pref. stock	67 1/2	57 1/2
100 5 p.c. perp. deb. stock	23	23 1/2
100 4 p.c. perp. deb. stock	137	140
100 106	108	
100 Great Western shares, 5 p.c.	133	136
100 Hamilton & N. W., 6 p.c.		
100 M. of Canada Stg. 1st Mort. 5 p.c.	106	108
100 Montreal & Champlain 5 p.c. 1st mtg. bds	102	104
100 N. of Canada, 1st mtg., 5 p.c.	102	104
100 Quebec Central, 5 p.c. 1st Inc. Bds.	11	11
100 T. G. & B. 4 p.c. bonds, 1st mort.	109	111
100 Well., Grey & Bruce, 7 p.c. bds.	106	108
100 1st Mort	109	111
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MUNICIPAL LOANS.		
100 City of London (Ont) 1st pref 5 p.c.		
100 City of Montreal stg. 5 p.c. 1874	101	101
100 City of Ottawa, 4 1/2 p.c. stg.	106	108
redeem 1878	106	108
redeem 1876	106	108
100 City of Quebec, 6 p.c. redeem 1875 ..	111	113
redeem 1878	117	119
100 City of Toronto, 4 p.c. 1889-93	100	104
6 p.c. stg. con. deb. 1874	103	111
5 p.c. gen. con. deb. 1879	110	112
4 p.c. stg. bonds,	106	108
100 City of Winnipeg deb., 1884, 5 p.c.	112	114
Deb. scrip. 1883, 6 p.c.	114	116
MISCELLANEOUS COMPANIES.		
100 Canada Company	30	34
100 Canada North-West Land Co.	4	6
100 Hudson Bay	21 1/2	21 1/2
BANKS.		
Bank of British Columbia	17	18
" " North America	59	61
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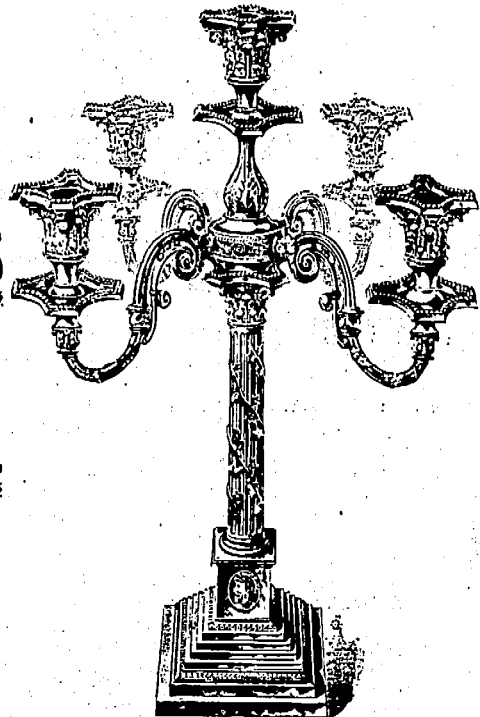
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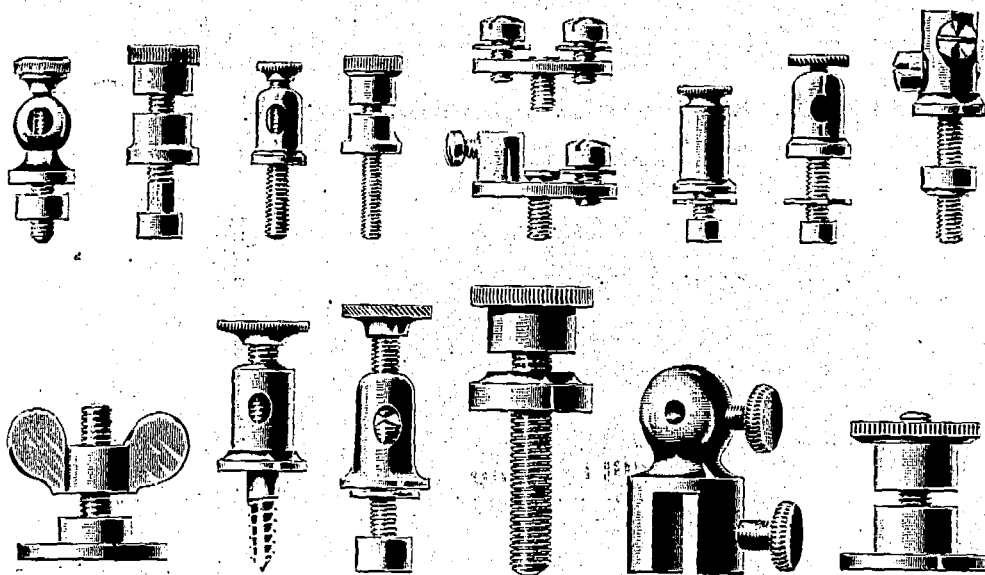
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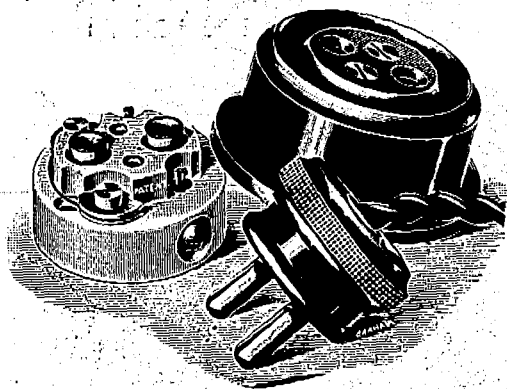
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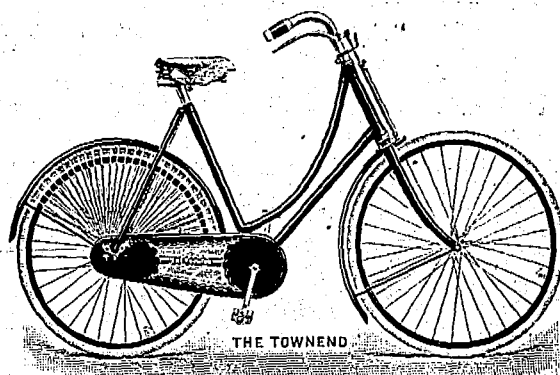
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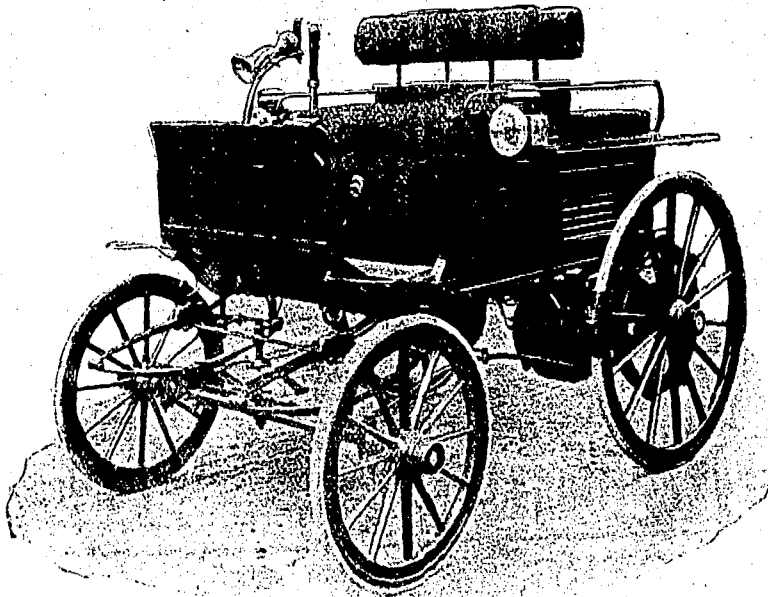
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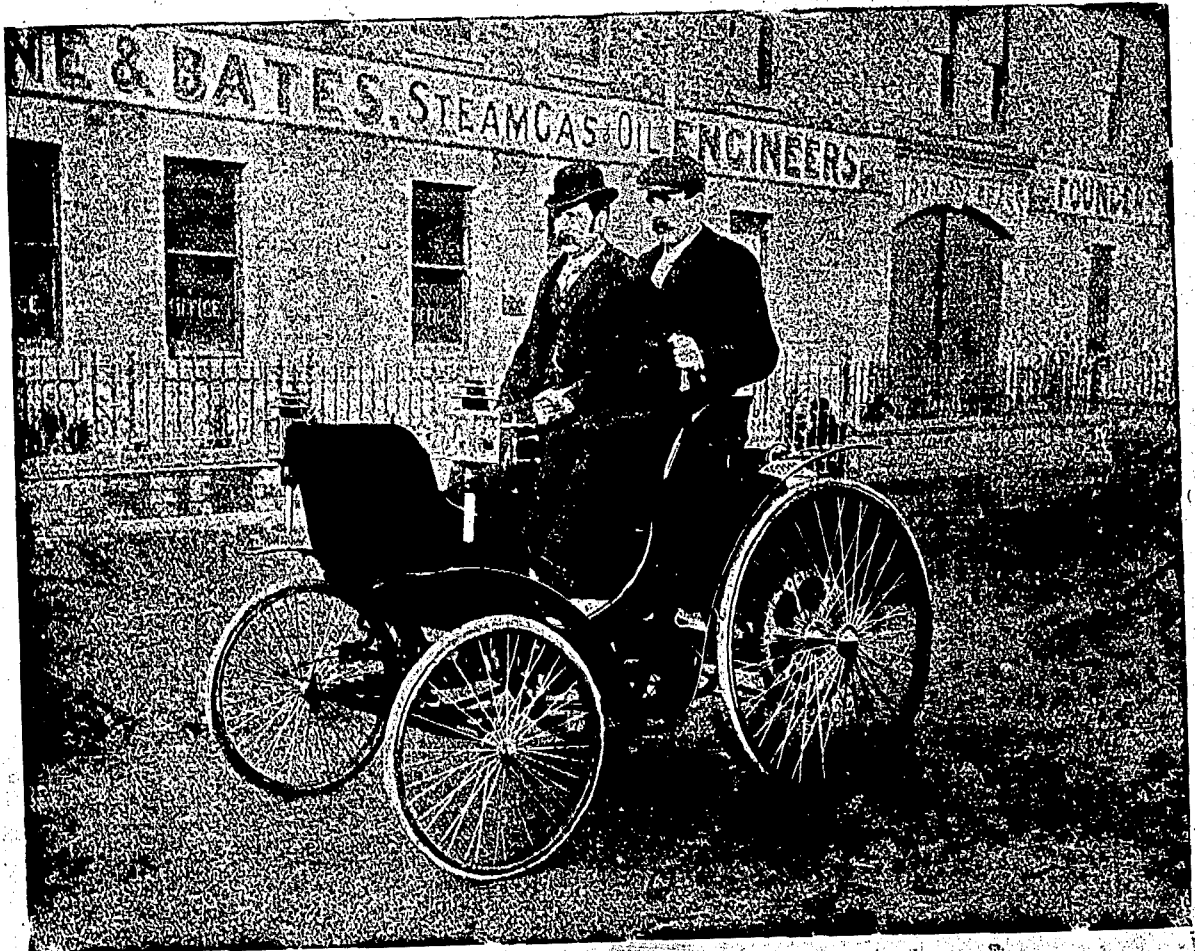


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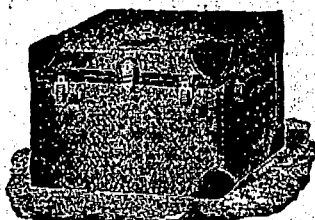
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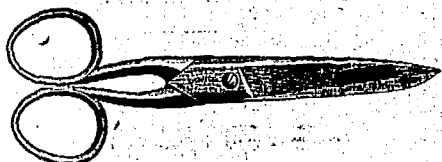
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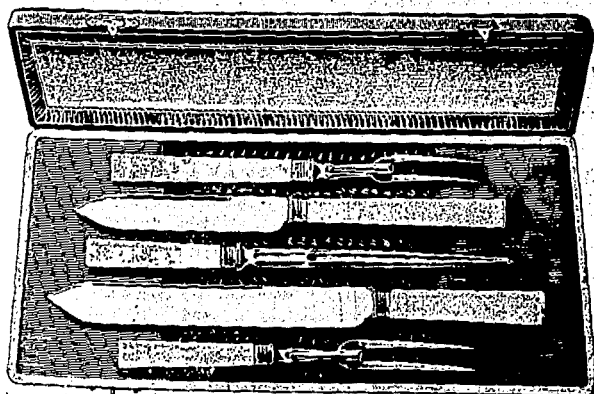
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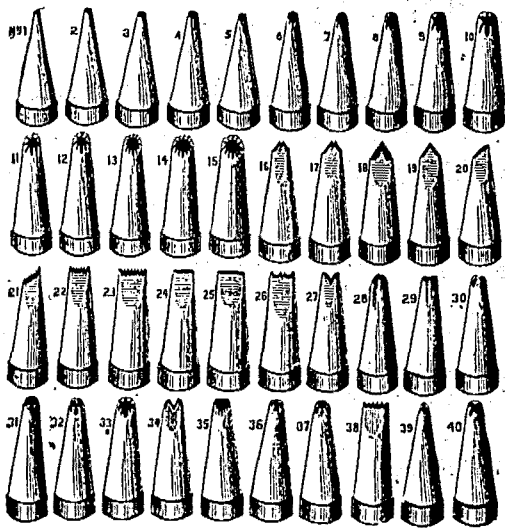
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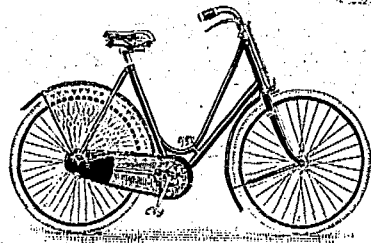
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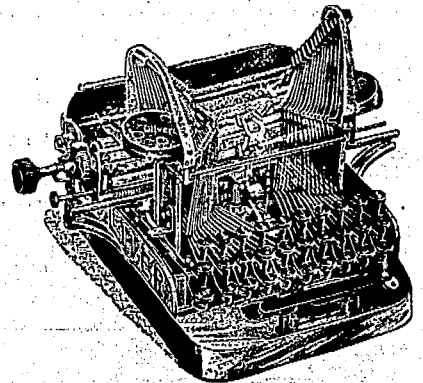
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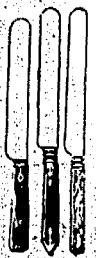
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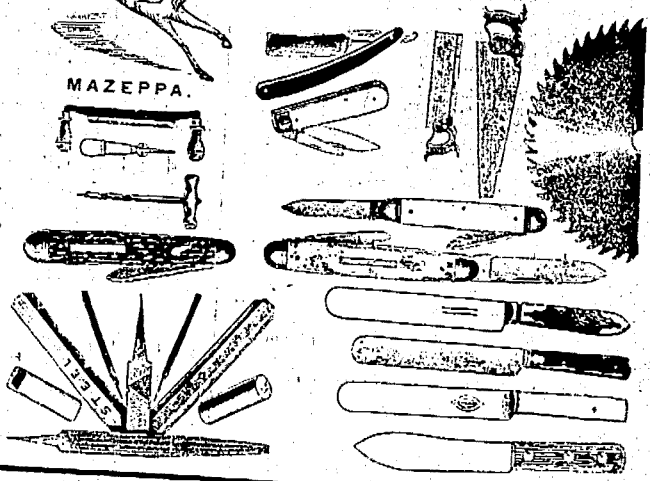
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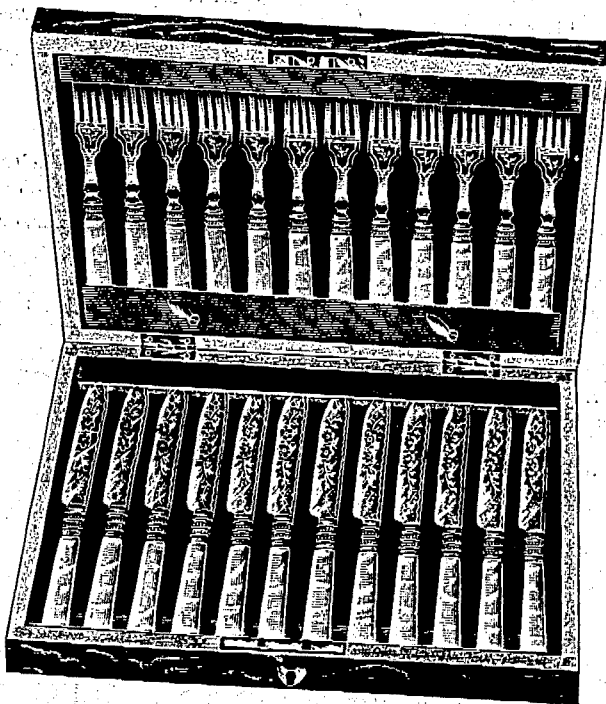


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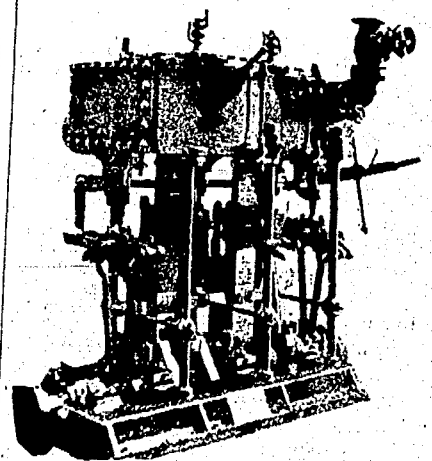
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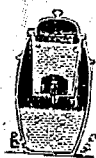
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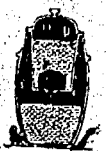
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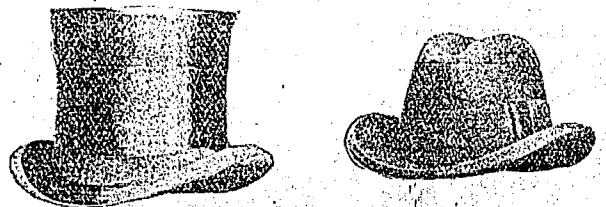
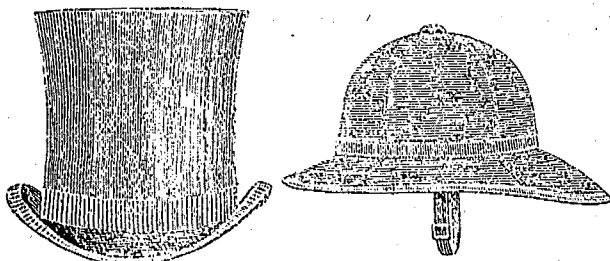
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GEO. GONTHIER,

Public Accountant & Auditor,
Investigations of Partnership & Company Accounts
SPECIALTIES.
Balance Sheet System of Accounts
and The Proof-by-Balance System of Cost Accounts

SOLE REPRESENTATIVE OF
The ACCOUNT, AUDIT & ASSURANCE Co., Ltd.
OF NEW YORK.
11 & 17 Place d'Armes Hill, MONTREAL, QUE.
Bell Tel. Main 1480

Commercial Summary.

Merchants, Manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation—extending to all parts of the Dominion—renders it the best advertising medium in Canada—equal to all others combined, while its rates do not include heavy commissions.

The Bank of Montreal has opened a bank at Sydney, N.S., in charge of Mr. W. Turner, accountant, from St. John, N.B., with H. Simms as accountant.

Judging by the number of smelting industries, railway constructions and mining developments to be pushed throughout the North-West the coming season, the exodus from the east will be likely to make the want of hands more marked in the coming summer than it is at present through the demand from the lumbering centres and railway construction works.

A serious scarcity of soft coal is reported from Portland, Me. Orders from manufacturers throughout the State cannot be filled owing to the scarcity of vessels. The Grand Trunk management will be at no disadvantage, having arranged some months ago for ample supplies. Freight rates both water and land, have greatly increased since this condition became known.

The directors of the Montreal Glove Company, which is indebted to the suspended Ville Marie Bank for an amount of \$30,000, signed last week a document authorizing the liquidators of the bank to dispose of the assets of the company to the extent of their indebtedness. The assets of the company amount to \$22,000. The directors of the Montreal Glove Company are Messrs. W. Weir, ex-president, F. Lemieux, ex-accountant, Ed. Lichtenheim, and W. F. Smith, ex-directors of the bank.

The well dressed man is well introduced.
THE CELEBRATED "FIT REFORM"
E. A. SMALL & CO.
MONTREAL.

"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

We solicit correspondence from pushing progressive men, desiring to establish branches.

Roofing and Asphalting
OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
Cement and Tile Floors,
Cement Washtubs
&c.

CANADIAN AGENTS:
Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,
MONTREAL.

M. L. MORRIS,
Wholesale Clothier
Hardes faites en Gros
146A ST. LAWRENCE STREET,
MONTREAL.

NATIONAL PHARMACY

E. GIROUX, Jr., Proprietor,
216 St. Lawrence Street
MONTREAL, Que.

M. BERNSTEIN,
... Manufacturer of ...

WHOLESALE CLOTHING
126 & 128 St. Lawrence Street, MONTREAL.
Jobs in Clothing always on hand.

R. J. PIKE,
Gold and Silver Watch Case
Manufacturer,
CROMWELL HOUSE,
EARLSDON, COVENTRY, Eng.

FERRO-NICKEL MANGANESE,

For CUPOLA, CRUCIBLE or LADLE USE is the only Low Priced but High Grade Alloy that does convert Hard White Iron into Soft Ductile Steel Castings.

A sample keg 100 pounds shipped for trial to any responsible foundryman.

From the DURANGO IRON MOUNTAIN HIGH GRADE NICKEL AND MANGANESE under Mexican Patents by

The National Ore & Reduction Co.,
DURANGO, MEXICO.

STAHLKNECKT YCIA, Bankers, exclusive Sole Agents for the Mexican Republic,

* * **DURANGO, MEXICO.** * *

The United States Patent Right is for sale.

Howard Chemical Works,
HOWARD STATION, St. Louis, Mo.

Mention "CAN. JOURNAL OF COMMERCE."

The "FLUX" Fountain Pens.

TRADE MARK.

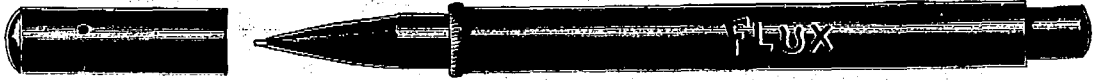
Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurring, so common with cheap fountain Pen.



Plain Cases or chased in various elegant patterns, also chased and gold mounted. Prices, 5/-, 5/6, 8/6, 10/6 and 13/6 each.

The "FLUX" Stylographic Pen embraces all the good points necessary in a good pen, which is as near perfection as skill and long experience can make it. It is practically indestructible, being made exclusively of non-corrosive substances, viz., gold and vulcanite.

THE CHEAPEST PEN FOR UNIVERSAL USE.



No. 500—Plain Polished Vulcanite (size as illustrated) **Price 3s. each.** Each Pen supplied in Box with Filler and full Directions for Use By Imperial Parcels Post, single Pen to one dozen, 8d. extra. Illustrated List, fully describing each sort, Free!

M. LINDNER, Patentee, Manufacturer, etc., 170 Fleet Street, London, E.C., England.

—The royalty collected in the Yukon up to 1st Nov. was \$730,800.

—The small confectionery business of Walter F. Percy, Kingston, Ont., is held by the assignee. The business was started in '96, with little capital. Liabilities light.

—A Scotch bull is a rarity. Here is one made recently, given by "The Review." A speaker at a Midlothian meeting accused a person having "pressed forcibly home a shadowy accusation which was the reflection of an invisible bugbear."

—An extension for two months has been asked by the Montreal shoe firm of P. X. LaSalle & Fils. The firm shows assets of \$18,000 against liabilities of \$12,000. The business has been conducted for some years. The creditors will, doubtless, grant this request.

—Incorporation papers have been applied for at Ottawa, by Alexander S. Campbell, Frederick R. Lannigan, Benjamin W. Byer, Maxwell Murdock, and John Wesley Blair for the establishment of a business to be known as the A. S. Campbell Co., Montreal, with \$50,000 capital, to enter into the manufacture of clothing.

—The following from a respectable boot and shoe merchant speaks for itself:—"Journal of Commerce.—Dear Sirs,—Your statement to hand, and I have much pleasure in enclosing herewith the amount of my yearly subscription for your excellent Journal.—I remain, very respectfully,—G. Neelin."

Ottawa, Nov. 20th, 1899.

—Ambition does not concentrate itself entirely within the confines of the large towns and cities. A Barrie, Ont., special states that on December 11 the freeholders of Tottenham village will vote on a by-law to raise \$16,000, of which \$15,000 is to be loaned to James Steele, furniture dealer, Montreal, to assist him in erecting in Tottenham a furniture factory 50 x 100 feet, and three annex buildings 25 x 50 feet.

—An Ottawa letter states that the draft of the regulations to govern the lobster fisheries for the season of 1900, has been drawn up in accordance with the report of the Fisheries Commission of last spring. The regulations deal in the main with the size of lobsters to be taken, and the close seasons along the several coasts where varying conditions exist. When the canners have considered the regulations some of their suggestions will be embodied in the final draft.

—Our Thornbury, Ont., correspondent writes:—Farmers in this vicinity have had good crops of all kinds this season, except fall wheat. Apple crop good and prices high. \$2.00 per bbl. for winter fruit. 20,000 bbls. were delivered here this fall to two firms: Snetsinger & Co., and Ingersoll & Co. A factory for manufacturing evaporated apples was started here this fall by H. Reid, who buys culls, formerly valueless.—Harbour here has been dredged out this past summer and fall and there is sufficient room and water now to enable the largest boats on the lake (Georgian Bay) to enter with safety.

—The enterprising town of Berlin, Ont., has added another to its long list of manufacturing establishments. A dispatch of the 18th inst. says:—The Berlin Rubber Manufacturing Co., Berlin, had steam up Friday for the first time. Mr. Waterous, representing the Birmingham Foundry Co., of Derby, Conn., was present supervising the starting of cullenders and the special machinery required in the manufacture of rubber footwear. The company will in the near future give employment to 300 hands.

—Liabilities of some \$23,000 are shown against the estate of G. G. McPherson, shoes, Montreal and Toronto, who has assigned. The assets amount to about \$10,000. A meeting of creditors was held on the 13th inst., when an offer of 20 cents in the dollar was made but not accepted. Mr. McPherson has been in business at both cities for some years. He was at one time with Messrs. John McPherson & Co., wholesale shoes, Hamilton, but retired in '91.

—Our correspondent at Morrisburg, Ont., writes:—A. B. Sherman has recently started in the grocery line here. It is a practical business man and pays cash. He should do a fair business as a first-class grocery has long been needed.—A contract has recently been made by the Council with Mr. A. H. Markley to light the streets by electricity.

—An offer to compromise has been made by E. Clare & Co., fancy good, Toronto. The business was originally conducted by Mrs. E. Clare, who died some 9 years ago. The present owners are understood to be Misses Ada and Emma Clare, and Wm. Clare. Of late trade has not been good.

—The C.P.R. landsales from 1st January to end of September last reached 303,000 acres.

(FOUNDED 1825.)

Law Union & Crown Ins. Co., (OF LONDON)

Assets exceed, - \$21,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.

J. F. E. DICKSON, Manager

Agents Wanted throughout Canada.

FRANCIS BAGLEY,

... MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

Agent in TORONTO & MONTREAL, **COVENTRY, Eng.**

F. A. TURNER.

ALLAN GREEN



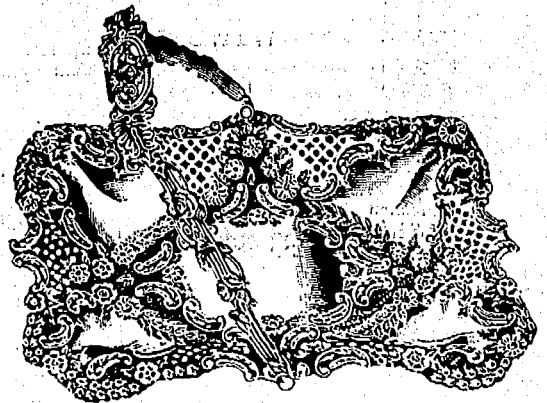
MANUFACTURER OF

STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.

..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—Numerous building permits for fine residences are being taken out in Toronto.

—In 1873 Ceylon had no tea to export, since then 400,000 acres have been devoted to the tea plant, and 125 millions of pounds have been exported this year.

—The members of the London Stock Exchange have subscribed \$165,000 towards the soldiers' families relief fund, their clerks alone gave \$2,680. The total amount of the Mansion House Fund is over \$2,100,000.

—An American court has decided that a chattel mortgage on a flock of sheep does not include the wool on them, which decision seems more humorous than just. The wool on a sheep is as much a part of the animal as its limbs.

—The Absolute Life Office, a British affair, is reported to be about opening up in Canada. This company is stated by the "Insurance Gazette" of Ireland to have spent in the last three years \$57,850 in expenses, when its premium income was only, \$55,820. There was a deficit in the three years' operations of \$15,190. The "Absolute" is advised to keep out of Canada.

—The man who made moonshine whisky twenty-five years ago, under cover of the "forest primeval" and by eluding the revenue officers, made money at it, sees larger revenue from his "still" to-day, if he can only keep from view. Numerous seizures have recently been made in this province, and heavy fines imposed for such infractions of the revenue laws. The latest news has just come down from Muskoka where two revenue officials got possession of a complete outfit for the manufacture of this beverage. The still was seized in the township of Franklin, the owner arrested, fined \$100 and given one month in jail.

—Several life assurance companies in England have already paid claims arising from the death of policy-holders who were fighting in South Africa. One large company is reported to have over 10,000 policies covering lives under war risk. The great friendly societies in Great Britain are keeping alive the membership of those who have gone to the war who are unable to pay up while absent. They are also waiving the extra premiums payable by those who enter military service. The Guardian and the Union insurance companies have each given \$500 to the Mansion House fund for relief of soldiers' families.

—Our correspondent at Port Hope, Ont., writes: There has been really nothing of importance, commercially, happening in this town for many moons. There has been the usual number of births, marriages and deaths, but no business failures or changes of any importance. The farmers pay their debts, interest on mortgage and rents much better and more easily than for many years past; not alone the farmer but the local merchant and the manufacturer have been able to lay by a respectable balance for the proverbial rainy day. The buildings recently occupied by the Consumers' Cordage Co. here, are now owned by the town and would make a very desirable location for almost any kind of factory, having both rail and water connection at the door. Any manufacturing concern desiring to establish themselves in Port Hope could doubtless make very favorable arrangements with the Town Council.

—A Toronto letter states that the Province of Ontario is endeavouring to secure judgment to collect succession duties on \$700,000 left by an American tobacco planter, who died some months ago in Detroit. Part of his estate, amounting to \$900,000, was held in Canada, and consisted of some \$200,000 in real estate and mortgages, and \$700,000 in cash deposited in the banks at London, Windsor and other places in Ontario. The executors paid the Government succession duties on \$200,000 of the estate, but are endeavouring to evade paying the duties on the money which had been deposited in the banks.

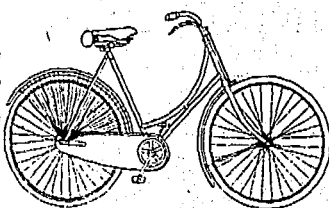
—A list of 340 African mining, trusts, and financial companies is given by "The Critic," with quotations of the prices of their shares. Investors and speculators seem to have ample opportunities to place and make or lose money in African ventures. The firmness of this class of securities while war is in progress is remarkable evidence of there being no fear as to the result.

—The Guelph, Ont., Pork Packing Co. (Ltd.), has been incorporated with a capital of \$40,000.—The Guelph Rolling Mills Co. recently started, are running their plant day and night in the attempt to keep pace with orders. Over one hundred men are now employed.

—At Iroquois, Ont., Bowen Bros., hotelkeepers, have given notice of dissolution of partnership, and are advertising the business for sale.

—Neepawa, Man., is about to have an electric light and telephone service.

AGENTS



On the
Look Out
For
Business

....Should drop a line to:...

THE COVENTRY WHEEL CO., LTD.
COVENTRY, ENG. (Only address).

Makers of the celebrated
"Coventry Wheel" and "Maxim" Cycles.

Cable Address:
FABRIQUE, LONDON.

BRITISH AND FOREIGN

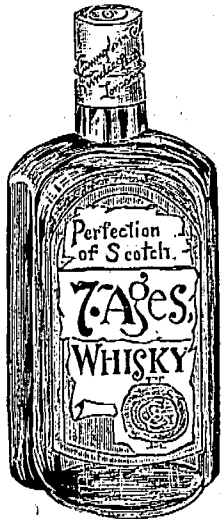
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PATENT AGENT.

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CUNINGHAM, COVENEY & CO.,



WINE &
SPIRIT
BROKERS.

33 Seething
Lane,
GREAT
TOWER ST.,
London, E.C.,
ENGLAND.

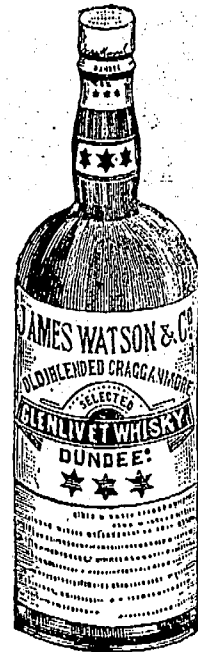
GEORGE PHILLIPS & CO.,

St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

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| Unswd. Gin | Orange Bitters |
| "Old Tom" | " Brandy |
| British Brandy | " Gin |
| Imperial " | Ginger " |
| Champagne " | " Brandy |
| Irish Whiskies | Cherry " |
| Scotch " | Aniseed |
| Jamaica Rum | Noyau |
| Demerara " | Raspberry |
| Vatted " | Lovage |
| Hollandis | Shrub |
| Dantzic Spruce | Gingerette |
| Ports | Mint |
| Sherries | Cloves |
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- Glenallan Pure Malt Whisky.
Shannbeg " Irish "
Free Micokey " "
Maid O'the Mist Scotch Whisky.

Sole Agents for
Rivaud Frere & Cie., Cognac
Hyperkoff & Wacholders Old Schiedam.



A Safer Drink has
never yet been
brewed than

Watson's
Dundee
Whisky

Undoubtedly the
Finest Imported,

Henry J.
Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,
MONTREAL.

—Milliken Bros., iron and steel manufacturers, New York and Brooklyn, are preparing to open up business in Canada, with headquarters in Montreal.

—Competition in the retail shoe trade of Montreal has been too keen for profitable business for Z. Laurier, who has assigned with liabilities of \$2,500. He has been in business 8 or 9 years, with small running capital.

—An extension spread over 12 months is being sought by the Montreal retail dry goods firm of Arthur Roy & Co. The statement shows a surplus of \$1,100 over liabilities of \$7,000. The present business was started last March, Mrs. Arthur Roy being sole owner. Her husband was formerly of Roy & Beaudoin, who failed some years ago.

—Advices from Hamilton state that capitalists interested in the nickel steel plant, have been in the city for some days, and options have been secured on more than 500 acres of land east of the city, which will be used by the company as soon as active operations begin. The formation of the company will take place within a week or ten days.

—A new test as to whether a man is really intoxicated on being furnished with more liquor in a public house is being tried in England. If such means were adopted in towns and small cities throughout Canada, where hotelkeepers are occasionally fined for these offences, the doctor who would be willing to "stand in" could easily lighten the responsibility all round. At a Liverpool Police Court recently, a licensed victualler, on Kirkdale Road, was summoned for supplying liquor to a drunken man. The police sergeant said he found a man in the defendant's house in a drunken condition, the man at the bar admitting that he had been served. The licensee took the man at once to a doctor, who saw him fourteen minutes after the officer had noticed him in the house. The doctor said he put him through several tests, and his opinion was that the man was sober. The case was dismissed.

—Our correspondent at Sault Ste. Marie, Ont., writes:—During the present year the Rock Lake Mines situated about 13 miles north of Bruce Mines, have been developed, a shaft having been sunk about 250 feet in a very extensive body of rich sulphide of copper ore. The company are making arrangements to install a concentrator and smelter to treat the ore from these mines.—The Lake Superior Power Company have developed their extensive brown hematite iron mine which is situated some ten miles north-east of Michipicoton. It is claimed that at a moderate estimate there are many million tons of first-class ore in sight in these mines.—The Algoma Central Railway Co. are constructing their railway from Michipicoton harbor to these mines with all possible rapidity and purpose during the coming season to have it continued north to the line of the C.P.R., and also construct their main line from Sault Ste. Marie to Missanabie. The main line will pass through a country containing large quantities of birch, maple and other hardwood. Timber suitable for the manufacture of veneer lumber for the American and English market can be secured at this point cheaper than at any other shipping point in Ontario.—The capitalists interested in the pulp mills, the Lake Superior Power Co., and the Algoma Central Railway Co. have let the contract for the erection of a large stone mill for the manufacture of sulphide fibre pulp and it is confidently expected that a paper mill will be erected at Sault Ste. Marie in the near future. The same capitalists have a large machine shop almost finished for the manufacture of the necessary machinery for their reduction works, designed for the production of nickel steel and also for the reduction of other ores that can be secured in Northern Ontario.

—Citizens of Dundas, Ont., have expended some \$80,000 in buildings during the present year. This speaks well for the Valley Town as against former predictions that the growing importance of Hamilton, five miles distant, would eventually cripple the former's resources.

Our Oak Leather is Tanned and Curried
in the good old way and made into
Belting, with the accumulative
experience of 43 years.
"Extra" Brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple.
Not even in lowest grades. Three grades—Three prices and far the best for
the price.

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.



Contractors to H.M. Government and the Principal Railways.

NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

—Mining interests are being well sustained in the far West. It is stated that a 200-ton mill is to be erected at the Republic Mine, the work to be rushed ahead as fast as the delivery of machinery would permit.

—Our Lunenburg, N.S., correspondent writes:—The present has been a fairly prosperous year in Lunenburg town and county. The bank fleet has landed a much larger catch of fish than usual. Prices obtained for spring fish were high, \$4 per qtl. and upward. Some fall fish have been sold at \$3 to \$4, but the price has now settled down to about the former.—The crops in this county have been good, potatoes being particularly good and abundant.—The town of Bridgewater, incorporated 13th February last, about a month after business portion was burnt down, is assuming an improved appearance, the leading business firms having re-built. The new buildings are all limited to two stories in height. Two are of brick. The inhabitants talk about a water supply, but no action has been taken yet.—A public meeting was held in the town of Lunenburg on Monday evening, 13th inst., to consider the taking over of the water works, owned by a private company, or the making of a contract with the company to put in about fifty hydrants for fire protection purposes. The meeting left the matter in the hands of the Town Council. The directors of the company do not seem anxious to sell out, but the town has power to acquire under arbitration. It is remarkable that the town has been allowed to remain so long without fire protection, beyond a steam fire engine, and a few wells, when there has been an abundant supply of water under the streets, with a pressure of 90 lbs. in the lower parts of the town during the last four years.

—Following the steady advance in all grades of lumber, representative dealers and mill-owners in the great producing centre—the Ottawa Valley—met last week and arranged whereby their business will be conducted on a more satisfactory basis. An Ottawa letter states that at the meeting comparisons were made and steps taken to establish a uniform standard of grades. It is now likely that such a standard will be adopted in the near future, which will place all dealers on an equal footing. As it is, if a buyer agreed on a certain price, he might be buying on a different basis from different dealers, although the one grade might be agreed upon throughout. The past season's business was also discussed, and acknowledged to have been the most successful experienced in over 12 years. Prices, especially in the lower grades, were very high, and almost the entire season's cut has been disposed of. The mill-owners are arranging to do a heavy winter's work in the woods, but owing to the scarcity of labour there will not be as much timber cut as was expected.

—W. S. Johnson & Co., printers, Toronto, have assigned. The business was begun in the fall of 1890. The present partners are W. S. Johnson and F. H. Pim. The business was burned out in January, '95, causing a heavy loss; a compromise at 40 cents in the dollar being subsequently secured on liabilities of \$4,300 and assets of \$2,700.

—At Windsor Mills, Que., W. J. Burke, druggs, has assigned. He began early the present year. He at one time conducted a business in this city, but failed in '94, with liabilities of \$3,700. Several writs and judgments have been secured against him lately, which his light capital was unable to stave off.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,

MONTREAL.

Manufacturers and Importers of

White Lead, Colors,
Glass, Varnishes,
Glues, &c.

Oils, Chemicals, Dyestuffs,
Tanning Materials, &c.

AGENTS FOR

BERLIN ANALINE CO.,

Berlin, Germany.

Manufacturers of Aniline, Colors and other Coal Tar Products.

THE

NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,

MOOR ST., EARLSDON,

COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE

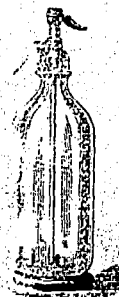
BRITISH SYPHON MANUFACTURING CO.,

SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write to our

SAMPLES & PRICES.



Offices and Warehouse:

2 GRESHAM BUILDINGS,

GUILDHALL,

LONDON, E.C.,

ENGLAND

ESTABLISHED 1824.

NEEDHAM'S PASTE.

"THE FAVORITE METAL POLISH."

You have to use water to Needham's Paste, but the water costs you nothing, you have only to go to the tap for it. Remember when you buy "grease" polishes, you pay, and pay extravagantly for having it in a moist state. Needham's Paste gives a brighter and cleaner polish, and goes three times as far.

MANUFACTURERS:

JOSEPH PICKERING & SONS,

Albyn Works, SHEFFIELD, Eng.

—The cost of a double subway for placing electric wires, gas and water mains underground has been estimated at \$12 per lineal foot for ordinary macadam roads, and \$16 per foot for permanent paved roadways. These estimates have been furnished by Mr. Galt, city engineer of Ottawa, to the City Council.

—An offer of 40 cents in the dollar, the balance to be made good as soon as possible, has been tendered the creditors of E. W. Villeneuve, dealer in wines French products, Montreal. There are no Canadian creditors; the European accounts footing up about \$6,000. Mr. Villeneuve claims this action necessary owing to the non-arrival of some expected funds. The offer will, doubtless, be accepted.

—As population increases in the large cities radical changes become necessary to relieve the congested traffic. Thus does the laborer often unknowingly assist in bringing about reforms, and improvements of a gigantic nature, in which he is a sharer, both by way of employment and after benefit. Tenders are now being advertised in New York city for an underground rapid transit road, which is to be owned by the city and operated by the accepted contractor. It is estimated the work will cost between \$30,000,000 and \$40,000,000. The successful contractor will get a lease for fifty years, with the privilege of a renewal for twenty-five years. He must pay fixed charges, consisting of interest on the bond issue by the city, and 1 per cent, into a sinking fund. He shall pay in addition a percentage of the gross receipts when they shall exceed \$5,000,000, the amount of this percentage to depend upon the value of the franchise.

E. BOISSEAU & CO.

Manufacturers Wholesale

Men's, Youths', Boys' and Children's

CLOTHING

Yonge & Temperance Sts.

TORONTO, ONT.

Established 1820.

James Lyne Hancock,

INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 56, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,

LONDON, E. C., ENGLAND.

Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing,

Closet Covers,
(Ordinary and Patent),
Gas Bags,
Football Bladders,
Tyres,
Mats,
All Surgical goods
and Chemical
Articles.

—An Ottawa letter states that the Government is advised of the creation of a new department of the Imperial Board of Trade, to be known as the Commercial Intelligence Office, the functions of which will be to supply British merchants and manufacturers with information as to trade and markets all over the world. The department is in charge of Mr. Thomas Worthington. The Commercial Intelligence Office is an experiment, the object being to learn all there is about markets, tariffs, competition and rates; to tabulate it and edit it and put it in order; and to place it promptly at the disposal of merchants to whom it may be of use. Besides collecting information from colonies and India in the ordinary way, the department, it is expected, will send special missions to foreign countries as the occasion requires, or procure special reports by experts on particular trades or industries, subject to the sanction of the Foreign Office. It will arrange for exhibitions of patterns or samples. It will bring together, from different parts of the world, information bearing upon particular industries and markets with which they are concerned. All this information will be distributed frequently, free of cost, to Chambers of Commerce and other public bodies, and at a small cost to manufacturers, merchants and private persons. But the office may, in its wisdom, withhold from general circulation such information as may be more suitable for communication confidentially to chambers of commerce and other associations.

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Good Money on poor Bricks.

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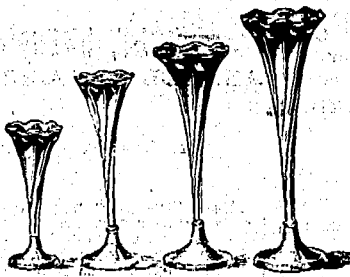
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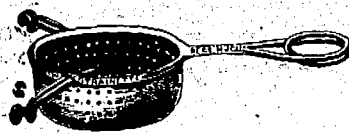
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LONDON, E.C., ENGLAND.



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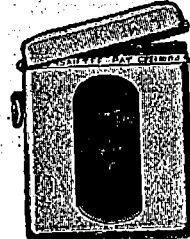
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Hall-Marked Silver,
Gilt inside..... 7s. 6d. each
No. 1. N'k'l Silver..... 8s. p. doz.
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All above are size of large tea spoons.

The "SAIFTEE"

(H. J. Cooper's Patent.)



Made to take Ordinary Wooden Safety matches.
The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.
Electro-Plate on N'k'l Silver 1s. 8d. each
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Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., free.

H. J. COOPER & Co., Ltd. 22 & 23, Tavistock Inn, Holborn Circus, LONDON, E. C. Eng.

—Mr. T. C. Keefer, C.E., C.M.G., predicts that ere long all new railways will have electricity as motive power.

—The Ottawa shops of the Canada Atlantic have built 500 freight cars this year, and are engaged on another 500.

—The first large boat to pass through the new Soulanges canal was the S.S. Porto Rico, an American vessel bound from Toledo to New York, which used the canal on the 13th inst.

—A cigar syndicate has been formed in New York city with a capital of \$10,000,000. The object is stated to be reduction of expenses and lessening of competition. But will it mean, also, better cigars for the same money?

—The annual meeting of the Peterboro' Trent Waterway Association, very largely attended, was recently held. There were present Messrs. W. J. Chirpaw and Dr. Grant, Victoria Road; S. J. Fox, M.P.P., Lindsay; M. B. Morrison, M.P.P., Trenton; J. A. Holgate, Foxboro'; Jos. English, Warden of Victoria; D. Graham, M.P., North Ontario; E. Hawthorne, Warden of Peterboro', and a large number of prominent local citizens. Hon. J. R. Stratton occupied the chair, and pointed out that the increasing attendance at the meetings of the association indicated the growing interest in the work. He added that since July 1, 1898, and up to November 1, 1899, the expenditure on Trent waterway construction had been \$1,077,283, and that nearly all of this work had been done in contracts made just previous to the general election. He added that he had the authority of the Government to assure them that it was the purpose of the Government to complete the balance of the section between Balsam Lake and Lake Simcoe, which would require about \$900,000, and that prior to the last session the Government had concluded to construct with reasonable despatch the section from Peterboro' to Lake Ontario. The southern section, from Healy's Falls to Trenton, would be placed under contract as soon as tenders, which will be invited within a few days, were received. The following officers were elected:—President, Hon. J. R. Stratton; Vice-Presidents, W. B. Morrison, M.P.P., and Mosson Boyd, Bobcaygeon; Secretary, S. R. Armstrong, Peterboro'; Executive Committee, Reeves and Deputy Reeves of municipalities on the route of the waterway. In proposing Hon. Mr. Stratton for re-election as president, Mr. Morrison stated that Mr. Stratton had done more during his presidential year towards the completion of the work than anyone else had ever done. He was also delighted with the statement made by Mr. Stratton concerning the progress made in the work recently, and with the prospects of immediate prosecution of the new work. A series of resolutions was adopted, one moved by Mr. John A. Holgate, of Foxboro', expressing pleasure at the steps taken by the Government in the prosecution of the Trent waterway.

—Our Sarnia, Ont., correspondent writes:—Owing to the opening of the new round house by the Grand Trunk at Sarnia, a large number of houses are being moved from Point Edward to the vicinity of the Tunnel Station, and placed upon sites bought in that locality by railway employees. The population of Point Edward has suffered a serious diminution in consequence. A considerable number of business men have followed their customers from the Point to Sarnia, and have transferred their business to the latter place. Amongst others we note: Wm. Fraser, grocer; Geo. H. Ingersoll, druggist; Suhler, merchant tailor; and Heffron Bros., bakers and confectioners. They all seem to be doing a good business in their new location.—The concentration of the Imperial Company's refining plant at Sarnia has furnished employment to a large number of men, and contributes materially to the prosperity of the town. About 250 hands are employed; and the whole of the Canadian petroleum refining industry is now centred here. The crude oil is brought by pipelines from the oil territory to the refinery, which is located here, doubtless largely for cheap freight rates on coal and also on oil. The town offers a capital field for the development of other industries, as competing railways and boat lines, and proximity to cheap coal, minimise the cost of operations.

—Country dry goods merchants speak very favourably of the situation. Farmers are as seriously looking for good quality in their requirements now as they were in low-priced goods in past seasons. This they knew was really the cheaper but their economical ideas had to have sway and were only abandoned with the advent of the better times in which they now find themselves full sharers.

Established 1842.

Thomas Otley & Sons,

MANUFACTURING SILVERSMITHS,

ELECTRO PLATE &
BRITANNIA METAL GOODS,

Meadow Works,
SHEFFIELD, ENGLAND.

POST'S "C.B.Q." THE MOST EFFECTIVE CURE yet discovered for

GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES.

UNQUESTIONABLE TESTIMONIALS.

BERRERS HALL, WATTON, S. O.,
THETFORD, NORFOLK,
12th August, 1899.

Dear Sirs,—I am feeling so delighted that I cannot refrain from letting you know the effect your "C.B.Q." has had on my system. A year ago I was completely set fast with intense pain in my back and legs, and could get no rest; no one seemed to know what was really the matter with me. I tried every remedy I could hear of, but gradually got worse, until reading your advertisement in the *Daily Telegraph*, coupled with the excellent testimonials, I was induced to apply to you for a bottle of your "C.B.Q." tablets. I have since swallowed the contents of about fifteen bottles, and to be as concise as possible will merely add, that, practically speaking, I have a new back and new pair of legs, and without exaggerating I am feeling ten years younger than I did twelve months ago.

Yours faithfully,

WALTER OLDFIELD.

A. M. Post, Esq.

14 RIVERS STREET, BATH,
August 4th, 1899.

Dear Sir,—I have suffered during the past twelve years from Rheumatoid Arthritis, and obtained only slight relief from various treatments during that time. Post's "C.B.Q." was brought to my notice, and I purchased some from Mr. Hall, Chemist, Southgate Street, and after giving it a trial I was greatly relieved, and I am pleased to say it has done me more good than any other medicine I have tried. I am now able to walk without a stick, and I have also greatly improved in my general health. I think it a splendid tonic, and shall do all I can to recommend it.

(Miss) M. MORTIMER.

A. M. Post, Esq.

ST. MARGARET'S, PULBROUGH, SUSSEX,
August 23rd, 1899.

Dear Sir,—After more than twelve months' suffering from "Sciatica" at times so acute as to disable me, I took your "C.B.Q." beginning at the end of October last. Within a couple of weeks I experienced relief, and by the end of March there was no need to take the remedy any longer. I will frankly confess that I had no particular expectation of relief when I first began "C.B.Q.," but as I could neither afford the time nor the money for the six weeks or so at the bath, nor, indeed, was I well enough to travel I gave it a trial. The result is that whereas I was sorely crippled and disabled by pain, I am now well and strong.

I am glad to recommend "C.B.Q." whenever I can, and I am most grateful for the benefit which it has been the means of bringing to myself.

Yours very faithfully,

(Rev) EDWARD CHARLES CORFE,
M.A., Oxon.

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 1½d. per box. Of Chemists, or carriage paid in the United Kingdom from

A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.

No Colchicum, Calomel or Mercury.

THE GROWING WEST.

The heavy increase of population in Manitoba and the North-West Territories, during recent years, has fully demonstrated the adaptability of the North-West for successful agriculture. The sturdy farmers' sons who went from Ontario some twenty years ago, taking a horse and mounted pack for travel beyond Winnipeg, were looked upon then as sojourners to an almost unknown land, peopled, if at all, by savage tribes. To-day, farmers in the vicinity of Indian Head, Assa., would not part with their land for \$20 per acre, and it is stated that none can be purchased for less in that neighborhood. The heavy advance in price in this fine wheat belt took place within the last two years, previous to which \$5 an acre was the ruling price. Another section, a little north-west, is expected to double in price within two years on the completion of a branch railway line. These branch roads are spreading out in every direction as they are becoming necessary with the growth of population.

The tide in this way has happily changed. Where formerly the railroads were penetrating uninhabited prairies as pioneers, now they see traffic awaiting their first train as the section is completed. At the next session of Parliament the Canadian Pacific Railway Company will apply for an act authorizing the construction or purchase of the following railways: From Deloraine, Manitoba, thence south-westerly to a point in Township one or two, thence westerly one hundred miles.—From a point on the Manitoba Southwestern Colonization Railway between Maniton and Pilot Mound, in a southerly direction to a point at or near the international boundary line.—From a point on the last-mentioned railway in Township one or two, thence easterly fifty miles.—From a point in township one or two between the Manitoba Southwestern Colonization Railway and a point at or near the international boundary, thence westerly fifty miles.—From McGregor on the company's main line in Manitoba thence westerly and north-westerly to Vancoc, about fifty-six miles.—From West Selkirk, in a northerly and north-westerly direction to some point on the west shore to Lake Winnipeg.—From a point on the company's main line at or near Molson Station, Manitoba, thence northerly and northeasterly to a point on Lac du Bonnet or Winnipeg River, about twenty-six miles.—From a point on the company's line at New Westminster, thence to Vancouver by such route as may be found most direct and feasible.

Some of the less thrifty farmers of the East, who have been struggling under mortgages, which, owing to their fondness for sociability and the many expenses it usually involves, have been keeping pace in growth with the value of their holdings, might consider it news to learn that many who went to the Assiniboia district a few years ago, with nothing more negotiable than determining

tion. I harvested wheat crops this past season of from three to fifteen thousand bushels, taxing the resources of the great railways in the movement of their grain.

DEVICE FOR BOLTING HORSES.

It is not often one hears of a famous musician becoming an inventor of anything practical—beyond operas, symphonies, sonatas, &c., but here is Sir Arthur Sullivan, of "Pinafore" and "Mikado" fame, bringing forward a device of his own by which runaway horses may be released from a vehicle at the will of the occupants. Some years ago, says the "Record," of Philadelphia, one of Sir Arthur's friends was killed in a carriage accident, and the composer's invention is the outcome of his sorrow over this occurrence. In applying the invention to an existing pair-horse carriage a second splinter bar is employed with the pole, and this splinter bar is attached to the ordinary bar by means of rocking hooks, which are secured in the holding position by a notched bar which is capable of sliding horizontally by means of a lever within reach of the driver. This lever is provided with means for locking it in position, so that it shall not be operated accidentally. When required to be used this lever is raised and pushed to one side, which action slides the bar and brings the the notches into the position necessary to allow the hooks to rock, so that the splinter bar is released. In the case of a single-horse vehicle the shafts are attached to a bar which fits into the rocking hooks like the splinter bar, and is released in the same manner. After the horses have been released the driver can still guide the vehicle by keeping hold of the lever and working it in any direction required.

DRY GOODS NOTES.

—Cotton goods are still hardening in price. The two great bleached cotton staples in the States, Lonsdale and Fruit of the Loom "muslins" again advanced ¼ cent per yard last week.

—New styles in men's ties are being shown with a liberality—or rash—that taxes the wearing capacities of the average buyer. Latest ideas show still larger patterns, running sometimes to two distinct shades as though sewed together.

—The constant advances in fine wools have now extended to fine yarns, which were last week advanced 15 per cent. over previous quotations. This will effect immediately all Saxony, German, English and Berlin yarns, a fact which retailers will do well to note as next purchases will doubtless be on the basis of existing prices abroad.

DISPOSITION OF BANKRUPT STOCKS.

The sale en bloc, of the large general stock of Mr. Frederick W. Watkins, of Hamilton, last week, at 70 cents in the dollar, with the stipulation that the purchaser accept a lease of the premises for two years, was a very favorable manner of disposing of this large estate, besides being a good realization for the stock. Had the sale not been made in this manner and the stock offered in lots to suit purchasers, this failure of a Hamilton departmental store would have dealt a second and more trying blow to the average individual retailer of the neighbourhood than he had considered in the first stage, that of having departmental store opposition.

Many large retail dealers prefer not to handle bankrupt stocks. They look for patronage from a class who would lose confidence in and regard for a store which should depart from its usual custom of exclusive buying, and blend with its select stock that which had been bundled together and sold to the highest bidder by the auctioneer. But for each store of this class there are a dozen which look for trade in the simpler form of appealing to the public pocket and showing "as plain as words can say" where a dollar will purchase as much in their store as a dollar and a half in others. This is a very strong statement, but it has been crippled by too constant use until the public, thus inclined, are unable to know how much substance, if any, is back of the assertion. Thus it is that in the case of the Watkins stock, had its disposal been in parcels many would have bought small amounts, more for the advertising benefit that would accrue, than for any extra direct benefit from a purchase at 50 to 75 cents in the dollar of the original cost.

This house was so well known prior to the failure, and so much better known afterwards through the peculiar move which was held as partially responsible for the failure; that any announcements of purchase and sacrificing of the stock would necessarily create more than usual interest. Many would have bought some article or other if from no other motive than the acquiring of it as a sort of souvenir. The price paid for the stock was too high to admit of any heavy discount sales being profitably made. While a 30 per cent. reduction in purchase admits on its face of a gross equivalent in gain by selling the stock at first cost, which is presumed to be the basis on which inventory was made, it must be considered that styles and seasons have both been moving along, while this stock has been behind closed doors. A retail dry goods, men's furnishings, or millinery stock cannot now be withheld even for thirty days without deteriorating in value, or lessening the prospects of a large portion for immediate sale. Medium to light fabrics, which could be profitably disposed of in October are often useless to show a month later, when frost and snow invite warmer garments. Men's ties, which claimed exclusive title to leading show windows four weeks ago, have given way meantime to other shapes and shades. Fall millinery has lost the interest it recently held and only that suitable for exclusive winter wear will now be wanted. Were all bankrupt stocks disposed of as satisfactorily as the above, the average retailer who pays 100 cents in the dollar would be given a larger share of the fair field which he deserves.

At the next session of the Legislature of Massachusetts a bill will be introduced to suppress departmental stores by a system of taxation. The bill includes a list of 46 articles any one of which if sold along with any other article will involve a tax of from \$1,000 to \$5,000. Thus if a store sells hats, caps and umbrellas along with furniture, the extra tax will be \$5,000, if to these ready-made clothes for women are added, the tax will be \$7,000, if men's clothes are added, the tax will be \$9,000, if furs are also sold it will be \$11,000, and should carpets be on sale, the tax will be \$14,000, and so on, \$1,000 to \$2,000 being put on for each class of goods. Under this Act each of our departmental stores would have to pay \$56,000 yearly as the extra tax as a departmental store.

The earnings of the Grand Trunk Railway, 8th to 14th November were \$580,128, as against \$521,633 for same week in 1898, an increase of \$58,445.

FRIDAY, NOVEMBER 24TH, 1899.

SHORTAGE OF FREIGHT SPACE.

The great scarcity of freight cars on Canadian roads since the early harvest season is still a source of much worry to some local shippers, to say nothing of the corporations who see their business restricted through inability to place more cars on their lines. These conditions are the result of prosperous times and cannot be immediately overcome any more than that of the proverbial hunter who killed more deer than he was able to take care of. He could not bewail his fate. It is one of the conditions, however, which has been felt the most by the individual who has probably for the first season, ventured beyond his regular farm duties and bought up products all through his neighborhood for shipment to the large centres. Such a thing as a scarcity of cars never entered his mind. But he has been badly disappointed in his limited venture for the heavy run of through freight has caused him to feel he has been unduly neglected, owing to the provincial nature of his wants. As he scans the papers, however, he is slightly consoled with the fact that he is not alone in delay for he learns that away in Yokohama, Japan, the tea broker finds ships that should call at his port sailing in more favorable waters for more profitable cargoes, and he is forced to bide his time, till the next vessel comes his way.

Montreal is affected in a like manner by want of ocean freight space. Many importers find they will be compelled to pay winter rates on foreign goods which should have been to port earlier, this resulting in some instances in an advance of 15 to 25 per cent. over the regular cost of the goods laid down here. Such of these as had been sold to arrive at the regular price will net the importers an actual loss of 5 to 15 per cent. Importers of fabrics in some cases have not been able to receive the full amount of their purchases abroad simply because the manufacturers have been unable to turn out the goods fast enough, although running their mills night and day. They, in turn, have been hampered by the scarcity of raw material or its advancement in price to such an extent that to buy would mean a loss. All these delays and shortcomings have been so much lost to the interested parties, but such loss, coming as the result of extra demand for all goods with plenty of money to pay for them, must surely be a loss in which each is willing to bear his share.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON.



*Luxury and Home Comforts.
Unexcelled Cuisine.*

Inclusive Terms, from 10/6 per day.

TELEGRAPHIC ADDRESSES:

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For Visitors, "ERMINITE," LONDON.

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THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

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HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$44,700.00
 Investments in Canada, - - - - - 14,150.00

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Thirteen months for revival of lapsed policies without medical certificate of five years' existence.
 Loans advanced on mortgages and Debentures purchased. Agents wanted.

J. HUTTON BALFOUR, Secretary. W. M. RAMSAY, Manager.



LANCASHIRE INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

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THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824. CAPITAL, - - \$10,000,000

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THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

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President: - - HON. SIR OLIVER MOWAT, P.C., G.C.M.G.

CAPITAL - - - - - \$1,000,000.00.

Government Deposit - - - - - \$250,000.00.

Being the largest Government Deposit made by any Canadian Life Company.

For an annual consideration of \$350, a young man aged 25, can secure a competency for himself by obtaining an Imperial Life Bond, guaranteeing to him an income of \$500.00 per annum for fifteen years upon his attaining the age of 55, and the face value of the bond, \$10,000.00, when the annual income ceases. In the event of death before age 55, the same guarantees will be paid to his estate.

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ASSURANCE CO'Y

OF LONDON, ENG.

Established in 1788. Canadian Branch
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MONTREAL, P. Q.

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Agents for the Dominion

City Agents:

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WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms.
 (Send full particulars.)

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Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, NOVEMBER 24TH, 1899.

THE OCTOBER BANK STATEMENT.

October keeps in great activity the vast machinery of business set in motion by the harvest. In this month the force and the extent of that machinery's operations reach their maximum. The result is somewhat akin to that of the annual inundation of the Nile valley to the lands of which the mighty river, by its floods, carries a deposit of new soil for their enrichment. In like manner the banks collect and distribute over the whole business of Canada a rich stream which, ere it subsides, leaves a monetary deposit by which all forms of mercantile life are fructified and their producing capacity increased. By the power supplied by the banks the crops of all kinds are placed on the home and foreign markets with ease, economy and speed. Happily, too, for Canada, the funds needed for this financial service to agricultural districts, are distributed without disturbing the business interests of monetary centres, indeed they too are assisted, proportionately to their needs, simultaneously with those in districts where harvests are gathered. The bitter cry of New York, that it is financially starved in order that the "interior" may be fed is unheard in Canada.

The bank circulation, which is the dynamo of this financial machinery, developed considerably in October. The change last month was from \$46,682,028 to \$49,588,236, an increase of \$2,906,208. The total increase since 1st July was \$10,490,528. Last year the increase in circulation in same period, 1st July to 1st November, was \$6,004,343, and in 1897, \$9,214,754. At the close of October, 1897, the note issues stood at \$41,580,

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We are seeking reliable houses in Canada who will take up the sale of our world-renowned



We made the first Bicycles in England in 1869, and are making the best Cycles to-day.

Applications and Enquiries to

The Swift Cycle Co. Ltd.,

WITH WHICH IS INCORPORATED

THE COVENTRY MACHINISTS' CO'Y, Ltd.,

CHEYLESMORE WORKS.:

COVENTRY, ENGLAND.

928, they amounted at close of last month to \$49,588,236, an increase in one year, at corresponding dates, of \$8,007,308. The following figures show the advance made in circulation from 31st May to 31st October, for each year since 1892:

	May 31st.	Oct. 31st,	Inc. of Oct. over May.	Inc. or dec. of each Oct. over yr. before
1899..	\$37,013,000	\$49,588,000	\$12,575,000	Inc. \$7,045,000
1898..	36,261,000	42,543,000	6,282,000	Inc. 963,000
1897..	31,820,000	41,580,000	9,760,000	Inc. 5,625,000
1896..	29,395,000	35,955,000	6,560,000	Inc. 1,284,000
1895..	28,429,000	34,671,000	6,242,000	Inc. 155,000
1894..	28,467,000	34,516,000	6,049,000	Dec. 2,390,000
1893..	31,927,000	36,906,000	4,979,000	Dec. 1,782,000
1892..	31,383,000	38,688,000	7,305,000	Dec.
Av'ge.	31,837,000	39,306,000	7,469,000	Dec.

It is worth recording that the maximum circulation in October went over 50 millions for the first time. The increase of the note circulation since the end of May by 33 percent. is a very notable fact. We commend it to the consideration of the currency doctors of the United States, more especially to the President of a prominent New York bank, who recently declared, that the Canadian currency system would ruin most of the American banks. Were the United States banks given the privilege of issuing notes so that, when harvest time sets in, they could enlarge their resources by 33 per cent., or more, without locking up an equal amount in national bonds, as they have to do at present, the American business people would be enormously benefitted. The monetary affairs of the States would also be protected from periodic disturbances by liquidations of securities to assist the banks in providing for the annual demand for money called for by crop movements. The banks, of course, might be ruined by handling such increased resources. But that disaster could only be a consequence of reckless banking, therefore the alleged risk of intro-

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327.27
Death Losses Paid, 1898, \$3,887,500.95
Total Paid Members, 1898; \$4,584,095.12

CASH AND INVESTED ASSETS.

Net Surplus Invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898..... \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898..... Policies, 12,779 Ins., \$33,027,390
Total Business in Force Dec. 31, 1898..... 102,379 269,169,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

EXCELLENT POSITIONS OPEN in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the **MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR.** Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.

Home Office, Mutual Reserve Building, - - NEW YORK CITY

ducing our currency system is based upon the assumption, that the bankers of the United States are incapable of conducting business with prudence.

The high rates which have been prevailing in New York appear not to have drawn money from Canada. The balances due from foreign banks or agencies were reduced in October from \$29,408,462, to \$28,067,780, a decline of \$1,340,682. At the same time the call loans, which, it must be remembered, include part of those made in New York, increased from \$33,157,178 to \$34,654,363, an advance of 1,497,185. Unfortunately we are unable to see how much, if any, of such increase was in call loans made in the States, so that the movement of the home money market is obscure. The new Bank Act will doubtless change the form of the monthly bank return so as to clearly distinguish between the call loans effected in Canada, by Canadian operators, and those made by the agents of Canadian banks in New York.

The deposits continue to increase, and doubtless will do so considerably out of the proceeds of the harvest. In the last 10 years the deposits proper, those payable after notice, have increased \$102,524,000, which is equal to 147 per cent. The total net debt of Canada at present date is \$261,189,000. Of this amount \$27,234,000, represents Dominion note issues, and, \$50,745,000, the deposits in the Government Savings Banks. The public of Canada has now on deposit in the Chartered Banks, the sum of \$272,837,000. So that there is enough money actually deposited in our banks by the people of Canada to pay the Dominion debt, and leave a balance untouched of \$11,648,000. Apart from what the Government owes to our own people, the deposits in the banks exceed the debt of this country by \$89,617,000.

Current loans and discounts went up to \$259,848,951, an increase last month of \$5,415,284, and of \$10,689,780 since 31st May last. At the same date last year the discounts stood at \$224,928,415, so that during the past twelve months the banks have provided additional accommodation to the trading interests of the country to the extent of, \$34,920,000, and, in the last 10 years by \$109,000,000. Presuming that the banks are receiving equally as remunerative rates as those which prevailed last year, and that losses will not increase beyond the standard for current year, we may safely rely upon their having very much larger net

profits than those realised for some years. The exports and imports since 1st July have each been exceptionally large. The retailers are providing an unprecedented extent of winter goods, more especially of those for the Christmas trade. Their nets have been enlarged and their bait is being prepared with much skill, we trust their catch will be an ample reward for all their efforts.

We append our usual comparative statement, and the complete returns will be found on a later page:

That a new and modified proposition was to be made by the Buffalo syndicate was intimated in an article on this subject in our last issue. At this writing it is not known what was the nature of the second, modified proposition, but we are assured it was not accepted.

This much is a relief, the country does not desire to be led blindfolded in a matter of such serious importance as a contract that will affect the transportation of its products abroad for succeeding generations before it could be abrogated.

All the same the report goes to show that a possible danger exists and it remains primarily for our own people to act so that the control of our superior line of water communication is not placed in the hands of men who have, or very likely may eventually have, interests entirely antagonistic to the St. Lawrence route. In such a case the exclusive privileges now sought for might well be profitably sacrificed. It is well, therefore that all safeguards for Canadian interests should be provided in all cases where special privileges are granted in this direction. These safeguards, the Minister of Public Works has assured the public, will not be neglected in any case.

In this matter the Minister of Public Works has been consistent all through. It is well known that he has always been in favour of the Government holding a check that would prevent an injurious monopoly of all necessary adjuncts of commerce along the St. Lawrence route. Up to the last moment he holds those views, if we are to believe his last reported utterances in an interview with a reporter in Ottawa, which has not yet been repudiated.

Perhaps what may surprise some of our readers is the fact, that the Hon. Mr. Harcourt, a member of the Ontario Government, is the special advocate of the Buffalo syndicate at Ottawa, and was there with Mr. Connors.

We do not attach much importance to this. Mr. Harcourt is a lawyer, and lawyers are often retained because of their supposed influence, arising from their official position. In such a matter Mr. Harcourt's influence would amount to no more than that of a private individual. The same may be said of Mayor Prefontaine, who, according to the representative of the Buffalo "Express," acknowledged that his firm were the legal advisers of the Connors Buffalo syndicate. We cannot be brought to think that the mere fact of such a professional connection would lead either of the gentlemen mentioned to do anything not conducive to the general welfare of the Dominion. At the same time it is well not to ignore the possible significance of what is going on. In this respect the interests of the great forwarding companies of Ontario are identical with the local interests of Montreal, in so far as the freedom from dangerous monopolies in this port is concerned.

The unanimous election of Mr. James Crathern by the Board of Trade, as Harbour Commissioner, on Tuesday, as successor to the late Mr. D. G. Thomson, is a good omen that the intelligent efforts of that lamented gentleman will be ably carried forward. The opinions expressed by Mr. Crathern in returning thanks for the honour of an election to that important position by acclamation, conveyed no uncertain sound to all who heard them. It may be expected that his well known force of character and experience of the business of the country will have much weight in the settlement of the whole question at issue in this matter, which is of such vital importance to the future trade of the St. Lawrence route.

The latest development in connection with this ques-

BANK STATEMENTS.

	Oct., 1899.	Sept., 1899.	Oct., 1898.	Oct., 1889.
Capital authorized...	76,803,664	76,803,664	76,803,681	75,779,999
Capital subscribed...	65,026,748	65,517,248	64,006,648	62,275,999
Capital paid-up...	64,327,036	64,183,877	63,051,104	60,186,801
Amount of rest...	29,630,785	29,591,769	27,619,464	20,991,332
LIABILITIES.				
Notes in circulation ..	49,588,236	46,682,028	42,543,446	35,233,310
Balance due Dominion Govt.	3,983,285	3,835,244	2,532,257	5,747,813
Bal. due to Provincial Govts.	2,289,183	2,350,418	2,358,888	3,840,411
Deposits on demand ..	100,799,465	97,068,792	87,352,116	55,197,227
Deposits after notice ..	172,037,773	170,293,952	152,005,027	69,513,251
Loans from banks in Can. sec.	706,090	429,017	.....	32,531
Dep. on demand, in Can. banks	3,050,500	4,512,910	3,714,488	1,853,376
Bal. due Can. banks dly exch.	190,534	201,817	130,803	781,219
Bal. due agencies, &c., abroad.	1,390,716	892,626	350,357	167,356
Bal. due agencies, &c., in U.K.	5,927,798	5,191,829	2,224,422	2,251,730
Other liabilities...	417,056	411,242	449,112	78,176
Total liabilities ..	341,286,017	331,908,896	293,661,023	175,019,311
ASSETS.				
Specie ..	9,194,914	9,263,464	9,277,098	6,819,015
Dominion notes ..	18,606,887	18,335,635	16,601,509	9,606,206
Deposits securing circulation.	2,071,443	2,092,763	1,984,523	.....
Notes & cheques on other bks.	12,400,327	10,240,936	10,948,128	6,752,269
Loan to other bks in Can. sec.	610,616	461,610	.....	.....
Dep. on demand in Can. bks.	4,720,341	5,232,014	4,980,428	3,326,063
Bal. due from bks dly exchgs.	296,724	313,115	192,471	.....
Bal. due from for'n bks, &c.	28,067,789	29,468,462	23,358,645	12,703,582
Bal. due from bks, &c., in U.K.	13,621,740	12,488,825	13,085,637	4,035,995
Dominion Govt. Deb. Stocks.	4,893,727	4,901,401	4,980,870	2,601,656
Can. Municipal & public secs. (not Dominion).	16,562,563	15,733,206	17,645,553	5,510,051
Can., Brit. & other R.R. secs.	15,039,299	14,701,979	16,612,970	.....
Call loans on banks & stocks.	34,651,363	33,167,178	23,972,295	14,032,256
Current loans and discounts.	259,818,951	254,433,667	224,928,415	159,803,918
Loans to the Govt. of Canada	.....	.....	.....	1,242,868
Loans to Provincial Govts.	2,297,142	1,827,486	2,275,775	557,285
Overdue debts ..	2,450,462	2,342,324	2,525,641	2,534,988
R.E. besides bank premises.	1,728,448	1,687,058	1,990,344	959,066
Mortgages on real estate ..	628,753	625,126	588,595	727,688
Bank premises ..	6,244,311	6,225,058	5,870,765	3,932,100
Other assets...	3,851,602	4,417,400	2,469,396	4,018,300
Total assets ..	437,787,044	427,388,875	384,019,461	256,719,400
Loss to directors & their firm	7,355,011	7,344,033	7,673,833	8,507,353
Average specie for month ..	9,344,411	9,350,912	9,584,441	6,877,391
Avgc Dominion notes for mo.	18,295,885	18,428,004	16,496,892	9,419,674
Greatest circulation during mo.	50,454,221	47,181,046	42,873,369	.....

STORAGE ELEVATORS AND THE ST. LAWRENCE ROUTE.

On the 18th inst., somewhat startling news on the above subjects came from Toronto, on the authority of the "Globe," to the effect that the Buffalo syndicate had actually come to an understanding with the Dominion Government with regard to exclusive privileges in the Montreal harbour. The information seemed specious, and, for a time, it appeared as if the astute members of that syndicate had scored a victory over local interests, without the knowledge, or consent being asked, of the Harbour Commissioners.

The illusion, however, was soon dispelled, the only authority, if such it can be called, for the report being the interesting fact that Mr. Connors, the chief of the Buffalo syndicate, was in Ottawa in company with the Hon. Mr. Harcourt, a member of the Ontario Government, and had an interview with the Hon. Mr. Tarte, Minister of Public Works, on this very important subject. The story as originated in the "Toronto "Globe" is emphatically denied on authority from the Minister.

tion is the application of the Canada Atlantic Co., for a site on which they propose to build a modern elevator. This company being a Canadian one, with its rails extended to the Georgian Bay, has proved its ability to carry grain, at a profit, over that new line. At present the grain intended for export via Montreal has to be transferred to an elevator at Coteau and then brought by barge to Montreal. It is stated that 11,000,000 bushels of grain were thus sent to Montreal this season.

There would seem to be no good reason for delay in granting a site for an elevator to this Canadian company under proper restrictions and regulations. The application was simply laid on the table for future consideration at the meeting of the Harbour Board on 21st inst. The day following the Board had a conference with the Minister of Public Works, the Hon. Mr. Tarte, on harbour matters but, by the report of the proceedings, that application was not referred to, although under present arrangements and understandings of the law, the Ministers sanction will have to be obtained before such a privilege is granted. The matter was of sufficient importance to discuss it before the Minister when the opportunity offered, why it was not done does not appear.

The business done at that meeting was principally a discussion on the new works to be constructed at the east end, the plans for which are not yet completed, and therefore not much light was thrown on the subject. In answer to a question by one of the members the Hon. Mr. Tarte, made the interesting remark, that he hoped the Board would soon reduce the port charges, adding, that "this should be a free port." This is a policy that has been advocated all along by this "Journal" and the subject is of such great importance to the country at large that more will yet have to be said on the subject.

LIFE ASSURANCE AND WAR RISKS.

There is a lively discussion afoot respecting the conduct of life assurance companies in placing an extra premium on the policies of those who have left for the seat of war. The companies have been and are yet the target also for adverse criticism because they declined to issue policies to volunteers at lower rates than those fixed for ordinary applicants.

All this criticism arises from a misapprehension of the position of life assurance companies. It is within the competence of the directors of an insurance company to donate a subscription towards a patriotic object, just as it is in the discretion of a board of bank directors to make a grant to a similar object. But such gifts are too trifling to arouse objection by the shareholders, whose money is voted for such purposes without their consent. The distinction between a business company making a charitable gift to a national relief fund for the army, and making lower rates for the articles it sells, in favour of individual soldiers is as wide as the difference between a casual, trifling act of alms-giving and the course adopted as a business principle.

The life assurance companies are, in an eminent sense, the trustees of their policy-holders. To expect them to insure soldiers whose lives are subject to extra risks, at the same rates as civilians who are free from military risks, is to expect life assurance companies to voluntarily bear an extra share of the costs of war above those of

other business enterprises. Those who supply the army and navy with guns, ammunition, clothing, food, ships, etc., are never expected to do so other than on ordinary business principles. Nor do individual soldiers expect to secure supplies for their personal, or family use, at rates below those usually charged to civilians. Why, then should a life assurance company be expected to discriminate in favour of those whose calling involves an extra risk? No reply is possible, save on the ground that life assurance companies ought to contribute more towards the cost of war than any other class of business enterprise. No reason for such an impost exists.

The only sound principle in regard to soldiers' insurance is based on the following considerations: These men offer their lives for the defence of their country. After once taking the Queen's shilling, a soldier is liable to lose his life any day without the slightest chance of guarding against his fate. For this sacrifice of personal self-control and the fatal risk involved in military service, the nation whom he serves is bound in honour to grant adequate compensation, which necessitates provision for a soldier's bereaved family. In a word, the soldier's life being at the absolute disposal of his country, ought to be insured by the country. This may be said to be done by the pension system, but this is a most inefficient, erratic, and, in too many cases, a most unfair plan. But to expect life assurance companies to undertake what is a national duty by sacrificing ordinary policy-holders' money to pay the extra cost of soldiers' insurance is too unreasonable to be worth serious consideration.

The proportion of killed and wounded in the present war is being observed with great interest. The fatalities to our officers is especially commented upon. So many British officers having been shot arose from their following orders to take the best position to judge when a successful rush may be made, as by this course they can best save the lives of their men from being wasted. The "Review" states, that in the three fights of Elands-laagte, Dundee, and Rietfontein, there were 16 officers killed, equal to 4.13 per cent.; 79 non-commissioned officers killed, equal to 0.60 per cent.; and 59 officers and 426 non-commissioned officers wounded. The total killed and wounded at the above battles, which opened the campaign in South Africa, including officers, non-commissioned officers and men, was 580, which is equal to 4.33 per cent. of all who took part in those engagements. At the battle of the Alma there were 7 per cent. killed and wounded, but the locality was a favourable one for heavy casualties. The marvel was, and ever will be, that the Russians did not drive their enemies into the sea, or compel them to surrender. But the French and British troops both fought side by side with a magnificent courage never surpassed on a battle field, by which they sent the Russians flying to take shelter in the forts of Sebastopol.

The Boers are fighting on familiar ground, they have the range at every point occupied by their guns. Their cover is well adapted to protect them and baffle their enemies. They are fighting behind natural bastions constituted of huge stones and rocks. Such positions are well nigh impregnable to troops unacquainted with the local topography. The Boers enjoy much the same kind of stronghold as did the natives who found refuge from the Romans in the fastnesses of the Welsh mountains. The Swiss have held their country against invading armies of enormous strength, by using their mountains as fortresses. The Romans and Austrians,

however, had no artillery, or Wales, Scotland and Switzerland would have been subdued., The Boers have already found that when our officers do get the range they can drop shells wherever and whenever they wish to present such compliments. There must necessarily be a waste of life in carrying on war under such conditions as exist in South Africa. But, although we are shocked by the details of the fighting, there is no reason to anticipate as high a percentage of fatalities as have occurred in many previous campaigns. Our hope is, that the Canadian volunteers will all come home safe and sound, save those who may determine to settle in the new Confederation of South Africa which will be the result of the war.

DEATH OF MR. HUGH McLENNAN.

Another valuable life was quenched about midnight of Tuesday last, when Mr. Hugh McLennan suddenly expired. Deceased had presided on the previous day at the special meeting of the Convocation of McGill College in reference to the death of the late Principal, Sir William Dawson. A few hours before his death he was walking amongst the mourning cavalcade at the funeral of his distinguished friend. The day being raw and damp, probably lowered his vitality, as he was not in the best of health, and he had been depressed by the recent death of Mr. D. G. Thomson, with whom he had been long very intimate. Mr. McLennan was one of a Glengarry family. Born in 1825 in that town he came to Montreal in his 17th year in the service of the line of steamers running here from Kingston. In 1850 he was appointed freight agent. In 1853 he joined his brother as partner in the firm of I. & H. McLennan in the grain transportation business, from which his brother retired in 1867. The business was taken over by the Montreal Transportation Company, of which deceased became president, which position he held at the time of his sudden death. He also conducted one of the heaviest grain and shipping enterprises of this port. He held the office of President of the Intercolonial Coal Co., the Black Diamond Steamship Co., the Williams manufacturing Co., and was vice-president of the Canadian Rubber Co. As a member of the Board of Trade and the Corn Exchange Association he was very highly esteemed. He preceded his friend, Mr. Thomson, as representative of the Board of Trade on the Harbour Commission. He was a life governor of the Mackay Institute, and had taken an active official share in the work of the Arts Association and the St. Andrew's Society. Mr. Hugh McLennan was a prominent and most honourable representative of the best element in the mercantile life of Montreal. To the enterprise and the reputation of such men this city owes its high position as a commercial metropolis.

—Sir William Dawson, ex-Principal of McGill University, died on Sunday last. For a length of time his strength had been gradually declining, though his mind, to the last day, was as clear as ever. Sir William had done a heavy life's work as Principal of McGill, and scientific student and author. That College owes its growth to its present rank to Sir William's indomitable energy, his wisdom, his powers as a teacher, and his great administrative capacity.

—The first automobile seen on our streets excited much curiosity as it went on its way up Beaver Hall Hill on Tuesday last.

THE FARMERS' BINDER TWINE CO.

The announcement was recently made of a dividend of 100 per cent. having been declared by the Brantford Farmers' Binder Twine Co. We were not at the time in a position to judge of the accuracy of this statement. But we had our doubts on the matter, as, in the very nature of things, a dividend of 100 per cent. made out of manufacturing industry was incredible. Our suspicion was well founded as to this dividend not being derived from manufacturing profits. We have the best authority for stating that, "the dividend of the Farmers' Binder Twine Co. is part of the surplus of previous years, and in reality was made; not in the manufacture of twine at all, but by the judicious purchase of raw material, which, on account of the Philippine war, suddenly advanced, the war preventing the growth and production of the raw material."

The Company might indeed have realised larger profits by selling the raw material, than by turning it into twine, and it gave a part of the benefit derived from the increase in the price of raw material to their customers. All questions, therefore, about duties, or no duties, have no bearing upon the question as to how this large dividend was earned. The managers of the Brantford Company are entitled to credit for their shrewd foresight in buying raw material on the eve of a rise. The enterprise is not a benevolent association, though, if we may judge by some comments, they were bound in charity to give to their customers the entire proceeds of what turned out to be a most lucrative business operation.

When farmers speculate in a rise in wheat by hoarding it when prices are low, we have never heard it argued that they are bound to sell such wheat below the market price when the price has advanced. Manufacturers are much in the same position. In many industries raw material has to be kept in stock sufficient for the needs of a length of time, or supplies to be contracted for months ahead. The manufacturer makes goods also far in advance of their being ordered. In both cases he runs a risk of prices so rising or falling as to involve him in loss, or give him the chance of good profits. All these contingencies are in the ordinary course of trade. A banker in this city told us of an incident bearing on this which is worth publishing. A Scotch druggist who was in first-class credit ordered, as he thought a pound of indigo. He, however, wrote "a ton." He was terrified at the order being filled, but as this cornered the indigo market, the price was at his control. He saw the chance and made a fortune out of his mistake!

Had the Manila hemp fallen after the Brantford Co. had laid in heavy stocks, they would, probably, have come out at the thin end of the horn, after a tight squeeze to get through. Business men will rather admire their foresight and envy their good luck, than snarl at their having "struck oil" by a fortunate purchase of raw material.

—The roofing business carried on in this city by Mr. Enoch James, under the style of The Montreal Roofing Co., is in the charge of the assignee. The liabilities amount to \$57,000, Mrs. Josephine E. James being an unsecured creditor for \$31,612. The assets include movables valued at \$6,500 and various pieces of city and suburban property. Mr. James succeeded Joseph James & Co. 13 years ago, the business being incorporated in May, '95, with an authorized capital of \$150,000. Several suits had been instituted lately.

ONTARIO MUTUAL FIRE INSURANCE COMPANIES.

Last week we gave a condensed statement of the returns of the three life insurance companies whose operations are confined to Ontario. The strictly mutual fire insurance companies that work under a license issued by the Ontario Government are quite numerous the number in the Report of the Inspector of Insurance being 84. Many of these mutuals are very small concerns. There are 8 companies whose assets are less than \$16,000. Twenty-six have assets ranging from \$20,000 to \$40,000. The largest amount of assets held by one of the 84 mutuals, \$211,484, is credited to the Waterloo North, the next to it being the Howick Farmers' which owns \$189,995. Being based on the mutual principle, which renders each member liable to an assessment to provide for any claim which occurs, their actual revenues are dependent upon the capacity of the members to meet assessment calls and to pay their other obligations.

Farmers in Ontario and other classes of insurers in mutual fire insurance companies, have evidently considerable confidence in their neighbours. They have placed \$148,250,500 of property at risk in those companies, whose aggregate assets amount to \$4,097,623, out of which the sum of \$3,889,658 is made up of "unassessed premium note capital." The balance of their assets, \$207,965, consists of \$116,129 in cash, \$56,936 in mortgages, \$13,812 unpaid assessments, \$1,409 agents' balances, and other small items. The total current liabilities of the 84 mutual companies was \$63,226, of which \$47,105 was for borrowed money and bills payable, \$5,409 on unadjusted losses, \$7,893 adjusted but unpaid losses, and other small obligations.

The income statement in the Inspector's Report is somewhat peculiar. The total amount of income is given as \$362,192. The main items are, Fixed payments of 1898, \$151,850; assessments, \$134,574; borrowed money, \$61,261; interest, &c., \$7,664; cash from bills receivable, \$2,043; fees or surveys, \$2,774; the balance of \$1,096 being from other sources. The expenditure total was \$346,786, being \$15,406 in excess of income. The losses paid amounted to \$224,747, the general expenses were, \$47,523; agents' commissions, \$12,648; law expenses, \$2,388; interest, \$2,874; rebates and refunds, \$2,507; dividends, \$1,409; the balance being for undetailed purposes. The official report gives a summary table from which we find the "gross amount at risk on mutual plan" was, \$148,250,500, number of policies in force, 87,718; the premium notes net, unassessed, \$4,672,236; surplus of general assets over liabilities, \$5,289,169; new business in 1898, \$54,864,548, and premium notes taken in 1898, \$2,117,994. It is not practicable to give the ratio of losses or of expenses to premiums, as in the other class of companies, but it is claimed that the losses are less on mutual fire insurance companies because the claims have to be assessed upon neighbours. If this is so, it is a pity that the word "neighbour" were held of wider signification by policy-holders in the regular line companies, so as to include the shareholders of such companies, whose interests are very little considered by the insured generally. The expense account of the 84 companies includes one item, "\$800.96, salaries and directors' fees," which is open to explanation, as this sum is for four companies only, and 80 of them seem to pay not a dollar for salaries. Most of these mutual companies are free from con-

flagration risks, as their policies, as a rule, cover isolated properties; so, when a loss occurs, the assessment is moderate. The very large number of mutual fire insurance companies in Ontario, 21 of which have "Farmers" as a title, seems to point to this system being highly popular with the agricultural community.

THE VISIT OF THE GERMAN EMPEROR.

The visit of the Emperor of Germany to the Queen though avowedly one of family affection, has a political aspect of profound importance. We fear too it has a pathetic one. In all probability this visit is the last occasion of personal intercourse between Her Majesty and her illustrious, but somewhat erratic grandson; as the Queen's age and health forbid the likelihood of her visiting Germany, or William II. again being received as her guest.

The importance of having Germany neutral at this grave crisis can be judged by imagining what would have been the position of England had the South African Republics had the support of Germany. The result could hardly have failed to give the entire supremacy in that quarter of the world to those with whom England is now at war. Natal and the Cape would have been taken from Great Britain, by which her prestige would have been so lowered in the East as to invite rebellion in India, and encourage other powers to attack her possessions in the Pacific and Southern Seas.

Germany, though a most formidable trade competitor, with Great Britain, is her most natural ally. Germans and Englishmen are mainly distinguishable apart only by language. They are fundamentally one people, having the same race characteristics, the same political, religious and educational ideas, the same tastes in literature and art, the same domestic habits, and their social manners, and customs are very similar. Were Germany, Great Britain and the United States to enter upon a friendly understanding there would be such a combination as would keep the world at peace and help forward all movements for the world's betterment and enrichment. Although the visit of the Emperor is stated to be a family affair, it has grave political significance of a nature most gratifying to British interests. The death of Lady Salisbury, just when the Premier was about to meet the Emperor for an informal conference over international affairs, is most unfortunate. But the Queen is a diplomatist of the most eminent rank. If her conversations with William II. could be published we are satisfied it would be found that the mighty influence she wields would be found to have been exerted in the cause of peace, and in approval only of such international action as was necessitated by the claims of justice, and civilization.

—Our Bedford, Que., correspondent writes: Four creameries sold butter on 21st, aggregating 190 boxes. Two cheese factories sold 201 boxes at 10 cents. The market price of creamery was 19½ cents. Rivalry among buyers brought the butter of one factory of its own make to 19½ cents. The amount, however, was small. Dairy sold at 18 to 18½ cents. Separator, 19 cents.

—Mr. Brough has been appointed General Manager of the Dominion Bank, in succession to Mr. Gamble, recently deceased. Mr. Brough was in charge while the late manager was absent for some time in Europe. He has been in the service of the bank a length of time, and gives promise of a successful career in the eminent position he has attained.

PARLIAMENTARY ELECTION COMMITTEES.

A bluebook is to hand which contains the reports of the committee on the West Huron election. This book contains 517 closely printed pages. Whoever's conduct necessitated the country being put to the expense of such an enquiry ought to be made to recoup the amount. Unless the witnesses were a gang of perjurers of an ingenious type; who were familiar with ballot box stuffing, and other methods for perpetrating other frauds, there were crimes committed at the West Huron election deserving the full penalty of the law. Proceedings occupying one-tenth of the time, if properly conducted, would have demonstrated the guilt or the innocence of certain persons, and saved the enormous waste caused by publishing these huge Reports.

The system of conducting enquiries into the conduct of election officials by a Parliamentary Committee is admirably adapted to frustrate the object of such an enquiry. The Committee consists of forty-five members of Parliament who discharge the functions of judge and jury, while some of them pose as the accused—so they try themselves. Most of the members of the Committee are lawyers. The chairman is usually a lawyer, who is a strong political partisan. The questions brought before the Parliamentary Election Committee are often such as involve the character of political agents and wire-pullers. When these persons are supporters of the Government of the day the Government regards its own reputation as being equally at stake with that of its party helpers, respecting whose actions the enquiry is held.

As the Government really selects the members of the Committee, great care is taken to control its decision by having a majority of supporters upon it. The Committee ignores the laws of evidence, save as they, now and again, afford a fine opportunity for a prolonged wrangle over trifling points by members of the Committee, who invariably take sides, as though engaged as counsel for litigants in a Court of Justice. Naturally, therefore, we find in the Report of the Huron Election Committee, hundreds of questions asked, which were worse than irrelevant, as they seem to have been put solely to kill time, and confuse the issue. There were over 15,000 questions put to the witnesses, yet the enquiry was left incomplete! The so-called enquiry resolved itself into a desperate struggle to prevent the facts being fully disclosed. How thoroughly progress may be blocked in a legal investigation when a score of barristers are engaged in an endeavour to thwart each other unrestrained by a judge, or the laws of evidence, we need not state.

The system is radically objectionable. It is obvious that, if any government considers its reputation involved in an enquiry, it ought not to conduct such enquiry by a committee made up of a majority of its own members and active supporters. We also submit, that it is a serious tactical error, for a government to stand in defence of any supporter whose proceedings, as an election official, have been actually criminal; or, at least, grossly fraudulent. When such an election official is accused, or suspected, of tampering with ballots, or the ballot box, it is the duty of the Government to have an enquiry so conducted as to bring out, "the truth, the whole truth, and nothing but the truth."

Governments should remember, that if their honour is besmirched the stain reflects upon their supporters, and the country. Sworn Ministers of the Crown are the guardians of our constitutional liberties and privileges.

Whoever tampers with a ballot box attacks those liberties and privileges, the Government, therefore, is bound by its very constitutional position, as well as by oath of office, to protect the electorate from such frauds as deprive voters of their franchise.

MR. BYRON E. WALKER ATTACKED.

Mr. Byron E. Walker, General Manager of the Bank of Commerce, has been appointed one of the Commissioners by the Ontario Government to report upon the Provincial finances, and the system of keeping the Provincial accounts. We regret to find attacks being publicly made upon Mr. Walker as an unfit person for such a duty, because the bank of which he is manager, does part of the banking business of the Ontario Government, by holding a share of its deposits. It is more than implied, it has been distinctly charged, that he will not render a truthful report because of his being prejudiced by his political leanings and his business associations.

This reflection upon Mr. Walker's honour is much to be deplored. We should be inclined to regard it far more probable that he will show less partiality in his Report than if circumstances were the other way, as he is by no means adverse to showing his independence. One of Mr. Walker's distinguished abilities as a banker is not exposed to even the slightest temptation to commit a dishonourable act owing to the bank with which he is connected holding part of the deposits of the Provincial Government, whose accounts he has to investigate. The Bank of Commerce at end of last month held \$172,783 of Provincial deposits, out of a total of \$28,176,812. We are asked, then, to believe that Mr. Walker would disgrace himself, by signing a false report in favour of one customer because that customer has \$172,783 on deposit in his bank, when such false report would do himself a personal injury, the money measure of which alone would exceed what is alleged to be enough to depraved his judgment, in which money he has no personal interest! Those who charge Mr. Walker with being even liable to have his judgment affected on a public financial question, of great public interest, by anything except indisputable facts, can only know him by name, not at all by repute, much less by personal contact. Whatever Report the General Manager of the Bank of Commerce signs will command the implicit confidence of the public of Ontario of both parties, its integrity and absolute reliability will only be challenged by a few whose suspicions are singularly unfounded.

—Our correspondent at Port Elgin, Ont., writes:—R. J. Graham of Belleville started an evaporating and canning factory here a few weeks ago, and has purchased large quantities of apples and potatoes. Employment is given to about 60 hands, mostly boys and girls.—Several carloads of cattle have been purchased at low prices, owing to drought, in the neighbourhood of Ingersoll and Woodstock, and sold here at auction to farmers for stockers.—Crops of all kinds in this locality have been abundant and good. Large quantities of hogs are shipped from here weekly.—A. N. McCannel's stock of tweeds and tailor furnishings were sold by the assignee to W. G. Vance, formerly of Tara, at 80 cents in the dollar. Mr. Vance is now located here. Another tailor by the name of F. R. Cummer, of Owen Sound, has also commenced business here, but not as a merchant tailor.

—The bonds of the town of Pembroke for \$17,000, sold recently for \$17,513. They were for 20 and 30 years, at 4 per cent.

AN ILL-ADVISED APPEAL.

The Netherlands Consul announces by circular "that a meeting of sympathizers with the cause of the South African Republic" was recently held in this city. Those present decided to raise subscriptions on behalf of the committee of the Red Cross Society at Amsterdam. It would have been wiser to have opened a subscription list without associating it with sympathy with "the cause" of the Boers. That "cause" is, an effort to drive the British out of South Africa. In order to effect this, the South African Republic has, for some years, been accumulating cannons, rifles and ammunition, on a scale excessively out of all proportion to the needs of the country for self-defence. Indeed, no power had ever threatened the South African Republic, either directly, or by implication, the need of vast preparations for a war of defence by the Boers never existed. The utter unpreparedness of Great Britain is a complete demonstration that hostilities were not contemplated as being even a contingency in South Africa. The South African Republic seems to have confined its war preparation to the provision of instruments for slaughtering our fellow-British subjects, who are engaged in defending a sister Colony, from invaders. The fund for providing such services as humanity calls for, and such as all civilized States provide, is hardly a fair object for an appeal to British subjects. The war on behalf of the "cause of the South African Republic" will cost Canada probably the lives of some of its gallant volunteers, and certainly a very large sum of money. We do not, therefore, regard the appeal of the sympathizers with the enemies of the British Empire as one which ought to have been made in a British Colony. The Canadian fund for relief of the families of those who have gone to fight against "the cause of the South African Republic" is in need of subscriptions.

JOHN'S WAY.

It is not often that Poetry and Political Economy are found together, but the following verses from the "Spectator" of London are so apropos that we are tempted to make room for them in our columns. The writer's pen-name, "Hosea, Jr.," will recall to many readers the celebrated Hosea Biglow who, in the middle 40's, charmed the literary and political world with his keen satirical work, the "Biglow Papers," long known as the product of James Russell Lowell, late United States minister to Great Britain. The "Pious Editor's Creed" and "What Mr. Robinson Thinks" must bow before "John's Way" subjoined:

J. Bull hes got his faults, maybe;
There's furrin' chaps es good es he,
An' some thet's wuss, 'twixt you an' me
Whatever folk may say;
He's glad tu tread a peaceful track,
Till others hits him fust, ker-smack!
An' then he'll turn tu him 'em back,
Fer thet's John's way!

It's true he likes tu strut aroun'
An' go paradin' up an' down
With all the rabble in the town
A-shoutin' out "Hooray!"
He'll boast afore a fight is won,
But, when the little job's begun,
He don't leave off until it's done,
Fer thet's John's way!

"I know thet I'm a man of worth,"
Ses John, "an' great an' good by birth;
I'll lick the biggest foe on earth
Es dares me tu the fray!"

Such blusterin' mayn't be highly-bred,
But, all the same, he goes ahead
An' does exactly what he said,
Fer thet's John's way!

John hes a foolish trait or so,
He's vain, he's noisy yet we know
He hes a lion heart, although
He tries so hard ter bray;
There's some, they're foolish critters too,
Thet brags uv what they dursn't do;
J.B.—he mek's his boasts come true,
Fer thet's John's way!

An' after all, he might be wuss,
He ain't a vicious kind of cuss,
But rather like the rest uv us,
A mixer—gild an' clay;
He hates his foe, like wusser men,
An' knocks him flat, b'gosh!—but then,
He'll help him tu his feet agen,
Fer thet's John's way!

It's just his way—he can't be got
Ter fight till he hes talked a lot
Of all he's done afore, an' what
"If's goin' ter do to-day;
But when he's took his coat off—my!
Yer can't prevent him of yer try,
He'll do the business thoroughly,
Fer thet's John's way!

THE CONCESSION TO AMERICAN VESSELS.

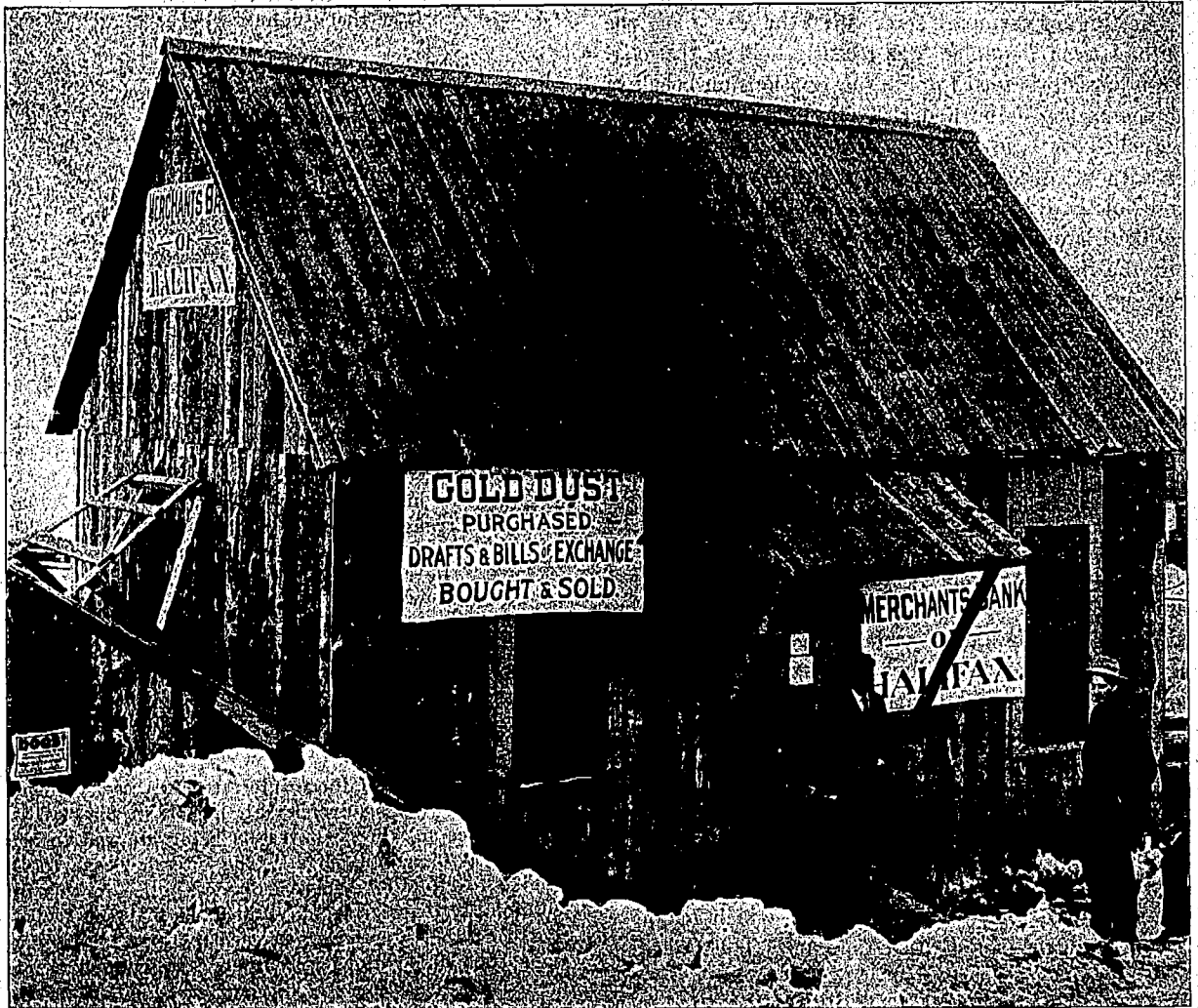
A large number of those interested in vessel transportation interviewed the Premier at Ottawa on the 23rd inst. in reference to American vessels being allowed to accept freights at Canadian ports. The interview was too protracted to allow of a more extended notice in this issue. The Hon. Mr. Laurier frankly admitted that the facts presented by the interviewers seemed to point to the concessions complained of having been granted under a misapprehension regarding the capacity of Canadian vessels to carry the grain waiting for shipment to the sea-board. A reply was promised in two weeks.

The death of the Marchioness of Salisbury, wife of the British Premier and Minister of Foreign Affairs, is an event of especial sadness, which will excite sympathy for the bereaved husband all over the Empire. She was a daughter of the late Judge, Baron Alderson, who, when both were quite poor for their station in life, was married by Hon. Robert Cecil against the wishes of his father who cut off his allowance. He had married a real woman, not a fashionable doll, who shared his poverty with more than bravery, with irrepressible cheerfulness. He worked hard as a journalist, his work on the "Saturday Review" having helped greatly to raise the reputation of that, once, brilliant periodical. Lady Robert Cecil, as her courtesy title was, was understood to be a literary help-meat, as she was highly cultured, and was gifted with a capacity for expressing bright, witty, yet wise comments on the literature and events of the day. The Empire owes much to Lady Salisbury's influence over her distinguished husband, as she always leaned to the side of charity and generosity.

The people of Quebec have effected life assurance for \$500 on the life of each one of the married men who left that city to join the Canadian contingent who left for service in South Africa. The arrangement was made with the London and Lancashire Life Insurance Company, of which Mr. Hal Brown is the manager for Canada. The treasurer of the Quebec fund is Mr. H. M. Price. This is in addition to the \$1,000 insurance on each member of the contingent placed by Sir Charles Tupper through the liberality of a friend. The Toronto people have raised \$3,500 to cover the insurance of men from that city, and those of Dundas and Nelson, B.C., have taken the same action for their local volunteers.

At a meeting of the directors of the Dominion Iron & Steel Company, Sydney, N.S., held in this city on the 21st inst., Mr. Alfred Moxham, of the Lorraine Steel Works, U.S., was appointed general manager.

BANKING IN THE KLONDYKE.



The above picture tells its own story, it shows the exterior of the banking office of the Merchants Bank of Halifax, with portraits of the staff, at Atlin, which branch was opened for business in March last. It is certainly a curious illustration of banking life to find a sign hung out, as shown in the picture, "Gold dust purchased." Drafts and Bills of Exchange bought and

sold." Atlin is further north than the Klondyke district, and is no more difficult to reach than Dawson City. Those on the spot speak very confidently of there being a rich gold field in the Atlin District. One group of claims is reported to have cleared \$1,000 a day under placing mining.

RUBBERS AND THEIR ANTECEDENTS.

There are evidences in ancient writings, pictures, and modern habits of antique origin to show how generally there has been an effort to keep the feet dry. The Chinese in our streets to-day wear a shoe with a sole an inch thick which lifts the wearer well out of the wet of a sidewalk or roadway. This shoe looks clumsy, but it is decidedly sensible in construction, as it is light, dry, soft to the tread, warm, easily dried without damage, and adds to the stature, if not a cubit, at least an appreciable quantity. The Chinese shoe is very ancient. The old-time "pattens" of our grandmothers were effectual enough in keeping the feet dry, but were very unsightly, noisy, at times dangerous, and always unpleasant to handle. They were not tolerated inside houses, as the ring destroyed floor coverings, but in kitchens with stone floors, which were common in the north of England, the servants donned their pattens when mopping the paving in their domain, in order to keep their feet and skirts dry.

Few persons in Canada ever saw a pair of pattens. They were simply a pair of wooden soles fastened to the foot, under each of which was riveted an iron ring, about one inch to two inches deep, by which the foot was raised off the pavement by the depth of the wooden sole and the ring. These were chiefly worn by females, though we have seen pattens on male feet, on their way to an evening party, where clean feet were desirable. These foot gear rattled on a stone pavement like hammers. After

being in use for centuries they gave way to a heavy felt sole under a gaiter, but in olden days, both men's and women's boots were far more heavily soled than any are to-day. A gutta percha sandal affair was tried but found little favour. Then came the universally worn rubber shoe of the evolution of which the Philadelphia "Record" tells an interesting story:

India rubber shoes were first manufactured in Roxbury, Mass., in 1833, and verily they were "fearfully and wonderfully made." They bore no resemblance whatever to a shoe, but had the appearance of having been run into molds or blown, the same as glass bottles are made. They were made of pure rubber gum. No attempt was made to imitate the shape of the shoe or foot they were intended to cover. In shape they were hollow tubes, tapering toward the toe. At the place where the opening to pull them over the shoe should be was an irregular hole, without shape, just as they came from the mold. The hole was enlarged with a sharp air of shears to fit the instep, or cut high or low to suit the taste or caprice of the customer. The work was done by the salesman, after the buyer had selected, according to his requirements, heavy or light, thick or thin. Men's sizes were heavy, the soles being frequently from one-fourth to a half inch in thickness. They were tied in pairs and stuffed with straw or hay to keep them in shape for shipment. A lady's foot, incased in this huge, ill-shaped mass of India rubber gum, weighing at least a pound, presented a clumsy appearance, indeed, particularly when compared with the

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light and truly artistic appearance of the present styles. The first made froze so hard as to be brittle, and became as sticky as glue when warm. Then Mr. Charles Goodyear discovered a way of obviating these defects by vulcanizing rubber.

Rapidly following this era of improvements, the india rubber shoe began to assume beauty of proportion and practical utility. The shoes were lasted, and the merchant threw aside his shears. One particularly popular style that had a great run for a couple of years was trimmed with fur around the tops and came well up on the ankles. Dickens has immortalized this particular style by placing them on the feet of the pretty Arabella that Mr. Winkle met and fell in love with while visiting with Mr. Pickwick at Old Wardle's.

All rubber shoes were made from the solid gum at that time, and we are safe in saying that a single pair would outweigh six pairs of those now in the market. Besides being heavy and ugly, they were often painful from being so tightly stretched over the feet. They made the wearer look club-footed and any attempt at embellishment was a failure and made them appear clumsier still. But this condition of things was not to last. In 1844, Goodyear perfected his vulcanizing process, and his method of spreading the pure gum upon elastic textile fabrics, and the manufacture of rubber shoes has since improved from year to year, until they have become a thing of beauty.

—Our Buckingham, Que., correspondent writes:—Business in Buckingham and its surroundings seems to be lively. Since last spring, there has been but one small failure, M. A. Menard, who started a small grocery store without any capital, but had two of his relatives to back him up to the amount of \$600. He commenced business in May, 1898, but being unable to meet his obligations he had to fail on the 10th of August last. His liabilities were \$1,611, assets, \$350. James Martin was appointed curator, who was authorized by the Court to sell the assets, which were sold yesterday at 56 cents in the dollar. W. Major of Ottawa was the purchaser. It is reported since that Mr. Major sold the same to Mr. Hugh Martin of this town, who intends to establish a first-class grocery—

F. A. Thomson, U.S., will remove next week to the new building of A. M. Lapierre, where he intends to increase his stock and his business. Being one of the nicest stores Buckingham possesses, and the location being a good one, an excellent business will doubtless be done as Mr. Thomson is advantageously known for many years. —Hoss Bros. saw-mills closed yesterday for the season, owing to the temperature. They had logs on hand to keep the mills busy for many weeks.—The MacLaren Estate mills are still running night and day, while the weather permits.—A seizure for \$413.86 was made to-day in a cause wherein A. M. Lapierre of this town is plaintiff vs. Severe St. Amour, a farmer of the township of Portland.—At the last session of the Federal Parliament a sum of \$5,000 was voted for the erection of a new post office in this town. The Government is disposed to pay this amount provided the corporation furnishes the site. It appears there is opposition made by the town councillors to vote the necessary funds for this object.

—Our Hamilton correspondent writes:—H. M. Winter, Berlin, Ont., commenced business as a general store keeper on the 28th of August last. He then represented that he was worth from \$4,000 upwards. He assigned 7th November. At a meeting of his creditors in Berlin, on the 15th inst., the assignee presented a statement of which the following is a summary: Liabilities, preferred creditors, \$110.27; ordinary do., \$6,169.89; total, \$6,280.16. Asset, stock in store, \$1,847.95; cash in bank, \$6.02; total, \$1,853.97. Nominal deficit, \$4,426. His bank account shows deposits: August, \$2,450; September, \$2,463; October, \$1,265.69; total, \$5,778.69. Cheques for all purposes, \$5,772.67. The goods purchased by him were as follows: Groceries, \$5,513.34; dry goods, \$3,628.53; boots and shoes, \$804.55; crockery, \$475.94; clothing, \$430; tinware, \$188.59; total, \$11,040.86, which compared with the item of goods on hand, \$1,847.95, shows that something is amiss. Mr. Winters was, after the meeting of the creditors had been held, arrested on a charge of making away with goods with intent to defraud creditors. At a subsequent meeting of the creditors, a representative asked the insolvent how he had disposed of goods purchased from them two days before the assignment. He said they had been sold in the usual way, and that he wanted to get a silk hat. The deficit of \$4,000 was...

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game. A subsequent letter from Toronto states that H. M. Winter, who is in jail charged with defrauding his creditors, and who at a meeting of the creditors, offered twenty cents on the dollar, is now endeavoring to make a settlement at thirty cents on the dollar. Toronto creditors will not consider this offer, and, while some are of the opinion fifty cents on the dollar should be accepted, others have decided to accept no offer, but go on with the prosecution.

—Our Prescott correspondent writes as follows:—A seeming paradox occurred at Arnprior the other day—as will appear on reference to business changes there. Geo. Richman, an hotelkeeper, made an assignment and in making out affidavits proving claims, the heading is "In the matter of George Richman, an insolvent,"—illustrating the saying that there is not much difference between a rich-man and a poor-man anyway.—The directors of the Prescott Elevator Company, Limited, held a meeting lately and filled up the vacancy in their board, caused by the lamented death of Nelson Willard, Esq., hardware merchant, in June last, by appointing I. D. Reid, Esq., M.P., for South Grenville and manager of the Edwardsburgh Starch Works, to a seat on the Board. The acquisition of Mr. Reid's presence on the Board will give a new boom to this very successful institution. A full meeting is called of the directors for 28th instant, and of the shareholders for 4th December, to confirm by-laws respecting the working and management of the elevator. — Messrs.

Clark and Connelly, the contractors for Prescott water-works and sewerage, have finished the water works and entered partially on the sewerage. The rock excavation is turning out difficult and more extensive than the citizens expected.—Great improvements are contemplated by the Edwardsburgh Starch Company to their, even at present magnificent premises at Cardinal.—Arthur Jordan, a prominent merchant here, until the recent sale of his business to Fred. S. Evanson, his popular successor, died at Saranac Lake, recently, and was buried here.

—Interest in the manufacture of high grade cheese and butter cannot be better served than by meetings of manufacturers from time to time, where the best ideas of each can be known to all thereby allowing no feature of success to be ignored or neglected in keeping these important branches at the highest possible level. A Brantford, Ont., dispatch states that a meeting of the Executive of the Cheese and Butter Association of Western Ontario was held at Stratford last week, at which were present Messrs. Harold Eagle, President; Aaron Wenger, Ayton; J. A. James, Nilestown, and R. M. Ballentyne, Stratford. A report was submitted, giving a list of those who had accepted invitations to the annual convention to be held in



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Stratford, January 16 to 18, and the subjects they would there discuss. Among those from outside Canada are Mr. E. H. Farrington, professor of dairy husbandry at the experimental station of the University of Wisconsin, who is acknowledged the best investigator of all subjects connected with butter-making in the United States. It was decided to offer \$200 as prizes for essays on butter and cheese making, to be divided in each case into prizes of \$50, \$25, \$15 and \$10. Competition to be open to cheese and butter makers who have worked during the year 1899 as makers or assistants in factories or creameries situated in Western Ontario, professors and instructors being debarred. The awards are to be made at the convention when the first prize essays are to be read and discussed. Action on the question of a grant of \$100 for prizes for a cheese and butter exhibition was deferred for further inquiry and consideration. The arrangement of the convention programme was referred to a sub-committee consisting of the President and Messrs. McLaren, Ballantyne and Paget.

LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale (for sums of \$550 and upwards), as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in cases of writs, etc.

WRITS ISSUED—ONTARIO.

November 10:

Blanshard Tp.—R. H. O'Neil & Son vs James Brookes, \$467; Carnarvon Tp.—J. Kennedy et al vs W. J. Berry et al, \$577; Dunn—Elizabeth Ramsay vs Robt. Ramsay, \$5,000; Hawkesbury E. Tp.—G. W. Leroux vs A. A. McDonald, \$308; Napanee—Merch. Bk. of Can. vs Vanliven & Co. et al, \$477; Wilson, Patterson & Co. vs Vanliven & Co., \$311; Niagara Falls—J. E. Green vs J. J. Beck, \$577; Orillia Tp.—J. J. McNeil vs Alex. Begg, \$500; Ramsay Tp.—J. A. Teskey vs Milton Teskey, \$300; St. Thomas—N. Small vs J. A. Gilbert, \$667; Seaforth—Bank of Commerce vs W. D. & A. G. Van Egmond, \$6,002; Toronto—F. C. Curtis vs J. W. Curtis, et al, \$1,000; Hanover National Bank vs Domin-

ion Mill Stock Co., \$478; Bank of Toronto vs W. R. Draper, \$483.

November 18.

Erbicore—E. Stock vs George Diehl, \$676; Havelock—Charlotte Moie vs James Colquhoun, \$500; Kirkfield—Selfvester Bros. Co. vs Alex. Fraser, \$400; London—J. Garvey vs W. W. Johnston, \$408; A. V. McLeod vs P. H. McLeod et al, \$5,000; Midland—J. W. Lang vs Joshua and M. A. Hill, \$304; Renfrew—R. McNab vs John Brady, \$400; St. Thomas—Gault Bros. Co. vs McLean & Co., \$1,374; Smith's Falls—I. G. McKenzie vs M. Derbyshire, \$302; Toronto—Bank of Toronto vs Robt. Cheyne, \$788; Bank of Toronto vs E. King Dodds, \$2,434; Bank of Toronto vs E. K. and A. E. Dodds, \$1,223; W. H. Syme vs A. W. Godson, \$367; Toronto Junction—J. Gilbert et al vs J. F. Holden et al, \$576; Victoria Harbor—Morris & Co. vs Victoria Harbor Lumber Co., Ltd., \$944; Walkerton—J. Johnston & Co. vs A. A. Black, \$1,101; Buffalo, N.Y.—J. & F. Charlton vs W. L. Lundy, \$551; Detroit, Mich.—H. Eby vs Herbert Couse, \$425.

November 21.

Brockville—E. J. Dignum & Co. vs Wm. Birks, \$693; J. H. Whelan et al vs A. A. Davis & Co., \$2,504; Clinton—Woodstock Wagon & Mfg. Co. vs James Steep, \$791; Esquesing Tp.—R. J. Campbell vs Jacob and James Hainer, \$434; Guelph—T. P. Coffee vs James Hough, \$621; Hall's Island—E. L. Fish vs Robt. Wilson, \$525; Kingston—Warren Bros. & Co. vs A. R. Martin, \$617; St. Thomas—A. G. Spalding and Bros. vs Stacey Hardware Mfg. Co., \$370; Sombra Tp.—C. W. Sheffer vs Chas. Moran, \$2,500; Toronto—Hobbs Mfg. Co. vs Bishopric Co., Ltd., \$2,254; J. Mitchell vs A. T. Mohr et al, \$1,740; Townsend Tp.—F. Hall vs Bernard McCawill et al, \$3,629; Wallaceburg—J. W. Steinhoff vs John and Peter Murphy, \$1,989; Yarmouth—A. N. Cline vs W. F. Luton, \$300; Chicago, U.S.—M. J. Paterson vs Jno. and Alex. Davidson, \$5,000; Detroit, U.S.—W. Mulock vs Walter and E. Gaynor, \$1,331.

WRITS ISSUED—MANITOBA.

November 10.

Selkirk—J. K. Knudsen et al, \$409.

JUDGMENTS RENDERED—ONTARIO.

November 21.

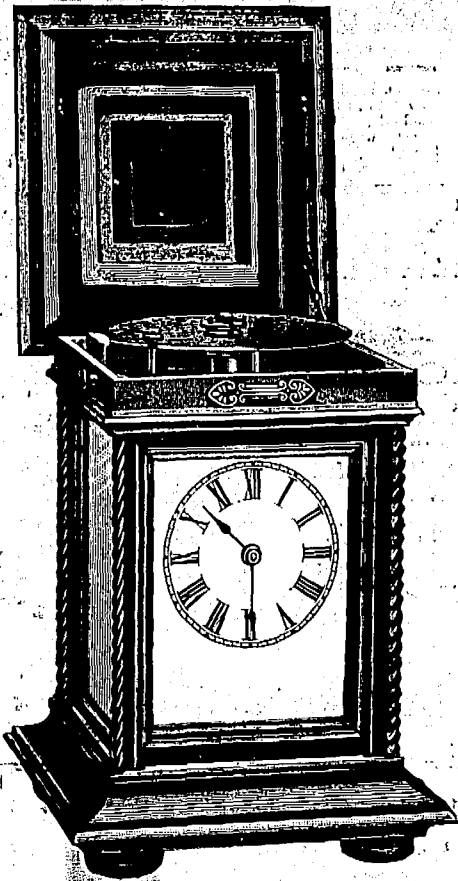
Hamilton—Bank of British North America agt Marion Watkins, \$10,042; Ottawa—C. Ross Co. agt C. B. Hibbard, \$320; Toronto—W. R. Wright et al exvs agt W. C. Dumble, \$4,759; Sophiasburgh—Bank of Montreal agt S. J. Cotter et al, \$311; Brandon, Man.—A. McLagan agt A. D. Cameron, \$14,200.

ESTABLISHED 1867

Telegraphic Address: "ASCIO, LONDON."

A. MAYER & SON,

127 Aldersgate Street, LONDON, E.C., ENG



Wholesale and Export Clock Merchants.

Send our Trade Card at once for a Copy of OUR NEW CATALOGUE of 100 PAGES of ILLUSTRATIONS. Mailed anywhere Free. Indents accepted direct if accompanied with draft on London Bankers, otherwise through Merchant Shippers

LEATHER MERCHANTS MEET.

At a meeting of leather merchants held in this city on Wednesday it was decided to change the existing terms to sixty days net, or thirty days less 1 per cent., or spot cash less 2 per cent., or discount allowed for any unexpired time at the rate of 12 per cent. per annum. Similar meetings were to be held in Quebec and Toronto. It is expected the trade in general will adopt these terms. The above go into effect, as far as the Tanners' Association is concerned, on Dec. 1st.

BUSINESS DIFFICULTIES.

—Thos. Rooney, blacksmith, Fallowfield, Ont., has assigned. He began, in '98, with small capital.

—Fenwick Bros., cigars, Toronto, have assigned. Present business was started in Mar., '98. Overstocking seems to have assisted the present trouble.

—J. Roston (or Rostonsky), began repairing shoes in Montreal in March, '92. In '94 he added a stock of shoes. In '98, he suffered by fire, and somehow about this time he got his signature reduced as above. After the fire he assigned and settled at 60 cents in the dollar. He has now assigned with liabilities of \$8,340. His wife has a dower claim for \$5,000.

—We regret to hear of the death of Mr. Walter Blue, a long time highly respectable and wealthy clothing merchant of Sherbrooke, Que.

FINANCIAL.

Thursday, 23rd Nov., 1899.

Considerable surprise is being expressed at the amount of call loans as shown in the October bank statement, when it is known how limited have been the operations which call for these loans. The mystery, which has been declared to be "inexplicable," would probably be cleared up were the call loans made in the Canadian market distinguished in the bank returns, from call loans made by the agents of Canadian banks in New York, as those who arranged the form now used for the monthly bank statements undoubtedly intended should be done. Rates in New York for call loans have again risen to high figures, on the 21st inst., they advanced to 14 per cent., but slackened off to 6 towards the close of the day. A good authority declares that the Treasury coming forward to buy 25 millions of bonds averted a very disastrous panic. The remarkable conditions which have prevailed for some time in the American money market are attributed by Mr. Clews, largely to the great trust creations of this year. Since January 1st corporations with a total of \$2,000,000,000 of capital issues have been organized. Such vast operations have, no doubt involved transferences of capital and obligations on an enormous scale. It is held that there has been capital diverted for the use of these trusts, which otherwise would have been avail-

THE FILTER FOR CANADA.

CISTERN FITTED WITH

PORTABLE



Typhoid and other Water-borne Diseases entirely prevented by the use of the



CISTERN AND DOMESTIC FILTERS

No. 3 OR LARGE CISTERN FILTER.

MADE BY THE

CISTERN FILTER.

LONDON AND GENERAL WATER PURIFYING COMPANY, (Limited)

No Families who value their Health should be without one

Patronised by H. M. the Queen and Royal Family, numerous Hospitals, Sanitary Institutions, etc., also by the elite of the Medical Profession.

Testimonials from the Highest Authorities. Indents through Shippers only.

Full Particulars and Prices from Secretary, 157 Strand, London, Eng.

Clothing buyers visiting the Market will do well to give us a call.

LARGE ASSORTMENT

→ Right Values.

H. VINEBERG & Co.,

25 St. Helen St., MONTREAL

The following is another example chosen from among many letters of the kind: M. S. Foley, Esq., "Journal of Commerce," Montreal.—Dear Sir,—Enclosed please find postal note for \$4, being payment subscription to your very meritorious "Journal" to the year ending 30th Dec., 1900. The writer is very pleased to see the rejuvenating influence of summer vacation perceptible in the verve of the "Journal."—Yours truly, Charles Jenkins, President. Petrolia, 20th November, 1899.

able for the calls usual during the harvest season. Besides this, the great activity of manufacturing and general business, has caused moneys to be withdrawn from banks and trust companies, and liquidations of investments to be made, to meet the demand for new capital. We have similar conditions in Canada, to some extent, but, as we show in our article on the October bank statement, the demand for money in this country, has been met by large expanses of the note issues. Trading on the local Change has been quite small. Pacific has been sold at 95; Gas at 190½ to 191; Toronto St., 108½ to 108¾; Merchants Bank, 16¼; and Royal Electric, 168 to 169, the latter stock having almost monopolized attention. At Toronto sales have been made of Imperial Bank at 215½; Dominion, 268½; Western Assurance, 165, and Freehold Loan, 75. The Weir trial is proceeding but slowly, as the counsel for the defence is raising every possible difficulty by ingenious technical objections, which, so far, have been over-ruled. The Bank of England statement for this week is anxiously awaited but we doubt its having any feature to affect prices. Call loans stand at 6 to 6½. Sterling exchange, sixties, are 8¼ to 8½, demand, 9 3-16 to 9 5-16.

The following is a comparative table of stocks for w.e. Nov. 23rd, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

By Special Appointment to H. R. H. The Prince of Wales

Heaton, Butler & Bayne,

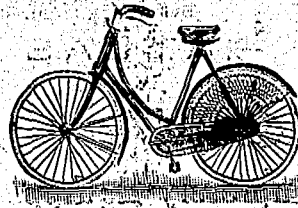


14 GARRICK STREET,

Estimates and References to completed Works on application.

Artists in
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Mosaics and
Decoration.

LONDON,
Eng.



The New "PREMIER"

Cycle Company,
LIMITED.

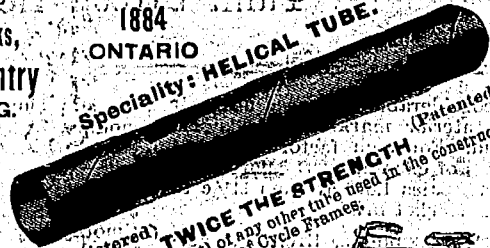
Largest Makers in the World.

EVERY TYPE AND GRADE

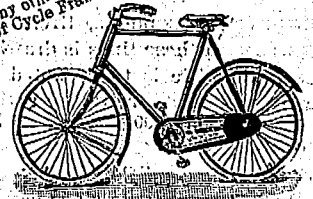
Head Offices
AND
Works,
Coventry
ENG.

HIGHEST
AWARD
1884
ONTARIO

Speciality: HELICAL TUBE.



(Registered) TWICE THE STRENGTH
(Weight for Weight) of any other tube used in the construction
of Cycle Frames.



Descriptive
Catalogue
and
Shipping
Terms
on
Applica-
tion

Business Established 1875.

BANKS.	Shares Sold.	Highest.	Lowest.	Average Share Rate Last Year
Montreal, xd.....	6	266	262	243½
Can. Bk. of Com:	6	147	147	140
MISCELLANEOUS.				
Can. Pacific	855	96	95	88½
Duluth S.S. & At.	255	63½	61	2
Royal Electric.....	2244	174	160½	153½
Royal Elec. N'w S'k	778	172½	160	.....
Comm. Cable.....	864	190	193	184½
Corp. 4 p. c. bds.	500	101	101	.....
Twin City	275	64	62½	.....
Montreal Teleg..	854	178	177	176½
Payne Mining Co.	8500	113	111	.....
Rich. & Ont.	601	111½	109	97½
War Eagle	8000	283	278	288½
M. S. R.	192	309½	309	278
Mont. & Lon.....	2100	49½	47	.....
Montreal Gas Co.	96	194	189	198½
Bell Telephone ..	23	190½	190	172½
Toronto Ry. Co.	588	109	108½	105
Virtue	15500	51	46½	.....
Halifax Ry.....	60	108	102½	127½
Republic.....	7400	118	116½	.....
N. W. Land com.	400	118½	118½	.....
Dom. Cot. Mills. xd	200	101½	101	101
Dom. Coal. P'fd..	75	118	118	115½
Loan & Mortgage.	40	140	140	.....

Brazilian exchange for the week ending
Nov. 22, is as follows:

Nov. 16.....	7 1-16d
" 17.....	7 1-16d
" 18.....	7 1-16d

" 20.....	7 3-32d
" 21.....	6 31-32d
" 22.....	6 31-32d

MONTREAL CLEARING HOUSE.

Total for week End- ing Nov. 23, 1899.	Clearings.	Balances.
	\$15,958,105	\$2,610,750
Corresponding Week of 1898....	14,939,864	1,904,602
" " 1897....	11,304,976	1,710,297
" " 1896....	9,121,586	1,415,568

MONTREAL WHOLESALE
MARKETS.

Montreal, Nov. 23rd, 1899.

The winding up of ocean navigation from this port, for the present season, which caused something more than the usual rush for some weeks, owing to the scarcity of vessels, has reacted during the latter part of the present week to the quieter movements which characterize local dealings. The mild weather is admitting of much more lake traffic than usual, a very desirable feature now, that pressure for freight space is everywhere apparent. Wholesale grocers were never so busy as at present. Leather is in good request for export. Hardware has scored a few points as shown elsewhere. Teas are in good demand. Winter freight rates have advanced many lines of chemicals and kindred goods.

BUTTER.—The market during the past week has shown some improvement; a better feeling being evident through exporters again showing a disposition to trade. Finest October creamery is held at 19 to 19½c, with November make a trifle lower at 18 to 19c; the latter running somewhat unsatisfactory in quality. Finest dairy, from all sections is, in light supply and continues to sell at top prices. Townships are firm at 17½c to 18c and Western at 16 to 17 cents as to quality. In under grades there is a good business passing at prices ranging from 13½c to 15c. Roll butter is in small supply and meets with ready sale at 17 to 17½ cents per pound.

CHEESE.—In this market there has been a much firmer feeling noticeable, business showing quite an improvement. Anything offering at 10½ to 10¾ cents has been readily picked up by exporters, several thousand boxes having been placed within a day or two at these figures. The bulk of the cheese of earlier make, which is held having cost from 11 to 12 cents, are not being offered as buyers cannot see their way clear to exceed 10¾ cents, even for choicest offering. The feeling throughout Western Ontario is decidedly better, holders having, it is stated, been

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LONDON, S. E., England,

Patent Hard-Polished Wood Letter of the Latest Designs.

Labour and Space-Saving Joinery of the Best Workmanship
Everything required by Printers supplied.

→ ATLAS WORKS ←

Day & Collins, Ltd.

Offices Completely Equipped in the Most Modern Style.

ESTABLISHED 1869.

ESTIMATES FREE.

Fann Street, LONDON, E. C., England.

Telegrams: "Daycoll, London."

offered considerable advances on their stock. Interior markets: Woodstock, Ont., 22nd.—Fourteen factories offered 4,020 boxes of cheese; 1,880 colored and 2,140 white. Sales 1,870 at from 11½c to 11 3-16c. Market brisk.

CEMENTS, FIREBRICKS, ETC.—The active season in these lines is drawing to a close, and little is to be noted beyond steady values. Arrivals for the past week were but 500 barrels of English cement.

EGGS.—The condition of the egg market has changed little since last report. Arrivals for export account have been liberal, but this source will now be cut off. Locally, trade is good at 22 to 23c for choicest fresh; 2nd choice, 17 to 18 cents; limed, 15 to 16 cents, and No. 2 stock slow at 12 to 13 cents.

GAME, FOWL, ETC.—Prices in these are in a somewhat unsettled state through unfavorable weather which has largely checked the demand. Buyers, as a consequence, are only taking hold in a very limited way, and this condition will not be expected to improve except with the advent of cold weather. Prices show a wide range. Turkeys, 8 to 9½c per lb.; geese, 5½ to 6½c lb.; chickens, 6½c to 7c; fowls, 5c to 6c; partridges, 45c to 70c per pair, as to condition; hares, 15c to 20c pair; ducks, 20c to 70c pair as to variety.

FLOUR, FEED AND MEAL.—The winding up of navigation, which caused a heavy rush of business for some weeks, assisted by the expected change in freight rates, which went into effect last week, has allowed a quieter feeling to possess the market since last report. A fair local business is being done aside from the above falling off. Prices are unchanged. Oatmeal is in better request in a small way. Feed is in good demand at former figures. Quotations are: Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60; and in bags, \$1.65; Manitoba patents, \$4.00; strong bakers, \$3.70; bran, Manitoba, bulk, \$14.00; Ontario do., \$14.50 to

\$15.00; shorts, \$15.50 to \$16.50; mouille, \$20 to \$23 per ton; oatmeal, \$3.55 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$10 to \$10.75; No. 2, \$8.25 to \$9; clover and mixed, \$7.50 to \$8, in car lots on track. Best timothy hay in bulk is held at \$8.50 to \$8.75 per load, averaging 1,500 lbs.

GROCERIES.—The sugar market has remained steady since the slight advance of a week ago placed granulated at \$4.45. The extra demand during the next 30 days will, doubtless, prevent any drop even though foreign markets should temporarily incline in that direction. Raisins maintain the firm attitude assumed early in the season and prices to-day are firm at outside quotations. Seeded raisins sell well at \$1.35 to \$1.50 per case of one dozen pkgs. The grocery trade in general is experiencing a rush of business hitherto unknown, owing, no doubt, to the expectation of an unusually heavy holiday trade, which from present indications, bids fair to be realized.

GREEN FRUITS, ETC.—Export market for apples is gradually improving, this being aided by the proportionately light arrivals for some time. Shipment during the past week were as follows:

	Mont- real.	Bos- ton.	New York.	Total.
Liverpool	5,762	25,438	3,409	34,600
Glasgow	7,045	.....	1,454	8,499
London	.....	\$44	4,109	4,953
Aberdeen	4,135	.....	.....	4,135
Various	1,516	.....	331	1,847
Hamburg	.....	.....	5,329	5,329

18,458 26,282 14,632 59,372
Barrels.

Total for the corresponding week
last year 90,073
Decrease, this year 30,701

Lemons and bananas are both very scarce on this market. Quotations are: Malaga lemons, boxes, \$2.75 to \$3.00; Spanish onions, in crates, 60c to 65c; Canadian do. brls., \$1.75 to \$2; California plums, \$1.25 to \$1.40 per box; bananas, \$2.00 to \$3.00;

apples, in barrels, \$2 to \$3.50; pears, 25c to 50c basket; grapes, Delaware, 10 lbs., 35c; Rogers, 10 lbs., 30c; Niagara, 10 lbs., 20c; blue, 16 to 18c; sweet potatoes, \$3 brl.; quinces, 25c to 40c basket; oranges, \$5.50 to \$6; chestnuts, 8c per lb.; malaga grapes, \$4.50 to \$7 per keg; California Tokay, crates, \$3.25; cranberries, \$6 to \$6.50, brl.

HARDWARE AND METALS.—The market shows a few advances since our last report. On the 23rd, black sheet iron advanced to \$2.70 for Nos. 8 to 16 gauge; 18 and 20 gauge, \$2.40; 22 and 24 gauge, \$2.60; 26 gauge, \$2.70; 28 gauge, \$2.75. Galvanized iron, Queen's head, 28 gauge, \$4.75 to \$5; Canada plates, 32 sheets, \$2.60 to \$2.75, and all bright Canada plates, \$3.25. A meeting of the Canadian Wholesale Hardware Association was held in Toronto on the 22nd inst., but no measures of real importance to the trade were brought up. Business in general is looked upon by the wholesale trade as in a very satisfactory condition with all chances for profitable business in favour of the pushing retailers for some time.

HIDES AND TALLOW.—Prices of green hides hold steady at 10, 9 and 8 cents for Nos. 1, 2 and 3. Reports of higher prices last week were not verified. Receipts during the past week have been quite heavy. Tallow is experiencing a light movement with no change in values.

LEATHER, SHOES, RUBBERS, ETC.—Prices of leather hold very firm. The export trade is brisk. English buyers were in the market this week picking up supplies. A meeting of leather dealers held here this week, and also at Toronto and Quebec is referred to elsewhere in this issue. Shoe manufacturers are receiving good orders, and the outlook for Spring trade is bright.

LUMBER, SHINGLES, LATHS, ETC.—Prices of all grades and kinds of lumber, from the match to the mast, have

20,000 IN USE.

USERS.

- H.M. Government
(1,100 Lamps).
- 40 Corporations
and Vestries.
- Over 20 Railways.
- 50 Electricity
Supply Stations,
- Etc., Etc.,



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Trade Mark—"BROCHPEL" without
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LIMITED.**

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London, England.

USERS.

- Wm. Whiteley,
- D. H. Evans
& Co., Ltd.
- Gardiner & Co.
- Chas. Baker
& Co., Ltd.
- Jones Bros.
- Horne Bros.
- Lewis's.
- Etc., Etc.



El Padre Needles

10 cents.

Varsity,

5 cents.

The Best

CIGARS

that money, skill, and nearly half a century's experience can produce.

Made and Guaranteed by

S. DAVIS & SONS,

MONTREAL, Que.

been steadily advancing throughout the past six months, the present week being no exception to the rule. That this has affected more lines of trade than those placed under the above list will require but a thought to convince. All lines of woodenware, from the clothes pin and rolling pin, to the largest manufactured, have had to be marked up in proportion. Dealers see in the present situation a likelihood of still further advances until the coming spring determines the expected output for next season. The present supply of lumber is not equal to the demand, light stocks being reported from all interior points. The heavy purchases on U.S. account have been largely responsible for the present shrinkage of stocks, which, however, no dealer can complain of from the fact that activity caused it and he doubtless got his share of the trade at profitable prices. Present quotations on the average selling lines are: Good pine, 1 in., \$32 to \$35 per 1,000; do, 1 1/4 in., \$35 to \$45; do, 3 in., \$55 to \$60. Good strips, \$28 to \$32; good shorts, \$20 to \$30. Shipping cull strips, \$15 to \$17; shipping cull siding, \$18 to \$20; mill cull strips, \$10; mill cull siding, \$14 to \$15; 3 x 11 pine joisting, 10 to 16 feet long, \$13 per 1,000 feet. Laths, No. 1, \$3.50 to \$4 per 1,000; No. 2 \$3 to \$3.50.

PAINTS, OILS AND GLASS.—There has been an advance in both linseed oil and turpentine during the week, in accordance with our views in last issue when direct reasons were given why these articles must go higher in price. Linseed, raw, has gone up 2 cents to 63c, boiled, in a similar way, to 66c. Turpentine has advanced from 75c to 77c per gallon. Cod liver oil is very firm in sympathy with the recent heavy advance in producing markets. The seasons paint trade is closing well with prices firm. Glass is steady at the recent advance which placed the price at \$2 for first break.

Provisions.—The mild weather affects trade and business doing is confined to immediate wants. Arrivals of fresh-killed are few and unimportant. In smoked meats there is a fair trade at the reduced prices quoted some weeks ago. The close of navigation will hinder export movement in the latter lines. Lard is in good request, principally for pure. Quotations are:—Selected heavy short boneless mess pork, \$15.25 to \$15.50; heavy Canadian short cut mess, \$15.50; short cut back, \$15; heavy long cut mess, \$14.75 to \$15 per barrel; pure Canadian lard, per cask, 7 to 7 1/2 c; compound refined, 5 1/2 c to 5 3/4 c. Hams,

11c to 12 1/2 c per lb., as to size; bacon, 10 1/2 c to 12c per lb., as to grade.

WOOL.—DOMESTIC AND FOREIGN.—The local market is very strong with everything in fine to medium quality sold almost entirely out. There has been a very brisk demand during the past week, as manufacturers have been getting bare of supplies through long holding off against the existing conditions. The 6th series of Colonial sales opens in London on Tuesday next, when, it is expected by importers here, a further advance of 10 to 15 per cent. over last closing prices will be shown. Some Canadian fleece has been sold on this market during the week at 20c. Filled is held at 22 to 23 cents.

Interested parties in Montreal will be pleased to learn of the decision given in New York in favor of S. Brenner, grocer, of this city, against M. L. Weissman, whose hurried departure from Montreal last July, together with the bulk of his ties and tie goods, clerks, etc., was chronicled in our columns at the time. Mr. Brenner, who was among Weissman's many creditors to the amount of \$800, took out a seizure before judgment with the above result.

SAVING COTTONS.

The "Economist" of the 11th inst., has the following in relation to the J. and P. Coats and the English Sewing Cotton Company: "Within the current year the ordinary shares of the English Sewing Cotton Company have been quoted at 46s 3d, and the preference shares at 37s 6d; but there has recently been a decline in both, the latest prices being 35s and 22s 6d respectively, and market operators, as well as shareholders interested, have been at their wits end to account for the downward movement at a time, when, as the lately-issued report showed, J. and P. Coats have been making enormous profits. Some light was thrown upon the matter at the meeting of J. and P. Coats on Monday last, when the chairman mentioned that that company had sold one-half of the shares it held in the English Sewing Cotton Company. The reason for the sale was given in somewhat cryptic fashion; but we gather from it that the English Sewing Cotton Company have failed to obtain effective control of their sales within a reasonable time, and that complications followed which, the chairman said, we had reason to fear would result in the English company suffering considerable loss, and as in that event our profits could not have failed to be likewise affected, we did not care to run the risk of additional loss through holding such a very large number of their shares. Mr. Coats added that there was reason to believe that the executive of the English company were adopting measures which would prevent further difficulties; but should they not do so within a reasonable time, the remainder of their holding of the shares would be sold. It is clear from this that the arrangements between the two sections of the sewing-cotton combination are not working altogether so smoothly as was anticipated when the English company was formed. The junior member of the combination will, doubtless, do everything it possibly can to fall into line with the more important undertaking; but if it fails in the effort, and the two concerns become dissociated, it may easily happen that the rupture will lead to renewed competition and cutting of prices, with lessened profits to both. It would not be the first time that internal dissensions had wrecked an attempted monopoly."

IMPROVED CYCLE SADDLE

Saddle soreness is one of the troubles of cyclists. It has caused many a bike to be discarded. It has been thought that this drawback was a necessary condition of cycling. This is so, no doubt, with ordinary saddles, which necessitate such action by the limbs of a rider as is certain to produce soreness sooner or later, if the bike is freely used. Mr. C. Crowsley, London, England, has studied this mechanical defect to good purpose as he has brought out an "Improved Cycle-Saddle Support," which obviates the annoyance so generally complained of. The object of this improvement, "is to permit the saddle to rock in a lateral, or transverse direction, and thereby accommodate itself to the movements of the rider." The advantages gained by it, are, less pressure and friction, greater ease, free thrust and full force, least oscillation, saving of springs, and plates, with adaptability to existing rigid saddles and machines. Mr. Crowsley's invention will become highly popular and bikers generally will thank him for removing one of their worst troubles.

PAIN'S FIREWORKS.

There are few persons who have not enjoyed seeing displays of fireworks made by Messrs. James Pain & Sons. The display of celestial pyrotechnics which has excited world-wide interest this month may be allowed to exceed in weird grandeur those of Pain & Sons, but for beautiful effects of brilliant coloured lights even the November meteoric are nowhere compared to those of terrestrial origin. This firm has the largest production of fireworks and goods of that class in the world. The factory stands on 60 acres of ground and employs 500 to 600 hands. The Government, Royal Navy, mercantile marine, lightships, fishing fleets, railway companies use signals made by Pain & Sons. The pyrotechnical displays at the Alexander Palace, Earl's Court Exhibition, and other public resorts are all managed by this firm, who also supply fireworks throughout Europe and the Colonies. The remarkable advance made in recent years in the variety, splendour, and beauty of fireworks, is entirely attributable to the enterprise and the skill of this eminent firm whose output exceeds that of all other manufacturers put together. The goods of Messrs. Pain & Son, London, England, are acknowledged to be the cheapest and best, as well as most varied in the market.

Thos. B. Cumpston & Son.

LINEN,

Works: St. Helen's Mills, Hunslet,

Whitehouse Street, HUNSLET,

LEEDS, ENGLAND.

Reg. Telegraphic Address: "CUMPSSTON LEEDS."

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Railway Carriage Roofing Canvas

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Contractors to the following British Railways:—Midland, Great Northern, North Eastern, Gt. Western, South Eastern, and Gt. Southern and Western Ry. of Ireland.

For best quality of Coal and Dry Kindling Wood, go to I. Cohen & Son 36 Prince Street Tel. Main 814

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT REMUNERATIVE PRICES.

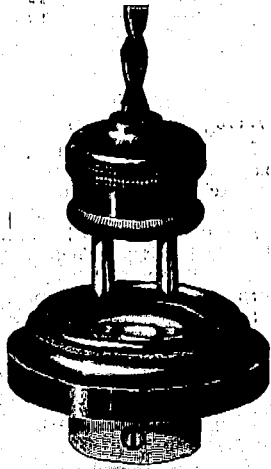
The new Railway Regulations as to the carriage of Liquid Carbonic Acid Gas are now so stringent, and the cost of carriage so great, that any Brewers or Distillers adopting the Company's Process in a provincial town would practically have a monopoly in the district served by them.

FULL PARTICULARS AS TO PLANT AND METHOD OF WORKING PATENT SYSTEM MAY BE OBTAINED FROM

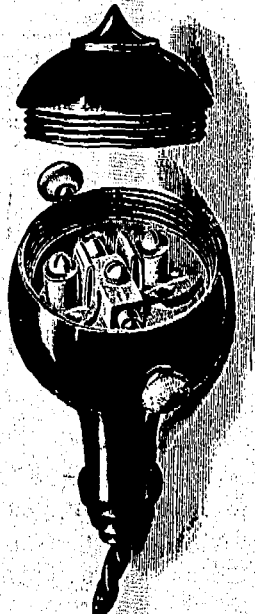
The Brewers' and Distillers' Co₂ Co. Ltd.,
16 VICTORIA STREET, LONDON, ENGLAND.

ELECTRIC LIGHT FITTINGS.

Mr. A. P. Lundberg, of London, England, makes a specialty of electric light fittings, of which he produces



everything needed by the trade of the best design and workmanship. His standard patterns are so highly appreciated as to have tempted some unscrupulous makers to copy them in detail, but of inferior make. Such



frauds are disgraceful, but they are one of the penalties of a high reputation. The trade is now assuming large proportions, and dealers in Canada should keep up-to-date by ordering supplies from Mr. A. P. Lundberg.

THE FARRINGTON WORKS CATALOGUE.

Messrs. H. Pontifex & Sons, London, England, and The Farrington Works, Ltd., conduct one of the largest enterprises in the world, devoted to the class of goods required by iron founders, engineers, mill wrights, copper-smiths, and brass finishers. For Brewery Plant alone they have issued a handsomely bound and profusely illustrated catalogue, which shows every form of apparatus, and machinery used in a brewery of modern, up-to-date type. Another publication of the company is entitled "Cold Storage, Farrington System, described and explained," which is devoted to what the title indicates. All engaged or interested in cold storage would find it profitable to become acquainted with the refrigerating machinery of this firm. The chief catalogue of the Farrington Works Co., is a handsomely bound volume of 900 pages, in every one of which there are illustrations of the goods they manufacture. We must confess to having been surprised at the very great variety of goods of the same class. Take Baths, for instance, and their accessories. The different styles of tubs, basins, fixings, etc., range from those of the lowest price to the most costly manufactured. Many styles shown in this voluminous catalogue have never been shown in Canada, but would sell here now modern fashion demands that baths and lavatories be fitted up luxuriously. Everything needed in the furnishing of a dwelling, in the way of metal goods, may be found in stock at the Farrington Works in the greatest variety, as well as all the tools used by plumbers, painters, carpenters, builders, gas fitters, and all other artisans. Ironmongers, or hardware merchants, should be in touch with the above establishment, for this means practically an extension of their stock to the utmost limit.

BEAUMONT'S PATENT TWO-SPEED GEAR.

The Beaumont Patent Brake Syndicate, London, England, has introduced a system of free wheels, two-speed gear, and brakes. The two-speed gear is designed to afford riders the advantage of changing their gear when riding up-hill against a strong wind, or if nearing the end of a ride, they may wish to exert less power with a corresponding reduction of speed. With a single gear, that is, an ordinary bike, the relation between the power of the

rider and the work he wishes to do, is a compromise, he is too highly geared for hill climbing and too low for work on the level. With a two-speed gear the inequalities of the compromise are reduced within very narrow limits. Thus, if the proportions are fixed at, say, 56 for the low and 84 for the high gear, all ordinary hills can be ridden up at reduced speed, while the 84 will allow of a high speed on the level, or on slightly descending gradients. A two-speed gear will be found of great advantage in windy weather. The Free Wheel is easier, safer, and more comfortable to ride than a fixed pedal. It prevents the possibility of bad pedalling, hence a Free Wheel Cycle appears to run easier than an ordinary one, on country roads it effects an economy of 25 per cent. It is especially convenient for ladies as the dress does not catch. The Beaumont Brakes are more secure than any other. The back pedalling brake is particularly safe in descending hills. These three new features introduced by the Beaumont Patent Brake Syndicate are highly valued by riders in Great Britain. They can each be fitted to any bicycle, and, as they help greatly to increase the pleasure and safety of riding these improvements cannot fail to be universally in demand.

W. SAYNOR,
- Cutlery Manufacturer, -
60 CHARLES STREET,
SHEFFIELD, - England.

Orders promptly Attended To.

ESTABLISHED 1860.

Rio Works, Howard Street,
SHEFFIELD, England.

Joseph Rodgers & Co

MANUFACTURERS OF

Table and Spring Cutlery,

RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.

A. KIRZ,

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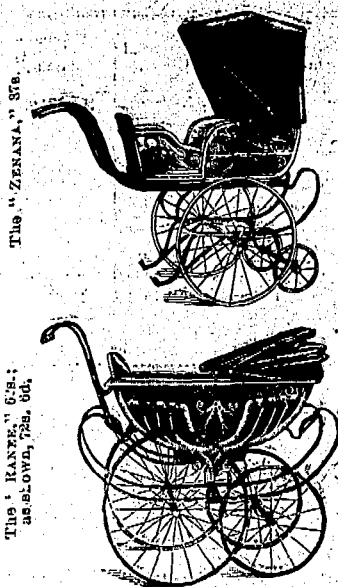
CLOTH SAMPLES, REMNANTS
and TAILOR CLIPS

also dealer in

All kinds of Raw Furs and Fur Clippings.

150 Cadieux St. MONTREAL.

SIMMONS & CO., Wholesale Manufacturers.



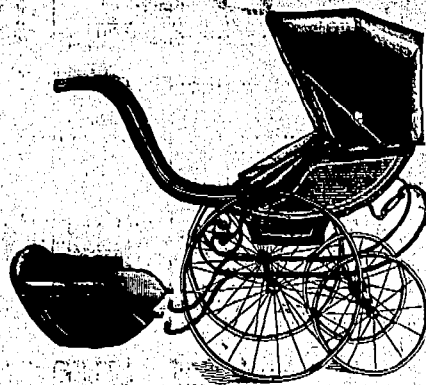
The "ZENANA" Stc.

The "KANGA" Stc. as shown, 75s. 6d.

As a Perambulator.



As a Mail Cart.



The "COMBINATION," 54s.; as shown, 67s. 6d., 87s. 6d., 107s. 6d.
EVERY GARRIAGE GUARANTEED PERFECT AND DURABLE.
 Scores of Designs. Send for Complete Catalogue.
3, 5 & 7 TANNER STREET, LONDON, S.E., Eng.
 Telephone No. 950 HOP. Telegrams—"QUADRI CYCLES."

WAREHOUSE OF JAS. JOHNSTON & CO.

In the wholesale dry goods business there is no house better known throughout Canada than that of Jas. Johnston & Co. At the time their building was built it was as good as could be made, but years have passed and now the management is going to add to it "modern improvements." Conspicuous among these will be Luxfer Prism to bring in daylight and the public may rest assured that what this firm undertakes will be well done. The Prism Company states that it will be "all right."

SILVER CANDLESTICKS AND CANDELABRA.

Whatever electricity may do as an illuminant it will never entirely supersede the use of some forms of candlesticks and candelabra. These articles are capable of such artistic treatment and, apart from utility as light holders, are so attractive in appearance as to claim a place as ornaments. Mr. Walter Latham, of the Brocco Works, Sheffield, England, makes an especially fine class of silver and silver-plated goods of this class. Excellent in quality they are also charming in design. Buyers of silver candlesticks and candelabra will find Mr. Latham's patterns most varied and beautiful, as well as quite moderate in price, when their quality is considered.

SILVERWARE.

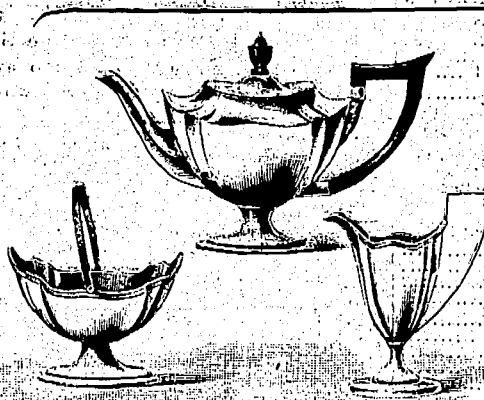
Messrs. Thomas Bradbury & Sons, Sheffield, England, invite attention to their silver and silver plated goods.

Cable Addresses: Bradbury, Sheffield. Silvium, London.

THOMAS BRADBURY & SONS,

22 & 24
 Arundel
 Street,
 SHEFFIELD,

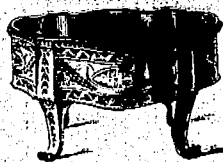
15
 Charterhouse
 Street,
 LONDON,
 ENG.



MANUFACTURERS OF

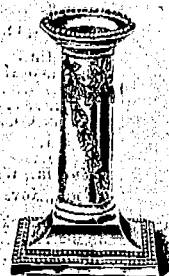
SOLID SILVER GOODS

OF EVERY DESCRIPTION.



ALSO

**Best Electro-Plate only,
 Spoons and Forks, &c.**



Reproduction of Old English Silver actually.

7 GOLD MEDALS.

B. SKINNER, BRISBANE, QUEENSLAND.

24 FIRST PRIZES.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with **TURTLE** from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

FINISHED SOUP.
 Special Prices to Hotels and Trade.

Genuine



Turtle Soup.

READY FOR USE.
 Half-Pint 2s 3d
 Pint 3s 6d.

CLEAR or INVALID.

To the Recipe used by him in London for the CORPORATION BANQUETS.

RETAIL PRICE

B. SKINNER selects the best kind of **GREEN TURTLE** when in full season, **PRIME** and **FAT**, and, having **HIS OWN BOATS**, he gets them **FRESH FROM THE SEA**, and by preparing them as soon as **CAUGHT** he retains the delicious flavour described by Mr. GORDON STABLES, M.D., R.N. on his trials.

Obtain your Supplies from the

ONLY DIRECT EXPORTERS FOR CANADA,

G. H. ADAMS & CO, 101 Leadenhall St., London, E.C. Eng.

All Orders Telegram or otherwise despatched by per return. Telegraphic Address—"ARSENIC" LONDON.

Bank Statement to Govt. Month ending Oct 31 1899	Capital Authorized	Capital Subscribed	Capital Paid up	Reserve Fund	Dividend Rate p. c. annum	Notes Circulation	Bal. due to Dom. Gov. aff'd'ed'ct. advance for credits, &c.	Balance due to Provincial Govts.	Deposits by the public payable on demand.
Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,851,686	27,555	.....	\$ 3,274,216
Commerce	6,000,000	6,000,000	6,000,000	1,000,000	7	5,893,508	307,371	.....	7,704,499
Dominion	1,500,000	1,500,000	1,500,000	1,500,000	12	1,458,373	5,465	.....	4,118,817
Ontario	1,000,000	1,000,000	1,000,000	110,000	5	983,911	16,303	.....	1,717,247
Standard	2,000,000	1,000,000	1,000,000	670,000	5	934,915	19,487	.....	1,823,185
Imperial	2,500,000	2,425,400	2,311,024	1,502,172	9	2,010,867	21,079	.....	4,842,421
Traders	1,000,000	1,000,000	880,020	70,000	6	841,690	.....	.....	1,303,018
Hamilton	1,500,000	1,500,000	1,499,540	1,000,000	8	1,402,666	19,161	.....	3,199,145
Ottawa	2,000,000	1,946,900	1,571,540	1,223,655	5	1,527,066	20,817	.....	2,447,792
Western	1,000,000	500,000	388,233	118,000	5	371,65	.....	.....	197,158
Total, Ontario	20,500,000	18,772,300	18,158,878	8,923,827	.....	16,782,287	436,243	954,644	31,157,498
Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	7,153,857	2,434,465	47,679	32,627,168
British North America	4,866,666	4,866,666	4,866,666	1,460,000	5	2,505,897	16,244	185	5,126,840
Du Peuple	1,200,000	1,200,000	1,200,000	Nil.	Nil.	14,974	.....	.....	.....
Jacques Cartier	500,000	500,000	500,000	265,000	6	169,401	26,097	144,740	360,020
Ville Marie	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bochelaga	2,000,000	1,400,000	1,461,160	565,000	7	1,434,953	21,661	82,746	1,473,889
Molsons	2,000,000	2,000,000	2,000,000	1,625,000	8	1,921,777	25,972	31,065	4,395,537
Merchants	6,000,000	6,000,000	6,000,000	2,600,000	7	4,620,639	230,652	1,287	4,745,137
Nationals	1,200,000	1,200,000	1,200,000	150,000	6	1,189,678	15,102	115,997	1,709,630
Quebec	3,000,000	2,500,000	2,500,000	700,000	6	2,406,124	18,252	102,668	2,631,874
Union	2,000,000	2,000,000	2,000,000	450,000	5	1,936,610	16,781	.....	1,917,990
St. Jean	1,000,000	1,000,000	261,004	70,000	5	147,255	.....	.....	57,835
St. Hyacinthe	1,000,000	501,646	314,360	75,000	6	308,145	.....	.....	44,915
Eastern Townships	1,500,000	1,500,000	1,500,000	860,000	7	1,458,915	21,049	47,763	1,051,600
Total, Quebec	35,266,666	36,271,066	35,803,790	14,750,000	.....	26,167,329	2,322,278	1,211,189	55,829,852
Nova Scotia	2,000,000	1,755,100	1,753,920	2,005,610	8	1,736,378	241,265	.....	3,725,439
Merchants of Halifax	2,000,000	1,099,600	1,952,440	1,501,682	7	1,883,844	127,705	.....	3,120,185
Peoples	800,000	700,000	700,000	230,000	6	697,838	13,456	.....	428,101
Union	500,000	500,000	500,000	250,000	7	467,325	4,735	.....	447,533
Halifax B. Co.	500,000	500,000	500,000	375,000	5	478,938	11,855	.....	635,258
Yarmouth	300,000	300,000	300,000	30,000	7	72,874	15,926	.....	53,370
Exchange	250,000	250,000	259,021	30,000	5	54,607	.....	.....	40,433
Commercial, Windsor	500,000	500,000	350,000	90,000	6	209,532	12,600	.....	115,894
Total, Nova Scotia	6,880,000	6,544,700	6,316,291	4,602,292	.....	5,590,726	427,552	.....	8,566,121
New Brunswick	500,000	500,000	500,000	600,000	12	430,375	40,457	.....	705,638
Peoples	150,000	150,000	150,000	140,000	8	117,063	8,078	.....	67,616
St. Stephen's	200,000	200,000	200,000	45,000	5	95,747	12,257	.....	72,680
Total, N. B.	850,000	850,000	850,000	785,000	.....	633,655	60,792	.....	845,734
Brit. Col.	9,733,332	2,919,996	2,919,996	486,666	5	1,134,145	241,423	123,350	4,371,587
Summerside, P. E. I.	48,666	48,666	48,666	18,000	7	44,932	.....	.....	57,621
Merchants, P. E. I.	500,000	200,000	200,000	15,000	8	175,166	.....	.....	171,052
Grand Total	76,308,661	65,626,748	64,337,686	29,630,765	.....	49,588,235	3,938,288	2,399,183	100,799,465

BANKS. Liabilities—Continued.	Deposits by the Public, payable after notice on a fixed day.	Loans from Can. secur'd	Depos. pbl. on demand or by fixed day by Can. b'ks in Can.	Balances Due other Banks in Canada.	Balances Due b'ks or agts not in Canada.	Balances Due other B'ks or agts in U. K.	Other Liabilities.	Total Liabilities.
Toronto	\$8,001,760	.....	\$239,319	\$76,833	4,914	.....	130	13,976,846
Commerce	20,472,313	.....	35,603	26,816	151,289	1,472,954	1,419	56,069,647
Dominion	11,167,918	.....	.....	.....	.....	508,906	.....	17,284,546
Ontario	4,608,553	.....	.....	20	84,501	246,433	.....	7,317,304
Standard	5,190,368	.....	.....	.....	.....	362,416	.....	8,421,018
Imperial	8,534,287	.....	.....	2,491	.....	.....	.....	15,775,603
Traders	4,642,837	.....	.....	2,659	.....	478,872	.....	7,361,958
Hamilton	6,246,868	.....	35,232	.....	.....	485,749	.....	11,443,341
Ottawa	5,791,729	.....	.....	.....	.....	127,736	.....	9,947,103
Western	1,478,578	.....	.....	.....	.....	1,370	.....	2,044,095
Total, Ontario	76,130,211	.....	631,654	108,828	243,856	3,683,066	1,593	130,131,456
Montreal	20,546,965	.....	823,685	21,168	.....	.....	1,822	63,656,812
British North America	7,178,805	.....	33,417	26,113	745,321	.....	3,559	15,636,021
Du Peuple	1,291,608	.....	.....	502	.....	4,352	.....	1,322,107
Jacques Cartier	1,301,985	706,000	.....	.....	76,776	.....	.....	2,735,111
Ville Marie	.....	.....	.....	.....	.....	.....	.....	.....
Bochelaga	3,706,087	.....	.....	133	20,412	.....	75,717	6,835,500
Molsons	8,486,716	.....	304,541	8,949	.....	75,172	113	15,800,845
Merchants	11,288,005	.....	927,766	7,130	55,732	617,867	15,103	22,409,291
Nationals	2,285,084	.....	.....	10,271	.....	53,720	.....	4,882,480
Quebec	4,239,850	.....	552,484	.....	.....	.....	.....	10,000,192
Union	4,368,552	.....	10,270	.....	.....	463,118	.....	9,188,645
St. Jean	176,145	.....	.....	.....	.....	.....	804	401,561
St. Hyacinthe	619,719	.....	.....	.....	.....	.....	4,500	1,066,807
Eastern Townships	4,105,648	.....	.....	.....	27,923	45,541	6,154	6,747,435
Total, Que.	69,644,549	706,090	2,652,103	72,266	925,964	1,262,770	118,480	160,212,857
Nova Scotia	8,929,200	.....	118,782	2,323	101,093	87,455	602	14,932,437
Merchants of Halifax	7,209,980	.....	344,582	.....	.....	584,603	112	13,289,016
Peoples	1,201,641	.....	11,010	.....	.....	.....	9,403	2,354,590
Union	1,844,446	.....	22,958	.....	.....	.....	63,725	3,161,610
Halifax B. Co.	2,354,295	.....	.....	15	.....	311,04	682	3,480,493
Yarmouth	496,710	.....	.....	.....	.....	.....	.....	638,931
Exchange	113,637	.....	.....	.....	.....	.....	799	209,382
Commercial, Windsor	669,993	.....	3,088	.....	.....	.....	120	1,011,217
Total, Nova Scotia	22,819,992	.....	500,450	2,338	101,093	981,562	70,443	39,060,696
New Brunswick	1,063,638	.....	117,658	.....	.....	.....	.....	3,008,067
Peoples	209,262	.....	2,741	.....	.....	.....	97	404,762
St. Stephen's	195,166	.....	.....	.....	2,640	.....	317	378,509
Total, New Brunswick	2,067,966	.....	120,402	.....	2,640	.....	414	3,791,633
British Col.	1,111,502	.....	44,335	7,102	117,158	.....	224,579	7,574,884
Summerside, P. E. I.	105,506	.....	1,470	.....	.....	.....	.....	203,597
Merchants, P. E. I.	158,047	.....	326	.....	.....	.....	18	504,789
Grand total	172,037,773	706,090	3,950,800	190,684	1,390,716	5,927,798	417,056	341,386,017

Bank of Ottawa bonus of one per cent equal in all to a dividend of 9 per cent per annum.
Molsons Bank bonus of one per cent equal in all to a dividend of 9 per cent per annum.

The firm is constantly adding new features to their designs, though we must say, that most of the standard ones cannot be exceeded in elegance and parity. The T. B. & S. brand in a shield is a guarantee of excellent quality, the highest finish and thorough reliability. The elegancies and

utilities of silverware are fully exhibited in the manufactures of Thomas Bradbury & Sons.

The Commissioner's report of the Yukon royalty for the present year places the figures at about \$731,000.

The early closing movement is being agitated in Hamilton. At a meeting of the Trades and Labor Council of that city, on the evening of the 17th inst., it was decided to show preference in patronage to merchants who close their stores early on Satur-

Table with columns: BANKS, Assets, Specie, Dominion Notes, Deposits with Dom Govt, Notes & Cheq on other bks, Loans to other bks in Can, Dep pay on fixed day with bks in Can, Bal due from bks in Can, Bal due from bks in Canada, Dis from Bk or Ag in U. K., Dom Govt, Prov'l or Pub. Sec not Can., Can. Brit. and other Railway Securities, Call Loans on Bonds and Stocks. Rows include Toronto, Commerce, Dominion, Ontario, Standard, Imperial, Traders, Hamilton, Ottawa, Western, Total Ont., Montreal, B. N. A., Du Peuple, Jacq. Cartier, Ville-Marie, D'Hochelaga, Moleone, Merchants, Union, Nationale, Quebec, Union, St. Jean, St. Hyacinthe, E. Townships, Total Que., Nova Scotia, Merchants, People's Bk, Union, Halifax B. Co, Yarmouth, Exchange, Com'l W'esor, Total N. S., N. Brunswick, People's, St. Stephen's, Total N. B., Bank B. C., Sum'e, P. E. I., Mcht., P. E. I., Gr. Total.

Table with columns: BANKS, Assets con'd, Current Loans, Loans to Dom Govt, Loans Prov. Govts, Overdue Debts, R. E. besides Bk. premisses, M'tg's on R. E. sold by Bank, Bank Premises, Other Assets, Total Assets, Liab'ts of Directors & their firms, Average specie formonth, Average of Dom. Notes dur. month, Greatest amount of Notes in circulat'n dur'g mth. Rows include Toronto, Commerce, Dominion, Ontario, Standard, Imperial, Traders, Hamilton, Ottawa, Western, Total Ont., Montreal, B. N. A., Du Peuple, Jacq. Cartier, Ville-Marie, D'Hochelaga, Moleone, Merchants, Union, Nationale, Quebec, Union, St. Jean, St. Hyacinthe, E. Townships, Total Que., Nova Scotia, Merchants, People's Bk, Union, Halifax B. Co, Yarmouth, Exchange, Com'l W'esor, Total N. S., N. Brunswick, People's, St. Stephen's, Total N. B., Bank B. C., Sum'e, P. E. I., Mcht., P. E. I., Gr. Total.

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads," contains bullion purchased at Dawson City. Return of Bank of British North America includes Canadian business only. Amount under heading "Other assets not included under foregoing heads," contains bullion purchased at Dawson City. Return of Bank of British Columbia includes Canadian business only. Banque Ville-Marie in liquidation.

day nights. This move, if followed up and explained, will go further in achieving the desired end than any hitherto adopted. Stores are kept open late for the accommodation of customers. The customers, in turn, hold a meeting and decide to patronize only those who close early. The average retailer will now be at his wits' end to know just what to do in the matter. If he closes early he gains, but he also loses. That some will remain open for the late caller is certain. All such moves for the greater good of the worthy employee should be carried out in full force and then their success would be immediately assured.

Old Outer Covers

Repaired Equal to New or Bought for Cash

Re-Lining with Canvas, - - - 3s. Od. each
 New Rubber (any pattern) - - - 6s. 6d. to 5s. 6d.
 (According to quality and weight.)

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY

N.B.—We cannot Repair or put in New Wires.

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.
 [Of the Best Workmanship and Material.]

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET, HOLBORN, LONDON, E C., Eng.

VALVES, PUMPS, SCREWS. &c.

Messrs. Ross, Courtney & Co., London, England, are patentees and manufacturers of a variety of mechanical articles of great merit. They are the makers of Dunlop Patent Valves, Ross, Courtney's Patent Valves, Pumps for cycles and Footballs, which goods



Mr. Ross,

Of Ross, Courtney & Co., Ltd., London, N. England.

command the leading place in the market. They also make nipples, brass fittings, for rubber goods, electrical terminals, screws, etc. They make to order, for any purpose, every description of turned and machined parts, screws, stampings, etc., in brass and iron. They have a patent for a "Wheel-Building Machine," which was "invented by a wheel-maker for wheel-makers." By the use of this simple and ingenious little machine, a boy can, in a few minutes, get a wheel so accurate that only a touch is required by the wheel-maker to get it ready for enamelling. For all goods of a mechanical nature this eminent firm has especial facilities for production and their high reputation has long been established in Great Britain and the Colonies.

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Res.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Nov. 23 (Bid)	Cash value per £.
British North Am.	485,000	4,865,650	1,460,000	2 1/2	Apr. Oct	147 1/2	117 50	
Can. Bank of Commerce	50	6,000,000	1,000,000	3 1/2	June Dec	141	120 00	
Commercial, Windsor	50	500,000	80,000	3	June	265	181 00	
Dominion	50	1,500,000	1,500,000	3 1/2	May	165	171 50	
Eastern Townships	50	1,500,000	850,000	3 1/2	Jan July	158	79 00	
Hallfax Banking Co	20	500,000	375,000	3 1/2	Feb. Aug	152	192 00	
Hamilton	100	1,497,100	1,000,000	4	June	152	152 00	
Hochelaga	100	1,250,000	565,000	3 1/2	June Dec	216	215 00	
Imperial	100	2,100,000	311,031	4 & 1/2	June Dec	152	215 00	
Jacques Cartier	25	500,000	265,000	3	June Dec	163	113 00	
Merchants' Can.	100	6,000,000	2,600,000	3 1/2	June Dec	180	160 00	
Merchants' Halifax	100	1,977,500	1,933,120	3 1/2	Feb. Aug	210	100 00	
Molson	50	2,000,000	1,625,000	4 & 1/2	Oct. April	280	50 00	
Montreal	200	12,000,000	6,000,000	5	June Dec	300	300 00	
Nationale	30	1,200,000	150,000	5	May Nov	210	210 00	
New Brunswick	100	500,000	600,000	6	Jan July	210	210 00	
Nova Scotia	100	1,775,110	2,005,500	4	Feb. Aug.	130	130 00	
Ontario	100	3,000,000	1,000,000	4 & 1/2	June Dec	190	190 00	
Ottawa	100	1,500,000	1,170,000	4 & 1/2	June Dec	250	375 00	
People's of N. B.	150	180,000	140,000	4	June Dec	125	125 00	
Quebec	100	3,500,000	2,500,000	3 1/2	April Oct	192	192 00	
St. Stephen's	100	200,000	200,000	3 1/2	April Oct	111	111 00	
Standard	50	1,000,000	1,000,000	4	April Oct	243	243 00	
Toronto	100	2,000,000	2,000,000	5	June Dec	111	111 00	
Traders	100	829,820	70,000	3	June Dec	111	61 00	
Union Halifax	50	500,000	250,000	3	Mch	111	61 00	
Union Can	100	2,000,000	450,000	3	June Dec	111	61 00	
Ville Marie	100	500,000	479,620	3	June Dec	111	61 00	
Western	100	500,000	385,239	3 1/2	Apr	111	61 00	
Agri. Sav. and Loan Co	50	630,000	629,541	118,000	3	Jan July	140	150 00
Bell Telephone Co.	100	3,168,000	3,168,000	910,000	4 1/2	Jan	95	95 00
Brit. Can. Loan & Inv. Co.	100	1,937,900	398,451	130,000	3 1/2	Jan July	112	112 00
Brit. Mortg. Loan Co	100	250,000	816,504	100,000	3	July	40	69 00
Building and Loan Assoc.	25	750,000	750,000	100,000	2	Jan July	69	69 00
Can. Colored and Nat'l Inv't Co.	100	2,700,000	2,700,000	350,000	3	Jan July	112	60 00
Can. Land and Sav. Co.	100	3,000,000	1,004,000	1,200,000	3 1/2	Jan July	112	60 00
Can. Perm. Loan and Sav. Co.	50	5,000,000	4,800,000	230,000	3 1/2	Jan July	112	60 00
Can. Sav. & Loan Co.	50	750,000	750,000	230,000	3 1/2	Jan July	112	60 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	360,000	3	Jan July	131 1/2	131 25
Dominion Sav. and Inv. Co.	50	1,000,000	934,200	10,000	2 1/2	July Dec	70 1/2	87 50
Dominion Telegraph Co	50	1,000,000	1,000,000	3,000,000	1 1/2	Jan	160	100 00
Dominion Cotton Mills Co.	100	3,221,500	1,819,100	800,000	3	June Dec	75	75 00
Freshford Loan and Sav. Co.	100	1,500,000	1,100,000	349,109	3	Jan	112	112 00
Hamilton Prov. and Loan.	100	1,500,000	200,000	200,000	3 1/2	Jan July	140	140 00
Home Sav. and Loan Co	10	3,000,000	1,400,000	750,000	4 1/2	Jan July	180	90 00
Buron & Erie Loan & Sav. Co.	50	340,000	720,647	160,000	3	Jan July	95	95 00
Imperial Loan and Inv. Co.	100	700,000	638,038	160,000	3	Jan July	111 1/2	111 70
Landed Banking and Loan	50	5,000,000	700,000	210,000	4	Mch	65	20 00
Land. & Can. Loan and Ag.	100	679,700	661,250	81,000	3	Jan.	107	63 50
London Loan Co.	100	2,750,000	1,550,000	160,000	3 1/2	Jan July	88	88 00
London and Ont. Inv. Co.	100	1,500,000	375,000	61,000	3 1/2	Jan July	45	45 00
Maditoba & North-W. L'n Co	40	2,000,000	2,000,000	2	Jan	175	70 00	
Montreal Telegraph Co	40	2,500,000	2,977,916	304,247	2 1/2	April Oct	193	177 50
Montreal Street Ry. Co.	50	5,000,000	1,400,000	800,000	4	Feb.	30 1/2	154 00
Montreal Cotton Co.	100	1,400,000	600,000	300,000	4	Mch.	144	144 00
Merchants M'fg Co.	100	500,000	500,000	300,000	3 1/2	Feb. Aug	130	130 00
Montreal Loan and Mortg.	25	500,000	314,386	150,000	3 1/2	Mch	122	61 00
Ont. Indus. Loan and Inv.	100	2,000,000	600,000	480,000	3 1/2	Jan July	25	12 50
Ont. Loan and Deb. Co.	50	600,000	373,720	40,000	2	Jan July	65	32 00
Peoria Loan and Dep. Co.	50	575,740	1,350,000	250,000	3	Jan July	111 1/2	111 50
Real-Est. Loan Co.	40	1,350,000	1,350,000	250,000	4	Jan.	173 1/2	173 75
Richelieu and Ont. Nav. Co.	100	1,500,000	283,862	20,000	1	Jan.	137 1/2	118 50
The Royal Electric Co.	100	500,000	6,000,000	20,000	2	Jan.	108 1/2	118 50
Toronto Electric Light Co.	100	6,000,000	6,000,000	200,000	3	Jan.	88	19 00
Toronto Street Railway	100	1,095,400	699,020	770,000	3	Jan.	110	55 00
Union Loan and Sav. Co	50	3,000,000	1,500,000	52,000	3 1/2	June Dec	105	105 00
Western Can. Loan and Sav.	50	2,201,200	1,617,211	52,000	3 1/2	June Dec	105	105 00
Western Loan & Trust Co.	50	2,201,200	1,617,211	52,000	3 1/2	June Dec	105	105 00
Windsor Hotel	100	1,000,000	1,000,000	3,000,000	1 1/2	Jan	160	100 00

C. ROSENBERG,

Importer and Jobber of Wholesale Dry Goods & Fancy Goods.

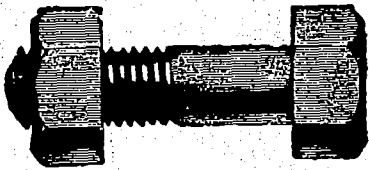
67 St. James St. MONTREAL

* Paying quarterly dividends.

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11937

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Bolts, Nuts, & Rivets.

Geo. Cooper & Sons,
EFFINGHAM NUT and BOLT WORKS,
SHEFFIELD, ENG.

Railway Spikes,
SET SCREWS, WASHERS, &c.

Agents:—Messrs. GEORGE BERKLEY & Co.,
Victoria St., Westminster, London, Eng.

—The unfortunate depositors of the Ville Marie Bank have sent a petition to the Ottawa Government asking for a grant towards making up the amount they have lost. They urge, that the over-issues of that bank have been, or will be paid in full, which they consider a gross wrong to other creditors, and they evidently regard the Government to blame for those over-issues.

—The growing trade in Southern fruits is causing suggestions from shippers of Jamaica products as to a direct line of steamers between there and Canada. A visitor, from Jamaica, at present in Ottawa, in speaking on the matter stated that Canada consumed 2,000,000 bunches of Jamaican bananas and 600,000 barrels of oranges from the same place last year, and of these hardly any was brought in direct. All came by way of New York, and, of course, the Canadian people paid more than was necessary. If Canadians had a line of freight steamers running regularly and often between Jamaica and, say, St. John or Halifax, fruit could be landed about two days earlier than by the present route. It would be handled fewer times, and would cost less for freight. Considering the amount of fruit Canadians import, and the fact that it comes from Jamaica, although it is labelled Florida, it can readily be understood that a great saving could be effected, by having better freight connection. A Canadian freight steamer calls once a month at Jamaica, while every week ten or more American boats call for the products of the island. For that reason Canada gets her fruit supply through American sources, and bearing American trade-marks, making the statement that the product was grown in the United States. Most of the so-called Florida fruit is grown in Jamaica, taken to New York, repacked and re-shipped.

—A Toronto letter states that the buildings once used as the Toronto,

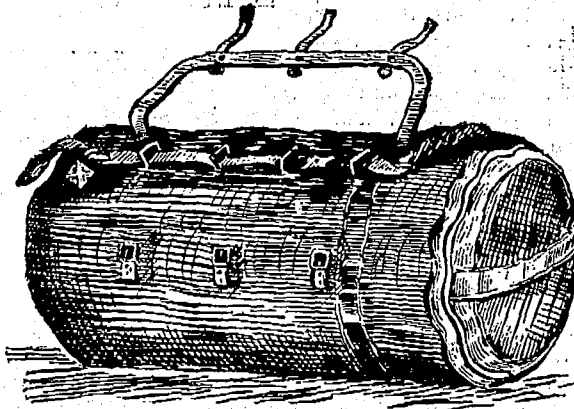
Cable address: "Scent Fountains" London.

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Rubber Kit Bags, Dumage Bags, Sleeping Bags, Pack Straps, Pack Bags, Pack Saddles, Klondyke Boots, Klondyke Shoes, Been Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican English and all other kinds of Saddles, Trunks, Valises, Bags, Satchels, Horse Clothing, &c., &c.

ESTABLISHED 1867.

Telegraphic Address, MEASURES, SHEFFIELD.

TYZACK & HOLMES,

STANDARD WORKS, SHEFFIELD, England.

Manufacturers of

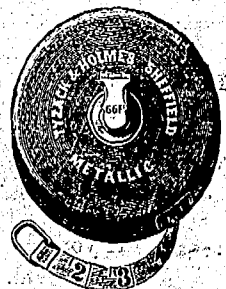
The Flexible Steel Band Measuring Tapes, All kinds and sizes, Steel Standards, Straight Edges and Rules, Steel Squares, Steel Gauges, Special Tools, of all kinds. Metallic & Linen Measuring Tapes, Crucible Cast Steel Bands, Springs, Blanks and Bars, Hardened, Tempered, or Soft, Black or Bright, all Sizes and Shapes, Steel Forgings.

SPECIALTIES:

Cold Rolled Cast Steel.
Up to 8 inches wide by 1/4 inch thick, of the very best quality.
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Cold Rolled Steel for Cycle Trade.
BAND SAWS Set sharpened, Brazed ready for use, or in long lengths unfinished.
Fine Cold Rolled Steel.
Hardened and Tempered, Ordinary or Annealed. Got up in Long Lengths, with Smooth Round Edges, Black, Bright, Blued or Bronzed.

Proprietors and Sole Makers of the
REGISTERED SPRING MEASURE, No. 943,
and of the

Enamelled Waterproof Linen and
Metallic Measure, No. 69227.



GARDEN SPRINGES

The Syracuse Smelting Works, William & St. Thomas Sts., Montreal, Are the LARGEST MANUFACTURERS of White Metals in Canada.

Grey & Bruce depot may shortly re-sound with the hum of machinery and stroke of hammer. The Canadian Pacific Railway Company have been considering the feasibility of building some of its freight cars in that city, and may get possession of these instead of erecting new shops if their decision is carried through. It is probable, however, that these works will be located farther west. It is the intention to turn out twenty-five cars per day.

SPECIAL NOTICE.

THE LATEST HOSPITAL SHIP FOR THE CAPE.

The Central British Red Cross Society are sending out a ship formerly known as the yachting steamer the *Midnight Sun*, which is fitted with a complete refrigerating plant of the newest description by J. & E. Hall, Ltd., of Dartford. The duty of this machine is rather special, as in addition to the usual provision chambers, which on this boat have been made specially large, there is also a complete installation for producing ice at the rate of about 1 ton a day, for which there will no doubt be a great demand, on account of the requirements that will prevail on the vessel. Owing to space being very limited, there was no room to place ice making appliances in the neighbourhood of the cold chambers, so that a special brine circulating pump has been introduced to pass the brine to a space forward of the engine room, which is fitted up as the ice factory. The machine itself is placed in the main engine room, where it receives attention from the engineer on watch, and the cold chambers which are divided into three rooms, are immediately abaft of the engine room bulkhead, each chamber having a separate brine circulation, enabling the regulation of the temperature to be effected from the refrigerating machine for which the engineers are responsible.

THE HERTFORD CYCLES.

Attention is directed to the announcement on another page of the Dodwell Cycle Co. of Coventry, England, manufacturers of the Hertford Cycles in that city. Coventry is the great centre of this modern industry, and the world is ever on the watch for the substantial improvements being there introduced.

RUSSELL, HORSFIELD, & WHITE,



MANUFACTURERS OF SAWS, Etc.

CANADA WORKS,
38 CHARLES STREET, Sheffield, Eng.

ESTABLISHED 1792.

HILL BROTHERS,

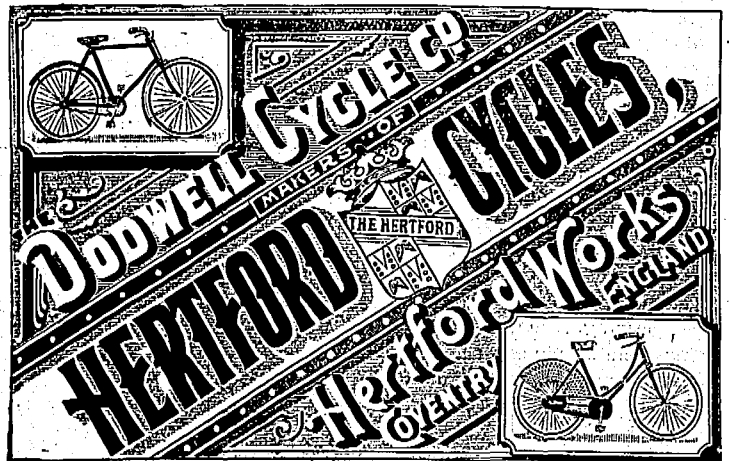
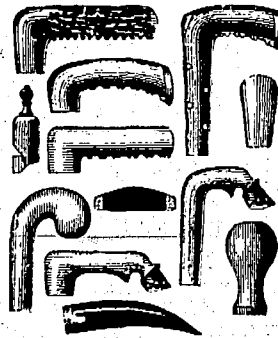
(LATE CHARLES HILL).

BURGESS STREET HORN WORKS,
Sheffield, England.

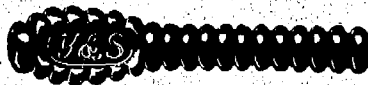
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UMBRELLA AND WALKING-STICK HANDLES,
Stag Hooks for Sticks and Whips,

Dealers' Knobs, Machinery Handles, Bicycle Handles, Tap Handles, Corkscrew Handles, Sewing Machine Handles, &c.



Easily broken to convenient Size.
Patented, August 15th, 1890.



A Striking and desirable Novelty.
Packed 80 Sticks to Box.

Young & Smylie's Corrugated Stick Licorice.

If your druggist offers you CORRUGATED Stick Licorice, you know it is all right,—it is the Old, Reliable, Y & S Brand. Manufactured solely by the undersigned who are makers of the Manhattan Wafers in Pliable Licorice and the Acme Licorice Pellets, &c.

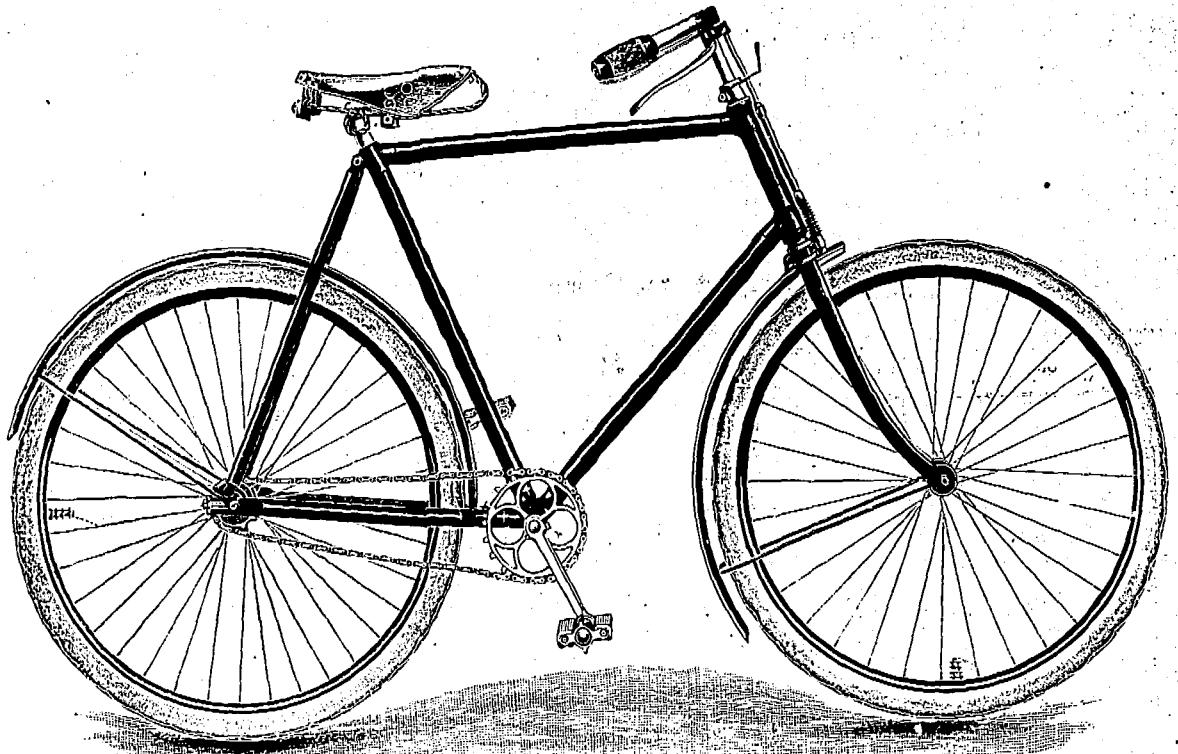
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Established 1845.

YOUNG & SMYLIE, Brooklyn, N.Y.

Write for Illustrated Catalogue.

THE: ELK CYCLES.



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SWITCH & FUSE CASES,
BLOCKS & BOARDS of all DESCRIPTIONS,

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Whitewoods, &c.*

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Wiring and Electric Light Contractors.

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Telegraph and Cable Address—"PEARL, SHEFFIELD."

HARDY & WHITELEY,

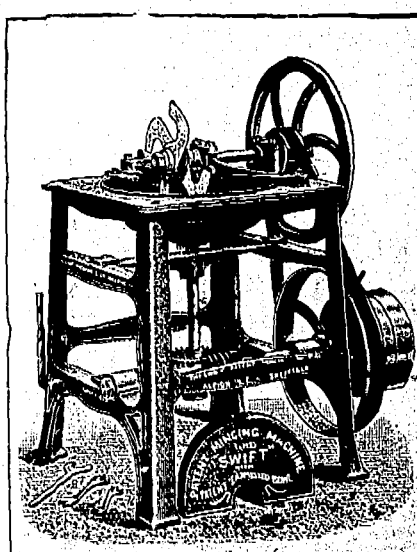
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Fruit Knives, Dessert Knives, Fish Eating and
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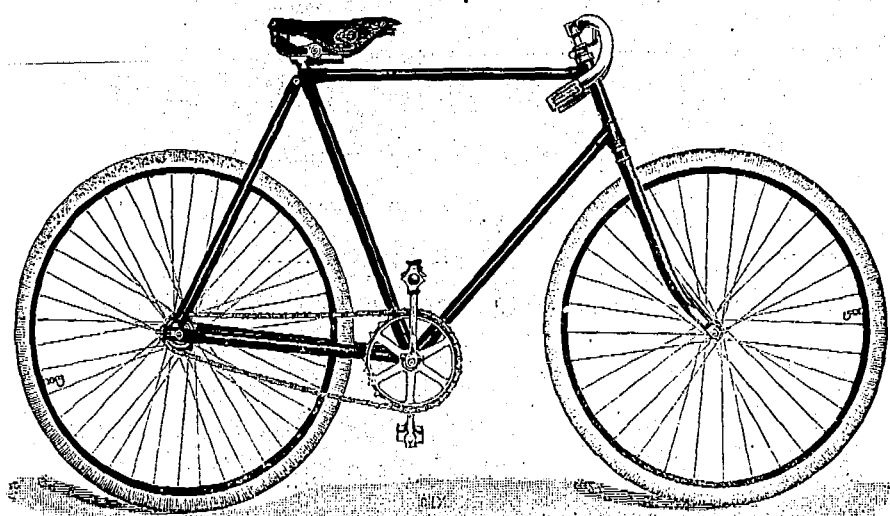
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THE
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MACHINE
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WRITE for ILLUSTRATED PRICE LIST
TO SILENT MACHINE CO.
ALBION WORKS, SAVILE ST SHEFFIELD

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 23, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.				Brooms.		Heavy Chemicals.						
Brogans or Cobourgs	\$0 75	0 85	\$0 60	\$0 65	Good Luck 2-4 stg. Var. Han.	3 24	0 00	Bleaching Powder	1 75	2 50		
Split Balmorals	0 90	1 10	0 80	0 90	Rose 4 varn. hand heavy	4 00	0 00	Blue Vitriol	7 00	8 00		
Kip	1 10	1 20	0 95	1 00	Pansy 4 " " medium	3 60	0 00	Brimstone	2 00	2 50		
Buff	1 20	1 50	1 00	1 20	Thistle 4 " " "	3 20	0 00	Caustic Soda 60	1 75	2 00		
Split Boots	1 30	1 75	1 10	1 25	Map Leaf A 4 stgs.	4 00	0 00	" " 70	2 00	2 25		
Kip	2 10	2 75	1 50	1 75	B 4 " stained	3 25	0 00	Soda Ash	1 2	1 50		
Grain	2 10	2 75	1 50	1 75	Shamrock A 4 " varn han	3 20	0 00	Soda Bicarb	2 25	2 35		
Felt Boots, half fox	2 10	2 75	1 50	1 75	B 4 " stained	2 95	0 00	Sal. Soda	0 70	0 80		
	\$1 75	\$2 00	full	2 42	Daisy A 3 stgs varn handle	2 90	0 00	Concentrated	1 50	2 00		
					B 3 " stained	2 65	0 00	Dyestuffs.				
					Trilip No. 1 3 stgs " "	2 40	0 00	Archil. con	0 27	0 29		
					" 2 2 " " "	2 10	0 00	Cutch	0 08	0 09		
					Curling 4 " "	3 60	0 00	Ex. Logwood	0 10	0 15		
					Warehouse 4 heavy	3 60	0 00	Chlp	2 00	2 00		
					E. 3 str. bamboo handle	2 60	0 00	Indigo (Bengal)	1 50	1 75		
								Indigo Madras	0 70	1 00		
								Gambler	0 04	0 06		
								Madder	6 10	0 16		
								Sumac	70	75		
								Fish.				
								Cape Bret. Herring	5 50	0 00		
								Labrador Herring, N.F.	0 00	5 63		
								No. 1 Shore Herrings	0 00	0 00		
								" Nova Scotia	5 25	5 50		
								Mackerel No. 1, pails	1 50	2 00		
								" " 1/2 barrel	0 00	0 00		
								Green Cod, No. 1	0 00	0 25		
								Green " large	0 00	5 10		
								Draft " "	0 00	0 00		
								No. 2 " "	4 00	4 25		
								Large dry Gaspé per qntl.	5 00	5 50		
								Salmon No. 1 brls Lab.	14 00	14 50		
								Salmon (firceas)	0 00	0 00		
								" Brit. Col brls.	14 00	14 25		
								Boneless Fish	0 04	0 00		
								" Cod	0 10	0 00		
								Finnan Haddies	0 06	0 17		
								N. S. Salt Herrings, in half-barrels.	2 75	3 00		
								Salt Lake Trout, half-brls	0 00	4 50		
								Flour.				
								Winter Wheat patents	3 50	4 00		
								Manitoba patents	4 00	0 00		
								Straight roller	3 50	3 60		
								do bags	1 60	1 65		
								Strong Bakers	3 70	0 00		
								Superfine	0 00	0 00		
								Oatmeal, bri.	3 50	3 60		
								Corn meal, bag	00 95	1 00		
								Bran Manitoba, bag	00 00	15 50		
								Bran Ontario buik	00 00	15 60		
								Shorts	00 00	16 10		
								Mealite	19 00	00 00		

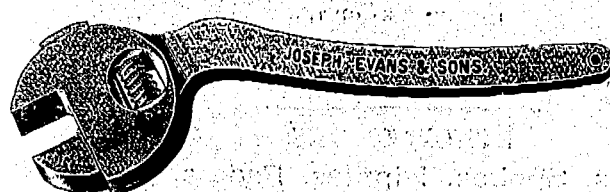


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 The Largest Makers in England.
JOSEPH EVANS & SONS,
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Manufacturers of Engineers' Tools, Spanners, Hammers, Steel Files, Vices, Water Taps, Irons, Anvils, Smiths' Hearths, Bellows, Tug Irons and Cisterns, Vice Benches, Parallel Vices, Blast Standards, Swage Blocks, &c. Vices Repaired.

Also all kinds of MALLEABLE CASTINGS of the finest quality.

Highfield Tool Works, HEBLEY, SHEFFIELD, Eng.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 23, 1899

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
Farm Products.							
BUTTER: Choice Cr. tubs.	0 19 0 19	Grain.		Molasses (Barbados).....	0 42 0 43	Vermicelli, Canadian.....	0 05 0 06
Townships Dairy.....	0 17 0 18	New No. 1 Oct. Ft. Will	0 00 0 67	Porto Rico.....	0 00 0 40	Maccaroni, ".....	0 05 0 05
Western.....	0 16 0 17	" 2.....	0 65 0 64	Trinidad.....	0 00 0 00	" Italian.....	0 10 0 12
Good to choice.....	0 13 0 15	No. 1 Northern.....	0 00 0 61	Cuba.....	0 00 0 00	Peel—Cltron.....	0 14 0 16
Fresh Rolls.....	0 17 0 17	" 2.....	0 00 0 19	Antigua.....	0 00 0 00	Orange.....	0 11 0 13
CHEESE:							
New Western.....	0 10 0 10	late afloat.....	0 00 0 20	Raisins:		Lemon.....	0 10 0 12
Eastern.....	0 10 0 10	Barley, malting.....	0 51 0 40	Sultanas.....	0 11 0 13	Chocolate	
Medium.....	0 00 0 00	" feed, afloat.....	0 00 0 67	Loose Musc. California	1 50 1 75	Vanilla, ysl. wrap, 24 x 1/4 lb	0 34 0 36
EGGS:							
Select new.....	0 20 0 21	Peas, per 60 lbs, afloat.....	0 00 0 66	Layers, London.....	2 20 2 30	do Chamots do do	0 42 0 43
" No. 2.....	0 12 0 13	Rye, afloat.....	0 00 0 61	Con. Cluster.....	2 75 0 00	do Pink do do	0 50 0 55
Limed.....	0 15 0 15	Croceries.		Extra Dessert.....	3 50 0 00	do Blue do do	0 58 0 65
Cold Storage.....	0 14 0 15	Tea, (Hl. Chest & Cad.)..	0 15 0 16	Royal Bucking'm.....	0 07 0 07	1 tip. Van. Green do do	0 50 0 56
POPK:							
N Y. State, per b.	0 14 0 15	Japan, com. to med. B..	0 17 0 19	Valencia.....	0 07 0 08	do Lilac do do	0 58 0 65
Pacific Coast, ".....	0 14 0 14	" good med. to fine..	0 21 0 25	" Selected.....	0 00 0 09	do do Bronze do do	0 65 0 74
Canadian ".....	0 13 0 13	" choicest.....	0 26 0 36	" Layers.....	0 00 0 00	do do White do do	0 73 0 83
German ".....	0 31 0 35	" fancy.....	0 26 0 37	Currants, Provincials ..	0 04 0 05	Unsweet'd blue prem do	0 38 0 42
English ".....	0 31 0 35	" dust.....	0 06 0 08	Fillitras.....	0 04 0 07	Starch:	
British Columbia	0 18 0 26	Y. Ryson, com. to good..	0 14 0 20	Patras.....	0 05 0 07	Can. Laundry.....	0 04 0 00
MEAT PRODUCTS:							
Bacon, smoked, per b...	0 11 0 12	Gunpowder, Moynne... ..	0 22 0 25	Vostizzas.....	0 07 0 08	Silver Gloss.....	0 00 0 07
Hams, city cured, ".....	0 10 0 11	" good.....	0 25 0 35	Prunes.....	0 06 0 10	Benson's Prep. Corn.....	0 00 0 06
" Canvassed.....	0 00 0 00	Pinganey med to good..	0 14 0 18	Figs in bage.....	0 05 0 10	" Sat. Chr. label.....	0 07 0 00
Pork Ca. s.c. per bbl.	0 00 15 00	" fine to finest.....	0 19 0 23	" new layers.....	0 15 0 25	Can. Pure Corn.....	0 60 0 65
do mess.....	0 00 15 00	Oolong.....	0 28 0 42	Dates.....	0 05 0 06	No. 1 Wh. blue 45 lb.....	0 05 0 00
Lard, per b Can pure.....	0 07 0 09	Congou, common.....	0 15 0 16	Sh. Almonds, bxs... ..	0 25 0 35	Vinegar: less 10 p.c. dis.	
" Com. Refined.....	0 06 0 07	" good common.....	0 15 0 20	S. S. Tarragona.....	0 13 0 14	Limp Trtp.....	0 33 0 00
SEEDS:							
Clover, red, per lb.....	0 07 0 10	" med. to good.....	0 22 0 27	Walnuts.....	0 10 0 14	Cote D'or.....	0 23 0 00
Alelike, per b.....	0 07 0 09	" fine to finest.....	0 32 0 35	" Grenoble.....	0 12 0 00	Crystal Pickling.....	0 23 0 00
Timothy, (Can'n) per bah.	2 00 2 50	Indian.....	0 17 0 23	Filberts.....	0 10 0 11	W. W. XXX.....	0 25 0 00
" Western.....	1 50 2 10	Darjeelings.....	0 35 0 45	Spices: Cassia..... mate	0 09 0 12	W. W. XX.....	0 20 0 00
Flax 56 lbs.....	0 65 1 00	Ceylon.....	0 15 0 35	Mace..... chests	0 90 1 20	W. W. X.....	0 25 0 00
Fall Rye.....	0 75 0 90	Coffees, Mocha (green)—	0 25 0 26	Cloves.....	0 15 0 16	W. W. X.....	0 17 0 00
Millet.....	0 75 0 90	Java.....	0 22 0 25	Nutmegs.....	0 08 0 15	Pure Malt.....	0 45 0 00
Hungarian.....	0 75 0 90	Maracalbo.....	0 17 0 18	Jamstics ginger, bl.	0 07 0 14	Cider X.....	0 17 0 00
SUNDRIES:							
Potatoes, per bag.....	0 40 0 50	Jamaica.....	0 17 0 18	African ".....	0 08 0 10	" XXX.....	0 27 0 00
Honey, Comb, 1 lb.....	0 08 0 14	".....	0 10 0 15	Pimento.....	0 15 0 20	Soap: Best Laundry.....	0 05 0 02
" Extracted.....	0 07 0 09	Plantation Ceylon.....	0 27 0 29	Pepper, Black.....	0 15 0 16	" Common.....	0 02 0 04
Beeswax.....	0 30 0 35	Chicory.....	0 06 0 11	" White.....	0 22 0 26	Matches: Telegraph.....	3 70 3 80
BEANS:							
White ordinary bns do.	1 40 1 45	Canadian do.....	0 00 0 08	Mustard, 4 lb jar, Eng..	0 72 0 75	" Telephone.....	3 55 3 75
Best hand picked.....	1 55 1 60	Sugars: Factory.		" 1 lb.....	0 23 0 25	" Parlor, 200's.....	1 50 1 50
Maple Sugar.....	0 09 0 10	Ex Granulated, orls.....	0 00 4 45	" 4 lb jars, Cana.....	0 65 0 70	" do 100's.....	1 70 1 50
Maple Syrup in tins.....	0 65 0 70	Ex Grand, in brls.....	0 00 5 05	" 1 lb.....	0 22 0 24	" Tiger.....	3 45 3 65
		" in bxs.....	0 00 5 25	Rice, C. C.....	0 00 3 15	Sovereign.....	0 00 2 75
		Powdered, in brls.....	0 00 4 5	" standard B.....	0 00 3 25	Washboards:	
		" boxes.....	0 00 5 05	" Patna..... 100 lb.	4 25 4 75	Royal Lily.....	1 60 0 00
		Paris Lumps, in brls.....	0 00 5 05	" Burma.....	4 00 4 25	do Rose.....	1 65 0 00
		" half brls.....	0 03 5 10	" Crystal Japan.....	5 00 5 25	Globe.....	1 65 0 00
		" 100-lb bxs.....	0 03 5 05	" Carolina..... 100 B	6 75 7 75	Improved Globe.....	1 50 0 00
		" 50-lb bxs.....	0 00 5 10	Tapioca, Pearl.....	0 00 0 05	Hardware.	
		Branded Yellows.....	3 65 4 30	" Flake.....	0 00 0 04	Antimony.....	0 10 0 11
				Gelatine, 1 qt pk.....	1 15 0 00	Tin. Block, L & F, 1/2 B..	0 34 0 35
				" 1 qt pk.....	1 75 0 00	" Straits.....	0 00 0 00
				" 2 qt pks.....	2 30 0 00	Copper: Inrot.....	0 15 0 10

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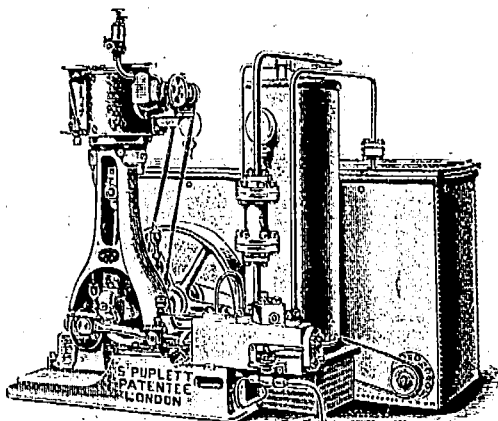
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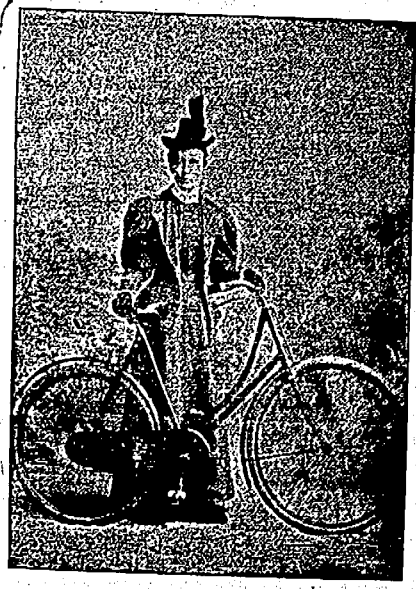
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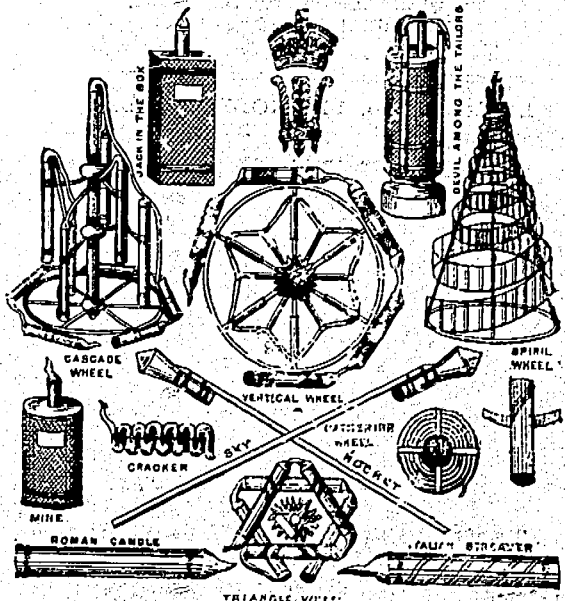
MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 23, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake.	
CUT NAIL SCHEDULE.		100 lb. box	4 15 0 00	No. 1 Wrought Iron	0 70 0 00	barrel (refined)	0 00 0 06
Base Price, per Keg	2 55 0 00	Bright	3 35 0 00	No. 1 Machinery	0 00 0 00	Ordinary	0 04 0 04
Extras—Over and above 30d.	less 5c keg rebate.	Galvanized Iron:		Malleable Iron	0 00 0 01	Rough	0 00 0 02
40d, 50d, 60d and 70d Nails.		Queen's Head, gauge 28	4 65 4 90	Hard Steel (per long ton 2240 lbs.)	0 00 0 00	Leather	
Cut and Fence Nails—		do 36 gauge	4 46 4 65	Lead sold	0 00 0 00	No. 1 B. A. Sole	0 25 0 27
15 and 20d Hot Cut, per 100 lbs	0 05 0 00	Bar Iron, per 100 lbs.	2 40 base	" tes.	0 00 0 00	No. 2 B. A. Sole	0 25 0 25
10 and 12d "	0 10 0 00	Car lots	2 37 1/2	Copper Brass	0 00 0 00	No. 3 B. A. Spanish Sole	0 23 0 24
8 and 9d "	0 15 0 00	Ord. Crown, base	0 00 0 00	Copper Bottoms	0 00 0 00	Slaughter, No. 1	0 23 0 23
6 and 7d "	0 30 0 00	Best Refined	0 00 0 00	Red Brass	0 00 0 00	light medium & heavy	0 23 0 27
4 and 5d "	0 40 0 00	Norway	3 75 0 00	Heavy Yellow Brass	0 00 0 00	No. 2	0 23 0 27
3d "	0 65 0 00	Am. Sheet Steel, 6 1/2" 14	3 10 0 00	Yellow Metal Sheathing	0 00 0 00	Harness—	
2d "	1 00 0 00	" " " 17	3 00 0 00	WIRE:		Upper, heavy	0 29 0 36
Cut spikes 10c, per Keg advance.		" " " 18 & 20	3 00 0 00	Bright and Annealed		Upper, light	0 34 0 36
Fine blued nails—		" " " 22 & 24	3 10 3 05	No. 3 to 9 base	3 35 0 00	Grained Upper	0 33 0 35
2d per 100 lbs	1 00 0 00	" " " 26	3 20 0 00	Net, extra for other sizes.		Scotch Grain	0 35 0 35
3d "	1 50 0 00	" " " 28	3 20 0 00	Coppered base Net, extra for other sizes.		Kip Skins, French	0 35 0 38
Casing Box, Tobacco Box and Flooring Nails—		Boiler plates, iron, 1/2 in. 3-16 in	0 00 2 50	Barbed Wire		English	0 45 0 55
20 to 80d per 100 lbs	0 55 0 00	Boiler Heads, steel	0 00 0 03 1/2	2 and 4 barbs	0 00 0 00	Canada Kip	0 50 0 60
10 to 18d "	0 60 0 00	Hoop Iron, base for 2 in. and larger	0 00 3 20	Plain Twist 2 and 3 wrs. Staples	3 40 f.o.b. Montreal.	Hemlock Calif.	0 50 0 60
8 and 9d "	0 85 0 00	Band Canadian, 1 to 6 in. 30c; over base of ordinary, smaller size Extras as adopted July 7th.		Spring Wire per 100, 85c net extra.		Light	0 50 0 60
6 and 7d "	0 70 0 00	Canada Plates:		Steel, base	0 12 1/2	French Calif.	0 85 1 10
4 to 5d "	0 95 0 00	Good Brands	2 50	" 7-16 and up	0 12 1/2	Splits, light and medium	0 22 0 25
3d "	1 20 0 00	Full Polished	3 25	" 5-16 "	0 18 1/2	heavy	0 17 0 20
Fishing nails—		Galvanized	3 00 4 25	" 3/8 "	0 18 1/2	small	0 18 0 20
1/2 inch and longer per 100 lbs	0 60 0 00	Wvo't Iron pipe, 1 in 1/2 in.	0 40 4 25	Manilla, base	0 14	Leather Board, Canada	0 08 0 10
3/4 and 2 1/2 inch	0 65 0 00	1/2 in.	3 60	" 3/4 "	0 15	Enameled Cow, per ft.	0 16 0 18
2 and 2 1/2 "	0 70 0 00	3/4 in.	4 00	" 5/16 "	0 16	Pebble Grain	0 11 0 13
1 1/2 and 1 3/4 "	0 95 0 00	1 in.	5 75	" 3/8 "	0 16	Glove Grain	0 12 0 13
1 1/4 "	1 20 0 00	1 1/4 in.	7 50	" 3-16 "	0 16	B. Calif.	0 16 0 20
1 1/2 "	1 50 0 00	2 in.	12 75	Lath yarn	0 11	Brush (Cow) Kid	0 13 0 13
Common barrel nails—		per 100 ft. nett.		Base Price carload	3 25	Buff	0 13 0 16
1 1/2 inch per 100 lbs	1 00 0 00	Steel, cast per lb.	0 08 base	Less than "	3 17 1/2	Russets, light	0 35 0 40
1 "	1 00 0 00	" Spring, 100 lbs.	3 10 0 00	2d extra	1 00 1/2	heavy	0 35 0 40
3/4 "	1 25 0 00	" Tire	2 85 base	3d "	1 00	No. 2	0 35 0 40
3/8 "	1 50 0 00	" Sleigh shoe, 100 lbs.	2 80 base	4d and 5d "	0 65	Saddlers' doz.	7 50 9 00
Glitch nails—		" Toe Calk	3 30	6d and 7d "	0 40	Imt. French Calif.	0 85 0 75
3 inch and longer per 100 lbs	0 60 0 00	" Machinery	3 60 base	8d and 9d "	0 30	English Oak lb	0 30 0 35
2 1/2 and 2 3/4 inch	0 65 0 00	Tin Plates:		10d and 12d "	0 15	Dongola, extra	0 38 0 42
2 and 2 1/4 "	0 70 0 00	IC Coke, 14 x 20	4 50	16d and 20d "	0 10	No. 1	0 20 0 22
1 1/2 and 1 3/4 "	0 95 0 00	IC Charcoal, 14 x 20	4 75 4 80	30d to 60d "	0 06	ordinary	0 14 0 16
1 1/4 "	1 20 0 00	IX Charcoal		Base		Colored Pebbles	0 16 0 22
1 1/2 "	1 50 0 00	IXX "	Usual			Oils	
Sharp and flat pressed nails		D C "	Trade			Cod Oil	0 35 0 40
3 inch and longer per 100 lbs	1 35 0 00	DXX "	Extras			S. R. Pale Seal	0 40 0 42 1/2
2 1/2 and 2 3/4 inch	1 50 0 00	Perms Plate IC, 20x28	3 00	Straw Seal	0 35 0 37 1/2	Cod Liver Oil, Nrd. Norw	0 35 0 37 1/2
2 and 2 1/4 "	1 65 0 00	Russ. Sheet Iron	0 10 0 00	Process		" Norwegan	0 80 0 90
1 1/2 and 1 3/4 "	1 85 0 00	Lion & Crown tin'd eh'ts.	7 00 7 20	" Norwegan	1 10 1 15	Castor Oil	0 08 0 10
1 1/4 "	2 50 0 00	22 and 24 gauge case lots	7 50 8 00	Castor Oil brls.	0 07 0 09	Castor Oil brls.	0 07 0 09
1 1/2 "	3 00 0 00	Lead: Pig, per 100 lbs;	4 30 4 50	Lard Oil, Extra	0 65 0 70	" "	0 65 0 70
Coil Chain—No. 6	0 12 0 00	Sheet	4 00 4 25	" "	0 60 0 65	Lined, raw, nett.	0 07 0 03
" 5	0 10 0 00	Shot, per 100 lbs.	5 50 6 00	" " " " "	0 07 0 03	" " " " "	0 07 0 03
" 4	0 10 0 00	Lead Pipe, per 100 lbs.	7 00 0 00	" " " " "	0 00 0 00	" " " " "	0 00 0 00
" 3	0 19 0 00	Zinc:		" " " " "	0 00 0 00	" " " " "	0 00 0 00
" 2	0 08 0 00	Spelter, V. M., per 100 lbs	7 00 0 00	" " " " "	0 00 0 00	" " " " "	0 00 0 00
" 1	0 05 0 00	" S.S.	0 00 6 25	" " " " "	0 00 0 00	" " " " "	0 00 0 00
5-16	5 65 0 00			" " " " "	0 00 0 00	" " " " "	0 00 0 00
3/8	5 05 0 00			" " " " "	0 00 0 00	" " " " "	0 00 0 00
7-16	4 80 0 00			" " " " "	0 00 0 00	" " " " "	0 00 0 00
1/2	4 65 0 00			" " " " "	0 00 0 00	" " " " "	0 00 0 00
9-16	4 10 0 00			" " " " "	0 00 0 00	" " " " "	0 00 0 00
3/4	4 45 0 00			" " " " "	0 00 0 00	" " " " "	0 00 0 00
1	4 40 0 00			" " " " "	0 00 0 00	" " " " "	0 00 0 00
1 1/4 and 1 in.	4 40 0 00			" " " " "	0 00 0 00	" " " " "	0 00 0 00



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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 28, 1899.

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
Class.	\$ c. \$ c.	Salt—Continued.	\$ c. \$ c.	Capstan Cigarettes, 10s, 50s.	\$ c. \$ c.	Ports—	\$ c. \$ c.
Unilted Inches, 00 to 25.....	0 00 2 00	Special Dairy, per brl. quarters	2 00 2 50	Gold Flake, 10s, 50s.....	0 15 0 75	Tarragon.....	1 10 1 50
do 26 to 40.....	0 00 2 10	Spl Cheese Salt p bag 2301b	0 45 0 50	Three Castles, 10s, 50s.....	0 15 0 75	Sandeman.....	2 00 2 00
do 41 to 50.....	0 00 4 50	Turk's Island per bush....	0 30 0 35	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & Maj's Ports gal.	2 10 6 50
do 51 to 60.....	0 00 4 75			Gerth's Smoking, per lb....	0 00 1 60	Sherries—Pen artin.....	2 00 6 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warter's Sherries.... per gal.....	2 00 6 50
Lead pure 50 to 100 lb. kgs.	0 00 6 37 1/2	No. 1 Black Chewing, cads	0 50 0 65 1/2	Fleeces.....	0 00 0 20	Clarets—	
do No. 1.....	0 00 6 10	No. 2 do	0 59 0 00	do clothing.....	0 00 0 00	St. Jullens.....	2 60 2 65
do No. 2.....	0 00 5 63 1/2	Old Chum, in pkg., 10s and 12s	0 00 0 32	Tub Wash.....	0 00 0 00	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 00 5 25	Old Chum, in tins, lbs. and 1/2s	0 00 0 82	do super.....	0 00 0 00	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 50 6 00	Old Chum, 1-6 tins.....	0 00 0 95	do extra.....	0 21 0 23	J. Calvet & Co.....	4 50 40 00
Red Lead.....	5 50 5 50	Puritan, in pkgs., 1-11s	0 00 0 85	B. A. Scoured.....	0 49 0 50	Champagnes—	
Venetian Red Eng'l.....	1 50 1 75	do 1/2 lb. tins.....	0 00 0 85	Natal.....	0 00 0 00	Pommery, Fils & Co.....	28 00 30 00
Yel. Ochre, French.....	1 25 3 00	do 1 lb tins.....	0 00 0 83	Cape.....	0 21 0 23	G. H. Mumm.....	28 00 30 00
Whiting, ordinary.....	0 55 0 60	Cut Cavendish, in pkg., 1-10s	0 00 0 80	Australian greasy.....	0 27 0 30	Perrier, Jouet & Co.....	28 00 30 00
do Gilders.....	0 85 0 70	Durham, in bags, 1-12s and 1-6s	0 00 1 00	do scoured.....	0 00 0 00	Brandies—Hennessy .gal.	
do Paris, do	0 85 1 00	Durham, 1 lb. drums.....	0 00 1 00	Waste.		1 Star..... cases	7 00 8 50
English Cement, cask.....	2 50 2 20	Ritchie's Navy Cut, 1-5 tins	0 00 1 05	No. 1, White Cotton.....	0 07 0 08	Scotch Whiskeys	
French Cement.....	2 00 2 30	do Smoking Mixture,	0 00 0 95	" 2, " ".....	0 06 0 07	Dewars Scotch extra spec.	12 25 13 00
Fire Bricks per 1000.....	18 00 25 00	1/4 tins.....	0 00 0 80	" 3, " ".....	0 04 0 05	Spl. Liqueur.....	9 25 10 00
Fire Clay.....	1 50 1 75	Ritchie's Smoking Mixture, 1-10s	0 00 0 80	No. 1, Colored Cotton.....	0 04 0 04 1/2	Gin—	
Rosin.....	2 75 4 50	do in pkgs., 1 lb.....	0 00 0 66	" 2, " ".....	0 03 0 04	De Kuyper red cases.....	11 30 11 50
Glue—		do in pkgs., 1/2 lb.....	0 00 0 60	" 3, " ".....	0 03 0 04	do green do.....	5 90 6 60
Domestic Broken Sheet.....	0 13 0 15	O. K. Mixture, in pks., 15s.	0 00 0 61	Wines, Liquors, &c.		do hds.....	8 00 3 15
French Casks.....	0 11 0 13	Plug Tobaccos—		Ale—English..... qts	2 50 2 55	Irish Whisky—	
do brls.....	0 00 0 14	Ritchie's Derby Smoking, Solace, 3s, 8s and 16s	0 00 0 63	do..... pts	1 62 1 67 1/2	Geo Roe & Co. 1 star, qts	9 50 0 00
American White, brls.....	0 16 0 20	Ritchie's Old Virginia Smoking Twist, 3 1/2s	0 00 0 70	Dublin Stout..... qts	2 40 2 45	do do 3 stars, qts	9 70 10 50
Coopers' Glue.....	0 20 0 25	Old Virginia Solace, 3 1/2s	0 00 0 70	do do ..pts	1 57 1 62 1/2	John Jamieson & Co.....	9 50 11 50
Golden Ochre.....	0 04 0 04	Ritchie's Old Chum Chewing Solace, Thick and Thin 9s, (6lb. cads)	0 00 0 67	Spirits Canadian—per gal.		Angostura Bitters, per case of 2 doz.....	14 50 15 00
Brunswick Green.....	0 04 0 10	Standard, 9 1 3s, 6 lb. cads..	0 00 0 67	Alcohol..... 65. O. P.	4 65 0 00	Banagher Irish Whisky, qts	9 75 10 25
French Imperial Green.....	0 12 0 16	do Thin, 9s.....	0 00 0 67	Spirits..... 50. O. P.	2 25 0 00	do do do per gal	4 00 4 25
Vermillionette.....	0 12 0 40	W. D. & H. O. White, (E. A. Gerth, agent.)	0 00 0 50	do ..25 U. P.	3 25 0 00	Watson's Old Irish, qts, pr ca	6 75 7 75
Genuine Quicksilver.....	0 75 0 90	Westward Ho, 1/2 lb. tins...	0 00 0 75	Club Whisky..... U. P.	3 60 0 00	do do pts per cs.	7 75 8 75
No. 1 Farnit's Varn'h, pr. gal	0 60 0 85	Meridian (Cavendish 1/2 lb.)	0 00 0 50	Corby's IXL Rye, qts	8 00 8 50		
Extra do do	0 75 1 00	Traveller.....	0 00 0 50	" XTC " ".....	6 00 6 50		
Brown Japan.....	0 65 1 20	Three Castles.....	0 00 0 50	gal.2.35			
Black Japan.....	0 50 1 00	Bristol Birds Eye.....	0 00 0 50	Canadian Wines			
Orange Shellac, No. 1.....	1 80 2 00	Capstan Navy Cut.....	0 00 0 50	Golden Diana, qts.....	6 00 0 00		
do do Pure.....	2 00 2 20			Fine Old Port.....	5 00 1 25		
White do.....	2 25 2 40			Niagara.....	5 00 1 25		
Putty Bulk per cask.....	1 65 1 70			Burgundy.....	4 50 1 00		
Paris green in drum 1 lb pk.	0 16 0 18			Claret.....	4 50 1 00		
Salt.				Dry Concord.....	4 50 1 00		
Liverpool per bag.....	0 35 0 45						
Canadian, in small bags.....	2 10 3 00						
Canadian, Quarters.....	0 25 0 50						
Factory Filled per bag.....	0 90 1 00						
do Quarters.....	0 25 0 30						

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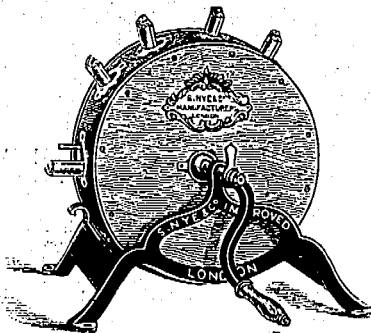
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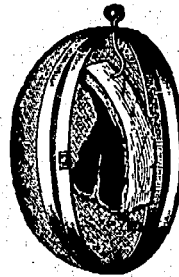
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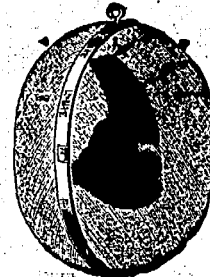
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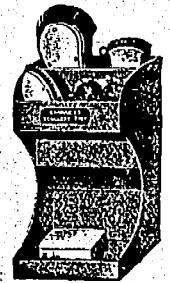
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Patent Applied for.



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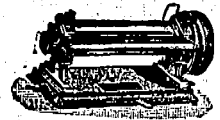
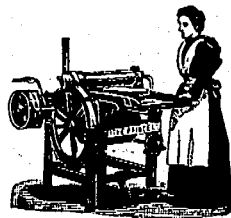
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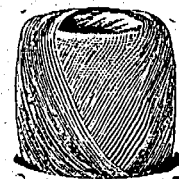
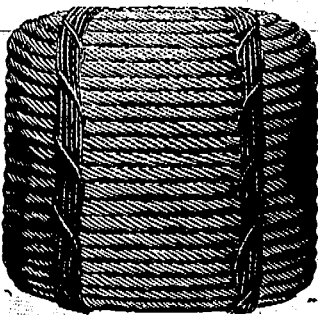


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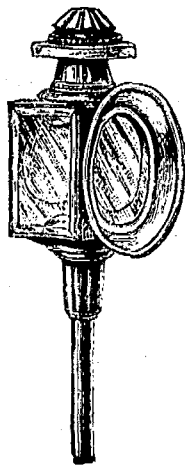
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London, W. Eckstein
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D.W. Eckstein

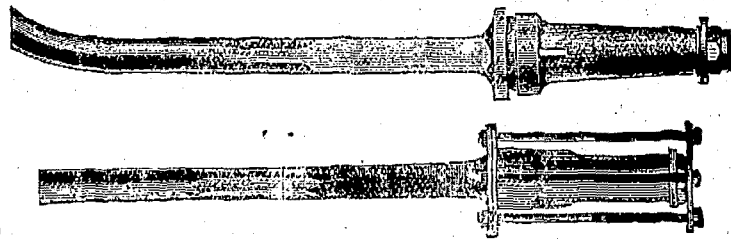
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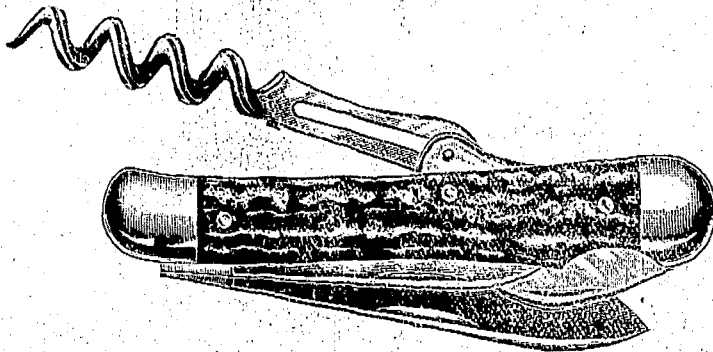
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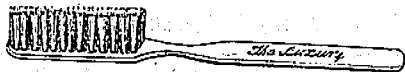


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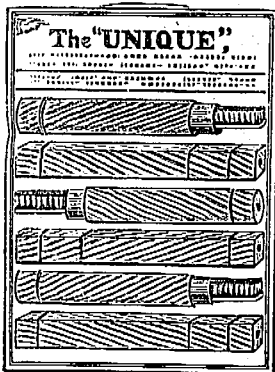


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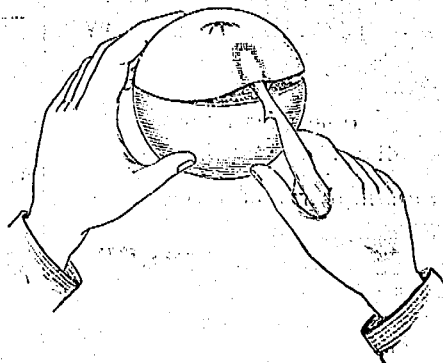
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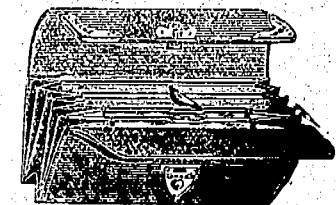
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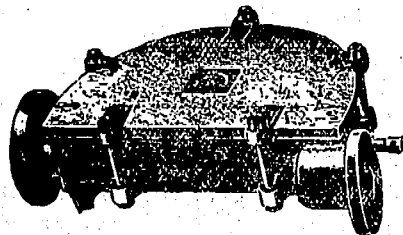
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Will work at any pressure, is self-adjusting, requires no regulation, and never sticks or fails to act, is therefore thoroughly reliable.


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OF LONDON, ENG.

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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	2 1/4-6mos.	\$50	\$50	124 1/2
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7 1/2-6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	104 1/2
Guarantee Co. of North America.....	13,872	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Nov. 11, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9 1/2	10 1/2
Atlas.....	24,000	24 p.s.	50	6	£28 1/2	£39 1/2
British and Foreign Marine.....	67,000	25	20	4	21	22
Caledonian.....	21,500	12s. p.s.	25	5	5	36 7-16
Commercial U. Fire, Life and Marine.....	50,000	27 1/2	50	5	41 1/4	42 1/2
Guardian Fire and Life.....	200,000	9	10	5	10	10 1/2
Imperial Fire.....	60,000	25	20	5	26 1/2	27 1/2
Lancashire Fire.....	138,493	5	20	2	3 1/2	4
Lion Fire.....	100,000	3	8 1/2	1 1/4	5 1/2	3 1/2
London and Lancashire Fire.....	85,100	22	25	2 1/4	16	16 1/2
London Assurance Corporation.....	35,862	20	25	12 1/4	55	56
London & Lancashire Life.....	10,000	10	10	2	7 1/2	8
Liv. & Lon. & Globe Fire and Life.....	391,762	90	St.	2	47 1/2	48 1/2
Northern Fire and Life.....	30,000	23 1/2	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6 1/4	37 1/2	38 1/2
Norwich Union Fire.....	11,000	*33 1/2	100	12	120	123
Phoenix Fire.....	58,776	35	50	5	£40	£41
Royal Insurance Fire and Life.....	125,234	58 1/2	20	10	49	50
Sun Fire.....	240,000	8s 6d p.s.	10	10	10 1/4	10 3/4
Union.....	45,000	18 p.s.	10	4	24 1/2	25 1/2

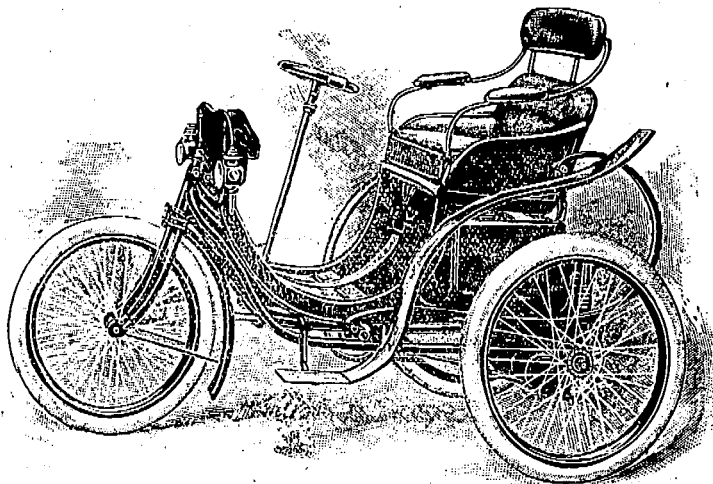
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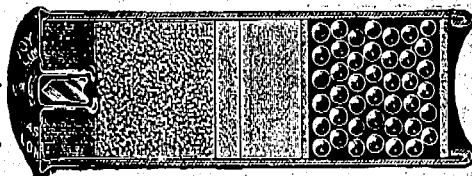
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36 ST. GEORGES SQUARE, REGENTS PARK, N.W.,
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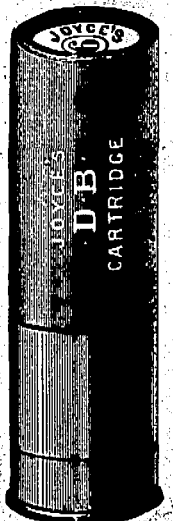
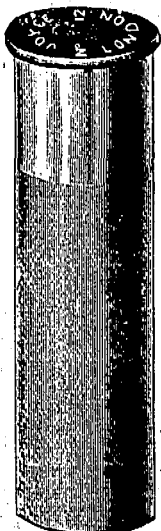


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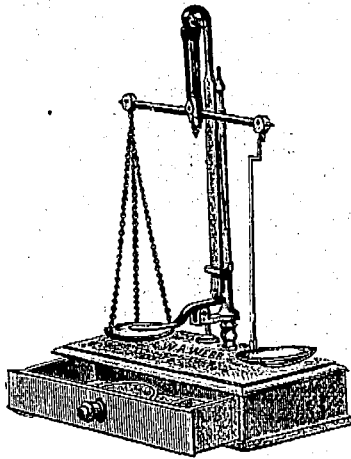
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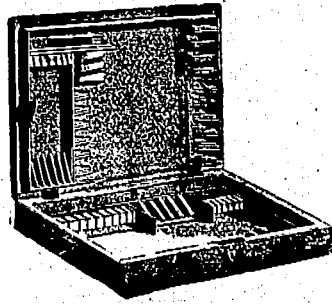
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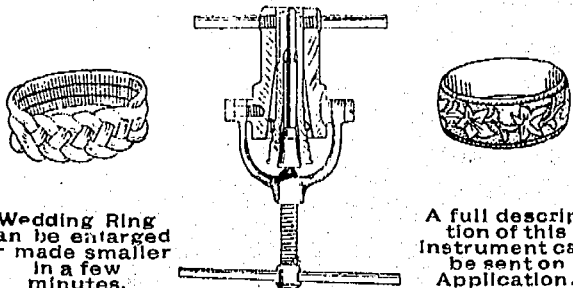
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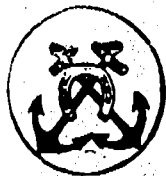
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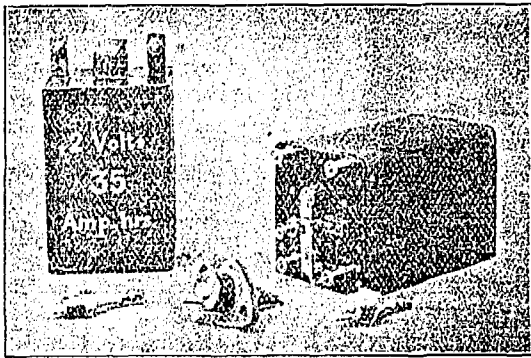
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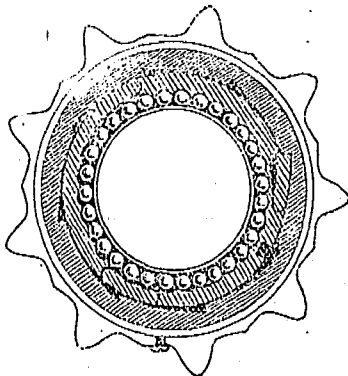
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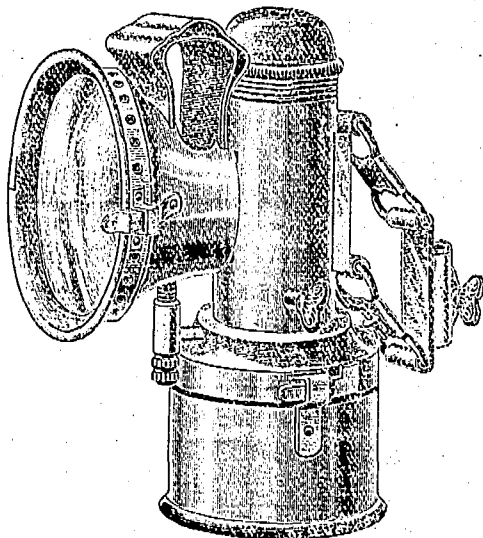


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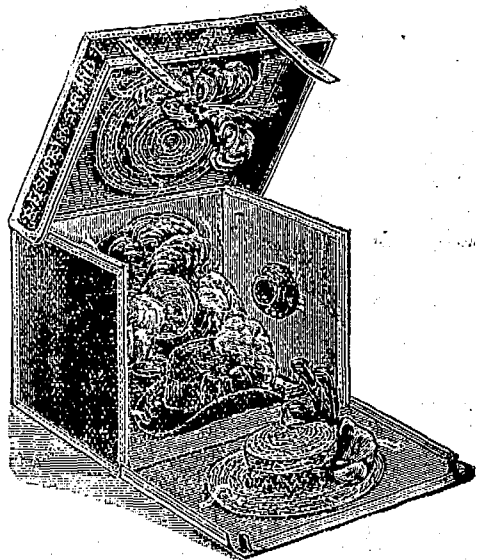
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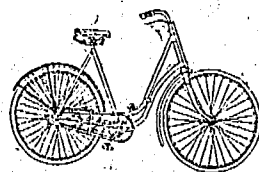
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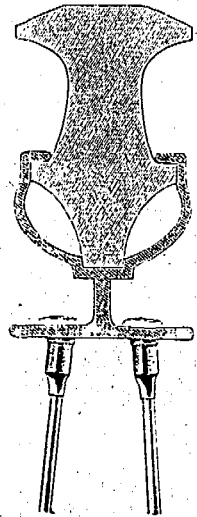
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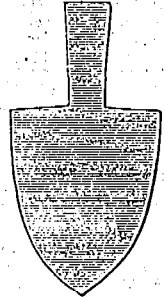
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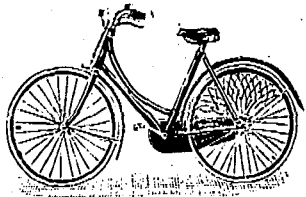
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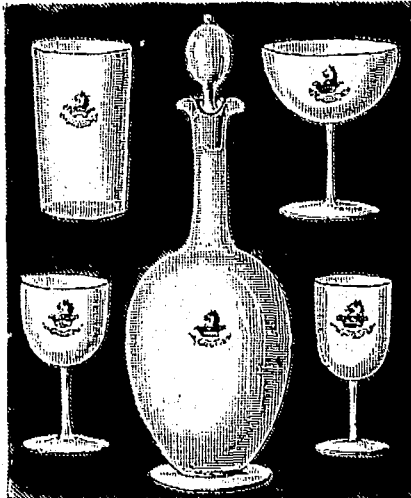
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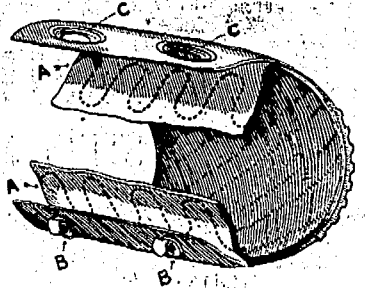
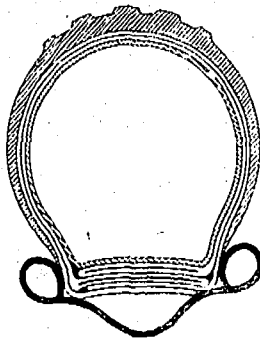
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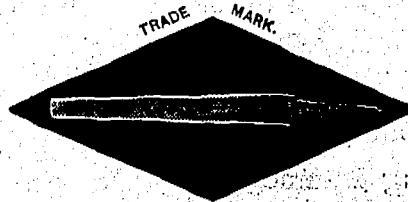
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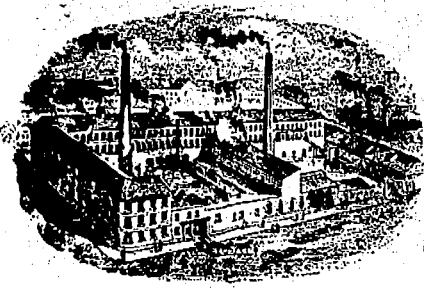
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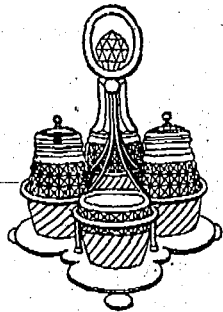
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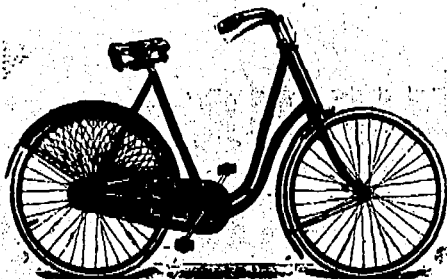
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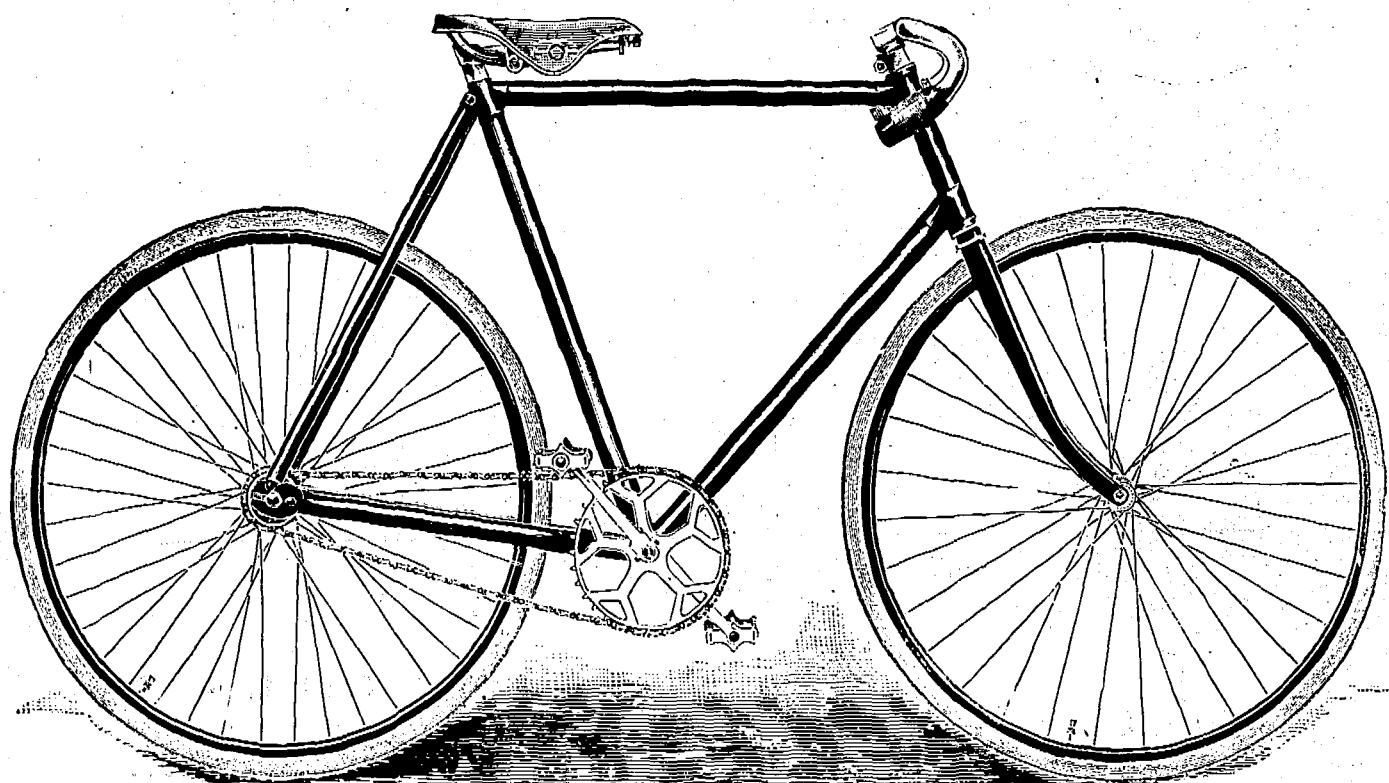
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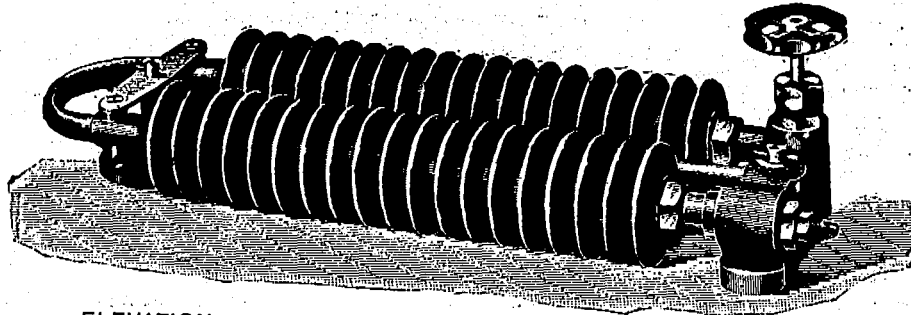
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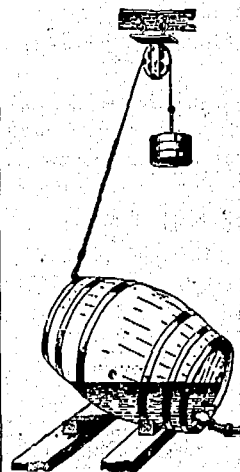
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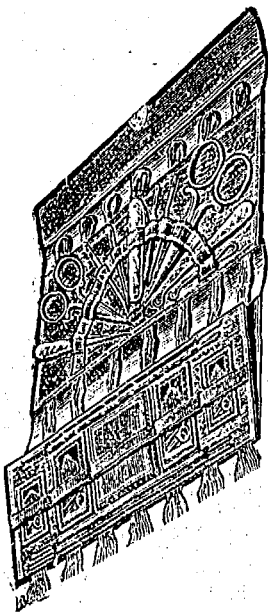


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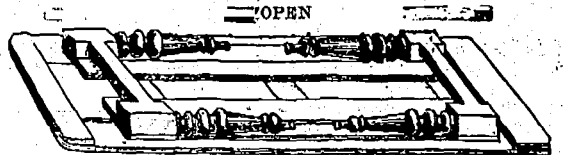
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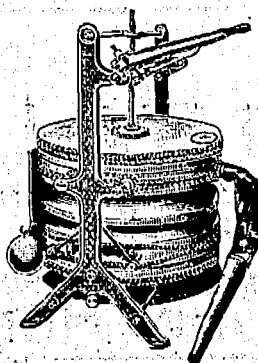
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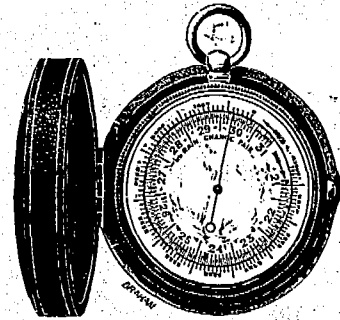
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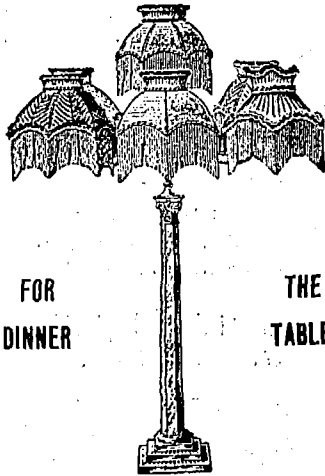
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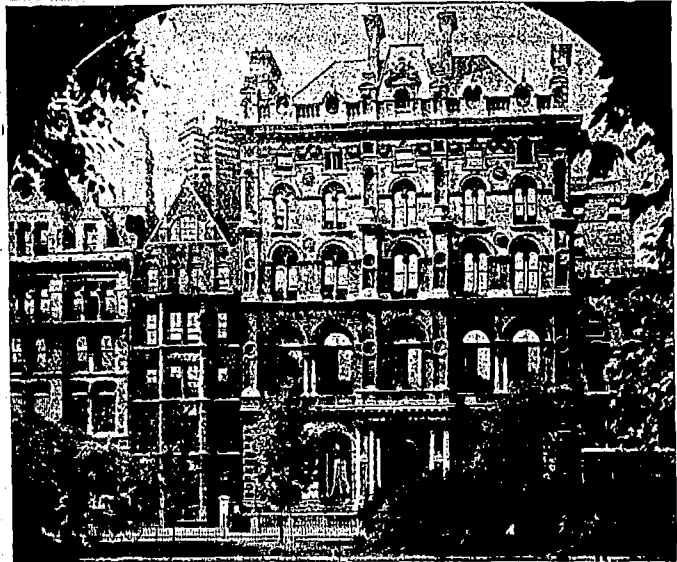
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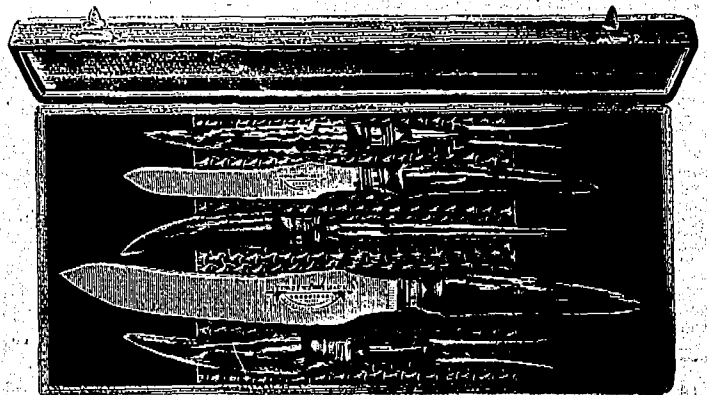
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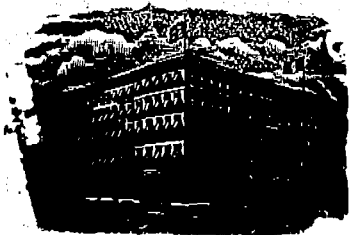
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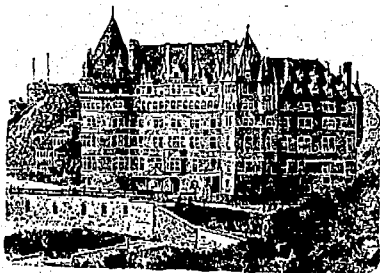


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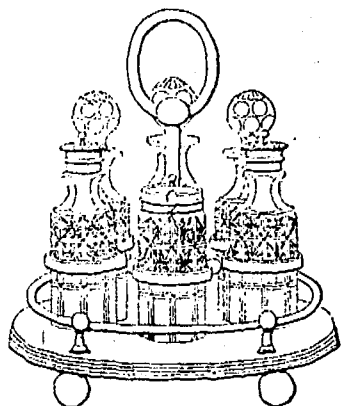
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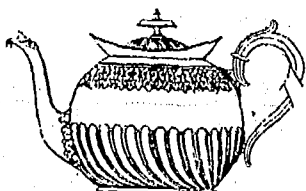
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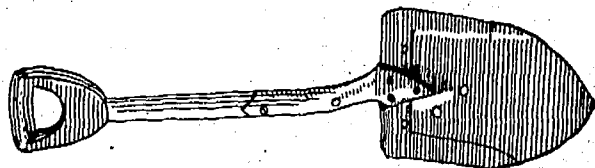
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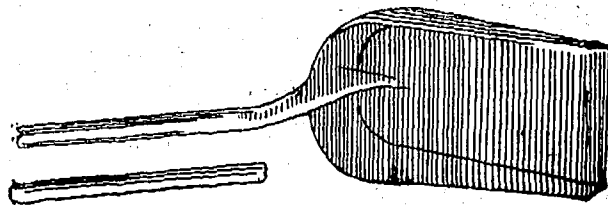
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PATTERN No. 51.



PATTERN No. 13.

INVENTION WORKS,

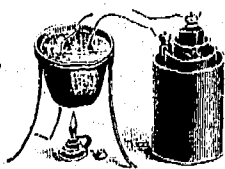
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ESTABLISHED 1822

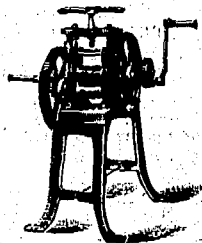
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Jewellery Cases in Great Variety.



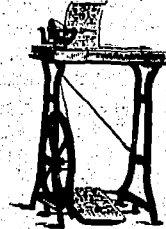
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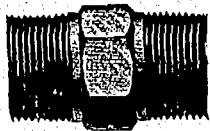
171 & 173 ST. JAMES ST.,

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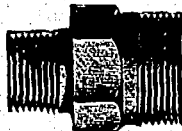
Bill Heads. Statements. Catalogues.
Note Heads. Business Cards. Folders.
Letter Heads. Circulars. Price Lists.
Etc., Etc.



Return Bend.



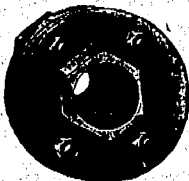
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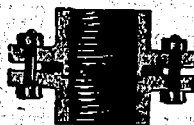
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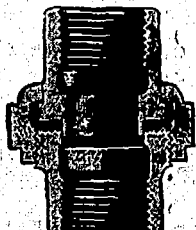
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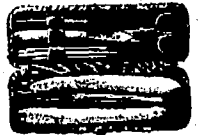
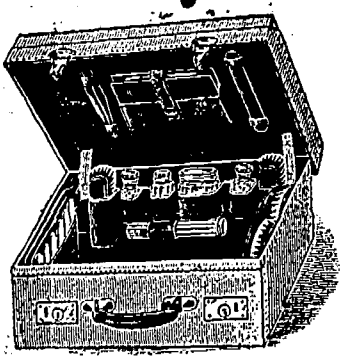
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Costs from 90 cents to \$1.25 a day for gas and all expenses. Always ready.

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Capital Authorized.....\$1,000,000
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The Canada Accident

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A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all liabilities including Capital Stock

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Manager.

R. WILSON-SMITH,
President.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41
 Surplus to Policyholders - - - - 717,884.21
 Paid Policyholders in 1898 - - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.
 J. K. McCUTCHEON, Supt. of Agencies.
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Of Edinburgh, Scotland.

ESTABLISHED 1804.

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 Capital \$30,000,000 | Invested Funds..... \$13,500,000
 Total Assets 34,472,795 | Deposited with Dom. Govt., 125,000
 (Market value.)

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Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. \$750,000.00
 Total Assets, over \$1,510,827.88
 Losses Paid since organization. \$16,920,202.75

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 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1896

Assets, - \$184,935,600.80

Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,822
Receipts from all sources.....	41,953,145
Payments to Policy-holders.....	20,885,472
Whole Life Risks assumed and renewed, 219,308 policies	637,728,276
Risks in force, 273, 213 policies, amounting to.....	802,967,478

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets	\$ 3,137,828.61
Cash Income.....	785,130.81
Net Surplus.....	474,029.03
Insurance in Force.....	20,595,703.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY, Managers for Province of Quebec, 180 St. James St., Montre

Have You

Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1896.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."

Address all communications, Montreal Pharmaceutical Journal, 53 St. Sulpice St. MONTREAL

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Available Assets, - - \$58,553,900
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman.
 WENTWORTH J. BUCHANAN, Deputy Chairman.
 A. F. GAULT, SAML. FINLEY, E. S. CROUSTON.
 G. F. C. SMITH, Resident Secretary.
 Head Office, Canada Branch: MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

Saxe & Archibald, ARCHITECTS

Room 79, Imperial Building, MONTREAL.

Fire. Life. Marine.

Edward T. Taylor & Son

General Insurance Agents,

Money to Loan on Mortgage.

43 St. Francois Xavier St.

MONTREAL.

Telephone Main 2305.

Accident. Employers' Liability.

"The St. Lawrence" FIRE INSURANCE COMPANY

Incorporated 1886.

Capital - - \$250,000.

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\$67,000,000

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N. B. BR., 130 Prince William St., St. John, N. B.
TORONTO BRANCH, 20 King St. East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bldg. 107 St. James Street,
Montreal.

→ COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

Established 1809.

North British & Mercantile

Insurance Company.

Total Funds, Dec. 1896, \$87,244,580.00
Canadian Investments, 6,486,460.08

Directors:

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Arch'd Macalder, Esq.

Thos. Davidson, Managing-Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

C. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

HARTFORD, CONN.

Established 1794.

Cash Assets, \$10,004,697.55.

Authorized Capital, \$3,000,000.00
Capital Subscribed & Paid-up, 1,250,000.00
Deposited with Receiver General in
Canada, 110,934
Annual Income, 7,000,000.00
Surplus beyond liabilities and
Capital Stock, 3,264,392.15

Geo. L. Chase, President.
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
Chas. B. Chase, Asst. Sec'y.

C. Ross Robertson & Sons, Agents
11 Hospital Street, MONTREAL.

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The unconditional accumulative policy issued by this Association is unsurpassed as a means of investment.

Cash Values,

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Extended Insurance.

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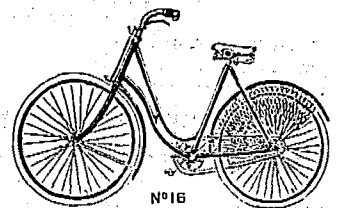


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COVENTRY AND LONDON.

Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over - 2,290,000.00

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C. C. FOSTER, Secretary.

J. H. ROUTH & Son, Managers Montreal Branch.

190 ST. JAMES STREET.

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Of London, England.

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Agencies in all the principal Cities and Towns of the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL

JAMES MCGREGOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$5,000,000
PAID-UP CAPITAL, 1,600,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

G. R. KEARLEY, RESIDENT MANAGER.

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Guarantee and Accident Com'y, Limited

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Deposit at Ottawa \$73,000.00
Funds exceed \$1,500,000.00

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

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