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Open Policies granted to Importers & Exporters.  
EDWARD L. BOND, - General Agent for Canada.  
MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Finance Dept. 22dec05

Vol. 42. No. 5.  
NEW SERIES.

MONTREAL, FRIDAY, JANUARY 31, 1896.

M. S. FOLEY,  
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**McINTYRE, SON & CO.,**  
MANUFACTURERS' AGENTS  
- AND -  
IMPORTERS  
- OF -  
**DRY \* GOODS**  
SPECIALTIES:  
LINENS, DRESS GOODS, KID  
GLOVES AND SMALLWARES  
**VICTORIA SQUARE,**  
MONTREAL.

**GRANITE \* MILLS,**  
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Manufacturers of  
Flannels, Etoffes,  
Tweeds & Dress Goods,  
Hosiery & Underwear,  
Lumbermen's  
.. Knitted Boots.

**MONTREAL FELT HAT WORKS**  
1878 - PARIS EXHIBITION - 1878.  
Prize Medal Awarded for our manufacture of Felt Hats.  
We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.  
**FUR GOODS** Of Our Own Manufacture  
PLUSH CLOTH AND SCOTCH CAPS, GLOVES AND MITTS of English and Domestic Manufacture.  
Moccasins, Snowshoes, Fancy Sleigh Robes, Buffalo, &c.  
To Manufacturers. - We have a large stock of Seal Berslan Lamb and other skino Trimmings &c., &c.  
**JAMES CORISTINE & CO.**  
Warehouse: 471 to 477 St. Paul St.,  
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Leading Wholesale Houses.

**John \* Macdonald \* & \* Co.**  
TO THE TRADE.  
Attending to our own Business.  
By attending closely to our own business, the center of wholesale General Dry Goods, Woollens, Men's Furnishings, Haberdashery and Carpets, and guarding the interests of the retail trade throughout Canada, we are daily adding to our already large list of customers.  
Filling Letter Orders a Specialty.  
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Wellington and Front Streets East, TORONTO.

X The following Brands Manufactured by X  
→ **THE AMERICAN TOBACCO Co.** ←  
OF CANADA, Limited,  
Are sold by all the Leading Wholesale Houses . . .  
**CUT TOBACCOS.**  
"Old Chum" 1/9s.  
"Seal of North Carolina" 1/9s.  
"Old Gold" 1/9s.  
"Ritchie's Smoking Mixture."  
"Old Virginia." X

**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 Dept.**  
is also more than usually complete.  
**Mark Fisher, Sons & Co.,**  
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[Limited]  
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**Special Sale.**  
Having decided to consolidate our business by closing our Toronto Warehouse and removing the unsold stock to Montreal, we will offer special inducements to buyers until April 15th.  
Our Stock of . . .  
**Fancy Goods, Druggists' and Tobacconists' Sundries, Purses, Wallets, Toy Games, Smallwares, etc.**  
is very complete.  
Liberal terms to large buyers.  
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MONTREAL & TORONTO.

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Woollens and Tailors' Trimmings,  
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ALSO  
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**JOHN FISHER & SONS,**  
HUDDERSFIELD, ENG.  
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The Chartered Banks.

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Reserve Fund, 1,200,000

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Yonge St.; 288 College St., cor. Spadina; 545 Queen  
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Commercial credits issued for use in Europe, East  
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Chicago—The Am. Ex. National Bank of Chicago.  
San Francisco and British Columbia—The Bank  
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Capital Paid-up, \$1,500,000  
Reserve Fund, 40,000

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Prompt attention given to collections.  
Correspondences respectfully solicited.

The Chartered Banks.

BANK OF HAMILTON.

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RESERVE FUND 675,000  
HEAD OFFICE HAMILTON.

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Correspondents in United States:—New York—  
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tional Bank. Chicago—Union National Bank.  
Correspondents in Great Britain—National Pro-  
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Collections effected at all parts of the Dominion of  
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Europe, China, Japan and the West Indies.  
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Reserve Fund 925,000  
Undivided Profits 23,820

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Lunenburg, N. S. Weymouth, N. S.  
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Boston, the National Hide & Leather Bank.  
Bermuda, the Bank of Bermuda, Ltd.  
Chicago, American Exchange National Bank.  
London, England, Bank of Scotland.  
Paris, France, Credit Lyonnais.  
Collections made at lowest rates and promptly re-  
mitted for.  
Telegraphic transfers and drafts issued at current  
rates.

La Banque Jacques Cartier.

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Capital Paid-up, \$500,000  
Reserve Fund 235,000  
(Rebate on Discount) 25,000

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Martigny, Mgr.; St. Sauveur (Quebec), N. Dion,  
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Jr., Mgr.

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National d'escompte de Paris, New York, National  
Bank of the Republic, Bank of America, Boston,  
National Bank of the Commonwealth, National  
Bank of the Republic, Chicago, Bank of Montreal,  
Canada, the Merchants Bank of Canada, Bank of  
British North America.  
Letters of Credit and Circular Notes for travellers  
issued available in all parts of the world.

The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000  
Reserve Fund, 280,000

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E. Giroux, Esq., James King, Esq., M.P.P.  
John Breaker, Esq.  
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J. G. Billett, Inspector

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Merrickville, Ont. Smith's Falls, Ont.  
Montreal, Que. Souris, Man.  
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Norwood, Ont. Winchester, Ont.  
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Liverpool, Parr's Banking Co. & Alliance Bank (Ltd)  
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Boston, Lincoln National Bank.  
St. Paul, St. Paul National Bank.  
Buffalo, Queen City Bank.  
Chicago, Ill. Globe National Bank  
Detroit, First National Bank  
Great Falls, Mont. First National Bank  
Minneapolis, National Bank of Commerce.

The Standard Bank of Canada.

Capital Paid-up, \$1,000,000  
Reserve Fund 600,000

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DIRECTORS:  
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JOHN BURNS, Vice-President.  
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Brantford, Chatham, Markham,  
Bradford, Colborne, Newcastle,  
Brighton, Durham, Parkdale, Toronto,  
Brussels, Forest, Picton,  
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New York—Importers and Traders National Bank.  
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All banking business promptly attended to. Cor-  
respondence solicited.  
GEO. P. REID, General Manager.

Traders Bank of Canada

(Incorporated by Act of Parliament (1885).)

Authorized Capital, \$1,000,000  
Capital Paid-Up, 700,000  
Reserve Fund, 85,000

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HALIFAX-BANKING CO.

Incorporated 1872.

Capital Paid-Up, \$500,000  
Reserve Fund, 275,000

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burne, Springhill, Truro, Windsor. New Bruns-  
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Bank, Ltd.



The Chartered Banks.

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Capital Paid-Up, \$800,000.  
Reserve Fund, 320,000.

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M. J. A. Prendergast, Manager  
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Head Office, Montreal.

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Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

**Eastern Townships Bank.**

Authorized Capital.....\$1,500,000  
Capital Paid-Up.....1,500,000  
Reserve Fund.....720,000

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London, England, National Bank of Scotland.  
Boston—National Exchange Bank.  
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Collections made at all accessible points and promptly remitted for.

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DRAFTS, CHECKS, BILLS OF EXCHANGE,  
STAMPS, &c., in the finest and most artistic style  
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With Special Safeguards to Prevent Counterfeiting,  
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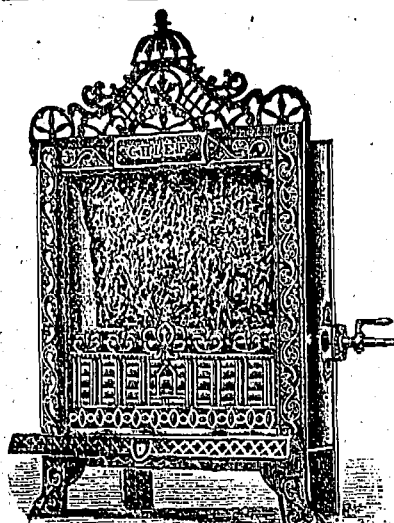
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Loan Societies.

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Loan and Savings Company of Ont.  
TORONTO.

Head Office, cor. King and Victoria Streets,  
GEORGE A. COX, .. .. . President.

Capital Subscribed, .. .. . \$2,500,000 00  
Capital Paid-Up, .. .. . 1,250,000 00  
Reserve Fund, .. .. . 325,000 00  
Contingent Fund .. .. . 34,025 40  
Total Assets, .. .. . 5,454,720 34

Debentures issued in currency or sterling payable in Canada or Great Britain. Money advanced on Real Estate. Mortgages and Municipal Debentures purchased. Executors and Trustees are authorized by law to invest in the debentures of this Company.

FRED. G. COX, Manager. E. R. WOOD, Secretary

**The Dominion Savings & Investment Society**

London, .. .. . Canada.

Capital Subscribed, .. .. . \$1,000,000 00  
" Paid-Up, .. .. . 932,474 97  
Total Assets, .. .. . 2,541,274 27

ROBERT REID, Collector of Customs, President.  
T. H. PURDOM, Barrister, Inspecting Director.

N. MILLS, Manager.

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**Provident and Loan Society**

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Vice-President, .. .. . A. T. WOOD, Esq.

Capital Subscribed, .. .. . \$1,500,000 00  
Capital Paid-Up, .. .. . 1,100,000 00  
Reserve and Surplus Funds, .. .. . 330,027 00  
Total Assets, .. .. . 3,730,575 35

Deposits received and interest allowed at the highest current rates.

DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.

Banking House—King Street, Hamilton.

C. FERRIE, Acting-Treasurer.

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INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Authorized Capital, - - - \$2,000,000  
Assets, - - - - - 1,500,000

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W. Barclay Stephens, Esq., .. .. . Manager.  
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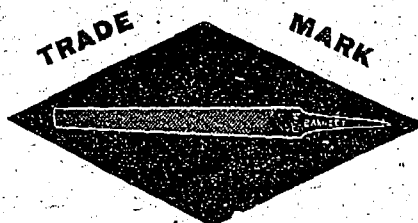
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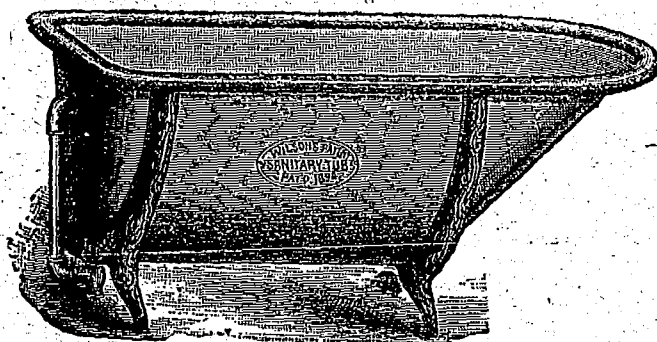
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—THE wholesale kid glove trade in Canada is very fully represented by Messrs. Emil Pewny & Co. of Paris, France, whose agent here is Mr. Richard Patton who has lately been making a trip to headquarters whence he has returned (not alone this time), the happy son-in-law of the head of the firm.

—THE North American Life Assurance Co. paid on the 22nd January instant, a 15 year endowment policy by returning the assured all the money he paid with 5 per cent. compound interest. The insurance for \$10,000 brought the sum of \$15,581 in cash.

—PRINCE HENRY of Battenburg, whose death the nation is lamenting, was prudent enough to purchase a policy of life assurance for a large sum about a year ago.

—BISQUIT, DUBOUCHE & Co., have advanced within one point of the top in the amount of their annual shipments of the brand of Cognac which bears their name. Henry Chapman & Co. are the agents in Montreal. The house dates from 1810.

—AT the annual meeting of the Montreal Transportation Co., recently held here, Mr. Hugh McLennan, occupied the chair. The report was read and adopted. The elections of directors resulted as follows: Hugh McLennan, president; W. W. Ogilvie, Andrew Allan, G. M. Kinghorn, Thos. A. Crane and D. G. Thompson. Mr. G. M. Kinghorn was selected secretary.

**E. A. SMALL & CO.**

**MONTREAL.**

↘ Manufacturers of Clothing ↙

SPRING TRADE 1896.

WHOLESALE.

OUR TRAVELLERS ARE NOW ON THE ROAD.

↘ Samples FOR Spring ↙

Are now being shown by our travellers.

**FOR STYLE, FIT and FINISH,** we are fast getting to the front.

We fit every man who wears Clothing and guarantee satisfaction.

**McMARTIN, CAMPBELL & CO.,**

WHOLESALE CLOTHIERS,

256 St. James Street, - - MONTREAL.

**North American Electric Seal Unhairing Co.**

241 to 249 CENTRE STREET,

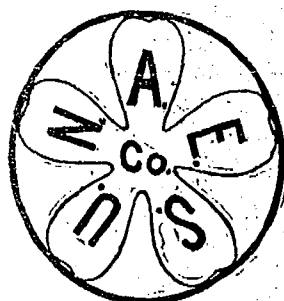
NEW YORK.

Best Method for Removing the Hair from Seal, Otter, Conies, Etc.

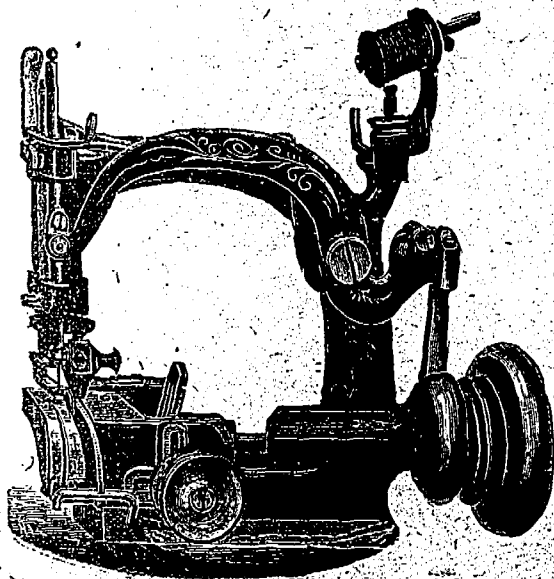
All Skins unhaird by electric process unless stamped with our trade mark are not genuine.

For the accommodation of European and Canadian trade, this Company has established a branch at 9 Rue de L'Epinette, St. Mandé, (Seine) France.

ALL ORDERS PROMPTLY ATTENDED TO.



TRADE MARK



**JOS. A.**

**BRAUTIGAM,**

Machinist and Manufacturer of Special Machines for Hat Manufacturers.

143 & 145 ELM STREET  
NEW YORK.

SPECIAL—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.

Machines of every description designed and manufactured.

Send for Catalogue.

To the Trade

Just Purchased.

60 Barrels  
Cod Liver Oil,  
10 Tons

**\* Glycerine \***

And can offer special quotations for present and forward delivery.

**EVANS & SONS, (Limited)**  
Wholesale Druggists, etc., Montreal & Toronto.

# STORAGE BATTERIES,

The "AMERICAN" received the HIGHEST AWARD at the World's Columbian Exposition, Chicago, 1893, for :

**DURABILITY and EFFICIENCY.**

No other Storage Battery Made in this Country Received any Mention whatsoever.

The "AMERICAN" BATTERY

Contains no "Active Material" Artificially Applied.

We have over 1,500 Cells in Successful Train Lighting Alone

Send for new "LIGHT AND POWER" Catalogue.

For Further Information write to

**AMERICAN BATTERY CO., 25 So. Canal St., Chicago, Ill.**

## Watchman's Improved Time Detector,

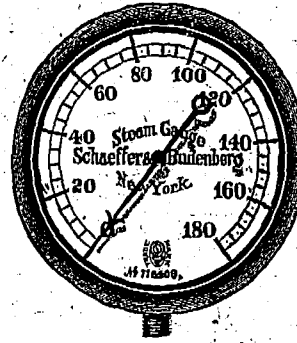
12 and 24 Different Keys with Safety Lock Attachments.

U.S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 26, 1877; Reissued Sept. 23, 1880; Trade Marks. Aug. 30, 1881; March 18, '82.

This Watchman's Time Detector contains all latest improvements. The only perfect instrument in the market. It cannot be tampered with successfully. Warranted in every way. Send for Circular.

**E. IMHAUSER,**

206 Broadway, NEW YORK, U.S.A.



## Schaeffer & Budenberg,

Manufacturers of

Pressure Gauges for all purposes, Injectors and Ejectors, Thermometers and Pyrometers, Tachometers and Speed Indicators, Baric Control Watches, etc.

Works & General Offices:

**BROOKLYN, N. Y.**

Offices & Salesrooms:

No. 66 John St., No. 22 W. Lake St.,  
NEW YORK. CHICAGO.

—INSOLVENCY declarations are applied for against Philip Veitch, general dealer, Holyrood, Nfld.

—A BRANCH of the Merchants Bank of Canada will be opened at St. Jerome, Que., on Monday, the 3rd February, under the management of Mr. A. C. E. Delmege, of the Head Office Staff. A general banking business will be transacted.

—MOWAT BROS. & BAXTER, general store, &c., Regina, N.W.T., are trying to arrange a compromise. The business is old established but present firm was formed in '98. At one time did a pretty large trade but business of late has been dull.

—PERRY & TURNER, hardware, Victoria, B.C., have assigned. Formerly Perry & Hall and afterwards till about two years ago by W. H. Perry alone. They seem to have attempted too much for their capital and also lacked to some extent the ability to make a success.

—READERS who write concerning certain lines of goods which they wish to dispose of or purchase will please bear in mind that it may not be convenient to send a written answer—for which stamped envelope should always be enclosed—as promptly as could be desired. The request of "Linen" of Woodstock will have our early attention.

—AMONG the calendars tardy in reaching us is that of the Canada Machinery Agency, through the courtesy of Mr. W. H. Nolan, from his commodious new premises on St. James street, near Victoria square, the site formerly of the Witness office. This calendar is also map-rolled.—Messrs. Hector Lamontagne & Co. have also favored us with a neatly printed rolled calendar.

—The scarcity of Canadian crude oil to which reference was made a week ago, is still a feature of the petroleum market, and

## William A. Rosenbaum,

**ELECTRICAL EXPERT and PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

Canadian refiners have consequently again advanced prices of refined fractionally quite a firm feeling prevails. In the United States a similar condition obtains, thus adding strength to the Canadian position.

—J. A. PINARD, general storekeeper, St. Monique, Que., has assigned with liabilities of \$3,400. He started in a small way about 14 years ago and made some progress. He shows a surplus of about \$1,000, but his means are locked up in stock, outstandings, &c. Doing but little trade and collections being slow he has had to throw up the sponge.

—AMONG the failures recorded in Montreal during the week are the following:—Albert Bigaonette, grocer, has assigned with liabilities of about \$2,500. In business several years but the stand was not favorable and though he had a moderate capital it became gradually sunk—A. C. Bourassa, grocer, already noted, has assigned with liabilities of \$1,800—Jacob Silverstone, furs, already noted, has effected a compromise at 25c in the dollar. It is hoped his creditors may fare better in future—R. Seale & Son, undertakers, already noted, have filed consent to assign.

—We note the following New Brunswick failures:—F. S. Thompson, mfr. agent, St. John, is offering 20c in the dollar on

## F. H. G. Mey Chain Belting Engineering Works,

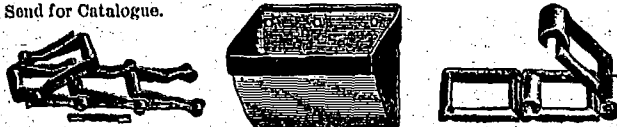
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

Builder of Dryers for Grain and Malt, and Manufacturer of Elevator Buckets.

64 to 68 Columbia Street, BUFFALO, N. Y.

Send for Catalogue.



## ALWAYS THE BEST

Softer and Cleaner Batting.

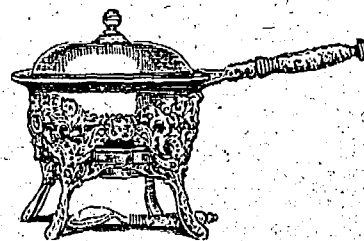
**NORTH STAR,  
CRESCENT,  
PEARL,  
PATENT ROLL COT-  
TON BATTING.**

marked improvement  
in the quality of

Will make these goods sell  
unusually well in 1895-96.

Baled or Cased in 4, 6, 8, 12 or 16 oz. Rolls.

CHAFING DISH.



TELEPHONE 4241.

**F. H. Barr,**  
IMPORTER AND  
DEALER IN

Ranges, Stoves,  
House Furnishing  
Goods.

Plumbing, Heating, Gas-  
Fitting, & Tin-Smithing.  
Stove repairs a specialty.

2373-2375 St. Catherine St.,

MONTREAL.

## "VICTORIA"

Is the Trade Mark of our Matches, have you tried them?

The VICTORIA MATCHES are warranted equal  
in quality to any other brand on the market.

WRITE FOR PRICES TO

**LAPORTE, MARTIN & CIE,**

72, 74 76 & 78 St. Peter St.,

Wholesale Grocers, MONTREAL

**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
**ENGLISH**  
 QUEBEC, CANADA: THIBAUDEAU FRERES & CO.  
 LONDON, ENGLAND: THIBAUDEAU BROS. & CO.  
 TRADE MARK  
 JE DEFIE  
**FRENCH AMERICAN & GERMAN GOODS**  
 No. 332 St. Paul St. MONTREAL

THE  
**Woodburn**  
 IMPROVED  
 Pulverizer.

for Sugars, Starch, Cream of Tartar, Spices, etc., is used by many of the leading bakers and confectioners in England, the United States and Canada.  
 Makes XXX and XXXX sugar without sifting or bolting. Send for Circular to

**E. S. STEPHENSON & CO.,**  
 Engineers and Machinists, - ST. JOHN, N.B.

**THE "O. K." Patent Adjustable Can Opener.**



Best in the market, sells at sight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one sending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address  
**PHILIP KRON,**  
 Beehive Building, ROCHESTER, N. Y.

liabilities of about \$1,200. In business several years and was supposed to be doing fairly. His failure is somewhat of a surprise—R. W. Carson, tailor, St. John, is offering 35c in the dollar, cash, on liabilities of \$1,800. In business about 2 years but only in a small way. Means lacked and could not get sufficient trade to make ends meet.

**BAY OF QUINTE NOTES**—A joint stock cheese factory is contemplated at Empey Hill on H. Abbot's farm—John Russell has bought an acre of cedar from Mr. Sampson, north of Kingsford, and is busy working at the same—Havelock signs for a local telephone system—Beef has been selling for two cents per lb. in Trenton—Havelock and Campbellford, rival towns, have voted in favor of markets—Hay sold last Saturday in Belleville at from 12 to 16 dollars per ton; beef 8 to 4½¢ per lb.—About ten tons of milk each week are received at the butter factory at Wellman's Corners—The residence of James Phillips, 9th Con. of Thurlow, was, with all its contents, totally destroyed by fire on the 15th instant—The farmers in the neighborhood of the town hall, Sidney, have formed an association and started a factory for the manufacture of butter this winter—More snow is much needed to make good sleighing and brighten up business—A

mild form of la grippe is prevalent in this district—G. A. Browne of the Bay of Quinte Railway and Navigation Company, has accepted the position of assistant Traffic manager of the Richelieu & Ontario Navigation Company.

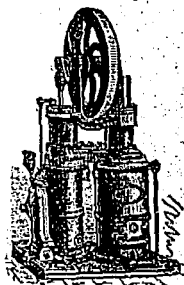
—AMONG the failures recorded in Ontario during the week are the following:—Jas. Irwin & Co., general storekeepers, Brussels, have assigned. They started last spring, buying the stock from the estate of Mrs. E. Rogers. James Irwin, who managed, had been in business there before but met with a reverse in '98. Capital was light, with dull trade and strong competition it did not pay—Alonzo Tufford, waggons, Burlington, has assigned. In business a few years but only in a small way. Liabilities small—Wm. Steele, tins, Carleton Place, is offering 55c in the dollar on liabilities of \$4,400. In business about 5 years and made a little money but invested too much in real estate with the usual consequences—W. S. Abbott & Co., crockery, Gananoque, already noted, is now offering 38½¢ in the dollar—Thos. Clark, dry goods merchant, Pembroke, has assigned with liabilities of \$5,600. In business over 25 years but has not been successful, this being his fourth failure. He compromised in '88 at 75c in the dollar, in '91 at 60c in the dollar, and

**PURE OAK BELTING**

The J. C. McLaren Belting Co.,  
 Montreal and Toronto  
 Tel. No. 363. Tel. No. 47

**ROBERT LINTON & CO.**  
 IMPORTERS OF  
**British and Foreign Dry Goods**  
 Woollens and Tailors' Trimmings a Specialty.  
 Canadian Woollens and Cottons  
 from all the different mills.  
 No. 2 St. Helen St., MONTREAL

Do You Use Water . . . . .  
 Do You Want it Every Day?



Only the best pump will meet this want.  
 The best ones are the  
**Rider and Ericsson Hot-Air Pumps**  
 Is a record of twenty years proof enough? They are not "the cheapest." The best of anything is never cheapest in first cost. But you do not buy pumps every day, and in the "long run" the lowest priced things are not always the cheapest. Any boy can run our engines, and under all circumstances they are absolutely safe. If interested, send for catalogue "J" and state conditions under which your pump will have to work.



**Rider Engine Co.**  
 86 Lake Street, CHICAGO  
 37 Dey Street, NEW YORK

**PUBLIC NOTICE.**

Is hereby given that the Dominion Oil Cloth Company, having its chief office in the city of Montreal, will apply to the Parliament of Canada, at its next session for an act bringing it within the scope of the companies clauses Act of the Dominion Parliament, with power to increase its capital, to do business and hold real estate anywhere in the Dominion of Canada, and to withdraw the Company from the operation of the joint stock Companies' Incorporation Act of the Province of Quebec, and for other purposes.

Montreal, November 6th, 1895.

**DORION & ALLAN,**  
 Solicitors for Applicant.

FALL 1895.

## SPECIALS

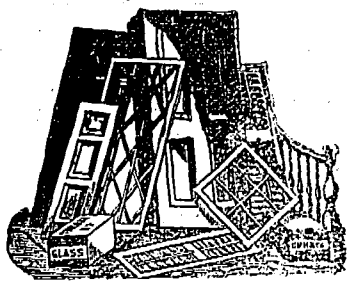
Dress Goods, Ribbons, Gloves,  
Hosiery, Linens, Cashmeres,  
Novelties, Smallwares.

## Lonsdale, Reid &amp; Co.,

DRY GOODS IMPORTERS,  
MONTREAL.

Agents for Crompton's Corsets.

## RHODES, CURRY &amp; CO.



All kinds of Building Materials, Fittings for  
Banks, Stores, etc., a Specialty.

AMHERST, N. S.

## McArthur, Corneille &amp; Co.

Importers and Dealers in

## WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star  
and Double Diamond Star Brands.  
English 16, 21 and 28 oz. Sheet.  
Rolled Rough and Polished Plate Glass.  
Colored Plain and Stained Enamelled Sheet Glass.  
Painters' and Artists' Materials.  
Chemicals, Dye S. S. S.  
Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

## Curtain Stretchers !!

WHOLESALE & RETAIL.

L. J. A. SURVEYER, 6 St. Lawrence St.

MONTREAL, CANADA.

## WM. PARKS &amp; SON,

Limited.

ST. JOHN, N.B.

## Cotton Manufacturers.

AGENTS—WM. HEWETT, 30 Colborne St., Toronto  
DAVID KAY, Fraser Building, Montreal.  
JOHN HALLAM, Toronto,

Special Agent for Beam Warps for Ontario.

Mills—New Brunswick Cotton Mills  
St. John Cotton Mills.

## Dominion Bridge Co., Montreal &amp; Lachine Locks, P. Q.

(LIMITED)

Steel Bridges for Railways and Highways, Steel  
Piers and Trestles, Steel Water Towers and Tanks,  
Steel Roofs, Girders, Beams, Columns, for Build-  
ings. A large stock of Rolled Steel Beams, Joists,  
Girders, Channels, Angles, Ties, Z Bars and Plates  
always on hand, in lengths to thirty-five feet.  
Tables, giving size and strength of rolled beams,  
on application. Post Office Address: MONTREAL.

J. H. MCGREGOR, Agent,  
Canada Life Building, Toronto, Ont.

again in '04 at 60c in the dollar, seems to be lacking in certain of the qualities necessary to success—probably too easy going—Philip O'Reilly, clothing, Ottawa, is offering 40c in the dollar at 2, 4, and 6 months on liabilities of \$7,000. He has been in business there several years. He was formerly of O'Reilly Bros., Aylmer. He assigned in February '91, but effected some arrangement and went on again, opening a branch store in the summer of '04, but this did not prove a profitable venture.—J. G. Larivee, shoes, Arnprior, already noted, is now offering 60 cents in the dollar half cash and balance in 3 and 6 months—J. B. Dickson, general store, Castleford & Pakenham, has assigned, and offering 70 cents in the dollar cash. Liabilities \$18,000. He shows a large nominal surplus, but much of it is locked up in real estate, &c. He has been in business some years and made money formerly and was considered well-to-do. The failure is consequently a surprise to many who did not know of his outside investments—Mrs. Hunter, grocer, Chalk River, has compromised at 40 cents in the dollar, cash. A small affair—in business for some time. Liabilities about \$800—Wm. Hewson & Co., drygoods, Niagara Falls, are obtaining an extension spread over a year. They have been in business since the fall of '88. Had done fairly at first but competition of late years has been much keener, and they became locked up in stock, &c. They show a nominal surplus

of \$7,000 to \$8,000—Jas. Daly, Chinguacousy Township, has assigned—Macabe, Robertson & Co., wholesale fancy goods, Toronto, have suspended payment. They began in '91, as above, being an amalgamation of the two firms of Foster & Macabe and F. Robertson & Co. They had a fair capital, but apparently not sufficient for the business attempted, and they last spring found some difficulty in meeting maturing obligations, owing to dull trade and having rather a heavy stock, and made some arrangement with their principal creditors by which they were given a little extra time and went on without interruption. The general dullness the past season, told against them and they now find themselves forced to take above step—Chas. Richards, general store, of Caledonia, noted last week as offering to compromise at 40 cents in the dollar, claims this is an error. Any of our exchanges who may have noticed it, will kindly give it full contradiction—B. L. Moorehouse, general store, Newbury, already noted, is offering 60 cents in the dollar—John Casey, grocer, Ottawa, is offering 25 cents in the dollar. In business some years, and at one time did a fair trade but of late years competition cut into it and it fell off.

TRADING IN WHEAT FUTURES—The Hatch and other Anti-option bills, that have at various times been introduced into the United States Congress, appear to have been the means of defin-

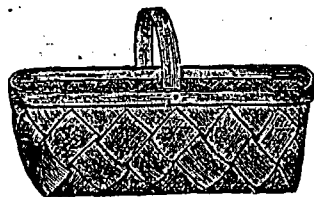
— THE —

## Oakville Basket Co.

MANUFACTURERS OF

- 1, 2, 3, bushel, grain and root baskets.
- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers  
OAKVILLE, ONT.



**TUBULAR DRIVING LAMP.**  
"The only perfect lamp made."

It gives a clear, white light, and

Will Not Blow, Nor Jar Out.

It throws all the light straight ahead.

If you mention this Journal when writing, a special discount will be given.

R. E. DIETZ CO., 60 Lighthouse St., New York.

## "Dietz"

Driving Lamp.

DEALERS AND AGENTS—  
We want dealers and agents all through  
Canada to handle this lamp.  
If you want to sell an article of easy sale,  
with a fair profit in it, write to us.

AGENCY DEPT.

R. E. DIETZ CO., 60 Lighthouse St.,  
New York.

## STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT,  
CUSTOMS BROKERS,

413 to 417 St. Paul Street, Montreal  
Bell Telephone 9057. P. O. Box 684.

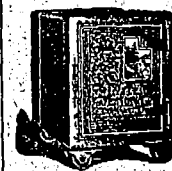
TOWNSEND, HOSTETTER & CO.  
CHICAGO, ILL.

MANUFACTURERS OF SIGNS of every description.

Brass, Glass & Iron.

Samples & Designs Furnished Free.

Write for Prices.



E. D. COLLERET,

522 1/2 Craig St.,

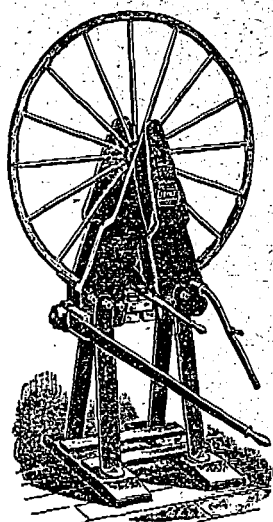
MONTREAL.

Asbestos Lined Safes

for homes, offices, etc.  
etc., from \$15.00 upwards.

Catalogues and all information furnished upon application.





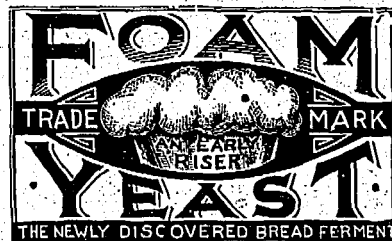
## West's Hand Tire Setter.

A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 1/4 x 3/4, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of Setting them Cold. If you have heavier tires to set, get on one of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

**J. B. WEST,**  
Factory, Eagle Foundry,  
Brown's Race, - Rochester, N.Y

## THE BEST IN THE MARKET.

Ask your Wholesale Grocer  
for it



**The Foam Yeast Co., Ltd.,**  
TORONTO, Ont.  
79 Esplanade.

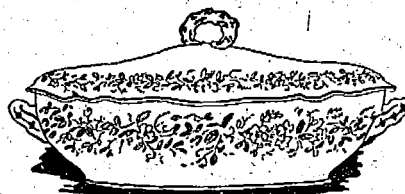


**Emil Pewny & Co.,**

Sun Life  
Building,  
MONTREAL.

Stock of Standard  
Lines on hand.

**A. T. WILEY & CO,**



Importers of  
China, Glass-  
ware, & General  
Household  
Crockery, Lamps,  
etc.

Dinner Sets a Specialty.

Sample of Dinner Set, 37 pieces, \$7.50.

1803 Notre Dame Street & 2341 St. Catherine Street.  
MONTREAL.

its action being taken by the Chicago Board of Trade. It has been the aim of anti-gambling leagues, and kindred societies to prevent trading in wheat options, or "futures," it being claimed, that this was simply another form of gambling. The growth-in-number and influence of "bucket shops" has also caused some alarm among the regular members and traders on the Chicago Board of Trade, and a sub-committee was appointed to devise a plan for trading in cash grain to the exclusion of futures. This committee reported on Saturday last a plan formulated by Mr. Robert Lindblom, and was approved by the members of the Board. The plan is that all trading in wheat shall be in cash property and that the Board of Trade cash grain depository shall be organized with \$1,000,000 paid up capital, to take care of the wheat, to advance money on it, and to perform other functions deemed necessary for the successful operation of the scheme. Should this plan be approved by the directors, it will be put into operation after next May. In the course of speech supporting it, Mr. Lindblom

said:—"The strong arm of the United States Government will soon take hold of the gambling which is going on in agricultural products to the detriment of business. While the grain gamblers (bucket shop keepers) may bribe grand jurors and local officers they cannot bribe United States Marshals, and we must come down to actual delivery of every bushel of grain traded in on the Board of Trade in order to draw the line between speculation and gambling, pure and simple, between Boards of Trade and bucket shops."

### A BONUS TO THE EXPOSITION.

It is well known that any Exposition large or small is certain to bring commercial advantage to the city where it is being held that is, provided such Exposition be based on sound financial management. That the Exposition being promoted by Mr. Stiles, owing to his plan and system, will be self-supporting and the money asked for utilized simply in carrying out the Exposition on a grand scale, by adding to the attractions and to the

**M. & L. Samuel, Benjamin & Co**

26, 28 and 30 Front St. West,  
TORONTO,

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

**SHELF AND HEAVY HARDWARE**

Metals, Tinplate, Tinware,  
Tinner's Plumbers' & Steam Fitters' Supplies  
Gas Fixtures,  
LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

**SAMUEL, SONS & BENJAMIN,**  
164 Fenchurch St., London, E. C.

Shipping Office: 1 Rumbol Place Liverpool, Eng.

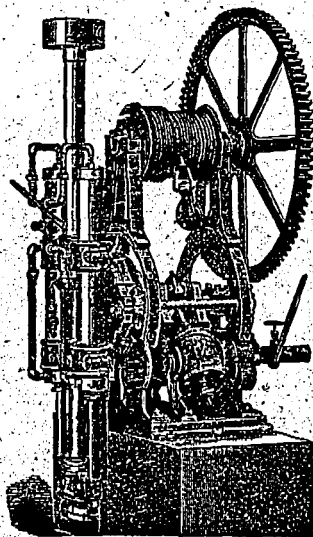


**MENEELY BELL CO'Y.,**

Troy, N.Y. & New York City.

Manufacture Superior

Church, Chime and Peal Bells.



## Diamond Pointed Core Drills

For Prospecting for Minerals, Well Boring, Shafting, Tunneling, Sounding for Foundations for Buildings, Submarine Soundings Blasting. Furnish a complete record by taking out a Solid Core of Strata Penetrated.

A Large Stock of Machines and Supplies will constantly on hand.

Diamonds, Carbon & Bort a Specialty.

**LEWIS F. BOSTELMANN,**  
Room 44, 39 Cortlandt St.,  
NEW YORK.



# LYMAN'S FLUID COFFEE

It is fragrant, delicious, and can be prepared in a moment.

It is Economical because there is no waste, as no more need be prepared at a time than is used. 2nd. It requires less sweetening than other coffee, as the bitter part is extracted during process of manufacture. 3rd. One cupful gives more satisfaction than two of any ordinary coffee.

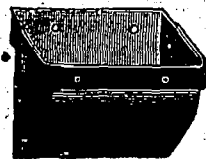
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

## CHAPUT FRERES, COMMERCIAL \* AGENCY, 10 Place d'Armes, MONTREAL.

The best and most reliable information that can be obtained is supplied to the patrons of this Agency.



### ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by  
John Radigan & Co., - 46 Kelley St.,  
HAMILTON, Ontario.

Established 1819.

### Bisquit, Dubouche & Co. COGNAC.

Get your Catalogues  
printed at the  
**Journal of Commerce.**



## Chas. W. Murphy & Co.,

(Successors to  
Jas. Guest & Co.)

Commission  
Merchants,  
27 & 29  
St. Sacrament Street,  
MONTREAL.

General Agents for  
Canada of the Superior  
and Popular Brand of

## Scotch Whiskey

indicated in the engraving herewith, and of other first-class brands of Liquors.

Wines, Ales, Beer,  
Bitters, Mineral  
Waters, etc.

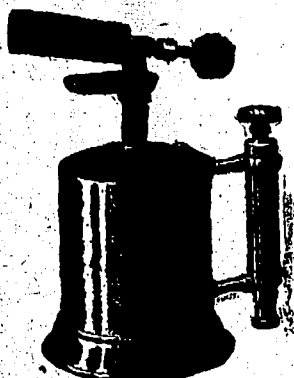
beauty of the buildings which will become the permanent adornment to the Exposition grounds, and consequently the property of the people, should go without saying. The attractions of this Exposition, apart from its industrial features, can be made greater by festivals, by good music well rendered, grand concerts and everything that attracts multitudes from far and near, who cannot in turn avoid leaving a great deal of money in the city. This is estimated on the admission to the Toronto Fair last year which was 250,000 people within 10 days, from Ontario and Quebec, taking into consideration that Montreal has the facility of drawing visitors from 15,000,000 of people who reside within easy reach—12 hours' ride—of the City in the two Provinces of Ontario and Quebec and the neighboring States of the Union. It is well within the limits of probability that during 5 months' duration of the Exposition fully 4,000,000,000 of people will come to visit it. These people must spend something; and taking into calculation their expenses for railroads and other transportation, their hotel bills, their purchases, great and small, the money spent for amusements and for visiting the Exposition, for car fares and all the minor details of every day life, an average of 10 cents per head is very low, and yet it amounts to fully \$40,000,000 for the City of Montreal.

Think what our business men, the railroads, the hotels and street car companies, the shops and tradespeople, in fact every-

body, will derive from the expenditure of such an amount of money. Let us also take into consideration, that with this \$100,000 at their disposal, what a number of people of the mechanic and laboring classes the management will be enabled to employ in the embellishment of the buildings required, of the reconstruction of some of them and of the erection of new ones which otherwise would not be likely to be taken in view, and in the present time of depressed trade and labor this ought to be a very convincing item. We learn that the Queensland government Exposition has been postponed on account of the preparations being made in and for Montreal.

### IMPERFECT BOOKKEEPING AND A LESSON.

In our issue of the 24th, we referred to the failure of Mr. Nelson M. Smith, doing business under the old and respected firm name of Hunt, Barnes & Co., as due to "the trade's being unprofitable," which assigned cause we since learn calls for some qualification. Mr. Smith had, as stated, sufficient capital for the easy conduct of his business; his balance with a well-known private banking firm, was not long ago in four figures; he was a hard-worker, down to business to "catch the early worm;" he had accounts more or less satisfactory in many parts of the Dominion, and he has a fair name. With capital, industry, integrity and knowledge of the business he should have been suc-



## "Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

A complete tool for Soldering, Brazing, Burning Paint, Melting Metals, Heating Soldering Coppers, Frozen Pipes, Heavy Soldered Joints, etc., etc.

Everyone Warranted and Tested to  
30 pounds pressure.

Packed one dozen in a case. PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

White Manufacturing Co.,  
40-42 State St., Chicago, Ill.

WE OFFER A LARGE LOT OF  
FRESHLY CUT . . . . .

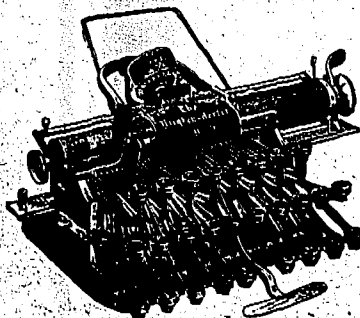
### Figured Walnut Veneers

Correspondence invited.

## WM. E. UPTEGROVE & BRO.

Veneer and Lumber Merchants,  
FOOT EAST 10th ST.,

New York.



## Blickensderfer

→ NO. 5 ←

### Wonderful Typewriter.

4 Letters and Characters. Weight, Six Pounds.

PRICE, \$45.00. FULL KEYBOARD.

Equals any of the high-priced Machines in Capacity and Quality of work and excels them all in convenience.

OREELMAN BROS., Agents,  
Georgetown, Ont., Canada.

## HENRY PORTER,

Tanner and Manufacturer of

### Leather Belting, Fire Engine Hose, Harness

Moccasin, Lace, Russet and

### Oak Sole Leather

Office and Manufactory

436 Visitation St., MONTREAL.

SPECIALTY IN  
**Men's Goods**

Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Underwear and Half Hose Sweaters and Sporting Goods, Tennis Costumes and White Vests, Rubber Coats and Umbrellas, Braces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

**Glover & Brals**

184 MCGILL STREET,

Montreal, Canada

Established in 1877.

**Sanitary Soap Vase**



Prevents . . . disease, waste, pilfering of soap, clogging of waste pipes, stain of marble, uncleanly soap dish.

Affords . . . each user fresh, dry pure soap.

The only Clean, Sanitary, and Safe way to use soap.

Agents Wanted.

**SANITARY SOAP VASE CO.,**

Aqueduct Bldg., ROCHESTER, N.Y.

**To Architects, Builders and Owners.**

Attention is called to Fire-Proof and Vermin-Proof

**Mineral Wool,**

As a Lining in Walls and Floors for preventing the ESCAPE OF WARMTH AND THE DEADENING OF SOUND.

Sample & Circulars Free.

U.S. Mineral Wool Co., 2 Cortlandt St., N. Y. Western Mineral Wool Co., Cleveland, O. & Chicago.

cessful, but he was not. What then is the lesson to draw from his failure? He was a man with little or no knowledge of book-keeping; he was unappreciative of system completences in his keeping of the records of his office, allowing these to partake too much of the nature of memos. in respect to his business, partly in so-called books, partly in his memory, and partly through the said private banking firm, as to any unpaid or retired vouchers in their possession; he in fact depended largely on those who owed him to remit correctly that which was his due, and he accepted statements of accounts from those to whom he owed money, as more credible than the records of his office. When people drew upon him he accepted but did not charge the drafts to their accounts; when renewed, he would fail again to make entries, and in the course of time he became a debtor to banks for accommodations to others against whom he was unable to furnish the details for the claims he had against them. Failures from imperfect bookkeeping are probably as frequent as failures from losses by fire, although there is no reason why this should be the case. Nor would Mr. Smith be to-day in bankruptcy had he been less generous in putting his name to paper and had employed some one as competent to serve him in the office as he himself was to serve the public in the fish trade. An assignment has been made. The liabilities are only about \$11,000. The principal creditors are: Rosspont Fish Co., Port Arthur, \$504; A. Alexander, Nepigon, \$850; W. A. Robertson & Co., St. Andrews, \$554; Bellman, Chisholm & Co., Halifax, \$750; T. S. Vipond & Son, city, \$650; W. Weir & Sons, \$1,500; Dame Nellie Cherry Smith, his wife, (under marriage contract), \$1,500.

—P. St. MICHEL & Co., grocers, Quebec, have assigned. In business a few years, and means being very limited he could make no headway against the competition—P. P. Taschereau, grocer, &c., St. Marie de Beauce, Que., is offering 25 cents in the dollar cash. In business about a year, means locked up and could not work up a successful trade in face of general dullness—Louis Guilbault, general dealer, St. Aimes, Que., is offering 25 cents in the dollar cash on liabilities of \$1,500. He began business some 9 years ago but does not seem to have been able to make any headway. Capital limited and dull—Mrs. J. Boutet, general store, St. Severin, Que. has assigned. She succeeded her late husband in the spring of '01, but trade fell off with this result—Israel Rheault, general store, Stanfold, Que., has assigned with liabilities of about \$1,700. He started last spring, but there were too many in business there, and as his capital was limited could not compete successfully.

**GRAND TRUNK RAILWAY COMPANY.**

Return of traffic week ending Jan. 25, 1896:

	1896.	1895.
Passenger Train Earnings.....	86,403	90,801
Freight do. do. ....	219,203	193,857
Total do. do. ....	\$305,666	\$284,658
Increase 1896, \$21,008.		

China Cuspidors, Tea Sets, Toilet Ware, Fruit Jars,

Metal, Bronze, Piano and Table Lamps, Cutlery, Plated Goods.

**JOHN L. CASSIDY & CO.,**

IMPORTERS OF

**China, Crockery and Glassware.**

ALWAYS IN STOCK

\* Street Lamps, Lanterns, Station Lamps, Headlights, &c. \*

Of the Celebrated C. T. HAM MFG. CO., Rochester, N.Y.

Offices and Sample Rooms, 339 and 341 ST. PAUL STREET, MONTREAL

BRANCHES: Princess St. Winnipeg, Man. Government St., Victoria, B. C.

IMPORT ORDERS A SPECIALTY.

**THE CANADA ACCIDENT INSURANCE CO'Y**

Head Office: 20 ST. ALEXIS ST., MONTREAL.

REINSURERS OF

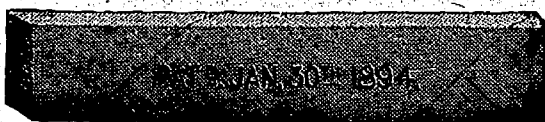
The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)

The Citizens Insurance Company of Canada, Accident Branch, and The Sun Life Assurance Company, Accident Branch.

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents and get good contracts.

**LYNN T. LEET** Manager for Canada.



**THE Fleming Woven Wire Dynamo Brush.**

Send for Descriptive Circular.

**WILFRID H. FLEMING,**

Patentee and Sole Manufacturer.

No. 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—  
Your brushes have given the best of satisfaction."

D. A. McCaskill. James S. N. Dougall

**McCASKILL, DOUGALL & CO.**

(Successors to D. A. McCaskill & Co.)

Manufacturers of Fine

Varnishes, \* Japans and Colors

MONTREAL.

Suppliers to every Railroad Company and Car Shop in the Dominion.

**BERMUDA ADVERTISEMENT.**

**W. T. JAMES,**

General Merchant and Ship Agent,

41 & 42 FRONT STREET, HAMILTON, - - - - - BERMUDA.

Agent for Pickford & Black's "Canadian and West Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line. Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.

**It Leads all Home Companies**

**IT LEADS** In Age  
In Size  
In Popularity  
In Actual Results

**CANADA LIFE ASSURANCE CO.**  
HAMILTON, Ont.

A. G. RAMSAY, - - - - - President.  
R. HILLS, - - - - - Secretary.  
W. T. RAMSAY, - - - - - Superintendent.

**J. W. MARLING,**  
Manager, Prov. Que., Montreal.

**THE STANDARD ASSURANCE CO. ESTABLISHED 1825.**  
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$40,000,000  
Investments in Canada, - - - - - 12,000,000

[WORLD WIDE POLICIES.]  
Thirteen months for revival of lapsed policies without medical certificate of five year's existence.  
Loans advanced on mortgages and Debentures purchased. Agents wanted.

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

**UNION ASSURANCE SOCIETY**  
OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000

One of the Oldest and Strongest FIRE OFFICES in the World.  
Canada Branch—The Bank of Toronto Chambers, Montreal.  
Agents throughout the Dominion. T. L. MORRISEY, Resident Manager.

**NORTHERN ASSURANCE COM'Y.**  
INCOME AND FUND (1892)

Capital and Accumulated Funds, - - - - - \$36,465,000

Annual Revenue from Fire Premiums..... }  
Annual Revenue from Life Premiums..... } ..... 5,545,000  
Annual Revenue from Interest upon Invested Funds..... }  
Deposited with Dominion Government for the security of Canadian policy-holders ..... 200,000

Head Offices:—London and Aberdeen.  
Branch Office for Canada, Montreal, 1724 Notre Dame St.  
Manager for Canada, - ROBERT W. TYRE

**WHOLESALE MEN**

Should send for an Estimate for their

**Bookbinding - and - Office - Stationery**

TO THE

**JOURNAL OF COMMERCE,**

171 and 173 St. James Street, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**  
Established 1824. CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.  
JNO. W. MOLSON, Resident Manager, MONTREAL.

Note.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1898.

**FIRE. LIFE. MARINE.**

**G. ROSS ROBERTSON & SONS,**  
General Insurance Agents and Brokers

ESTABLISHED 1865.

\* 11 HOSPITAL STREET, \*  
**MONTREAL.**

Telephone 1277 P. O. Box 2081.

**Insurance.**

**PHENIX**  
**FIRE INSURANCE CO'Y.**  
LONDON.

Established in 1781. Canadian Branch  
Established in 1801.

No. 35 St. Francois Xavier St.  
MONTREAL, P. Q.

**PATERSON & SON**  
Agents for the Dominion,  
RAYMOND & MONDOU,  
Agents French Department.

**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/4 miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to  
M. S. FOLEY,  
"Journal of Commerce," Montreal.

**Municipal Debentures Government & Railway Bonds, Investment Securities, BOUGHT and SOLD.**

Insurance Companies requiring securities suitable for deposit with Dominion Government or other purposes can have their wants supplied by applying to

R. WILSON SMITH,  
British Empire Building, MONTREAL.

**ASSESSMENT SYSTEM**

**THE COLONIAL**  
Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,  
180 St. James Street, MONTREAL.

Incorporated by Special Act of the Dominion Parliament.  
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - - - - - \$100,000.

LT. COL. CHARLES KING, President. F. P. BUCK, Esq., 1st Vice President.  
HON. P. GARNEAU, 2nd Vice-President. J. F. MATHIESON, General Manager.  
THOMAS T. TURNBULL, Comptroller. E. A. BAYNES, B.C.L., Secretary. L. H. STEARNS, Treasurer.  
J. T. FINNIE, M.D., Medical Supt.

Compare our Rates with those of other Associations and old line Companies.

Active Agents Wanted.

**THE CANADIAN**  
**Journal of Commerce.**

MONTREAL, FRIDAY, JANUARY 31st, 1896.

**COMBINATIONS TO RAISE PRICES.**

It may appear at the first glance that a combination of manufacturers which is successful in increasing the prices of the goods manufactured by them, would of necessity result to the advantage of each one of them; but this is not always so in fact. In the Province of

JANUARY.						
SUN	MON	TUE	WED	THU	FRI	SAT
..	..	..	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
6	7	8	29	30	31	..

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

## Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

Home Office, cor. Broadway and Duane St., New York.

**40 MILLION DOLLARS** : **40**  
**SAVED IN PREMIUMS** :

The total cost for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS, 1895.

No. of Policies in Force, over .....	100,000
Interest Income, annually, exceeds .....	\$ 185,000.
Bi-Monthly Income exceeds .....	800,000
Reserve Emergency Fund, exceeds .....	3,633,000 1/2
Death Claims Paid, over .....	23,000,000
New Business received in 1894, over .....	31,000,000
Insurance in Force exceeds .....	300,000,000

F. A. BURNHAM, President.

D. Z. BESSETTE, General Manager, Prov. Quebec.  
12 PLACE D'ARMES, - - - MONTREAL, Que  
AGENTS WANTED.

Quebec there may be—say fifty manufacturers of an article or of a class of goods which are of general use. Each of these manufacturers now supplies the district immediately surrounding his factory, and each one is making a moderate but fairly assured profit because this profit is not large enough to enable those whose factories are at a distance to compete with him in his own locality.

One or more of the fifty has accumulated capital which he wishes to employ in extending his business, but he is deterred from doing so by the want of a market, so he begins to calculate, and discovers that if he can get the selling prices so increased as to enable him to pay the freight to more distant localities he can still make the same rate of net profit as before, but can make a larger aggregate profit by means of the increased sales.

He now goes to work in two directions. First he makes an agreement as to freight rates conditional on the increase of shipments, and at rates considerably lower than those generally charged. With this card in his sleeve he goes to all his brother manufacturers and in a fraternal manner induces them to enter into a combination to increase prices. This last is not often a very difficult task because they take the first view that increased price must mean increased profit to them. Having secured the combination with its system of fines and penalties and notices, he now sends his travellers and agents abroad through the land looking for orders, and as no man can assert a legally exclusive right to sell in any certain district, of course no one can complain concerning the competition or the loss of custom. The smaller manufacturers now find that the field which afforded them a fair living before the combination was formed, does so no longer, because its capacity for consumption of this class of manufactures is limited and is satisfied by purchases from outside parties. Disaster now stares them in the face; some of them understand the cause—and some do not. Those who do understand, at once take steps to free themselves from the combination; those who do not understand, begin to make special terms with their aforesaid or other available customers, so that in due process of time the prices obtainable are really less than those in vogue before the formation of the combination, and there are various demoralizing arrangements as to credit renewals, &c., &c., all of which assist in the downfall of a large portion of the manufacturers.

Our friend who so skillfully got up the combination now finds himself with a thoroughly rotten system of cut prices and special terms which together have made business dangerous to him, because it cannot be done

except at a loss. He has so large a capital invested that he must do a large business or none. Perhaps he has borrowed some of the money so invested, if so he is doomed to insolvency or failure unless he can get out of business at once.

The old form of the proverb is "A bird in the hand is worth two in the bush." The injunction "Be bold"—"Be ever bold"—"Be not too bold" is with its proverb worthy of consideration before the entering on any such scheme or plan of operations as here depicted.

It is well to be enterprising and to be astute, but unless the plans proposed are to be of public benefit they cannot ultimately prove of benefit to the individuals; and, as we have often observed, that which brings an immediate advantage to the individual at the expense of others, is almost certain to recoil and embarrass the astute individual who practices it.

Our readers will probably apply the parable as may to them seem fit.

### FOR PEACE' SAKE.

The object of England in promptly exhibiting the flying squadron, which in its mysteriousness caused such consternation in certain quarters of the globe, is perhaps somewhat akin to that of the peace-loving citizen who is tempted once or twice in his life to roll up his sleeves and show his brawn with a look that says plainly—"Don't try my patience too far." Readers will recall the rhyme which gave the name "Jingo" to a political section or party in Great Britain a few years ago, a term which has recently been adopted in the United States—

"We do not want to fight,  
But, By Jingo, if we do,  
We've got the men, we've got the ships,  
And we've got the money too!"

The dockyards in England have become very busy, and many men are working overtime: The large number of vessels in hand will constitute an enormous addition to the fleet. There are no less than eight first-class iron clads (most of them vessels of nearly 15,000 tons) in the builders' or fitters' hands. Besides these there are six great cruisers—two of them of 14,000 tons—building in private yards. There are also a large number of second and third class



cruisers, and also of small craft, getting ready in the dockyards and in the yards of private firms. It is also said that orders will be given for five new cruisers without waiting for the Naval programme of the present Government. There is no doubt that if the Government and private yards were told to strain every nerve, two months' work, in day and night shifts, would be enough to make a tremendous addition to our naval forces. Ships not due for a year could—and would—be finished in that time, contrary to all the rules and possibilities.

England will not forget the celebrated remark of old Blucher when he saw London for the first time—"Lord, what a place to plunder!" The "call to arms" with which the new year began was fortunately premature, but the best way to preserve the peace is to be well prepared for any emergency. Let the retail merchant do likewise—keep something by for a rainy day—and he is not likely to be ranked with the multitude which we have been listing lately.

THE DECEMBER BANK STATEMENT.

The December bank statement is usually a somewhat uninteresting document. The sealing up of our water ways closes a very important branch of trade for which no compensatory substitute is found as the traffic on railways is not enhanced to any marked extent, by the diversion of freight to them either by exports, or imports, or the movement of goods for domestic uses. As a rule the circulation declines to the amount, or near it, at which it stood before the expansion commenced in September. It does not however reach its minimum as there are usually decreases for several following months. The circulation in November last was maintained unusually well, indicating, it was hoped, a substantial recovery of business sufficient to offset the ordinary decline incident to the first month of winter. We are somewhat disappointed then to find the volume of note issues in December to have run down from \$34,362,746 to \$32,565,179, a drop of \$1,797,567. In 1894 the decrease was only \$701,248. But in 1895 the November figure was \$1,300,000 higher than for same month in 1894, leaving a large margin for a decline to the standard of December in that year. The shrinkage was not enough to take all this, as the December amount in spite of so heavy a decline, was about \$200,000 in excess of November. Now \$200,000 is not a large amount, but when trade has been so depressed as it has been, we may well be thankful for even small mercies which indicate a revival. The bank clearings for December were larger than for previous year, and this was an encouraging sign. Turning from these two points which were favorable, to the return of discounts we find no change from November to December the figures being almost identical, \$202,090,122, having only changed to \$202,088,259, a drop of \$1,863 which has no significance beyond its proving the steady maintenance of a much higher amount than the total for same month in 1894. The year 1885 opened with the banks having \$195,836,141 under discount, it closed with their having \$202,088,259, an advance of \$6,152,118. This is a substantial gain, meaning practically an average increase of this leading class of business of one million per month since the first signs were apparent last year of the cloud of depression breaking away. There has been

no little impatience at the alleged slow expansion of discounts in more recent years, but if we carry a comparison back to earlier ones we shall find little to justify much discontent, as the following table will show :

Total Discounts, December 1873	115,866,840
" " 1878	117,556,319
" " 1885	125,493,661
" " 1894	195,836,141
" " 1895	202,088,259

Here we see that, from 1873 to 1885 the discounts only increased \$9,626,821 in twelve years, giving an average annual increase of \$802,230; from 1885 to 1894, the total increase was \$70,342,480, an average annual increase of \$7,034,000; the increase from 1894 to 1895 was \$6,152,000. The increase then during last year, though not up to the average from 1885 to 1894, is enormously in excess of what occurred prior to 1885, and for that one year is only 3 1/2 millions short of the total increase in the twelve years from 1873 to 1885. If we bear in mind that during 1893 a disastrous panic took place in the States, and the business world universally was extremely depressed then and until quite a recent date, we shall be less ready to regard the advance made by Canada since 1885, an advance in ten years which sent up the bank discounts \$76,595,000—equal to over 61 per cent—with forebodings or disappointment.—The usual comparative table is subjoined; the detailed statement will be found on other pages:—

BANK STATEMENTS.

	Dec. 1895.	Nov. 1895.	Dec. 1894.	Dec. 1885.
Capital authorized	\$ 78,458,685	\$ 78,458,685	\$ 78,458,685	\$ 74,179,999
Capital subscribed	63,013,752	63,013,752	62,510,552	57,720,300
Capital paid up	62,198,391	62,094,573	61,939,719	61,763,280
Amount of Res.	27,665,799	27,259,799	27,470,026	17,503,766
<b>LIABILITIES.</b>				
Notes in Circulation	32,565,179	34,362,746	32,375,630	32,863,993
Balance due Dominion Govt.	4,894,352	5,526,905	5,440,325	6,176,032
Bal. due to Provincial Govts.	2,220,332	2,662,001	2,243,523	2,400,254
Deposits on demand	67,452,307	67,573,438	68,917,512	62,119,200
" after notice	119,667,176	120,264,326	113,163,127	49,748,951
Loans from banks in Can.	32,408	32,240	6,273	
Dep. on demand, in Can. banks	2,050,409	2,680,202	2,584,463	1,045,317
Bal. due Can. banks dly. exch.	139,556	139,556	158,580	
Bal. due agenc. &c., abroad	210,544	220,056	166,116	112,513
Bal. due agencies, &c., in U.K.	4,356,012	3,704,022	3,581,052	472,695
Other liabilities	701,036	1,172,322	863,123	328,307
Total Liabilities	235,238,020	238,316,344	228,005,658	147,440,258
<b>ASSETS.</b>				
Specie	\$ 239,378	7,340,768	8,018,151	6,710,059
Dominion notes	15,963,001	16,031,512	16,230,730	12,446,829
Deposits securing circulation	1,814,624	1,814,624	1,810,789	
Notes & cheques on other banks	8,115,065	7,163,539	8,614,321	7,869,777
Loans to other banks in Can.	23,403	23,403	6,273	172,193
Dep. on demand in Can. banks	3,650,210	3,736,338	3,065,945	3,204,034
Bal. due from b'ks dly. exch.	159,144	157,009	107,072	
Bal. a. due from for'n banks &c.	17,537,593	27,772,010	25,329,325	16,098,643
Bal. due from b'ks &c. in U.K.	8,175,874	5,418,737	3,037,623	2,385,556
Dominion Govt. Deb. Stocks.	2,530,276	2,830,376	3,124,894	4,317,071
Can. Municipal & public sec.				
(not Dominion)	7,743,259	9,600,216	9,910,071	
Can., Brit. & other R.R. sec.	10,503,702	10,761,154	8,439,372	
Call loans on bonds & stocks	17,039,307	17,104,427	17,731,338	12,556,051
Current Loans & Discounts	202,088,259	202,090,122	195,836,141	125,028,681
Loans to the Govt. of Canada				11,170,618
" to Provincial Govts.	743,313	637,550	1,424,108	1,326,130
Overdue debts	4,412,937	4,334,853	3,425,752	3,566,325
R. E. besides bank premises	1,332,394	1,220,910	919,938	1,370,320
Mortgages on real estate	550,343	479,475	675,879	651,118
Bank premises	5,851,487	5,659,863	5,480,573	3,317,550
Other assets	1,223,737	2,070,413	1,750,399	3,886,343
Total Assets	323,184,601	326,225,143	313,011,095	227,568,547
Loans to directors & their firms	3,274,874	3,401,123	3,034,039	7,202,259
Average specie for month	7,710,388	7,434,022	7,723,650	6,788,001
Av'ge Dominion notes for mo.	15,732,250	15,937,927	14,765,140	12,419,569
Gr't circ. during mo.	35,014,003	36,107,760	34,450,582	

—J. B. BUREAU, restaurant keeper, Montreal, has assigned. The liabilities are \$1,300. He has been in business several years and at one time did fairly well, but of late trade fell off—S. Thibaudeau, retail dry goods, Montreal, has compromised at 50 cents in the dollar, part cash and balance on time. He was originally in Valleyfield and removed to Montreal last spring. He had some small means but competition here proved too strong for him, coupled with dull times.



## MR. ROMEO PREVOST.

Mr. Romeo Prevost, has the best of reasons to believe that his willingness rather than his desire to represent the "Centre Ward" in the Council, is fully appreciated by and highly acceptable to a majority of the electors in that influential district, and that his candidature means his election. He will prove a worthy successor to the gentleman who has represented the ward for so many years and whose retirement is a matter of public regret, and we are sorry he is not entering the Council as a colleague rather than as a successor to Ald. Farrell. However, *Le Roi est mort, Vive Le Roi!*—Mr. Prevost will bring to the discussion and management of civic affairs that of which the Council requires as large a stock as it can obtain, a practical intimacy with matters of finance, a quick intelligent business mind and a character for long inherited respectability which no man can challenge. These characteristics cannot fail to give him the prominence which a representative of the "Banner Ward" of the city should hold among his colleagues and in the eyes of the citizens generally, and it may lead to his translation from the civic sphere to the higher arenas of the state which are not unfrequently reached through the avenues of civic public life.

## THE WATERLOO MUTUAL.

Elsewhere we publish the 33d annual report of the Waterloo Mutual Fire Ins. Co. as presented to the meeting held in that enterprising Ontario town on the 18th inst. It has been our pleasure as well as duty to review the business of this company for many years, and it has always been with the feeling that it deserves a high place among companies who keep their business well in hand. During the year under review the company issued 11,694 policies, or 1,688 more than in 1894. The total number on its books was \$22,582, covering \$24,250,838 against 20,306 policies for \$20,699,341 in the year preceding. The net earnings were \$223,113.81 and the losses, less re-insurance, \$150,838.82, against \$174,175 and \$108,283 respectively for 1894, or a small fraction over 67 per cent against 62 per cent in the former year. The increase in the rates of losses as compared with 1894 is explained in the president's address. They were such as no foresight could have avoided, being largely first-class risks such as no company would have refused. The showing is not by any means discouraging; indeed it bears favorable comparison with general experience. The votes of thanks passed to President Randall, to Vice-President Shuh and to Manager C. M. Taylor are therefore to be looked upon as eminently deserved all round.

## HONEY.

The first session of the Ontario Beekeepers' Association, held in Brantford, was an unqualified success. It is greatly to be hoped that the efforts to promote and secure the purity of Canadian honey, which already proved its superiority at the Chicago fair, may meet with all the co-operation it deserves. The branding of honey is necessary to the maintenance of its reputation abroad. Apiculture is evidently increasing in Ontario. Every effort will be put forth this year to "make the crop the choicest honey and such as would gladden the hearts of the honey-loving public."

## INSURANCE LOSS RATIO, 1895.

We are obliged to postpone details of Fire Underwriting in Canada for the past year. Subjoined, however, we give the loss ratio of the companies who have furnished us with the necessary information to date—Etna, 78.3; Alliance, 68; Caledonian, 61.3; Commercial Union, 64.7; Hartford, 75.6; Imperial, 59.7; Ins. Co. of North America, 68.2; Lancashire, 80.4; Liverpool & London & Globe, 69.2; London & Lancashire, 89.5; London Assurance, 89.5; North British & Mercantile, 57.6; Northern, 85; Norwich Union, 62.6; Phoenix of Hartford, 67.1; \*Phoenix of London, 39.9; Quebec, 48.2; Queen, 69.8; Scottish Union & National, 86.1; Sun, 65.6; Union 47.3.

Details with other returns and review will appear in next issue.

## THE TEMPERANCE AND GENERAL LIFE.

The tenth annual report and statement of this company published elsewhere, show satisfactory progress for 1895. In a period of such general depression it is not to be expected that life insurance business should escape. The necessity for economy not only deters persons from taking out policies or increasing the amount of their life insurance, but is apt to induce many to discontinue payments and allow their policies to lapse. This is the usual expansion. When therefore any company increases its business under such conditions it speaks well for the hold it has secured on public favor, and for the care which has been taken in the selection of risks, a point too apt to be disregarded when competition has become extra keen. The actuarial bearing of the special feature of the Temperance and General in its preference for applicants who are especially temperate in their habits, is open to some dispute. There can be no question however that such persons are usually more thoughtful, prudent, and inclined to economy, so that, to take a term from fire insurance, the "moral hazard" is lower than in other cases, and their powers of self-restraint and steady habits render them more likely to continue their policies.—The company increased its premium income last year by \$12,970, and that from interest \$2,246, a total gain of \$15,216. Since 1889 the company's income has gone up from \$68,088 to \$158,170, an increase of \$90,000. In the same period the policies in force have doubled in amount, the amount in 1889 being \$3,040,992, while those now written and valid are \$6,051,780, the Temperance section having \$4,353,935, and the general section, \$1,667,745. An advance in five years of 100 per cent is unusually great, and is of itself a high tribute to the energy of the management, the industry of the agents, and the increasing popularity of the Temperance and General.

## BOARD OF TRADE ANNUAL MEETING.

The annual meeting of the Board of Trade, held on Tuesday, was both interesting and lively. It was well known that there were a few very important questions to be raised, and some rather sanguine members of the Board went so far as to predict "ructions." On the whole, however, members discussed the debatable questions in the usual good spirit, although some were inclined to find fault with the chairman for not allowing a little more latitude.

The annual report of the council, read by the secretary, was as usual very interesting, that body having during the year, had to deal with quite a number of subjects of great importance to merchants. These included free canals, various postal matters, insolvency legislation, affairs in connection with the Customs department, municipal and provincial affairs, &c., all of which have been treated in our columns at the time. A regrettable feature of the report was the fact that the exports of wheat, peas, barley, &c., shewed a considerable decline as compared with 1894. Various reasons were assigned for this including the low prices prevailing during the entire season of navigation, and the variation in the quality of Manitoba's crop. Decided increases were noted in the shipments of corn, cheese, butter and live stock.

The financial statement was disappointing to many, inasmuch as a deficit of \$699.81 was shown in the Building account. The membership account shows a very gratifying increase, and a surplus over expenses of \$2,138.61, which was added to the building account. Some discussion arose on the action of the council, in having ordered that in the elections, a full list of officers must be voted for including twelve names for the Council. In explanation, it was shown that the object of the new rule was to prevent "plumping," which it was said had been not uncommon at previous elections. The general impression appeared to be that it was in-

advisable to compel a member to vote for twelve councillors or none. This certainly looks somewhat arbitrary. Why not forbid "plumpers?" But if a member cannot conscientiously vote for more than seven or eight names on his paper, why should not these votes be allowed, but only one to vote for each name?

Another question was, that calling for a reduction in rates of postage on city letters. The Government, it is held, should be in a position to deliver city letters as cheaply as private concerns.

Many other subjects were discussed, some of which may call for more extended reference later on. The president, officers and council elected for the ensuing year were as follows:—

President, R. Bickerdike, 475 votes as against 373 for J. A. Cantlie, the retiring president. First vice-president, John Torrance; second vice-president, John McKergow; treasurer, Chas. F. Smith. The Council, with the trades they represent, and number of votes received are as follows: James Crathern, hardware, 734; F. Wolferstan Thomas, banking, 679; D. G. Thompson, grain, 640; David McFarlane, paper, 633; Wm. Nivin, dairy produce, 592; Robert Mackay, dry goods, 553; J. E. Rendell, fish, 535; Henry Miles, importer, 527; Wm. McNally, cement, 516; Chas. Chaput, groceries, 504; G. F. C. Smith, fire insurance, 492; Charles McLean, shipping, 479. The Board of Arbitration was elected by acclamation as follows:—Robt. Archer, E. L. Clarke, R. M. Esdaile, John Fairbairn, E. B. Greenshields, Chas. P. Hebert, Edgar Judge, G. M. Kinghorn, John B. McLea, Ewan McLennan, David Robertson and W. Barclay Stephens.

—E. DAGENAIS, drygoods, Montreal, is obtaining an extension from chief creditors at 3, 6, 9, 12 and 15 months, with interest. He shows a surplus of about \$20,000 over liabilities of \$31,000. Got overstocked lately for the times.

—GALILPEAU BROS., grocer, &c., city, have assigned, owing \$2,000. Only started last spring and on light capital. Business small for two partners.

—P. COURVILLE, shoes, St. Johns, Que., has assigned, showing liabilities of \$3,300. He began about four years ago with but limited means, added to which he lacked ability; competition was also too strong—Geo. Arsonault, drygoods, Sorel, Que. is offering 60 cents in the dollar, secured. He was formerly of Arsenault & Frere whom he succeeded about four years ago obtaining a settlement at 60 cents in the dollar. Trade being dull since, he has not been able to make any headway and is obliged to seek further indulgence—A. Daveluy, general store, Maddington Falls, Que., has assigned with liabilities of about \$24,000. He started in the spring of 1895 at St. Leonard, coming from California with money. He sold out there in the fall of '82, and went to Minnesota, returning in the fall of '83 and resuming at St. Wenceslas, whence he removed to present place in the fall of '88. He became involved through endorsing for a firm which failed, but it is likely a settlement will be arrived at. He shows a nominal surplus of several thousand dollars—E. A. Piche, general store, Drummondville, Que., already noted, is offering 40 cents in the dollar cash—C. Vallee, books, Sorel, Que., has assigned, with liabilities of \$2,100. In business about four years but only in a limited way—Miss E. Leclair, millinery, Warwick, Que., is offering 60 cents in the dollar, at 3, 6 and 9 months, secured. Has been in business 5 years but has not been able to make any headway—J. B. Montambault, general store, Batiscan, Que., has assigned. He was offering 30 cents in the dollar, half cash and balance at 3 months, secured, but creditors would not accept. In business some 15 years but got into difficulties and settled at 40 cents in the dollar in '98 since when trade has been quiet. Liabilities, \$3,000.—Mrs. W. Leclerc, milliner, Quebec, Que., has assigned. She has been in business since May '95, but in a small way—Fred. Patry, grocer, Quebec, has assigned. He was in business a number of years, and did fairly well but became ill some time ago and his business was neglected during his absence. He lost ground consequently and finally had to assign—J. Thivierge, currier, Quebec, has compromised at 50 cents in the dollar. He was formerly of Thivierge, Morin

& Morin, who were not successful. He has been alone since Dec. '94, but met with losses lately and had to effect a settlement.

—H. LENNOX, tailor, London, Ont., is offering 45c in the dollar on liabilities of \$4,100. He started in the spring of '88 with but little capital, and business in his line being overdone, could not succeed. Has been in poor shape for sometime back and sold out the other day—M. Silverman, general store, Trout Creek, Ont., has assigned. He started only last December there, moving about from place to place; a very small affair—Oswald, Murdoff & Co., wholesale shoes, Toronto, already noted, assigned on Saturday. The estate shows a small nominal surplus; the liabilities are \$27,000 and assets \$29,000. The creditors met in the Walker House on Saturday, when it was decided that the firm should assign. Most of the creditors are in Montreal—Peter Zoeger, general store, Beeton, Ont., has assigned. Formerly in Newton, Ont., and locating here in May, '95 he started with very little capital and seems to have attempted too much for his means—James McAlpine, restaurant, Brussels, Ont., has assigned. A small affair, started about 3 years with very limited means—M. D. Lyon, grocer, Fort William, has assigned. In business since July '93 but trade all along has been limited and he could not make it pay—O. Rogers a teamster of Howick Twp., Ont., has assigned—Alex. McLeod, general store, Red Bay, Ont., has assigned. In business since the fall of '90 he had very little to come and go upon and has had more or less of a struggle since the start. He lacked experience, &c.—Miss H. W. Bourke, fancy goods, Sudbury, Ont., has assigned. In business since last spring in a very small way but could not get sufficient trade here to succeed—Lizzie Purvis, mantles, St. Catharines, Ont., has assigned—John Jamieson, cigars, etc., Toronto, has assigned. In business in a small way some 8 years and was partially burned out last December; since then has been going behind.—The creditors of Daniel Dengate & Co., wholesale shoe dealers, Hamilton met on the 25th inst. in the office of the Rubber Shoe Company of Toronto, and received an offer of 60c in the dollar. This will be accepted if satisfactory security is given. The liabilities are \$27,533, with assets slightly in excess.

—THE out and out purchase of the stock and business of a "patron" store, the marriage of the female purchaser, the addition of large blocks to the stock and the collapse and assignment of the business all took place in and near the village of Strathfordville, Elgin County, Ontario, during the current month. The actress Miss Theresa J. Beckett scraped acquaintance with the daughter of a comfortable farmer in the vicinity named Wake-ling. She gave out that she had some \$7,500 on deposit in a Detroit bank. A visit to the farm led to plans. She wished to go into business. She bought the stock of the Patron store for \$450 and a store from J. M. Griffin to be paid for when her money came from Detroit. The farmer's son and she went to London to stock up and returned man and wife, but not before she had bought bills of goods from houses such as T. B. Escott & Co., Edward Adams & Co., Smith & Co. and others, for all of which she was to pay as soon as her money could be transferred from the Detroit banks. A Hamilton shoe traveller called and booked a nice order payable similarly. All the goods save the shoes were in the store before the bubble burst, and the statement of the young woman discovered to be made out of whole cloth. The creditors became importunate, an assignment was made, and all being willing to take back their goods, the matter simply ends in a marriage, and in the loss of a trifle—about \$100—by the Patron store owner, goods sold meanwhile.—Thus the Toronto *Globe* in a despatch from St. Thomas.

—THE following communication may be allowed to speak for itself. It is one of many of similar tone received during the month.—*JOURNAL OF COMMERCE*, Montreal—Gentlemen,—Your recent sample copy was duly received and a good part of it read especially the article in reference to the Tanners' Agreement to which you refer. We may say that we consider this the most common sense and unprejudiced article we have seen in reference to the much abused tanners agreement referred to. There is no understanding whatever between the tanners as to prices, written or verbal. The talk about "combine" is therefore an absurdity. Our attention has also been drawn to some other particularly well written editorials on commercial questions contained in your paper. You may add our name to your list of subscribers to commence Feb. 1st. We hope you will continue to give full and unbiased reports on the leather and hide markets of

your city and the country. Yours truly,—The Breithaupt Leather Co., Limited, per L. J. Breithaupt, President.  
Berlin, Ont., 29th Jan., 1896.

—PIERRE E. BEAUCHAMP, dry goods, Montreal, is effecting a settlement at 75c in the dollar at 3, 6, 9 and 12 months secured. In business about a year with only small means; competition too keen—M. Blumenthal, clothier, Montreal, has assigned with liabilities of about \$6,600 direct and as an endorser about \$1,400. Has been in business several years. Is said to have proved unsuccessful years ago but effected some settlement. Has since worked on in a quiet way, but made losses through endorsing—Z. Boismenu, grocer, Montreal, has assigned with liabilities of about \$1,500. In business about 18 months, he was previously a carter and lacked experience as well as means.

—NATHANIEL CHURCHILL, general storekeeper, Wilmot, N.S., has assigned. He started there in the spring of '94 coming from Kempt. An elderly man, and lacked capacity—not up to the times—R. B. Caulfield, general store, Wallace, N.S., has assigned. In business but a few years, and seems to have credited too much. Got widespread, lost money and went behind.

—ELZEAR ANSENAULT, general store, Rousseau Blanc, Que., is offering 40c in the dollar, cash. In business in a small way for several years. His means became locked up and he seems to have sold rather cheap.

—LOUIS ROUSSEAU, grocer, Montreal, has assigned. He began only last fall and in a small way. Seems to have had but little experience and his means being light he did not take long to exhaust them.

—MRS. I. C. BURDEN, milliner, Fredericton, N.B., has assigned. She was in business in a small way some five years, but lacked means and trade was dull.

—A NUMBER of contributions and other matter are unavoidably crowded out this week.

## Meetings, Reports, &c.

### TEMPERANCE AND GENERAL LIFE ASSURANCE CO.

The tenth annual report of the Temperance and General Life Assurance Co. of North America was presented at the recent meeting of the Company at headquarters in Toronto. The financial statement subjoined sets forth in complete detail the important items of its receipts and disbursements during the year 1895, as well as the items of its assets and liabilities as on December 31st last, and clearly indicates that steady, solid progress is being made.

**RECEIPTS.**—The premium income for the year was \$143,524.93 and the interest income \$15,722 being an advance of \$12,970 in premiums, and \$2,246 in interest over the income of the previous year, or \$15,216 in all. These items of income constitute the most important receipts of the company. All other items are given in detail in the financial statement.

**DISBURSEMENTS.**—That the most rigid economy consistent with efficient and progressive management was observed in every department of the business, becomes apparent when it is considered that to secure an increase in income of \$15,216 the increase in controllable expenditure was only \$3,869. Our death losses for the year, although not high, were less favourable than in either of the two preceding years. They amounted to \$34,315 which was a loss ratio of 5.60 per 1000 of the average number of lives at risk, and \$6.61 per \$1000 of the average amount of insurance in force. Our total disbursements were, to policyholders \$42,496.40, to shareholders \$3,000; and for all other purposes \$56,352.97 leaving a balance of \$56,320.95 on hand from the year's cash income for permanent investment.

**ASSETS.**—Our balance sheet which sets forth the items of our assets, is one that must commend itself to every person interested in the Company, as indicating unremitting care on the part of the executive in making investments, from the fact that we are able to repeat the statement made in last year's report, that "we did not have a single dollar's worth of real estate on our hands, or a single dollar of interest in arrears" at the close of the year.

Our assets have increased during the year to \$423,989, which was an addition of \$58,422 to the amount held for the protection of policyholders a year ago.

**LIABILITIES.**—Our liabilities amounting to \$343,068.94 consist almost exclusively of reserves on policies in force and allotted surplus. The other items amounting in all to \$2,984.50 are shown in our balance sheet.

**NEW BUSINESS.**—During the past year although our business was confined exclusively to the Province of Ontario and the Maritime Provinces, and no special effort made or outlay incurred to secure new business, we received 1389 applications for \$1,070,500 of insurance. Of these we accepted 1225 for \$1,438,000 leaving 164 applications for \$287,500 either declined or held over.

At the close of the year we had 5016 policies in force on 4740 lives for \$9,051,680 of insurance distributed as follows:

In the Temperance Section we had 3,805 policies for \$4,383,935.51.

In the General Section we had 1,211 policies for \$1,667,745.

Your Board find that after setting aside the full legal liability required on account of every feature of our business including paid-up capital and measuring our assets and other liabilities as heretofore, there remains a surplus of \$20,919.70 belonging to various interests and they recommend as follows:—

- 1.—That surplus be allotted to policies on the ordinary level premium plans entitled thereto on the same basis as the allotment of last year was made.
- 2.—That a dividend of 5 per cent. be paid upon their paid up stock to the guarantors of the Company.
- 3.—That the balance of the said sum of \$20,919.70, remain in the general surplus account.

We feel that it is due to ourselves and to you in this connection to call your attention to the fact that when the Government Report appears, it will be found that a somewhat more conservative basis of valuation has been adopted in connection with outstanding and deferred premiums than has been in use heretofore, and we may add that the general tendency everywhere to-day is towards a more rigid basis of valuation of both assets and liabilities, as well as towards higher premium rates. In view of the early termination of the lease of our present offices, and of the rapidly increasing necessity for better accommodation, your board thought it well to avail itself of an offer made by the Globe Printing Company, to fit offices and vaults specially for our use on the ground floor of its new building. We expected until recently, to occupy the new offices before our present meeting, but we have not been able to do so. We shall, however, very soon move into our more commodious and convenient new quarters where we expect to spend the next ten years at an annual rental but slightly in excess of what we have been paying. It is with very great pleasure that we bear testimony to the efficiency and loyalty of the company's agents and officers generally. We desire to increase our field force by the addition of men of ability and integrity to whom we can give our fullest confidence, and wish to have no others on our staff. Independent audits have been regularly made by the company's auditor, and by the auditing committee of the board, whose certificates are attached to the financial statement, and are warrants for its correctness and for the correctness of our accounts. By section 9 of our Act of incorporation, all the directors retire, but are eligible for re-election.

GEO. W. ROSS,

President.

H. SUTHERLAND,

Manager.

### FINANCIAL STATEMENT OF THE TEMPERANCE AND GENERAL LIFE ASSURANCE CO. FOR YEAR ENDING DEC. 31ST, 1895.

#### RECEIPTS.

1894.		
Dec. 31st.	Cash at Head office and in Bank.....	\$ 12,885.87

#### INCOME.

Received for Premiums....	\$143,524.93	
Less paid for Re-insurance.	1,076.61	
	<u>\$142,448.32</u>	
Received for Interest.....	15,722.00	\$158,170.32

#### SUNDRIES.

Received for Debentures matured.....	12,083.18	
Received on account of Mortgage Loans	1,550.00	
Received on account of Bills Receivable.....	9.91	
	<u>\$ 13,643.09</u>	
		\$184,608.78

#### DISBURSEMENTS.

#### INVESTMENTS.

Loaned on first mortgages.....	\$ 41,000.00	
" Co'y's Policies.....	4,682.02	
	<u>\$ 45,682.02</u>	

#### EXPENSES.

Commissions and Salaries to Officers and Agents.....	\$ 40,880.04	
Postage, Exchange, Express, Telegrams, etc.....	1,076.39	
Medical Fees.....	5,211.50	
Travelling Expenses.....	2,239.47	
Advertising.....	1,206.88	
Printing and Stationery.....	1,520.85	
Rents.....	1,408.00	
Solicitor's Charges.....	456.21	
License Fees and Taxes.....	928.44	
Sundry Expenses.....	600.09	
	<u>\$ 56,852.97</u>	

#### SUNDRIES.

Death Claims.....	\$ 34,314.85	
Surrender Values paid.....	6,063.50	
Guarantee Fund Div. No. 1.....	3,000.00	
Allotted Surplus to Policyholders applied in reduction of premiums paid in 1895.....	1,218.05	
Advances to Agents.....	1,098.19	
	<u>\$ 46,694.59</u>	

Cash at Head Office.....	\$ 78.85	
Cash in Imperial Bank.....	30,664.67	
Cash in C. Can. L. & S. Co.....	5,875.68	\$ 36,119.20
		<u>\$184,988.78</u>

## ASSETS.

Debentures, Market value.....		\$211,260.02
Loaned on 1st Mortgages.....		102,250.00
" Companies Policies.....		17,158.90
Office Furniture.....		827.00
Interest--accrued.....		4,051.89
Agents' Ledger balances.....		4,594.91
Outstanding and deferred Premiums...	\$52,368.24	
Less 10 per cent. for collection.....	5,236.32	
		<u>\$47,126.92</u>

Cash at Head Office.....	\$ 78.85	
Cash in Imperial Bank.....	30,664.67	
Cash in C. Can. L. & S. Co.....	5,875.68	
		<u>\$36,119.20</u>
		<u>\$428,988.04</u>

## LIABILITIES.

Re-Ins. Reserve, H. M., 4½.....	\$334,544.98	
Less Policies Re-Insured.....	465.10	
		<u>\$334,079.88</u>
Medical Fees.....	1,293.00	
Premiums paid in advance.....	691.50	
Surplus allotted to Policyholders.....	6,004.56	
Death Claims unpaid.....	1,000.00	
		<u>\$343,068.94</u>
Surplus.....	80,919.70	
		<u>\$428,988.04</u>

Surplus as above.....	\$ 80,919.70
Uncall Guarantee Fund.....	40,000.00

Surplus Security for Policy-holders....	\$120,919.70
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Re-Insurance Reserve.....	334,079.88
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Total Security for Policyholders.....	454,999.58
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Surplus as above.....	80,919.70
Paid up Guarantee Fund.....	60,000.00

Surplus over all liabilities.....	20,919.70
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I have made a careful audit of the books and accounts of the Temperance and General Life Assurance Company for the year ending 31st December, 1895, also examined the Securities in Debentures, Mortgages, etc., and do hereby certify that the accounts as set forth above are true exhibits of the books of the company at that date. (Signed)

R. H. TOMLINSON,  
Auditor.

Toronto, January 10th, 1896.

We have made an independent and careful audit of the receipts and disbursements for the year 1895, also of the assets and liabilities of the Company. We have also carefully examined the securities in Debentures, Mortgages and other securities, and find them all correct as set forth in the above statement.

(Signed) ROBERT McLEAN }  
THOMAS CASWELL } Audit Committee.

Toronto, January 16th, 1896.

The retiring directors and officers were unanimously re-elected.

## THE WATERLOO MUTUAL.

The thirty-third annual meeting of the policyholders of the Waterloo Mutual Fire Insurance Company was held in the Board Room at the head office, Waterloo, on Saturday, the 18th inst. The chair was taken by Mr. George Randall, president, and Mr. C. M. Taylor acted as secretary. The secretary read the minutes of the last annual meeting, which were confirmed. The directors' report was then read by the chairman, and several financial statements, and the auditors' report by the secretary as follows:

## DIRECTORS' REPORT.

To the Members of the Waterloo Mutual Fire Insurance Company:

GENTLEMEN,—Your board of directors beg to lay before you their report for the year ending the 31st December, 1895, being their 33rd annual report. The main items of interest contained in the detailed statements about to be read to you, are as follows:—That during the year just closed we have issued 11,694 policies. The total number of policies in force is 22,582. The aggregate amount insured under these policies is 24,250,888. The income of the company from all sources is \$223,113.81. The losses, less re-insurance, \$150,888.82. The total assets of the company are \$353,184.00, and the total liabilities, including re-insurance reserve (for all the cash and mutual system risks) is

\$115,110.28. Leaving a balance of assets, above liabilities, of \$238,073.72. After the reading of the several detailed statements of your secretary and auditors, it will devolve upon you to elect directors. The retiring directors are:—Messrs. George Randall, John Shuh, William Snider, I. E. Bowman and P. E. Shantz, all of whom are eligible for re-election. On behalf of the board,

GEO. RANDALL, President.

## FINANCIAL STATEMENT.

Balance on hand per statement 31st Dec. 1895..... \$108,435.00

## RECEIPTS.

Premiums, Cash System.....	\$112,029.32	
Premiums and Assessments Mutual system.....	85,761.32	
Rent, Interest and Transfer Fees.....	5,323.17	
Bills Payable.....	20,000.00	\$223,113.81
		<u>\$353,184.00</u>

## EXPENDITURES.

Losses.....	\$162,214.60	
Less Re-Insurance.....	11,375.78	\$150,888.82
Salaries.....		8,611.87
Rebates, Cancellations, Commissions and Agents' Bonuses.....		45,953.25
Re-Insurance and Adjusting Losses....		14,284.41
Postage, Books, Stationery, Advertising and Printing.....		2,295.73
Law Costs.....		1,641.02
Miscellaneous Disbursements.....		2,610.87
Balance.....		<u>\$226,235.97</u>
		<u>105,312.93</u>
		<u>\$353,184.00</u>

## ASSETS.

Real Estate.....	\$ 15,124.28	
Mortgages.....	50,200.00	
Debentures, par value.....	18,000.00	
Bills Receivable.....	3,086.35	
Unpaid Assessments.....	1,739.54	
Agents' balances.....	8,588.59	
God's Plans.....	3,172.52	
Office Furniture.....	718.53	
Molsons bank Current Acc't.....	2,346.14	
Cash and Cheques in transmission.....	2,337.03	
Accrued interest.....	3,118.07	
Rent.....	100.00	\$108,531.00
Balance.....		<u>6,579.28</u>
		<u>\$115,110.28</u>

## LIABILITIES.

Unpaid Losses adjusted and unadjusted \$	3,197.94	
Bills payable.....	20,000.00	
Re-Insurance Reserve Cash System....	57,806.12	
Mutual System.....	34,806.22	\$115,110.28
Assets brought down.....	\$108,531.00	
Premium Notes, after deducting all payments thereon.....	244,653.00	
Liabilities brought down.....		<u>\$115,110.28</u>
Balance.....		<u>\$238,073.72</u>
		<u>\$353,184.00</u>

C. M. TAYLOR, Secretary.

## AUDITORS' REPORT.

To the President, Directors and Members of The Waterloo Mutual Fire Insurance Co.

GENTLEMEN:—We beg to report that we have examined the books of account of your company for the year ending 31st December, 1895, and that we find the same correct, and in accordance with the statements submitted herewith. We also submit herewith a statement of the securities held by your company.

J. M. SCULLY }  
BENJ. DEYTT } Auditors.

Waterloo, 10th January, 1896.

The president in moving the adoption of the several reports said that the past year had been a hard one on fire insurance companies and the Waterloo Mutual had, perhaps, more than its share of losses. Early in the year the company had suffered pretty heavily in the large fires in Toronto, and later a conflagration took place in Tottenham by which losses were sustained to the amount of nearly \$30,000. Our risks in Tottenham, where we had been doing business for thirty years, were such as would have been taken by any company. The number of losses in the Tottenham conflagration was forty-eight, all detached dwellings except two—a detached first-class store and a church. But for the heavy loss suffered in the Tottenham conflagration the company would have more than held its own. The motion was seconded by Mr. John Shuh, vice-president of the company. He said the losses last year were, contrary to all expectations, largely on private dwellings. These have, heretofore, been considered the very best class of risks.

The motion for the adoption of the reports was then unanimously carried. Messrs. David Bean and J. M. Muir were ap-



pointed scrutineers, and after a ballot was taken they reported the unanimous re-election of the five retiring directors.

On motion Messrs. J. M. Scully and Benj. Devitt were re-appointed auditors for the ensuing year.

A hearty vote of thanks was then passed to the president, vice-president, secretary and officials in the office, after which the meeting dispersed.

Immediately after the close of the annual meeting the directors met and elected Mr. George Randall, president, and Mr. John Shuh, vice-president of the company for the ensuing year. The following are the names of the gentlemen comprising the full board of directors: George Randall, John Shuh, I. E. Bowman, M.P., Simon Snyder, Waterloo; James Livingston, M.P., Baden; Thomas Cowan, Allan Bowman, Galt; Thomas Gowdy, Guelph; John Alchin, New Hamburg; P. E. Shantz, Preston; I. D. Bowman, Berlin; John L. Wideman, St. Jacobs.

LEGAL RECORD, &c.

Week ended Jan. 28, 1896.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$250 and upwards, and Chattel Mortgages and Bills of Sale for sums of \$500 and upwards:

WRITS ISSUED, PROVINCE OF QUEBEC.

January 22:

Boucherville—Cie des Moulins a Bois Tourville vs. T. Grolsbois de Boucher, \$3,210.  
Cote St. Paul—H. Hadley vs. Edmond Latour..... 866  
Fraserville—T. Bouchard vs. P. Dube..... 2,000  
Garthby—La Banque Nationale vs. D. Grenier..... 1,141  
L'Auge Gardien—E. Favreau vs. P. Maille..... 375  
Montreal—J. B. R. Laplante vs. E. Lefebvre, \$293; A. Latter vs. Meyers & McCaffrey, \$850; G. Tessier vs. H. Ouimet, \$399; Hon. A. R. Dickey esq. vs. G. W. Parent, \$2,250; W. Johnson vs. R. L. F. Strathy, \$489; L. M. A. C. Symes et vir vs. T. S. Vipond, \$250.

Quebec—J. L. Hardy vs. J. E. Fortin, \$401; S. A. Demers vs. T. M. W. Pampalon, \$266.

St. Hilaire—M. Renaud vs. R. Bourgeois, Jr..... 2,134

St. Hyacinthe—Page Wire Fence Co. vs. United Counties Ry. Co., \$8,877.

St. Johns—J. Rielle vs. J. Black et al..... 833

Stanstead—Minnie A. House vs. J. Derrick..... 2,335

January 23:

Bolton Tp—E. J. Esty et al vs. W. Fuller..... \$ 540

Montreal—J. Rielle vs. J. Black et al, \$333; W. M. McMillan vs. James McDonell, \$377; Cie. de Jesus vs. C. Meuner, \$250; J. P. Daly vs. T. S. Michaud, \$500; A. Delisle et al vs. R. Mitchell et al, \$705.

Quebec—L. J. Savard vs. A. Magnan..... 818

Roxton—J. De L. Tache vs. Emile Lefebvre..... 476

Sherbrooke—V. M. Barbeau vs. Q. C. Ry..... 5,000

January 24:

Grantham—N. W. Trenholms vs. W. & T. Badham, \$296; P. Tousignant vs. Dme. Placide, \$341.

La Baie du Febore—J. Crathern vs. J. N. Duguay..... 316

Louisville—De M. Lachance vs. D. Damphouse..... 800

Montreal—N. Leclair vs. J. M. Beauoleil, \$254; B. Voyer vs. Dme. M. F. E. Bourdon et vir, \$2,085; Montreal Invst. Freehold Co. vs. N. Jacobs, \$380; Montreal Invst. Freehold Co. vs. M. F. Lefebvre, \$1,084; J. Cusson vs. Montreal Quarry Co., \$300; J. Torrance et al, esql. vs. T. S. Vipond, \$375.

Quebec—A. Delisle vs. R. Mitchell et al..... 705

St. Blaise—N. Brassard vs. M. Brassard et al..... 517

St. Edouard—C. Bedard vs. R. Lemieux..... 685

St. Tite—W. Reid et al vs. L. P. Marchand & Frere..... 269

Upton—Church, Mitchell & Fee vs. F. Couture..... 790

January 27:

Montreal—I. Chevalier vs. J. B. Desnoyers, \$531; P. Gravel et al vs. N. Lambert, \$323; A. Eaves vs. Dme. M. Larocque et vir, \$591; J. A. Cadwel vs. Dme. M. A. Lemieux et vir, \$300; P. Gravel et al vs. Dme. Roireau et vir, \$333; P. Dansereau vs. J. Senecal, \$317; L. H. Henault vs. D. Sicotte, \$998.

St. Famille—F. X. Marquis vs. Elie Drouin..... 849

January 28:

Acton Vale—P. Gravel et al vs. Mrs. Frank Morel..... 333

Montreal—J. B. Rose et al vs. J. C. W. Jack et al, \$4,150; A. Benn, esql. vs. Dme. M. L. Ponton, \$941; J. Virtue et al vs. W. A. Reburn, \$310; J. M. M. Duff vs. Dme. M. N. Scott et al, \$729; E. B. Greenshields et al vs. J. E. Somerville, \$411.

Portneuf—Marie Frenette vs. Caroline Marcotte..... 794

St. Ant. de Tilly—G. Royer vs. F. Hamel..... 2,000

St. Henri—P. Dansereau vs. Jos. Senecal..... 317

St. Jerome—A. Eaves vs. Mrs. J. T. Boivin..... 591

St. Nicolas—I. Paquet vs. Louis Rousseau..... 614

St. Vincent de Paul—I. Chevalier vs. J. B. Desnoyers... 531

WRITS ISSUED, PROVINCE OF ONTARIO.

January 22.

Brighton Tp—Sarah J. Brooks vs. R. Lindsay et al..... \$1,000

Hamilton—E. A. Abraham vs. W. T. Armour, \$1,137; A. Goodman vs. R. Sims, \$1,000.

London—Carling B. & M. Co. vs. T. Jeffries..... 878

Port Hope—McQuillan & Co. vs. Corpn. of Port Hope... 5,765

Toronto—Andrews, Ball & Co. vs. Canada Atlantic Fast Freight Lines et al, \$3,114.

Williamsburg Tp—D. B. Barkley vs. S. Hess..... 519

January 23.

Gloucester—Sarah Sparks vs. F. W. & Harriet Green... \$ 938

Guelph—A. H. Dewdney & Bro. vs. A. Chatfield..... 579

Hamilton—C. F. Mabey vs. Wm. Reid et al..... 250

Iroquois—Union Bank vs. I. A. Coons..... 1,649

London—R. Taylor vs. E. S. Neill (Dmgs.)..... 5,000

Romney Tp—T. Fuller vs. G. H. Dawson..... 263

St. Catharines—W. B. Towers vs. L. S. Oille..... 6,411

Toronto—J. Natrass vs. J. & A. Ogden..... 2,061

January 24.

Enniskillen—Lambton Loan Co. vs. Ellsha Lambkin... 1,040

Kincardine Tp—T. Yemans vs. A. McLean et al..... 560

St. Catharines—W. W. Greenwood vs. J. Holmes..... 652

Strathroy—Standard Bank vs. J. E. Northcott..... 256

Toronto—General Hospital vs. W. Jones et al (dmgs)... 500

Waterloo Tp—F. W. Tuerk vs. D. M. Shoemaker and wife, \$340.

.....—R. Willoughby vs. Grand Trunk Ry. (dmgs)... 10,000

January 27.

Belleville—A Henry vs. C. W. Nosworthy..... 292

Beeton—Hubner & Cunningham vs. J. Wallace..... 369

Charlottenburgh Tp—J. A. Macdonald vs. D. Kennedy et al, \$703; D. B. MacLennan et al, exrs. vs. Annie Murchison et al, \$4,954.

Emily—J. Murphy vs. B. Downey..... 2,000

Esquesing Tp—J. Lindsay, jr. vs. W. T. Thompson..... 309

Haldimand—G. W. Chatterson vs. P. Kanary..... 1,000

Hamilton—E. Unsworth vs. Dominion Construction Co... 2,000

Kemptville—Mary C. Lamping vs. Frank Lampman et al 2,000

Kingsville—South Western Farmers & Mechanics S. & L. Co. vs. Adeline Hooper, \$727.

London—Matilda A. Springer vs. Fallows & Lewis..... 593

Napanee—G. Parks vs. G. F. Ruttan et al..... 5,000

Niagara Falls—J. R. Lord vs. Wm. Edwards..... 301

Ottawa—Union Bank vs. W. E. Brown & Co..... 440

Rochester, N. Y.—I. De La Matter vs. Brown Bros. Co... 400

St. Catharines—Beardmore & Co. vs. W. H. McCordick... 2,018

Toronto—W. G. Hannan vs. W. G. & E. Slocombe..... 4,116

Toronto Junc—E. A. Cumming vs. Caroline Cumming... 465

Watford—Bixel Brew. & Malt Co. vs. J. P. Taylor..... 363

.....—H. Kartzmark vs. Toronto Ry. Co. et al..... 909

January 28.

London—Mary A. Welsh vs. P. David..... 1,700

Mount Forest—Bank of Hamilton vs. Stephenson & Morrison et al, \$931.

Osgoode—J. Watt vs. R. Cleland et al..... 2,000

Osgoode Tp—D. B. McLennan et al, exrs. vs. J. & Elzth. Herbert, \$633.

Toronto—Bank of Commerce vs. Diehl, Manfg. Co., \$799; News Printing Co. vs. Benj. Madill, assignee, \$333; T. Smellie vs. Geo. Moore, \$690; B. Heyden et al vs. Wm. Sutherland, \$2,253.

Wallace—H. Dixon vs. M. C. Burns..... 500

Wilberforce Tp—J. Lempkie vs. Parsons & Davis..... 1,000

Windsor—J. M. M. Duff vs. Dme. Alex Crawford..... 729

.....—P. J. Fitzpatrick vs. Grand Trunk Ry. Co... 5,000

.....—T. McKain vs. Ottawa Electric Ry. Co..... 1,500

WRITS ISSUED, MANITOBA.

January 28.

Crystal City—Ont. & Western Lumber Co. vs. E. B. Campbell, \$604.

Hartney—Smith & Burt vs. J. Hopkins & Son..... 408

Portage La Prairie—Boulton & Stewart vs. T. A. Garland 316

Winnipeg—Greene, Sons & Co. vs. F. Young..... 354

Yorkton—Ames, Holden & Co. vs. J. W. Thornton..... 804

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

January 22.

Lennoxville—Est. of A. Taylor agt. Est. of Gabriel Caron 1821

Montreal—Jos. Viau to Delle C. Sicotte et al..... 854

January 23.

Montreal—Hon. L. F. R. Masson et al agt. C. F. Archambault, \$609; E. J. Dignum & Co. agt. Shapira Bros., \$252.

St. Denis—P. J. B. Grenier agt. E. Charron..... 253

January 24.

Hemmingford—Hon. J. G. Laviolette agt. Dme. C. Martin et vir, \$385.

Montreal—C. F. Lalonde agt. M. Fox, \$300; U. Garand et al agt. Dme. J. A. Lynch, \$456.

Quebec—R. F. Cream et al agt. T. Davidson..... 750

Yamichiche—H. G. Delisle agt. E. Bellemare..... 4,068

	January 27.	
Beloil—A. Bazin agt. J. Laporte.....	275	
Montreal—P. N. Mailoux agt. A. Auger et al, \$275; Dme. M. A. H. Brunelle agt Oct. Dussault et al, \$1,040; Petrolia Oil Co. agt Dme. L. E. Morin, \$271.		
St. Adele—A. Vigneau agt. F. Naud.....	385	
	January 28.	
Cote Visitation—J. Sweeney agt A. Lescarbeau.....	580	
Levis—B. E. M. Life Assn. agt H. Paradis et al.....	5,561	
Montreal—J. Bellman et al agt. N. W. Smith, \$272; F. H. Markey agt. Washington Bldg. & Trust Co., \$360.		
Quebec—R. F. Cream et al agt. Thos. Davidson.....	750	
Riv. des Prairies—D. Bertrand agt. Louis Mayer Fils et al, \$910.		
Stanstead—M. F. Hackett agt. W. L. Terrill.....	534	

## JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

	January 22.	
Baden—W. Zarnke agt. E. H. Boye.....	\$ 483	
Chinguacousy Tp—Ann J. Nixon agt. Jos. Alexander, exrx, \$281.		
Dorchester S—J. Penhale agt. Geo. Doan.....	526	
Edwardsburg Tp—P. Leacy et al exrs. agt. T. D. Smith.	378	
Tilbury N—F. Tetrault agt. P. Peltier et al.....	402	
Toronto—Elizth. A. Dundas agt. John Tinney et al, exrs.	627	
	January 23.	
Oakville—Lon. & Can. L. & A. Co. agt. A. W. Spaulding, \$2,536.		
Stamford—J. A. Colver agt. A. D. Workman.....	268	
Toronto—J. Miller agt. A. W. McIntyre, \$1,018; Western Can. L. & S. Co. agt. E. N. Moyer, \$415; E. R. C. Clarkson agt. Chas. Pringle, \$332.		
.....—North Scotland Can. Mtg. Co. agt. D. McDermid et al, \$6,049.		
Windsor—R. Martin & Son agt. J. S. Visger.....	272	

## January 24.

Hamilton—A. Armstrong agt D. A. Fletcher.....	645
Merrickville—M. K. Church agt C. W. & Hester Putnam	421
Ottawa—W. Mason & Sons agt J. A. Corry.....	335

## January 27.

Primrose—London & Can. L. & A. Co. agt R. A. Hetherington, \$821.	
Simcoe—M. Kidd agt Jos. Jackson.....	841
Toronto—J. W. Mallory agt J. Mannell, \$312; W. M. Knowles & Co. agt. Jas. Morrison, \$3,228.	

## January 28.

Finch Tp—P. Chambers agt. John Moran.....	\$ 317
Gloucester—H. Pyper agt. Mary A. & Francis Hardy, \$591; W. F. Brown et al agt. H. J. Rogers et al, \$1,024.	
Hamilton—G. P. Magann agt. J. W. Hendrie.....	261
Ottawa—Martin & Warnock agt. F. H. Martelock, \$523; J. Lamarche et al agt. J. B. Trudel, \$434.	
Toronto—E. E. Bingham agt. M. Brown et al.....	353

## JUDGMENTS RENDERED, MANITOBA.

Winnipeg—Western C. L. & S. Co. agt. J. A. Payne.....	\$ 464
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## JUDGMENTS RENDERED, BRITISH COLUMBIA.

	January 23.	
New Westminster—Can. Perm. L. & S. Co. agt. W. S. & Fannie R. Jennett, \$455.		
Union—G. Cassady & Co. Ltd. agt. D. C. McDonald....	645	
Vernon—Bank of British Columbia agt. C. W. Ireland....	1,109	
	January 24.	
Vancouver—B. C. Mills, Timber & Trading Co. agt. L. Canonica, \$335.		

## JUDGMENTS RENDERED, NOVA SCOTIA.

	January 23.	
Isaac's Harbor—Peter Sinclair, G. S. for.....	\$ 441	

## JUDGMENTS RENDERED, N. B.

	January 23.	
Bathurst—John Slvwright, agent, for.....	\$ 257	
St. John—E. M. Robertson & Co. Whol. Fish, for....	\$168 & 418	

## CHATEL MORTGAGES, PROVINCE OF ONTARIO.

	January 22.	
Regmont Tp—Jas. Crawford to Freehold L. & S. Co....	\$ 628	
Gosfield N—H. W. McCreery to W. Noble.....	500	
Hespeler—A. G. Lang to S. E. Allan.....	529	
Lucan—J. H. Robinson to R. S. Hodgins.....	550	
Ottawa—L. A. Bissonnette to E. Tasse, \$367; Mrs. M. E. Jones to J. Boyden, \$900.		
St. Thomas—W. Bromell, Sr., et al to C. B. Spohn.....	782	
Williamstown—J. W. Low & Co. to S. Greenshields & Co	6,430	
Windsor—N. E. Gloyd to Walkerville Brew. Co.....	600	
York Tp—Eliza A. Calvert to Sarah A. Myers.....	800	
	January 23.	
Blyth—Gray, Young & Sparling Co. to J. Ransford.....	\$ 800	
Hawkesbury—D. Dubois to A. Racine.....	800	
Kingston—M. R. Davis to McKelvey & Birch.....	701	
Leamington—W. P. Fox to Maxou & Maxon.....	635	
Markdale—M. & W. A. Armstrong to W. Lucas.....	1,500	
Portland Tp—John & Jas. Sagriff to Vanluven Bros.....	745	

Sault St. Marie—W. O'Brien to L. Lambert, \$4,000; J. Y. Turner to E. Trobridge, \$592.
Toronto—R. A. Wilson to Rebecca Wilson, \$5,898; M. O. Worcester to Farrance & Jenkinson, \$500.

## January 24.

Colborne—Mrs. H. E. Dudley to F. E. O'Flynn.....	500
Guelph—J. Brown to J. Johnston, \$800; J. Henderson to F. Hall \$2,000.	
Hamilton—Harry Maxey to J. F. Wood.....	3,732
Lindsay—T. & — O'Neil to A. Campbell.....	1,597
Mount Forest—Conley & Collins to J. A. Halsted.....	3,449
Ottawa—N. S. Garland to W. J. Kidd.....	522
Tilbury Centre—D. Henley to E. Beruabe.....	3,298
Tilsonburg—Margt. Matheson to J. A. Graves.....	1,000
Toronto—G. E. & Maggie B. Bedson to H. H. Rider, \$950; Mrs. Mary Millichamp to W. Millichamp, \$1,938.	

## January 27.

Amherstburg—George Taylor to W. Adams.....	2,116
Camden—Joshua Switzer et al to J. S. Hayden.....	620
Coboconk—C. N. Laurie to J. Broad.....	1,060
Collingwood—John Birnie, jr. to Bldg. & Loan Assn....	1,768
Kaladar—R. Bryden to F. W. O'Flynn et al.....	1,312
Lavant Tp—Peter Gray to A. McDonald.....	1,100
Madoc—Agnes & Jeff. Caverly to M. J. Burdett. \$2,382 & 2,382	
Orangeville—E. Siple to Cosgrave Brew. Co., \$500; E. Siple to G. J. Foy, \$500.	
Ottawa—J. H. Hudson to Alice A. Hudson.....	700
Pembroke—J. McDonald to G. Schmidt.....	1,078
Peterboro—Alex. Elliott to Toronto B. & M. Co.....	1,200
Portland Tp—H. J. Ellerbeck to J. C. Conolly.....	551
Stamford—J. Johnson & wife to A. Moot.....	568
Toronto—F. J. Dunnigan to D. McCall & Co., \$960; F. R. Powell to W. R. Teskey, \$500.	

## January 28.

Caledonia—Geo. & Maud Reid to E. Brown.....	\$1,555
Clinton—H. Cantelon to J. H. Corne.....	950
Chatham—Richd. Pope to Walkerville Brew. Co.....	1,000
Guelph—Wm. Wilson to A. Lacey.....	500
Hamilton—P. J. S. McArthur to MacPherson, Glassco & Co., \$8,792 & \$8,792.	
London—John Curnoe to J. Hawkins.....	600
L'Original—R. Neve to E. Neve.....	5,991
Sidney—Mrs. F. Fuller to Ann Jane Danson.....	1,025
Toronto—Mrs. E. J. Burk to F. Robinson, \$600; L. O. P. Geneux to H. S. Mara, \$1,070; A. T. Johnston to J. W. Benning, \$1,000; Jas. Mannell to Toronto B. & M. Company, \$3,000; Jas. Hannell to L. Reinhardt, \$2,000; Tim O'Rourke to O'Keefe Brewery Co., \$6,507.	
Webbwood—J. B. Spellman to M. Scott, \$6,000; J. B. Spellman to J. Burton, \$1,000.	
Woodstock—P. & Mrs. M. Farrell to W. Grey.....	1,228

## CHATEL MORTGAGES, MANITOBA.

	January 23.	
Calgary—J. L. Johnston to K. R. Johnston.....	\$3,754	
Lauder—Shillington to H. C. Hamelin.....	3,678	
Portage La Prairie—E. Logan to J. Dick et al, \$1,965; T. W. Prout to F. Phillips, \$2,500; H. S. Patterson to Merchants Bank, \$1,520.		
Winnipeg—Zimmerman & Co. to H. Zimmerman.....	1,500	

## CHATEL MORTGAGES, B.C.

	January 23.	
Victoria—W. G. Stevenson to B. Turner & Co.....	\$ 848	

## January 24.

Vancouver—C. C. Bennett, to F. C. Innis, \$800; Crowder & Penzer to F. W. Rounsfall, \$500.	
Victoria Dist—F. J. Dawley to Pither & Leiser et al....	1,187
Victoria—W. G. Stevenson to Weiler Bros.....	517

## BILLS OF SALE, PROVINCE OF ONTARIO.

	January 22.	
Sandwich—Margt. F. Stuart to N. E. Gloyd.....	\$ 550	
	January 27.	

Camden E—L. H. Stover to R. F. Bicknell.....	2,316
Grantham Tp—W. H. Bunting to Ontario Pure Food Co....	1,200
Niagara Falls—O. D. Glasgow and wife to J. Bender....	7,000
Otonabee—T. Coughlin to N. H. Leplante.....	3,804
Toronto—D. Blackley to F. J. Dunnigan, \$533; J. Shields to Eliza A. Gray, \$3,156.	

## January 28.

Webbwood—Jos. Scott to J. B. Spellman.....	\$1,500
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## BILLS OF SALE, MANITOBA.

	January 23.	
Winnipeg—G. Vincent to G. G. Vincent.....	\$1,248	

## BILLS OF SALE, P.E.I.

	January 23.	
Charlottetown—P. P. Gillis, liqs.....	\$ 700	

## BILLS OF SALE, N.S.

	January 24.	
Middleton—Daniel Feindal, hotel, for.....	4,000	
Sydney N—M. McMillan, contractor, for.....	800	
Truro—J. M. Milne, tailor, for.....	\$200, \$500 & \$203	
Yarmouth—R. F. Guest, drugs, for.....	750	

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Patented in U.S., Canada, England, France, and applied for in Germany.

For Sale by all Electrical Supply Houses.

It is the most practical Cleat made.  
It is made of finest glazed porcelain.  
It is in one piece.  
It has the strength.

It will lock the wire firmly.  
It will NOT break in putting up.  
It will NOT hold moisture.  
It will NOT hurt the insulation.

The wire can easily be put in place or removed without loosening the Cleat.  
It is a great saver in Time and Labor over any other Cleat in use for putting up Electric Light or other Wires.

## The Nashold Cleat Company,

934-935 Monadnock Building, - - - CHICAGO, ILL.

Telephone, Harrison 636.

### Financial.

Thursday Ev'g., Jan. 30, 1896.

The better feeling noted on 'Change at the close of last week has been maintained during the last few days: Although the volume is light some advances in prices of speculative stocks are recorded. Cable gained 6 points, Montreal Street Ry. 9, Gas 4½, Toronto Ry. 3 and Canadian Pacific 3½. The feeling has been helped by the better facility for obtaining money, although no changes in rates has been recorded. The stock market closed the week very firm. In the Sterling Exchange market the feature has been the weakness of New York funds. Rates for Sterling are now:—Between banks, 60 days 9½ to 9 11-16, demand 9¾ to 9 13-16, and Cables 9¾ to 10. Counter rates are: Sixties, 9¼ to 9½, demand 10¼ and Cables 10½ to 10¾. The following are the transactions of the week as per Messrs. Chas. Meredith & Co., stock-bro

BANK.	Shares.	Highest.	Lowest.	Last Year.
Montreal .....	88	217¼	216	220½
Commerce .....	138	135	133	138
Hochelaga .....	15	122½	122½	....
Molsons .....	50	174	174	168½
Nationale .....	64	72	72	....
Peoples .....	10	3	3	120
Union .....	12	99	99	....
Toronto .....	1	135	135	....

MISCELLANEOUS.	Shares.	Highest.	Lowest.	Last Year.
Cable .....	1685	159	153¼	142
Can. Pacific .....	620	57¾	54	53½
Gas .....	1287	200	192¾	194¾
Mt. St Ry. ....	2391	218½	208¾	184¼
Toronto Ry. ....	1128	76½	71½	82
R. & O. ....	350	88	85	98½
Telegraph .....	1	162	162	157¼
Duluth Pref. ....	600	12	11¼	7¼
Duluth Com. ....	450	6½	5½	3½
Mont. Cotton. Co	20	125	125	118¼
Postal Telegraph	475	85	81½	....

### MONTREAL WHOLESALE MARKETS,

Thursday Ev'g., Jan. 30th, 1896.

The week has passed with a marked improvement in the general volume of trade, although in one or two lines quietude still prevails. Prices have advanced, too, in some lines, and a generally firmer feeling prevails. In groceries the feature has been the strength of sugar and the firm

ness of dried fruits. Provisions show improved feeling, and dressed hogs are selling a shade higher. Dairy produce has been fairly active at steady prices, while in other lines, notably wholesale dry goods, a better spring trade is looked for. The recent heavy fall of snow has put the country roads into good condition, but the general impression appears to be that it has come rather late. Remittances are still a source of complaint, and already a number of renewals have been asked for in anticipation of the 4th prox. An uneasy feeling has prevailed in retail circles, owing to rumor concerning an uptown dry goods establishment, but this, even if wholly reliable, is rather the result of causes largely outside usual business influence than of any trade depression. The great number of small failures in Ontario and Quebec is not encouraging, but they are mostly among dealers who in the best of times are generally unable to escape from the anxiety about making both ends meet. It is evident that the comparison of these weaklings to the undergrowth of the forest is losing none of its fitness.

ASHES.—Receipts of pots for 1896 were 32 brls less than for 1894. Of pearls we received 415 brls against 224 brls in 1894, the stock in store on 31st Dec., 1895, was 160 brls pots, 58 brls pearls, and on 31st Dec., 1894 was 74 brls pots, 3 brls pearls. Receipts for 1896 till noon of 30th Jan. have been 123 brls pots and 14 brls pearls against 110 brls pots and 2 brls pearls for month of Jan., 1895. The supply of both pots and pearls is in excess of present demand, and market is quiet at \$3.50 for first pots, \$3.30 for seconds and about \$5 for first pearls. There can be no material advance in prices till receipts fall off.

BOOTS AND SHOES.—Manufacturers of boots and shoes report a fair volume of orders for spring goods, but so far have shown no hurry to ship. They appear to be awaiting the outcome of the "fourth" before doing much in the way of filling orders. A good number of renewals have already been asked for, but it is not expected that there will be any trouble. The recent failures of jobbers has apparently caused a somewhat uneasy feeling.

DRY GOODS.—Travellers are all on the road now with spring samples, and so far, report a fair business. The prospects for a good season's trade are decidedly brighter, as through careful buying last year stocks generally are reported to be light. The most unfavorable feature of the situation is the fact that payments are still very backward, but an improvement is

### FOR SALE

\$35,000 of Debentures

Guaranteed by the City of Toronto.

Tenders will be received by the undersigned up to noon on the 15th day of February 1896, for \$35,000 of Debentures issued by the Industrial School Association of Toronto and guaranteed by the City of Toronto. The Debentures are four per cent, payable in 20 years in sums of \$500 each. Tenders will be received for one or more Debentures. Tenders to be marked—"Industrial School Debentures"—No tender necessarily accepted.

For Circulars and further information apply to,

STEPHEN CALDECOTT,

Chairman of the Industrial School Board  
TORONTO, Ont.

### Our inducements.

A Good Article  
At a Fair Price.

### OUR CLEBRAETED BRANDS

"Cable Extra,"  
"Mungo,"  
"El Padre," and  
"Varsity."

Are as staple as flour, sell readily and always in demand. Millions of each brand sold annually; sales constantly increasing.

## S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

confidently looked forward to in the near future. The "fourth" is not expected to bring about any trouble, although a number of renewals have already been asked for. The city trade is reported as showing an improvement, due chiefly to the more favorable weather. The cold spell has stimulated the demand for heavy woollen goods particularly.

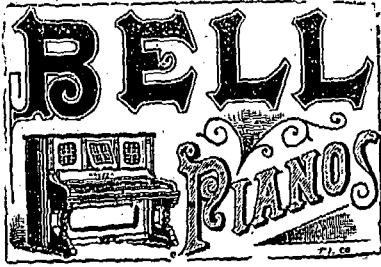
DRESSED HOGS.—A fair demand is now noted for dressed hogs, and prices are firm. Higher prices would not come unexpected. Present quotations are: Car lots, \$5.20 to \$5.30 per 100 lbs., and jobbing lots \$5.50 to \$5.75 per 100 lbs.

DRIED FRUIT.—Some small quantities of Valencia raisins arrived from New York to-day, but they were nearly all sold before hand. Additional arrivals at New York are looked for in a day or two, consigned to a local firm.

FISH.—The fresh fish market shows little or no change from a week ago. The enquiry is fair and prices are as follows:—Fresh cod, 3 to 3¼c brls. or cases; haddock 3¼ to 3½c; fresh herrings \$1.25 to \$1.50 per 100; bloaters, 90c to \$1 per box; tommy cods, \$1.25 to \$1.50 per brl.; stann haddies 6½ to 7c. Advices from St. John, N. B., report that the following fish shipments were made from Shediac to the United States last year: Salmon, 17,657 lbs., value \$1,426; smelts, 455,597 lbs., value \$12,065; lobsters, 557 cases, value \$2,923, or a total value of \$16,414. Shediac is one of the places where the Dominion Government Fisheries Department has an oyster plantation. In salt fish a good demand is reported at firm prices. The principal quotations are: Green cod, No. 1, per brl., \$4.50; large cod, per brl., \$5.50; draft cod, per brl., \$6; herrings, per brl., \$3 to \$4.50; per ½ brl., \$2.25 to \$2.75.

FLOUR.—The feature of the week in the flour market has been the advance in the price and the increased demand for Ontario straight rollers. Sales have been made as high as \$4, but present quotations are about \$3.80 to \$3.90. Winter

# WILLIS & CO. → 1824 ← Notre Dame St. MONTREAL

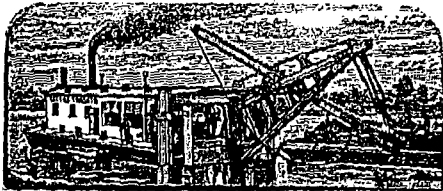


WHOLESALE AGENTS  
—FOR THE—  
GOLD MEDAL **Bell Pianos & Organs**

AND OTHER LEADING INSTRUMENTS OF  
AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied  
territory.

## M. BEATTY & SONS, Welland, Ont.



Dredges, Ditchers, Der-  
ricks, and Steam  
Shovels - - -

Of various styles and sizes to suit any work

Submarine Rock Drilling Machinery, Hoisting Engines, Suspen-  
sion Cableways, Horse-Power Hoisters, Gang Stone Saws,  
Centrifugal Pumps,

For Water Sand and Gold Mining, and other contractors' plant.

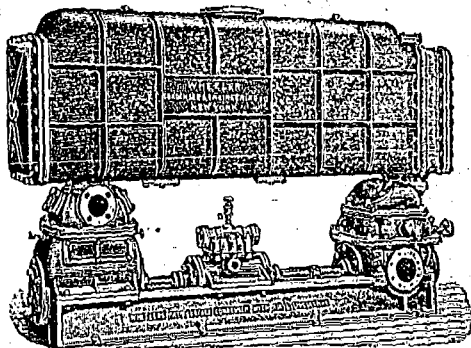
**JAS. G. STEWART, MONTREAL, - - - - - Agent.**

## Wheeler Condenser & Engineering Co.

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the

For  
Marine  
and  
Stationary  
Service.



For  
Electric  
Light  
and Power  
PLANTS.

Wheeler Standard Surface Condenser,  
Wheeler Admiralty Surface Condenser,  
Wheeler Lighthall Surface Condenser,  
Volz Patent Combined Surface Condenser and Feed Water Heater  
Edmiston Patent Feed Water Filter.

**WHEELER'S  
Patent Feed Water Heaters.**

patents have also advanced to \$4.10 to \$4.25. Manitoba millers report a brisk business, still chiefly confined to local account, on the basis of quotations. The meal and feed markets show no change.

**GRAIN**—Very little change can be noted with respect to the local grain market. Business has gone on in a quiet way, and prices show little or no change. Oats are reported a shade firmer in the West, bu-

locally sales have been made at from 20 to 20½c. Peas and rye are both firm, with a fair demand noted, while business in wheat is slow, although prices are much firmer. Advices from the West quote No. 1 hard at 80c. In barley there is no new feature to note.

**GROCERIES**—The tea market has been much more active this week, and some good-sized sales were noted for the United

States. One lot of 2,000 packages of common Japans went to Chicago, and four hundred half chests sold on local account at 18c. The sugar market continues very strong, and further advances have been recorded since our last. Refiners now quote granulated at 4½c for 250 barrels or over, 4 11-16c for 100 barrel lots, and 4¾c for smaller quantities. Yellows sell at 3¾ to 4¼c, according to quality. Both refiners report that they are sold right up, and have now little or no sugar to offer. The market for raws continues very strong, the quotation for centrifugals now being 4c. A New York report says that refined grades have made a better general showing all around. No changes in value were announced, but at old rates much firmness was shown. The dried fruit market holds much the same position as last week. Stocks of Valencia fruit are very low, and a good demand keeps prices firm. Some Bona prunes have arrived during the week, but prices hold firm. Since last October there have been advances in primary markets of 2s 6d. California fruit sells well, but stocks here are by no means heavy. In canned goods, the feature has been a firmer feeling in tomatoes. The quantity in the market is small, and an advance in prices is expected. Other lines continue quiet and unchanged.

**GREEN FRUIT**—The principal lines just now in the local green fruit market are lemons and oranges. Stocks of both these fruits are fairly heavy, and trading at the moment is slow. These conditions have naturally had an adverse effect on prices, which are decidedly lower than was the case a week ago. Lemons are now offered at \$1.75 to \$2.50 per box. The supply of oranges is larger than the demand, and the following are the ruling prices: California, \$1.75 to \$3 per box; Messina, \$1.90 to \$2.50 per box; Valencias, \$3 to \$4 per case; Jamaicas, \$5.50 to \$7 per brl. Bananas are scarce, though a few small lots have changed hands at \$3 to \$3.25 per bunch. For apples there is a fair demand at from \$2 to \$2.75 per brl, while in Almeria grapes a good business is being done at from \$4.50 to \$6.50 per keg, according to weight and quality. Some small arrivals of California fruit have been noted during the week.

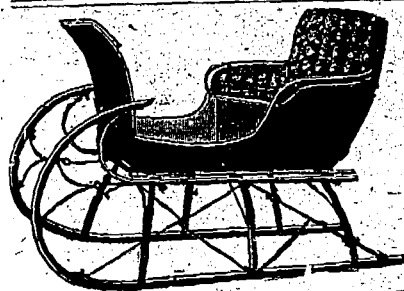
**HAY**—The local hay market has not yet recovered from the decline we noticed last week. Receipts are increasing, and foreign advices are not very encouraging, so that the outlook is for still lower prices. Sales of No. 1 have been made this week at \$13 to \$13.50, and No. 2 at \$12 to \$12.50.

**HARDWARE**—Business in the hardware market is unusually quiet for the season of the year. The only feature locally has been a slight easiness in Canada Plates in sympathy with advices of lower prices on the other side. Collections show no improvement.

**LEATHER**—The market is quiet but in sympathy with the continued firmness in the hide market, prices hold steady generally. The feature of the week, has been the sale by Western tanners to a local house of some 20 tons of split at about 14c, and some 2000 sides of buffs at a very low figure under the regular market quotations. Sole leather continues on an export basis and a fair volume of shipping is being done. Black leather holds steady, though the volume of business is very light. The combine have done very little as yet, having apparently scarcely had opportunity.

**PAINTS AND OILS**—The market for boiled linseed oil is reported as much firmer, and an advance on present prices is expected. Turpentine holds steady at about former quotations. Paris green is not very active but holds very firm, on account of an advance in the price of arsenic of nearly 100 per cent. Orders are coming in freely for spring delivery, but remittances are still a fertile source of complaint. The improved condition of country roads has not yet



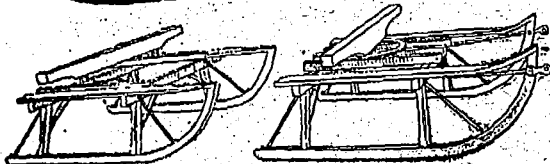


Light Driving Family Pony **SLEIGHS**

Nice, Light, Good, Cheap. of all kinds.

"Snow is coming and we will have lots of winter yet, I have 300 s'leighs yet to sell.

You pick one out and fix your own Price.



**BOBSLEIGHS**

Of all sizes for City and Country Roads, from

\$10.00 to \$40.00

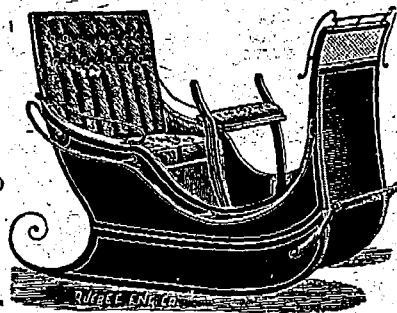
**QUEBEC CARIOLE.**

A Warm and Comfortable Rig. Plenty in Stock at Your Own Price. "Do you want one?" Now is your time.

FROM \$5.00 TO \$30.00 REDUCTION ON ALL SLEIGHS SOLD THIS MONTH.

**R. J. LATIMER,**

592 St. Paul St., MONTREAL.



**CARSLEY'S COLUMN.**

**CARSLEY, SONS & CO.,**

IMPORTERS

AND Wholesale

**Dry Goods Merchants.**

SPECIALTIES:

COLORED AND BLACK

**CASHMERE,**

**SILKS**

AND **DRESS GOODS,**

Mantles and Jackets.

**Carsley, Sons & Co.,**

113 St. Peter Street,

**MONTREAL.**

**ROYAL SCALP FOOD,**  
Price \$1.00  
6 Bottles \$5.00 Exp. Pd.



**ONE HONEST MAN AND BUT ONE RELIABLE HAIR FOOD. NO DYE.**

We feed the Hair that which it lacks and nature restores the color.

**THEORY.**

ROYAL SCALP FOOD destroys the diseased germs of the scalp and a healthy action is set up. It contains the principal properties of the hair that are necessary to its life without which it will not grow. It fertilizes the scalp the same as you do a field of corn and growth is certain. It invigorates the sluggish scalp, cleanses it and thoroughly eradicates all dandruff, which is the forerunner of baldness. It is the ONLY remedy ever discovered that will restore the Life, Beauty and Natural Color to the hair without harm. MAIL ORDERS PROMPTLY FILLED. SEND FOR FREE PAMPHLETS. STATE AND LOCAL AGENTS WANTED.

CURES BALDNESS, STOPS FALLING HAIR, CURES DANDRUFF, RESTORES FADED AND GRAY HAIR TO NATURAL COLOR AND VITALITY. PERFECTLY HARMLESS.

WARRANTED. CLEAR AS WATER. NO SEDIMENT. NO LEAD. SULPHUR OR CHEMICALS

**ROYAL SCALP FOOD CO.**  
Box 305, WINDSOR, ONT.

helped merchants to any great extent. Generally, prices are about the same as a week ago.

**POULTRY.**—The poultry market has been quiet, the chief demand being for chickens which are still scarce. Quotations now are: Turkeys 7½c to 8c, chickens 8c to 10c, ducks 7c to 7½c, and geese 5c to 5½c per lb.

**PRODUCE & PROVISIONS.**—Prices in the provision market are well maintained but no new features have developed during the week. In the butter market, creamery meets with a fair demand at 20½c to 21c,

while good dairy sells at 16 to 18c. Cheese merchants report a little more enquiry, with prices about the same as a week ago. Summer makes sell at 8½c to 8¾c and fall makes at 9¼c to 9½c. The egg market is said to be a shade easier, sales of Western limes having been made at 15c. Good boiling stock is quoted at 18c to 20c and Montreal limes 14c to 15.

**PETROLEUM.**—A good demand is still noted for petroleum, and a further advance in the price of Canadian refined has been noted. Car lots are now quoted at 15c as compared with 14¾c last week, while American oil is also decidedly higher,

being quoted at 18c to 19c. The scarcity of Canadian crude is reflected in an advance from \$1.72 to \$1.75. The market holds very firm.

**WOOL.**—The market is quiet but very firm. The London wool sales closed today, and the prices realized throughout, show an advance of 7½ to 10 per cent on all fine wools. Reports from London are to the effect that the Australian crop is short some 170,000 to 200,000 bales, and the prospects are for a further advance at the next sale.

Bank Statement to Govt. Month ending Dec. 31, '95	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. aff'd red' of adv' no's for Credits, &c.	Balance due to Provincial Govts.	Deposits by the Public payable on demand.
1 Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,500,647	\$ 81,825	215,021	\$4,646,025
2 Commerce	6,000,000	6,000,000	6,000,000	1,200,000	7	2,707,172	30,109	68,938	5,203,666
3 Dominion	1,500,000	1,500,000	1,500,000	1,500,000	12	1,016,110	24,387	165	2,659,390
4 Ontario	1,500,000	1,500,000	1,500,000	40,000	5	838,294	29,381	42 8	1,437,226
5 Standard	2,000,000	1,000,000	1,000,000	640,000	8	731,364	19,993	164	1,524,026
6 Imperial	2,000,000	1,963,600	1,963,600	1,156,800	8	1,413,253	20,996	4 9,972	2,987,521
7 Traders	1,000,000	700,000	700,000	85,000	6	690,385		88,938	1,126,081
8 Hamilton	1,250,000	1,251,600	1,250,000	675,000	8	837,236	19,029	32,967	1,926,003
9 Ottawa	1,500,000	1,500,000	1,500,000	1,000,000	8	1,101,295	21,784	41,491	980,586
10 Western	1,000,000	500,000	375,671	100,000	7	239,985			216,803
Total, Ontario	19,750,000	17,913,600	17,789,171	8,106,800		11,162,741	190,513	1802,891	23,687,927
11 Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	4,860,627	3,190,789	3,289	17,527,373
12 British North America	4,866,666	4,866,666	4,866,666	1,338,333	4	924,830	7,101		2,609,324
13 Du Peuple	1,200,000	1,200,000	1,200,000	600,000	7	69,461		179,000	
14 Jacques Cartier	500,000	500,000	500,000	235,000	7	474,072	19,037	50,000	413,684
15 Ville-Marie	500,000	500,000	479,627	10,000	6	311,280	5,637		140,830
16 D'Hoehelaga	1,000,000	800,000	800,000	320,000	7	754,910	10,269	49,230	870,531
17 Molsons	2,000,000	2,000,000	2,000,000	1,375,000	8	1,654,662	23,241	7,832	4,448,337
18 Merchants	6,000,000	6,000,000	6,000,000	3,000,000	8	2,719,901	218,131	64,777	3,876,308
19 Nationale	1,200,000	1,200,000	1,200,000	500,000	4	995,993	6,556	12,496	943,926
20 Quebec	3,000,000	2,500,000	2,500,000	500,000	6	973,304	18,032	3,805	2,512,545
21 Union	1,200,000	1,200,000	1,200,000	280,000	6	1,132,420	3,493	478,528	1,181,998
22 St. Jean	1,000,000	500,000	281,217		4	50,171			18,033
23 St. Hyacinthe	1,000,000	504,500	311,816	45,000	6	183,584		7,450	58,270
24 Eastern Townships	1,500,000	1,500,000	1,500,000	720,000	7	838,414	22,071	9,607	719,462
Total, Quebec	36,966,666	35,271,466	34,819,318	14,423,333		16,938,629	3,534,367	865,811	35,246,541
25 Nova Scotia	1,500,000	1,500,000	1,500,000	1,315,000	8	1,267,059	491,861		2,087,490
26 Merchants of Halifax	1,500,000	1,500,000	1,500,000	375,000	7	1,001,480	94,203		2,410,884
27 Peoples	800,000	700,000	700,000	176,000	6	594,225	4,761		567,488
28 Union	500,000	500,000	500,000	160,000	6	398,002	5,013		281,529
29 Halifax B. Co.	500,000	500,000	500,000	500,000	7	442,732	43,456		523,216
30 Yarmouth	300,000	300,000	300,000	70,000	6	71,553	24,181		58,280
31 Exchange	280,000	280,000	249,788	30,000	6	83,184			41,399
32 Commercial, Windsor	500,000	500,000	289,428	95,000	6	300,739	14,118		69,027
Total, Nova Scotia	5,880,000	5,780,000	5,539,216	3,180,000		3,779,704	677,643		5,634,763
33 New Brunswick	500,000	500,000	500,000	550,000	12	454,059	35,188	16,155	652,789
34 People's	180,000	180,000	180,000	115,000	8	114,864	8,405		53,575
35 St. Stephen's	200,000	200,000	200,000	45,000	6	92,511	21,912		90,802
Total, N. B.	880,000	880,000	880,000	710,000		661,434	65,605	16,155	1,797,169
36 Brit. Col.	9,733,333	2,920,000	2,920,000	1,148,666	5	853,180	426,334	616,072	3,007,779
37 Summerside, P. E. I.	48,666	48,666	48,666	12,000	7	35,551			26,515
38 Merchants, P. E. I.	200,000	200,000	200,000	40,000	8	89,010			65,006
Grand Total	73,458,685	63,013,752	62,196,391	27,865,799		32,565,179	4,894,352	3,299,932	67,452,897

BANKS.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secu'd	Deposits pay on demand after notice or fixed day by other bks in Can	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks or Agts. in U. K.	Other Liabilities.	Total Liabilities.
1 Toronto	\$4,624,220		\$ 85,319	\$28,951	\$ 863		3,110	10,821,018
2 Commerce	12,711,987		50,169	4,410	23,699		8,751	22,232,102
3 Dominion	7,738,362					718,424		11,504,501
4 Ontario	2,982,853		71,461			66,076		5,543,610
5 Standard	3,192,433					207,106		6,000,986
6 Imperial	6,376,125		46,166	5,125				11,229,159
7 Traders	2,903,813			2,426		602,597		5,344,207
8 Hamilton	3,939,739		3,187			415,058		7,272,172
9 Ottawa	3,602,934		100,000		550	229,240		5,957,922
10 Western	1,002,274					25,694	1,125	1,479,834
Total, Ontario	49,474,775		895,302	40,902	2,117	2,264,635	10,986	87,555,509
11 Montreal	12,518,671		451,812	55,652			63,451	38,692,166
12 British North America	5,738,654		30,112		60,606		5	9,370,632
13 Du Peuple	3,412,020			2,765	531	4,374	19,205	3,687,438
14 Jacques Cartier	2,091,980			1,610	9,698	92,619	38,059	3,180,742
15 Ville-Marie	768,304						811	1,216,863
16 D'Hoehelaga	2,868,133			853	408	17,617	26,528	4,608,539
17 Molsons	4,864,000		350,125	870	13,000	142,812	1,100	11,497,271
18 Merchants	7,373,080		762,795	200		402,820	3,701	16,416,715
19 Nationale	1,736,016			27,641		148,512		3,712,142
20 Quebec	4,142,112		316,661	2,443		380,409		8,365,315
21 Union	3,495,560					347,943		6,640,176
22 St. Jean	72,585		244	2,471			1,562	170,068
23 St. Hyacinthe	794,251							1,143,657
24 Eastern Townships	2,695,833					19,908		4,205,337
Total, Que.	62,442,279		1,901,249	95,495	84,331	1,674,074	179,659	111,907,460
25 Nova Scotia	5,962,648		34,203	1,538	77,059	203,603	60,255	10,185,769
26 Merchants of Halifax	4,138,136		10,683		9,454	71,882		7,336,625
27 Peoples	1,064,962		4,766			3,128		2,148,712
28 Union	1,123,580		17,414			138,745	52,863	1,967,000
29 Halifax B. Co.	1,973,948		20,000	1,694		147,096	36,265	3,188,341
30 Yarmouth	488,523							642,589
31 Exchange	87,937						455	162,916
32 Commercial, Windsor	386,981		919				333	562,180
Total, Nova Scotia	16,226,665		87,876	3,132	86,513	487,444	224,181	26,194,942
33 New Brunswick	1,111,647		44,504					2,818,744
34 People's	187,947		2,220					307,012
35 St. Stephen's	127,408	5,000		9	2,734		303	340,632
Total, New Brunswick	1,426,402	5,000	46,724	9	2,734		303	3,021,387
36 British Col.	1,012,813		27,616		20,816	759	277,515	6,241,367
37 Summerside, P. E. I.	46,110	7,403					227	115,813
38 Merchants, P. E. I.	58,632		643				8,195	201,486
Grand Total	119,687,176	12,403	2,959,409	139,658	210,641	4,326,912	701,096	235,238,020

Return of Bank British North America includes Canadian business only. Molson's Bank bonus of 1 per cent. equal in all to a dividend of 9 per cent per annum.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, Jan. 30, 1896.

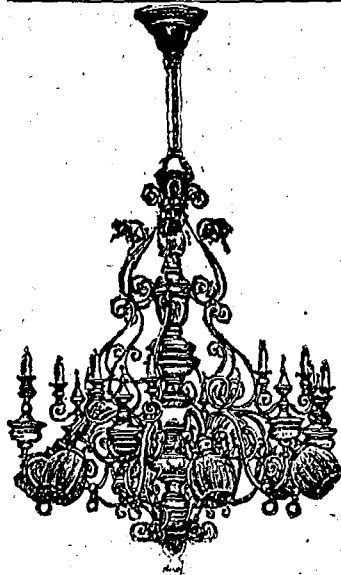
There is little change in the situation, but a somewhat better feeling exists. The movement in dry goods is more active, and

prices are said to be firm all round. There is a further advance in sugars, but the comparatively high prices have a tendency to check the demand. Business in hardware and leather is inactive. Money is easier with more offerings, but rates on call unchanged at 5½ to 6 per cent. Prime discounts 6 to 6½ per cent. Sterling Ex-

change is lower: Stocks have been active this week, with a further advance in Cable, Railway, and Assurance issues. Cable sold at 156, Toronto Ry. at 74½, Western Assurance at 101, British at 110, Bank of Commerce at 135, Standard at 102, Toronto at 234½, Imperial Loan at 104½, Canada Landed at 107½.

BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom Gov't for s't'y of note cir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep. pay. on fixed day with bks. in Can.	Bal. due from bks. in Can. in daily exch'ngs.	Bal. due from bks in Canada.	Due from Bks or Ag in U. K.	Dom. G. Deb. or Stock.	Prov'l or Pub. Sec's not Can.	Can., Brit. and other Railway Securities.	Call Loans on Bonds and Stocks
1 Toronto	\$ 628,347	\$1,019,930	\$74,215	\$ 862,123			351	\$ 201,169	641,263		\$228,617		\$ 547,350
2 Commerce	492,000	788,238	165,531	1,148,588		90,659	10,618	3,994,377		\$ 184,812	1,408,089	1,350,700	2,239,192
3 Dominion	437,812	480,098	75,000	461,637		117,873		680,697			311,605	2,088,876	1,921,416
4 Ontario	177,138	316,806	55,469	286,738		74,897		68,681			76,986	139,125	463,721
5 Standard	145,894	543,910	35,600	183,291		181,672		59,063	11,532	148,666	1,538,285		527,946
6 Imperial	443,893	1,145,656	80,000	385,305		123,178	447	402,624	233,815	112,466	1,667,008	761,857	995,120
7 Traders	89,236	312,303	31,469	141,967		117,855		41,108		302,660	248,574		1,180,890
8 Hamilton	292,684	323,990	60,000	202,681		63,625		191,848		1,500	311,650	660,021	1,348,387
9 Ottawa	141,831	281,846	63,000	93,789		63,824	674	31,343		172,800	18,974		238,253
10 Western	24,627	25,347	17,094	17,275		270,968	23,194	13,515		24,743	368,652		
<b>Total, Ont.</b>	<b>2,792,427</b>	<b>5,243,691</b>	<b>636,827</b>	<b>3,265,398</b>		<b>1,111,679</b>	<b>85,214</b>	<b>5,703,523</b>	<b>886,690</b>	<b>1,120,547</b>	<b>6,968,420</b>	<b>5,000,079</b>	<b>9,451,715</b>
11 Montreal	2,527,368	2,893,015	285,000	1,478,277		5,206	13,579	8,487,906	5,481,224	91,574	88,935	2,994,466	238,269
12 B. N. A.	387,401	697,138	68,784	341,165	7,403	3,117		618,272				233,000	630,275
13 Du Peuple	5,286	16,388	41,050	24,670		301,284		3,414					18,560
14 Jaq. Cartier	23,383	119,238	20,283	158,122			21,778	29,390	125,581				497,345
15 Ville Marie	11,525	67,644	20,000	79,301		14,170		14,558	2,982		4,000		67,463
16 D'Hocholega	91,141	485,534	34,010	258,005		7,895	9,136	135,970	6,387		95,352		694,431
17 Molsons	472,779	853,039	169,312	908,975		122,051	1,178	1,087,860		1,032,147	419,177	190,175	1,393,794
18 Merchants	219,620	993,150	90,000	597,310		143,042	1,962	284,095		8104,375	509,122	7,6306	350,047
19 Nationale	54,413	2,039	45,000	390,557		200,000	31,353	27,085		85,000			82,209
20 Quebec	114,360	710,091	40,000	312,974			2,701	100,949		148,433	289,326	301,236	1,629,209
21 Union	21,723	291,620	51,000	251,658		60,398	611	64,654			6,050		793,491
22 St. Jean	5,221	7,299	3,119	5,282		35,820		40,024					
23 St Hyacinthe	14,210	16,531	13,785	35,350		73,674		561	81,894				32,360
24 E. Townships	109,174	116,238	44,111	46,723		574,434	5,618	149,777		18,000	56,166		
<b>Total, Que.</b>	<b>4,038,009</b>	<b>7,497,054</b>	<b>890,469</b>	<b>4,768,277</b>		<b>1,540,611</b>	<b>91,407</b>	<b>11,105,696</b>	<b>5,616,154</b>	<b>1,424,529</b>	<b>1,467,123</b>	<b>3,795,262</b>	<b>6,147,024</b>
25 Nova Scotia	215,061	882,549	61,380	428,812		51,114	26,539	869,784			778,270		237,107
26 Merchants	307,485	624,212	48,000	242,840		63,059		146,244	25,622	15,000	781,231	844,247	778,512
27 People's Bk.	33,008	156,427	28,023	90,881		16,391		67,731	19,813		0,988		1,696
28 Union	81,610	95,383	25,000	50,238		76,488		28,995		1,000	251,482		
29 Halifax, Co.	57,085	307,263	25,000	112,726		45,074		99,240			269,119		27,635
30 Yarmouth	33,121	27,559	4,697	5,742		152,103		95,952	9,971	19,200	75,000		
31 Exchange	2,764	5,361	8,267	1,551		46,911		25,168					
32 Com'l W'door	14,945	16,182	4,503	11,611		31,767		11,274	7,930				
<b>Total, N. S.</b>	<b>694,419</b>	<b>1,116,036</b>	<b>197,870</b>	<b>944,400</b>	<b>7,403</b>	<b>482,922</b>	<b>26,523</b>	<b>841,338</b>	<b>61,336</b>	<b>35,200</b>	<b>2,176,062</b>	<b>1,641,354</b>	<b>1,154,996</b>
33 N. Brunswick	146,816	163,206	22,822	38,789		32,849		150,881	47,968		18,958	487,086	335,572
34 Peoples	14,268	19,726	6,209	5,479		11,177		25,508	1,272		3,000		
35 St. Stephen's	10,587	10,002	6,015	12,782		84,945		20,099	163				
<b>Total, N.B.</b>	<b>171,471</b>	<b>186,934</b>	<b>35,046</b>	<b>57,050</b>		<b>78,971</b>		<b>200,468</b>	<b>48,799</b>		<b>21,358</b>	<b>457,086</b>	<b>835,572</b>
36 Bank B. C.	515,418	908,103	47,776	73,156		400,505		35,591	1,560,808	250,000	7,591		
37 Sum'g P. E. I.	918	2,366	2,125	650		9,889		5,843					
38 W'cht. P. E. I.	6,934	9,409	4,512	8,104		27,944		5,399	87		4,700		
<b>Gr. Total.</b>	<b>8,239,878</b>	<b>16,968,001</b>	<b>1,814,624</b>	<b>9,115,065</b>	<b>7,403</b>	<b>3,650,210</b>	<b>153,144</b>	<b>17,897,593</b>	<b>8,175,874</b>	<b>2,830,276</b>	<b>9,743,259</b>	<b>10,993,702</b>	<b>17,089,307</b>

BANKS. Assets con'd	Current Loans.	Loans to Dom Govt.	Loans Prov. Govts.	Overdue Debts.	R. E. be- sides Bk. premises.	M'tg's on R. E. sold by Bank.	Bank Promis's.	Other Assets.	Total Assets.	Liab'l'ty of Direct'rs & their firms.	Average specie for m'nth	Average of Dom. Notes dur. month	Greatest amount of Notes in circulat'n dur'g m'nth.
1 Toronto	\$11,020,694			24,747	\$ 203		\$200,000		\$14,948,922	339,587	625,440	\$1,066,000	\$1,664,000
2 Commerce	16,315,735			346,177	61,684	110,601	761,765	104,000	29,547,734	8,414	488,000	5,189,393	5,013,000
3 Dominion	7,758,129			96,056	12,189		289,263	6,971	14,711,793	475,000	438,000	1,187,000	1,137,000
4 Ontario	5,209,129			80,129	57,742	25,400	174,227	32,328	7,152,000	171,105	174,700	394,100	485,500
5 Standard	4,218,370			27,652			110,859	25,729	7,732,697	130,982	144,723	528,340	779,299
6 Imperial	7,734,484		4,319	68,743	63,889	86,318	318,997	98,634	14,570,260	98,237	431,349	1,066,411	1,574,762
7 Traders	3,562,098			14,809	19,070	815	124,022	18,040	6,210,861	126,077	98,000	813,100	693,270
8 Hamilton	5,263,119			59,139		18,418	273,032	73,178	9,257,245	33,990	197,000	805,000	980,000
9 Ottawa	6,920,977			61,107	16,777	1,590	128,903	293,700	8,663,656	119,779	141,626	279,317	1,223,610
10 Western	1,165,802			23,785	14,095			7,492	1,993,623	6,000	24,263	25,000	280,320
<b>Total, Ont.</b>	<b>69,168,610</b>		<b>4,319</b>	<b>752,369</b>	<b>245,498</b>	<b>243,140</b>	<b>2,352,601</b>	<b>597,967</b>	<b>114,683,578</b>	<b>1,778,011</b>	<b>2,754,992</b>	<b>5,195,418</b>	<b>12,226,681</b>
11 Montreal	32,509,742		171,051	301,783	111,457	6,120	600,000	314,479	68,018,409	1,900,000	3,170,000	5,189,393	5,189,393
12 B. N. A.	7,319,033		359,376	168,360	42,000	4,550	350,000	24,638	11,643,686	10,000	367,943	827,937	967,605
13 Du Peuple	2,263,522			1,942,045	160,828		350,040	109,504	5,318,266	95,519	5,454	10,676	81,468
14 Jaq. Cartier	2,670,852			57,638	93,235	43,813	109,746	114,923	3,995,946	148,835	32,397	91,378	477,397
15 Ville Marie	1,022,636			52,056	21,335	29,706	37,708	27,147	1,710,693	88,850	9,232	28,901	311,297
16 D'Hocholega	3,783,893			103,011	44,711	18,943	86,842	44,203	5,849,810	189,253	91,281	466,515	779,345
17 Molsons	17,289,288			140,256	38,851	34,282	550,500	47,212	24,650,464	1,285,151	445,000	977,000	2,949,000
18 Merchants	10,772,446			161,210	59,018	4,191	190,000	88,685	15,169,664	148,438	217,193	841,411	1,848,711
19 Nationale	8,849,855			61,625	15,091	92	123,169	5,524	5,053,766	376,500	70,900	220,000	1,001,110
20 Quebec	7,478,416			138,166	131,020	5,809	168,030	119,938	11,588,851	291,428	115,127	694,898	1,024,834
21 Union	6,118,627			203,493	124,189	2,032	202,043	3,734	8,197,259	265,407	25,813	310,889	1,171,955
22 St. Jean	310,724			23,108		8,573		9,129	448,302	26,210	4,800	6,900	81,146
23 St Hyacinthe	1,194,161			45,749	16,968	3,445	17,665	10,774	1,656,987	34,872	11,700	16,630	283,084
24 E. Townships	5,162,476			65,889	44,451	65,571	118,238	22,841	6,572,662	251,013	107,720	113,086	876,414
<b>Total, Que.</b>	<b>102,134,621</b>		<b>530,427</b>	<b>8,467,329</b>	<b>903,204</b>	<b>299,609</b>	<b>2,850,571</b>	<b>1,190,485</b>	<b>169,775,253</b>	<b>5,611,328</b>	<b>3,708,284</b>	<b>7,776,641</b>	<b>16,997,432</b>
25 Nova Scotia	8,473,692		19,748	33,634	15,437	4,805	68,615	3,268	13,074,464	165,840	227,075	785,314	1,309,543
26 Merchants	6,321,678		26,873	8,116	10,500	1,000	60,000	7,007	9,811,645	345,6			



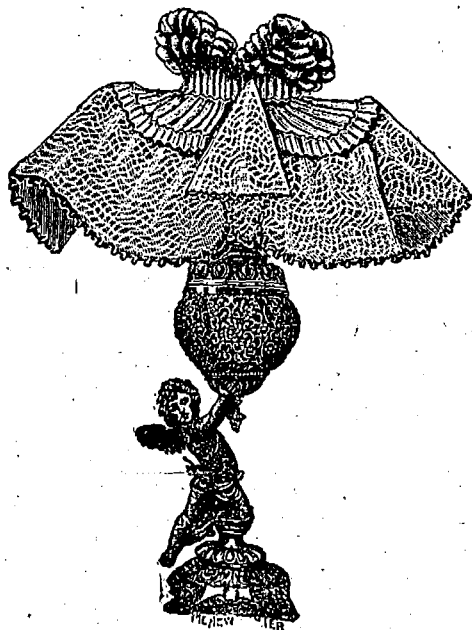
# The American Copper Co.

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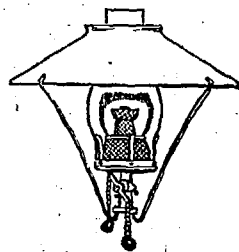
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## Niagara Gas Burner

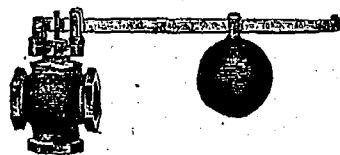
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## JOHN SIMMONS Co.

### Wrought, Cast Iron and Steel Pipe,

FITTINGS AND BRASS WORK,

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## BUHRING WATER PURIFYING CO.,

1388 BROADWAY,

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Manufacturers of the

### Celebrated Buhring Water Purifying Machines.

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and No. 2 at 42c, same freight. Feed barley 20 to 30c. Oats dull with sales outside of white at 23c, and cars on track 20c. Peas steady, with sales at 51c north and west. Rye is quoted at 49 to 50c. Corn 32c outside. Bran \$11 to \$11.25 west; shorts \$12 to \$13 west. Oatmeal dull at \$2.90 to \$3.00 for ordinary brands.

GROCERIES—Trade quiet. Sugars are firm with granulated selling at 4 1/4 to 4 1/2 c, and yellows at 4 to 4 1/2 c, according to quality. Dried fruits dull, with currants quoted at 4 to 5c, and Valencias raisins at 4 1/2 to 5 1/4 c for off stalk, and 6 to 6 1/2 c for selected layers. Coffee steady and teas unchanged. Canned tomatoes firm at 90c.

LEATHER—There is a little more enquiry and prices rule firm.

HIDES AND SKINS — Hides are firmer, with cured quoted at 6 to 6 1/2 c. Green unchanged at 5c for No. 1 and 4c for No. 2. Sheepskins unchanged at 80c. Calfskins unchanged at 6c for No. 1 and 5c for No. 2, tallow is quoted at 4 1/2 c to 5c.

LIVE STOCK—Offerings fair, but chiefly of inferior stock. The best butcher's cattle sell at 3 1/2 c per lb. and bulls at 3 to 3 1/4 c. Medium butchers bring 2 1/2 to 3c and inferior 2c. Sheep dull at 2 1/2 c to 2 3/4 c and lambs dull at 3 to 3 1/2 c per lb. Hogs firmer at \$3.90 to \$4.00 for the best weighed off cars, \$3.75 for thick fat, and \$3.50 for stores.

PROVISIONS—Market quiet and firm for cured meats. Mess pork jobs at \$13.50 to \$13.75 and short cut at \$14.50 to \$14.75. Shoulders \$13.00. Hams 9 1/2 to 10c and lard from 8 to 8 1/2 c, according to size of package. Rolls at 7 1/2 c, backs 9 1/2 and bellies 10 1/2 c. Long clear bacon 6 1/2 to 7c. Beans \$1.00 to \$1.15. Potatoes unchanged, car loads selling at 20c per bag on track.

Wool.—Very dull. Fleece nominal at 22 to 23c. Pulled supers sell at 21c to 22c, and extras at 23 to 23 1/2 c.

## SHERIFF'S SALES.

F. F.—No. 11415—MARIE ALBERTINE H. BRUNELLE vs. OCTAVE DUSSEAU *alias* DUSEAU et al.

1° A building lot situated in the city of Montreal, being the lot of land known as number twenty-five (No. 25) and twenty-six (No. 26), of the official subdivision of the lot of land known as number nineteen (No. 19), of the official plan and book of reference of the cadastre of Saint Lawrence ward, in the city of Montreal, and situate at the corner of Guillaumont and Saint Charles Borromée streets, with perpetual right of way in common with those persons having the right in the lane situate in rear of said lots and known as number twenty-four (No. 24), of the official subdivision of said lot of land number nineteen (No. 19) with buildings thereon erected.

2° Two other lots of land situate at the same place; bounded in front by the Saint Charles Borromée street, being subdivisional lots numbers twenty-seven and



twenty-eight (Nos. 27 and 28), of said lot number nineteen (No. 19), of the official plan and book of reference for Saint Lawrence ward, of the said city of Montreal--with the buildings thereon erected. The lots of land described in the two above paragraphs form but one plot.

To be sold at my office, in the city of Montreal, on the EIGHTH day of FEBRUARY next, at TEN o'clock in the forenoon.

F.F.--No. 1151--JOHN MILNER vs. JEAN P. MARION.

The certain lot of land known on the official plan and in the book of reference of the Sainte Anne's ward, city of Montreal, as lot number one hundred and eighty (No. 180), containing forty-eight feet in width, with also a strip of land of two feet six inches in width taken off of lot number one hundred and seventy-nine, of said ward, and another strip of eight feet in width taken off of number one hundred and eighty-one, of said ward, making in all a lot of fifty-eight feet six inches in width by eighty-seven feet in depth; and being bounded in front by Bourgeois street, in rear and one side by a lane, and on the other side by the remaining portion of lot number one hundred and seventy-nine--with three solid brick houses with stone foundations and wooden sheds thereon erected.

To be sold at my office, in the city of Montreal, on the EIGHTH day of FEBRUARY next (1896), at ELEVEN of the clock in the forenoon.

F. F.--No. 1142--MICHEL BIGRAS vs. ADRIEN BARBE.

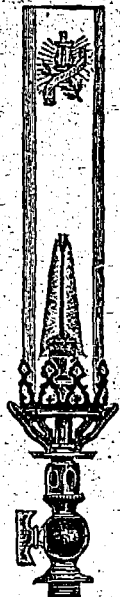
1° A lot of land situat  in the parish of Saint Martin, district of Montreal, known on the official plan and book of reference of said parish of Saint Martin, as forming part of lot number four hundred and eleven (No. 411), containing about one and a half acre in width by eleven acres in depth, more or less; bounded at one end by Damase Crevier, at the other end by No  Gauthier, on one side by part of the lot number four hundred and nine (No. 409), of the above official plan and book of reference, and on the other side by ascending by-road (*mont e des c tes*)--with buildings thereon erected.

2° A lot of land adjoining situat  in the parish of Saint Martin, district of Montreal known on the official plan and book of reference of said parish of Saint Martin, as forming part of lot number four hundred and nine (No. 409), containing one and a half acre in width by twelve acres in depth, and therefrom decreasing in width to one-half acre by about two perches as far as the limitative line (*trait carr *) of the lot firstly described; bounded at one end part by Felix Gratton and part by Damase Crevier, at the other end by No  Gauthier, on one side by Louis Alexandre Lahaise, and on the other side by lot firstly described. The above named two lots of land described in paragraphs one and two forming but one plot.

To be sold at the parochial church door of the parish of Saint Martin, on the EIGHTH day of FEBRUARY next, at eleven o'clock in the forenoon.

F.F.--No. 8451--THE MUNICIPALITY OF THE VILLAGE OF ST. LOUIS DU MILE END vs. CHARLES GERVAIS, JUNIOR.

The north half of a certain lot of land situat  in the municipality of the village of Saint Louis du Mile End, parish of Saint Enfant-Jesus, district of Montreal, known as forming part of lot number thirty-nine (No. 39), of the subdivision of lot number one hundred and thirty-seven (No. 137), of the official plan and book of reference of the village of Cote St. Louis, in the district of Montreal--with buildings thereon erected; said north half bounded as follows: in front by the street George Hypolite, on the north side by lot number forty (No. 40), of the subdivision of lot number one hundred and thirty-seven (No. 137), of said official plan and book of reference of Cote Saint-Louis, on the other



# THE DREXEL LIGHT

6 feet of gas per hour in an ordinary burner will produce from 18 to 20 candle power of light.

3 feet of gas per hour with a Drexel Light will give 60 to 70 candle power of light.

THEREFORE:

1 Drexel Light gives more light than 3 ordinary burners at one half the cost of gas or

6 times as much light at the same cost as 1 ordinary burner.

Duration of Drexel Mantle: 900 to 1,000 hours.

The Drexel Light produces no ghastly greenish hue, but an absolutely pure white and steady light,

We keep on hand a selection of pretty GLOBES and SHADES which we sell to purchasers of our light at cost.

Maximum Light at Minimum Cost.

## Drexel Medical Co.,

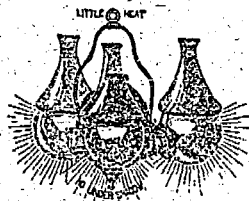
112 St. Francois Xavier Street, MONTREAL.

Telephone No. 630.

HE SAYS: "Two years' use has convinced me that the Angle Lamp is the best lamp ever invented. It is far better than gas or electricity."

YOU SAY: "I want one!"

WE SAY: "Who are you, we'll send you our Catalogue with full description. Think of SUCH a light for 1/2 OF A CENT AN-HOUR!"



ALL STYLES from 1 to 12 Burners. GOOD AGENTS WANTED.

THE ANGLE LAMP CO.

76 Park Place N.Y. J. U. Bauchelle, Mgr.



ESTABLISHED 1889.

INCORPORATED 1891.

## Ashley Engineering Co.

Manufacturers of

# Steam Specialties and Machinery,

Consulting Mechanical and Electrical ENGINEERS AND CONTRACTORS.

Main Office and Factory:

HAWTHORNE, N. J.

Our New York Office:

Electrical Exchange Building, 136 Liberty Street.

F. M. ASHLEY, General Manager.

TELEPHONE CALL, 3872 CORTLANDT.

**SURETYSHIP.**

The only Company in Canada confining itself to this business.

**The GUARANTEE Co. OF NORTH AMERICA.**

Capital Authorized, - - - - \$1,000,000  
Paid up in Cash (no notes) - - 304,600  
Reserves, - - - - - 1,225,572  
\*Deposit with Dom. Gov't, - - 57,000

**THE BONUS SYSTEM**

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

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

Over \$1,140,000 have been paid in Claims to Employers.

President and Managing Director: EDWARD RAWLINGS.

Vice-President, - - - - - WM. J. WITBALL  
Secretary and Treasurer, - - - - ROBERT KERR.

SELKIRK CROSS, O.C., Counsel.  
RIDDELL & COMMON, Auditors.

**HEAD OFFICE:**

Dominion Square, Corner Metcalfe St., MONTREAL

\*N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

**BAYLIS MFG. CO'Y**

Manufacturers of

Varnishes, Japans, White Lead, Colored Paints

Dry Colors, Printing Ink, Machinery Oils and Axle Grease.

And Dealers in

Painters' & Printers' Materials Gen rally

16 to 28 NAZARETH STREET,

MONTREAL.

—BOOKBINDING—

AND

JOB PRINTING OF ALL KINDS

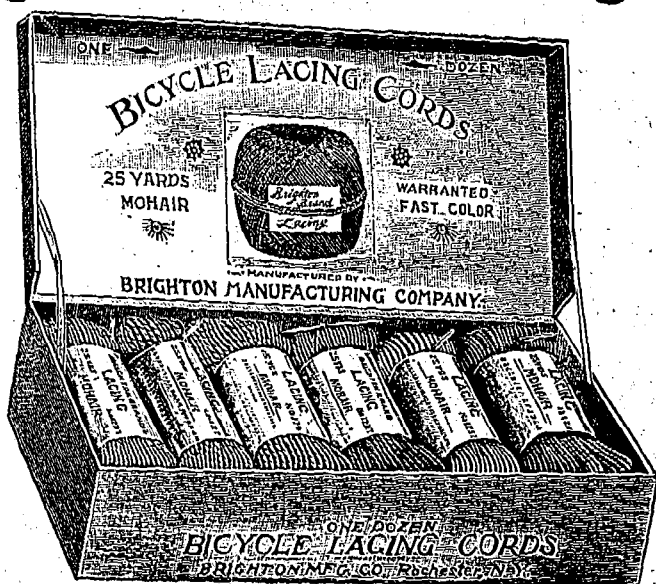
DONE AT THE

JOURNAL OF COMMERCE.

**STOCKS AND BONDS.**

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Jan. 30	Cash value per S.
British North Am.....	249 1/2	4,866,688	4,866,688	1,838,838	2 1/2	Apl. Oct	240	684 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec	135	67 50
Commercial, Windsor..	40	500,000	288,640	95,000	5	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	288	119 00
Du Peuple.....	.....	.....	.....	.....	.....	.....	6	8 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	135	67 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	152	162 00
Hochelega.....	100	800,000	800,000	320,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,968,800	1,968,800	1,156,175	4	June Dec	182	182 00
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,500,000	4	June Dec	164	164 00
Merchants' Halifax.....	100	1,500,000	1,500,000	925,000	3 1/2	Aug Feb	158	158 00
Molsons.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	170	85 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	217	434 00
Nationals.....	30	1,200,000	1,200,000	80,000	.....	.....	70	21 00
New Brunswick.....	100	500,000	500,000	225,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	80	60 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	158 1/2	158 75
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 1/2	158 75
Quebec.....	100	2,500,000	2,500,000	80,000	3 1/2	June Dec	115	115 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	162	162 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	234 1/2	234 50
Traders.....	100	700,000	700,000	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	230,000	3	Jan July	97	97 00
Ville Marie.....	100	500,000	479,630	10,000	3	June Dec	72	72 00
Agri. Sav. and Loan Co.....	50	620,000	628,000	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	155	155 00
Brit. Can. Loan & Inv. Co.....	100	1,800,000	998,498	112,000	3 1/2	Jan July	109	109 00
Brit. Mortg. Loan Co.....	100	450,000	311,878	75,000	3 1/2	Jan July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	134,075	3	Jan July	50	50 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Oct	45	45 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	107 1/2	107 50
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	148	74 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	June Dec	119	54 50
Central Can. Loan & Sav. Co.....	100	2,800,000	1,250,000	325,000	3	Jan July	120	120 00
Dominion Sav. and Inv. Co.....	50	1,000,000	932,412	10,000	3	July Dec	61	40 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan-Qtly	126	63 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	86	86 00
Farmers' Loan and Sav. Co.....	50	1,037,250	611,480	146,195	3 1/2	May Nov	101	50 50
Freehold Loan and Sav. Co.....	100	3,228,500	1,319,100	659,550	4	June Dec	112	112 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	380,027	3 1/2	Jan July	115	115 00
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	166	83 00
Imperial Loan and Inv. Co.....	100	840,000	703,558	164,054	3 1/2	Jan July	104 1/2	104 50
Landed Banking and Loan.....	100	700,000	674,331	145,000	3	Jan July	113	113 00
Lond. & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mch Sep	109	54 50
London Loan Co.....	50	679,700	659,050	74,000	3	Jan July	102 1/2	61 00
Lond. and Ont. Inv. Co.....	100	2,750,000	552,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. L'n Co.....	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	161	64 40
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	180 1/2	70 95
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	218 1/2	100 18
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	128	128 00
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	120	120 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch Sep	134	88 50
Ont. Indus. Loan and Inv.....	100	466,800	314,315	190,000	3	Jan July	80	30 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	125	62 50
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	3	Jan July	40	20 00
Real Est. Loan Co.....	40	581,000	321,880	50,000	2	Jan July	65	32 50
Richellen and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	91	91 00
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Quarterly	140 1/2	140 50
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	74 1/2	74 50
Union Loan and Sav. Co.....	50	1,000,000	670,645	260,000	4	Jan July	112	56 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	5	Jan July	138	74 00
Western Loan & Trust Co.....	50	1,000,000	27,000	18,000	3 1/2	June Dec	98 1/2	49 25
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	50-55	.....

**Brighton Manufacturing Co.**



Manufacturers of

**Dress Guard & Tire Lancing Cord.**

P. O. BOX 1395,

THE LARGEST LINE ON THE MARKET.

ROCHESTER, N. Y.

side by the remainder of lot number thirty-nine (No. 39), of the subdivision of lot number one hundred and thirty-seven (No. 137), of said official plan and book of reference of the village of Cote Saint Louis.

To be sold at my office, in the city of Montreal, on the ELEVENTH day of FEBRUARY next, at TEN o'clock in the afternoon.

Sheriff's Office, ( J. R. THIBAUDEAU, Montreal, 20th Jan., 1896. ) Sheriff.

**Municipal Elections.**

CENTRE WARD.

**Romeo Provost's**

Central Committee Room

is No. 65 ST. JAMES ST.

The Committee Room will be open every day at 9 o'clock, a. m.

Electors are invited to make use of those rooms, where every information will be given them.

Bell Telephone No. 502.

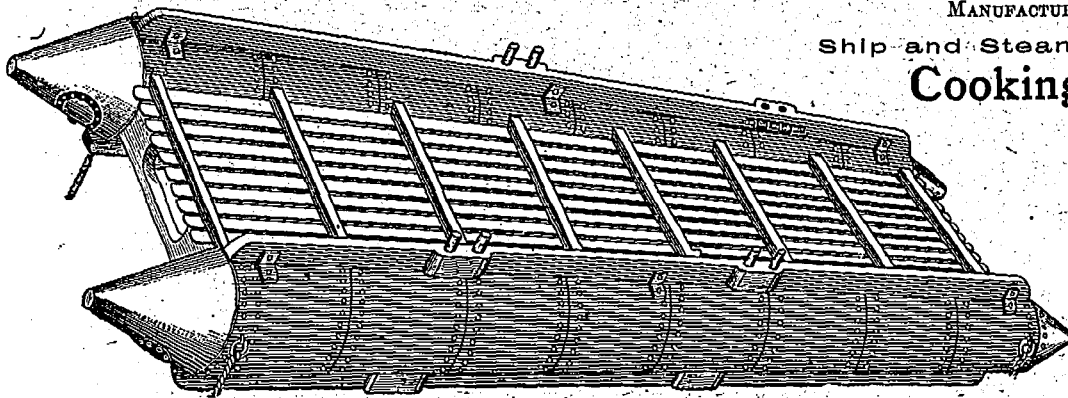
**SPECIAL NOTICES.**

Romeo Provost & Co., accountants, auditors, curators and commissioners. Liquidation of Insolvent Estates a speciality. Money to lend. Offices Nos. 6 and 7 New York Life Building, Montreal.

# H. C. CALKIN, JR.,

No. 177 Christopher St.,  
NEW YORK. Near West St.

CALKIN'S PATENT METALLIC LIFE RAFT.



MANUFACTURER OF  
Ship and Steamboat  
**Cooking Ranges.**

Bake Ovens,  
Steam Boiler &  
Kitchen Furni-  
ture,  
Coppersmith  
and Plumber,  
Steam and Gas  
Fitter,  
Sheet Iron, Tin  
and Brass  
Worker.

## LEHIGH VALLEY CREOSOTING COMPANY,

Office: No. 1 Broadway, New York. Works: Perth Amboy, N. J.

Built in 1886 by the Lehigh Valley Railroad Company.  
Leased and operated by the Lehigh Valley Creosoting Co., incorporated 1887.

Lumber, Piling and Ties treated with Dead Oil  
of Coaltar (Creosote.) Creosoted Lumber,  
Piling and Ties Furnished.

Rail Connection at Perth Amboy with Lehigh Valley Railroad, Pennsylvania Railroad, and Central R.R.  
of N.J. Direct Water communication from New York Bay.

Creosoting is employed successfully in the protection and preservation of Timber used for:

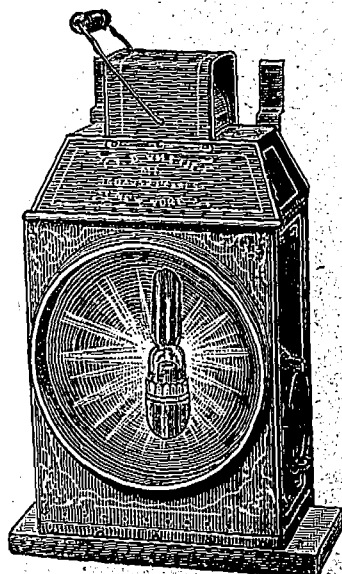
Breakwaters,	Floating Elevators,	Underground Conduits,	Buildings,
Coal Docks,	Dry Docks,	Foundation Timbers,	Coal Bins,
Bulkheads,	Dredges,	Telegraph Poles,	Box Drains,
Wharves,	Vessels,	Paving Blocks,	Bridges,
Dykes,	Scows,	Cross Ties,	Trestles,
Cribs,	Boats,	Fence Posts,	Culverts.

This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.  
Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.



Smith <sup>OF</sup> New York.

CHARLES G. SMITH,

MANUFACTURER OF

SMITH'S PATENTS **CENTRE**  
**CAR-LAMPS** and  
**HEAD-LIGHTS,**

Lamp Fixtures of all Kinds:

350 & 352 Pearl St., NEW YORK CITY.

## George Blache, MERCHANT-TAILOR,

141 St. James St., MONTREAL.  
St. Lawrence Hall Building.

Fur Lined Overcoats my Specialty.  
Mail orders promptly attended to.

## THE HEARLE MANUFACTURING CO.,

84 to 88 St. Urbain St., - Montreal  
Manufacturers  
of **FINE TOILET SOAPS,**

Special Prices to Wholesale Trade.  
Correspondence Solicited.

## Alex. McKay, BOILER MAKER,

Land and Marine Boiler Repairing  
a Specialty.

Also Tanks, Cisterns, Stacks, Hot Water Boilers  
and all kinds of Sheet Iron Work.

512 Demontigny St. East, - MONTREAL.

All orders promptly attended to.

## THESE ARE ALL MYSTERIES.

YOU CAN TRY THEM YOURSELF.

Take a long narrow strip of paper, and draw a line with a pen or pencil along the whole length of its centre. Turn one of the ends round so as to give it a twist, and then gum the ends together. Now take a pair of scissors and cut the circle of paper right round along the line, and you will have—two circles, did you say? Try and see.

This is a puzzle within a puzzle, and has never been satisfactorily explained by either scientist or mathematician.

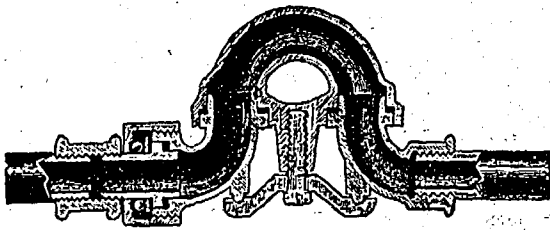
WHERE DOES IT GET TO?

Fill a glass with sawdust (don't press it down), measure a pint of water, and slowly pour about half into the centre of the sawdust. Let that soak for a few seconds, then pour in half remainder, allowing same amount of time for that to soak, and so on, pressing the sawdust down occasionally with something flat. When it is finished, after standing for some minutes, you will find you still have room for more water.

HOW IT'S DONE.

Tell a lady friend that if she will oblige you with a hair of her head you will tell her which is the root end, although she has cut off a bit at each end unseen by you.

# SUYDAM FLEXIBLE METAL PIPE JOINT



## WHAT IS THIS FLEXIBLE JOINT ?

It is an absolute steam joint under any steam pressure  
 It is a practical flexible coupling for metal pipe.  
 It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.  
 It is more durable and less expensive than rubber hose

**THE GILBERT BROS. ENGINEERING CO., LIMITED,** SOLE MANUFACTURERS FOR THE DOMINION  
 2666 Notre Dame St., MONTREAL.

## Canadian Patent For Sale.

Made by Machine of Best, soft Bessemer Steel: the Heel Calks to be turned over by the Horseshoer.  
**IF YOU VALUE YOUR HORSES, WRITE TO US!**

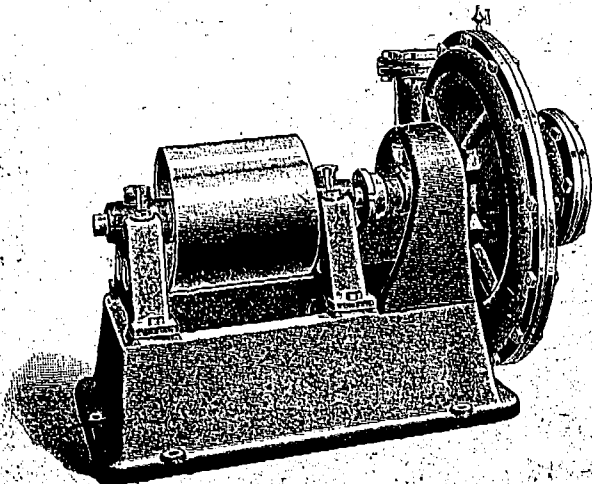
The cost of this Shoe is no higher than the ordinary pattern and it is much lighter. The nailholes are punched in such a manner, that the nails cannot be driven in any other but the proper direction.



This shoe combines all the advantages of, and the requirements on a perfect horseshoe without any disadvantages.

The "Anti-Slip" Horseshoe Company, Address: ADAM E. SCHATZ, Pres.  
 Rooms 168 World Building, - NEW YORK.

## BALDWINVILLE CENTRIFUGAL PUMP WORKS,



Manufacturers of

## Centrifugal and Triplex Pumping Machinery,

Capacity from 100 to 50,000 gallons per minute.

Send for Catalogue to  
**IRVIN VAN WIE,**  
 PROPRIETOR,  
 715-723 West Fayette St.  
 SYRACUSE, N.Y.

## For - - - PHOTOGRAPHS

Of the Highest Finish

## PORTRAITS

In the Newest Approved Styles and Reproductions,

Go to the New Parlours and Studios of

**Wm. Notman & Son,**  
 Birks' New Building, Phillips Sq.,  
 Opposite the Cathedral.

**MONTREAL.**

When this has been done, place the hair between your forefinger and thumb, which you rub against each other as if you were sizing the hair, glance at the hair, and you will see it working its way out always in the direction of the root end.

### DON'T TRY IT ON YOUR BEST FRIEND.

A few days ago, writes a correspondent of London Answers. I saw two young men, trying and practising the following exercise.

One was sitting bolt upright in a chair. The other then told him to get up without bringing the upper portion of his body forward.

Of course, the sitting one was sanguine that it could be accomplished. He tried, and consequently, according to natural law, he almost performed a beautiful somersault. To be done, the line of direction must fall within the base of the feet.

### IT MYSTIFIES WHEELERS.

Take a bicycle, balance it with one hand, having one pedal at its highest point the other at its lowest. To the lower one tie a string and pull it towards the rear of the machine.

Which way will the bicycle go ?

It will go backwards.

Most people think it will go forward, because the string tends to move the pedals in the direction they move when the machine is going forward.

But anyone who understands mathematics will easily see the reason.

### HE'LL THROW UP THE SPONGE.

Take an ordinary half-pint glass of water, and ask a friend to eat a penny sponge-cake while you are sipping the half-pint of water with a teaspoon.

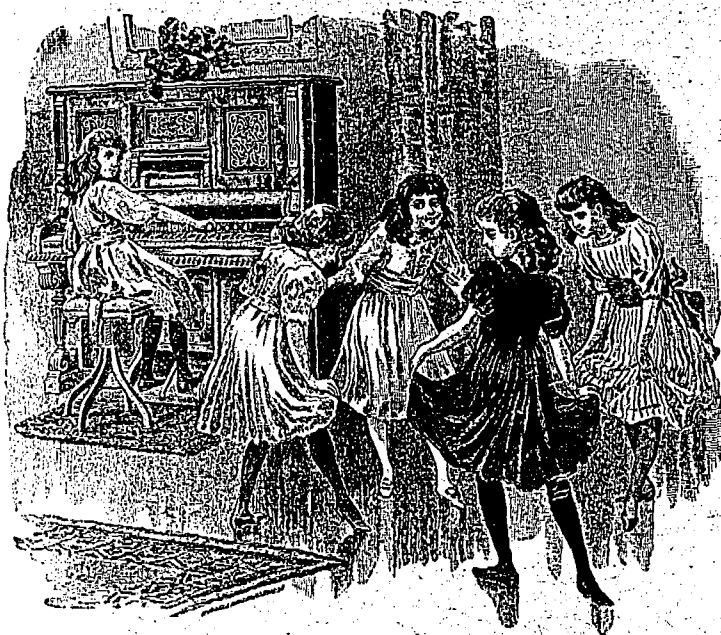
You can drink the water, spoonful by spoonful quicker than he can eat the sponge-cake.

Every piston rod gland should be lined with soft brass to prevent cutting of the piston rod.



The **SYMPHONY**, A Home Orchestra.

Opera's, Waltz's, Nocturne's, Etc.



WILCOX & WHITE ORGANS are superior.

The Symphony is an instrument which will reproduce automatically any piece of music. You simply insert in the opening over the key board the roll of music you want to hear, draw the stops, which are toned like flutes, clarionets, violins, etc., and immediately the music pours forth in a manner beyond conception. The time is governed by a stop also, leaving nothing to be desired. You draw the stops according to your own taste, thereby becoming the conductor, so to speak of your own orchestra.

Thousands are in use giving constant pleasure to as many happy owners.

Any piece of music can be obtained and nothing is so difficult for the SYMPHONY to execute in the most surprising manner. You can also use the key-board.

**PRICES, \$175.00 TO \$800.00.**

Send for Illustrated Pamphlet, showing hundreds of names of purchasers and full description of this musical wonder of the nineteenth century.

Address:

**Wilcox & White Organ Co.,**

Established 1876. MERIDEN, CONN., U.S.A.  
123 Fifth Ave. New York.

If you have not seen it you should do so.

**REFERENCES:**

LAURENT, LAFORCE & BOURDEAU, 1637 Notre Dame St., Montreal.  
JAMES COOPER, 164 St. James St., Montreal. GEO. WOOLSON, 186 Queen St., Toronto.  
WM. LASH, St. Johns, N.F. and thousands of others.

ESTABLISHED 1878

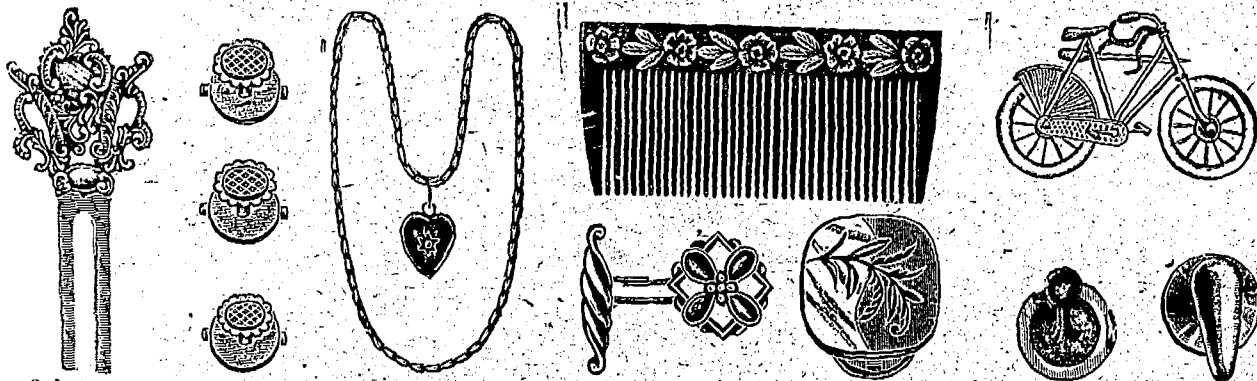
**NEWWITTER & ROSENHEIM,**

Makers of **Novelties in Jewelry** for the Dry Goods and Gents' Furnishing trades

Factory: PROVIDENCE, R.I.

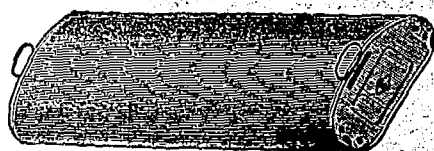
513 BROADWAY, NEW YORK.

Our new lines of NOVELTIES IN JEWELRY for the fall season now ready and consists entirely of Up-to-date Sellers.



Orders sent us will receive careful attention. (References required.)

COME AND SEE US.



**Lehman's \* Heaters**

**FOR CARRIAGES & SLEIGHS.**

12 Hours Heat for Two Cents.

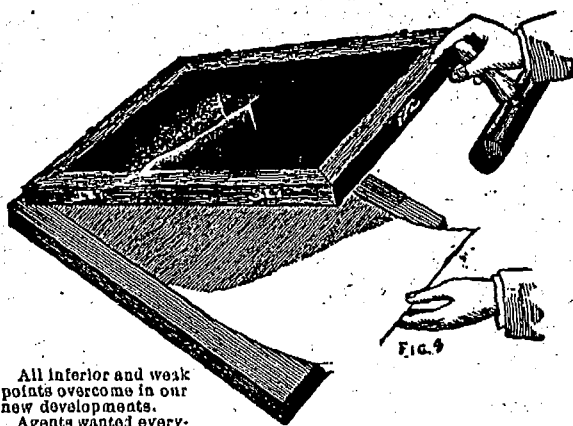
75,000 now in actual use.

USED BY ALL LEADING LIVERY STABLES AND PROMINENT OWNERS OF CARRIAGES THROUGHOUT THE UNITED STATES. SOLD BY HARNESS AND CARRIAGE-DEALERS.

Send for Circular with Price List.

**LEHMAN BROS.**

10 Bond Street, NEW YORK CITY.



**GET**  
The Latest and Best  
Duplicating  
Apparatus,  
**THE Lineograph**

Money Saving, Simple, Durable, Rapid Machine. Copy written by hand or typewriter.  
2,000 Copies from originals, the last copy as plain as the first. Send for prices.

**LINEOGRAPH CO.,**  
30 Vesey St., New York.

Indorsed by thousands. Once used always used. It has no superior.

All inferior and weak points overcome in our new developments. Agents wanted everywhere.

**DESCRIPTION**

— OF —  
**CLAY \*  
PROPERTY**

Belonging to MR. GEORGE FURNISS, situated at L'ORIGINAL, ONT., CAN.

The property consists of 95 acres and is a Point of land immediately adjoining the Village of L'Original and stretching out on the Ottawa River, with a shore line fully one mile in length on the East side and half a mile on the West.

L'Original is a County Town, having the Court House and Jail of the United Counties of Prescott and Russell, L'Original being in the County of Prescott. Its population is 1,000. It is 60 miles from Montreal and 60 from Ottawa.

The whole Point is one solid body of clay, forming a perfectly level plateau, with a slight incline to the Eastern shore and with a height of 25 to 35 feet above the water. The banks are perpendicular and the clay is clearly exposed. The shore is river sand in never failing quantities.

This sand is used in very largely for building purposes and is always replaced during the high water in the spring by a fresh deposit from the river.

The Point has a splendid site for a wharf, which is the only possible place of shipment, by water, for any of the clay which extends some acres above the Point.

The Montreal & Ottawa R. R. is built to within 15 miles from L'Original and in a year or two at most, will be completed to L'Original and would pass within half a mile of the property.

Labor is of the cheapest. Firewood costs from \$1.25 per cord to \$2.00 for the best hardwood.

The Point is completely cleared and at present is all under hay. It is considered the most beautiful Point on the Ottawa River.

Extensive tests have been made at McGill University by Professor Bovey, with samples of vitrified brick made from this clay. It has stood a higher pressure test than any brick on record, and the building brick (facing) is said by experts to surpass anything known on this continent. It will also make the finest Terra Cotta and Pottery. The vitrified brick takes a polish superior to granite and is harder than that stone.

The proprietor is willing to sell the property or form a company for the manufacture of brick, etc.

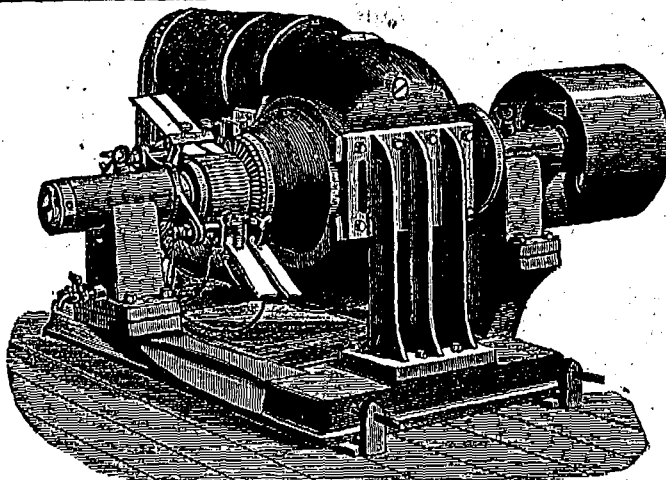
For full particulars address the proprietor.

**GEO. FURNISS,**  
L'ORIGINAL,  
Ontario, Can.

**MANUFACTURERS OF Constant Potential Dynamos and Motors** of all sizes & voltage for lighting and power

**ADVANTAGES CLAIMED:**

Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking—consequently small wear of Commutator and brushes. Perfectly self regulating and so simple any man of ordinary ability can run them.



**KAY ELECTRICAL MANUFACTURING CO.,** 263 James Street, North, Hamilton, Ont.

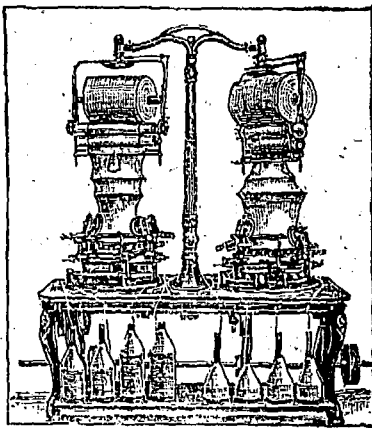
ESTABLISHED 1846.

**Tompkins \* Bros.**

TROY, N.Y.

Manufacturers of

**KNIT  
GOODS  
MACHINERY.**



Tompkins' Upright Rotary Knitting Machine.

File Copy and 11 Letter Together.

**Anderson Automatic Letter Copier.**

Copies 20 letters a minute at cost 1c. for paper. No indexing—No book.

NICKEL PLATED.

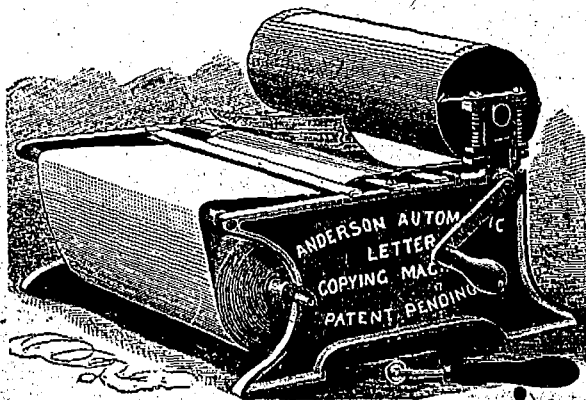
For Sale by all Stationers.

AGENTS WANTED.

Write for Circulars

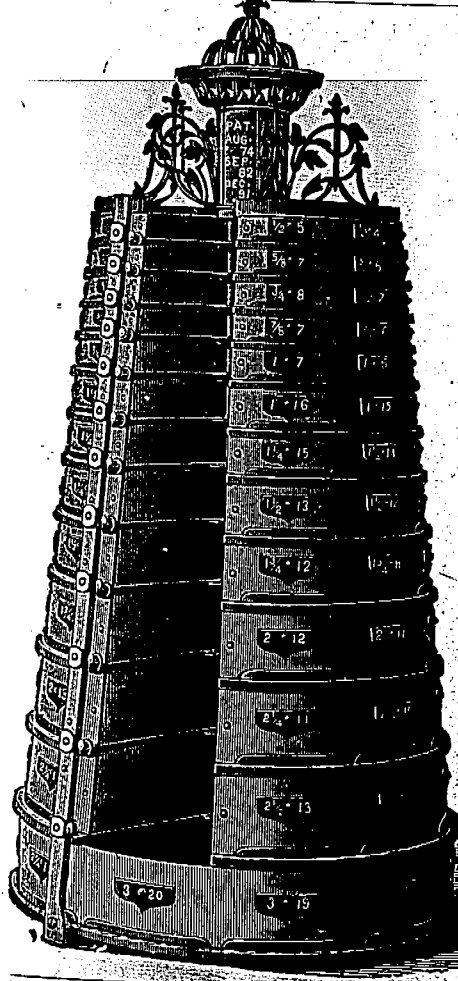
N.Y. OFFICE:

43 Leonard St., Room 307.



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JANUARY 30, 1896.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
<b>Boots and Shoes.</b>												
Brogans or Cobourgs		Mens.	Boys.	Yonths.	Binder Twine.				Soda Ash	\$ c	\$ c	
Split Balmorals		\$0 60 0 80	\$0 60 0 85	\$0 55 0 80	Good mixed	\$ c	\$ c	0 00	0 06	1 50	2 00	
Kip		1 00 1 40	1 00 1 20	0 70 0 80	Pure manilla	0 07	0 07			3 80	2 50	
Buff	or Congress	1 00 1 50	1 00 1 25	0 75 1 00	<b>Brooms.</b>			Soda Bicarb.		0 70	0 80	
Split Boots		1 40 2 00	1 10 1 50	0 90 1 15	Rose 4 varn. hand heavy	3 25	0 00	" Soda		1 50	2 00	
Kip		2 00 3 00	1 25 1 50	0 85 1 10	Thistle 4 "	3 00	0 00	Concentrated				
Grain	\$2.00 to \$3.00, Felt Sox	2 00 3 00	1 50 2 00	0 85 1 10	Map Leaf A 4 stgs.	3 25	0 00	<b>Dyestuffs.</b>				
Felt Boots, half fox	\$1 60 2 10	2 25 3 00		0 85 1 10	" B 4 "	3 25	0 00	Archil. con	0 27	0 29		
do full \$1 75, \$2 50												
Womens.												
Split Batts or Bals		0 70 1 00	0 70 0 80	0 65 0 85	Shamrock A 4 " varn han	3 25	0 00	Cutch	0 07	0 08		
Kip Pebbled or Buff Bals		0 80 1 10	0 80 1 00	0 65 0 75	" B 4 " stained	2 70	0 00	Ex. Logwood	0 10	0 15		
Pebbled Button, Machine Sewed		0 90 1 25	0 85 0 90	0 70 0 80	" B 4 " stained	2 40	0 00	Indigo (Bengal)	2 00	2 50		
Glazed Buff Button		1 00 1 25	0 85 0 90	0 50 0 70	Daley A 8 stgs varn handle	3 40	0 00	Gambro Madras	1 50	1 75		
Goat		1 25 2 00	1 15 1 50	0 90 1 35	" B 8 " stained	2 10	0 00	Gambler	0 70	1 00		
Polish Calf		1 25 2 00	1 00 1 75	1 20 1 75	Tulip No. 1 8 stgs	1 90	0 00	Madder	0 10	0 08		
French Kid		1 85 3 50	1 90 2 50	0 75 0 90	" 22 "	1 60	0 00	Sunmac	0 10	0 15		
Dongola Kid		1 00 2 00	1 00 1 50		Curling 4 "	2 65	3 50		62	55	70	
Mens' Calf, Bals. Cong or Butt. Goodyear Welt												
" "	McKay Sewn			2 00 3 50	<b>Drugs &amp; Chemicals</b>							
" "	Tan Russia Calf, Bals. Cong or Butt. Goodyear Welt			1 50 2 50	Acid Carbollic Cryst med.	0 30	0 35	Cape Brit. Herring				
" "	McKay			2 50 3 50	Aloes, Cape	0 13	0 15	Labrador Herrings				
" "	French Pat. Calf or Enamel Leather Bals. Butt. and Cong.			1 50 2 50	Alum	1 50	2 00	Sea Trout No. 1 split p.b.				
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt				2 00 3 00	Borax, xtls.	0 07	0 08	" half bris.				
" "	Turns			2 00 3 00	Brom. Potass	0 55	0 60	No. 1 Shore Herrings				
" "	McKay Sewn			1 50 2 50	Camphor. Eng. Ref oz. ck	0 80	0 85	" Nova Scotia				
Name of Article. Wholesale.												
<b>Canned Goods.</b>			Name of Article. Wholesale			Name of Article. Wholesale			Name of Article. Wholesale			
Lobsters	\$ c	\$ c	Corn Beef 1-lb	\$ c.	\$ c.	Citric Acid	0 40	45	Copperas, per 100 lbs	0 75	1 00	
Sardines, 1/2	7 00	10 00	" 2-lbs	1 25	1 85	Cream Tartar	0 28	0 80	Aloes, Cape	0 13	0 15	
Canadian Sardines	4 75	5 00	" 4-lbs	2 25	2 60	Epsom Salts	1 50	1 75	Glycerine	0 22	0 27	
Mackerel	1 50	0 00	" 6-lbs	6 00	8 00	Gum Arabic per lb.	0 26	0 40	Gun Arabic per lb.	0 26	0 40	
Salmon	1 10	1 75	" 14-lbs	2 50	18 50	" Frag	0 50	1 00	Morphia	1 75	1 85	
Clams, 1-lb tins, per doz.	1 90	2 00	Lunch Tngs 1-lb per doz.	2 40	3 25	Oplum	4 00	4 25	Oxalic Acid	0 10	0 12	
Oysters	1 30	1 40	Soups, 2 lbs	0 00	2 00	Potash Bicromate	0 11	0 15	Phosphorus	0 65	0 75	
Tomatoes, 3s. per doz	0 75	0 80	3 lb Baked Beans	1 85	2 10	Potash Iodide	3 90	4 00	Quinine	0 35	0 60	
Peaches, 2-lb. yellow	2 00	2 25	Deviled Tong's, 1/4 lb.	1 20	0 00	Quinine	0 35	0 60	Strychnine	0 30	1 00	
" 2-lb. white	1 75	0 00	Ham, 1/4-lb.	1 20	0 00	Tartaric Acid	0 35	0 40	Tin Crystals	0 20	0 25	
Bartlett Pears, 2-lb. tins,	1 75	2 00	Chicken, 1/4-lb.	2 00	2 25	Heavy Chemicals.						
per doz	1 30	1 40	Turkey, 1/4-lb.	2 00	2 20	Bleaching Powder	2 25	5 00	Blas Vitriol			
Strawberries, Pres'd 2s.	2 15	2 25	Ox Tongue, 1/4-lb.	7 25	0 00	Blue Vitriol	4 50	6 50	Brimstone			
Raspberries 2s.	1 75	2 00	" 2-lb.	8 25	0 00	" "	1 75	2 25	Canstic Soda 50			
Pineapples, 3-lb tin, p. doz	2 10	2 50	" 3-lb.	11 00	0 00	" "	1 90	2 25	" 70			
Gooseberries Pres. 2s.	1 25	1 50	Finnan Haddies	12 40	0 00		2 15	2 50				
Gr'n Gages, 2-lb. tins, p. d.	1 65	2 00	Roast Chicken 1-lb tins.	0 07	0 07							
Corn, 2 lb. tins.	0 75	0 80	Roast Turkey, 1-lb tins.	2 25	0 00							
Roast Chicken 1-lb tins.	2 40	2 15		2 25	0 00							
Roast Turkey 1-lb tins.	2 50	0 00										
Peas, 2-lb tins.	0 85	0 95										



THE...  
**BUTLER MFG**  
**COMPANY,**  
 CHICAGO, III.,  
 U. S. A.

Send for our Catalogue or write to any Hardware Jobbing House in the world.

The Westphal  
 Revolving  
 Screw Cases,  
 BOLT & SHOT CASES

Stand alone as Elegant pieces of Hardware Store Furniture.

Write.

**FARM FOR SALE.**

300 acres, 225 under cultivation, 75 in wood, mainly maple with oak and ash, on Lake Massawippi, 11 miles from Lennoxville (seat of University and School), 13 miles from Sherbrooke, two miles from Railway Station.

Large modern house, heated by furnace in basement, wide veranda, summer kitchen, ice house, model hill-side barn, three storeys, stalls for feeding twenty cattle, horse stabling, root house, fowl house, granary, two tenement-houses, running water through house, stable and cattle barn, three orchards, one newly grafted, also small fruits, maple sugaries, 1500 trees, sugar house. Scenery unsurpassed.

Will be sold on easy terms.  
 Apply to

**J. Cradock Simpson & Co.,**

Real Estate Agents, Montreal.

**CULINARY AND OTHER REQUISITES.**

Search the city over for anything in culinary utensils or in house-furnishings made from metal, and you will be told, "Oh, go to Barr's on St. Catherine street; he keeps everything of that kind." A citizen who had been looking in vain to procure a "lighter"—for turning on and lighting gas jets when the taps are horizontal instead of vertical—at last be thought him of Barr's shop where he found the article he required—useful for gas or electricity, and readily adaptable to taps of any direction whatever.

**DINNER SETS CHEAP.**

As it is not possible, owing to the great variety of styles, shapes and qualities, to give quotations of dinner, tea or breakfast sets in delf ware or china, we may perhaps say here that prices in these goods have been no less subject to the general cheapening going on the world over. Among the firms who make a speciality of cheap though elegant dinner sets is that of A. T. Wiley & Co. of this city, who are offering 97 pieces for the remarkably low figure of \$7.50.



**REED'S WORK LOOKS WELL AND WEARS WELL.**  
 Have You Ever Tried It.

**GEO. W. REED,** 783 and 785 Craig Street, MONTREAL

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
<b>Farm Products.</b>							
Butter: Creamery.....	0 20 0 21	Barley, malting.....	0 53 0 55	Molasses (Barbados)img.	0 37 0 00	Vermicelli, Canadian.....	0 05 0 06
Townships, dairy.....	0 18 0 19	" feed.....	0 38 0 40	Porto Rico.....	0 35 0 38	Macaroni.....	0 05 0 06
Western.....	0 14 0 15	Peas, per 60 lbs, afloat.....	0 60 0 61	Trinidad.....	0 00 0 00	" Italian.....	0 10 0 13
Lower grades.....	0 07 0 13	In store.....	0 00 0 00	Cuba.....	0 00 0 00	Peel—Citron.....	0 18 0 20
Rolls.....	0 16 0 16	Rye.....	0 54 0 55			Orange.....	0 13 0 15
<b>CHEESE.</b>							
Finest Western.....	0 09 0 09	Corn, in bond.....	0 00 0 00	<b>Raisins:</b>			
Medium to good.....	0 08 0 08	" duty paid.....	0 00 0 00	Sultanas.....	0 06 0 12	<b>Chocolat Menier.</b>	
Finest Townships.....	0 09 0 09	<b>Groceries.</b>				Loose Musc. California..	0 05 0 07
Finest Eastern.....	0 09 0 09	<i>Tea, (Hf.-Chest &amp; Cad.)..</i>		Layers, London.....	1 50 0 00	Vanilla, yel. wrap, 24 x 1/4 lb	0 34 0 35
<b>Eggs:</b>							
Ordinary.....	0 11 0 12	Japan, com. to med. lb..	0 12 0 15	Con-Cluster.....	2 20 0 00	do Chamols do do	0 48 0 48
Held.....	0 13 0 14	" good med. to fine..	0 17 0 18	Extra Dessert.....	0 10 0 00	do Pink do do	0 50 0 56
Shipped as strictly fresh..	0 20 0 22	" choice.....	0 22 0 25	Royal Bucking'r Clust..	0 03 0 00	do Blue do do	0 58 0 66
<b>Hors:</b>							
1895, per lb.....	0 06 0 08	" fancy.....	0 20 0 36	Valencia off stalk.....	0 03 0 00	do do Lilac do do	0 58 0 66
Old.....	0 03 0 06	Y. Hyson, com. to good..	0 25 0 35	Layers.....	0 06 0 00	do do Bronze do do	0 65 0 74
<b>Hog Products:</b>							
Bacon, smoked, per lb....	0 09 0 10	Gunpowder, Moyne.....	0 17 0 20	Curran's, Provincials "	0 03 0 04	do do White do do	0 78 0 83
Hams, city cured.....	0 09 0 10	" good.....	0 25 0 35	Fillatras.....		Unsweet'd blue prem do	0 38 0 42
" Canvassed.....	0 00 0 00	Pingney, med to good..	0 25 0 35	Patras.....		<b>Starch:</b>	
Pork Ca. s.c. per bbl. clear	13 50 14 00	" fine to finest.....	0 22 0 23	Vostizzas.....		Can. Laundry.....	0 04 0 00
do mess.....	14 00 15 00	Coolong.....	0 11 0 13	Prunes.....	0 04 0 06	Silver Gloss.....	0 00 0 07
Lard, per lb.....	0 08 0 09	Congon, com. to good..	0 11 0 13	Flgs in bags.....	3 50 4 00	Benson's Prep. Corn....	0 00 0 07
Com. Refined.....	0 10 0 11	" med. to good.....	0 15 0 20	" new layers.....	0 09 0 17	Can. Pure Corn.....	0 06 0 00
<b>SEEDS:</b>							
Clover, red, per lb.....	0 10 0 11	" fine to finest.....	0 22 0 27	Sh. Almonds, bxs.....	0 00 0 25	Vinegar: Imp Trip, 1 brl..	0 33 0 00
Alsike, per lb.....	0 09 0 10	Indian, Ceylon.....	0 16 0 30	S. S. Tarragons.....	0 11 0 18	Cote d'or.....	0 28 0 00
Timothy, (Can'n) per bush	0 00 0 00	Coffees, Mochla (green)—	0 24 0 27	Walnuts.....	0 10 0 14	Crystal Pickling.....	0 23 0 00
" Western.....	0 00 0 00	Java.....	0 24 0 27	" Grenoble.....	0 12 0 00	W. W. XXX.....	0 23 0 00
Flax 56 lbs.....	1 20 1 30	Maraalbo.....	0 19 0 21	Fillberts.....	0 07 0 10	W. W. XX.....	0 25 0 00
Potatoes, per bag.....	0 35 0 40	Jamaica.....	0 17 0 18	Spices: Cassia..... mats	0 12 0 09	W. W. X.....	0 00 0 20
Honey, strained.....	0 08 0 09	Rio.....	0 16 0 19	Mace..... chests	0 90 1 20	Pure Malt.....	0 45 0 00
Beeswax.....	0 00 0 00	Plantation Ceylon.....	0 27 0 29	Cloves.....	0 07 0 09	Cider X.....	0 17 0 00
BEANS: white ordinary bus	0 30 1 10	Chilcory.....	0 09 0 11	Nutmegs.....	0 35 0 75	" XXX.....	0 27 0 00
" hand-picked.....	1 15 1 20	Canadian do.....	0 00 0 07	Jamaica ginger, bl..	0 18 0 21	Soap: Best Laundry.....	0 06 0 06
Barley, feed.....	0 41 0 43	Sugars:		" unbl. "	0 15 0 18	" Common.....	0 02 0 05
<b>Grain.</b>							
Hard Manitoba, No. 1.....	0 00 0 00	Ex Ground, in brls.....	0 05 0 00	African.....	0 09 0 10	Matches: Telegraph.....	3 30 3 50
" No. 2.....	0 00 0 00	" in bxs.....	0 05 0 00	Pimento.....	0 07 0 08	" Telephone.....	3 10 3 30
Oats No. 2.....	0 29 0 29	Powdered, in brls.....	0 05 0 00	Pepper, Black.....	0 06 0 07	" Parlor.....	1 70 1 75
<b>SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/4c additional.</b>							

# A Moment with the Thoughtful.

Several manufacturers of house heating boilers are vying with each other in an attempt to see how cheaply their products can be made, and give no thought to their endurance, efficiency or economy.

## INFERIOR GOODS ARE DEAR AT ANY PRICE.

We ask that you compare the excellence in construction and finish, arrangement and quality of heating surface, large grate areas, ease in cleaning, minimum amount of space with maximum power, as embodied in the



# OXFORD HOT WATER HEATER.

After a careful investigation of these features we feel safe in leaving the decision to your best judgment.

NOT HOW CHEAP, BUT HOW GOOD.

The Gurney-Massey Co., Ltd., - - - Montreal.

L. M. Keeler. C. Cook

## Keeler & Cook,

Manufacturers of all kinds

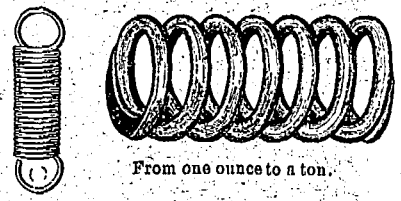
MACHINERY

# SPRINGS

..... MADE FROM.....

STEEL, BRASS AND PHOS  
PHOR BRONZE WIRE.

No. 166 Elm St., - New York City.



From one ounce to a ton.

## J. DUNCAN DAVISON

114 St. James Street, Montreal,  
(Care R. G. Dun & Co.)

## COMMISSIONER

For Following Provinces:

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





MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JANUARY 30, 1896.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Coal Oil:</b>	\$ c. \$ c.	Canadian, Quarters.....	\$ c. \$ c.	<b>Ports—</b>	\$ c. \$ c.	Blankhenn & Nolet, Key	\$ c. \$ c.
Car Lots Store, [2. p.c. off]	0 15 0 00	Factory Filled per bag....	0 25 0 80	Burmestees.....	2 10 4 00	gln, red cases.....	9 50 9 75
1 to 20 brls.....	0 15 0 00	do Quarters.....	0 25 0 80	Tarragons.....	1 10 1 50	Green cases.....	4 75 5 00
Water white.....	0 17 0 18 1/2	Rice's Pure Dairy, per brl.	2 25 2 50	<b>Sherries—Pomartin</b> .....	3 00 5 50	Pontes.....	2 50 2 75
Am. in car lots.....	0 18 0 00	do quarters.....	0 45 0 50	Misa.....	2 10 6 00	<b>Irish Whisky—</b>	
do less quantities.....	0 19 0 00	Cheese Salt per bag 210 lb.	1 25 1 50	<b>Clarets—</b>		Bushmills.....	9 50 0 00
Benzine American.....	0 22 0 23	Turk's Island per bush....	0 80 0 35	Barton & Guestier.....	4 00 25 00	Geo Roe & Co. 1 star, qts	9 50 0 00
do Canadian.....	0 14 0 16	<b>Tobacco duty paid.</b>		Nat. Johnson & Sons.....	4 00 25 00	do do 3 stars, qts	9 70 10 50
<b>Class.</b>		No. 1 Black Chewing, cads	0 45 0 51 1/2	<b>Champagnes—</b>		Dunville & Co.....	7 50 7 75
Unted Inches, 00 to 25.....	1 25 1 35	No. 2 do.....	0 45 0 00	Pommery, Fils & Co.....	23 00 30 00	Wisdom & Warter's Sher-	2 00 6 50
do 28 to 40.....	1 35 1 45	Old Chum br't do sol. 8a.	0 58 0 00	Piper Heideeck.....	00 00 00 00	ries.....	2 10 6 50
do 41 to 50.....	3 00 3 10	Navy, Bright Smoking 8a.	0 56 0 57	Perrier, Jouet & Co.....	23 00 30 00	Warter & May's Ports do	2 10 6 50
do 51 to 60.....	3 30 3 40	do do do 6a.	0 55 0 00	<b>Brandies—Hennessy</b> .gal.	6 50—8 00	Geo. Sayer & Co's	4 50 6 50
<b>Paints, &amp;c.</b>		Derby Plug Smk'g sol. 12a.	0 50 0 00	1 Star.....	12 00 0 00	do do cases 1 star do	11 50 12 00
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	do do do 7a.	0 50 0 00	Martell.....	6 00 0 00	do do do V.S.O.P do	16 50 17 00
do No. 1.....	4 50 4 75	do do do 3a.	0 50 0 00	Cases (one star).....	12 25 0 00	Ind Coope & Co, Rom- } qts	2 10 0 00
do No. 2.....	4 25 4 50	Myrtle Navy Plug Smk'g sol	0 60 0 00	Barnett & Fils one star.....	0 00 0 00	ford Alex..... } pts	1 45 0 00
do No. 3.....	4 00 4 25	Old Chum Plug Smk'g sol 4a	0 87 0 00	do V.S.O.P.....	14 75 15 00	Angostura Bitters, per	14 50 15 00
White Lead, dry.....	5 00 5 25	do Smoking sol.	0 60 0 00	Bisquet Dubonche.....	9 50 10 50	case of 2 doz.....	8 75 4 00
Red Lead.....	4 00 4 25	and R. & R., 8a.	0 87 0 00	Renault & Co.....	10 00 36 00	Banagher Irish Whisky, qts	9 50 10 00
Venetian Red Eng'h.....	1 50 1 75	do Cut Smoking, 8a.	0 87 0 00	E. Puat, V.V.O.P.....	0 00 23 00	do do do per gal	3 75 4 00
Yel. Ochre, French.....	1 25 3 00	Myrtle do do 8a.	0 70 0 00	do 1840.....	0 00 29 00	Jas Watson & Co. Dundee	9 50 10 00
Whiting, ordinary.....	0 45 0 50	Can. Chewing.....	0 32 0 33	Joc'y Cl'b blue lab.***case	0 00 7 50	3 star Glenlivet, per case.	8 50 9 00
do London, washed	0 60 0 70	do Smoking, Plug.....	0 35 0 45	do white do V.O.do	0 00 8 75	do do do	4 00 6 00
do Paris, do	1 00 1 10	<b>Wool.</b>		do silver lab V.S.O.do	0 00 10 00	Old Glenlivet..... per gal	6 50 7 00
English Cement, cask	1 95 2 10	Fleece comb. ord.....	0 00 0 00	do gold lab. VSOP do	0 00 12 00	Watson's Old Scotch qt. ca	7 50 8 50
Belgian Cement.....	1 85 1 95	do clothing.....	0 00 0 00	do ext. WVSOP do	0 00 17 00	do do pts per ca	6 50 7 50
Fire Bricks per 1000.....	15 00 21 50	do Combing.....	0 00 0 00	do blue lab. *** gal.	0 00 3 50	Marie Bizard & Roger Lig	7 50 8 50
Fire Clay.....	1 50 1 75	Pulled.....	0 21 0 23 1/2	Boutelleau Fils.....	0 00 20 00	verts de Menthe glaciale	10 75 00 00
Rosin.....	2 40 4 50	North West.....	0 00 0 00	DeLaage.....	9 00 24 00	Curacao.....	00 00 11 75
<b>Glue—</b>		B. A. Scoured.....	0 27 0 34	Richard V.S.O.P.....	12 00 00 00	Prunelle.....	00 00 13 00
Domestic Broken Sheet.....	0 11 0 14	Natal.....	0 15 0 16	do V.S.O.....	19 00 00 00	Kummel.....	00 00 12 25
French Casks.....	0 10 0 12	Cape.....	0 14 0 16	do V.O.....	8 50 0 00	Crema de Cacao.....	00 00 15 35
do brls.....	0 08 0 13	Australian.....	0 14 0 16 1/2	<b>Scotch Whiskeys—</b>		Anisette, case.....	00 00 13 25
American White, brls.....	0 18 0 24	<b>Wines, Liquors, &amp;c.</b>		Kilty.....	3 00 9 50	Cherry Brandy case.....	00 00 11 75
Coopers' Glue.....	0 04 0 04	Ale—English.....	2 50 2 55	Morning Dew.....	9 00 0 00	Crema de Noyau, Moka, Ge-	9 25 12 75
Golden Ochre.....	0 04 0 10	“.....	1 82 1 57 1/2	And. Usher.....	9 25 10 25	neville etc. case.....	00 00 13 75
Brunswick Green.....	0 04 0 10	Porter—		Sheriffs..... per gal	3 90 4 00	Vermouth, case.....	6 20 6 50
French Imperial Green.....	0 11 0 15	Dublin Stout.....	2 40 2 45	do cases	9 75 0 00	Kirsch, fine.....	9 75 10 25
Vermillionette.....	0 12 0 40	do do pts	1 57 1 62 1/2	Glenfalloch, Highl'd.....gal	3 40 3 50	White Ball old Jamaica	10 75 11 35
Genuine Quicksilver.....	0 75 0 90	Spirits Canadian—per gal.		Walkers Kilmarnock.....	10 00 15 25	Rum, cases.....	15 00 17 00
No. 1 Furnite Varn'h, pr-gl	0 60 0 65	Alcohol..... 65 O.P.	4 25 0 00	Mitchell's S'otch.....	6 50 12 50		
Extra do	0 76 1 00	Spirits..... 50 O.P.	3 71 0 00	do Irish.....	6 50 12 50		
Brown Japan.....	0 55 1 20	do..... 25 U.P.	2 00 0 00	<b>Gin—</b>			
Black Japan.....	0 50 1 00	Rye Whisky..... 25 U.P.	2 01 0 00	De Kuyper red cases.....	11 00 11 00		
Orange Shellac, No. 1.....	1 90 2 00	Corby's IXL Rye, qrts	8 00 8 50	do green do.....	5 75 0 00		
do do Pure.....	2 10 2 25	“ XTC “.....	6 00 6 50	do hnds.....	2 50 0 00		
White do.....	2 25 2 40						
<b>Salt.</b>							
Liverpool per bag.....	0 45 0 50						
Canadian, in small bags.....	2 10 3 00						

# THE Canadian Trading & Shipping Co.

... LIMITED ...

OFFER TO THE TRADE:—

Pure French Wines,  
 Fine Scotch and other Whiskeys,  
 Best Holland Gins,  
 French Brandies,  
 Mineral Waters.

List and Brands will be specified shortly and prices quoted.

Address as above: **NOTRE DAME STREET.**

(New Premises)

**MONTREAL.**

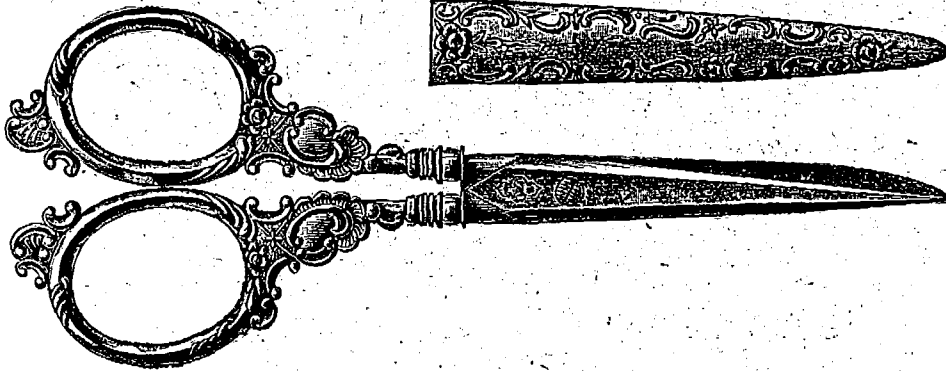
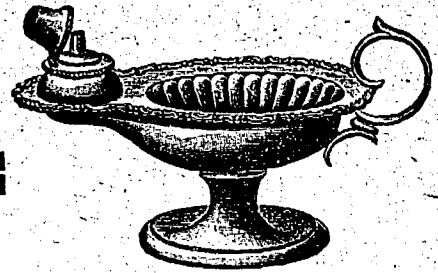
# FERD. FUCHS & BROS.

## Silversmiths,

MAKERS OF

### STERLING SILVERWARE

**ONLY** the very best ware made by us.



808-810  
Greenwich Street,  
New York City.

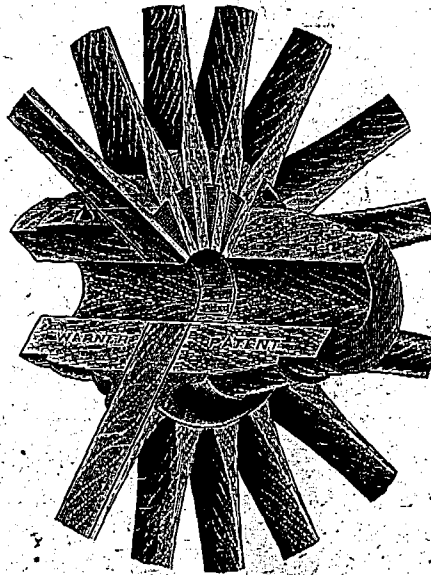
Telephone: 593 Spring.

100 CASES.

A Full and Complete Assortment of the

## Pelee Island WINES,

Comprising:	Per Case.	
	1 doz. qts.	2 doz. pts.
Dry Catawba.....	\$4 50	\$5 50
Hochheimer.....	4 50	5 50
Sweet Catawba.....	4 50	5 50
Isabella.....	4 50	5 50
St. Augustine (Communion Wine).....	4 50	5 50
Delaware.....	4 50	5 50
Extra Old Port, Vintage of 1889.....	5 50	6 50
Chateau Pelee Medoc Claret, Unfermented Grape Juice, (quarts only).....	3 75	4 75
Etc., Etc., Etc.	9 00	.....



## Rochester Wheel Co.,

Corner Hill & Elizabeth Sts.,  
ROCHESTER, N. Y.

Manufacturers of Light and Heavy

WOOD HUB, SARVEN PATENT,  
WARNER PATENT,  
KINNEY PATENT,  
COMPRESSED BAND

## WHEELS.

Highest World's Fair Award on our entire Exhibit of Wheels.

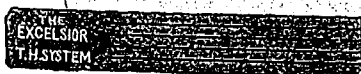
## Fraser, Viger & Co.

Family Grocers and Wine Merchants,

ITALIAN WAREHOUSE,  
207, 209 and 211 St. James Street,  
MONTREAL.

Use the brush that gives the best results at least cost.

## Excelsior Brush.



Cheapest brush on the market, quality considered. Made of special tempered copper. Write for prices.

NICHOLAS ZOGG,

732 East 148th Street, New York City.

## F. B. HANSON,

Successor to THOMAS HANSON,

MANUFACTURER OF

—\*New Patent\*—

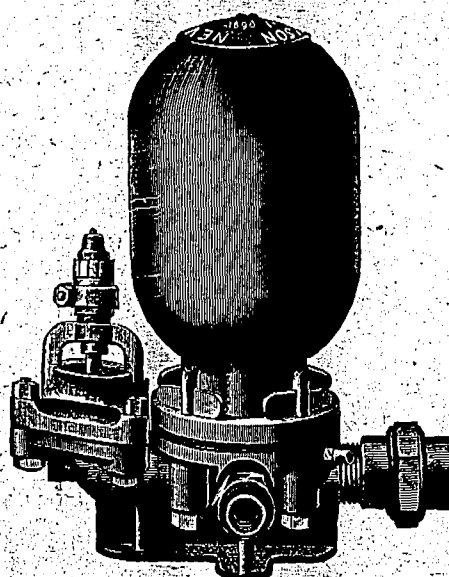
IMPROVED SINGLE AND DOUBLE COMPOUND

## Hydraulic Rams

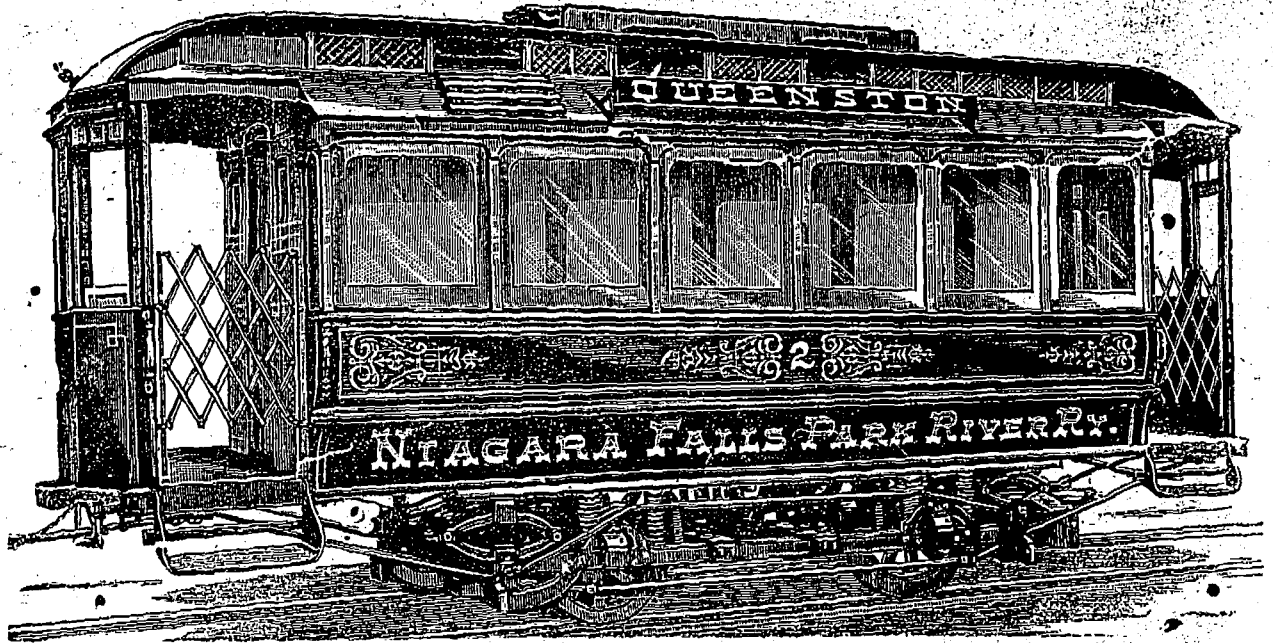
Will raise 100 per cent. more water than any other ram in the market.

174 Centre St.,  
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS



# Fine Electric Street Cars OUR SPECIALTY.

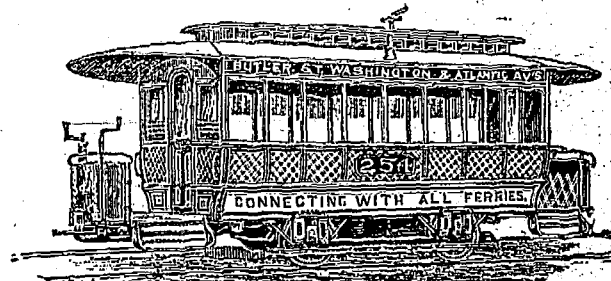


We also manufacture HORSE and TRAIL CARS of every description.

**PATTERSON & CORBIN, ST. CATHARINES, ONT.**

## STREET, RAILWAY CARS AND LOCOMOTIVES, NEW OR SECOND HAND.

Railroad Spikes and Bolts a Specialty.



**JAMES E. THURSBY,**  
45 Broadway,  
New York City.

**The W. J. Newton Company,**

39 & 41 Cortlandt Street,  
**NEW YORK.**

General Electrical Appliances.

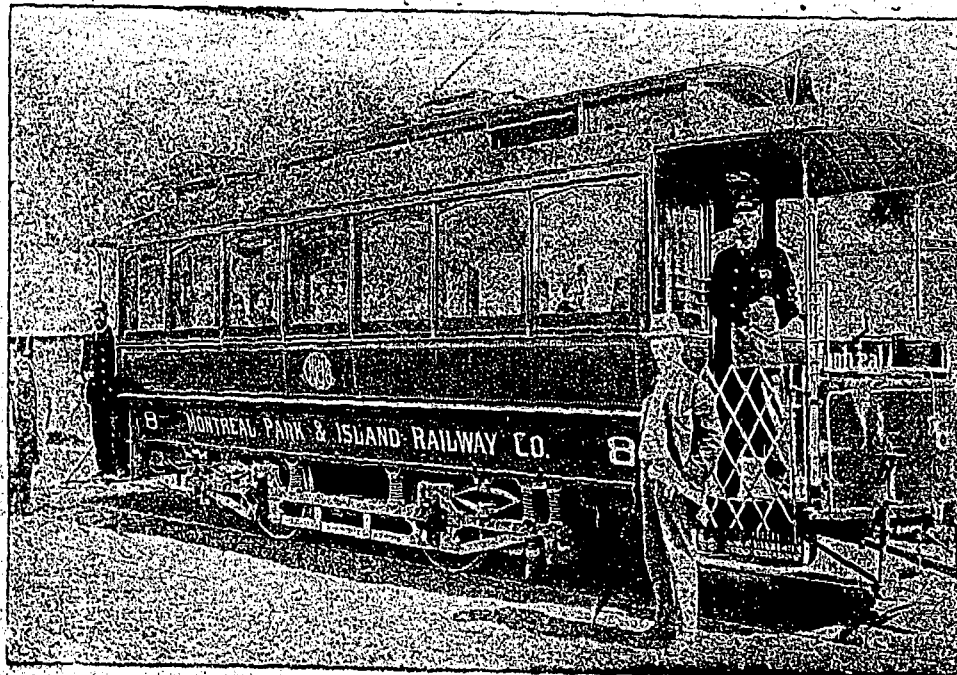
Get an Estimate from us for your

# Catalogues.

JOURNAL OF COMMERCE.

# PECKHAM'S All Steel "Machine Fitted" Cantilever Extension Trucks.

Awarded the Highest Medal at the World's Fair, for Superiority of Construction.



### GUARANTEED

to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates.

For Price List, Descriptive Catalogue and Blue Prints, apply to

**THE Peckham Motor Truck and Wheel Co.,**

SALES OFFICES:

Havenmeyer Building,  
26 Cortlandt St., New York  
Boston Exchange Building,  
53 State St.

Chicago,  
1137 & 1138 Madison Building

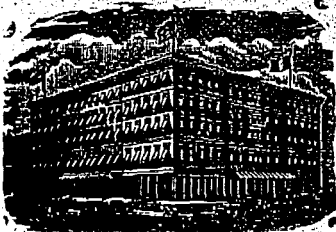
Pittsburg, 713 Hamilton Bldg.  
Philadelphia, 420 Walnut St.  
San Francisco,

129 California Street.

Works at Kingston, N. Y.



**Leading Hotels in Canada.**



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished, on suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

A. NELSON, Proprietor.

**400 Acres of Land,**

Over 13,000,000 Feet,

Situated in HOCHELAGA STREET, beginning at Frontenac Street,

**FOR SALE** in lots to suit purchasers.

This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "sidings" may be constructed to any point on it. EAST OF ACCESS BY ELECTRIC CARS. TERMS EASY.

Apply to **HENRY HOGAN, Prop.**  
St. Lawrence Hall, MONTREAL.

**THE RUSSELL,**

OTTAWA.

THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

F. H. ST. JACQUES, Prop.

**Brice Electric Works,**

Manufacturers of

**Dynamos,  
Motors,  
Transformers.**

And all kinds of  
Electrical Apparatus.

58 Catharine St.

Arthur W. Brice, Manager. HAMILTON.

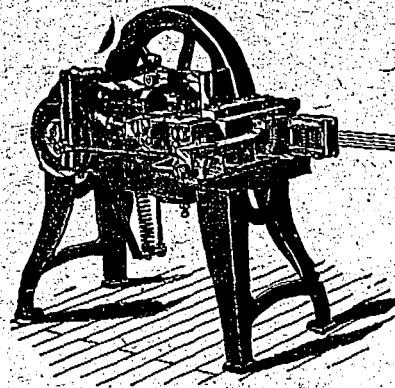
**HOTEL DIRECTORY.**

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

**ONTARIO.**

PLACE.	NAME	PROP. OR MGR.
BROOKVILLE, The St. Lawrence Hall,	Amos Robinson	
BELLEVILLE, Anglo American,	D. Coyle	
do, Huffman House,	Huffman & Co.	(late Kyle)
BRANTFORD, Belmont,	F. Westbrook	
DUNDAS, The Elgin,		
DESBORO, Deseronto House,	Geo. Stewart	
GALT, The Queen's,	C. Lowell	
GANANOQUE, Provincial,	Nell McCarney	
HAMILTON, The Royal,	Hood Bros.	
do, St. Nicholas,	McLean & Smyth	
HASTINGS, Clarendon,	A. B. Spillman	
INVERBELL, Atlantic House,	C. H. Kennedy	

Continued on Page 188



**Kennedy Wire-Nail Machine Co.**

MANUFACTURERS OF

**Five-Wire Nail Machines.**

No. 0 Machine makes 800 40d Nails per min.  
" 1 " " " 750 8d " "  
" 2 " " " 900 4d " "

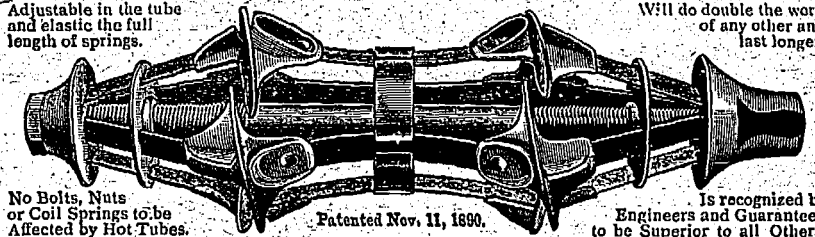
**KENNEDY WIRE NAIL MACHINE CO.,**

9 East Monroe St., CHICAGO.  
Send for Circular.

**THE DUPLEX BOILER TUBE SCRAPER.**

Adjustable in the tube and elastic in the full length of springs.

Will do double the work of any other and last longer.

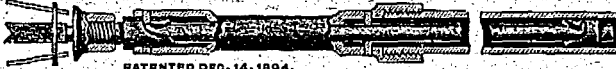


No Bolts, Nuts or Coil Springs to be Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by Engineers and Guaranteed to be Superior to all Others.

**TELESCOPE FLUE BRUSH HANDLE.**



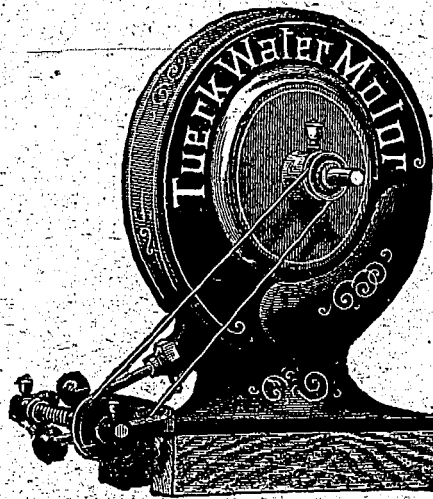
PATENTED DEC. 14, 1894.

**SOMETHING NEW!**

Fills a Long Felt Want.

Needs Only One-half the length of Boiler Tubes in Front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scraped with One-half the Labor and One-half the Time taken with Link Handles or Long Slimy Rods. Is Compact, Handy and Cheap. In ordering Always Give Length of Boiler Tubes.

Made only by **SHERWOOD MFG. CO., 34 WASHINGTON ST., BUFFALO, N. Y.**



**PERFECT PRESS MOTOR.**

J. W. OLIVER, Editor-Proprietor of Yonkers, N.Y., "Statesman," says: "I was associated with Robert Ho over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Turk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."  
Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs, Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

**Turk Hydraulic Power Co.**

237 Broadway, Cor. Park Place, NEW YORK.  
39 Dearborn St., CHICAGO, ILL.

**Globe Valve Repairing Tools.**

MANUFACTURED BY

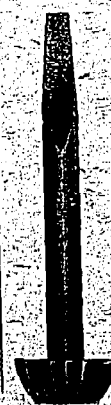
**\* T. DRAPER, \***

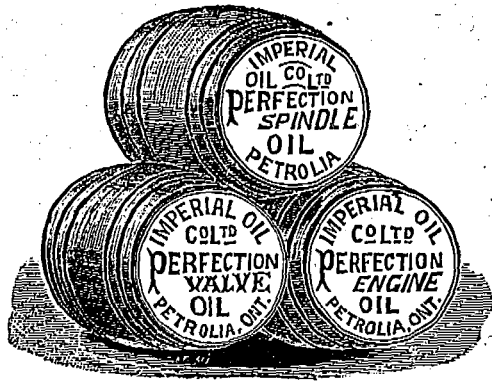
Do not slight this because it looks SIMPLE, all the more reason for giving it consideration and writing for particulars.

These TOOLS are now largely used in Canada and the States, and spreading. On account of simplicity and efficiency are becoming a Staple Article.

For Proof, Prices and Particulars, address

**T. DRAPER, Petrolia, Ont.**





Perfection Valve Engine and Spindle  
**OILS**

Are Fine, Filtered, Viscous Oils  
**FOR FAST RUNNING MACHINERY.**

Special Oils supplied for any desired purpose.

**Imperial Oil Co., Ltd.** Petrolia, Ont.

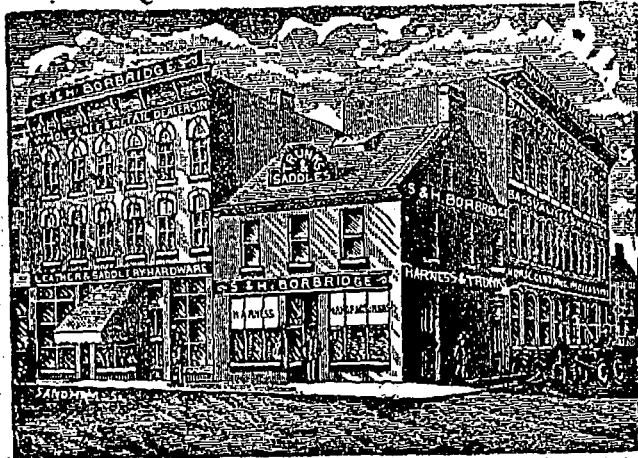
**BOILER SHOP.**

THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes oil still tanks Bleachers and Agitators, Salt Pans, Steam Boxes for Stubs and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

**ARTHUR KAVANAGH,** Manager. **J. H. FAIRBANK,** Proprietor.

**S. & H. BORBRIDGE,**

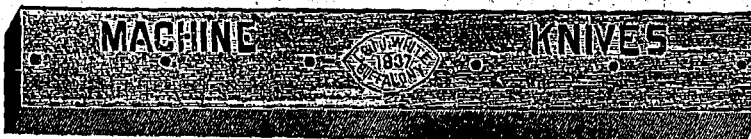


Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets.

**Beef and Oil Tanned Moccasins. OTTAWA, Ont.**

ESTABLISHED 1897. INCORPORATED 1892.

**The L. & I. J. White Co.,** **BUFFALO, N. Y.**



KNIVES furnished promptly or any make or Style of Cutter.

Warranted Superior Quality. MANUFACTURERS OF **Paper-Cutting KNIVES.**

SECURITIES.		London	Jan. 16
British Columbia, 1877, 6 p.c.	129	134	
1887, 4 1/2 per cent	114	119	
Canada, 4 per cent. loan, 1860	106	108	
3 per cent. loan, 1888	100 1/2	100 1/2	
Debs. 1884, 3 1/2 per cent	108	105	
<b>Railway and other Stocks.</b>		<b>Jan. 16.</b>	
Quebec Province, 5 p. c., 1874	108	108	
1876, 5 p. c.	103	103	
1880, 4 1/2 p. c.	101	102	
1883, 5 p. c.	113	116	
Atlantic & Nth. Western 5 p. c. Guar			
1st M. Bds	110	113	
10 Buffalo & Lake Huron £10 shr	11 1/2	12 1/2	
100 do 5 1/2 p. c. 1st mort.	130	135	
300 do 2nd mort	130	135	
Can. Central 5 p. c. 1st M. Bds. Int. guar. by Gov.	104	100	
Canadian Pacific \$100	52 1/2	52 1/2	
100 Grand Trunk, Georgian Bay, &c. 1st M.	96	98	
100 Grand Trunk of Canada Ord. stock.	4 1/2	5	
100 2nd equip. mtg. bds. 5 p. c.	121	124	
100 1st pref. stock	28 1/2	28 1/2	
100 2nd pref. stock	18 1/2	19 1/2	
100 3rd pref. stock	9 1/2	10 1/2	
100 5 p. c. perp. deb. stock	117	120	
100 4 p. c. perp. deb. stock	76	78	
100 Great Western shares, 5 p. c.	108	111	
100 Hamilton & N. W., 5 p. c.	96	98	
100 M. of Canada Stg. 1st Mort. 5 p. c.	85	89	
100 Montreal & Champlain 5 p. c. 1st mtg. bds	89	92	
*Montreal & Sorel, 1st mtg., 5 p. c.			
N. of Canada, 1st mtg., 5 p. c.	94	97	
Northern Extension, 5 p. c. pref.	90	90	
100 Quebec Central, 5 p. c. 1st inc. Bds.	88	81	
T. G. & B. 4 p. c. bonds, 1st mort.	99	101	
100 Well, Grey & Bruce, 7 p. c. bds.			
1st Mort	94	97	
100 St. Law. & Ott. 6 p. c. Bds., 4 p. c.	99	101	
<b>MUNICIPAL LOANS.</b>			
100 City of London (Ont) 1st pref 5 p. c.			
100 City of Montreal stg. 5 p. c.	103	105	
1874	103	105	
100 City of Ottawa, 6 p. c. stg.	104	109	
redeem 1873	102	106	
redeem 1875	116	120	
100 City of Quebec, p. c. redeem 1875	111	113	
redeem 1878	114	116	
100 City of Toronto, 6 p. c.	100	106	
6 p. c. stg. con. deb. 1874	101	120	
5 p. c. gen. con. deb. 1880	115	117	
4 p. c. stg. bonds, 1921-23	102	104	
100 City of Winnipeg deb., 1884, 5 p. c.	110	113	
Deb. scrip. 1883, 6 p. c.	113	116	
<b>MISCELLANEOUS COMPANIES.</b>			
100 Canada Company	20	28	
100 Canada North-West Land Co.	35	45	
100 Hudson Bay	18	18 1/2	
*All the bonds have been sold to a Canadian Syndicate.			

**HOTEL DIRECTORY--Continued.**

PLACE.	NAME.	PROP. OR MGR.
KINGSTON,	The British American,	
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	F. Horsman
MARHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Paisley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Baland
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central	D. Lackie
PIOTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
Trenton, Ont.,	Gilbert House,	T. H. Bleecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

**QUEBEC.**

MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	R. E. Dunham & Co
QUEBEC,	Chateau Frontenac,	

**NOVA SCOTIA.**

HALIFAX,	The Halifax,	L. Henslein & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe

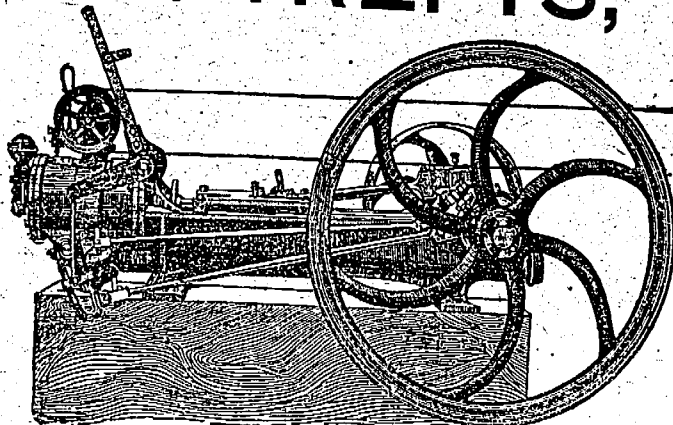
**PRINCE EDWARD ISLAND.**

CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davies

# FARRAR & TREFTS,

54-66 PERRY ST.,  
BUFFALO, N.Y.

Manufacturers of  
**Stationary,  
Marine and  
Locomotive  
BOILERS and  
ENGINES.**



**IRON AND BRASS  
CASTINGS OF  
EVERY DESCRIP-  
TION.**

OUR SPECIALTIES:  
**Oil Engines and  
Boilers,**  
25,000 IN USE.  
**Propellor Tug and  
Yacht Wheels,**  
10,000 IN USE.

## E. L. ETHIER & CO.,

Billiard Table  
and Bowling Alley Balls  
Manufacturers and  
Importers.

Do all kinds of work in  
the Billiard line.

88 St. Denis Street,  
MONTREAL.

Telephone 6057.

Branch Store: Ottawa.



# BEDDING !!

Established  
20 years.

Get your **BEDDING** and **BEDSTEADS** from a  
first-class House

**ROCK BOTTOM PRICES.**

Old Bed Feathers and Mattresses Purified and Re-Made at the  
Shortest Notice.

## J. E. TOWNSEND,

1 Little St. Antoine Street,  
Corner St. James Street only.

TELEPHONE 1906.

MONTREAL, Que

## FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " " 72 " " 40 "
- 4 " " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 78 in. face, 11 in. dia.
- 2 " " " " 72 " " 17 "
- 2 " " " " 72 " " 16 "
- 2 " " " " 72 " " 19 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " " " 37 " " 11 "
- 1 " " " " 40 " " 12 "

**Dominion Paper Co.** Montreal  
Can.

*Job Printing of all  
kinds done at this  
office.*

## OUR BUSINESS DIRECTORY.

### ACCOUNTANTS AND AUDITORS.

Montreal Radford & Walford  
59 Imperial Building.

### CANNED GOODS, FRUIT & VEGETABLE.

Trenton, Ont. - Log Cabin Brand, Miller & Co.

### FINE WHISKEYS, I.X.L AND X.T.C.

Belleville Ont. H. Corby

### FINANCIAL AGENTS.

Montreal Hanson Bros.  
Temple Building.

### FURNITURE MFRS.

Belleville, Ont. Geo. S. Tickell & Sons

### HUNGARIAN PROCESS, FLOUR MILL,

Campbellford, - Corresp. solicited, - Chas. Smith

### INSURANCE BROKERS AND AGENTS.

Montreal Archd. Nicoll  
Board of Trade Building.

### RAW FURS AND SKINS.

Montreal Hiram Johnson  
1496 St. Paul Street.

### SCALES.

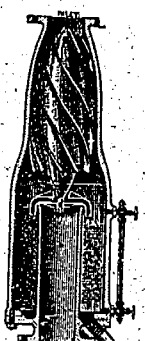
Montreal Superior Qualities. James Effe  
Corner St. Paul and St. Peter Streets.

### STREET CARS, OMNIBUSES & HOSE WAGGONS.

Belleville, Ont. St. Charles & Pringle

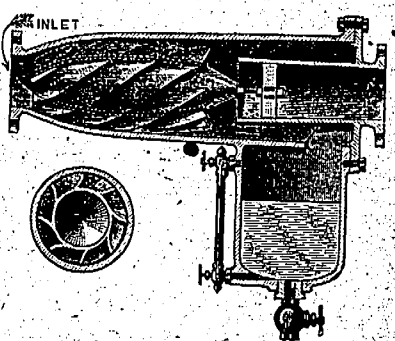
# "STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

*For Horizontal or Vertical Steam or Exhaust Pipes.*



Vertical Separator.

Used in U. S. Navy, Principal Central  
Electric Light Stations, Electric Rail-  
ways, Steamships, Railroads, Mills,  
Manufacturing Plants, and in Mines  
on steam mains up to 1,000 ft. in  
length.



Horizontal Separator.

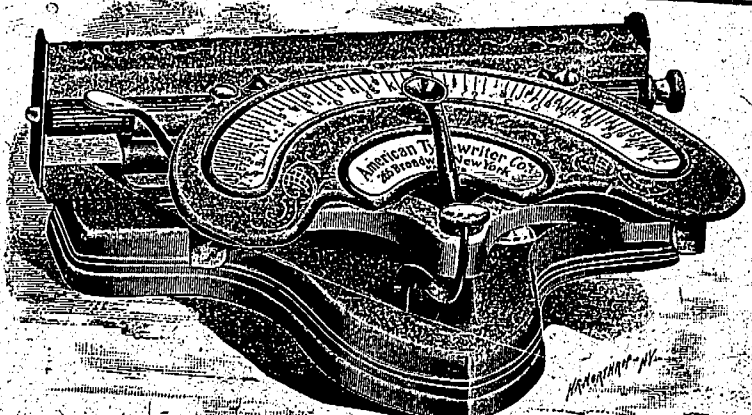
## Joseph DeRycke,

Patentee and Manufacturer,

TAYLOR BUILDING,

39 & 41 Cortlandt St.,

New York.



The New Model **No. 2 Improved American Typewriter, \$8, IS NOW READY.**

The latest model of the first success-low-priced typewriter.  
Improved construction and better finish. Sold by the makers at prices slightly above the manufactur-  
cost. Send for catalogue and letter written with it. Agents wanted everywhere.

**American Typewriter Co., Broadway & Chambers St., New York City**

# DOWSWELL BROS. & CO.,

Manufacturers of

**Wringers,  
Washing  
Machines,  
Barrel  
Churns,  
etc., etc.**

**HAMILTON, ONT.**

SEND FOR PRICES.

## Western Electric Co.,

CHICAGO-NEW YORK,

**Electrical Apparatus and  
Supplies.**

ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Jan. 25, 1896

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....	10,000	3 1/4-6mos.	350	\$50	118 1/2 113 1/2
Canada Life.....	2,500	5-6mos.	400	50	810 700
Confederation Life.....	5,000	7 1/2 6mos.	100	10	275 270
Western Assurance.....	25,000	5-6mrc.	40	20	157 1/2 158 1/2
Guarante. Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Jan. 18, 1896 Market value p. p'd up sh.)

Atlas.....	24,000	22 p. s.	50	6	£26	£27
British and Foreign Marine.....	97,000	25	20	4	£23 1/2	£24 1/2
Caledonian.....	21,500	20	25	5	£27-30-0	£300
Commercial U. Fire, Life and Marin	50,000	25	50	5	£30 1/2	£30 1/2
Edinburgh Life.....	5,000	19s	100	20	54-10-0	00
Fire Insurance Association.....	100,000	5	£10	£2	2	%
Guardian Fire and Life.....	200,000	7 1/2	10	5	9 1/2	10
Imperial Fire.....	60,000	20 p. s.	20	5	27	28
Lancashire Fire.....	138,493	5	20	2	5 1/2	5 1/2
Life Associati. n of Scotland.....	10,000	17 6-7 p. c.	40	8 1/2	44-10-0	00
London Assurance Corporation.....	35,822	20	25	12 1/2	£67	58
London & Lancashire Life.....	10,000	10	10	2	4 1/2	4 1/2
Liv. Lon. & Globe Fire and Life.....	391,752	75	St.	48	48	49
National of Ireland.....	40,000	£25	2 1/2 p. c.	£2 1/2	30-9	00
Northern Fire and Life.....	30,000	22 1/2	100	10	08	70
North Brit. & Merc. Fire and Life...	110,000	20 p. s.	25	6 1/2	26 1/2	37 1/2
Phoenix Fire.....	6,722	£18 1/2 p. s.	50	50	£35 1/2	£36 1/2
Queen Fire and Life.....	200,000	30	10	1	7 1-15	6 18-16
Royal Insurance Fire and Life.....	125,234	58 1/2	20	3	49 1/2	50 1/2
Scottish Imperial Life.....	60,000	8 1/2 d	10	1	1-18-6	
Scottish Provincial Fire and Life.....	20,000	15	50	3	....	

THE

“I. X. L.”

## TEMPERED COPPER CO.

Manufacturers of

Tempered Copper for Commutator Bars.

Tempered Copper Castings a Specialty.

All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

16, 18 & 20 Elk St., - Buffalo, N.Y.

## Consumers

# Cordage Co.

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,  
and Russian Cordage.

**BINDER TWINE.**

Jute and Cotton Bags.

—HEAD OFFICE—

St. Patrick St., Montrea

ESTABLISHED 1829



**Alliance**  
Assurance Company  
of London, England.  
CAPITAL \$25,000,000.  
GEO. HENRY MANAGER FOR CANADA.  
MONTREAL.

## The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1893

Assets,	\$184,935,600.80
Reserve on Policies (American Table, 4 p.c.) .....	\$108,221,916 00
Liabilities other than Reserve .....	1,628,951 00
Surplus.....	15,089,822 92
Receipts from all sources .....	41,953,145 68
Payments to Policy-holders .....	20,885,472 40
Whole Life Risks assumed and renewed, 219,305 policies.....	637,728,278 00
Risks in force, 273,213 policies, amounting to .....	802,867,478 00

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.

## A PENSION FOR LIFE, For MEN and WOMEN.

The Pension Bond Policy of the Manufacturers' Life guarantees an income for life of from \$100 to \$10,000 a year, from any age after 45. No medical examination required. Should death occur at any time before the pension becomes payable, all the money paid by the assured to the Company will be returned to his or her beneficiaries. This is the easiest—cheapest—simplest—and most convenient way of providing for old age. Same rates for both men and women. No medical examination required.

## Manufacturers' Life Insurance Co. TORONTO, Canada

President, GEO. GOODERHAM.

(President Bank of Toronto.)

J. F. JUNKIN, Gen. Manager. GEO. A. STERLING, Secretary

W. N. KING,  
W. E. FINDLAY, } District Managers.

G. H. JUNKIN, City Manager.

Reliable Agents Wanted. 162 St. James St., MONTREAL.



Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE...

Capital and Assets - \$1,000,000.00  
Surplus to Policyholders, - 704,141.26

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

James H. Beatty, David Dexter,  
President. Managing Director.

**WORTH KNOWING**

"It is the safest and fairest policy I have ever seen,"

was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the Ordinary Life Policy of the Temperance and General Life Assurance Co.

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.

HEAD OFFICE, 22 to 28 King St. W., TORONTO

HON. G. W. ROSS, LL.D., President.  
HON. S. H. BLAKE, Q.C., } Vice-Presidents.  
ROBT. McLEAN, Esq., }

H. SUTHERLAND, Manager  
Correspondence solicited. Agents wanted.

**Scottish Union and National INSURANCE COMPANY, I**  
Of Edinburgh, Scotland.

ESTABLISHED 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
Capital.....\$30,000,000 | Invested Funds.....\$13,500,000  
Total Assets.....34,472,705 | Deposited with Dom. Govt., 125,000  
(Market value.)

WALTER KAYANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, . . . . . \$750,000.00  
Total Assets, over . . . . . \$1,464,654.84  
Losses Paid since organization, . . . \$14,094,183.94

GEO. A. COX, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary.  
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

JOSEPH PHILLIPS, President. ALBERT E. NASH, Secretary.  
V. ROBIN, Treasurer.

**York County Loan & Savings COMPANY.**

Head Office: - Confederation Life Building,  
Corner Yonge and Richmond Sts., - TORONTO

Subscribed Capital, - \$300,000.

Solicitors—Messrs. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

**Quebec Fire Assurance Co'y.**

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;  
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F.  
Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow,  
Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H.  
Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan,  
Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

**Caledonian Insurance Co'y**

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,**

Head Office, - TORONTO, Ont.

President, John L. Blakie, Esq.,

Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN, J. K. KERR, Esq., Q. C., } Vice-Presidents.

WILLIAM McCABE, F. I. A., Managing Director.

The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:

Cash Income.....	\$ 558,894.93
Expenditure including death claims, endowments, profits and all payments to policy-holders .....	286,193.40
Assets .....	1,987,446.80
Reserve Fund .....	1,564,020.00
Net Surplus .....	393,218.75

Dr. CHAS. AULT, Man. for Prov. Quebec.  
180 St. James St., Montreal, Que.

**PROVIDENT SAVINGS**

Rates per \$1,000 Life Assurance Society - Rates per \$1,000 OF NEW YORK.

Age nearest Birthday.	With profits.	With profits.
25	\$13 75	\$19 45
26	13 05	20 10
27	14 15	20 80
28	14 35	21 00
29	14 55	21 60
30	14 80	22 50
31	15 05	23 50
32	15 30	24 60
33	15 55	25 80
34	15 80	27 10
35	16 05	28 50
36	16 30	30 10
37	16 60	31 80
38	16 05	33 05
39	17 25	35 05
40	17 50	37 50
41	18 20	40 10
42	18 55	42 60
43	18 85	45 30

Charles E. Willard, President.

ESTABLISHED 1875.

R. H. MATSON, General Manager for Canada,

37 YONGE STREET, TORONTO.

Agents wanted in unrepresented districts.

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

FIRE and LIFE.

Invested Funds, \$40,833,724  
Funds invested in Canada, over 1,000,000

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

Canada Board of Directors:

HON. HENRY STARNES, Chairman.  
EDMOND J. BARBEAU, Esq.  
WENTWORTH J. DOOHANAN, Esq.

G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Sole Agent—Geo. B. CLARK, Esq.

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; C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

**MERCANTILE**

FIRE INSURANCE COMPANY

WATERLOO, ONT.

Subscribed Capital.....\$200,000 00  
Dom. Govt. Deposit.....50,079 76

Losses promptly adjusted and paid.

T. E. BOWMAN, Esq., President; J. LOCKIE, Esq., Secretary; T. A. GARR, Esq., Inspector.

**SUN** FOUNDED A. D. 1710.

**INSURANCE OFFICE FIRE**

HEAD OFFICE:

Threadneedle Street, LONDON, ENG.

Transacts Fire business only, and is the oldest purely Fire Office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, Manager.  
H. F. Petman, Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WILLIAMS, Genl. Agts, Winnipeg.  
IRA CORNWALL, Genl. Agt., St. John, N.B.  
L. J. McGhee, Halifax, N. S.

**OLD "GRIMP" is Comin'**

Nothing will keep your boy at home the long winter evening or prove so useful as the

**PRIZE HOLLY SCROLL SAW**

All Iron and Steel. Price, \$3.00.

**PRIZE DEMAS LATHE**

—AND—

**SCROLL SAW**

AND ALL FURNISHING.



SEND FOR CIRCULAR TO  
SHIPMAN ENGINE MFG. CO.  
ROCHESTER, N. Y.

**NEW YORK LIFE**  
INSURANCE COMPANY,  
JOHN A. McCALL, President.

December 31st, 1895.

Total Assets,  
\$174,791,990.

Actual Surplus,  
\$24,038,677.

Insurance in Force,  
\$800,000,000.

CANADIAN BUSINESS.

Assets in Canada, . . . . .	\$ 3,080,874
Liabilities, . . . . .	3,288,863
Surplus Assets, . . . . .	618,010
Insurance in Force, . . . . .	20,050,549

**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL

THE  
**BRITISH EMPIRE**  
MUTUAL  
LIFE ASSURANCE COMPANY,  
OF LONDON, ENGLAND.

ESTABLISHED 1817.

Head Office, - CANADA.  
British Empire Building,  
MONTREAL.

Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1893.

Larger Cash Surplus,

**INCREASED BONUS.**

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:

207 ST. JAMES ST.

**H. J. JOHNSTON,**  
Manager, P.Q.

**SURVIVAL**  
**OF THE FITTEST**



The millions of cheap and inferior shoes made by processes of mush-room growth are now giving way to the . . . .

**"FITTEST"**

THE BEST SHOES IN THE WORLD TO-DAY

for the consumer and therefore for retailer and manufacturer are

Goodyear Welted **SHOES.**

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,850,000.00  
Income for Year ending 31st December, 1894, over - 2,175,000.00

Head Office, - Toronto, Ont.

J. J. KENNY, Vice-President & Man.-Director.

GEO. COX, President. C. C. FOSTER, Secretary

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

190 ST. JAMES STREET.

**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

**FIRE! LIFE! MARINE!**

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

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & MCGREGOR, Managers.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

SUBSCRIBED CAPITAL, . . . . .	\$6,000,000
PAID-UP CAPITAL, . . . . .	1,500,000
TOTAL INVESTED FUNDS OVER . . . . .	8,000,000

Canadian Branch:

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

S. D. LAOY, Resident Manager

**LONDON**

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets  
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

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