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MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 20.  
NEW SERIES.

MONTREAL, FRIDAY, DECEMBER 13, 1895.

M. S. FOLEY,  
EDITOR AND PROPRIETOR.

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IMPORTERS  
—OF—

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Manufacturers of

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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.

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PLUSH CLOTH AND SCOTCH CAPS,  
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All Wool Etoffes in  
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Send for sample piece or sample cuttings.  
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Fine and Medium  
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Our Stock  
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Large Line of  
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(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, 6,000,000.00
Undivided Profits, 815,152.10

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Boston—The Merchants National Bank.
J. B. Moore & Co.
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San Francisco—The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, June, 1895.

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CANADA.

INCORPORATED 1855.

Head Office, Toronto,
Paid-up Capital, \$2,000,000
Reserve Fund, 1,800,000

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Port Hope..... E. B. Andrews,
Point St. Charles (Montreal)..... J. G. Bird,
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Capital Authorized, \$500,000
Capital Subscribed, 500,000
Rest, 10,000

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Branch at Lachine..... G. Langlois,
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Paid-up Capital, £1,000,000 Stg.
Reserve Fund, 375,000 "

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Gaspard Farrer, J. J. Kingsford.
Henry R. Farrer, Frederick Lubbock.
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Australia—Union Bank of Australia. New Zealand
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Colonial Bank of New Zealand. India, China and
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nial Bank. Paris—Messrs. Marcuard, Krauss & Co.
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Issue Circular Notes for Travellers, avail-
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Paid-up Capital, \$2,000,000
Rest Fund, 1,375,000

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Nova Scotia—Halifax Banking Company.
Prince Edward Island—Merchants Bank of P. E. I.

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Manitoba—Imperial Bank of Canada.
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tional Bank. Cleveland—Commercial National
Bank. San Francisco—Bank of British Col-
umbia. Detroit—Commercial National Bank.
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National Bank. Toledo—Second National Bank.
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apolis—First National Bank.

Agents in Canada for the Money Order Depart-
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press Co. of the U. S.
Collections made in all parts of the Dominion and re-
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Commercial Letters of Credit and Travellers Cir-
cular letters issued available in all parts of the world.

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Incorporated by Royal Charter, A. D., 1818.
PAID-UP CAPITAL \$2,500,000

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Rest, 3,000,000
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Nova Scotia and New Brunswick—Bank of Nova
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British Columbia—Bank of British Columbia.

A general banking business transacted.
Letters of Credit issued, available in China, Japan,
and other foreign countries.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000
Reserve, 25,000

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J. F. GRANT, Cashier.

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Montreal.

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OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized \$1,000,000
Capital Subscribed 500,000
Capital Paid-Up 372,400
Reserve 100,000

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Merchants Bank of Canada. London, England.
Royal Bank of Scotland.

Imperial Bank of Canada.

Capital Authorized \$2,000,000
Capital Paid-Up 1,054,525
Rest 1,152,525

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Reserve Fund, 1,200,000

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\*Head Office, 19-25 King St. W. City Branches: 712 Queen St. E.; 450 Yonge St., cor. College; 791 Yonge St.; 263 College St., cor. Spadina; 646 Queen St. W.; 418 Parliament St. and 133 King St. E. †Main Office, 167 St. James St. City Branches: 19 Chaboulez Square and 276 St. Lawrence St. Commercial credits issued for use in Europe, East and West Indies, China, Japan and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Travellers' letters of credit issued for use in all parts of the world.

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Reserve Fund.....40,000  
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HEAD OFFICE, OTTAWA.  
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Reserve Fund.....925,000  
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CAPITAL (All Paid).....\$1,250,000  
RESERVE FUND.....675,000  
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MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,100,000  
Reserve Fund, 680,000  
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La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL.  
Capital Paid-up.....\$500,000  
Reserve Fund.....235,000  
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The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, - \$1,200,000  
Reserve Fund, - 250,000

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The Standard Bank of Canada.

Capital Paid-up, - \$1,000,000  
Reserve Fund, - 800,000  
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(Incorporated by Act of Parliament 1885). Authorized Capital, \$1,000,000  
Capital Paid-Up, 700,000  
Reserve Fund, 85,000  
Board of Directors: WM. Bell, Esq., of Guelph, President. C. D. Warren, Esq., Vice-President. W. J. GAGE, Esq., JOHN DRYMAN, Esq., J. W. DOWD, Esq., ROBT. THOMSON, Esq., of Hamilton. HEAD OFFICE, Toronto. H. S. STRATHY, General Manager. J. A. M. ALLEY, Inspector.

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HALIFAX BANKING CO.

Incorporated 1872.  
Capital Paid-Up, \$500,000  
Reserve Fund, 275,000  
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**The Chartered Banks.**

**BANQUE D'HOCHELAGA.**

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

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Che. Chaput, J. D. Rolland, J. A. Vallancourt  
M. J. A. PRENDERGAST, Manager  
C. A. GIBOUX, Assistant Manager  
A. W. BLOUIN, Inspector

**Head Office, Montreal.**

BRANCHES—Three Rivers, P. Q.; Jollette, P. Q.;  
Sorel, P. Q.; Valleyfield, P. Q.; Louiseville, P. Q.;  
Yankleek Hill, Ont.; Winnipeg, Man.; Montreal,  
1202 St. Catherine St. E., 1768 St. Catherine St. C.,  
2204 Notre Dame St. West.

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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.**

**DIVIDEND No. 72.**

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT, upon the paid up Capital Stock of this Bank has been declared for the current half-year, and that the same will be payable at the Head Office and Branches on and after

THURSDAY, 2ND DAY OF JANUARY NEXT.

The Transfer Books will be closed from the 15 to 31st December, both days inclusive.

By order of the Board,

WM. FARWELL, General Manager.

Sherbrooke, 4th December, 1895.

**La Banque du Peuple.**

A Special General Meeting of the Shareholders of La Banque du Peuple is hereby called and will be held at the office of the Bank, No. 95 St. James Street, in the City of Montreal, on Tuesday, 17 December next, at 8 o'clock in the afternoon, for the purpose of taking into consideration the affairs of the Bank in general, and more especially the bill which the Bank intends to submit to the Parliament of Canada asking for certain amendments to its charter.

By order of the Board of Directors.

J. GRENIER, President.

Montreal, 11 Nov., 1895.

Business Founded 1785.

**American Bank Note Company,**

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES, BONDS FOR GOVERNMENTS AND CORPORATIONS, DRAFTS, CHECKS, BILLS OF EXCHANGE, STAMPS, &c., in the finest and most artistic style FROM STEEL PLATES.

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Work Executed in Fireproof Buildings.

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RAILWAY TICKETS OF IMPROVED STYLES. Show Cards, Labels, Calendars.

**Loan Societies.**

**THE CENTRAL CANADA**

Loan and Savings Company of Ont. TORONTO.

Notice is hereby given that a quarterly dividend for the three (3) months ending 31st December, 1895, at the rate of six per cent. (6 p.c.) per annum, has this day been declared upon the Capital Stock of this institution, and that the same will be payable at the Offices of the Company, in this City, on and after

THURSDAY, THE SECOND DAY OF JANUARY NEXT.

The transfer books will be closed from the 17th to the 31st of December, 1895, both days inclusive.

By order of the Board,

E. R. WOOD, Secretary.

**The Dominion Savings & Investment Society**

London, .. .. Canada.

Capital Subscribed, .. .. \$1,000,000 00  
" Paid-Up, .. .. 332,474 97  
Total Assets, .. .. 2,541,274 27

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

N. MILLS, Manager.

**THE HAMILTON**

Provident and Loan Society.

Dividend No. 49.

Notice is hereby given that a dividend of Three and a half per cent. upon the paid up capital stock of the Society, has been declared for the half year ending December 31st, 1895, and that the same will be payable at the Society's Banking House, Hamilton, Ont., on and after THURSDAY, the SECOND DAY OF JANUARY, 1896.

The Transfer Books will be closed from the 16th to 31st December, 1895, both days inclusive.

C. FERRIE, Acting-Treasurer.

December 2, 1895.

**The Western Loan and Trust Co'y., Ltd.**

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

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

Office—No. 13 St. Sacramento St., MONTREAL, P.Q.

Hon. A. W. Ogilvie, President.  
S. H. Ewing, Esq., Vice-President.  
W. Barclay Stephens, Esq., Manager.

This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.

All manner of trusts accepted; moneys invested; estates managed; rents, income, etc., collected; bonds, debentures, etc., issued and countersigned; municipal securities and debentures bought and sold.

For further particulars address the Manager.

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NOTE BROKER,

Buys and Sells Commercial Paper, &c., &c.

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**ALLAN LINE**  
ROYAL MAIL STEAMSHIPS.  
Liverpool, Halifax and Portland  
Royal Mail Service.

From Liverpool.	Steamship.	From Portland.	From Halifax.
5 Dec.	Mongolian	28 Dec.	28 Dec.
19 Dec.	Nuimidian	9 Jan.	11 Jan.
2 Jan.	Laurentian	28 Jan.	25 Jan.

Trains connecting with the steamer leave Montreal, via C.P.R., 8.40 p.m. Thursday, or via G.T.R. 7.55 a.m. Friday.

The Saloons and Staterooms are in the central part where least motion is felt. Electricity is used for lighting the ships throughout, the lights being at the command of the passengers at any hour of the night. Music rooms and smoking room on the promenade deck. The Saloons and Staterooms are heated by steam.

WINTER RATES—Cabin: \$50 and upwards. A reduction of 10 per cent. is made on Round Trip Tickets except on the lowest rates.

Second Cabin—To or from Liverpool, Glasgow, Belfast or Derry, \$30; round trip, 55.

Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$21.50, Cape Town, South Africa, \$67.50.

**Glasgow, Londonderry and New York Service.**

From New Pier foot of W. 21st Street, New York. From Glasgow. Steamships New York.

13 Dec.	State of Nebraska	2 Jan.
27 Dec.	Norwegian	16 Jan.

Rates: First Cabin, \$40 to \$60. Second Cabin, \$25. Steerage to Glasgow, Belfast or Londonderry at lowest rates.

Outfit for Steerage passengers furnished free. The Steamships State of California and State of Nebraska are not surpassed for their excellent accommodations for all classes of passengers.

\*Steamer marked thus does not carry passengers.

**Glasgow, Liverpool, St. John's and Halifax and Philadelphia Royal Mail Service.**

From Glasgow.	From Liverpool.	From Philadelphia.	From St. John's.
30 Nov.	3 Dec.	Carthaginian	23 Dec.
14 Dec.	17 Dec.	Assyrian	6 Jan.
			11 Jan.

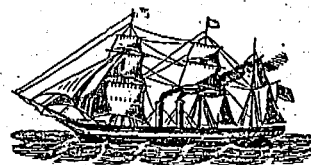
Passengers carried from Liverpool to St. John's and Halifax, from Halifax to Philadelphia, and St. John's to Glasgow.

H. & A. ALLAN,

25 Common St., Montreal.

**Clyde Steamship Co.**

NEW YORK, CHARLESTON & FLORIDA LINE.



For CHARLESTON, S.C., the South and Southwest.  
For JACKSONVILLE, FLA., and all Florida Ports.

Appointed sailing days from Pier 23 East River, N.Y.  
Mondays, Wednesdays and Fridays, at 3 p.m.

The only Line between

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WITHOUT CHANGE.

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Through Tickets, Rates, and Bills of Lading for all points South and Southwest via Charleston, and all Florida points via Jacksonville.

ST. JOHN'S RIVER STEAMERS (De Bary Line,) between Jacksonville and Sanford Fla., and Intermediate Landings on the St. John's River.

Steamers CITY OF JACKSONVILLE, F. DE BARY, EVERGLADE, WELAKA,

Sailing from Jacksonville daily except Saturday, at 8.30 p.m., making close connection with all railroads at Palatka, Astor, Blue Springs and Sanford.

Through Tickets and Bills of Lading at lowest rates to all interior points in Florida.

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THEO. G. EGER, T. M., Gen'l Pass. Agt.

5 Bowling Green, New York.

**WM. P. CLYDE & CO., General Agents,**

5 Bowling Green, 12 S. Delaware Ave., NEW YORK. PHILADELPHIA.

— THE —

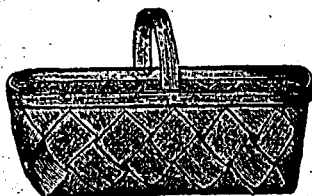
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- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers

**OAKVILLE, ONT.,**



# La Banque du Peuple.

Public notice is hereby given that application will be made to the Parliament of Canada at its next session, by La Banque du Peuple, having its principal place of business in Montreal, for certain amendments to its charter, amongst others to change the special dispositions thereof incompatible with the "Bank Act," so as to have the Directors elected by the Shareholders, who on their part, shall become responsible to the same degree as shareholders in other Banks; to define the actual value of the capital of the Bank and the reduction to be made in the amount of the shares of each shareholder, to reconstitute the capital of the Bank by means of the issuing of new shares, and generally to bring the said Bank within the scope of the "Bank Act" in the same manner as all other Banks of the Dominion.

**J. GRENIER,**  
President.

Montreal, 30th October, 1895.

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Warehouse Receipts.

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R. D. McGIBBON, Q. C.      PEERS DAVIDSON.  
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ROYAL INSURANCE BUILDING,  
1709 Notre Dame St., City

Ottawa, Ont.

**GEORGE F. HENDERSON,**  
Solicitor, &c.,  
13 Scottish Ontario Chan. pers

Peterborough, Ont.

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Barristers, Solicitors, &c.  
G. W. HATTON.      R. E. WOOD, B.A.

**W. A. STRATTON, B.A., LL.B.,**  
Barrister, Solicitor, Etc.

Seaforth, Ont.

**MCCAUGHEY & HOLMESTED,**  
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**G. W. WELLS,**  
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Barristers & Solicitors,  
Canada Permanent Chambers, Toronto.  
CLARKSON JONES,      BEVERLY JONES,  
GEO. A. MACKENZIE,      G. J. LEONARD.  
English Agent: JONAS AP JONES,  
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### Legal Directory.

Price of Admission to this Directory is  
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BROCKVILLE ..... Brown & Fraser  
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CARLETON PLACE ..... Colin McIntosh  
COBOURG & COLBORNE ..... Field & McColl  
CORNWALL, McLennan, Liddell & Cline  
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MIDLAND ..... Steers & Ambrose  
MITCHELL ..... Dent & Hodge  
MOUNT FOREST ..... Perry & Perry  
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PICTON ..... Wright & Walmsley  
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SHELBURNE ..... John W. Douglas  
SMITH'S FALLS ..... Lovell & Farrell  
ST. MARY'S ..... Armour W. Ford  
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TRENTON ..... MacLellan & MacLellan  
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THORNBURY ..... Wilson & Dyre  
TILSONBURG ..... W. A. Dowler  
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TORONTO ..... Jones Bros. & McKenzie  
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ROCK ISLAND ..... H. M. Hovey  
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LUNENBURG ..... S. A. Chesley  
PORT HOOD ..... S. Macdonald  
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**Patent Power Ventilating**

**\* WHEEL. \***

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ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

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M. S. FOLEY, Editor, Publisher and Proprietor.

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LARDINE MACHINE - -  
 CYLINDER AND ENGINE

Manufactured by

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At less than Half Price,

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MONTREAL, Que.

Is the largest, best equipped and most thorough commercial college in Canada. Nine expert teachers with business experience give their time and attention exclusively to the students of this institution. The course comprises Book-keeping in all its forms, with office training in the Actual Business Department, Arithmetic, Penmanship, Correspondence, Commercial Law, French, English, Typewriting and Short-hand in both languages, Civil Service and other special courses. Students may enter for a full course or a single subject.

The College office will open on Aug. 26th for the registration of students, and studies will be resumed on Sept. 3rd. Write, call or telephone (2890) for the beautiful souvenir prospectus.

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Manufacturers of Electric Bells, Annunciators, Watchmen's Clocks, Push Buttons, Telephones of all kinds, and Electric Apparatus of every description.

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**WHOLESALE SHELF HARDWARE MERCHANTS,**

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Largest and most complete stock of SHELF HARDWARE in the Dominion.

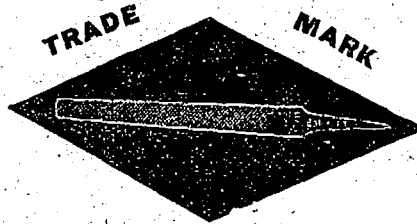
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**BLACK DIAMOND FILE WORKS.**

Great American Cross Cut Saw Files.

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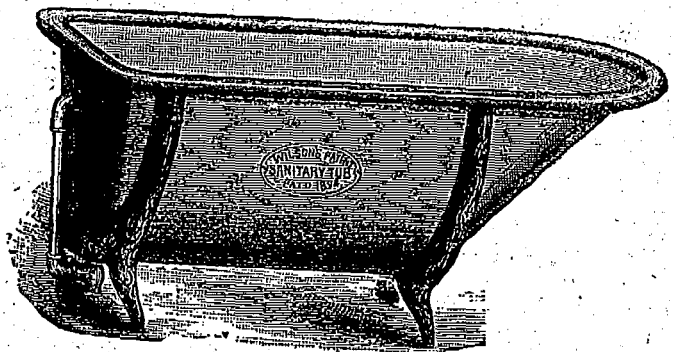
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**Solid Copper Bath Tub.**



Success assured to all who handle the Wilson Patent Sanitary Bath Tub. The only Solid Copper Bath Tub on the market. No iron or steel to rust. No enamel to chip. There is no ground for the statement that the Solid Copper Tub will accumulate Verdigris, the Copper being protected by a special preparation, it being a well-known fact that Copper which is protected cannot accumulate Verdigris.

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Also Manufacturer of Copper Range Boilers, Closet Seats & Tanks & Brass Work.

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**"Jardine" Horse Shoe Sharpening Vice.**

A great time saver, in fact an indispensable winter tool for a shoeing shop.

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The Dominion Cotton Mills Co., Montreal  
MILLS AT  
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Grey Cottons, Bleached Shirtings, Bleached and Grey Sheatings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Crertones, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd., Montreal, Mills at  
Milltown, Cornwall, Hamilton, Merriton, Dundas, also A. Gibson & Sons, Marysville, N.B., and Hamilton Cotton Co., Hamilton.

Shirtings, Ginghams, Oxfords, Flannelettes, Tickings, Awnings, Sheatings, Yarns, Cottonades, etc., also

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Flannels—Grey and Fancy, in all Wool and Union; Ladies' Dress Flannels.

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**W. & F. P. CURRIE & CO.**

100 Grey Nun St., MONTREAL,  
MANUFACTURERS OF

Sofa, Chair and Bed Springs,  
A Large Stock always on Hand.

Roman Cement, Portland Cement,  
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Drain Pipes, Vent Linings,  
Fire Covers, Fire Bricks, Fire Clay  
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FOR 1896

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COLLINS'  
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Over one hundred and  
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Blank Book Makers, Stationers and  
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1755 & 1757 Notre Dame St., Montreal.

WANTED a man of high attainments  
good presence and energy to earn not  
less than \$2,000 a year. No cheap man  
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Address giving particulars.—

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**W. C. Johnson, M. Am. Soc. C. E.,**

Civil and Hydraulic  
Engineer,

NIAGARA FALLS, N. Y.

Water Power Development  
a Specialty.

**Leading Manufacturers, &c.**

**AUSTIN & ROBERTSON,**  
Wholesale \* Stationers,  
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All kinds of Printing and Writing Papers and  
Book-Binders' Supplies.  
Get our Samples and Quotations.

— THE —

**Dominion Cotton Mills  
Company.**

MAGOG PRINTS.

A Full Range of Pure INDIGO PRINTS is now  
being shown to the trade.

Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped  
"WARRANTED INDIGO BLUE."

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**Electrotypers AND  
Stereotypers.**

Manufacturers of  
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**Hamilton Cotton Co'y**

HAMILTON, ONT.

Manufacturers of

Cottonades, Denims,  
Warps and Yarns, Lamp Wicks,  
Twines, Webbing, &c.

STEAM and POWER

FOR ALL DUTIES.

**Pumps**  
& HYDRAULIC  
MACHINERY

**NORTHEY CO.  
LIMITED.**  
TORONTO,  
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Agents for the Province of Quebec,

**THE LAURIE ENGINE CO.,**

St. Catherine Street, MONTREAL.

**The Canadian Colored Cotton Mills Co.**

**FALL 1895.**

GINGHAMS, ZEPHYRS, FLANNETTES, DRESS GOODS, SKIRTINGS, OXFORDS, COTTONADES, AWNINGS, TICKINGS, ETC.—NOW READY.

See Samples in Wholesale Houses.

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AGENTS,

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F. P. BUCK, President. R. H. POPE, Gen. Manager.  
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**Royal Paper Mills Co.**

Fine News, Book, Lithographic, Writing and Colored Papers, and Chemical Wood Fibre Manufacturers.

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Works and Head Office, EAST ANGLUS, P.Q.

**Dominion Blanket & Fibre Co., Ltd.**

MANUFACTURERS,  
Horse Clothing, Blankets, Woolens, Rugs, &c.

7 St. Helen St., - Montreal, Que.

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**Merchant Tailor.**

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

**MONTREAL.**

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

*Commercial Summary.*

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

—The Kafir gold mines of South Africa are said to be worth \$1,500,000,000.

—The sugar crop of Louisiana this year is estimated at 710,000,000 pounds.

—A gin distillery in Canada is one of the latest projects. The authorities at Ottawa have recently been interviewed by the promoters, and the matter is said to be under consideration.

—CONSIDERABLE destitution is said to prevail on the northern coast of Newfoundland and in some localities the inhabitants are in a state approaching starvation.

—THE S. Carsley Company (Limited) has been incorporated by letters patent bearing date December 2nd, 1895. The capital stock is \$600,000, and the charter members are Samuel Carsley, senior, Wm. Francis Carsley, Samuel Carsley, junior, Alfred Porter and James Stuart, all of Montreal.

—LETTERS patent have been granted The Ottawa Trading Co. (Ltd) with headquarter at Hull, Que. The object of the Company is to carry on a general store business, and the capital is placed at \$8,000, divided into 160 shares of \$50 each.

—THE Blaisdell Paper Pencil Company of Canada (Limited) with headquarters at Montreal, and a capital of \$50,000, are applying for letters patent. The chief object of the company is to acquire patent and other rights for the manufacture and sale of the Blaisdell Paper Pencil.

**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.

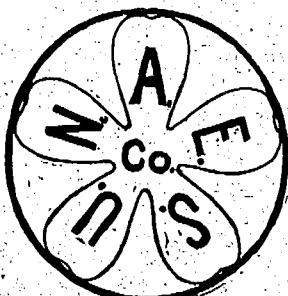
**FOR STYLE, FIT and FINISH,** we are fast getting to the front.

—We fit every man who wears Clothing and guarantee satisfaction.

**McMARTIN, CAMPBELL & CO.,**

WHOLESALE CLOTHIERS,

256 St. James Street, - MONTREAL.



TRADE MARK.

**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.

REID'S PATENT.

**Bent Rim Wood Split Pulleys.**

No Glue in Rim like Segment Rim Pulleys, to be affected by Steam, Dampness or Moist Temperature.

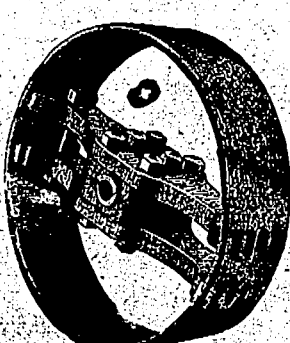
**THE REID BROS. MFG. CO., LTD.,**

106 Adelaide St., West,

TORONTO, Ont.

**R. H. BUCHANAN,**

Agent, - MONTREAL.



**To the Trade**

Just Purchased.

**60 Barrels  
Cod Liver Oil,**

**10 Tons**

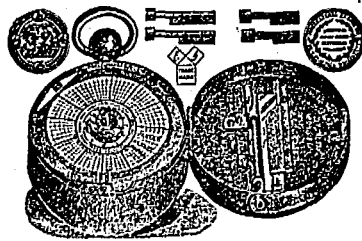
**\* Glycerine \***

And can offer special quotations for present and forward delivery.

**EVANS & SONS, (Limited)**

Wholesale Druggists, etc., Montreal & Toronto.

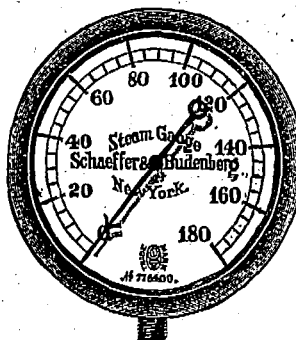
**Watchman's Improved Time Detector,** 12 and 24 Different Keys with Safety Lock Attachments.



U.S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 28, 1877; Reissued Sept. 28, 1880, Trade Marks, Aug. 30, 1881; March 16, '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,**  
208 B'way, NEW YORK, U.S.A.



**Schaeffer & Budenberg,**

Manufacturers of

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

Works & General Offices:

**BROOKLYN, N. Y.**

Offices & Salesrooms:

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

**William A. Rosenbaum,**

**ELECTRICAL EXPERT and  
PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

—It is stated that coal has been discovered in Clinton County, state of New York. Its burning properties are said to be equal to the Pennsylvania product, and the discovery has produced no little stir in the surrounding country.

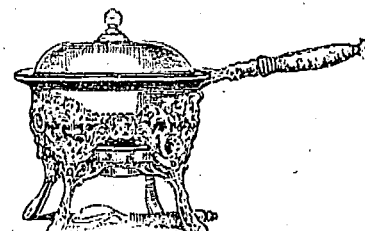
—The life of the Toronto pedlar, is evidently not an easy one. Notwithstanding the recent decision of the Privy Council in favor of the pedlars, three more of the craft have recently been fined \$15 each and costs, for infraction of the city by-laws.

—As intimated last week, Mr. H. S. Dunning has resigned the management of the Windsor Hotel, a position which he filled evidently to the general satisfaction of its guests and patrons as well as of all those with whom he came in contact. The company are likely to go further afield before they find one as able.

—HALIFAX, N.S. is agitating the question of a summer carnival at an estimated cost of \$5,000. The City Council is asked to vote half this amount, and the citizens will provide the balance. The first week in August is the time chosen, and the chief attractions will include, military and naval demonstrations, yacht races, a garden concert, firemen's parade, etc.

—The capital stock of the Toronto Electric Light Co., has been increased from \$500,000 to \$700,000. The present shareholders are allotted the new stock at par, in the proportion of two new shares to five old ones. Sixty per cent. of the new stock is to be called in, and the balance of 40 per cent. it is proposed to pay off, by the surplus profits of the company.

—The assignment of Wilson & Ranahan, grocers, London, Ont., is announced. The business was started in '91, but Wilson



TELEPHONE 4241.

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

Ranges, Stoves,  
House Furnishing  
Goods.

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

**MONTREAL.**

2373-2375 St. Catherine St.

—Mrs. ROSE LETCH, a worthy widow of Ottawa who started a confectionery store in July '91, but changed in July '93 to the millinery business, has made an assignment.

—M. AUTIER, who has been keeping hotel at Valcourt, Que. for the last few years, now assigns with liabilities of \$4,400 and nominal assets of \$5,000.

—Two of the three Rogers Typographs (type-casting; type-setting machines) in use in this office are offered for sale at a greatly reduced figure.

—A. J. DAVIDSON, general store, Burnt Church, P.O., New Brunswick; is seeking a composition at 60c in the dollar, 40c cash, and his own notes for 20c at 4 months. He owes \$5,200 and has assets of \$3,200.

—ALPHONSE Douville of St. Jean Deschallons, in the summer of '92 was a clerk in a general store, but anxious to improve his position, started for himself with a capital of \$600, which apparently was not enough, as he has now assigned. He put up a large building last year, and this crippled him.

—A CITY tailor in a small way, named J. H. Lauzon, has assigned with liabilities of \$500, and assets about the same amount. He started in July '89 but failed in August '90; left shortly after for British Columbia, but returned and re-started in spring of '94 with little or no capital and with above results.

—DUSSAULT & DENNIS, a small Montreal plumbing firm, have assigned with liabilities of \$2,000, and assets of \$500. They were both practical men who commenced in the summer of '93 but were never credited with much capital.

**F. H. C. Mey Chain Belting Engineering Works,**

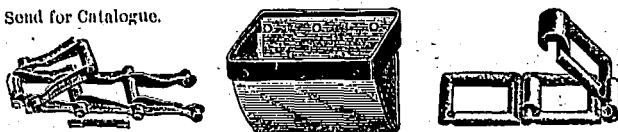
APPROVED APPLIANCES FOR

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.

**Mohawk  
Valley Cap  
Factory,**

Manufacturers of  
**Scotch Knitted  
Caps,  
Tam O'Shanters,  
Toques, Cloth Caps,  
All Styles Sweaters  
for Men, Women  
and Children, &  
Specialties in Knit Goods.**

OFFICE AND FACTORY: Park Ave., Broad, Catharine and Third Sts.,

— UTICA, N.Y., U.S.

What about your stock of Fish and Canned Goods during the Advents?

SEE OUR LIST:

**SALMON** in barrels and half-barrels. **HERRINGS** in barrels and half-barrels.

**LAKE & SALMON TROUT.**

CANNED GOODS of every description and of best known brands on the market. We have the greatest assortment ever offered on the market. See our prices.

**LAPORTE, MARTIN & CIE,**

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

Wholesale Grocers, MONTREAL.

**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
 ENGLISH  
 LONDON, THIBAUDEAU BROS & CO.  
 QUEBEC THIBAUDEAU FRERES & C<sup>o</sup>  
 FRENCH AMERICAN & GERMAN GOODS  
 JE DE DIE  
 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 eight. 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.**

died the year following, and Thos. J. Ranahan has since been the only partner. He was originally a grocery clerk, and Wilson was at one time of the firm Wilson Bros. in same line.

-**MR. DAVID BURKE** of this city, manager in Canada of the New York Life Ins. Co., is on a superintending visit to Halifax. It is hoped his many friends are guessing rightly in their inference that the sphere of Mr. Burke's usefulness as manager of the company in Canada is about to be extended from ocean to ocean.

-**AN AUCTION SALE** of a railway is certainly a novelty. Such however has been the fate of the Atchison, Topeka & Santa Fe Railway, which took place on the 10th inst. Only one bid was made, that of Edward King of New York, representing the reorganized company, and the property with its 10,000 miles of road, rolling stock, &c., was sold for \$60,000,000.

-**A PROPOSITION** has been submitted by some American capitalists to buy out the Montmorency Electric Light & Power Co., the Québec, Montmorency & Charlevoix Railway and the Québec Street Railway, amalgamating all into one company with a capital of \$3,000,000. A well known capitalist of Montreal is also said to be deeply interested.

-**THE PREMISES** just completed on St. Catherine street for Mr. J. J. Milloy's gentlemen's and ladies' fashionable tailoring establishment, together with the appointments, constitute what is probably the handsomest warerooms of the kind in Canada if not in Great Britain or the United States.

-**DANIEL B. STEVENS, F. W. Christie** and Wm. J. Ross, all of Toronto, with Georgina E. Stevens and Eleanor Stevens of Vancouver, have been granted letters patent, to carry on business as manufacturers and importers of surgical instruments and druggists' sundries at Toronto, by the name of The J. Stevens & Son (Limited). The capital stock is placed at \$50,000, divided into 500 shares of \$100 each.

-**FOR THE WEEK** ending November 30, '95, there were inspected at Fort William 1,365 cars of wheat against 869 for the corresponding week of last year. From the crop of 1895 to date, 13,988 cars have been inspected, against 12,700 cars, the total inspected from the crop of 1894. The shipments by water during the week were 1,592,015 bushels, and the approximate stocks in store at Fort William and Port Arthur, Dec. 1st, were 1,000,000 bushels against 487,616 bushels at same date last year.

-**SLOAN & SCOTT**, a dry goods firm of some 5 years' standing

# PURE OAK BELTING

The J. C. McLaren Belting Co.,  
 Montreal and Toronto  
 Tel. No. 363. Tel. No. 475

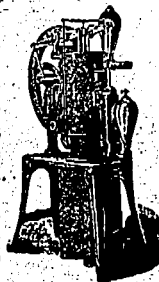
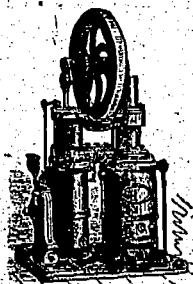
**ROBERT LINTON & CO.**  
 IMPORTERS OF  
**British and Foreign Dry Goods**  
 Woollens and Tailors' Trimmings a Specialty.  
**Canadian Woollens and Cottons**  
 from all the different mills.  
**No. 2 St. Helen St., MONTREAL**

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**

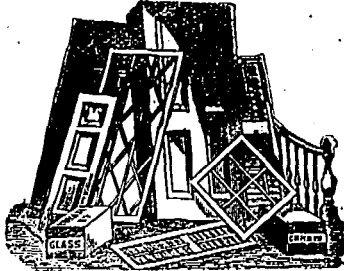
Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

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Agents for Crompton's Corsets.

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All kinds of Building Materials, Fittings for Banks, Stores, etc., a Specialty.  
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Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 21 and 26 oz. Sheet, Rolled Rough and Polished Plate Glass, Colored Plain and Stained Enamelled Sheet Glass, Painters' and Artists' Materials, Chemicals, Dye &c., &c., Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

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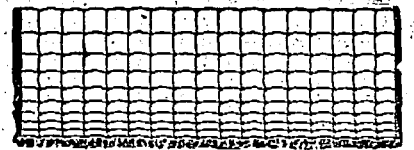
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**Curtain Stretchers!!**

WHOLESALE & RETAIL.

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

MONTREAL, CANADA.



**THAT FARM OF YOURS**

needs a good fence and the neatest and best fence is the PAGE. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.

The Page Wire Fence Co. of Ontario Ltd.  
WALKERVILLE, Ont.

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

at Nanaimo, B.C., have placed their affairs in the hands of an assignee. In February last they showed nominal assets of \$29,299.24, and liabilities of \$18,544.25, leaving an apparent surplus of \$10,754.99. For a time they also had a branch store at Wellington in the same province, and attempted rather too much for their capital. Both partners were originally clerks, and should have had a good knowledge of the country and its requirements.

—CHARLES SCHMIDT, baker and grocer of Toronto, has assigned for benefit of creditors. He was a baker by trade, and started in '81 with a capital of \$1,800. In the early winter of '94 he branched out as a grocer. He was always supposed to have a moderate surplus, and less than a year ago claimed to be worth over \$15,000. He carried considerable real estate, but subject to heavy mortgages, and the drain for interest has no doubt had much to do with his downfall.

—JOHN GREWAL, a grocer and baker in a small way at Brussels, Ont., has assigned. He has been in business for some years but hard up for a long time, and never credited with much means.—Samuel Foster, a general merchant of over forty years' standing at Chatsworth, Ont., has at last made an assignment. He was always an easy going man, and a poor collector, thus allowing any capital he ever had to be tied up, and for years past has always been reported slow pay.

—C. E. BALCOM, a jeweller of some 10 years' standing at Weymouth, N.S., has handed over the little he had to his creditors. He was never anything but hard up, and always reputed poor pay—A dealer in gent's furnishings at Pictou, N. S., George M. Talbot by name, has assigned. He proved unsuccessful once before at Springhill, N.S. as Talbot & Fisher and was out of business for a time but got restarted. He owes about \$5,000, and has preferred creditors for some \$600.

—THE assignment of Wm. Mooney, general dealer, Orton, Ont., is announced. He was originally a farmer but his mercantile career dates back some 14 or 15 years, at which time he had a few hundred dollars to the good. He has been hard up for some time, and his failure was not an unlooked for event—In March, '94, Thomas A. Knox started in the hardware business at Coldwater, Ont., with very little capital. His prospects were never considered bright, and the sheriff recently took possession, but he has since assigned. Prior to starting for himself he was manager for W. H. Manning of the same place, and in the same line.

—At a recent conference of steamship agents held in New York, steerage rates from Halifax and Portland, to Glasgow, Liverpool, and London, were advanced from \$16.50 to \$24.50, and a differential rate was granted the Canadian lines of \$2.50

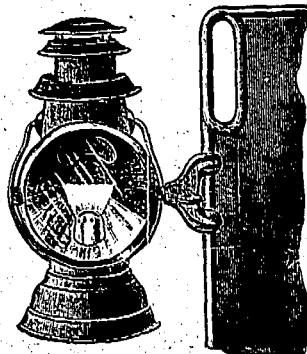
**LENOX SCOTCH CAP CO.,**

MANUFACTURERS OF

**FINE SCOTCH CAPS.**

Scotch Yachting, and of the Celebrated Tam O'Shanters, Seamless Knit Caps and Toques a Specialty.

—UTICA, N. Y.—



**"Dietz"**

**Tubular Driving Lamp.**

We make a Driving Lamp which will not blow nor jar out, and which throws a brilliant light two hundred feet or more. It sells well to those who want a lamp for use as well as ornament. Write for book to

R. E. DIETZ CO., 60 Laight St.,  
NEW YORK CITY

**STORAGE**

(FREE OR IN BOND)

**FINLAYSON & GRANT,**

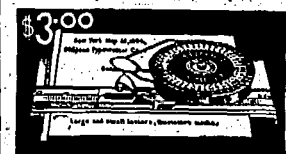
CUSTOMS BROKERS,

413 to 417 St. Paul Street, Montreal.

Bell Telephone 9087.

P. O. Box 684.

**The Improved Simplex Typewriter,**

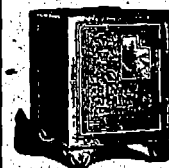


Having 34 characters, rapid and easy to operate, and quality of work equal to the best. Sent by mail or express prepaid on receipt of \$3.25. In hand-

some hardwood case, 60cts extra. Address

SIMPLEX TYPEWRITER CO.,

24 & 26 East 13th St., NEW YORK.



**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.



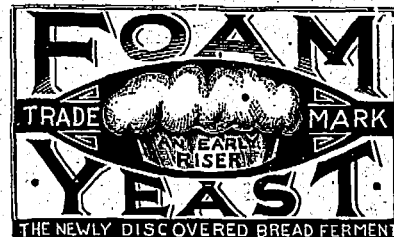
## West's Hand Tire Setter.

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 a light tire up to 1 1/4 x 3/8, 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 to 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.,

1 TORONTO, Ont.

79 Esplanade.

against the larger and faster steamers from New York. Taking this into consideration, and the difference in railway fare, it is now cheaper to go to Europe second cabin from Halifax, than steerage from New York.

—The retail druggists of Ontario are apparently alarmed over the cutting of prices by departmental stores. At a recent meeting held in Toronto, with an attendance of about one hundred and fifty druggists from all over the province, it was decided to form an association for the better protection of their interests. The constitution will provide for more uniformity in prices, also co-operation with wholesalers and manufacturers to prevent cutting. It will also endeavor to promote a more fraternal and kindly feeling among the members of the profession.

—Eight years ago Frank Allison a grocery clerk of Morrisburg, Ont., started on his own account. By January, 1892, he found himself owing \$2,400, with about \$1,100 to pay it with. He sought and obtained a composition of 25c in the dollar, and subsequently went out of business, but restarted in April, '93, with very small means. He apparently has had no better success, and is again offering 25c in the dollar, and intends trying his hand at something else.

—Notice is given of application for letters patent to incorporate the Taylor Company (Limited) with headquarters at Montreal, and a capital of \$30,000. The purposes for which incorporation is sought, are to purchase and take over the business of J. & H. Taylor, Montreal, also to manufacture and deal in all kinds of machinery, railway supplies, iron, steel and other metals. The applicants are John M. Taylor & Philip S. Ross of Montreal, Wm. H. Beatty and George Gooderham of Toronto, and George A. McLean of Pittsburg, Penn.

—Mr. Edward Chausse, who has carried on a small fancy dry goods business on Notre Dame street, city, has assigned with liabilities of about \$3,000, and assets representing about half that amount—Antoine Desjardins, hats and gent's furnishings, city, has responded to the call for an assignment. He has only been in business a short time, starting at Point St. Charles, but removing to Notre Dame street last spring, at which time he claimed to have a stock of \$1,300, with liabilities of \$1,000. This is now somewhat reversed, and the estate shows liabilities of about \$1,700, and assets of \$900. Before starting on his own account he was a clerk with his brother for a number of years.

—A Toronto druggist named S. M. Green, has assigned. He started in Jan. '91, as successor to G. K. C. McGregor, taking over his stock for \$1,800, paying \$1,000 cash, and short date notes for balance. This money was supposed to be a gift from his father. In February, '95 he claimed a surplus of \$2,200, with liabilities of \$1,000. His credit however has not been very good for some time, and in October last he gave a bill of sale to his wife covering the household furniture, etc. Keen competition and price cutting has no doubt been largely the cause of his trouble.

—Kirk's soap factory, Chicago, suffered fire loss to extent of \$50,000 Friday last. The insurance is remarkably spread, 158 companies being interested of which the Royal heads the list with only \$8,000. We mention this Chicago fire to inculcate a lesson: The *Inter-Ocean* says, "Captain Listman of engine company 11 was ordered home during the fire because of disobedience of orders, by which the fire gained great headway soon after starting. Listman was ordered to go with a line of hose to the second story. He went to the fourth story. Assistant Chief Musham saw the fire was gaining head way in conse-

## 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,

Tinners' Plumbers' & Steam Fitters' Supplies

Gas Fixtures,

LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

**SAMUEL, SONS & BENJAMIN,**

164 Fenchurch St., London, E. C.

Shipping Office: 1 Rumbold Place Liverpool Eng

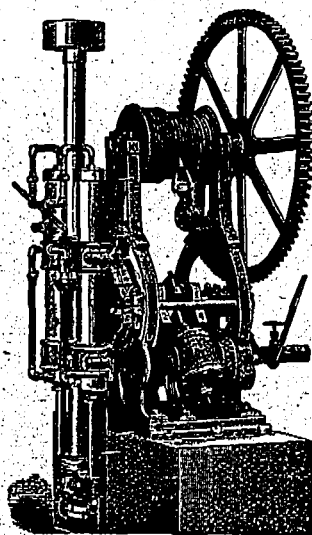


## MENEELY BELL CO'Y.,

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 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.

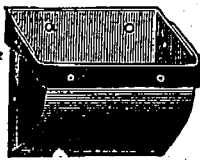
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1866.

## 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.



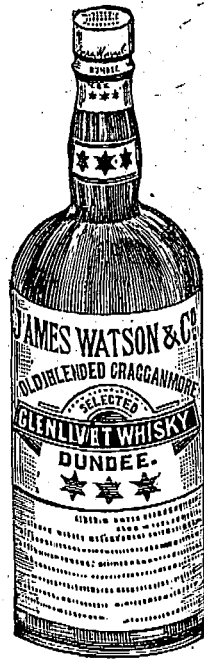
### ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by . . .

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

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.

quence and ordered the line of hose down and Captain Listman home."

—THE Harbour Board have been fortunate in securing the election of Mr. Hormidas Laporte, of the wholesale grocery firm of Laporte, Martin & Co., to succeed to the position of the late Ald. Hurteau in that body. Mr. Laporte is largely a self-made man, as all progressive men necessarily are, and in his case no one will find any fault with the architect. The new Commissioner entered the grocery trade at twenty, a quarter of a century ago. He has been a member of the Council of the Chambre de Commerce for seven years, President-General of the Alliance Nationale since its foundation and a member of the Board of Trade for some years. Mr. Laporte has always evinced a lively interest in matters relating to commerce and navigation, and his friends predict he will prove a valuable representative at the Harbour Board.

—THE assignment of Edmond Julien, manufacturer of shoes, Hedleyville, Que., is reported. His commercial career has been somewhat of a checkered venture. In the spring of '86 he started as a manufacturer of patent leather, with fair prospects, and a capital of \$3,000, but failed within a year, through accommodation paper given to a friend. He arranged with creditors however, and restarted, but in '88, was again in trouble through losses made on some shipments to England. Subsequently started in his sister's name, and branched out into boots and shoes. In 1892 he lost heavily by fire, but exhibited considerable energy, rebuilt his factory and in '93 got the business back into his own

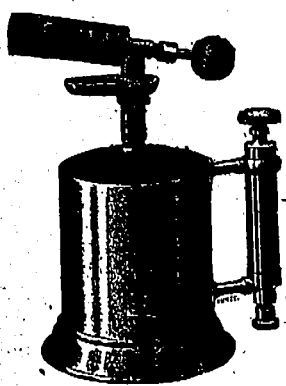
name. Last spring he showed a surplus of a little over \$6,000 but in September was granted a composition of 50c in the dollar, spread over a year. This he might have worked clear of, but he was a creditor in the failure of Pratt & West for \$2,000, and this evidently was more than he could stand, for he now assigns on a demand made by La Banque Nationale.

### THE PARKS COTTON MILLS.

Shareholders in the New Brunswick (Parks') Cotton Mills are anticipating a dividend with the early weeks of 1896, and we incline to the belief that they will not be disappointed. Mr. Parks, who has been visiting Montreal and the West lately, says his mill continues to give employment to about 500 hands. Notwithstanding the advance in cotton, most of the mills are selling cloths at usual figures—those based on the cheap prices for raw cotton of the last few years.

### CENTRALIZING INSURANCE OFFICES.

The New England department of the Northern Assurance Co. has been abolished and the company's agents in New England will in future report to the company's office in New York. The action was determined upon recently by the English manager of the Company. The chief clerks of the Northern's Boston office will be transferred to New York. The termination of the Northern's department in Boston is regretted by the street, for that city loses thus much prestige as an insurance centre. The



## "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.

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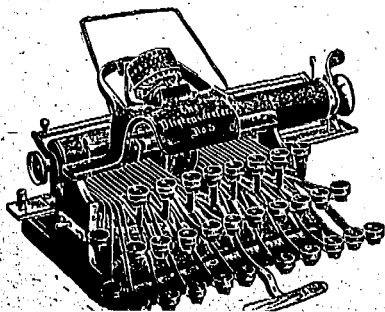
### Wonderful Typewriter.

64 Letters and Characters. Weight, Six Pounds.

PRICE, \$35.00. 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.

Royal is the only company left with its headquarters for New England managed in Boston. Consolidation goes on apace. In California the Royal and Norwich Union are separating after a partnership of sixteen years on the Pacific Coast. Simultaneously the dissolution is admitted in London of the pooling business of the Royal, Norwich Union, Queen and Royal Exchange, and with it the announcement that the Queen, all the capital stock of which is owned by the Royal, will go to the office of the latter. The Royal is anxious to have an independent agency in San Francisco and will gain it by the double change referred to. The Norwich Union cannot say for the present in whose hands the company will be placed there.

**AN ANOMALY IN FREIGHT RATES.**

Toronto manufacturers complain of the rates of freight charged them to the more distant points in the Dominion and elsewhere. A leading firm of safe manufactures say they can deliver safes in South Africa cheaper than in Halifax; while a leading agricultural implement representative says his house can deliver goods in Sidney, Australia, at a less rate than in Vancouver, B.C. A Toronto carpet house is also complaining of the inconsistency in rates between places far and near.

**A NEW ENTERPRISE.**

Among the new enterprises afoot we are glad to note that of the pressed brick and tile manufactory at Hawkesbury, Ontario. This enterprise was established quite recently with foreign capi-

tal by gentlemen from Brussels who have their offices and ware-rooms in Montreal under the management of the Comte Charles de Villers of the well known Brussels family of that name. The company have at present only some 15 men employed at the works, but they have some 8 feet of surface removed off 5 acres of the 15 acres purchased. The company are in the market for the purchase of engines and other machinery requisite for the works at Hawesbury which are to be energetically pushed forward next spring.

**THE NEARING SEASON.**

There are no indications of hard times in our streets beyond, perhaps, the appearance of the occasional tramp or sot who hangs about houses of refuge, national society rooms and the homes of free-handed clergymen and will not work however able. In cities and towns shop-windows and shelves are well supplied with luxuries for young and old while the city wholesale houses have had, and are still having, a holiday trade of favorable comparison. The approach of the season of "Peace on earth and good-will to men" finds our business men generally hopeful of the outlook, and ready to prove that 1895 has not been by any means a disheartening year by the freedom with which they purchase the alluring luxury or toy for each and all of those who constitute the family circle, or for those who, having "no place like home," appeal all the stronger to those who have, and whose endeavors in the race during the twelve months passing away have been rewarded with a goodly share of the prizes.

China Cuspidors, Tea Sets, Metal, Bronze, Piano and Table  
Toilet Ware, Fruit Jars, Lamps, Cutlery, Plated Goods.

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

... IMPORTERS OF ...

**China, Crockery and Glassware.**

... ALWAYS IN STOCK ...

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

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Offices and Sample Rooms, 338 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 ...

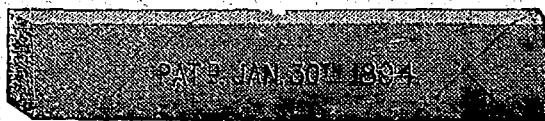
The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)

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

**ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS**

Good Agents  
nd 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,

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

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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.

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**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.



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, - - - - - \$10,000,000  
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.



**LANCASHIRE**

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto.

J. G. THOMPSON, Manager.

**WHOLESALE MEN**

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

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**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.

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**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 1½ 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 2½ 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**

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THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, DECEMBER 13TH, 1895.

THE DUTIES OF CITIZENSHIP.

The financial muddle into which the Council of this city has landed itself and its constituents is a scandal to the system of representative government. There is no record of any British or Continental city floundering in such a bog as our city fathers have got into, in

DECEMBER.						
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	26	27	28
29	30	31	::	::	::	::

the days when municipalities were governed, as they were years ago, before popular franchises were established. Civic mismanagement there was; "boodling" on a modest scale was not unknown; but the old time authorities' sins were those of omission rather than commission; they made few improvements, but they kept out of debt; the people had no votes, but they had no heavy tax bills. With reformed municipal government there came in an era of extravagance and debt which has put almost every city in Canada under heavy permanent liabilities for borrowed money, the interest upon which forms a leading feature in the annual local expenses and taxes.

Much is said, and frequently, of the burden of the Federal debt, but its annual incidence is light compared with that laid by the municipalities on rate payers who have a far more direct responsibility for their burthens than the electorate has for the national debt. This city for instance sends a less number of representatives and these less frequently to Parliament, than it does to the Council. Manifestly then the people have more direct control over local affairs, over expenditures for local purposes, than they have over Dominion matters. The more direct the action of the electors—the more frequently they choose their representatives—the greater becomes thereby their responsibility for what is due in their name. How then has it come to pass that, a commercial metropolis like Montreal, abounding with citizens of high character, business shrewdness, wide financial experience and a keen preception of the necessity of adjusting expenditures to income, has been spending so lavishly for some years, so regardless of its annual income, as to have piled up a number of floating debts which require two millions of dollars to liquidate? What is the secret of council after council spending year after year several hundred thousands of dollars in excess of current resources like a reckless, unprincipled, muddle-headed spendthrift? Is that a natural record to be expected of a city whose merchants and whose manufacturers are pre-eminent in Canada for business probity and ability? This question answers itself. The business talent so abundant in this city cannot have been fairly represented in our councils, for if it had had any dominance, the same financial principles which govern private firms and corporations would have kept any council from spending during its term of office, in excess of its income for that period. It is true such a policy is a breach of trust which renders those responsible for it personally liable for such over expenditures, but the law in this respect is a dead letter. Why? For the same reason that such financial recklessness is

ASSESSMENT SYSTEM.

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### 1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	100,000
Interest Income, annually, exceeds.....	\$ 135,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	3,633,000
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.

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possible, which is, because the citizens who are especially qualified to control the affairs of the city, do not discharge the duties of citizenship. Our most intelligent, experienced, and responsible citizens have stood aloof from civic affairs, leaving the councils to be selected and elected by those whose electoral powers are based neither upon mental, material, nor moral qualifications. The popular franchise is based upon a transparent falsehood, for it assumes that every voter is equally interested in the good government of the city, which is not only untrue but directly the reverse of fact.

A very large section of the voters have only a trifling interest in the city's being managed with economy, but a very great interest in having lavish expenditures kept up. The position is analogous to that of a mercantile establishment in which the clerks and workpeople would have a dominant voice in fixing the rate of wages and the numbers of employes, without the advice of those best qualified to judge such questions. But, surely, we need not prove that every one who shares in the advantages of city life is bound to take his share in its government? Civic government is a necessity: by whom then is it to be carried on except by the residents? To exercise a municipal franchise, to take a fair share in civic work, is no privilege; it is a very grave duty, which no citizen legally qualified can shirk without dishonor. For the most intelligent and capable of our citizens to ignore this common obligation is peculiarly scandalous, for by such action they transfer their powers to those who are the least intelligent and least capable of governing the city with wisdom.

Every vote withdrawn from its proper use in a municipal contest by a business man of repute, doubles the voting influence of some other citizen who is not equally qualified. If our most honorable and most able citizens decline to take any interest in civic elections, they thereby necessarily help in having a council elected which does not represent the honor and the ability of this city. That which a man can prevent he is responsible for. It is a logical deduction from this maxim that a very large share of the responsibility for the reckless councils which have got our financial affairs into such a tangle, rests at the doors of those who neglected their public duties by not taking

any interest in civic elections, or giving any return to the city for the advantages it confers.

We are not disposed with Roscommon to declare, "the multitude is always in the wrong," but it is mere common sense to affirm that, if city councillors, or the representatives in any one of the legislative assemblies or parliaments of the country, are elected by the more illiterate and thriftless and financially inexperienced classes, they are very likely to fairly represent them.

If the wise citizens will not work to secure representatives of their own class, and decline to don the harness of civic service, how can they expect their wisdom to be represented in the Council? If the expert, qualified engineer deserts his engine, is it likely that a mere stoker will run it with skill and prudence? Until those of our citizens whose financial experience and business talent take a more active interest in civic affairs, and discharge more faithfully the duties of citizenship, the mismanagement which has brought about the present crisis will be perpetuated.

#### AN ADDRESS ON LIFE INSURANCE.

Mr. James Sorley, Actuary and General Manager of the Pelican Life Office, Edinburgh, delivered an address before the local actuarial society on the 7th November, which he devoted to a sketch of the history of life insurance. Before the Romans retired from Britain a table of annuities was in use by them, for regulating inheritances according to Roman law. This table shows a knowledge of the "expectation of life" question upon which life insurance is based. Like other principles known to the ancients this remained dormant and unknown to later generations until it was rediscovered. The first known effort to frame a table of mortality from actual observations was made by Captain Graunt who gives details of the deaths from the plague in 1592, and other years up to 1636, compared with the total mortality and births. Readers of De Foe's "Journal of the Plague in London" in 1665, will remember the conversation of three men who discussed how they were to get away from danger, and the author's comments showing how all over the kingdom the rate of mortality was increased by fugitives from infected places, so that the tables of mortality were vitiated by so many dying of the plague whose deaths were classed as from ordinary ailments. At that time a system of life insurance was in vogue, based on a premium of £5 per cent for all ages, which was a mere guess as to the cost of insurance.

Halley, the Astronomer Royal, in 1692,—the same year in which the great Duke of Marlborough was disgraced—laid before the Royal Society a paper on, "The Degrees of Mortality of Mankind," by which he showed that the government was issuing annuities far below cost. He pointed out clearly how different was the "expectancy of life" in a man of 20 and of 50, and showed how a scale of rates could be calculated for different ages. To Halley then is due the honor of being the pioneer in actuarial work. In 1762 the Equitable Society introduced graduated rates for insurance on Halley's principle. But the call for life insurance was very limited, the demand being almost wholly for annuities and reversions, which were required almost exclusively by persons of property to secure a life income for some member of the family, the applicability of

the same principle for securing a provision for bereaved persons being hardly realized. In 1705 the Amicable Society was founded as "a perpetual Assurance Office." It ignored Halley's teaching by charging a uniform annual premium of £6 4. 0. per cent. with an entrance fee for all ages. After three years, when the membership had reached the full limit of 2,000 the sum of £10,000, the annual receipts, was divided annually amongst the heirs of those members who had died during the year. The scheme, as Mr. Sorley said, was a sort of inverse "Tontine," which would have divided a fixed annual income among the members surviving until the last surviving one got all that was left, so that the claim per member was large or small as the mortality of the year was light or heavy. Though founded rather on mutual benevolence than actuarial principles, this system gave a right of continuance until a claim should finally arise to which it conceded each member to be entitled, subject only to payment of the annual premium, which the paper before us says, "is far and away the most important feature ever introduced into the practice of life insurance." With all due deference however to so prominent an Actuary, we beg to point out that unless there was a succession of new members on a considerable scale to replace losses by death, the longer a member lived, and therefore the more money he paid in, the smaller became the sum coming to his heirs. A similar society was known to us, which dwindled down to only twenty members, and all old ones, whose death brought not one quarter of what they had paid in.

After dwelling on the right of continuance and of renewals, Mr. Sorley quoted another early writer as to the need of placing life insurance on a scientific basis. After Halley, a hypothetical table of mortality was published by Abraham de Moivre in 1725, who assumed that out of 86 persons born, one dies in each year until all are gone. The author gives the annual premiums for whole life insurance of £100 as devised by different writers, which we condense as follows giving the first, middle and latest ages:—

	Age 20.	Age 40.	Age 60.
Halley's Table, 1692, 6 percent.....	£1.11.11	2.19.8	5.19.4
De Moivre, 1725, 3 percent.....	2. 4. 6	3. 8. 0	6. 8. 2
Simpson, 1742, 3 per cent.....	2.11. 8	4. 2. 8	6.17.10
Stonehouse, 1754, 3 per cent.....	2.12. 9	4. 7. 2	7. 1. 0
Eq uitable, 1762, 3 per cent.....	2.15. 4	4.12. 2	8. 5. 2

The variations of the last four are not greater than in the current rates of existing companies. In those days there was no medical examination of applicants; this is quite a modern feature. The prevalence of such terrible epidemics as smallpox, the plague, cholera and typhus, was enough indeed to make medical selections of little value, as they upset all calculations based on averages, the most vigorous constitution being no safeguard against these pestilences. In 1636 for instance out of 23,350 deaths, 10,400 died of the plague; and as late as 1832 10 per cent. of the populations of several English towns was carried off by cholera. It is well known also that the mortality of places free from these epidemics was very greatly above the average long after "the plague was stayed."

In comparing then our wisdom of to-day in life insurance, with the ignorance and apathy of our forefathers we must in justice to them remember that the present system of life insurance, so firmly based on re-

liable tables of mortality, was impossible under such conditions as existed years ago. Mr. Sorley continues his historic sketch to a later date when the Northampton & Carlisle Tables came into use, in the discussion of which he enters upon algebraical calculations which we spare our readers. Mr. Sorley makes one remark which is open to criticism when he affirms that interest on its funds "although an important element, is not an essential factor in life assurance which would go on just as well if money yielded no return whatever." That is hardly so; the present contracts of life insurance companies have been calculated in view of an income from interest on investments, and they could not be "just as well" fulfilled were that revenue withdrawn. He foreshadows "a sharp rise in interest rates," although "a steady fall is going on in the rate of interest on practically all classes of investment to which insurance companies restrict themselves." What the "causes at work" are which promise a reaction to higher interest rates, Mr. Sorley does not inform us; without this information we may be excused disagreeing with him, at the same time we thank the President of the Edinburgh Actuarial Society for his very interesting paper.

#### THE CODE OF CIVIL PROCEDURE.

It was a boon to the English speaking people of this Province, as they entered Confederation, to become possessors of the laws under which they were governed, in their own language. This they had when the codification was completed in 1866, and the Civil Code as we now possess it came into force. The same commissioners who undertook the codification subsequently prepared the Code of Civil Procedure for Lower Canada, which was proclaimed law on 28th June, 1867. The growth of business within the Province has led to numerous amendments since then, and rendered the old methods of procedure rather intricate and unwieldy.

The special commission consisting of Attorney-General Casgrain, Judges Larue and Davidson, appointed in 1893 to revise the Code, have now submitted their third and final report, and while preserving the time-honored system in principle, of which we have reason to be justly proud, they have removed some antiquated provisions of the Code, and adapted it to present day requirements. They have sought to make it harmonize with the business conditions of the country—to facilitate and not retard the settlement of civil actions. To this end they seek to abolish the *Enquete* system hitherto responsible for much of the masterly inactivity of the Courts—simply reverting to the natural and ordinary course of public examination of witnesses, in other words bringing them face to face with the judge who is to try the case. Any one who has had experience of the *neglige* role of an *Enquete* will regard the reform as one devoutly to be wished for.

In attacking this procrastinating system the commissioners have earned the thanks of business men generally. The report goes much beyond the mere abolition of the *Enquete*. It substitutes the spirit for the letter in many details of procedure which were obviously too narrow, formal and technical, besides being most exasperating to any fair-minded lawyer.

Remedies in this direction will be duly appreciated by clients whose pockets have suffered from the carrying out of many an empty formality.

It is also of moment to know that the amendments to the Code will relieve suitors from burdensome costs in the matter of transcribing evidence. They will give the judges power to declare many matters not enumerated in the jurisprudence as coming within the scope of the Court. In the matter of summonses the judges are given greater powers. They can deal with defendants who fraudulently evade service, and are given additional powers as to the time and manner of issuance of a summons.

Exceptions to form of various proceedings cannot be urged as easily as hitherto, and actions upon bills of exchange, promissory notes and other private writings, whether negotiable or not can be based on the names as written upon the documents in question. Corporate bodies are sufficiently described when the writ contains their corporate name and principal place of business. In the case of ordinary commercial partnerships, whose principal place of business is outside the Province, and not registered therein, the writ need only state the firm name, and the situation of the principal place of business.

It occurs to us to remark here that where witnesses subpoenaed are ready to attend, and do attend court, but find their case adjourned from week to week, it should be possible to enact that the original summons should hold good until cancelled, and when the case is ready to proceed the attorneys may notify the witness without the intervention of the Court, and relieve the parties to the suit of the most unnecessary charge for a new subpoena on each occasion the plaintiffs' attorneys merely hope they may be able to proceed with their case.

In the matter of jury trials the amount entitling to procedure of this nature has been raised from \$200 to \$400. In forming the jury lists, we notice, that to better the chances of obtaining a jury, the names thereon are now to be 50 instead of 48 persons. As an ordinary panel contains 12 jurors, would it not be better to place 52 names on each list giving one chance extra to each panel?

Parties demanding a trial by jury are deprived of their rights unless they bring on the trial within 30 days—or unless the judge grants delay on application made within that time. Within fifteen days after the expiry of the delay the other party may proceed. If neither proceed the case falls back for proof and hearing in the ordinary manner. The judge may, at any time before verdict, of his own motion, or on application, strike out, add to, or amend, the assignment of facts which has been furnished him as essential to be laid before the jury, and in this way secure a more perfect trial. He can also nonsuit a plaintiff who has given no evidence on which a jury could base a verdict. It is important to remember that with a few exceptions which are specified the ordinary rules of procedure apply to summary matters.

In the matter of abandonment of property the Commissioners have rearranged and simplified certain proceedings, and have added an important rule enabling a curator or creditor to require a debtor to abandon property acquired since the original abandonment.

Amongst other wise amendments we particularly notice one which includes traders over 70 years of age within the operation of the abandonment clauses.

It is impossible at this writing to include in our purview the many improvements suggested by the Commissioners, but we have seen enough to justify the hope that when the amendments shall have come before the Legislature for adoption they may in the main be concurred in with all possible despatch.

Messrs. Cooke, Auge, and Panneton have bills now before the House, proposing amendments to several articles of the Code which we cannot review at the present time, but they are worthy of consideration. The Attorney-General, with Judges Larue and Davidson, have completed a most onerous task and deserve the highest encomiums of the Bar, and business community.

### THE FINER FURS.

A recent number of the London *Spectator* has an article under this caption which shows so thorough an acquaintance with the subject, that we need not apologize for placing it substantially before our readers: It seems as if not only seals, but many of the rarer fur-bearing animals, were decreasing so fast as to be already threatened with extinction for the purposes of commerce. The prices fetched by choice furs in the spring sales last held in London were in many cases the highest known; and though price is largely dictated by fashion, in the case of furs which are alike scarce and beautiful, it depends mainly on the "visible supply" in the warehouses. Now that London is the depot for the entire fur trade, both of Europe and America, the immense accumulation of skins stored up for the spring and winter sales affords complete data for calculating the annual decrease in the number of the choice furs, and the probable rate of extinction of the animals which produce them. Seal, sea-otter, silver-fox, blue-fox, and beaver are those which the evidence of costliness and scarcity marks as destined to disappear earliest. For the sales of next month the supply of seal-skins will be less than that of a year ago by sixty thousand. At the spring sales a single skin of the silver-fox fetched £170. The silver-fox has always been among the scarcest as well as the most beautiful of furs. Lord Milton and Dr. Cheadle, in their journey on foot across the Hudsons Bay territory, only succeeded in trapping *one*; and the skin of that was spoiled by a wolverine. But such a price is a "record" never before reached. Sable skins are on an average 30 per cent. dearer than last year, and the cost of chinchilla has doubled. The latter is hardly a "rare" fur, though it ranks among the most beautiful. But the chinchillas, though fairly numerous on the slopes of the Andes, where their silky coats were once woven into cloaks for the Inca Princes, are so diminutive that each skin affords only a few inches of fur. Sables were already so much in demand that there was not much margin for further appreciation. The finest Russian sables with the perfect "ashen" lustre, are now offered at as much as £45 "in the rough," and an equally beautiful and far rarer fur—that of the sea-otter—fetches, where the skin is perfect, almost any price the seller cares to ask, provided he can find a Russian, American, or Chinese buyer. The sea-otter is nearly twice the size of the common river-otter, and the fur,

without finishing or preparation of any kind, is more beautiful, as it is stripped from the animal, than the richest seal-skin, which has to be scraped, plucked of the long upper hairs, and then dyed, before it could be recognised as the beautiful object which the "finished" fur undoubtedly is. In the sea-otter's fur, the soft undercoat—the true fur—is as thick as that of the seal, and nearly twice as long, while the long outer hairs are as soft as a sable's tail, and often of a pale grey, which gives to the whole coat an appearance as of dark fur, slightly frosted over. The sea-otter's range was formerly from the Aleutian Islands to California, and its destruction will be deplored by naturalists no less than by furriers. The creature combines the habits of a seal with the intelligence and amusing character of the otter. When met in herds far out at sea, they are commonly seen swimming on their backs; they even eat their food lying in this position on the water, and nurse their young ones on their chests between their paws, exactly as a South Sea Island mother swims with her baby in the water. When swimming in this attitude, they even shade their eyes with their paws when the sun dazzles them. Now they are so rare that the sight of a single otter swimming out at sea is a signal for a fleet of Aleutian boats to set out for its capture, and the poor beast is hunted till it can keep below water no longer, and allows itself to be speared. From the whole area of the North Pacific in which these pelagic animals are found, the supply of sea-otter-skins during the past year was only one thousand and fifty-six. For six years it has steadily decreased, at the rate of five hundred skins a year; and it is probable that in a few years' time the creature will only be seen in the collections of naturalists. The skin of the Antarctic seal, the richest and thickest of all seal-fur, is even rarer than that of the sea-otter. The herds which Mr. Weddell found in his lucky voyage almost to the South Pole in 1823, seem to have been exterminated on the South Orkney and South Shetland Islands. In 1892, eight hundred and thirty-four of these precious skins were brought to London; in 1893 only forty-five. In 1895 none were obtained, and none are as yet "advised" for the great winter sale in December. Southern seals are brought in small quantities from the Lobos Islands and Cape Horn, but they have not the splendid fur of the true Antarctic animal. Recently two ships appeared in the London Docks, fresh from an Antarctic voyage, with sealskins for sale. Some excitement was caused in the belief that these were true fur sealskins. But they proved to be only "hair-seals," which have the long fur only, without the thick undercoat; and were suited for little besides tanning into leather. They are a favorite for the policeman's winter cap in Montreal.

The costliness of choice furs is not due either to caprice or to mere rarity. It arises largely from the intrinsic merit of the furs themselves. Their warmth, softness, richness, and colour excel in each case that of the commoner varieties which resemble them. This superiority seems constant in whatever uses the fur is employed. Russian sable, for instance owes its warmth and gloss to the fact that the longer hairs, as well as the under fur, are absolutely uniform in size and "section." Thus the sable tail makes a perfectly proportioned natural pendant to the skin when used as a cape, and the whole skin has the unity of a manufactured fabric, with the other qualities only found in na-

tural fur. This pre-eminence of sable fur gives it a value in the most minute quantities. The longer hairs or surplus pieces of the fur are carefully saved, and made into the best paint-brushes, which always "keep a point," and in the colour-men's catalogues the price of these brushes is only approximately fixed, and varies according to the price of sables. Sealskin and beaver fur are not only softer but warmer than any of the furs which, at first sight, seem to approach them closely in colour and texture. Hare-skin can be clipped and dyed so as to resemble sealskin; but even if lined with wool it does not approach the pelagic fur in warmth or in lustre. The wonderful fineness of the under-fur of the seal causes it to hold minute quantities of air in the infinitely small interstices between the hairs; and while the air enclosed is warmed by contact with the body, the fur is a non-conductor to the cold from without. Beaver, for the same reason, is warmer and softer than "nutria," the fur of the South American coypu, a beaver-like rodent, which, being an inhabitant of warm climates, has a less deep coat, and one less thickly coated with the inner down. This natural grading of furs of allied species finds an appropriate use in the manufacture of fur garments. Sealskin or beaver-skin make a robe by themselves, but the lighter and less warm kinds are best adapted for combination with woven cloth. They are "lining furs," and the double layer of fur and cloth is sufficient to resist the lowest temperatures of England or Central Europe. The use of fur-lined overcoats marks the line of medium winter temperature, as surely as the "all-fur" pelisse does that of hyperborean cold, whether used by the Russian noble or the Eskimo or Samoyed. In Hungary, Northern Turkey, Austria, and Germany, the fur-lining has been common wear for centuries. In England, partly from fashion, partly from the unusually low temperature of the last few winters, it is now almost as common with the well-to-do, though the poor have not yet discovered, as has the Russian moujik, that a sheepskin-coat, with the wool inside, is warmer wear than the stoutest frieze or duffel. The combined lightness and warmth of the lining-furs, such as squirrel, hamster, musk-rat, and nutria, in combination with fine cloth, is now appreciated. A coat lined throughout with the latter beaver-like-fur, with beaver collar and cuffs, need not weigh more than  $7\frac{1}{2}$  lb., and though loose and light, is a perfect defence against the lowest temperature or the coldest winds of an English winter.

There is no present prospect of scarcity of the useful, less costly furs. But the choice furs are something more than useful; they are among the highest forms of luxury, and their disappearance would mean the loss of a unique form of gratification, partly æsthetic, partly sumptuous. Regarded merely as wraps, furs add an exhilaration to the sense of warmth which no other means can give. But the mere touch of the finest furs is a physical pleasure. No woven material, not even velvet, produces such a sense of richness and comfort by mere contact. There is a suggestion of sumptuousness and repose even in the silence of those deep furs which adapt themselves, without sound and without resistance, to the movement of the wearer. Add to this the beauty of tints and lustre, and the wonder is, not that the scarce furs are costly, but that they should not be more costly than they are. If furs were

not perishable they would be as precious as gems. We cannot manufacture a substitute for the choice furs, even by the perfect processes which convert the cocoon of a moth into silk plush. But it does not seem impossible to breed fur-bearing animals in sufficient numbers to maintain a certain average supply. Most of the finest skins—sable, ermine, chinchilla, martin, and mink—are those of small animals, either rodents or carnivora, and therefore easily fed. Mink-breeding has been tried, and failed because the fur of those kept in confinement was of inferior quality. But there seems no reason why the sable, which is as prolific as the ferret, might not be bred in Siberia, or why the chinchilla, which produces from six to ten young in a litter, might not be domesticated like the rabbit on the dry slopes of the Andes. Bear-farms are already an institution in parts of Russia, and the Chinese of Manchuria rear thousands of richly furred dogs, whose skins are sold for high prices at Moukden. Angora rabbits are bred in tens of thousands, not for their skins, but for the fur itself, which is clipped, and sold for manufacture. "Persian lamb" is obtained from a domesticated animal kept not to produce food or wool, but for the skins of the young lambs. But no sheep's wool is, properly speaking, "fur." It has not the under-hair, with barbules like feathers, which gives to fur its essential qualities. In the case of true fur-bearing animals in domestication, such as the cat, rabbit, or dog, the modification in the coat made by breeding for its improvement tends to lengthen the fur, not to thicken the "pelage" below. On the other hand, domestic dogs have finer coats than the wild dog, though not than the wolf. The preservation of such a specialised natural product as ostrich plumes by the domestication of the wild species is *prima facie* far more unexpected than the profitable breeding of a prolific and quickly growing animal like the chinchilla, or the ferret-like sable and mink.

#### FROZEN HERRING.

A correspondent of the *Fishing Gazette*, writing from Gloucester, Mass., says the frozen herring fishery will be prosecuted this winter as vigorously as usual. The fleet comprises fifty vessels of large tonnage, which will be increased later on to about seventy-five. Besides, five vessels have sailed for cargoes of salt herring which it is intended to use for smoking. As the skippers hire Newfoundland fishermen, together with their boats and nets, to catch them, it is thought there will be no change in the Treasury ruling, by which they enter United States free. The past few years the frozen herring traffic has not been a very remunerative industry, and scarcely a firm that engaged in the business came out whole. The first frozen herring ever brought from Newfoundland to the United States was in 1857. The receipts the past few years have reached nearly 40,000,000 of the fish in count. These herring are of a better and more desirable quality than those caught on more southerly shores, hence they are much sought after as an article of food. New York, Philadelphia and Boston are the principal places of distribution, as well as the great consuming centres, and nearly three-quarters of the total receipts are disposed of at those places.

Boston has a very large trade in frozen herring, and it is nothing unusual to see a half dozen vessels discharging at one time at that port. Although the fish men there do not invest any money in the business, they have formed a company, and as soon as a vessel is reported at Gloucester arriving from Newfoundland, an agent buys the cargo and the

craft is ordered to Boston to discharge. It is said that the Boston Herring Company made \$75,000 last winter in the purchase of herring brought from the British Provinces by Gloucester fishing vessels. Boston is the great herring mart, and from there they are shipped all over the country. Even New York uptown fish venders who do a small business, and there are many of such concerns will send their orders to Boston for goods rather than go down to Fulton Market for them. The reason given, it is said, is that in Boston they get a supply on thirty days' credit, while at New York it is cash on delivery.

It is now said that the Gloucester owners who furnish the vessels, men and money to carry on the frozen and salt-herring business will form a company this winter and conduct the business as it is done in Boston. It is alleged they will hire a berth at some wharf in Boston, where the vessels will be placed and the fish sold, as is done by the Boston Herring Company. If these commission and fish men can make money in this business without investing a single dollar, there is no reason why our own people may not profit by the lesson.

We have given thus much space to the communication in the belief that it may contain some useful hints for Canadians.

SUGAR BOUNTIES AND PRICES.

The problem which Germany has taken up of promoting the export of beet-sugar from that country by multiplying the bounties on that product is likely to fall short of practical solution. A tax expected to yield nearly \$8,000,000 a year is to be laid on the importation of sugar to that country, and of this amount \$5,000,000 is to be expended in nearly tripling (from 1.28 marks to 4 marks) the bounties on the home-grown article. It is feared in many quarters that the stimulation will be excessive and that over-production must result. The amount grown on each farm must be fixed by government inspectors; any sugar produced in excess of that will be specially and heavily taxed, and the proceeds applied to make up for any deficiency in the bounty-fund. It is believed by the opponents of the scheme that the price of sugar in that country will be advanced some 30 per cent. while the exporting facilities will be greatly increased, as the bounty must enable the farmers to sell cheaply to exporters. This is protection run riot.

The Bill is to take effect on the 1st of August next. Of course, there is some doubt as to whether the Bill will pass the parliament, but should it do so the effect would be a considerable advance in the prices of sugar in the markets of that country. We are beholden to the *Economist* for the following table of lowest prices for raw sugar on record in Germany, the mark being valued at about 23 cents:—

	Marks.
January, 1895.....	17.05
" 1894.....	24.75
" 1893.....	28.30
" 1892.....	28.52
" 1891.....	24.54

The price in January this year is said to be under the cost of production, which is assumed to be 19.20 marks, not taking into account the interest on capital, and other items in the conduct of a sugar manufactory. It is claimed by the correspondent of our exchange, that to make sugar a paying business a price of 23 to 24 marks per 100 kilos is necessary. Since January last the price has been improving; in October it had risen to 22 marks. The sugar production in Europe presents the following record:—

	Cwts.
1894-5.....	48,100,000
1893-4.....	38,500,000
1892-3.....	34,100,000
1891-2.....	34,000,000
1890-1.....	37,000,000

The annual increase of the world's production is calculated

at about 4 million cwts., whereas the annual increase of consumption is only about 2½ to 3 million cwts. Germany exported in 1894-5 about 10.4 million cwts. of sugar, an increase of about 40 per cent. as compared with the year 1893-4. The financial features presented by the bounty Bill are as follows:—

Total production of sugar.....	Cwts.	14,000,000
Consumption.....	"	6,000,000
Exports.....	"	8,000,000
Yield of the sugar tax.....	Marks.	120,600,000
All deductions made, the amount free for the export bounties will be.....	Marks.	34,604,000

The taxes paid by the German refineries footed up 3½ million marks. The remainder of the bounty, which is altogether about 34 million marks, is to be taken from the consumers in that country. The yield of the sugar taxation the Treasury would be about 93 million marks.

The attempts made about a year ago to introduce so-called refined sugar into Canada from Germany proved a failure, but the new bill foreshadows further efforts of the kind. It is not likely however that the world will submit tamely to such treatment, and our neighbors have such a thing as a *surtax* to employ, when deemed desirable. It may not be untimely or out of place here to refer to the price of refined sugar in this city and New York. Our Canada Sugar Refinery granulated which, because of its quality, would sell in the English market for 2½ more than the domestic article, is selling here to-day at 4½ to 4¼c against 4½ to 4½c in the city of New York.

HOLIDAY GOODS.

Each succeeding year there appears to be a growing tendency on the part of retailers in almost every line of business to cater more attentively to what is known as the holiday trade. The season is now well under way, and the display is probably more attractive than that of any previous year. Fastidious therefore must be the person who cannot make a selection out of the great variety offered. One noticeable feature on the part of shoppers is the desire to obtain articles of a useful and substantial as well as ornamental nature. Generally speaking the cheap trashy goods have had their day, and a demand now exists for a better, more useful and durable class of wares. For the little folk, toys of course are always to the front, and the offerings of "Santa Claus" this season are larger and more varied than ever. Mechanical toys are certainly the favorites, and they are to be had of almost every conceivable design, many of which give proof of great ingenuity in their construction. Of dolls particularly can this be said, and we now have the walking, talking, crying and sleeping doll—all faithful representations of the living model except perhaps as to size. Iron and tin toys not of a mechanical kind are also good sellers, and while the first cost may be greater, their durability is a strong recommendation.

Coming to the articles more adapted to the requirements of older people, a number of novelties are submitted in the jewelry line, such as manicure sets of different design, umbrella and bicycle tags, boa holders, purses, card markers, muff-holders, belts, opera chains, and many other attractive novelties. The dry goods houses proper are also making a strong bid for this class of custom, and in their domain an almost endless variety exists which space will not admit of enumeration, and which must be seen to be appreciated. The druggists and stationers too follow suit, the dealers in hardware and other lines also exhibit a number of novel and useful articles all apparently anxious to catch the passing breeze, and swell their sales from a source which in the aggregate must represent a good round sum and with commensurate profits. We notice that the old established house of the Nelsons, the first to cater to the trade in all lines of holiday goods in a wholesale way, bringing as it were the factories of Europe and America every year to our very doors, and that all the year round, still maintain their time-honored prestige.

SMUGGLED PAPER.

The importation of paper for the lining of butter-tubs, &c., has been giving some trouble to the Customs Department lately. This class of paper, which is worth probably from 15 to 16c a pound, has been entered at a price which would make a Flemish or a Normandy butter-man jump with joy. But we must postpone further particulars.

—The entire community will sympathize with Mr. James Crathern (Crathern & Caverhill) on the death of his son John Caverhill Crathern (age 28), whose health had not been of the very best for some years. "Jack" Crathern endeared himself to everyone with whom he came in contact; indeed it is not too much to say that he was a universal favorite.

—THE resignation of Hon. Clarke Wallace, Controller of Customs, Ottawa, will furnish subject for political discussion for days to come. Uneasy lies the head that presses a prime minister's pillow these times when governments which have labored for years under an unwieldy majority, become uncomfortably nervous over the disaffection of a supporter or two whether from Quebec or Ontario. The Controller is however, a man who must be reckoned with—a host in himself.

—THE principal Canadian creditors of Samson, Kennedy & Co., Toronto, (whose suspension we noted last week), met in the Windsor Hotel here yesterday. Receiver E. R. C. Clarkson of Toronto, who is accompanied by lawyer Thompson of that city, was instructed to continue stock-taking and sell the same *en bloc*. The list is a long one and occupies three close pages of foolscap. It is feared the estate will turn out poorly and yield but a rather small fraction in the dollar to the creditors.

—S. R. PARSONS, an old and well known furniture dealer of Montreal, has assigned. He came here from Bowmanville, Ont., in 1866, and for many years did a leading business in the better class of goods. Keen competition from younger and perhaps more progressive houses, coupled with continued ill-health for some time past, have in a great measure contributed to his stoppage. He owes about \$13,000.

—WM. JOHNSTON, an uptown retailer of hardware, Montreal, has responded to a call to assign. He started in the spring of '90 with a capital of \$1,200. In December '94 he left the city rather suddenly over a matrimonial difficulty, but after a time returned and arranged an extension at 3, 6, 9 and 12 months, three payments of which he met. He only owes about \$1,200, and stock it is claimed will foot up \$1,500 to \$2,000.

—JOHN R. RATTENBURY, gents' furnishings, Kingston, Ont., who has been in business there some 15 or 16 years, has transferred his estate to a local assignee for benefit of creditors. He inherited a small patrimony from his father, which was increased by his mother's death some two years ago. His business was never a large one and always conducted on a limited scale.

—AN anomaly in trade is pointed out by a correspondent. The auctioneer pays his \$50 a year license but no business tax; although selling almost everything from a towel to a carpet and from a base-ball bat to a billiard table.

—AMONG the minor failures to be noted for the week in the Province of Quebec, are Theodore Dupuis, general store, St. Thecle.—R. Guilbault, cheese-maker and general dealer, St. Marcel, and Norris & Co., dry goods, Montreal.

—MOTT & ROBESON, grocers at Athens, Ont., and A. J. Snyder, carding mill at Wyoming, Ont., have assigned, as well as S. J. Sheridan & Co., general storekeepers of Oakwood, Ont.

—THE liabilities of Wm. Dagg, printer, city, are \$10,867 of which half is to his wife. The plant, owned by John Wilson, was merely leased to Dagg.

LEGAL RECORD, &c.

WRITS ISSUED, PROVINCE OF QUEBEC.

December 4.

Montreal—W. Johnston vs. T. Bastien et al, \$1,000; Bank of Nova Scotia vs. G. Bisson, \$456; W. R. Miller et al vs Canada Coals & Ry., \$600; Miss F. Lauzon vs. Canada Eng. & Litho. Co. (dmg) \$500; P. Dansereau vs. Jos. Dupont, \$250; J. Grace vs. H. Goodrick, \$380; L. Baire vs. T. Jarry, \$275; C. W. Lindsay vs. J. Mills, \$350; Sarah J. Cass vs. W. A. Murray, \$3,298; Cle D'Approv. Aliment vs O. Paquette, \$450; N. Perodeau vs. W. J. Smythe, \$520.  
St. Adele—J. O. Villeneuve vs. H. B. Lafleur, et al. .... 650  
St. Anne de Bellevue—J. Virtue et al vs. W. A. Reburn. .... 259  
St. Cunegonde—J. L. Morris vs. Dme J. Howley ..... 3,720  
St. Eustache—Cie Approvisionnement Alimentaires de Montreal vs. O. Paquette, \$450.  
St. Francois, I.O.—P. Paquet, Sr. vs. X. Lepage ..... 280  
St. Polycarpe—Dme Marg. Joassim vs. A. Daoust ..... 610

December 5.

Levis—N. Blais vs. Ed. Mercier et al ..... 478  
Longueuil—D. Morrier vs. E. C. Lalonde ..... 1,000  
Outremont—J. Grocier vs. Hy. Goodrick et al ..... 380  
Montréal—Dme. M. L. A. Boyer, esql. et al vs. G. Lafranchise, \$2,070.  
Quebec—A. Martineau vs. La Banque National, \$20,000; A. Charlebois vs. J. T. Ross et al, \$15,000; D. Renaud vs. E. Sylvain (contested), \$500.

December 6.

Cote Visitation—Dme. M. L. A. Boyer vs. Geo. Lafranchise, \$2,070.  
Montreal—T. A. Evans vs. J. L. Barre et ux, \$7,800; Banque Nationale vs. A. Hetu, \$661; J. Robertson vs. J. McConiff et al, \$5,257; P. Lebeau vs. Dme. H. Ricard, \$781.  
St. Anne de Bellevue—W. G. Henderson vs. W. A. Reburn, \$3,500.

December 9.

Hamburg—E. J. Price vs. Hamburg Amer. Packet Co. .... \$1,050  
La Jeune Lorette—A. Charlebois vs. Theo. Hamel et al, \$704; A. Charlebois vs. Theo. Hamel, \$842.  
Montreal—O. Laganriere vs. A. Bordua, \$1,578; E. Parent vs. J. Wiggins, \$830.  
St. Valier—J. E. Blois vs. Marie C. Blois et vir ..... 267

December 10.

Montreal—J. Pouliot et al vs. Geo. Bisson, \$337; A. L. Kent vs. P. E. Lamalice, \$678; Hon. L. F. R. Masson, esql., et al vs. C. O'Connor, \$421; A. W. Nuttall et al vs. N. W. Smith, \$261; G. B. Burland vs. T. Valade, \$5,250.  
Quebec—Marie M. Brulotte vs. A. A. Cantin ..... 303  
St. Jean Deschailions—Max. Audet ..... 374

WRITS ISSUED, PROVINCE OF ONTARIO.

December 4.

Ekfrid—H. McLean vs. Jos. Mitchell et al ..... 357  
Guelph—J. Haskill vs. John Lyons et al ..... 500  
Hamilton Tp—G. Simpson vs. Mrs. D. McKinlay ..... 265  
Paris—Knox, Morgan & Co. vs. J. Schaffer, Sr. .... 420  
Toronto—Peoples L. & D. Co. vs. I. J. Beamer, \$3,571; I. Henry vs. T. M. Hennessey, \$704.  
Wallaceburg—Carling B. & M. Co. vs. Jas. Murphy .... 262  
York Tp—W. Harris vs. R. T. Arnold ..... 375  
New Rochelle, N.Y.—A. Buntin vs. Jno. Fair ..... 2,002

December 5.

Blenheim—C. R. Atkinson vs. J. K. Morris ..... 325  
Edwardsburg Tp—S. H. Guest vs. Wm. Millar ..... 261  
Finch Tp—P. Chambers vs. J. Moran ..... 261  
Fitzroy Tp—P. Spence vs. H. Kigore et ux ..... 2,750  
Hamilton—Morphy & Millar vs. Isabella Moore ..... 260  
Knapp Creek, N.Y.—D. B. MacLennan et al, exrs vs. Flora & J. H. McDonald, \$600.  
Mara Tp—R. Gilmour vs. A. J. Purdie et al ..... 7,182  
Toronto—E. B. Bingham vs. J. A. & F. A. Despard, \$251; E. R. C. Clarkson vs. Chas. Pringle, \$814.

December 6.

Cramahe Tp—Imperial Bank vs. E. Gould ..... \$ 256  
King Tp—A. Cassels vs. Eliza J. Irwin ..... 515  
London—J. Labatt vs. T. D. Hodgins et al ..... 3,536  
Oil City & Petrolia—Smith & Chimie vs. J. W. Logan & C. R. Wilson, \$422.  
Toronto—J. R. Strathy et al vs. Eliza S. Farley et al, \$263; Elzth. Bauer vs. G. Godike, \$476; L. Strasburger Sons & Co. vs. E. M. & I. M. Kallmeyer, \$286; G. C. Biggar to R. Petman, \$589; C. L. Marshall vs. S. Stewart, \$200.  
Toronto Junc—Can. Sav. L. & Bldg. Assn. vs. W. P. & A. Jones, \$346.  
Whitchurch Tp—Standard Bank vs. D. Clark ..... 450

December 9.

Dorchester N. Tp—Martha Walker vs. F. Walker ..... \$ 640  
Lindsay—W. Jordan vs. D. Eagleson \$838; Perkins Ince. Co. vs. Graham & Co., \$371.  
London—Carling Brew. & Malting Co. vs. R. J. Smith et al, \$378.  
Malahide—W. Warnock vs. I. J. Van Veigor ..... 309  
Monaghan N—J. J. Lundy vs. D. & Margt. Doig ..... 937  
Moore Tp—Bank of Commerce vs. Alex. Brown et al ..... 608  
Peterboro—La Bank Nationale vs. C. H. Hibbard ..... 617  
Rawdon—W. N. Cook vs. Evergreen Cheese Factory .... 481  
Thurlow—F. McNider vs. Jennie R. Ross ..... 5,000  
Toronto—J. Chisholm vs. Christina Allan, \$1,350; E. R. C. Clarkson vs. M. Dwan, \$2,430; Dominion Bank vs. N. Nightingale, \$1,440; M. Michaels vs. E. Sullivan, \$2,350.  
Verulam—J. McLennan vs. T. & Mary J. Junken ..... 1,336

December 10.

Berlin—E. Hughes & Son vs. D. Hibner & Co. (Dis.) .... \$1,314  
Inwood—D. Coughlin vs. A. T. Warner ..... 288  
Minneapolis, U.S.—Sarah H. Moore vs. J. B. Moore ..... 829  
Murray—W. H. Biggar vs. A. Gould ..... 324  
Muskoka—Waterous Engine Works Co. vs. Baker Lumber Co., \$361.  
Toronto—E. A. Elgie vs. R. B. Elgie, \$5,715; G. Elliott vs. A. Pardoe, \$6,095; J. Elliott vs. A. Pardoe, \$4,057.  
Wolford Tp—Lucy A. Church vs. Mary & A. Willoughby. 3,570

WRITS ISSUED, MANITOBA.

December 6.

Douglas—North Brit. Can. Inv. Co. vs. W. R. Boles ..... \$ 881

December 9.

Winnipeg—Gault Bros. & Co. vs. M. Ripstein & Co. .... \$1,253

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

December 4.

Clifton E—J. Blaulne agt. N. Bouchard et al ..... 260  
Compton—G. Beland agt. L. Beland ..... 308  
Montreal—J. F. Townsend, esql. agt. W. Clendinning, \$3,020; J. O. Dupuis et al agt. Marie E. Desaulniers et al, \$396; W. Gale agt. H. P. Hartland, \$321; L. H. Davidson et al agt. L. Huot, \$394; A. Demers agt. Montreal Steam Laundry Co., \$500.  
Richmond—R. C. Jamieson agt. Richmond Water & Power Co., \$450.



Port Arthur—A. Guerrard to H. Servais ..... 844  
 Seaforth—Edw. Dawson to W. Adams ..... 512  
 Simcoe Co—Georgian Bay Box & Planing Mill Co. to A. M. Wastell, \$3,000.  
 Sault St. Marie—Mrs J. L. Kuderling to Sault St. Marie National Bk, \$503.  
 Toronto N—Wm. Brunskill to G. J. Foy, \$843; Wm. Brunskill to Dom. Brewery Co., \$988.  
 Toronto—S. & Constance Waugh to J. T. Underwood.... 3,286

December 5.

Albamarle—Edw. Brooks to G. W. Ames ..... 3,000  
 London—Thos. Jeffries to O. R. Brener ..... 1,000  
 Ottawa—D. & Emma Tasse to E. Tasse ..... 500  
 Warton—S. Fielding to J. H. Fielding ..... 500

December 6.

Almonte—Anne E. Abernethy to J. McDonald & Co. .... \$5,733  
 Brockville—F. B. Colcock & wife to Brockville Times Pub. Co., \$5,082.  
 Caledon Tp—J. & Mary McDevitt to Farmers L. & S. Co 570  
 Easthope N—R. J. Rose to Sophia Rose ..... 1,050  
 Guelph—W. H. Sanders to G. Sleeman ..... 1,917  
 Hamilton—Hamilton Granite Wks. to Hurd & Roberts... 5,178  
 Toronto—J. D. Tyrrell to W. Irwin, \$917; M. Beber to M. Mehr, \$600; H. Patchell et al to T. Crashley, \$2,100; H. Bell to O'Keefe Brew. Co. \$2,200; H. Bell to W. Adams, \$1,100.  
 Toronto N—W. H. Minns to L. Reinhardt ..... 750

December 9.

Hamilton—W. H. Gray to R. T. Watson ..... \$ 596  
 Lindsay—Jno. Makins to G. H. Bertram ..... 4,400  
 Norwood—P. L. & B. McGregor to J. B. Pearce ..... 530  
 Parry Sound—E. J. Taylor to Louisa Jefferson ..... 900  
 Peterboro—W. W. Armstrong to Mulholland et al ..... 845  
 Stouffville—O. Forsythe to J. G. Martin ..... 750  
 Toronto—G. R. Harper to Jane Somers et ..... 916  
 Wallaceburg—Chester McGregor to J. McGregor, \$1,225; Thos. Neelands to Mrs. M. I. Kennedy ..... 554  
 Windsor—J. A. Major to D. Dougall ..... 2,985

December 10.

Acton—Wm. Gripps to R. B. Cook ..... 600  
 Brantford—D. Forbes & wife to R. S. Dunlop & Co., \$1,381; J. A. Johnson to G. H. Stevens, \$1,000.  
 Mount Forest—Smith & Colfas to J. A. Halsted ..... 877  
 Ottawa—Josephine & Urgele Ricard to Elzth. S. Henderson, \$1,350.  
 Percy—G. S. Kinkle to Freehold L. & S. Co. .... 1,742  
 St. Catharines—F. A. Bralt to E. McArdle, \$1,505; Rogers & Welch to H. E. McElroy, \$2,600.  
 Toronto—Eliza B. Cheyne to W. E. Sanford Mfg. Co., \$916; Mrs. Minnie Reid to J. B. Reid, \$1,070.  
 Toronto June—Mary J. Edgar to Annie Edgar ..... 950  
 Warton—J. E. Miller to D. Porter ..... 500  
 Windsor—E. J. Ryall to Walkerville Brewery Co. .... 1,148  
 York Tp—J. M. Cotton to A. H. Douglas ..... 745

CHATTEL MORTGAGES, MANITOBA.

December 5.

Indian Head—W. R. Bell to Scot. Amer. Inv. Co. .... 32,428  
 Winnipeg—G. M. Webb to F. A. Fairchild & Co. .... \$650 & \$650

December 9.

Pilot Mount—Fair Play Creamery Co. to Hon. T. Greenway, \$500.

BILLS OF SALE, PROVINCE OF ONTARIO.

December 4.

Perth—Hon. Peter McLaren to Mich. Ammonia Works.. 5,300

December 6.

Berlin—W. S. Russel to Lucy M. Russel ..... \$2,500

December 6.

Wawanesa—E. L. McDonald to J. A. McDonald ..... \$ 700  
 Winnipeg—G. & M. E. Hunter to Nix & Bagshaw ..... 1,040

December 9.

Hamilton—A. H. White to Sarah P. White ..... \$ 950  
 Keppel Tp—W. G. Simmie to R. Watt ..... 900  
 Norman—Minn. & Ontario Lumber Co. to J. Cooper .... 700  
 Toronto—E. R. C. Clarkson as assignee to Margt. Erratt, \$9,000; Est. of M. Wilkins to F. W. Unitt, \$2,308.

December 10.

Brantford—Margt. McGraw to Hannah V. Forbis ..... 2,600  
 Kingston—G. W. Bell to A. H. Bell ..... 770  
 Warton—Jos. Robinson to W. Symon & Son ..... 2,100  
 York Tp—John Foley to J. C. Lines ..... 600

BILLS OF SALE, MANITOBA.

December 5.

Pilot Mound—E. B. Campbell to J. W. Rogers et al. .... 1,125

BILLS OF SALE, B. C.

December 5.

Chilliwack—W. H. Cawley to A. H. Gillanders ..... 509  
 Nelson—Wm. Perdue to P. Burns ..... 7,250

BILLS OF SALE, N. S.

December 5.

Amherst—J. M. Curry, furniture, for ..... 1,508  
 Yarmouth—Wm. Mil en, shoes, for ..... 549

Montreal—W. W. Ogilvie agt. D. Brodeur, \$1,098; Dme. Mary E. Champion agt. Dme. Mary McCann, \$1,244; A. Brown agt. R. J. J. Milburne, \$235; Hon. L. F. R. Masson agt. J. B. Wood, \$7,210.

December 6.

Elkhort—H. Graham agt. J. J. Cause et al. .... 2,752  
 Montreal—J. Langhoff et al agt. J. P. Boyer, \$356; F. X. Gervals agt. Dom. Burglary Guar. Co., \$800.  
 St. Jerome—Union Bank of Can. agt. J. D. Fournelle .... 507  
 St. Sebastien—Eastern Twps. Bank agt. L. Poirier et al. .... 513

December 10.

Deschambault—T. Hamelin agt. O. Laganiere et al. .... \$1,000  
 Mile End—L. Ouimet et al agt. L. Bastien ..... 362  
 Montreal—N. Loranger agt. Dom. Transport Co. \$500; I. Kaffenburg et al agt. J. C. MacFarlane et al, \$4,871.  
 St. Tite—W. L. Bond agt. J. B. Grenier et al. .... 726

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

December 4.

Alexandria—Slattery & Terrance agt. Mary McMaster.. 627  
 Chinguacousy Tp—Est. T. Montgomery agt. C. J. Campbell, \$310.  
 Dunnville—J. Durham agt. J. Goodall ..... 431  
 Harrow—Massey Harris Co. agt. A. H. Butler ..... 412  
 Madoc Tp—Freehold L. & S. Co. agt. Jas Best ..... 1,192  
 Murray—W. H. Biggar agt. Fred. Stoneburgh ..... 295  
 Ottawa—W. H. Merrill et al agt. P. Robertson ..... 262  
 Rat Portage—Dom. Bldg. & L. Assn. agt. P. J. & C. W. Belyea, \$608.  
 Toronto—J. McLennan agt. Jas. McConvey, \$4,047; Union Bank agt. A. E. S. Smythe & Co., \$572; Ontario Bank agt. W. H. White et al, \$355.  
 York Co—T. Parker agt C. W. Laker, \$1,710; S. J. Hall agt. Wm. Pearson, \$1,338.  
 York Tp—J. Cr wther et al agt. John Rogers et al. .... 12,379

December 5.

California—W. I. Moffatt agt. M. Bassett ..... 397  
 Nilestown—T. B. Escott & Co. agt. W. H. Duncan ..... 1,408  
 Ottawa—S. J. Dempsey agt. McRae Bros. & Co. .... 485

December 6.

Blandford—Can. Bank of Commerce agt. Jos. Woolf et al \$ 325  
 Humphrey Tp—Nancy Mallory agt. J. Pullar & wife. .... 331  
 Kincairdine—G. R. Hogaboom agt. A. C. & Jane Sinclair. 347  
 Ramsay Tp—M. McMullen agt. J. B. Tennant ..... 2,673  
 South Indian—F. A. Cutting agt. McDonell Bros. .... 329  
 Toronto—R. Gilmour agt. Annie Campbell, \$868; North Scotland Can. Mtge. Co. agt. J. H. Dixon, \$699.  
 York Co—J. A. Johnson agt. A. L. Burke ..... 618

December 9.

Camden—W. C. Ruttan agt. B. C. Loyd et al ..... \$ 410  
 Napanee—H. J. Macdonald agt. W. G. Wilson ..... 618  
 Peterboro—J. J. Preston, extr. agt. J. Stevenson ..... 493  
 Windsor—G. Barlet extr. agt. G. A. Irwin et al ..... 519  
 Note—Judgments under date 4th inst. vs. Wm. Pearson York Co. favor S. J. Hall for \$1,338, was not against Wm. Pearson, clothier and gents furnishings, 159 King St. E. Toronto.

December 10.

Brooke Tp—Marchants Bank of Canada agt. N. & T. J. Flanagan, \$413.  
 Fort William—Hudsons Bay Co. agt. Pat. Manion ..... 663  
 Kentbridge—C. Morsworthy & Co. agt. E. Winger ..... 655  
 St. Thomas—J. Farley agt. Wm. Morse ..... 253  
 Townsend Tp—Cath. J. Clouse agt. H. F. Clouse ..... 1,255  
 Detroit—Elzth. J. Winter agt. A. Seiffert ..... 800

JUDGMENTS RENDERED, BRITISH COLUMBIA.

December 5.

Vancouver—B. C. L. & I. Agency agt. R. Fripp et al. .... 1,270

JUDGMENTS RENDERED, MANITOBA.

December 6.

Winnipeg—J. O'Brien & Co. agt. S. Dinor ..... \$ 284

December 9.

Crystal City—Bank of Commerce agt. W. Williams ..... \$ 270

JUDGMENTS RENDERED, NOVA SCOTIA.

December 5.

Maccan—I. E. & Cassie Harrison, for ..... 1,943

December 9.

Amherst—Cuthbert Main, machinist, for ..... \$ 255  
 Halifax—Grant Bros., hotel ..... \$446 & 406  
 Oxford—Robt. Brownell, mill, &c. .... 356  
 Sydney N—Jos. McPherson, late g.s. .... 265

JUDGMENTS RENDERED, N. B.

December 9.

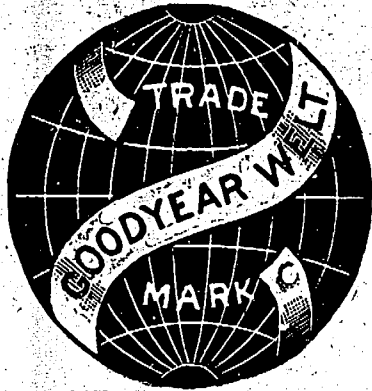
Albert—A. H. McLane & Co., saw mill for ..... \$477 & 457

CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

December 4.

Ancaster—J. J. Lynch & wife to H. Kuntz ..... 708  
 Chelmsford—P. O'Donnell to Canada Perm L. & S. Co. .... 1,316  
 Hamilton—J. McArthur to J. T. Middleton ..... 5,998

# SHOE RETAILERS



who watch "the signs of the times" will certainly lay in a generous stock of the shoe that is both the

## COMING SHOE

and the shoe that is already here. They know these are

Goodyear Welted

# SHOES.

WILLIS & CO. 1824 Notre Dame St. MONTREAL.

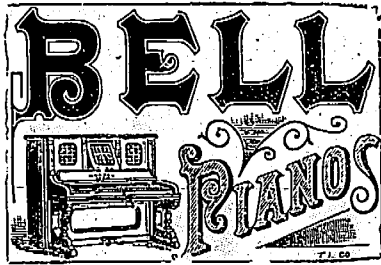
WHOLESALE AGENTS

FOR THE

GOLD MEDAL Bell Pianos & Organs

AND OTHER LEADING INSTRUMENTS OF AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied territory.



THE FACIAL OF STAR SAFETY RAZOR

PATENTED

EVERY MAN HIS OWN BARBER OF SHAVING

AN EASY AND CONVENIENT LUXURY. NO DANGER OF CUTTING THE FACE.

June 16, 1885, Dec. 16, 1885, June 22, 1887, March 6, 1887, January 6, 1888, April 22, 1887, May 4, 1888, Nov. 16, 1887, June 22, 1888, July 3, 1888, June 22, 1888, August 1, 1888, England March 6, 1887.

For Sale by KAMPFE BROS., 8 READE STREET, NEW YORK CITY. Manufacturers & Inventors.

## Our inducements.

A Good Article At a Fair Price

### OUR CELEBRATED 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.

## Financial.

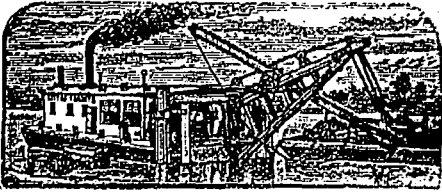
Thursday Ev'g., Dec. 12th, 1895.

In comparison with the last few weeks there has been a considerable falling off in transactions on the Stock Exchange. This in a great measure is accounted for by the fact that some of the favorite stocks are now quoted too high from an investors point of view. As will be seen sales throughout the week were pretty evenly distributed although Montreal Street Railway, Gas and Commercial Cable still hold the lead. The banks continue to report money plentiful, with call loans at 4 to 4½, and 6 to 7 for commercial paper. Sterling Exchange remains firm, and 9¼ to 9 13-16 is quoted for 60 day bills between banks, demand 10 to 10½, and cables 10 3-16. Sixty day bills over the counter at 10 to 10½, demand 10¼ to 10½, and cables 10½. The Bank of England's rate for discount remains unchanged at 2 per cent. The following are the transactions of the week as per Messrs. Chas. Meredith & Co., stock-brokers:—

BANKS.	Shares.	Highest.	Lowest.	Last Year
Montreal	219	221	219½	218½
Commerce	221	186¼	186	...
Toronto	7	221	221	...
M'oh Bk Halifax	50	165	165	...
Merchants	42	169	167	168½
Mt. St Ry.	30	180	180	170
Ontario	16	80	80	100½
Peoples	20	10	10	115½
Union	50	100	100	...
MISCELLANEOUS.				
Cable	1540	170	168	142¼
Can. Pacific	250	54¼	53½	60
Gas	8580	206¼	203	193¼
Mt. St Ry.	18498	225	221	168½
Toronto Ry.	585	70	77½	...
Bell Tel.	90	160	159	154¼
R. & O.	900	102½	99½	85
Telegraph	50	164	164	154¼
Duluth Pref.	75	12½	12	...
Duluth Com.	50	6	6	...
Royal Electric	25	188	185	...
Dom. Cot.	98	97	95	...
Postal Telegraph	375	80½	85¼	...

# 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, Suspension Cableways, Horse-Power Hoisters, Gang Stone Saws, Centrifugal Pumps,

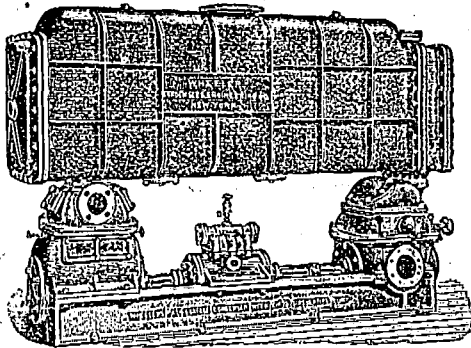
For Water Sand and Gold Mining, and other contractors' plant.

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.

Here is a List of Highland Malt Whiskies.

UNEQUALLED TO-DAY IN CANADA.

The latest aspirants for popular favor.

	Per bottle.	Per case.
Hill, Thomson's Standard Blend Whisky	\$1 00	\$11 00
Hill, Thomson's Special Reserve Whisky	1 00	11 00
Hill, Thomson's Rare Old Whisky	1 25	13 50
Andrew Usher's Glenlivet Whiskies.		
Andrew Usher's The Very Finest Whisky	2 00	20 00
Andrew Usher's Grand Old Highland Whisky	1 10	12 50
Andrew Usher's Special Reserve Whisky	0 90	10 00
Andrew Usher's O.V.G. Whisky	0 80	9 25
The Bon Ton Whiskies.		
King William IV. V.O.P. Finest Liqueur Scotch	1 50	17 00
John Dewar's Extra Special Liqueur	2 00	20 00
Sherriff's Old Reliable Islay Whiskies.		
Sherriff's Old Islay Whisky	0 90	10 00
Sherriff's Very Old Islay V.O.	1 00	11 00
Sherriff's Extra Old Islay, Specially Selected X.X.O.	1 25	13 50
John Dewar & Sons' Perth Whiskies.		
Dewar's Extra Special Whisky	1 00	10 50
Dewar's Extra Special in Journa.	1 50	17 00
Dewar's Extra Special Liqueur Whisky	1 25	13 25
Also, the Following Goodly Array of Reliable Brands.		
Walker's Kilmarnock	0 60	10 00
Bullock Lade's Gold Label Extra Special Blend	1 00	11 50
The Royal Blend	0 90	10 00
Long John's Dew of Ban Nevis XXX	0 80	10 00
The Lagavulin Specially Selected	1 00	11 00
The Inverawe Blend	0 90	10 50
The Antiquary Blend	1 25	13 25
Greer's O.V.H.	0 90	10 00
J & G. Stewart's Royal Old	1 00	10 50
The Duke of Cambridge	1 00	11 50
The Caledonian Liqueur Scotch (in Thistle bottles)	1 00	11 00

# FRASER, VIGER & CO.

FAMILY GROCERS AND WINE MERCHANTS,

Italian Warehouse, - 207, 209, 211 St. James Street, Montreal.

## INSOLVENT NOTICE.

IN RE-WILLIAM GLENDINNENG, SR.

MONTREAL.

The undersigned will sell by Auction, at their office, No. 97 St. James Street, Montreal, on Friday, the 10th of January, 1896, at 11 o'clock, the undermentioned real estate.

1. A farm of about 117 arpents, fronting on the Ottawa River, at St. Anne de Bellevue, with villa, farm house, barns, etc., thereon erected.

The farm is known as lot No. 310, on the official plan for the Parish of St. Anne du Bout de l'Isle.

2. A block of land, occupied by the stores Nos. 319, 321, 323, 325 and 327 St. James Street, and 766, 768, 770 and 774 Craig Street.

The lot is 90 ft. in width on Craig Street and 93 1/2 feet in width on St. James Street, by 235 feet in depth, and is composed of lots 923, 924; the southwest half of 922, and the greatest southwest portion of 920 on the official plan for St. Antoine Ward, in the City of Montreal, bounded on the north by Craig Street, on the southeast by St. James Street, on the northeast by the balance of said Nos. 920 and 922, and on the southwest by the No. 925 of said official plan.

3. A stone house, being No. 837 Lagachetiere Street.

The lot is known as the southeast portion of No. 1110 on the official plan for said St. Antoine Ward, containing about 24,600 feet in superficies, bounded in front by Lagachetiere Street, in rear by the balance of said No. 110; on the northeast by St. Monique St. and on the southwest by lot No. 1107 of said plan.

4. A cut stone store, No. 1 Little St. Antoine street.

The lot is known as being the southeast part of No. 923, on the official plan for said St. Antoine Ward, and measures 56 feet front on Little St. Antoine Street, by 53 feet in width in rear, 58 feet in depth on the southwest line, and 122 feet in depth on the northeast line, bounded in front by Little St. Antoine Street, in rear by the balance of said lot 923, on the southwest by lot 926, and on the northeast by lot No. 924.

A strip of land, in rear of said lot, of 10 feet in depth by the whole width of said lot 925, has been given to form part of a lane of 20 feet between this portion and the balance of said lot, belonging to the Messrs. Brunet.

5. A lot of land on William Street, known as No. 1639 on the official plan for St. Ann's Ward, in the City of Montreal, bounded on the northwest by William Street, on the southeast by lots 1638 and 1690, on the northeast by Ann Street, and on the southwest by Shannon Street, with buildings.

6. A lot of land, on the north side of William Street, composed of lots Nos. 1758, 1760, 1762 and 1763 on the official plan for said St. Ann's Ward (less that part of lot 1763, belonging to Alexander Ramsay, and forming the northeast corner of Inspector and College Streets), with the stores and other buildings thereon erected.

The foregoing immovables will be sold, subject to the reservations contained in the list of charges deposited in the office of the undersigned.

KENT & TURCOTTE,

Accountants,

97 St. James St., Montreal.

MARCOTTE BROS.,

Auctioneers.

## MONTREAL CLEARING HOUSE.

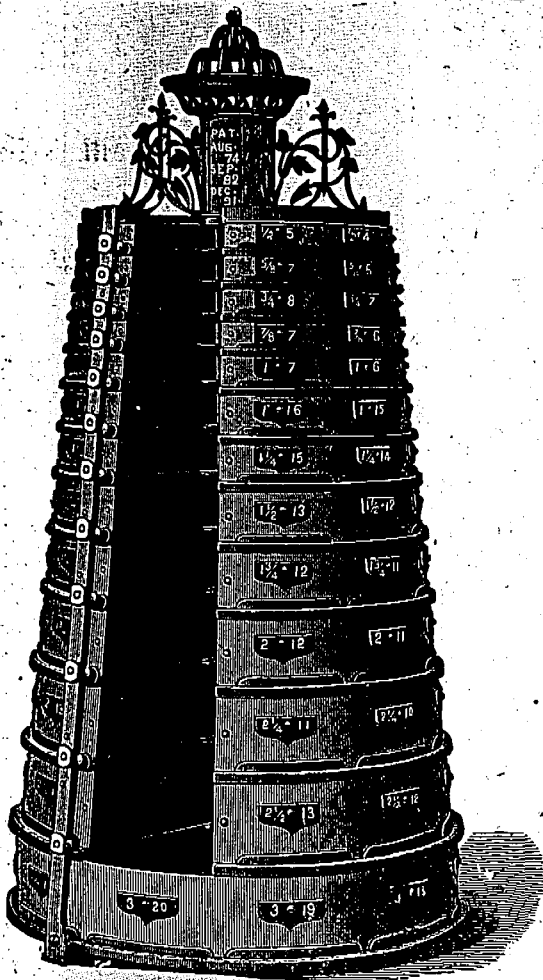
Total for Week Ending Dec. 12, 1895. Clearings. Balances. \$13,281,020 \$1,960,788

Corresponding Week of 1894..... 12,099,892 1,946,682  
" " 1893..... 9,981,808 1,445,451  
" " 1892..... 12,281,938 1,574,758

## MONTREAL WHOLESALE MARKETS.

Thursday Evg., Dec. 12, 1895.

While a quietness peculiar to the season has followed nearly all lines of business there is at the same time to be found prevailing generally, a more hopeful and cheerful feeling. The volume of business for the week has not been as large as many houses would have liked, nor have remittances, taking the continued favorable weather into consideration, been as good as anticipated. Retailers, however, are busy, and must be working off stocks, which is bound to tell in their favor later on.



THE . . .  
**BUTLER MFG  
COMPANY,**  
CHICAGO, ILL.,  
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.

**INSOLVENT NOTICE.**

In re WM. CLENDINNEN & SON, Iron Founders Montreal. Tenders are invited by the undersigned for the purchase of the foundry, buildings, plant, etc., at St. Henri, Montreal.

The establishment comprises: PIPE FOUNDRY fitted with steam cranes for ramming and hoisting, cupola hoists, testing machine and all other requisites for manufacturing water and gas pipes of all sizes.

STOVE FOUNDRY about 800 ft. by 60 ft. fitted with two cupolas, power and other hoists, core machines, grinding machines and all other appliances for a first class concern

MACHINERY AND JOBBING FOUNDRY with power and other cranes, 30 ton cupola and the general outfit required for a large daily output.

MACHINE SHOP with 6 drills, 5 gap and engine laths and, planers, shapers, travelling cranes, dynamo, blowers, etc.

NICKEL PLATING SHOP with dynamo, batteries, polishers, etc.  
1 Engine, 75 H. P.  
2 Boilers, 75 H. P. each.

BLACKSMITH SHOP with power hammer, etc. PATTERN SHOP with saws, lathes, planers, edgers, etc.

The works are built on the bank of the Lachine Canal, and cover an area of about 3 0,000 sq. ft., being also in close proximity to the line of the Grand Trunk Railway.

The establishment is the finest of its kind in Canada, and was designed and laid out by a competent engineer after an inspection of the most modern foundries in the North American States.

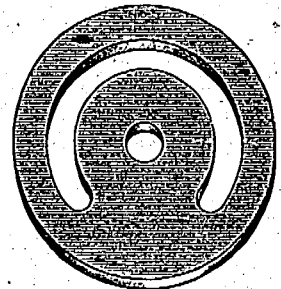
The buildings and machinery are quite new, and in complete running order. Further particulars on application to

**KENT & TURCOTTE.**

Accountants,

97 St. James St., Montreal.

All our work is made from Best Oak Leather Stock Kendrick Valve and Washer Co. 318 E. Water St. Syracuse, N. Y.



Tabular Well Cups, Oil well Valve Cups, Deep Well Cylinder Cups, Elevator Cups, Special Cup Leathers to order, Pumps Valves and Plungers, Leather and Fibre Washers. Special Leather Washers to order.

PLUMBERS' SPECIALTIES.

**TOWNSEND, HOSTETTER & CO.**  
CHICAGO, ILL.

MANUFACTURERS OF SIGNS of every description.

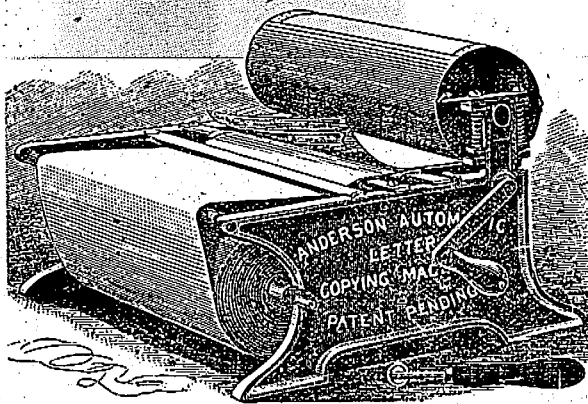
Brass, Glass & Iron.

Samples & Designs Furnished Free.

Write for Prices.

\$2.75 to \$3.50 per box. Nova Scotia cranberries \$10 to \$10.50 per bbl., Cape Cod ditto, \$10.50 to \$11.00, California pears \$3.50 to \$3.75 per box, Malaga grapes, \$5 to \$5.50 per keg, bananas, \$2.75 to \$3.00 per bunch, pine apples, 20 to 30c each.

GROCERIES—No important features have developed during the week. A fair business is reported in fancy lines suitable for the holiday trade, but staples remain quiet. Sugars if anything are firmer, and slightly advanced in sympathy with prices in New York. In teas, common grade Japans are scarce and wanted, but in the better lines the market is well supplied, and not much doing. Currants and figs are scarce and higher. A good demand exists for dried fruits, but canned goods remain dull and plentiful.



File Copy and 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.

Values remain firm, and are well maintained in nearly all lines, although in some goods the views of buyers and sellers are rather apart. Quite a few failures have occurred during the week, but pretty evenly divided over the several Provinces, and many of which were not altogether unlooked-for events.

**BOOTS AND SHOES AND LEATHER**—The week has been a quiet one with the manufacturers, as well as the leather houses. Another decline of 1/2 cent in hides has not yet tended to weaken prices, which remain much about the same. Holders of leather are firm in their views, and on the other hand manufacturers are holding off from purchasing. The leading houses are still pretty well supplied with advance stock, and until this is further reduced, limited transactions are likely to be the rule rather than the exception.

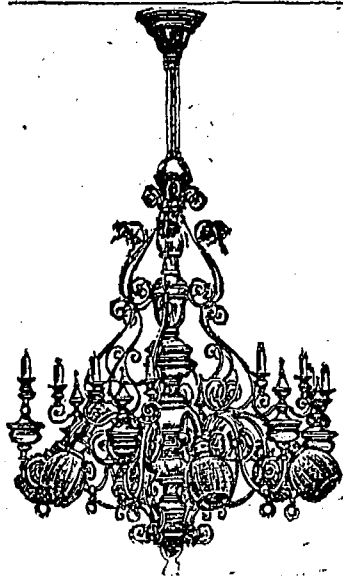
**COAL OIL**—Owing to an advance at the wells the market for Canadian rules firm, and 14 1/4 is quoted for car lots and 16c for smaller quantities. American is a shade lower, due in a measure to a slight decline reported in crude, and American white is quoted at 17 1/2c for car lots, and 18 1/2c for

less quantities. Astral 20 to 21c and water white 19 to 20c, according to quantity.

**DRY GOODS**—The continued seasonable weather has had a good effect for the business of the week, which on the whole has been fairly satisfactory. Retailers in town and country have been enabled to work off considerable heavy goods; sorting-up orders are coming in regularly by mail and through travellers. Remittances are also reported better, and a more cheerful feeling exists generally. Prices for staples remain much about the same, although latest advices from New York indicate a tendency there to favor buyers in some lines of domestic goods. Complaints are still heard of the influence of foreign agencies in this city.

**FISH**—In salt fish there is very little movement, and prices remain nominal. The weather is favorable for fresh varieties, and for which there is a fair demand with a plentiful supply.

**GREEN FRUITS**—The market is well supplied with all kinds and most varieties are in good demand for the holiday trade. We quote apples \$2 to \$2.75 per bbl. Valencia oranges, \$4.75 to \$5.25 per case. Jamaica oranges, per bbl, \$9.50. Lemons



# The American Copper Co.

WORKS AT NEW TORONTO.

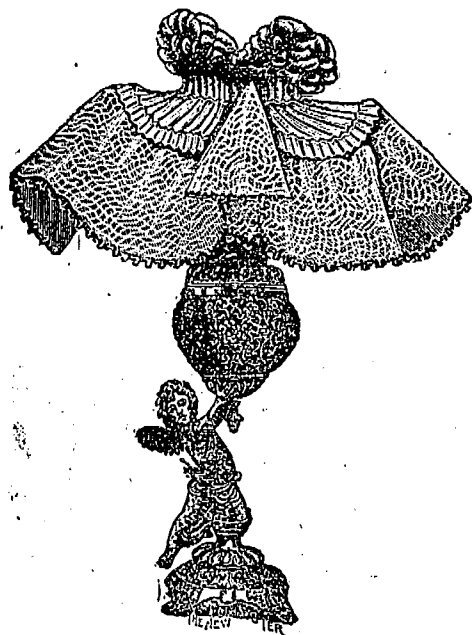
Office: 91 Adelaide St. W. TORONTO.

MANUFACTURERS OF

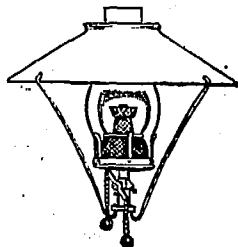
## CHANDELIERS

For Gas, Electric and Combination for Churches, Public Buildings and Private Residences.

CORRESPONDENCE SOLICITED.



No. 848 Lamp. No. 75 Silk Shades.



GAS BURNER.

## Niagara Gas Burner

—FOR—

Artificial or Natural Gas.

Send for Illustrated Catalogue concerning any thing connected with the Lamp Line. We lead the market.

THE

## Rochester Lamp Co.

37 Barclay Street,  
NEW YORK CITY, U.S.A.

**HIDES AND TALLOW**—In sympathy with lower prices in Ontario markets, and an indisposition on the part of tanners to buy freely, the local market has declined a half cent per lb., and dealers are now paying 5½c for No. 1, 4½c for No. 2, and 3½c for No. 3. Sheepskins firm at 65c. Tallow dull and price unchanged.

**IRON AND HARDWARE**—Nothing of interest has transpired during the week. The majority of houses report quietness, and with no material change in prices, which on the whole remain firm. Not much improvement is looked for in the way of moving goods until after the holidays.

**PAINTS AND OILS**.—Business is almost at a stand still, and no marked improvement is looked for until after the turn of the year. Prices on the whole remain unchanged, but values keep firm, more particularly in seal and Newfoundland cod liver oil, in which another slight advance is noted, but at the same time the movement for the week in either has not been large.

**POULTRY AND GAME**—Receipts of poultry are large, and somewhat in excess of requirements, which tends to favor buyers. There is a good consumptive demand, however, and prime turkeys bring 7 to 8c, geese, 5½ to 6½c; chickens, 6 to 7c; fowls,

5½ to 6c; ducks, 7 to 8c. Partridges continue scarce, and wanted at 45 to 55c per brace. White birds from Lake St. John district, 40 to 45c per brace.

**PROVISIONS**.—The butter market is extremely quiet, with sales of more than a small jobbing character difficult to make and 20 to 21c for finest goods are outside quotations. In cheese there is very little doing, but holders are firm, and late made goods are in few hands. Stock of summer makes have during the last few weeks been considerably reduced and an advance is looked for after the turn of year. Eggs from fresh stock are in good demand at 20 to 22c, and even higher prices can be obtained for strictly fresh. Held stock is moving off fairly at 18 to 15c according to quality, although some stale stock from Ontario, receivers find hard work in running off at a figure considerably below this. Receipts of Dressed Hogs are large and \$4.70 to \$4.75 is quoted for car lots, and for jobbing lots of light weights, \$4.95 to \$5.10. Hams, city cured, 9 to 10c.

**WOOL**.—There is at present very little doing on this side, manufacturers buying scantily and only according to their needs. The London sales closed yesterday, and latest advices report them on the whole as satisfactory. In round numbers 170,000 bales were offered, 150,000 of which were were disposed of, and the balance held over until the next sale which takes place in January.

## INSOLVENT NOTICE.

In re GEORGE BOURGOUIN & Co., Insolvents.

The undersigned will sell by auction at the office of Kent & Turcotte, 97 St. James Street, Montreal, on Wednesday, the 8th January, 1896, at 11 o'clock, the under-mentioned real estate:

As belonging to Octave Bourgouin:

Lot 1—1 stone front house of four tenements, bearing Nos. 341, 343, 345 and 347 St. Denis Street. The lot is known as subdivisions 8 and 9 of official number 838 on the cadastral plan for St. James Ward, in the City of Montreal.

Lot 2—1 stone front house of two tenements, bearing civic Nos. 860 and 871 St. Denis Street. The lot is known as subdivision 15 of official No. 838 on the cadastral plan for said St. James Ward.

Lot 3—1 stone front house of six tenements, bearing civic Nos. 251, 253, 255, 257, 259 and 261 St. Elizabeth Street. The lot is known as subdivisions 9, 10 and 11 of official No. 652 on the cadastral plan for St. Louis Ward, in the City of Montreal.

Lot 4—1 house of four tenements, bearing civic Nos. 141, 141½, 145 and 147 St. Elizabeth Street. The lot is known as No. 465 on the official plan for said St. Louis Ward.

Lot 5—House of four tenements bearing civic Nos. 1570, 1572, 1574 and 1576 Ontario Street. The lot is known as sub-division 1 and 2 of official No. 652 on the cadastral plan for said St. Louis Ward.

Lot 6—2 self-contained stone front houses bearing civic Nos. 1713 and 1715 Ontario Street. The lot is known as No. 134a on the official plan for St. Lawrence Ward, in the City of Montreal.

Lot 7—1 house of two tenements bearing civic Nos. 252 and 254 St. Charles Borromee Street, and also one house of two tenements in rear of above, bearing No. 1 Bourgouin Avenue. The lot is known as No. 135a on the official plan for said St. Lawrence Ward.

Lot 8—1 house of two tenements bearing civic Nos. 256 and 258 St. Charles Borromee Street, and also one house of two tenements in rear of same, and bearing No. 2 Bourgouin Avenue. The lot is known as No. 135 on the official plan of said St. Lawrence Ward.

Lot 9—1 stone front house of two tenements, bearing civic Nos. 284 and 286 St. Urban Street. The lot is known as No. 165 on the official plan for said St. Lawrence Ward.

As belonging to George Bourgouin:

Lot 10—A lot of land forming part of lot No. 10 on the official plan for the parish of St. Joachim de la Pointe Claire, containing 135 feet front by 75 feet in depth on the north-east side, and 60 feet depth on the south-west side, more or less; bounded in front by the River St. Lawrence, in rear by the public road, to the north-east by No. 11, and to the south-west by the balance of said lot No. 10.

Another lot of land, also forming part of said lot No. 10, containing 135 feet front by 147 feet depth on the north-east side, and 180 feet on the south-west side, bounded in front by the public road, to the north-east by lot No. 11, to the south-west and in rear by the balance of said lot No. 10, with villa and outbuildings thereon erected.

As belonging to George Bourgouin & Co.:

No. 11—A lot of land known as sub-division 22 of the official No. 34 on the cadastral plan for the Parish of St. Laurent.

The above immovables will be sold subject to the reservations mentioned in the list of charges deposited at the office of the curator.

KENT & TURCOTTE,

Curators.

JAS. STEWART & CO.,

Auctioneers.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods Merchants.

SPECIALTIES:

COLORED AND BLACK

CASHMEREES,

SILKS

AND

DRESS GOODS,

Mantles and Jackets.

Carsley, Sons & Co.,

113 St. Peter Street,

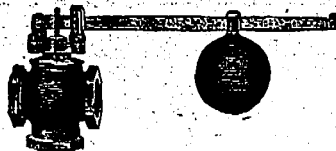
MONTREAL.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

TORONTO, Dec. 12, 1895.

Business generally is quiet, with few features to note. Wholesale dealers are taking stock and results for the year are said to be fairly satisfactory. Prices of staple dry goods are firm with silks higher. The suspension of the large firm mentioned last week has had little effect on trade.



JOHN SIMMONS CO.

Wrought, Cast Iron and Steel Pipe,

FITTINGS AND BRASS WORK,

TOOLS AND SUPPLIES,

FOR STEAM, WATER, GAS, OIL AND ELECTRICAL ENGINEERING.

OFFICES AND SALESROOMS:

106 to 110 Centre Street,

NEW YORK.



Send for Price List and Discount Sheet.

How About Your Light ?

It is faulty that's certain. Either its Poor or too Hot or too High. Want to overcome all that ?

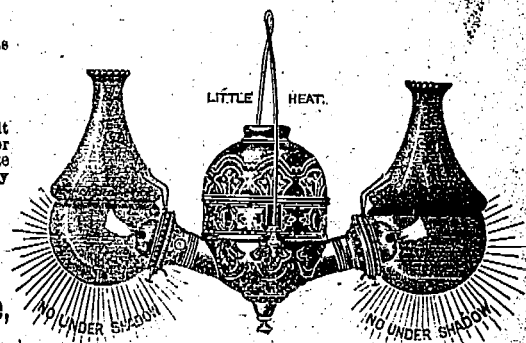
USE THE ANGLE LAMP

For with a better light than the Best gas, it gives but LITTLE HEAT, no SMOKE nor SMELL, no UNDER SHADOW, and—Note this!—it burns but 1 quart of ordinary Kerosine Oil in 20 hours. People that use them call them "Perfect."

Send for our Catalogue, all styles from 1 to 12 burners;

THE ANGLE LAMP CO., 76 Park Place, N. Y. CITY.

J. U. Bauchelle, Mgr.



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.

# H. C. CALKIN, JR.,

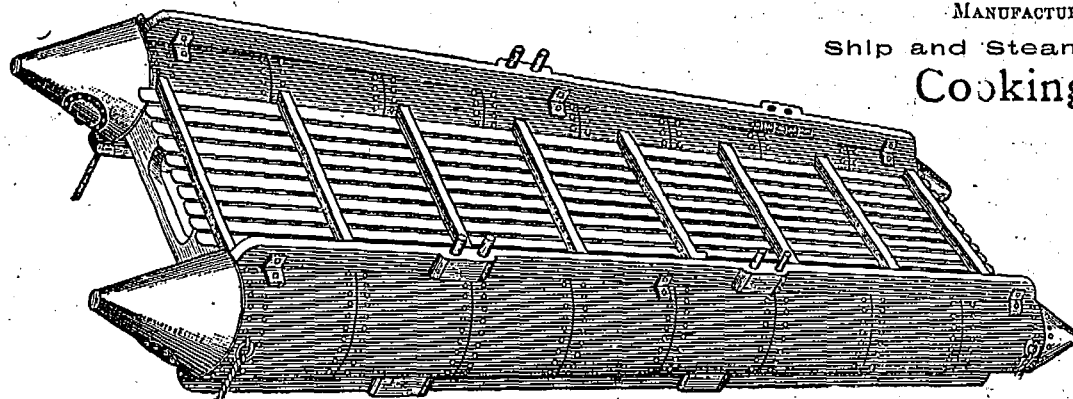
No. 177 Christopher St.,  
NEW YORK. Near West St.

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.

## City Metal Works.

91 Crosby Street,  
NEW YORK.

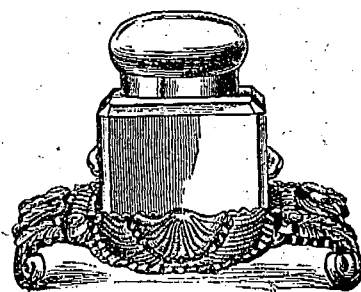
Leading Manufacturers of

→ Metal Frames and Novelties.



FRED. CRAGG, Agent,

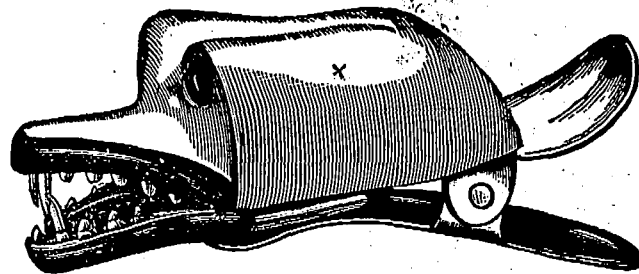
11 & 13 Front Street, TORONTO.



## I. B. Abrahams, 251 Centre St., NEW YORK.

Patentee and Manufacturer of

Small Animal Headforms, Claws, Eyes, etc.



I beg to inform the trade that with increased space and facilities I am prepared to furnish the FUR TRADE with genuine RUBBER SKULLS as cheap as those of poor material and inferior finish. Being the patentee and first maker of Rubber Headforms, I can give the trade the benefit of my experience. Will cheerfully submit samples to convince you of these facts. Above is a cut, full size, of one of the designs I manufacture.

THE

ELECTRIC

# Oil AND Gas Stove Works,



I. BLOCK, Proprietor.

No. 295 Pearl St., - New York.

Between Beekman and Fulton Streets.

### TO LET.

That old-fashioned two-storey double residence, No. 15 St. Genevieve St., Montreal. Apply to

M. S. FOLEY,  
Journal of Commerce.

Payments are fair. The money market is unchanged, with call loans quoted at 4½ p.c. on stock. Prime commercial paper is discounted at 6 to 7 p. c. Sterling exchange is steady. Speculation is fair, with a slight reaction at the close. Imperial at 184, Commerce at 186, Ontario at 82, Dominion at 250, Cable at 168½, C.P.R. at 53½, British Am. Assurance at 118, Western at 166½, Dominion Telegraph at 126½, Telephone at 159½, Gas at 200, London & Canadian Loan at 110, Freehold at 112, Western Canada (25 p.c.) at 131, Farmers' Loan at 100½.

**BUTTER, &c.**—The market is quiet, and prices unchanged. Choice tub brings 16c to 17c, and medium 11 to 14c; large rolls 14 to 16c. Creamery 20 to 22c. Eggs are firm with sales of new laid at 21 to 22c, ordinary at 17 to 17½c and limed at 14½ to 15c per dozen in case lots. Cheese firm at 9¼ to 10c for September.

**DRESSED HOGS**—Receipts are fair, and prices easy. Choice hogs bring \$4.50 by car lot, and heavy \$4.00.

**FLOUR AND GRAIN**—Flour is dull and unchanged in prices. Straight rollers are quoted at \$3 to \$3.10. Ninety per cent patents are quoted at \$3.30. Manitoba flours are quoted at \$4.00 for patents and \$3.60 to \$3.65 for strong bakers. Wheat is weaker, with sales of white at 67c on northern and red at 65c. No. 1 Manitoba hard at 71 to 72c Western freights, and 66½c on track Midland. No. 1 Northern is quoted at 70c Western freights. Barley dull with sales of No. 1 at 44 to 45c and of extra choice at 42c outside. No. 2

Height 7 feet 4 in.  
Width 8 feet.

N<sup>o</sup> A

Each Mirror Pivoted in  
Centre of Top & Bottom



Patented June 27th 1893

# THE WILLARD

## TRIPPLICATE MIRROR

Is acknowledged by the Leading Cloak and Clothing Houses to be the only complete TriPLICATE Mirror made for their business. When closed each mirror shuts up in front of the other and only takes up the room of one cheval, showing glass on both sides.

No narrow plates to cut off the figure.  
Three mirrors in one.  
Can be moved to any part of the show-room.  
An ornament to any department.

Manufactured Exclusively by

The Willard Mirror & Frame Mfg. Co.

257 Canal St., New York City, U. S.

SEND FOR BOOKLET, "MIRRORS AND MIRROR TALK."

is worth 40c, and feed barley 30c. Oats steady with sales of mixed outside west at 22½c, and of white at 23c. Cars on track 25 to 26c. Peas easy, selling at 50c outside. Rye sells at 47 to 48c, and corn at 38 outside. Bran unchanged at \$11.50. Toronto freights and shorts \$14 to \$15 Oatmeal \$3.00 to \$3.10.

**GROCERIES**—Trade is fair and prices firm. Granulated sugar sells at 4½c and yellow 3½ to 4c. Dried fruits firm, Valencias off stalks selling at 5 to 5½, and selected at 6½c. Currants 4 to 4½. Prunes 4½ to 7c. Canned goods steady at 85 to 90c. Teas fair demand and steady. Rio coffees 19 to 21.

**HARDWARE**—There is a quiet trade, with prices generally steady.

**HIDES AND SKINS**—Hides remain dull and easy, with cured nominal at 6c to 6½c. No. 1 green is quoted at 5c, No. 2 at 4c and No. 3 at 3c. Sheep and lambskins still bring 75c. Calfskins nominal at 6c for No. 1 and 5c for No. 2. Tallow quiet at 5c to 5½c for rendered.

**LIVE STOCK**—Receipts of cattle are smaller, and prices unchanged. The best butchers sold at 3 to 3½c per lb. Stockers are quoted at 2½ to 2¾c per lb.; medium butchers sell at 2½c to 2¾c, and inferior at 1¾c to 2¼c. Sheep steady at 2¾c and lambs bring 3 to 3½c per lb. Hogs are easy, at \$3.60 for the best weighed off cars, \$3.45 to \$3.50 for thick fat, and \$3.25 for stores.

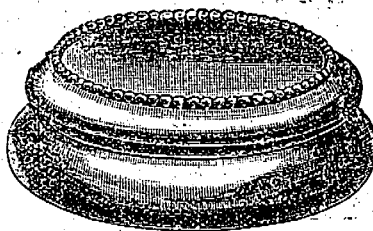
**PROVISIONS**—Trade quiet, with cured meats easy. Mess pork jobs at \$13.50 to \$13.75 and short cut at \$14.50 to \$14.75. Shoulders at \$12.50. Hams 9½ to 10c and lard from 7½ to 8¼c, according to size of package. Rolls at 7½c backs 9½ and bellies 10c. Long clear bacon 6½ to 7c. Beans \$1.00 to \$1.15. Potatoes unchanged, car loads selling at 20c per bag on track.

**WOOL**—Trade dull, with fleece nominal at 24 to 25c. Pulled wools unchanged at 21½ to 22c for supers, and 23 to 24c for extras.

### SPECIAL NOTICE.

#### FOUND WHAT SHE WANTED.

A young lady who was well known in Montreal as a brilliant pianiste, was recently married to a New York gentleman. While in New York he told her to look around the city and pick out any upright piano she might choose, giving her carte blanche as to make and price. She accordingly spent the day visiting various stores looking for the best piano she could find. When she returned home she was asked if she found what she wanted,



This is only one Style.

## Are You in Want

of Toilet Ware? if so, write for our prices . . . . .

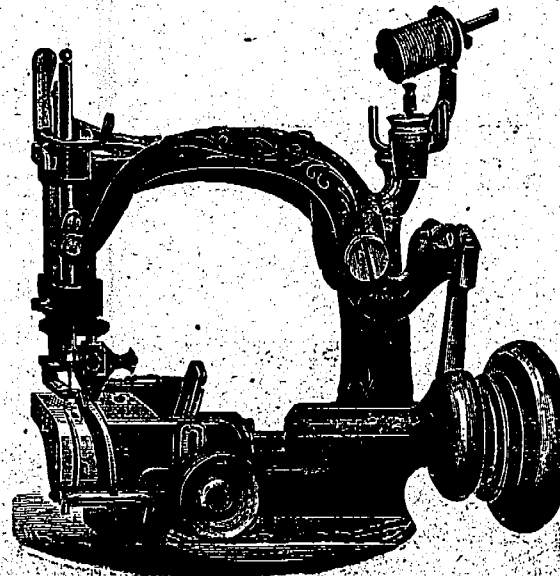


## THE MAUSER M'F'G. CO.,

STERLING SILVER ONLY.

### SILVERSMITHS.

Factory and Salesroom: 14 East 15th St., West of Tiffany's, NEW YORK.



## 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.



**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  
Resources, - - - - 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. WITHALL  
Secretary and Treasurer, - - ROBERT KERR.

*SELKIRK CROSS, Q.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 M'F'G. 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 Generally

16 to 28 NAZARETH STREET,

**MONTREAL.**

**—BOOKBINDING—**

AND

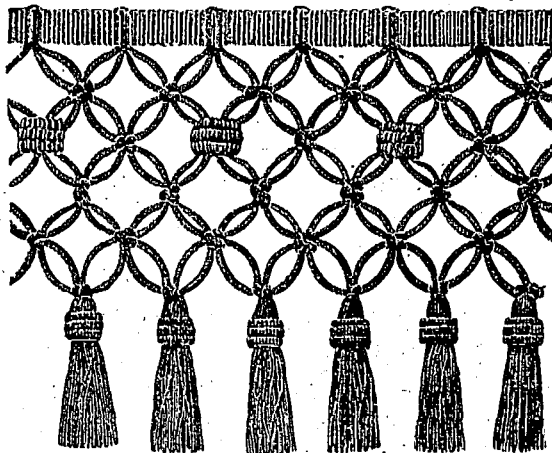
**JOB PRINTING OF ALL KINDS**

DONE AT THE

**JOURNAL OF COMMERCE.**

**STOCKS AND BONDS.**

NAME.	Par Val.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Mo	Dates of Dividends.	Per Cent Price Dec. 12.	Cash value per S.
British North Am.....	243 1/2	4,866,666	4,866,666	1,338,333	2 1/2	Apr. Oct.	240	684 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec.	136 1/2	68 12
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	250	125 09
Du Peuple.....	50	1,200,000	1,200,000	600,000	3 1/2	Mch Sep	5	2 50
Eastern Townships.....	50	1,600,000	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	154	154 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,963,600	1,962,370	1,156,175	4	June Dec	184	184 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	3,000,000	4	June Dec	167	167 00
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3 1/2	Aug Feb	164	164 00
Molson.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	179	89 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	220	440 00
Nationale.....	80	1,200,000	1,200,000	80,000	.....	.....	70	21 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	82	82 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 1/2	158 76
Quebec.....	100	2,500,000	2,500,000	500,000	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	164	164 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	240	240 00
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	289,000	3	Jan July	97	97 00
Ville Marie.....	100	500,000	479,623	10,000	3	June Dec	72 1/2	72 50
Agri. Sav. and Loan Co.....	50	630,000	628,006	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	159	159 00
Brit. Can. Loan & Inv. Co.....	100	1,620,000	398,493	112,000	3 1/2	Jan July	109	109 00
Brit. Mortg. Loan Co.....	100	250,000	311,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	85	21 25
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	60	60 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	850,000	3 1/2	Jan July	110	110 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	152	76 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	June Dec	113	56 50
Central Can. Loan & Sav. Co.....	100	2,500,000	1,800,000	324,007	3	Jan July	121	121 00
Dominion Sav. and Inv. Co.....	50	1,000,000	832,412	10,000	3	July	83	41 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan—Qtly	126 1/2	63 25
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar—Qtly	90	90 00
Farmers' Loan and Sav. Co.....	50	1,057,250	511,480	146,195	3 1/2	May Nov	100 1/2	50 25
Freehold Loan and Sav. Co.....	100	3,223,500	1,313,100	659,550	4	June Dec	112	112 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	330,627	3 1/2	Jan July	123 1/2	123 50
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	185 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,837,000	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	111	111 00
Landed Banking and Loan.....	100	700,000	674,351	145,000	3	Jan July	115	115 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	104	52 00
Lond. and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3 1/2	Jan July	112	112 00
Manitoba & North-W. Ln 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	163 1/2	65 50
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	204	81 50
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	222 1/2	111 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March—Qtly	127	127 00
Merchants M'f'g 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	33 50
Ont. Indus. Loan and Inv.....	100	466,800	314,816	190,000	3	Jan July	80	80 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	129	64 50
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	.....	Jan July	40	20 00
Real Est. Loan Co.....	40	851,000	321,580	50,000	2	Jan July	65	32 50
Ritchie and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	100	100 00
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Quarterly	145	145 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	78 1/2	78 25
Union Loan and Sav. Co.....	50	1,000,000	.....	679,641	4	Jan July	113	56 50
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	5	Jan July	150	75 00
Western Loan & Trnst Co.....	50	1,000,000	.....	18,000	3 1/2	June Dec	98 1/2	49 25



**W.H. HUTCHINSON,**

Manufacturer of

**Canopy Top Fringes**

and **Hearse Trimmings,**

**ROCHESTER, N. Y.**

We make . . .  
**100 STYLES.**

SEND FOR OUR 1896  
SAMPLES.

"I have found several very fine pianos, but if you give my choice, I would prefer a 'Pratte'."

"What is a 'Pratte'?"

"It is a piano made in Montreal."

"Bless me," said the surprised husband, "are there not good enough American pianos without getting a Canadian one? Besides, I never heard of the Pratte Piano."

"Well," she replied, "the Pratte Piano has a few artistic details—that cannot be found in any other. I know a good piano the moment I touch it, and the Pratte Piano is the one I prefer to any other."

Last week they both called at Pratte's Piano store, 1676 Notre Dame street, with several musical friends, where they spent a couple of hours, testing over twenty-five Pratte Pianos, and before they left the piano was bought, cash paid down, and arrangements made for shipping. This is only one of the many instances where artists have shown preference for the "Pratte" Piano, which is an instrument of credit to the Canadian art.

**NEW COLORS FOR 1896.**

The new color card for spring and summer issued by the *Chambre Syndicale des Fleurs and Plumes de Paris*, shows 18 shades that were not represented on the fall and winter cards.

The range of colors, says the "*Dry Goods Economist*," has lost nothing in the way of

# LEHIGH VALLEY CREOSOTING COMPANY,

Office: No. 1 Broadway, New York. o 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.

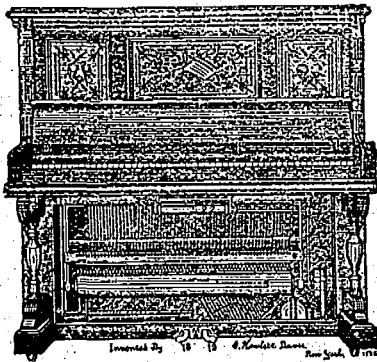
Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.

## Electric Self-Playing Piano Co. NEW YORK.

333-335 W. 36th ST.,



Our attachment can be applied to any Piano. Uses small indestructible Music Rolls. No clumsy, unsightly music drawer. Positively the only genuine Electric Piano Attachment on the market. Our Mandolin Attachment can be applied to any piano.

Price, \$15.00

Liberal discounts to the trade. Catalogues and prices furnished

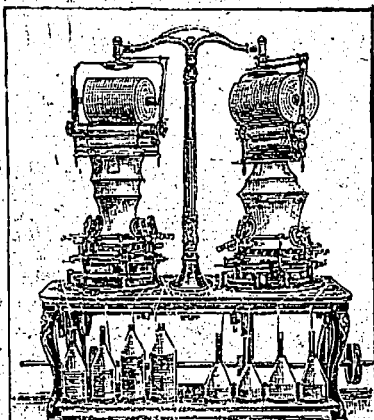
ESTABLISHED 1846.

## Tompkins \* Bros.

TROY, N.Y.

Manufacturers of

# KNIT GOODS MACHINERY.



Tompkins' Upright Rotary Knitting Machine.

### THE HEARLE MANUFACTURING CO.,

84 to 88 St. Urbain St., - Montreal.

Manufacturers of FINE TOILET SOAPS,

Special Prices to Wholesale Trade. Correspondence Solicited.

### TO Boot & Shoe Manufacturers

The undersigned have determined to retire from the business of the manufacture of boots and shoes, are prepared to negotiate on easy terms for the

Sale of their Entire Plant.

If desired, arrangements can be made for a continuance of the lease of the present factory.

### Cochrane, Cassils & Co.,

Cor. Latour & St. Genevieve Sts.,

MONTREAL.

brightness, and six samples are added in the changeable effects, as Cachemire, Vestale, Apollon, Corsaire, Crepuscule and Flurette.

Two odd samples are Phœbus and Lamballe. The former shows a shaded ground of cerise and gold with a flower design in broche of the two colors. The latter is of cerise and emerald ground, the ground shading from pale cerise to deep green, with the broche design.

The first place on the card is given to the new orange-red shades that are already being used in fine millinery and silken goods. One of these shades was in the winter card under the name of Van Dyck. The list commences with a golden-yellow Regent (Paradis in the winter card), and continues as Duguesclin, Capucine, Giroflee (Van Dyck before) Diavolo and Dante. The last three shades are decidedly reddish, somewhat on the brick order of shades and very rich in effect.

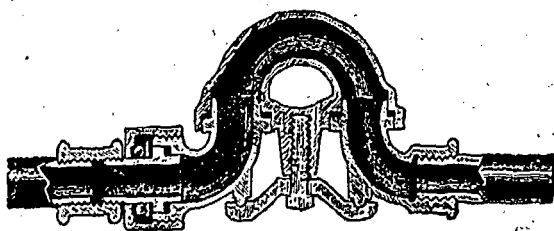
Next in order come the China greens, as they are of the bluish-green tints often seen in fine chinaware. A pale winter green heads the list as Benvenuto, then Palissy, Ceramique and Saxe. The two darker tones lose much of the blue tint and are known as Palmyre and Delphes. In the card before issued they were Chine and Japan. Pale yellow or stem-green are returned to the card, after an absence of a year, under the titles of Printanier, Peuplier and Ormeau. The strong shades of the winter, Miskowa and Russe, are found in this list, with a shade between, Ozof.

The vivid cherry-pink tints repeat the Bengale, Flox and Reine of last season, with a deeper tone, Roi, which is a bright cerise. Rose and Corail are here and a deep coral shade called Lillium. Coquellcot, Cardinal and Grenat are back again like old friends. So are the familiar grays—Argent, Nickel and Platine. Two beige shades appear—Beige and Caille—but golden browns have spoiled their whilom favor.

The same brown shades are for spring as we have seen this fall, beginning at the golden tan, Coree, and following down, Formose, Kola, Tabac, Marron and Loutre. Blue is a neglected color for 1896, to judge from this new card. The ever-worn Mamelot and Marine are represented, also Ciel and turquoise shade, Pecheur. Saugue reminds one of Jacinthe, and is the only reminder of Bleuets in the list of blues. A new bright blue is Clochette, of a little purplish cast.

Ivoire, Creme, Mais, Genet and Ebenier are kept, from the fact that they are as handsome as cream and yellow-shades can be. The violet or purple tints are repeated from the present season—Clematite, Iris, Petunia, and Parme, the latter being more bluish than the others. The reddish-purple Duchesse is used again, and a lighter shade, Ophe ia, that might

# 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  
2666 Notre Dame St., - MONTREAL. FOR THE DOMINION

## 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.

PATENTED, APRIL 24, '94.

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

## Notice of Partnership.

The firm of Messrs. George Ross Robertson & Sons, Insurance Agents and Brokers, will be continued under the same name and style by Mr. George Ross Robertson and Mr. William S. Robertson, sons of the late senior partner, 11 Hospital Street, North British Chambers.

The members now constituting the firm desire to avail themselves of this opportunity to express their thanks for the very kind patronage hitherto extended the firm and especially to the late senior member, who for the past thirty years has had the confidence of the insuring public. They also desire to express a hope that the same kind patronage may be extended to them in the future, and they will endeavor to fulfil the duties which now devolve upon them to the best of their ability.

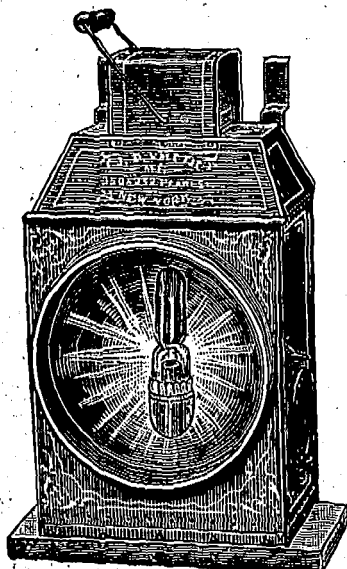
The firm represent as formerly, the following first class companies having total assets of over \$250,000,000.

All business will be attended to as promptly as heretofore.

- NORTH BRITISH & MERCANTILE INSURANCE COMPANY.
- ROYAL.
- LIVERPOOL & LONDON & GLOBE.
- COMMERCIAL UNION.
- CALEDONIAN.
- LONDON ASSURANCE CORPORATION.
- WESTERN.
- ATLAS.
- NATIONAL OF IRELAND.
- PHENIX OF HARTFORD.

The above will evidence the great facilities afforded for placing large lines of insurance.

Geo. Ross Robertson,  
William S. Robertson,  
11 HOSPITAL STREET,  
MONTREAL.



Smith 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.

be styled a mauve. Brown, green, orange red, cherry pinks, also coral pink and violet, are pronounced perfectly safe colors for the spring.

The larger card of the Chamber Syndicale de la Confection and de la Couture gives the most prominent place to the coral-pink shades, showing six of them of a decided yellowish cast. Next come the china greens, that agree with the same range of shades on the smaller card. The yellowish-green shades, commonly called stem or spring greens, follow in six shades, the second and third, Adiante and Arbrissau, being lovely for millinery.

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.

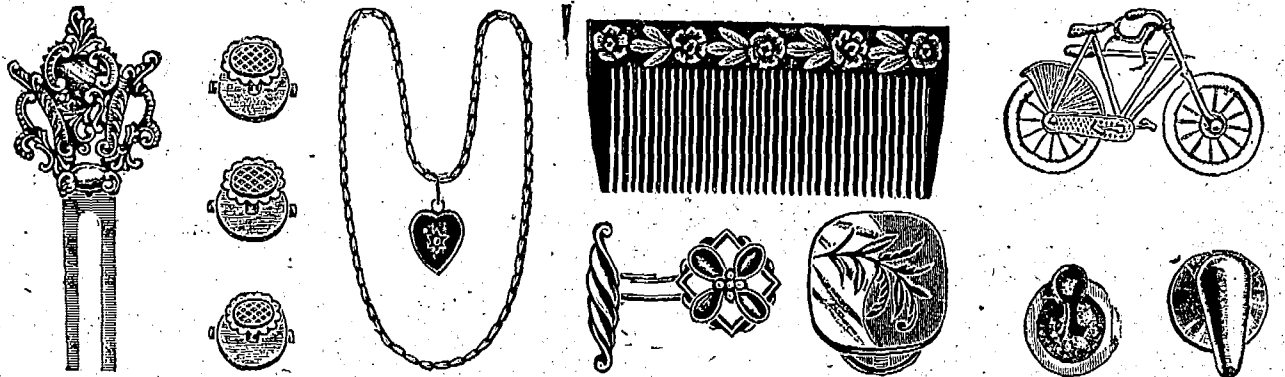
ESTABLISHED 1876

# NEWWITTER & ROSENHEIM,

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

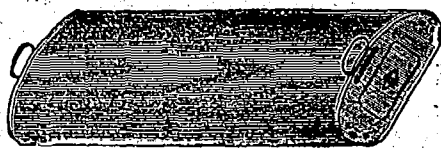
Factory: PROVIDENCE, R.I. **513 BROADWAY, NEW YORK.**

Our new lines of NOVELTIES IN JEWELRY for the fall season now ready and consist 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.

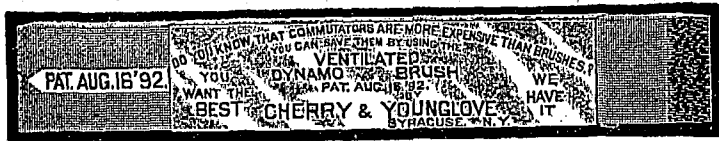
USED BY ALL LEADING LIVERY STABLES AND PROMINENT OWNERS OF CARRIAGES THROUGHOUT THE UNITED STATES. SOLD BY HARNESS AND CARRIAGE DEALERS.

Send for Circular with Price List.

# LEHMAN BROS.

10 Bond Street, NEW YORK CITY.

# Cherry-Younglove Woven Wire Ventilated Dynamo Brush.



Our patented construction insures requisite ventilation, sufficient elasticity and ready and positive longitudinal adjustment. By the use of these brushes your commutator will last indefinitely. ONCE TRIED ALWAYS USED. Blue point prices on standard sizes, send for circular. MANUFACTURED BY

## YOUNGLOVE & GERE,

Main Office, No. 14 Grand Opera House Block, SYRACUSE, N.Y.

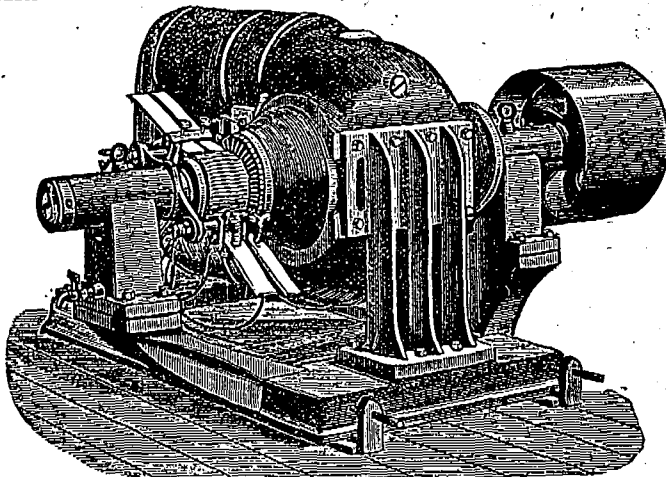
MANUFACTURERS OF

### 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.

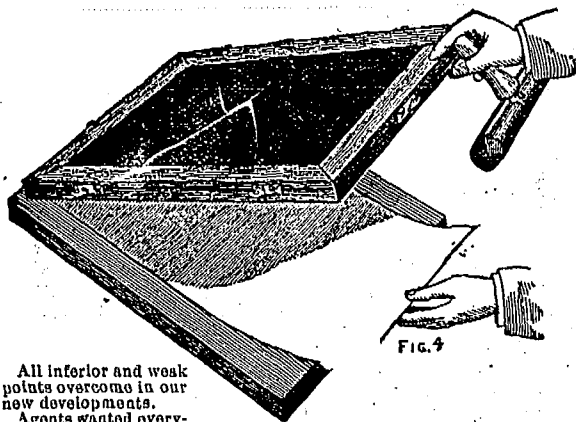


FIG. 4

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

**GET**

The Latest and Best Duplicating Apparatus,

### THE Lineograph

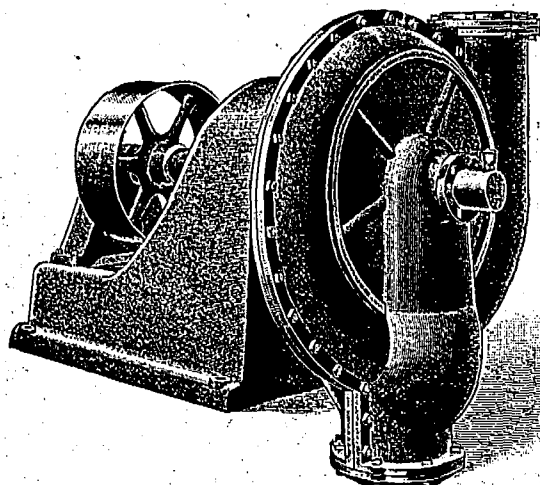
Money Saving, Simple, Durable, Rapid Machine. Copy written by hand or typewriter. 2,000 Copies from originals, the last copy as plain as the first. Send for prices.

LINEOGRAPH CO.,

30 Vesey St., New York.

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

## 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.

## TO LET.

On St. Catherine Street, that centrally situated shop or store, Number 2354, adjoining the drug-store of J. A. Harte, corner of Metcalfe Street.

Apply to M. S. FOLEY,  
Editor of the Journal of Commerce,  
171 St. James Street, City.

## WM. PARKS & 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.

### \$5,000 WANTED,

Communication with a well trained businessman, one who can speak both languages fluently, command \$5,000—and be fully competent to take entire charge of Montreal branch. The amount specified above will be covered twice over with the proper party. Address: "Manufacturer,"

Office, "JOURNAL of COMMERCE,"  
Montreal, Que.

GRATEFUL—COMFORTING.

## EPPS'S COCOA

BREAKFAST—SUPPER.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa. Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—Civil Service Gazette.  
Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:

JAMES EPPS & CO., Ltd., Homoeopathic Chemists London, England.

## BUHRING WATER PURIFYING CO.,

1389 BROADWAY,

New York City.

Manufacturers of the

### Celebrated Buhring Water Purifying Machines.

Send for Catalogue.

## 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.

## George Blache, MERCHANT-TAILOR,

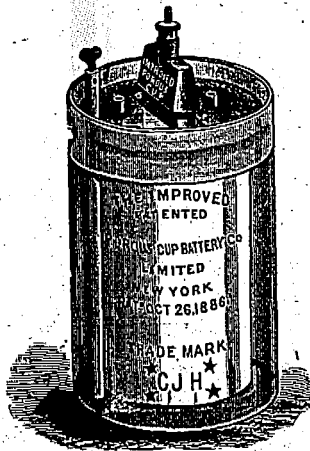
141 St. James St., MONTREAL.  
St. Lawrence Hall Building.

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

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DECEMBER 12, 1895.

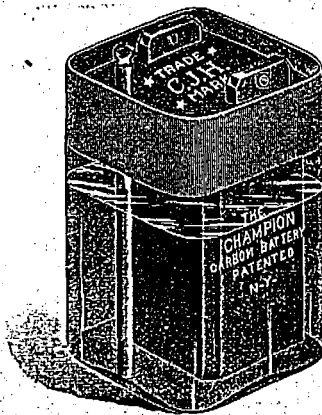
Name of Article.	Wholesale.			Name of Article.	Wholesale.		Name of Article.	Wholesale	
	Mens.	Boys.	Youths.		\$ c.	\$ c.		\$ c.	\$ c.
<b>Boots and Shoes.</b>				Roast Chicken 1-lb tins.	2 25	0 00	Soda Ash.....	2 30	2 00
Brogans or Cobourgs.....	\$0 80	1 00	\$0 55	Roast Turkey, 1-lb tins.	2 25	0 00	Soda Bicarb.....	0 70	0 80
Split Balmorals.....	1 10	1 40	1 00				Sal. Soda.....	1 50	2 00
Kip.....	1 20	1 50	1 00				Concentrated...	1 50	2 00
Buff " or Congress.....	1 35	2 00	1 10	<b>Brooms.</b>			<b>Dyestuffs.</b>		
Calf " \$2.00 to \$3.50.....	2 15	3 25	1 10	Rose 4 varn. hand heavy..	3 25	0 00	Archil. con.....	0 27	0 29
Calf Congress.....	2 25	3 50	0 00	Pansy 4 " " medium	3 00	0 00	Cutch.....	0 07	0 06
Split Boots.....	1 40	2 00	1 25	Thistle 4 " " "	3 25	0 00	Ex. Logwood.....	0 10	0 15
Kip " \$3.00 to \$3.00, Felt Sox.....	2 00	3 00	1 50	Map Leaf A 4 stgs.	2 75	0 00	Chips.....	2 00	2 50
Felt Boots, half fox.....	2 25	3 00	1 00	B 4 " stained	2 65	0 00	Indigo (Bengal).....	1 50	1 75
	do full \$1 75, \$2 50			Shamrock A 4 " varn han	2 40	0 00	Indigo Madras.....	0 70	1 00
<b>Fogged.</b>				Daisy A 3 stgs varn handle	2 10	0 00	Gambler.....	0 07	0 08
Split Batts or Bales.....	0 80	1 00	0 70	" B 3 " stained "	1 90	0 00	Madder.....	0 10	0 15
Kip Pebbled or Buff Bals.....	0 90	1 10	0 80	Tulip No. 1 3 stgs " "	1 60	0 00	Sumac.....	62 50	70 00
Pebbled Button, Machine Sewed.....	1 00	1 25	0 85	Curling 4 " "	2 65	3 50			
Glazed Buff Button.....	1 00	1 25	0 85				<b>Fish.</b>		
Goat.....	1 25	2 00	1 15	<b>Drugs &amp; Chemicals</b>			Cape Brit. Herring.....	4 00	4 50
Polish Calf.....	1 25	2 00	1 00	Acid Carbolic Cryst medi.	0 30	0 35	Labrador Herrings.....	0 00	4 25
French Kid.....	1 85	3 00	1 80	Aloes, Caps.....	0 13	0 15	Sea Trout No. 1 split p.b.	7 00	7 50
Dongola Kid.....	1 25	2 00	1 00	Alum.....	1 50	2 00	" half brls.....	4 25	4 50
Mens' Calf, Bals. Cong or Butt. Goodyear Welt.....	2 00			Borax, xtls.....	0 07	0 08	No. 1 Shore Herrings.....	3 00	3 50
" Tan Russia Calf, Bals. Cong or Butt, Goodyear Welt.....	2 75	3 75		Brom. Potass.....	0 55	0 60	" Nova Scotia.....	3 75	4 00
" French Pat. Calf or Enamel Leather Bals. Butt. and Cong.	3 50	4 50		Camphor. Eng. Refoz.ck	0 80	0 85	Mackerel No. 1. kitts.....	1 40	1 50
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt.....	3 00	3 00		" Ref Rings	0 75	0 80	" 1/2 barrel.....	7 0	7 50
" " " McKay Sewn.....	1 50	2 50		Citric Acid.....	0 40	45	Green Cod, No. 1.....	4 25	4 50
				Copperas, per 100 lbs.....	0 75	1 00	Green " large.....	4 50	4 75
				Cream Tartar.....	0 28	0 30	Draft ".....	4 75	5 00
				Epsom Salts.....	1 50	1 75	No. 2 ".....	2 75	3 00
				Glycerine.....	0 20	0 25	Large dry " per quintal.	4 50	4 75
				Gum Arabic per lb.....	0 30	0 40	Salmon No. 1 brls Lab.....	12 00	12 50
				" Trag.....	0 50	1 00	Salmon, (terces).....	0 00	0 30
				Morphia.....	1 75	1 85	" Brit. Col brls.....	10 50	12 00
				Opium.....	4 00	4 25	Boneless Fish.....	0 03	0 04
				Oxalic Acid.....	0 10	0 12	" Cod Nfld.....	0 05	0 64
				Phosphors.....	0 85	0 75			
				Potash Bichromate.....	0 11	0 15	<b>Flour.</b>		
				Potash Iodide.....	3 90	4 00	Winter Wheat.....	3 85	4 15
				Quinine.....	0 85	0 50	Manitoba patent b brands.	3 85	3 90
				Stychnine.....	0 30	1 00	Straight roller.....	3 75	4 00
				Tartaric Acid.....	0 35	0 40	Extra.....	0 00	0 00
				Tin Crystals.....	0 20	0 25	Superfine.....	0 00	0 00
							Manitoba Strong Bakers.....	3 60	3 85
							Standard oatmeal, brl.....	3 00	3 10
							Bran.....	14 50	15 00
							Shorts.....	15 00	16 00
							Mouille.....	19 00	20 00

C. J. HIRLMANN, MANUFACTURER OF



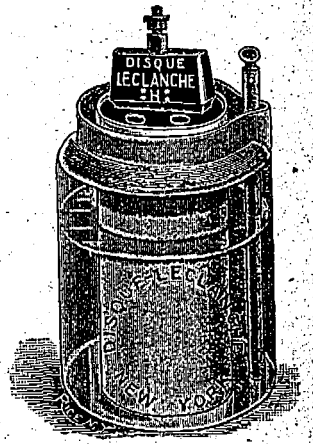
THE IMPROVED PATENTED POREOUS CUP-LECLANCHE BATTERY.

ELECTRIC BATTERIES OF ALL STANDARD TYPES.



USED IN LARGE QUANTITY IN AMERICA.

Special Batteries Made to Order in any Size.



17-19 Laight St. NEAR CANAL, NEW YORK

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.



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

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

Get your Printing done at the Journal of Commerce.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DECEMBER 12, 1895.

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
<b>Farm Products.</b>											
Butter: Creamery.....	0 19	0 21	Barley, malting.....	0 31	0 31	Molasses (Barbados) lmg.....	0 36	0 37	Vermicelli, Canadian.....	0 04	0 06
Townships, dairy.....	0 16	0 18	" feed.....	0 41	0 43	Porto Rico.....	0 34	0 35	Macaroni.....	0 05	0 06
Western.....	0 14	0 15	Peas, per 66 lbs, afloat.....	0 65	0 66	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 20	0 00
Rolls.....	0 15	0 16	Rye.....	0 54	0 55				Orange.....	0 14	0 16
<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 09	duty paid.....	0 43	0 43	Sultanas.....	0 06	0 06	<b>Chocolat Menter.</b>		
Finest Townships.....	0 09	0 00	<b>Groceries.</b>						Vanilla, yel. wrap, 24 x 1/4 lb	0 34	0 36
Finest Eastern.....	0 08	0 09	Tea, (Hf. Chest & Cad.)..	0 12	0 15	Loose Musc. California..	0 05	0 07	do Chamols do do	0 43	0 43
<b>Eggs:</b>											
ordinary.....	0 11	0 12	Japan, com. to med. lb..	0 17	0 19	Layers, London.....			do Pink do do	0 50	0 56
Held.....	0 13	0 15	" good med. to fine..	0 23	0 25	Con. Cluster.....			do Blue do do	0 50	0 66
Shipped as strictly fresh..	0 20	0 22	" cholcost.....	0 26	0 36	Extra Dessert.....	0 04	0 00	do do Lilac do do	0 58	0 66
<b>Hops:</b>											
1895, per lb.....	0 06	0 08	Y. Hyson, com. to good..	0 11	0 20	Royal Bucking'm Clust	0 04	0 00	do do Bronze do do	0 55	0 74
Old.....	0 03	0 06	" fine to finest, lb	0 25	0 35	per lb			do do White do do	0 73	0 88
<b>Hon Products:</b>											
Bacon, smoked, per lb....	0 09	0 10	Gunpowder, Moyune.....	0 17	0 20	do do Sweet'd blue prem do	0 38	0 42	<b>Starch:</b>		
Hams, city cured, ".....	0 09	0 10	" good.....	0 25	0 35	Can. Laundry.....	0 04	0 00	Can. Laundry.....	0 00	0 07
" Carvassed.....	0 00	0 00	Pinganey, med to good..	0 11	0 13	Silver Gloses.....	0 00	0 07	Benson's Prep. Corn.....	0 00	0 07
Pork Ca. s.c. per bbl. clear	13 50	00 00	" fine to finest.....	0 23	0 23	Can. Pure Corn.....	0 09	0 00	Can. Pure Corn.....	0 09	0 00
do mess.....	14 00	00 00	Oolong.....	0 23	0 42	Vinegar: Imp Trip, 1 brl..	0 41	0 00	" Vinegar: Imp Trip, 1 brl..	0 41	0 00
Lard, per lb.....	0 08	0 08	Congou, common.....	0 11	0 13	Cote D'or.....	0 35	0 00	Crystal Pickling.....	0 23	0 00
" Com. Refined.....	0 06	0 06	" good common.....	0 15	0 20	W. W. XXX.....	0 30	0 35	W. W. XXX.....	0 25	0 30
<b>SEEDS:</b>											
Clover, red, per bushel..	7 10	7 20	" med to good.....	0 22	0 27	W. W. X.....	0 25	0 30	W. W. X.....	0 25	0 30
Alsike, per lb.....	0 10	0 11	" fine to finest.....	0 32	0 35	Pure Malt.....	0 55	0 60	W. W. X.....	0 00	0 00
Timothy, (Can'n) per bh.	0 00	0 00	Indian.....	0 17	0 30	Clider X.....	0 32	0 00	W. W. X.....	0 00	0 00
" Western.....	0 00	0 00	Ceylon.....	0 18	0 30	" XXX.....	0 06	0 06	W. W. X.....	0 00	0 00
Flax 56 lbs.....	1 45	1 50	Coffee, Mocha (green)—	0 24	0 27	Soap: Best Laundry.....	0 02	0 06	W. W. X.....	0 00	0 00
Potatoes, per bag.....	0 35	0 40	Java.....	0 19	0 21	Common.....	3 50	3 70	W. W. X.....	3 30	3 50
Honey, strained.....	0 08	0 09	Maracalbo.....	0 17	0 18	Matches: Telegraph.....	1 70	0 00	W. W. X.....	2 00	2 25
Beeswax.....	0 00	0 00	Jamaica.....	0 16	0 19	" Telephone.....	1 70	0 00	Nelson's Matches:		
BEANS: white ordinary bus	0 30	0 10	Rio.....	0 16	0 19	" Parlor.....	2 00	0 00	Steamship.....	2 40	0 00
" hand-picked.....	1 15	1 20	Plantation Ceylon.....	0 27	0 29	Railroad.....	1 70	0 00	Railroad.....	2 50	0 00
Barley, feed.....	0 41	0 43	Chilcoy.....	0 09	0 11	Washboards:			Nelson's Royal Lily.....	1 20	0 00
<b>Grain.</b>											
Hard Manitoba, No. 1.....	0 00	0 00	Canadian do.....	0 00	0 07	do Rose.....	1 40	0 00	<b>Hardware.</b>		
" No. 2.....	0 00	0 00	Sugars:			Antimony.....	0 09	0 10	Tin: Block, L & F, 1/2 lb.	0 16	0 16
Oats No. 2.....	0 30	0 31	Ex Ground, in brls.....	0 04	0 00	" Straits.....	0 16	0 16	Strip.....	0 16	0 17
<b>SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c 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 this



# 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

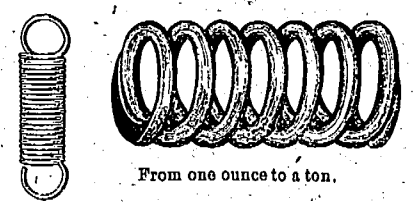
MACHINERY

# SPRINGS

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

STEEL, BRASS AND PHOSPHOR BRONZE WIRE.

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



From one ounce to a ton.

## J. DUNCAN DAVIDSON

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, DECEMBER 12, 1895

Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.
<b>Hardware—Continued.</b>											
<b>NEW CUT NAIL SCHEDULE.</b>											
Base—50d and 60d, f.o.b.,	2 50	0 00	Sharps and flat pressed nails	1 35	0 00	IX Charcoal.....			No. 1, ordinary sole.....	0 22	0 23
Cut Nails..... per keg,	2 50	0 00	3/4 and 2 3/4 inch... extra..	1 50	0 00	IXX " " " " " "		Usual	No. 2 " " " " " "	0 20	0 21
Steel nails.....	2 60	0 00	2 and 2 1/4 " " " " " "	1 85	0 00	DC " " " " " "		Trade	No. 3 " " " " " "	0 17	0 18
			1 1/4 and 1 3/4 " " " " " "	2 50	0 00	DX " " " " " "		Extras.	Buffalo Sole, No. 1.....	0 00	0 00
			1 1/2 " " " " " "	3 00	0 00	DXD " " " " " "			" " " " " " No. 2.....	0 00	0 00
			Horse Shoes.....	2 50	0 00	Terne Plate IC, 20x23..	5 75	6 00	Zanzibar.....	0 00	0 00
			Axes—S. S.....	3 50	3 75	Russ. Sheet Iron.....	0 09	0 10	Slaughter, No. 1.....	0 24	0 26
			—solid S.....	6 50	10 00	Anchor, per lb.....	0 04	0 05	" " " " " " No. 2.....	20	0 23
			Coll Chain—1/2 chain.....	2 50	0 00	Lion & Crown tin'd sh'te			Harness.....	0 25	0 33
			Coll Chain—3/4 " " " "	0 00	3 50	22 and 24 gauge.....	0 06	0 06 1/2	Upper, heavy.....	0 30	0 35
			Galvanized Iron:	4 50	0 00	26 gauge.....	0 06 1/2	0 06 3/4	Upper, light.....	0 35	0 38
			Morewoods Lion, No. 23.	5 15	5 40	Lead: Pig, per 100 lbs.....	3 15	3 25	Grained Upper.....	0 32	0 35
			Queen's Head, or equal..	4 15	4 40	Sheet.....	4 00	4 25	Scotch Grain.....	0 32	0 35
			Common.....	3 75	4 00	Shot, per 100 lbs.....	5 55	5 75	Kip Skins, French.....	0 60	0 76
			Pig Iron: Siemens No. 1..	17 50	17 75	Lead Pipe, per 100 lbs..	5 09	0 00	English.....	0 50	0 70
			Summerless.....	20 50	21 00	Zinc: Sheet.....	4 50	4 75	Canada Kip.....	0 50	0 60
			Gartsherrie.....	60 00	60 00	Spelter.....	0 04	0 00	Hemlock Light.....	0 50	0 60
			Carbroe.....	19 00	19 50	Scrap Iron—			French Calf.....	1 05	1 40
			C.I.F.T. Riv. Charcoal iron	26 50	28 00	Machinery scrap.....	0 00	15 00	Splits, light and medium.	0 18	0 23
			No. 1 Ferrona.....	17 50	17 75	Wrot iron.....	2 00	0 00	" heavy.....	6 16	0 20
			Bar Iron, per 100 lbs.	1 60	1 65	Powder: Canada Bl'ating	5 00	5 25	" small.....	0 16	0 20
			Ord. Crown.....	2 25	2 50	F F to F F F.			Leather Board, Canada..	0 06	0 10
			Best Refined.....	3 00	0 00	Wire:			Enameled Cow, per ft..	0 15	0 17
			Norway.....	2 40	0 00	Bright No. 7, per 100 lbs	2 60	0 00	Pebble Grain.....	0 11	0 13
			Sheet iron 16 G & heavier.	2 40	0 00	Annealed No. 7 " "	2 65	0 00	Glove Grain.....	0 11	0 13
			" " 17, 18, 20 G " "	2 25	0 00	" " " " " " oiled " "	2 65	0 00	B. Calf.....	0 11	0 13
			" " 22, 24 " "	2 30	0 00	Galv. No. 6.....	3 15	0 00	Bush (Cow) Kid.....	0 11	0 13
			" " 28 G " "	2 40	0 00	Trade discount on above			Buff.....	0 11	0 15
			" " 28 G " "	2 50	0 00	20 per cent.			Russette, light.....	0 35	0 40
			Boiler plates, iron, 1/2 in.	0 00	1 75	2 and 4 bars.....	1 50	for 5 00	" heavy.....	0 28	0 30
			3-16 in.....	0 00	2 25	Plain Twist 2 and 3 wrs.	1 50	for 5 00	" No. 2.....	0 20	0 25
			Boiler Heads, steel:	0 00	0 63	Staples.....	1 50	for 5 00	" Saddlers.....	8 00	9 00
			Hoops.....	2 15	0 00	Wire Nails—7 1/2 p.c., off			Int. French Calf.....	0 70	0 75
			Band Imported.....	0 00	2 00	list delivered for Onta-			English Oak.....	0 88	0 42
			" Canadian.....	0 00	1 85	rio, and 7 1/2 and 5 p.c.,			Rough.....	0 20	0 22
			Canada Plates:			f.o.b. Montreal for Que-			Dongola, extra.....	0 30	0 32
			Good Brands.....	2 25	2 75	bec. 10 kgs & over—up			" No. 1.....	0 20	0 25
			Wrot Iron pipe, 3/4 to 2 in	0 00	0 00	to 25c per ton.....			" ordinary.....	0 12	0 20
			70 p.c., over 2 in 6 7/8 p.c.			Hides and Tallow			Colored Pebbles.....	0 15	0 16
			Imported iron pipe, 3/4 to			Montreal Green Hides			" Calf.....	0 20	0 26
			1/2 inch, 65 p.c., 3/4 to 1 1/2 in.			" No. 1 per 100 lbs	0 00	5 50			
			6 7/8 p.c.; 1 1/2 to 2 in., 70 p.c.			" No. 2.....	0 00	4 50			
			Steel, cast per lb.....	0 08 1/2	0 09	" No. 3.....	0 00	3 50			
			" Spring, 100 lbs.....	2 50	2 75	Tanners pay \$1 extra for			Cod Oil, Newfoundland..	0 36	0 40
			" Tire.....	2 00	0 00	sorted, cured & inspect'd			" Gaspe.....	0 32	0 35
			" Sleigh shoe, 100 lbs..	0 00	1 90	Sheepskins.....	€ 65	0 00	S. R. Pale Seal.....	0 40	0 42
			" Machinery.....	2 50	0 00	Clips.....	0 00	0 00	Straw Seal.....	0 00	0 00
			Tin Plates:			Lambskins small.....	0 55	0 00	Cod Liver Oil, Nfld.....	0 65	0 75
			IC Coke.....	2 75	3 00	Calfskins, uninspected.	0 06	0 00	" " " " " " Norwegian		
			IC Charcoal.....	6 25	3 75	Horse hides west, each.	0 00	1 50	Process.....	1 00	1 25
						" City.....	0 00	0 00	Castor Oil.....	0 06	0 06
						Tallow, rendered.....	4 50	5 00	Lard Oil, Extra.....	0 70	0 75
						" rough.....	2 00	2 50	" No. 1.....	0 60	0 65
						Leather			Linseed, raw.....	0 56	0 57
						No. 1 B. A. Sole.....	0 05	0 25	" boiled.....	0 50	0 60
						No. 2 " " " " " "	€ 20	3 22	Olive, pure.....	0 85	0 90
						No. 3 " " " " " "	0 18	0 19	" Extra, qt., per case.	3 00	3 70
									" pts. do.....	2 40	2 50
									" 1/2 pts. do.....	2 70	3 60
									Spirits Turpentine.....	0 42	0 43

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casings, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 80 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 80 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 80 days. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 80 days.

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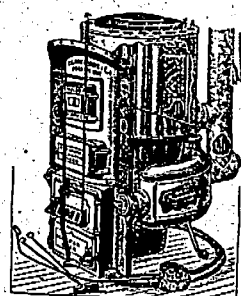
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We make a specialty of heating with Coal or Wood Furnaces or Combination (Hot Air and Hot Water).

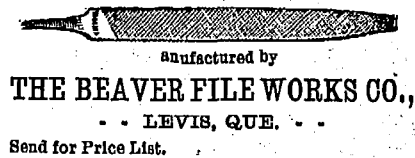
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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Coal Oil:</b>							
Car Lots Store, [2. p.c. off]	0 14 0 00	Canadian, Quarters.....	0 25 0 30	<b>Ports—</b>			
1 to 20 brls.....	0 16 0 00	Factory Filled per bag.....	0 32 1 00	Burmetees.....	2 10 4 00	Blankheynn & Nolet, Key	\$ c. \$ c.
Water white.....	0 19 0 20 1/2	do Quarters.....	0 25 0 30	Tarragons.....	1 10 1 50	gin, red cases.....	9 50 9 75
Am. in car lots.....	0 18 1/2 0 19 1/2	Rice's Pure Dairy, per brl.	2 25 2 50	Sherries—Pemartin.....	2 00 5 50	Green cases.....	4 75 5 00
do less quantities.....	0 18 1/2 0 20 1/2	do quarters.....	0 45 0 50	Mias.....	2 10 6 00	Ponies.....	2 50 2 75
Benzine American.....	0 22 0 23	Cheese Salt per bag 210 lb.	1 25 1 50	<b>Olarels—</b>			
do Canadian.....	0 14 1/2 0 16	Turk's Island per bush.....	0 30 0 35	Barton & Guestler.....	4 00 25 00	<b>Irish Whisky—</b>	
<b>Class.</b>		<b>Tobacco duty paid.</b>		Nat. Johnson & Sons.....	4 00 25 00	Bushmills.....	9 50 0 00
United Inches, 00 to 25.....	1 25 1 35	No. 1 Black Chewing, cade	0 45 1 0 51 1/2	<b>Champagnes—</b>		Geo Roe & Co. 1 star, qts	9 50 0 00
do 25 to 40.....	1 35 1 45	No. 2 do.....	0 45 0 00	Pommery, Fils & Co.....	23 00 30 00	do do 3 stars, qts	9 70 10 50
do 41 to 50.....	3 00 3 10	Old Chum brlt do sol. 8a.	0 58 0 00	Piper Heideck.....	00 00 00 00	Dunville & Co.....	7 50 7 75
do 51 to 60.....	3 30 3 40	Navy, Bright Smoking 3a.	0 56 0 57	Ferrier, Jonet & Co.....	23 00 30 00	Wisdom & Warter's Sher-	
<b>Paints, &amp;c.</b>		do do do 5a.....	0 55 0 00	<b>Brandies—Hennessy .gal.</b>	6 50 8 00	ries.....	2 00 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	Derby Plug Smk'g sol. 12a.	0 50 1 0 00	1 Star.....	12 00 0 00	Warter & May's Ports do	2 10 3 50
do No. 1.....	4 50 4 75	do do do 7a.....	0 50 1 0 00	Martell.....	6 00 0 00	Geo. Sayer & Co's	
do No. 2.....	4 25 4 50	do do do 3a.....	0 50 1 0 00	Cases (one star).....	12 25 0 00	Brandy, do	4 50 8 50
do No. 3.....	4 00 4 25	Myrtle Navy Plug Smkg sol.	0 67 0 00	Barnett & Fils one star.....	0 00 0 00	do do cases 1 star do	11 50 12 00
White Lead, dry.....	5 00 5 25	Old Chum Plug Smkg sol. 4a	0 60 0 00	do V.S.O.P.....	14 75 15 00	do do do V.S.O.P do	18 50 17 00
Red Lead.....	4 00 4 25	do Smoking sol.	0 67 0 00	Bisquet Dubonche.....	9 50 10 50	Ind Coope & Co, Rom. } qts	2 10 0 00
Venetian Red Eng'h.....	1 50 1 75	do and R. & R. 8a.	0 67 0 00	Renault & Co.....	10 00 35 00	ford Ales..... } ptes	1 45 0 00
Yel. Ochre, French.....	1 25 3 00	do Cut Smoking. 9a.	0 67 0 00	E. Puet, V.V.O.P.....	0 00 23 00	Angostura Bitters, per	
Whiting, ordinary.....	0 45 0 50	Myrtle do do 9a.	0 70 0 00	do 1840.....	0 00 23 00	case of 2 doz.....	14 50 15 00
do London, washed	0 60 0 70	Can. Chewing.....	0 32 1 0 33	Joc'y Cl'b blue lab.***case	0 00 7 50	Banagher Irish Whisky, qts	9 50 10 00
do Paris, do	1 00 1 10	do Smoking, Plug.....	0 35 0 45	do white do V.O.do	0 00 8 75	do do do per gal	3 75 4 00
English Cement, cask.....	1 95 2 10	<b>Wool.</b>		do silver lab V.S.O.do	0 00 10 00	Jas Watson & Co. Dundee	9 50 10 00
Belgian Cement.....	1 35 1 95	Fleeca comb. ord.....	0 00 0 00	do gold lab. VSOP do	0 00 12 00	3 star Glenlivet, per case.	8 50 9 00
Fire Bricks per 1000.....	15 00 21 50	do clothing.....	0 00 0 00	do ext. WVSOP do	0 00 17 00	1 do do	4 00 5 00
Fire Clay.....	1 50 1 75	do Combing.....	0 00 0 00	do blue lab. *** gal.	0 00 3 50	Old Glenlivet.....	4 00 5 00
Rosin.....	2 40 4 50	Pulled.....	0 21 0 22 1/2	Boutelleau Fils.....	9 00 20 00	Watson's Old Scotch qt. ca	6 50 7 00
<b>Glue—</b>		North West.....	0 00 0 00	DeLaage.....	9 00 24 00	do do pte, per ca	7 50 8 50
Domestic Broken Sheet.....	0 11 0 14	B. A. Scoured.....	0 27 0 33	Richard V.S.O.P.....	12 00 00 00	do do ptes per ca.	6 50 7 50
French Casks.....	0 10 0 12	Natal.....	0 15 0 16	do V.S.O.....	10 00 00 00	Marie Bizard & Roger Liq	
do bris.....	0 00 0 13	Cape.....	0 14 0 15	do V.O.....	8 50 0 00	Crene de Menthe glaciale	10 75 00 00
American White, bris.....	0 15 0 20	Australian.....	0 14 1/2 0 16	<b>Scotch Whiskeys—</b>		Curacao.....	00 00 11 75
Coopers' Glue.....	0 18 0 24	<b>Wines, Liquors, &amp;c.</b>		Kilty.....	9 00 9 50	Frunelle.....	00 00 13 00
Golden Ochre.....	0 04 0 04	<b>Ale—English.....</b>	2 50 2 55	Morning Dew.....	9 00 0 00	Krammel.....	00 00 12 25
Brunswick Green.....	0 04 0 10	<b>Porter—</b>		And. Usher.....	9 25 10 25	Crema de Cacao.....	00 00 15 35
French Imperial Green.....	0 11 0 15	Dublin Stout.....	2 40 2 45	Sheriffs.....	3 00 4 00	Anisette, case.....	00 00 13 25
Vermillionette.....	0 12 0 40	do do.....	1 62 1 62 1/2	do cases	9 75 0 00	Cherry Brandy case.....	00 00 11 75
Genuine Quicksilver.....	0 75 0 90	<b>Spirits Canadian—per gal.</b>		Glenfalloch, Highl'd.....	3 40 3 50	Crene de Noyau, Moka, Ge-	
No. 1 Furnit's Varn'h, pr. gl	0 50 0 65	Alcohol.....	4 25 0 00	Walkers Kilmarnock.....	10 00 15 25	neveve etc. case.....	9 25 12 75
Extra do do	0 75 1 00	Spirits.....	3 71 0 00	Mitchell's Scotch.....	6 50 12 50	Abnthe super, case.....	00 00 13 75
Brown Japan.....	0 55 1 20	do 50 O.P.....	2 00 0 00	do Irish.....	6 50 12 50	Vermouth, case.....	6 20 6 50
Black Japan.....	0 50 1 00	do 25 U.P.....	2 00 0 00	<b>Gin—</b>		Kirsch de com., case.....	9 75 10 25
Orange Shellac, No. 1.....	1 40 2 00	Rye Whisky.....	2 01 0 00	De Knyper red cases.....	11 00 11 00	Kirsch, fine.....	10 75 11 85
do do Pure.....	2 10 2 25	Corby's IXL Rye, qts.....	8 00 8 50	do green do.....	5 75 0 00	White Ball old Jamaica	
do do do.....	2 25 2 40	do " XTC ".....	6 00 6 50	do hds.....	2 30 0 00	Rum, cases.....	15 00 17 00
<b>Salt.</b>							
Liverpool per bag.....	0 42 1 45						
Canadian, in small bags.....	2 10 3 00						

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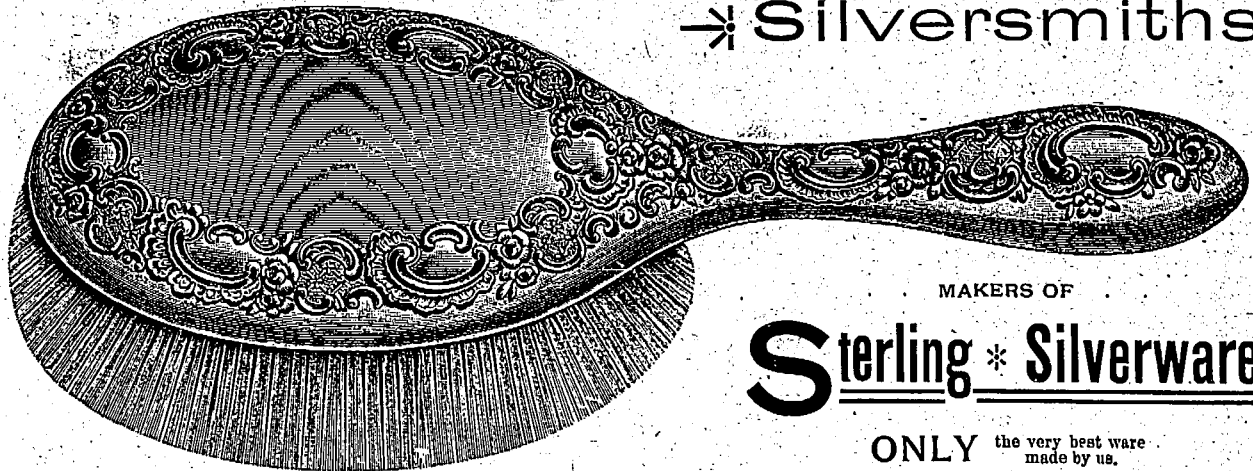
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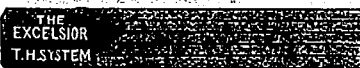
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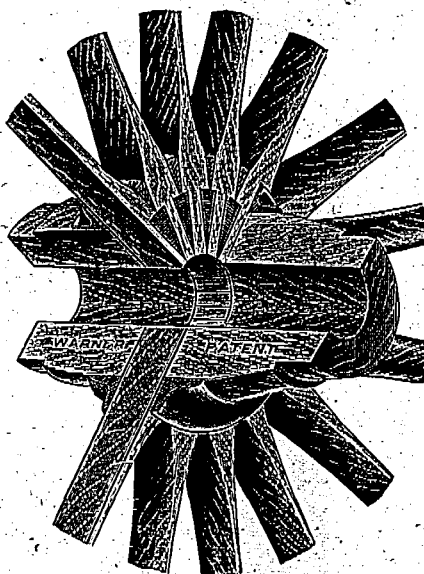
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Cheapest brush on the market, quality considered. Made of special tempered copper. Write for prices.

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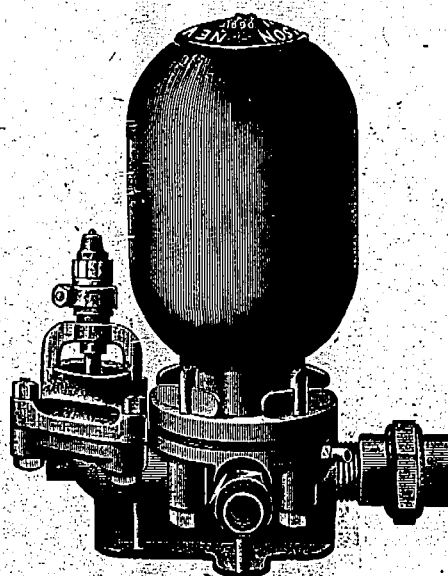
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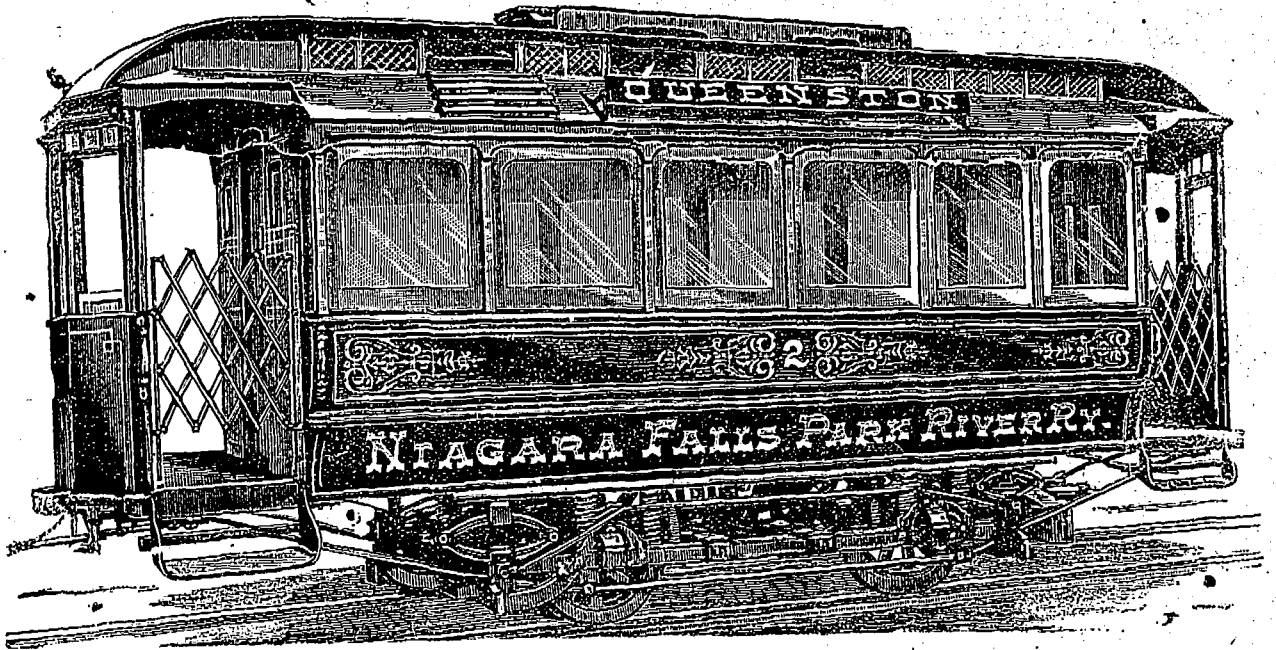
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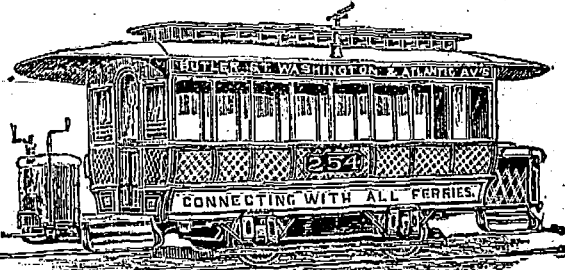
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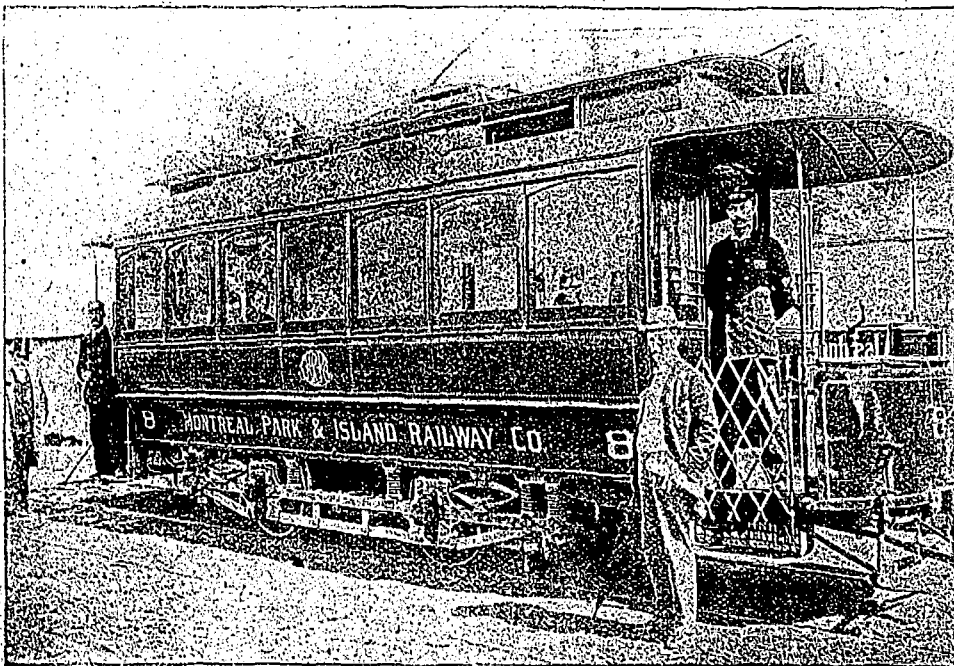
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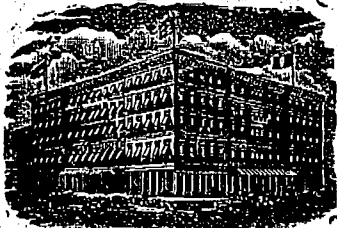
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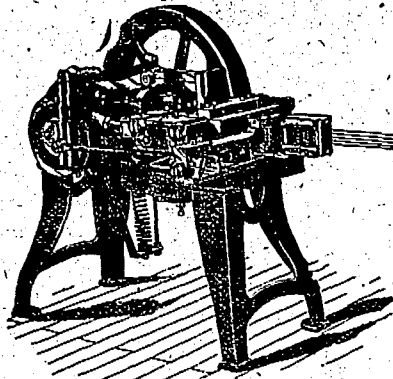
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	(late Kyle)	
BRANTFORD,	Belmont,	F. Westbrook
DUNDAS,	The Elgin,	
DESERONTO,	Deseronto House,	Geo. Stewart
GALT,	The Queen's,	C. Lowell
GANANOQUE,	Provincial,	Neil McCarny
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do	St. Nicholas,	McLean & Smyth
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Continued on Page 1244.



**Kennedy Wire-Nail Machine Co.**

MANUFACTURERS OF

**Five-Wire Nail Machines.**

No. 0 Machine makes 300 40d Nails per min.  
" 1 " " 750 8d " "  
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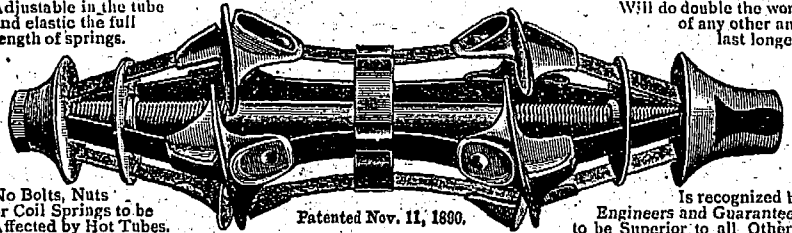
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Send for Circular.

**THE DUPLEX BOILER TUBE SCRAPER.**

Adjustable in the tube and elastic 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.**



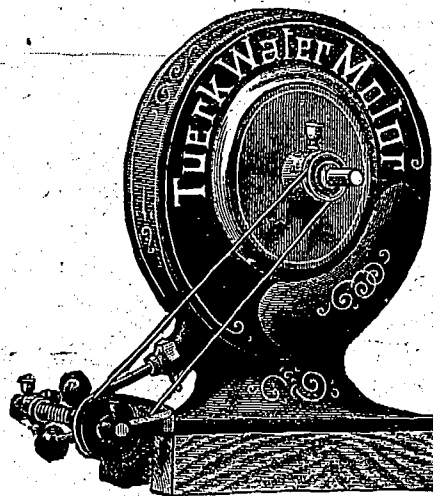
PATENTED DEC. 14, 1894.

**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 Scrap 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 Hoj 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. 18 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.



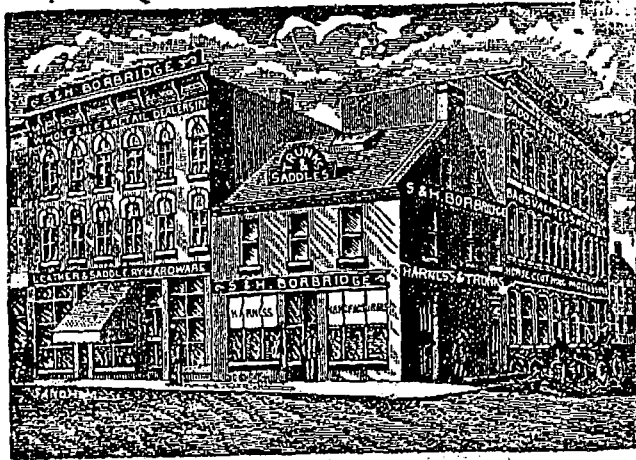
# BOILER SHOP.

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, Sait Pans, Steam Boxes for Sturs 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.

# IMPERIAL OIL CO'Y LIMITED.

## PETROLEUM REFINERS.

MANUFACTURERS OF

Lubricating Oils, Paraffine Wax and Candles.

RAILWAY and STEAMSHIP OILS A SPECIALTY.

BRANCHES:

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TORONTO, MONTON,  
KINGSTON, HALIFAX, N. S.  
MONTREAL, WINNIPEG,  
QUEBEC, VANCOUVER, B. C.

WORKS & HEAD OFFICE:

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Canada.

ESTABLISHED 1837.

INCORPORATED 1892.

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KNIVES furnished promptly or any make or Style of Cutter.

Warranted Superior Quality.

MANUFACTURERS OF

Paper-Cutting KNIVES.

### SECURITIES.

London Nov. 28.

British Columbia, 1877, 6 p.c.	129	184
1876, 5 p.c.	116	121
1880, 4 1/2 p.c.	111	118
Canada, 4 per cent. loan, 1880	100	102
3 per cent. loan, 1888	106	108
Debs. 1884, 3 1/2 per cent.		

### Railway and other Stocks.

Nov. 28.

Quebec Province, 5 p. c., 1874	107	102
1876, 5 p. c.	108	110
1880, 4 1/2 p. c.	105	107
1883, 5 p. c.	116	118
Atlantic & Nth. Western 5 p. c. Gns	116	118
1st M. Bds	12	13
Buffalo & Lake Huron £10 shr.	131	133
do 5 1/2 p. c. 1st mort.	131	133
do 2nd mort.	105	107
Can. Central 5 p. c. 1st M. Bds. Int. guar. by Gov.	58 1/2	58 1/2
Canadian Pacific \$100.	99	101
Grand Trunk, Georgian Bay, &c. 1st M.	5 1/2	5 1/2
Grand Trunk of Canada Ord. stock.	123	125
2nd equip. mtg. bds. 6 p. c.	88 1/2	89 1/2
1st pref. stock	22 1/2	22 1/2
2nd pref. stock	12	12 1/2
3rd pref. stock	122	124
5 p. c. perp. deb. stock	82	84
4 p. c. perp. deb. stock		
Great Western shares, 5 p. c.	113	115
Hamilton & N. W., 6 p. c.	100	102
M. of Canada Stg. 1st Mort. 5 p. c.	93	95
Montreal & Champlain 5 p. c. 1st mtg. bds	93	96
*Montreal & Sorel, 1st mtg., 5 p. c.		
N. of Canada, 1st mtg., 5 p. c.	95	100
Northern Extension, 8 p. c. pref.	00	00
Quebec Central, 5 p. c. 1st Inc. Bds	27	36
T. G. & B. 4 p. c. bonds, 1st mort.	104	106
Well., Gray & Bruce, 7 p. c. bds.		
1st Mort	96	98
St. Law. & Ott. 6 p. c. Bds., 4 p. c.	103	105

### MUNICIPAL LOANS.

City of London (Ont) 1st pref 5 p. c.	98	100
City of Montreal stg. 5 p. c.	104	106
1874	104	106
City of Ottawa, 6 p. c. stg.	104	109
redeem 1873	102	108
redeem 1875	116	120
redeem 1876		
City of Quebec, 6 p. c. con. 1873	101	103
6 p. c. redeem 1875	114	116
redeem 1878	116	118
City of Toronto, 6 p. c.	100	106
6 p. c. stg. con. deb. 1874	101	120
5 p. c. gen. con. deb. 1890	114	116
4 p. c. stg. bonds, 1891-93	104	108
City of Winnipeg deb., 1884, 5 p. c.	112	114
Deb. scrip. 1883, 6 p. c.	117	119

### MISCELLANEOUS COMPANIES.

Canada Company	21	24
Canada North-West Land Co.	35	45
Hudson Bay	133 1/2	143 1/2

\*All the bonds have been sold to a Canadian Syndicate.

### HOTEL DIRECTORY—Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American,	
do	Hotel Frontenac,	E. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Moran
MARKHAM,	Tremont House,	Jas. E. Plitts
NAPANEE,	Paisley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Ealand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central	D. Lackie
PITON,	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,	H. S. Dunning
do	The Balmoral,	E. H. Dunham & Co
QUEBEC,	Chateau Frontenac,	

### NOVA SCOTIA.

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

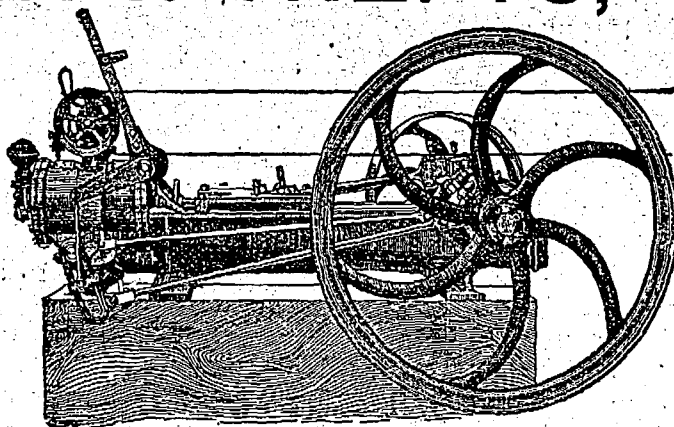
### PRINCE EDWARD ISLAND.

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

# FARRAR & TREFTS,

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



**IRON AND BRASS  
CASTINGS OF  
EVERY DESCRIPTION.**

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.



## FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 38 in. dia.
- 3 " " " 72 " 40 "
- 4 " " " 72 " 38 "
- 5 Chilled Callender Rolls, 73 in. face, 7 in. C.I.
- 1 Iron Roll, 78 in. face, 11 in. dia.
- 2 " " 72 " 17 "
- 2 " " 72 " 18 "
- 2 " " 72 " 12 "
- 1 Second Hand Steam Boiler, 64 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 37 " 11 "
- 1 " " 40 " 12 "

**Dominion Paper Co.** Montreal.  
Oan.

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

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**CANNED GOODS, FRUIT & VEGETABLE.**  
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**SCALES.**  
Superior Qualities. James Fyfe  
Montreal. Corner St. Paul and St. Peter Streets.

**STREET CARS, OMNIBUSES & HOSE  
WAGGONS.**  
Belleville, Ont. St. Charles & Pringle

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Established  
20 years.

**ROCK BOTTOM PRICES.**

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

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1 Little St. Antoine Street,

Corner St. James Street only.

MONTREAL, Que

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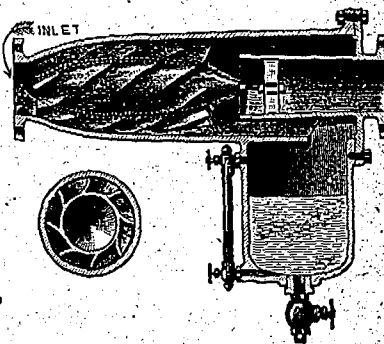
## "STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

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.

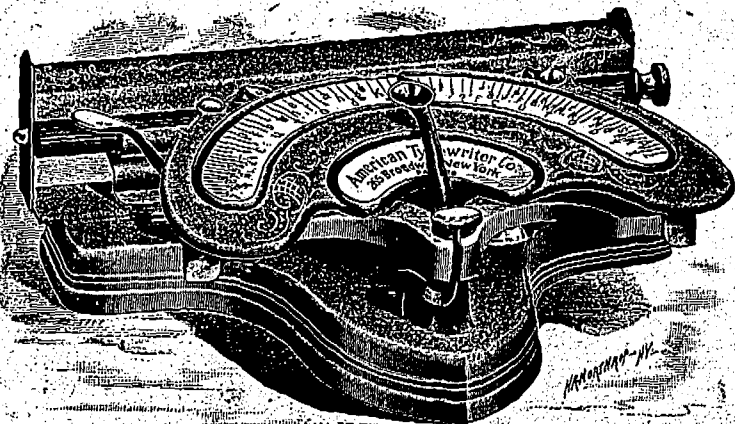
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Patentee and Manufacturer,

TAYLOR BUILDING,

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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 price slightly above the manufacturing  
cost. Send for catalogue and letter written with it. Agents wanted everywhere.

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

**Syracuse Solar or Sun-Made  
Coarse Salt For Meats, Fish, Pickles,  
Ice Cream, Skins & Pelts.**

Unequaled for Curing.  
Brings hides and skins up bright and clean on the  
fresh. Adds to their value.  
Used by the Chicago packers and by leading coun-  
try hide dealers.  
No dirty grain or blotches when Syracuse Salt is  
used. Keeps shrinkage down.  
Write us for samples of our salt and full details.  
Once tried, always used.  
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**Onondaga Coarse Salt Association,**  
Thos. Malloy, Sec'y. SYRACUSE, N.Y.  
WESTERN AGENT:  
G. W. Williams, 19 & 21 Wabash Ave., - Chicago.  
EASTERN AGENT:  
C. S. Wordan, Mercantile Exch.,  
6 Harrison Street, New York.

**Western Electric Co.,**  
CHICAGO-NEW YORK.  
Electrical Apparatus and  
Supplies.  
ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Dec. 10, 1895.

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	118 118 1/4
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7 1/2-6mos.	100	10	27 1/2 27 1/2
Western Assurance.....	25,000	5-6mos.	40	20	150 1/2 157
Guarante Co. of North America.....	13,372	6	50	10 50	106 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Nov. 30, 1895 Market value p. p'd up sh

Atlas.....	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine.....	47,000	25	20	4	£23	£24 1/2
Caledonian.....	21,500	20	25	5	£27-10-0	£30
Commercial U. Fire, Life and Marine.....	50,000	25	50	5	£30 1/2	£37 1/2
Edinburgh Life.....	5,000	19s	100	20	58-10-0	00
Fire Insurance Association.....	100,000	5	£10	£2	3 1/2	5 1/2
Guardian Fire and Life.....	200,000	7 1/2	10	5	10	10 1/2
Imperial Fire.....	60,000	20 p. s.	20	2	20	30
Lancashire Fire.....	186,493	5	20	5	5	5 1/2
Life Association of Scotland.....	10,000	17-6-7 p.c.	40	8 1/2	44-0-0	00
London Assurance Corporation.....	35,882	20	25	12 1/2	£68	59
London & Lancashire Life.....	10,000	10	10	2	4 1/2	4 1/2
Liv. L'n. & Globe Fire and Life.....	391,752	7 1/2	St.	2	49	50
National of Ireland.....	40,000	£25	2 1/2 p.c.	£2 1/2	40-0-0	00
Northern Fire and Life.....	30,000	23 1/2	100	10	7 1/2	7 1/2
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	8 1/2	38 1/2	39 1/2
Phoenix Fire.....	6,722	£18 1/2 p. s.	50	50	£33	£28 1/2
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	125,234	33 1/2	20	3	50	51
Scottish Imperial Life.....	50,000	8 1/2 d	10	1	1-14-6	....
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.

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**Consumers  
Cordage Co.**

(LIMITED)

MANUFACTURERS OF.....

Manilla, Sisal, Jute,  
and Russian Cordage

**BINDER TWINE.**

Jute and Cotton Bags.

→ HEAD OFFICE ←

St. Patrick St., Montreal

ESTABLISHED 1824



**Alliance**  
ASSURANCE COMPANY  
of London, England.  
CAPITAL \$25,000,000.  
GEO. H. McHENRY MANAGER FOR CANADA.  
MONTREAL.

**PROTECTION**

Under all circumstances  
is afforded by the Policies of the

Liberal Provisions for **Union Mutual**  
Incontestability; Grace in payment of Premiums; Extended Insurance under terms of MAINE NON-FORFEITURE LAW. Issues an **INSTALMENT POLICY** with all desirable features.

**: Life :  
INSURANCE  
COMPANY.**

PORTLAND, MAINE.

PRINCIPAL AGENCIES IN CANADA:

162 St. James St., Montreal, P.Q. 17 Toronto, St., Toronto, Ont. 103 1/2 Prince William St., St. John, N.B.

**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. 102 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,  
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**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.

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H. SUTHERLAND, Manager  
Correspondence solicited. Agents wanted.

**Scottish Union and National INSURANCE COMPANY, 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 KAVANAGH, 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.

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THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, MONTREAL

LANSING LEWIS, Manager.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,**

Head Office, - TORONTO, Ont.

President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.  
HON. G. W. ALLAN, J. K. KERR, Esq., Q. C., Vice-Presidents.  
WILLIAM McCABR, 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..... \$ 558,394.93  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 286,193.40  
Assets ..... 1,087,446.80  
Reserve Fund ..... 1,564,020.00  
Net Surplus ..... 393,216.75

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

**THE PROVIDENT SAVINGS Life Assurance Society of New York**

want General Agents in the following counties in the Province of Ontario.

Prescott, Glengary, Stormont, Dundas, Russell, Carleton, Grenville, Brockville, Leeds, Lanark, Renfrew, Addington, Frontenac, Kingston City, Lennox, Prince Edward, Hastings, Victoria, Ontario, Muskoka, Parry Sound and Nipissing Districts, Simcoe, York, Peel, Halton, Wellington, Grey, Bruce, Huron, Perth, Waterloo, Oxford, Brant, Haldimand, Monck, Welland, Niagara, Norfolk, Elgin, Middlesex, including London City, Lambton, Bothwell, Kent and Essex.

Good terms will be given reliable and energetic men. Apply to R. H. MATSON, General Manager for Canada, 37 YONGE ST., TORONTO, Ont.

**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.

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EDMOND J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.

Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—Geo. B. CRAMP, Esq.

Head Office, Canada Branch:

MONTREAL.

**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$340,734.71.

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**MERCANTILE**

FIRE INSURANCE COMPANY  
WATERLOO, ONT.

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

Losses promptly adjusted and paid.

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

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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:

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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.

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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.

Statement of Business,  
December 31st, 1894.

ASSETS INVESTED	\$102,011,770
SURPLUS	20,249,307
INCOME IN 1894	36,483,313
INSURANCE IN FORCE	813,294,160

Good Agents are Wanted  
for several central and productive local-  
ities in Canada.

Apply to  
**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL.

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

ESTABLISHED 1867.  
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 ad-  
vantageous terms. It is in the interest of  
all intending insurers to secure one without  
delay.

RISKS IN FORCE  
Over \$25,000,000.00.

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Manager, P.Q.



The above remarkably ingenious invention  
not only fill the sportsman's demands as a  
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convenient small boat made for many pur-  
poses:

1. Both hands are free to fish, shoot or work.
2. It cannot be upset by the occupant.
3. It is as comfortable as a rocking chair.
4. If filled with water, it still floats and carries the weight of two men.
5. It weighs but 20 lbs. and can be carried in a hand satchel.

See illustrated article in the "Scientific American" of May 18, 1895.

## H. D. LAYMAN,

DEALER IN  
THE

## Layman Pneumatic Boats,

Sporting Boats,  
Pleasure Boats and  
Life Preservers.

OFFICE AND SALESROOM:

30 West 29th St., Cor. Broadway,

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Send 5 Cents for  
ILLUSTRATED  
CATALOGUE,  
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THE LAYMAN PNEUMATIC  
SPORTING AND OUTING BOATS  
are made in two standard sizes and  
are adapted to persons of both sexes,  
and all sizes from 40 pounds to 400  
pounds, and are absolutely safe and  
reliable.

## WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,950,000.00  
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.

## 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.

E. D. LACY, RESIDENT MANAGER

## 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 & McCREGOR, Managers.

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Guarantee and Accident Com'y, Ltd.

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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.

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The Directors are open to entertain applications for agencies where the Com-  
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