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FINANCE AND INSURANCE REVIEW

Vol. 37, No. 18
 New Series.

MONTREAL, FRIDAY, OCTOBER 20, 1898

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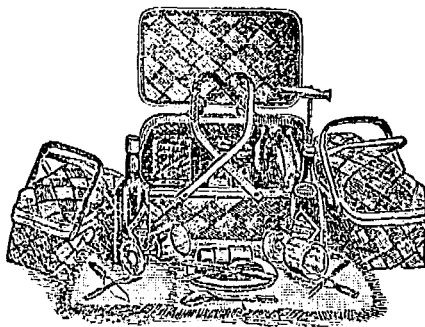
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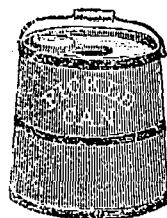
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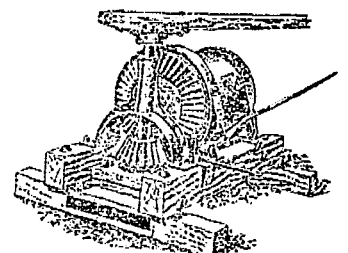
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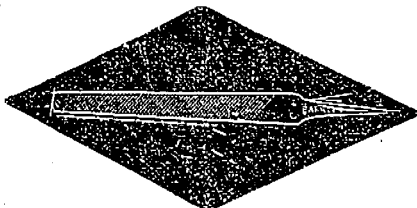
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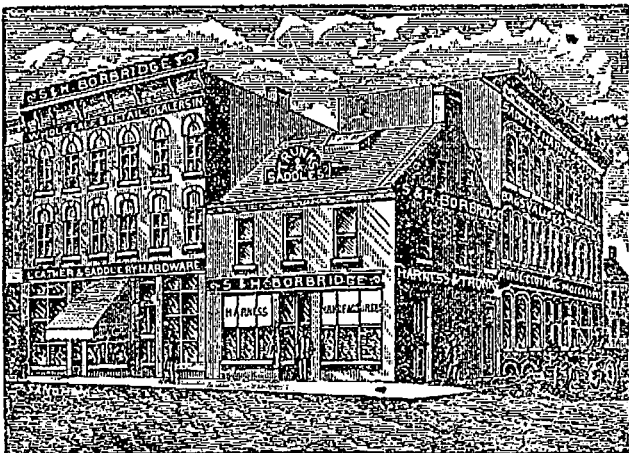


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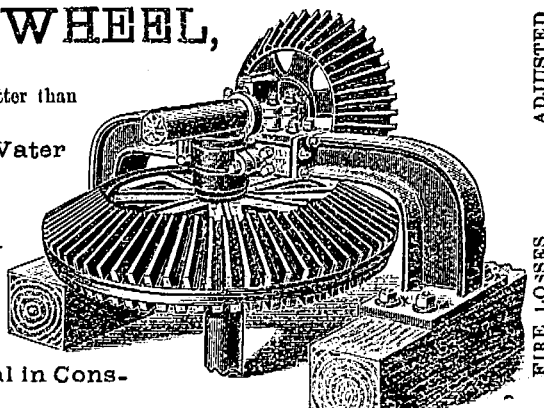
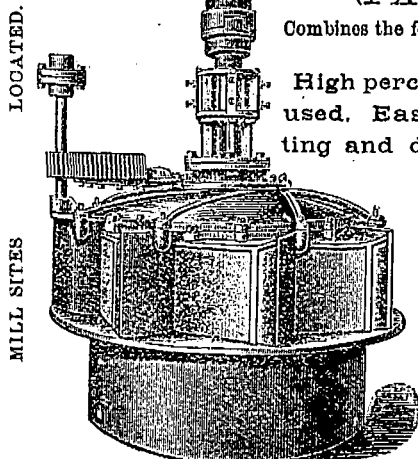
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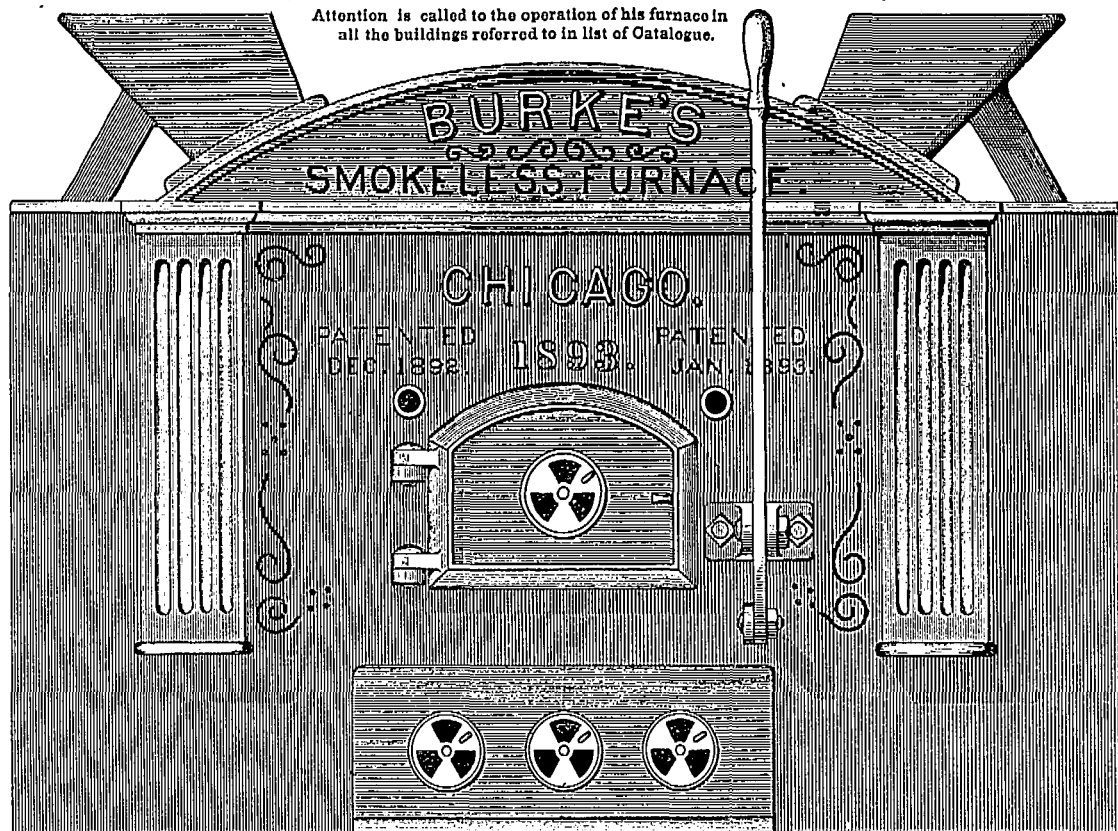
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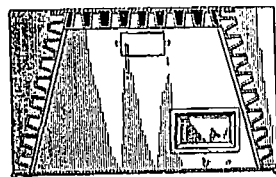
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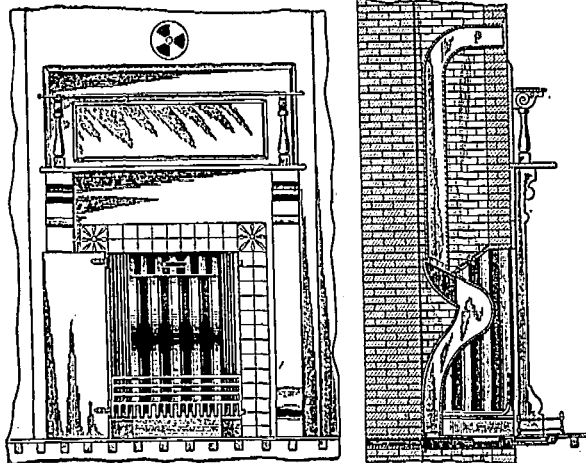
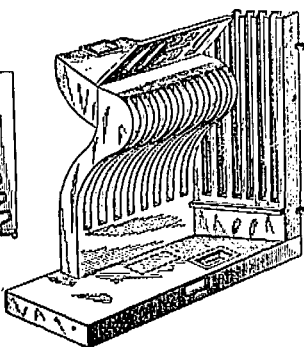
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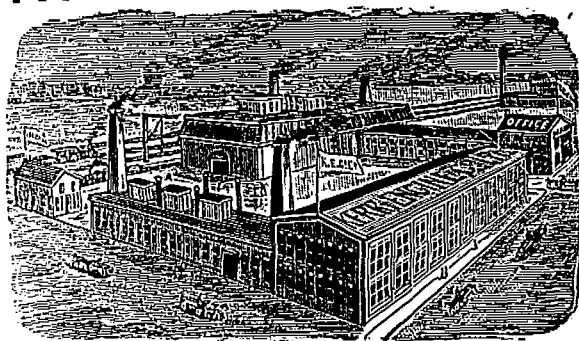
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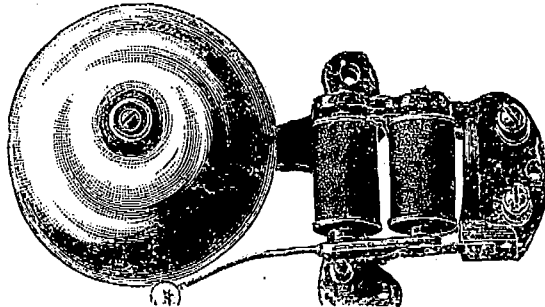
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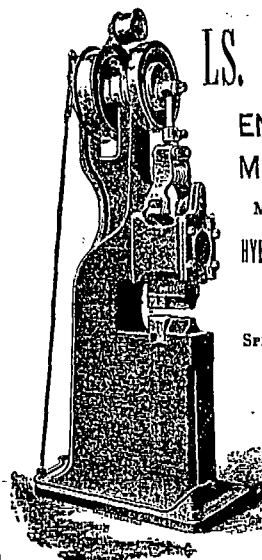
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Tweeds, Serges, Cassimors, Doeskins,
Etoffes, Kerseys, &c., &c.**FLANNELS:** Plain and Fancy Flannels,
Over-Coat Linings, Plain and Fancy Dress
Goods, &c., &c.**KNITTED GOODS:** Shirts, Drawers,
Hosiery, &c., &c.**BLANKETS** White, Grey and Colored
Blankets.

Wholesale Trade Only Supplied.

290 St. James St., MONTREAL

20 Wellington St. West, - TORONTO

Advances made on Consignments. Corres-
pondence solicited.

267,000

No. 7 ENVELOPES.

WHITE WOVE, GOOD QUALITY.

At a specially low figure. Note the price:—

One thousand for,..... \$ 1 38

Five thousand for,..... 6 25

Ten thousand for,..... 11 25

Twenty thousand for,.... 22 00

Not less than one thousand sold at above
prices. Send for a sample.

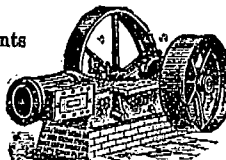
MORTON, PHILLIPS & CO.,

BLANK BOOK MAKERS, STATIONERS AND
PRINTERS,

1755 Notre Dame St., Montreal.

ENGINES

— AND —

BOILERSHigh Class
Recent Improvements
Best Results
Complete power
equipments for
all purposes.
Ask for Circular.**E. Leonard & Sons**

LONDON, CAN.

89 COMMON STREET,

MONTREAL.

DOMINION COAL COMPANY, Ltd.OFFER FOR SALE THE FOLLOWING
COALS:INTERNATIONAL, CALEDONIA, RESERVE,
GOWRIE, LITTLE GLACE BAY, OLD
BRIDGEPORT, CAEDINER.

Either Screened, Run of Mine, or Slack.

Contracts can be made for any of the above Coals
(except Slack) for any term of years, which the con-
sumers may desire, for delivery on the basis of cur-
rent prices.

For Prices, terms, etc., apply to

DOMINION COAL CO., LTD.

Milk Street, Boston, Mass.

or KINGMAN, BROWN & CO.,

Montreal.

or WM. LITHGOW,

P.O. Box 270, Halifax, N.S.

Leading Manufacturers, &c.

COCHRANE, CASSILS & Co.

MANUFACTURERS OF

BOOTS & SHOES

WHOLESALE

CORNER OF

Latour and Genevieve Streets,
MONTREAL.**THE DOMINION COTTON**

MILLS CO., Limited.

MAGOG PRINTS.

FALL NOVELTIES,

ROB ROY SUITINGS,

SALISBURY COSTUMES, WRAPPERETTES
VERONA CORDS, WORLD'S FAIR COSTUMES

ALSO, A FULL RANGE IN

STAPLE AND FANCY PRINTS, SLEEVE
LININGS, ETC.All Leading Wholesale Houses carry our
Full Range.**D. MORRICE, SONS & CO. AGENTS,**
MONTREAL & TORONTO.**Montreal Paper Mills Co'v.**

(ST. LAWRENCE PAPER MILLS.)

Manufacturers of and Dealers in
Book, News and Poster Papers,
Bag Manillas and Special Hosiery Papers,
Bleached and U B Manillas,
Brown and Red Wrappings,
AND DEALERS INWhite and Colored Writings,
Colored Cover Papers
Linen and Bond Papers,
Printers' Poster, Book and News Inks.

Bell Telephone 2690. P. O. Box 1133.

OFFICE AND WAREHOUSE,

586 & 588 CRAIG STREET, MONTREAL, P. Q.
Write for Samples and Prices.**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,
Water Lime.Drain Pipes, Vent Linings,
Fire Covers, Fire Bricks, Fire Clay,
Whiting, Plaster of Paris,

Bozax, China, Clay, Etc.

Scientific American
Agency for**PATENTS**CAVEATS,
TRADE MARKS,
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COPYRIGHTS, etc.For information and free Handbook write to
MUNN & CO., 301 BROADWAY, NEW YORK.
Oldest bureau for securing patents in America.
Every patent taken out by us is brought before
the public by a notice given free of charge in the**Scientific American**Largest circulation of any scientific paper in the
world. Splendidly illustrated. No intelligent
man should be without it. Weekly, 25 Cts.
Per Annum, \$1.00. Address MUNN & CO.,
301 Broadway, New York.

THE CANADIAN COLORED COTTON MILLS Co.

→ FALL 1893 ←

Ginghams, Zephyrs, Chevlot Sultings, Flannelettes, Dress Goods, Skirtings, Oxfords, Shirts, Cottonades, Awnings, Tickings, Etc.—NOW READY.

SEE SAMPLES IN WHOLESALE HOUSES.

D. MORRICE, SONS & CO., AGENTS,
MONTREAL & TORONTO.

J. & H. TAYLOR,

Steam and Hydraulic Pipe,
Galvanized Iron Pipe and Fittings,
Homo-steel Boiler Tubes,
Locomotive Forgings,
Steel Tires and Axles,
Bearing Metal,
Railway Grading and Track Tools.

General Engineering Supply Warehouse,
751 CRAIG STREET,
MONTREAL, P.Q.

F. P. Buck, President
Wm. Angus, Vice-Pres. & Agent.
W. S. Dresser, Sec'y & Treas.
Jas. D. Finlay, Gen. Manager.

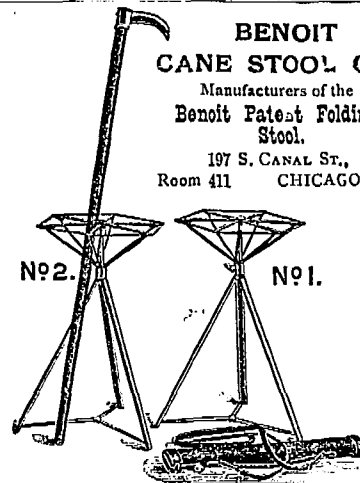
ROYAL PULP & PAPER CO.

(Successors to Wm. Angus & Co.)
Fine News, Book, Writing and Colored Papers,
and Chemical Wood Fibre Manufacturers.
Store, 15 Victoria Square, MONTREAL.
Works and Head Office, EAST ANGLUS, P.Q.

MONTREAL LIME Co.,

O. W. TRENHOLME, Gen. Manager.
LIME MANUFACTURERS,
MONTREAL.
Office & Works:
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BENOIT CANE STOOL CO
Manufacturers of the
Benoit Patent Folding Stool.
197 S. CANAL ST.,
Room 411 CHICAGO, ILL.



IF YOU WANT ANY KIND OF BUGGIES

Carts, Phaetons, Express or Farm Wagons you can save from \$10 to \$30 on each, by buying from

LATIMER

592 1/2 St. Paul Street, MONTREAL.
Latimer & Legare, Quebec, or
Latimer & Bean, Sherbrooke
Cash buyers, Dealers or Livery men get
special low prices.

THE NORTON M'F'G CO.

Manufacturers of
Fruit Paint, Lard & Seamless
Lobster Cans.
Inquiries and Correspondence solicited. . . .
HAMILTON, ONT.

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 following are among the business changes during the week in Nova Scotia:
—Jos. Smith, St. Margaret's Bay, has assigned.

—Mr. James Clark, in charge of the Canadian machinery department at the World's Fair, has advised the Robb Engineering Co. that their engine has been awarded medal and diploma.

—It is not to be supposed that the ink of a well known manufacturer, sold to large consumers in this city at \$6.50 per dozen is bought for less than \$7 to \$7.50. But "leading lines" have their uses.

—As a testimony to our native products, we learn that the "St. Augustine" brand of wine, manufactured by J. S. Hamilton & Co., Brantford, Ont., is coming into general use as a communion wine throughout the Dominion.

—Grand Trunk Railway Company's return of traffic, week ending October 14th, 1893: Passenger train earnings 1893 \$199,975, 1892 \$180,330; freight train earnings 1893 \$275,372, 1892 \$293,330. Total train earnings 1893 \$475,347, 1892 \$424,169. Increase 1893, \$51,178.

—That the real estate business is not altogether confined to big suburban plans for cabbage gardens or other purposes, is shown by the sale a few days ago of the Taylor property, area 32,000 feet, corner of St. Lawrence and Ontario streets, to Mr. Edward Chuplin, at a price said to be \$1.25 per square foot.

The British consul at Manilla, reports that formerly the indigo crop of the Philippine Islands was comparatively good, and 5,570 quintals were exported against 1,780 quintals in 1892. That country's indigo is now of too inferior a quality to com-

MACHINERY, Iron and Wood-Working, STEAM PUMPS for Every Service. ENGINES and BOILERS
Canada Machinery Agency, 345 & 347 St. James St.,
W. H. NOLAN Manager

Consumers Cordage Co.

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,
and Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

HEAD OFFICE:

New York Life Insurance Co's Bldg,
MONTREAL.

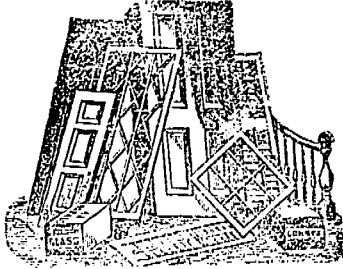
LONSDALE, REID & CO.,

Dry Goods Importers,
MONTREAL.

SPECIALTIES

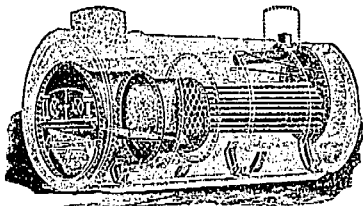
stock, Dress Goods, Cashmores, V.
L. tog, Hosiery, Gloves, Laces and Panty Small-
wares, Canadian staples at market price.

RHODES, CURRY & CO.



All kinds of building Materials Fittings for Banks
Stores, etc., a specialty:

AMHERST, N.S.



MONARCH ECONOMIC BOILERS.

More economical than Brick-set Boil-
ers, with all advantages of light por-
table forms.

ROBB ENGINEERING CO. Ltd.,
AMHERST, N.S.

pete in European markets, and it only has
acceptance to any extent in Japan.

Two prominent insurance men from
Hartford, Conn., who have been visiting
their Montreal office lately, appear to
have been successful in their mission.
"All's well that ends well," and we feel
we but voice the feelings of the insur-
ance fraternity in congratulating all the
parties concerned on the fortunate issue
of the case.

The following are among the business
changes during the week in New Brun-
swick:

—Patrick Coughlan, of St. John, shoes,
has assigned with liabilities of \$4,000. He
has been in business 17 or 18 years, but
his trade was always limited.—E. A. Pow-
ers, printer, St. John, has assigned. Li-
abilities are about \$1,600. He has been in
business 9 years, but in a small way.

—Constantin Oeser ran a cigar store in
Milwaukee. Constantin failed, and Fred.

G. DESOLA,

General Commission Merchant,
CUSTOMS AND FORWARDING BROKER

General agent in Canada for "Filature of Filatures
réunies," United Thread Factories) of
Alost, BELGIUM.

8 St. SACRAMENT STREET, -) MONTREAL.

McArthur, Corneille & Co.

Importers of and Dealers in

WHITE LEAD AND COLOES,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star
and Double Diamond Star Brands,
English 16, 22, and 26 oz. Sheet.
Rolled Rough and Polished Plate Glass.
Colored Plain and Stained Enamelled Sheet Glass.
Painters' and Artists' Materials.
Chemicals, Dye Stuffs,
Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

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

—AND—

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

CELEBRATED Truro Spa Ginger Ale.

Lemon Soda, Sarsaparilla, Cham-
pagne Cider, Club Soda and
other choice flavors.

Our goods are always reliable, and retailers
find them both saleable and profitable.

Highest awards wherever exhibiting.

Only the purest ingredients used

PURE FRUIT SYRUPS.

Write for quotations.

MANUFACTURED BY

BIGELOW & HOOD,
TRURO, N.S.

Esau was appointed assignee. Esau saw
to it that he would not get left for his
fees. He sold Constantin's stock for \$111-
50, and brought in a bill for \$111.45 for
services. Net proceeds for creditors, 5
cents; five of them, and 1 cent for each.
Hurray for the assignee! He has beaten
the record.

The following are among the business
changes during the week in Montreal:

—W. H. Macalpine, lumber dealer, Mont-
real, already noted, is offering 20c on the
dollar, cash.—Wilfred Tremblay, hardware
dealer, Montreal, is offering 50c on the dol-
lar, on time, secured, which has been ac-
cepted by most of his creditors. He was
formerly Tremblay & Frere, who started in
the summer of '87, but dissolved in Decem-
ber '88, he retiring and restarting in May
'91. His liabilities are small.

—The crop yield in Dufferin, Ont., is re-
ported by our correspondent as quite var-
ied. Hay was above the average; spring
wheat, owing to midge, very light; oats in
some localities destroyed by drought,
in others by grasshoppers, but in other
sections quite heavy; potatoes show sim-
ilar unevenness; barley was a good crop;
fall wheat little sown in the county of
late years; on the whole, the yield is con-
sidered very fair. Horses, cattle, and sheep
bring but low prices; hogs are "about the
only thing commanding good prices."

The British tank steamer Batoum, which
reached New York recently, is to take
away 2,700,000 gallons of oil in bulk.
This is fully 800,000 gallons more than
any other tank steamer in the world can

CAUTION.

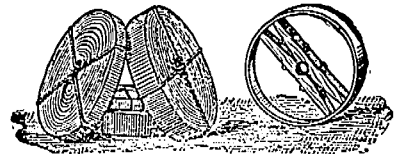
By using Forrester's
New Special Alloy
Wire Gauze Dynamo
Brush you will save
your Commutator.

SOLE MANUFACTURER,

THOS. FORRESTER,

118 ST. JAMES STREET, - MONTREAL.

Very lowest prices for lamps.



BALLS OF FIRE

Hurled into the ranks of an army could not have
created the excitement and dismay that our large
stock of heavy Belts and Machinery have caused
among the traders and agents throughout Canada.
We sell direct to the consumer, barring out all
middle men, giving consumers the immense profits
squeezed and coaxed out of them by that class of
men.

100,000 feet extra heavy new rubber belts at 50
and 20 per cent discount of list price.

200 Machines for wood and iron workers, engines
and boilers 4 to 30 horse powers at prices that
cannot be equalled.

1,200 Hickory bent rim split wood pulleys no
glue in them, and light American metal pulleys,
all balanced.

All guaranteed as represented. Come and see
them, or send for catalogue.

MULLIN & CO., 87 Papineau Sq., MONTREAL

HENRY PORTER,

Tanner and Manufacturer of:

LEATHER * BELTING,

Fire Engine Hose, Harness, Moccasins,
Lace, Russes, and

OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

carry. Her cargo would load eight large
English ships. Her engines are amidship,
this being different from other tank steam-
ers, and she has a complete electric light
plant. The pilot who boarded her at sea
saw her electric masthead light twenty
miles away. She was built this year in
Sunderland, and made the voyage across in
twelve days and six hours. She is charter-
ed by the Standard Oil Company.

Among the business changes of the week
in British Columbia are the following:

—Hughitt & McIntyre, loggers, at Genoa,
have assigned. They have done a large
trade for some years, but owing to the de-
pressed state of lumber business and gen-
eral trade there, have been obliged to
succumb.—Hampton & Hopkins, general
dealers, Lardent, are reported failed, and to
have returned to the United States, wheth-
er they came some months ago.—H. J.
Blaise & Co., in men's furnishings at

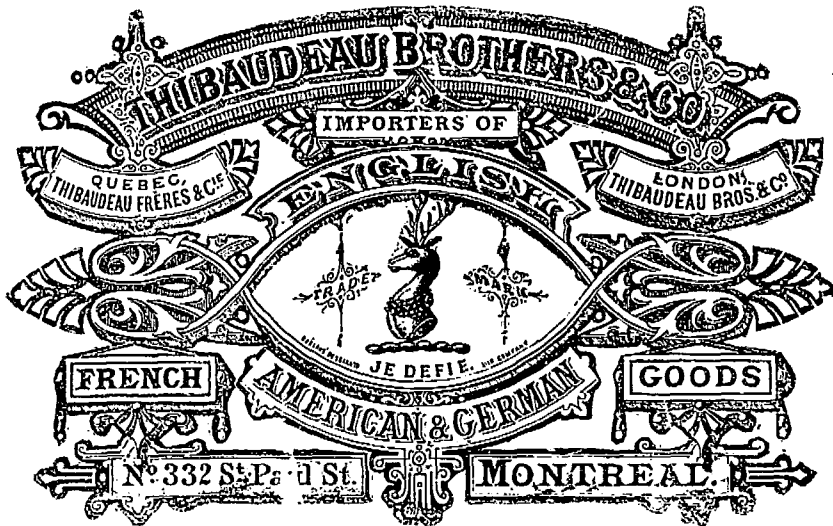
ROYAL CARPET CO.,

Manufacturers of

TWO AND 3 PLY CARPETS WOOL AND UNION

Art Squares and Carpet Fringe.

Dealers in Chenille Curtains, Rings, Poles and
Trimmings. GUELPH, Ont.
samples sent free.



CAMPBELL'S

QUININE WINE

The Great Invigorating Tonic. Specific for Loss of Appetite, Indigestion and Spring Lassitude.

Kenneth Campbell & Co., Montreal

ADVERTISING IN ENGLAND, EUROPEAN CONTINENT, ETC. **SELL'S** ADVERTISING AGENOX, L^TD.

Capital \$250,000. Henry Sell, Manager, (editor and founder of "Sell's World's Press.") Full particulars regarding British or European Advertising, sample papers, rates, etc., at the London Office, 187-188 Fleet street, or at **NEW YORK OFFICE, 21 Park Row, Ground Floor.**

GEO. H. HEES, SON & CO.,
Window Shades,
Curtain Poles, Spring Rollers, &c.
TORONTO, ONT.

Send for our New Illustrated Catalogue.

SELLING AGENTS:
R. HENDERSON & CO.,
MONTREAL,
J. STANBURY & CO.,
TORONTO.

BEST for THE MONEY

ALL JOBSKERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIDE UPON RECEIVING

"PATENT ROLL" COTTON BATS,

As they are very attractive in appearance and superior in quality, and no other bat will retail as well.

ASK FOR THESE BRANDS:

'North Star,' 'Crescent,' or 'Pearl,'

Put up in Bales or Cases in 4, 6, 8, 12 or 16 cu. Rolls. Baled goods same quality but lower prices.

Vancouver, have assigned with liabilities of about \$5,000. They began last spring; Henry J. Blaise, the sole partner, was a contractor and had not much knowledge of the business.

The business changes of the week in Manitoba comprise the following;

-J. E. Pullford & Co., hardware dealers at Winnipeg, already noted, are offering to compromise at 50c on the dollar.-M. A. McVicar, brick maker at Brandon, has assigned.-Mrs. T. S. Menam, general store, Cartwright, is asking an extension of time. Her husband commenced in the fall of '81, and fell behind in '83, and was consequently sold out by sheriff. The purchaser transferred the stock to Mrs. Menam and she continued the business, but got into difficulties in '87, and compromised at 25c on the dollar.-Estate E. R. Lloyd, St. Boniface, recently held a meeting of creditors, but no particulars are to hand as yet.

The business changes of the week in Toronto comprise the following:

-P. P. & M. J. Pickering, builders, Toronto, Ont., have assigned.-H. Stone & Son,

undertakers, Toronto, Ont., have assigned. The business was established in '86 by the senior Mr. Stone, who has been dead for some time. The business has since been carried on by the son, Daniel Stone, but in a small way.-The Hotel Dufferin, Fred Jones proprietor, has closed, and no attempt to continue will be made by the late owner, who intends to open out in New York. The liabilities are \$15,000, and there are no preferences.

-The career of the almost historic house of Cooper & Smith, (formerly Sessions, Cooper, & Smith, etc., etc.) came to an end at the close of last week by the sheriff's sale of the stock and equipment under recent action of their creditors. The sale consisted of manufactured goods, \$34,042.91; rubber goods, \$62,724; eastern made goods, \$23,104.66; leather and goods in course of manufacture, \$7,608.23; findings, \$3,253.96; machinery, etc., \$30,300.94. Shoe men from Rochester, Chicago, Montreal and Quebec were present. J. C. Hemond & Co., of Montreal, purchased the stock at 55c on the dollar. The firm, it will be

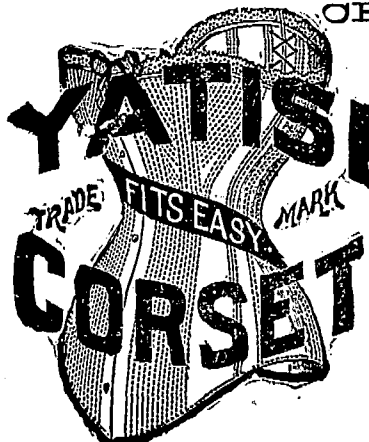
seen, handled large quantities of city of Quebec made goods, a feature of the trade that for many years has been more or less disastrous in its effects.

-The following list of United States patents granted to Canadian inventors, September 26, 1893, is reported expressly for the Journal of Commerce by James Sangster, solicitor of patents, Buffalo, N.Y.: Charles T. Chauncey, assignor of one-half to H. Peters, Woodbridge, perforating attachment for printing presses; Leonard S. Merrifield, Franklin, Mass., J. T. Wescott, Cramer's Hill, N. J., and W. H. Pearson, Jr., Toronto, apparatus for the manufacture of gas; Abram H. B. and Edmund H. N. Nell, Petersburg, metal wheel; The Forbes Manufacturing company, Limited, Halifax skates, the name "Columbus" (trade-mark); Francis R. Tottenham, Victoria, remedy for sea sickness, the words "Ad Astra Sequor," (trade-mark.) Total issue, including designs, trade-marks, and reissues, 422.

Among the many machine novelties now on exhibition at Chicago is an improved

Pure Oak Belting

THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO
Tel. No. 383. Tel. No. 475.



CROMPTON'S CORALINE CORSETS.

AGENTS FOR **EASTERN ONTARIO, QUEBEC AND THE MARITIME PROVINCES.**

Robert Linton & Co.,
Wholesale Dry Goods
Corner St. Helen and Kamelina Sts., Montreal.

A. R. MCKINLAY & CO.Successors to **MACFARLANE, MCKINLAY & CO.**,**WINDOW SHADES,***Brass Goods, Poles, Rollers, Fringes, Laces***TORONTO, ONT****POTATO STARCH!**
POTATO STARCH!The Finest, Best and Cheapest in the
Canadian Market.

Send for a sample and prices.

Manufactured by

MCKINNON & McLEAN, Charlottetown, P.E.I.

wire nail machine, which runs 5 wires at once and turns out 5 nails at each stroke of the machine. There are two of these machines at work—one weighing only 1,500 pounds, which will turn out 900 4-penny nails per minute; another larger one, weighing 3,600 pounds, will make 750 8-penny nails per minute. The decrease of weight of machinery, in proportion to the amount of work done, is about 4 to 1 of the single wire machines. This implies also a great decrease in the power required—about one-half. Twenty-one of these machines, it is claimed, will do the work of 100 single wire machines, and at one-third less cost for labor. The cost of one 5-wire machine is only about one-half that of five single wire machines. If the claims of this machine are not over-stated it will greatly reduce the cost of wire nails, and should also, to a certain extent, reduce their price.

The business changes of the week in Ontario comprise the following:

—David McMaster, bookseller, Sarnia, Ont. is endeavoring to compromise with his creditors. He has made no definite offer, but his creditors seem willing to take 50c on the dollar, cash. The liabilities are about \$3,000. His troubles are said to be brought about by the failure of Taylor & Co., Toronto. McMaster has been in business some years. He assigned in '84 through the failure of Jas. Campbell & Son, but effected some settlement and resumed.

—The Williamson Book Co., Ltd., Toronto, already noted, are now offering to compromise at 50c on the dollar.—D. McDougall, restaurant-keeper, Forest, Ont., has effected a compromise with his creditors.—H. McCann, grocer, Cornwall, Ont., is offering to compromise at 30c on the dollar, cash; liabilities \$1,800. He has been in business a little over three years, but competition

was too keen; there are too many in this line in Cornwall.—A short career has been that of J. D. Gare, grocer, Glencoe, Ont., who has assigned; he started business only last summer, but in a small way.—A. H. Dunlop, druggist, Madoc, Ont., has assigned. He started in the fall of '91, coming from Belleville, where he had been a clerk. He was not as attentive to business as he might have been.

Among the business changes of the week in Quebec are the following:

—F. X. Paladeau, grocer, St. Henri, Que., lately noted as offering to compromise, has assigned with liabilities of \$1,800.—Robt. Scott, general store, Scotstown, Que., noted last week as calling a meeting of creditors, is now offering 25c cash, which will likely be accepted. Liabilities \$3,000.—Napoleon Herbert, trader, at St. Leon de Standon, Que., already noted, has com-

S. LENNARD & SONS,
DUNDAS, ONT.

MANUFACTURERS OF

PLAIN & FANCY HOSIERY**AND LADIES' UNDERWEAR.**

To the Wholesale Trade only

LAPORTE, MARTIN & CO.,
MONTREAL

We offer for immediate delivery the following canned goods, new packing, just received.

TOMATOES,	CORN, (Sweet)	PEAS,
LOBSTERS,	BEANS,	SALMON.

All of the best known brands.

We specially call attention to Salmon "Trident" brand of superior quality.

N.B.—Write for quotations.

MACFARLANE
Shade Co'y.MANUFACTURERS
OF **WINDOW SHADES**

Send for our new Illustrated Catalogue which is now ready.

J. F. M. MACFARLANE, President.

8, 10 & 12 LIBERTY STREET, - TORONTO.**HODGSON, SUMNER & CO'Y**

—IMPORTERS OF—

*Dry Goods, Small Wares and Fancy Goods,***347 and 349 St. Paul St., MONTREAL.**

Agents for The Churchgate brand of Hosiery

LOCKERBY BROS.,

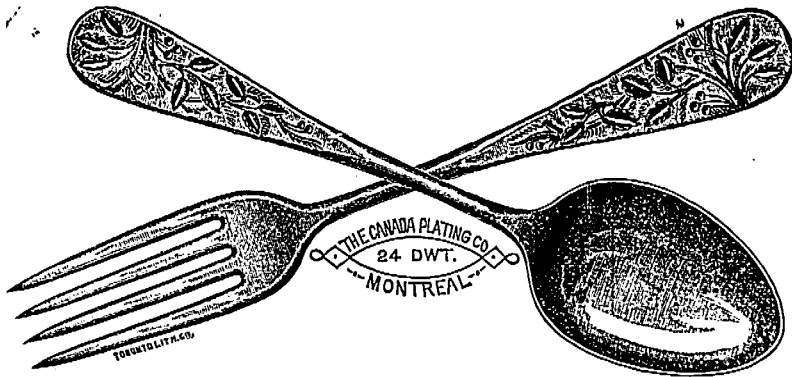
IMPORTERS

—AND—

*Wholesale Grocers,***Corner St. Peter & St. Sacrament Streets,**
MONTREAL.**D. McCALL & CO.***Wholesale Millinery, Mantles and
Fancy Dry Goods.***12 and 14 Wellington Street - East, TORONTO.**
1831 Notre Dame Street, - MONTREAL**THE TRADE INVITED TO CALL.****D. McCALL & CO.,**
Toronto and Montreal

THE CANADA PLATING CO.

THE ONLY
MANUFACTURERS
OF
Hand Finished
Goods
In Canada.



WE ARE NOT COMPET-
ING AGAINST ANY
FIRM
AS OUR GOODS ARE
ACKNOWLEDGED
TO FAR EXCELL ALL
OTHERS.

763 CRAIG STREET, - - - MONTREAL.

SIMPSON, HALL,
18 & 18 MILLER & CO.
DEBRESOLES ST.,
MONTREAL. Manufacturers of

THE FINEST QUALITY
ELECTRO-PLATED WARE

AND SOLE MANUFACTURERS
OF THE CELEBRATED

WM. ROGERS' Knives, Forks,
Spoons, Etc., Etc., Etc.

A. J. WHIMBEY, Manager.

promised at 30c on the dollar. Liabilities about \$2,500.—C. Turpain, general store, at Bryson and Quyon, Que., has obtained an extension of time at short date. The liabilities are only about \$2,000. He shows a fair surplus. He began this business over 20 years ago, but nevertheless got overstocked and locked up. Joseph Fournier, dealer in dry goods and shoes at Lachine, Que., has called a meeting of creditors for 18th inst., to receive a statement of his affairs. The liabilities are about \$1,000. He began there 5 years ago, but got into difficulties in October, '92 and effected a settlement at 33½c on the dollar.—Dupuis & Co., traders, St. Roch des Aulnaies, have effected a settlement on the basis of 50 per cent. cash, and 25 per cent. in 4 and 6 months.

There has recently been erected at Lyons, Ga., a plant for manufacturing lampblack from the refuse of turpentine distillation by the new method devised by Mr. C. B. Warrand, of Savannah. The quantity of waste from the turpentine still amounts to about 900 to 1,000 pounds per day, and will about supply the furnace, which requires no other care or attention except replenishing once every twenty-four or thirty-six hours. The danger from fire has been entirely eliminated, and the production of lampblack goes on night and day, Sundays and week days, uninterrupted. The capacity of the plant is about 300 pounds of lampblack per day, or five tons per month. A ton of lampblack will readily bring 2 cents per pound, or \$10.00 per ton, clearing \$200 a month, or just about what it cost to put this plant up. While there is a demand for thousands of tons of lampblack, there is

EGGS AND PRODUCE

AULD BROTHERS,
Wholesale Grocers and Dealers.
Grafton St., CHALLOTTE TOWN, P. E. I

an immense amount of refuse from turpentine stills burned just to get rid of this very inflammable refuse, while with a lampblack plant it can be made a larger source of revenue at a nominal cost. The furnace will burn dark rosins equally as well as dross, and it is by far more profitable to turn dark rosins into lampblack than to ship it.

—The changes that have overtaken the business (hardware and tins) conducted for some years in Orangeville, Ont., by Malcolm Gray, are somewhat beyond the usual experience of country merchants. About a year and a half ago two young men who had been employed on the C. P. R., found themselves with something in pocket; and anxious, as most young men in their position, to begin on their own account, they readily fell in with the idea of purchasing an interest in Mr. Gray's business. They each invested about \$1,000, their total savings, the entire capital being about \$4,000. Mr. Gray's ability was not sufficient to make headway and a living for all three out of a business in which he was the only experienced partner. The best returns from so much capital would scarcely suffice to support so many. One of them returned to his service with the railway company; the other continued with Mr. Gray. The partnership was dissolved last spring, the senior partner buying out the two railway men, who had evidently dropped a considerable portion of their capital. Shortly afterwards the premises and stock were destroyed by fire, the latter, at least, fully insured. The insurance company paid the loss. The next step was the prosecution of Mr. Gray for incendiarism in connection with the fire, at the instance of "a private individual" who alleged that Gray owed him money. The magistrate dismissed the case, evidently believing that the prosecution had been instituted to extort payment of a claim, the validity of which Mr. Gray denied. The assets fell short by a considerable sum of Mr. Gray's indebtedness; and

THE GARLOCK PACKING COMPANY

Manufacturers of
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PACKINGS.

Dealers in Usudurian and Plumbago Flange Packing and Engineers' Supplies.
Our Packing is in use in over 3000 Engine Rooms in Canada.

COR. CATHARINE & RIVERGEO, - HAMILTON, ONT
Write for Catalogue and References.

now the wife has opened another hardware store, Mr. Gray managing the business for her. There is supposed to be ample capital for carrying on the business, obtained from the wife's father, who is quite well-to-do; and naturally their friends wish them better results for the future.

HOPS.

There is a stand-off between buyers and sellers of hops, and the position is likely to be unfavorable to a free distribution, for some time. Growers are holding out for 23c to 25c, but brewers believe they can be had cheaper later on, and are not in the market. A large operator estimates the crop in Canada to be fully one-third short, due not so much to blight and mold, but to the fact that the vines have been wind-whipped a good deal by storms this summer. It is certain that unusual winds have been experienced. Importations are not likely to make up the deficiency as the German and English crops are not large and, in fact, reports of scarcity have been received. Nominal prices for this year's crop are 20c to 25c; yearlings 15c to 19c. There are no old hops offering. In the United States the demand from dealers and brewers is limited. Some few sales are reported in New York State at 18c to 22 1-2c and on the Pacific coast at 15 1-2c to 17 1-2c. The shipments to England continue fair, though the bulk of the stock going forward is on old contracts. London cables contain nothing of importance. Prices in New York: State crop of '93, 21c to 23c; 1892 choice, 21c to 22c, common to prime 19c to 20c. Pacific coast hops are practically the same in price as New York State, at the moment. Bavarian, Bohemian, Altmars, etc., are reported scarce.

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(Successor to J. B. CARTWRIGHT & CO.)
Wholesale Wine and Spirit
MERCHANT

Sole Proprietor of the LION Brand of Goods. All Goods bearing this Trade Mark are Pure.

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SHERRY—Lion Brand, Palido.
SHERRY—Lion Brand, Manzanilla.
CLARET—Lion Brand, "A"
WHISKEY—Lion Brand, Lion Rye.
BRANDY—Lion Brand, Lion Eau de Vie.

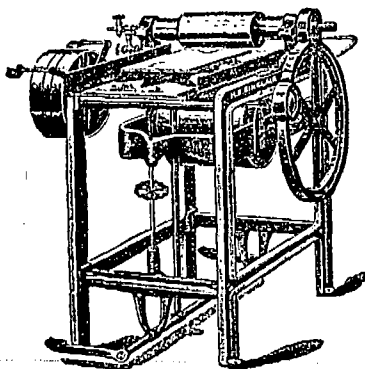
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Mention this paper.

CANADIAN GRAPES.

To such an extent has the culture of the grape been carried on in Canada, in recent years, that it now deserves to be treated as a distinct crop, and of considerable value.

In this Province the venture at Beconsfield did not prove a success. Early sorts had to be grown to escape the frosts, and shippers say they did not pack well, and were not of so sweet a flavor as western grapes. This has not deterred private enterprise, many of our people raising a fine article out of doors. Besides this we have many excellent varieties grown in hot houses. This year the Ontario crop is more plentiful than usual. The Niagara district is well to the front and many are coming from Sandwich,

Berlin Piano & Organ Co.

LIMITED.

BERLIN, ONT.

Windsor, the Pelee Islands, etc. The average price for good, sound fruit has been 2c at wholesale, sales below that being old stock or odd lots forced for sale on a full market. There are eight or ten varieties of the Rogers alone, and then we have the Niagara, a green grape somewhat similar to the Almeria. Other sorts are the Delaware, Salem, Brighton and Concord. These grapes have mostly been grafted from American or Russian vines.

The leaders of the fruit trade, in Montreal, advise growers to pack in uniform packages of 10 or 20 lbs. As much as 1,000 boxes have been received here at one time, with not a weight marked. This necessitates weighing and extra handling, in this city, and it would be better, all round, if producers did their own marking, or better still, adopted uniform packages. It certainly pays to put up grapes, and in fact all fruits, in a careful and attractive manner. They should be cut two or three days before they are to be packed and allowed to stand. The stems will become limp and pliable and the skins will toughen a little, so that the bunches will pack closer and with less bursting of the berries. Every bunch should be handled and the green, decayed and cracked berries removed with a pair of scissors.

Five, ten or twenty pound baskets are the best and handiest. A new spring

STORAGE

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BABBIT.

Babbit or Antifriction Metals can be manufactured in Montreal as good and as cheap as anywhere on this continent. All our grades of Babbit Metals contain a percentage of copper, tin, antimony, etc. according to number. A good article rightly designated. Sterling value.

GEO. LANGWELL & SON,

Metallurgists and M'frs,
Montreal, Q.

Wholesale trade only
solicited.

crate is coming into use in the United States. It is about as cheap as baskets, and a spring serves both as a handle to the boxes, and a spring for the grapes to rest on. Growers who handle tons of grapes every year find it pays to look over every bunch and take out the bad ones. Women are generally employed to do the packing and pruning, on account of their lightness of touch. One woman should pack 300 ten-pound baskets a day, and two good cutters will fix up the bunches as fast as she can take them.

This means only one cent more on a basket and they will often bring five to ten cents more because they look nice.

—Montreal dealers expect to do a large business in Florida oranges this season. Opening sales were made at \$2.37 1-2 to \$2.75 per box.

—The Escalona, the second direct steamer of the season from Mediterranean ports, is not expected just yet, as she has been ordered to put into Halifax to unload a portion of her cargo.

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12 YEARS

THE H. P. DAVIES CO., Ltd.

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Supplies, etc.

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ACCIDENT EMPLOYERS' LIABILITY PLATE GLASS.

Good Agents
can get good contracts,

LYNN T. LEBT,
Manager for Canada

ESTABLISHED 1855

Taylor's Safes

145 & 147 FRONT STREET TORONTO

-A \$50,000 fire has occurred on the Hobbs Hardware Company's premises, London, Ont.

-A proclamation making Thursday, Nov. 23rd Thanksgiving day has appeared in the Canada Gazette.

-The steamer Bedlington is to load at Three Rivers with a full cargo of hay for England. Most of the vessels leaving this port continue to take hay, and the shipments are already ahead of previous records.

-The business portion of St. Mary's N. B., has been destroyed by fire, and the loss cannot be less than \$45,000. There was no system of fire protection. The insurance companies are interested to the extent of \$22,680.

-The enormous amount of travel brought

on by the one per cent. mile rate for-Chicago Day at the Fair has been without parallel in the history of railroading. The roads will now adopt a one-cent-a-mile rate for the rest of the Fair.

-There are several companies in the Underwriters' Association who refuse certain risks at any rate of premium; but on the other hand it would be difficult to find a property on which some company or companies are not ready to take some risk.

-Under the Ontario joint stock companies letters patent act, incorporation has been granted to the Brantford Soap Works Co., (limited) with a capital stock of \$50,000, and the Cedar Beach Camping Co., (limited), with a capital stock of \$1,350.

-It has been a great year for the lumber trade in the Ottawa district. The



J. S. HAMILTON & CO.
BRANTFORD, ONT.
Sole General Agents.

*Pelee Island Wine and Vineyards Co.
Brantford and Pelee Island.*

Our Wines are the best
in the Market.

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DRY CATAWBA,
SWEET CATAWBA,
ISABELLA,
OLARET,
DELAWARE,
OLD PORT,
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And our celebrated communion and invalids wine "St. Augustine," registered.
Our Pelee Island Wines are the finest Canadian Wines, and being free of duty are much better value than imported Wines.

Prompt attention to Letter Orders.

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Brantford, Ont., Can.



REED'S WORK LOOKS WELL AND WEARS WELL

Have you ever tried it?

GEO. W. REED, 783 & 785 CRAIG STREET, MONTREAL.

CHARLES COCKSHUTT & CO.,

BRITISH AND CANADIAN **WOOLLENS & CLOTHIERS' TRIMMINGS,**

WHOLESALE ONLY.

59 FRONT STREET WEST, - TORONTO.

output has been 587 million feet, a large increase compared with last year. Other classes may grumble, but the lumbermen, it is said, "say nothing, but saw wood." There be people who explain this by their proximity to the halls of legislature - "their whispers are not heard."

Some heavy suits are afoot, among them one for \$25,900 against the Mimico Real Estate Co. (near Toronto) by H. L. Buchan et al; the Landed Banking and Loan Co. have issued a writ for \$10,500 against Craig & Martin at Hamilton; and one of the banks at Quebec is being sued for \$38,000 by S. Peters, of that city. But the number of cases inscribed in Montreal

The Northey Manufacturing Co. Ltd., TORONTO, ONT.

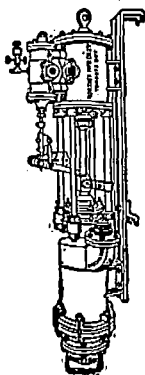
SINGLE and DUPLEX

PUMPS.

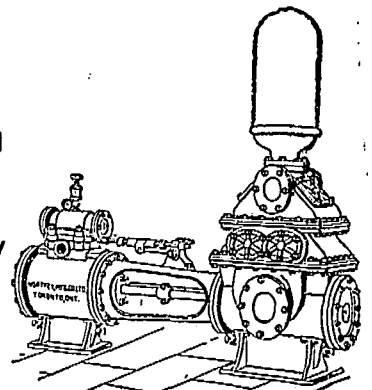
For General Water Supply

- AND -

FOR ALL DUTIES.



SINKING PUMP.



FIRE OR PRESSURE PUMP.

CATALOGUE FREE.

falls not far behind the total for all the rest of Canada.

—The half yearly report of the Grand Trunk shows that the line has kept up a stout fight under adverse circumstances. Average rates of freight were extremely low, and to meet this working expenses were cut down. The line has been more successful in catering for passenger traffic than formerly, and it will still pay it to see to travelling comforts, and maintain a fast time table. There has certainly been improvement. The report asserts that the company obtained a larger percentage of passengers for the World's Fair than any line reaching Chicago from the east.

—The damage by fire to the Canada Bank Note company, city, is a heavy one, estimated at \$125,000. The vaults contained engraved steel plates, valued at \$60,000, but these are not likely to be a total loss. The various machinery and presses are put down at \$35,000, and stock and stores at \$30,000. There is \$10,000 insurance divided between the Liverpool and London and Globe, Royal, Guardian, and United Fire. There is possibly \$10,000 damage done to the building, owned by Mr. Jesse Joseph. The Bijou concert hall adjoining suffered a total loss. The same building was burnt eight years ago, when tenanted by the British American Bank Note company.

—For the last six years a private partnership, consisting of Chas. Anderson, retired tailor, of Lunenburg, Alex. Chisholm, dry goods merchant, of Mahone Bay, and Ezra, Ernest and Albert Zwicker, lumbermen, also of Mahone Bay, has been operating a steam mill at the mouth of Gold River, N.S., which flows into the bay above named. It was known as the "Gold River Mill Co." The enterprise has, however, been unfortunate, and a few days ago the partners gave confession of judgment to the Peoples' Bank of Halifax for \$20,550. The bank has since levied on and closed up the mill, together with Chisholm's dry goods business. Much sympathy is felt for Anderson, who stands to lose about \$15,000 savings, and also for Chisholm, who loses a snug and profitable dry goods business. Neither of the two had any experience in milling operations before the present one so dearly bought.

—Probably the largest mining property transaction of the season was consum-

mated recently, Mr. W. R. Elmanhorst, of Montreal, having sold all his interest, in the lands, mining rights, equipment, and mined material, comprising the "Lake Girard Mica System," to Mr. Thomas J. Watters, of Ottawa. Mr. Watters thus becomes the absolute owner of probably the largest and most valuable area of mica deposits and proved properties known to be held by any one person on the continent. The development of this series of deposits has been steadily maintained during the last three years, and the conditions of the various properties are such, that with a renewal of the demand for mica, likely to arise ere long, the output of this mineral, which has been greatly restricted for the past few months, can be largely increased. We understand arrangements are being completed whereby, under lease of all said properties, etc., the business of the "Lake Girard Mica System" is to be operated vigorously for the future.

—The "Journal of Commerce" does not open its columns to notices of marriages, but there must be exceptions to most rules. The marriage of Mr. H. Montagu Allan, of the Allan Steamship line, second son of the late Sir Hugh Allan, inheritor of the palatial family mansion of Ravensraig on the slope of our Mount Royal, to Miss Marguerite Mackenzie, elder daughter of Mr. Hector Mackenzie, head of the wholesale house of J. G. Mackenzie & Co., and one of the directors of the Merchants Bank in this city, must be an exception. The ceremony, on Wednesday last, was one of the most brilliant ever witnessed in Montreal or probably on the continent. Thousands of good wishes follow the young couple on their tour to Europe. The American journals abound with notices of the marriage of Lord Terence Blackwood, second son of the Marquis of Dufferin, and now one of the secretaries of the Embassy at Paris under his father, to Miss Flora Davis, daughter of John H. Davis, broker, New York. The papers give her income as \$10,000 a year only.

—In Ontario, J. A. Stewart, tailor, Windsor, has assigned.—W. J. Archer, grocer, Collingwood, is reported having failed again. He has been in business about 20 years. It was formerly Archer & Fluett, to July '81, when he became sole proprietor. He assigned in February '90, but sub-

sequently settled with creditors and continued the business. He has apparently not been sufficiently attentive to his business.—W. J. Moore, general store, Blizzard Mines, Sudbury, has assigned. He began in spring of '92, in partnership with P. Gibroy, as Gibroy & Moore. They dissolved in the fall of '92, Moore continuing alone. He had been previously farming and lacked experience.—Jas. Bell & Son, clothiers, Toronto, have assigned. The business was started by the father, James Bell, a number of years ago. Since his death 4 or 5 years ago, the son, Chas. H. Bell, has been sole member of the firm. Were also in men's furnishings, but this also did not pay. The trade is said to have been seriously affected by the erection of a large building next to his store.

—Mr. Hugh Graham, proprietor of the "Star," has purchased the property adjoining west the present business offices on St. James street. The figure is given at \$35,000.

LIFE INSURANCE AT THE WORLD'S FAIR

Were a man asked to say what a life insurance company could send as an exhibit to the World's Fair, he would probably be at a loss for a reply. Not so the manager of the New York Life. This company has an exhibit there thus described:

It consists of a frustrum of a pyramid, seven feet square at the base, ten feet high, four feet five and a half inches across one side of the top, surmounted by a globe four feet five and a half inches in diameter. One side of the pyramid bears the inscription: "This pyramid and globe represent the bulk of pure gold required to equal the Assets of the New York Life Insurance Company—\$137,499,198.99; the globe representing the surplus—\$16,804,948.10. Total weight of pure gold—228 tons, 104 lbs., 3,400 grs." The pyramid and globe are covered with gold leaf, different colors being used to represent land and water on the globe. A motor inside the pyramid causes the globe to revolve once in twenty-four hours. The meridian of Chicago is indicated, and the World's Fair time is shown on a band which encircles the globe at the latitude of Chicago.

IMITATION WINES AND LIQUORS.

A correspondent writes us ament the manufacture of impure spirits, carried on

LAMPS
Largest Stock, Greatest variety
and lowest prices in Canada.

Every dealer should see our Samples before placing their orders.

If you cannot wait for our travellers send for Catalogue and Price List.

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TORONTO & VANCOUVER.

M. & L. Samuel Benjamin & Co.,

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

Importers and Dealers in British, American Foreign
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Shelf and Heavy Hardware Metals,
Tinplate, Tinware, Tinnors', Plumbers',
and Steam Fitters' Supplies, Gas
Fixtures, Lamps and Lamp Goods.

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We manufacture the

Thorold Cement.

It is the best

Hydraulic Cement.

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Abutments and Piers for Bridges,

Concrete for Foundations,

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Floors for Cellars and Stables,

Sewers, and all Mason

Work in Moist or Wet Places.

ESTATE OF JOHN BATTLE

Thorold, Ontario.



TUCKER'S
Green Mountain
Balm,
FOR
RHEUMATISM.

The greatest of all relievers.

Green Mountain Botanic
SYRUP.

For COUGHS, COLDS & CONSUMPTION.
A specific for Asthma and Whooping
Cough.

Wholesale Agents,

Lyman, Sons & Co.,
MONTREAL.

Established A.D. 1800

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Stand for Tompting, Toothsome and Tender, and
refer to our

**Superior Cured Bacon,
Breakfast Bacon
New Spiced Rolls
Beef Hams
Long Clear Bacon**

Dealers can rely on the quality of our Butter,
Cheese, Lard and Eggs.
We are pioneers in the Provisions trade. Write
for price list.

PARK, BLACKWELL & CO., Ltd.
Successors to Jas. Park & Son,
TORONTO, - - - ONT.

evidently to a large extent in our midst. He points out that the labors of the revenue officers are often in vain—defeated by sending for samples men who are sure to be “helped out of the best bottle” behind the bar and not from the “cheap and nasty” stuff, the formulas for the manufacture of which appeared in our issue of 23rd September, 1892. The retailer should not be deceived by the price of the article; manufacturers have “got on to” that idea also. The safety lies in purchasing from respectable dealers only. He asks why the Government should

**LIGHTBOUND,
RALSTON & CO.**

Importers and

Wholesale Grocers.

TEAS, COFFEES, SUGARS,
SYRUPS, MOLASSES, CANNED
FRUITS and VEGETABLES.

PROPRIETORS OF THE

“EMPRESS QUEEN BRAND.”

All goods packed under this brand being
of finest quality.

place oleomargarine among the forbidden
articles of trade and wink at the manu-
factures of those cellarmen who send forth
slow poison throughout the land.

JAMES GUEST & CO.,
Commission Merchants

— AND —
GENERAL AGENTS,

27 & 29 St. Sacrament St., Montreal.

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Chas. Coran & Co., Cognac, France.
Central Society, Vineyard Proprietors.
Wisdom & Warton, Jaxos de la Frontera Sherries.
Walter and May, Oporto Ports.
Hair & Co., Tangsona Ports.
A. Houtman & Co., Rotterdam, Holland Gln.
Ind. Coope & Co., Barton-on-Trent, Ales.
Seigert & Sons, Trinidad, Genuine Angostura Bitters.
Dublin City, Distillery Whiskey.
Bangher, Irish Whiskey, on the Green Banks of
the Shannon.
Eschenour & Co., Bordeaux, Clarets, Sautes, &c.
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Sautes,
et c.
Neven, Raphael & Co., St. Hilaire, Sparkling
Saumur.
Faye & Cople, Macon, Burgundies and White Wines
Royal Hungarian Government Wines of Budapest,
Hungary.
James Watson & Co., Dundee, Scotch and Irish
Whiskey.

WINTER EGGS.

Now is the time when the egg-farmer should provide for winter supplies. It is well known that there is a brisk demand for fresh eggs—strictly fresh laid—during the winter, and at prices ranging from 40c to 60c a dozen. At the prevailing low price of grain, it would be better to feed it to choice breeds of fowl all winter, especially the refuse of the fanning mills, whose eggs would bring a far higher return to the owner. Packed eggs by any process are scarcely worth the extra trouble necessary. It is not generally known that the flavor of eggs is largely influenced by the food of the hens. The eggs of fowl kept near the sea and fed almost wholly on fish or fish refuse have a decided taste, if not smell, of the food, and eggs from such localities fetch less in the best markets. The reason why hens fed on slops of milk, etc., are able to give no better eggs to their owners is because the old, old story is repeated in their case. “You demand the tale of brick of your servants, but you give them no straw to make them with.” *Could hardly come under the head of milk, and there is little danger of having it in large quantities to offer to your fowls. It contains all the best and most nutritious portions of the milk, without its objectionable watery qualities. But the true feed for laying fowls is one-third or one-quarter Indian corn, ground or otherwise, and oats or wheat, together with milk and whatever scraps from the house are obtainable, and as much green vegetable food as they will eat.*

REID, TAYLOR & BAYNE,

Wholesale Importers of

**Millinery . . . Novelties
and Mantles.**

9 & 11 Wellington Street East, - TORONTO.

210 & 214 ST. JAMES ST., MONTREAL. J. P. A. DES TROIS MAISONS, Representative.

LATHAM & CO.,

MANUFACTURERS OF

**PANTS, SHIRTS,
OVERALLS.**

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TORONTO.

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Chartered Accountants,

22 ST. JOHN STREET,

Commissioners for the Canadian Provinces and
the State of New York.

A. F. RIDDELL.

W. J. COMMON.

FOUNDRY FACINGS,

Core Compound
Ceylon Plumbago.

Foundry Supplies.

CANADIAN AGENTS FOR

Root's Positive Blower.
Colliat Cupola Furnace

SEND FOR CATALOGUE AND PRICES,

THE **Hamilton Facing Mill Co.,**
HAMILTON, ONT.

Canada Life Assurance Company.

ESTABLISHED 1847.

BUSINESS OF 1892.

During the year, Policies have been issued covering over
\$6,790,000

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Company's Building, St. James St., - - MONTREAL

J. W. MARLING, Manager P. Q.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825
 OF EDINBURGH. HEAD OFFICE FOR CANADA: MONTREAL.

Total Assurance, over.....	\$109,200,000	Total Assurance in Canada.....	\$14,000,000
Total Invested Funds.....	\$37,700,000	Bonus Distributed over.....	\$27,500,000
Annual Income.....	5,000,000	Investments in Canada.....	\$8,500,000

WORLD WILD POLICIES.

Thirteen months for revival of lapsed policies without medical certificate of five years existence.

Loans advanced on Mortgages and Debentures purchased.

W. M. RAMSAY,
 Manager.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1892)



Capital and Accumulated Funds,	- - - - -	\$35,730,000
Annual Revenue from Fire Premiums.....	}	5,495,000
Annual Revenue from Life Premiums.....		
Annual Revenue from Interest upon Invested Funds.....		
Deposited with Dominion Government for the security of Canadian policy-holders.....		200 000

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Branch Office for Canada: Montreal—1724 Metro Dame St.

Manager for Canada, - **ROBERT W. TYRE.**

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PHOENIX

Fire Insurance Co'y.

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

No. 25 St. Francois Xavier St.

PATERSON & SON.

Agents for the Dominion.

RAYMOND & MONDOU,

Agents French Department.

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THE CANADIAN

Journal of Commerce

MONTREAL, OCTOBER 20, 1893.

LUMBER AFFAIRS.

We learn from one who has been at much pains to procure the information that the quantity of pine lumber in the shape of sawlogs taken from Canada to the United States during the last five

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each year was upwards of 300 millions feet, board measure, or more than 100 million feet beyond the government estimate. Reckoning seven logs to the 1000 feet, this means over 2 millions logs, a rate of exportation that if continued must ere many years leave us with rather bare limits.

The question of the Export Duty on Sawlogs has been discussed so thoroughly that one must hesitate to approach it again, and especially in view of the policy of the Government, seen in the repeal of the Act; but there are points of view from which information may be obtained that may tend to modify our opinions. The falling off in the tonnage of vessels arriving at Quebec to load lumber during the season has some significance for us, as showing what must happen if exportation by the great lakes in the shape of unsawn lumber is to go on at the rate above indicated. True, it will be answered, but the current of shipment via Quebec is to transatlantic, not to U.S. markets. It is however a subject of consideration for the people of Montreal and Ottawa. Our steamship owners are not unfrequently compelled to load with lumber when adequate other freight is not to hand, and they cannot but feel therefore that the free sawlog trade is inimical to their interests.

It is of course, vain to reason with the owner of pine forests concerning his duty as a citizen. Business men are not as a rule philanthropists; their patriotism or their allegiance to party is influenced to a considerable degree by the economic outlook. The owner of pine logs is glad to get a market for them direct regardless of the threatened "denudation of our forests" or the effect upon the general welfare of the country. The supply may last their time. "Après nous le déluge," comes as naturally from the majority as the self-

ish sentiment did from the minions of Louis Quinze.

There is also a point which must have occurred to people who can think and reason outside of party lines, namely the ability of sawmill owners in the United States to manufacture lumber more cheaply in their own country than it can be done in Canada. Surely with our vastly lower tariff, the rate of wages, the cost of living should be in our favor, sufficient at least to enable us to stand the recently lower duty on our sawn pine lumber shipped across the border. There also comes the question as to the effect of a high protective tariff on the general cost of living. It is clear that the U.S. manufacturer can convert his logs into boards as cheaply as it can be done in Canada.

Mr. Wm. Little of this city who has given as much study to the subject as any man in Canada, is trying hard to persuade the government that they abandoned one of their best arguments when they removed the export duty on sawlogs, averring that we have now nothing to exchange with our neighbors for a removal of the remaining duty on lumber, which as already pointed out is a heavy percentage on the cheaper grades, the proportion of which is gradually increasing, according as our best trees are cut away.

The "Northwestern Lumberman" of Chicago notes "a remarkable phase" of the pine trade in the Michigan markets, remarkable because of the general depression in business affairs: "Though the demand during the season has been lifeless, and the disposition of product not much, if any, more than half what it was last year, there is no burdensome surplus of any kind of lumber, and almost, if not quite, a scarcity of timber, joists and scantling. Recently, owing to some inquiry, prices have advanced, and yet lumber does not freely move forward to market. When deal-

ers go to the mills to buy lumber they find that accumulations are meager, and holders of stock are by no means anxious to sell. This condition is directly opposed to what the dealers expected during the summer. Added to the apparent shortage in supply is the prospect that the mills will generally shut down earlier than usual, and thus the total product will be greatly restricted. This state of affairs is true not only of the lake regions, but of Wisconsin and the Mississippi river valley. It is known that wholesale and retail yards are generally lightly stocked, and that no market has a full supply. In a season of extreme depression, when consumption has been seriously restricted, we have the spectacle of markets going into the winter with scarcely enough available lumber to meet the wants of an ordinary winter and spring trade. This has resulted partly from greatly reduced stocks in the spring, and partly from a reduction of the usual cut during the season. When we turn to the south we behold the majority of mills shut down, and, as a consequence, a long period of meager production. No northern market has been over-supplied with yellow pine this season, so that whenever the demand shall rise there will be no surplus to clear away. To a large extent a like condition pertains to poplar and the hardwoods generally. The season has been one of restricted production, and the result has been that surpluses and overloadings have disappeared from the markets. This is the present healthy condition of the trade system, and it foretokens a vigorous demand next season. For this fall dealers and manufacturers all over the country have made up their minds that there is to be no marked revival of demand. There will be trade and a fairly good movement in some sections, but it is seen that there will be no such revival of

building and the wood consuming industries as is necessary to insure a large and urgent demand. Not until the new year comes in will such a requirement arise, and probably it will not come before next spring."

THE CREDIT SYSTEM IN TRADE.

It is when merchant and customer regard trade simply as a petty contrivance to enable poor men to become rich that they rob themselves of that self-respect which would keep them fair-minded, sincere, and above dishonesty or fraud. Trade has no support from common law, or the statute book, to raise it above the ordinary insecurities attending our dealings with a fellow man. It hangs on the same hinges as other departments of our common every day life, and these hinges are liable to rust.

Trade if not an acknowledged profession, is as necessary as the professions and requires practice, skill, and judgment. It flourishes only in congenial soil, which must be prepared by the merchant with the same care as is bestowed by the farmer upon his acre. Tares will come up no matter what seed is sown.

The retail merchant whose proper sales are under a dollar, and who becomes envious of the man dealing in whole cargoes, whose sales are correspondingly large, is sowing tares from the very start. In time his stratagems with his customers will be those of the larger merchant with himself. Drawn into the vortex of easy purchases on credit he becomes the slave of extreme prices at which he is unable to complain, and to restore the equilibrium of finance he forthwith encourages trade with credit customers whose wants have outrun their purses, and just as prices grind him so the account books of these customers show a countervailing entry.

Credit is in degree inseparable from trade; but only reasonable credit, and that between merchant and merchant, not between merchant and householder. Yet not between the former even, where the preponderance of the buyer's assets are in his open accounts.

If a householder seeks credit from his grocer at the corner he is unmindful of the fact that the goods supplied him have been kept on hand at the risk of fire, waste, and damage, goods, which were the householder to seek them in places where they are produced would exhaust all his time and strength. No

credit price could offset all these factors.

Under the credit system where values are booked, the factors named above get really no equivalent, for the proportion of price booked against them will in time be lost, under that inexorable law of average which everywhere prevails, and this loss will rebound upon the merchant from whom the grocer got his goods on credit. He it is who readjusts his prices amongst those who pay him cash, and by whom he demonstrates to the world the fact that those who pay cash, or give returns of any kind on the spot for any commodity or service which they procure, are really the persons who make up the losses of the community under the credit system.

If the article purchased for cash be an insurance policy much of the premium represents a contribution towards balancing the sundry unpaid premiums of those who were tempted to insure against a note of hand. This is simply the grocer's system over again of selling his goods on credit.

Do we then ask the reader to do a foolish thing in continuing his cash payments when they include the burdens of others? No, for the evil is done away with by the general observance of the system.

It helps to curb one's wants. Many of them are unreasonable, and would never be indulged were cash necessary at the time. Credit sales are a bugbear in the books of the small trader. If trifling in amount they will be overlooked by the debtor, and the trader's reminders, if too frequent, oftentimes lead to a denial of the debt. Even cash customers forsake the premises if shopkeepers when they hear from needier neighbours how prone these shopkeepers are to place their accounts with collecting firms. An equally deplorable result attends the practice of rushing claims to the circuit court. Better without the unenviable reputation which either course must involve; better still without the transactions which first led to the entries in the ledger.

This should not be taken to imply that the shopkeeper is to be callous-hearted, or blindly to refuse to let goods leave his counter without payment. But if he dispenses credit at all, it should be as the exception to his ordinary rule, and without imperilling his creditors' interest for whatever assets he holds over and above the value of his capital, and profits are theirs.

But the shopkeeper is not the chief contributor to the abuse of credit. The wholesale merchant who presses goods upon a customer, which are taken when not needed without discussion of price because the date of payment is removed to a distant future, he it is who feeds insolvency, and whose extreme profits thus obtained enable him to approve of easy compromises when disaster overtakes the heedless buyer. His methods are the bane of banking and the original notes of the shopkeeper which he tendered for discount were only masquerading as the equivalent of an article supposed to have gone into consumption, or soon to go there while in honest fact it was lying as a dead-weight on the shopkeeper's shelf.

Credit sales to country merchants who keep general stores appear to be made on wrong principles. For instance good antecedents, and a present capital of \$10,000 are not alone a sufficient basis for a credit of \$2000, in dry goods. A general store needs a well-assorted stock, each line of goods duly proportionate to every other. The seller should know that \$2000 of goods added to any one line will not make that line preponderate, and form an unwholesome leaven to the general stock, or he will be apt to rue a sale made in the absence of information on this point. Over importing and over-manufacturing are potent influences in the direction of the abuse of credit, whether the abuse takes the shape of rash selling by the wholesale dealer or manufacturer, or heedless buying by the retailer.

The fact we wish to emphasize is that credit in trade is abused, but the evil is not without remedy.

RESPONSIBILITY OF EMPLOYERS.

There exists a general feeling among corporations and other bodies that their responsibility practically ceases from the moment a guarantee policy is issued for any of their employees. They may continue to feel some personal interest in the son of a friend or relative, but the motive of self-interest is absent, and the duty of watchfulness is largely neglected in the consciousness that if he should go wrong the guarantee company is good for the amount of the policy which is generally ample to cover any possible loss. With this knowledge before them the managers and directors of guarantee companies have been driven to

adopt a set of policy conditions which are doubtless quite as well understood in most cases as those on fire insurance policies. At all events every one interested should read these conditions if only to learn what they must do to be safe—to learn their duty in the premises. A little trouble at first would save much trouble and expense afterwards. No company wishes to appear in court as defendant in a claim for the amount of a policy in case of default or otherwise but the managers have a duty to their shareholders—to the men who have contributed their substance to the enterprise, and who in a near sense are parties to the contract in each case of insurance, whether against loss by dishonesty or accident, by fire or fraud on the part of the insured. A case in point is that of the Harbor Commissioners of Montreal v. Guarantee Co, of North America, in which the action was on bonds given by the Guarantee Company as security for the fidelity of the late secretary-treasurer of the board who absconded. The defence to the action was that the board had not exercised proper supervision over the defaulting officer, and that the notice required by the bond was not given to the company. The case is before the supreme court at Ottawa, and the result will be watched for with considerable interest.

LOW PRICES.

It is a common thing to hear farmers, and other producers, lament the fall in prices, which has taken place within the past twenty-five years and to speak of their lot as having been made harder in consequence. It is a mistake to suppose, however, that a mere comparison of prices tells the whole story. Machinery and modern methods have largely reduced the cost of working land and lessened the number of hands employed.

No country in the world publishes such valuable official reports on economic questions as the United States, and the investigation carried on by the United States Department of Labor, since 1888, has thrown a flood of light on the subject. It cannot be denied that the fall in prices has been of immense benefit to wage earners, and the professional classes, who in the United States, at least, have gained not only in the number of dollars they receive, but in the amount of comfort that each dollar will procure for them. The farmer has not benefitted in like manner

but we are led to believe that he has not suffered so severely as to imperil his status or make us fear for the future of the great agricultural interest. The prices of lumber have increased, and while this is an additional burden to the farmer on the prairies, it means money to those owning timber lands. Farm products have in some cases increased in value, in the aggregate they have decreased much less than the articles that the farmer buys. The simple average of fifteen farm products starting from 100 in 1860, increased to 117.7 in 1873, and fell to 97.1 in 1891. The average of nine of these articles, weighed for their relative importance, rose from 100 in 1860 to 106 in 1873, and fell to 98.4 in 1891 showing a remarkable degree of steadiness.

Assuming the prices of 1860 to have been 100, the prices of specific varieties of shirtings fell from 1873 to 1891 from 136.6 to 71.7; bar iron 147.1 to 72.4; cut nails 156.5 to 59.4; pocket knives 105.3 to 60; scythes 175 to 60; shovels 128.3 to 72.7 and maple chairs, cane seated, 120 to 70. Certain textiles are tabulated on the basis of 100 in 1891. These fell in prices from 1873 to 1891 in the following ratios;: Two-ply Ingrain carpet 211.9 to 104.5; blankets 11.4, 5 lbs, 146.6 to 100; checks, black and white, all wool, 158.9 to 94.4; Amoskeag denims 185.1 to 100; New York mills shirtings 4-4, bleached, 193.4 to 102.4; women's hosiery 183.4 to 83.4. The increase in population has been more than offset by improved processes and a larger output. The tables show an increase in wages between 1860 and 1873, and a slow increase since and in some instances, hours of labor have been lessened. Nothing more need be said about the average wage earner. But while the farmer has benefitted from the fall in prices of goods necessary to his well-being, winters on this subject have endeavored to show how the cheapening of produce has been compensated for him in other ways.

There has been a great reduction in transportation rates. Mr. Atkinson has shown a reduction in twenty years of 22s a quarter in the cost of carrying wheat from the west to England, which is within 2s of the whole decrease of the price of wheat in the British market. Between 1881 and 1886 Mr. David A. Wells pointed out a reduction of the price of Indian wheat in London from 42s to 31s 6d. There had been a reduction in ocean freight of 6s 6d a

quarter, Indian rail freight 2s, and in the cost of bags, 6d. Some years ago, Mr. Walker, member of Congress from Massachusetts, had a table prepared by several St. Louis dealers in farm implements, which demonstrated that all sorts of farm tools cost less in wheat, corn and oats, as well as in money, in 1889 than in 1873. A two-horse corn cultivator cost 116.6 bushels of oats in 1873 and 62.5 in 1889. In corn it cost 82.4 and 46.8 bushels and its price in wheat had declined from 27.4 to 20.5 bushels. Common hoes cost 6.3 bushels of wheat, per dozen, in 1873, and 4.7 in 1889, and numerous like examples were given.

It is quite clear, therefore, that a mere comparison of prices does not tell the whole story. Conditions have changed and the agriculturist of ready adaptability need not despair. It is an era of low prices and manufacturers, and others, have also had to submit to a shrinkage in values.

LIFE INSURANCE FOR WOMEN.

The subject of women's lives was considered at the recent Life Insurance Congress at Chicago in connection with the World's Fair, and at it a paper, which has attracted some attention abroad, was read on the subject by the managing director of a company in one of our small but enterprising towns in Ontario. It would seem that the discrimination against female life-risks which has hitherto prevailed has not been fully justified on a proper analysis of facts while it is true that special hazards at times attend the lives of married females, it must not be overlooked that surgical and medical skill have advanced at such rapid rates that many of these hazards may now be eliminated from an ordinary mortality calculation.

In the case of male lives this increase of professional skill does not appear of such marked account for it cannot take away the fever heat of business life, or diminish its attendant ills and dangers, which are ever on the increase.

The disparity in the death rates of the two sexes should soon be obliterated, unless woman enter on man's sphere of labor, or politics to his almost entire exclusion, and by thus unsexing herself destroy those advantages which the progress in medical knowledge has obtained for her as an insurable risk.

Present experience covering a

wide range in life insurance seems to demonstrate that no good reason exists why premium rates should discriminate in so marked a degree against female lives.

Yet the most liberally disposed companies as well as the writer of the paper before the Chicago Congress, still advocate certain restrictions on this class of insurance, encouraging only in their case those systems which bring in the largest premiums and defer the division of profits to the latest date.

In view of the thrift among women we think insurance with them should be enlarged. The many small sums wasted by husbands and brothers, if handed over to wives and sisters, would enable many of them to effect endowment and short term insurances for their own or their children's benefit, and though from their careful methods the gains from lapsed policies might not accrue at the same rapid rate as now, other compensating advantages would soon present themselves.

The last English census showed in England and Wales 8,908,665 unmarried females, 4,916,649 married females and 1,124,310 widows. The profits of the insurance companies might have been largely increased by inducements to insure thrown out amongst so large a portion of the population which these numbers of the gentler sex aggregate while present restrictions seem to militate unfairly against women proposing to insure, the plan of charging the woman's section with its own mortality only and its own share of expense should lead on to a readjustment of rates and the adoption of tables equally fair to both sexes.

STATISTICS IN BANKRUPTCY.

To have to await information from abroad as to the condition of trade within our own borders must present itself to every one as a false position to be in. But this is what we have to do in regard to the number and extent of our failures in trade. The press dispatches from New York have to be consulted before we know from quarter to quarter whether trade has been abnormally disturbed by failures, or has indicated an improvement over previous periods were it not for the enterprise of two mercantile agencies in the United States even the year-book of the Department of Agriculture could afford us little information.

Between the courts where the first

abandonments are made, and the liquidators who are in time appointed to administer affairs, it should not be a difficult matter for the statistical Department at Ottawa to compile a statement, monthly, of failures amongst traders, and limited liability companies. A yearly statement might follow of a more extended nature, on some uniform plan for each Province. Not only should the liabilities and assets be shown, but the cost of administration of the estates as well.

Should a Bankruptcy Bill secure a passage through Parliament it should heed the requirements of the general public as well as those of the creditors interested, so that the blank forms of statement which usually accompany such a Bill may be concise in their headings of information, and enable a ready comparison to be made of the various elements contributing to the respective failures. It would be interesting to summarize the extent of credit granted on bills receivable and open accounts as compared with the capital invested and to know the whole volume of bankrupt stocks thrown upon the market. In a word, let us know whether we are drifting, and how we stand—let us count our losses as well as our gains.

THE FUR TRADE THEN AND NOW.

Thirty years ago there were very few in the fur business in Montreal. The leading retail stores at that time were Melver & Co. and John Henderson & Co., who did the high class trade as well as a considerable business with the military stationed here at the time. Their stores were on Notre Dame street just east of Place d'Armes. A. Brahad and B. Levin were a little further east on the same street and G. & J. Moore near the corner of St. John street; John Martin on the corner of St. Peter and Notre Dame, and Job. C. Thompson a little further west, just where the Ottawa Hotel building now stands; and J. B. Lorge on St. Lawrence Main street. These did the middle class business. There were a few other retail fur stores but of slight importance, mostly fur cutters who were ambitious to be in business for themselves. They would bloom out for a winter, may be for two, then either go back to the bench to work for some one else, or if too proud to do so here, would migrate to fresh fields and pastures new, generally with less money but with more experience. The wholesalers were Greeno & Sons, John Brown, A. Brestler and Gerard Lomer;

the latter shortly afterwards succeeded by Messrs. Jas. Coristine & Co., and Hæu-sgen & Gnaedinger on St. Peter street.

In those days styles and fashions did not change so rapidly as at present. Furriers bought their stock of skins principally from the "habitants" and traders. Mink, muskrat, otter, beaver and martin were the principal furs worn, and for sleigh robes bear and wolf. But the cheapest and most plentiful was the buffalo, but unfortunately they are now as extinct as the dodo. Sealskins, now so fashionable, were hardly known, at least not to the masses.

After selecting such skins as would suit their own trade, dealers would ship the balance either to New York or Europe; those they kept they would dress, and then prepare making up their stock for winter. When the winter season came they sold them ready made off the shelves. There was little or nothing made to order. Like the Florida shoe dealer who kept out two sizes, one for himself and the other for his wife, shopping customers had to fit themselves to the ready-made garment. In those days, we are told, winter set in early and cold, and one could depend on its doing so. But how changed it all is! If a furrier nowadays makes up a large stock during the summer, styles may change or he may not strike what may be the prevailing fashion, or wintry weather may not make its appearance till after New Year's; then he has to carry most of his stock over till another year, which means being hurd-up all summer and living in hopes of "better luck" next year. On the other hand if he should not make up a stock during the summer, and the winter sets in early and cold with a large demand for manufactured furs, he cannot fill his orders, because the supply of furriers—that is, cutters or workmen, finishers and sewers—are limited. So the careful fur merchant tries to strike the "golden mean," and makes up only part of what he feels sure he will sell. Thus it is a venture anyway.

The dry goods men have, of late years, gone largely into stocks of furs, in the belief that there is "big money" in it, but we fear they may eventually find it a mistake—that where men who have been at the business all their lives, with a thorough training for it, cannot make money by it—they will not. Even many of the wholesalers, who are thorough business men, understand the business, and have large capital, do not net more than seven or eight per cent. interest on their money.

As a rule, furs are not made nowadays for durability. Many who sell them do not manufacture. They do not know when

they are properly made and have no reputation as furriers to sustain.

Large numbers of failures have occurred in the fur trade of late years, and this year's record is among the worst. Since last New Year's there have been about eighteen failures in Montreal alone; among them some who have been over 30 years in the trade have been wiped out without a dollar laid by for their declining years.—Communicated.

THE WAY THE MONEY WENT.

The bulls and the bears have been tardy in estimating the losses suffered by their respective followers consequent on the recent struggles to make money or avoid loss. The camps have been sad with the ill-suppressed cries of the wounded; and many a man who in the early summer could point to a respectable balance at his banker's, now finds himself not only out of pocket, but wholly unable to meet the balance against his account on the part of his broker or the syndicate with which he ran. We could cite numerous cases, but the story in all is pretty much the same—"Didn't know it was loaded." One of them calls for brief mention not so much as pointing a moral as adorning a tale. The accomplished actor, for many years of his life, has enjoyed an almost princely fortune, acquired by a former ruler of "the House,"—the manner of enjoyment characteristic of the "gilded youth" of the fashionable centres of Europe rather than of the young or middle-aged men of our cisatlantic cities. This Chestefieldian bachelor must have had his imagination fired by the possibilities of emulating successfully the great ones of Wall or Lombard streets. His bankers or brokers in New York had repeatedly urged him to sell when the ball was near the top of the hill, when he could reckon a profit of nearly \$100,000. "Buy more," was the reply from his London club. His favorites (Canadian Pacific and Baltimore & Ohio) shortly began to feel the influence of the march of events described at some length in our leading article last week, and down the ball rolled more rapidly than it had ascended, with the result that the operator referred to dropped not only his increment, but \$175,000 which he had thus invested, and found himself \$20,000 worse off than nothing. One of his New York brokers or bankers visited Montreal lately in the hope of finding somebody who could advise him where to find some tangible value in exchange for his client's "notes of hand" to the above amount. "What!" exclaimed he, "not pay his 'note of hand!'" This he looked upon as a "debt of honor," and his accent and bearing did fair justice

to his transatlantic training. This exclamation was the only betrayal that the surface was veneer. He returned to Gotham a sadder but a wiser man.

As the lion is not a gregarious animal, it is needless to say that the operator was not in the Montreal syndicate whose recent losses are now troubling its members and making some of them poor indeed. It is not every hotel manager who can draw his cheque for \$20,000 or \$25,000 for such a purpose—to discharge such a liability.

GROCERY REVIEW FOR THE WEEK.

High prices still obtain for Brazil coffees, and as far as can be seen are likely to last for some time—perhaps go still higher. Last Saturday, August Stump posted on the New York Coffee Exchange: "I am in receipt of the following cablegram from Messrs. Naumann Grepp & Co., of Santos, Brazil—'The present Santos crop is yielding less than was expected. We reduce our estimate of the present Santos crop to two and one quarter million bags.' Mocha coffee also is firmer, 22 1-2c having been paid for parcels to arrive at New York. In Holland the auction sale of Javas has just taken place; parcels went at about brokers' valuations. Locally speaking, there is no coffee in first hands. The market has been bare of Rios for some time, and though it is understood that a parcel is on the way, it will be some time before it can reach us. A consignment of Maracaibo for Montreal is expected to arrive at New York during this week."

* * *

For Japan teas prices of the better grades are low, but a few of the poorer grades are higher, as compared with last year, by from 1 1-2c to 2c. Large consignments are now on the way here, including a considerable quantity of dust, which, by the way, in consequence of its abundance, is likely to rule very low as to price.

Blacks are coming in an increasing degree direct from China, buyers finding that they get better value than by buying in London. The medium grades received this season show excellent value. Low grades, however, are in strong demand, and are firm at about last season's prices.

In Ping Sueys, "Tea Leafs" have had a strong advance since the market opened, and though slightly easier now, are still held at considerably above last year's figures.

Indian and Ceylon teas, have been low; but an advance has taken place lately, and they are expected to go still higher in the near future. Lloyd, Matheson & Carritt's monthly tea report, dated Oct. 5, 1893, says: The latest China telegrams with export figures are dated 2nd inst., when the total shipments from all the ports amounted to 45,500,000 lbs., against 42,500,000 lbs. at the same time last season, and 47,300,000 lbs. in 1891, the shipments of Congou from Shanghai being 18,000,000 lbs., against 20,750,000 lbs. last year, and of green tea 3,400,000 lbs. against 3,000,000 lbs;

The public sales of China teas for the past month have included about 39,200 packages, of which 21,250 packages have been sold; this week the quantity offered was 13,500 packages, and 7,200 packages were sold as follows; of the 1,400 half chests black leaf Congou offered, about 450 half chests sold from 7 1-4d to 7 1-2d per lb., showing rather easier prices. In red leaf teas only about 250 packages sold of the 1,100 packages printed, and these consisted of broken leaf Panyong at 4 3-4d per lb., fair Panyong kind at 4 3-4d per lb., both sales being easy, and a parcel of Souchong at 6 1-4d per lb. In Canton teas some 300 boxes new-make Congou found buyers from 6 1-4d to 6 3-4d per lb., without much change, while of the 5,300 boxes scented eaper offered, about 2,150 boxes were sold, common to fair grades fetching 4 1-2d to 6 1-2d per lb., and medium to fine 7d to 10 1-2d per lb., prices showing no improvement. The offerings of green teas for the week were large, 3,400 half chests Moyune and 900 boxes Ping Suey having been printed, the result being that prices generally were easier.

Indians.—The auctions have been with good spirit, and although a little weaker tendency occurred last week in the bid-dings for common teas, this has since been recovered. Medium and good teas are decidedly dearer, and fine have sold at full rates, being much wanted. The revised estimate of the crop available for this country has been telegraphed from Calcutta at 117,500,000 lbs.

Ceylon Teas.—The market continues very firm, a further advance of 1-4d per lb. in common kinds, having been established during the fortnight; finest descriptions attract general attention; and are keenly competed for.

Green Teas.—A small business is passing in teas withdrawn from auction.

Public Sales of China Teas for the month—39,233 pkgs. offered, 21,254 pkgs. sold. Indian Teas—161,342 pkgs. offered. Ceylon Teas—58,366 pkgs. offered.

Latest mail advices from London say that the impression is gaining ground there that this season's crop of Indian tea is likely to turn out 8,000,000 lbs. heavier than that in 1892, leaving about 118,000,000 lbs. to be exported to the United Kingdom. Latest Japan mails state that the stock of tea on offer comprises comparatively few desirable goods, being made up principally of lower grades. Prices were held steadily. The settlements to middle of September at Yokohama and Higo were 312,181 peculs, against 354,290 do 1892 and 364,325 do 1891.

The "Avlona" has arrived since our last issue, bringing some 50,000 bags of raisins, some 10,000 less than she brought over last season. The quality of the fruit is good, being somewhat better than last year's fruit. Raisins are a short crop this year, and likely to advance in price. Already prices are hardening both in London and New York.

Prices for currants are low, and likely to remain so, as the crop is very large.

Prices for rice are likely to go higher. The severe storms in the Southern States

have to a great extent ruined the rice crop there, and the United States will have to look to Japan and other rice-growing countries to supply their needs. This has already stiffened the price of Japan rice somewhat. A prominent Boston importing house, after referring to the scant stock of old crop rough Japan rice in United States and Europe, says: "As to the new crop, our advices are that the outlook at present is quite promising, and unless cyclones occur the outturn ought to be good and prices remain at about their present level. In rough Patnas the foreign market is at present very high, as the floods in Bengal have materially damaged the new crop, and old crop rice is of better quality than we shall expect of the new."

In spices, nutmegs and mace are very low, but an advance in prices for these articles is looked for soon.

As already said, efforts are being made to get the embargo taken off figs imported, and although our Government has not yet moved in this matter, it is expected they will do so. Orders have been booked in hopes that they will be allowed to come in.

As this season's puck of canned goods (owing to the small crop), is not much over half that of last year, prices have stiffened, and are likely to be higher. Having suffered the last few years from making contracts early, buyers have held off from doing so this year, and are now likely to pay for their procrastinating prudence. As the United States are short of apples, a demand has come from that quarter for both all-dried and evaporated, but to offset this, very little, if any, will be required in England, as the crop there and on the continent of Europe is quite large. Molasses are very firm, and syrups in consequence are held at higher prices. Cables from Bordeaux, France, state that prices for prunes show an advancing tendency.

THE GUARANTEE CO. OF NORTH AMERICA.

The Board of Directors of the Guarantee Co., of North America, at their meeting held on the 16th instant, unanimously elected Mr. Edward Rawlings, vice-president and managing director, to fill the position of president of the company, rendered vacant by the death of the late Sir Alex. T. Galt. Mr. Rawlings' experience is to-day doubtless second to none on the continent. Mr. W. J. Withall, vice-president of the Quebec Bank, was elected vice-president, and Mr. John Cassils was elected to fill the vacant directorship. The company are to be congratulated on securing the co-operation of so able a business man as Mr. Cassils on its Board of Directors. The board of this company is now composed as follows: President and managing director, Edward Rawlings; vice president, Wm. J. Withall, vice president Quebec Bank; E. S. Clouston, general manager Bank of Montreal; George Hagne, general manager the Merchants Bank of Canada; Wm. Wainwright, assistant general manager Grand Trunk Railway; T. G. Shaughnessy, vice president Canadian Pacific Rail-

way; Hartland S. Macdougall, stock broker and financial agent; John Cassils, director Merchants Bank of Canada; E. C. Smith, president Central Vermont Railway.

LIFE UNDERWRITERS' RESOLUTIONS.

At the fourth annual meeting of the U. S. National Life Underwriters' Association, held in Cleveland on the 8th inst., among other, the following resolutions were adopted, introduced by Mr. Plummer, of Chicago:

Resolved, That we put on record our appreciation of the encouragement received from those companies that have already taken determined action against rebating, and we individually and collectively pledge to them that we will do all in our power to sustain them in the position they have taken.

Resolved, That we believe it lies within the power, and becomes the imperative duty of the executive officers of all Life companies to take speedy and decisive action that will result in the accomplishment of this long-sought and much-needed reform.

Resolved, That our secretary be instructed to forward a copy of these resolutions to every company represented in this convention.

The constitution was amended, making all vice-presidents of the national association ex-officio members of the executive committee. The next meeting will be held in Chicago.

THE SUGAR BEET CROP.

Of the new sugar beet crop in the U. S., it is stated that the output of the campaign at Chino, Cal., will reach 15,000,000 lbs. The acreage planned to beets to supply that factory is 4,300 acres at Chino and 800 acres at Anaheim. Up to and including October 5th there had been harvested 35,956 tons. Raw sugar is being produced this season, although the factory manufactured standard granulated for the first season. The industry is making satisfactory progress in the locality of Chino, all the farmers being enthusiastic on the subject of the crop and its profits to them. It is by far the most profitable crop grown in that valley, and it is questionable whether the factory will be able to take care of the largely increased crop which is foreshadowed for next year. The Watsonville factory have 6,388 acres in beets this year. The yield will be about 12 tons, and thus far the beets average 14 per cent. sugar. The factory is producing raw sugar testing about 92 degrees, as in previous campaigns. Operations were begun September 15th, and the factory is now cutting 650 tons of beets per day.

—In Nova Scotia, Kate C. Dunn, jeweller, North Sydney, has assigned. She succeeded her deceased father in '86; has been always in a small way.—C. A. Smith & Co., general dealers, Chester, have assigned. They endeavored to effect a settlement last April at 50c on the dollar, but all the creditors did not sign, and they consequently have been forced to assign. Liabilities between \$4,000 to \$5,000.

—In Quebec W. B. Parker, dry goods, Valleyfield, who has been already noted, has settled at 55c in the dollar, cash.—L. H. Gauvin, tailor, Acton, already noted, has compromised at 40c in the dollar, cash.

THE FIRE FIEND AND HIS LURKING PLACES.

This is the caption of a paper read at the recent meeting of the Fire Underwriters' Association of the Northwest at Chicago by Franklin Webster, Editor of "The Chronicle," New York, and from which we make some excerpts, which apply equally well in Canada:

The fire fiend can leap from Maine to California in the twinkling of an eye. No class of property is exempt from his visitations, not even "fireproof" buildings. Such "charms" as tile floors, fire-brick, asbestos, automatic sprinklers, etc., do not keep him away. No hour of the day, nor day of the month, nor month of the year, is free from his coming. All seasons and places are his. He is built into buildings by careless builders. He is hidden away in rubbish in alleys and in dark corners. He comes out of the sky in thunderbolts. He appears unexpectedly and no one can tell whence or why he comes.

The analysis of 44,141 fires in the United States in 1892 shows that in every 1,000 visitations from the fire fiend last year he came down the chimney 47 times; he sprang from stoves and stovepipes 24 times; he was slowly warmed into activity by spontaneous combustion 11 times; ignitions of grease, oils, paints, etc., summoned him 7 times; defects in heating apparatus allowed him to escape 7 times; oil stove accidents brought him 12 times; and other peculiarities of the premises which fire underwriters call inherent hazard left the door open for him 24 times. Altogether out of a thousand calls he found inherent hazard ready to welcome him 132 times.

Common hazard—the hazard that does not abide on the premises but is found everywhere—greeted him in 115 instances. Arriving in this manner he descended in the form of sparks 25 times; lamp accidents and explosions ushered him in 30 times; careless use of matches invited him to enter 21 times; candles and gas jets illuminated in his honor 12 times; and fires from other common causes induced him to stop as he passed by 27 times.

No less than 335 times he came from neighboring premises which he had previously invaded; 19 times he came straight from the heavens in the form of lightning; 10 other times, so the study of exterior origins reveals, he came with his torch already lighted. All exterior origins counted, 364 of the thousand calls were due to the fact that he had arrived in the neighborhood on business connected with other property than the premises into which he subsequently gained entrance.

Seventy-five times he came accompanied by human fire-bugs, either willful incendiaries or drunken, irrational or malicious persons; 314 times nobody knew where he came from. His path was not down on the chart, but he came all the same and did much damage.

A distinguished western editor once said that the best newspaper man is the one "who has the faculty for guessing where hell will break loose next." So the best fire underwriter is the one who has the faculty for guessing where and when the fire fiend is most likely to appear, how long he will stay if he arrives, and what the chances are for driving him away before he can do serious harm. Hitherto it has usually been the practice of insurance companies to base their rates

upon the average loss in certain classes of risk. Recently, and more or less, a system has come into vogue, whereby a survey is made of the premises and sundry guesses are ventured that the fire fiend will appear in certain places. Each guess costs the property owner so many cents the sum of all guesses representing the rate. In other words the fire fiend is now being fought, in some cities, by "penalizing" the property owner according to the number and cordiality of the invitations that his premises seem to extend to him.

The loss by fire, annually increasing, has attained such proportions that it is almost impossible to comprehend the significance of the figures which represent it. Last year no less a sum than 151.5 millions of dollars was obliterated by fire in the United States. And in the eighteen years ending with 1892 nearly 1,800 million dollars of property values were destroyed by the same agency. In this incalculably large ash heap may be found the debris of every class of property. This is a greater sum than the liability of all the national banks in the United States to individual depositors on July 12, 1893. The annual fire loss in the United States would maintain all the public schools in the country. It is big enough to pay all the pensioners of the United States. It is about equal to the receipts of the United States government from internal revenue and approaches the magnitude of the customs receipts. About one-half of it would pay all the expenses of the war department and the navy department combined. It would pay the annual rental which the United States is supposed to get for its seal islands in the Behring Sea for 2,500 years.

A rather small portion of the losses by fire in each state and territory in the United States in 1892 would have sufficed to give every man, woman and child within its boundaries a ticket of admission to the World's Fair. In fact, last year's fire loss would build four or five world's fairs. It would pay the admission fees of 300,000,000 people—five times the population of the United States and approximately the population of Europe. Indeed, the amount lost by fires of unknown and not reported origins alone was almost enough to furnish every man, woman and child in the United States with three tickets of admission to the Columbian exposition. The losses by defective flue fires, so far as ascertained and counted, would buy ten million admissions. The incendiary fires that were reported (and a great many more were suspected) burned over 17 million dollars' worth of property—enough to settle at the box office for 34 million admissions. The value of the dwelling houses destroyed, about 20 millions of dollars, would go a great way toward paying the expenses of the present greatest show on earth. The value of the churches destroyed was equal to 1,400 salaries of \$1,000 each per annum. The value of the hotels destroyed was sufficient to entertain the fire fiend at a first-class hotel at the rate of five dollars a day for 1,000,000 days.

The director of the United States mint in a statement published last month, estimated that the actual stock of gold held by the governments of the world does not exceed 3,583 millions of dollars. The world's stock of silver money is estimated to be about 4,043 millions. It is amazing to learn, with the assistance of these figures, that if the present waste by fire continues—and it is far more likely to increase than to diminish—values equal to all the gold money in the world will be destroyed in a shorter period than 24 years. And within a half century the property that will probably be burned in this country could not be replaced by all the gold and silver money of all the governments of the earth. We don't hear the "economists" saying anything about the effect this drain has upon the public welfare.

Although, as stated, the people as a whole appear strangely indifferent to the fire fiend's work, individuals do more or less "kick," and usually they "kick" at the insurance companies because their rates are "high." But the insurance companies do not make the rates, (that is not in the first place. The fire fiend and the people who harbor him make them. At the present moment fire underwriters are ready to question whether there is enough ingenuity or wisdom in the fire insurance business to prepare and maintain rates that can be relied upon to return the "profit on underwriting" which the insurance business has a right to expect, but which in recent years at least, has been conspicuous by its absence.

What are we going to do about it—about this fire that destroys? How can we reduce our combustibility, for so it may be described? Mere extinguishing methods will not save us. We must go further back—begin at the beginning—and give attention to the prevention of fires. Instead of erecting buildings that are so much well-laid kindling wood, awaiting the fire fiend's torch, we must find a way to make all structures slow burning. Solidity and safety—not cheapness and ornamentation—must be the aim of the architects and builders if the fire loss is to be reduced. No one will doubt that the architects and builders have the knowledge and ability to make better buildings if they will. And they will make them if the people want them. Accidental fires will always occur. And accidental fires are the only kind of fires that ever ought to occur. There is no accident, however, in principles of construction.

We have been speaking of the fire loss as it has fallen upon the people, not as it has fallen upon the insurance companies. The fire underwriters do most of the wrestling with the fire fiend, but not all of it. Fifty-eight million dollars of loss fell directly upon the people last year. To this extent they had no succor nor sympathy. It is the people-aided as they will always be by the insurance companies—who must fight off the fire fiend as best they can.

Analysis of the causes of 44,141 fires in the United States in 1892 from the N. Y. Chronicle Fire Tables.

Causes. Inherent (Peculiar to premises).—

	No. of Fires	P. cent. of whole amt of Loss	Percent of whole amt of Loss
Defective flues, smokestacks -	4,05	2.65	2.65
Stoves, stove pipes -	2,40	1.24	1.24
Spontaneous comb'tion, lime slaking -	1,10	2.31	2.31
Furnaces, defective heating apparatus -	0,68	1.20	1.20
Igniting of grease, oils, paint, varnish, etc. -	0,68	0.70	0.70
Oil stove accidents and explosions -	1,21	0.85	0.85
Engines (stationary), boilers and steam pipes -	0,67	1.78	1.78
Friction in machinery -	0,60	1.64	1.64
Explosion of gasoline, chemicals, oils, dust, etc. -	0,68	1.21	1.21
Overheated and defective ovens and kilns -	0,45	0.59	0.59
Electric wires and lights -	0,37	1.37	1.37
Miscellaneous -	0,03	0.21	0.21
All inherent causes -	13,23	15.20	15.20
Common (not peculiar to premises).—			
Sparks (all sources, including locomotive sparks) -	2,53	2.82	2.82
Lamp accidents and explosions -	3,03	1.32	1.32
Careless use of matches -	2,14	0.85	0.85
Candles, gas jets -	1,15	0.40	0.40
Accidents, carelessness, thawing water pipes -	0,34	0.82	0.82
Ashes, hot coals, open fire-places and grates -	0,57	0.24	0.24
Cigars, cigarettes and tobacco pipes -	0,58	0.52	0.52

Explosion of gas and natural gas -	0.87	0.57
Plumbers' furnaces -	0.07	0.08
All common causes -	11.48	7.18
Indirect (exterior origins)—		
Exposure to burning property -	33.55	28.47
Lightning -	1.90	1.98
Forest and prairie fires, bonfires -	0.33	0.48
Firecrackers, fireworks -	0.64	0.17
Cyclones, floods, sun's rays, earthquakes -	0.01	0.66
All indirect causes -	36.43	31.71
Crime or mischief—		
Incendiarism -	0.95	7.62
Tramps, burglars, drunken men, lunatics -	0.30	0.41
Mischief us children -	0.22	0.05
Mischievous children -	0.22	0.05
All criminal or mischievous fires -	7.47	8.08
Unknown or not reported -	31.39	37.88

Financial.

Thursday Evg., Oct. 19, 1893.

Money was freely offered on this market at 6 per cent. on call. In London the bank rate was 3 and the street rate 1½ per cent. The local sterling market closes steady. Sixty day bills 8 9-16 to ¼ and 9½ to 9¾, demand 8 15-16 to 9 1-16 and 9¼ to ¾, cables 9½ to ¾. New York funds 1-432 to 3-32 and ¼ prem. to ¼. Documentary sixties 8½ to ¾. Cattle bills, 3 days, 8¾ to ¾. Stagnation has ruled on the stock exchange and two occasions the afternoon sessions were adjourned for no other reason than lack of business. Business men are evidently busying themselves with the fall trade. Richelieu was slightly firmer and was bid for at closing at 54¼. No dividend can be expected until early next year when all the returns are in. It has all along been understood that, if earned, a dividend would be paid, and as mentioned last week 3 per cent. is looked forward to on the street. Street Railway has declined from 180 to 174¼, and there seems to be a feeling that the expenses are enormous. Earnings, however, have greatly increased. Nothing further is current with reference to a possible increase of capital. There has scarcely been enough business to affect quotations which may be called nominal. Following is the record for the week, as per Clouston & Co., stock brokers:

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal.....	20	220	220	230½
Ontario.....	4	110	110	....
Molson's.....	10	155	155	172
Toronto.....	50	235	235	....
Merchants.....	16	154	152	161½
Commerce.....	28	138½	138	144½
Miscellaneous.				
Cable.....	269	138	135	166½
Telegraph.....	144	141	139½	149½
Passenger.....	180	176	174½	242½
Gas.....	95	181	180	221½
Pacific.....	460	74½	73½	86½
Land Grant Bonds \$10000	109	109	....	....
Col. Cotton Bds. \$25000	99	99	102½	102½
Telephone.....	33	140	135	163½
Duluth Pref.....	125	17	17	31

MONTREAL CLEARING HOUSE.

Total for week ending 19th October, 1893: Clearings \$10,957,115, balances \$1,449,350; corresponding week, 1892, clearings \$13,896,248, balances \$1,984,997; corresponding week, 1891, clearings \$11,498,125, balances \$1,310,860; corresponding week, 1890, clearings \$9,996,843, balances \$1,691,505. W. W. L. Chipman, manager.

MONTREAL WHOLESALE MARKETS.

Thursday Evg., Oct. 19, 1893.

Few changes have taken place in staple goods, during the week, and the markets are steady, there being a tendency to greater firmness, in some departments. Buyers are naturally ordering ahead in anticipation of the close of water traffic for the season, and advanced rates on the railways. Unfortunately for farmers compelled to come down to cash payments, and sell wheat in consequence, the broad-stuffs markets have continued depressed at home and abroad. English grown wheats declined 3d in Britain and foreign 6d, but are firm at the decline. A slight falling off in American shipments gives reason to hope that many weak holders have sold, and are out of the market. Complaints of small profits and dilatory payments continue, but most of the large traders are busy booking orders for fall and winter, and are less given to fault finding.

Ashes.—Receipts continue light, viz., 64 brls. pots and no pearls so far for October. Pearls are nominal at \$6.25. Pots have been sold at \$4.70 for first sort and \$4.10 for seconds. There are two or three fair sized lots expected shortly, but they are all wanted. Received since 1st January 1,260 brls. pots, 87 brls. pearls; delivered 1,328 brls. pots, 132 brls. pearls; in store 19th October at close 27 brls. pots, 7 brls. pearls.

Butter and Cheese.—The local trading in butter keeps fair, but that is all that can be said. Shippers say prices are too high for them. Cheese is dull but firm on this market. Holders are indifferent. Finest Ontario is quotable at 11 1-8c to 1-4c and Provincial at 11c to 11 1-8c. The Liverpool public cable quotes 54s, but private despatches go 6d to 1s better. A cable to the New York produce exchange credits holders with offering sparingly. In New York, recently, 325 boxes large size fancy Septembers were placed at 12 5-8c, buyer's option November. At a fraction less the buyer expressed a wish to obtain more stock for same delivery. Transactions on the river front this week comprised 8,000 boxes eastern cheese at 11 1-8c to 1-4c. At Peterboro, last half September and the whole of October, was boarded with few exceptions. Sales at 10 13-16c, 10 8-4c and 10 11-16c. The unsold cheese will be offered in two weeks' time, and this will close the season's business. Retail market prices in this city are as follows: Choice print butter 25c to 23c, creamery 25c; good dairy 20c to 22c. Mild cheese 12c to 14c, strong 17c to 18c.

Chemicals.—Caustic soda is higher and all chemicals are firm. The effect of the English coal strike is still apparent. Shipments by boat are on the increase to interior mills and other buyers. Ocean freights will soon be higher to all those not protected by contracts for the season. The railways have made no move towards higher rates as yet.

Dry Goods.—Whilst some of our wholesalers speak more hopefully of remittances, others have evidently cause to complain of the scarcity of money. Travellers on the road with spring samples, as well as goods for sorting and winter trade, report a fair measure of success and a healthy condition of trade as to stocks, ability to pay, etc. Fall business should, at least, be a good average. Manufacturers are busy. Wobblers are held at firm prices and sales are increasing with the advance of the season. City retail trade has been up to expectations, and storekeepers, in the outskirts, speak of their custom as comparing favorably with that of a year ago. Liverpool cotton steady; American middlings 4 1-4d. New York cotton futures irregular; Nov. 8.18c, Dec. 8.34c, Jan. 8.50c. Close, spots steady; uplands 8 9-16c, gulf 8 13-16c, futures quiet. Oct. 8.18c, Nov. 8.22c, Dec. 8.21c, Jan. 8.42c, Feb. 8.49c, March 8.58c.

Flour and Grain.—There is little business to report locally and prices do not differ materially from a week ago. Late prices for wheat at Chicago were 61 1-8c to 1-4c Oct., 63 5-8c to 3-4c Dec., 71 1-4c May. The western markets continue depressed by heavy deliveries, caused by the necessities of the farmers. A 'bull' movement cannot be successful, until supplies diminish, as they are bound to do in a month or so, if credence is to be given to reports on the decreased yield. The small producers want money and are simply marketing wheat for what it will bring. Wheat is low and, no doubt, the upward turn is only delayed. The exports from the United States for the first nine months of this year, compare with 1892 as follows: Flour 12,338,114 and 12,437,754 brls., wheat 88,997,757 and 90,837,814 bushels, corn 41,365,269 and 64,495,734, oats 6,127,036 and 4,855,004, barley 4,395,648 and 1,754,236. Shipments of wheat from India this season dropped to 13,680,000 bushels, a decrease of 10,160,000 bushels. Recent British cables report wheat as quiet but steady. Chilean and Walla Walla wheat off coast 26s 9d; California 28s. Liverpool advices speak of spot wheat as displaying a better tone. Mixed maize 3s 11 1-4d. Canadian peas 5s 4 1-2d. No. 2 red winter wheat, prompt 25s 6d, No. 2 Club California wheat, ex-ship, 26s 6d. Danubian maize, ex-ship, 20s 6d. Exports of wheat from Australia from Jan. 1 to Oct. 7 were 8,088,000 bushels, against 4,864,000 last year. This year only 1,448,000 bushels were exported direct to Britain.

Farm Produce.—Potatoes are firm, with sales in small quantities at 70c to 80c per bag. Tomatoes are somewhat firmer by the basket but the packing will be large. Chickens sold at 50c to 75c as to size; fowl per pair 70c to 80c, turkeys 75c to \$1.25, geese 65c to 85c, duckings per pair 75c to \$1.

Green Fruits, Etc.—During the week business at the Montreal fruit auction rooms has been limited, receipts being small. Stocks with the possible exception of grapes are none too heavy, and values on all goods remain firm with a tendency towards higher prices. Many outside buyers, notably from Quebec, were in town purchasing apples, and sales in that line have been large. About 1,000 crates Spanish onions, ex-Avlonia, sold at 65c to 67c in large lots. Sales at auction were made as follows: Canadian grapes 1 1-2c to 2c; apples, \$1.90 to \$3.30; Algeria, grapes, ordinary, per brl., \$3.25 to \$3.50. Messina lemons, 360 size, \$2 1-4 to \$2 3-8 per box. Sweet potatoes, fancy double heads, per brl., \$3.3-8 to \$3 3-4. Cape Cod cranberries, dark, per brl., \$5.50 to \$6.25. Tokay grapes, 1-2 crates, \$1 5-8 to \$2 1-4. Ordinary jobbing prices: Apples \$1.75 to \$2.50 for ordinary, fancy

\$2.75 to \$3.50. Water melons 25c each. Rodi summer oranges in bxs. of 200, \$3.50 to \$4. Lemons, choice, \$3 to \$3.50, finest \$3.75 to \$4.50. Plums dealer at \$1 to \$1.50. Peaches 85c to \$1.25. Blue grapes 1 7-8c to 2 1-4c, red Rogers 2c to 2 1-4c, Delaware 3c to 3 1-2c, Niagara 2c to 2 1-4c. Bananas \$1. Dates, per lb., 5 1-2c. Nuts, filberts 10c, walnuts 14c, almonds 16c, peanuts, raw 9c, roasted 10c. California peaches \$1 to \$1.50, plums \$1.50 to \$3, pears \$2.75 to \$4, Tokay grapes \$2 to \$2.25.

Groceries.—Jobbers and importers say this is the month of the year when there is more to dispose of, than in any other, and it is also the month when interior buyers are obliged to think of winter supplies, and order ahead, if they wish their goods forwarded before navigation closes. Consequently, things are bad, indeed, when October does not bring increased trade. A fair number of orders are being booked and traders are disposed to look forward hopefully. Remittances have been fair. They are better than formerly, as might be expected, but some say collections should show up better. Some fine new Malaga and Valencia fruit is being shown in the sample rooms. One French Canadian jobber has created some talk by marking Valencias at 4c, which is cost price or close to it, if the sample is a good one. Other houses content themselves with saying: "We believe some poor stuff has been offered at 4c." New Valencias, off stalk, are selling at 4 1-2c to 5c and layer Valencias at 5 1-2c to 6c. Royal Buckingham clusters and other fine fruit are being offered at quotations given in our prices current. Dealers speak of foreign fruit as now being largely imported in clusters. The onions brought by the Avlonia have been sold at 70c and have been jobbing out at 80c to 85c per crate. A few sales were made at auction at 67c. Refined sugars on this market are unchanged. We noted last week that local refiners have been quickly catching up to the demand, and, in New York, we see that orders are now a week ahead. The United States beet crop is on the increase and the output at Chino, Cal., is expected to reach 15 millions of pounds. Up to and including October 5th, there had been harvested 35,956 tons of beet. The small quantity and poor assortment of American rice is diverting the attention of United States buyers to Japan growths, and the latter are hardening in price. Teas of all kinds continue dull. A few moderate sales are reported at steady prices. Sellers are confident of a larger trade later on.

Iron and Hardware.—Foundrymen and others are supplying their wants, but are not ordering largely ahead, and heavy metals are quiet. Light articles of seasonable requirement have met a ready sale and the fall trade promises well. A feature of the trade is a shipment of Southern States pig iron to England. London cables quote tin, spot, £78 5s, three months £78 15s. Copper easier. G. M. B., spot, £41 10s, futures £41 17s 6d. Pig lead weaker in tone. Soft Spanish in London £9 12s 6d. Spelter £16 17s 6d for good merchant brands. Scotch pig is meeting with slow sale at New York. On lots to arrive quotations are \$21.50 for Coltness, \$20.50 to \$21 Summerlee and \$19 to \$19.50 Eglington.

Leather and Shoes.—In our issue of last week we referred to this trade at length, in a special article, and since then developments have not been important. Outlook is good for spring orders. In the United States our advices speak of a fair business. Exporters of leather are moderately brisk, buyers and prices are steady to firm. Exports from New York for the week were 31,000 sides.

J. W. MACKEDIE & Co.,

Wholesale Manufacturers of

Ladies Jackets, Capes, Ulsters,

IN BEAVERS, KERSEYS BOX-CLOTHS, SERGES, TWEEDS, ETC. ALL THE STAPLE AND NEW SHADES

MELISSA RAINPROOF WRAPS,

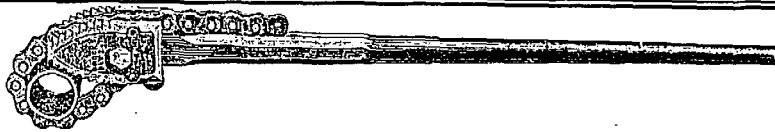
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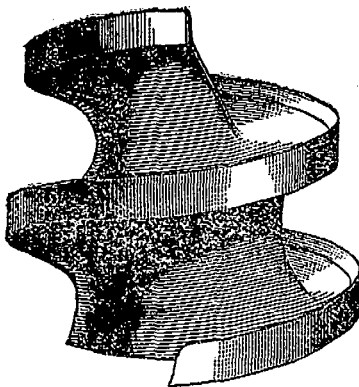
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TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Oct. 19th, 1898.

General trade was quiet in wholesale circles this week, and there are few features of particular interest. The prices of leading staples are unchanged, and prospects are considered fair. Money is still firm on call, brokers being called in a number of cases the past few days. The common rate is 7 per cent. Prime discounts 6 to 7 per cent. Sterling exchange is lower in sympathy with New York rates and New York drafts at par to 1-64th premium. The stock market is quiet, and rather irregular. Sales of Commerce at 187 3-4, Toronto at 240, Imperial at 179 7-8, Standard at 165. Dominion wanted at 265, and Hamilton at 159. Loan company issues steady. Building and Loan sold at 102, Dominion Savings at 87 1-2 and Western Canada (25 p. c.) at 159. Canadian Pacific easier, there being sales at 73 1-2, and Cable is lower, selling at 137 and 136. Gas higher at 184 1-2, and Dominion Telegraph sold at 105 1-2.

Butter.—Receipts continue small, and prices rule firm. Choice tub jobs at 22c and medium at 17c to 19c. Creamery tub 24c and rolls 26c to 27c. Eggs very firm at 17c to 18c and cheese brings 10 1-2c to 11c in a jobbing way.

Dressed Hogs.—Offerings limited and the demand fair. Sales of cars at \$8 to \$8.10 for choice.

Flour and Grain.—Business very dull in flour. Straight rollers offered at \$2.90 and a fair sale at this price. Toronto freight. Ontario patents \$3.10 to \$3.20. Manitoba patents are quoted at \$3.80 to \$3.90. Wheat is dull. White and red sold outside at 56c and 55c west, while spring is firm at 59c to 60c on Midland. Manitoba wheat dull, with cars of No. 1 selling at 71c west and at 72c east. No. 2 sold at 60c Fort William. Peas dull with sales at 51c west. Oats are also dull and prices easy; mixed are quoted at 28c at outside points, and at 32c on track. Buckwheat dull and nominal at 40c. Rye sold at 42c east. Bran unchanged at \$12 on track, and at \$10.50 to \$11 outside. Ton lots sell here at \$13. Shorts \$13.50 on track. Oatmeal dull at \$3.90.

Groceries.—Business quiet. Direct shipments of fruit have arrived. Valencia's rule at 4 3-4c to 5 1-2c and currants at 5 1-4c to 5 1-2c. New Tarragona almonds

Meal and Feed.—Demand for oatmeal moderate but prices steady. Standard, in bags, \$2 to \$2.05; granulated \$2.05; rolled oats \$2.10. Feed is more plentiful. Bran \$13 to \$14; shorts \$15 to \$16 and moullic \$22.

Ocean Freights.—Rates are steadily maintained. Grain to London 2s 3d. Liverpool and Glasgow 2s, Avonmouth 2s 6d. Flour, London and Avonmouth 12s 6d, Liverpool 11s 3d, Glasgow 10s. Butter and cheese, London, Liverpool and Glasgow 25s, Avonmouth 32s 6d. Deals to London and Liverpool 45s, Glasgow 24s 6d, Avonmouth 40s. Cattle 40s to 45s; Hay to London 43s 9d, Liverpool 37s 6d, Glasgow 30s, Avonmouth 37s 6d. Lumber to Monte Video and Buenos Ayres, per 1,000 feet, \$9.

Provisions and Eggs.—Pork is higher and supplies are light. There is a fair business in Canada short cut at \$23 to \$24 and in new western mess at \$21.50 to \$22.50. Hams, city cured, 12c to 13c, and bacon 11 1-2c to 12 1-2c. Canadian lard, in pails, 11 1-2c to 12 1-2c, common refined 8 1-4c to 9 1-4c. Demand is good for eggs, which are not plentiful. Sales are mentioned at 15c.

Petroleum.—There are fair sales but prices continue low. Canadian oil has been kept down by the low prices of the American product. At this season, the demand usually increases and the market is unsettled, dealers being unwilling to quote prices for future delivery, as they think an advance may come.

Our Inducements

A GOOD ARTICLE:
AT A FAIR PRICE.

Our .: Celebrated .: Brands :

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- "MUNGO,"
- "EL PADRE,"
- AND -
- "MADRE E HIJO."

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

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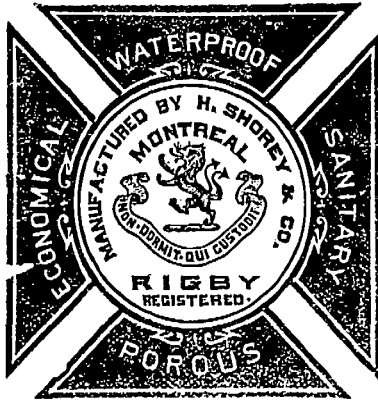
13c. Sugars unchanged at 5 1-2c for granulated and at 4 1-4c to 5 1-4c for dark to light yellow. Rio coffees very firm at 22c. Teas in fair demand, and canned goods unchanged. Canned goods firm at 80c to 85c for peas, corn and tomatoes.

Hardware.—Trade inactive and prices unchanged. Payments rather backward.

Hides and Skins.—Cured hides unchanged at 4 1-4c. No. 1 green 4c, No. 2 3c and No. 3, 2c. Lambskins are worth 65c and calfskins 6c to 7c. Tallow firm at 5c to 5 1-2c.

Live Stock.—Trade is demoralized with prices of cattle down in sympathy with British quotations. A few sales of exports at 3 3-8c to 3 1-2c, and others held at 4c. A few extra choice butchers' sold at 3 5-8c, good at 3 1-4c and inferior at 2 1-2c to 2 3-4c. Sheep steady with sales at \$3.50 to \$4.25, and lambs brought \$2 to \$3.25 each. Hogs firm at 6 1-8c to 6 1-4c for the best, at 5 1-2c to 5 3-4c for stores and at 5c for rough.

Provisions.—Market is very firm. Mess pork \$20.50 to \$21. Short cut \$21.50 to \$22, and shoulders \$18 to \$18.50. Long clear bacon 11c, hams 13c, and rolls 10c to 10 1-2c. Lard 12 1-4c to 12 3-4c. Dried apples unchanged at 4 1-2c to 5c and evaporated 8 3-4c to 9c. Beans \$1.25 to \$1.35 and hops 16c to 17c. Potatoes easy at 50c per bag in car lots and jobbing at 65c to 70c.



RIGBY POROUS WATERPROOF CLOTHING

THE repeat orders received for RIGBY from all quarters of the Dominion is the best evidence that it is giving satisfaction to the public.

Sample Clippings will be sent to the trade on application with quotations for coats and cloth by the yard, both for ladies and gentlemen's wear.

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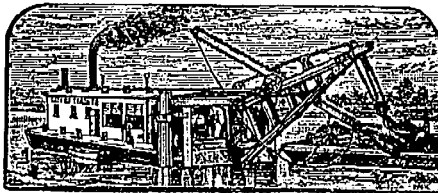
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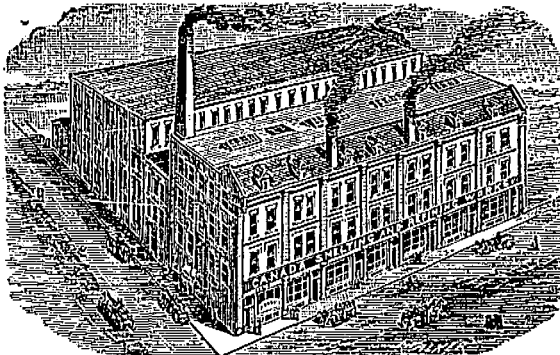


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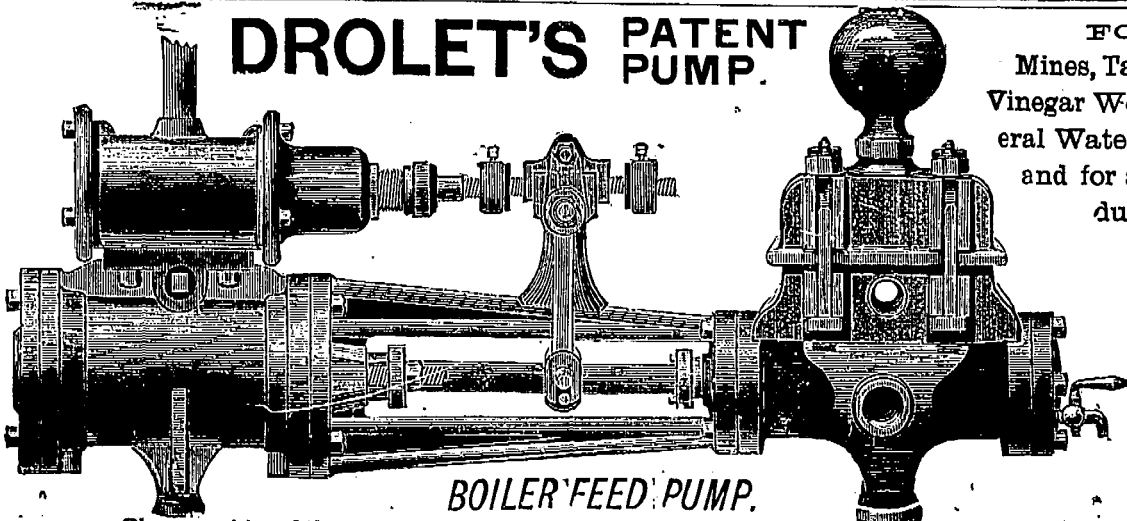
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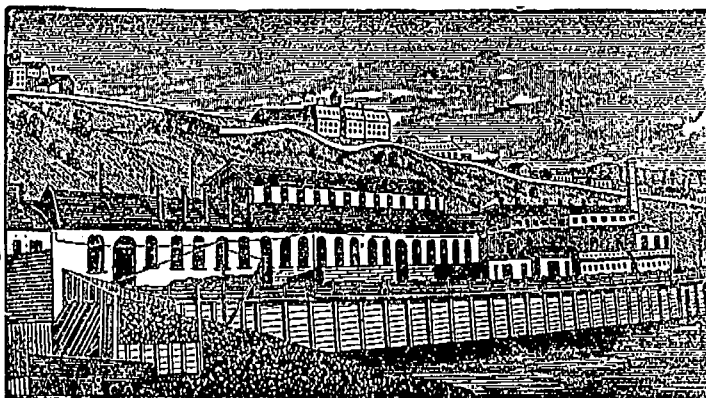
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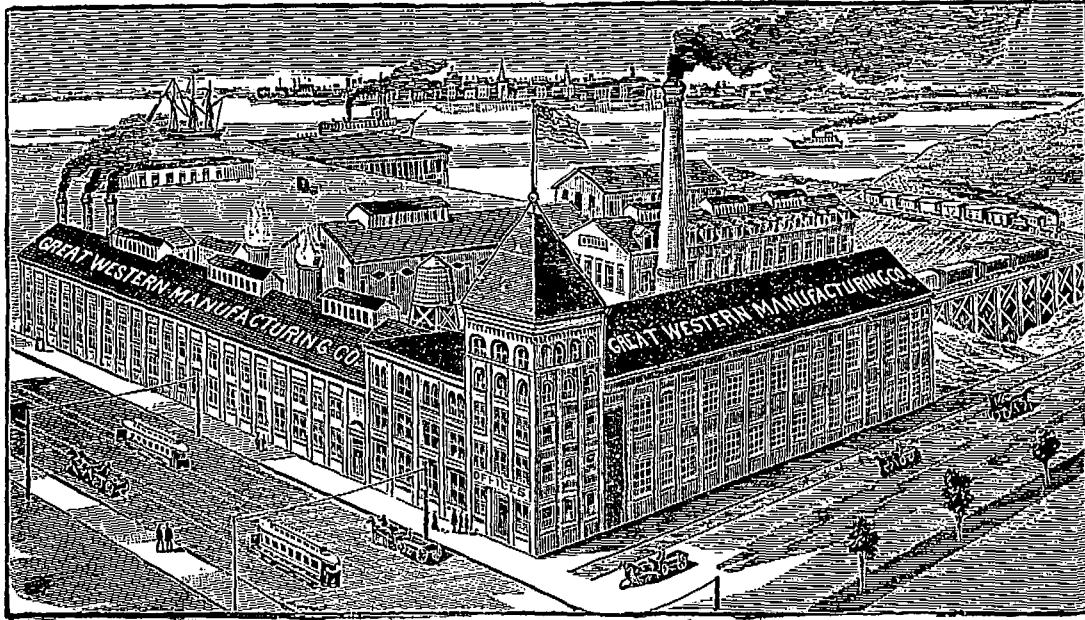
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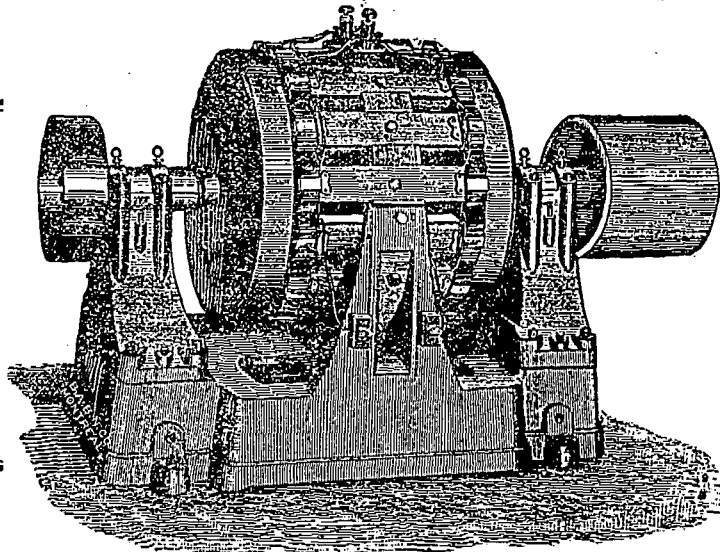


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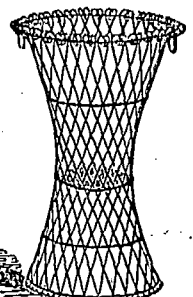


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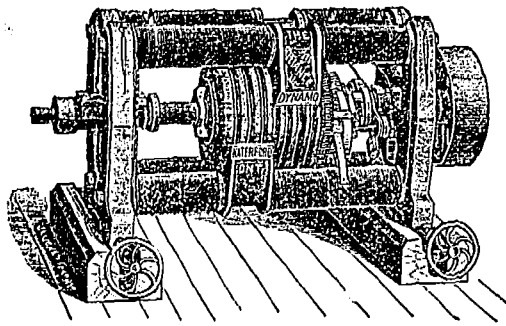
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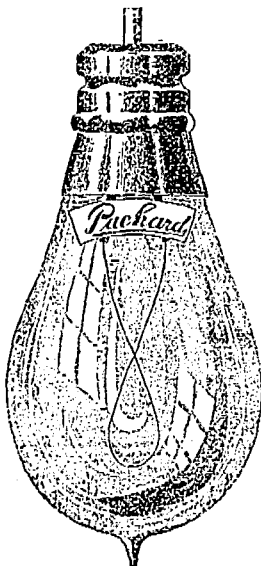
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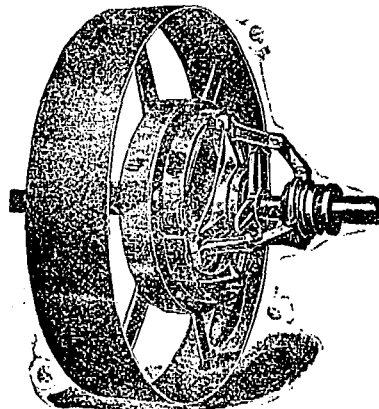
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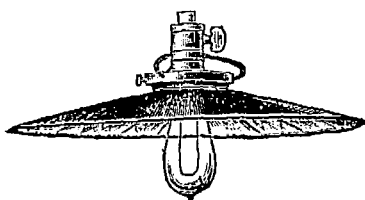
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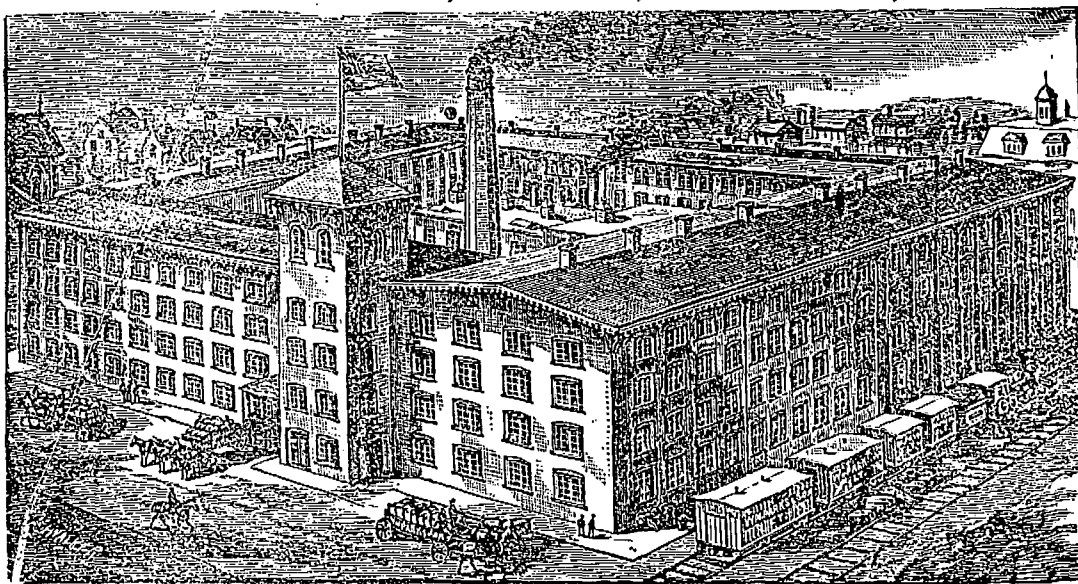
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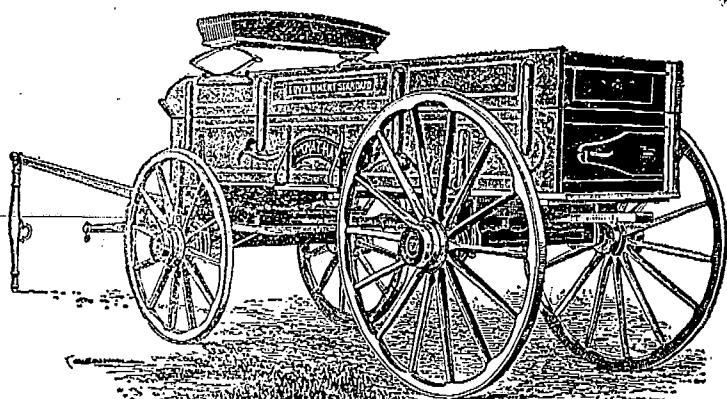
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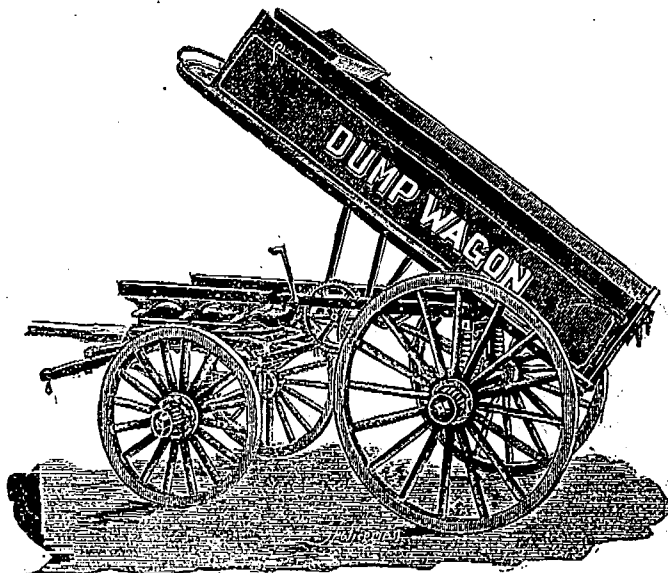
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Made with Van-Allen's Patent Arm that at once does away with the old time breaking point of axes and the necessity of any truss rods; construct what is called the Chatham or Chautauque Giant Wagon.

CHATHAM, ONT.

AMERICAN PATENT COAL WAGON.



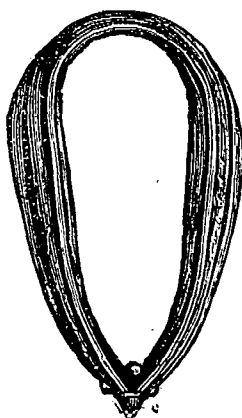
SEND FOR PRICE LIST.

RAISES QUICK AND STEEP.

Suitable for Brick, Coal Gravel or anything that can be dumped.

1 WHEN UNLOADING.

MANUFACTURED BY **JEFFREY BROS., Petite Cote, MONTREAL.**



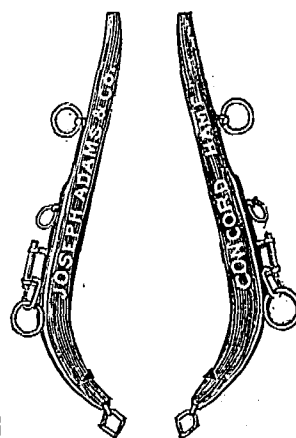
BLACK'S

Horse Collar Works

PORT ROPE, ONT.

Send for Price Lists.

The best and cheapest collar in the market.



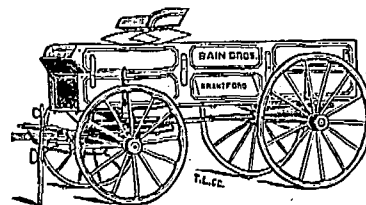
High Top Concord Bolt Ham's

Manufactured in all styles and qualities to suit the trade. Send for price list to

JOSEPH ADAMS & CO., HUNTINGDON, P. Q.

BAIN BROS. MFG. CO., LTD.

MANUFACTURERS OF



The LEADING WAGON


OF THE DOMINION

BRANTFORD.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 19, 1913

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
		Mens.	Boys.	Youths.	\$ c.	\$ c.			\$ c.	\$ c.			
Beets and Shoes.													
Brogans	0 80 1 05	0 75 0 85	0 70 0 80	Roast chicken, 1-lb tins	2 30	2 40	Soda Ash		1 60	1 00	Soda Bicarb		
Coboures	0 95 1 20	0 85 0 90	0 75 0 80	Roast turkey, 1-lb tins	2 30	2 40	Sal Soda		0 90	1 50	Concentrated		
Split Balmorals	1 00 1 25	0 85 1 00	0 75 0 80	Brooms.									
Kip	1 15 1 40	0 99 1 15	0 80 1 00	Rose 4 strings, varn. hand	3 25	0 00	Dyestuffs.						
Buff	1 25 1 50	1 10 1 50	0 80 1 15	Pansy 4 "	2 90	0 00	Arohil, con				0 27	0 29	
Calif	2 00 3 00	0 00 0 00	0 00 0 00	Thistle 4 "	2 55	0 00	Cutch				0 07	0 08	
Buff Congress	1 25 1 60	1 10 1 50	0 00 0 00	Map Leaf A 4 stgs	3 25	0 00	Ex. Logwood				0 10	0 15	
Calif	1 90 3 40	0 00 0 00	0 00 0 00	B 4 " stained	2 70	0 00	Chipp				2 60	2 70	
Split boots	1 35 2 10	1 25 1 60	0 95 1 15	Shamrock A 4 " varn han	3 65	0 00	Indigo (Bengal)				1 50	1 75	
Kip	2 00 3 00	1 50 1 70	1 10 1 40	B 4 " stained	2 45	0 00	Madras				0 70	1 00	
Calif	2 75 3 90	0 00 0 00	0 00 0 00	Daisy A 3 stgs varn handle	2 45	0 00	Gambier				0 05	0 08	
Felt boots half fox	1 60 3 10	0 00 0 00	0 00 0 00	B 3 " stained	2 10	0 00	Madder				0 14	0 15	
full	1 80 3 60	0 00 0 00	0 00 0 00	Tulip No 1 3 stgs	1 85	0 00	Sumac				70	00 00	
Box	0 35 0 75	0 00 0 00	0 00 0 00	Ship 4 "	1 60	0 00							
Piggid.													
Split Batts	0 65 0 85	0 70 0 80	0 40 0 50	Drugs & Chemicals									
Split Balmorals	0 80 0 90	0 70 0 85	0 50 0 60	Acid Carbollic Cryst Medl	0 40	0 45	Labrador Herrings, No 1				0 00	0 00	
Kip	1 00 1 10	0 75 0 85	0 50 0 65	Aloes, Cape	0 13	0 15	Mid Shore, No. 1				4 00	0 00	
Buff	0 90 1 15	0 80 0 90	0 50 0 65	Alum	1 50	1 75	Sea Trout No. 1 split p b				9 00	9 25	
Pebbled "	0 90 1 15	0 80 0 90	0 50 0 65	Borax, xls	0 08	0 11	half brls				5 00	5 75	
Machin Sewid.													
Peppled Button	1 00 1 20	0 85 0 90	0 50 0 70	Brom. Potass	0 48	0 52	Cape Breton Herrings				4 75	5 00	
Glazed Buff Button	1 00 1 20	0 85 0 90	0 50 0 70	Camphor, Eng. Ref	0 67	0 60	halves				2 75	3 00	
Goat	1 50 2 00	1 15 1 50	0 80 1 35	Citric Acid	0 62	0 65	Mackrol, No 1, kitts				0 00	1 30	
Polish Calif	1 50 2 00	1 30 1 75	0 90 1 35	Copperas, per 100 lbs	0 75	1 00	+ brl				0 00	0 00	
French Kid	1 85 3 50	1 90 2 50	1 40 1 75	Cream Tartar	0 25	0 30	Green Cod, Large				0 00	0 00	
Canned Goods.													
lobstors	6 50 7 00			Epsom Salts	1 50	1 75	Draft " No. 1				0 00	0 00	
Sardines, in	8 50 9 50			Glycerine	0 17	0 20	Dry " per quintal				5 00	0 00	
Mackarel	1 00 0 00			Gum Arabic per lb	0 60	0 25	Salmon No. 1 brls				0 00	14 00	
Salmon	1 45 0 00			Morphia	1 60	1 75	2 "				0 00	21 00	
Clams, 1-lb tins, per doz	2 00 0 00			Opium	4 00	4 25	3, large				0 00	18 00	
Oysters	1 40 1 50			Phosphorus	0 65	0 75	Brit. Col brls				12 00	15 00	
Tomatoes, per doz	0 80 0 90			Potash Bicarbonate	0 10	0 12	Boneless Fish				0 00	0 75	
Fenches, 2-lb, yellow	2 00 2 25			Potass Iodide	3 60	3 75	Cod Nfd				0 05	0 16	
3-lb,	3 00 3 15			Quinine	0 30	0 40	Flour.						
Bartlett pears, 2-lb tins	1 75 00			Styrohline	0 90	1 05	Winter Wheat				3 75	3 90	
per doz	1 75 00			Tartaric Acid	0 40	0 45	Manitoba patent brands				3 35	3 50	
Strawberries, 2-lb tins	2 25 3 00			Tin Crystals	0 20	0 25	Straight roller				2 30	3 10	
per doz	2 25 3 00			Heavy Chemicals				Imperial				2 60	2 90
Pineapples, 2-lb tin, per doz	0 75 0 90			Bleaching Powde	2 50	3 00	Manitoba Strong Bakers				3 40	3 60	
Rhuberries, 2-lb, per doz	1 25 1 70			Blue Vitriol	4 00	5 00	Best brands				3 60	3 70	
Art's Peas, 2-lb tins p ds	0 80 1 10			Brimstone	1 75	2 25	Standard oatmeal per bag				13 00	14 00	
Corn, per doz	0 80 1 10			Castic Soda 60	2 62	2 75	bran				15 00	16 00	
do 2-lb tins, 1/2 doz	None			" 70	2 75	3 00	Shorts				15 00	16 00	
							Mouille				00 00	22 00	

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



DOMINION SAFETY LAMP

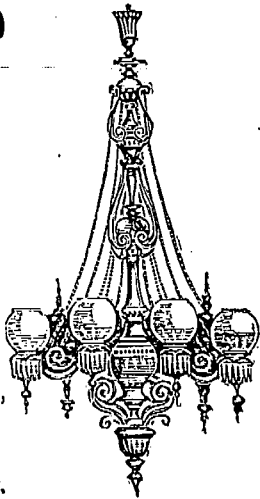
AND BRASS WORKS CO.

WORKS:
193 ST. URBAIN STREET,
MONTREAL.

MANUFACTURERS OF THE
Patent Safety Lamp.

Gasoliers, Bracketts, Fire Goods, Ball Work,
Window Rods, Window Stands and
General Brass works.

Also: Casting, Nickel, Silver & Gold Plating.



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Designers and Manufacturers of Electrical Specialties,
Telephones, Call Bells and all other Electrical apparatus and supplies.

PEAKE, BROS. & CO.,
Merchants and Ship Owners,
Agents—Black Diamond SS Co. and Ship Chandlors
Charlottetown, P.E.I.

CARSLEY & CO.,
Wholesale Dry Goods.
113 St. Peter Street, MONTREAL, and
18 Bartholomew Close, LONDON, England,

ASBESTOS FOR SALE
CRUDE ASBESTOS
OR
Nos. 1, 2 AND 3 QUALITIES,
FROM THE WELL KNOWN
JEFFERY ASBESTOS MINES
AT DANVILLE, P.Q.
Is offered for sale in lots to suit purchasers.

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LAKE GIRARD MICA SYSTEM.

Controlling 2,500 acres choicest Mica Lands.

*High award for our exhibit at the
World's Fair*

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(Graduate of Laval & McGill)
MINING ENGINEER
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Branch Office: MONTREAL,
17 Place d'Armes Hill.
For all matters relating to mines.

The quality of the Asbestos produced from these mines is the best in the market and the system of grading pursued being superior to that in vogue elsewhere. As the supply is practically unlimited contracts will be entered into for a large or small quantity as directed.

For prices and other particulars apply to
W. H. JEFFERY, WINDSOR HOTEL,
MONTREAL,
Solo Owner and Manager.

The best MICA for ELECTRICAL PURPOSES.
The best MICA for GRINDING PURPOSES.
Samples and Price Lists on application.
DON. C. WATTERS,
504 BASSERRE STREET, - OTTAWA, CANADA.

A. HURTEAU & BRO.,
Lumber Merchants,
92 SANGUINET ST.,
MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY OCTOBER 19 1893.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.		Barley, matting	\$ 0 00 0 00	Molasses, (Barbados) Im'g	0 00 0 34	Vermicelli; Canadian	\$ 0 06 0 07
BUTTER: Creamery	0 21 0 23	feed	0 43 0 44	Porto Rico	0 00 0 00	Macaroni	0 06 0 07
Western dairy	0 18 0 19	Peas, per 66 lbs, afloat	0 74 0 72	Antigua	0 00 0 00	Italian	0 10 0 13
Townships	0 19 0 20	Rye afloat	0 66 0 67	Onha	0 00 0 00	Past-Citron	0 22 0 25
Common: finest Oat	0 11 0 12	Corn, in bond	0 90 0 90	Baking Powder—		Orange	0 16 0 17
1 in cat ucb	0 10 0 11	duty paid	0 62 0 64	Case 1, 8 ds. 5 oz. tin	2 25 0 00	Lemon	0 14 0 16
Medium	0 09 0 10			" 3, 1 lb	2 00 0 00		
Eggs:		Greceries.		Fruit: Loose Muscatel	0 00 0 00	Starch:	
Fresh	0 15 0 00	Tea (Hf.-Oest & Cad.)	0 12 0 17	Lavers, London	2 20 2 25	Can. Laundry	0 03 0 04
Fresh (held)	0 00 0 00	Japan, com. to med. lb	0 17 0 25	Con. Cluster	3 25 3 50	Silver Gloss	0 06 0 07
Finest limed	0 10 0 00	good med. to fine	0 27 0 30	Imperial	0 00 0 03	Benson's Prep. Corn	0 07 0 08
Western	0 20 0 00	finest	0 32 0 37	Extra Dessert	4 25 0 00	Can. Prop. Corn	0 07 0 07
		choice	0 38 0 42	Royal Buckingham cluster	4 75 5 00	Vinegar: Imp. Triple, 1 brl	0 41 0 00
		fancy	0 45 0 50	Crystallized	0 05 0 07	Cote D'or	0 35 0 00
		Y. Hyson, com. to gd	0 33 0 38	Valencia	0 04 0 05	W. W. XXX	0 25 0 30
		fine to finest, lb	0 33 0 38	Lavers	0 05 0 08	W. W. XX	0 29 0 25
		Guind. com.	0 13 0 18	Currants, Provincial	0 04 0 05	W. W. X	0 00 0 00
		good	0 35 0 45	Prunes (French)	0 00 0 00	Pure Malt	0 60 0 50
		Pingsuey med. to gd	0 17 0 18	Bosnia	0 07 0 07	Cider X	0 20 0 00
		fine to finest	0 25 0 28	Fig in bags	0 00 0 00	XXX	0 27 0 00
		Twankay, com. to gd	0 15 0 19	new layers	0 00 0 00	Sage: Best Laundry	0 06 0 05
		Oolong	0 28 0 50	Sh. Almonds, bxs	0 03 0 25	Common	0 02 0 05
		Congou, common	0 12 0 15	S. S. Tarragona	0 13 0 14	Matches: Telephone	\$ 2 0 0 00
		good common	0 23 0 25	Almonds, paper shell	0 00 0 00	Parlor	1 75 0 00
		med. to good	0 25 0 27	Walnuts	0 00 0 00	Telegraph	3 50 0 00
		fine to finest	0 32 0 45	Grenoble	1 00 0 12	Star	2 65 0 00
		choice	0 40 0 60	Filberts	0 00 0 00	Nelson's Matches:	
		Coffee, Moona (green)	0 26 0 30	Sticly	0 08 0 09	Steamboat	2 95 0 00
		Add 4 to 5 for roasting		Spices: Cassia	0 06 0 07	Railroad	2 95 0 00
		and grinding	0 26 0 30	Mace	0 90 1 20	Washboards:	
		Java	0 20 0 26	Gloves	0 10 0 25	Nelson's Favorite	1 20 0 00
		Marasibo	0 19 0 22	Nutmegs	0 45 0 90	Hardware.	
		Jamaica	0 18 0 21	Jamaica Ginger, Bl.	0 18 0 21	Antimony	0 10 0 12
		Rio	0 00 0 00	Unbl	0 18 0 19	Tin: Block, L & F per lb	0 22 0 22
		Plantation Ceylon	0 00 0 00	African	0 08 0 10	Straits	0 00 0 00
		Chicoory	0 11 0 13	Pimento	0 07 0 08	Strip	0 00 0 25
		Sugar:		Pepper, Black	0 09 0 12	Copper: Ingot	0 11 0 12
		Wx Ground, in brls	0 00 0 05	White	0 13 0 20	Sheets	0 15 0 22
		" in bxs	0 00 0 06	Mustard, 4 lb. per jar, Eng	0 72 0 75	New Cut NAIL SCREWDR.	
		Powdered, in brls	0 00 0 05	1 lb.	0 23 0 25	Base—50d and 60d, f.o.b.	
		Paris Lump, in brls	0 00 0 05	4 lb. jars, Cana.	0 65 0 70	Cut nails	2 25 0 00
		" half brls	0 00 0 05	" 1 lb.	0 22 0 24	Steel nails	2 35 0 00
		" 100-lb. bxs	0 00 0 05	Rice, large lots	3 60 3 85	Cut nails, fence and cut	
		" 50-lb. bxs	0 00 0 05	Patna	4 75 5 50	spikes—Hot cut	
		Wx Granulated, brls	0 00 0 05	Japan	0 09 0 00	40d	0 05 0 00
		Branded Yellows	0 04 0 05	Carolina	7 09 8 00		
		Syrup, per lb	0 02 0 02	Tapioca, Pearl	0 04 0 06		
				Viako	0 04 0 06		
				Gelatine, 1 qt pk	1 05 1 10		
				1 qt. pk	1 60 0 00		
				2 qt. pk	2 10 0 00		

Retailers will please bear in mind that above quotations apply only to large lots.
 *Note.—Refiners prices to the wholesale trade; jobbers would have to pay 1% additional.

THE GURNEY, TILDEN CO.,

(Limited.)

Manufacturers of

- "SOUVENIR" Ranges for Coal,
- "SOUVENIR" Ranges for Wood,
- "SOUVENIR" Wood Cook Stoves,
- "SOUVENIR" Base Burners,
- "Original" Wood Cook, "Bright Idea" Wood Cook.
- Etc., Etc.; Etc.

The largest and most elegant line of Cooking and Heating Stoves ever offered the Canadian Trade.

Sold at wholesale by

THE GURNEY, TILDEN CO.,
 HAMILTON, ONT.
 WINNIPEG, MAN.
 THE GURNEY, MASSEY CO.,
 MONTREAL, QUE.

R. C. WILSON, Merchant Tailor

252 St. JAMES St.

MONTREAL.

BEST SCOTCH AND WEST OF ENGLAND CLOTHS AND TWEEDS.

SUPERIOR WORKMANSHIP.

STRUTHERS' Refrigerator Works, 79 UNION ST., OWEN SOUND, ONT.

REPAIRING FURNITURE and General Jobbing in Wood Work promptly, neatly and cheaply done.

Call Solicited. ALEX. STRUTHERS.

WORLD'S FAIR CHICAGO, Sept. 12, '93

STEEL-GLAD BATHS AWARDED MEDAL and DIPLOMA.

H. McLAREN & CO., Agents, 706 Craig St., MONTREAL.

HEAD OFFICE AND FACTORY;

TORONTO STEEL-GLAD BATH AND METAL CO. Ltd,
 123 QUEEN STREET EAST, TORONTO.

BOOK BINDING

AND JOB PRINTING

IN ALL VARIETIES,

AT THE

JOURNAL OF COMMERCE.

Table with multiple columns: Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price. Includes categories like Hardware, Casings, Nails, Hides and Tallow, Leather, and various oils.

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

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

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

THE CANADA SUGAR REFINING COMPANY (LIMITED), MONTREAL, Manufacturers of Refined Sugars of the well-known Brand

Redpath

Of the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery, not Surpassed Anywhere.

- LUMP SUGAR, in 50 and 100 lb. boxes.
'CROWN' GRANULATED, Special Brand, the finest which can be made.
EXTRA GRANULATED, very Superior Quality.
'CREAM' SUGARS, (not dried).
YELLOW SUGARS of all Grades and Standards.
SYRUPS of all Grades in Barrels and half Barrels.
SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.

FILES AND RASPS. 'BEAVER' BRAND Warranted. THE BEAVER FILE WORKS CO., LEVIS, QUE. Send for Price List.

Bell Telephone Company of Canada. G. V. RICE, Pres. G. E. W. MOSS, Vice-P. G. P. McLESTER, Sec.-Treasurer. This Company manufactures and will sell its telephonic instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anderson, Watson, Goodspeed, Gilliland, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50. It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same. It will contract to build private lines for all electrical purposes, on reasonable terms. It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to THE COMPANY'S OFFICE, 30 St. John Street, Montreal.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 19, 1893

Main table with 4 columns: Name of Article, Wholesale, Name of Article, Wholesale. Categories include Coal Oil, Glass, Paints, Tea, Wine, etc.

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

Established 1886.

CHAPUT FRERES, Commercial Agency, 10 Place d'Armes, MONTREAL.

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

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Journal of Commerce 171 St. James Street, MONTREAL.

IMPROVING AND REMODELING

HEATING

HEAT BY HOT AIR, STEAM or WATER

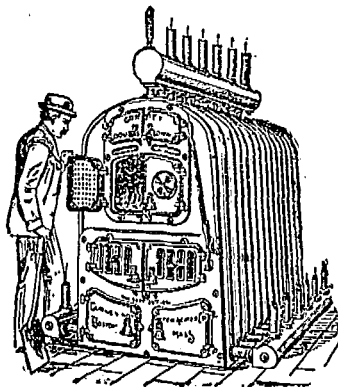
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Plumbers, Gas and Steam Fitters

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Telephone No. 1265.



FOUNDERS AND WHOLESALE MANUFACTURERS OF

DOUBLE CROWN Hot Water Heaters

Capacity 2,000 to 20,000 feet of 1 in. pipe.

Oxford Hot Water Heaters

Capacity, 500 to 12,000 ft.

DEF-ANCE Hot Water Heaters

We invite inspection of the above goods, comprising the largest and best variety made by any one Foundry in the world. These Heaters are guaranteed quicker circulation and more economical than any others made. No repairs necessary. Made any size to cover all requirements.

John Bull Steel Cooking Ranges for hotels and private houses, Cast Iron Ranges, Registers, Iron Pipe, Cast Iron Pipe and Fittings, Sinks, Plumbers' Supplies, Hot Air Furnaces for coal and wood, from 8,000 to 50,000 cubic feet capacity. Scales, every description from post office to 100 ton track.

We invite special attention to our LOCKS, KNOBS, etc., which are acknowledged to be the finest of this line of goods manufactured in Canada

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THE CANADA SCREW CO.

Iron Wire, Iron and Brass Wood Screws, Machine Screws, Carriage Bolts, Tire Bolts, Stove Bolts and Rods, Copper and Iron Rivets.

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ONTARIO LEAD & BARB WIRE CO.

Steel Barb Fencing Wire and Staples, Lead Pipe, Babbitt Metal, Steel Wire Nails, Drawn Traps, Chilled Shot, White Lead and Putty.

Goods delivered promptly from stock in Montreal. Description books on application. Price lists to the trade only.

THE GURNEY-MASSEY COMPANY, Limited.

385 and 387

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N. A. RHODES, VICE-PRESIDENT.

J. C. ROBERTSON, CONSULTING DIRECTOR.

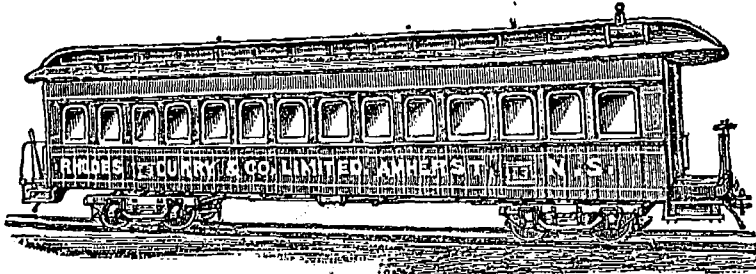
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Manufacturers of,
**RAILWAY
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STREET CARS**

OF EVERY DESCRIPTION.

CAR WHEELS AND
CASTINGS.



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Successors to James Harris & Co., Established 1826, St. John, N.B. and Rhodes, Curry & Co., Established 1877, Amherst, N.S.

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Wholesale and Retail **Biscuit Manufacturer,**
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All kinds of Biscuits, Fancy Mixed Cheese, Hand Made, etc. All will be served with greatest satisfaction. Hand made wine a speciality.

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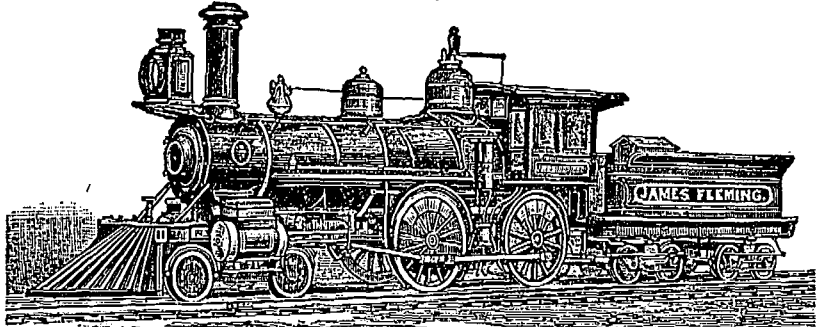
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Over ten years in use on Messrs. Garth & Co's Factory, on Craig Street, Montreal, and can be seen by anyone interested. Guaranteed to do away with the smoke nuisance or no charge.

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Phoenix Foundry & Locomotive Works POND STREET, ST. JOHN, N.B.



JAMES FLEMING,

Successor to GEO. FLEMING & SONS.
Manufacturer of Locomotives, Marine and Stationary Steam Engines, Steam Boilers, Ship Tanks, and Machinery of every description.

The Canadian Locomotive & Engine Co. Limited.
KINGSTON, ONTARIO.

Manufacturers of

**Locomotive, Marine & Stationary Engines
Boilers & Heavy Forgings of all Descriptions.**

Sole Licensees and Manufacturers in Canada for

ARMINGTON & SIMS' High Speed Engines for Electric Light Plant, etc.
The "Cycle" Gas Engine. Atkinson's Patent. The "Hazelton" Boiler.

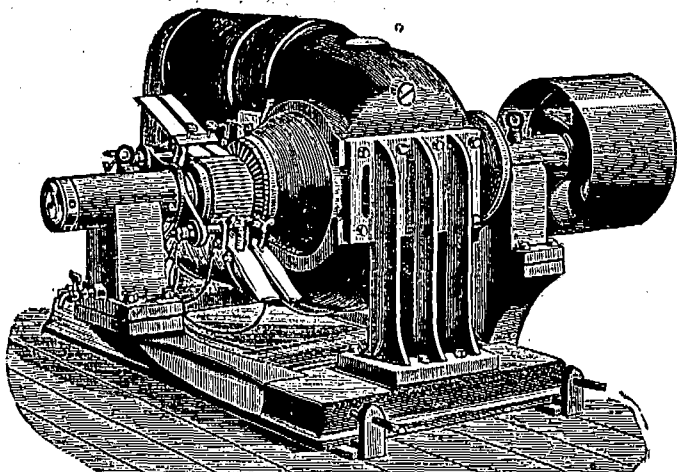
NOTICE.—The Canadian Locomotive and Engine Co. of Kingston, Ont., have the exclusive License for building our Improved Patent High Speed Engine for the Dominion of Canada, and are furnished by us with drawings of our latest improvements.
Providence, R. I., Nov. 18th, 1889

(Signed)

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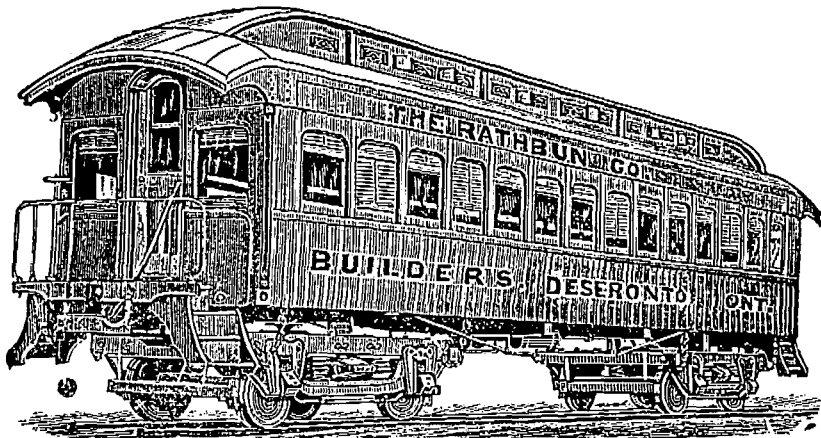
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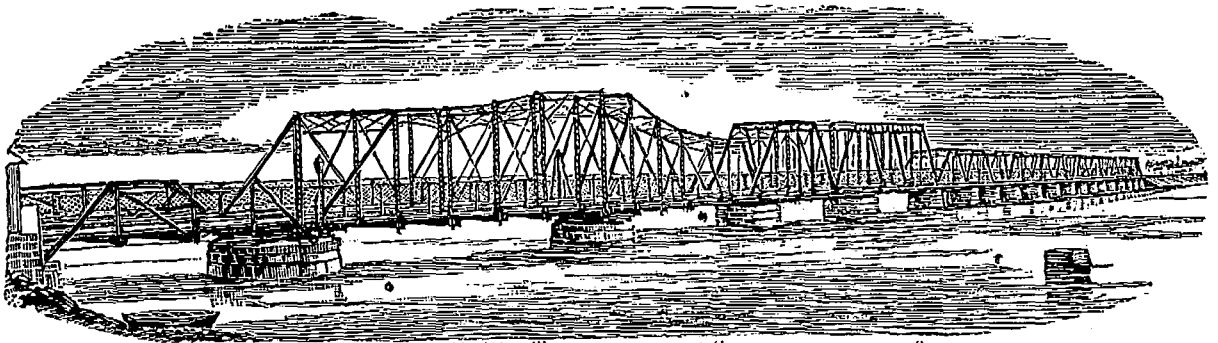
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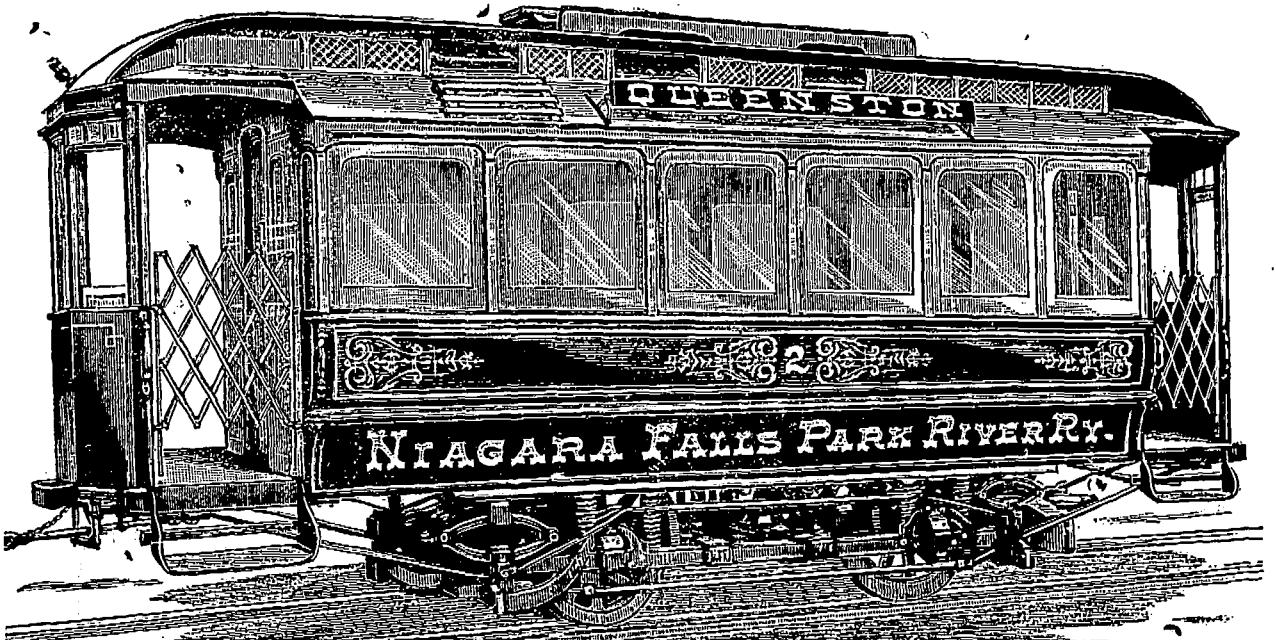
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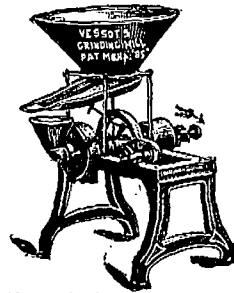
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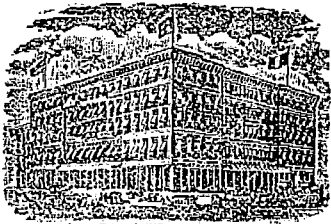
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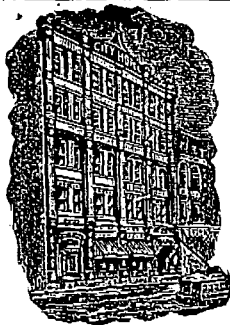
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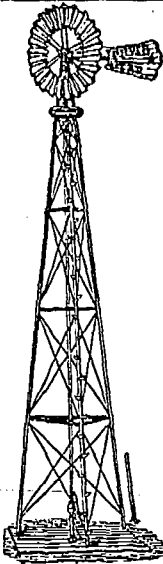


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away at the old pump when for a small sum you can get a

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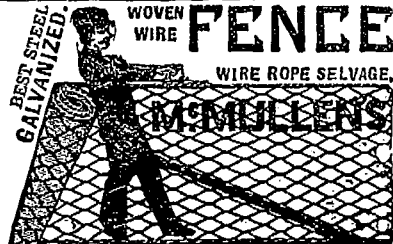
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THE LARGEST FARM and never get tired, needs no feed, and lasts FOR A LIFE TIME. The Brantford Power Mill will, besides pumping water, saw wood, cut hay, chop grain, etc., etc. Those who have them say they could not get along without them.

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OTTAWA..	The Russell..	Kenly & St. Jacques
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" The Windsor Hotel,	O. Swett	
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PRINCE EDWARD ISLAND.		
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CHARLOTTETOWN, Hotel Davies,	J. J. Davies	

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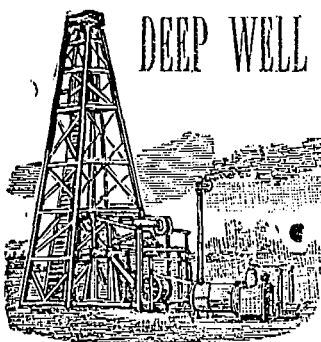
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SECURITIES.		London Oct. 6
British Columbia, 1877, 6 p.c.	1877, 6 p.c.	127 127
Do do 1887, 4 p.c.	1887, 4 p.c.	113 116
Canada, 4 p.c. loan, 1860.		106 108
8 p.c. loan, 1883.		92 93 1/2
Debs. 1884, 8 1/2 p.c.		103 105
Railway & other Stocks		Oct 5
Quebec Province, 5 p.c., 1874.	105	107
Do do 1878, 5 p.c.	105	107
Do do 1880, 4 p.c.	101	103
Do do 1883, 5 p.c.	106	108
Atlantic & Nth Western 5 p.c. Guar.		
1st M. Bds.	114	116
Buffalo and Lake Huron \$10 sh.	123	131
Do 5 1/2 p.c. 1st Mort.	136	138
Do 2nd Mort.	136	138
Can. Central 5 p.c. 1st M. Bds Int.		
guar. By Gov.	104	106
Canadian Pacific \$100	76 1/2	77
Grand Trunk, Georg Bay, & Co.		
1st M.	101	103
Grand Trunk of Canada Ord. stock.	7 1/2	7 1/2
2nd equir. mtg. bds, 6 p.c.	124	125
1st, pref. stock.	51 1/2	51 1/2
2nd pref. stock.	83 1/2	84
3rd pref. stock.	18 1/2	19 1/2
5 p.c. perp. deb. stock.	125 1/2	127
4 p.c. perp. deb. stock.	93	94
Great Western shares, p.c.	119	121
Hamilton and N.W. p.c.	105	107
M. of Canada Stg. 1st ort. 5 p.c.	106	108
Montreal and Cham ain 5 p.c. 1st mtg Bds	101	103
*Montreal and Shore 1st mtg. 6 p.c. N. of Canada 1st M' 5 p.c.	104	106
Northern Extension 6 p.c. pref.	95	98
Quebec Central, 5 p.c. 1st Inc. Bds.	20	23
T. G. & B. 4 p.c. bonds 1st Mort.	99	101
Well, Grey & Bruce, 7 p.c. Bds.		
1st Mort.	100	102
St. Law. and Ott. 6 p.c. Bds 4 p.c.	99	101
MUNICIPAL LOANS.		
City of London (Ont) 1st pref. 5 p.c.	99	101
City of Montreal stg 5 p.c.	104	106
1874.	104	106
City of Ottawa, 6 p.c. stg.	107	110
redeem 1873.	102	104
1875.	112	114
1875.	103	105
City of Quebec, 6 p.c. con. 1873.	101	103
6 p.c. redeem 1875.	112	114
redeem 1873.	113	115
City of Toronto, 6 p.c. stg. 1877.	100	110
6 p.c. stg. con. deb. 1874.	105	121
5 p.c. gen. con. deb. 1890.	112	114
4 p.c. stg. bonds, 1921-23.	101	103
City of Winnipeg, deb., 1884, 5 p.c.	110	112
deb. scrip. 1883, 6 p.c.	116	118
MISCELLANEOUS COMPANIES.		
Canada Company.	85	88
Canada North-West Land Co.	3 1/2	3 1/2
Hudson Bay.	13 1/2	14 1/2
*All the bonds have been sold to a Canadian Syndicate.		

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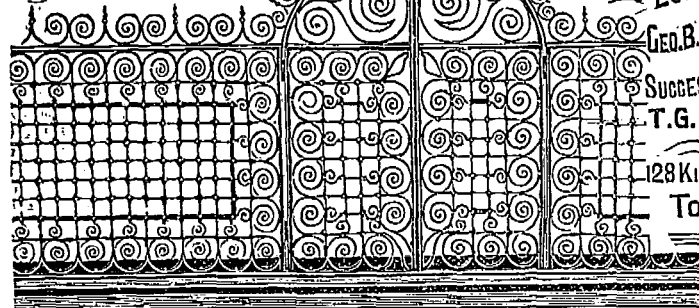
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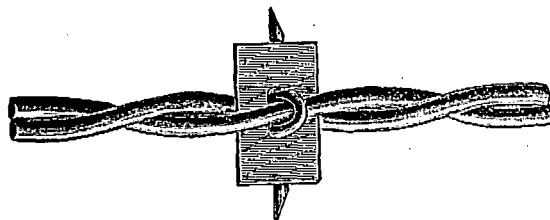
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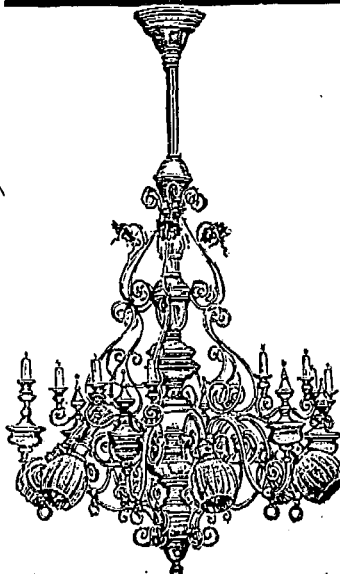
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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.	£201
British American Fire and Marine..	10,000	3-6mos.	350	\$50	120 1/2	£201
Canada Life.....	2,500	7 1/2-6mos.	490	50	100	£200
Confederation Life.....	5,000	5-6mos.	100	10	257	£251
Western Assurance.....	25,000	4-6mos.	40	20	152	£150
Royal Canadian Insurance.....	20,000	6-12mos.	35	20	120	£110
Guarantee Co. of North America.....	13,373	6	50	10 69	100	£110

BRITISH AND FOREIGN.—(Quotations on the London Market.) Oct 6, 1893. Market value p. p'd v'p sh.

Atlas	24,000	50	.....	6	£21 1/2	£22 1/2
British and Foreign Marine.....	50,000	50	20	4	£21	£22
Caledonian .....	.....	.....	.....	.....	.....	.....
Commercial U. Fire, Life and Marine	50,000	30	50	5	£27 1/2	£28 1/2
Edinburgh Life	5,000	10	100	15	.....	.....
Fire Insurance Association	100,000	5	£10	£2	.....	.....
Guardian Fire and Life	20,000	13	100	50	£ 8 1/2	9
Imperial Fire	12,000	£7 p. sh.	100	25	25	26
Lancashire Fire.....	100,000	30	20	2	5	5 1/2
Life Association of Scotland	10,000	15	40	8 1/2	.....	.....
London Assurance Corporation	35,802	48	25	12 1/2	£54 1/2	52 1/2
London & Lancashire Life	10,000	10	10	1 7-20	4 1/2	4 1/2
Liv. & Lon. & Globe Fire and Life.....	£39,175	7 1/2	20	2	4 1/2	4 1/2
National.....	40,000	25	.....	2 1/2	.....	.....
Northern Fire and Life.....	30,000	70	100	5	59	60
North Brit. & Merc. Fire and Life	40,000	55	50	6 1/2	38 1/2	34 1/2
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	£235	£240
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	100,000	60	20	3	46	47
Scottish Imperial Fire.....	50,000	5	10	1	.....	.....
Scottish Provincial Fire and Life.....	20,000	15	50	8	.....	.....

North British & Mercantile

INSURANCE COMPANY.

Total Funds, - \$52,053,716.00
Total Revenue, - \$12,899,247.00

CANADIAN INVESTMENTS:

\$4,599,453.00

THOS. DAVIDSON, Managing Director, MONTREAL.

Founded THE 1805.

CALEDONIAN INSURANCE COMPANY

Of EDINBURGH, SCOTLAND.

CAPITAL, - - \$5,000,000

PROMPT SETTLEMENTS. LIBERAL DEALINGS

45 St. Francois Xavier St., MONTREAL.

LANSING LEWIS, Manager.

Toronto Agents: MESSRS. MUNTE & BEATTY, 1 Victoria Street.

The oldest Scotch Office and one of the Strongest Companies represented in Canada. Continuance of all business connections solicited, and new connections invited.

Scottish Union and National INSURANCE CO., 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 | Deposit with Dom. Govt. 125,000

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

Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.

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

Agents—Nova Scotia—J. T. Twiny & Son Halifax. P. E. L.—Urquhart & Brow, Charlottetown. N.-w Brunswick—J. A. Temple, St. John. Montreal—J. H. Routh & Son, Ontario—Geo. J. Pyke, Toronto. Manitoba—A. Holloway, Winnipeg. British Columbia—W. S. Gravelley, Vancouver.

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

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

YORK COUNTY LOAN AND SAVINGS CO.

Head Office: CONFEDERATION LIFE BUILDING
COR. YONGE AND RICHMOND STS., TORONTO.

Subscribed Capital, - \$300,000

SOLICITORS: MESSRS. HUNTER & HUNTER. BANKERS: THE MOLSONS BANK.

UNION MUTUAL LIFE

INSURANCE COMPANY.
PORTLAND MAINE.

Incorporated 1848. JOHN E. DeWITT, President

For Forty-three years, the Union Mutual has been engaged in the business of Life Insurance. During that period it has issued more than One Hundred Thousand Policies, aggregating in insurance more than Two Hundred Millions of Dollars. It has paid to its Policy-holders and their beneficiaries more than Twenty-Six and a half Millions of Dollars. To-day it has more than Thirty-three Millions of Insurance in force upon its Books. It has an Annual Income of more than One Million Dollars and it possesses in safely invested Assets an accumulated fund for the security of its Policy-holders, representing more than six years' Income.

WALTER I. JOSEPH, Manager, - - MONTREAL
Office—162 St. James Street:

MANUFACTURERS

LIFE INSURANCE CO

Head Office, TORONTO.

Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

The double maturity plan of the Manufacturers Life is a straight promise to pay. No restriction on residence, travel or occupation, indisputable after the first year. Matures in full at death, or age 65, or when reserve a surplus combined shall amount to the sum insured. The cheapest endowment policy possible.

JUNKIN & HOLT, Managers for Quebec,

3. James St., MONTREAL

Insurance

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000
Government Deposit, - - - - - \$7,000

Writes Liberal Policies without Burdensome Conditions.

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

Send now before the public.

Agents wanted in all unrepresented districts.

H. RUSSELL POPHAM, General Agent, Montreal. **DAVID DEXTER,** Managing Director.

WORTH KNOWING

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

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

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

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

HON. G. W. BOSS, LL.D., - - - - - President,

HON. S. H. BLAKE, Q. C., - - - - - } Vice-Presidents.

ROBT. MOLNAR, Esq., - - - - - }

E. SUTHERLAND, - - - - - Manager

Correspondence solicited. Agents wanted.

Insurance

BRITISH AMERICA ASSURANCE CO.

HEAD OFFICE, - - - - - TORONTO.
Incorporated 1822.

FIRE AND MARINE.

Cash Capital, - - - - - \$750,000.00
Total Assets over - - - - - \$1,265,570.70
Losses Paid since organization, - - - - - \$12,475,201.09

Geo. A. Cox, President. J. J. Kenny, Vice-Pres. P. H. Sims, Secretary
O. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

THE

United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER.
MONTREAL OFFICE, 1740 NOTRE DAME ST.

Capital Subscribed \$1,250,000
Capital paid up in Cash..... \$500,000
Funds in hand in addition to Capital..... \$782,500

J. N. LANE, General Manager & Secretary.

T. H. HUDSON - - - - - Manager for Canada.

Approved Risks Insured upon the most reasonable terms.
Losses promptly and liberally settled.

This Company has acquired by purchase the Canadian business and good will of the City of London Insurance Co., assuming thereby liabilities for all current risks. It also respectfully desires the continuance of the connection thus formed.

Job Printing and Bookbinding of all kinds done at the JOURNAL OF COMMERCE.

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, \$308,279.00

CHARLES HENDRY, Esq., President; GEORGE RAMPDALL, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Killee, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMP'Y. WATERLOO, Ont.

Subscribed Capital.....\$200,000.00
Dom. Govt Deposit..... 60,079.76
Losses Promptly Adjusted and Paid.

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

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY. LIFE and FIRE.

Invested Funds, - - - - - \$40,833,724
Funds invested in Canada, over - 1,000,000
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

CANADA BOARD OF DIRECTORS:

HON. HENRY STARRS, Chairman.
EDWARD J. BARRAN, Esq.
WENTWORTH J. BUCHANAN, Esq.

G. F. O. SMITH, Resident Secretary.

Medical Referee—D. C. MAGCALLUM, Esq., M.D.
Standing Counsel—Geo. B. ORAM, Esq.

HEAD OFFICE, CANADA BRANCH: MONTREAL.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.
President, - - - - - JOHN L. BLAIRIE, Esq.
Vice-Presidents, - { - Hon. G. W. ALLEN
- J. K. KERR, Esq., Q.C.
WILLIAM MCCABE, F.I.A., Managing Director

The operations of the Company for the year ending 31st December, 1892, were the most successful in its history, as shown by the following figures:

Cash Income - - - - - \$ 446,474.40
Assets - - - - - 1,421,981.80
Reserve Fund, - - - - - 1,115,846.00
Net Surplus, - - - - - 226,635.80

CHARLES AULT, M.D., Manager Prov. Quebec
Montreal Office, - 69 St. James St.

DRUMMOND, McCALL Pipe Foundry Co. (LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING MONTREAL.

WORKS: - - - - - LACHINE, QUE.

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.

SUN FOUNDED A.D. 1710 INSURANCE FIRE OFFICE

HEAD OFFICE,
Threadneedle Street, London, Eng.

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

CANADIAN BRANCH,
15 Wellington Street, East.
TORONTO, ONT.

H. M. BLACKBURN, - - - - - Manager
W. ROWLAND, - - - - - Inspector

This Company commenced business in Canada by depositing \$200,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WILLIAMS, - - - - - IRA CORNWALL,
Gen. Agts., Winnipeg. Gen. Agts., St. John, N.B.

CASH REGISTERS

AT ALL PRICES.

FROM \$15.00 UPWARDS.

Owing to our having absorbed the Lamson & Kruse Cash Register Company, leaving us without opposition, we can supply CASH REGISTERS at all prices. *Don't be misled that we sell only expensive Machines.* We manufacture Registers to suit your business.

**OVER 60,000 NATIONAL CASH
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Who want to make their business pay are adopting our Cash System. We shipped last month over 1,600 Registers. Don't run away with the idea that you don't need one. Investigate it. Will cost nothing to do so. Send a postal for circulars to

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