

The Mercantile Review

A Journal Devoted to Finance and Commerce.

Especially to the Interests of Wholesale and Retail Merchants, Licensed Victuallers, Insurance, Real Estate,
Mining and Manufacturing Enterprises.

Vol. 1.

OTTAWA, ONTARIO, OCTOBER, 1887.

No. 1.

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Clients without delay.*

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THE MERCANTILE REVIEW.

NEWS SUMMARY.

MANITOBA'S surplus wheat is being carried out of the Province at the rate of five train loads a day, and all fears of a blockade are dispelled.

THE Hon. Lewis Wallbridge, Chief Justice of Manitoba, expired on Thursday morning last at 4.45, after a short illness of kidney complaint.

It is reported that the Knights of Labor and the Miners and Laborers' Amalgamated Association will support the strike of the Miners in the Lehigh Valley Region.

THE U. S. Treasury Department has decided that animals of blooded grade and valuable, mainly for their breeding qualities; are entitled to free entry to that country.

LONDON, Oct. 21.—The International Conference on sugar bounties will meet at the Foreign Office in December. Sir James Ferguson, Under Foreign Secretary, will preside.

THE traffic returns of the Grand Trunk Railway for the week ended Oct. 15th were:

Passenger train earnings.....	\$130,690	\$124,123
Freight	233,314	250,659
Total	\$364,004	\$374,782
Increase, 1887.....	8,167	

MONTREAL, Oct. 21.—A meeting of bank managers was held this afternoon in the Merchants' Bank, the object of which was to consider the rate of discount. The proceedings were private, but it was stated that no decision was arrived at.

A REGULAR autumn meeting of freight managers of the different railroads running from Chicago to Montreal and to New England points, was held in Montreal on the 20th. The principal point discussed was a new schedule of through freight rates from Chicago to New England points, and arrangement of a new time table.

THE RICHELIEU COMPANY. At a special meeting of the Directors of the Richelieu and Ontario Navigation Company, Mr. Alexander Murray was elected to the Presidency, rendered vacant by Mr. Senecal's death, and Mr. Alp. Desjardins, M. P. was chosen Vice-President. A special finance committee has been nominated, consisting of Messrs. Murray, Desjardins and Hon. Henry Starnes, to look after the monetary concerns of the Company.

THOMAS W. DAVIS, Assistant Freight Agent of the New York Central & Hudson River Railroad, who absconded from New York on the 14th inst., leaving a deficiency in his accounts of \$15,000, was caught in Canada last Wednesday and taken back to New York.

THE Steamer Regulator, an iron vessel of about 850 tons, belonging to the Clyde line, running between Wellington and New York, was burned at her wharf at Wellington on the 20th. The cargo valued at \$50,000 was entirely destroyed and the vessel is a total loss also.

THE subscribers of the Board of Trade Gratuity Fund recently held a meeting at Toronto, when, on the annual report being laid before them, they found that six deaths had occurred during the year and \$5,094.86 had been paid out. Thirty widows and orphans had been relieved, and there was still a cash balance in the fund of \$126.71. Sixty-five new members were added. Henry Darling, the retiring trustee, was re-elected for three years.

CONSIDERABLE excitement was caused in financial circles in Toronto on Monday last, when it leaked out that Harriston R. Forbes, of Forbes & Co., Private Bankers, Brokers, &c., of King Street east, had left the City and located in Detroit. It appears that he left on Friday night without telling any one of his intention. Forbes was agent for Doran & Wright, Stock Brokers, New York, and A. H. Doran, representative of that firm is now in Toronto, looking after their interests. He states that Forbes owes them a large amount of money, but the exact amount he cannot as yet mention. Forbes had a considerable number of depositors, but the amount of money he had on deposit is a matter of speculation, as the books have not been examined.

THE Grocer's Association of this city, which was formed some short time since, is becoming much stronger, new members being continually added to the rolls. The grocers are confident of making the concern a success.

THE stock of Nolan Bros., Tailors and Clothiers of Sussex street, was sold on Tuesday last by Mr. A. B. Macdonald at 50¢ cents on the dollar to Mr. Garland, who has since sold same to Miss Elizabeth Nolan, who opened up to-day at the old stand, 506 Sussex street.

LOCALS.

TWELVE carloads of cattle passed through the city on Friday, going east.

CLOSING DOWN.—The Chaudiere saw mills will probably close about the end of this month.

HIS late Majesty George the Fourth's stocking, still attracts considerable attention in Messrs D. Gardiner & Co's, window.

THE Central Lake Mining Co., is opening up a new phosphate mine near the Union mines, Buckingham District. The field is promising, and twenty men will be employed all winter.

DR. DAWSON, of the Geological Survey, who has been engaged all summer in the Yukon country investigating the rumors that gold exists there, is expected to return about the 15th of December.

THE price of coal is still increasing, and has now again advanced 50c. per ton in price, and is now quoted by the local dealers for stove and chestnut coal, \$7.50 per ton, egg and furnace coal \$7.25 per ton.

AT half-past four this morning the steamer Syan, which was lying at the Hull side of the Ottawa for several weeks, was burnt to the water's edge. It is thought that the fire was the work of an incendiary.

THE Crossen Car Company, of Cobourg, are at present constructing five elegant first-class passenger coaches for the Canadian Pacific Railway. The new cars will be added to the service between Montreal and Winnipeg.

THE debt collecting van of Messrs. Linden & Cole has been perambulating the streets the last few days, and has made sundry calls at the residences of several incorrigible delinquents, who under its influence were brought to time.

THE Docket at the last Division Court, held on the 19th inst., was an exceedingly heavy one. The next sitting of the Court will be held on the 8th November next. All cases for that Court must be entered on or before the 26th inst.

MESSRS. Linden & Cole, Collectors and Mercantile Agents, have been compelled owing to a large increase in their business to take larger premises. They will remove their offices on the 1st November from 40½ Elgin street to 52 Elgin street.

DISHONESTY, duplicity and falsity of character are business mistakes.

INTERESTING FACTS

RESPECTING THE NEW LAW ON DISTRESS FOR RENT.

On the 1st October instant, a new Act came into force in the Province of Ontario, known as 50 Vic. Chap. 23, under which on all tenancies created after that day, the tenant if in arrear for his rent, and on a distress being levied by the landlord upon his goods can, on delivering up the possession of the premises to the landlord, or his Agent, or his bailiff, claim to have exempted from the seizure, the absolute necessary household goods and effects, as he would be entitled to if seized upon by an execution creditor for debt, the particulars of the goods and chattels to be exempt, will be found in our Treaty on Mercantile Law, under the heading of "Exemptions from Seizure under Execution in Ontario." It is very important that landlords should make themselves fully acquainted with the conditions and interpretations of the Act, therefore for their benefit and the benefit of their readers, we will endeavor as briefly as possible to render you a description of the principal features of the Act. In the first place the Act only holds good on all tenancies created after the 1st October, 1887, and does not apply to any created before that date. In the next place it goes on to state that the person claiming such exemption shall select and point out the goods and chattels as to which he claims an exemption. Furthermore, a landlord shall not distrain for rent on the goods and chattels the property of any person except the tenant or person who is liable for the rent, although the same are found on the premises, but this restriction shall not apply in favour of a person claiming title under or by virtue of an execution against the tenant, or in favour of any person whose title is derived by any purchase, gift, transfer or assignment from the tenant, whether absolute or in trust, or by way of mortgage or otherwise, nor to goods on the premises in the possession of the tenant under a contract for the purchase, or by which he may or is to become the owner thereof upon performance of any condition, nor where goods have been exchanged between the tenants or persons by the one borrowing or hiring from the other for the purpose of defeating the claim of or the right of distress by the landlord, nor shall the restriction apply where the property is claimed by the wife, husband, daughter, son, daughter-in-law, or son-in-law of the tenant, or any other relative of his in case such other relative lives on the premises as a member of the tenant's family, and still further that nothing in the section

of the Act contained shall exempt from seizure by distress goods or merchandize in a store or shop managed or controlled by an agent or clerk for the owner of such goods or merchandize when such clerk or agent is also the tenant and in default and the rent is due in respect of the store or shop and premises rented therewith and thereto belonging when such goods would have been liable to seizure but for that Act. The term tenant is also to mean and extend to and include the subtenant and the assigns of the tenant and any person in actual occupation of the premises under or with the assent of the tenant during the currency of the lease, or for while the rent is due or in arrear, whether he has or has not allotted to or become the tenant of the landlord. Where an assignment is made for the general benefit of creditors, the preferential lien of the landlord for rent due in arrear shall be restricted for one year's rent in arrear last previous to the execution of such assignment, and then after so long as the assigned shall retain the premises leased. It also provides that the tenants may set off a debt due by the landlord to him against the rent, and on the landlord receiving a notice to that effect, he can only distrain for the balance of rent due after deducting the tenants set off.

The tenant in order to claim the benefit of the exemption to which he is entitled under this Act, must deliver up the premises to either the landlord, his agent or his bailiff, forthwith, or be ready and offer to do so, and in default of his doing so the landlord if he wishes to seize, can do so on serving the tenant with a notice stating the amount of rent due in arrear, and that in default of payment, if the tenant gives up possession of the premises he will be entitled to the exemption, but in default of his either paying or giving up possession, he can sell the whole of the goods and chattels to pay the rent and costs.

The above is generally the text of the Act, and as there seems to be quite a controversy amongst the landlords at present owing to the change in the law, it was necessary in order to explain the alteration more thoroughly to dwell on the matter as fully as possible, in order that there may be no misconstruction placed on the subject. In receiving the change all that apparently is altered in the old law is that instead of a landlord being entitled to seize everything, he is only entitled to seize the same goods and chattels as any ordinary execution creditor, but this exemption is subject only on the condition that the tenant gives up possession immediately on receiving the notice, or be ready and

offer to do so, otherwise the landlord is entitled to a full and absolute seizure.

EMBARRASSEMENTS, INSOLVENCIES, CHANGES, &c.

Dresser & Dresser, Tailors, &c., of Brockville, have assigned.

Denis Genault, Grocer, of Cornwall, assigned.

John Gordon, Saddler, Flesherton, assigned.

H. O. Sonnthag, Cigar Manufacturer, Hamilton, assigned.

Benjamin McClatchey, Harness Maker, Leamington, assigned.

H. Paul & Co., General Store, Newburgh, assigned.

Archibald McDonald, Baker, Orillia, assigned.

J. W. Rutton & Son, General Store, Foversham assigned.

W. H. Mills, Foundry, Guelph, offers 65c. on the dollar.

Nolan Bros., Tailors, &c., Ottawa, assigned,—offered 15c. on the dollar, which was declined.

P. H. Chabot, Tailor and Clothier, Ottawa, assigned,—have since arranged a settlement at 40c. on the dollar.

G. M. Willment, Plumber, &c., Ottawa, is at present in embarrassing circumstances, he having endorsed very heavily for his brother, who failed some time since.

Achille Gagnon, Wood Merchant, of Arthabaskaville, assigned.

Lewis Tremblay, Grocer, Montreal, has been requested to assign.

D. H. Pitts, Ship Chandler, of Nova Scotia, assigned.

John Barrigan, Trader, of Port Folix, has assigned.

E. D. Moulton, Fancy Goods, Yarmouth, assigned.

J. & R. McLeod, Ship Builders, of Black River, N.B., assigned.

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F. B. LINDEN. - Editor and Proprietor.

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THE MERCANTILE REVIEW.

IT is the intention of the management to devote their columns to all matters of useful information to merchants and all other business men.

We purpose to deal largely with the retail merchant as his interests are greatly overlooked by the other Mercantile Journals of the day, more attention being given to the wholesale man. One of the principal objects we have in starting this paper is to protect our merchants and others against impositions, and our endeavors will be always to furnish them with such information as will enable them to be on the alert at all times and to battle against even the probabilities of any preconceived schemes of fraud. Our close and undivided attention shall be at all times given to the publication of correct reports, thereby enabling our readers to the best advantage afforded to understand the position in which all matters with which we have dealings are placed before them for their perusal and consideration.

The principal subjects we purpose to discuss are as follows:

In our editorial columns question at issue, on all business matters, also to point out any discrepancies that may at present exist in them; and also a general criticism on trade questions of the day. A review of the Produce Market, with the latest wholesale quotations and other general business news. The Licensed Victualler's column treating on all matters of interest to the hotel and saloon keepers. Property changes and transfers, real estate news. Insurance items, showing the progress of insurance and other matters of interest concerning the insurance business.

Mining and manufacturing enterprises giving a general review of these matters. Stock markets and their latest quotations. Our mercantile column giving the reports of assignments, embarrassments and business changes during the month. Our Division Court news, giving the list of all cases entered for suit at the local Court during the month and their results.

Interesting matters in general, advice, &c., to our business fraternity.

We also intend devoting a column to our Correspondents for discussion of matters of interest to them concerning business matters, and also for enlightening one another and to protect each other against the raids of the regular pronounced dead-beat; but the management will not, however, hold themselves responsible for the publication of any such communication under this heading.

Our motto is "advice," therefore we instead of taking up entirely the course of our older Mercantile and Finance Journals, intend opening up new fields, thereby making our paper one that will contain news and matters of interest to every business man, and will in addition form a work of reference.

COMMERCIAL UNION.

Mr. Chamberlain's address at Belfast has determined the fate of Commercial Union as a means of settling the dispute on the Fishery Question with our neighbours. He says that it means a protective tariff discriminating against Great Britain, and that if Canada demands such a union she must be awakened to the fact that it means political separation from Great Britain.

It is believed that Mr. Chamberlain simply expresses the views of the whole English nation, and he will most certainly speak for them in the coming negotiations.

Mr. Bayard has in this statement sufficient information to prevent him from carrying out his intentions of offering Commercial Union as compensation for the Canadian Fisheries. We doubt very much if the public

opinion of his own country would endorse such a scheme.

The Fishery dispute must be settled on its own merits, as Commercial Union has now almost gone up Salt Creek, as England will not have it, neither will the United States or Canada, so that its advocates here had better let the matter drop.

CREDIT.

IS it not now time that some steps should be taken by our merchants to guard against their falling into the hands of unprincipled people, who are always on the *quivive* to catch an unsuspecting merchant, and purchase his goods, well knowing at the time that they have no intention to pay for them.

In a great many instances the merchants themselves are to blame, they for instance, nine cases of ten, if a man or woman strolls into their store, prices an article and says "I'll take this, and will send you the money to-morrow," in all probability let the person have their goods, although they may simply know the party by sight, and they content themselves by saying that they believe that the party is good, and there let the matter rest, and nothing is further heard from that customer until the account is demanded for and perhaps even legal proceedings threatened. As we have said before, the merchants have in many instances only themselves to blame, as in this country the dead beat has every opportunity to defraud the deluded merchant; for instance, how many people are there whose incomes are limited, we may say, limited to such a degree that if they paid for all they purchase in the way of ordinary common bare necessities of life, they would have barely sufficient funds to pay for them. Yet a great number of this class of people, clerks and others, whose incomes are but slightly, if at all, larger than the poor labourer, who works by the day for bread for himself and for his family, and still although they are fully cognizant of the fact that they cannot afford it, try to hold their heads up and enjoy all the luxuries of life in common with the persons who have wealth at their command. How do they accomplish this? By at first commencing to deal with a merchant and by paying him cash for everything they buy for a short time, and then by that means they contrive to get into his confidence, and then run up a large account and leave him, and resort to another merchant and use him in a similar way. By these means they succeed in getting everything they require, and never trouble themselves for a moment with the thought of

where is the money to come from to pay for them. Let us take for instance a man with a wife and family of three or four children, with perhaps only a salary of from \$35 to \$45 per month. He has to pay his house rent and water rates. He lives in a good locality in order to hold his position in society, and his rent and taxes will no doubt swamp up one-third, or say even a fourth of his month's earnings, and the balance goes to furnish the home requirements, and would not, if he looked at the matter in a proper light, supply him with the slightest luxury or extravagance.

Our merchants are altogether too lenient with this class of people. Let them look at the matter in this light: that supposing a man with a small monthly salary, if he allows his bills to run over a month, and continues his credit for another month, what better position is he in at the end of the second month to pay his current expenses when he was unable to pay his bills for the first month. It only stands to reason that the man must get deeper into the mire, and as he so progresses, his expenses increase, and then the merchants generally lose all chances of being paid, and even if they do get paid, it is only by small dribs and drabs. What is the merchant doing during the time that the customer is increasing his indebtedness? Why perhaps he never even troubles himself about the payment, or he may likely ask him in a very mild manner for a little money on account, or, on being stood off by a very plausible sounding response, not dare to ask the customer again for any money for fear of his losing his custom, and after a while he loses sight of his customer altogether, and learns that he is buying his goods elsewhere, and then he awakens up to the fact that he ought to have his accounts and proceeds to dun, and it is more than likely that he has to recover it, supposing it even possible to recover it, by means of legal process.

This we know to be a fact, and the proceeding we have just mentioned is an incident of every day occurrence, and a great number of our retail merchants of this City and elsewhere can only too well corroborate our assertions. Now with regard to the collection of accounts, how many of our merchants to their regret, ascertain that it is impossible to collect them. What facilities have the dead beats to evade payment of their bills? Why, every facility; for instance, should you step into the Division Court when it was sitting, and after remaining there a short while you would doubtless be surprised to hear the number of defendants who were brought up state, that they did

not possess any thing in the world, and yet perhaps they wear the most fashionable clothing, lived in a splendidly furnished house in a good locality, and employed a servant or two, the house and everything it contained being claimed to be the property of the wife, and perhaps on the other hand they admitted the ownership of the furniture, &c., but had it all secured under a chattel mortgage. Now what can you make out of such persons as these, who perhaps, even have drawn their very salary in advance? Why, invariably you would only be able to obtain an order from the Judge for some small monthly payment, or it is more than likely, should there be any other orders against the defendant, he would, by putting on a poverty-stricken expression, be discharged by the Court, and in that event the plaintiff would lose the amount of his claim, the amount he paid into the Court for the costs of the Court, and then have to pay his lawyer for his services into the bargain.

Now this, assuredly, is very poor satisfaction to a merchant who has to pay his notes and meet his drafts when they mature. Very often when he comes to make up his profit and loss account finds to his surprise and chagrin that the loss side of the account considerably exceeds the profit side. Now we will turn our thoughts to the Retail Merchants themselves, and they cannot help joining issue with us when we say that it is the abuse rather than the use of the credit system that forms the rock upon which thousands of merchants in all parts of the globe have been commercially stranded, hence it is that the failure of a large and extensive establishment in almost any line of business drags many others down to destruction with it. A retailer is induced to purchase a stock of goods on long time, he sells them on long credits, loses a good sum by bad debts, has a considerable quantity of slow paying customers, whom he cannot collect from on short notice, then as a matter of course, when his bills with the wholesale matures, he is compelled to ask an extension. The wholesale man to save himself grants it and not unfrequently allowing him to incur further large obligations. After a time perhaps the manufacturer to whom the wholesaler is indebted fails and demands are unexpectedly made upon the wholesale man; he in turn crowds the retailer, who failing to respond promptly, both go to the wall. Other retailers and wholesalers similarly fail, and the result not unfrequently is that a great number more of well rated (by mercantile agencies) storekeepers go down in the general collapse losing everything, because un-

able to realize what is owing to them.

Cannot this course of events be avoided? Yes! although at first it will take a little trouble to bring about the change; but if our merchants and other business men would only put their shoulder to the wheel and work with one another, the change would be rapidly effected. Let them amalgamate and follow the system of other trade associations throughout the Dominion, and report to their secretary or manager the names of each of their delinquents, and then by those means guard each other against attempts of concocted fraud; because, for instance, it is generally the same persons who make the rounds to each of our merchants, and their names are very familiar to the lawyers and to the officials of the Division Courts. Also keep a firm upper lip when credit is asked for, and inform the applicant that you are conducting your business on the strictly cash system; but even should you find it impossible to shut down on giving credit to your old credit customers, who have been paying you well, better in that case ascertain all you can about the position and means of those before they get too deep in your books. If these enquiries are made, and can be easily made through the mercantile agencies doing retail business, which now exist in almost every town of the Province of Ontario, you can in the course of a little while be able to stamp out to a considerable extent what business men have so long regarded as the greatest drawback to their success, the use and giving of credit.

OUR CIVIL SERVANTS.

COMPLAINTS are being made by our merchants against the treatment they continually receive at the hands of a great number of employees of our Civil Service of Canada.

There are a considerable number of this class of people in this City, generally we may say amongst the lower salaried officials who endeavor to put on more style than their chiefs, although the comparison in their salaries is absurd. Let the Civil Servant who is fully aware how far his salary will go, strive to live within its limits, but we regret to say, with a great number of these, that course does not appear to be the order of the day. They run bills which during the month by far exceeds the amount of their monthly cheques, and the question arises how are they to be paid. We have had a great number of the most notorious of these persons come to our notice, and find that each of their proceedings are similar in every respect. They first get into

the confidence of a merchant and then afterwards into his credit, and when the day of settlement comes they have a hundred and one different excuses, and are very profuse in their promises. But how do these promises end, they do not terminate in many instances only by the merchants becoming tired of them, and taking action against them in the Division Court; then they invariably find that the party has no goods and is utterly worthless at the same time, although this person may have a fair salary you cannot touch it. Why? He has either other orders in the Court, or has his cheque assigned to some broker, who is in the habit of making him advances during the month, and hands him over a balance just sufficient to live upon. With the ordinary employees outside the service you have a chance of obtaining your money by taking garnishee proceedings, and why should you not have the same power with respect to Civil Service employees? Why, because the Government would claim that they have not the time to attend to it and could not trouble themselves in the matter. Well then, should the garnishee idea be not feasible? What is there to prevent the merchant being allowed to apply to the Chiefs of the Departments and inform them of the several persons in the employ of their departments who refuse to pay their accounts, and ask them to summon the delinquents to their presence and require them either to pay the account or make some substantial offer to pay same, or in default to be dismissed from the service. What obstacle should there be in the way to this? Why none, and should the merchants be refused this resource, and we may add in a great many instances, the only chance they might have to get their own, that they as a body should petition the Government for that right, and a right which is but only fair between man and man. What is the Civil Servant any more than any ordinary person, because he may happen to have an easy position, he is not only the servant of the Government institution, but he is the paid servant of the people, and whose income is derived from the pockets of the public. If merchants shall continue to pay taxes for the support of the Constitution, why should they not in return receive the assistance of the Government in preventing their employees from swindling them out of what they are justly entitled to. Because a man happens to be in the Civil Service employ it is no reason why he should expect the merchants and others to feed, lodge and clothe him free of expense.

RETAIL MERCHANTS,

MAKE out your accounts promptly, and if you are selling on one, two or three months' credit, render your accounts precisely at the end of the time specified. Do not let your accounts stand over for the trouble of making them out, but proceed directly to collect them, and if you are met with promises refuse to accept them, and say that it is the cash you require. If it is impossible for a man to pay his account when you render it, how much better able will he be to pay at a longer period. His expenses don't stand still, his means does not remain whole or untouched, neither does it multiply.

We have been informed by several of our merchants that they do not like in some cases to render their accounts too often for fear of offending their customers. This is entirely with a few exceptions, an erroneous idea, for whilst persons are in your debt you will seldom see them in your store, and if your perchance should meet them on the street, they will turn their heads away and entirely ignore any knowledge of you, but no sooner do you press them to pay their accounts and they settle with you, than you will very probably have them again, this time among your cash paying customers. We have received intelligence from some of our leading merchants here that they find this a frequent occurrence and in many cases after the refractory customer was brought to time, that he would return to their stores and deal largely for cash. The customer as a matter of course will feel considerably annoyed at being dunned, but do not let yourselves be abashed by that, because a customer who does not want to pay his accounts is no customer at all, and what is worse you are minus your goods, which you, doubtless, could have turned into a more profitable channel. Thus it is plainly to be seen that the people must deal somewhere, and if our merchants will follow the example of several leading houses here they will do a large business, and in comparing their profits under the old system with the new they will no doubt find a great increase. Another point we should mention is this with regard to collecting accounts, why not strictly observe the old proverb, "Procrastination is the thief of time." For instance, a person may have the means to-day to settle an account, but in the course of several months or years he may be reduced to poverty or perhaps die, and then you lose all possible chance of ever collecting a cent. An old merchant writing to the *Jacksonville Trade Journal* offers the following wholesome advice:—"I think you will agree with me that

this is all wrong. We should do our business in proportion to the capital we employ—not try to be merchant princes by stretching our credit to the extreme. The sellers are to blame in many cases, their aim being simply to make the sale, and buyers are loaded up with undesirable stock, tempted by the long credit offered. I will offer this advice if you will allow me to: Buy only what you need for your legitimate business, and do not be tempted in buying anything because it is cheap. Buy your goods for cash, and in that way make your money earn you good interest, and above all things avoid long credits in both selling and buying. Better work on a cash margin for sure cash than large profit on double credit. If you must use credit, be sure you are dealing with a house that will not blow over the first time it encounters a strong wind."

LICENSED VICTUALLERS.

THERE is one body of men, and we may safely say they represent a very large proportion of our business community throughout the whole Dominion, who have been for some time past left out and neglected, having no corner in any paper for the discussion of their different business relations and transactions. This class of people are termed Licensed Victuallers, and under this head, we comprise hotel proprietors, saloon and restaurant keepers holding licenses. They pay yearly heavy licenses for the consumption of liquor on their premises, the proceeds of which falls into the city and provincial coffers, and in addition to this a very heavy duty is imposed on their liquor stock, and it is well known that the excise duties on liquors, wines, &c., form a very considerable source of revenue to the Government funds. Therefore, they should as well as their confreres across the Atlantic, have a voice, and as a body, discuss with one-another their different views on business matters, and let each person assist each other to obtain that protection they are in need of. It is the intention of the management of the *Mercantile Review* to devote a portion of their journal to the discussion of all matters connected with this business, and they will also reserve a column in each edition for the publication of the opinions of Licensed Victuallers, but subject, however, to the same conditions under which all communications are published in our correspondent's column.

YEARS of success in business are often followed by years of depression; History repeats itself in trade as well as in any thing else.

HOTEL WORLD.

THE Petition for the repeal of the Scott Act in Halton has been deposited in the Sheriff's office at Milton and contains about 1,700 names.

JOHN LEPENSIOT, manager of the International Hotel at Windsor, died suddenly in a Grand Trunk train at Malden on Friday the 11th inst.

MR. HUGH ALEXANDER, Proprietor of "The Brunswick," Ottawa, has been appointed Caterer for the Senate and House of Commons Restaurant.

THE Commercial House at Maxwell on the line of the C. A. R., was destroyed by fire on the 14th inst., the premises being entirely gutted out. The origin of the fire was a mystery, and the flames spread rapidly after bursting out. The hotel proprietor Mr. Cameron, in making his escape, left some \$100 behind him which was burnt.

MR. JUSTICE ROBERTSON'S criticism made from the Bench during last week, has made the License Inspectors here very determined that they will leave no room for a repetition in future. They have decided to strictly enforce the law on Saturday nights and Sundays, and will double their efforts to shut down on liquor selling on Sundays.

THE Toronto detective taken to Pembroke by the Alliance some time ago to see that the Scott Act was properly enforced, has resigned his position, alleging as reasons that there are too much personal risk and hardships to be encountered in the proper discharge of his duty. He found it entirely different in this respect to what he had anticipated.

THE Kent House, the finest hotel on Lake Chautauqua was totally destroyed by fire early on the morning of October 17th. The fire was caused by the overturning of a lamp in the laundry by a servant girl.

There were but a few guests in the house and all escaped. The hotel was owned by Messrs. Stiney & Frisbee, of Corry, Pa. The insurance on the hotel was \$36,000.

Scott Act Fines.

CHATHAM, Oct. 21.—Two illicit whiskey sellers have been fined within the past two days—McCarthy for a first and Shaw for a second offence. Three or four cases are expected up on Monday.

ORANGEVILLE, Oct. 21.—W. P. Morrison, of Camilla, was tried here to-day before Police Magistrate Gray on a charge of violating the Scott Act. He was found guilty, and fined \$50 or 60 day in goal.

LONDON, Oct. 21.—Police Magistrate Noble this morning imposed Scott Act fines to the amount of one thousand one hundred dollars. The interested parties were all Strathroy hotelkeepers. M. Bixell was fined on two charges, \$100 each; Wm. Bishop, on one, \$100; Isaac Moore, on two charges, \$100 each; John Barry, on two charges, \$50 each; James Alexander, on one charge, \$100; R. F. Early, on one charge, \$100; P. Fitzpatrick, on two charges, \$100. Total, \$1,100, exclusive of costs. A charge against Cyrus Bixell was dismissed.

ST. THOMAS, Oct. 21.—Inspector Beaton has summoned four more residents of Dunwich on charges of violation of the Scott Act. Among them is R. Paterson, J. P., who, before the appointment of Police Magistrate Leonard, tried a majority of the Scott Act cases in West Elgin. Mr. Ed. Mears, of Belfast House, and F. B. Queen, of Queen's Hotel, who were among the 23 city hotelkeepers summoned on Wednesday last for infraction of the Scott Act, have pleaded guilty. Queen being fined \$100 and costs for second offence, and Mears \$50 and costs for first offence.

INSURANCE.

The Agents of the different "Life and Fire Insurance Companies" here report that the Insurance business is progressing very favorably, especially the Fire Departments, as owing to the recent bush fires the farmers who in several instances have lost some of their effects, and in a great many places the fire threatened their buildings, are all anxious to have all their effects covered by insurance in case of a repetition of the fire, most of them not having entirely forgotten the disastrous fire which occurred at Bell's Corners some few years ago.

The people here are gradually giving way to their old idea of trusting to Providence to protect them against loss to their property by fire, and are now pretty well awakened to the fact, that should a fire happen on their premises, they would lose all their goods, unless they were covered by insurance, and, they know very well it would be a very hard matter to replace them which, we may perhaps even go so far as to say, were the accumulation of their purchases for years, unless they had some assistance to enable them to do so. The fire on the corner of King and Rideau Streets here some short time ago, where the owner was un-insured and lost heavily, brought a great number of the un-insured to their senses. As in many other cases it is an ill wind that

blows no one any good, so it is with the Insurance Agents, when a large fire occurs, and the loss is heavy and un-insured, it generally brings a rush of new risks to their office.

MESSRS. A. Walsh, C. Coles, A. Muirhead and W. H. Featherstone, of London, Eng., are now in the city making a survey of Ottawa and suburbs for the purpose of correcting and revising Goad's insurance plans, which revision is supposed to take place every two years.

To men engaged in the insurance business these plans prove a great boon, inasmuch when they have an application for a risk, it is unnecessary to personally attend and inspect it, but by knowing the number of the lot and the name of the street, you can refer to a Goad's plan and there obtain all the desired information, as to the class of building, its outbuildings and its surroundings, so that you can properly estimate the value of the risk. The above gentlemen will, after they have completed their work here, travel along the line of the C. P. R. and G. T. R., visiting all the towns and cities in the Dominion as far west as the Pacific Coast, so the work when completed will be a great guide and a very useful work of reference to the insurance men in all parts of the Dominion and elsewhere.

REAL ESTATE.

This business in this city shows a steady improvement and prices continue to advance, although there is no sign of what is called a boom. Several gentlemen owning land in the southern outskirts of the city, just a little this side of Stewarton, have expressed their intention of cutting their land into lots and to put up some desirable residences during the coming Spring. There seems already to be a good demand for building sites in that locality.

Despite the rumor early this Spring that rents would decrease owing to the large number of buildings that were going up, such however does not appear to be the case as even now, there is still a large demand for houses, and the rents still appear to be on the increase.

Amongst some of the latest city transactions, Messrs. Marriott & Hudson, Real Estate Agents, report the following:—Residence on Lisgar street sold to the Hon. Mr. Foster; residence on McLaren street sold to J. W. Agret, Esq.; 14 on Cooper street sold to R. Parker, Esq.

ADVERTISE in the MERCANTILE REVIEW.

MINING AND MANUFACTURING NOTES.

MINING.

MATTAWA GOLD MINE.—The residents of Mattawa, Ont., are confident of the success of the gold mine in that locality. Mr. Childs, a representative of a millionaire in England, has been investigating, and is reported to have offered \$1,000,000 for a single claim.

It has been stated that a discovery of iron has been made on the farm belonging to Thomas Daly, in the Ottawa County, which was recently purchased by him.

ELECTRICITY IN COAL MINING.—A number of gentlemen interested in electric lighting met lately in London to witness the capabilities of the "Eclipse" portable electric battery, which, with its low-resistance lamp, has already been tested with gratifying results on the Great Western Railway and elsewhere. The lamp is suitable for domestic illumination, and is said to be the safest and most economical electric light in existence. It is also adapted for railway signals, private carriages, omnibuses, etc. It is conspicuous as a miner's safety lamp, and only weighs 4 lb. or 5 lb. The battery is charged with the simplest ingredients, viz.: sulphuric acid and common soda, and while the battery and lamp may be obtained for a few shillings, the cost of the charge is only 2d., and it will last for 24 hours. Dr. Silvanus P. Thompson, speaking of the qualities of the "Eclipse" electric battery, and of the miner's lamp in particular, said, that a short time ago he, with many other gentlemen, was engaged on the Woolwich Commission in the inspection of 200 different miner's lamps, and that when the test of blowing them up was tried, not a single one would stand the test. He added that there are 100,000 miners injured every year, not only explosions, but many other causes which arise entirely from deficient light. In the "Eclipse" miner's lamp the light was thrown upwards as well as sideways. More lives are lost from the roof falling in than from any other cause except explosions, and the men lose their lives because they are not able to see the dangerous state of the roof with the ordinary miner's lamp. Dr. Thompson stated it was quite impossible to blow the lamp up, and that it could not possibly cause an explosion. It is not yet decided whether this lamp will take the "Lever" prize of £500.—*The Patent Review*.

MANUFACTURES.

AGRICULTURAL IMPLEMENTS.—Messrs J. O. Wisner, Son & Co., of Brantford,

Ont., have just made some great improvements in several of their machines. Amongst those deserving a special notice is their "Perfection" horse rake. This machine has been improved in its arrangement for dumping, there now being no machinery in connection with that portion, there simply being an ordinary lever placed near the seat of the machine and the dumping is caused by bending down the lever which is constructed in two parts and on its being pressed down, one portion of it bends in the joint and so locks the machine, which keeps the dumper in its proper position, thus rendering the machine much more effective and very simple to operate. They have also made a great improvement on their "Broadcast Seeder" in the shape of substituting a tubular iron frame, instead of wood which was formerly used, which makes the machine much stronger and lighter than formerly.

Mr. BARRON, the inventor of the Caligraph Typewriter, is making great improvements in the working of the machine, giving it a lighter touch, a perfect alignment and greater ease in the manipulation of the carriage from one part of the scale to another.

SALT brine is now being used in Sheffield Eng., for hardening steel. The mixture is said to improve with age and use. In some instances these tanks are fifty years old and have a value in proportion to their age. It is asserted that the constant dipping of the hot metal into the same solution alters in some way its character.

THE TELEAUTOGRAPH.—The announcement of the invention by Prof. Elisha Gray of his wonderful teleautograph, which was recently described in the *Mail*, is now followed by the tidings that Prof. Graham Bell and Prof. Taniter have perfected another extraordinary instrument, which they style the graphophone. This is a realization of the idea of Edison's phonograph which was little more than a toy, squeaky and metallic in voice and indistinct in articulation. The graphophone, on the other hand, speaks clearly and distinctly, even the inflections and resonance and quality of tone of the voice being reproduced. It has been proved capable of receiving and recording two hundred and fifty words a minute, and of speaking them again in the same space of time, afterwards repeating so slowly and distinctly as to enable the words to be reproduced on a typewriter. It is startling to contemplate the possibilities such a machine unfolds. Imagine

one of Pattie's songs being taken from her lips on one of the waxen cylinders, rapidly multiplied and sold for a trifle on the streets to the possessors of graphophones, who can there enjoy it in the quiet of their own homes. And yet this is only an illustration of what the new invention renders possible.—*Toronto Mail*.

MATTERS OF INTEREST.

EXTENDING CREDITS.

EXTENDING credits is a mischievous practice that every firm should invariably scrupulously avoid. Every jobber, manufacturer and wholesaler should divide up credits as much as possible. The amount of credit should be restricted within a certain limit, and should under no case be allowed to go beyond it. It may be found a hard matter to do this, but if persisted in it can be done. Inflexible laws govern the universe and all living beings. Just so inflexible laws should govern every business establishment, and they can be applied to nothing more important than the matter of credits. There are some houses who are ready to sell to almost everybody, and very often a dealer fails simply from the fact that he is unable to pay for goods that were literally forced on him. In many cases it happens that a wholesale house fails in consequence of the collapse of a large retail customer whom it may have trusted extensively.

A MERCHANT should familiarize himself with every line of goods which he handles.

SEASONS of depression in trade are generally followed by years of success and prosperity.

EAGERNESS for enormous gains too often defeats itself. Immense profits involve immense risks.

MERCHANDISING represents the cold logic of facts and figures, as shown in purchases and sales.

NOTHING is more common or more fatal than the grasping of an advantage at the cost of ten times its value.

A MERCHANT, wholesale or retail, who has a reputation for integrity attracts considerable custom by that alone.

BUSINESS, in the strict sense of the term, does not admit of friendship; yet, there are times when there should be friendship in business.

A RETAILER, who is ignorant of the minutest details of his business, has no right to expect success. Sometimes his ignorance may win, but in ninety-nine cases out of a hundred it dooms him to failure.

ANY man who buy goods, and at the time of purchasing draws a check for the amount on a bank where he has no deposit, is guilty of fraud and felony, and is liable to indictment for crime. Payment by the debtor's check does not of itself cancel the debt unless expressly so agreed, and the creditor can sue either on the debt or check at his option.

NINETY merchants out of one hundred owe their insolvency either to having traded beyond their means or to a careless management of their affairs, or to criminal speculations.

If by a dishonest act a man makes some hundreds or some thousands of dollars and tarnishes his good name, he discounts heavily his future gains, and will generally end in being a poor man.

A MAN'S business vigor is from 25 to 65—if he has properly looked after himself, in those thirty five years patient toil, careful expenditures and judicious investment will secure to everyone enough to rest upon the remainder of his days should he feel so inclined.

A GOOD sea captain is always prepared for rough seas and storms, and trims his sails accordingly. Good merchants should exercise the same prudence, so as to be prepared for all emergencies, for times and conditions change when we least expect it.

THERE are three channels which carry away most or all of the profits of business unless carefully hemmed in—personal expenses, family expenses, useless business expenses. They must each be determinedly limited, if a secure financial position is hoped for.

A GOOD advertisement is the best of all possible salesmen. It is a salesman that never sleeps; that goes after business early and late. It can be in a thousand places at once, and speak to thousands of people again and again, saying to each one the best thing in the best manner.

TO CLERKS.

Suppose a man does go out of the store without purchasing or without buying as much as he might, what's the use of feeling bad about it! And especially, what is the use of complaining to the visitor about his not knowing or appreciating a good thing when he sees it! Why tell him that he'll "look a good while before he finds the equal of the bargains you show him?" Why make him think that you're "put out" at him because he chooses to think that possibly he can better himself elsewhere! If you are sure that he can do as well or better elsewhere, showing displeasure at his going to see will only make him think that you anticipate his success in finding a better store to trade in, whereas, treating him with the utmost politeness and appearance of good nature, will show your confidence that his search will convince him that nothing better is in the market than you offer. And when he finds this out, nine times out of ten he'll come back, if you have treated him right. The impression your cordial good nature made on him will win him to return. But if he went away thinking you were cross with him for not buying in the first place, he'll not be likely to return to your store, no matter whether he finds a better place to trade or not. He'll say to himself—he'll feel it if he doesn't say it—"Well, I'll not trade with a man who acts like that. I can find plenty of men to trade with who don't act as if they thought it my lawful duty to trade with them, and who think themselves privileged to growl at me if I happen to have different views from theirs about the value of goods. I can afford to pay a little more at a place where they don't act as if I was doing them a great wrong when I chose to use my own judgment about goods instead of theirs. Suppose they do sell goods cheap, that doesn't give them any right to act as if it was not my privilege to investigate before buying." From the customer's point of view he is right in this reasoning, and the wise store-keeper must, among other abilities, possess that of putting himself in the place of the buyer, and sharing, or at least understanding his feelings. If he does this, he will easily perceive how short-sighted and foolish is the display of dissatisfaction or petulance with a customer who chooses to leave his store with the purpose of visiting others. Very shallow-pated is the man who lets his equanimity be disturbed by the presence of an inquiring but non-buying visitor. The slightest ability to see things with the prudential eyes of the consumer should lead any store-keeper to a settled resolution

neither to show displeasure nor to feel it at such every-day incidents of the business he has engaged in. A man of any strength of character ought to know that if he deals fairly with the public he will, on the average, get his just share of the class of inquiring customers, and that the preserving of his equanimity and good-nature at all times will not only make him feel better as he goes along, but will go a good deal toward coralling the wandering buyer in his fold.—*St. Louis Journal.*

Wit and Humor.

HOT WEATHER JOKING AVENGED.

BY H. C. DODGE.

He mopped his fat and boiling face

As we perspired together;

"Oh, South America's the place,"

He grinned, "to spend this weather."

A freezing glance at him I deigned

To show I thought him silly;

"For there," the roasting wretch explained,

"One can live where it's Chili."

"Boiled chestnuts!" gasped I to the fool

And gave him the cold shoulder;

"Let's go," he whispered, "where it's school

And write away be colder."

I eyed him with an icy stare.

But he kept on uncasing;

"Let's try free concerts where each air,"

He smiled, "is always free-sing."

My chilling manner to that core

Was vain. Said he: "I'm told, sir,

That sitting on a red-hot stove

Is an ice thing—it's coated, sir."

"Leave off your idl-hot-ic jokes,"

I cried, "about this weather,

Or else one of those lightning strokes

Will blast you altogether."

"Oh thunderation! Don't you know,"

Replied the broiling bummer,

"The coal bin is the place to go—

It's coal-dust there in summer?"

Flash! Bang! A bolt of lightning hot

Burned up that wicked fellow.

Whose soul now seeks the "coal-dust" spot

There is in Hades' cellar.

A LOVER'S HEART.

Jessie—"If that bull should attack us, what could you do?"

Tom—"I could reach that fence in less than two seconds."

Jessie—"Yes, but what could I do?"

Tom—"You? Why your parasol would keep his attention until I was safely over."—*Life.*

Uncle John—"Why, my girl, you've grown like a cucumber vine! What progress are you making towards matrimony?" Clara—"Well, uncle, I'm on my fifth lap."—*New Haven News.*

The park commissioners of Baltimore have adopted a new set of rules, one of which imposes a fine on young people who are caught kissing in the park. This smacks of the dark ages. The object of public parks is to afford pleasure to the people, and if kissing is not a pleasure, what is?—*Norristown Herald.*

A SMILING FUTURE.

"I want to see the head of this firm," he said, as he entered a small store on Michigan avenue and found a boy seated on the counter reading a dime novel.

"He's dead, sir."

"Didn't he have no partner?"

"No."

"Had a wife, I suppose?"

"Yes, but she mortgaged the stock to go to Mackinac for two weeks."

"And you are in charge?"

"Yes, sorter in charge. That is, I sweep out and sit here to tell folks that we've busted, and to please hold on until next spring, when we propose to open on the corner above and sell all goods at the lowest cash price—no trust."

NEWS IN GENERAL.

The Number of Failures.

NEW YORK, Oct. 21.—The business failures occurring throughout the country during the last seven days number for the United States 172, and for Canada 29, or a total of 201 failures, as compared with a total of 202 last week and 212 the week previous to the last. In the corresponding week last year the figures were 198, 182 in the United States and 16 in Canada.

The Oregon Navigation Company Leased.

NEW YORK, Oct. 21.—A joint contract was to-day entered into between the Northern Pacific, Union Pacific and the Oregon Navigation companies, by which the latter corporation is leased and jointly operated by the two former companies, who guarantee 6 per cent. per annum on the Oregon Navigation stock.

For the large estate of the late D. D. Calvin, including Garden Island, steamers, vessels and timber limits, among the most valuable in Canada, there was only one tender—that of the Calvin Company, the principal of which is H. A. Calvin.

A CONNECTION of the Kingston & Pembroke railway with Eganville is regarded as a certainty, but if the Kingston & Pembroke Company does not undertake the work at once, another company will.

KINGSTON, Oct. 21.—The Midland Central Fair Association has closed up business, and with a surplus of about \$800, which may go to the new association. Frauds in connection with the late exhibition were exposed and resolutions passed ordering some people to hand back the money they had obtained as prizes on articles not their own product or manufacture.

EDITOR'S BOX.

All contributions of our subscribers on the different topics of the day in the business world, also any suggestions or information that can be brought bearing on trade matters in general are cordially invited, and will receive our utmost careful consideration, as we intend making our Journal the voice of the business men, by the means of which they can discuss all the matters in their different lines of business, and thereby to bring them closer together and fraternise with each other.

All communications to be addressed "The Editor, THE MERCANTILE REVIEW," 52 Elgin street, Ottawa, before the 18th of each month.

OTTAWA DIVISION COURT.

List of Cases Tried at the Last Sittings of the Court on the 18th October, 1887.

Wall vs. Forgie, dismissed, no one appearing.

Dunning vs. Baulne, judgment for plaintiff, \$9.50 and costs.

Wallace vs. Brownlee, reserved for chambers.

Allan vs. Skead, settled.

Cowan vs. Heney.

Glover vs. Chabot, for plaintiff, \$76.25 and costs.

La Banque vs. Garrett, for plaintiff, \$53.66 and costs.

Wright vs. Johnson, dismissed, no one appearing.

Parent vs. Tesier, judgment for plaintiff.

Erratt vs. Douglas, for plaintiff, \$23.41 and costs.

Stamer vs. Cudde, settled.

Erratt vs. White, for plaintiff by consent.

Lefebvre vs. Corrigan, judgment for plaintiff.

Boyden vs. St. George, settled.

Stapledon vs. Yertain, for plaintiff, \$20.00 and costs.

Potts vs. Spencer.

Cowan vs. Tremblay, judgment for plaintiff on delivery of property.

Singer Manufacturing Co'y vs. Froulx, for plaintiff.

Allan vs. Peterkin, judgment.

McMorran vs. Le-page, judgment.

Wisner vs. Bennett, withdrawn.

McArthur & Traveray vs. Hawkins, judgment.

McMorran vs. Reichler, not served.

McMorran vs. Bray, judgment.

McArthur vs. Kirk, judgment.

McArthur vs. Middlemiss, judgment.

Ronan vs. White, judgment.

McArthur vs. Laporte, judgment.

McKay vs. Armstrong, judgment.

Goyer vs. N. Perkins, judgment.

Latremouille vs. Grolo, committed for 30 days for non-attendance.

Wall vs. Baulne, judgment.

Davis vs. Rowsell, judgment.

McGinn vs. Purshaw, stayed.

Gagne vs. Laframboise, judgment.

Gage vs. Dionne, judgment.

Hobier vs. Sinclair, stayed.

Kennedy vs. Prendergast, not served.

Hope vs. Taylor, for plaintiff, \$8.00 and costs.

McLaurin vs. Wood, judgment.

McLaurin vs. Champness, for plaintiff by consent.

Birkett vs. Younghusland, judgment.

Birkett vs. Clay, not served.

Robillard vs. McElroy, judgment.

Stroud vs. Durrant.
 Cardinal vs. Grole, next court by consent.
 Cardinal vs. Larabie, next court by consent.
 Cardinal vs. Ruffer, judgment.
 Blanchette vs. Marsan, for plaintiff for \$27.00 and costs.
 Taylor vs. Cole, transcript.
 Lemhn vs. Veitch.
 Park vs. Proderick, transcript.
 Williams vs. Hunter, transcript.
 McDonald vs. Schaff, judgment.
 McKenna vs. McKenna, not served.
 Millar vs. Phillips, for primary creditor and garnishee.
 Davis vs. Haycock, withdrawn.
 Hope vs. Fisher, judgment.
 Dobier vs. Tetu, judgment.
 Locke vs. Pinkerton, primary debtor not served.
 Fiset vs. Potts et al, primary debt or not served.
 Smith vs. Heron, judgment.
 Dupuis vs. Turgeon, not served.
 Ross vs. Leggatt, committed non-attendance 30 days.
 Peacock vs. Adams, judgment.
 Peacock vs. Baudry, judgment.
 Peacock vs. Davis, judgment.
 McMoran vs. Gauvreau, judgment.
 Blyth vs. Bessner, judgment.
 Frost vs. Schaff, not served.
 Plunkett vs. Branell, not served.
 Gagne vs. Vissault, judgment.
 Gagne vs. Vissault, judgment.
 Gagne vs. Piche, paid.
 Lalonde vs. Clarke, judgment.
 Boher vs. Carrigan, judgment consent \$1.50 and costs.
 McLaurin vs. Chester, not served.
 McVeigh vs. McCandlish, paid.
 National Manufacturing Co. vs. Gale, discharged after examination.
 National Manufacturing Co. vs. Watchern, order by consent \$1.00 per month.
 Frost vs. Chamberlain, not served.
 Gibson vs. Lawson, committed non-attendance 30 days.
 Lank vs. Throp, committed non-attendance 30 days.
 McArthur vs. Tessier, not served.
 Brown vs. Deboucherville, committed non-attendance 30 days.
 Brown vs. Pulford, paid.
 Brown vs. Mara, judgment.
 Fitzpatrick vs. Masse, judgment.
 Rogers vs. James, judgment.
 Seybold vs. Vanlusen, judgment.
 Baskerville vs. Savard, dismissed.
 Smith vs. Convalto, not served.
 Matthews vs. Brewin, for plaintiff \$11.53 and costs.
 Caldecott vs. Blyth, withdrawn.
 Burrows vs. Delaire, not served.
 Frayne vs. Armour, for plaintiff by consent.
 Whiteley vs. Dunlevy, paid.
 Kanady vs. Bowes, judgment.
 Skinner vs. Stubbs, judgment.
 Skinner vs. Wright, not served.
 Skinner vs. Grand, not served.
 Laverdure vs. McElroy, judgment.
 Luke vs. Chevrier, judgment.
 Gordon vs. Lazon, transcript.
 Rathburn vs. Leaney, judgment.
 Macdonald vs. Davies, committed, non-attendance, 30 days.
 Allen vs. Owen, committed, non-attendance, 30 days.
 Carbonau vs. Trepannier, reserved for argument.
 Lalonde vs. Collins, judgment.
 McKay vs. Ritchie, for plaintiff.
 McCarthy vs. Derome, not served.
 Shoolbred vs. Julien, judgment.
 Shoolbred vs. Beihler, not served.
 Shoolbred vs. Lecourt, withdrawn.
 Aurlack vs. Armour, judgment.

Mason vs. Derome, judgment.
 Allan vs. Gordon, not served.
 Allan vs. Townsend, judgment.
 Spalding vs. Speacer, judgment.
 Horsey vs. Dunning, settled.
 Askwith vs. Pouliot, order \$2.00 per month.
 Askwith vs. Genest, order, \$3.00 per month.
 Shoolbred vs. Aldrich, paid.
 Askwith vs. Beatty, not served.
 Askwith vs. Pelton, \$2.00 1st December, and \$5.00 per month.
 Ross vs. St. George, judgment.
 McKay vs. L'Abbe, judgment.
 Villeneuve vs. Lachand, not served.
 Dunwoodie vs. Lightfoot, transcript.
 Gibson vs. Murphy, transcript.
 Watson vs. Savard, judgment.
 Dunwoodie vs. Lightfoot, transcript.
 Shore vs. Kavanagh.
 Shoolbred vs. Boswell, not served.
 Diott vs. Gladu, discharged after examination.
 Young vs. Alexander, order, \$1.00 per month.
 McKenna vs. McKenna, withdrawn.
 Carson vs. Matthews, committed, non-attendance, 30 days.
 Rodrigue vs. Dubie, judgment.
 Desloges vs. Maitre.
 Harris vs. Duprat, not served.
 Bate vs. Stubbs, not served.
 Murphy vs. Duprat, not served.
 Bate vs. Raper, paid.
 Latremouille vs. Lefebvre, judgment.
 McCabo vs. Bell, primary dr., not served.
 McCullough vs. McCreik, judgment.
 McCallum vs. Talbert, judgment.
 Gibson vs. McLean.
 Stroud vs. Stott, not served.
 Stroud vs. Labrosse, not returned.
 Kenny vs. Hunt, not served in time.
 Bishop vs. Tatman, judgment.
 Slinn vs. Turgeon, not served.
 Chevrier vs. Bell et al. attachment.
 National Manufacturing Co. vs. Ouimet, judgment.
 Borbridge vs. Graves, not served.
 Smith vs. Coffey, not served.
 Wood vs. Cattelier, \$1.00.
 Abbott vs. Barnhart, reported settled.
 Brennan vs. Moss.
 Ross vs. Cooke, not served.
 Chabot vs. Lavigne, judgment.
 Masson vs. Grant, not served.
 Gagne vs. Smith.
 Borbridge vs. Carroll, not served.
 Stewart vs. Peterkin.
 Curran vs. Gorman, \$3.37 and costs.
 Lawrence vs. Bell, primary debtor, not served.
 Gravelle vs. Bernier, not served.
 Shepherd vs. Kinsella.
 Orme vs. Dunning, for plaintiff.
 Culbert vs. Nat. Helmer, judgment.
 McKenna vs. Kilby, primary debtor not served.
 Patterson vs. Bennett, for plaintiff, \$72.50 and costs.
 Patterson vs. Arnold, not served.
 McGowan vs. O'Leary, committed 30 days non-attendance.
 Story vs. Cote, not served in time.
 Storey vs. Davies, judgment.
 Allan vs. Perkins.
 Glackin vs. Cross, order \$5.00 per month.
 Manchester vs. Perkins, for plaintiff against primary debtor.
 Bambrick vs. O'Leary, committed non-attendance 30 days.
 Frappier vs. Trepannier, primary debtor not served.
 Paquette vs. Chevrier, not served.
 Biggerly vs. Hutton, judgment against garnishee, and adjourned next court.
 Lepine vs. Deville, next court.

Ross vs. Marriott, paid.
 Larose vs. Aichambault, judgment.
 Larose vs. Cantin, judgment.
 Larose vs. Anand, judgment.
 Howe vs. Leishley, not served in time.
 Larose vs. Cantin, stayed.
 Larose vs. Cowan, not served.
 Larose vs. Berichon for plaintiff \$12.93 and costs.
 Larose vs. Charfouis, judgment.
 Larose vs. Boutine, judgment.
 Larose vs. Deboucherville, judgment.
 Geddes vs. McDonald, judgment.
 Laney vs. Orr, transcript.
 Matthew vs. Chevrier, transcript.
 Chequette vs. Melaren, not served.
 Boyd vs. Cuddie, not served.
 Wood vs. Farrell, judgment.
 Nye vs. Hamilton, committed non-attendance, 30 days.
 Cuthbert vs. A. O. Mousseau, committed 30 days for not paying, having means.
 Bowden vs. Hutton, et al, primary debtor not served.
 McCaskill vs. Thompson, December Court.
 Horsey vs. O'Connor, not served.
 White vs. Williams, not served.
 Askwith vs. Carleton, stayed.
 Shoolbred vs. Sproule, judgment.
 Batteredworth vs. Benn, judgment.
 Shoolbred vs. Swartz, judgment.
 Allan vs. Corry, \$5.00 per month by consent.
 Shoolbred vs. Laframboise, judgment.
 Wall vs. Saucier, committed 30 days non-attendance.
 Allan vs. O'Boyle, not served.
 Gault vs. Nolan, not served.
 Stevenson vs. Favreau, consent \$10.00 per month.
 Clemow vs. Sturgeon, discharged after examination.
 Carriere vs. Paquette, not served.
 Egleston vs. Armour, paid.
 St'Denis vs. Villecauve, judgment.
 Carling vs. Guertin, judgment.
 Larmouth vs. Bennett, judgment.
 Boher vs. Parkins, judgment.
 Auclair vs. Bromley, not served.
 Auclair vs. Catlier, judgment.
 Auclair vs. Lanigan, judgment.
 Auclair vs. McKenzie, judgment.
 Guilbault vs. Hale, not served in time.
 Guilbault vs. Deslaurier, judgment.
 Dausereau vs. Couttsoll, judgment.
 Summons vs. Browne, paid to plaintiff's agent.
 Eveleigh vs. Latremouille, judgment.
 Charlebois vs. Gareau, judgment.
 Charlebois vs. Saucier, not served.
 Charlebois vs. B-squit, judgment.
 Askwith vs. Prendergrast, not served.
 McDonald vs. Harris.
 Browne vs. Mara.
 Shoolbred vs. Peupore, consent \$5.00 per month.
 Dawes vs. Graves, not served.
 Erratt vs. Grant, judgment.
 Kavanagh vs. Phillips.
 Gault vs. Fleaing, not served.
 St. Jacques vs. Small.
 Bowman vs. Martin, next court.
 Ross vs. Norton, not served.
 Carpenter vs. Alexander, et al primary, debtor not served.
 Over \$100.00.
 Bate vs. Leggatt, judgment.
 Calder vs. Nolan.
 Bate vs. Lafreniere, judgment.
 Northrop vs. Mills, et al. for primary creditor against garnishee for \$17.67 and costs.
 Elliott vs. Mills, withdrawn.
 Valado vs. Beaudry, judgment.
 Baskerville vs. Ahern, judgment.
 McKay vs. L'Abbe, judgment.
 Desloges vs. Maitre.

Ross vs. Craig, defendant McKenna not served.
 Gagne vs. Plouffe, not served.
 Laverdure vs. Marsan, judgment.
 Bleasdel vs. Belanger, judgment.
 Larmouth vs. Bennett, judgment.
 Tooke vs. Chabot, for plaintiff.

Financial & Commercial.

Financial.

FRIDAY, Oct. 21, 7.30 p.m.
 EXCHANGE.

Foreign exchange was quoted by Czowaki & Buchan to-day as follows:—

IN NEW YORK.	Posted.	Actual.
60 days sterling...	\$182 4/8	\$181 to \$184 1/8
Sixty day sterling demand do	87 1/8	87 to 89 1/8

TORONTO.	Between Banks	Counter.
New York Fund...	5-16	7-16
Sixty day sterling demand do	87 1/8	87 to 89 1/8

STOCKS.

Banks were very quiet with very little change in quotations this morning. Montreal was offered 1/2 lower and Ontario sold once at 119 1/2, and closed unchanged. Toronto wanted at former bid of 200. Merchants' offered 1/2 lower. Commerce sold in four lots at 118 1/2, and closed unchanged. Imperial offered as before without bids. Federal unchanged. Dominion offered at 212 with bids advanced 1/2, to 211. Standard offered 1 lower, at 129, with bids 1/2 higher at 128 1/2. Hamilton unquoted. Central unchanged.

Miscellaneous stocks steady. British America sold once at 103, once at 102 1/2 and twice at 102 1/2, and closed offered 1/2 lower, with bids 1/2 higher. Western sold once at 130 1/2, once at 130 1/2 and once at 130, and closed at 1/2 advance. Consumers' Gas offered at 176 with no bids. Dominion Telegraph wanted at 77. Montreal Telegraph held at 1/2 advance, to 94, with 93 bid. North-West Land held 1/2 with bids 1/2 higher.

Loan and Savings stocks still very quiet. Landed Credit held 1 higher at 136 without bids. Imperial sold at 117 for six shares, and closed unquoted. London and Canadian held 1/2 higher at 153 without bids. Manitoba Loan offered at 96 without bids. Dominion Savings sold at 100 and closed offered at 101 without bids. Ontario Investment and Ontario Industrial held at before without bids.

The afternoon board was rather more active, but also seemed generally easier. Montreal sold at 225 1/2 and xd. at 222 1/2 and 222 1/2, closing offered xd. at 2 1/2 with bids 2 1/2 lower. Ontario sold twice at 118 1/2, closing offered 1/2 with bids 1 lower. Toronto held at 201 with bids as before at 200. Merchants' offered 1/2 with bids 1/2 lower. Commerce sold thrice at 118 1/2, and closed with sellers 1/2 and bids 1/2 lower. Imperial unchanged. Federal sold once at 100 1/2 and thrice at 100 1/2, closing with sellers 1/2 and bids 1/2 lower. Dominion sold in four lots at 211, and closed held 1/2 higher at 212 1/2. Standard declined 1. Central sold once at 99 1/2, closing offered 1/2 lower, at 100, without bids. British America easier; sold once at 101 1/2 and twice at 101 1/2, and closed offered 1 1/2 with bids 2 1/2 lower. Western sold at 129 1/2, at 129 1/2 and again

at 129 1/2, closing at a fall of 3/4. Consumers' Gas sold once at 170, closing offered 3 lower, at 173, with 169 bid. Montreal Telegraph offered 1 lower, at 93, without bids. North-West Land sold once at 42 1/2, and closed offered at 1/2 decline with bids as before. Rest unchanged or unquoted.

The following are the closing quotations of the Toronto Stock Exchange for October 21:

Stocks.	12 M.		4 P.M.	
	Askd.	Bid.	Askd.	Bid.
Montreal	225 1/2	228	225 1/2	227 1/2
" xd	225 1/2	224	222 1/2	222
Ontario	119 1/2	119	118 1/2	118
Toronto	200	200	201	200
Merchants'	130 1/2	130	130 1/2	129 1/2
Commerce	119	118 1/2	118 1/2	117 1/2
Imperial	140	140	140	140
Federal	101 1/2	100 1/2	100 1/2	100
Dominion	212	211	212 1/2	211
Standard	129	128 1/2	128	127 1/2
Central	100 1/2	99 1/2	100	100
Miscellaneous.				
British America	102 1/2	102 1/2	100 1/2	100
Western Assurance	130 1/2	129 1/2	129 1/2	129
Consumers' Gas	176	176	173	169
Dominion Telegraph	77	77	77	77
Montreal Telegraph	94	93	93	93
North-West Land Co	42 1/2	42	43 1/2	42
Loan Companies.				
Can. Permanent, new	203	203	203	203
Canada Landed Credit	136	136	136	136
Freehold, new	156	156	156	156
Farmers' L. & Sav. new	112	112	112	112
Lon. & Can. L. & A.	153	153	153	153
National Investment	106	104	106	104
People's Loan	118	118	118	118
Manitoba Loan	96	96	96	96
Dominion Sav. & Loan	101	101	101	101
Ont. Invest. & Loan	20	20	20	20
Ontario Industrial	101	101	101	101

MORNING SALES.—Ontario, 10 at 119 1/2; Commerce, 10, 10, 10 8 at 118 1/2; British America, 20 at 103, 10 at 102 1/2, 20, 20 at 102 1/2; Western Assurance, 20 at 130 1/2, 20 at 130 1/2, 100 at 130; Imperial Savings and Investment, 6 at 117; Dominion Savings and Loan, 20 at 100.

AFTERNOON SALES.—Montreal, 5 at 225 1/2, 25 at 224 1/2; Montreal xd., 10 at 222 1/2, 5 at 222 1/2; Ontario, 25, 7 at 118 1/2; Commerce, 40, 24, 10 at 118 1/2; Federal, 20 at 100 1/2, 10, 10, 15 at 100 1/2; Dominion, 20, 13, 88, 20 at 211; Central, 10 at 99 1/2; British America, 20 at 101 1/2, 20, 13 at 101 1/2; Western Assurance, 20 at 129 1/2, 20 at 129 1/2, 20 at 129 1/2; Consumers' Gas, 20 at 170; North-West Land Co., 20 at 42 1/2.

The following table shows the closing quotations of the Montreal market on Friday as compared with those of Thursday:—

Stocks.	Oct. 20.		Oct. 21.	
	Askd.	Bid.	Askd.	Bid.
Bank of Montreal	229	228 1/2	226	225 1/2
Bank of Montreal, xd	225 1/2	225	223	222
Ontario Bank	119 1/2	118	123	118
Banque du Peuple	107	105	106	105
Molson Bank	140	134	140	132 1/2
Bank of Toronto	203	199	205	199
Banque Jacques Cartier	87 1/2	70	87 1/2	70
Merchants' Bank	130 1/2	130	130 1/2	129 1/2
Union Bank	93	90 1/2	93	90 1/2
Bank of Commerce	119 1/2	118 1/2	119	118
Federal Bank	103	100	103	99
Can. Pac. R. R.	52 1/2	52 1/2	52 1/2	52 1/2
Montreal Telegraph Co., xd.	94 1/2	93 1/2	94 1/2	93 1/2
Rich. & Ont. Nav. Co	52	51 1/2	51	50 1/2
City Passenger R. R. xd	240	225	240	235
Montreal Gas Co., xd	202	201 1/2	202 1/2	201 1/2
N-West Land Co.	45 1/2	40	45	41

SALES.—Bank of Montreal, 25 at 227, 45 at 225 1/2, do, xd., 25 at 223, 25 at 222 1/2, 50 at 222 1/2, 10 at 222 1/2; Merchants' Bank, 50 at 130, 25 at 130 (60), 128 at 130; Bank of Commerce, 130 at 118 1/2; Can. Pac. Ry., 200 at 52 1/2; Rich. & Ont. Nav. Co., 25 at 51, 25 at 50 1/2, 100 at 51.

The following table shows the closing prices of the leading stocks on the New Exchange for the past five days, with the total sale to day:—

Stocks.	Oct. 17.	Oct. 18.	Oct. 19.	Oct. 20.	Oct. 21.	Sales Oct. 21
Canadian Pac.	51 1/2	52	52 1/2	52 1/2	52 1/2	300
Can. Southern	51 1/2	52	52 1/2	52 1/2	52 1/2	1100
Ch. Bx Quiney	125	127	128	128 1/2	129	700
Colorado Co & I	31 1/2	32	31 1/2	31 1/2	32 1/2	300
C. C. C. & I.	18 1/2	19	19 1/2	19 1/2	19 1/2	300
Con. Gas	70	71	71 1/2	72	73	300
Del. & Hudson	98 1/2	98 1/2	98 1/2	98 1/2	98 1/2	300
Del. & Lack.	124	124 1/2	124 1/2	126 1/2	126 1/2	1100
Den. & Grand	212	212	212	212 1/2	212 1/2	400
Do. pfd.	51	51 1/2	51 1/2	51 1/2	51 1/2	300
Erie	26	26 1/2	26 1/2	27 1/2	27 1/2	15300
Do. seconds	98	97 1/2	97 1/2	97 1/2	97 1/2	300
Erie & West	114	114 1/2	114 1/2	115 1/2	115 1/2	800
Do. pfd.	41	41 1/2	41 1/2	41 1/2	41 1/2	300
Hook. Valley	21	21 1/2	21 1/2	21 1/2	21 1/2	300
Ill. Central	115 1/2	115 1/2	115 1/2	117 1/2	117 1/2	1100
Jer. Central	71 1/2	71 1/2	71 1/2	71 1/2	73 1/2	300
Kingston & Pem.	20 1/2	20 1/2	20 1/2	20 1/2	20 1/2	1800
Kansas & Texas	20 1/2	21	21 1/2	22 1/2	22 1/2	15500
Lake Shore	21 1/2	21 1/2	21 1/2	21 1/2	21 1/2	7800
Louis & Nash.	56 1/2	57 1/2	56 1/2	56 1/2	58 1/2	300
Manhat Elev.	97	98	100 1/2	101 1/2	103 1/2	200
Mich. Cent.	82	82 1/2	82 1/2	82 1/2	82 1/2	14000
Missouri Pac.	87 1/2	88 1/2	88 1/2	89 1/2	91 1/2	1500
Nickel Plate	14 1/2	14 1/2	14 1/2	14 1/2	14 1/2	300
Do. pfd.	27 1/2	27 1/2	27 1/2	27 1/2	27 1/2	20000
Norfolk pfd.	36	36 1/2	36 1/2	36 1/2	36 1/2	5100
N. Y. & N. E.	101 1/2	101 1/2	101 1/2	101 1/2	101 1/2	1700
N. Y. Central	101 1/2	101 1/2	101 1/2	101 1/2	101 1/2	10200
Northern Pac.	21	21 1/2	21 1/2	22 1/2	22 1/2	15900
Do. pfd.	43 1/2	43 1/2	43 1/2	43 1/2	43 1/2	15900
North-West	105 1/2	106 1/2	106 1/2	108 1/2	108 1/2	1300
Ohio & Miss.	22 1/2	22 1/2	22 1/2	22 1/2	22 1/2	300
Oregon Nav.	81 1/2	81 1/2	81 1/2	81 1/2	81 1/2	6800
Oregon Trans.	16 1/2	17 1/2	17 1/2	17 1/2	17 1/2	5700
Pacific Mail	34	34 1/2	34 1/2	34 1/2	34 1/2	300
Peoria D. & F.	19	20	20	20	20	1800
Pullman Car.	116	116 1/2	116 1/2	116 1/2	116 1/2	6500
Reading	60 1/2	60 1/2	60 1/2	60 1/2	60 1/2	2100
Rich. & West.	23 1/2	23 1/2	23 1/2	23 1/2	23 1/2	300
Rock Island	110 1/2	113 1/2	113 1/2	114 1/2	114 1/2	300
San Fran. pfd.	68 1/2	68 1/2	68 1/2	68 1/2	68 1/2	31900
St. Paul	71 1/2	71 1/2	71 1/2	71 1/2	71 1/2	600
Do. pfd.	110	111	111	112 1/2	112 1/2	3190
S.L.P., M. & Om	45 1/2	46 1/2	46 1/2	46 1/2	46 1/2	701
St. Paul, M & M	91 1/2	91 1/2	91 1/2	91 1/2	91 1/2	6300
Texas	22 1/2	23 1/2	23 1/2	24 1/2	24 1/2	18500
Union Pacific	15 1/2	16 1/2	16 1/2	16 1/2	16 1/2	500
Wabash	15	15 1/2	15 1/2	16 1/2	16 1/2	600
Do. pfd.	28 1/2	29 1/2	29 1/2	29 1/2	29 1/2	24300
West Union	74 1/2	74 1/2	74 1/2	74 1/2	74 1/2	400
W. Shore Cfs	48 1/2	48 1/2	48 1/2	48 1/2	48 1/2	400
Money	1 1/4	1 1/4	1 1/4	1 1/4	1 1/4

*Ex dividend.

The following table shows the closing quotations of the New York Stock Exchange to-day as compared with those of yesterday's opening and closing:—

Stocks.	Yesterday.		Today.		Highest.	Lowest.
	Opening.	Closing.	Opening.	Closing.		
Canadian Pacific	51 1/2	52	52 1/2	52 1/2	52 1/2	52 1/2
Canada Southern	51 1/2	52	52 1/2	52 1/2	52 1/2	52 1/2
Delaware & Hudson	98 1/2	98 1/2	98 1/2	98 1/2	98 1/2	98 1/2
Jersey Central	21 1/2	21 1/2	21 1/2	21 1/2	21 1/2	21 1/2
Kansas and Texas	20 1/2	21	21 1/2	21 1/2	21 1/2	21 1/2
Lackawanna	124	124 1/2	124 1/2	126 1/2	126 1/2	125 1/2
Lake Shore	21 1/2	21 1/2	21 1/2	21 1/2	21 1/2	21 1/2
Louisville & Nashville	56 1/2	57 1/2	56 1/2	56 1/2	56 1/2	57 1/2
New York Central	105 1/2	106 1/2	106 1/2	106 1/2	106 1/2	106 1/2
New York & New Eng	37 1/2	39	39	39 1/2	40 1/2	38 1/2
North Pacific, pfd.	42 1/2	42 1/2	42 1/2	42 1/2	42 1/2	42 1/2
North-West com.	105 1/2	105 1/2	105 1/2	105 1/2	105 1/2	105 1/2
Philadelphia and Readg's	60 1/2	61 1/2	61 1/2	61 1/2	61 1/2	61 1/2
Richard West Pt.	23 1/2	24 1/2	24 1/2	24 1/2	24 1/2	24 1/2
St. Paul common	71 1/2	71 1/2	71 1/2	71 1/2	71 1/2	71 1/2
Union Pacific	45 1/2	46 1/2	46 1/2	46 1/2	46 1/2	46 1/2
Western Union	74 1/2	74 1/2	74 1/2	74 1/2	74 1/2	74 1/2

London Quotations.

LONDON, Oct. 22, 12.30 p.m. — Consols, 102 13-16 for money, 102 15-16 f r account; U. S. 4s, 129 1/2; U. S. 4 1/2s, 111; Erie, 25 1/2;

Erie seconds, 100g; Canadian Pacific, 51g; Illinois Central, 120g; New York Central, 109g; Bank of England rate, 4 per cent. 4 p.m.—Consols, 102 13-16 for money, 102 7/8 for account; Canadian Pacific, 51g; Erie, 28g; Erie seconds, 101g.

Commercial

PRODUCE MARKET.

OTTAWA MARKETS.

Saturday, Nov. 22.

The markets to-day, both at Wellington ward and By-ward, were fairly well attended, but not as largely as some time ago. Hay was unusually plentiful, and sold at \$11 per ton. Butter was scarce, while vegetables and grain were in abundance.

The following are to-day's quotations on the market viz:

FLOUR—

No. 1 brand per barrel.....	4 00 to 4 70
Strong Bakers do.....	4 00 to 5 00
Extra do.....	4 50 to 4 70
Double Extra.....	4 00 to 5 00
Patent do.....	5 00 to 5 20
Buckwheat Flour do.....	3 25 to 3 50
Oatmeal per barrel.....	3 75 to 4 20
Cornmeal do.....	2 75 to 3 00
Cracked Wh at do.....	4 25 to 4 50
Wheat Meal do.....	4 75 to 5 00
Provender.....	00 80 to 1 10
Bran.....	0 90 to 1 00
Canaille per cwt.....	0 90 to 1 05

GRAIN—

Fall do do.....	0 80 to 0 90
Scotch Wheat do.....	0 85 to 0 90
Oats do.....	32 to 33
Peas do.....	50 to 55
Beans do.....	1 00 to 1 25
Buckwheat do.....	00 to 40
Barley do.....	55 to 60
Rye do.....	35 to 40

MEAT—

Beef per one hundred pounds.....	4 50 to 5 50
Beefsteak, per lb.....	8 to 10
Roasted beef do.....	8 to 10
Boiling do.....	5 to 07
Sheep, live weight.....	3 50 to 4 00
Mutton and lamb per pound.....	6 to 09
Veal per pound.....	05 to 07

Wool—

Fleece per.....	00 to
Yarn factory... per lb.....	40 to 50

HIDES, LEATHER AND TALLOW—

Hides, Rough.....	4 50 to 6 00
Sheep & Lamb Skins.....	40 to 45
Harness leather.....	25 to 30
French Kip.....	85 to 1 05
French Calf.....	1 10 to 1 35
Common Calf.....	1 15 to 1 45
Common Kip.....	40 to 45
Veal Kip.....	70 to 75
Resset Sheepsk.....	8 50 to 9 55
Resset Linings.....	40 to 45

PORK—

Dressed hogs per 100 lb.....	6 50 to 6 75
Pork steak, per lb.....	9 to 10
Pork chops per lb.....	8 to 10
Mess pork per bbl.....	12 to 13
Hams per lb.....	10 to 12
Smoked bacon per lb.....	10 1/2 to 12
Lard per lb.....	10 1/2 to 12

GAME & POULTRY—

Fowl..... dress d.....	40 to 45
Undressed chickens per couple.....	35 to 40
Turkeys each, dressed.....	60 to 1 00

FISH—

River fish per string.....	10 to 15
Flat fish per lb.....	5 to 6
Pickeral do.....	10 to 15
Mackerel do.....	12 to 15
Haddock per lb.....	5 to 10
Lake Trout.....	0 to 10

Whitefish per lb.....	0 to 10
Halibut do.....	12 to 15
Bass do.....	8 to 10

DAIRY PRODUCTS—

Butter in pails per lb.....	20 to 27
do fresh print do.....	25 to 28
Cheese do.....	10 to 10
Eggs per dozen.....	18 to 23

VEGETABLES—

Cellery, per dozen.....	25 to 00
Turnips, bushel.....	34 to 35
Carrots per bag.....	0 to 40
Parsnips.....	30 to 35
Cabbage, per dozen heads..	30 to 35
Onions per bushel.....	00 to 1 75

FRUIT—

Coat.....	7 00 to 7 75
Stove.....	7 50 to 0 00
Chestnut.....	7 25 to 7 50
Egg.....	6 00 to 6 50
Furnace.....	7 50 to 7 50
American soft.....	3 50 to 4 50
Coke.....	3 50 to 4 50

TORONTO MARKETS.

Toronto, Oct. 21, 7 p.m.

The grain inspected into store here to day amounted to 50 car loads, of which 49 were barley.

The receipts of wheat in Liverpool the past three days were 142,000 centals, of which 75,000 centals were American.

The estimated receipts of hogs in Chicago to-day were 21,000. Official yesterday, 21,013.

The cash prices in Chicago at 1 p.m. to-day were as follows:—Wheat, 71c; corn, 40c; oats, 25c; lard, \$6.35; short ribs, \$7.02.

The engagements by vessel in Chicago to-day were 319,000 bush. corn, and the freight to Buffalo 5c.

Receipts and shipments at New York to-day:—

	Receipts.	Shp'ts.
Flour, barrels ..	8,420	10,220
Flour, sacks.....	8,260	47,930
Wheat, bush.....	60,100	99,839
Corn, bush.....	97,000	17,610
Pork, barrels.....	427	474
Lard, lbs.....	668,317	

When compared with the corresponding date of last year the amount of wheat now on the passage shows a decrease of 5,984,000 bushels, and of corn a decrease of 1,056,000 bushels.

The amount of wheat and flour now in transit to Europe, with the visible supply of wheat in the United States and Canada, is equivalent to 44,616,243 bush of wheat, against 72,828,539 bushels one year ago, and of corn 10,045,532 bushels, against 17,715,674 bushels.

The Minneapolis mills are converting about 725,000 bushels of wheat into flour weekly, and the mills throughout the country are generally doing a better business than usual. The profits of some of the large mills are said to amount to about \$1,000 per day, and it is claimed that one of the Minneapolis millers will make \$1,000,000 the present crop year, providing business keeps up.

Statistics show that all the land in the United States under cultivation for bread-stuffs, hay and cotton is not over one-fifth of the arable acreage, and that the State of Texas, which exceeds the area of the whole of the German Empire, has sufficient acreage to grow the entire present wheat crop of the United States.

STREET MARKET.

Receipts of grain on the street to-day were fair and prices firm. About 200 bushels of wheat offered and sold at 78c to 79c for spring and fall, and at 68c to 69c for good. Barley steady, with sales of 7,000 bushels at 55c to 74c. Oats firm, 300 bushels selling at 37c to 39c. Peas nominal at 69c to 61c.

Hay in good supply and prices steady; forty loads sold at \$16 to \$18.50 a ton for timothy, and at \$13 to \$15 for clover. Straw sold at \$11 to \$12.50 a ton. Dressed hogs steady at \$6 50 to 7 00. Beef is still quoted at \$3 to \$4 50 for forequarters, and \$5 50 to \$7 for hindquarters. Mutton at \$6 50 to \$7 50; lamb at \$8 50 to \$9 50. and veal at \$6 50 to \$7 50 per 100 lbs.

ST. LAWRENCE MARKET.

This market was quiet to-day, and prices steady. We quote:—Beef 12c to 14c; sirloin steak, at 13c to 14c; round steak, 10c to 11c. Mutton, legs and chops, 12c to 13c; inferior cuts, 8c to 10c. Lamb, 8c to 10c for front, and 12c to 14c for hindquarters. Veal, best joints, 12c to 13c; inferior cuts 6c to 8c. Pork, chops and roasts, 10c to 11c. Butter, lb. rolls, 24c to 28c large rolls, 20c to 22c; inferior, 16c to 18c. Lard, tubs, 10c to 12c. Cheese, 14c to 16c. Bacon, 10c to 12c. Eggs, 18c to 21c. Turkeys, 75c to \$1 50. Chickens, per pair, 40c to 50c. Geese, 80c to \$1 00. Ducks, 55c to 70c. Potatoes, per bag, 90c to \$1 00. Apples, per barrel, 75c to \$1 50. Beets, per doz, 15c to 20c. Onions per doz, 15c to 20c; do. bag, \$1 25. Celery, 30c to 50c a doz. Turnips, doz., 15c. Carrots, doz, 15c.

BREADSTUFFS.

The British markets are quiet and prices steady. In Liverpool peas are quoted 3d higher. The Chicago wheat market is firm with prices 3/4 to 1/2c higher. The New York market is also stronger in sympathy. This market quiet and prices firm.

FLOUR.—Trade is quiet and prices rule steady. Superior extras are still quoted at \$3 65 and extras at \$3.50 to \$3.55. Patents unchanged at \$3.90 to \$4.25, according to quality.

WHEAT.—The demand is fair and prices firm. Red winter will bring 8 1/2 on track, No. 2 spring and No. 2 fall are nominal at 79c to 80c f. o. c. No. 1 Manitoba hard is quoted at 87c.

BARLEY.—There is a fair demand and prices continue firm; No. 1 sold to-day at 74c. and No. 2 at 80c. No. 3 extra is quoted at 66c.

CORN.—Offerings are limited and the demand moderate. A car sold to-day at 34 on track.

PEAS.—There is a fair demand, with limited offerings. No. 2 are worth 59c.

BRAN.—There is very little doing and prices rule steady. Car lots on track are quoted at \$13.50 to \$13.75.

PROVISIONS.

This market remains quiet and prices steady. In Liverpool bacon is quoted easier and in Chicago pork and lard are firmer.

BUTTER.—Receipts continue limited and prices firm. Medium to choice qualities sell at 21c to 24c. Round lots in the country are quoted at 17c to 18c. Inferior to medium qualities of rolls job at 17c to 19c, and rejections at 12c to 12c in lots.

EGGS.—There is a moderate supply, with prices firm. Round lots are quoted at 18 1/2 to 19c a dozen.

MONTREAL MARKETS.

MONTREAL, Oct. 20.—GRAIN—Quiet, but steady.

FLOUR.—Slightly more active; superfine quoted higher, sale of 125 brls having taken place at \$3.50.

CHEESE.—Medium, 10c to 10 1/2c; fine, 10c to 11c; finest, 11 1/2c to 11 3/4c.

BUTTER.—Creamery, 22c to 24c; Townships, 17c to 21c; Western, 13c to 17c.

EGGS.—Good demand at 18 1/2c to 20c for good to fresh.

FRUIT.—Very quiet.

ASHES.—\$1 40 to \$1 42½.

RECEIPTS.—Wheat, 93,707 bush; corn, 11,126 bush; peas, 18,880 bush; oats, 800 bush; flour, 1,625 brls; oatmeal.

ST. JOHN (N.B.) MARKET.

ST. JOHN, N.B., Oct. 19.—Superior extra flour, \$1 20 to \$1 30; choice superior, \$1 40 to \$1 50 per barrel; Minnesota patents, \$6 to \$6 15; Canadian high grade family, \$4 80 to \$4 85; medium patents, \$4 60 to \$4 80; oatmeal, \$4 75 to \$4 85; cornmeal, \$3 to \$3 10.

THE HOP MARKET.

The Utica Herald says:—"About 250 bales have been purchased by Utica dealers in the last week at 15c to 18c. These are the outside prices, only a few passing at either extreme. Most of the purchases have been at 16c to 17c. There is no life in the market, but both dealers and growers seem to be waiting for brewers to take hold."

In New York choice State are quoted at 20c to 21½c, with best Germans at 25c to 30c. The New York Commercial Bulletin says:—"There continues to be a quite free movement of choice States on export account, and goods of suitable quality for this trade are still worth 19c to 20c in the interior, and 20c to 21½c f. o. b. steamers here. Anything short of strictly choice quality has no friends, however, as the London market is weak on medium quality goods, while home brewers are still very indifferent buyers."

U. S. OIL MARKETS.

OIL CITY, Pa., Oct. 21.—Opened 73½c; closed at 74½c; bid: highest, 74½c; lowest, 73½c. Sales of oil yesterday, 1,097,000 brls.

NEW YORK, Oct. 21.—Crude, in brls, 6½ to 6¾; refined, 6½c; cases, 8½.

CANADIAN OIL MARKETS.

PETROLEA, ONT., Oct. 21.—Oil opened at 75c; closed at 75½c.

