

## Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /  
Couverture de couleur
- Covers damaged /  
Couverture endommagée
- Covers restored and/or laminated /  
Couverture restaurée et/ou pelliculée
- Cover title missing /  
Le titre de couverture manque
- Coloured maps /  
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /  
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /  
Planches et/ou illustrations en couleur
- Bound with other material /  
Relié avec d'autres documents
- Only edition available /  
Seule édition disponible
- Tight binding may cause shadows or distortion  
along interior margin / La reliure serrée peut  
causer de l'ombre ou de la distorsion le long de la  
marge intérieure.
- Additional comments /  
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /  
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/  
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /  
Qualité inégale de l'impression
- Includes supplementary materials /  
Comprend du matériel supplémentaire
- Blank leaves added during restorations may  
appear within the text. Whenever possible, these  
have been omitted from scanning / Il se peut que  
certaines pages blanches ajoutées lors d'une  
restauration apparaissent dans le texte, mais,  
lorsque cela était possible, ces pages n'ont pas  
été numérisées.

London Assurance Corporation - FIRE.  
Lloyd's Plate Glass Ins. Co. of New York.  
Risks Accepted at Current Rates.  
EDWARD L. BOND, 30 St. Francois Xavier St.

British & Foreign Marine Ins. Co. } of  
Reliance Marine Ins. Co. } Liverpool.  
Open Policies granted to Importers & Exporters.  
EDWARD L. BOND, - General Agent for Canada.  
MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 13.  
NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 25, 1895.

M. S. FOLEY,  
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

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

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

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

Leading Wholesale Houses.

**John \* Macdonald \* & \* Co.**  
TO THE TRADE.  
From Halifax, N.S.  
to Vancouver, B.C.  
Our travellers are showing PRINTS for Spring Season 1896.  
We are not in ANY COMBINATION.  
Wait until you see our samples.  
Filling Letter Orders a Specialty. Orders solicited  
MONTREAL OFFICE: - - 207 ST. JAMES ST.  
H. PINET, Agent.  
**JOHN MACDONALD & CO.**  
Wellington and Front Streets East, TORONTO.

✕ The following Brands Manufactured by ✕  
→ **THE AMERICAN TOBACCO Co.** ←  
OF CANADA, Limited,  
Are sold by all the  
Leading Wholesale Houses.  
PLUG SMOKING:  
→ **DERBY** ←  
12's, 7's, and 3's.  
**Old Virginia Twist,**  
BRIGHT PLUG CHEWING: . . . 3's.  
**OLD CHUM,** 8's.  
✕ ✕

**MARK \* FISHER, \* SONS**  
AND COMPANY,  
Merchant Tailors and  
Woollen Buyers  
will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.  
We have never shown a more extensive line of  
**STAPLE WOOLLENS**  
than we are doing at present,  
**Our Tailors' Trimming Dept.**  
is also more than usually complete.  
**Mark \* Fisher, Sons & Co.,**  
VICTORIA SQUARE, MONTREAL.

Leading Wholesale Houses.

**S. GREENSHIELDS, SON & CO.**  
MONTREAL and VANCOUVER, B. C.  
We are offering for SPRING DELIVERY the following special lines:  
**CRUMS' PRINTS,**  
**TOKIO PONGEES,**  
**PRIESTLEY'S**  
**Waterwitch Serges, Cravenettes,**  
**Coutilles, Lustres and other**  
**Mohair Effects.**  
**HARRISON'S BRUSSEL'S**  
**CARPETS.**  
Also a very large range of  
Canadian Cotton Goods.

**FALL GOODS.**  
Our Stock of **Fancy**  
**Goods, Dolls,**  
**Toys, &c.**  
is now complete and is larger and more complete than ever.  
**H. A. NELSON & SONS,**  
59 to 63 St. Peter St., MONTREAL.  
TORONTO HOUSE:  
56 & 58 Front St. West.

**SPECIAL**  
Large Line of  
**Venetian**  
**Worstedes**  
In Stock Bought at Old Prices.  
SAMPLES ON APPLICATION.  
**JOHN FISHER,**  
**SON & CO'Y,**  
442 & 444 ST. JAMES STREET,  
MONTREAL.

The Chartered Banks.

BANK OF MONTREAL.

Notice is hereby given that a Dividend of Five per cent. upon the paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this City, and at its branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

E. S. CLOUSTON, General Manager.

Montreal, 22nd October, 1895.

THE BANK OF TORONTO CANADA.

INCORPORATED 1855.

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

DIRECTORS:

GEORGE GOODERHAM, Esq., President. WM. H. BEATTY, Esq., Vice-President. Henry Cawthra, Esq., W. G. Gooderham, Esq., Robt. Reford, Esq., Geo. J. Cook, Esq., Charles Stuart, Esq.

DUNCAN COULSON, General Mgr. HUGH LEACH, Assistant General Mgr. JOSEPH HENDERSON, Inspector.

Toronto, W. R. Wadsworth, Manager King St. Branch, Thos. F. How, " J. A. Strathly, " T. A. Bird, " M. Atkinson, " W. A. Copeland, " C. V. Ketchum, " John Pringle, " P. Campbell, " W. F. Cooper, " E. B. Andros, " J. G. Bird, " G. W. Hodgette, "

Bankers:

London, Eng., The City Bank, Limited New York, The National Bank of Commerce.

La Banque Ville Marie.

Notice is hereby given that a Dividend of Three Per Cent. (3 per cent.) upon the Capital Stock of this Bank, for the six months ending the 30th November next, has this day been declared, and will be payable at the Head Office of the Bank, in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

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

By order of the Board,

W. WEIR, President.

Montreal, 22nd October, 1895.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER. Paid-up Capital, £1,000,000 Stg. Reserve Fund, 275,000 "

London Office, 5 Clement's Lane, Lombard St., E.C. COURT OF DIRECTORS:

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

Head Office in Canada, St. James St. Montreal. H. STIKEMAN, General Manager. E. STANGER, Inspector.

Branches in Canada:

London, Kingston, Fredericton, N.B. Ottawa, Halifax, N. S. Brantford, Montreal, Victoria, B. C. Paris, Quebec, Vancouver, B. C. Hamilton, St. John, N.B. Winnipeg, Man. Toronto, Brandon, Man.

Agents in the United States:

New York, (62 Wall St.) W. Lawson and F. Brownfield. SAN FRANCISCO, (124 Sansom Street,) H. M. J. McMichael, and J. C. Welsh.

LONDON BANKERS—The Bank of England, and Messrs. Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1835.

HEAD OFFICE: MONTREAL.

Paid-up Capital, \$2,000,000 Rest Fund, 1,375,000

BOARD OF DIRECTORS:

JOHN H. R. MOLSON, President. S. H. EWING, Vice-President. W. M. Ramsay, Henry Archibald, Sam'l Finley. W. M. Macpherson, J. P. Cleghorn. F. WOLFFSTAN THOMAS, Gen. Manager. A. D. DURNFORD, Inspector. H. LOCKWOOD, Assistant Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P.Q. St. Thomas, Ont. Brockville, " Morrisburg, Ont. Toronto, " Calgary, " Norwich, " Toronto Jc. " Clinton, " Ottawa, " Trenton, " Exeter, " Owen Sound, " Waterloo, " Hamilton, " Ridgetown, " Winnipeg, Man. London, " Smiths Falls, " Woodstock, Ont. Menford, " Sorol, P.Q.

AGENTS IN CANADA:

Quebec—Eastern Townships Bank. Ontario—Dominion Bank, Imperial Bank of Canada, and Canadian Bank of Commerce. New Brunswick—Bank of New Brunswick. Nova Scotia—Halifax Banking Company. Prince Edward Island—Merchants Bank of P.E.I. Summerside Bank. British Columbia—Bank of British Columbia. Manitoba—Imperial Bank of Canada. Newfoundland—Bank of Nova Scotia, St. John's.

IN EUROPE:

London—Farrs Banking Co. and The Alliance Bank, (limited); Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Rose & Co. Liverpool—The Bank of Liverpool. Cork—Munster and Leinster Bank, Ltd. Paris, France—Credit Lyonnais. Berlin—Deutsche Bank. Antwerp, Belgium—La Banque d'Anvers. Hamburg—Hesse, Newman & Co.

UNITED STATES:

New York—Mechanics' National Bank; National City Bank; Messrs. W. Watson, R. Y. Hedden, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco—Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—The City Bank. Milwaukee—Wisconsin National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. Great Falls, Montana—North-Western National Bank. Minneapolis—First National Bank.

Agents in Canada for the Money Order Departments of the Pacific Express Co. and American Express Co. of the U. S.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange, Commercial Letters of Credit and Travellers Circular letters issued available in all parts of the world.

THE QUEBEC BANK.

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

HEAD OFFICE, QUEBEC.

BOARD OF DIRECTORS:

ROBERT H. SMITH, President. WILLIAM WITHERALL, Esq., Vice-President. THOMAS McDUGALL, Esq., Gen. Manager. Directors—G. R. Besset, S. J. Shaw, J. T. Ross, Gaspard Lemoine, W. A. Marsh.

Branches and Agencies in Canada:

Ottawa, Ont. Toronto, Ont. Pembroke, Ont. Montreal, Que. Throld, Ont. Three Rivers, Q. Agents in New York: Bank of British North America. Agents in London: The Bank of Scotland.

The Chartered Banks.

The Merchants Bank of Canada.

Notice is hereby given that a Dividend of Four per cent. for the current half year, being at the rate of Eight per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared and that the same will be payable at its Banking House in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

G. HAGUE, General Manager.

Montreal, October 22nd, 1895.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-up - \$1,200,000 Reserve, 600,000

HEAD OFFICE, MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq., President. GEORGE BRUSH, Esq., Vice-President. CHS. LACAILLE, Esq., WM. FRANCIS, Esq. A. PREVOST, Esq., ALPH. LEOLAIRE, Esq. T. PREFONTAINE, Esq. J. S. BOUSQUET, Cashier. WM. RICHER, Assistant-Cashier. ARTHUR GAGNON, Inspector.

Branches:

Notre Dame St. West—J. A. Bleau, Manager. St. Catherine St. East—Albert Fournier, Manager. Quebec, Baese-Ville, P. B. DuMoulin, Manager. St. Roch, Nap. Lavole. Three Rivers, Que., P. E. Panneton, Manager. St. Jean, Que., H. St. Mars, Manager. St. Rémi, Que., C. Bédard. St. Jérôme, Que., J. A. Thérberge, Manager. St. Hyacinthe, Que., J. Laframboise, Manager.

Agents in Canada:

Ontario—Molsons Bank and Branches. New Brunswick—Bank of Montreal. Nova Scotia—Bank of Nova Scotia. Prince Edward Island—Merchants Bank of Halifax

Agents in United States:

Boston—The National Revere Bank. New York—National Bank of the Republic.

Foreign Agents:

Hanover—National Bank. England—The Alliance Bank, Limited, London. France—Le Crédit Lyonnais, Paris. Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

Imperial Bank of Canada.

Capital Authorized \$2,000,000 Capital Paid-Up 1,954,525 Rest 1,129,252

DIRECTORS.

H. S. HOWLAND, President. T. R. MERRITT, Vice-President. Wm. Ramsay, Hugh Ryan, Robert Jaffray, T. Sutherland Stayner, Hon. John Ferrisou.

HEAD OFFICE, TORONTO.

D. R. WILKIE, Cashier.

B. JENNINGS, Asst. Cashier. E. HAY, Inspector.

BRANCHES IN ONTARIO.

Essex, Niagara Falls, Sault Ste. Marie, Fergus, Port Colborne, St. Thomas, Galt, Rat Portage, Welland, Ingersoll, St. Catharines, Woodstock. (Cor. Wellington St. and Leader Lane. Toronto, Yonge and Queen Sts. Branch. Yonge and Bloor Sts. Branch.

BRANCHES IN NORTH WEST.

Brandon, Man. Portage La Prairie, Man. Calgary, Alta. Prince Albert, Sask. Edmonton, Alta. Winnipeg, Man. Agents—London, Eng., Lloyd's Bank, Ltd. New York, Bank of Montreal. A general banking business transacted. Bonds and debentures bought and sold.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.  
Paid-up Capital, \$6,000,000  
Reserve Fund, 1,200,000

DIRECTORS:  
GEO. A. COX, Esq., President.  
JOHN I. DAVIDSON, Vice-President.  
Jas. Crathern, Esq., Robert Kilgour, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., Q. C., LL. D., Matthew Leggat, Esq.  
B. E. WALKER, General Manager.  
J. H. PLUMMER, Asst. General Manager.  
A. H. IRELAND, Inspector.  
G. de C. O'GRADY, Asst. Insp.  
New York—Alex. Laird and Wm. Gray, Agents.

BRANCHES:  
Allea Craig, Dundas, Ottawa, Strathroy,  
Ayr, Dunville, Paris, Thorold,  
Barrie, Galt, Parkhill, \*Toronto,  
Belleville, Goderich, Peterborough, Toronto J'n  
Berlin, Guelph, St. Catharines, Walkerton,  
Blenheim, Hamilton, Sarnia, Walkerville,  
Brantford, Jarvis, S. Ste. Marie, Waterloo,  
Cayuga, London, Seaforth, Windsor,  
Chatam, Montreal, Simcoe, Woodstock,  
Collingwood, Orangeville, Stratford, Winnipeg.

\*Head Office, 19-25 King St. W. City Branches:  
712 Queen St. E.; 450 Yonge St., cor. College; 791  
Yonge St.; 268 College St., cor. Spadina; 546 Queen  
St. W.; 415 Parliament St. and 128 King St. E.  
†Main Office, 157 St. James St. City Branches:  
19 Chabouille Square and 278 St. Lawrence St.  
Commercial credits issued for use in Europe, East  
and West Indies, China, Japan and South America.  
Sterling and American Exchange bought and sold.  
Collections made on the most favorable terms.  
Travellers' letters of credit issued for use in all  
parts of the world.

Interest allowed on deposits.  
BANKERS AND CORRESPONDENTS.  
Great Britain—The Bank of Scotland.  
India, China and Japan—The Chartered Bk of  
India, Australia & China; Germany, The Deutsche Bk  
Australia & New Zealand—The Union Bk. of  
Australia.  
Paris, France—Crédit Lyonnais, Lazard Freres & Cie  
Brussels, Belgium—J. Mathieu & Fils.  
New York—The Am. Ex. National Bk of New York  
Chicago—The Am. Ex. National Bank of Chicago.  
San Francisco and British Columbia—The Bank  
of British Columbia.  
Hamilton, Bermuda—The Bk. of Bermuda.  
Kingston Jamaica—The Bank of Nova Scotia.

THE ONTARIO BANK.

Capital Paid-up.....\$1,500,000  
Reserve Fund.....40,000

HEAD OFFICE, TORONTO.  
DIRECTORS:  
G. R. R. Cockburn, Esq., M.P., President.  
Donald Mackay, Esq., Vice-President.  
G. M. Irving, Esq., Hon. J. C. Aikins,  
A. S. Ross, Esq., R. D. Perry, Esq.  
D. Ulyott, Esq.  
C. McGILL, General Manager.  
E. MORRIS, Inspector.

BRANCHES:  
Aurora, Lindsay, Port Arthur,  
Bowmanville, Montreal, Sudbury,  
Buckingham, Q. Mount Forest, Toronto,  
Cornwall, Newmarket, 800 Queen St. W.,  
Kingston, Ottawa, Toronto.  
Peterboro',  
AGENTS:  
London, Eng.—Parr's Banking Co. and the Alliance Bank [Ltd.]  
France and Europe—Crédit Lyonnais.  
New York—The Fourth National Bank and the  
Agents of the Bank of Montreal.  
Boston—Tremont National Bank.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.  
Capital (fully paid up) \$1,500,000  
Reserve Fund 225,000

DIRECTORS:  
CHARLES MAGRE, President.  
GEORGE HAY, Esq., Vice-President.  
Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,  
John Mather, David MacLaren, D. Murphy.  
Branches—Arnprior, Carleton Place, Hawkes-  
bury, Keewatin, Remypville, Mattawa, Pembroke,  
Parry Sound, Portage la Prairie, Rideau Street, Bank  
Street, Ottawa, Ont., Rat Portage, Winnipeg, Man.  
GEO. BURN, General Manager  
D. M. FINNIE, Local Manager.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.  
Capital Paid-Up, \$1,200,000

DIRECTORS:  
R. AUDETTE, Esq., President.  
A. B. DUPUIS, Esq., Vice-President.  
Hon. Judge Chauveau, V. Chateaufort, Esq., M.P.P.  
N. Rioux, Esq., Y. Fortier, Esq.  
J. O. Villeneuve, Esq., M.P.P.  
GEORGE CERENASSA, General Manager.  
P. LAFRANCE, Manager, Quebec Office.  
Inspector.  
Branches:  
P. Q.—Quebec, St. John's Suburb, St. Roch's,  
Montreal, Sherbrooke, St. Francois, N. E. Beauce,  
St. Marie, Beauce, Chateaufort, Roberval,  
Ottawa, Ont., Winnipeg, Man.  
Agents—England—The National Bank of Scot-  
land, London. France—Crédit Lyonnais, Paris, and  
Branches, Messrs. Grunbaum, Freres & Co., Paris.  
United States—The National Bank of the Republic,  
New York; National Reserve Bank, Boston, Mass.  
Prompt attention given to collections.  
Correspondence respectfully solicited.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid).....\$1,250,000  
RESERVE FUND.....875,000  
HEAD OFFICE, HAMILTON.

DIRECTORS:  
JOHN STUART, President.  
A. G. RAMSAY, Vice-President.  
John Proctor, Geo. Roach,  
Wm. Gibson, M.P., A. T. Wood,  
A. B. Lee, (Toronto.)

J. Turnbull, Cashier.  
H. S. STEVENS, Assistant Cashier.  
BRANCHES:  
Alliston, Listowel, Owen Sound, Simcoe,  
Chesley, Lucknow, Orangeville, Toronto,  
Georgetown, Milton, Port Elgin, Wingham,  
Hamilton, Mt. Forest, Grimsby, Berlin,  
Barton Street

Correspondents in United States—New York—  
Fourth National Bk, and Hanover National Bk. Buf-  
falo—Marine Bank of Buffalo. Detroit—Detroit Na-  
tional Bank. Chicago—Union National Bank.  
Correspondents in Great Britain—National Pro-  
vincial Bank of England [Ltd.]  
Collections effected at all parts of the Dominion of  
Canada at lowest rates. Careful attention given and  
prompt returns made.

THE DOMINION BANK.

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

DIRECTORS:  
JAS. AUSTIN, President.  
Srn. FRANK SMITH, Vice-President.  
Wm. Ince, Edward Leadley, E. B. Osler,  
James Scott, Wilmot D. Matthews.

HEAD OFFICE, TORONTO  
Agencies—Brampton, Belleville, Cobourg, Guelph,  
Lindsay, Napanee, Oshawa, Orillia, Uxbridge,  
Whitby, Toronto, Queen St. W., cor. Eather; Dun-  
das St., cor. Queen; Spadina Ave., No. 386; Sher-  
bourne St., cor. Queen; Market St., cor. King and  
George Sts.  
Drafts on all parts of the United States, Great  
Britain and the Continent of Europe bought and  
sold.  
Letters of Credit issued available in all parts of  
Europe, China, Japan and the West Indies.  
R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK.

Capital Paid-Up, \$1,100,000  
Reserve Fund 650,000

BOARD OF DIRECTORS:  
THOS. E. KENNY, M.P., President.  
THOMAS RUTCHE, Vice-President.  
M. Dwyer, Wiley Smith,  
Henry G. Bauld, Hon. H. H. Fuller, M.L.C.

HEAD OFFICE, HALIFAX, N.S.  
D. H. DUNCAN, Cashier, W.B. TORRANCE, Asst. Cashier  
Agencies in Province of Quebec:  
Montreal, E. L. Pease, Manager.  
West End, Notre Dame St. West.  
Cote St. Antoine, Green Avenue.

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

Correspondents:  
Dominion of Canada, Merchants Bank of Canada.  
New York, Chase National Bank.  
Boston, the National Hide & Leather Bank.  
Bermuda, the Bank of Bermuda, Ltd.  
Chicago, American Exchange National Bank.  
London, England, Bank of Scotland.  
Paris, France, Credit Lyonnais.  
Collections made at lowest rates and promptly re-  
mitted for.  
Telegraphic transfers and drafts issued at current  
rates.

La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL,  
Capital Paid-up.....\$500,000  
Reserve Fund.....225,000

DIRECTORS:  
Hon. ALPH. DESJARDINS, M.P., President.  
A. S. HAMELIN, Esq., Vice-President.  
DUMONT LAVIOLETTE, A. J. DEMARTIGNY,  
JOEL LEDUC.

A. L. DEMARTIGNY, Managing Director; TANCREDE  
BREVENU, Assistant Mgr.; E. G. St. JEAN, Inspector.  
Branches—St. Hyacinthe, A. Clement, Mgr.;  
Drummondville, J. E. Grouard, Mgr.; Beauharnois,  
J. Leduc, Mgr.; Hull, P. Q., J. P. de Martigny, Mgr.;  
Laurentides, P. Q., H. H. Ethier, Mgr.; St. Sauveur  
(Quebec), N. Dion, Mgr.; Quebec, Rue St. Jean,  
C. S. Powell, Mgr.; Fraserville, J. O. Leblanc,  
Mgr.; Valleyfield, L. de Martigny, Mgr.; Victoria-  
ville, A. Marchand, Mgr.; Pleasville, E. C. P. Che-  
vreille, Mgr.; Ste. Anne de la Pêrarde, J. A. Rousseau,  
Mgr.; Edmonton, N. W. S. R. Benoit, Mgr.  
Branches in Montreal—St. Jean Baptiste, A. Boyer,  
Mgr.; Ste. Genevieve, E. St. Jacques, Accountant;  
St. Henri, H. Dorion, Mgr.; Rue Ontario, G. Leclerc,  
Jr., Mgr.  
Savings Department—At Head Office and Bran-  
ches.  
Correspondents—London, Eng., Le Credit Lyonnais,  
Paris, France—Le Credit Lyonnais, Le Comptoir  
National d'escomptes de Paris, New York, National  
Bank of the Republic, Bank of America, Bank of  
Montreal, Boston, The Merchants National Bank,  
Chicago, Bank of Montreal, Canada, the Merchants  
Bank of Canada, Bank of British North America.  
Letters of Credit and Circular Notes for travellers  
issued available in all parts of the world.

The Chartered Banks.

UNION BANK OF CANADA.

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

HEAD OFFICE, QUEBEC.

Board of Directors.  
ANDREW THOMSON, Esq., President.  
Hon. E. J. PRICE, Vice-President.  
D. C. Thomson, Esq., E. J. Hale, Esq.  
E. Giroux, Esq., James King, Esq., M.P.P.;  
John Breakey, Esq.  
E. E. Webb, Gen. Manager  
J. G. Billett, Inspector

Branches:  
Alexandria, Ont. Ottawa, Ont.  
Boisevain, Man. Quebec, Que.  
Carberry, Man. "St. Louis  
Leithbridge, N.W.T. Shelburne, Ont.  
Merrickville, Ont. Smith's Falls, Ont.  
Montreal, Que. Souris, Man.  
Morden, Man. Toronto, Ont.  
Neepawa, Man. Virden, Man.  
Norwood, Ont. Warton, Ont.  
Winnipeg, Man. Winnipeg, Man.

Foreign Agents:  
London, Parr's Banking Co. & Alliance Bank (Ltd.)  
Liverpool, Parr's Banking Co. & Alliance Bank (Ltd.)  
New York, National Park Bank  
Boston, Lincoln National Bank.  
St. Paul, St. Paul National Bank.  
Buffalo, Queen City Bank.  
Chicago, Ill. Globe National Bank  
Detroit, First National Bank  
Great Falls, Mont. First National Bank  
Minneapolis, National Bank of Commerce.

The Standard Bank of Canada.

Capital Paid-up, - \$1,000,000  
Reserve Fund - 800,000

HEAD OFFICE, TORONTO.  
DIRECTORS:  
W. F. COWAN, President.  
JOHN BURNS, Vice-President.  
W. F. Allan, Fred. Wyld,  
T. R. Wood, A. J. Somerville,  
Jas. Scott.

AGENCIES:  
Bowmanville, Cannington, Kingston,  
Brantford, Chatham, Markham,  
Bradford, Colborne, Newcastle,  
Brighton, Durham, Parkdale, Toronto,  
Brussels, Forest, Picton,  
Campbellford, Harriston, Stonyville.

BANKERS.  
New York—Importers and Traders National Bank.  
Montreal—Can. Bank of Commerce.  
London, England—National Bank of Scotland.  
All banking business promptly attended to. Cor-  
respondence solicited.  
GEO. P. REID, General Manager.

Eastern Townships Bank.

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

BOARD OF DIRECTORS:  
R. W. HENEKER, President.  
Hon. M. H. COCHRANE, Vice-President.  
Israel Wood, J. N. Galer, Thomas Hart,  
N. W. Thomas, T. J. Tuck, G. Stevens,  
John G. Foster.

HEAD OFFICE, SHERBROOKE, Que.  
Wm. FARWELL, General Manager.  
Branches—Waterloo, Richmond, Coaticook, Stan-  
stead, St. Hyacinthe, Cowansville, Granby, Bedford,  
Huntingdon, Manog

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

THE WESTERN BANK

OF CANADA.  
HEAD OFFICE, OSHAWA, Ont.

Capital Authorized - \$1,000,000  
Capital Subscribed - 500,000  
Capital Paid-Up - 372,400  
Reserve - 120,000

BOARD OF DIRECTORS:  
JOHN COWAN, Esq., President.  
REUBEN S. HAMLIN, Esq., Vice-President.  
W. F. Cowan, Esq. W. F. Allan, Esq.  
Robert McIntosh, M.D. J. A. Gibson, Esq.  
Thomas Patterson, Esq.  
T. H. McMillan, Cashier.  
Branches—Whitby, Midland, Tilsonburg, New  
Hamburg, Paisley, Penetanguishene, Port Perry.  
Drafts on New York and Sterling Exchange bought  
and sold. Deposits received and interest allowed.  
Collections solicited and promptly made.  
Correspondence at New York and in Canada.  
Merchants Bank of Canada, London, England.  
Royal Bank of Scotland.



The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

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

F. H. TODD, .. President.  
J. F. GRANT, .. Cashier.

AGENTS.

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

BANQUE D'HOCHELAGA.

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

DIRECTORS.

F. X. St. CHARLES, .. R. BICKERDIKE,  
President, .. Vice-Pres.  
Chs. CHAPUT, .. J. D. ROLLAND, .. J. A. VALLANCOURT  
M. J. A. PRENDERGAST, .. Manager  
C. A. GIBOUX, .. Assistant Manager  
A. W. BLOUIN, .. Inspector

Head Office, Montreal.

BRANCHES—Three Rivers, P. Q.; Joliette, P. Q.;  
Sorel, P. Q.; Valleyfield, P. Q.; Louiseville, P. Q.;  
Vankleek Hill, Ont.; Winnipeg, Man.; Montreal,  
1393 St. Catherine St. E., 1756 St. Catherine St. C.,  
2201 Notre Dame St. West.

CORRESPONDENTS—London, Eng.—The Clydes-  
dale Bank (Limited). Paris, France—Credit  
Lyonnais, Crédit Industriel et Commercial, Comptoir  
National d'Escompte de Paris, Société Générale.  
Belgium, Brussels—Crédit Lyonnais. Ant-  
werp—Banque Centrale Anversoise. Berlin, Ger-  
many—Dutch Bank. New York—National Park  
Bank, Importers and Traders' National Bank and  
Messrs. Ladenburg, Thalmann & Co. Boston—  
National Bank of Redemption, Third National Bank.  
Chicago—National Live Stock Bank. Illinois Trust  
and Savings Bank.

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

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

Authorized Capital, .. \$1,000,000  
Capital Paid-Up, .. 605,400  
Reserve Fund, .. 85,000

Board of Directors:

WM. Bell, Esq., of Guelph, .. President.  
C. D. Warren, Esq., .. Vice-President.  
W. J. GAGG, Esq., .. JOHN DRYAN, Esq.,  
J. W. DOWD, Esq., .. ROBT. THOMSON, Esq.,  
.. of Hamilton.

Head Office, .. Toronto.  
H. S. STRATHY, .. General Manager.  
J. A. M. ALLEY, .. Inspector.

BRANCHES:

Aylmer, Ont., .. Ingersoll, .. Ridgetown,  
Drayton, .. Leamington, .. Sarnia,  
Elmira, .. Norwich, .. Strathroy,  
Glencoe, .. North Bay, .. St. Mary's,  
Guelph, .. Orillia, .. Tilsonburg.  
Hamilton, .. Port Hope, .. Windsor.

BANKERS.

Great Britain—The National Bank of Scotland.  
New York—The American Exchange Nat. Bank.  
Montreal—The Quebec Bank.

HALIFAX BANKING CO.

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBE UNIAOKE, .. President.  
L. J. MOYTON, .. Vice-President.  
F. D. CORBET, James Thomson, C. W. Anderson  
H. N. WALLACE, .. Cashier.  
A. ALLAN, .. Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, An-  
tigonish, Barrington, Bridgewater, Canning, Locke-  
port, Lunenburg, New Glasgow, Parrsboro, Shel-  
burne, Springhill, Truro, Windsor. New Bruns-  
wick: Sackville, St. John.

CORRESPONDENTS—Ontario and Quebec—Molson's  
Bank and Branches. New York—Fourth National  
Bank. Boston—Suffolk National Bank. London,  
England—Parry's Banking Co. and the Alliance  
Bank, Ltd.

Business Founded 1795.

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK.

ENGRAVERS AND PRINTERS OF

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

WE SPECIAL SAFEGUARDS TO PREVENT COUNTERFEITING.  
SAFETY COLORS. SAFETY PAPERS.

Work Executed in Fireproof Buildings.

LITHOGRAPHIC AND TYPE PRINTING.

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

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company of Ont.  
TORONTO.

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

Capital Subscribed, .. \$2,500,000 00  
Capital Paid-Up, .. 1,200,000 00  
Reserve Fund, .. 315,000 00  
Contingent Fund .. 30,134 71  
Total Assets, .. 5,200,830 09

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

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

The Dominion Savings  
& Investment Society

London, .. Canada.

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

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

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

President, .. G. H. GILLESPIE, Esq.  
Vice-President, .. A. T. WOOD, Esq.

Capital Subscribed, .. \$1,500,000 00  
Capital Paid-Up, .. 1,100,000 00  
Reserve and Surplus Profits, .. 330,027 00  
Total Assets, .. 3,730,575 85

Deposits received and interest allowed at the  
highest current rates.

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

Banking House—King Street, Hamilton.

H. D. Cameron, Treasurer.

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

INCORPORATED BY SPECIAL ACT OF THE  
LEGISLATURE.

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

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

Hon. A. W. Ogilvie, .. President.  
J. S. Bousquet, Esq., .. Vice-President.  
W. Barclay Stephens, Esq., .. Manager.

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

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

For further particulars address the Manager.

BAYLIS MFG. CO'Y

Manufacturers of

Varnishes, Japans,  
White Lead,  
Colored Paints  
Dry Colors, Printing Ink,  
Machinery Oils and Axle Grease.

And Dealers in

Painters' & Printers' Materials Generally,

10 to 28 NAZARETH STREET,

MONTREAL.

JAMES BAXTER,

NOTE BROKER,

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

157 1/2 St. James Street,

MONTREAL.

Oceanic Steamships.

ALLAN LINE  
ROYAL MAIL STEAMSHIPS.



Liverpool, Londonderry, Quebec and  
Montreal Royal Mail Service.

From Liverpool.	Steamships.	From Montreal.	From Quebec.
15 Aug. ....	Parisian .....	31 Aug. ..	1 Sept. ..
23 " .....	*Mongolian .....	7 Sept. ..	7 " ..
29 " .....	Numidian .....	14 " ..	15 " ..
5 Sept. ....	Sardinian .....	21 " ..	22 " ..
12 " .....	*Laurentian .....	28 " ..	28 " ..
19 " .....	*Parisian .....	5 Oct. ...	5 Oct. ...

The Steamers of this service carry all classes of  
Passengers.  
The Saloons and Staterooms are in the central  
part where least motion is felt. Electricity is used  
for lighting the cabins throughout, the lights being  
at the command of the passengers at any hour of the  
night. Music rooms and smoking room on the  
promenade deck.

Steamers are despatched from Montreal at day-  
light on the day of sailing. Passengers go on board  
between 8 and 11 o'clock the previous evening (Fri-  
day.)

Steamers marked thus \* proceed directly from  
Quebec after embarking passengers at 8 p. m. Satur-  
day and do not stop at Rimouski or Londonderry.

Other Steamers sail from Quebec at 9 a. m. Sunday  
and from Rimouski at 9 p. m. Sunday, calling at  
Moville (Londonderry) to land Mails and passengers.

The Laurentian carries First Cabin passengers  
only on the East bound passage.  
The Saloons and Staterooms are heated by steam

RATES OF PASSAGE.

CABIN—Per S.S. Parisian, \$50, \$60, \$70 and \$80.  
By other Steamers, \$50 and \$60.

A reduction of 10 per cent. is made on Round Trip  
Tickets except on the lowest rates.

SECOND CABIN—  
To or from Liverpool, Glasgow, Belfast or Derry, \$30  
Round Trip, \$55.

Steerage to Liverpool, London, Glasgow, Belfast or  
Londonderry, including every requisite for the  
voyage, \$16.00.

Glasgow, Londonderry and New  
York Service.

(Late State Line of Steamers.)

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

From Glasgow.	Steamships	New York.
16 Aug. ....	State of California .....	31 Aug. 8.00 a.m.
30 " .....	State of Nebraska .....	14 Sept. 3.00 a.m.
13 Sept. ....	State of California .....	23 " 12.30 p.m.
27 " .....	State of Nebraska .....	12 Oct. 10.00 a.m.
11 Oct. ....	State of California .....	26 " 11.00 a.m.
25 " .....	State of Nebraska .....	9 Nov. 9.00 a.m.
8 Nov. ....	State of California .....	23 " 8.30 a.m.
22 " .....	State of Nebraska .....	7 Dec. 8.00 a.m.

And fortnightly thereafter.  
Rates: First Cabin, \$40 to \$60. Second Cabin, \$25,  
Return, \$50. Steerage to Glasgow, Belfast, London-  
derry or Liverpool, \$10.

Outfit for Steerage passengers furnished free.

The Steamships State of California and State of  
Nebraska are not surpassed for their excellent ac-  
commodations for all class of passengers. The  
Saloons are forward, Staterooms near the centre of  
the ships. Promenade deck the entire width of the  
Vessel, and two-thirds of her length. Electric lights  
throughout and electric bells in every stateroom.  
No cattle carried.

Glasgow, Quebec and Montreal  
Service.

From Glasgow.	Steamships.	From Montreal on or about
16 Aug. ....	Buenos Ayrean .....	3 Sept.
23 " .....	Norwegian .....	10 " "
30 " .....	*Siberian .....	17 " "
6 Sept. ....	Pomeranian .....	24 " "
13 " .....	*Sarmatian .....	1 Oct.
20 " .....	Buenos Ayrean .....	8 " "
27 " .....	Norwegian .....	15 " "
4 Oct. ....	*Siberian .....	22 " "

And weekly thereafter. These Steamers do not  
carry passengers on voyage to Europe.

\*The Siberian and Sarmatian carry passengers  
West bound. The Siberian carries First Cabin pas-  
sengers only on the East bound voyage. Rate \$40  
and \$45.

London, Quebec & Montreal Service

From London.	Steamships.	From Montreal. on or about.
17 Aug. ....	Monte Videan .....	4 Sept.
24 " .....	Grecian .....	11 " "
31 " .....	Brazilian .....	18 " "
7 Sept. ....	Rosarian .....	25 " "
14 " .....	Austrian .....	2 " "
21 " .....	Monte Videan .....	9 " "
28 " .....	Grecian .....	16 " "

And weekly thereafter. No passengers carry  
this service.

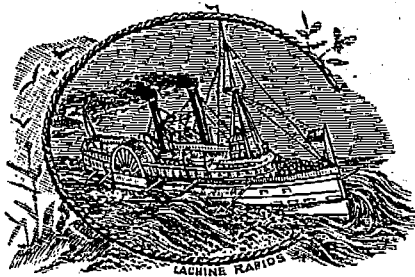
For tickets or further information  
Local Agent or to—

H. & A. ALLAN,

General Agents

Portland, Boston or Montreal.

Aug. 7th, 1895.



**Richelieu & Ontario Nav. Co.**

**Nothing Like It!**

**LIKE WHAT?**

Like the music on the Quebec Line of the R. & O. Steam heat and electric light in every room.

Daily (except Sunday) at 7 p.m.

**Such Comfort and Luxury!**

Saguenay Line—Leaves Quebec Tuesday and Friday at 7.30 a.m.

Hamilton Line still running.

**TICKET OFFICE:**

128 St. James St., - Montreal.  
Telephone 1731. (Opp. P. O.)

**H. FOSTER CHAFFEE,**  
District Passenger Agent.

**Legal.**

**Kingston, Ont.**

**SMYTHE & SMITH,**  
Barristers, Solicitors, &c.,  
E. H. SMYTHE, LL.D., Q.C. C. FRONTENAC SMITH.

**London, Ont.**

**W. H. BARTRAM,**  
Barrister, Solicitor, Notary, &c.  
OFFICE: 99 DUNDAS STREET WEST.

**GIBBONS, McNAB & MULKERN,**  
Barristers, Attorneys, &c.  
Office: Corner Richmond and Carling Sts.  
Geo. C. GIBBONS, Q.C., Geo. McNAB,  
P. MULKERN, FRED. F. HARPER.

**Montreal.**

**MACMASTER & MACLENNAN,**  
Advocates, Barristers, &c.  
Donald Macmaster, Q.C., D.C.L.  
F. S. MacLennan, B.C.L.  
Rooms 47, 49 & 50 Temple Building,  
185 St. James St.

**McGIBBON, DAVIDSON & HOGLE,**  
ADVOCATES, BARRISTERS, &c.,  
New York Life Building.

Commissioners for State of New York, U.S.A.,  
Provinces of Quebec, Ontario, Manitoba, British  
Columbia, Nova Scotia and New Brunswick.

R. D. McGIBBON, Q. C. PEERS DAVIDSON.  
ARTHUR F. HOGLE.

**Legal.**

**DUHAMEL & MERRILL,**  
Advocates.  
ROYAL INSURANCE BUILDING.  
1709 Notre Dame St., City

**Ottawa, Ont.**

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

**Peterborough, Ont.**

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

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

**Seaforth, Ont.**

**McCAUGHEY & HOLMESTED,**  
Barristers, &c.

**Simcoe, Ont.**

**G. W. WELLS,**  
(Late Killmaster & Wells)  
Barrister, Solicitor, &c.

**Toronto, Ont.**

**JONES BROS. & MACKENZIE,**  
Barristers & Solicitors,  
Canada Permanent Chambers, Toronto.  
CLARKSON JONES, BEVERLY JONES,  
GEO. A. MACKENZIE, C. J. LEONARD.  
English Agent: JONAS AP JONES,  
99 Cannon St., London.  
Commissioner for N. Y., Illinois and other States.

**Legal Directory.**

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

**ONTARIO.**

ARTHUR ..... M. M. MacMartin  
AYLMER ..... Miller & Backhouse  
BARRIE ..... Lount, Dickinson & McWatt  
BELLEVILLE ..... Mickel & Roberts  
BLENDHEIM ..... R. L. Gosnell  
BOWMANVILLE ..... R. Russell Loscombe  
BROCKVILLE AND ATHENS  
Wood & Webster  
BROCKVILLE ..... Brown & Fraser  
CAMPBELLFORD ..... A. L. Colville  
CANNINGTON ..... A. J. Reid  
CARLETON PLACE ..... Colin McIntosh  
COBOURG & COLBORNE

Field & McColl  
CORNWALL, McLennan, Liddell & Cline  
DESERONTO ..... Henry R. Bedford  
DURHAM ..... J. P. Telford  
GANANOCQUE ..... J. C. Ross  
GODERICH ..... E. N. Lewis  
GRIMSBY ..... E. A. Lancaster  
INGERSOLL ..... Thos. Wells  
IROQUOIS ..... A. E. Overell  
KEMPTVILLE ..... F. J. French, Q. C.  
KINGSTON ..... Britton & Whiting  
LEAMINGTON ..... W. T. Easton  
LINDSAY ..... R. J. McLaughlin  
LISTOWELL ..... S. B. Morphy  
LISTOWELL ..... J. L. Darling  
LONDON ..... Gibbons, McNabb & Mulhern  
LONDON ..... W. H. Bartram  
L'ORIGINAL ..... J. Maxwell  
MIDLAND ..... Steers & Ambrose  
MITCHELL ..... Dent & Hodge  
MOUNT FOREST ..... Perry & Perry  
MORRISBURG ..... Johnston & Bradfield  
NIAGARA FALLS ..... Hill & Ingles  
NEWMARKET ..... Thos. J. Robertson  
NORWOOD ..... T. M. Grover  
OAKVILLE ..... R. S. Appleby  
ORANGEVILLE ..... Meyers & Robb  
OSHAWA ..... J. F. Grierson

**Legal Directory.**

**ONTARIO—Continued.**

OTTAWA ..... Arthur W. Gundry  
OTTAWA ..... Geo. F. Henderson  
OWEN SOUND ..... Creasor Smith & Nottter  
PARIS ..... Foley & Dalzell  
PETERBOROUGH ..... J. Williams Bennet  
PETROLEA ..... Dawson & Greenizen  
PICTON ..... Wright & Walmsley  
PORT ELGIN ..... J. C. Dalrymple  
PORT HOPE ..... Chisholm & Chisholm  
PORT HOPE ..... H. A. Ward  
PRESCOTT AND KEMPTVILLE,  
F. J. French, Q. C.  
SARNIA ..... A. Weir  
SAULT STE MARIE ..... Hearst & McKay  
SHELburne ..... John W. Douglas  
SMITH'S FALLS ..... Lovell & Farrell  
ST. MARY'S ..... Armour W. Ford  
ST. THOMAS ..... MacDougall & Robertson  
STRATFORD ..... MacPherson & Davidson  
TRENTON ..... MacLellan & MacLellan  
TEESWATER ..... John J. Stephens  
THORNBUry ..... Wilson & Dyre  
TILSONBURG ..... W. A. Dowler  
TORONTO, Roaf, Curry, Gunther & Green  
TORONTO ..... Jones Bros. & McKenzie  
TORONTO ..... Arch. J. Sinclair  
UXBRIDGE ..... J. A. McGillivray  
YANKLEEK HILL, F. W. Thistlethwaite  
WATFORD ..... Fitzgerald & Fitzgerald  
WELLAND ..... J. Clarke Raymond  
TORONTO ..... Joseph Nason  
WESTON ..... do  
WINGHAM ..... Myer & Dickinson  
WINDSOR, Patterson, Leggat & Murphy  
WALKERTON ..... A. Collins

**QUEBEC.**

BEDFORD ..... Hobart Butler  
BUCKINGHAM ..... F. A. Baudry  
COWANSVILLE,  
O'Halloran & O'Halloran  
MONTMAGNY ..... Albert J. Bender  
PERCE & NEW CARLISLE ..... Jos. Garon  
PORTAGE DU FORT ..... C. P. Roney  
RICHMOND ..... G. H. Aylmer Brooke  
ROCK ISLAND ..... H. M. Hovey  
STANSTEAD ..... M. F. Hackett  
WATERLOO ..... D. Darby  
WATERLOO ..... C. A. Nutting

**NOVA SCOTIA.**

AMHERST, Townshend, Dickey & Rogers  
ANTIGONISH ..... A. Macgillivray  
BRIDGETOWN ..... T. D. Ruggles & Sons  
BRIDGEWATER ..... Owen & McLean  
HALIFAX ..... Alfred Whitman  
KENTVILLE ..... W. E. Roscoe  
LIVERPOOL ..... J. N. S. Marshall  
LIVERPOOL ..... Jason M. Mack  
LUNENBURG ..... S. A. Chesley  
PORT HOOD ..... S. Macdonald  
SYDNEY ..... Chisholm & Crowe  
WINSOR ..... H. F. McLatchy  
WINDSOR ..... H. D. Ruggles  
YARMOUTH ..... E. H. Armstrong  
YARMOUTH ..... Sanford H. Pelton

**NEW BRUNSWICK.**

CAMPBELLTON ..... H. F. McLatchy  
CHATHAM ..... Warren C. Winslow  
EDMUNSTON ..... A. Rainsford Balloch  
HAMPTON ..... A. Le B. Tweedie  
NEWCASTLE—See Chatham.  
MONCTON ..... Harvey Atkinson  
SUSSEX ..... White & Allison

**PRINCE EDWARD ISLAND.**

CHARLOTTETOWN, M. & D. C. McLeod  
GEORGETOWN ..... D. A. MacKinnon

**MANITOBA.**

PILOT MOUND ..... W. A. Donald  
RED DEER ..... Geo. W. Greene  
SELKIRK ..... James Heap  
WAWANESA ..... Jos. H. Chambers  
WINNIPEG ..... Patterson & Howard

**BRITISH COLUMBIA.**

VANCOUVER ..... Forin & Forin  
VANCOUVER ..... J. H. Hallet

**NORTHWEST TERRITORY.**

CALGARY ..... Loughheed & McCarter  
CALGARY ..... James Muir  
EDMONTON ..... Brown & Prince

**\* BLACKMAN'S \***

**Patent Power Ventilating**

**\* WHEEL. \***

HEATING.

COOLING.

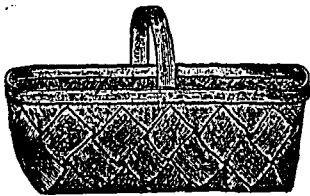
DRYING.

VENTILATING.

14 Highest Awards Given to the Blackman Air Propellor.

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

**MILLER BROS. & TOMS, - Agents, - MONTREAL**



- THE -  
**Oakville Basket Co.**

MANUFACTURERS OF

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

For Sale by all Woodenware Dealers  
**OAKVILLE, ONT.**



DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Manufacturing, Mining and Joint  
Stock Enterprises.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION.

Montreal Subscribers, .. .. .	\$3 a year
Mall Subscribers to any other part of Canada, .. .. .	\$2 a year
British Subscribers, .. .. .	12s. Stg.
American, .. .. .	\$4
Single Copies, .. .. .	10c. each

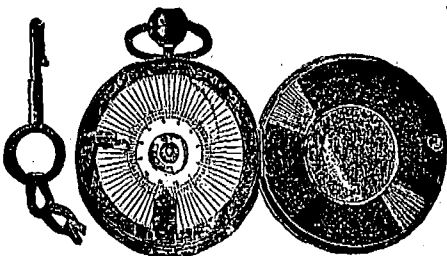
Editorial and Business Offices:

Nos. 171 and 173 St. James Street  
Head of St. John Street,  
**MONTREAL.**

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

We do not undertake to return unused manuscripts.

All payments to be made to headquarters at Montreal.



**HAHN'S** Latest Improved  
**Watchman's Time Detector.**

This Clock is adapted for 6 or 12 Stations and the keys are all different.

The registering is all done by numbers ranging from 1 to 6, and 1 to 12, instead of as in the old style Time Detectors which mark either by holes or an impression on the dial, being the same for all stations.

For circulars, prices and further information, Address **NANZ & CO., 116 & 116 1/2 Chambers St., NEW YORK, N.Y.**

This Clock received the First Prize at the World's Columbian Exposition.

**USE McCOLL'S LARDINE MACHINE - - CYLINDER AND ENGINE**

Manufactured by

**McCOLL, BROS. & CO., TORONTO**

**OILS.**

**FOR SALE**  
At less than Half Price,  
— THE —  
**TYPE-SETTING  
MACHINES**

Employed during the last two years in the Composing-Room of the "Journal of Commerce."  
All in good order.

M. S. FOLEY, Prop.

GRATEFUL—COMFORTING.

**EPPS'S COCOA.**

BREAKFAST—SUPPER.

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

JAMES EPPS & CO., Ltd.,

HOMOEOPATHIC CHEMISTS, LONDON, ENGLAND.

**Caverhill, Learmont & Co.,**

WHOLESALE SHELF HARDWARE MERCHANTS,

Caverhill's Buildings, St. Peter St.,

MONTREAL.

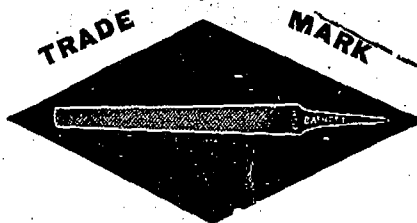
Largest and most complete stock of SHELF HARDWARE in the Dominion.

**BLACK DIAMOND FILE WORKS.**

Great American Cross Cut Saw Files.

.... Double Ended Taper Saw Files.

Lightning Saw Files.  
Band Saw Files.  
Gin Saw Files.  
Circular Gin Saw Files.  
Square Gulleting Saw Files.



Single Stave Saw Files.  
Double Stave Saw Files.  
Gulleting Saw Files  
Machine Band Saw Files.  
Climax Saw Files.

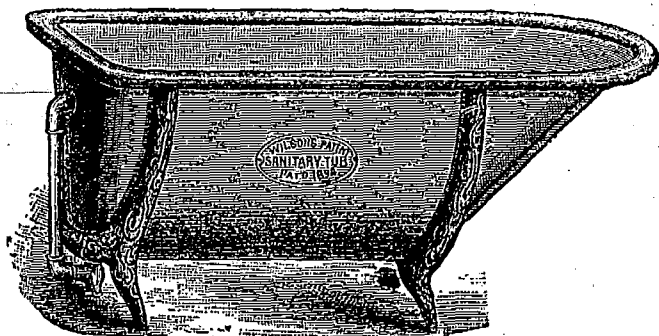
Machinists' Files of every Description.

G. & H. BARNETT COMPANY,

PHILADELPHIA, Pa., U. S. A.

R. M. WILSON'S

**Solid Copper Bath Tub.**



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

.. . MANUFACTURED BY .. .

R. M. WILSON, - Rome, N. Y.

New York Office: 92 Walker Street.

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

WRITE FOR CATALOGUE.

THE TEXADA CLAIMS.

An important deal, in which American capitalists are interested, is taking place in connection with the gold and copper claims of Texada Island, B.C. L. M. Turner of Seattle and Wm. Woodruffe of Chicago, who represent the syndicate concerned, are now visiting the island and inspecting the claims which they have bonded. They are accompanied by the present owners and also by the government agent, who proposes, if the result of the inspection proves as favorable as is expected, to make a number of necessary road connections with a view to mine development. The recent visits of numerous United States mining capitalists to that Province are causing excitement in British Columbia circles interested in the various mine districts. Although many possible British investors have also lately visited the province, greater confidence is expressed as to the results of the action of the former since it is felt that western mining capitalists more fully appreciate local conditions than Europeans.

THE RICE CROP.

Louisiana advices say that the threshing of rice is far enough along to convince many that the crop has been greatly overestimated by the trade and by many of the planters themselves. The yield with a number of planters is fully up to expectations, with an occasional remarkable yield but with a majority of farmers an average yield or less is the result, with many crops falling a third or a half, and in some instances two-thirds short of expectations. Some of the rice is very light and chalky, little more than chaff, while other crops have suffered from the ravages of insects. The light and chalky rice is believed by some to be the result of the unusually hot weather during the heading season, and conditions seem to support this theory, as very poor rice is reported where an ample water supply was had throughout the season. Late rice is not doing as well as was hoped for. The heads are unusually short, and the grain isn't filling out as plump as it should. The rice crop of Southwest Louisiana will be quite large, but it will not exceed if it approximates that of 1892, which is from a quarter to a half million bags short of what it has been estimated at during the season.

"JARDINE"



**TIRE UPSETTERS,**

The only really good UPSETTER to be had at a reasonable price.

PRICES GREATLY REDUCED.

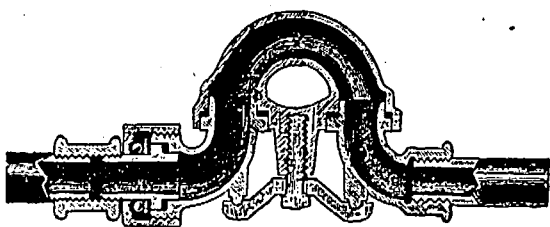
A. B. JARDINE & CO.,

HESPELER, ONT.

DELORME BROS., Montreal,

Agents for Quebec & Maritime Provinces.

# SUYDAM FLEXIBLE METAL PIPE JOINT



## WHAT IS THIS FLEXIBLE JOINT ?

It is an absolute steam joint under any steam pressure  
It is a practical flexible coupling for metal pipe.

It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.

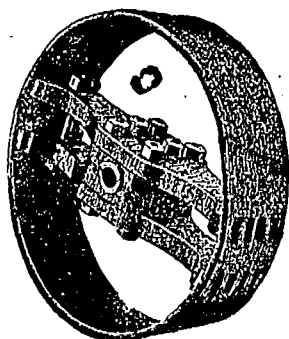
It is more durable and less expensive than rubber hose

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

REID'S PATENT.

## Bent Rim Wood Split Pulleys.

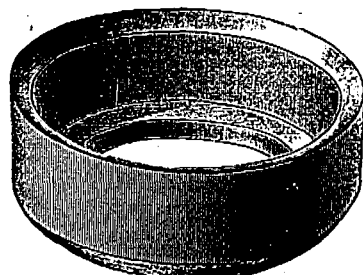
No Glue in Rim like Segment Rim Pulleys, to be affected by Steam, Dampness or Moist Temperature.



**THE REID BROS. MFG. CO., LTD.,**  
106 Adelaide St., West,  
TORONTO, Ont.

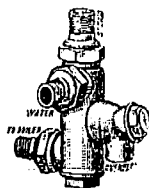
**R. H. BUCHANAN,**  
Agent, - MONTREAL.

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



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

PLUMBERS' SPECIALTIES.



## —THE— PENBERTHY SPECIALTIES.

FOR THE PUMPER AND ENGINE. ARE THE ENGINEERS' FAVORITES.  
86,000 PENBERTHY AUTOMATIC INJECTORS in use, giving perfect satisfaction under all conditions. Our Jet Pumps, Water Gages and Oil Cups are Unequaled.  
SEND FOR CATALOGUE. **PENBERTHY INJECTOR CO.** - DETROIT, MICH. BRANCH FACTORY AT WINDSOR, ONT.



CRANK PIN OILER

## TOWNSEND, HOSTETTER & CO.

CHICAGO, ILL.

MANUFACTURERS OF SIGNS of every description.

Brass, Glass & Iron.

Samples & Designs Furnished Free.

Write for Prices.

ESTABLISHED 1876.

# NEWWITTER & ROSENHEIM,

Makers of

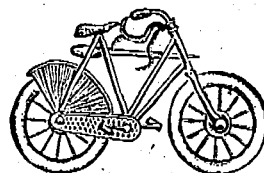
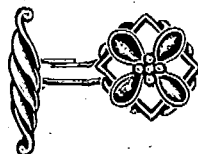
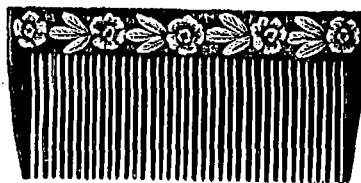
## Novelties in Jewelry

for the Dry Goods and Gents' Furnishing trades

Factory: PROVIDENCE, R.I.

513 BROADWAY, NEW YORK.

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



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

COME AND SEE US.



The **SYMPHONY**, A Home Orchestra.

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



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

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

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

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

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

Address:

**Wilcox & White Organ Co.,**

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

If you have not seen it you should do so.

REFERENCES:

LAURENT, LAFORCE & BOURDEAU, 1687 Notre Dame St., Montreal.  
JAMES COOPER, 161 St. James St., Montreal. GEO. WOOLSON, 186 Queen St., Toronto.  
WM. LASH, St. Johns, N.F. and thousands of others.

WILCOX & WHITE ORGANS are superior.

**City Metal Works,**

91 Crosby Street,  
NEW YORK.

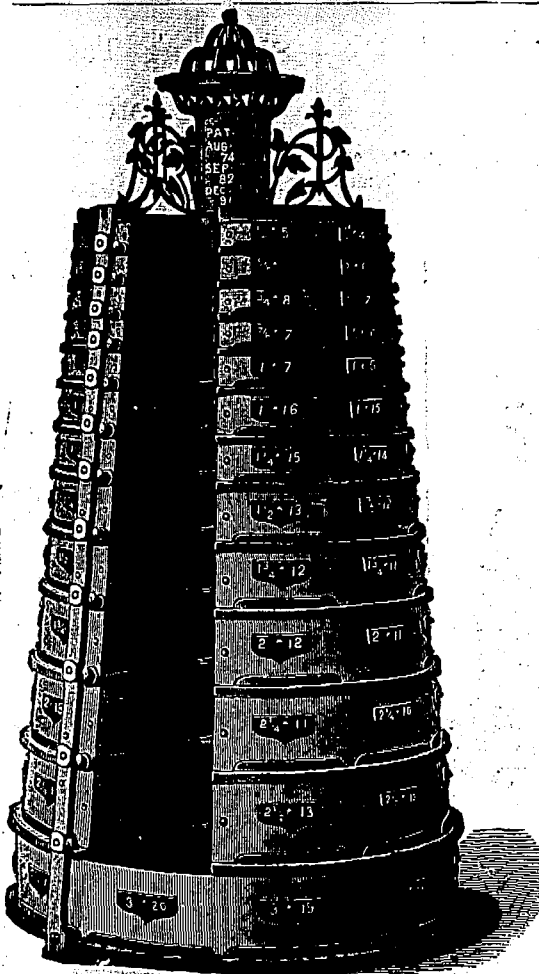
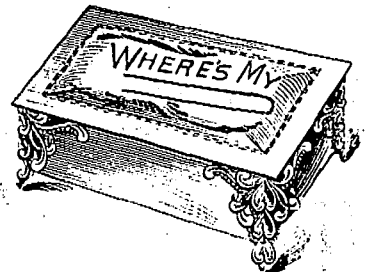
Leading Manufacturers of

→ **Metal Frames and Novelties.**



FRED. CRAGG, Agent,

11 & 13 Front Street, TORONTO.



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

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

The Westphal  
Revolving  
Screw Cases,  
BOLT & SHOT CASES

Stand alone as Elegant pieces of Hardware Store Furniture.

Write.

**The Lovejoy Co.**

444 & 446 Pearl Street,  
NEW YORK, U. S. A.

**Electrotypers AND  
Stereotypers.**

Manufacturers of  
Electrotype Machinery.

Steel and Copperplate Engravings Duplicated.

**AGENTS WANTED.**

SOLICITORS—Specialty advertising solicitors, a great money-maker for the merchant, and the cheapest advertising on the market barring none: merchants order on sight. Specialty Advertising Department, Stanley Bradley Company, 7 E. 16th St. New York City.

**The Twisted Wire Box Strap Co.,**

Manufacturers of

**Twisted Wire  
Box Straps,**

Pat. Sept. 6, 1881.

Pat. Sept. 2, 1884.

**451 Greenwich Street,  
NEW YORK.**

Corner of Desbrosses Street,



**STAR SAFETY RAZOR**

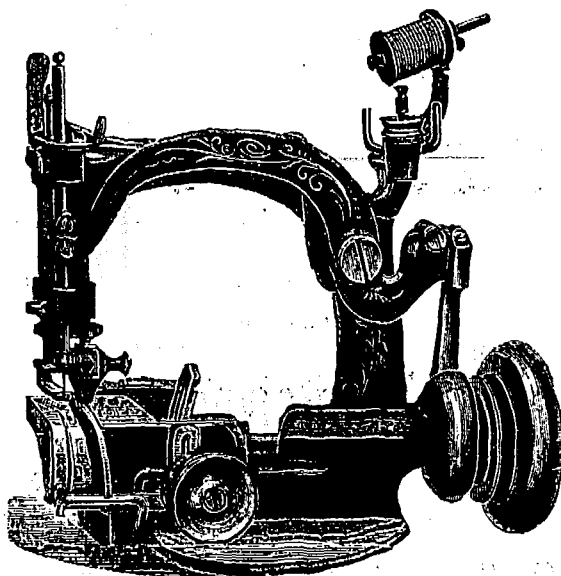
THE MEDAL OF HONOR AWARDED TO THE SUPERIOR QUALITY

THE PATENTED SAFETY RAZOR INSTITUTE 1884-85-86

EVERY MAN HIS OWN BARBER!  
SHAVING IS AN EASY AND CONVENIENT LUXURY.  
NO DANGER OF CUTTING THE FACE.

**PATENTED.**  
 June 18, 1880, Dec. 19, 1880,  
 June 22, 1880, March 6, 1887,  
 January 8, 1884, April 12, 1887,  
 May 4, 1886, Nov. 19, 1887,  
 June 22, 1888, July 3, 1888,  
 June 22, 1888, August 3, 1888,  
 England March 9, 1887.

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



**JOS. A. BRAUTIGAM,**  
Machinist and Manufacturer of Special Machines for Hat Manufacturers.  
143 & 145 ELM STREET, NEW YORK.

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

Machines of every description designed and manufactured.

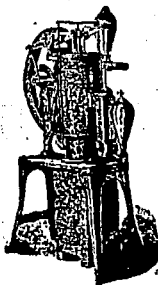
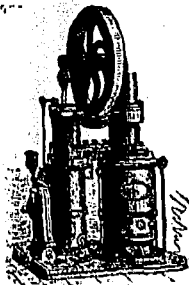
Send for Catalogue.

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

Only the best pump will meet this want.  
The best ones are the

**Rider and Ericsson Hot-Air Pumps**

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



**Rider Engine Co.**

86 Lake Street, CHICAGO  
37 Day Street, NEW YORK.



Country Merchants

VISITING THE CITY.

Would save money by calling on the

**Journal of Commerce**

and order their supplies of

**PRINTING**

- Bill Heads,
- Letter Heads,
- Blank Books,
- Envelopes,
- Shipping Tags,
- etc., etc.

We make a Specialty of

**Catalogues.**

We do everything in the printing line, in a

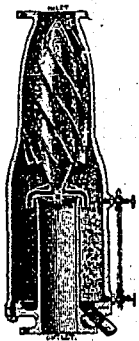
**Neat, Prompt and Economical Manner.**

**Journal of Commerce,**

171 ST. JAMES ST.

**"STRAIGHT LINE" CENTRIFUGAL SEPARATOR  
GREASE EXTRACTOR**

For Horizontal or Vertical Steam or Exhaust Pipes.

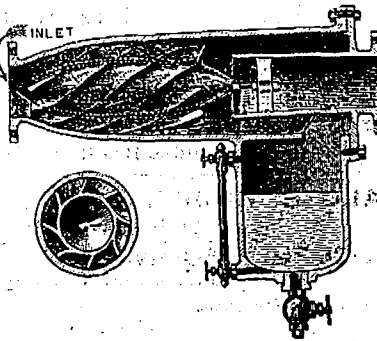


Used in U. S. Navy, Principal Central Electric Light Stations, Electric Railways, Steamships, Railroads, Mills, Manufacturing Plants, and in Mines on steam mains up to 1,000 ft. in length.

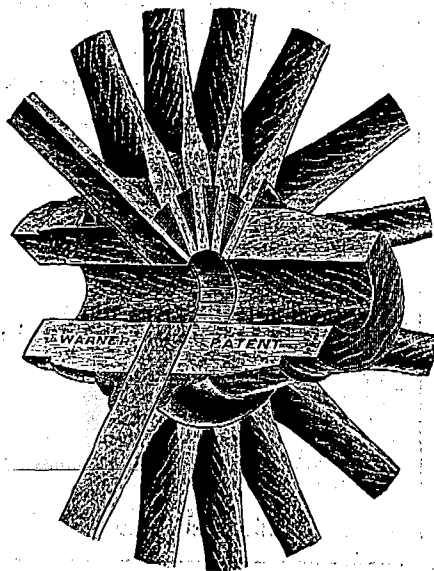
**Joseph DeRycke,**

Patentee and Manufacturer,  
TAYLOR BUILDING,  
39 & 41 Cortlandt St.,  
New York.

Vertical Separator.



Horizontal Separator.



**Rochester  
Wheel Co.,**

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

Manufacturers of Light and Heavy  
WOOD HUB, SARVEN PATENT,  
WARNER PATENT,  
KINNEY PATENT,  
COMPRESSED BAND

**WHEELS.**

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

**E. J. WOOD,**

**Consulting and Contracting Engineer**

243 Broadway, New York.

MANUFACTURER OF

- Power Measuring Machinery,
- Reducing Pressure Valves,
- Pump Pressure Regulators,
- Damper Regulators,
- Steam Meters & Hydraulic Gov'rs

Send for Catalogue.

RECORDS AMOUNT OF POWER USED.

THE A. H. HART Co., Elm Flax Mills, N. Y., Says: "It pays to use one."

C. L. MILLER, M. E., 42 W. 67th St., N. Y., Says: "On a test it was absolutely correct."

**E. J. WOOD,**  
CONSULTING ENGINEER,

243 BROADWAY, NEW YORK.

GRATEFUL-COMFORTING.

**EPPS'S COCOA**

BREAKFAST-SUPPER.

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

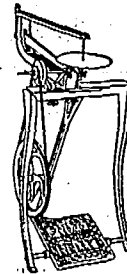
Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:  
**JAMES EPPS & CO., Ltd.,** Homeopathic Chemists London, England.

**OLD "GRIMP" is Comin'**

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

**PRIZE HOLLY SCROLL SAW**

All Iron and Steel. Price, \$3.00.



**PRIZE DEMAS LATHE**

—AND—  
**SCROLL SAW**  
AND ALL FURNISHING.

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

**Patent Beading Attachment.**

For Beading, Center Beading, Cluster or any Fancy Design for Center of Ceiling or Wainscoting



The best tool for beading ever placed on the market. Over 1,500 sets in use giving universal satisfaction. Handy to put on or off, easy to adjust, easily kept in order, sharpened with a file, are not taken from machine, or position changed in sharpening. Sharpening does not change the size or shape of bead. Can be easily adjusted so as not to cut when not in use. Can be attached to any planer head. In ordering give exact shape of cylinder by placing a stiff paper against the end of the head, and marking with a pencil the exact shape of the head; also give the extension of knife.

Price per set of two, \$10. Price per set of three, \$12.50. Extra Beads, Extra Price. New and Second-Hand Wood-Working Machinery constantly on hand.

**Edwd. Sniggs & Co.,** 60 MECHANIC ST.,  
BUFFALO, N. Y.

Write for prices and discounts.

FOR  
**PHOTOGRAPHS**

Of the Highest Finish

**PORTRAITS**

In the Newest Approved Styles  
and Reproductions

Go to the New Parlours  
and Studios of

**Wm. Notman & Son,**

Birks' New Building, Phillips Sq.,  
Opposite the Cathedral.

**MONTREAL.**

Get your Catalogues  
printed at the . . .

**Journal of Commerce.**

**Leading Manufacturers &c.**

**D. MORRICE, SONS & CO.**  
MONTREAL and TORONTO.  
Manufacturers' Agents  
and General Merchants

The Dominion Cotton Mills Co., Montreal  
MILLS AT

Hochelaga, Contrecoque, Chambly, Brantford, Kingston, Halifax, Moncton, Windsor, N. S., Magog. (Print Works).

Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Cratons, Sleeve Linings, Printed Flannellets, Shoe Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd., Montreal, Mills at

Milltown, Cornwall, Hamilton, Merritton, Dundas, also A. Gibson & Sons, Marysville, N.B., and Hamilton Cotton Co., Hamilton.

Shirtings, Gingham, Oxfords, Flannellets, Tickings, Awnings, Sheetings, Yarns, Cottonades, etc., also

Tweeds—Fine, Medium and Coarse; Etoffes Blankets, Horse Blankets, Saddle-felt, Glove Linings.

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

Knitted Underwear—Socks and Hosiery, in Men's, Ladies' and Children's.

Cardigan Jackets—Mitts and Gloves. Braids—Fine Mohair for Tailoring, Dress Braids and Linens, Corset Laces.

Carpet Rugs.

The Wholesale Trade Only Supplied

**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,  
Borax, China, Clay, etc.

THE

**Ward Commercial Agency**  
Mercantile Reports. Collections.

Personal Attention. Prompt Returns

ROOM 10, BARRON BLOCK,

162 St. James Street, MONTREAL  
Attention Given to Special Reporting.

**Leading Manufacturers, &c.**

**Jas. A. Cantlie & Co.**  
Montreal & Toronto.  
General Merchants & Manufacturers' Agents

Canadian Tweeds, Flannels,  
Dress Goods,  
Knitted Underwear  
Blankets, Etc., Etc.

REPRESENTING IN CANADA,

**F. P. SAVERY & CO.,**  
Huddersfield & Bradford, Eng.

—ALSO—

**ALOYS. KNOPS,**  
Aachen, Germany.

**I. CÜPPER SOHN,**  
Burtscheid, Germany.

WHOLESALE TRADE ONLY SUPPLIED.

THE

**Paper  
Pencil**

Something New!  
Something Good!

Can be sharpened with any pointed instrument as a pin or penknife.  
A sample by mail for seven cents.

\* MORTON, PHILLIPS & CO., \*

Blank Book Makers, Stationers and  
Printers,  
1755 & 1757 Notre Dame St., Montreal.

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

Address giving particulars.—

**Economist,**

P. O. Box 576, MONTREAL

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

Civil and Hydraulic  
Engineer.

NIAGARA FALLS, N. Y.

Water Power Development  
a Speciality.

**Leading Manufacturers, &c.**

**AUSTIN & ROBERTSON,**  
Wholesale \* Stationers,  
MONTREAL.

All kinds of Printing and Writing Papers and  
Book-Binders' Supplies.  
Get our Samples and Quotations.

— THE —

**Dominion Cotton Mills  
Company.**

MAGOG PRINTS.

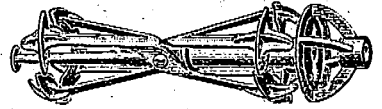
A Full Range of Pure INDIGO PRINTS is now  
being shown to the trade.

Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped  
"WARRANTED-INDIGO BLUE."

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

Selling Agents.



Above is a Cut of our

**PATENT LEVER FLUE CLEANER,**

Which for simplicity, durability and effectiveness  
is not equalled by any Scraper in the market. Al-  
though a new comer in the Dominion, we assure our  
customers that we are able to give them a first-class  
article at a very liberal discount, and would be  
pleased to quote prices on application.

Box 155. **Frontier Mfg. Co.,** BUFFALO, N. Y.

**Hamilton Cotton Co'y**  
HAMILTON, ONT.

Manufacturers of

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

STEAM and POWER

FOR ALL DUTIES.

**Pumps**  
& HYDRAULIC  
MACHINERY

**NORTHEY CO.**

LIMITED.

TORONTO,

... ONT.

Agents for the Province of Quebec,

**THE LAURIE ENGINE CO.,**

CONSULTING ENGINEERS

St. Catherine Street, MONTREAL.

**The Canadian Colored Cotton Mills Co.**

**FALL 1895.**

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

See Samples in Wholesale Houses.

**D. MORRICE, SONS & CO.**

AGENTS,

**Montreal & Toronto.**

D. A. McCaskill. James S. N. Dougal

**McCASKILL, DOUGALL & CO.**

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

Manufacturers of Fine

**Varnishes, \* Japans and Colors**

**MONTREAL.**

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

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

MANUFACTURERS,

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

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

**BERMUDA ADVERTISEMENTS.**

**W. T. JAMES,**

General Merchant and Ship Agent,

41 & 42 FRONT STREET, HAMILTON, BERMUDA.

Agent for Hickford & Black's "Canadian and West Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line.

Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.

ESTABLISHED 1857.

**B. W. WALKER & CO.,**  
GOVERNMENT AUCTIONEERS,

Ship Agents, Commission and Produce Merchants,

—AND DEALERS IN—

Fruits, Vegetables, Grain, Breadstuffs, Sugars, Fuel, Meats, Butter, &c.

25 Front Street, - Hamilton, Bermuda.

Consignments solicited. Orders for Bermuda Produce promptly attended to.

F. P. BUCK, President. R. H. POPE, Gen. Manager.  
F. THOMPSON, Sec'y & Treas.

**Royal Paper Mills Co.**

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

STORE, 15 Victoria Square, MONTREAL  
Works and Head Office, EAST ANGLUS, P.Q.

**J. J. MILLOY,**

Merchant Tailor,

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

**MONTREAL.**

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

*Commercial Summary.*

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

—A MISSOURI farmer figured it out one rainy day that he had walked 300 miles in cultivating one acre of corn. He thereupon sold his farm and moved to town, where he walked 600 miles to find a job.

—THE North German Lloyd Steamship Company has ordered from a shipbuilding firm at Govan, a suburb of Glasgow, two steamships, the dimensions of which will exceed those of the Campania and Lucania.

—THE canning season in California is over and most of the interior canneries have closed down. The pack of fruits in that State this season will run somewhat short of the quantity packed in 1894. Pears are short and so are apricots and cherries.

—THE California prune harvest is finished and growers generally report the yield largely in excess of estimates. The prunes run to large sizes and packers are obliged to substitute large fruit in filling orders. The four sizes are very scarce, while 40 to 60 are abundant.

—AN exporter has shipped from Summerside, P.E.I., to the American market, between eleven and twelve hundred live geese. Next week he expects to ship about eight hundred lambs.

—HERE is a chance for our dealers in country produce. New York trade papers say that there are a number of enquiries in the market for maple sugar, but offerings appear to be limited. Offers of stock, with quotations, are solicited by a number of large buyers.

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

**MONTREAL.**

—\* Manufacturers of Clothing \*—

SPRING TRADE 1896.

WHOLESALE.

OUR TRAVELLERS ARE NOW ON THE ROAD.

—\* Samples FOR Spring \*—

Are now being shown by our travellers.

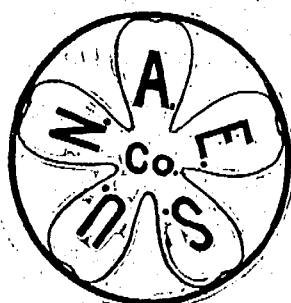
**FOR STYLE, FIT and FINISH,** we are fast getting to the front.

We fit every man who wears Clothing and guarantee satisfaction.

**McMARTIN, CAMPBELL & CO.,**

WHOLESALE CLOTHIERS,

256 St. James Street, - MONTREAL.



TRADE MARK.

**North American Electric Seal Unhairing Co.**

241 to 249 CENTRE STREET, NEW YORK.

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.

**To the Trade**

Just Purchased.

**60 Barrels Cod Liver Oil,**

**10 Tons**

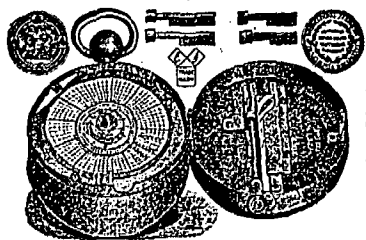
**\* Glycerine \***

And can offer special quotations for present and forward delivery.

**EVANS & SONS, [Limited]**

Wholesale Druggists, etc., Montreal & Toronto.

**Watchman's Improved Time Detector,**

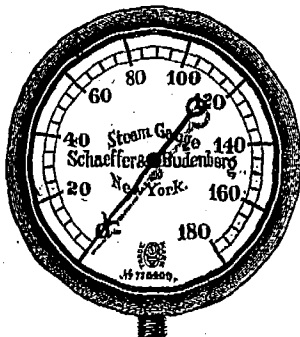


12 and 24 Different Keys with Safety Lock Attachments.

U. S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 28, 1877; Reissued Sept. 23, 1880; Trade Marks, Aug. 30, 1881; March 18, '82.

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

**E. IMHAUSER,**  
208 B'way, NEW YORK, U.S.A



**Schaffer & Budenberg,**

Manufacturers of

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

Works & General Offices:

**BROOKLYN, N. Y.**

Offices & Salesrooms:

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

**William A. Rosenbaum,**

**ELECTRICAL EXPERT and PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

—**MR. T. R. BILLET**, lately accountant of Peterboro, Ont., has been appointed accountant of the branch of the Canadian Bank of Commerce in Winnipeg in place of Mr. Checkley, who goes to the Blenheim, Ont., office as manager.

—The following bankrupt stocks were sold in Toronto last week—C. W. Robinson, tailor, Brampton, \$2,000, 60 cents on the dollar, to R. W. Neville, Port Colborne; W. H. Warren, dry goods, Whitby, \$5,000, to Holland Bros., 65 cents; A. Gordon, Beaverton, boots, \$2,300, 55 cents on the dollar. There was a large attendance of buyers.

—**POTATOES** are being shipped from Shediac, N.B. to Bermuda. The farmers are digging and selling them as rapidly as possible on account of the rot. Schooners are loading potatoes for Havana at 25 cents per bushel, and there are lots eager to sell at that price. Over 35,000 barrels are going forward to Bermuda.

—The sub-committee of the city council of Toronto have recommended a settlement of the suit of Paulin, Sorley & Martin, of Edinburgh, against the city in the matter of the city bond sale, by paying the firm £1,350, and by giving them the agency for the sale of \$150,000 worth of local improvement bonds as they arise. The price of the bonds is to be 97 1/4.

—**MAKERS** of glass in Germany report in a very favorable strain. Some time ago they raised their prices by 10 per cent. and on the first of the month they made another advance of 5 per cent. They say, moreover, that they will not take orders beyond March 1, 1896. The works are well employed, and a large business is being done.

—**ADVICES** from Vienna state that up to the end of September Austro-Hungarian State paper currency to the amount of 185,500,000 gulden had been withdrawn from circulation and replaced by bank notes to the amount of 73,500,000 gulden, and by silver gulden and the new crown pieces to the amount of 62,000,000 gulden.

—A RECENT decision in Ontario makes it clear that an hotel-keeper who serves up to his patrons partridge or other forbidden game, is liable to an action for the sale of the same, just as if he sold them with the feathers on. The patron who eats the game

is also liable for having purchased it, and having it in his possession.

—THERE is still no limit to the crop of fabulous stories about South African mineral wealth. The public will be asked to subscribe \$4,000,000 in a few days for a company to develop an alleged discovery of rich reefs underlying the city of Cape Town itself. It is asserted that investigation shows workings more than 2,000 years old on deposits now underlying substantial holdings.

—**MR. STRACHAN**, formerly accountant of the Bank of Commerce at Winnipeg, but who in consequence of ill-health, has been in Scotland for some time past, is going to Australia for a few months, his physicians advising him to spend the winter in a warm climate. Mr. Strachan is steadily regaining his health and hopes to return to his duties in the spring.

—**NEW BRUNSWICK** lumbermen fear the greater quantity of the lumber which is hung up in the St. John river above Fredericton, some 25,000,000 feet, will have to remain where it is until spring. They have been unable to touch it so far, and unless heavy rains set in soon they will not be able to even get it into the booms where, of course, it would be comparatively safe in case of a freshet in the spring.

—We regret to learn of the death of Mr. Frederick Brownfield, second agent of the bank of British North America in New York. His experience in connection with this institution has been very extensive, as he had been accountant at Halifax, manager of the branch at Kingston and at various times con-

**ALWAYS THE BEST**

Softer and Cleaner Batting.

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

A marked improvement  
in the quality of

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

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

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

APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.



Ex. Steamer Escalona now in Port.

A FINE LOT OF **Valencia Raisins,** QUALITY Guaranteed.

We also expect in a few days a full assortment of dried fruits such as

**Valencia Raisins, Figs, Dates, Almonds, etc.**

Of the very best quality.

We will give special quotations for delivery ex-wharf. Write for quotations.

**LAPORTE, MARTIN & CIE,**

72, 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL.  
"Mention this paper."

**Mohawk Valley Cap Factory,**

Manufacturers of

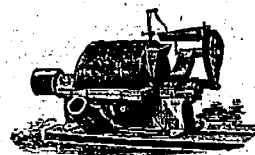
Scotch Knitted Caps, Tam O'Shanter, Toques, Cloth Caps, All Styles Sweaters for Men, Women and Children, & Specialties in Knit Goods.

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

UTICA, N. Y., U. S. A.



**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
 ENGLISH  
 FRENCH  
 AMERICAN & GERMAN  
 GOODS  
 332 St. Paul St. MONTREAL.



THE  
**Woodburn**  
 IMPROVED  
 Pulverizer.

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

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

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



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

**PHILIP KRON,**  
 Beehive Building, ROCHESTER, N. Y.

ected with the bank in this city. His demise was due to appendicitis.

—THE examination of the Northwestern Mutual Life Insurance Company of Milwaukee by the Insurance Superintendents of the States of Wisconsin, Massachusetts, Illinois, Nebraska and South Dakota has been completed and the report will be made public in a few days. From private advices it is learned that the net surplus will show a reduction of something like \$500,000 on the figures published by the company as of December 31, 1894, the examination being made as of that time.

—BRITISH trade in metal goods with the United States, according to the September Board of Trade returns, shows considerable expansion on account of the high prices now quoted for all classes of iron in America. The shipment of tin plates was 17,307 tons valued at £202,908, as compared with £218,319 in September, 1894. Owing to the recent rise in the price of raw material in America, it is anticipated that Welsh tin plate makers will be able to compete on better terms with the protected native industries in the future.

—MARINE underwriters fear that the British ship Lord Spencer which left San Francisco, April 9th for Queenstown, has been lost. Re-insurance has steadily advanced from 10 per cent. to 70 per cent. There is also much concern felt here for the safety of the British barque Achilles, bound for the west coast of South America for Hamburg. This vessel picked up in mid-ocean Captain McClune and wife and the crew of the wrecked American ship Arabia. They were landed at Montevideo and the Achilles sailed from that port July 1, and that is the last heard from her.

—ST. PETERSBURG advices say that, in consequence of the large maize crops outside Russia, only a small Russian export trade in fodder grains is expected. The Russian maize crop has proved very deficient this year, and not only will there be no surplus for export, but the exportation of oats and barley will also be reduced in consequence of the home requirements. It is hoped, however, that larger exports of rye and wheat will make amends for such contraction in the export list.

—THE Equitable Life of New York has issued a writ against George C. Alger of Pickering, Ont., asking for the cancellation of a policy calling for \$6,000 held by Alger on the life of his

deceased wife. The Attorney-General of Ontario had the body exhumed and found that she had died from consumption. The policy was issued seven months preceding her death, and the company claim that the policy was obtained through conspiracy on the part of the examining physician, Dr. Francey of Whitevale, who has since fled the country.

—THE consignment of 6,490 barrels Nova Scotia apples ex. "Usk" have been sold in London at fair prices. King Tomkyns fetched from 15s to 20s per barrel, Blenheim from 14s to 18s and Gravensteins from 18s to 16s. The consignments by the steamers Angloman and Nessmore, from Montreal, comprising 1,459 barrels, were sold at Liverpool. Of this fruit Kings brought from 16s to 23s, greenings from 12s to 16s and various other kinds from 14s to 18s per barrel. The demand was good.

—FELT hat manufacturers in the Manchester district have not looked with any great favor upon the exceptionally fine September weather experienced. It has rather thrown trade out of its customary round and delayed the handing in of orders usually received towards the autumn. The ladies' trade has, however, held out exceptionally well this year, and several factories have been very busy in that direction. Light, soft-framed felts are in good demand for the new year trade. In silks, very light and moderately heavy makes are still being made, the former chiefly for country wear.

—ABOUT 2,000 acres of British Columbia mining lands on the north end of the Saanich peninsula, between Shoal harbor and Boulder point, have been bonded with the intention of forming a company to thoroughly prospect for coal by boring. For many years coal has been known to exist there, and in 1858 the first prospecting was done on it. At various times seams of coal have been discovered, but hitherto no systematic prospecting has been undertaken to find out the extent of the bituminous coal which underlies that part of the island. The intention is to make a thorough examination by means of a diamond drill.

—ONE of the strongest evidences of the rapid and radical advance made in economical propulsion and greater cargo carrying capacity of merchant steamers is the large number of steamers lying up in Gareloch, on the Clyde. Among the largest and most modern steamers lying idle in the Gareloch are the Alaska and Arizona of the Guion fleet; steamers Manitoban, Nes torian,

# PURE OAK BELTING

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

## ROBERT LINTON & CO.

IMPORTERS OF

### British and Foreign Dry Goods

Woollens and Tailors' Trimmings a Specialty  
 Canadian Woollens and Cottons  
 from all the different mills.

No. 2 St. Helen St., MONTREAL



FALL 1895

## SPECIALS

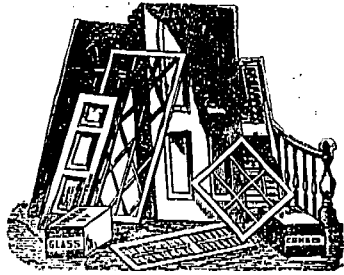
Dress Goods, Ribbons, Gloves,  
Hosiery, Linens, Cashmeres,  
Novelties, Smallwares.

## Lonsdale, Reid &amp; Co.,

DRY GOODS IMPORTERS,  
MONTREAL.

Agents for Crompton's Corsets.

## RHODES, CURRY &amp; CO.



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

AMHERST, N. S.

## McArthur, Corneille &amp; Co.

Importers and Dealers in

## WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star  
and Double Diamond Star Brands.  
English 16, 21 and 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.

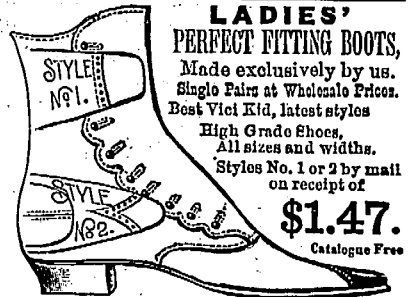
Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street  
AND

147, 149 & 151 Commissioners St.

MONTREAL.

Get your Printing done  
at the  
Journal of Commerce.



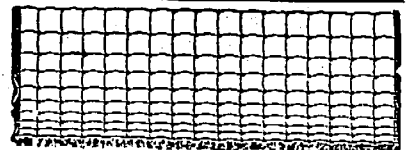
**LADIES' PERFECT FITTING BOOTS,**  
Made exclusively by us.  
Single Pair at Wholesale Prices.  
Best Viet Kid, latest styles  
High Grade Shoes,  
All sizes and widths.  
Styles No. 1 or 2 by mail  
on receipt of

**\$1.47.**

Catalogue Free

Send for Illustrated Circular of Novelties.

N. Y. SPECIALTY CO., 253 Broadway, N. Y.



## THAT FARM OF YOURS

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

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

Prussian, Caspian and State of Alabama of the Allan and State  
Line; the Circassia, Caledonia, Devonian and the ill-fated Utopia  
of the Anchor Line; as well as the Arcuna, Loanda, City of  
Richmond, Dunbar Castle, Dodona, Flos, &c., variously owned.

—A LIVERPOOL salt circular says that there has been marked  
activity in trade and the total export for September has been  
above the average of recent years. The exports of salt to the  
United States for September amounted to 23,487 tons, compared  
with 10,086 tons in September, 1894; and the previous shipments  
this year were 69,080 tons, against 38,787 in the same period of  
1894. The total shipments for September were 91,000 tons, com-  
pared with 43,458 tons in September, 1894. The total previous  
shipments this year were 190,130 tons, compared with 502,305  
tons for the same period of 1895.

—It is currently reported in Berlin that international negotia-  
tions for the abolition of the sugar export bounties are still being  
carried on. There are, however, few people in business who be-  
lieve that they will lead to anything important. Germany in-  
tends to abolish bounties in 1897, but the fact is that the bounties  
after a short period of a reduction were raised only a little while  
ago under pressure of competition of other countries, who talk  
but do not seem to think of abolition. Under the present sys-  
tem the sugar export trade of Germany is so flourishing that  
merchants are not in a hurry for a change.

—A NEW departure has been made by the Inland Revenue de-  
partment regarding measures for liquids. Hitherto only cylin-  
drical measures have been sanctioned for use. It is now pro-  
posed to permit the use of conical measures. This necessitates  
the adoption of a different standard of measurement. Hereafter  
the standard will be that of weight instead of bulk. One gallon  
will be equal to ten pounds of distilled water at 62 degrees of

wheat, with the barometer at 30 degrees. The half gallon stan-  
dard will be five pounds and so on. This is the practice that  
prevails in England and it will admit of more accurate measure-  
ments of liquids.

—THE sale by parcels recently of the stock of M. Tessler,  
custom boot and shoe maker, McGill street, City, did not result in  
much satisfaction from any point of view. It was natural that  
the former owner should be among the bidders, but there were  
others who, knowing the quality of the stock, bought in some of  
the parcels in the expectation of being paid an advance. In  
their want of knowledge however, they paid "too dear for the  
whistle," and now that the owner has opened his shop again, the  
whistle is turned the other way, and some men have on hand an  
assortment of shoes for the selling of which the Government  
may make them pay a license.

—THE English savings banks are able to make a reasonably  
good showing for themselves. The total amount credited by the  
commissioners for the reduction of the national debt to the  
savings banks and to the postal savings banks is, in round figures  
\$700,000,000, an increase over last year at this time of more than  
\$50,000,000. More than two-thirds of this aggregate is in the  
postal savings banks, and a good deal more than this proportion  
of the year's increase is credited to them. The postal savings  
banks reach a smaller class of depositors than the trustee sav-  
ings banks. Besides these deposits a good deal of the savings  
of the working classes are to be found in the funds of the labor  
unions and the friendly societies.

—THE report submitted at the annual meeting of the Pullman  
Palace Car Co., shows that the total revenue from earnings of  
cars, patents, rentals, interest, etc. (including loss in manufac-  
turing department) was \$8,547,024. The operating expenses



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

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

## LENOX SCOTCH CAP CO.,

MANUFACTURERS OF

## FINE SCOTCH CAPS.

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

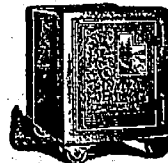
—UTICA, N. Y.—

## The Improved Simplex Typewriter,



Having 84 char-  
acters, rapid  
and easy to  
operate, and  
quality of work  
equal to the best.  
sent by mail or  
express prepaid  
on receipt of  
\$9.25. In hand-

some hardwood case, 60cts extra. Address  
SIMPLEX TYPEWRITER CO.,  
24 & 26 East 13th St., NEW YORK.



E. D. COLLIERET,

522½ Craig St.,

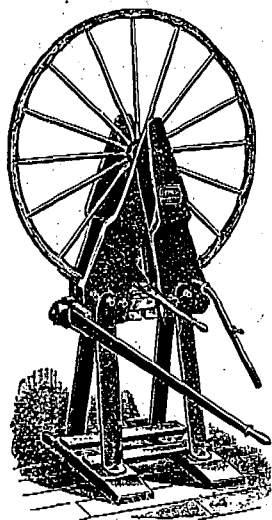
MONTREAL.

Asbestos

Lined Safes

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

Catalogues and all information furnished upon  
application.



## West's Hand Tire Setter.

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

**J. B. WEST,**

Factory, Eagle Foundry,

Brown's Race, - Rochester, N.Y

## THE BEST IN THE MARKET.

Ask your Wholesale Grocer  
... for it ...



The Foam Yeast Co., Ltd.,

1. TORONTO, Ont.

79 Esplanade.

were \$3,511,020; the proportion of net earnings paid other roads as their share \$740,204, and the dividends on capital stock, \$2,880,000, leaving a surplus for the year (excess of revenue over ordinary disbursements) of \$7,137,234. The total number of cars owned and controlled is 2,566. Only one new contract has been made, that with the Mobile & Ohio road, for a period of twenty-five years. The decrease apparent in gross earnings, as compared with last year, is explained by the fact that the fiscal statement for 1894 included the last three months of World's Fair travel.

—REPORTS on the harvest conditions in Japan do not promise brilliant results. Concerning rice it is stated that the outlook had always been gloomy in the provinces of Kwanto, on account cool and rainy weather. It is concluded that, even supposing weather improved subsequently, the yield of rice would show a decrease of from 20 to 30 per cent, as compared with that of a normal year. As to the summer and autumn crop of silk, the cool and rainy weather having heavily told upon the growth of the worms, the yield is estimated at about 70 per cent. of a normal year. Similarly unsatisfactory was the prospect of the cotton crop. In the province of Kawachi, Izumi and Settsu, which are the chief centres of production, the plants were so stunted in growth and were so seriously damaged by recent storms that, however satisfactory the rest of the season might prove, there was little hope of their reaching normal dimensions. It is estimated that the yield would show, on the whole, a decrease of at least 30 per cent.

—ALEX. BOUTTE, cheese, etc., of this city has assigned. He has been keeping a small retail butter and cheese store on St. Catherine street east for some time past. He had only limited means, and it was a very small affair—The Singer Ladies' Underwear Mfg. Co. of this city are offering 40 cents on the dollar,

30 cents cash, and 10 cents in their own note on time. J. Singer the only partner, has been here a couple of years, and started business in a small way. He made a little money, but attempted too much for his capital, became widespread and got behind. He owes about \$13,000—J. F. Therrien, general storekeeper, St. Gregoire, Que., is offering 70 cents on the dollar, payable in 3, 4, 6, and 12 months secured. Liabilities \$10,000. He has been in business over 20 years, and was formerly at St. Wenceslas, where he failed in 1876, effected a settlement and removed to St. Gregoire in 1887, and compromised in Dec. of that year at 65 cents on the dollar. He seems to have attempted too much; to have become overstocked, and collections being poor he has again got into difficulties.

—MRS. A. McLEOD, harness, Kincardine, Ont., has assigned. This business was established by her husband, some years ago, but he assigned in 1880, got no discharge, and recommenced in wife's name. They were only in a very small way, and had little or no means—W. H. Demuth, merchant, Port Arthur, Ont., has assigned. He has been in business about 11 years. At one time he was supposed to be doing fairly, but of late his trade seems to have dropped off considerably and being sued, he has assigned—John Ellison, contractor, Port Stanley, Ont., has assigned. He has been in business a number of years, but seems to have attempted too much all along, and has always been more or less involved. Last year he had all he could do to make ends meet, and seems to have gone further behind this year—Holmes Bros., tins, Winchester, Ont., have assigned. They have been in business together since about 1880, but got into difficulties some time ago, and effected a compromise in latter part of the year at 40 cents on the dollar. This, however, does not appear to have been sufficient to ease them.

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

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

### SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,

Tinners' Plumbers' & Steam Fitters' Supplies

Gas Fixtures,

LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

**SAMUEL, SONS & BENJAMIN,**

164, Fenchurch St., London, E. C.

Shipping Office: 1 Rumbold Place Liverpool, Eng

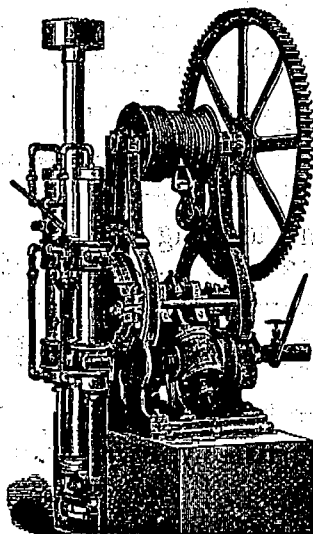


## MENEELY BELL CO'Y.,

Troy, N.Y. & New York City.

Manufacture Superior

Church, Chime and Peal Bells.



## Diamond Pointed Core Drills

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

A Large Stock of Machines and Supplies constantly on hand.

Diamonds, Carbon & Bort a Specialty.

**LEWIS F. BOSTELMANN,**

Room 44, 39 Cortlandt St.,  
NEW YORK.

# LYMAN'S FLUID COFFEE

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

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

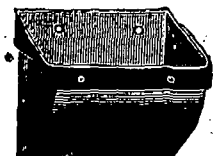
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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

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



### ELEVATOR BUCKETS OF ALL SIZES.

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



### W. M. TERRIBERRY & CO.,

Manufacturers  
White and Ornamental Mouldings  
Corner  
FULTON & GREEN STS.,  
CHICAGO.

Ornamental Mouldings a Specialty.  
Phone Main 3723.



## Chas. W. Murphy & Co.,

(Successors to  
Jas. Guest & Co.)

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

General Agents for  
Canada of the Superior  
and Popular Brand of

## Scotch Whiskey

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

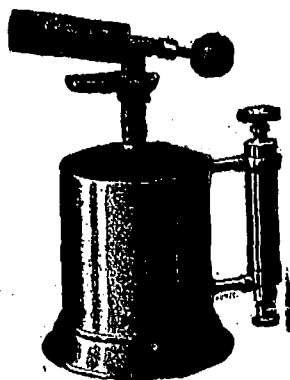
Wines, Ales, Beer,  
Bitters, Mineral  
Waters, etc.

—THE trade returns for the first quarter of the present fiscal year, which were compiled to-day, evidence the material improvement in trade that is being felt throughout the country. The total exports for the first quarter of 1894-5 were \$34,555,471 whereas the total exports for the first quarter of 1893-4 were \$35,373,730, an increase of \$718,259. For the month of September just past, the exports were \$10,497,531, as against \$11,996,052 for September, 1894. This difference is, however, more than counterbalanced by the increases of July and August. The imports were larger in September, 1895, but smaller when the entire quarter is taken into consideration. Last month the goods entered for consumption represented a value of \$9,343,604, whereas for the corresponding month last year the imports were \$9,353,440. The importations for the first quarter of 1894 aggregated \$30,939,393, while for the same period this year they reached \$29,426,759. The Customs revenue for the past three months was \$5,145,503, a substantial increase over the first quarter's Customs revenue of last year, which was \$4,609,416. For September, 1894, the Customs contributed \$1,599,529 to the revenue, whereas in the same month this year it contributed \$317,747. Altogether the showing is a most satisfactory reflection of the commerce of the country.

—THE fifth ostrich leather auction sale, in London, offered only 60,500 lbs., against 66,800 lbs. in August and 57,000 lbs. in last year's October sales. Trade generally has continued to improve, but the fine weather has rather retarded home trade de-

mand. At these sales there was a good attendance of buyers, but the great activity manifested in the August auctions was not apparent, and the large advance then obtained on black and drab has been lost, as was rather expected. With the exception of Germany, buying was fairly distributed, but America again took the principal portion. Wing feathers sold fairly well, and common and short were rather dearer. Boos are also 2s 6d to 5s per lb. higher. Spadones and floss sold very well; but the decline on black is fully 15 to 25 per cent. though irregular, and on drab, excepting short, 10 to 15 per cent. White—Good quality long were cheaper, shorter feathers about steady; and common qualities again 5 to 10 per cent. dearer—Femina sold the same as white. Dark in very good demand at 5 to 10 per cent. advance—Byocks very firm—Boos higher; white, 2s 6d to 5s per lb.; Femina fully 5s; black butts, 2s to 4s, also drab—Spadones in good demand at about 10 per cent. advance—Black very irregular and weak at a decline of 15 to 25 per cent. on long and large medium; short 10 to 15 per cent. cheaper—Drab cheaper; long and medium about 10 per cent. lower, short nearly steady.—Floss again sold well; long occasionally a little higher; short 5 per cent. dearer. Three thousand one hundred and eighty-five cases were catalogued for three auctions and mostly sold; value about £113,000.

—If, as is sometimes said, no news is the best kind of news, the majority of the people in Dufferin and adjoining counties should have little cause of complaint. Our correspondent in



## "Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to  
30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

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

## Mahogany Veneers

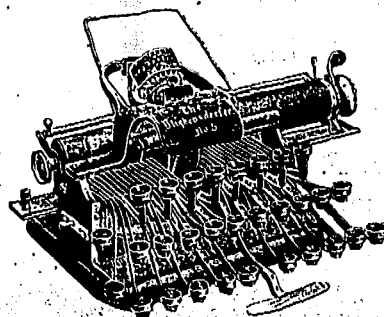
Figured and Plain.

Correspondence invited.

WM. E. UPTEGROVE & BRO.

465-475 East 10th St.,

New York.



## Blickensderfer

→ No. 5 ←

Wonderful Typewriter.

34 Letters and Characters. Weight, Six Pounds.

PRICE, \$35.00. FULL KEYBOARD.

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

CREELMAN BROS., Agents,  
Georgetown, Ont., Canada.

## HENRY PORTER,

Tanner and Manufacturer of

Leather Belting, Fire Engine  
Hose, Harness

Moccasin, Lace, Russet and

Oak Sole Leather

Office and Manufactory:

436 Visitation St., - MONTREAL

**SPECIALTY IN  
Men's Goods**

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

Representatives in all Provinces.

**Glover & Brals**  
184 MCGILL STREET,  
Montreal, Canada

Established in 1877.

**\$5,000 WANTED,**

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

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

**Curtain Stretchers!!**

WHOLESALE & RETAIL.

**L. J. A. SURVEYER, 6 St. Lawrence St.,  
MONTREAL, CANADA.**

**Sanitary Soap Vase**



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

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

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

Agents Wanted.

**SANITARY SOAP VASE CO.,**

Aqueduct Bldg.. ROCHESTER, N.Y.

**To Architects,  
Builders and Owners.**

Attention is called to Fire-Proof and Vermin-Proof

**Mineral Wool,**

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

Sample & Circulars Free.

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

**STORAGE**

(FREE OR IN BOND)

**FINLAYSON & GRANT,  
CUSTOMS BROKERS,**

413 to 417 St. Paul Street, Montreal.

Bell Telephone 9087.

P. O. Box 684.

Shelbourne accounts for his long silence by the absence of any events of importance in his neighborhood. Although the summer was a trying one for business men, the prevailing drought in the early weeks having discouraged the farmers whose purchases were consequently much curtailed, it is only in a few "streaks" eastward that the crops have suffered. In most places they have turned out well. The "cuckoo cry" of poor crops has not been heard since threshing began in that district. Grain has turned out well, and of A No. 1 quality. Potatoes are a plentiful crop but prices are low. Turnips failed to catch in many places, but where they did are of excellent quality and growth. Other roots are fine also. Building, chiefly in fine houses and brick barns, has been brisk throughout the county. As an evidence of the prosperity prevailing the local agent of a loan company holding about \$75,000 worth of mortgages in the township of Amaranth reports only \$29 in arrears. Others companies say interest is paid better around that district than in many portions of Ontario. Our correspondent concludes as follows: "While the times seem dull, and are so, owing to the prevailing low prices for coarse grains and the fact that farmers are holding their grain and not buying, the outlook upon the whole is fair, and might be much worse—Gamon & Co., druggists, &c., were sold out *en bloc* under execution on the 19th inst.

—A. P. & J. W. Ross, hotel, Cornwall, Ont., have assigned. They only started last June, with but little means of their own, and a chattel mortgage to the former owner of the business—C. E. Harkness, grocer, Iroquois, Ont., is offering 25 cents on the dollar, payable half in 30 days, and half in 60 days, secured. Liabilities, \$2,500. He has been in business some three years, and was doing a moderate trade until he broke his leg, which kept him from doing anything for some months—E. C. Simmons, hats, Orillia, Ont., has assigned. He came from Barrie, in the summer of 1894, but was burned out some days ago, which no doubt affected him—M. A. Payne, jeweller, St. Thomas, Ont., has called a meeting of creditors. He has been in business some years, but always in a very small way, and with very little tangible responsibility—M. A. Charlesworth & Co., grocers, Seaforth, Ont., have assigned; Mrs. A. Charlesworth is understood to be only partner; succeeded Charlesworth & Brownell last spring. The husband managed, but somehow or other he was not very popular, and does not seem to have been able to make the business a success.—J. H. Magee, flour and feed, Tilbury Centre, Ont., has assigned. He started business about a year ago, but did only a very limited trade, and seeing he did not succeed, sold

out last August. He did not pay up his obligations, and being pushed, had to assign—Alex. Courville & Co., restaurant, this city, have filed consent to assign. This business was started in his wife's name—D. J. Clark, confectioner of this city, has assigned. Liabilities \$1,100. Started business on own account in Oct. 1892, prior to which he was of Clark & McCubbin, but competition in this line has increased very much during the last couple of years, and with his light means he was unable to make any headway—A. Cohen & Co., tailors, of this city, are offering to compromise at 30 cents on the dollar on liabilities of \$3,500. In business some time, but found trade dull and went behind.

—DAVID DOIG has assigned. He has carried on a junk shop at Peterboro Ont., since his boyhood. At first he was in a small way, but afterwards worked up quite a fair trade, and was supposed to be worth a little money, so that his assignment has caused some little surprise—Ryan & Delaney, produce merchants Toronto, have assigned. They only started last spring, with but little capital of their own, but were understood to have received assistance from relatives. They had experience in the business, but competition apparently has proved too keen for them—J. W. Drake, furniture, Windsor, Ont. has assigned. He was formerly of the firm of Drake & Joyce, who dissolved in fall 1893, he continuing. He was not a first-rate business man, and seems to have interested himself also in outside matters to the detriment of his trade. He carried too much stock, got widespread and went behind—L. Laurent, general storekeeper, Gatineau Point Que., already noted, has now compromised at 50 cents on the dollar, 35 cents cash, and 15 cts in 12 months secured—A. Chabot grocer of this city has assigned. A small affair. In business a few years, but his means and trade were limited—Octave Theriault, grocer Rimouski, Que. has assigned. In business since spring of 1885. He was also bailiff but had not much means. His trade was a limited one, and being pressed by some creditors he had to assign.

**GRAND TRUNK RAILWAY COMPANY.**

Return of traffic week ending Oct. 19, 1895:

	1895.	1894.
Passenger Train Earnings.....	117,842	125,463
Freight do. do. ....	278,722	273,679
Total do. do. ....	\$396,564	\$399,142
Decrease 1895, \$3,078.		

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

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

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

... IMPORTERS OF ...

**China, Crockery and Glassware.**

ALWAYS IN STOCK

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

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

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

BRANCHES: 62 Princess St. Winnipeg, Man.  
Government St., Victoria, B. C.

FOR ORDERS A SPECIALTY

**THE CANADA ACCIDENT INSURANCE CO'Y**

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

... REINSURERS OF ...

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

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

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents  
and get good contracts,

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

It Leads all Home Companies

**IT LEADS**

In Age  
In Size  
In Popularity  
In Actual Results

**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

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

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

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

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$39,500,000  
Investments in Canada, - - - - - 11,300,000

1895 Bonus Year.

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**

OF LONDON, G. B.

Established A. D. 1714.

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

One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion. T. L. MORRISEY, Resident Manager.

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



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

Annual Revenue from Fire Premiums..... } 5,545,000

Annual Revenue from Life Premiums..... } 5,545,000

Annual Revenue from Interest upon Invested Funds..... } 5,545,000

Deposited with Dominion Government for the security of Canadian policy-holders..... 200,000

Head Offices:—London and Aberdeen.

Branch Office for Canada, Montréal, 1724 Notre Dame St.

Manager for Canada, - ROBERT W. TYRE

**WHOLESALE MEN**

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

**JOURNAL OF COMMERCE,**

171 and 173 St. James Street, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824.

CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.

JNO. W. MOLSON, Resident Manager, MONTREAL.

NOTE.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1893.

FIRE LIFE. MARINE.

**G. ROSS ROBERTSON & SONS,**

General Insurance Agents and Brokers

ESTABLISHED 1865.

\* 11 HOSPITAL STREET, \*

**MONTREAL.**

Telephone 1277.

P. O. Box 2081.

Insurance.

**PHENIX**

**FIRE INSURANCE CO'Y.**

LONDON.

Established in 1783. Canadian Branch  
Established in 1801.

No. 35 St. François Xavier St.

MONTREAL, P. Q.

**PATERSON & SON**

Agents for the Dominion.

RAYMOND & MONDOU,

Agents French Department.

**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1½ miles of Inter-lachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Inter-lachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to

M. S. FOLEY,

"Journal of Commerce," Montreal.

**Municipal Debentures Government & Railway Bonds, Investment Securities,**

**BOUGHT and SOLD.**

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

R. WILSON SMITH,

British Empire Building, MONTREAL.

ASSESSMENT SYSTEM.

**THE COLONIAL**

Mutual Life Association.

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

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

Authorized Guarantee Fund, - \$100,000.

LT. COL. CHARLES KING, President. F. P. BUCK, Esq., 1st Vice-President.  
HON. P. GARNEAU, 2nd Vice-President.  
THOMAS T. TURNBULL, Comptroller. J. F. MATHIESON, General Manager.  
E. A. BAYNES, B.C.L., Secretary. I. H. STEARNS, Treasurer.  
J. T. FINNIE, M.D., Medical Sup't.

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

Active Agents Wanted.

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, OCTOBER 25TH, 1895.

CURRENT EVENTS.

The capture of the capital of Madagascar by the French opens up to that nation a new colony—one of the largest islands in the world. This, with the recent large cessions of Chinese territory to France and Russia, leads to the belief that the larger European



OCTOBER.						
SUN	MON	TUE	WED	THU	FRI	SAT
∴	∴	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	∴	∴

powers are looking to the parcelling of the richest remaining countries of Asia among them, in which, however, England and Germany lag far behind.

The overwhelming majority of Dr. Guerin (some 1,280) in the election of Tuesday was a surprise even to his own supporters. The doctor had the advantage, perhaps, of being better known. Mr. McDonnell, on the other hand, while influentially and loyally supported, was officiously, we must believe, bruted around the city by certain followers with whose untutored zeal he could well have dispensed. The reception given to them in many places was, at least, chilling, and resulted rather in driving many respectable conservatives into opposition or into a resolve not to vote for either candidate. The total vote was about 4,500 out of 7,000. The influence credited to one of the canvassers by a morning paper must have had the effect of disgusting a large number of business men, who, naturally, resent the idea of anybody's carrying their votes in his pocket, or of being, in any degree, influenced in such a manner. Mr. McDonnell may surely exclaim "Save me from my friends," especially his journalistic henchmen.—The resignation this week of Mr. R. S. White, who succeeded his father as member for Cardwell, Ont., is likely to lead to an early settlement of the customs collectorship in Montreal, that is, should any be deemed desirable.—It is to be feared that our ministerial representatives in Ottawa do not always accurately gauge the differences dividing our people. If they only knew it, race has vastly more to do in this matter than any other distinction.

The costly efforts now being made by Spain to suppress the Cuban insurrection have involved upon her treasury an expenditure estimated at at least \$200,000 per diem, and naturally the Spanish Exchequer has found itself unable to support the burden without assistance from foreign financial centres. When the insurrection first broke out the government secured from the Bank of Spain a loan of \$3,500,000 on the security of the bonds remaining in their hands after the consolidation of the Cuban floating debt in 1890. Later they borrowed another five millions from the bank on the guarantee of \$7,000,000 in Cuban 6 per cent. bonds of the issue of 1886. This was also soon expended, and it was found necessary to again apply to the Bank of Spain. This time they borrowed \$10,000,000, giving as a guarantee Cuban five per cent. bonds of 1890, at a price of 80, when the same bonds were quoted on the Madrid Bourse at 89 to 91. Now the bank refuses to advance any further sums, and the government finds

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

## Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

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

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

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

1881. THE ELOQUENCE OF RESULTS, 1895.

No. of Policies in Force, over.....	100,000
Interest Income, annually, exceeds.....	\$ 135,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	3,638,000
Death Claims Paid, over.....	23,000,000
New Business received in 1894, over.....	81,000,000
Insurance in Force exceeds.....	300,000,000

F. A. BURNHAM, President.

D. Z. BESSETTE, General Manager, Prov. Quebec.

12 PLACE D'ARMES, - - - MONTREAL, Que.

AGENTS WANTED.

itself forced to apply to Paris bankers for assistance. Their hopes of success there are high; for they can offer in return remedial legislation for the Spanish railways, in which so much French capital is invested, as well as a preference when Spain and Cuba have to consolidate a floating debt of \$100,000,000 so soon as the insurrection is suppressed. Under these circumstances they hope to secure a fresh loan of \$20,000,000, with which to meet a portion of the expenses daily incurred by the force under the orders of Marshal Campos. As most of the news of the Cuban insurrection comes through dis-Atlantic sources, it should be taken *cum grano salis*.

The announcement that Lord Salisbury will adopt a firm policy towards the clique of Spanish-Indian political adventurers who form the Government of Venezuela will be hailed with satisfaction in commercial circles. The colony of British Guiana, upon whose territory they have so boldly encroached, is one of the most progressive of Britain's settlements in the West Indies. It's merchants took from us goods to the value of \$385,000 and sent us merchandise to the extent of \$517,000 during the past fiscal year, and its trade with Canada is yearly increasing. That a small knot of Hispano-Negro-Indians should be permitted to seize upon their territory for the purpose of selling it to an American syndicate for their own personal emolument, was out of the question. The Monroe doctrine is not involved at all. It is not a question of British Guiana extending her territories, but of her recovering her just possessions from the grasp of a government notorious for its corruption and speculation even among South American republics.

It is now authoratively announced that 300,000 shares in the famous Anaconda copper mine have been sold to a syndicate, headed by the Rothschilds and Kuhn Loeb & Co., of London, for \$25 per share. The shares were immediately placed upon the London market and disposed of at a price averaging \$30 per share, and it is understood that the syndicate have secured an option on the whole or any part of the remaining 900,000 shares. The especial interest attaching to this transaction is its effect upon the sterling exchange



market, and consequently on the probability of gold exports. All the stock being sold abroad, there should be sterling bills drawn against it to the extent of at least \$7,500,000, if not more. The question is, how much of this exchange has already been anticipated, and how much there is still to draw? It is believed that the vendors sold a considerable quantity of exchange "short" when once the consummation of the deal became reasonably apparent. In this case there will be but little relief to the exchange market. If however, most of the bills are yet to be drawn, we may fairly expect that sterling will fall below the gold shipping point and remain there until after the movement of the harvest, more especially now that the collapse of the speculative rise in cotton is tolerably well established, and export of that staple is again possible.

The effects of the past two years of stagnation and depression in business is already apparent upon the railroads. Since 1893 they have spent as little upon rolling stock and equipment as they possibly could. Every expense was ruthlessly cut down, and even repairs were postponed until the shops were choked with disabled and useless cars. The result is now being felt in the shape of a scarcity in freight cars. Already—before the new crop is being handled—there is a shortage of cars to carry the balance of the old crop to the coast. What will it be when the immense crop of new corn commences to move to the seaboard? It is generally admitted that large quantities have been sold for future delivery, and that foreign buyers have loaded themselves with futures at considerably higher prices than those now ruling. Supposing that this corn cannot be delivered, owing to lack of cars, within the time specified, will not these buyers be justified in repudiating their contracts and trusting to spot corn to fill their requirements? This is a feature of the situation which is now presenting itself in vivid colors to the sellers, and every possible pressure, even to the payment of a premium, is being put on to secure freight car room.

#### THE BANK STATEMENT FOR SEPTEMBER.

There is little in the September bank returns to contrast them with those of the same month in other years. The first Fall month has invariably one distinguishing feature, the volume of circulation always enlarges considerably, from the well known demand for money to be used in moving grain to market. This year the increase was not as large as in previous years, nor was it expected to be, as we are satisfied the average percentage of this enlargement is not likely to be realized in the future, owing to the substitution on a large scale of cheques for note issues in consequence of banking facilities having become so extended throughout the Dominion. It will be interesting to note the movement of circulation in previous years, which is shown by the following table:

	September.	August.	Increase.
	\$	\$	\$
1895.....	32,774,442	30,787,622	2,086,820
1894.....	33,355,156	30,270,366	3,084,790
1893.....	35,158,926	33,308,067	1,810,959
1892.....	34,927,015	32,463,187	2,464,428
1891.....	34,088,051	32,012,196	2,075,855
1890.....	35,522,319	32,718,363	2,803,956
1889.....	32,388,420	31,000,284	1,798,145
1888.....	32,913,506	30,448,815	2,464,691
1887.....	33,765,609	31,666,467	2,099,142
1885.....	31,334,021	30,103,350	1,226,262
1873.....	25,817,057	23,376,082	2,441,875
Average increase in Sept. of above 11 years.			\$2,210,538

It will be noticed that the circulation this year is lower in September than in any year at same date since 1885, at the same time the increase comes near the average for a long term, and exceeds, or equals that of several years. How far the redemption of the Banque du Peuple notes to extent of \$572,102 has affected circulation we cannot say, but probably it had an effect sufficient to keep the increase in September below the above average, and below the figures of 1894. How slight is the existing relation between the gross volume of discounts and note issues is strikingly shown by the former having declined in September from \$200,697,210, the figures in July, to \$197,729,334, a drop of \$2,967,877, while in the same two months the circulation increased from \$29,738,115 to \$32,774,442 a rise of \$3,036,327, the decline in these loans being almost the same amount as the sum by which the note issues enlarged.

We are here again confronted with a difficult question caused by the changed conditions of the Banque du Peuple, which reduced its current loans between July and September by \$3,767,030. The aggregated discounts were not however reduced by any such sum, as there has been a large transference of active business from that bank to several others. A recital of the incidents arising out of negotiations for these changes, would afford a valuable commentary upon the methods adopted by the bank which has lost so much of its active business, and would also enable us to see clearly what led to the collapse. We should like to see a schedule of the bills under discount still current in that bank, with a valuation of them by a practised banker. There is too much reason to fear the differences in *nominal* and *real* value would be very great, and show that, a considerable volume of these so-called "assets" were on the high-road to be classed as bad debts, even with the best of "nursing." Deposits are again developing after a check, the increase in September over July being \$1,700,000, and over September 1894, \$6,740,000. Last month the credit balances of current accounts were swollen by \$388,000, but are below the July figures, the enlargement having occurred in deposits proper, that is, those payable after notice. A considerable increase in the cheques and notes of other banks held at date of the returns, 30th September, over previous month is satisfactory, the bank clearings showing a large volume of transactions between the banks through that medium. The plethora of money has induced the banks to enlarge their holdings of securities; their balances in New York; and call loans; the increase however is not large. The two former items show a gross increase over same date 1894 of \$6,171,590, call loans however being \$889,362 less, leaving a net increase in the three items of \$5,282,238.

Overdue debts show worse than in 1894 by \$1,212,581, but as those of the Banque du Peuple have been enlarged, \$1,464,026 since July, the overdue debts of the other banks have been decreased in the past year. What will be the ultimate fate of that unfortunate institution is a problem upon which our bankers are very reluctant to express any decided judgment, but the prospect for its early regaining public confidence, and a good sound business are not roseate. The only way out of the mire is briefly outlined elsewhere.

Advices from Ontario are favorable; most mills and factories are working full time; collec-

tions are more satisfactory than a year ago; the extent of business done is less than in years gone by; at the same time it is believed that, it is being done with greater prudence, which in the long run pays better than a huge mass of operations honey-combed by injudicious credits. In the States the iron trade is having a "boom;" orders have even been refused by some large firms. We are not so certain though that such activity is at all general, and certainly the monetary situation in the States is not without elements of anxiety.

BANK STATEMENTS.

	Sept., 1895.	Aug., 1895.	Sept., 1894.
Capital authorized.....	\$73,458,685	\$73,458,685	75,458,685
Capital subscribed.....	62,857,252	62,622,132	62,230,852
Capital paid up.....	61,780,323	61,704,468	62,193,670
Amount of Rest.....	27,158,799	27,088,709	27,260,835

LIABILITIES.

Notes in Circulation.....	32,774,442	30,737,622	33,355,156
Balance due Dominion Government.....	5,600,429	4,395,918	2,640,935
Balance due to Provincial Governments...	3,911,353	3,999,523	2,968,901
Public deposits on demand.....	67,774,818	67,386,516	66,584,651
"    "    after notice.....	116,634,486	115,716,520	111,034,063
Loans from other banks in Canada secured	17,115	1,051,722	69,603
Deposits payable on demand, other Can. banks.....	2,813,977	2,780,431	2,054,975
Balance due to other banks in Canada in daily exchanges.....	144,943	144,655	136,400
Balance due to agencies or other banks abroad.....	171,861	206,473	116,267
Balance due to agencies or to other banks in Britain.....	3,868,060	4,027,049	4,268,562
Other liabilities.....	358,379	294,362	294,362
<b>Total Liabilities.....</b>	<b>234,074,548</b>	<b>230,741,064</b>	<b>224,062,249</b>

ASSETS.

Specie.....	7,575,818	7,375,298	7,894,650
Dominion notes.....	15,960,092	15,180,545	15,682,340
Deposits with Government for security of circulation.....	1,814,624	1,814,624	1,823,151
Notes and cheques on other banks.....	7,818,012	6,135,949	6,469,658
Loans to other bks. in Canada secured.....	17,115	464,760	216,072
Deposits payable on demand in other banks in Canada.....	3,934,362	3,991,456	3,807,355
Balance due from other banks in Canada in daily exchanges.....	236,517	173,182	139,416
Balances due from other banks or agencies in foreign countries.....	28,690,316	28,565,856	21,440,033
Balances due from other banks or agencies in U. K.....	6,373,183	6,339,165	3,909,120
Dominion Government Debenture Stocks	2,687,014	2,687,014	3,110,349
Can. Municipal and public securities (not Dominion).....	9,490,491	9,393,325	10,411,798
Canadian, British and other railway securities.....	10,009,691	9,224,246	8,388,193
Call loans on bonds and stocks.....	17,096,695	16,786,317	16,207,333
Current Loans and Discounts.....	197,229,384	197,529,235	199,773,925
Loans to the Government of Canada.....	305,281	445,922	439,337
"    to Provincial Governments.....	4,533,140	4,324,234	3,325,559
Overdue debts.....	1,242,741	1,131,046	944,935
Real estate, other than bank premises, the property of the bank.....	608,441	631,721	615,258
Mortgages on real estate and by the bank	5,657,926	5,636,046	5,471,667
Bank premises.....	2,336,294	2,241,162	1,636,627
Other assets.....			
<b>Total Assets.....</b>	<b>321,881,711</b>	<b>317,441,375</b>	<b>311,691,002</b>
Loans to directors and to firms in which they are partners.....	7,941,317	7,057,676	8,065,752
Average specie for month.....	7,430,649	7,439,086	7,375,818
Average Dominion notes for month.....	15,652,332	12,229,776	15,648,386
Greatest circulation during month.....	33,183,175	31,781,850	33,788,376

THE GOLD-MINING BOOM.

The attention of financial circles on both sides of the Atlantic has for some time past been concentrated upon the boom in South African mining properties in London and Paris; for indications are accumulating that it has reached its apex, and that a decline, which may develop into a panic, is among the near possibilities. During the last two weeks the market value of the shares of thirty representative South African companies has shrunk over \$80,000,000 and only the energetic efforts of Barney Barnato, the latest type of the suddenly enriched speculator, who boldly purchased a million dollars worth of his own stock, stopped a break that must soon have developed into a debacle. But in the meantime public distrust and general realization have pushed the speculative portion of South African securities headed by the Barnato Bank, an enterprise which has not yet made known to its shareholders either the purpose for which it was organized, or the privileges which it is presumed to control, to the verge of a crisis.

It is not that the public have lost confidence in mining properties. The subscription of \$100,000,000 in five hours for the \$2,500,000 worth of shares in the Hannan Development Co. in West Australia proves that they have not. But they are commencing to discriminate more sharply, and they realize that companies resting upon the cardboard foundation of one vulgar adventurer, with no solid capitalistic interest behind to sustain them when the crucial moment is reached, cannot be looked upon as sound investments, and they are withdrawing their funds in haste from his group of companies only to put them into others equally devoid of solid backing.

Yet the blind rush of the public into South African mining stocks began legitimately enough. The steadily increasing amount of loanable capital owing to the lack of British confidence in foreign borrowers, forced the prices of consols and sound investment stocks up to an almost unremunerative height. The loan value of capital fell to the minimum point. For months call money in London has fluctuated between  $\frac{1}{2}$  and  $\frac{1}{2}$  per cent., and the Bank rate has been barely maintained at its minimum rate of 2 per cent. The attention of investors was naturally directed to foreign fields; and soon became concentrated on South Africa. The regularity of the output of the Rand mines, and the increased profits due to the adoption of the cyanide process, gradually impressed investors, and with the assistance of judicious advertising and clever working of financial levers the timid enterprise of six months ago has developed into a reckless speculation. The shares of some Rand companies have increased in value 3,000 per cent. within a few months, although they have not yet yielded one cent of dividends. The aggregate quotation of Witwatersrand shares has risen from £20,000,000 a year ago to £150,000,000 to-day, and a rise of a few hundred per cent. only is considered small and unsatisfactory. Almost every new issue of shares has been subscribed for many times over, and in some instances millions have been supplied without questioning or conditions for purposes which the promoters have not yet defined.

It must be admitted that the old and well established mines of the Rand district have excellent prospects of success. Their output is strikingly regular, and the methods of gold extraction have been very much improved since the introduction of the cyanide process. In the early days of the industry it did not pay to work ore carrying less than four ounces to the ton. Now, thanks to increased railroad facilities and the cyanide process, five pennyweights is amply sufficient. A ton of Rand gold ore yields on the average \$11.32 in gold which it costs only \$7.43 to extract. Hence one-third of the gold produced is profit. Last year with a production of 2,000,000 ounces there was a profit of £2,500,000 of which £1,580,000 was paid out in dividends. This year with a largely increased number of stamps the amount of dividends paid may reach £2,500,000—yet this apparently gigantic sum will pay considerably less than 2 per cent. net to investors at the present enormously inflated values.

This is the position of the large and well-established companies. That of the smaller ones is distinctly more nebulous. In nearly all instances these are controlled by speculators whose power is used exclusively for their own ends. The flotation, amalgamation, reconstruction

and liquidation of these companies form their principal openings for gain. It must be remembered that the smallness of their capital is a feature with almost every one of the South African companies, and, hence, effective control by a speculative syndicate is far easier than in the case of the heavily capitalized American railways. For the control of a company whose nominal capital does not exceed \$750,000, a pool of \$400,000, secured when prices are at their lowest, is amply sufficient. Probably \$250,000 may be held by investors, and thus the supply for speculative purposes will not exceed \$100,000. This renders manipulation easy. By gradually diminishing the amount of free stock prices can readily be forced up to a point exceeding its intrinsic value, and thus it is comparatively simple for a strong syndicate to maintain an artificially high level of prices even when extensive unloading is going on. With their absolute control they can manipulate values as they like. They can buy and sell properties, consolidate, extend, amalgamate, or water them, as they please. If they wish to force the stock down they can easily interrupt dividends. They can influence results by crushing either the better or poorer bodies of ore in the mine. They can apply the profits to development instead of to paying dividends, or they may spend their earnings in buying machinery or erecting costly buildings. These are some of the legitimate methods of working a mining stock. Of those which impinge upon the domain of fraud it is not necessary to speak. Sufficient has been shown to indicate the dangerous character of the present speculation in South African mining shares, the artificial character of the market, and the menace of a collapse which might rival even the exciting scenes of the South Sea Bubble. It is evident that the more cautious of the investing public have already taken the alarm, and although the past settling day was skillfully tided over, it is probable that the next one may chronicle a still more serious drop in values. If it does, the results may be disastrous, as the public are as prone to unreasoning panic as they are to overweening confidence, so that it is possible that the scenes of 1720 may be to some extent again enacted in Capel Court, and that some of the investors of 1895 may not fare better than did the shareholders of the famous South Sea Company.

#### THE BRITISH REVENUE RETURNS.

The steady rise in the English revenue is generally regarded as one of the prominent indications of the improvement in business in the British isles. Certainly an increase of £3,917,000 on the half year is a most encouraging feature when taken as a whole; but when this unexpected increase is separated into its component parts the conclusions to be drawn from it point rather to a sudden speculative inflation than to any stable movement for the better in British commerce.

Of the total increase of £3,917,000 in the half year no less than £2,698,000 (or nearly 69 per cent.) is credited to the sale of stamps. This means simply that the mining craze, now reaching its apex, has resulted in the floating of so many new companies that the stamps required for them alone amounted to thirteen and a half million of dollars in addition to the ordinary revenue from this source. Probably the increase of £165,000 in the postal and £95,000 in the telegraphic returns may be ascribed to the same cause.

In this case 75½ per cent. of the entire increase in the revenue must be ascribed to the inexplicable rush for South African mining shares which has been appropriately termed the "Kaffir Circus." That this can represent any real improvement in the business situation is, of course, incorrect. It is simply a reflection of the fictitious prosperity engendered by a mining boom which has not been paralleled since the discovery of gold in California and Australia, and as such, it can have no permanent effect on trade. The only true encouraging features are the increase of £627,000 in the returns from customs and excise and that of \$352,000 in ordinary taxation. These are certainly signs of reviving prosperity; but in this case also it has to be noted that the receipts from these sources in the six months of last year with which comparison is made, were largely reduced through dealers in wines and spirits having stocked up more heavily than usual in anticipation of an increase in duties and thus drawing but little from bond. And, in the case of the income tax, the increase is mainly due to the collection of arrears at the higher rate now levied.

When all these considerations are taken into account it will be seen that the revenue returns form a very poor criterion of the country's progress. Indeed there is no reason why they should be considered as such, since they merely represent so much money taken from the pocket of the average citizen and transferred to that of the state. The extra receipts from death-duties mean so much taken off private estates, each penny added to the excise means a penny off the wages of the working-man, and each stamp on a mining company's charter means a corresponding reduction in its dividend. It is the public, in the long run, who pay the revenue; but so skillfully is the burden imposed that it is rarely felt as a tangible impost. The workingman who pays an enormous tax on his tobacco and spirits is not aware of it, and never connects it with the Treasury. Consequently he does not reflect that any increase in the wealth of the nation is really contributed out of his own earnings. Thus he is naturally led to rejoice in the Treasury's prosperity, and to suggest the expenditure of what is really his own money in grants in aid of popular enterprises. In fact, so fixed is the idea that the State becomes wealthy without in any way impoverishing the contributors to its coffers, that nowadays nothing is done without an application for State aid. From arctic exploration to the enlargement of market gardens every projector of an enterprise appeals at once to the government for assistance, and no one ever thinks of cavilling at him for doing so. Men forget that whatever the Treasury spends, in the long run comes out of their own resources, simply because governmental taxation does not press directly upon them as it did in the olden days, and as it does yet in Oriental countries. It is for this reason that municipal taxation is so much more closely scrutinized by the average citizen than governmental. An increase in his rent, due to increased civic taxation, or a rise in his water-rate, appeals to him at once, while such an enormous advantage as the removal of the duty on sugar is barely noticed. The consequence is that those who insist most strenuously on municipal economy are absolutely indifferent to governmental expenditure. Yet in the long run both the municipality and the Treasury draw their supplies from the same

source. The only difference is that the one is levied in a direct and tangible form, while the other is imperceptibly gathered in through the medium of our ordinary domestic expenditure.

LA BANQUE DU PEUPLE.

The period for which the Joint Cashiers of La Banque du Peuple were engaged, having expired, the duties of Mr. W. W. L. Chipman in the connection came to a close early this week. Mr. De Martigny continues in place, and it is supposed will be retained as manager under the guidance more or less active of two or three of the directors, prominent among them being the president, Mr. Grenier, and his fellow-director, Mr. Prevost. There appears to be some misapprehension as to the resumption of business by the bank, and this has not been bettered by the utterances of editors who will persist in discussing subjects which they do not fully understand. The Bank du Peuple is not bound by all the provisions of the Banking Act, though making monthly returns to the Government. The ninety days' limit as to opening its doors is consequently not applicable, as explained last week.

The valuation placed by the Joint Cashiers upon the assets of the bank, shows a surplus of about \$412,000, but in this there was some want of agreement. It was however practically confirmed by the estimate of one of the directors, himself a man of ability and integrity, who in an independent valuation footed it up \$428,000. In presenting their report details of appraisalment were not furnished by Messrs. Chipman and DeMartigny—wisely we think—and the directors were consequently unable to check over the work, but that one of themselves came within \$16,000 of the total is rather significant.

As intimated last week, it would seem that the only practical way out of the difficulty is to form a new bank with new subscriptions say of \$500,000, and to allow each present stockholder one new share for every two or three old shares, that being about the proportion which the present assets bear to the late capital of \$1,200,000.

The readiness with which the appeals to the depositors have been responded to measures the confidence still reposed in the directors, although until all have agreed to accept the deposit receipts as proposed, the difficulty of preferred payments must give some anxiety. The plan briefly outlined should commend itself to all who have at heart the best interests of the property, and responsible directors should lose no time in recommending its adoption.

AGAINST THE COMPANIES.

The United States Court of Appeals has handed down its decision in a case in which the North British and Mercantile, Hartford, Springfield, Fire Association of Philadelphia, Hanover, Citizens and Dubuque are interested. These companies paid \$22,450 to Messrs. Simpson McIntyre & Co. at the time their storehouse which was filled with butter and eggs, was destroyed at Monticello, Iowa. They then brought action against the Chicago, Milwaukee and St. Paul railway company to reimburse them for their loss. The railway company set up as a defense a contract that had been entered into between the railway and the Simpson-McIntyre company when the latter leased the ground on which the warehouse was built to the effect that the company should not be held responsible for damages by fire or otherwise. The insurance companies held that such a contract was contrary to public interest and was void. The Supreme Court of Iowa ruled first that the contract was void and afterward that it was not. The Court of Appeals decides that any contract entered into by a railroad company and a corporation or individual for the lease of ground or buildings along its right of way and a clause is inserted relieving the railway from damages that may accrue is valid and relieves the company from all responsibility. The insurance companies in this case must stand the loss.

THE LONDON FUR SALE.

The last of this month's series of fur sales was held last week in London and was disappointing so far as Canadian furs are concerned. The demand at present is almost exclusively for Asiatic furs, such as Thibet, Persian lamb, astrachan lamb, krimmer, ermine, &c., together with chinchilla, fur seal, &c. All the above are selling at advanced price for both the European and American trades. Of American furs skunk, mink and racoon are selling fairly well in the American markets, while marten and fox are selling at fairly good prices in the European markets. Lynx, muskrat beaver, otter and wolverine are in very poor demand. Bear, which sold in large quantities to the European trade, until the present season, for boas and trimmings, have experienced a heavy decline in consequence of dyed thibets superseding them. Australian furs have been in very poor demand, a big proportion of the offerings for the last two years either having been withdrawn or else sold at very low figures. The season's catch of Alaska, Copper Island, Northwest Coast and Lobos Island seals will be offered at the end of next month. The following were the results of the sale, the standard taken being the prices ruling at the June sales:—

	Offered—	
	1895.	1894.
Racoon, 10 per cent. up.....	32,000	33,050
Muskrat, 15 per cent. up.....	70,000	284,073
Real chinchilla 25 per cent. up.....	500	none
Bas'd chinchilla 25 per cent. down.....	34,000	18,917
Australian opossum, unaltered.....	530,000	440,000
Mink, unaltered.....	4,700	20,961
Japanese fox, unaltered.....	16,000	none
Thibet skins, unaltered.....	1,040	2,448
Thibet coats, 35 per cent. up.....	.....	.....

PRICES OF MAGAZINES.

The prices of the monthly magazines are being reduced to a degree that could not have been foreseen a couple of years ago. The change from \$5 to \$3 a year as in the case of the *Arena*, one of our ablest exchanges, and from 20c to 10c a copy as in the case of Munsey's and other copying pictorials is more or less due to the great reduction in the cost of photographic transfers. So low has this become that it is much cheaper than the ordinary letter-press type, besides being much more readily prepared. This cause does not of course apply so much to the *Arena* as to those magazines chiefly made up of pictures.

POWER PLANT OF THE NIAGARA FALLS HYDRAULIC POWER & M'FG. CO.

In view of the efforts being made to utilize the rapids of the St. Lawrence and the Ottawa along the shores of the Island of Montreal, for the purposes of supplying power and electric lighting to manufacturers and others, the following description of the power-plant being constructed by the Niagara Falls Hydraulic Power & Mfg. Co. will of interest to the public. It is specially prepared for our columns:

The hydraulic basin from which water is now taken for furnishing power to the various mills supplied with power by this company, is located parallel to and about 300 feet back from the edge of the high bank of the Niagara River. For this new plant the water will be taken in an open canal from this hydraulic basin to a forebay 80 ft. wide and 22 ft. deep, which is now being built near to the edge of the high bank. From this forebay, penstock pipes built of flange steel, eight ft. in diameter conduct the water down over the high bank 210 ft. to the site of the power house on the sloping bank at the edge of the water in the river below the Falls.

The site for the power house is now being cleared; broken and disintegrated rock mixed with huge bowlders which have fallen over the bank in past ages covered the site in places to a depth of 75 feet. The work of clearing this material from the site of the power house, which is now nearing completion, has been largely done by means of a Giant or Monitor. This is the machine so extensively used in the gold mines of the west for excavating by means of a stream of water. The machine in use at this point is the first used in the east. Below this debris is a stratum of Medina sandstone, on which the power house will stand.

The building will be 60 x 100 ft., the intention being to add to the length of the building (60 ft.) and place other wheels, fed by separate penstocks from the same forebay as above as demand arises. There are four turbine wheels of the horizontal type, furnishing about 7,000 horse-powers located in the first floor of the power-house. These wheels will work under a head of 210 ft., the highest head under which water has ever been used for power in the quantity proposed in this plant. The pressures exerted by water under this head are enormous and every detail of the penstock and water wheels must be designed with the greatest care to hold it.

The penstock leads from the forebay vertically about 135 ft to the top of the sloping bank, thence down the slope to the side of the station next to the bank, making the total length of the eight foot pipe about 240 ft. Into the building the pipe 10 ft. in diameter, runs horizontally suspended over the tail-race. The thickness of the steel is fifteen-sixteenths of an inch. All horizontal joints are butt-strapped, held with three rows of rivets on each side. The cross seams are all double riveted. The necessity for strong work in this pipe will be seen when it is remembered that the total pressure on the end of the pipe exceeds a million pounds. From this horizontal portion of the penstock the water is taken directly up through 60 in. valves on to the outer wheels, which are supported upon iron beams stiffened by braces into the side of the tail-race. The four wheels for this plant are being built by James Leffel & Co. of Springfield, Ohio, under general plans and specifications made by the engineer of the Niagara Falls Hydraulic Power & Mfg. Co. Three of these turbines are specified to generate seventeen hundred horse-powers under a head of 205 ft. which is the minimum head estimated as obtainable and to run at a speed of 250 revolutions per minute. As the ordinary head will be from 210 to 215 ft. the power of these wheels will be from 1,800 to 2,000 horse-powers each.

The turbines are mounted on horizontal shafts of the double discharge design. These large turbines are fitted with runners 74 in. diameter, made of extra quality of bronze metal, fitted with balanced gates. The turbines are so designed that the wheel runners are absolutely balanced, due to the equal discharge of water on each side, thus doing away with all end-thrusts on the shafts. The wheels are fitted in cases eleven feet in diameter, made of best heavy plate steel, double riveted. The feeder pipe connection to these large cases are on the bottom of same, being riveted directly to the five foot hydraulic cylinder valves. All these valves are connected to the main feeder pipe, which is ten feet in diameter, and occupy the space under the turbines between the foundation walls. The draft-tubes from the turbines pass down each side of the main feeder pipe, connecting with the tail water, which is set at a distance of 27 ft. from the centre of the turbine-shaft. The shafts are of the best quality hammered wrought iron, and carried in adjustable ring oiling bearings, mounted on heavy cast iron bridge-trees.

The James Leffel & Co. who make a specialty of high grade turbines for high heads and heavy duty supplied the Cliff Paper Company at Niagara Falls about four years ago with two horizontal turbines of substantially this same design, each of which under 125 ft. develops 1,200 h.p. of a speed of 220 revolutions per minute. These wheels are also built from general plans made by Mr. W. C. Johnson, who was at that time acting as an engineer for the Cliff Paper Company and had charge of the design and construction of the entire pulp-mill plant in which these wheels were used. This plant, which is located adjacent to the proposed new plant, has proved successful in all its details. It embraces several new and important features which had not been attempted before in turbine construction, all of which, with other new and valuable improvements, will be embodied in the new turbines. On each side of each wheel will be placed an electric generator, coupled direct to the water wheel, and the power will be transmitted by wire to the company's customers. W. C. Johnson, of Niagara Falls, chief engineer of the company, is in charge of the plans for this work.

#### THE GOLDBERG FAILURE.

Mr. Jacob Goldberg, clothier of Halifax, is an enterprising man. He foresaw possibilities before him when he went into the clothing trade, and he made the best use possible of them. His alleged statement to the travellers who called upon him was that he was worth \$30,000, and on the strength of this he obtained supplies from a number of our prominent clothing firms on long credit. Then he quietly gave a bill of sale to Ike Goldberg, his

brother, and certain other relations for \$15,000, and left his other creditors to shift for themselves. Messrs. A. Jacobs & Co. of this city, who were among his creditors, did not favor this mode of preference, and Mr. Joseph H. Jacob promptly left for Halifax and had Mr. Goldberg arrested on a charge of obtaining goods under false pretences. This is the reason why Mr. Jacob's valuable assistance was missed in Montreal Centre, and possibly this is one of the factors in the unexpected result of the recent election.

—A. MICHELIN, a small grocer of this city, has assigned. Liabilities about \$600. In business a couple of years, but only in a very small way, doing but a limited corner-grocery business—A. Renaud & Co., grocers of this city, have assigned. Liabilities about \$2,570. Mrs. A. Renaud only partner. She started this business last February but had but a limited capital, and husband, who managed, had no previous business experience in grocery, having been formerly in hardware, in which he was unsuccessful.—J. D. Fournelle, shoes, etc., Montreal, has assigned; liabilities \$6,500. Has been in business some years and was doing fairly, but the stoppage of La Banque du Peuple affected him seriously, and obliged him to suspend payment. He shows a surplus and will likely obtain an extension of time—Maxwell & Son, lumber, St. John, N.B., already noted, are offering 30 cents on the dollar, 20 cents cash, and 10 cents in 9 months secured. Liabilities \$10,000—E. M. Robertson & Co. fish, St. John, N.B., already noted, are now offering 20 cents on the dollar, cash, on liabilities of \$12,000—Joseph Rowley, blacksmith, St. John, N.B. is offering 50 cents on the dollar cash. He sold out early in 1894, but bought back the business in summer of same year. His house and barn at Allandale, were burnt a few weeks ago, and this has something to do with his offer.

### Correspondence.

#### THE ADVANCE IN SCREWS.

The Editor of the JOURNAL OF COMMERCE, Montreal.

DEAR SIR:—Your announcement that the meeting of screw manufacturers resulted in an advance of 2½ per cent. all round and that the new trade discounts now are; Flat head, bright 77½; round head, bright, 72½; flat head, brass, 75, and round head, brass, 70 per cent. is (evidently unintentionally) misleading. The advance is practically 12½ per cent.; this being the difference between the old discount of 80 per cent. on flat head screws and the new one of 77½ per cent. It is such a large advance on an article which is virtually a monopoly in this country that I consider myself justified in calling your attention to it. My experience is that consumers considered them exceedingly high before it took place and the advance is far greater than that in the raw material—not to say anything about wages—which I do not think have advanced at all. Yours truly  
GEO. SEARS.

Kingston, Oct. 19th, 1895.

Our correspondent is correct in his statement that a reduction of 2½ per cent. in the trade discount involves an advance of 12½ per cent. in the cost of the goods, since a purchaser now pays \$22.50 on the \$100 where he formerly paid \$20. Our paragraph referred to the actual figures and not to the ultimate result. As to the price, we can only say that it is regulated by American and English competition. The duty at present on screws of this class is from 3 to 8 cents per lb. as to size, but not less than 35 per cent. So soon as the price of Canadian screws reaches a figure which will permit outside makers to pay this duty foreign screws will pour in. But at present the tendency in most of these lines is upward, and our own makers have taken advantage of the fact to follow suit.—[Ed. J. of C.]

—CRAWFORD, LYNCH & Co., dry goods, Orillia, Ont., already noted, are offering 70 cents on the dollar, and are likely to effect a settlement on this basis—H. C. Heimerdinger, cigars, this city, has filed consent to assign. He only started last summer—S. Miller, clothing, etc., of this city, has effected a settlement at 30 cents on the dollar, payable in 2, 4 and 6 months, secured. Liabilities about \$7,000. Originally in the peddling business, but started in clothing about 2 years ago. He had but a very small surplus and seems too have credited a little too freely—L. F. Rheume & Co., dry goods of this city, have filed consent to assign. They started business last spring under style of Lemire & Rheume,



but they dissolved last month, and Rheauime continued alone under above style. His capital, however, was too small to withstand the dull trade and strong competition—J. Lavalles, general store, St. Aime, Que., already noted, is now offering 85 cents on the dollar.

LEGAL RECORD, &c.

Week ended Oct. 21, 1895.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

October 15.  
 Burlington—J. O. Fournier vs. O. Varennes..... \$1,625  
 Hudson—O. Hodgson vs. A. Vipond..... 250  
 Lachute—Royal Elec. Protection Co. vs. J. Palliser..... 255  
 Montreal—H. Chauvin vs. C. C. S. Chabot, \$1,890; J. Chevalier vs. F. Dagenais et al., \$250; M. E. Ross vs. E. M. Globerston et al., \$350; W. W. Lockerby et al vs. W. H. Stockwell, \$304; R. J. Demers vs. F. Thibault et al., \$470.  
 St. Joseph Alma—D. Laine et al vs. A. Meslin..... 325

October 16.  
 Ascot—Eastern Twps. Bk. vs. G. F. Terrill..... \$2,600  
 Barnston—Est. Hiram Davis vs. H. J. & L. H. Johnson, \$2,222; H. M. Hovey vs. L. H. Johnson et al., \$255.  
 Cap Rouge—Marie D. Piche vs. N. Piche..... 583  
 Danville—W. W. Lockerby et al vs. W. H. Stockwell.... 364  
 Montreal—Dme. A. Martin et vir vs. Dlle. H. Bourbonniere et al.; \$277; F. B. McNamee et al vs. J. A. Boyd, \$504; Banque Nationale vs. D. Brodeur, \$631; F. E. Munn et al vs. W. Clendinneng et al, \$658; J. Ward vs. T. Deery \$371; L. C. Masson vs. J. B. Desrochers, \$304; J. S. Bourassa vs. J. Lamarche, \$1,359; J. J. McEvoy vs. P. F. McEvoy, \$2,200; Dme. I. J. Ward et vir vs. W. McNeil, \$700; S. B. Chandler vs. C. F. F. Trestler et al, \$367.

Quebec—J. S. C. Chamberland vs. F. Guillet..... 500  
 Sherbrooke—Sherbrooke L. & M. Co. vs. J. G. Robertson. 8,700

October 17.  
 Brome Tp—J. Griffith vs. H. Gruesdale..... 376  
 Cote Visitation—J. J. McEvoy vs P. F. McEvoy..... 2,200  
 Ely Tp—School Comrs. vs. A. Chamberland et al..... 938  
 Farnham—Brown-Simpson Co. vs. L. Godin, \$290; P. McQuillen vs. J. McQuillen, \$1,340; M. McDonohue vs. J. L. Barre, \$300.  
 Montreal—Banque du Peuple vs. J. A. Cantin, \$263; W. T. Costin vs. J. De Liaus, \$1,162; L. Ayatte vs. T. Marsan et al, \$304; Hon. F. E. Gilman vs. C. Provost et al, \$257; Dme. A. Gaiera vs. W. J. Poupore, \$5,000; J. Morgan et al vs. I. J. Ward et vir, \$1,071.  
 Potton Tp—N. Bourget et al vs. A. Bailey..... 780  
 St. Cesaire—U. Paradis vs. A. Gingras..... 1,101  
 St. Henri—J. Price vs. J. A. Briere..... 1,000  
 St. Hilaire—A. Richer vs. M. Bessette, \$3,239; P. Loiselle vs. A. Jourdain, \$1,377.  
 St. Hyacinthe—Beardmore & Co. vs. Seguin & Lalime... 2,710  
 Westmount—Dme. A. Martin et vir vs. Henrietta Bourbonniere et al, \$277.

October 18.  
 Drummondville—O. Carrier vs. Drummond Co. Ry. Co. 317  
 Montreal—M. Curran vs. J. Alexander, \$312; W. E. Ross agt. L. Ghanberson, \$353; Grand Trunk Ry. Co. agt. F. Lewis et al, \$500; G. Gagnon vs. A. Paquette et al, \$260; Dlle. M. O. Bourgeois vs. J. Poissant, \$310.  
 N. D. de Levis—D. E. Amyot vs. Marie Martin..... 301  
 Quebec—D. Smith vs. J. E. Fortin..... 1,167  
 St. Anne de Beau—L. A. Lapointe vs. E. Morel..... 400  
 St. Romual—C. Dumas vs. L. Dumas..... 710  
 Valencia—W. J. Costigan vs. J. De Lilane..... 1,162

October 21.  
 Montreal—W. Gelinus vs. E. Cote, \$900; Dominion Rubber Reclaiming Co. vs. D. McG. De Cow, \$1,047; Dominion Rubber Reclaiming Co. vs. W. Drysdale, \$525; Gazette Printing Co. vs. Holmes Electric Protection Co., \$511; Poupore & Fraser vs. Kingston & Montreal Fordg. Co. Ltd., \$2,000.  
 N. D. de Levis—Elise Lamontagne et vir vs. N. McCreedy 600  
 Quebec—J. Goulet vs. E. W. Benson et al..... 399  
 Ste. Cunegonde—G. Gagnon vs. A. Pauquette..... 260  
 St. Johns—A. Camalme vs. Banque du Peuple et al, \$256; R. Mercolline vs. A. Gamache, \$1,000; J. S. Messier vs. D. Remillard, \$301; S. Plantier vs. S. Sarazin et al, \$400.  
 St. Philippe—Dlle. M. O. Bourgeois vs. J. Poissant.... 380

WRITS ISSUED, PROVINCE OF ONTARIO.

October 15.  
 Camden—H. V. McDougall vs. J. Lochhead..... \$ 500  
 Carleton Co—R. Pink vs. J. & Eliza Holt..... 804  
 Fergus—Cathe. W. McBain vs. D. Black..... 2,500  
 Fort William—Hudson Bay Co. vs. P. J. Manion..... 771  
 Lindsay—W. Goodenough vs. S. & Sarah Perrin..... 1,269  
 Manvers—Ontario L. & S. Co. vs. R. Henders..... 698  
 Mariposa—C. Eck vs. R. & Hannah Stevens..... 1,448  
 Niagara Falls—Bank of Buffalo vs. J. Robinson..... 761

Northumberland Co—J. Hocken vs. Can. Pacific Ry.... 1,000  
 Ottawa—F. Clemen vs. A. Audet et al, \$5,635; A. J. Macnab vs. W. Hogan & wife, \$1,093; S. J. Dempsey vs. McRae Bros. & Co. \$436; J. Lamarche et al vs. J. B. Trudel, \$484.  
 Port Arthur—I. Erikela vs. F. Jones..... 391  
 Smiths Falls—T. Graham vs. R. Conn..... 310  
 Toronto—M. Hutchins vs. J. R. Benson, \$300; A. C. Niff vs. T. Eaton Co., Ltd. \$257; T. Parker vs. J. G. Giles et al, \$1,698; E. Barber vs. D. C. Little et al, \$1,899; A. C. Gibson et al vs. J. C. Meldrum et al, \$1,292; F. J. Whatmough vs. W. B. Unsworth et al, \$1,520.  
 Tyendinaga—Can. L. & N. I. Ins. Co. vs. P. McKeuney... 889  
 Wallaceburg—E. Allan vs. S. W. Cross (Libel)..... 1,000  
 Wilberforce Tp—T. Graham vs. J. Sadler..... 324  
 Boston, Mass—B. Dell vs. Massachusetts Benefit Assn.... 1,000

October 16.  
 Belmont—Mary A. Cooper vs. T. Caskey..... \$2,000  
 Carleton Place—J. Armour vs. J. W. McDonald et ux... 739  
 Chatham—J. Pattullo vs. J. N. Hooper et al..... 340  
 Gloucester—Cathe. Pinhey et al vs. Esther Wolf & T. A. Burrows of Winnipeg, \$1,256.  
 Ottawa—Bray Bros. vs. J. Erratt..... 226  
 Peterboro—Bank of Montreal vs. Peterboro Carbon & Porcelain Co. Ltd., \$28,631.  
 Stratford—T. Waldie et al vs. W. Easson..... 3,872  
 Sudbury—J. Visick vs. Knox Morgan & Co..... 671  
 Toronto—T. Graham vs. J. Campbell, \$333; W. Sparkhall vs. J. E. Foreman, \$1,560; G. M. Rae vs. J. & M. McNamara, \$2,394; J. C. McKeggie & Co. vs. M. & D. Rohnan, \$2,195; Linotype Co. vs. World Newspaper Co., \$344.

October 17.  
 Brantford—M. Birkett vs. F. J. Grenny & wife..... 1,034  
 Burford Tp—J. McMonagle vs. L. File..... 641  
 Brighton—G. S. Bouten vs. J. Jones & W. B. Cooper... 1,000  
 Flamboro E—Augusta Koella vs. T. Carey..... 1,000  
 Ottawa—W. S. Bowbear vs. S. T. & J. C. Cheney, \$1,659; Gartaigh Fire Clay Co. vs. McRae & Co., \$250.  
 Toronto—M. A. Wanton vs. J. B. Miller et al, \$1,271; J. MacLennan vs. R. Reynolds, \$1,200.  
 Trafalgar Tp—Lucy Cresswell vs. W. C. Beatty et al... 329  
 Vaughan Tp—G. Garbutt vs. A. Steward..... 630  
 Wentworth Co—M. Lynch vs. Toronto, Hamilton & Buffalo Ry. Co. (dmgs), \$530.

October 18.  
 Bath—Mary J. O'Hern vs. W. J. Rose..... 539  
 Chatham Tp—Merchants Bank vs. J. A. & D. C. Boulton. 638  
 Hamilton—H. Hill vs. J. & Mary C. Bradley..... 282  
 Marlborough—Cathe. Pinhey et al vs. J. & Mary Montgomery, \$1,845.  
 Medonte Tp—Welland Vale Mfg. Co. vs. T. A. Knox.... 377  
 Milverton—J. Atkin vs. R. J. Ranney..... 2,000  
 Osgoode—W. Wyld vs. W. & Eliza A. Dillon..... 489  
 Ottawa—Dme. Angela Gacira vs. W. J. Poupore et al... 5,000  
 St. Thomas—T. May & Co. vs. G. R. Pennington..... 1,353  
 Sheffield—W. C. Parks vs. Corp. Twp. Sheffield..... 1,000  
 Shelburne—La Banque Nationale vs. A. V. Galbraith... 337  
 Tilsonburg—S. J. Pound vs. Sarah A. Clayton et al..... 402  
 Toronto—C. L. Murphy vs. A. O. Andrews, \$932; A. Walsh & Co. vs. G. R. Buckham, \$14,214; Temperance & Genl. Life Ass. Co., \$380;—Lumsdan vs. G. Phillips et al, \$1,056; Confed. Life Assn. vs. G. M. Scott, \$768.  
 Whitchurch Tp—W. J. McCarty vs. H. & S. Fockler.... 295

October 21.  
 Hamilton—J. Youngson vs. J. Kingdom..... 1,000  
 London—J. Gillian vs. A. McAlpine, \$386; W. W. Ross et al vs. Smith Bros., \$365; Welland Vale Mfg. Co. vs. T. A. Kuox, \$377.  
 Monticello—Bertram Eng. Works Co. vs. Clara M. Essery, \$309.  
 Middlesex Co—Jessie Foreman vs. J. Foreman et al.... 2,008  
 Niagara Falls—London Furn. Co. vs. W. L. Lundy.... 904  
 Penetanguishene—H. Scott vs. T. L. Bailie, \$439; E. Boisseau & Co. vs. N. Courtemanche, \$437.  
 Seaforth—Morgan, Davies & Co. vs. Charlesworth & Brownell, \$505.  
 Toronto—A. E. Dicks et al vs. Covenant Mut. Ben. Assn., \$5,000; Imperial L. & I. Co. vs. Cleoria Dingman, \$2,800; G. E. Alger vs. Equitable Life Assu. Socy, \$7,000; M. & L. Samuel Benjamin & Co. vs. G. Evans, \$2,580; J. Phillips vs. G. Hall, \$2,387; Confed. Life Assn. vs. Elizth. McConnell, \$1,124; M. J. Jordan et al vs. Metropolitan Life. Ins. Co., \$1,266; Confed. Life Assn. vs. M. Nightingale et al, \$7,374.

New York—Amelie Des Roches vs. T. Hanrahan et al.... 1,136

WRITS ISSUED, MANITOBA.

October 17.  
 Edmonton—P. De Roux vs. H. DeRoux, \$6,019; Lamoureux & Co. vs. Notre Dame Gold Dredge Co., \$536.  
 Winnipeg—Mongenis, Boivin & Co. vs. G. M. Hayward & Co. \$2,960; H. Doll vs. J. F. Howard, \$285; Imperial Bank vs. T. E. Thompson et al, \$350; Commercial Bank vs. F. Van Etten, \$1,750; Commercial Bank vs. A. H. Van Etten, \$7,236.

October 21.  
 Winnipeg—J. H. Ashdown vs. J. J. Egan, \$748; Tasse, Wood & Co. vs. G. M. Hayward & Co., \$250.



## JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

October 15.

Montreal—W. Vipond agt. W. Bell, \$356; W. A. Hugué agt. Dme. W. Delage, \$618; Dme. F. Donahue et vir agt. J. W. Donahue, \$5,500; W. A. Fleming agt. A. J. Pavreau, \$592; S. W. Boyd et al agt. M. Griffin, \$465; Montreal L. & M. Co. agt. J. H. Poitevin \$1,737.

Shorlbrooke—Heritable Sec. & Mort. Invst. Assn. agt. A. G. Woodward, \$502.

October 16.

Bury—A. L. McIver agt. Est. J. A. Smith..... \$ 415  
Hatley—C. N. Martin agt. L. O. Alarich..... 369  
Montreal—Commercial Union Ass. Coagt. A. Nicoll..... 716  
Notre D. de G.—W. E. Evans agt. M. Prud'homme..... 402

October 17.

Montreal—Hon. A. O'Gilvie agt. Baie des Chaleurs Ry Co., \$508; P. Gravel et al agt. Cie Carrosserie de Montreal, \$1,151; J. McDougall agt. L. De Poliniero et al, \$253; J. Fairbairn agt. J. Dick, Sr., \$487; J. Topp agt. G. J. Morris, \$361.

October 18.

Gentilly—R. Malhiot agt. J. Malhiot..... 610  
Montreal—L. J. P. Desrosiers agt. Dme. E. L'Archevesque et al, \$290.  
St. Laurent—T. C. Bulmer agt. J. A. Theriet..... 278  
Three Rivers—E. Barnard agt. J. Peterson et al..... 2,315

October 21.

Chapeau—Mary E. Dunlop agt. J. Hennessy..... 468  
Hull—H. Rac et al, exrs. agt. C. B. Wright & Sons..... 2,556  
Montreal—J. Baxter agt. W. W. Moore..... 294  
Pt. Aux Trembles—A. David agt. J. McDonald..... 738  
St. Valentin—La Banque du Peuple agt. J. G. Mailloux.. 369

## JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

October 15.

Clinton—A. E. Scott agt. S. Pyke..... \$ 310  
Gwillimbury W. Tp—Freehold L. & S. Co. agt. W. Leach, 2,518  
Iroquois—Oneida County Bank agt. H. A. Wallace..... 574  
Peterboro—W. Cluxton agt. Peterboro Carbon & Porcelain Co., Ltd., \$304.  
Sudbury—Purvis Bros. agt. Ford & Co..... 476  
Tavistock—C. Huether agt. J. Loth..... 495  
Toronto—F. J. Whatmough agt. Hurdon Hardware Mfg. Co., \$1,520; J. Goldie, as exr. et al agt. R. J. Stark, \$275; R. H. R. Munroe agt. A. Orr, \$474.  
Wallaceburg—Ham. Provident & Loan Socy. agt. J. Lillie 533

October 16.

Blythe—London Loan Co. agt. J. B. Kelly et al..... \$ 576  
Huntingdon Tp—G. McK. Stewart trustee, agt. J. & Lydia Barber, \$707.  
Mulmer Tp—E. Barwick & Co. agt. J. Black..... \$ 253  
Ottawa—Consolidated Plate Glass Co. agt. J. A. Corry et al, \$361.  
Smiths Falls—T. Graham agt. R. Conn..... 348  
Strathroy—Lucas, Steele & Bristol agt. H. A. Cooper & Co., \$276.  
Thurlow—Corpn. County of Hastings agt. G. A. Ross.... 3,140

October 17.

Brighton—Mary J. Minaker agt. T. P. Keeler..... 307  
Chicago—J. B. Eager agt. J. J. Whaley..... 3,160  
Gore Bay—Carling B. & M. Co. agt. J. Connors..... 269  
Tavistock—C. Huether agt. J. Loth..... 444  
Toronto—H. Webley & Sons agt. R. McVitte, \$531; P. Clark agt. S. C. Peuchen, \$2,770; G. H. Featherstone agt. H. Read, \$523.

October 18.

Burford Tp—Janet McMonagle agt. L. File..... 668  
Canfield—British Mut. Loan Co. agt. W. M. Thompson... 1,496  
Mountain Tp—D. F. Sutherland agt. P. Shannon et al.. 272

October 21.

Caledon Tp—C. Heroin agt. H. McLeish et al; exrs.... \$ 547  
Campbellford—A. L. Coleville agt. H. H. Little..... 250

## JUDGMENTS RENDERED, MANITOBA.

October 17.

Winnipeg—North-Western Tel. Co. agt. North-Western Pub. Co., \$1,173; E. B. Eddy agt. North-Western Pub. Co., \$1,932.  
Kelowna—W. Hamilton Mfg. Co. agt. L. Lequins..... 340  
Vancouver—C. Rastach agt. C. R. Baldee, admrx..... 43,243  
Victoria—Fraser, McMillan & Co. agt. W. J. Jeffree, \$590; R. Waxtock vs. H. Waxtock & Son, \$501.

## JUDGMENTS RENDERED, NOVA SCOTIA.

October 17.

Antigonish—J. D. McIsaac, carptr for..... \$188, \$200 & \$54

October 21.

Liverpool—Mrs. Arianna Mason, grocer, &c., for..... \$ 842

## JUDGMENTS RENDERED, N. B.

October 17.

Bathurst—John Slvwright, agent, for..... 288

## JUDGMENTS RENDERED, BRITISH COLUMBIA.

October 21.

Victoria—B. C. Land & Invst. Agency agt. Dr. J. Hall, \$4,360; B. C. Land & Invst. Agency agt. A. G. Sargison, \$8,774.

## CHATEL MORTGAGES, PROVINCE OF ONTARIO.

October 15.

New Hamburg—J. Morley to R. B. Puddicomb..... 800  
Rat Portage—L. Hilliard to Can. Perm. & S. Co..... 7,056  
Thorold—H. D. Walton to Helena Walton..... 856  
Toronto—A. E. Caldwell & T. Motten to R. H. Howard & Co., \$1,398; Julia & Mary Hughes to Toronto Genl. Trusts Co., \$559; H. P. Stutchbury to H. E. Johnson, \$700.  
Toronto N.—T. G. Williamsou to E. R. C. Clarkson..... 559  
Welland—H. J. Gonder to J. Gilmore..... 600  
Weston—Minnie M. & H. E. Erwin to F. H. Sykes.... 950  
Warton—A. C. Elliott to J. McK. Anderson, \$927; Jane Johnston to Harvey & Van Norman, \$500.  
Woodstock—G. F. Frazer to J. I. MacCraken..... 700

October 16.

Hamilton—A. & Janet A. McLaughlin to C. A. Colville, \$508; T. G. Priestland & wife to Grant, Lottridge Brew. Co., \$661.  
Smiths Falls—E. C. Williamson to Spalding & Stewart... 900  
Toronto—G. H. & Louisa F. Clark to A. Shields, \$600; Jennie Mossep to J. E. Seagram, \$1,000.

October 17.

Albermarle Tp—A. McLeod to Union Bank..... 1,440  
Goderich—D. McGillicuddy to T. McGillicuddy..... 500  
Huntsville—William Craddock to Dom. Bldg. & Loan Assn., \$1,000.  
Mono Tp—R. A. Hetherington to Sawyer, Massey Co.... 834  
Ottawa—C. A. Christian to A. Masson..... 2,020  
Toronto—J. B. & Euphemia Perry to D. Kennedy..... 2,000  
Toronto Junc—Estella Wagner et al to Can. Perm. L. & S. Co., \$11,500.

October 18.

Arthur—C. Bicknell to F. Kennedy..... 777  
Hamilton—Wm. Proper to J. Gompf..... 2,025  
London—W. H. Mahon to A. Smith..... 588  
Mount Forest—Mrs. E. F. Zoellner to W. Field..... 8,500  
Port Stanley—J. Ellison to J. Baird..... 500

October 21.

Armour—J. L. Kennedy to J. T. Mann..... \$8,825  
Burlington—J. Burgess & wife to H. Kuntz..... 500  
Hamilton—Mrs. Emma F. Murphy to J. H. Adams..... 1,100  
London—A. B. Powell et al to B. W. Green..... 800  
Lochiel Tp—A. Theoret et al to Sadie A. Sutherland.... 739  
Ottawa—Ottawa Gas Co. to Chas. Magee..... 100,000

## CHATEL MORTGAGES, B.C.

October 17.

Revelstoke—D. Robinson to F. Robinson..... 5,000  
Vancouver—A. J. Sharp & Co. to Glover & Brais..... 1,000  
Victoria—W. J. Jeffree to Fraser, McMillan & Co., \$590; Mrs. T. G. Rayner to J. McLean, as trustee, \$1,000.

## CHATEL MORTGAGES, MANITOBA.

October 21.

Prince Albert—W. J. Fleming & Co. to J. G. White, \$691; J. S. White to W. J. Fleming, \$1,722; K. Whitteman to S. Hobbs, \$2,300.

## CHATEL MORTGAGES, N. S.

October 18.

Halifax—J. Stairs & Co., hardware, for..... 26,168  
Yarmouth—Coast Railway Co. Ltd..... 5,000,000

## BILLS OF SALE, PROVINCE OF ONTARIO.

October 15.

Brockville—W. P. Miller et al to I. D. Purkis..... \$ 601  
Guelph—J. & Mary Kohl to F. Reinhart..... 1,850  
Ingersoll—J. S. Berry to Thompson & Smith..... 1,900  
Toronto—E. Abbs to F. Abbs..... 1,000

October 18.

Cornwall—S. Crosbie to J. Mulligan..... 3,200  
Mount Forest—J. A. Halsted, assignée to Lydia Zoellner. 7,500  
Toronto—W. G. Walker to J. Nolan..... 739

October 21.

Biscotasing—O'Neil & Simpson to R. Laidlaw & Co.... \$12,400  
Port Arthur—J. W. Crooks to T. S. T. Smellie..... 2,700  
St. Catharines—Ontario Pure Food Co. to W. H. Bunting 1,200

## BILLS OF SALE, N. S.

October 17.

Halifax—Jacob Goldberg, Clo. &c. for..... 6,000

October 18.

Pictou—W. H. McLaren, D.G. for..... 13,127  
Yarmouth—W. L. Campbell, Jr. grocer, for..... 500

October 21.

Halifax—Jacob Goldberg, clothing, for..... \$6,600

## BILLS OF SALE, N. B.

October 17.

Blackville—Mrs. Martha Donald, G.S. for..... 800

## BILLS OF SALE, MANITOBA.

October 21.

Prince Albert—S. Hobbs to K. Whitteman..... \$ 4,800

# Our inducements.

A Good Article  
At a Fair Price

## OUR CELEBRATED BRANDS

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

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

## S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

THRASHING corn by means of electricity is now being carried on with satisfactory results at Mjölby, in Sweden. The power is conveyed a considerable distance from the main cable to a motor which is put in connection with the thrasher.

### THE CUBAN CANE CROP.

Letters from Havana say that owing to the pressure of the time being crop operations in the province of Matanzas are likely to commence this year earlier than customary, and on a certain number of plantations preparations are being actively pushed to inaugurate grinding towards the end of this month or the beginning of the next one. Planters are well aware that by so doing an immense quantity of immature cane will be sacrificed, but the need of cash leaves them no other course to follow in order to work themselves out of trouble. According to recent advices from Cardenas, the fields are in splendid condition, and as peace has been as yet undisturbed in that locality, planters expect to be able to take off their crop with no other difficulty than that produced by the monetary crisis.

## Financial.

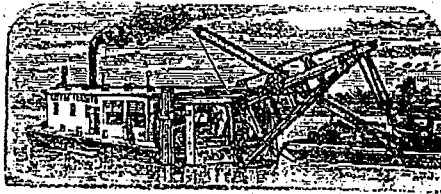
Thursday Ev'g., Oct. 24th, 1895.

The long expected collapse in South African mining shares, dwelt upon in another column, seems to have set in in earnest owing to heavy forced sales in Paris, where the Rothschilds are reported to be doing their best to stop the panic, and Wall Street seems to believe that the liquidation of the European mining craze, which is now in progress, is likely to result in disaster that may temporarily, at least, affect all speculative markets. The latest advices from abroad are that the situation in Paris is regarded with apprehension, while so far as London is concerned, the fact that the promoters of various mining enterprises have for several weeks past have been compelled to support the market for the shares with which they are identified, is ample evidence that the liquidation at that centre has also reached a critical stage. In fact an absolute panic has only been averted by firm outside interference, but the signs are still threatening, and at any moment the present support to the market may be withdrawn.

Sterling exchange has again advanced,

# M. BEATTY & SONS,

Welland, Ont.



Dredges, Ditchers, Dericks, and Steam Shovels - - -

Of various styles and sizes to suit any work.

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

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

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

principally because the bankers who negotiated the sale of \$7,500,000 in Anaconda shares practically retired from the market by raising the price for their bills after selling a moderate amount. It is generally estimated in the foreign exchange market that only about one-half of the exchange against the Anaconda deal has been sold. Exports of cotton, which it is believed will be made in consequence of the sharp reaction in the market for that commodity, have not yet begun to have an effect upon the rates for sterling. It is believed, however, that the decline in cotton will exert an influence upon the exchange market before the end of this week. In the meantime sterling exchange is strong and higher on a falling off in the supply of both bankers and commercial bills. Continental exchange was firm but quiet. Posted asking rates for sterling in New York were 4.87½ for long bills and 4.88½ for demand. Actual rates are: Long bills, \$4.87 to \$4.87½; sight drafts, 4.88 to 4.88½, and cable transfers, \$4.88½ to \$4.89½. Francs are quoted at 5.19½ to 5.18½ for long and 5.17½ to 5.16½ for short; reichmarks, 95½ to 95¼ for long and 95½ to 95¼ for short; guilders, 40½ to 40 3-16 for long and 40¼ to 40 5-16 for short. In this market exchange is firm. Between banks sixties sell at 9½ to 9 9-16; demand at 9¼ to 9 13-16, cables 9 15-16 and New York funds at 3-64 to 1-64 discount. Over the counter rates were 9¼ to 9½ for sixties, 10 to 10½ for demand, 10¼ for cables, and ½ to ¼ premium for New York funds.

Money in New York is somewhat stiffer. Rates on call are 2 per cent. Time money is quoted at 3½ per cent. for three months on good mixed Stock Exchange collateral and 4 per cent. for six months. Commercial paper is quoted as follows: Prime endorsed bills receivable at 4½ to 5 per cent., choice single-name paper at 5 to 6 per cent., and good at 6 per cent. and upward. The market is very dull. In London call money still runs at ¼ to ½ per cent., and discount in the open market, for both short and three months bills, is ½ per cent. In this market call money is unchanged at 4 to 4½ per cent., and commercial paper discounts at 6 to 7 per cent. Bar silver is firmer. Rates in London opened 1-16d higher at 31 1-16d per ounce, but closed at 31d. New York price for commercial bars ¾c higher at 63c to 68½c per

ounce, closing at 67½c to 69½c. Government assay bars 68¼ to 69½c.

The week has been a dull one in Stock Exchange circles, and there are no features of interest to note. What trading has been done has been exclusively professional, and thus the market has been extremely narrow. Genuine investment stock cannot be shaken out, so that transactions have been of a purely speculative character and at a very limited range of values. In fact, with the exception of Toronto Street, prices close practically at the same figures as last week. The following are the transactions of the week as per Chas. Meredith & Co., stockbrokers:

BANKS.	Shares.	Highest.	Lowest.	Last Year.
Montreal.....	7	224	223¼	225¼
Commerce.....	125	189½	189	189½
Jacq. Cartier....	32	100	100	....
Merchants.....	22	168½	168¼	168
Molsons.....	162	180	179	170
Peoples.....	10	20	20	....
Quebec.....	30	120	120	120¾
Union.....	10	100	100	100
MISCELLANEOUS.				
Cable.....	877	163	160¾	143¾
Can. Pacific.....	310	61	57½	65¾
Gas.....	139	201¼	200¼	184¼
Mont. Street Ry.	1075	210	207	161¼
" " xd.....	1220	206¾	204¼	159¼
" New Stock	850	207½	205½	....
Toronto Ry.....	2525	81¼	79	....
R. & O.....	25	93	93	83½
Telegraph.....	23	166	165	152¾
Duluth Pref.....	450	11¼	11	....
Duluth Com.....	450	6¼	6	....
Mont. Cotton. Co	118	124	124	....
Dom. Cot.....	97	97½	96	101
Col'd Cot. Bd's..	\$500	99¾	99¾	....
Inter-Coal Com..	25	25	25	....

### MONTREAL CLEARING HOUSE.

Total for Week Ending Oct. 24, 1895.	Clearings.	Balances.
	\$12,465,170	\$1,502,145
Corresponding		
Week of 1894.....	12,066,646	1,922,444
" " 1893.....	10,907,206	1,563,686
" " 1892.....	11,854,870	1,406,935

### MONTREAL WHOLESALE MARKETS.

Thursday Ev'g., Oct. 24, 1895.

The current of trade during the past week has been comparatively in narrow channels, and the expansion usually apparent at this season of the year is still delayed. But prices are firmly maintained in every line (with the exception of hides

**Bank of Hamilton.**

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

DECEMBER 2ND.

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

By order of the Board,

J. TURNBULL,  
Cashier.

Hamilton, October 23rd, 1895.

**The Canadian Bank of Commerce.**

DIVIDEND No. 57.

Notice is hereby given that a Dividend of Three and One-Half Per Cent. upon the capital stock of this institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

MONDAY, THE SECOND DAY OF  
DECEMBER NEXT.

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

By order of the Board.

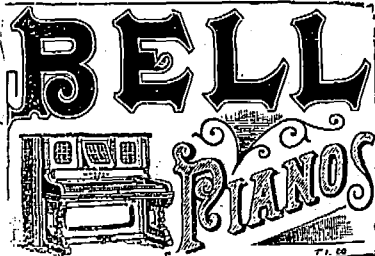
B. E. WALKER,  
General Manager.

Toronto, October 22nd, 1895.

and leather) and every change in our prices current this week is upward. In dairy produce there is a marked improvement. Cheese has risen fully a cent, and butter two cents; on the week, for finest late makes. The factory men are mostly contracted to the end of the season and the duel is now between the speculator and the English consumer. The public cable has advanced, and business has been done at 40s for strictly finest fall cheese. In butter the country markets are still excited, but English houses are reluctant to concede the advance and the market is quiet on spot under the belief that prices have been sent a little too high. Hay is also weaker, and farmers have lost their excited tone. Country produce, generally, is dull and fractionally lower, and hence the statement that the demand for maple products is very active in New York should interest our commission men. Hops are dull and neglected, and hides and calfskins have declined a cent owing to the conservative action of tanners. Teas are very firm for the lower grades of Japan. The last large holder of these grades has sold out, and nothing under 18c can be found in the market. Dried fruits are very stiff. It seems certain that the crop of Valencias will be short, and an advance of 1s to 2s in Denia and of 1s 3d in currants in Greece are among the features of the week. Sugar is dull, and prices would be lowered if there was any chance of influencing greater activity in trade in this way. Glass has again risen 5c on fifty feet and 10c on hundreds. Chemicals are strong. Live stock is weaker owing to the poor quality of the animals offered. Coil chain is higher, and we advance quotations of black sheets. Cement has also risen 5 cents per barrel. Fruit is active and apples are stiff. In dry goods a fair distributing trade is being done. Failures are more numerous; but they are unimportant in character, and ascribable to causes that would have involved disaster even in the most prosperous years. But money is slow in coming in, collections are difficult, and remittances are still under the mark.

**CEMENT.**—The arrivals of the week were 5500 barrels Belgian, 1000 barrels English and 52,000 firebrick. Business is only of

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



WHOLESALE AGENTS

—FOR THE—

GOLD MEDAL **Bell Pianos & Organs**

AND OTHER LEADING INSTRUMENTS OF  
AMERICAN & CANADIAN MAKE

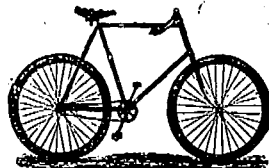
Reliable agents wanted in unoccupied territory.

## THE Monarch King of Bicycles.

LIGHT, STRONG,  
SPEEDY, HANDSOME.

FINEST MATERIAL.  
SCIENTIFIC

WORKMANSHIP.



Four Models—\$85 and \$100.

EVERY MACHINE FULLY GUARANTEED.

SEND 2-CENT STAMP FOR CATALOGUE.

### MONARCH CYCLE CO.

Factory and Main Office:—Lake and Halsted Sts., CHICAGO, ILL.

BRANCHES:—New York, San Francisco, Salt Lake City, Denver, Memphis, Detroit, Toronto.

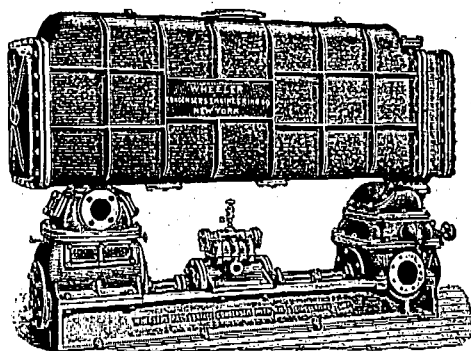
P. R. WRIGHT, CANADIAN AGENT, 6-8 Adelaide St. W., Toronto, Ont.

## Wheeler Condenser & Engineering Co.

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the

For  
Marine  
and  
Stationary  
Service.



For  
Electric  
Light  
and Power  
PLANTS.

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

WHEELER'S  
Patent Feed Water Heaters.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods Merchants.

SPECIALTIES:

COLORED AND BLACK

CASHMERE,

SILKS

AND

DRESS GOODS,

Mantles and Jackets.

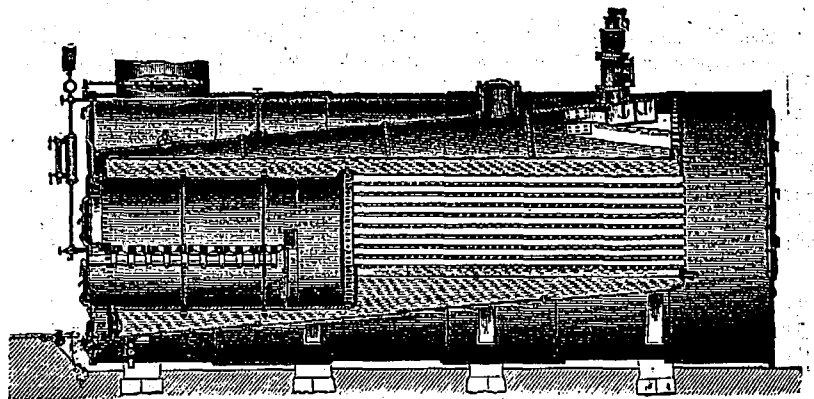
Carsley, Sons & Co.,

113 St. Peter Street,

MONTREAL.

a moderate character; but, as usual at this season of the year, prices have advanced to \$1.95 to \$2.10 for English and \$1.85 to \$1.95 for Belgian. Firebricks run from \$15 to \$21 as to quality.

CHEESE, BUTTER & EGGS.—The cheese market shows a marked advance over last week's figures and to do business in finest October Ontario make a buyer would have to give 9½c. Still the British market is slow in accepting the rise, and the struggle lies between the cheese speculator and his British customer; for the factory men have



Monarch Economic Boilers

Require no brickwork and are guaranteed to save at least 10 per cent. in fuel over any brick set boiler; in some cases the saving has been as high as 30 per cent.

ROBB ENGINEERING COMPANY, Ltd., - Amherst, N. S.

Canada Machinery Agency, - - 321 St. James St, Montreal, Agents

How About Your Light ?

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

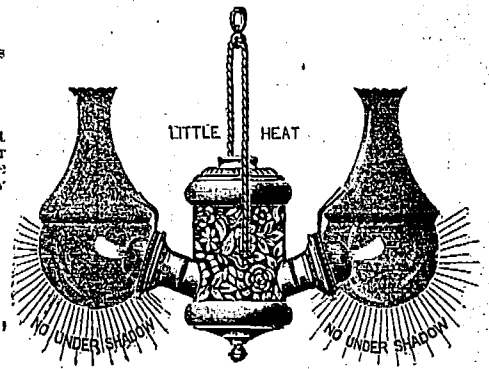
USE THE ANGLE LAMP

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

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

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

J. U. Bauchelle, Mgr.

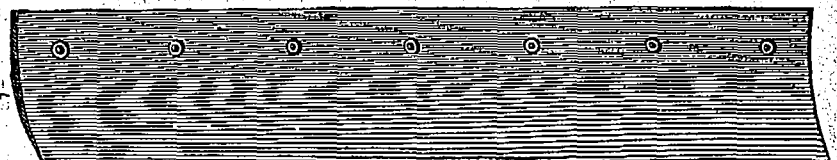


contracted for the great bulk of their make and are now out of the market. About 5,000 boxes Quebec cheese sold at 9 to 9½c and we advance our quotations to 9½ to 9¾ for Ontario, 9½ for Townships and 9¼ to 9½c for Quebec—September makes. For August 8½c is about a nominal figure. The public cable has advanced another shilling and business has been done at 45s 6d to 46s for strictly finest fall makes. Butter is quiet on spot; but in the country the creamery men are still excited and finest September creamery is held for 21 to 22c, with August at 19 to 19½c. Townships dairy sells at 17 to 18c and Western at 14 to 15c. There is no change in eggs, prices being firm at 14c to 14½c for choice candled stock and at 11½c to 12c for ordinary per dozen. Potatoes are dull at 35c to 40c per bag in car lots. Beans dull and steady at \$1.10 to \$1.20 for choice hand picked in car lots and at \$1.30 to \$1.40 in smaller quantities. The demand for hops is slow at 5c to 8c per lb.

for new as to quality. A fair jobbing trade was done in tallow at 6c to 6½c for prime refined and at 5c to 5½c for lower grades. The poultry trade is quiet owing to the light offerings. We quote:—Turkeys, 8 to 9c; chickens, 6c to 7c; ducks, 7c to 8c, and geese, 5½ to 6c per lb.

CHEMICALS — A firm market with a strong undertone can be reported in chemicals. Latest London prices are: Acid, citric, 1s 3d to 1s 3½d; oxalic, 3½ tartaric foreign, 1s 1½d; English, 1s 2d to 1s 2½d. Cream of tartar, first crystals, 102s to 103s; powdered, 105s. Alum, lump, 5s 4½d to 5s 6d; powdered, 5s 9d to 5s 10½d. Arsenic, lump, 28s; powdered in barrels, 15s 3d to 15s 6d. Benzole, 50 per cent. 1s 1d; 90 per cent. 1s 1½d. Bleaching powder, union price £7 5s. Borax, crystals, £19 10s; to £20 10s. Brimstone, 5s 6d foreign flowers, 6s 3d to 6s 4½d. Camphor, refined, 2s 4d. Potash chlorate, 4½d; bichromate, 4½d to 4¾d; hydriodate. 11s 6d to 11s 9d;

Nine-Tenths of all the Staves Manufactured in this Country are Cut with our Knives.



M. Gregg & Son., ROCHESTER, N. Y.

Manufacturers of Stave, Jointer, Planer, Vaneer and other Knives. Circulars "How to cut Timber for Stave and Heading Bolts," furnished on application.

Bank Statement to Govt. Month ending Sep. 30, '95	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. n. annum.	Notes in Circulation.	Bal. due to Dom. Govt. after deducting adv'ces to Credits. &c.	Balance due to Provincial Govts.	Deposits by the Public payable on demand.
Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,481,288	\$ 21,403		\$5,125,256
Commerco	6,000,000	6,000,000	6,000,000	1,200,000	7	2,609,657	34,015	325,266	4,373,270
Dominion	1,500,000	1,500,000	1,500,000	1,500,000	12	1,066,608	21,298	165	2,420,160
Ontario	1,500,000	1,500,000	1,500,000	400,000	6	826,731	3,222	7,033	1,423,698
Standard	2,000,000	1,000,000	1,000,000	600,000	8	688,889	19,189	194	1,163,083
Imperial	2,000,000	1,963,600	1,963,600	1,156,800	8	1,287,075	17,567	728,644	2,907,324
Traders	1,000,000	608,401	608,400	85,000	6	602,105		83,937	865,658
Hamilton	1,200,000	1,254,000	1,254,000	675,000	8	878,334	19,940	61,369	1,664,825
Ottawa	1,500,000	1,500,000	1,500,000	825,000	8	1,021,665	21,310	40,775	904,772
Western	1,000,000	500,000	375,351	100,000	7	237,285			196,404
Total, Ontario	19,760,000	17,822,700	17,697,351	8,081,800		10,682,915	176,953	1,247,411	21,446,548
Montreal	12,000,000	12,100,000	12,000,000	6,000,000	10	4,985,519	4,375,954	678,354	17,751,128
British North America	4,866,666	4,866,666	4,866,666	1,338,333	44	988,872	5,037		2,389,879
Du Peuple	1,200,000	1,200,000	1,200,000	600,000	7	145,325	12,696	235,148	508,251
Jacques Cartier	500,000	500,000	500,000	235,000	7	454,544	19,682	50,000	618,754
Ville-Marie	500,000	500,000	479,620	10,000	6	312,347	6,009		147,516
D'Hocholaga	1,000,000	800,000	800,000	320,000	7	774,865	18,374	49,770	777,198
Molson's	2,000,000	2,000,000	2,000,000	1,375,000	8	1,766,390	2,535	10,004	4,893,810
Merchants	6,000,000	6,000,000	6,000,000	3,000,000	8	2,727,142	209,878	21,465	3,413,043
Nationale	1,200,000	1,200,000	1,200,000	500,000	5	1,008,376	12,449	1,811	796,752
Quebec	3,000,000	2,500,000	2,500,000	600,000	5	927,718	13,920	8,464	4,376,045
Union	1,200,000	1,200,000	1,200,000	280,000	6	1,014,105	3,679	512,391	933,337
St. Jean	1,000,000	500,200	261,217		4	47,841			7,910
St. Hyacinthe	1,000,000	504,800	311,895	45,000	6	293,809		18,503	63,342
Eastern Townships	1,500,000	1,500,000	1,579,000	720,000	7	879,963		27,044	598,883
Total, Quebec	36,966,666	35,271,466	34,819,308	14,423,383		16,328,704	4,715,439	1,612,949	37,254,140
Nova Scotia	1,500,000	1,590,000	1,500,000	1,300,000	8	1,310,179	241,150	12,138	1,875,567
Merchants of Halifax	1,500,000	1,435,100	1,175,775	680,000	7	1,018,919	153,225	11,397	1,772,162
Peoples	800,000	700,000	700,000	170,000	6	500,035	5,941		573,786
Union	500,000	500,000	500,000	160,000	6	418,671	3,946		325,425
Halifax B. Co.	500,000	500,000	500,000	275,000	7	487,958	22,216		542,350
Yarmouth	300,000	300,000	300,000	60,000	6	79,143	12,573		84,001
Exchange	280,000	280,000	249,788	30,000	6	37,848			37,456
Commercial, Windsor	500,000	500,000	289,420	95,000	6	92,283		2,806	62,602
Total, Nova Scotia	5,880,000	5,715,100	5,214,933	2,775,000		3,972,081	421,917	23,535	5,278,739
New Brunswick	500,000	500,000	500,000	275,000	12	461,984	30,751	16,262	653,376
People's	180,000	180,000	180,000	115,000	8	109,334	9,045		59,728
St. Stephen's	200,000	200,000	200,000	45,000	6	107,971	22,422		82,881
Total, N. B.	880,000	880,000	880,000	685,000		679,289	62,218	16,262	100,985
Brit. Col.	9,733,333	2,920,000	2,920,000	1,488,666	5	989,338	223,302	1,011,196	2,915,036
Summerside, P. E. I.	48,666	48,666	48,666	10,000	7	36,054			13,668
Merchants, P. E. I.	200,000	200,000	200,000	40,000	8	32,463			70,702
Grand Total	73,458,685	62,857,252	61,780,338	27,158,799		32,774,442	5,600,429	3,911,353	67,774,818

BANKS.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secured	Deposits on demand after notice or fixed day by other banks in Can.	Balances Due other Banks in Canada.	Balances Due other agts. not in Canada.	Balances Due other Bks or Agts. in U. K.	Other Liabilities.	Total Liabilities.
Toronto	\$4,451,206		\$4,451,206	\$1,074	2,831		1,400	11,165,666
Commerco	12,872,853		397,070	5,240	22,718		1,181	21,364,239
Dominion	7,891,211					723,633		11,468,604
Ontario	3,009,774		47,518			86,866		5,491,767
Standard	3,823,770			2,221		151,488		6,046,148
Imperial	5,960,522		42,346	2,533				10,926,013
Traders	2,955,828			2,776				5,245,180
Hamilton	3,918,971		2,766			634,324		6,986,259
Ottawa	3,471,988			2,116		389,522		5,575,096
Western	1,030,266			377		11,266		1,510,337
Total, Ontario	49,434,689		550,935	36,337	25,549	2,110,550	17,468	85,728,258
Montreal	12,188,632		688,796	16,793			76,453	40,761,450
British North America	5,816,981		21,327		20,091		9	9,222,188
Du Peuple	3,839,180		75,060	11,483	498	8,826		4,933,951
Jacques Cartier	2,418,711			5,227	6,578	22,118		3,640,738
Ville-Marie	803,971							1,269,844
D'Hocholaga	2,943,323			7,073	3,825		30,110	4,615,900
Molson's	4,553,021		281,852	3,213	14,423		64	11,660,303
Merchants	7,240,961		845,718	1,766			2,567	14,769,166
Nationale	1,693,305			11,119		80,081		3,606,067
Quebec	2,207,141		149,911	285		431,546		8,114,121
Union	3,177,259			2,921	483	320,058		5,964,328
St. Jean	50,076			2,471			3,225	111,525
St. Hyacinthe	7,315,575							1,149,730
Eastern Townships	2,513,774					62,799		4,100,580
Total, Que.	60,230,929		2,083,394	62,851	45,888	1,350,419	267,045	113,919,889
Nova Scotia	5,689,552		40,522	43,051	84,038	60,024	2,151	9,368,365
Merchants of Halifax	3,850,832		55,086		327	280,251	185	7,123,233
Peoples	1,027,450		19,240				3,672	2,133,225
Union	1,155,582		6,921			86,723	9,835	2,007,110
Halifax B. Co.	1,816,065		20,000	1,660			366	2,888,466
Yarmouth	471,885		6,871					656,135
Exchange	91,770						401	107,972
Commercial, Windsor	383,009		12,814				573	558,988
Total, Nova Scotia	14,490,145		162,294	44,711	84,365	407,009	16,683	24,596,494
New Brunswick	1,116,532		21,857					2,325,764
People's	193,082		345					371,586
St. Stephen's	125,302			327	2,209		5,979	347,092
Total, New Brunswick	1,434,916		22,202	327	2,209		5,979	3,044,992
British Col.	938,319		18,020	1,217	13,850	82	60,809	6,165,371
Summerside, P. E. I.	43,657	17,115	1,242					113,788
Merchants, P. E. I.	41,931						310	205,406
Grand Total	116,634,486	17,115	2,818,077	144,043	171,861	3,868,060	368,879	234,074,543

Return of Bank British North America includes Canadian business only.  
 Bank of British Columbia bonus of 1 per cent equal to a dividend of 7 per cent per annum.  
 Imperial Bank bonus of 1 per cent equal in all to a dividend of 9 per cent per annum.  
 La Banque du Peuple suspended payment. The declaration subscribed by the joint Cashiers of this bank is subject to the following words being struck out—"and shows truly" and clearly the financial position of the bank."  
 Molson's Bank bonus of 1 per cent. equal in all to a dividend of 9 per cent per annum.

prussiate, 8d. Saltpetre, English refined in barrels 21 s 6d in kegs 22 s 6d. Soda ash, 1 1/2d; crystals, 42s 6d, ex ship; caustic, 70 per cent, £7 15s; bicarbonate, 7s 3d. Sulphate of copper, £16 10s to £17. Ammonia 24 per cent, £8 15s in bags, London. Quinine, 1s 1/2d. Sugar of Lead, 25s; English 31s. Nitrate of Soda—The Permanent Nitrate Committee quote cargoes off coast or due 7s 4 1/2d; ditto, prompt shipment, 7s 9s Indigo—There is

rather more inquiry for Kurpah at full prices, though only desirable parcels are readily placed.  
 Dry Goods.—There is but little novel to chronicle in the dry goods market. The colder weather has stimulated the city retail trade and this has naturally rendered wholesale men more busy. Suburban traders also report a very fair week's business and travellers on the road are send-

ing in a gratifying number of repeat orders. In fact merchants generally recognize the fact that prices are more likely to go up than down and are more ready to stock up in consequence. There is a slight improvement in remittances, but not sufficient to render collections easy. In fact money is still a subject of complaint, and is likely to remain so until the farmers market their crops and pay their storekeepers.





# ROYAL SCALP FOOD

Price \$1.00  
6 Bottles \$5.00 Exp. Pd.



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

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

**THEORY.**

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

**CURES BALDNESS,  
STOPS FALLING HAIR,  
CURES DANDRUFF,  
RESTORES FADED AND  
GRAY HAIR TO NATURAL  
COLOR AND VITALITY.  
PERFECTLY HARMLESS.  
WARRANTED.  
CLEAR AS WATER.  
NO SEDIMENT. NO LEAD,  
SULPHUR OR CHEMICALS**

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

## Put this in your Hat

for the benefit of your feet as a reminder "What I am going to try the next time I buy any, are



**Goodyear  
Welted \*\*  
SHOES.**

## THE KERR MOTOR



Adapted for driving all kinds of light machinery. It generates more power from less water than any hydraulic agent known. No valves, no dead centres, and will not freeze up, being free from water when at rest. Whenever tested it has shown highest efficiency. Made in various sizes from 1/4 to 20 horse power.

Send for Particulars to

**KERR WATER MOTOR CO., Niagara Falls, Ont**

of the grain market is the further decline of 1/2c in buckwheat which has sold in car lots at 41 to 41 1/2c. Peas are quiet and firm at 65 1/2c to 66c. No. 2 white oats are scarce on spot and command 30 to 30 1/2c. Manitoba feed barley is offering here at 38c on track. Cable advices to the Board of Trade were as follows:—Cargoes off coast, wheat firmer owing to light supply; maize, dull. Cargoes on passage, wheat firmer owing to light supply; maize firm. Cargoes La Plata wheat, 24s sailer, yellow American maize, terms steamer 16s 1 1/2d October, November; Walla Walla wheat, 25s 3d prompt; two cargoes of wheat sold. English country markets, wheat partially 6d dearer. Liverpool spot wheat quiet; maize firm. Minneapolis first bakers' flour, 18s 6d. Paris wheat, 19.00 October and November; flour 48.50 October, 48.25 November. French country markets firm.

**GROCERIES.**—A good distributing business is doing in general groceries. Dried fruits are firm and active. Cables from Denia report raisin crop short and the market excited. Valencias have advanced 2s and currants 1s 3d, with all available stock picked up. In this market we quote Valencia 3 1/2 to 5 1/2c and currants 3 1/4 to 5 1/2c as to quality. Sugars are unchanged. Not much is doing, but as there is no probability that a reduction in values would stimulate demand refiners prefer to maintain present figures. Prices at the public sale of spices in London were well maintained. Black pepper was steady with sales of Singapore, good, 2 1/2d. White firm, with business in Penang on the spot at 3d. Singapore, fine, 5 1/2d. Pimento steady; rather dull to fair, 2 1/2d to 2 3/4d. Mace quiet; Penang, rather dark pickings, 1s 4 1/2d; fair red; 1s 6d. Nutmegs dull; Penang, fair, 68s, 3s 1d. Ginger—Cochin dearer and in good demand, with business in fair rough washed up to 36s; Medium and small, with some bold rough, 35s to 36s; medium and small, with some bold washed. 35s to 36s. Japan steady; of 148 pack ages 48 sold. Medium and small plump lined, 22s 6d. Jamaica dearer; fair, 84s to 86s 6d. Cloves—Penang rather lower; picked, 7 1/2d. Zanzibar firmer; For delivery October-December, 21-16d; January-March and February-April, 23-16d buyers. Teas are firm. There are no Japans now in the market under 13 cents. The last large holder of low grade Japans sold out his entire stock last Saturday, and, as no more are coming forward, buyers will have to pay high prices for low grade teas. There are none now in first hands. A cable from Liverpool reports an advance of 1s in new crop figs. The last advices from Smyrna indicate that the crop has not turned out to be as large as was expected and that so far the receipts at Smyrna have fallen fully 5,000 loads below the quantity received for the corresponding period last year. The imports of Smyrna figs at New York to date from the beginning of the season amount in round numbers to 12,000 cases and 20,000 bags, against 5,800 cass and 10,600 bags to the corresponding period last year. It is now stated that the crop of Grenoble walnuts will not be so large as was expected, and that shipments will be delayed two or three weeks beyond usual time owing to the backwardness of the season. The market on the other side is considerably firmer.

**HIDES & LEATHER.**—A further fall in hides, due to the drop in the Ontario market, is the feature of the week and prices are now 7, 6 and 5 cents to butchers, with what few tanners care to buy paying 1c more for sorting curing and inspection. Calfskins have also declined to 6c. There are no clips in the market and lambskins remain unchanged at 55c. In leather there is very little doing, although prices are nominally unchanged. Most manufacturers are either taking stock or preparing to do so, and thus the market is dull and stagnant.

**HAY.**—The market is not so excited as it was, and prices have eased off under a

Height 7 feet 4 in.  
Width 8 feet.

No. A

Each Mirror Pivoted in  
Centre of Top & Bottom



# THE WILLARD

## TRIPPLICATE MIRROR

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

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

Manufactured Exclusively by

The Willard Mirror & Frame Mfg. Co.

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

SEND FOR BOOKLET, "MIRRORS AND MIRROR TALK."

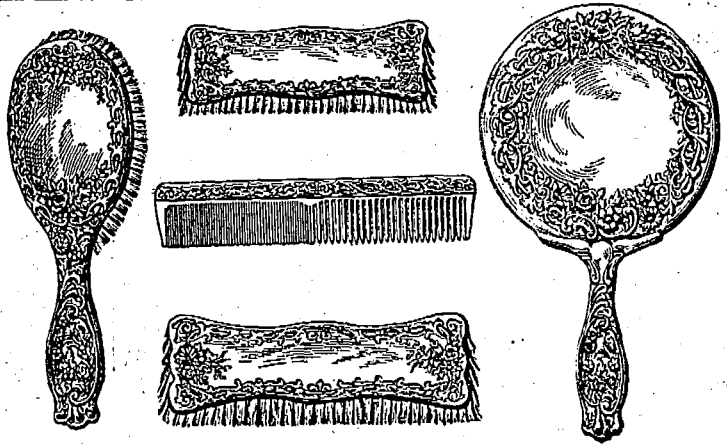
quieter demand. Dealers are paying \$10 for No. 1 and \$9 for No. 2 at country points. Prices in this city, alongside ship are \$1 higher. Latest cables quote 68s, Liverpool and London, and 75 to 77s Glasgow.

**IRON AND HARDWARE.**—Not much is doing in this line, owing to the practical cessation of building operations in Ontario. But prices are firm, and we advance our quotations on coil chain and on black sheet iron. Other lines are unchanged. In the United States the principal event of the past week has been the recovery in Bessemer pig in the central west on moderate purchases by consumers. The advance is represented by the contrast between \$14.35 in the valleys last week and \$15.10 there now. The movement proves how sensitive the market is, and that after all the position of the furnaces is strong. Billets have not followed suit, but the conclusion seems warranted that the strength revealed by Bessemer pig must find an echo in billets. On \$16 iron a conversion cost of \$5 is attainable only under exceptionally favorable circumstances.

**LIVE STOCK.**—The poorness of the quality of the stock offered is the principal reason for the low values ruling in this city. There is no demand from shippers, and even if there had been, they could not have secured anything suitable for shipping. The best cattle on the market sold at 8 3/4c to 8 1/2c per lb, fair at 2 1/2c to 3c and common to inferior at 1 1/2c to 2 1/4c. The supply of sheep and lambs was smaller than usual and prices were steady. The demand for shipment was good and all the best stock were picked up at 3c to 3 1/2c per lb. live weight. Butchers paid \$3 to \$4.50 each for sheep and \$1.50 to \$3.50 for lambs. Calves were in good demand and sold at prices ranging from \$2 to \$12 each as to quality. Cables from Europe are not reassuring. The tone of the market there is weaker, but values show no material change from a week ago. Best States cattle barely sold at 11 1/2 and Canadians at 10c. Sheep were weak and prices were quoted 1c per lb. lower on the inside at 11c to 12c. There were no Canadian stock at London. A private cable from Liverpool stated that the sheep trade was ruinous.

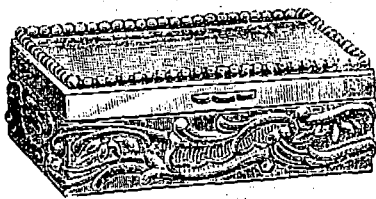
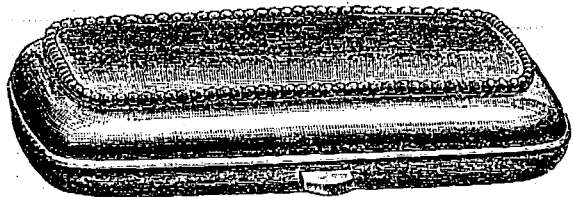
**PETROLEUM.**—A steady market at unchanged figures can be reported in petroleum. We quote American oil in car lots, prime white at 10 1/2c, water-white at 13c and astral at 19c. In small lots one cent more. Canadian oil 14 1/2c in car lots and 16c in single barrels. Benzine sells at 14 1/4 to 16c for Canadian and 23c for American.

**PAINTS, OILS & GLASS.**—The feature of the week has been another advance in glass which is marked up 5c on fifty feet lengths and 10c on hundred feet. The market in Belgium is very strong and it



### Have you noticed our Add ?

If not, let us hear from you. Now is the time for you to buy, will not be able to fill orders for Xmas if sent in on the 24th of December.



The Mauser Manufacturing Co.

Sterling Silver only.

SILVERSMITHS,

FACTORY AND SALESBROOM: 14 East 15th St., West of Tiffany's,

NEW YORK.

## BALDWINVILLE CENTRIFUGAL PUMP WORKS, ←

Manufacturers of

Centrifugal and  
Triplex Pumping  
Machinery,

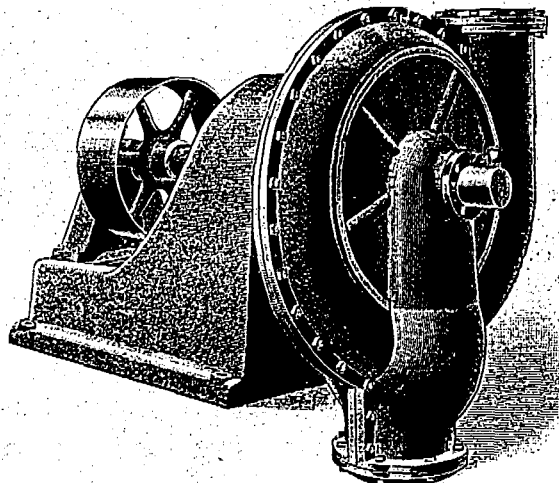
Capacity from 100 to 50,000 gallons per minute.

Send for Catalogue to

IRVIN VAN WIE,

PROPRIETOR,

715-723 West Fayette St.,  
SYRACUSE, N.Y.



# SURETYSHIP.

The only Company in Canada confining itself to this business.

## The GUARANTEE Co. OF NORTH AMERICA.

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

### THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of

One-half per cent. per annum is reached.

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

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

President and Managing Director:

EDWARD RAWLINGS.

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

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

### HEAD OFFICE:

Dominion Square, Corner Metcalfe St., MONTREAL

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

ESTABLISHED 1881.

## THE CANADA JUTE CO. MANUFACTURERS OF BAGS.

Importers of Twines, Hessians, Pad-dings, Buckrams, etc.

17, 19 and 21 St. Martin Street, MONTREAL.

→BOOKBINDING←

.. AND ..

JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

## STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Oct. 24.	Cash value per S.
<b>BANKS.</b>								
British North Am.....	248y	4,866,668	4,866,668	1,338,333	2½	Aprl. Oct.	240	684 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3½	June Dec.	130	69 50
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	262	131 00
Du People.....	50	1,200,000	1,200,000	600,000	3½	Mch Sep	16	8 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3½	Jan July	135	67 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	157	157 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,963,600	1,962,270	1,156,175	4	June Dec	187½	187 50
Jacques Cartier.....	25	500,000	600,000	235,000	3½	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	167½	167 50
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3½	Aug Feb	159	159 00
Molson's.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	177½	88 75
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	223	446 00
Nationale.....	30	1,200,000	1,200,000	30,000	.....	.....	76½	22 95
New Brunswick.....	100	500,000	500,000	525,000	.....	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	84	84 00
Ottawa.....	100	1,600,000	1,500,000	925,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158½	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3½	June Dec	118	118 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	165	82 50
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	240	240 00
Traders.....	100	608,400	608,400	85,000	3	.....	95	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	220,000	3	Jan July	100	100 00
Ville Marie.....	100	500,000	479,623	10,000	3	June Dec	73	73 00
Agri. Sav. and Loan Co.....	50	830,000	625,006	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	590,000	4½	Quarterly	155	155 00
Brit. Can. Loan & Inv. Co.....	100	1,620,000	398,493	112,000	3½	Jan July	110	110 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3½	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	90	22 10
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Oct	63½	62 50
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3½	Jan July	113	113 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,800,000	1,450,000	5	Jan July	152	76 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3½	June Dec	113	56 10
Central Can. Loan & Sav. Co.....	100	2,500,000	1,300,000	324,007	3	Jan July	122	122 00
Dominion Sav. and Inv. Co.....	50	1,000,000	932,412	10,000	3	July	63	41 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1½	Jan-Qtly	120½	60 25
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	93½	93 50
Farmers' Loan and Sav. Co.....	50	1,037,250	611,430	146,195	3½	May Nov	106	53 00
Freshold Loan and Sav. Co.....	100	3,223,500	1,319,100	659,550	4	June Dec	136	136 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	330,027	3½	Jan July	123½	123 50
Rome Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3½	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,337,000	670,000	4½	Jan July	166	68 00
Imperial Loan and Inv. Co.....	100	840,000	703,558	164,054	3½	Jan July	113	113 00
Landed Banking and Loan.....	100	700,000	674,351	145,000	3	Jan July	115	115 00
Lond. & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mch Sep	108½	154 25
London Loan Co.....	50	679,700	659,050	74,000	3	Jan. July	104	62 00
Lond. and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3½	Jan July	110	110 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	165	66 00
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	200	80 00
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	102 204	102 38
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	120	120 00
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	110	110 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3½	Mch Sep	184	38 50
Ont. Indus. Loan and Inv.....	100	466,800	314,316	190,000	3	Jan July	35	35 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3½	Jan July	128½	64 25
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	3	Jan July	40	20 00
Real Est. Loan Co.....	40	551,000	321,880	50,000	2	Jan July	70	35 50
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	92	92 00
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Quarterly	180	160 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	78½	78 50
Union Loan and Sav. Co.....	50	1,000,000	673,645	260,000	4	Jan July	114	57 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	5	Jan July	152	76 00
Western Loan & Trust Co.....	50	1,000,000	27,000	18,000	3½	June Dec	98½	49 25

# W. H. HUTCHINSON.



25 STYLES.

ALL SIZES.

25 COLORS.

ALL QUALITIES.

P. O. BOX 796 F.

## Rochester, N. Y.

Bicycle Manufacturers and Dealers should not fail to get our

'96 SAMPLES.

seems certain that glass must go up again. Lined oil is weaker and we reduce prices of raw 56 to 57c and boiled to 59 to 60c. Turpentine unchanged. A fair jobbing trade is doing in paints but the demand is so narrow that no one buys except for immediate requirements.

Provisions. — The provision market continues quiet. Canadian short cut sells at \$14.50 to \$15 for clear and \$16 to \$16.50 for mess. City cured hams and bacon 9 to 11 cents. Lard in pails 9½ to 10c, common refined 6½ to 6¾ cents. Cash quotations on provisions at Chicago closed:— Mess pork, \$8.12½ to \$8.23; lard, \$5.75; short ribs, sides, \$4.70 to \$4.75; shoulders, \$5.37½ to \$5.50; short clear sides, \$5.25 to \$5.50. Futures were stronger and pork advanced 10c to 15c, closing at \$8.15 October, \$8.22½ December, \$9.22½ January, \$9.52½ May. Lard improved 2½c to 7½c, closing at \$5.55 October, \$5.55 November, \$5.60 December, \$5.67½ January, \$5.85 May. Short ribs closed at \$4.70 October, \$4.65 January, \$4.85 May. There was no change in the Liverpool provision market. Pork closed at 56s 3d, lard at 28s 6d, and bacon at 27s 6d to 33s.

Wool.—The market here is in strong shape, as it is evident stocks in mill men's hands are light. But there is but little wool offering. The wool sales in Antwerp opened weaker than was expected although they soon recovered their tone and closed firm at unchanged prices.



# LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.

Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: H. COMER, sup't

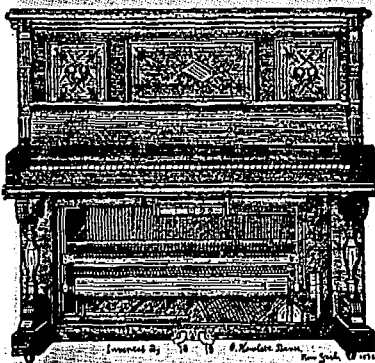
Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.

## Electric Self-Playing Piano Co.

333-335 W. 36th ST.,

NEW YORK.



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

Price, \$15.00

Liberal discounts to the trade.

Catalogues and prices furnished

### TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, Oct. 24, 1895.

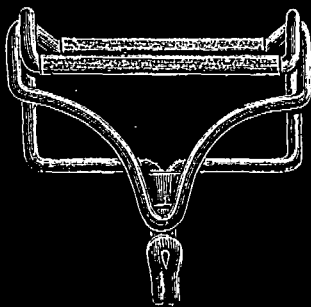
There is only a moderate movement in merchandise this week, with practically no changes in values. The general tone of staple goods is firm, and the outlook is fairly satisfactory. Payments are still slow. Money on deposit with the banks continues to increase, and loans on choice collateral are easily obtained at 4 to 4½ per cent. on call. Prime commercial paper is discounted at 6 to 6½ per cent. Exchange is steady. A moderate business is reported on the Stock Exchange, but prices of the speculatives have suffered to some extent. Bank shares steady, with sales of Commerce at 130, Imperial at 187½, and Standard at 105, C.P.R. weaker with sales at 58½. Cable sold at 161¼, Toronto St. Ry. at 78½, Incandescent Light at 109½, Western Assurance at 108¾, British America at 120, Canada Landed Loan at 113, Dominion Savings at 88, and London & Canadian Loan at 108½.

**BUTTER, &c.**—Supplies only moderate and the market is firm. The best tub jobs at 16c to 17c and large rolls at 14 to 15c. Creamery steady at 21 to 22c for rolls and 18½ to 19c for tub. Eggs firm, case lots bringing 15 to 16 per dozen. Cheese steady at 8 to 8¼c for small lots.

**DRESSED HOGS**—The demand is limited and receipts small. Sales of good to choice at \$5.00 to \$5.25.

**FLOUR AND GRAIN** — Flour steady with a fair enquiry. Sales of straight rollers at \$3.00 to \$3.10, Toronto freight. Patents quoted at \$3.20 to \$3.25, Toronto freights. Manitoba flours steady at \$4.10 to \$4.20 for patents and \$3.90 for strong bakers. Wheat in fair supply and steady. Red sold at 65c west and white at 67 to 68c. Manitoba wheat steady, with sales of new No. 1 hard at 69½c, Toronto freights. Barley steady, No. 1 selling at 43c, No. 2 at 35, and feed at 30c. Oats weak, there being sales of white at 22½c west and of mixed at 21 to 21½. Peas firmer, with sales west at 49c. Rye sold at 45 to 46c. Bran dull at \$11.50 Toronto freights, and shorts at \$14.50 to \$15.50. Oatmeal weak at \$3 to \$3.15 on track.

**GROCERIES** — Trade is fair, with no changes of importance in prices. Granulated sugars sell at 4½c and yellows at 3½c to 4c according to quality. Dried fruits



For Durability, Simplicity and perfection, this Brace Buckle stands supreme. It's without teeth and cannot slip. The harder the pull, the tighter it gets. No need to take off the ends to adjust it up or down. A favorite with everyone who wears it, and a seller every time.

**DOMINION SUSPENDER COMPANY,**

United States, NIAGARA FALLS, Canada.

Makers of the best value in \$2.00 \$4.00 Braces on the Continent. SAMPLES on application (freight paid for proof)

Trade Mark



## Canadian Patent For Sale.

Made by Machine of Best, soft Bessemer Steel; the Heel Calks to be turned over by the Horseshoer.

IF YOU VALUE YOUR HORSES, WRITE TO US!

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



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

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

steady. Valencias bringing  $5\frac{1}{2}$  to  $5\frac{3}{4}$ c. New Filiatria currants are selling at 4 to  $4\frac{1}{2}$ c in barrels. Canned vegetables firm at 80c to 85 for tomatoes and corn and 85c to 90c for peas.

**HARDWARE**—Business is fairly active with prices as a rule firm.

**HIDES AND SKINS**—The hide market is weak, with cured quoted at 8c. Green lower at 7c for No. 1, 6c for No. 2. Pelts and lamb-skins firm, selling at 70c. Calfskins 7c for No. 1 and 5c for No. 2. Tallow is unchanged at 5c to  $5\frac{1}{2}$ c.

**LIVE STOCK**—Cattle dull with offerings as a rule of very poor quality. Demand for choice animals is fair. A few loads of the best shippers sold at  $3\frac{1}{2}$ c to  $3\frac{3}{4}$ c per lb. Stockers in demand at  $2\frac{1}{2}$  to 3c. Butcher's cattle unchanged, the best sell at  $3\frac{1}{4}$  to  $3\frac{1}{2}$ c per lb., medium at  $2\frac{3}{4}$  to  $3\frac{1}{4}$ c, and inferior at 2c to  $2\frac{1}{2}$ c. Sheep lower at 3c for good exporters, and lambs bring 3c per lb. Hogs unchanged at  $4\frac{1}{2}$ c per lb. for the best weighed off cars,  $3\frac{1}{2}$ c for thick fat, and  $3\frac{1}{2}$  to  $3\frac{3}{4}$ c for stores.

**PROVISIONS**—The demand is moderate with cured meats steady owing to small supplies. Mess pork sells at \$14.50 and short cut \$15.00 Shoulders at \$18.00 to \$18.25. Hams  $10\frac{1}{2}$  to 11c and lard from 8 to  $8\frac{1}{2}$ c, according to size of package. Rolls at  $7\frac{1}{2}$  to  $7\frac{3}{4}$ c, backs  $10\frac{1}{4}$ c, and bellies 11c. Long clear bacon  $7\frac{1}{4}$  to  $7\frac{3}{4}$ c. Beans \$1.15 to \$1.20. Potatoes easy, car loads selling at 25c per bag.

**WOOL**—Receipts light and prices firm. Fleece combing is quoted at 25c to 26c and rejections 19c to 20c. Pulled wools steady at  $21\frac{1}{2}$  to 22c for supers and at 23 to 24c for extras.

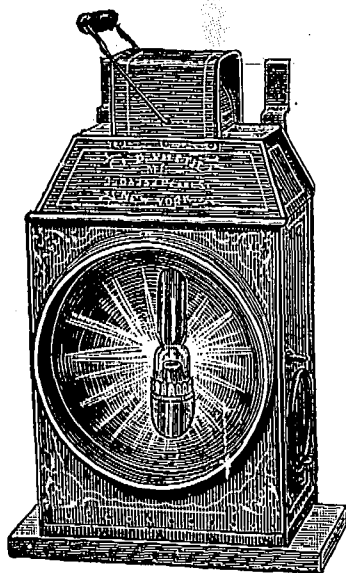
### SPECIAL NOTICES.

#### THE HOLLY SCROLL SAW.

For those who want a scroll saw without lathe attachment the Holly-Shipman saw which has been for twenty years a favorite tool with amateurs, embodies all the valuable features of a thoroughly practical machine at the lowest possible price consistent with good workmanship. The frame is made entirely of iron, painted and striped. The pitman raw and saw arms are made of the best selected ash. The arbors, etc., are steel, carefully fitted, making the easiest and lightest running saw on the market. This saw has a large capacity, swinging 20 inches from brace to saw blade. It has few parts, all of which are made interchangeable, and are easily put together and not liable to get out of order. Each saw has improved polished tilting table, power drill and solid emery wheel. It is made by the Shipman Engine Manufacturing Co., of Rochester, N. Y., to whom all enquiries should be addressed.

#### THE POPULARITY OF THE PENBERTHY INJECTOR.

The Penberthy Injector Co., of Detroit, Mich., write us that in visiting the State Fair of Missouri recently held at St. Louis, they found nineteen manufacturers of traction and farm engines with forty engines on the grounds. In looking over these engines they found on thirty-three engines out of the forty the "Penberthy" Injector, the other seven having five different makes. They also state that two manufacturers out of those representing the seven engines agreed to use the "Penberthy" Injector in 1896.



Smith OF New York.

CHARLES G. SMITH,

MANUFACTURER OF

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

Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YORK CITY.

H. WAGNER.  
M. E. SANDFORD.

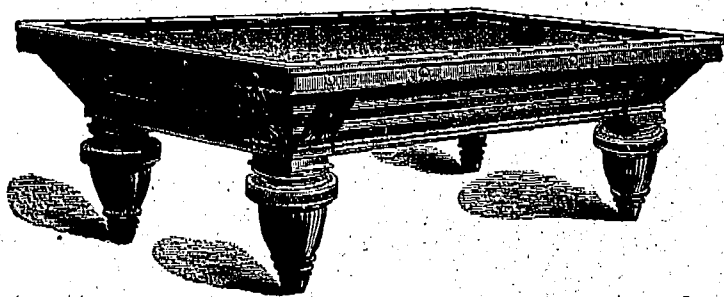
Wagner & Sandford,

Manufacturers of BILLIARD AND POOL TABLES, and all kinds of Billiard Material, Ivory and Composition Pool and Balls, Cues, Tips, Cloth, Pockets, etc.

Balls Recolored, Tables Covered, etc.

PRICES REASONABLE.

TERMS EASY.



Warerooms & Factory: 45 Great Jones St., - NEW YORK  
"FAST CUSHIONS."

**E**

very Boiler warranted ?

.....

**T**

he best Fire Grate of any ?

.....

**N**

one so easy on Fuel ?

.....

**A**

perfect Heater every way ?



Everyone putting in an

# ETNA \* BOILER

Rests assured he has the latest and best to be had

MANUFACTURED BY

THE

## WM. CLENDINNENG & SON CO.

LIMITED.

MONTREAL & ST. HENRY.

### F. B. HANSON,

Successor to THOMAS HANSON,

MANUFACTURER OF

↔ New Patent ↔

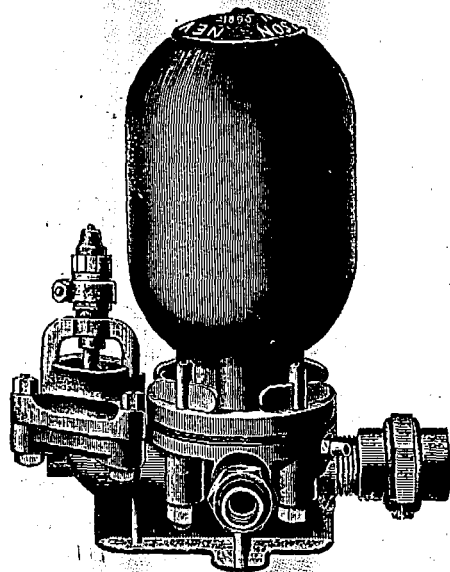
IMPROVED SINGLE AND DOUBLE COMPOUND

### Hydraulic Rams

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

174 Centre St.,  
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS.



### TROUT OR SALMON ?

The Secretary of the Fishmongers' Company confirms the report of the stoppage of the sale of Canadian salmon, a large quantity of which arrived in London on October 10. He says he has no doubt from the sample seen by the company's experts, about four hundred weight, that it is what is called "bull trout," and it is assumed that the remainder of the consignment is the same. He adds, however, that if it can be proved that it is salmon the Fishmongers' Company will not desire to hinder trade, and he claims they are simply upholding the Act of Parliament, which prohibits the sale of trout at the present time of the year. The consignees of the Canadian salmon have agreed to hold it over, pending the investigation into the affair, which is being made by Sir Charles Tupper, the Canadian High Commissioner, and experts in such cases.

### CYLON TEAS.

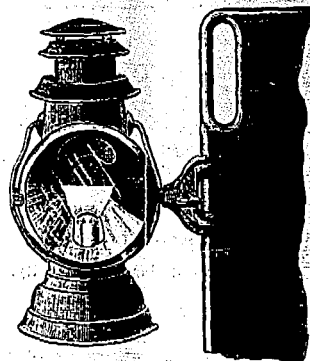
Letters from London on the position of Ceylon teas say there was a further slight improvement in quality, chiefly as regards flavor, and finest grades continue to bring long prices, being 1/2d up on the week. Best Pekoes realized 1s to 1s 3/4d; broken Pekoes, 1s 4/4d to 1s 7d; Orange Pekoes, 1s 2 1/2d to 1s 6 1/4d; broken Orange Pekoes, 1s 6 3/4d to 1s 9d; and Pekoe Souchongs, 10d to 1s. The quantity of tea selling above 1s is decidedly larger than a few weeks back. Medium sorts are quite 1/2d dearer, and the demand shows no signs of flagging. Common leafy kinds continue to harden, having again advanced fully 1/2d per lb. Pekoes went at 6 1/2d and 7 to 8 1/2d, and Pekoe Souchongs, 6 1/4 to 7 1/2d. Souchongs ruled at 5 1/2d to 7 1/4d, broken and mixed at 5 1/4d to 6 1/4c, fannings at 5 1/2d to 6 1/4d, and dusts at 5d to 6 1/4d.

### "Dietz"

### Tubular Driving Lamp.

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

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



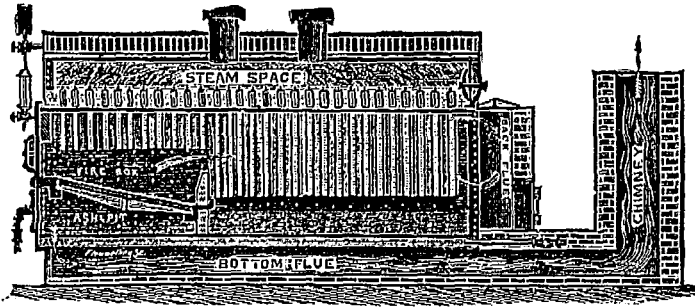
# The Kingsley Patent Water Tube Safety Steam Boiler

Is the most Rapid and Economical in the World.

It economizes:—

SPACE,  
FUEL,  
BRICKWORK,  
LABOR.

It gives absolutely  
DRY STEAM.



It will pay for itself in  
in three years in the sav-  
ing of fuel as compared  
with any other boiler  
now in the market.

Satisfactory references to Prominent Steam Users in Montreal, Quebec, St. John, etc., etc.,  
. . . furnished on application to . . .

GEO. KINGSLEY, Patentee & Manufacturer,  
ST. JOHN, N. B.

Or to H. McLAREN & CO.,  
706 CRAIG ST., MONTREAL.

## NICHOLAS & BARR,

MANUFACTURERS OF

### Gate City Soldering Furnace.

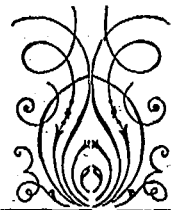
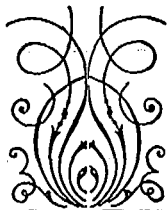
28 Washington Street, CHICAGO, ILL.

THE

#### Gate Soldering City Furnace

Has the following points of Excellence:

1. Economy in Fuel.
2. Simplicity in construction and operation.
3. The only burner that cannot be clogged up.
4. Has a fixed Pump.
5. Especially adapted to Plumbers, Tanners, Cor-  
nice-makers and Roofers' use, and for conduit,  
electric light and telephone work.
6. Can be used with ease in strong wind on roofs



### Anderson Automatic Letter Copier.

NICKEL PLATED.

Use an Up-to-Date  
Letter Copier.

WILL COPY 100 LETTERS IN  
FIVE MINUTES.

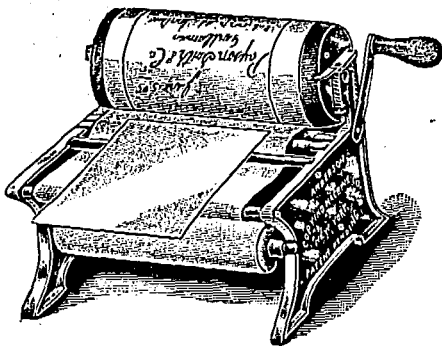
For Sale by all First-Class Stationers  
Makes perfect copies of typewriting and ink.  
You turn the crank, the Copier does the work.

AGENTS WANTED.

For price and terms address:

43 Leonard St., Room 307, NEW YORK.

If your Stationer don't have it, write to us.



### Collingwood Debentures.

TENDERS are invited for the purchase of \$7,000  
Debentures, Town of Collingwood, as follows:  
Firstly—\$2,000 under authority of 47 Vic. Cap. 49,  
Ont. Stat., repayable December 1st, 1914.  
Secondly—\$5,000 under authority of 54 Vic., Cap.  
65, Ont. Stat., repayable December 1st, 1917.

All to bear date December 1st, 1895, interest at 5  
per cent., payable half yearly on 1st June and 1st  
December, at Bank of Toronto, Collingwood. Suc-  
cessful tenderer to pay at par here and cost of for-  
warding debentures, while to be issued in 7 debent-  
tures of \$1,000 each.

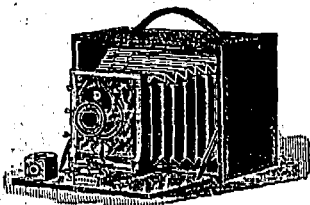
Tenders will be received up to November 1st,  
1895, by

A. D. KNIGHT,  
Town Treasurer.

### NEW \* YORK Camera Exchange.

J. H. & J. ANDREWS, Proprietors.

FULTON STREET, NEW YORK CITY.



IF you want to buy, sell or exchange CAMERAS or  
LENSES, call on us. We have a large assortment  
always on hand.

We are the cheapest Photo Supply House in the  
U. S. We can save you money. Send two-cent stamp  
for Bargain List.

### TO LET.

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

Apply to M. S. FOLEY,  
Editor of the Journal of Commerce,

171 St. James Street, City.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 24, 1895.

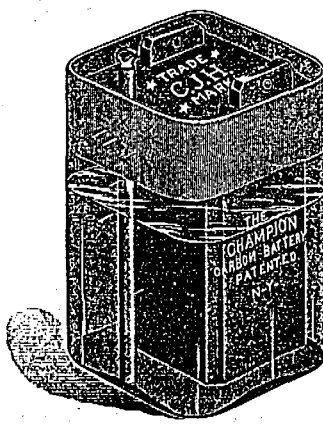
Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale	
		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.
<b>Boots and Shoes.</b>												
Brogans or Cobourgs		\$0 80	\$0 60	\$0 85	\$0 55	\$0 80	Roast Chicken 1-lb tins..	2 25	0 00	Soda Ash.....	1 50	2 00
Split Balmorals		1 10	1 40	1 00	0 70	0 80	Roast Turkey, 1-lb tins..	2 25	0 00	Soda Bicarb.....	2 80	2 50
Kip		1 20	1 50	1 00	0 75	1 00			Sal. Soda.....	0 70	0 80	
Buff	or Congress	1 35	2 00	1 10	0 90	1 15			Concentrated ...	1 50	2 00	
Calif	\$2.00 to \$3.50	2 15	3 25				<b>Brooms.</b>					
Calif Congress		2 25	3 50	0 00	0 00	0 00	Rose 4 varn. hand heavy..	3 25	0 00			
Split Boots		1 40	2 00	1 25	1 50	1 10	Pansy 4 " " medium	3 00	0 00	<b>Dyestuffs.</b>		
Kip		2 00	3 00	1 50	2 00	1 00	Thistle 4 " " "	2 50	0 00	Archil. con.....	0 27	0 29
Grain	\$2.00 to \$3.00, Felt Sox	3 25	3 00				Map Leaf A 4 stgs.	2 70	0 00	Cutch.....	0 07	0 08
Felt Boots, half fox	\$1 60 2 10	do full \$1 75, \$2 50					" B 4 " stained	2 70	0 00	Ex. Logwood.....	0 10	0 15
<b>Pegged.</b>												
Split Batts or Bals		0 80	1 00	0 70	0 80	0 85	" B 4 " varn han	2 65	0 00	Chips.....	2 00	2 50
Kip Pebbled or Buff Bals		0 90	1 10	0 80	1 00	0 85	Daisy A 3 stgs varn handle	2 40	0 00	Indigo (Bengal).....	1 50	1 75
Pebbled Button, Machine Sewed		1 00	1 25	0 85	0 90	0 70	" B 3 " stained	2 40	0 00	Indigo Madras.....	0 70	1 00
Glazed Buff Button.		1 00	1 25	0 85	0 90	0 50	Tulip No. 1 3 stgs " "	1 30	0 00	Gambler.....	0 07	0 08
Goat		1 25	2 00	1 15	1 50	0 80	" 2 2 " " "	1 60	0 00	Madder.....	0 10	0 15
Polish Buff		1 25	2 00	1 00	1 75	0 90	Curling 4 " "	2 65	3 50	Sumac.....	62	50 70 00
French Kid		1 55	3 50	1 90	2 50	1 40						
Dongola Kid		1 25	2 00	1 00	1 50	0 75	<b>Drugs &amp; Chemicals</b>					
Mens' Calif, Bals, Cong or Butt.	Goodyear Welt	2 00	2 15	3 50			Acid Carbolic Cryst medl.	0 30	0 35	Cape Brit. Herring.....	5 00	5 25
" " " " "	McKay Sewn	2 75	3 75				Aloss, Cape.....	0 13	0 15	Labrador Herring.....	0 00	4 25
" " " " "	Goodyear Welt	2 00	2 50				Alum.....	1 50	2 00	Sea Trout No. 1 split p. b.	7 00	7 50
" " " " "	McKay Sewn	3 50	4 50				Borax, xls.....	0 06	0 08	" " half brls.....	4 25	4 50
" " " " "	Goodyear Welt	2 00	3 00				Brom. Potass.....	0 55	0 60	Herrings.....	4 15	2 50
" " " " "	Turns	2 00	3 00				Camphor. Eng. Refoz. ck	0 75	0 80	" Nova Scotia.....	4 00	4 50
" " " " "	McKay Sewn	1 50	2 50				" Ref Rings	0 65	0 70	Mackerel No. 1, kitts.....	1 40	1 50
							Citric Acid.....	0 35	0 40	" " 1/2 barrel.....	7 0	7 50
							Copperas, per 100 lbs.....	0 75	1 00	Green Cod, No. 1.....	4 25	4 50
							Cream Tartar.....	0 23	0 30	Grass " large.....	5 00	5 25
							Epsom Salts.....	1 50	1 75	Draught " ".....	5 50	6 00
							Glycerine.....	0 18	0 20	No. 2 " ".....	2 75	3 00
							Gum Arabic per lb.....	0 20	0	Largy dry " per quintal.	4 75	5 00
							" Trag.....	0 50	1 00	Salmon No. 1 brls Lab.....	12 50	18 00
							Morphia.....	1 75	1 85	Salmon, (terces).....	0 00	0 20
							Opium.....	4 50	4 75	" Brit. Col brls.....	10 00	11 00
							Oxalic Acid.....	0 10	0 12	Boneless Fish.....	0 03	0 04
							Phosphorus.....	0 65	0 75	" Cod Nfd.....	0 04	0 04
							Potash Bichromate.....	0 10	0 15			
							Potash Iodide.....	3 90	4 00	<b>Flour.</b>		
							Quinine.....	0 35	6 50	Winter Wheat.....	3 75	4 15
							Strychnine.....	0 30	1 00	Manitoba patent b brands.	4 15	0 00
							Tartaric Acid.....	0 30	0 35	Straight roller.....	3 40	3 50
							Tin Crystals.....	0 20	0 25	Extra.....	0 00	0 00
										Superfine.....	0 00	0 00
										Manitoba Strong Bakers..	3 65	4 00
										Standard oatmeal, brl. . .	3 15	8 20
										Bran.....	15 00	0 00
										Shorts.....	16 50	17 00
										Moullie.....	20 50	21 50

C. J. HIRLMANN, MANUFACTURER OF

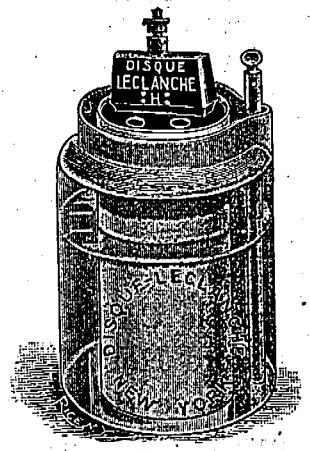


THE IMPROVED PATENTED PEROUS CUP LECLANCHE BATTERY.

ELECTRIC BATTERIES OF ALL STANDARD TYPES.



Special Batteries Made to Order in any Size.



USED IN LARGE QUANTITY IN AMERICA.

17-19 Laight St. NEAR CANAL, NEW YORK.

STORAGE BATTERIES.

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

DURABILITY and EFFICIENCY.

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

The "AMERICAN" BATTERY

Contains no "Active Material" Artificially Applied.

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

Send for new "LIGHT AND POWER" Catalogue.

No "Paste" Used.

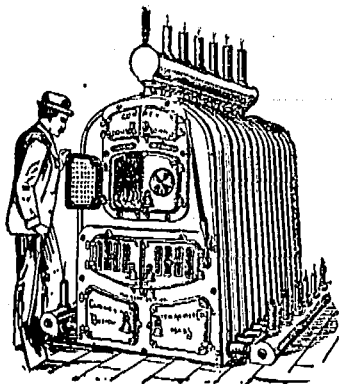
For Further Information write to

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

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 24, 1895.

Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.
		\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.
<b>Farm Products.</b>								
Butter: Creamery, .....		0 21 0 22	Barley, malting.....		0 50 0 51	Molasses (Barbadoe)img.,		0 36 0 37
Townships, dairy, .....		0 15 0 17	" feed.....		0 43 0 45	Porto Rico.....		0 32 0 33
Western.....		0 14 0 16	Peas, per 60 lbs, adout.....		0 65 0 66	Trinidad.....		0 00 0 00
Lower grades.....		0 09 0 12	In store.....		0 00 0 00	Cuba.....		0 00 0 00
CHEESE:			Rye.....		0 54 0 55			
Finest Western.....		0 09 0 09 1/2	Corn, in bond.....		0 00 0 00			
Medium to good.....		0 08 0 00	" duty paid.....		0 43 0 43 1/2			
Finest Townships.....		0 09 0 00	<b>Groceries.</b>					
Finest Eastern.....		0 09 0 09 1/2	Tea, (Hf.-Chest & Cad.)..		0 12 0 15			
Eggs: Western calls.....		0 09 0 11	Japan, com. to med., lb.....		0 17 0 19			
Held.....		0 14 0 15	" good med. to fine.....		0 23 0 25			
Shipped as strictly fresh..		0 18 0 20	" choicest.....		0 25 0 26			
Hops: 1895, per lb.....		0 06 0 06	Y. Hyson, com. to good..		0 11 0 20			
" Old.....		0 03 0 05	" fine to finest, lb.....		0 25 0 35			
Non Products:			Gunpowder, Moynne.....		0 17 0 20			
Bacon, smoked, per lb....		0 09 0 11	" good.....		0 25 0 25			
Hams, city cured, ".....		0 09 0 11	Pinguay, med to good..		0 11 0 18			
" Canvassed.....		0 00 0 00	" fine to finest.....		0 22 0 23			
Pork Ca. s.c. per bbl. clear		14 00 15 00	Oolong.....		0 23 0 42			
do mess.....		16 00 16 50	Congou, common.....		0 11 0 13			
Lard, per lb.....		0 09 0 10 1/2	" good common.....		0 15 0 20			
" Com. Refined.....		0 06 0 07	" med. to good.....		0 22 0 27 1/2			
SEEDS:			" fine to finest.....		0 32 0 35			
Clover, red, per bushel....		7 10 7 20	Indian.....		0 17 1/2 0 30			
Alaska, per lb.....		0 10 0 11 1/2	Ceylon.....		0 16 0 30			
Timothy, (Can'n) per bah.		0 00 0 00	Coffees, Mocha (green)-					
" Western.....		0 00 0 00	Java.....		0 24 0 27			
Flax 56 lbs.....		1 45 1 50	Maracalbo.....		0 10 0 21			
Potatoes, per bag.....		0 35 0 40	Jamaica.....		0 17 0 18 1/2			
Honey, strained.....		0 08 0 09	Rio.....		0 16 0 16			
Beeswax.....		0 00 0 00	Plantation Ceylon.....		0 27 0 29			
BRANS: white ordinary bus		1 10 1 20	Chitroy.....		0 09 0 11			
" hand-picked.....		0 00 0 00	Canadian do.....		0 00 0 07			
Barley, feed.....		0 43 0 45	Sugars:					
			Ex Ground, in brls.....		0 04 0 00			
			" in bxs.....		0 04 0 00			
			Powdered, in brls.....		0 04 0 00			
			Paris Lumps, in brls.....		0 04 0 00			
			" half brls.....		0 05 0 00			
			" 100-lb bxs.....		0 04 0 00			
			" 50-lb bxs.....		0 05 0 00			
			Ex Granulated, brls.....		0 00 0 04 1/2			
			Off grade gran'd.....		0 00 0 00			
			Branded Yellows.....		0 03 0 03 1/2			
			Syrup.....		0 01 1/2 0 02 1/2			
<b>Crain.</b>								
Hard Manitoba, No. 1.....		0 00 0 00						
" No. 2.....		0 00 0 00						
Oats No. 2.....		0 29 1/2 0 30						

SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/4c additional.



THE  
**Gurney-Massey**  
COMPANY, Ltd.  
385 & 387 ST. PAUL ST.,  
MONTREAL.

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 feet.  
Defiance Hot Water Heaters  
OXFORD, GURNEY, QUINTET and BUNDY RADIATORS FOR HOT WATER and STEAM

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 3,000 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.

—AGENTS FOR—

THE CANADA SCREW CO. Iron Wire, Iron and Brass Wood Screws, Machine Screws, Tire Bolts, Stove Bolts and Rods, Copper and Iron Rivets.

ONTARIO LEAD AND BARD 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.

L. M. Keeler, C. Cook.

Keeler & Cook,

Manufacturers of all kinds

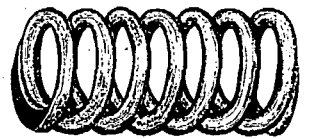
MACHINERY

SPRINGS

MADE FROM.....

STEEL, BRASS AND PHOSPHOR BRONZE WIRE.

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



From one ounce to a ton.

J. DUNCAN DAVISON

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

COMMISSIONER

For Following Provinces:

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



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 24, 1895

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	\$ c c	Sharp and flat pressed nails	1 85 0 00	IX Charcoal.....		No. 1, ordinary sole.....	0 24 0 25
<b>NEW CUT NAIL SCHEDULE.</b>		3 inch.....extra..	1 50 0 00	IXX ".....	Usual	No. 2 " " ".....	0 22 0 23
Base—50d and 60d, f.o.b.....	2 50 0 00	2 1/2 and 2 3/4 " " ".....	1 85 0 00	D G ".....	Trade	No. 3 " " ".....	0 20 c 21
Cut Nails.....per keg.....	2 50 0 00	1 1/2 and 1 3/4 " " ".....	2 50 0 00	DX ".....	Extras.	Buffalo Sole, No. 1.....	0 00 0 00
Steel nails.....".....	2 50 0 00	1 1/4 " " ".....	3 00 0 00	DXX ".....		" " No. 2.....	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		1 " " ".....	2 50 0 00	Terne Plate IC, 20x28..	5 75 6 00	Zanzibar.....	0 00 0 00
40d.....extra.....	0 05 0 00	Horse Shoes.....	3 50 3 75	Russ. Sheet Iron.....	0 09 0 10	Slaughter, No. 1.....	0 27 0 31
30d.....".....	0 10 0 00	Axes—S. S.....	6 50 10 00	Anchor, per lb.....	0 04 0 05	" No. 2.....	25 0 27
20d, 16d and 12d.....	0 15 0 00	"—solid S.....		Lion & Crown tin'd sh'ts		Harness.....	0 25 0 35
10d.....".....	0 20 0 00	Coil Chain—1/2 chain.....	2 50 0 00	22 and 24 gauge.....	0 06 0 06 1/2	Upper, heavy.....	0 30 0 35
8d and 9d.....	0 25 0 00	Coil Chain—3/4.....	0 00 3 50	26 gauge.....	0 06 1/2 0 06 1/2	Upper, light.....	0 35 0 38
6d and 7d.....	0 40 0 00	5-16.....	4 50 0 00	Lead: Pig, per 100 lbst..	3 15 3 25	Grained Upper.....	0 32 0 35
4d to 5d.....	0 50 0 00	3.....	3 00 0 00	Sheet.....	4 00 4 25	Scotch Grain.....	0 32 0 35
3d.....	1 00 0 00	7-16.....	2 85 0 00	Shot, per 100 lbs.....	5 55 5 75	Kip Skins, French.....	0 60 0 70
4d to 5d, cold cut not pol. or bl'd.....	0 50 0 00	1/2.....	2 75 0 00	Lead Pipe, per 100 lbs..	5 09 0 00	English.....	0 50 0 70
3d.....".....	0 90 0 00	<b>Galvanized Iron:</b>		Zinc: Sheet.....	4 50 4 75	Canada Kip.....	0 50 0 60
Fine blued nails—		Morewoods Lion, No. 28..	5 15 5 40	" Spelter.....	0 04 1 00	Hemlock Calf.....	0 50 0 60
2d.....extra.....	1 50 0 00	Queen's Head, or equal..	4 15 4 40	Scrap Iron—		" Light.....	0 50 0 60
Casing and box, flooring, shook, and tobacco box nails—		Common.....	3 75 4 00	Machinery scrap.....	0 00 15 00	French Calf.....	1 05 1 40
12d to 30d.....extra..	0 50 0 00	<b>Pig Iron:</b> Siemens No. 1..	17 50 17 75	Wrot Iron.....	0 00 16 00	Splits, light and medium.	0 23 0 28
10d.....".....	0 60 0 00	Summerlee.....	20 50 21 00	Powder—Canada Bl'atng	2 00 0 00	" heavy.....	0 20 0 25
8d and 9d.....	0 75 0 00	Gartehrie.....	60 00 00 00	F F to F F F.....	5 00 5 25	" small.....	0 16 0 20
6d and 7d.....	0 90 0 00	Carnbroe.....	19 00 19 50	Wine:		Leather Board, Canada..	0 06 0 10
4d to 5d.....	1 10 0 00	C.I.F.T. Riv. Charcoal iron	26 50 28 00	Bright No. 7, per 100 lbs	2 60 0 00	Enameled Cow, per ft....	0 16 0 17
3d.....	1 50 0 00	No. 1 Ferrona.....	17 50 17 75	Annealed No. 7 " "	2 65 0 00	Pebble Grain.....	0 12 0 15
Finishing nails—		<b>Bar Iron, per 100 lbs.</b>		" oiled " " "	2 65 0 00	Glove Grain.....	0 12 0 14
3 inch.....extra..	0 85 0 00	Ord. Crown.....	1 60 1 65	Galvd. No. 6,.....	3 15 0 00	B. Calf.....	0 13 0 14
2 1/2 to 2 3/4 " " ".....	1 00 0 00	Best Refined.....	2 25 2 50	Trade discount on above		Brush (Cow) Kid.....	0 12 0 14
2 " to 2 1/2 " " ".....	1 15 0 00	Norway.....	3 00 0 00	20 per cent.		Rus gets, light.....	0 13 0 15
1 1/2 to 1 3/4 " " ".....	1 35 0 00	Sheet Iron 16 G & heavier.	2 30 0 00	Barbed Wire—		" heavy.....	0 35 0 40
1 1/4 " " ".....	1 75 0 00	" " 17, 18, 20 G " "	2 30 0 00	2 and 4 barbs.....	3 50 for 500	" No. 2.....	0 20 0 25
1 " " ".....	2 25 0 00	" " 23, 24 " "	2 30 0 00	Plain Twist 2 and 3 wrs.	lbs&more	" Saddlers.....	8 00 9 00
Slatting nails—		" " 26 G " "	2 20 0 00	Staples.....	del. up to	Int. French Calf.....	0 70 0 75
5d.....extra.....	0 85 0 00	" " 28 G " "	2 40 0 00	Wire Nails—7 1/2 p.c. off	25c fireh t	English Oak.....	0 35 0 42
4d.....".....	0 85 0 00	Boiler plates, iron, 1/2 in.	0 65 1 50	list delivered for Onta-		Rough.....	0 30 0 32
3d.....".....	1 25 0 00	" " 3-16 in.....	0 00 2 25	rio, and 75 and 5 p.c.		Dongola, extra.....	0 30 0 32
2d.....".....	1 75 0 00	Boiler Heads, steel.....	0 00 0 03 1/2	f.o.b Montreal for Que-		" No. 1.....	0 20 0 25
Common barrel nails—		Boops.....	2 15 0 00	bec, 10 kgs & over up		" ordinary.....	0 12 0 17
1 inch.....extra..	1 50 0 00	Band Imported.....	0 00 2 00	to 25c per ton for ton.		Colored Pebbles.....	0 15 0 20
3/4 " " ".....	1 75 0 00	" Canadian.....	0 00 1 35	<b>Hides and Tallow</b>		Calf.....	0 20 0 23
1/2 " " ".....	2 25 0 00	<b>Canada Plates:</b>		Montreal Green Hides		<b>Oils</b>	
Steel nails 10c extra.		Good Brands.....	2 25 2 75	" No. 1 per 100 lbs	0 00 7 00	Cod Oil, Newfoundland..	0 35 0 40
Clinch nails—		Wrot Iron pipe, 1/2 to 3 in	0 00 0 00	" No. 2.....	0 00 6 00	" Gaspe.....	0 00 0 00
3 inch.....extra..	0 85 0 00	70 p.c., over 2 in 6 3/4 p.c.	0 00 0 00	" No. 3.....	0 00 5 00	S. R. Pale Seal.....	0 36 0 38
2 1/2 and 2 3/4 " " ".....	1 00 0 00	Imported iron pipe, 1/2		Tanners pay \$.....		Straw Seal.....	0 00 0 00
2 " and 2 1/2 " " ".....	1 15 0 00	1/2 inch, 65 p.c. 3/4 to 1 1/4 in.		sorted, cured & inspect'd		Cod Liver Oil, Nfld.....	0 65 0 75
1 1/2 and 1 1/4 " " ".....	1 35 0 00	6 3/4 p.c.; 1 1/2 to 2 in., 70 p.c.		Sheepskins.....	0 55 0 00	" " Norwegian	1 00 1 25
1 1/4 " " ".....	2 00 0 00	<b>Steel, cast per lb.....</b>	0 08 1/2 0 09	Clips.....	0 55 0 00	Process.....	0 06 0 06 1/2
1 " " ".....	2 50 0 00	" Spring, 100 lbs.....	2 50 2 75	Lambkins small.....	0 05 0 00	Castor Oil.....	0 06 0 06 1/2
		" Tire.....	2 00 0 00	Calfkings, unispected.	0 06 0 00	Lard Oil, Extra.....	0 70 0 75
		" Sleigh shoe, 100 lbs..	0 00 1 30	Horse hides west, each	0 00 1 50	" No. 1.....	0 60 0 65
		" Machinery.....	2 50 0 00	" " City.....	0 00 0 00	Linseed, raw.....	6 55 0 57
		<b>Tin Plates:</b>		Tallow, rendered.....	6 00 6 50	" boiled.....	0 59 0 60
		IC Coke.....	2 75 3 00	" rough.....	2 00 2 50	Olive, pure.....	0 85 0 90
		IC Charcoal.....	8 25 3 75	<b>Leather</b>		" Extra, qt., per case..	8 00 3 70
				No. 1 B. A. Sole.....	0 25 0 28	" pts. do.....	2 40 2 50
				No. 2 " " ".....	0 23 0 24	" 1/2 pts. do.....	2 70 3 60
				No. 3 " " ".....	0 20 0 22	Spirite Turpentine.....	7 42 0 43

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Out Casing, Book and Shook, 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. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

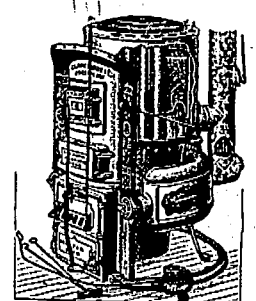
Manufacturers of REFINED SUGARS of the well-known Brand



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. "CREAM" SUGARS, (not dried)  
 "CROWN" GRANULATED, YELLOW SUGARS of all grades and Standards.  
 Special Brand, the finest which can be made, SYRUPS of all grades in brls. and half brls.  
 EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.

Heating



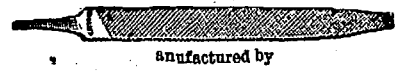
We make a specialty of heating with Coal or Wood Furnaces or Combination (Hot Air and Hot Water).

Our Furnaces have many special features, such as Patent Fused Joints, Double Low Radiator, Sifter in Ash Pit, etc.

Send for our Catalogue and Estimates.

CLARE BROS. & CO. PRESTON, ONT.

Files and Rasps. "BEAVER" BRAND, warranted.



Manufactured by THE BEAVER FILE WORKS CO., LEVIS, QUE.

Send for Price List.

THE BELL \* TELEPHONE Company of Canada.

C. F. SISE.. President  
 ROBT. MACKAY, .. Vice-President  
 C. P. SCLATER .. Sec.-Treasurer

This Company manufactures and will sell its Telephonic Instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Giliand, 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 nes 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 24, 1895.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Coal Oil:</b>							
Car Lots Store, (2. p.c. off)	0 14 0 00	Canadian, Quarters.....	0 25 0 30	Empir. Rye .....	8 75 7 50	Blankheynn & Nolet, Key	
1 to 20 brls .....	0 16 0 00	Factory Filled per bag.....	0 82 1 00	Ports—		gin, red cases.....	9 50 9 75
Water white .....	0 20 0 21	do Quarters.....	0 25 0 30	Wilson's Invalids Port....	6 75 7 50	Green cases .....	4 75 5 00
Am. in car lots.....	0 16 0 19	Itce's Pure Dairy, per brl.	2 25 2 50	T. G. Sandeman & Sons....	0 00 0 00	Poules.....	2 50 2 75
do less quantities.....	0 17 0 20	do quarters.....	0 45 0 50	Burmestees.....	2 10 4 00	<b>Irish Whisky—</b>	
Benzine American.....	0 23 0 25	Cheese Salt per bag 210 lb.	1 25 1 50	Tarragona.....	1 10 1 50	Bushmille.....	9 50 0 00
do Canadian.....	0 14 0 16	Turk's Island per bush.....	0 30 0 35	Sherries—Pedro Domecq..	0 00 0 00	Jno. Jameson & Sons, 1 star	0 00 0 00
<b>Glass.</b>		<b>Tobacco duty paid.</b>		Pemartin.....	2 00 5 50	do do three stars	0 00 0 00
United inches, 00 to 25.....	1 25 1 30	No. 1 Black Cheewing, cads	0 46 0 51 1/2	Misa.....	2 10 6 00	Geo. Roe & Co, 1 star, qts	9 50 0 00
do 26 to 40.....	1 35 1 40	No. 2 do.....	0 45 0 00	<b>Clarets—</b>		do do 3 stars, qts	9 70 10 50
do 41 to 50.....	2 90 3 00	Old Chum brlt do sol. 8s.	0 58 0 00	Barton & Guestier.....	7 00 8 00	Dunville & Co.....	7 50 7 75
do 51 to 60.....	3 20 3 40	Navy, Bright Smoking 8s.	0 56 0 57	Clavet & Co. vintage wines	0 00 0 00	Wisdom & Warter's Sher-	
<b>Paints, &amp;c.</b>		do do do 5s.....	0 55 0 00	Nat. Johnson & Sons.....	4 50 28 00	ries.....	2 00 5 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	Derby Plug Smk'g sol. 12s.	0 50 0 00	Bordeaux Claret Co.....	3 00 10 00	Warter & May's Ports do	2 10 5 50
do No. 1.....	4 50 4 75	do do do 7s.....	0 50 0 00	<b>Champagnes—</b>		Geo. Sayer & Co's	
do No. 2.....	4 25 4 50	do do do 3s.....	0 50 0 00	Pommery, Fils & Co.....	31 00 36 00	do do Brandy, do	4 50 6 50
do No. 3.....	4 00 4 25	Myrtle Navy Plug Smkg sol	0 60 0 00	Piper Heidsieck.....	28 00 30 00	do do cases 1 star, do	11 50 12 00
White Lead, dry.....	5 00 5 25	Old Chum Plug Smkg sol 4s	0 67 0 00	Perrier, Jonet & Co.....	31 00 38 00	do do V.S.O.P. do	16 50 17 00
Red Lead.....	4 00 4 25	do Smoking sol.....	0 67 0 00	Gold Lack, Sec.....	30 00 32 00	Ind Coops & Co, Rom- } qts	2 10 0 00
Venetian Red Eng'h.....	1 50 1 75	and R. & R... 8s.....	0 67 0 00	<b>Brandies—Hennessy</b> .....	6 50 8 00	ford Ales.....	1 45 0 00
Yel. Ochre, French.....	1 25 3 00	do Cut Smoking, 9s.....	0 67 0 00	1 Star.....	12 00 0 00	Angostura Bitters, per	
Whiting, ordinary.....	0 45 0 50	Myrtle do do 9s.....	0 70 0 00	Martell.....	6 00 0 00	case of 2 doz.....	14 50 15 00
do London, washed	0 60 0 70	Can. Cheewing.....	0 32 0 33	Cases (one star).....	12 25 0 00	Banagher Irish Whisky, qts	9 50 10 00
do Paris, do	1 00 1 10	do Smoking, Plug..	0 35 0 45	Barnett & Fils one star...	0 00 0 00	do do do per gal	3 75 4 00
English Cement, cask.....	1 95 2 05	<b>Wool.</b>		do V.S.O.P.....	14 75 15 00	Jas Watson & Co, Dundee	
Belgian Cement.....	1 50 1 90	Fleece comb. ord.....	0 23 0 24	Bisquit Dubouche.....	9 50 10 50	3 star Glenlivet, per case.	9 50 10 00
Fire Bricks per 1000.....	15 00 21 50	do clothing.....	0 24 0 25	Renault & Co.....	10 00 36 00	1 do do	8 50 9 00
Fire Clay.....	1 50 1 75	do Combing.....	0 25 0 26	E. Puet, V.V.O.P.....	0 00 28 00	Old Glenlivet.....	4 00 6 00
Roan.....	2 40 4 50	Pulled.....	0 20 0 28	do 1840.....	0 00 29 00	Watson's Old Scotch qt. ca	6 50 7 00
<b>Glass.</b>		North West.....	0 15 0 16	Joc'y Cl'b blue lab.***case	0 00 7 50	do do pts, per ca	7 50 8 50
Domestic Broken Sheet.....	0 11 0 14	B. A. Scoured.....	0 27 0 33	do white do V.O.do	0 00 8 75	Watson's Old Irish, qts, per ca	6 50 7 50
French Casks.....	0 10 0 12	Natal.....	0 15 0 16	do silver lab V.S.O.do	0 00 10 00	do do pts per ca	7 50 8 50
do do brls.....	0 00 0 13	Cape.....	0 14 0 15	do gold lab. VSOP do	0 00 12 00	Marie Brizard & Roger Liq	
American White, brls.....	0 15 0 20	Australian.....	0 14 0 16	do ext. WVSOP. do	0 00 17 00	Crema de Menthe glaciale	
Coopers' Glue.....	0 18 0 24	<b>Wines, Liquors, &amp;c.</b>		do blue lab. *** gal.	0 00 3 50	verte.....	10 75 00 00
Golden Ochre.....	0 04 0 04	Ale—Baas's.....	2 50 2 55	Boutelleau Fils.....	9 00 20 00	Curacao.....	00 00 11 75
Brunswick Green.....	0 04 0 10	Porter—Guinness & Sons..	1 62 1 67 1/2	DeLaage.....	9 00 24 00	Frunelle.....	00 00 13 00
French Imperial Green.....	0 11 0 15	Dublin Stout.....	2 40 2 45	<b>Scotch Whiskies—</b>		Kummel.....	00 00 12 25
Vermillionette.....	0 12 0 40	do do do.....	1 57 1 62 1/2	Kilty.....	9 00 9 50	Crema de Cacao.....	00 00 15 35
Genuine Quicksilver.....	0 75 0 90	<b>Spirits Canadian—per gal.</b>		Mountain Dew.....	8 75 9 00	Anisette, case.....	00 00 13 25
No. 1 Farnk's Varn'h, pr. gl	0 60 0 65	Alcohol.....	4 25 0 00	Sheriffs.....	3 90 4 00	Cherry Brandy case.....	00 00 11 75
Extra do.....	0 75 1 00	Spirits.....	3 71 0 00	do.....	9 75 0 00	Crema de Noyau, Moka, Ge-	
Brown Japan.....	0 65 1 20	do 25 U. P.....	2 00 0 00	Claymore.....	8 75 9 25	neville etc. case.....	9 25 12 75
Black Japan.....	0 50 1 00	Rye Whisky.....	2 01 0 00	Glenfalloch, High'd.....	3 40 3 50	Absinthe super, case.....	00 00 13 75
Orange Shellac, No. 1.....	1 90 2 00	Corby's IXL Rye, qrts.....	8 00 8 50	Walkers Kilmarnock.....	10 00 15 25	Vermouth, case.....	6 20 6 50
do do Pure.....	2 10 2 25	do XTC " ".....	6 00 6 50	<b>Gin—</b>		Kirsch de com., case.....	9 75 10 25
White do.....	2 25 2 40			De Kuyper red cases.....	11 00 11 00	Kirsch, fine.....	10 75 11 35
<b>Salt.</b>				do green do.....	5 75 0 00	White Ball old Jamaica	
Liverpool per bag.....	0 42 0 45			do hds.....	2 80 0 00	Rum, cases.....	15 00 17 00
Canadian, in small bags..	2 10 3 00						

**THE**

**Canadian Trading AND Shipping Co.**

LIMITED

OFFER TO THE TRADE:—

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

List and Brands will be specified shortly and prices quoted.

Address as above:

**NOTRE DAME STREET,**

(New Premises)

**MONTREAL.**

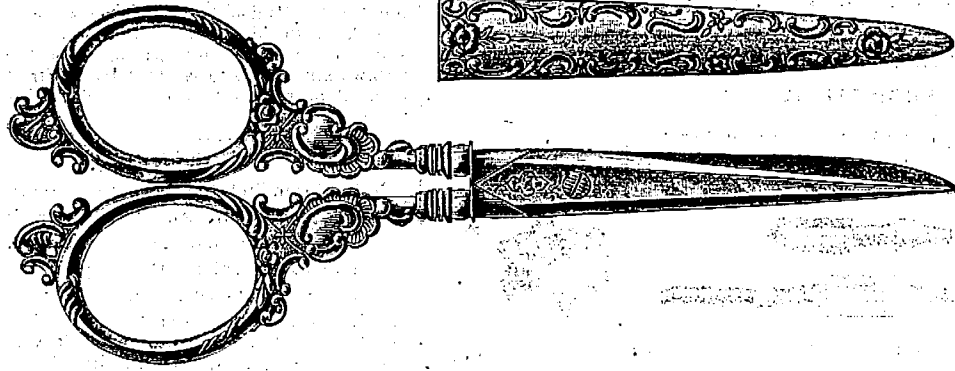
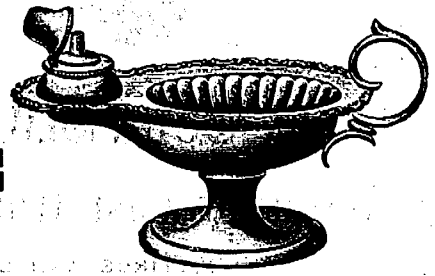
# FERD. FUCHS & BROS.

## Silversmiths,

MAKERS OF

### STERLING SILVERWARE

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



808-810  
Greenwich Street,  
**New York City.**

Telephone : 593 Spring.

## HOUCHIN'S

Popular Specialties.

Consist of Wax Tapers and Torches for Lighting Gas, Alcohol Stoves, 20 Styles, Gas Heaters and Curling Iron Heaters, and Insect Powder Guns and Bellows, &c.

**5,000**

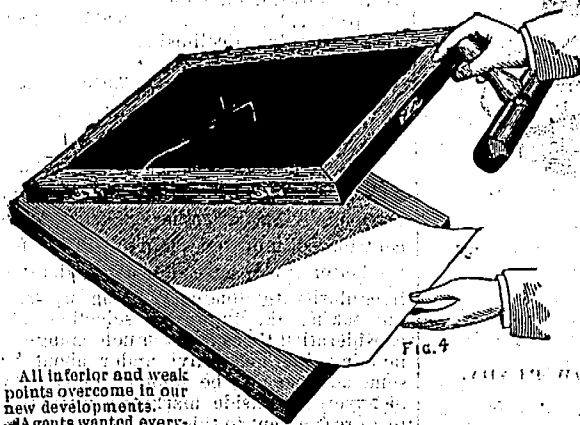
Dealers in the United States and Canada sell Houchin's Specialties

If you do not, send for Illustrated Price List.

### T. W. Houchin Co.,

67-69 PARK PL.,

NEW YORK, U.S.A.



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

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

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

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

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

THE  
**Pelee Island Wine Co.'s**  
Wines and  
Brandy

The best value obtainable in Canada.

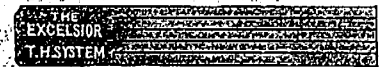
Our "CHATEAU PELEE" Claret, which your wine merchant can supply you with at \$3.75 a case, is equal to imported claret at \$6.00 a case.

Our wines can be obtained from  
**FRASER, VIGER & Co.,**  
**DUPRESNE & MONGENAIS,**  
and **N. COLLIN & Co.,** Montreal.  
**A. Mc T. WATT,** Selling Agent,  
Board of Trade Building,  
Montreal.

The trade supplied by

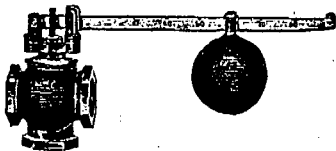
**J. S. HAMILTON & CO.,**  
BRANTFORD, ONT.,  
Sole General Agents.

Use the brush that gives the best results at least cost.  
**Excelsior Brush.**



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

**NICHOLAS ZOGG,**  
782 East 143d Street, New York City.



# JOHN SIMMONS Co.

## Wrought, Cast Iron and Steel Pipe,

FITTINGS AND BRASS WORK,

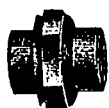
## TOOLS AND SUPPLIES,

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

OFFICES AND SALESROOMS:

106 to 110 Centre Street,

NEW YORK.



Send for Price List and Discount Sheet.

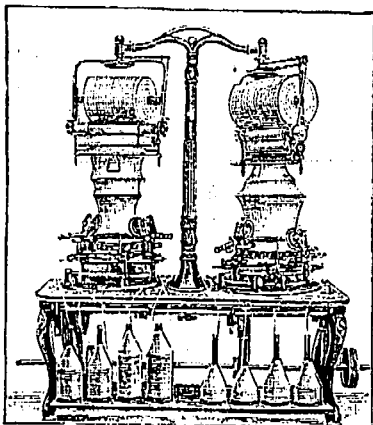
ESTABLISHED 1846.

# Tompkins \* Bros.

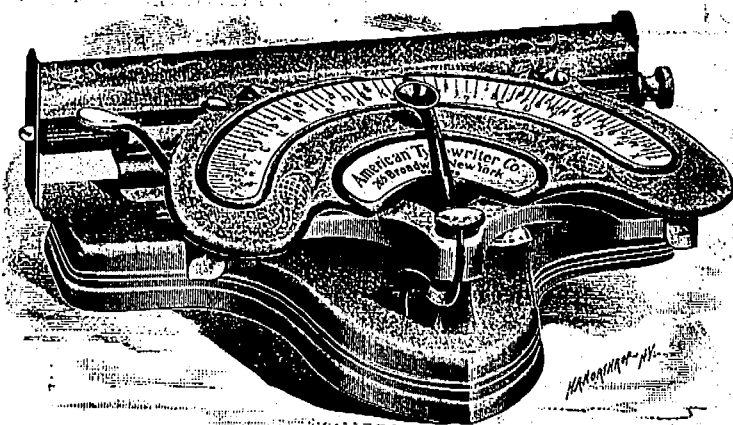
TROY, N.Y.

Manufacturers of

## KNIT GOODS MACHINERY.



Tompkins' Upright Rotary Knitting Machine.



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

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

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

### OPEN OR INLAND WATER?

British Columbians interested in the halibut fishing have begun to dispute the right of Americans to fish in Hecat Strait, and have invited the authorities at Ottawa to decide whether the strait is either "open or inland water." The Canadians first realized the possibilities of these fisheries and made an eastern market for them, when the Americans, instead of casting about for new banks in waters open to them without possibility of dispute, began also to fish in Hecat Strait, the channel separating Goshen Island, of Queen Charlotte group, from the mainland of British Columbia. Besides trespassing Americans are said to be disposing of cargoes of flour and other merchandise to the Indians, greatly to the detriment of the Hudson Bay Co. The authorities have decided this thing must be stopped, and are only waiting for the Ottawa authorities to say that Hecat Strait is inland waters before ejecting the intruders.

### THE SULPHUR INDUSTRY.

Notwithstanding the fact that Sicily produces nearly four-fifths of the world's output of sulphur, and has practically a monopoly of the article, the sulphur industry in Sicily has been long in a very precarious condition, and the price has fallen to about one-third of what it was twenty years ago. Against this diminished employment must be put the increased use of sulphur as a disinfectant, and in viticulture. At present there is an exceedingly heavy stock of sulphur in Sicily, and many mines have been compelled to cease operations, with the result that thousands of men are thrown out of work. The owners of sulphur mines demand from the government a reduction in the taxes, and the abolition of the export duty on sulphur. After a long debate, the Ministry of Commerce has promised that prompt attention should be given to the matter.

### THE-LONDON FUR SALES.

The results of the London fur sale, held last week by Messrs. C. M. Lampson & Co., according to the cable report received by Phillips, Politzer & Co., were indifferent as regards a majority of skins. The following is a summary of the sale, the advances and declines mentioned, comparing with the prices at the June sale:

	Offered Oct., 1894.	1895.
Marten advanced 15 p.c.	17,883	9,000
Red fox advanced 10 p.c.	4,084	2,000
Russian sable, same.....	3,997	1,900
Beaver, same.....	4,317	1,900
American otter, same.....	4,738	500
Lynx declined 15 p.c.....	4,478	1,200
White fox declined 20 p.c		800
Bear—Black, declined 20 p.c.....		
Bear—Brown, declined 30 p.c.....	6,857	4,800
Bear—Grizzly, declined 27 1/2 p.c.....		
Wolf, declined 10 p.c.....	3,940	4,400

### INDIAN TEAS.

Mail advices from Calcutta state that: "There have been fewer fine invoices from Darjeeling, but all other districts have contributed improved quality. Prices for the better grades have shown considerable irregularity, the tendency being upward, but taking the improved selection into consideration there is not much change to note in values generally; under about 8d some advance may be quoted, the activity of buyers for outside markets contributing to a great extent to this result. Really desirable Assams are still scarce and are wanted, while from the other districts Sylhet has afforded the most attractive selection."

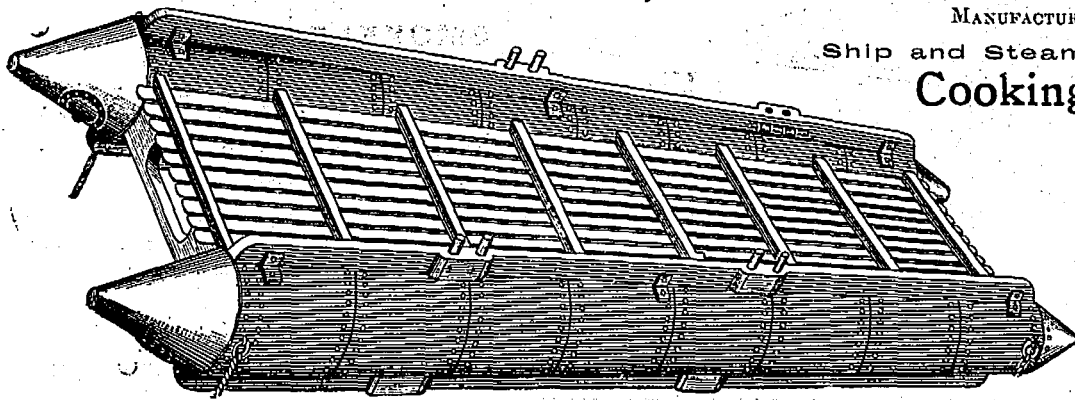
**H. C. CALKIN, JR.,**

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

MANUFACTURER OF  
Ship and Steamboat

**Cooking Ranges.**

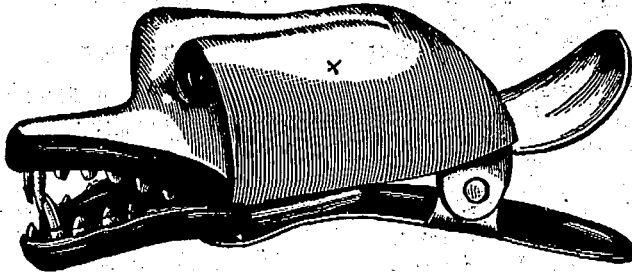
Bake Ovens,  
Steam Boiler &  
Kitchen Furni-  
ture,  
Coppersmith  
and Plumber,  
Steam and Gas  
Fitter,  
Sheet Iron, Tin  
and Brass  
Worker.



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

Patentee and Manufacturer of

**Small Animal Headforms, Claws, Eyes, etc.**



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

THE

**ELECTRIC**

**Oil AND Gas Stove  
Works,**

I. BLOCK, Proprietor.

No. 295 Pearl St., - New York.

Between Beekman and Fulton Streets.



**OSCAR A. DE LONG,**  
259 Canal Street.

**PERFECT  
Hook  
AND Eye,  
NEW YORK CITY.**

*St. Montreal Business College*

Cor. Victoria Square and Craig Street,  
MONTREAL, Que.

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

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

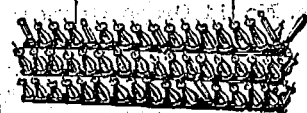
Address:

J. D. DAVIS, Principal.

ESTABLISHED 1873.

**GEO. F. TAYLOR & BRUSH,**  
80 Pine Street, - NEW YORK.  
Commission Merchants and Brokers in  
**FERTILIZER - CHEMICALS**  
And Materials Generally,  
Glues, Bone, Boneblack, Tallow, Etc.  
CORRESPONDENCE AND CONSIGNMENTS SOLICITED.

**F. S. BAKER,**  
Manufacturer of the



**Globe  
Rack,**

A new thing and a good thing.  
Saves Room, Time, Chimneys and Money.

OFFICE AND FACTORY,  
30 First and 60, 62 and 64 Jay Streets,  
UTICA, N.Y.

**WM. PARKS & SON,**

Limited.

ST. JOHN, N.B.

**Cotton Manufacturers.**

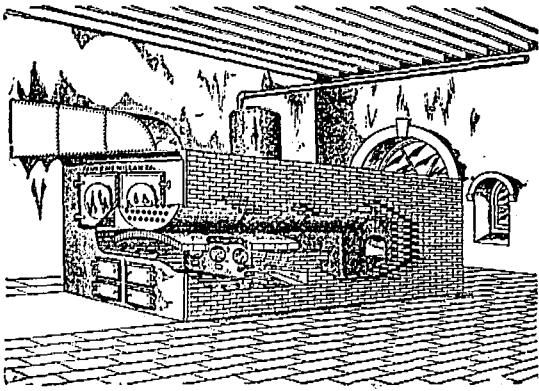
AGENTS—WM. HEWETT, 30 Colborne St., Toronto  
DAVID KAY, Fraser Building, Montreal.  
JOHN HALLAM, Toronto,  
Special Agent for Beam Warps for Ontario.

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



# JAS. McMILLAN COMPANY

Established 1855



## SMOKELESS Furnace AND Fuel Saver

THE OLDEST BOILER SETTERS AND  
FURNACE BUILDERS in CHICAGO.

Our Furnace is constructed on scientific principles. It can be put in in one day. No iron to burn out. A great protection to the boiler. Can use any fuel. Perfect radiation and combustion guaranteed.

JAMES McMILLAN CO., 21 So. Canal St.  
Chicago.

MANUFACTURERS  
OF

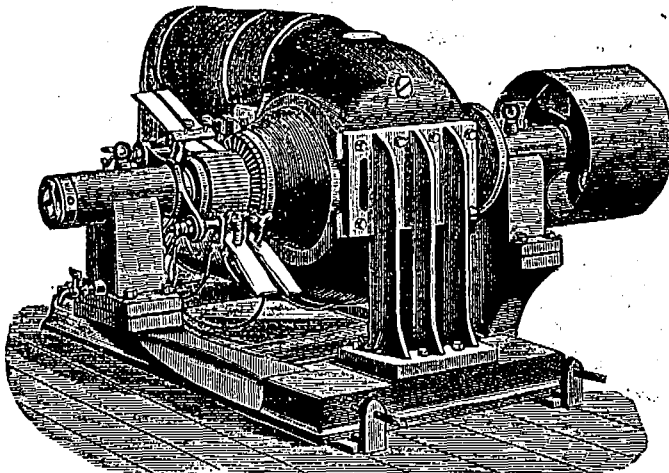
### Constant Potential Dynamos and Motors

of all sizes & voltages  
for lighting and power

**ADVANTAGES CLAIMED:**

Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self Lubricating Journals, wastes no oil; current generated with least sparking—consequently small wear of Commutator and brushes.

Perfectly self regulating and so simple any man of ordinary ability can run them.



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

## Cherry-Younglove Woven Wire Ventilated Dynamo Brush.



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

MANUFACTURED BY

### YOUNGLOVE & GERE,

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



## THE Fleming Woven Wire Dynamo Brush. \*

Send for Descriptive Circular.

### WILFRID H. FLEMING,

Patentee and Sole Manufacturer,

No, 393 Pearl Street, NEW YORK.

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

## Mount Bros.

Manufacturing  
Electricians,

776 CRAIG STREET  
MONTREAL.

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

Any of the above, made and fitted up promptly, in a reliable manner, and at moderate cost.

Repairs executed and satisfaction guaranteed.

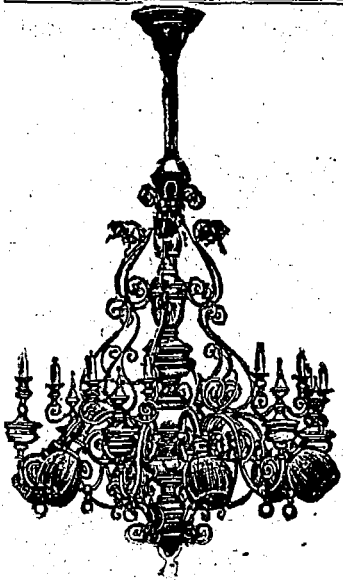
Bell Tel. 1265.

### SOURCES OF PAINTS.

Every quarter of the globe is ransacked for the materials—animal, vegetable, and mineral—employed in the manufacture of the colors one finds in a paint-box. From the cochineal insect are obtained the gorgeous carmines, the crimson, scarlet and purple lakes. Sepia is the inky fluid discharged by the cuttle-fish to render the water opaque for its own concealment when attacked. Ivory black and bone black are made out of ivory chips. The exquisite Prussian blue is got by fusing horses' hoofs and other refuse animal matter with impure potassium carbonate. In the vegetable kingdom are included the lakes derived from roots, barks, and gums. From the madder plant, which grows in Hindustan, is manufactured Turkey red. Gamboge comes from the yellow sap of a tree which the natives of Siam catch in coconut shells. Raw sienna is the natural earth from the neighborhood of Sienna, Italy. When burnt, it is burnt sienna. Raw umber is an earth from Umbria, and is also burned. To these vegetable pigments may be added Indian ink, which is said to be made from burnt camphor. The Chinese, who alone can produce it, will not reveal the secret of its composition. Of real ultramarine but little is found in the market. It is obtained from the precious lapis lazuli, and commands a fabulous price.

THE number of furnaces in blast in Belgium at the beginning of the month was 28, and of furnaces out of blast 15. This total of 28 was made up as follows:—Charleroi district 10; Liege district 12; and Luxembourg district 6.

It is now a recognized custom in New South Wales to hire out water meters to consumers, and there are, we understand, no less than 5,082 meters in use in that colony.



# The American Copper Co.

WORKS AT NEW TORONTO,

Office: 91 Adelaide St. W. TORONTO.

MANUFACTURERS OF

## CHANDELIERS

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

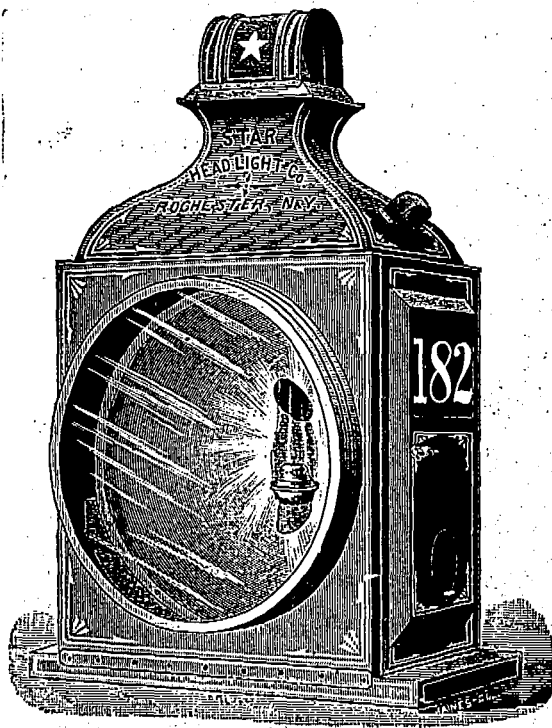
CORRESPONDENCE SOLICITED.



Our SILK SHADES are both popular in design and price. Catalogue on demand. It will pay you to investigate before deciding elsewhere.

## The Rochester Lamp Co.,

37 Barclay St., New York City, U.S.A.



GEO. W. JACOBS,  
*President and Treasurer*  
F. B. JACOBS,  
*Secretary.*

We do not belong to the "Head Light Trust."  
All burners stamped with our name on hand-wheel.

## The Star Head Light Co.,

Manufacturers of

Head Lights, Railroad Signal Lamps and Lanterns, for Locomotives, Cable and Electric Cars, both Oil and Electric.

13 ALLEN STREET,  
ROCHESTER, N.Y.

BRANCH OFFICE:

Western Union Building,  
CHICAGO, ILL.  
T. Isbester, Western Manager.

## Thomas J. Taylor,

Manufacturer of

## REAL TORTOISE SHELL,

AND IMPORTER OF

Celluloid & Fancy Ornaments

FOR THE HAIR.

Carries Largest Assortment of any House in U.S.

402 Broadway,

Factory, 239 Centre St. NEW YORK.

### TO LET.

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

M. S. FOLEY,  
Journal of Commerce.

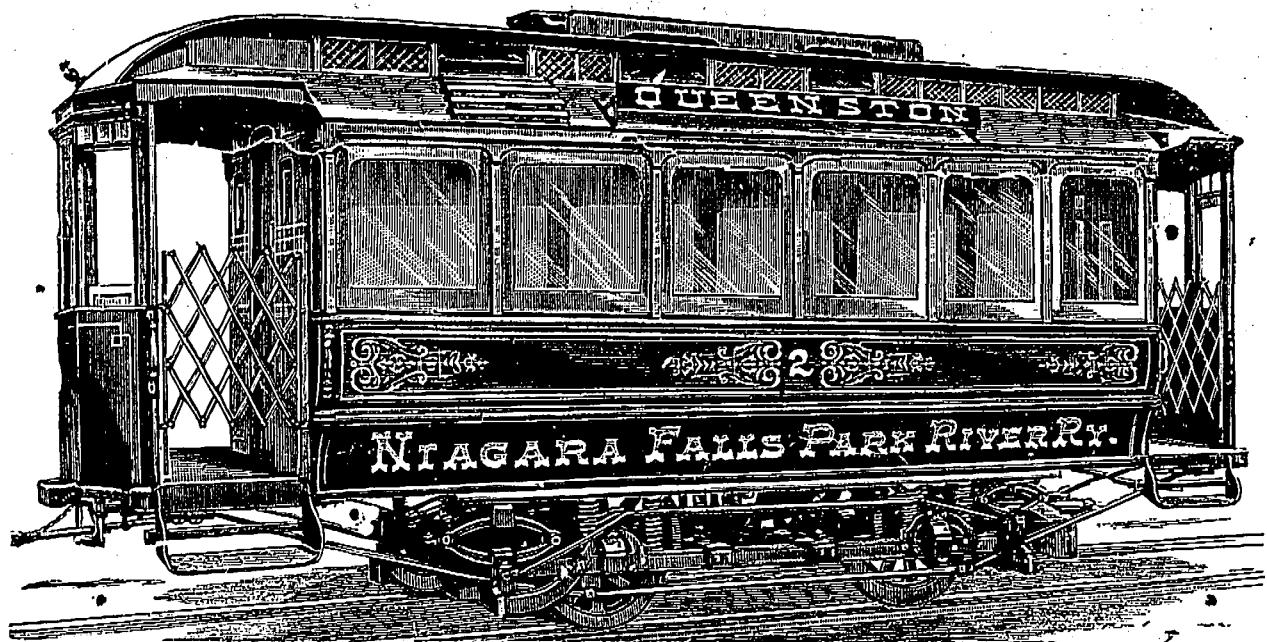
### THE COLORS OF THE ANCIENTS.

In antiquity, besides indigo and purple, few colors were employed, and these were obtained for the most part from the vegetable kingdom, but their purity was so great that they have kept well to our own times, after having undergone for centuries the action of the air and the sun. The fact is particularly remarkable in the Egyptian tombs; the stone has been disintegrated by weathering, while the colors have been preserved. The color that we meet most frequently is a mixture of a reddish brown oxide of iron (red hematite) and clay, known under the name of Pompeian red. This color, which has resisted for four thousand years the sun of Egypt and the action of the air, is equally proof against acids. The Egyptians reduced it, by rubbing between stones under water, to a degree of fineness that we cannot obtain nowadays by chemical precipitation. An equally precious yellow pigment, also much used, was formed of a natural oxide of iron mixed with much clay, chalk, and water, and browned by the action of heat; the mixture of the two colors gives orange. For this yellow color, gold bronze or gold leaf was also employed. For blue, they used a glass colored with copper minerals; this pigment was not less permanent than the preceding, even acids having very little effect upon it. Gypsum or plaster of Paris furnished white, and also formed the basis of pale colors when organic pigments were added to it, probably madder for red. The colors were always thinned and rendered adhesive by means of gums. It is interesting to know that the artists regarded their colors as imperishable.

### KOOTENAY COPPER.

It is considered likely that an early counterpoise may develop as against the recent Anaconda deal, since it is an open secret that a representative of the largest copper industries in the United Kingdom is now visiting the gold and copper district of West Kootenay with a view doubtless to considerable investment in respect of the immense copper deposits which are known to exist in many parts of the province, and more especially in the region now visited. He is accompanied by the most noted metallurgist and assayer in British Columbia, and the latter speaks confidently of copper smelting in the province on a large scale in the very early future. It is evident that Welsh copper men mean business and are determined to do their utmost to break up any copper corner that may be formed in the States.

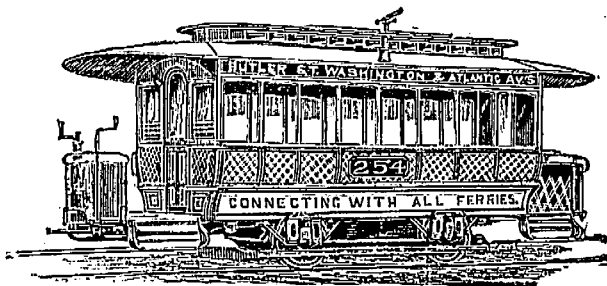
**Fine Electric Street Cars OUR SPECIALTY,**



We also manufacture HORSE and TRAIL CARS of every description.

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

**STREET, RAILWAY CARS AND LOCOMOTIVES, NEW OR SECOND HAND.**  
 Railroad Spikes and Bolts a Specialty.



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

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

39 & 41 Cortlandt Street,

**NEW YORK.**

General Electrical Appliances.

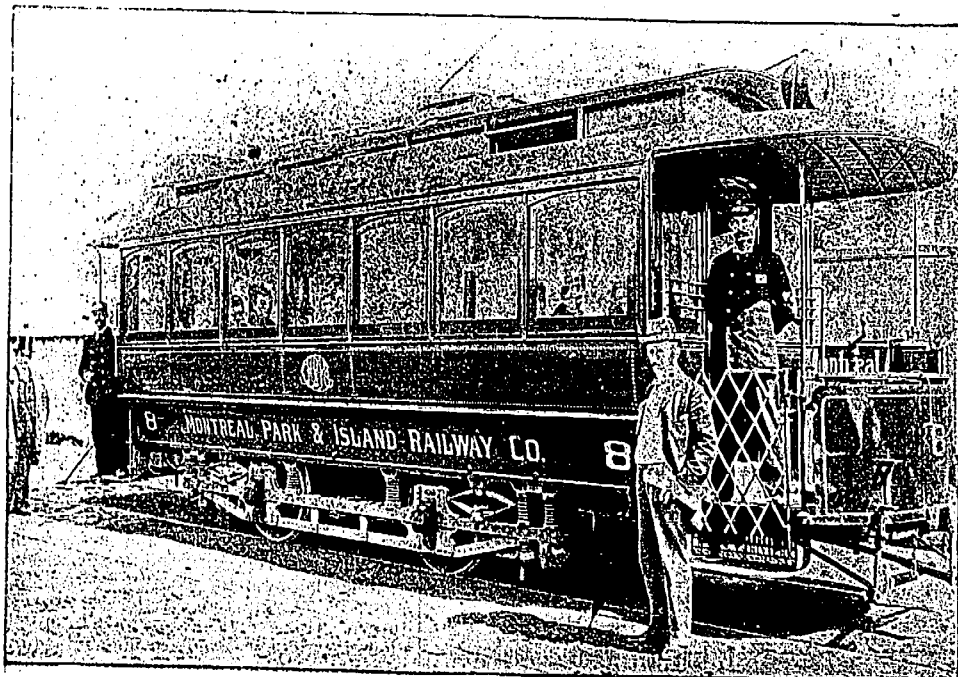
Get an Estimate from us for your

**Catalogues.**

JOURNAL OF COMMERCE.

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

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



**GUARANTEED**

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

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

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

SALES OFFICES:

Havemeyer Building, 28 Cortlandt St., New York.

Boston Exchange Building, 53 State St.

Chicago, 1137 & 1138 Manadnock Building.

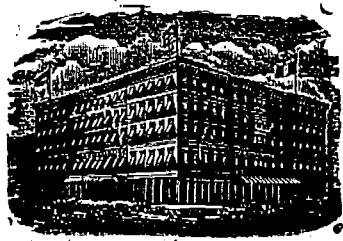
Pittsburg, 713 Hamilton Bldg.

Philadelphia, 420 Walnut St.

San Francisco, 123 California Street.

Works at Kingston, N. Y.

**Leading Hotels in Canada.**



**ROSSIN HOUSE, TORONTO, Canada.**

A. Nelson, Proprietor.

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

A. NELSON, Proprietor.

**400 Acres of Land,**  
Over 13,000,000 Feet,

Situated in HOCHELAGA WARD, beginning at Frontenac Street,

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

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

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

**THE RUSSELL,**  
OTTAWA.

THE PALACE HOTEL OF CANADA.

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

F. H. ST. JACQUES, Prop.

**Brice Electric Works,**

Manufacturers of

**Dynamos,  
Motors,**



**Transformers.**

And all kinds of  
Electrical Apparatus.

**258 Catharine St.**

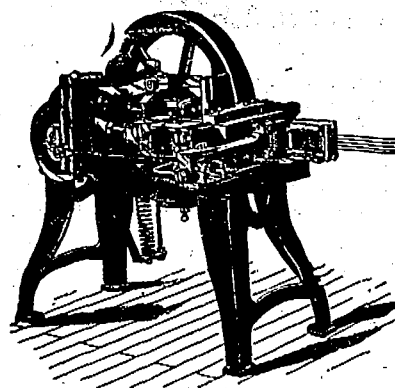
Arthur W. Brice, Manager. HAMILTON.

**HOTEL DIRECTORY.**

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

**ONTARIO.**

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



**Kennedy Wire-Nail Machine Co.**

MANUFACTURERS OF

**Five-Wire Nail Machines.**

No. 0 Machine makes 300 40d Nails per min.  
" 1 " " 750 8d " "  
" 2 " " 900 4d " "

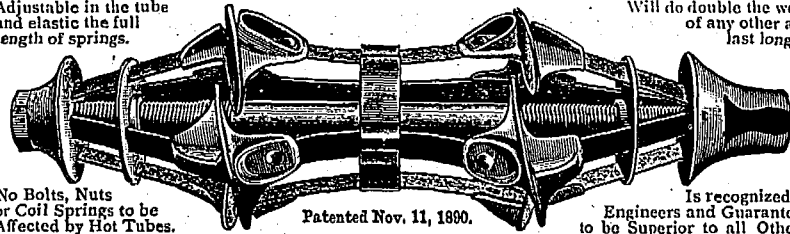
**KENNEDY WIRE NAIL MACHINE CO.,**

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

**THE DUPLEX BOILER TUBE SCRAPER.**

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

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



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

Patented Nov. 11, 1890.

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

**TELESCOPE FLUE BRUSH HANDLE.**



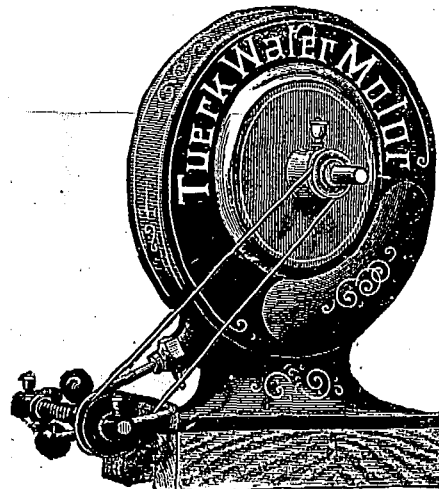
PATENTED DEC. 14, 1894.

**SOMETHING NEW!**

Fills a Long Felt Want.

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

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



**PERFECT PRESS MOTOR.**

J. W. OLIVER, Editor-Proprietor of Yonkers, N.Y., "Statesman," says: "I was associated with Robert Ho over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."

Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

**Tuerk Hydraulic Power Co.**

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

**Globe Valve Repairing Tools.**

MANUFACTURED BY

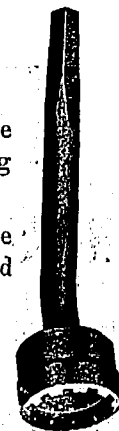
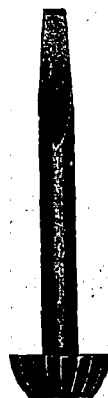
**\* T. DRAPER, \***

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

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

For Proof, Prices and Particulars, address

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



# BOILER SHOP.

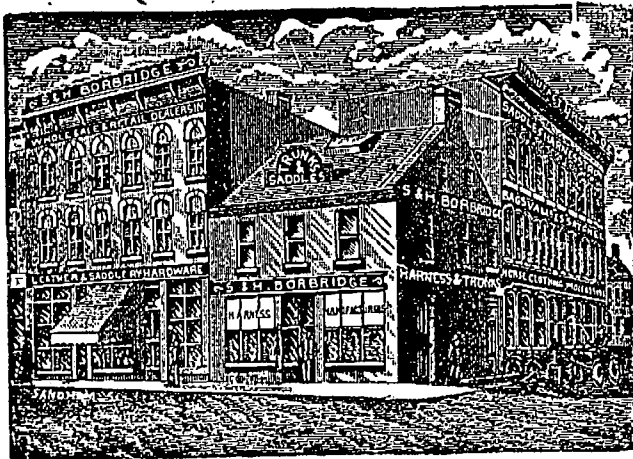
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

ARTHUR KAVANAGH,  
Manager.

J. H. FAIRBANK,  
Proprietor.

# S. & H. BORBRIDGE,



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

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

# IMPERIAL OIL CO'Y LIMITED.

## PETROLEUM REFINERS.

MANUFACTURERS OF

Lubricating Oils, Paraffine Wax and Candles.

RAILWAY and STEAMSHIP OILS A SPECIALTY.

**BRANCHES:**

STRATFORD, PETERBOROUGH,  
LONDON, ST. JOHN, N.B.  
TORONTO, MONCTON,  
KINGSTON, HALIFAX, N. S.  
MONTREAL, WINNIPEG,  
QUEBEC, VANCOUVER, B. C.

**WORKS & HEAD OFFICE:**

**PETROLIA,**  
Canada.



**KNIVES** for Union Leather Splitting machines, scarfing machines and Bark Mills.

Manufacturers of Machine Knives of every description. All of highest quality and fully warranted.

The L. & I. J. White Co'y, - Buffalo, N. Y.

**SECURITIES.**

		London Oct. 10.
British Columbia, 1877, 6 p.c. ....	129	134
1878, 4 1/2 per cent ...	116	121
Canada, 4 per cent. loan, 1860 .....	111	113
3 per cent. loan, 1888 .....	102 1/2	103 1/2
Debs. 1884, 3 1/2 per cent .....	109	111

<b>Sts</b>	<b>Railway and other Stocks,</b>	<b>Oct. 10.</b>
	Quebec Province, 5 p. c., 1874.....	110 112
	1878, 5 p. c. ....	110 112
	1880, 4 1/2 p. c. ....	105 107
	1883, 5 p. c. ....	116 118
100	Atlantic & Nth. Western 5 p.c. Gua	117 119
10	1st M. Bds. ....	12 18
100	Buffalo & Lake Huron \$10 shr. ....	131 133
300	do 5 1/2 p. c. 1st mort. ....	131 133
	do 2nd mort. ....	131 133
	Can. Central 5 p. c. 1st M. Bds. Int. guar. by Gov. ....	105 107
	Canadian Pacific \$100. ....	61 1/2 64
100	Grand Trunk, Georgian Bay, &c. ....	89 101
	1st M. ....	89 101
100	Grand Trunk c. Canada Ord. stock. ....	6 1/2 6 1/2
100	2nd equip. mtg. bds. 6 p. c. ....	122 125
100	1st pref. stock. ....	42 1/2 43 1/2
100	2nd pref. stock. ....	26 1/2 26 1/2
100	3rd pref. stock. ....	15 1/2 15 1/2
100	5 p. c. perp. deb. stock. ....	123 125
100	4 p. c. perp. deb. stock. ....	88 89
100	Great Western shares, 5 p. c. ....	115 117
100	Hamilton & N. W., 6 p. c. ....	101 103
100	M. of Canada Stg. 1st Mort. 5 p. c. ....	95 97
100	Montreal & Champlain 5 p. c. 1st mtg. bds. ....	93 96
	*Montreal & Sorel, 1st mtg., 5 p. c. ....	99 101
	N. of Canada, 1st mtg., 5 p. c. ....	99 101
	Northern Extension, 5 p. c. pref. ....	90 90
100	Quebec Central, 5 p. c. 1st Inc. Bds. ....	29 32
	T. G. & B. 4 p. c. bonds, 1st mort. ....	103 105
100	Well. Grey & Bruce, 7 p. c. bds. ....	95 97
	1st Mort. ....	95 97
100	St. Law. & Ott. 6 p. c. Bds., 4 p. c. ....	102 104
	<b>MUNICIPAL LOANS.</b>	
100	City of London (Ont) 1st pref 5 p. c. ....	98 100
100	City of Montreal stg. 5 p. c. ....	106 108
	1874 .....	106 108
100	City of Ottawa, 6 p. c. stg. ....	104 109
	redeem 1873 .....	104 109
	redeem 1875 .....	116 120
	redeem 1876 .....	116 120
100	City of Quebec, 5 p. c. con. 1873 .....	101 103
	6 p. c. redeem 1875. ....	114 116
	redeem 1873 .....	116 118
100	City of Toronto, 6 p. c. ....	100 106
	6 p. c. stg. con. deb. 1874. ....	101 118
	5 p. c. gen. con. deb. 1890. ....	113 115
	4 p. c. stg. bonds, 1921-23. ....	104 106
100	City of Winnipeg deb., 1884, 5 p. c. ....	113 115
	Deb. scrip. 1883, 6 p. c. ....	117 119
	<b>MISCELLANEOUS COMPANIES.</b>	
100	Canada Company .....	23 26
100	Canada North-West Land Co. ....	85 45
100	Hudson Bay .....	13 1/2 14
	*All the bonds have been sold to a Canadian Syndicate.	

**HOTEL DIRECTORY---Continued.**

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

**QUEBEC.**

MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	H. S. Dunning
do	The Belmoral,	E. H. Dunham & Co
QUEBEC	Chateau Frontenac,	

**NOVA SCOTIA.**

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

**PRINCE EDWARD ISLAND.**

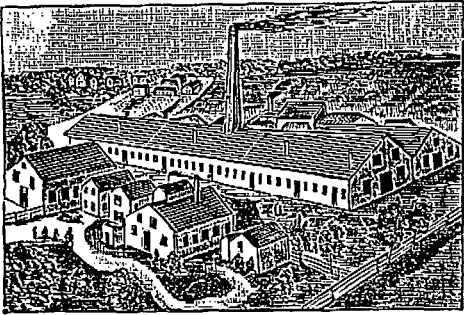
CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davies

**BERMUDA.**

Hamilton,	Windsor Hotel,	W. Bradley
-----------	----------------	------------



# CANADA'S GREAT \* CANNING \* MILLS



The A. C. Miller & Co s : : : : :

**"INDIAN BRAND,"**

Peas, Corn and Fruits of every description.

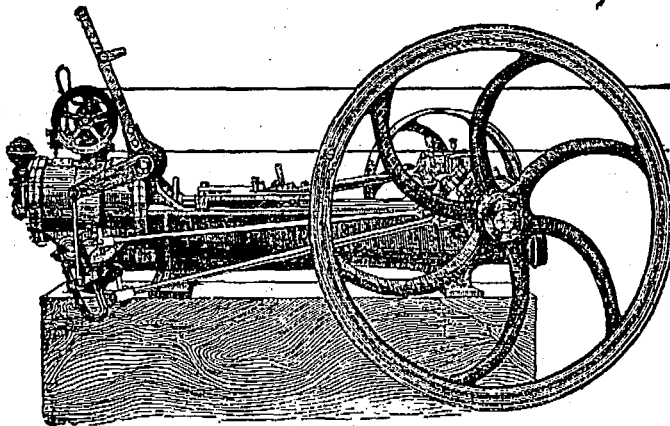
CORRESPONDENCE  
INVITED.

PICTON, ONT.

## FARRAR & TREFTS,

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

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



IRON AND BRASS  
CASTINGS OF  
EVERY DESCRIP-  
TION.

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

### OUR BUSINESS DIRECTORY.

ACCOUNTANTS AND AUDITORS.  
Montreal Radford & Walford  
59 Imperial Building.

CAN. GOODS, FRUIT & VEGETABLE.  
Picton, Ont. Little Chief Brand, A. C. Miller & Co.  
Trenton, Ont. - Log Cabin Brand, - Miller & Co.

FINE WHISKEYS, I.X.L AND X.T.C.  
Belleville Ont. H. Corby

FINANCIAL AGENTS.  
Montreal Hanson Bros.  
Temple Building.

FURNITURE MNFRS.  
Belleville, Ont. Geo. S. Tickell & Sons

HUNGARIAN PROCESS, FLOUR MILL,  
Campbellford, - Corresp. solicited, - Chas. Smith

INSURANCE BROKERS AND AGENTS.  
Montreal Archd. Nicoll  
Board of Trade Building.

MNFR. COCOA & JUTE MATTINGS & MATS.  
Cobourg, Ont. W. Mitchell

MNFRS. OF ALL KINDS OF THIN WOOD BOXES  
PAILS AND BASKETS.  
Estimates for Special Styles and Sizes furnished.  
Belleville, Ont., The Belleville Box & Basket Co. Ltd.

MNFRS. OF WOVEN WIRE FENCING AND  
POULTRY NETTING.  
Picton, Ont. - The Ontario Wire Fencing Co. Ltd.

RAW FURS AND SKINS.  
Montreal Hiram Johnson  
496 St. Paul Street.

SCALES.  
Superior Qualities.  
Montreal James Fyfe  
Corner St. Paul and St. Peter Streets.

## BEDDING !!

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

Established  
20 years.

ROCK BOTTOM PRICES.

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

J. E. TOWNSEND,

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

TELEPHONE 1906.

MONTREAL, Que

### BUSINESS DIRECTORY--Continued.

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

WOOD ENGRAVER AND DESIGNER.  
Montreal J. Lovell Wiseman  
163 St. James Street.

HIRAM JOHNSON, Importer and Exporter of  
Raw Furs and Skins. Raw Furs a specialty.  
Correspondence solicited. 496 St. Paul Street,  
Montreal.

### FOR SALE.

Inder Dryer, 84 in. face, 36 in. dia.  
" " 72 " " 40 "  
" " 72 " " 36 "  
allender Rolls, 78 in. face, 7 in. dia.  
1,76 in. face, 11 in. dia.  
72 " 17 "  
72 " 16 "  
72 " 12 "  
and Steam Boiler, 54 in. x 14 feet.  
" " 32 in. face, 10 in. dia.  
1 " 37 " 11 "  
1 " 40 " 12 "

Dominion Paper Co. Montreal.  
Qag.

### E. L. ETHIER & CO.,

Billiard Table  
and Bowling Alley Balls  
Manufacturers and  
Importers.

Do all kinds of work in  
the Billiard line.

88 St. Denis Street,  
MONTREAL.

Telephone 6057.

Branch Store: Ottawa.



Job Printing of all  
kinds done at this  
office.

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

Unequalled for Curing.  
Brings hides and skins up bright and clean on the  
flesh. Adds to their value.  
Used by the Chicago packers and by leading coun-  
try hide dealers.  
No dirty grain or blotches when Syracuse Salt is  
used. Keeps shrinkage down.  
Write us for samples of our salt and full details.  
Once tried, always used.  
For full details of analysis and prices, etc., address

**Onondaga Coarse Salt Association,**  
Thos. Malloy, Sec'y. SYRACUSE, N.Y.  
WESTERN AGENT:  
G. W. Williams, 19 & 21 Wabash Ave., - Chicago.  
EASTERN AGENT:  
C. S. Worden, Mercantile Exch.,  
6 Harrison Street, New York.

**Western Electric Co..**

CHICAGO-NEW YORK,  
Electrical Apparatus and  
Supplies.  
ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct. 22, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3¼-6mos.	350	250	119 119½
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7¼ 6mos.	100	10	270 270
Western Assurance.....	25,000	5-6mos.	40	20	163¼ 163¼
Guarantee Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Oct. 12, 1895 Market value p. p'd up sh.

Atlas.....	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine.....	97,000	25	20	4	£24¼	£25¼
Caledonian.....	21,500	20	25	5	£28-0-0	£30
Commercial U. Fire, Life and Marin	50,000	25	50	5	£37	£38
Edinburgh Life.....	5,000	19s	100	20	53-0-0	00
Fire Insurance Association.....	100,000	5	£10	£2	¾	¾
Guardian Fire and Life.....	200,000	7¼	10	5	10	10¼
Imperial Fire.....	80,000	20 p. s.	20	5	29	30
Lancashire Fire.....	188,493	5	20	2	5¼	6
Life Association of Scotland.....	10,000	17 6-7 p. c.	40	8¼	42-5-0	00
London Assurance Corporation.....	35,882	20	25	12¼	£57	£58
London & Lancashire Life.....	10,000	10	10	2	4¼	4½
Liv. & Lon. & Globe Fire and Life.....	891,762	75	St.	2	50	51¼
National of Ireland.....	40,000	£25	24 p. c.	£3¼	37-0	00
Northern Fire and Life.....	30,000	22¼	100	10	72	74
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6¼	40	41
Phoenix Fire.....	6,732	£13¼ p. s.	50	50	£274	£278
Queen Fire and Life.....	200,000	30	10	1	7-1-6	6-13-16
Royal Insurance Fire and Life.....	125,234	58¼	20	3	51¼	£278
Scottish Imperial Life.....	50,000	8¼d	10	1	1-14-6	18-16
Scottish Provincial Fire and Life.....	20,000	15	50	3	....	....

THE—

“I. X. L.”

**TEMPERED COPPER CO.**

Manufacturers of  
Tempered Copper for Commutator Bars.

Tempered Copper Castings a Specialty.  
All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

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

**Consumers**

**Cordage Co.**

(LIMITED)

MANUFACTURERS OF . . . .

Manilla, Sisal, Jute,  
and Russian Cordage


**BINDER TWINE.**

Jute and Cotton Bags.

→ HEAD OFFICE ←

St. Patrick St., Montreal

ESTABLISHED 1824



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

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1893

Assets,	\$164,935,090.80
Reserve on Policies (American Table, 4 p. c.) .....	\$168,321,016 00
Liabilities other than Reserve .....	1,623,951 00
Surplus .....	15,039,822 92
Receipts from all sources .....	41,993,145 62
Payments to Policy-holders .....	20,885,472 40
Whole Life Risks assumed and renewed, 219,308 policies .....	637,726,376 00
Risks in force, 273,213 policies, amounting to .....	802,567,478 00

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**Manufacturers Life**

Head Office: TORONTO, Canada.

President. - GEO. GOODERHAM,  
(President Bank of Toronto.)

Compared with the corresponding period of last year the business of the “Manufacturers Life” to date shows the following substantial increases in every department.

In Premium Income, an increase of 25 per cent.  
In Interest Income, an increase of...250 per cent.  
In New Business, an increase of over 25 per cent.

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

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

G. H. JUNKIN, City Manager.

Reliable Agents Wanted.

163 St. James St., MONTREAL.

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE...

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

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

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

**WORTH KNOWING**

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

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

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

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

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

H. SUTHERLAND, Manager  
Correspondence solicited. Agents wanted.

**Scottish Union and National INSURANCE COMPANY.**

Of Edinburgh, Scotland.

ESTABLISHED 1824.

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

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

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

**York County Loan & Savings COMPANY.**

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

Subscribed Capital, - \$300,000.

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

**Quebec Fire Assurance Co'y.**

Established 1818.

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

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

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

**Caledonian Insurance Co'y**

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,**

Head Office, - TORONTO, Ont.

President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.

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

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

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

Cash Income.....\$ 558,394.33  
Expenditure including death claims, endowments, profits and all payments to policy-holders.....286,193.40  
Assets.....1,987,445.30  
Reserve Fund.....1,564,020.00  
Net Surplus.....398,216.75

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

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

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

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

Good terms will be given reliable and energetic men.

Apply to R. H. MATSON,

General Manager for Canada,  
37, YONGE ST., TORONTO, Ont.

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

FIRE and LIFE.

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

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

Canada Board of Directors:

HON. HENRY STAMER, Chairman.  
EDMOND J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.

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

Head Office, Canada Branch:  
MONTREAL.

**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1833. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SMITH, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

**MERCANTILE**

FIRE INSURANCE COMPANY

WATERLOO, ONT.

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

Losses promptly adjusted and paid.

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

**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.  
H. F. Petman, Inspector.

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

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

**Saskatchewan Buffalo Robes**

Manufactured by

**NEWLANDS & CO.,** Galt, Ont.



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

Statement of Business,  
December 31st, 1894.

ASSETS INVESTED	\$102,011,770
SURPLUS	20,249,307
INCOME IN 1894	36,483,818
INSURANCE IN FORCE	813,294,160

**Good Agents are Wanted**

for several central and productive localities in Canada.

Apply to

**DAVID BURKE,**  
GENERAL MANAGER,

Company's Building, MONTREAL.

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

ESTABLISHED 1841.

Head Office, - CANADA.

British Empire Building,  
MONTREAL.

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

Larger Cash Surplus,

**INCREASED BONUS.**

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE ASSOCIATION,  
Head Office: - TORONTO.

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

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:

207 ST. JAMES ST.

H. J. JOHNSTON,  
Manager, P.O.



**H. D. LAYMAN,**

DEALER IN

**The Layman Pneumatic Boats,** Sporting Boats,

Pleasure Boats and Life Preservers,

Office & Salesroom, 30 West 29th St., Cor. Broadway,  
NEW YORK.

THE ANGLO-AMERICAN TELEGRAPH COMPANY, Limited.  
Established 1866.  
FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND EUROPE.  
Cablegram received at No. 8 Broad St., New York, June 6, 1895.

Place from	No. Messenger.	No. of words.	Received by	When received.
Govt.	406 Z.	26	Mo.	22 Y M.
Michallowskoo				

To (Answer paid) New York, Broadway, 1851.

Mr. H. D. LAYMAN:

Please send immediately four Outing Boats; wait answer.

Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

**THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.**

These boats are made in two standard sizes and are adapted to persons of both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe and reliable. Impossible to submerge or capsize them.

- Style A.—Plain Boat, all black rubber, weight 18 pounds; extreme sizes, length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable for persons weighing 150 pounds or less ..... \$35 00
- Style B.—Mackintosh, dead grass color above, black rubber below water line, otherwise same style as A. .... 42 00
- Style A.A.—All black rubber, weight 20 pounds, extreme sizes, length 48 inches, width 36 inches, floating capacity 400 pounds ..... 40 00
- Style B.B.—Mackintosh, dead grass color above and black rubber below water line, same style as A.A. .... 47 00
- No. 1—Storm Cape, black rubber, \$5 00 No. 2—Storm Cape Mackintosh 7 50
- Canvas Carryall Bags for Pneumatic Boats, each ..... 2 50
- Rubber Inflator ..... 1 00

H. D. LAYMAN, 351 Broadway, Cor. 14th St., NEW YORK

Prices given are net F.O.B. at New York. Remittance by New York Exchange P. O. Money Order, or by Express. No Checks. Goods may be shipped C.O.D. for balance, with privilege of express office examination when 25 per cent. of amount accompanies the order.  
See illustrated article in the *Scientific American* of May 18, 1895.

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over ..... \$2,350,000.00  
Income for Year ending 31st December, 1894, over ..... 2,175,000.00

Head Office. - Toronto. Ont.

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

Geo. Cox, President. C. C. FOSTER, Secretary  
J. H. ROUTH & SON, Managers Montreal Branch.

190 ST. JAMES STREET.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:

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

G. D. LACY, RESIDENT MANAGER;

**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

**FIRE! LIFE! MARINE!**

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

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & MCGREGOR, Managers.

**LONDON**

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

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

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

A. I. HUBBARD, Chief Agent for Canada.

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