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 Special Machines for DAIRIES, BUTCHERS, Etc.  
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**JOURNAL OF COMMERCE**  
 FINANCE AND INSURANCE REVIEW

Vol. 49. No. 23 } MONTREAL, FRIDAY, DECEMBER 8, 1899. } M. S. FOLEY,  
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 We have never shown a more extensive line of  
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**COTTAGE TO LET**  
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Incorporated by Act of Parliament.
Capital all paid up, \$12,000,000.00
Reserved Fund, 6,000,000.00
Undivided Profits, 1,160,954.19

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The Bank of New York, N.B.A.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, 31st October, 1899.

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INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

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Reserve Fund, 1,800,000

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Chicago—First National Bank.
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The Chartered Banks.

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Established in 1838.
Incorporated by Royal Charter in 1840.
Paid-up Capital, £1,000,000.00
Reserve Fund, 300,000
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John James Cater, H. J. B. Kendall,
Gaspard Farrer, J. J. Kingsford,
Henry R. Farrer, Frederic Lubbock,
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis.

Head Office in Canada St. James st., Montreal.
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J. ELMISLY, Inspector.

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Paid-up Capital, \$2,000,000
Rest Fund, 1,025,000

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

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Liverpool—The Bank of Liverpool, Limited.
Cork—Munster and Leinster Bank, Ltd.
France, Paris—Societe Generale, Credit Lyonnais.
Germany, Berlin—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
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The Chartered Banks.

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CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, Shawmut National Bank.
San Francisco, First National Bank.
Chicago, America National Bank.
Bermuda, Bank of Bermuda, Ltd.
China and Japan, Hong Kong and Shanghai Banking Corporation.
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Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

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Incorporated 1836.

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Reserve, 45,000
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J. F. GRANT, Cashier.

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Capital Authorized \$1,000,000
Capital Subscribed 500,000
Capital Subscribed 355,000
Reserve 118,000

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THE ONTARIO BANK.

Capital Paid-up \$1,000,000
Reserve Fund, 110,000
Profit and Loss Account, 40,369

HEAD OFFICE: TORONTO.

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E. Morris, Inspector.

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Cornwall, Peterboro', Yonge & Rich
Port William, Port Arthur, mond streets,
Kingston, Sudbury, Tweed,
Lindsay, "

AGENTS:

London, Eng.—Parr's Bank, (Ltd.).
France and Europe—Credit Lyonnais.
New York—The Fourth National Bank and the Agents of the Bank of Montreal.
Boston—Elliot National Bank.

The Chartered Banks.

The Chartered Banks.

The Chartered Banks.

**THE CANADIAN BANK OF COMMERCE**

HEAD OFFICE, - - TORONTO.  
Paid-up Capital, - - - \$3,000,000  
Reserve Fund, - - - 1,000,000

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Brantford Goderich St. Cath'rine's Walkerville  
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Dresden Orangeville Seaforth Woodstock

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**Traders Bank of Canada**

(Incorporated by Act of Parliament 1855).  
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Capital Paid-Up, - - - 829,829  
Reserve Fund, - - - 70,000

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**Head Office, Toronto.**  
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Drayton, Leamington, Strathroy,  
Dutton, Newcastle, St. Mary's,  
Emira, North Bay, Sturgeon Falls,  
Glencoe, Orillia, Sudbury,  
Guelph, Port Hope, Tilsonburg,  
Hamilton, Ridgeway, Windsor.

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New York—The American Exchange Nat. Bank,  
Montreal—The Quebec Bank.

**BANQUE D'HOCHELAGA.**

Capital Paid-Up, - - - \$1,250,000.  
Reserve Fund, - - - 565,000.

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**Head Office, Montreal.**

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

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CAPITAL paid up.....\$1,500,000  
RESERVE FUND.....1,000,000  
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H. S. STEVEN, Assistant Cashier.

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Carman, Man. Lucknow, Simcoe,  
Cheesley, Manitow, Man. Southampton,  
Delhi, Milton, Toronto,  
Georgetown, Morden, Man. Vancouver, B.C.  
Grimsby, Niagara Falls, Wingham,  
Hamilton, E. End Orangeville, Winkler, Man.  
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**Eastern Townships Bank.**

Authorized Capital.....\$1,500,000  
Capital Paid-Up.....1,500,000  
Reserve Fund.....850,000

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**Correspondents:**  
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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.

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

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**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.**  
T. G. BROUGH, Gen. Manager.

**The Standard Bank of Canada**

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

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**DIRECTORS.**  
W. F. COWAN, President.  
JOHN BURNS, Vice-President.  
W. F. Allan, Fred. Wyld.  
T. R. Wood, A. J. Somerville

**AGENCIES.**  
Allea Craig, Campbellford, Harriston,  
Bowmanville, Cannington, Kingston,  
Brantford, Chatham, Markham,  
Bradford, Colborne, Parkdale, Toronto  
Brighton, Durham, Picton,  
Brussels, Forest, Stouffville.

**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. Correspondence solicited.  
GEO. P. REID, General Manager

**The Bank of Ottawa.**

Dividend No. 47.

NOTICE is hereby given that a Dividend of Four per cent. and a bonus of one per cent. upon the paid-up capital stock of this Bank, has been declared for the current half year, and that the same will be payable at the Bank, and its Branches, on and after Friday, the 1st day of December, 1899.

The Transfer Books will be closed from the 15th to the 30th of November next, both days inclusive. The annual general meeting of the shareholders will be held at the banking-house, in this city, on Wednesday, the 13th day of December next.

The chair to be taken at 3 o'clock p.m.  
By order of the Board,  
GEO. BURN,  
General Manager.  
Ottawa, 26th October, 1899.

**UNION BANK OF CANADA**

Capital Paid-up - - - \$2,000,000  
Reserve Fund - - - 450,000  
HEAD OFFICE, QUEBEC

**Board of Directors.**  
ANDREW THOMSON, Esq., President.  
JAMES KING, Esq., M.P.P., Vice-President.  
D. C. Thomson, Esq., E. J. Hale, Esq.,  
Ed. Groux, Esq., Hon. John Sharples,  
Wm. Price, Esq., Gen. Manager  
E. E. Webb, J. G. Bissett, Inspector

**Branches:**  
Alexandria, Ont. Indian Hd., N.W.T. Plucher Creek,  
Boisevain, Man. Killarney, Man. N.W.T.  
Calgary, N.W.T. Lethbridge, N.W.T. Quebec, Que.  
Carberry, Man. Macleod, N.W.T. do St. Louis St.  
Carleton Place, O. Manitoa, Man. Regina, N.W.T.  
Carman, Man. Merrickville, Ont. Shelburne, Ont.  
Crystal City, M. Melita, Man. Smith's Falls, O.  
Deloraine, Man. Minnedosa, Man. Souris, Man.  
Glenboro, Man. Montreal, Que. Toronto, Ont.  
Gretna, Man. Moosomin, N.W.T. Virden, Man.  
Hamiota, Man. Moose Jaw, N.W.T. Wapewano, Man.  
Hartney, Man. Morden, Man. Warton, Ont.  
Hastings, Ont. Neepawa, Man. Winchester, Ont.  
Holland, Man. Norwood, Ont. Winnipeg, Man.  
Yorkton, N.W.T.

**Foreign Agents:**  
London, Parr's Bank, Limited  
Liverpool, National Park Bank,  
New York, National Bank of Commerce,  
Minneapolis, St. Paul National Bank,  
St. Paul, First National Bank,  
Great Falls, Mont. Commercial National Bank,  
Chicago, Ill. The City National Bank,  
Buffalo, N. Y. First National Bank,  
Detroit, Mich.

**THE QUEBEC BANK.**

HEAD OFFICE, QUEBEC  
Founded 1818. Incorporated 1822.

CAPITAL AUTHORIZED - - - \$3,000,000  
PAID-UP - - - 2,500,000  
REST - - - 700,000

**DIRECTORS:**  
JOHN BREAKAY, President.  
JOHN T. ROSS, Vice-President.  
Gaspard Lemoine, W. A. Marsh, Vesey Boswell,  
F. Billingsley.  
THOMAS McDOUGALL, Gen. Manager.

**Branches.**  
Quebec, St. Peter St. Pambroke Ont.  
do Upper Town. Thorold, Ont.  
do St. Roch. Three Rivers, Que.  
Montreal, St. James St. Toronto, Ont.  
do St. Catherine St. E. St. George, Beauce, Q.  
Ottawa, Ont. Victoriaville, Que.  
Theford Mines, Que. St. Henry, Que.

**Agents.**  
London, Eng. Bank of Scotland,  
New York, U.S.A. Agts. Bk. of Brit. North Amer.  
do Hanover National Bank.

**HALIFAX BANKING CO.**

Incorporated 1872.  
Capital Paid-Up, - - - \$500,000  
Reserve Fund, - - - 375,000

**HEAD OFFICE, HALIFAX, N.S.**  
**DIRECTORS:**  
ROBIE UNIAKKE, President.  
C. W. ANDERSON, Vice-President.  
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKHAM,  
H. N. WALLACE, Cashier.  
A. ALLAN, Inspector.

**AGENCIES—**Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor. New Brunswick: Sackville, St. John.

**CORRESPONDENTS—**Dominion of Can.—Molson Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank. London. England—Parr's Bank, Limited.

**Bank of Nova Scotia.**

INCORPORATED 1832.  
Capital Paid-up.....\$1,750,000  
Reserve Fund.....2,000,000

**DIRECTORS.**  
JAIRUS HART, President  
JOHN Y. PAYZANT, Vice-President  
R. B. SEETON, CHARLES ARCHIBALD, R. L. BORDEN,  
GEO. S. CAMPBELL, J. WALTER ALLISON.  
HEAD OFFICE, - - - HALIFAX, N.S.  
H. C. McLEOD, Gen. Mgr. D. WATSON, Inspector.

**BRANCHES.**  
In Nova Scotia—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.  
In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews, Sussex, Woodstock.  
In P. E. Island—Charlottetown and Summerside.  
In Quebec—Montreal. U. A. Fleming, Mgr.  
In Ontario—Toronto. J. Pitblado, Manager.  
In Manitoba—Winnipeg. C. A. Kennedy, Mgr.  
St. John's. J. A. McLeod.  
In Newfoundland—Harbor Grace.

In West Indies—Kingston, Jamaica, W. P. Hunt, Manager.  
In U. S.—Chicago, Ill.—Alex. Robertson, Manager, and W. H. Davies, Assistant Manager. Calais, Maine—H. S. Peabody, Mgr. Boston, Mass.—W. E. Stewart, Manager.



The Chartered Banks.

Imperial Bank of Canada.

Capital Authorized \$2,500,000  
 Capital Paid-Up 2,311,034  
 Res. 1,502,172

DIRECTORS.

H. S. HOWLAND, President.  
 T. R. MERRITT, Vice-President.  
 Wm. Ramsay, Robert Jeffrey,  
 T. Sutherland Stayner, Elias Rogers, Wm. Hendrie.  
 HEAD OFFICE, TORONTO.  
 D. R. WILKIE, General Manager.

BRANCHES IN ONTARIO AND QUEBEC.  
 Essex, Listowel, St. Catharines,  
 Fergus, Montreal, Que. Sault Ste. Marie,  
 Galt, Niagara Falls, St. Thomas.  
 Hamilton, Port Colborne, St. Thomas East,  
 Ingersoll, Rat Portage, Welland,  
 Woodstock.

TORONTO—Cor. Wellington St., Cor. Leader Lane.  
 Yonge and Queen Sts.  
 Yonge and Bloor Sts.  
 King and York Sts.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.  
 Brandon, Man. Prince Albert, Sask.  
 Calgary, Alta. Revelstoke, B.C.  
 Edmonton, Alta. Strathcona, Alta.  
 Golden, B.C. Vancouver, B.C.  
 Nelson, B.C. Winnipeg, Man.

AGENTS.—London, Eng., Lloyd's Bank, Ltd.,  
 New York, Bank of Montreal, Bank of America.  
 The Imperial Bank is prepared to issue letters of  
 credit negotiable at any of the branches of the  
 Standard Bank of South Africa, Ltd., Transvaal,  
 Cape Colony, Natal, Rhodesia.

La Banque Nationale.  
 HEAD OFFICE, QUEBEC.

Capital Paid-Up, \$1,200,000  
 Res., 150,000

DIRECTORS:

R. AUDETTE, Esq., President.  
 A. B. DUPUIS, Esq., Vice-President  
 Hon. J. A. CHAUVEAU, V. CHATEAUVERT, Esq.,  
 N. RIONX, Esq., N. FORTIER, Esq.,  
 J. B. LALIBERTÉ, Esq.,  
 P. LAFRANCE, Manager Quebec Office  
 N. LAVOIE, Inspector.

Branches:

Chicoutimi, P. Q. Fraserville, P. Q., Joliette,  
 P. Q., Montmagny, P. Q., Montreal, Murray Bay,  
 P. Q., Ottawa, Ont., Quebec, St. Roch's, St. John  
 St., Rimouski, P. Q., Roberval, P. Q., Sherbrooke,  
 P. Q., St. Francois, P. Q., St. Hyacinthe, P. Q., St.  
 John's, P. Q., St. Marie, P. Q.

Agents—England—The National Bank of Scot-  
 land, London. France—Credit Lyonnais, Paris and  
 Branches. United States—The National Bank of  
 the Republic, New York; Shoe and Leather  
 National Bank, Boston, Mass.  
 Prompt attention given to collections.  
 Correspondence respectfully solicited.

Union Bank of Halifax.  
 INCORPORATED 1856.

HEAD OFFICE: HALIFAX, N.S.  
 Capital, \$500,000  
 Reserve Fund, 225,000

DIRECTORS.

WM. ROBERTSON, Esq., President.  
 WM. ROGIE, Esq., Vice-President.  
 Hon. ROBERT BOAK, WILLIAM TWining, Esq.,  
 J. H. SYMONS, Esq., GEORGE MITCHELL, Esq.,  
 C. C. BLACKADAR, Esq.,  
 E. L. THORNE, Cashier.

BANKERS AND CORRESPONDENTS:  
 Bank of Toronto and Branches, Upper Canada.  
 National Bank of Commerce, New York.  
 Merchants' National Bank, Boston.  
 London & Westminster Bank, Lt. London, Eng.  
 Bank of New Brunswick, St. John, N. B.  
 Merchants' Bank of Halifax, St. John's, Nfld.

AGENCIES:

Annapolis, N.S., E. D. Arnaud, Agent.  
 New Glasgow, N.S., R. O. Wright,  
 North Sydney, C.B., C. W. Frazer,  
 Dartmouth, N.S., F. O. Robertson,  
 Barrington Passage, N.S., C. Robertson,  
 Glace Bay, C.B., J. D. Leavitt,  
 Kentville, N.S., A. D. McRae,  
 Liverpool, N.S., E. R. Mulhall,  
 Bridgetown, N.S., N. R. Burrows,  
 Sherbrooke, N.S., S. F. Howe,  
 Wolfville, N.S., W. C. Harvey, Act. Agt.  
 Interest allowed on Deposit Receipts and De-  
 posits in Savings Bank Department.  
 Collections receive immediate attention and  
 prompt returns made.

Business Founded 1795.  
 American Bank Note Company,  
 78 to 80 TRINITY PLACE, NEW YORK.

ENGRAVERS AND PRINTERS OF  
 BANK NOTES, SHARE CERTIFICATES  
 BONDS FOR GOVERNMENTS AND  
 CORPORATIONS, DRAFTS, CHECKS,  
 BILLS OF EXCHANGE,  
 POSTAGE AND REVENUE STAMPS  
 FROM STEEL PLATES.  
 With Special Safeguards to Prevent Counterfeiting

JAMES MACDONOUGH, President.  
 AUG. D. SHEPARD, Vice-President.  
 THO. ROBERTSON,  
 THEO. H. FREELAND, Sec'y and Treas.  
 INO. E. CURRIER, Ass't Sec'y.  
 J. K. MYERS, Ass't Treas.

The Chartered Banks.

La Banque Jacques-Cartier

1862—HEAD OFFICE, MONTREAL—1898

Capital Paid-up.....\$500,000  
 Surplus.....291,000

Directors

Hon. ALPH. DESJARDINS, President.  
 A. E. HAMELIN, Esq., Vice-President.  
 DUMONT LAVIOLETTE, Esq., G. N. DUCHARME, Esq.,  
 L. J. O. BEAUCHEMIN, Esq.,  
 TANONREDE BIENVENU, Gen. Manager.  
 ERNEST BRUNEL, Asst. Manager.  
 C. S. POWELL, Inspector.

BRANCHES.

Montreal, Pt. St. Charles Quebec, St. John St.  
 " Ontario St. St. Sauveur.  
 " St. Catherine Fraserville, P. Q.  
 " St. East. Hull, P. Q.  
 " Ste. Cunegonde Valleyfield, P. Q.  
 " St. Henry Victorville, P. Q.  
 " St. Jean Bte. Ottawa, Ont.  
 Beauharnois, P. Q. Edmonton (Alba.) N.W.T.

Savings Department at Head Office and Branches.  
 Foreign Agents.

Paris, France—Comptoir National d'Escompte d  
 Paris, Le Credit Lyonnais  
 London, Eng.—Comptoir National d'Escompte de  
 Paris, Le Credit Lyonnais, Glynn, Mills, Currie & Co.  
 New York—Bank of America, Western National  
 Bank, Chase National Bank, Hanover National Bank,  
 National Bank of the Republic, National Park Bank.  
 Boston, Mass.—National Bank of the Common-  
 wealth, National Bank of the Republic, Merchants  
 National Bank.  
 Chicago, Ill.—Bank of Montreal.  
 Letters of Credit for travellers, etc. issued avail-  
 able in all parts of the world.  
 Collections made in all parts of the Dominion.

Loan Societies.

THE CENTRAL CANADA

LOAN and SAVINGS COMPANY.

Cor. King and Victoria Sts.,  
 TORONTO.

THIS COMPANY IS PREPARED TO  
 Purchase, Supply Investors with and  
 Negotiate Loans upon

GOVERNMENT. Bonds and Stocks.  
 MUNICIPAL and CORPORATION

Deposits Received. Interest Allowed.  
 Debentures Issued for 1, 2, 3, 4 or 5 years,  
 with interest coupons attached.  
 Send Post Card for Pamphlet giving full informa-  
 tion, E. R. WOOD, Manager.

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

INCORPORATED BY SPECIAL ACT OF THE  
 LEGISLATURE.

Subscribed Capital, - \$2,201,200  
 Assets, - 2,417,237  
 Office—No. 13 St. Sacramento St.,  
 MONTREAL, P. Q.

DIRECTORS;

Hon. A. W. Oglvie, Wm. Strachan, Esq.  
 W. Barclay Stephens, Esq., R. Prefontaine, Esq.,  
 M. P.  
 R. W. Knight, Esq., John Hoodless, Esq.  
 J. N. Greenshields, Esq., Q. C. W. L. Hogg, Esq.,  
 W. H. Comstock.

OFFICERS:

Hon. A. W. Oglvie, President  
 Wm. Strachan, Esq., Vice President  
 W. Barclay Stephens, Esq., Manager.  
 J. W. Michaud, Esq., Asst. Manager.

SOLICITORS:

Messrs. Greenshields & Greenshields.

BANKERS:

The Merchants Bank of Canada.  
 This Company acts as assignee, administrator,  
 executor, trustee, receiver, committee of lunatic,  
 guardian, liquidator, etc., also as agent for the  
 above offices.  
 Debentures issued for three or five years, both  
 debentures and interest on the same can be collected  
 in any part of Canada without charge.  
 For further particulars address the Manager

The Dominion Savings  
 & Investment Society

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

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

THE HAMILTON  
 Provident and Loan Society  
 Dividend No. 57.

Notice is hereby given that a dividend of THREE  
 per cent. upon the paid up capital stock of the  
 Society, has been declared for the half year ending  
 31st December, 1899, and that the same will be pay-  
 able at the Society's head office, Hamilton, Ont., on  
 and after

TUESDAY, THE 2ND DAY OF  
 JANUARY, 1900.  
 The Transfer Books will be closed from the 15th  
 to the 31st December, both days inclusive.  
 By order of the Board,  
 O. FERRIE, Treasurer.  
 27th Nov., 1899.

Oceanic Steamships.

ALLAN LINE

PORTLAND AND LIVERPOOL,  
 Calling at HALIFAX.

NEW STEAMERS.

S. S. Bavarian.....10,375 tons, Twin Screws  
 S. S. Tunisian.....10,300 tons, Twin Screws  
 Sicilian, 8,000 tons. Corinthian, 8,000 tons.

From Liverpool	Steamer	From Portland	From Halifax
16 Nov.....	Parisian.....	2 Dec.....	3 Dec.....
25 Nov.....	Numidian.....	13 Dec.....	14 Dec.....
30 Nov.....	Californian.....	16 Dec.....	17 Dec.....
9 Dec.....	Laurentian.....	27 Dec.....	Direct

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

RATES OF PASSAGE.—Cabin: \$50.00 and up-  
wards. A reduction is made on Round Trip  
Tickets.

Second Cabin—To Liverpool, London or Lon-  
donderry, \$35. Return tickets at reduced rates.  
Steerage—To Liverpool, London, Glasgow, Bos-  
ton or Londonderry, including every requisite for  
the voyage, \$23.50 Cape Town, South Africa, \$67.00.

Glasgow, and New York Service  
 calling at Londonderry.

From New Pier foot of W. 21st Street, New York	From Glasgow	From New York
2 Dec.....	State of Nebraska.....	21 Dec.....
6 Jan.....	State of Nebraska.....	25 Jan.....

Rates: First Cabin, \$47.50 to \$65 Single,  
 \$85 to \$95 Return. Second Cabin, \$30.00  
 Single, \$57.00 Return. Steerage to Glasgow  
 Belfast or Londonderry \$23.50

Outfit for Steerage passengers furnished free.  
 The Steamers employed on these services are not  
 surpassed for accommodation for all classes of  
 passengers.  
 For further information apply to

H. & A. ALLAN,  
 25 Common St., Montreal.

The ROYAL TRUST COY

...MONTREAL...

Capital Subscribed, - \$500,000 00  
 Capital Paid Up, - \$250,000 00

PRESIDENT.

RIGHT HON. LORD STRATTON AND MOUNT  
 ROYAL, G.C.M.G.

VICE-PRESIDENT:

HON. GEORGE A. DRUMMOND.

DIRECTORS:

R. B. Angus, Sir William C.  
 E. S. Clouston, Macdonald,  
 A. F. Gault, W. W. Ogilvie,  
 E. B. Greenshields, A. T. Paterson,  
 C. M. Hays, James Ross,  
 C. R. Hosmer, T. G. Shaughnessy,  
 Sir William C. Van Horne, K.C.M.G.

Temporary Offices—Savings Department,  
 Bank of Montreal, St. James Street, Montreal.

Bankers—The Bank of Montreal.

The Company is authorized to act as Trustee,  
 Executor, Assignee, etc., to manage estates, to  
 counterfeign and issue bonds, to act as judicial  
 surety-security in Appeal, etc., and as Transfer  
 Agent and Registrar of Shares; and to accept any  
 Financial Agency.

The Company will act as Agent and Attorney  
 for executors already acting.

Solicitors and notaries placing business with  
 the Company are retained to do the legal work in  
 connection with such business.

Legal.

Kingston, Ont.

S. SMYTHE & LYON,  
 Barristers, Solicitors, &c.,  
 S. H. SMYTHE, LL.D., Q.C. H. I. LYON.

Seaforth, Ont.

MCCAUGHEY & HOLMESTED,  
 Barristers, &c.

London, Ont.

W. H. BARTRAM,  
 Barrister, Solicitor, Notary, &c.  
 Office: 22 Dundas Street West

# DOMINION LINE ROYAL MAIL and United States Mail Steamers

## Two Services.

MONTREAL and QUEBEC in Summer, ST. JOHN, N.B. and HALIFAX in Winter (To Liverpool via Londonderry.)

BOSTON to LIVERPOOL via Queenston.

### FLEET OF STEAMERS:

Steamer.	From Portland.	From Halifax.
Cambroman,	Nov. 29th, 2 p.m.,	
*Roma,	Dec. 6th, 2 p.m.,	
Vancouver,	Dec. 9th, 2 p.m.,	Dec. 10th, 5 p.m.
*Ottoman,	Dec. 20th, 2 p.m.,	
Dominion,	Dec. 23rd, 2 p.m.,	Dec. 24th, 5 p.m.

\* These steamers do not carry passengers.  
From Liverpool. Steamer. From Boston. Dec. 7th, New England. Dec. 20th, 12.30 p.m.

Midship Saloons and Staterooms. Spacious Promenade Decks. Second Cabins well amidships and finely fitted in two, four and six berth rooms. Steerage on main decks, well lighted and ventilated, and fitted in two, four, six and eight berth rooms, according to steamer. Steamers fitted throughout with electric light and electric bells. Cuisine in all classes unexcelled. Experienced surgeon on each steamer and stewards in each class. For all particulars as to sailing dates, rates of passage, etc., apply to any agent of the company, or to,

**DAVID TORRANCE & CO.,**  
General Agents,  
MONTREAL, Que  
**RICHARD MILLS & CO.,**  
103 State St., BOSTON.

HON. SENATOR L. J. FORGET. R. FORGET.

**L. J. FORGET & CO.,**  
STOCK BROKERS,

Members of the Montreal Stock Exchange.

1713 and 1715 Notre Dame Street,  
MONTREAL,  
Telephone 15. P. O. Box 398.

**BURNETT & CO.,**  
STOCK BROKERS,

Members Montreal Stock Exchange.

12 St. Sacramento Street,  
Correspondents in New York, Chicago and London, England.  
Telephone Main 2232.

**WILSON & GILLESPIE,**  
STOCK BROKERS,

13 Hospital Street,  
MONTREAL.  
ANDREW A. WILSON,  
Member Montreal Stock Exchange  
P. GILLESPIE.  
P. O. Box 1167. Bell Tel. Main 2569.  
New York Correspondents:  
Henry Clews & Co.

### Legal.

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

### Montreal.

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

**MCGIBBON, CASGRAIN,**  
RYAN AND MITCHELL,  
ADVOCATES, BARRISTERS, ETC.  
Canada Life Building, Montreal, Canada.  
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. TH. CHASE-CASGRAIN, Q.C., M.P.  
FRANCIS C. RYAN. VICTOR E. MITCHELL,  
EDOUARD SURVEYER.

P. O. Box 933. TELEPHONE:  
Montreal. Main, 3390.  
Westmount, 345.

**H. L. PUTNAM,**  
Real Estate, Mortgage Loans, Valuations.  
Offices: 1st Floor, TEMPLE BUILDING.

**WALKER & CAMPBELL,**  
General Engravers,  
Manufacturers of Rubber Stamps, Brass  
Signs, Stencils, Steel Stamps and  
Burning Brands.  
Cor. McGill & Notre Dame Sts., Montreal.

### Legal.

**JOSEPH BARNARD, L.L.B.,**  
Advocate, Barrister & Solicitor  
Temple Building, 185 St. James St.,  
TEL. 1772. MONTREAL.

**BROSSEAU, LAJOIE & LACOSTE,**  
Advocates.  
Banque Jacques Cartier B'dg., 7 Place d'Armes,  
T. BROSSEAU, LL.B. Montreal,  
H. GERIN-LAJOIE, LL.L., PAUL LACOSTE, LL.L.

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

### Toronto, Ont.

**JONES BROS. & MACKENZIE,**  
Barristers & Solicitors,  
Canada Permanent Chambers, Toronto.  
CLARKSON JONES, BEVERLY JONES,  
GEO. A. MACKENZIE, O. 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.

ARNPRIOR . . . . .Thompson & Hunt  
ARTHUR . . . . .M. M. MacMartin  
AYLMER . . . . .Miller & Backhouse  
BARRIE . . . . .Dickinson & McWatt  
BELLEVILLE . . . . .Geo. Denmark  
BLENHEIM . . . . .R. L. Gosnell  
BOWMANVILLE . . . . .R. Russell Loscombe  
BRANTFORD . . . . .Wilkes & Henderson  
BROCKVILLE . . . . .Wood & Stewart  
BROCKVILLE . . . . .Brown & Fraser  
CAMPBELLFORD . . . . .A. L. Colville  
CANNINGTON . . . . .A. J. Reid  
CARLETON PLACE . . . . .Colin McIntosh  
DESERONTO . . . . .Henry R. Bedford  
DURHAM . . . . .J. P. Telford  
GANANOQUE . . . . .J. C. Ross  
GODERICH . . . . .E. N. Lewis  
GRIMSBY . . . . .E. A. Lancaster  
HAMILTON

Scott, Lees, Hobson & Stephens  
INGERSOLL . . . . .Thos. Wells  
IROQUOIS . . . . .A. E. Overell  
KEMPTVILLE . . . . .French & Allan  
KINGSTON . . . . .Britton & Whiting  
LEAMINGTON . . . . .W. T. Easton  
LINDSAY . . . . .R. J. McLaughlin  
LINDSAY . . . . .Barron & Steers  
LISTOWEL . . . . .S. B. Morphy  
LONDON . . . . .Gibbons, Mulkern & Harper  
LONDON . . . . .W. H. Bartram  
L'ORIGINAL . . . . .J. Maxwell  
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. Applebe

### Legal Directory.

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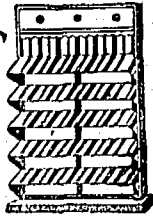
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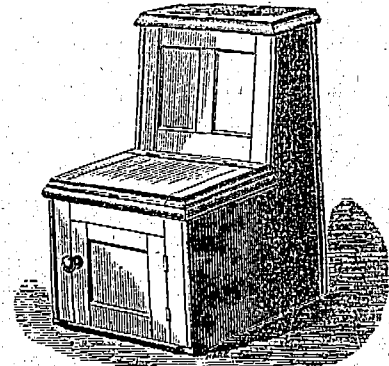
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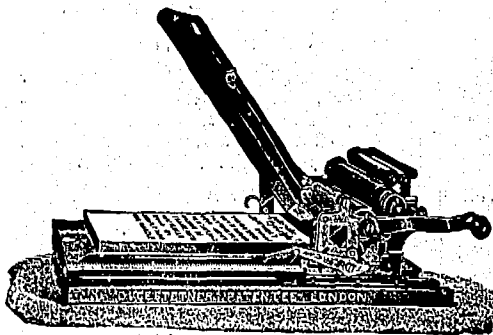
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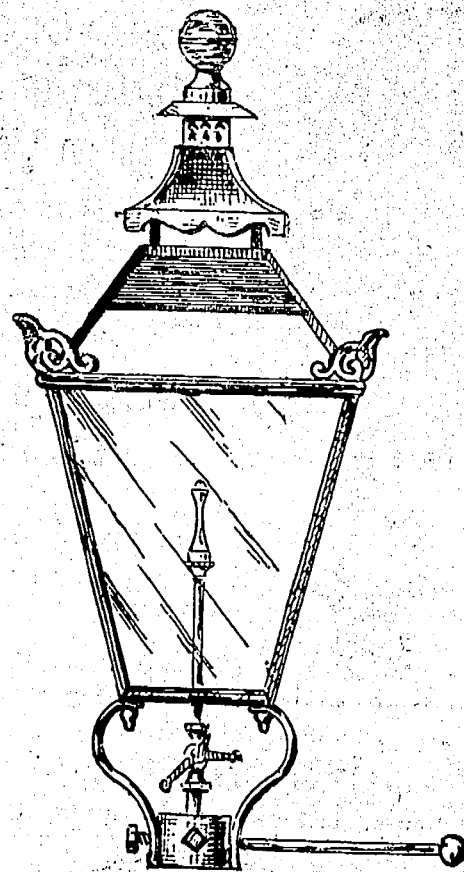
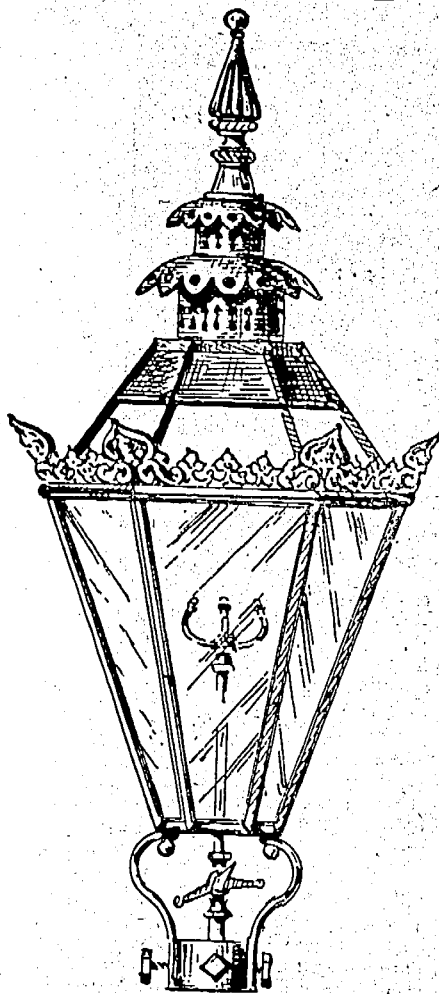
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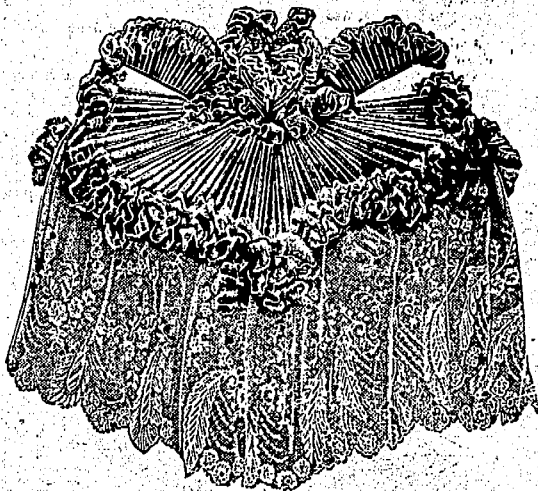
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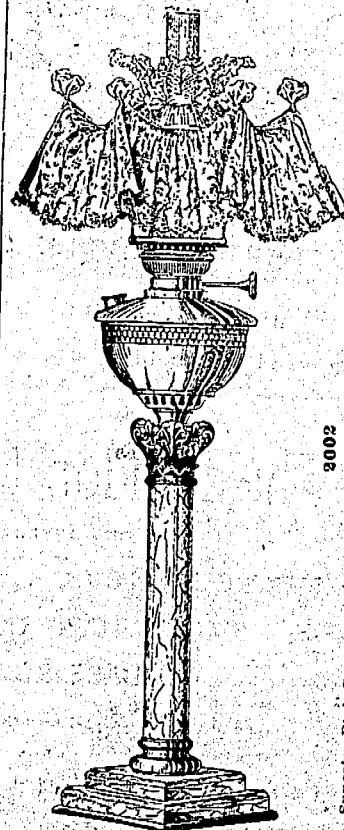


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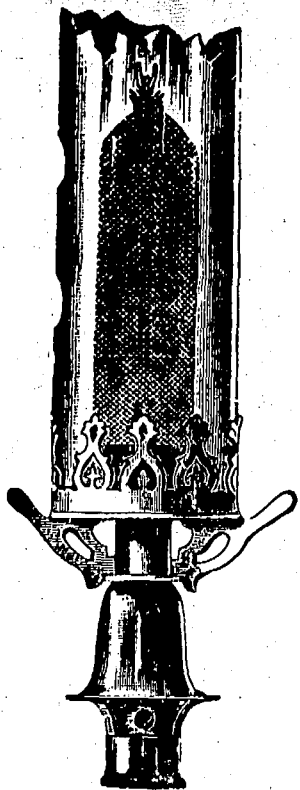
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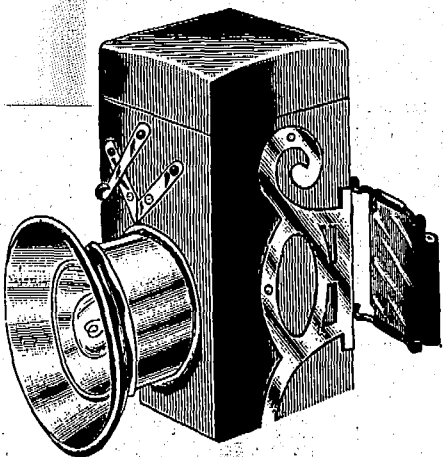
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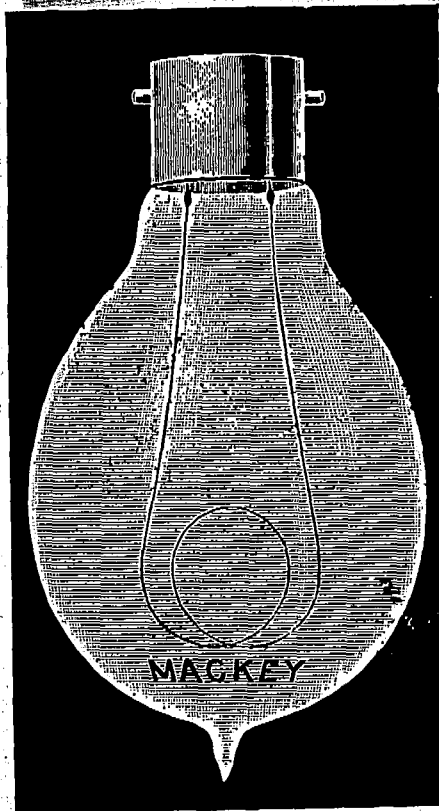
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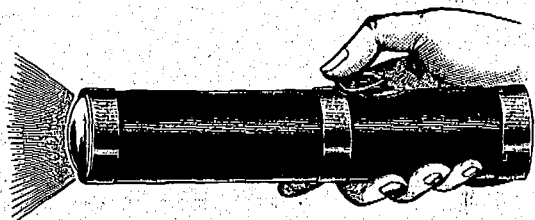
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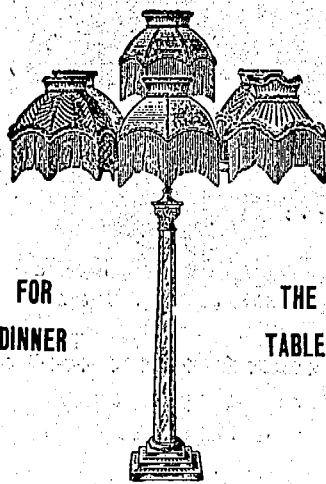
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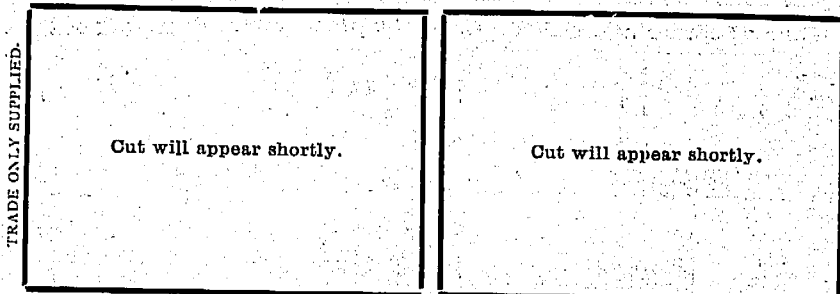
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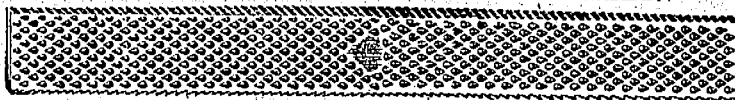
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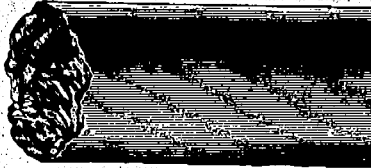
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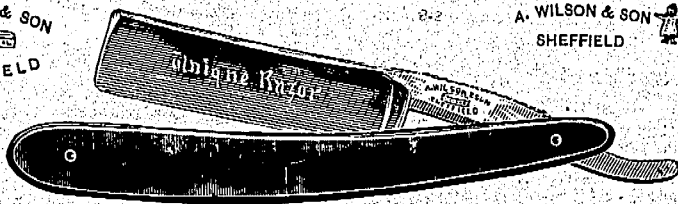


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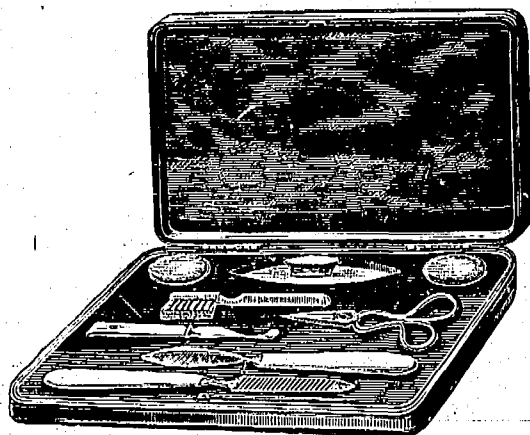


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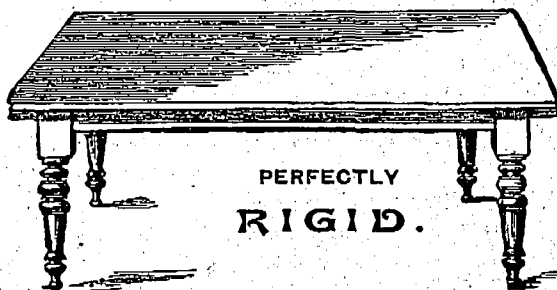
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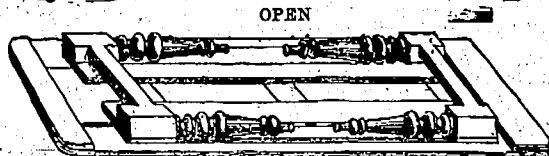
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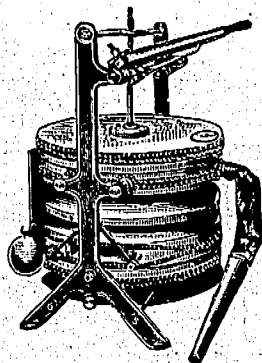
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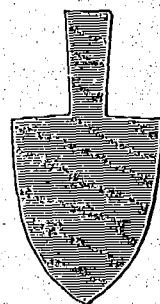
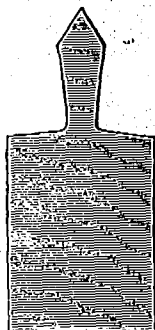
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	<p><b>WILMOT NORTH</b> PATTERN MAKER WHEEL &amp; RACK CUTTER, ST. MARYS ROAD, SHEFFIELD.</p> <p>WHEEL CUTTING &amp; HOBGING IN ALL ITS BRANCHES ALL KINDS OF MACHINE MOULDED WHEELS SUPPLIED</p> <p>PRIVATE WORKSHOPS &amp;c SPECIAL MACHINERY FOR COMPLETE INVENTIONS OR EXPERIMENTING PURPOSES.</p>

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## "SILICO" ENAMEL

Will protect your bright parts, and make them rainproof and rustproof.  
Vaseline superseded.

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Is the oldest and best enamel on the market, and has the largest sale  
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It is "SPECIAL HARD DRYING," and wears like Stoving Enamel.

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Purpose Oils,

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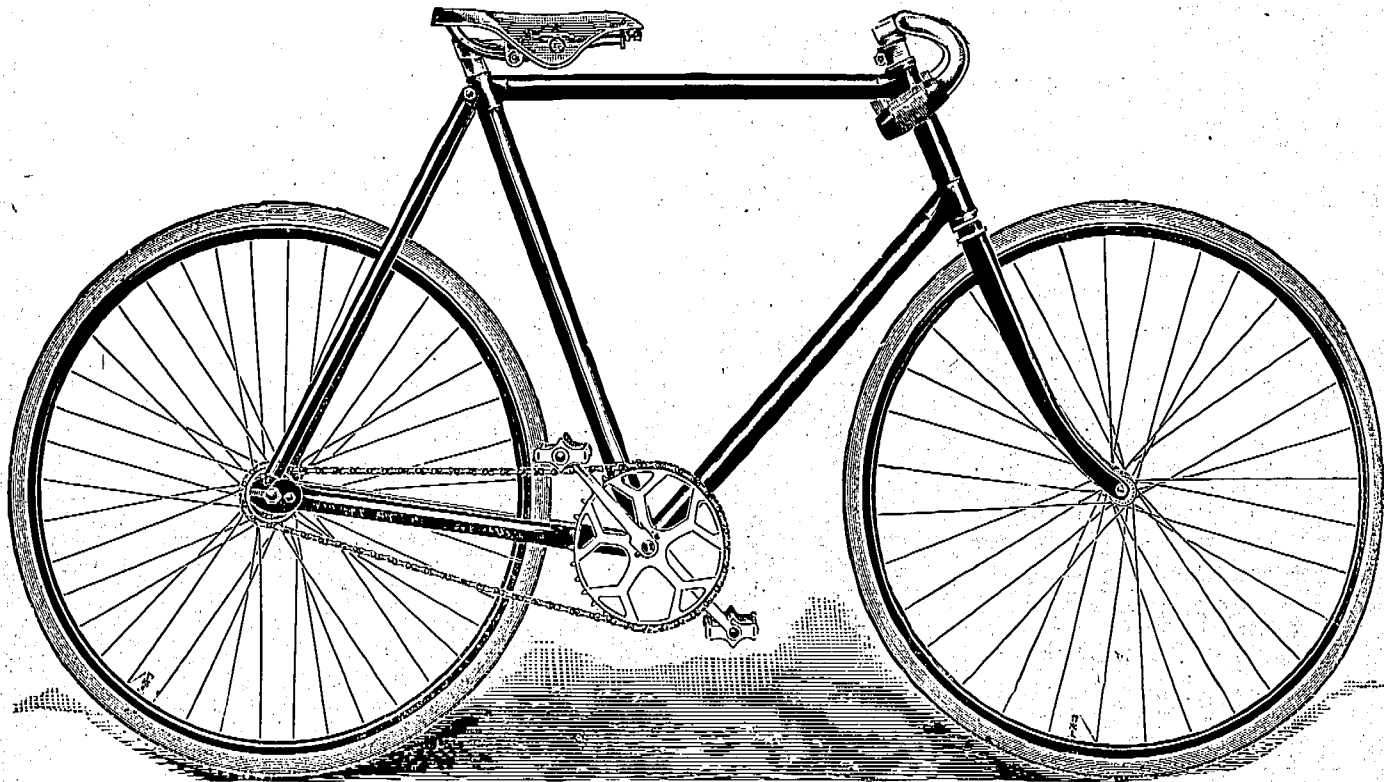
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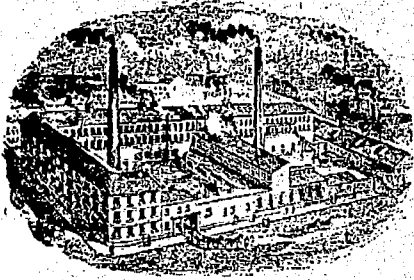
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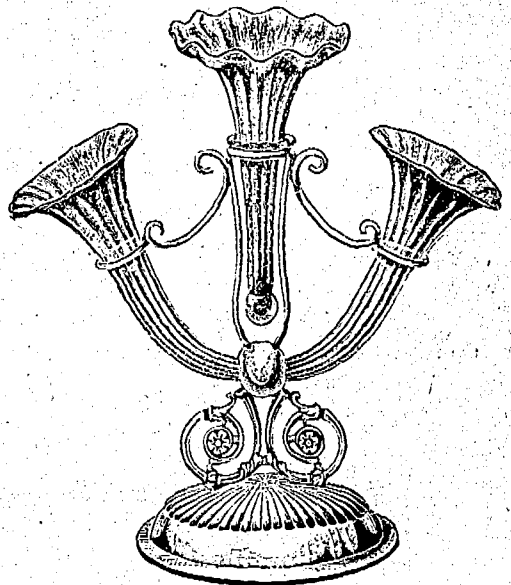
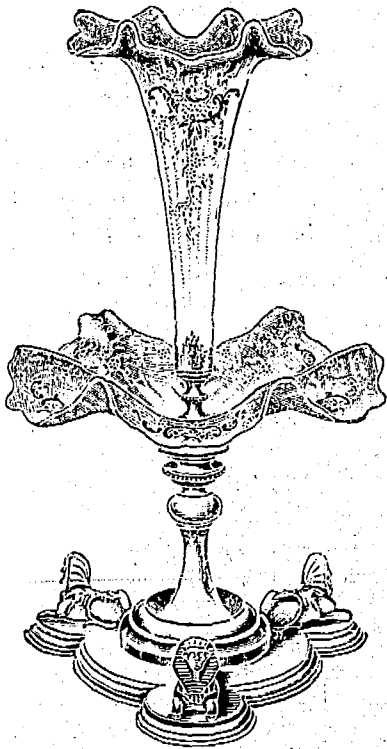
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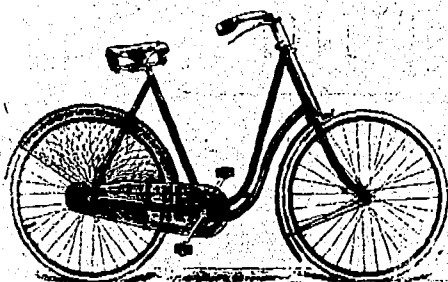


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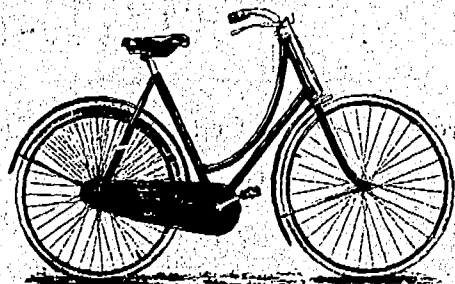
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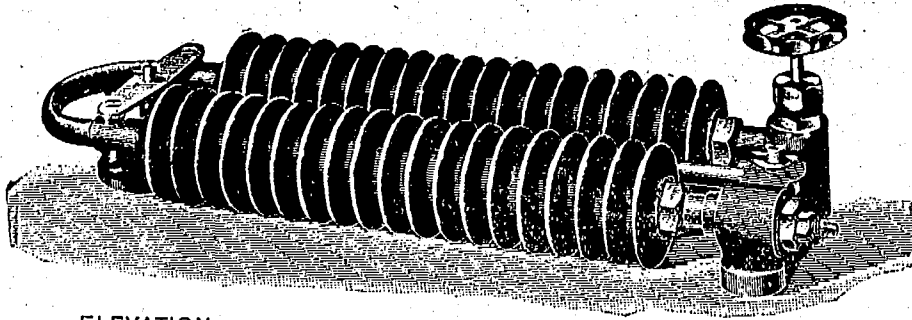
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Automatic



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Prices on Application.  
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Being perfectly Automatic, will keep Railway Carriage Compartments at any desired temperature, discharging the products of condensation without the aid of a steam trap or attention of any kind when once started.

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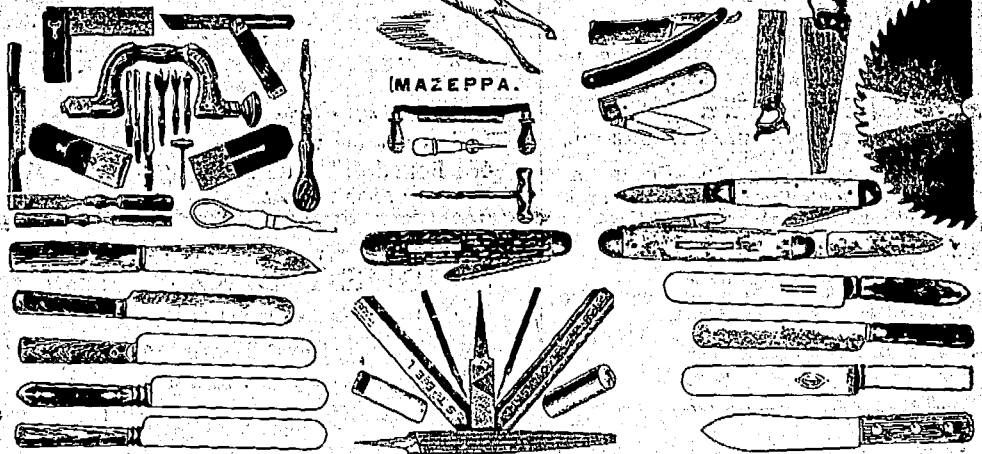
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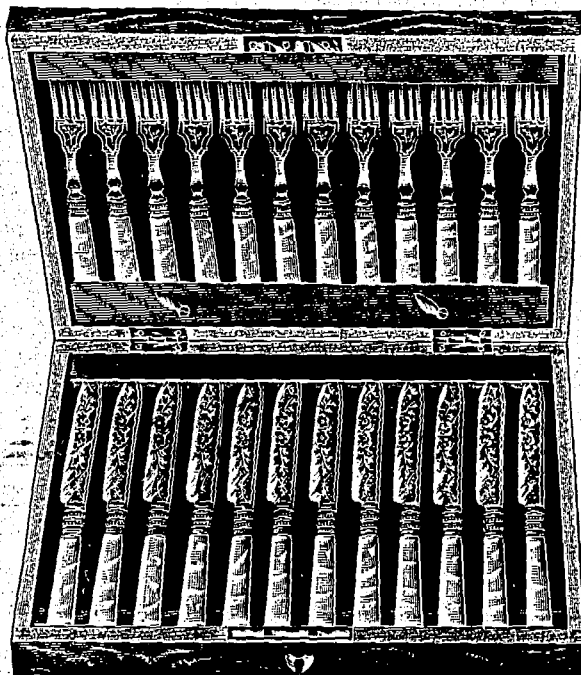
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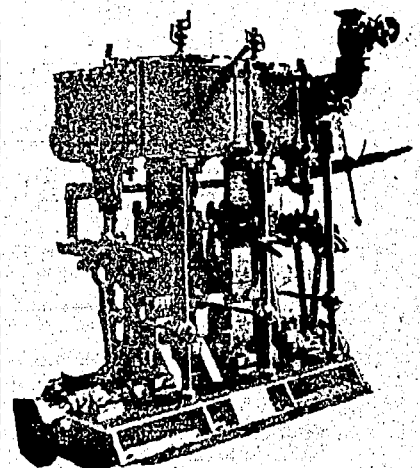


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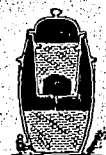
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Grey, Navy and Fancy Flannels, in All Wool and Unions; Dress Goods, Tweeds, etc.

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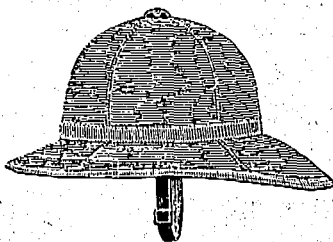
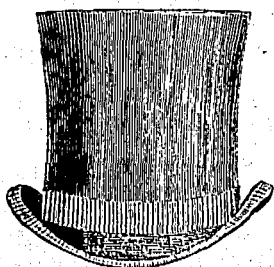
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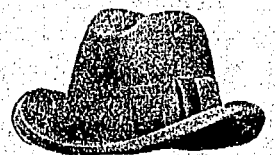
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It will tone up your system, and restore the appetite.

JUST WHAT YOU NEED THIS SPRING.

The best cure for Debility.

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Bone Goods with Sea Side Views.

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—An agency of the Merchants Bank of Prince Edward Island has been opened at Summerside, P.E.I.

—It is stated that another large industry will shortly be added to the list of manufactures at Hamilton, Ont.

—A condensed milk factory is being built in Ingersoll, Ont., by a Chicago concern. The cost will be about \$100,000.

—The Nationale Bank is offering a reward of \$500 for the apprehension of the robbers who recently looted their bank at Montanagny, Que., and \$500 for the return of the stolen money.

—At a recent meeting of the Woodstock, Ont., Board of Trade a resolution was passed asking the Town Council to petition the Legislature to grant Woodstock incorporation as a city.

—At a recent meeting of the Municipal Council of St Louis, adjoining Montreal, a by-law for the purpose of authorizing the issue of debentures payable in forty years, was read a first time, and referred to a general committee. The amount required is \$200,000, of which \$75,000 is to consolidate the floating debt; the balance to continue the construction of drains, sidewalks, etc. The by-law provides for the reimbursement by proprietors within ten years of special taxes for drains. The debentures are to be for \$1,000 each, with coupons attached, and the interest to be payable on May 1 annually.

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For CUPOLA, CRUCIBLE or LADLE USE is the only Low Priced but High Grade Alloy that does convert Hard White Iron into Soft Ductile Steel Castings.

A sample keg 100 pounds shipped for trial to any responsible foundryman.

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The United States Patent Right is for sale.

**Howard Chemical Works,**  
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TRADE MARK.

Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 18 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurring, so common with cheap fountain Pens.



Plain Cases or chased in various elegant patterns, also chased and gold mounted. Prices, 5/-, 5/6, 8/6, 10/6 and 13/6 each.

The "FLUX" Stylographic Pen embraces all the good points necessary in a good pen, which is as near perfection as skill and long experience can make it. It is practically indestructible, being made exclusively of non-corrosive substances, viz., gold and vulcanite.

**THE CHEAPEST PEN FOR UNIVERSAL USE.**



**No. 500—Plain Polished Vulcanite** (size as illustrated) **Price 3s. each.** Each Pen supplied in Box with Filler and full Directions for Use By Imperial Parcels Post, single Pen to one dozen, 8d. extra. Illustrated List, fully describing each sort, Free!

**M. LINDNER, Patentee, Manufacturer, etc., 170 Fleet Street, London, E.C., England.**

—At Ottawa, Ont., A. E. Pageau & Co., dry goods recently referred to as in difficulties, have since assigned.

—A settlement has been effected with the creditors of E. Clare & Co., fancy goods, Toronto, recently noted as having suspended.

—An offer of 50 cents in the dollar has been submitted to the creditors of S. B. Patton, general dealer, Oxford, N.S. He began business in the spring of '98, on limited capital, and claims to have encountered heavy losses recently.

—A Brockville, Ont., tailor, named W. Birks, has assigned. He was originally in business at Prescott, moving to his present quarters some years ago. He possessed little working capital. A recent suit for \$690, not of the kind usually noticed at a tailor shop, doubtless hastened his present position.

—The Niagara Falls Park Commissioners have reached an agreement with the Fort Erie Electric Railway Company, under which the latter will be allowed to extend its line for a distance of thirteen miles along the bank of the Niagara River to Slater's Point. This extension brings the line within two miles of Chippewa, Ont. The acquisition of the necessary right of way will cost the company about \$50,000.

—G. C. Snyder, manufacturer, St. Paul Village, Que., doing business under the name of the Revington Cutlery Company, has assigned. The liabilities are about \$5,300. The principal creditors are Whitherill Bros., Boston, \$153; Palmer, Parker & Co., \$201; Arlington Manufacturing Co., New York, \$163; McLaren Belting Co., \$100; Rodgers, Hubbard & Co., Middletown, Conn., \$150; J. B. Julien, \$106; M. L. C. Paneton, \$615; Frothingham & Workman, \$150; C. H. Branchard, \$500; J. A. Gagnon, \$720, and La Banque d'Hochelega, \$400. G. C. Snyder was in partnership with F. G. Foisy for a few years prior to starting for himself in July, '98. Numerous suits recently did not make matters any smoother.

—Our Waterloo, Que., correspondent writes:—The open fall in this vicinity has not been conducive to business, though it has given the farmers an opportunity of doing more than the usual amount of fall ploughing—significant of more crops next year. The past summer has been a bonanza for our farmers, who are not only getting freed from the burdens of past hard years, but have learned lessons about the facility of getting into debt, and the difficulty of becoming free again, which stands them now in good stead; and this is clear because of the fact that all through this part of the country while more money is being expended the credits obtained from traders is much less in volume.—The recent failure of F. A. Willard & Co., at Bolton Center, is bad in the sense that it will deprive a number of laborers of work for a time. Creditors will get very little, if anything, apart from those who are secured. This was a lumber business, to which the son, F. A. Willard, succeeded from his father the late J. C. Willard, and at the outset, some 15 years ago, his debt was larger than he could carry.—Local business is quite up to, if not better than in former years, and we do not hear the constant complaint of "hard times" as in other and recent years—Our merchants are doing well, our largest industry, "Waterloo Knitting Mills," is working day and night, with orders for nearly a year ahead.

—"Truth," the London society paper, whose radical editor chronicles the small beer of upper class gossip, is now the only paper in Great Britain that condemns the present war. While differing from Mr. Labouchere's notions, we admire his independence, though we do not see much consistency in so pronounced a foe to the distinctions of rank being the proprietor and editor of a society paper. But he is not alone in this, as he has a counterpart in Canada.

—The analysts of the Ottawa Inland Revenue Department are stated by the government organ to have just finished chemical tests of twenty-eight samples of Scotch whiskey which were purchased at random. The result of the analysis is calculated to strike terror to the heart of gentlemen who are lovers of the "barley bree." Of the twenty-eight samples it was found that fourteen were not whiskey, but were meretricious alcoholic substitutes, most of them being of a very deleterious character. The chief analyst will probably recommend that in future all importers of Scotch whiskey be required to furnish standard samples to the department. Thus, in the event of doctored goods being vended at retail, the sellers could easily be detected and punished.

—Old Subscriber, Winnipeg.—Names of places in South Africa are derived from those of former Governors, or are simply descriptive. Modder River means Mud River—a name which it does not belie; Kimberley is called from Lord Kimberley, the colonial minister who practically annexed this possession to the Crown; the town of Harrismith is named after Sir Harry Smith of Kaffir war notoriety, and the more celebrated town of Ladysmith is named after his wife. The country was settled by the Dutch about two centuries ago.

—The Toronto members of the Canadian contingent in South Africa have been all insured for \$1,000 each at the cost of subscribers in that city. The number of policies paid for was 126, at a cost \$4,048, distributed as follows: Ontario Mutual, 95; Imperial, 13; and a blanket policy for 18 in the Canada Life, Confederation, Manufacturers, North American, Temperance and General, and Imperial. A further subscription is in progress for the benefit of the families of the men.

—Orillia, Ont., has sold \$75,000 power scheme debentures to the Central Loan & Savings Company at a premium of 1.625. They are for 30 years.

## FRANCIS BAGLEY,

... MANUFACTURER OF

### Ribbons, Belts, Hat Bands, Ties, Etc.

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F. A. TURNER.



# ALLAN GREEN



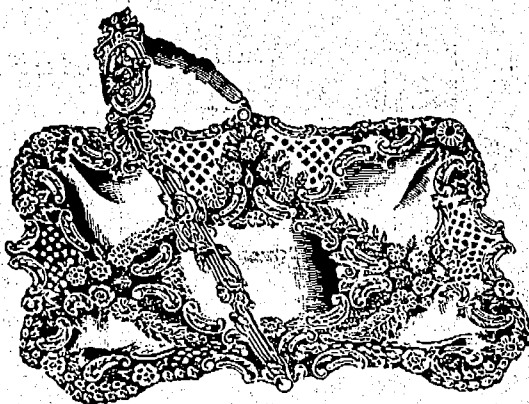
MANUFACTURER OF

STERLING SILVER AND ALL KINDS OF  
Electro-Plated Goods.

..... SPOONS, FORKS, .....

## Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—A smelter for copper is about being erected at Fort William.

—The Australians have followed the example of Canada by insuring the lives of volunteers who have gone to join the British forces in South Africa.

—A Winnipeg dispatch states that the total C.P.R. land sales for the present year to December 1st were 364,177 acres. The amount is expected to reach 400,000 by the close of the year.

—Reference was made in our columns recently to the financial difficulties of Albert Bussiere, general dealer, Stanfold, Que. He has now assigned to the court. Liabilities aggregate \$8,700; assets, \$7,900. A meeting of creditors, to appoint a curator, will be held on the 16th inst. He began business in Stanfold, in '96, moving from Lake Megantic, where he had been in business several years.

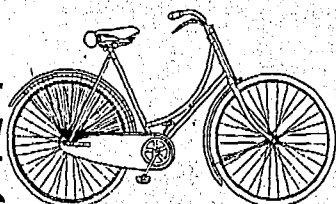
—An electric heating apparatus for dwelling rooms has been patented in England, of which "The Review" says:—"The heat is immediately available, as the radiators give off their heat combined with a moderate amount of light the moment the current is switched on. When the temperature of the room is raised to the desired pitch the radiator can be switched off. There is nothing to poison the air, and no draught. It can be moved to any part of the room, and, from a fire insurance point of view, is ideally perfect. From the health point of view, it is equally to be recommended. The next point is, naturally, the expense, and with regard to this the electric lighting companies have shown great wisdom in reducing the price of the current for these purposes. The invention has been very appropriately christened "Warm sunshine." Wherever the electric current is laid on, it will be found at once economical, clean, and luxurious in use. The estimated rate of consumption is one unit per hour, and a London Electric Lighting Company is charging 2½d. per Board of Trade unit. Considering that the average price of a coal fire is sixpence per diem, and that the new Electric Radiator can be used intermittently, it is obvious that, besides being healthy, clean and comfortable, the Radiator is cheaper than coal, and has none of the defects, such as dirt, and draught, of a coal fire. For general use in banks and insurance offices it would seem to be an absolute necessity, and especially in cases where the doors face east or north, for the radiator can be placed close to the doorway.

—A London, Ont., letter states that a general meeting of the Western Ontario Travellers' Association was held on the 2nd inst., when the following officers were nominated for the year 1900, without opposition: President, W. L. Underwood; Vice-Presidents, William Turnbull, T. P. Blackwell, London, and John Lennox of Hamilton; Treasurer, Sam. Munro, London; Directors, for London, G. A. F. Jackson, W. A. Wilson, Charles W. Nicholls, W. A. Cameron, R. C. Eckert, W. R. Grant and J. T. Green; Toronto, F. W. Heath, R. H. Greene and H. Horsman; Hamilton, Geo. Hope, and John Booker; Stratford, James Dow; Brantford, Geo. Watt, jun.; St. Mary's, James Maxwell; Galt, John Wardlaw; Ayr, John G. Watson; Oshawa, E. O. Felt; Waterloo, S. Snider; St. Thomas, D. F. Honsinger; Woodstock, F. J. Richards; Windsor, James F. Smyth; Chatham; Chas. Hadley; Ingersoll, R. H. Cotter; Sarnia, Wm. Storey; New Hamburg, J. Ratz; Winnipeg, T. Harry Slater; Aylmer, R. G. B. Moore. The retiring President, Mr. Gray, was renominated for a fourth term, but declined to stand. Mr. Munro enters upon his ninth term as Treasurer of the association. The financial statement for the year ending November 30 read by Secretary Robinson shows receipts for \$25,553.39. The principal disbursements were death claims, \$5,729; accident claims, \$1,009.11; and loan company debentures at \$12,000. The balance in the bank at the close of the year was \$4,120.64. The reserve fund amounts to \$56,465.33, after providing for \$1,400 in death claims not yet proved and all other liabilities. This is a gain for the year of nearly \$5,000. Three years ago the membership was 1,043, now it is 1,306. The reserve fund increased during the same period from \$43,171.98 to \$56,465.33; benefits amounting to \$25,000 have been paid out.

—The Guelph, Ont., Fat Stock and Poultry Show is being held this week, and is being largely attended. Guelph is so well known in connection with the monthly cattle fairs, which assisted in making Wellington County famous, that any such exhibitions are sure to receive more than ordinary attention.

—The dealer whose finances are not in the soundest condition need not wait till his liabilities run into the thousands in order to become experienced in all that pertains to the assignment court. W. Quenneville, a Montreal grocer, is settling his \$400 of debts by paying 25 cents in the dollar, cash.

AGENTS



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Look Out  
For  
Business

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FABRIQUE, "LONDON."

BRITISH AND FOREIGN

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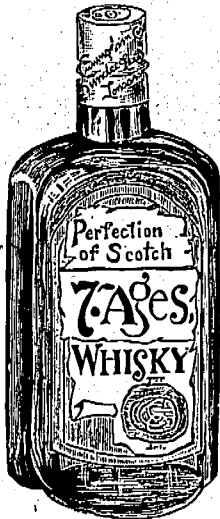
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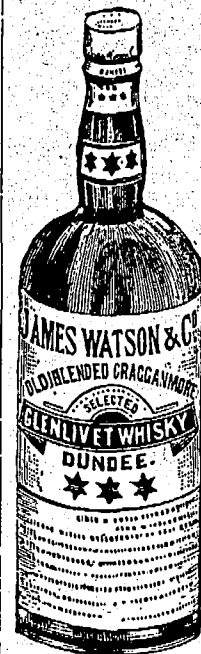
MANUFACTURERS OF

Table and Spring Cutlery,

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never yet been  
brewed than . . .

Watson's  
Dundee  
Whisky

Undoubtedly the  
Finest Imported.

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Chard & Co.

Agents for Canada,

28  
HOSPITAL ST.,  
MONTREAL.

-The Grand Trunk Railway earnings from 22nd to 30th November, 1899, were \$743,074, as against \$620,958 in 1898, an increase of \$122,116.

-Our St. Thomas, Ont., correspondent writes:—The hardware stock of the Stacey Hardware and Manufacturing Co. was sold in London, on the 18th inst., to Ingram and Davey, hardware merchants, of St. Thomas, at 50 cents in the dollar.

—The export of Canadian maple blocks to England is causing an advance in maple timber throughout Huron, Bruce, Grey and adjoining counties in Ontario. The blocks are 26 inches long by 6½ inches in diameter, and are used in the manufacture of wringing machines. Some 450,000 blocks will be the amount exported during the present year.

—The Department of Inland Revenue, Ottawa, has issued a circular to all medical practitioners in Canada inviting their co-operation in the detection of adulteration in canned goods. While cases of poisoning from this source have been rare, the knowledge to the consuming public that the matter has been taken up officially will do much toward relieving the suspecting mind of the possibility of danger. Canada should naturally produce the highest grade of fruit and vegetables for canning purposes, and accordingly should do a larger trade in these commodities.

—Our Kingston, Ont., correspondent writes:—James Waugh, who was a divinity student of Queen's College about a year ago, bought out the stock of James Craig, retail grocer. He is said to have paid about \$1,800 for it, borrowing the amount from Mr. John Miller, of Belleville, his father-in-law. He subsequently borrowed \$300 more. He has now retired, and the mortgagee has taken possession. There is a claim for rent of \$300, value of stock about \$2,000. Unsecured creditors are shut out. — The stock of J. C. Hurd & Co., dry goods, Kingston, was sold at auction to Mr. H. D. Bibby, proprietor of Oak Hall Clothing Store, for 54½ cents in the dollar. The stock was valued at \$24,000. The estate will pay between 50 and 60 cents.

—The dairy industry is making favourable progress throughout the North-West, as will be seen by the sub-joined figures. Ottawa advices give this statement of the quality of butter made and gross value of the same at the creameries in the North-West Territories under the control of the Dominion Department of Agriculture during the past three seasons: Year, 1st of May to 31st of October, 1897, number of creameries in operation, 16; quantity of butter made, 473,903 lbs.; gross value of product, \$85,264.15; year, 1st of May to 31st October, 1898, number of creameries in operation, 19; quantity of butter made, 484,984 lbs.; gross value of product, \$93,740.67; year, 1st of May to 31st of October, 1899, number of creameries in operation, 20; quantity of butter made, 501,824 lbs.; gross value of product, \$105,383.04. The old system gave butter of various qualities and colors; it was worth only about nine cents a pound in trade. Under the co-operative creamery system an advance of 10 cents a pound is made in cash every month to the 1,100 patrons. The best quality has gone mostly to British Columbia. A good trade is being worked up in Japan for butter in 1 and 2 lb. tins. It is worth about 20c a pound at the creamery, nearly 1½ cents more than last season.

—A Paris dispatch states that negotiations are about to be opened with the view of allowing Brazil a reduction of about ten francs on the tax on coffee, on condition that French products shall be given the most-favored nation treatment. Should the negotiations fail, the maximum tariff will be applied to Brazilian coffee.

—The amount of inland revenue collected at the port of Montreal, in November, was \$297,450.42, as against \$292,113.89 for the corresponding month last year.

—An Ottawa letter states that tenders for the Trenton-Frankford section of the Trent canal, are being advertised, and are to be sent in not later than Dec. 30th.

—The duties collected at the Hamilton Customs-house in November amounted to \$71,249, an increase of \$7,970 over the corresponding month last year.

Our Oak Leather is Tanned and Curried  
in the good old way and made into  
Belting, with the accumulative  
experience of 43 years.  
"Extra" Brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent  
and Pearl Batting.  
Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple.  
Not even in lowest grades. Three grades—Three prices and far the best for  
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CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.



Contractors to H.M. Government and the Principal Railways.

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Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.  
 Varnishes for House Painters and Decorators.  
 Varnishes for Yacht and Boat Builders.  
 Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.  
 Wood Stains to imitate all kinds of Wood.

—The Customs duties collected at the port of Toronto during November totalled \$398,690, being an increase of \$9,668 over the receipts for November, 1898.

—The returns of the Inland Revenue Department for the port of Toronto, shows receipts during November amounting to \$103,056, a decrease of \$6,489, as compared with October. Receipts from malt and cigars increased about \$7,000, but there was a decrease in the receipts from spirits of about \$13,000. The other items were about the same.

—A beet sugar factory is likely to be located in either Welland or Haldimand counties, Ont. A professor of the Ontario Agricultural College, Guelph, has stated that in one township in Welland County, there are over 50,000 acres of land admirably adapted to the growth of sugar beets. The establishment of such a plant would net the farmers of the vicinity some \$400,000 returns annually.

—While the contracts for the winter steamship services from St. John and Halifax have been signed it is doubted whether all will be carried through regularly. The demands of the Imperial Government for transport vessels has paralyzed the sailings of many of the regular lines. The Manchester Liners Company has been deprived of three of its vessels from its regular service, and it is feared that other companies may be similarly crippled. The regular weekly mail service, however, between St. John, Halifax and Liverpool will be maintained by the Elder-Dempster line. Should the other services to London, Belfast, or Glasgow be interrupted in a like manner it is felt that the Dominion Government can hardly consistently impose the penalty clause in the contracts.

—The man who is perfecting the flying machine will require to hurry his invention along or it will be too late. The world will have passed by it. Among the latest rumoured contrivances is the power over an electric air current which enables any solid body at a distance to be lifted as though it were a feather and transported through the air to any other point. This would prove a snap in cases of elopement. A London letter states that an invention has been tested at Weymouth for steering any craft, whether submerged or otherwise, by means of an ether wave on the wireless telegraphy principle. The model was subjected to a variety of tests, and followed the current wave as if guided by a rudder. In addition to steering in straight lines, various figures were described. If further tests are successful, it is likely the system will be adopted by the admiralty. Its effect on modern warfare is inestimable, as it is expected that the system cannot only be applied to torpedo and other craft, but can be attached to mines and other destructive agencies, firing them without visible means at the most vulnerable spots.

—Two small failures occurred in Fergus, Ont., during the past week, James Phillips, who has been doing a grocery business since '86, has been compelled, through lessening of trade, to assign.—D. D. McGillivray, pumps, has given the assignee possession of his belongings. He originally started at Hillsburg, in the fall of '96, moving to Fergus last spring.

—Large quantities of turkeys are being shipped from Lindsay, and Port Perry, Ont., for the English market. The price paid raisers equals 10 cents per pound, dressed.

## McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners' St.,

MONTREAL.

Manufacturers and Importers of

White Lead, Colors,  
Glass, Varnishes,  
Glues, &c.

Oils, Chemicals, Dyestuffs,  
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Manufacturers of Aniline, Colors and other Coal Tar Products.

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Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,  
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CABLE ADDRESS: "EUGSTER," LONDON.

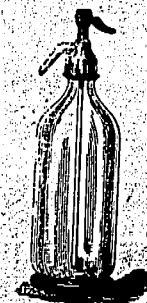
## THE BRITISH SYPHON MANUFACTURING CO., SOLE MAKERS OF THE "Standard English Syphon."

Aerated Water Manufacturers should write for

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SAMPLES & PRICES.

Offices and Warehouse:  
2 GRESHAM BUILDINGS,  
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LONDON, E.C.,  
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Established  
1824.

Established  
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# NEEDHAM'S PASTE.

"THE FAVORITE METAL POLISH."

You have to use water to Needham's Paste, but the water costs you nothing, you have only to go to the tap for it. Remember when you buy "grease" polishes, you pay, and pay extravagantly for having it in a moist state. Needham's Paste gives a brighter and cleaner polish, and goes three times as far.

MANUFACTURERS:

**JOSEPH PICKERING & SONS**

Albyn Works, SHEFFIELD, Eng.

—Branches of Canadian banks in Newfoundland have again stepped in to relieve a financial crisis in the Island as they did some years ago.

—A gang of fire-bugs was seen leaving a building in Toronto on the 4th inst., to which they had set fire. Such candidates for the cat and a life sentence will, we trust, be successful in securing their desserts.

—Forty cents in the dollar, half cash and half in six months, is the amount E. D. R. Phillips, general dealer, Bath, N.B., is offering as a settlement. His financial affairs were recently referred to in these columns.

—A Toronto fruit dealer, James Caldwell, has assigned. He started only last spring succeeding to the retail business of J. Cleghorn & Son, with whom he had formerly been employed as bookkeeper. His location was not the best for that line.

—The Cheese and Butter Association of the Province of Quebec has been in session at St. Jerome. Visitors attended from all parts of the province, among them being Hon. S. A. Fisher, Messrs. Gigault, M. L. A.; J. C. Capais, J. L. Tache, Rev. Chauret, Ls. Desjardins, Magnan, and U. Garneau.

—Originally a miner near Sudbury, Ont., Richard Thomas started a small general store at Wahnapiatae, Ont., in the spring of '94, concluding there was more wealth to be obtained on the surface of the earth than underneath. In April last he gave his wife a chattel mortgage for \$650. His assignment now for the benefit of his other creditors has not created much surprise.

## E. BOISSEAU & CO

Manufacturers Wholesale

Men's, Youths', Boys' and Children's

**CLOTHING**

Yonge & Temperance Sts..

TORONTO. ONT.

Established 1820.

## James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,  
LONDON, E. C., ENGLAND.

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| Hoses,            | Closet Covers,<br>(Ordinary and Patent).        |
| Tubing,           | Gas Bags,                                       |
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| Fouches, Tobacco, | Tyres,  |
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| Valves,           | All Surgical goods<br>and Chemical<br>Articles. |
| Packing,          |   |

—A London, Ont., dispatch states that the entries for the provincial fat stock and dairy show which will be held from December 12th to 15th, are mostly in, next Saturday being the last day for receiving. The show will excel anything of the kind ever seen on this continent, every department, except perhaps the dressed poultry being better filled than ever before.

—Mr. James Ross has been appointed director of the Bank of Montreal, in succession to the late Mr. Hugh McLennan. Mr. Ross is a large shareholder of the bank, has very extensive business connections, and in every sense is eminently qualified for so honourable and so responsible a position.

—The village of Rockland granted a bonus to the Canada Atlantic Railway Co., on condition that it was built to that place in two years. The railway failed to comply with this condition; the village was sued for the grant, and judgment was given with costs against the railway.

—The total fire loss for November, in Canada and United States was \$11,857,650, and up to end of last month the total for 11 months was, \$123,512,550, as against \$106,938,400 last year and \$98,991,000 in 1897.

—The latest proposal by the canners of British Columbia is to pool all the interests on the Fraser River, with a view of eventually including the salmon business of the whole province.

*McLaskill, Dougall & Co*  
*Tins Varnish & Japan*  
*Manufacturers*  
*Montreal*  
*Price Lists on application*

## BRICK.

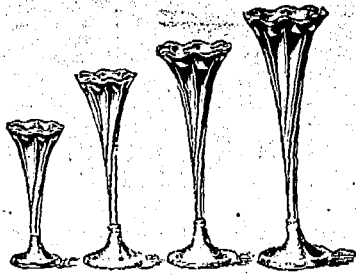
DON'T SPEND Good Money on poor Bricks. We make the highest grade made in Canada.

**THE MILTON PRESSED BRICK CO., Ltd.**

Works & Head Office: MILTON, Ont.

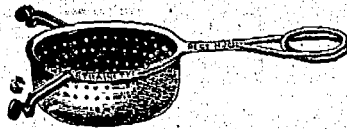
DR. ROBERTSON, President. J. S. McCANNELL, Managing Director.  
Montreal Agt., T. A. MORRISON & Co. 204 St. James St.





**S. E. Breakspear,**  
 Manufacturing Jeweller  
 AND Silversmith,

38 St. John's Lane, - - CLERKENWELL.  
 LONDON, E.C., ENGLAND.



The "STRAINETTE"  
 Registered TEA STRAINER.  
 Fits Cups or Glasses.  
 Nickel Silver ..... 8s. per doz.  
 R.P.N.S. Gilt inside ..... " "  
 Hall-Marked Silver,  
 Gilt inside ..... 7s. 6d. each  
 No. 1, N<sup>o</sup>. 1 Silver ..... 8s. p. doz.  
 " " " " " " " " " " " "  
 Bright, Gilt in, 12s. 6d. "  
 No. 2, Electro-Plate on  
 N<sup>o</sup>. 1 Silver, Gilt in, 2s. each  
 No. 2, Hall-M<sup>o</sup>. k'd Silver,  
 Gilt inside ..... 7s. 6d. "  
 No. 3, Electro-Plate on  
 N<sup>o</sup>. 1 Silver, Gilt in, 2s. 9d. "  
 No. 3, Hall-M<sup>o</sup>. k'd Silver,  
 Gilt inside ..... 8s. 9d. "



All above are size of large tea spoons.



The "SAIFTEE"  
 (H. J. Cooper's Patent)

Made to take Ordinary Wooden Safety matches.  
 The Striker can be instantly replenished by insert-  
 ing one of the sides of a common match box in the  
 groove which will be found on opening the box.  
 Electro-Plate on N<sup>o</sup>. 1 Silver ..... 1s. 8d. each  
 Hall-Marked Silver, Gilt inside ..... 8s. 6d. "

H. J. COOPER & Co., Ltd., 22 & 23, Tavistock Inn, Holborn Circus,  
 LONDON, E. C., Eng.

—The Deputy Minister of Trade and Commerce, Ottawa, left this week on a four weeks' tour of inspection of the commercial agencies of the West Indies, with a view to an enlargement of trade with Canada. The preferential tariff on sugar grown in British territory has not had the expected effect of increasing the consumption of Canadian goods in West India markets, and this mission is for the purpose of trying to stimulate trade.

—The following statement shows the customs revenue collection in the Dominion during the first five months of each fiscal year, since 1894-5: 1894-5, \$7,228,946; 1895-6, \$3,404,308; 1896-7, \$8,088,105; 1897-8, \$8,480,481; 1898-9, \$10,569,606; 1899-1900, \$12,051,378. A similar increase is to be seen in the figures for November of this year, as compared with those for the same month last year:—Customs receipts, November, 1899-1900, \$2,394,163; November, 1898-9, \$1,933,106; increase, \$461,057.

—A bill has been introduced in the House of Representatives at Washington, for a Pacific cable to be built by the Government to Hawaii, the Philippines, Japan and China, at a limit of cost of \$8,000,000, of which \$500,000 is to be immediately available. The route and general control is placed under a Pacific cable commission, including the Postmaster-General and Chief Signal Officer of the army.

—It is pleasing to know that action is being taken in the matter of honest packing of apples for export. A Whitty, Ont., letter states that at the annual meeting of the Ontario Fruit Growers' Association on the 5th inst., the salient feature was a discussion on fraudulent packing of export apples. The facts stated by representative members showed that the evil was a grave one. A disgraceful sample of dishonestly packed apples was exhibited and a depressing letter was read from the president, Mr. W. E. Wellington, now in London, England, upon the low estimation in which Canadian apples are held in England. Mr. A. H. Pettit, of Grimsby, introduced the subject with a paper, on "How can we prevent trickery in packing of apples for export?" and moved a resolution suggesting that certain marks be adopted by legislation, indicating certain grades and sizes of apples and that it be a misdemeanor to stamp these marks on packages unless their contents are of the quality stamped. Mr. William Wolverson, the secretary, read a letter from the Dominion Minister of Agriculture saying that he is determined to investigate this matter of fraudulent packing and to do everything possible to check the evil. Mr. Thos. Carpenter produced a sample of apples packed by a professional packer. The barrels were faced with Baldwins, but the inside apples were "cidlers." Mr. Wellington's letter compared the favorable position of the Nova Scotia apples in the English market with the suspicion entertained of the Canadian goods. The association expressed strong feeling on the matter and unanimously adopted the resolution.

—In reply to the resolution recently adopted by the Freight Committee of the Toronto Board of Trade, published elsewhere in this issue, Mr. George B. Reeve, general traffic manager of the Grand Trunk, has written to Mr. E. A. Wills, secretary of the Board of Trade, in which he says: "It must be remembered that we had five years of the greatest depression that this country ever went through, during which period the railway companies endeavoured in every way to help the manufacturers and merchants generally, and in doing so there was a continual reduction of freight rates, in many cases to such an extent that the railway companies carried not only without profit but at an actual loss. This was specially so in Canada, as the manufacturers of all articles in the United States during the depression made Canada what might be called a slaughter market for their over-productions, and it was with the endeavor of protecting our own manufacturers, against these imports that we made such ridiculously low rates as above referred to. Now, that universal prosperity has returned, in fact I may say been in effect for the last eighteen months, it would appear to us that it is only fair that the railway companies should share to some extent in the general prosperity, and we would, therefore, suggest that our present advanced rates be given a fair trial, and I am sure that we, together with the representatives of other Canadian railways, will only be too glad to consider fully all cases that are laid before us where our rates are actually burdensome. If articles are being imported on account of our rates in Canada being too high, the particulars of such cases, if laid before us, we would gladly consider."

Established 1842.

**Thomas Otley & Sons,**

MANUFACTURING SILVERSMITHS,

ELECTRO PLATE &  
 BRITANNIA METAL GOODS,

Meadow Works,  
 SHEFFIELD, ENGLAND.



# CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT REMUNERATIVE PRICES.

The new Railway Regulations as to the carriage of Liquid Carbonic Acid Gas are now so stringent, and the cost of carriage so great, that any Brewers or Distillers adopting the Company's Process in a provincial town would practically have a monopoly in the district served by them.

FULL PARTICULARS AS TO PLANT AND METHOD OF WORKING PATENT SYSTEM MAY BE OBTAINED FROM

The Brewers' and Distillers' Co<sub>2</sub> Co., Ltd.,  
16 VICTORIA STREET, LONDON, ENGLAND.

## GROCERY NOTES.

—A private London, Eng., circular, date 25th ult., treating of the dairy situation says: The weather continues favourable to the consumptive demand for provisions, especially of butter, although it is not quite so seasonable as in some years, and a cold spell would be welcome. There is a better demand for Australian and New Zealand butter than there was last week, and prices are about 2s. per cwt. higher. There is a scarcity of really "Choicest," or what are called "Fancy Brands," which have been making 106s. In "Finest" there is a large selection, and prices are very various, some being quoted at 92s, and others as high as 100s, but 94s to 98s is the average price for this quality, while "Choicest" may be quoted at 100s to 104s. At Manchester on Tuesday owing to short supplies of Danish, a considerable amount of cold stored "Choicest" Canadian was placed on the market and 104s to 108s, was made for it, while "Finest" brought 100s to 102s. The arrival this week of Canadian butter is very small, while Australian and New Zealand is pretty large, there being three vessels in at once, the total being nearly 30,000 boxes. In consequence of this somewhat large arrival some of the agents are pressing sales and minimising the stronger feeling that is pervading the market. As the next arrival from New Zealand is due about December 16th, there is no need for alarm, but weak holders are causing the continuance of the peculiar feature which has been prominent for some weeks, viz., that provincial markets are 2s to 4s per cwt. higher than London. If Tooley Street houses were to hold their consignments a little firmer the prices in London would move up to the level of the provincial markets. The Copenhagen Committee very judiciously refrained from raising the Official Quotation this week, although the advance in Danish butter all over the north of England was 3s to 4s per cwt. higher than last week, but the landed prices are so much below the Copenhagen rate, that buyers prefer to wait for consignments rather than purchase in the Danish capital. The action of the Committee is wise, and will have a beneficial effect upon the market. Supplies from Denmark remain small, and for the last month are 10,320 cwts. below the corresponding month of last year, while, for the last three months, there is a deficiency of 52,574 cwts. of Danish butter compared with 1898. The total arrivals of foreign butter for the month are 13,175 cwts. short of last year, while the total arrivals of Colonial are 12,843 cwts. more, thus showing a total shortage of supply for the month of 332 cwts. This is but a small amount, but, when the excellent position of the working classes is considered, there need be no fear at present that supplies are so much in excess of demand that prices must be reduced. —Cheese. —The demand for Canadian cheese has much improved, and an active market apparently is close upon us. Regarding prices the market is fully a shilling better on the week. There is considerable enquiry for cheese at 52s to 54s, but stocks of such goods are very light. The first consignment of New Zealand cheese, consisting of 110 tons, is due about December 16th; the second consignment of 100 tons is due 1st January.

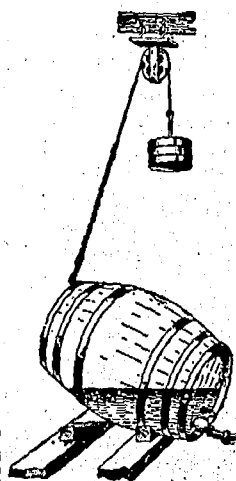
—The announcement of the Mersey Bedstead Company of Warrington (Hadfield Works), England, is postponed until next week, awaiting the reproduction of their illustrations.

## METAL AND HARDWARE MEN.

The annual meeting of the Metal & Hardware Merchants' & Manufacturers' Association, held in this city on the 6th inst. There were present: Messrs. William McMaster, president, in the chair; George E. Drummond, T. H. Newman, W. W. Near, George Caverhill, F. O. Lewis, G. A. Kohl, Fred. Bacon, T. P. Bacon, James McCormick, W. S. Leslie, J. T. McCall, T. J. Drummond, A. A. Brown, James Peck, and T. C. Davidson. The president submitted a report of the business of the association during the past year, which was adopted for publication in the annual report of the Board of Trade. Mr. George E. Drummond was chosen as the association's nominee for election on next year's Council of the Board of Trade. The election of officers for next year resulted as follows: President, Mr. T. H. Newman; vice-president, Mr. W. W. Near; treasurer, Mr. James McCormick; directors, Messrs. Charles Cassils, R. Gardner, F. O. Lewis and G. O. Kohl.

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This AUTOMATIC TILT is simply itself; being SELF-ACTING, no attendance is required—in fact, the cellar can be locked up and left.

INDISPENSABLE to PUBLICANS and the TRADE.

When the Beer or other contents has reached such a level as to require the tilting of the cask, the machine begins at once to act for itself.

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The AUTOMATIC TILT acts on a rider, just as well as on a stillion.

N.B.—The increased quantity of bright beer that can be drawn off by using this AUTOMATIC TILT soon saves it cost.

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## NORTH-WEST PROGRESS.

Our correspondent at Calgary, N.W.T., writes:—The crops just harvested have been exceptional both in quality and quantity, except wheat. In the Edmonton country particularly, the oat crop has been the best harvested for many years. We know of instances in which the crop has run as high as 125 and 130 bushels to the acre. The summer being very wet, for a time the indications were the harvest would be destroyed, but fortunately the crop was well harvested.

The influx of new settlers into the district during the past season has been very large and while many of us object to the class there are undoubtedly many excellent farmers homesteading and purchasing lands all along the line of the C. and E. and in the district north of Edmonton.—We believe failures have been very few during the past year, everywhere merchants are speaking with more confidence of the future and there seems to be a permanency about business concerns not heretofore prevailing. With better prospects new businesses are being commenced.—A large portion of Southern Alberta is primarily a ranching country and the year just closed has probably been one of the most successful that the ranchers have ever enjoyed. The Kootenay country has been a continually improving market for our cattle and sheep, in fact the ranchers of Alberta are not producing sufficient sheep to meet the demand, and Messrs. P. Burns & Company, who are probably our largest cattle dealers, are now arranging for the importation of sheep from New Zealand. The market for horses seems to be somewhat improving of late, the formation of Mounted Rifles corps at Lethbridge, Macleod, Medicine Hat, and Calgary (thanks to Major-General Hutton, who made a most favorable impression in the West), will enable our horse dealers to become better acquainted with the requirements of the British authorities and contribute in supplying remounts for the British service.

The largest enterprise presently being carried on in this district is the irrigation works at Lethbridge and Cardston. By the aid of irrigation that large section between Lethbridge and the boundary will be converted into a very fertile district. The colonization portion of the scheme is proving a great success. The Mormon settlers having had large experience in irrigation work under the best possible circumstances in Utah are able to go forward with the work to advantage, and Scotch and other settlers are profited by their example.

Calgary seems to be entering upon an era of prosperity. The C.P.R. have expended upwards of \$100,000, in the erection of shops and round houses and have transferred their divisional point facilities from Medicine Hat here, the Superintendent having taken up his residence here. Building has been very brisk during the past season. Senator Lougheed has erected two fine stone blocks, and Mr. W. R. Hull is erecting another large stone block. Messrs. P. Burns & Co. have erected a magnificent abattoir and put in a cold storage plant thus providing facilities for the handling of dead meats, second only to those in Winnipeg. The capacity for killing is 150 head per day, while the storage room is for about 4,000. These buildings were erected under the supervision of Mr. Moller, of Chicago. This firm does an extraordinary business as you may gather when we tell you that at one time they had upon the ranges in Alberta nearly one million dollars worth of cattle, purchased and under contract.

—Alaska is coming into the ring with rapid strides. A Vancouver, B.C., dispatch states that Dawson City is to have an electric railway line. A line is being built through the city which will cross the Klondike River and connect Dawson City and Klondike City, if Parliamentary sanction is obtained. It is proposed to extend the line up the Klondike River to the mouth of Bonanza Creek, and thence to the forts of Bonanza and Eldorado.

—The steamship Tainui, owned by the Shaw, Saville & Albion Company, has been sold to the Anchor Line for their Atlantic passenger trade. The Tainui was built by Denny Bros., at Dumbarton, in 1884, and has a gross tonnage of 5,049 and a net tonnage of 3,192. During the past summer the Tainui ran in the Allan Line service between Liverpool and Montreal.

FRIDAY, DECEMBER 8TH, 1899.

## THE IRISH BISHOP OF KIMBERLEY ON THE WAR.

The Roman Catholic Bishop of Kimberley, South Africa, has issued a letter on the present war. He has been a resident of the Transvaal over thirteen years, but is a native of Marysboro, Ireland, where he was educated for the priesthood. We give a few extracts from his letter:

"Now for my personal opinion about the matter, I can, with a safe conscience, say I think that England very seldom had a more just cause for war. The state of things in the Transvaal was a scandal to the nations. That a handful of men, some of whom were very illiterate, and all of whom were very prejudiced and selfish, should expect to be allowed to make laws forever for those who spent their money in buying up property in that country and developing its wealth, is preposterous. Chamberlain's indictment of the Transvaal Government was perfectly fair. I have no hesitation in saying so, and I have had thirteen years to study this question. I am not an Englishman, as you know, nor are my sympathies in general with England; but in this case I do believe England will do credit to our common humanity by forcing a small State calling itself a republic to give equal rights to all.

"Whatever one may call England's title to interfere in this matter, it is certain that in former years most of the Boers, their President at their head, asked England to come to their aid and take over the State. She did so, and then when the debts of the little republic were paid by England, and Paul Kruger received his salary, which was in arrears for a long time, he started a rebellion against the new authority. Gladstone gave them back their country under certain conditions. The fourth clause of the convention conveyed the idea that all who go into the country shall have equal rights. The Boers and their Volksraad did not keep that promise; they did not give equal rights to all."

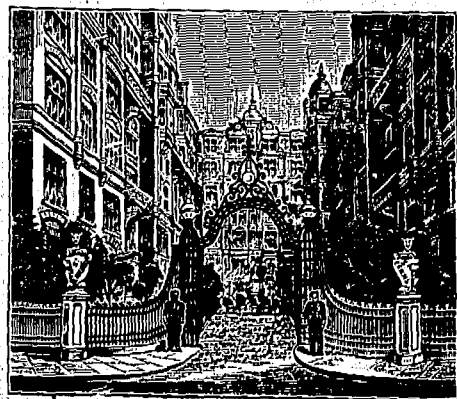
Bishop Gaughan of Kimberley gives a shocking description of the illiteracy of the Boers, who, evidently, are only on the borders of civilization. He predicts immense gains to South Africa from the war, and says the Transvaal is governed not as a republic but as an oligarchy of the basest type.

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Being the largest Deposit made by any Canadian Life Company.

An Income Investment Policy, taken out at age 30, guaranteeing the payment to a man's wife or family, at his death, of \$500.00 a year for 20 years, and a final payment of \$10,000.00. 20 years after death can be secured in THE IMPERIAL for an annual payment of \$265.55.

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## THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, DECEMBER 8TH, 1899.

### THE STORAGE ELEVATORS AND THE HARBOR.

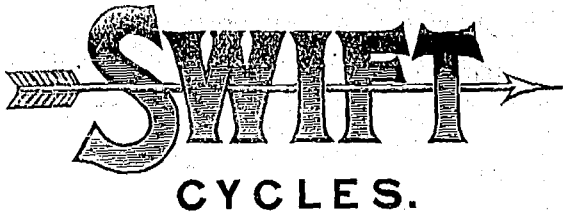
As intimated in the last issue of this journal, the question of providing elevators in the harbour entered on a new phase last week when the matter was considered by the Harbour Commissioners and it was virtually settled that the modified proposition of the Buffalo syndicate should be accepted.

The nature of that modified proposition was not known, except to the few within the circle, until it was read at the meeting of the Harbour Board on the 1st inst., at 2 p.m., and after six applications from different companies had been read, and discussed, the lengthy, evidently prepared in advance decision of the Board, with all its "whereases and resolves," in real American style, appeared in the evening papers soon after four o'clock.

We are not finding fault with the results arrived at. The most objectionable features of the previous Buffalo syndicate's proposition have been eliminated, and if the terms last proposed are carried out the trade by the St. Lawrence route and to Montreal will be greatly benefited. At the present time it is reasonable to assume that the promises made by the Buffalo syndicate will be carried out literally, but before the final agreement is made and the choicest part of the harbour for storage elevators is handed over to this newly-developed organisation, the utmost care should be taken that purely Canadian interests are not to be sacrificed in the future. Sufficient guarantees should be exacted to ensure the fulfilment of the promises made and in case of failure to have the valuable sites to be alienated revert back to the Harbour Commissioners and the Government, and that promptly.

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We are seeking reliable houses in Canada who will take up the sale of our world-renowned . . . .



We made the first Bicycles in England in 1869, and are making the best Cycles to-day.

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WITH WHICH IS INCORPORATED

THE COVENTRY MACHINISTS' CO'Y, Ltd.,

CHEYLES MORE WORKS,

COVENTRY, ENGLAND.

An important part of the agreement proposed by the Buffalo syndicate is, to build large new vessels in Canada and bring next year 25,000,000 bushels of grain, and after that not less than 35,000,000 yearly apart from all other freight. These are large figures and it looks as if real business is meant. It is evident that our Canadian inland transportation will have to be on the alert and build more vessels to keep pace with their new rivals and be abreast of the times. It is not too much to expect that they will be equal to the occasion and maintain their character for enterprise.

This question of storage elevators and who should build them has been a burning one for more than a year back. The great majority of the Board of Trade, the Corn Exchange and the Chambre de Commerce have all along been against giving these privileges to private companies and insisted that it was the duty of the government to build them in order to prevent combines and monopolies.

On the 21st November last, the Board of Trade held a numerous attended meeting to elect a Harbour Commissioner in succession to the late Mr. D. G. Thomson. The gentleman elected declared his opinion in strong terms that the Government should provide and control all the appliances and facilities for the trade in the port and he was loudly applauded for his utterances. The Buffalo syndicate, however, had been keeping comparatively quiet for some months, but had been maturing their plans. To a few only it was known that they were providing a modified proposition. The time for action seemed propitious and on the 28th November the Harbour Board with a suddenness of movement decided to call for propositions from all parties who desired such privileges to be in, not later than the 1st December, furnishing therewith details of the business proposed to be done, with the cost of construction and other details of

**Mutual Reserve Fund Life Association**

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

**EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898**

Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327.27  
 Death Losses Paid, 1898, \$3,887,500.95  
 Total Paid Members, 1898, \$4,584,095.12

CASH AND INVESTED ASSETS.

Net Surplus Invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898. . . . . \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898. . . . . Policies, 12,779 Ins., \$32,027,390  
 Total Business in Force Dec. 31, 1898. . . . . 102,379 " 299,169,321  
 Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

EXCELLENT POSITIONS OPEN in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR. Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.

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 T. W. P. PATTERSON, Gen. Man.

like character. The notice was short for such an important matter, giving only two clear days. Short as it was, however, it brought about six applications from parties likely to build one or more elevators in the harbour. Most of the applicants stated, that the time given was too short and asked for an extension and an opportunity to consult further. The Buffalo syndicate, however, was ready with a very clear statement of what they were prepared to do and the conditions they expected in consideration.

This proposition was promptly accepted in principle. It seems to have been—in the minds of most people—a foregone conclusion that it would be finally accepted. It might have had a better appearance and just as effective, however, if a little more time had been devoted to it. All the other applicants were treated with scant courtesy, this might have been avoided.

It will readily be admitted that many objectionable features of the first proposition of the Buffalo syndicate have been eliminated from the last one, but the one remains that men entirely new to the country are to have the preference and obtain the most valuable sites, for that particular business, in the upper part of the harbour, over the heads of those who have done so much to build up the trade already established here. For instance, the claim for consideration of the Canada Atlantic Railroad was ably presented by Messrs. Reford & Co., to the Board of Trade's representative and supported by Mr. John Torrance. As far as the grain trade is concerned that company's line is more a water than a railroad one. During the season just closed it brought somewhere about 13,000,000 bushels of grain and 20,000 tons of other produce to this port without any fuss or pretension.

Although a new through line, this business, worked up chiefly through the energy of Mr. J. R. Booth, of Ottawa, has this year been an important factor in this year's successful shipping business in Montreal. The greater part of that trade came from the United States and but for that line from Parry Sound probably none of it would have come to this port. The reading of the strong letter in support of the Canada Atlantic application was objected to because it came from a private firm and addressed to the representative of the Board of Trade. That was not very wise because the letter was

published all the same. Again, although the Canada Atlantic expressed a preference for the Windmill Point site, one of the members is reported to have said, in the innocence of his heart, that he thought that the Canada Atlantic might perhaps prefer to locate at the East End! Of course they might but they said the other thing.

In all this it must be said that the Buffalo syndicate have shown themselves to be astute managers of men and great tacticians. They came here a year ago asking something that astounded the country and prepared to accept what they could get, if there proved to be enough in it to make it worth while to go on. They have been working very quietly but with great perseverance to get influence from Ottawa on some people here, and, judging from the precipitate action of the last few days, they have been entirely successful. It remains to be seen yet what the final action of the Government will be and if all the guarantees for good faith are properly inserted in the agreement to make sure that the promises made, apparently so lavishly, will be carried out.

Even if this agreement which has been arrived at is confirmed, by the Government it will be very objectionable to some of the large interests connected with the port. The question has been settled at private meetings, therefore the public are not aware of the position of each of the members, or, their reason for adopting the course they have taken. This is unfortunate, for it is not to be supposed that the decision of the Commissioners was unanimous. It is not in conformity with the spirit of the age that a small body of men—composed as the Harbour Board is—however respectable or sound of judgment, should alienate the control of public property entrusted to them and decide upon a policy that, if care is not taken, may possibly inflict an injury on the trade of the this port and the St. Lawrence route, from which it may take long years to recover, and such action to have been taken without the reasons actuating the members being given publicity so that the country could weigh them and consider how much they were worth, is most regrettable.

#### PRESIDENT MCKINLEY'S MESSAGE.

American presidents, in their message to Congress immediately preceding a presidential election, usually play to the gallery," always so when they are ambitious of securing another term. There are two ways of doing this, one is, by making the Address pander to the ruling passion then swaying the American people. Another is, by giving the speech a neutral tint, a non-committal character, when business is prosperous and no political question is causing general agitation.

Mr. McKinley hopes to be his own successor, hence his anxiety to avoid taking any course by which votes might be lost. There being no very live question before the people, and political affairs somewhat mixed, he made his speech as inoffensive as the essays read at a ladies' college. Save when he waves "Old Glory," there is nothing in the Address which could not easily be shown to be capable of diverse interpretations.

After reviewing the satisfactory conditions caused by the present prosperity, as, the enormous exports, the large revenue receipts, the enormous cash reserves held by the Treasury, the prospect of a surplus in the current fiscal year, and so on, the President took up the Banking Act and the Trusts question. He seems to have realised how miserable are the currency arrangements. They

are declared to be entirely inadequate to the people's needs, when from time to time, the circulation calls for expansion, like that of Canada in each harvest season.

We have never considered Mr. McKinley, a financial expert, and our doubts as to his wisdom in this respect are confirmed by his urging the establishment of national banks with a capital of only \$25,000. Such institutions would afford a very shaky foundation for an enlarged circulation, and afford a wholly inadequate basis for building up a safe banking business. This suggestion looks like a sop thrown to the Populist element. It is a bid for the votes of the lower classes who condemn bankers because of their financial strength, which is of especial service to the industrial population. The President seems to want a bank established alongside every corner grocery, and on the same scale, and, wherever a general store, saloon, and a blacksmith's smithy do all the local trade.

He is also desirous of the Treasury having larger powers in issuing bonds which he connects in a confused way with the maintenance of the gold standard. We confess to an inability to see how it will help the gold standard to be maintained by enabling the Treasury Department to borrow money on new issues of bonds. A gold standard is maintained not by a government borrowing money, but by making its obligations payable in gold, which puts a restraint upon improvident borrowing to meet improvident expenditures. It is further maintained by making all currency redeemable in gold, and such a banking system established as will cause the gold held in the country to be distributed amongst the banks, and not piled up in Treasury vaults when the country is suffering for lack of money, starving, as it were, while the Government garner is bursting with food supplies.

The President says of trusts: "It is universally conceded that combinations which engross or control the market of any particular kind of merchandise or commodity, necessary to the general community by suppressing natural and ordinary competition, whereby prices are unduly enhanced to the general consumer, are obnoxious, not only to the common law, but also to the public welfare. There must be a remedy for the evils involved in such organization."

This is like a doctor, when consulted, saying, fever is obnoxious, &c., and then leaving his patient to find out a remedy. But, it will be said, "Mr. McKinley was down on trusts," which will please the crowd, while his abstention from advice as to methods for their suppression, will please capitalist interests.

In treating the Alaskan boundary question the President confined his remarks to a brief outline of the matter in dispute. As this is the only part of the Message which is of direct interest to Canada we give it in full:

"In my last annual message I referred to the pending negotiations with Great Britain in respect to the Dominion of Canada. By means of an executive agreement a Joint High Commission has been created for the express purpose of adjusting all unsettled questions between the United States and Canada, embracing twelve subjects, among which were the questions of the fur seals, the fisheries of the coast, and contiguous inland waters, the Alaskan boundary, the transit of merchandise in bond, the alien labour laws, mining rights, reciprocity in trade, revision of the agreement respecting naval vessels in the great lakes, a more complete marking of parts of boundary, provision for the conveyance of criminals, for wrecking and salvage.

"Much progress had been made by the commission to-



wards the adjustment of many of these questions, when it became apparent that an irreconcilable difference of views was entertained respecting the delimitation of the Alaskan boundary. In the failure of an agreement as to the meaning of articles 3 and 4 of the treaty of 1825 between Russia and Great Britain, which defined the boundary between Alaska and Canada, the American Commissioners proposed that the subject of the boundary be laid aside and that the remaining questions of difference be proceeded with, some of which were so far advanced as to assure the probability of a settlement. This being declined by the British Commissioners, an adjournment was taken until the boundary should be adjusted by the two Governments. The subject has been receiving the careful attention which its importance demands, with the result that a modus vivendi for provisional demarcations in the region about the head of the Lynn Canal has been reached. It is hoped that the negotiations now in progress between the two Governments will end in an agreement for the establishment and delimitation of a permanent boundary. In regard to these questions growing out of our relationship with our northern neighbour, the most friendly disposition and ready agreement have marked the discussion of numerous matters arising in the vast and intimate intercourse of the United States with Great Britain."

In regard to Cuba the President said: "Our mission, to accomplish which we took up the wager of battle, is not to be fulfilled by turning adrift any loosely framed commonwealth to face the vicissitudes which too often attend weaker states whose natural wealth and abundant resources are offset by the incongruities of their political organization and the recurring occasions for internal rivalries to sap their strength and dissipate their energies." The mission on which the army and fleet of the States went to the Antilles was solely to free Cuba from yoke of Spain. That has been so fully accomplished there is no danger of a relapse into bondage, yet Cuba is not free, for, when the yoke of Spain was taken off, the Cubans were placed under the yoke of the United States, which they are likely to wear until they throw it off by the same methods by which they sought to cast asunder the bonds of Spain, the date of which will be the same as the Greek Kalends. Cuba is now an American colony and the sooner both parties realize and recognize this fact the wiser will they act.

So also with the Philippines. Those islands are being conquered by the States by force of arms, and it is mere rhodomontade for the President to talk about the Americans being there "in accordance with the wishes of the Filipinos." The islanders must have peculiar tastes, if Mr. McKinley speaks truly, for, according to his Address to Congress, the Filipinos are gratified at being shot down; their villages burnt; their crops destroyed; their aspirations for self-government crushed by an American army! The President's words imply, that a plebsicite was held in the hundreds of islands constituting the Philippine Archipelago on the question: "Do we, Filipinos, agree to submit absolutely to the sovereignty of the United States?" This question, he practically affirms, was answered in the affirmative. It would make an interesting historic picture, though perhaps one not suitable for public exhibition, on sartorial grounds, were a painting made of a group of savages, clothed only with a spear and shield, casting their ballots in favour of the government of the United States.

The plain truth is, the American nation is inevitably committed to a colonial policy, with Cuba, Porto Rico,

Hawaii, the Philippines, part of the Samoan group, as stock in trade, to make a commencement of this class of enterprise. The sooner this situation is accepted and a colonial system of government adopted by the States, and the Monroe doctrine overboard as a dead issue, the better it will be for the honour, and the interests of the Republic.

#### PROSPECTS OF IRON PRICES NEXT YEAR.

As 1889 is about closing, attention is being directed to the prospects of the coming year. The iron and steel trade is especially interested in ascertaining what are likely to be the prices of those metals and their products in 1900. Market quotations are now so high there is felt to be a time approaching when the maximum will be reached, when, whatever change occurs, there will be a turn towards a lower level. How near is that time is a question difficult to answer, but its inevitability cannot be doubted. From present conditions it seems as though another year must elapse before any definite signs will develop of the next reversal of the price movement.

Advices from the iron and steel districts of Great Britain indicate there being an unprecedented demand for goods of that class. The shipbuilding industry is extremely active. Contracts for large steamers have been entered upon that cannot be filled before 1900 is far advanced. Other contracts are in sight, not alone for British vessels but for those which will carry foreign flags. Should war break out between Russia and Japan there will be a heavy strain upon English shipyards for naval equipments and war munitions, of which, probably, there would be a great destruction, calling for fresh supplies.

The wire ropes alone, which are needed for modern vessels, consume an enormous amount of metal, and the present production, say our English advices, is only limited by the capacity of the factories. Wires, indeed, are now a highly important branch of iron manufacture, the use of them for ropes and for electrical equipments being on an enormous scale. In all mills and factories there is a large consumption of tools, so the activity of those places gives a proportionate impulse to the production of files, saws, edge-tools, and other industrial and structural equipments.

Since the United States makers ceased to have surplus stocks to slaughter, they have called off their competition in Great Britain, as, in no single article of metal goods are they even able to hold their own alongside British makers, when Americans sell their products at a fair profit. Although America has illimitable stores of iron ore there is hematite iron being shipped there from Great Britain. Though too there are very extensive steel furnaces and rolling mills in the States, there are rolled steel billets being sent from Sheffield to America. The last number of the "Hardware Trade Journal" says: "At one time, American makers cut out Sheffield makers in the Canadian markets; now, the American has ceased to be seller and become buyer of steel, with the result that the old Canadian business is all coming back. It is difficult, however, to get an adequate price for the better classes of steel. For Bessemer and Siemens steel quotations have twice been put up 10s. per ton during a few weeks, but for crucible steel it is complained that advances, equal to covering increased costs of production, is difficult to secure. One of the directors of the largest firm engaged in the finest steel, told me they were full of work, but he doubted if they were making much profit

out of it. The demand for steel comes from all parts of the world, China and Japan included."

The armour plate works of Sheffield are producing at the rate of 30,000 tons of plates per year. If we could inspect what those plates are intended to protect, we should have a view of the consumption of iron, steel, brass, and other metals in the make up of an armoured vessel, that would be startling. China and Japan are equipping their arsenals, and projecting railways, which are now, and will in the near future, add enormously to the consumption of iron and steel. Every mile of new railway means a permanent demand for more tools, wires, engines, cars, &c. Every addition made to the transport facilities on seas, lakes, rivers, as well as those on land, brings a vast consumption of iron, as does also every new addition to textile production. There is a close inter-dependency between the cotton and iron trades. The birth of the spinning-jenny led to the locomotive; the colossal blast furnace; the steel converter; the steam vessel and other improved trade equipments; which each illustrate the old saying: "Necessity is the mother of Invention." Cotton mills are great consumers of iron and steel, and stimulators of those trades. A new feature developing in the iron trade, is the construction of railway cars or iron, which promises to create a very large addition to the permanent demand.

The prices of lake Bessemer ores for 1900-1901 have been decided by the miners to be \$5.50 at lower lake ports compared with \$2.52 a year ago. This means an advance of \$5.25 per ton on Bessemer pig iron. The "Iron Age" says, "It is figured roughly that the cost of making Bessemer pig in the valleys will next year be not less than \$14 to \$15 per ton for those who must buy all their raw materials in the open market." Non-Bessemer ores are selling on the basis of \$4.25, lower lake ports. To makers of basis and foundry grades this means an advance close to that of the producers of Bessemer pig, and fixes a corresponding minimum for the second half of 1900 and first half of 1901. This, if maintained, by contracts for deliveries, means high prices for iron and steel for a long period.

#### HOLIDAY TRADE.

To make the most of the active holiday season, winding up the year with a big record for the last three weeks, is the desire and aim of all retail merchants. The great variety of goods which may be placed in the list of Christmas presents admits of selections from almost every line of trade. How best to arrange each line in order to make an unprecedented record may seem like a problem to the average dealer, while again some will look for this result from the present generally prosperous state of the country, and may overlook the fact that inducements are as much of a necessity in drawing those with fifty dollars to spend as though they had but five. This fact being admitted there is far greater reason for allurements when the larger amount is at stake.

Proper preparation for the Holiday trade consists in first making the store as attractive as possible. This is easily and economically accomplished. Whatever adds a Holiday appearance to the store or the goods should not be left undone. To know of a competitor's place of business being a source of more favourable comment once the season's rush has started, is not quite as inspiring as to see an admiring throng before one's own window. There is an old but not unwise saying, that "to appear prosper-

ous is to be prosperous." This applies with much force to the appearance of the retail store, particularly at Christmas time. The store making the greatest display will do the greatest trade, for the Holiday customers are not the customers of the whole year. They carry the spirit of the Holidays with them and expect to see the same displayed wherever they go. If they do not find it they are disappointed, and the dealer who can sell a large bill of goods to a disappointed customer is rare, or he must reduce his prices at the one period he is expected to derive extra profits on many articles and full prices on all regular goods.

A shoe dealer may say, "Well, I've got my stock all sized up, a fine window display, and the store all arranged as neat as possible, so if there's any extra trade to be done in any line I ought to get my share." But the week before Christmas it may surprise him to find a competitor having arranged many details which added to the inviting nature of his store, simple in their way, yet not thought of by others. A profusion of evergreen, tastefully draped, even though nothing else were added, lends a charm and an air of richness to the entire store, and at once betokens the presence of the Christmas time and all the cheer following in its train. This first adornment can be readily heightened by attaching fancy price cards to all displayed samples. These are inexpensive and when fastened with narrow ribbon will cause articles that would be passed by for 50 cents to sell quickly for much more. To catch the eye at a time when appropriate articles are being sought is the object. The shrewd retailer looks to the Holiday trade for the disposal of many odd articles and ends of stock which refused to attract the regular visitor, because goods will be sought and bought for another which would never be thought of for personal use. This class of goods should be well intermingled with the new Holiday display, heightened in appearance with neat Christmas card price tickets, which at once places them in the category of Christmas presents.

In conversation with a retail merchant recently, who has been in business since Confederation and who must, in justice, be given credit for a mild attempt at keeping pace with the changing times, the writer was told, in answer to a remark about the Christmas trade. "Why, we have no real Christmas trade any more. I recollect many years ago when for a couple of weeks before the Holidays we had our store so crowded we couldn't begin to wait on all, but simply rushed ahead and this kept up till 12 o'clock Christmas eve. But 'tis all changed now." This dealer could get as great a rush as he referred to within one week, which would give him much greater hurried work than before were he to simply go about it in the manner necessitated by the changed conditions. His remark proved that he had allowed his trade to be drawn away. Opposition became greater meantime, but the city had also been constantly growing, so that he should have filled in with new trade what might be lost of the old.

The prosperous retailer of to-day keeps his store attractively neat, proves to his customers that it has paid them to patronize him, by giving them bargains without sacrifice; allows no mistakes that could possibly be avoided, and introduces special sales occasionally, acquainting the public with his reduced prices for the occasion. In this way he is certain of acquiring many new customers, besides proving to his regular trade that he is doing all that a competitor can do toward keeping them interested in his store and calling for their requirements where

they see the crowd centering, for they will always prefer the regular place of dealing if they see its owner fighting a hard and steady battle to hold their trade.

#### PAYING ARREARS A SIGN OF GOOD TIMES.

The indications of business being far more prosperous now than for many years are too numerous to be stated, they lie around, "as thick as leaves in Vallambrosa." One of these signs is an especially pleasant one to some creditors who are apt to leave a number of small accounts run on uncollected year after year. We have drifted into this position by withdrawing one of our travelling agents part of whose duty it was to glean overdue subscriptions to this journal. We found new subscribers flowing in so freely, without personal solicitation, as to render it needless to make any effort to secure them by an agent. Quite a number of subscribers who had been accustomed to be called upon, consequently left their subscriptions unpaid, and, in some cases, this mutual neglect—for we were also to blame—caused, in some cases, a long period to elapse before arrears were applied for, or voluntarily remitted. During the depression period voluntary remittances were like angels' visits, which are particularly scarce in a newspaper office, where an angel of quite another class to those usually referred to, is one of the mechanical staff. Since good times set in we have had a Danaen shower of remitted subscriptions. One was for nine years, others for six and shorter terms, and one, for a prolonged term, was from a bank, which shows that even a wealthy institution in hard times does not pay much respect to the command, "Owe no man anything." We shall offer no objection whatever to some who are in arrear taking the above as a gentle hint, to, "Pay, pay, pay," as Mr. Kipling says in his song about Tommy Atkins. There is an appropriate time, says Holy Writ, for everything, and the present time of prosperous trade is a peculiarly fitting one for clearing away all arrears of debt be they ever so small.

#### MANUAL TRAINING IN SCHOOLS.

Sir William C. McDonald has added one more to his munificent gifts for promoting education in this country. His previous ones were devoted to McGill College in this city. His latest takes a wider, a national scope. He offers to pay for the equipment required for educational manual training in one place in every province in the Dominion, also to meet the expenses of qualified teachers and maintenance for three years in the places selected.

The new movement will be inaugurated by a highly competent and experienced teacher being given charge of this work, who will be brought from the old country, where technical manual training is given in a number of manufacturing centres. Teachers from Canada will be sent, at Sir William's expense, to study the systems established in Europe.

We regard these wise, munificent gifts as having in them "the promise and the potency" of more practical usefulness to Canada than some which have been devoted to the extension of what is called, "higher education," which, in a vast number of cases, results in useless education. The craze of latter days in Canada is to train all male scholars, and crowds of female ones, for the battle of life to be spent in the professional sphere, as lawyers, doctors, clergy, or teachers, regardless of their natural fitness for such callings, or any na-

tural taste or capacity for those intellectual studies which must be persistently pursued if a professional career is to be either a source of happiness and emolument to the individual or of service to the community.

When the young knight of the plane and chisel gets his first kit he is set up for life. He never dreams of adding to the working powers of his tools by his own improvements. It is much the same with a very large section of university graduates. They regard their brains as like a sausage skin, which, when once filled up by the cramming process of a college course, are in perfect condition for the purpose for which they have been stuffed. The result has been a degradation of sentiment in regard to higher education in this country, and a debasement of the idea as to what this hackneyed phrase really means, what it implies, what are its uses, what are its rewards, its claims, and its responsibilities. There are hundreds of B. A.'s in Canada who have rubbed their noses against the travellers' tales of Herodotus; plodded their way through the Anabasis of Xenophon; an oration or two of Cicero, and the Odes of Horace; who could not say what the War of the Roses was about, or give a sketch narrative of what led up to the Commonwealth or Revolution. We heard a prominent teacher in this city, a Master of Arts,—save the mark—a few nights ago deliver an address to teachers, in which few words were enunciated correctly, while several were grossly mispronounced. Yet men so devoid of real culture, who have never, voluntarily, passed the gate of the field of English literature, presume to rank themselves educationally as the superiors of men who have spent long years in increasing historic and literary studies, to whom the very nooks and corners of the field of literature are as familiar as the course of their daily work.

Those to whom the world for long years has been a university; who have been under educating influences which have really educed and developed their mental powers; who have read men as well as books; who from the love of knowledge, from their instinctive intellectual force and tendency to development—like a growing plant—have acquired a high degree of mental culture, see no reason to pay any respect to men whose theory of education is of the carpenter's kit and sausage skin variety. Such men get their degree, and they flaunt their hood proudly, but they are not educated in any true sense. Their degree merely certifies, that they have acquired a certain amount of literary knowledge. In a large number of cases this knowledge is lifeless veneer; it is no evidence of culture; of brain development; of their having been a force set in activity which will raise the graduate from plane to plane in an ever ascending scale of mental achievement, and an ever widening sphere of mental accomplishment.

The general prevalence of the idea, that a student's education is complete, is "finished," as young ladies say when they leave school, when he has secured a B.A. degree, causes a very low estimate to be put on "higher education, in Canada. Naturally so, for this term is associated with a mere college course, which is in no sense a finished edifice, but the foundation work upon which a temple of education may, or may not be built by a life time of study. To see men puffed with conceit, because they have secured a degree, when their education suffered at that point an "arrest of development," is a too common spectacle. This is the main reason why our colleges have to resort to the old country for professors. Our home students live in an atmosphere of depreciation, as to be the graduate of a university is no such intellectual stimulus or distinction as it is in

the old land. There, the conceit of superior learning is killed in students, here it is fostered. There the strugglers are like Alpine climbers, few reach the higher ranges, but all strive to gain them. Here, the height to be reached is like the summit of our mountain, as compared with that of Mont Blanc. The top is high, doubtless, above the surrounding plain, but the crowds who succeed in getting to the highest point of Mount Royal prove how easy has been the ascent, how inglorious the struggle, and how insignificant the elevation achieved. Yet there are thousands of graduates who assume airs which only might be forgiven to a climber who had stood on the peak of the Matterhorn.

The whole conception as to the object of a university course, and as to what is implied by higher education, will have to be revolutionized in Canada before we can produce native professors for our Colleges, as well as for other appointments requiring to be filled by men of high culture. Study, to accomplish its purpose, ought to show that, "the appetite grows with what it feeds upon." Study solely carried on to get a degree involves a strain on the mind which rather weakens than develops its powers. The movement to divert students from a course for which they have no natural gifts, or tastes, to one of merely mechanical nature, such as, learning the use of handicraft tools, the acquirement of mechanical skill, and an expert knowledge of mechanical principles will, we trust, act as a sieve to separate students who are only adapted for mechanical callings, from those who by native capacity, by sense, by taste, and the lofty ambition which inspires the higher order of minds, are likely to do honour to their college, and to whatever profession they adopt.

#### A GREAT CAPTAIN OF SHIPPING INDUSTRY.

As a result of improved trade which is general in the chief countries of the world, notably Great Britain, the United States, and Canada, there has arisen a demand for more shipping accommodation. . . . Freights have risen all along the line, so that the returns on capital invested in shipping are now enough for paying dividends on stock, which, says "The Economist," has yielded nothing for a number of years, while undertakings long struggling for existence have become flourishing enterprises. Although the cost of building vessels has increased very largely owing to the advance in iron and steel, the shipyards of Glasgow and Belfast, are extremely active, and orders are on hand and in sight which will keep them so for a length of time. The transference of so many large steamers from trade routes and business to the service of the Government as army transports, has no doubt given an impetus to shipbuilding, for, even if the war comes to an early termination, there will be vessels needed for probably years to keep up closer communication between South Africa and the old land.

The capital for developing the production of steamers has been raised mainly by old established companies. The demand has not called new ones into existence. The amount raised in the current year for the above purpose was \$12,660,000, of which \$1,200,000 was secured by the Elder, Dempster Company, \$3,250,000 by the Anchor Line, and \$1,500,000 by the Manchester Line, the latter for increasing the direct service between this port and "Cottonopolis." Besides this large sum there has been new capital devoted to industries subsidiary to shipping, such as iron and steel works where plates, girders, engines, and other machinery are manufactured.

Sir Christopher Furness, a familiar name in this city, is "chairman," says our contemporary, "of quite half-a-dozen companies, and of fully as many undertakings, most connected more or less intimately with that industry." The wonder is how any man can give the necessary time for overseeing so many and such gigantic enterprises, for Sir Christopher is no perfunctory chairman, but is the life and soul of whatever business he is in control. The secret is, a remarkable talent for grasping the situation without losing time over unimportant details, and of selecting officials of the highest expert knowledge in whose reports confidence may be absolutely placed. One man can drive half-a-dozen horses in hand with less strain than another has with only one in the shafts. The ease of the former arises from his selecting thoroughly sound and well broken animals, and having servants to keep harness in perfect condition, while the latter has no judgment in buying a horse, and worries himself over all the details of the harness. An English solicitor who employs a large staff of clerks, amongst them three barristers, was once looking at a neighbour, one of his fraternity, who had only one clerk, toiling away after ten at night. He asked if such late hours were usually kept in that office, and being told they were, he exclaimed, "Poor fellow, he may well be making a bare living. I am rich, but I could not afford to waste time doing clerk's work at night, as my extensive business demands that I do some thinking with a clear, fresh brain, which I could not have unless I left my office by 4 or 5 p.m. daily, took horse exercise, lived well, and spent my evenings chiefly in recreation."

Sir Christopher Furness is a man of that stamp, he has a genius for organization, and the management of extensive enterprises. Of course, men of this class, great captains of industry, are in danger of over-rating their powers, and their choice of assistants is not infallible. They are apt also to be over sanguine, and to under-estimate the contingencies to which all forms of business are liable. The more successful of Sir Christopher's companies are reported to have "come in on the top of the wave of prosperity during the past two years." Some enterprises, of which he is chairman, have not been very successful, but the conditions of trade for some years have made it almost impossible to make dividends out of shipping industries, or those with which they are associated.

The eminent firm which is closely identified with the shipping record and present business of this port, as proprietors of the Allan Line of steamers, have developed their fleet in the past year by adding new vessels and rebuilding and equipping those which had become inferior to the high standard of the firm. After the war is over several of their vessels will need extensive repairs and alterations to restore them to first rate condition. Work of this class alone will give the shipyards a large amount of work next year, and doubtless, what with good trade and the Paris Exhibition, the shipbuilding companies and the owners of vessels will have a prosperous time in 1900.

#### NOTES FOR NEW SUBSCRIBERS.

All market reports in this Journal are accurately corrected up to the hour of going to press. No reading matter is subject to the control or influence of outside individuals, but all is carefully prepared by the most widely experienced business men of the Dominion. As Montreal is at the head of ocean navigation, so is the "Journal of Commerce" at the front of business affairs, wherein all the latest news is garnered to the best advantage. A favour will be conferred by subscribers reporting any unnecessary delay in receiving papers.



## CANADIAN PARIS EXHIBIT.

Girding itself exclusively with its own products, Canada's exhibit at the coming Paris Exhibition will be worthy of the enterprise which instigated its movement, and of the natural resources of the rapidly developing country which it represents. Those who may remember Canada in the past as a country where a huge ice palace was erected, and where loaded freight trains cross the rivers on the ice during the winter months, will also have a certain chance of knowing that delicate fruit and various valuable plants originally found only in Southern climes, where frost and snow are rare, are largely and profitably raised in the highest degree of perfection throughout the Dominion. The regular climate has much to do with this. The extremes of temperature such as are met with in many portions of the Central States are never encountered here. In Bloomington, Ills., situated in a district dividing the Lake region from that of the Mississippi valley, the temperature changes so suddenly, and with such extremes that a large weather signal is constantly displayed high over the leading newspaper office, as a guide to the public against being caught out unprepared for a sudden "cold wave," "pet cyclone," etc. Through that belt grapes are grown extensively, but much fear is entertained of frosts. Canada's fruit is of a superior quality, being benefited in its growth and maturity by the regularity of the seasons and the invigorating influence of the northern air.

An Ottawa letter states that preparations for the Canadian exhibit at the Paris exposition are steadily going on at the Department of Agriculture. Everything is to be distinctly Canadian. There will be two thousand feet of show cases or five carloads in all. These will be built of British Columbia cedar, Douglas fir, larch, and white pine, from eastern Canada. The cases will be handsomely polished, the panels being fitted with glass when they are placed in position. Two carloads of grain, fruit, and vegetables have been collected in the West, and this display, in extent and quality, promises to eclipse anything hitherto sent out of the country. From the experimental station at Agassiz, B. C., a very complete collection of fruits in liquor will be forwarded. The exhibit, which is of more than ordinary interest, will include samples of Canadian tobacco, in both the raw and manufactured state. Several of the principal Canadian growers and manufacturers of cigars and tobacco, have agreed to contribute, so that Canada's capabilities in this direction may be fully shown.

—The recent heavy movement of freight and the inability to freely handle it without delay is causing the rushing through of many contemplated improvements. A Toronto letter states owing to the enormous increase of its freight business, the G.T.R. is working day and night to increase the capacity of its yard at Little York, which is the terminal, trains being made up at that point for a score of centres including Fort Erie, Niagara Falls, Hamilton, Chicago, and Stratford. The old yard gave standing room to 500 cars, but when the present remodelling is finished at about Christmas, the network of rails will accommodate 1,500 cars. To manage this yard, which will be the largest in Ontario, a number of extra switch engines will be added to the big moguls now on duty.

—A New York dispatch states that the Union Match Company, which was incorporated with a capital of \$10,000,000, has sold its manufacturing properties and some of its patents to the Diamond Match Company. Whether the company's affairs would be wound up or not, could not be learned.

## THE PONY EXPRESS.

The term "Pony Express" has come into vogue in the States to indicate a custom that is quite as common in Canada. It is applied, according to the "Republican," to a practice on the part of individuals of executing small purchase orders in New York for people or merchants in the outlying towns and transporting the bundles by the regular passenger trains on a single individual ticket. It may also be applied to the practice of individuals living in a suburban town, who run into the adjacent city, where they buy all manner of goods which they take back as personal baggage, free of freight charges. We have seen a railway passenger carriage so loaded up with bundles, boxes, baskets, packages of all sizes and shapes, as to have the appearance of an express car. As this traffic seems to pay the railways they make no objection to passengers crowding a car with goods. An American railway saw reason to object to this custom.

Some time ago a man loaded down with bundles was prevented from boarding a passenger train on the Jersey Central Railroad. He brought suit for damages which he recovered in the lower court. The railroad company appealed and the Supreme Court sustained it on the ground that, no common law right exists to the use of so large a privilege in passenger transportation. Long and accepted custom would establish such a right, says the Court, but this use of the passenger ticket is exceptional and not the rule. This Supreme Court decision will close up the Pony Express in that district. Whether the Grand Trunk and Canadian Pacific will follow the Jersey Central example we doubt, as they have given special accommodation to this passenger-freight traffic. To storekeepers in some towns at an easy distance from a large city the weekly trips made by inhabitants to effect purchases away from home is highly injurious. It prevents their place of residence growing; it lowers the natural volume of local trade; it thereby decreases the value of local property; it restricts the opportunities for young men to settle in the locality; it helps to impoverish all local institutions, and, in the majority of cases, it lowers the resources of those who abandon their town in this way, so that whatever they may gain by city bargains is more than lost to them in the long run.

## NATIONAL COLOURS.

No little agitation arises in the breasts of some super-sensitive Britishers when they see the French tri-color flying in this city. It must be admitted, that the flag which is the exciting cause in this case was not the flag of France when the ancestors of our French-Canadian fellow citizens landed in this country. But, as they have accepted a flag of Red, White, and Blue, as the French emblem, we see no reason why Britishers, if even of the ultra John Bull type, should object to those colours. Have they never heard the chorus of the English song, which runs, "Three cheers for the Red, White and Blue!" Those colours were harmoniously blended in what is described as a magnificent dress worn by Mrs. Tree at the Palace Theatre, London, when she recited, "The absent-minded beggar," of Kipling. When she dramatically exclaimed, "Pay, pay, pay," the stage was quickly strewn with coins thrown by the audience amid the wildest enthusiasm. The shower was stopped, as the artiste was in danger of being struck by a coin, but not until \$125 had been gathered. An English journal describes Mrs. Tree's red, white and blue dress as, "the most beautiful combination of our



British colours ever seen." Under such circumstances we may regard the flag which displays those colours as quite as British as French. The tri-colour then ought to be rather regarded as a symbol of Canadian unity, then, were this view accepted, instead of the flag which our French-Canadian fellow-citizens regard with affection, exciting irritation amongst those of another race, we all might sing in unison together, "Three cheers for the Red, White and Blue!"

#### AN AMERICAN ON LADY SALISBURY.

An amusing illustration of the absurd ideas on which American prejudice against England are based, is given by a writer in the "Philadelphia Press." He contributed a long article on the late Lady Salisbury. To make a great display of his knowledge of English high life, knowledge of the "James de la Plush" kind, he tells a tedious story of how, according to usage, it fell to the lot of Lady Salisbury to have the alleged duty of presenting American ladies at Court. We say "alleged," for such a duty is not recognized. He says, that on receiving a list of ladies whom the American Minister wished to be presented, Lady Salisbury wrote to him in the third person, stating that while she would consent to present the ladies named by him, as a personal favour to himself, she did not have the slightest intention of considering herself obliged to present all or any American ladies whom he might wish to be admitted to the British court.

This letter, in form and matter, is described in the "Philadelphia Press," as a gross affront to America, as having been indeed a possible cause of rupture between the two countries. What rubbish! Lady Salisbury, in writing in the third person, which is said to have brought America and England to the verge of war, simply followed the universal custom of ladies when addressing a letter to one who is not a personal friend. When she informed him, that she was not inclined to present at Court every American lady who desired this honour, Lady Salisbury doubtless had very good reason to say that she drew a line which would save her the annoyance of being pestered to death with American women whose only claim to be presented was the fact of their being Americans, which claim is too foolish to be discussed. It is a matter of notoriety in England that women from both the States and Canada have been presented at Court who, had they been residents of Great Britain, would never have even aspired to this distinction, they would have known that their social rank rendered them wholly ineligible. But, it seems from the above writer, that Lady Salisbury jeopardized the peace of the world by telling the American Minister that she did not intend to be used as a machine for introducing at Court those whose only claim was American citizenship.

Lady Salisbury was not the proud, haughty dame this Yankee alleges her to have been. She was well known where she was born and brought up, to have been an exceedingly gracious, most amiable, and too thoroughbred a lady to be amenable to such censures as this raw scribbler has published. She was a daughter of the late Baron Alderson, and was her father's child in brightness of intellect, and loveliness of disposition. But, it is a very odd peculiarity of Americans that they love to abuse the British aristocracy, yet they fawn upon titled English people in a way no English person does, for, he has not only too much self respect to cringe to a title, but he knows that the nobility of England despise those who do so.

Lady Salisbury probably was showing this contempt when she wrote so frankly about American ladies who were desirous of presentation at Court.

#### THE LATE MR. EDWARD K. GREENE.

The last enemy of man has been unusually busy of late, in removing to the bourne whence no traveller returns, a number of our prominent citizens. Mr. Edward K. Greene, who died a few days ago was head for many years of the highly prosperous firm of Greene, Sons & Co., who were in the hats and fur trade. His father was one of the Americans who found this city a profitable field for trade. In 1876-7 he was an Alderman of this city and occupied the chairmanship of the Finance Committee. He had the misfortune to become associated, as director, with the Exchange Bank, by which he lost heavily in his magnanimous efforts to save the bank from wreck. His brother, Mr. G. A. Greene, was associated with him in business, and both retired at the same time, about three years ago. Deceased leaves a son and daughter to mourn a most worthy parent, whose demise is very widely regretted.

#### NEW-LAID EGGS.

The industry displayed by poultry-raisers in supplying birds suitable for the English markets, where they have recently commanded choice figures, is proof that there are those in the business who can—or should—supply strictly fresh eggs for the home breakfast table. Yet the want of this article is the subject of much comment from the very fact that it appears to be a neglected industry.

Should the dealer in strictly fresh eggs require a chicken coop of solid silver it should not be deemed a sufficient barrier to his undertaking with a market in waiting for his product at a price of 45 to 60 cents per dozen. The few retail grocers in Montreal who claim the distinction of handling this coveted article throughout the year, receiving their supplies daily from country gatherers, find more customers at the above prices than they can conscientiously supply.

Any man who was ever in the mercantile line for more than a week knows that the average merchant cannot at all times fill each order correctly. Some article is liable to be in short supply, and the best he can do is to substitute the nearest match he can and trust to luck for the result. But as there is an exception to everything the line in substituting may be drawn at eggs. No dealer, however elastic his conscience may become in substituting repacked dairy butter for choicest box creamery, blending a basket Japan and Congou tea to create an Oolong flavour, putting hickory nuts with the regular mixed supply, or a large percentage of gum drops with his special mixed Christmas candy, would ever dream of enlarging his daily supply of strictly fresh-gathered eggs at the expense of the questionable stock which had won certain distinction through travelling six abreast in martial array in the exclusive egg case of commerce. No, he would not. Perhaps this accounts for strictly fresh eggs being so scarce, at any price. The man who sees his order being delivered thinks they are scarce, and before he has got through testing them is occasionally confirmed in his belief.

The improvements which are gradually being introduced in all branches of trade will, doubtless, eventually encounter the hen while yet her negotiable product is

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new and will arrange for its hurried departure to the consumer. The first few of these in the field will reap rich harvests while at the same time adding their names to future history as the saviours of a profitable industry at present almost extinct.

#### CYCLE COMPANIES IN 1898-9.

The London "Economist," in its last issue, had an interesting article on English cycle companies, the main portion of which we re-publish:

The cycle boom reached its climax in 1896 and 1897, and the numerous companies formed in the former year were most of them able to show good results for their first year. Last year there came something of a collapse, but bad as were the average results for 1897-8, those for the year just closed are considerably worse, and but for a few instances of partial success, would have been absolutely disastrous. Out of twenty-three companies summarised, thirteen have paid dividends on their ordinary shares—for the most part at much lower rates than in previous years—four have paid on their preference capital only, and the remaining six make no distribution at all upon their share capital.

The proportion of companies paying dividends on their ordinary capital, 13 out of 23, really conveys a better impression of the year's working than is justified, as several of these have been paid by small companies producing specialities of various descriptions and accessories. A more correct idea of the position of the industry is obtained by comparing the net profit with the amount of capital employed. The total capital, exclusive of debentures, amounts to no less than £3,904,500, and the net profit on this, deducting losses, was £135,846. The average return, including that paid upon the high-rated preference issues is less than 3½ per cent. Moreover, it is evident that, owing to the poor results, quite inadequate allowances have been made for depreciation. In writing upon this subject about this time last year, we showed in detail the large amount standing in the principal companies' balance-sheets for good-will, patents, and other dead assets. Without going into these items individually, it is sufficient to say that lit-

tle or no progress has been made in writing down, and that should the companies so burdened come upon more profitable times it would be their duty to make provision for sweeping reductions in this direction before paying dividends.

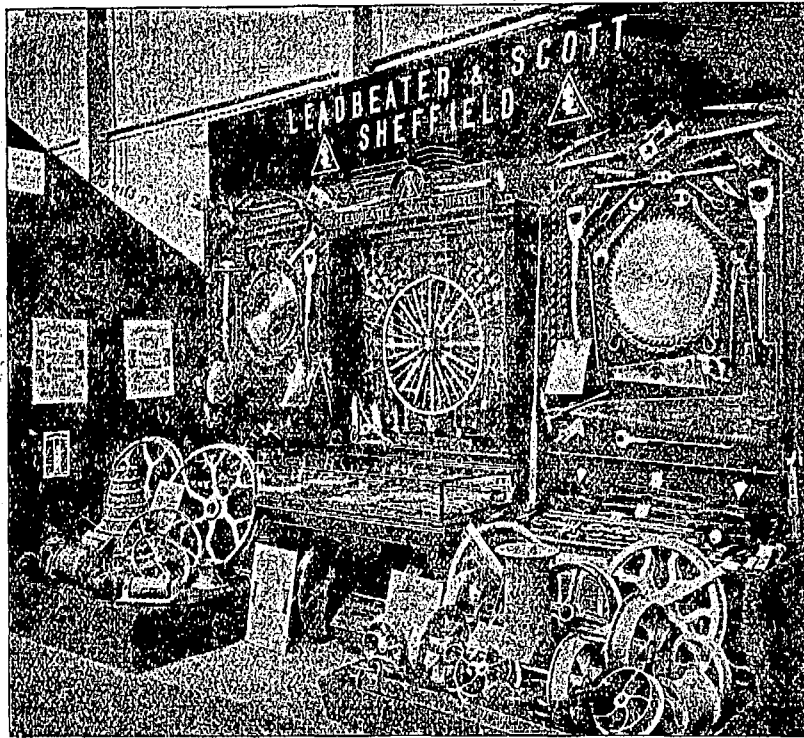
Taking all the circumstances into consideration, it is no matter for surprise that the capital of cycle companies stands at greatly depreciated market values. A considerable portion of the capital carries no market value at all, but as regards the portion shown, for which quotations are obtainable, the nominal value is £3,451,873. At the prices quoted, the value of this is £1,616,630, thus showing a depreciation of £1,835,243, or 53.2 per cent. Some portion of this must be set down as permanent loss, as although a good many weak companies have gone into liquidation, it is clear that further eliminations or amalgamations must occur before the industry can be placed upon a sound financial basis.

One hopeful feature about the position is that the present collapse is not due to a falling off in the demand for cycles. The two or three companies which stand out from the rest in maintaining their dividends have achieved their success mainly by catering to the popular demand for a reliable machine at a reasonable price. The directors of other companies which have hitherto stuck to the policy of high prices now recognize the error, and nearly all the principal companies are now competing for this branch of business. The conspicuous failure of the Humber Company, in view of the prestige still enjoyed by its productions, is obviously due to mismanagement, and the shareholders are right in the demand they are making for a drastic change in this respect, which is to be considered at the forthcoming meeting. Most of the reports, it may be said, regard the future outlook as hopeful, and as the hard lessons of the past have had their effect, it may be that the industry has seen its worst days. In any case, the risk of loss at the present prices of cycle shares is small, and with due regard to the capitalisation and prospects of individual companies, some of them might prove to be remunerative investments, if held for a sufficient time. This should apply particularly to the shares of those companies whose machines are well-known, and hold a high position in popular estimation.

Contractors to Her Majesty's Government.

# LEADBEATER & SCOTT,

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Manufacturers of

**STEEL** of all kinds for all purposes.**FILES** of best quality and workmanship**HAMMERS** for Engineers, Shipbuilders, &c.**TOOLS** for Quarries, Collieries, Smiths, &c.**WIRE RODS** and **WIRE**.

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#### SUGGESTIONS TO RETAILERS.

The activity which marks the Christmas Holidays teaches a lesson often needed by the average dealer. It shows how much business can actually be done in a single day. It is occasionally a matter of surprise to find from \$50 to \$80 on the individual sales books, when during hurried days or special sales throughout the past, extra hands were employed. It proves that with proper preparations, experienced store assistants can readily arrange to wait on double the average number of customers, who somehow have kept all hands busy on ordinary occasions.

Many people change their places of trading at the close of the Holidays, which also marks the new year. This is caused more through polite attention and necessary patience on the part of store assistants—or the want of it—than from any other cause. Holiday customers are seldom heard beating down prices, but they are always more particular about their choice. Hence the great need of extreme courtesy, however hurried, in serving them. Courtesy shown on such occasions wins at once a customer's esteem, whereas the opposite as quickly and surely destroys it and leaves a dull impression on the mind of one whose soul for the time is bent on bestowing some little present on a friend. Such occasions are not always available and should not be allowed to depart without an endeavor to profit by them.

This is the best time of the year to bring out odds and ends of stock, pass judgment on their real value, and then mark them plainly where they may catch the eye. It will surprise the average dealer what articles are sometimes bought for presents.

Attach fancy price cards or tickets with narrow conspicuous ribbon to samples of goods intended for presents. A trial will convince how much it heightens the effect on a pair of slippers, shoes, gloves, ties, shaving mugs, vases, wine sets, fancy cups, and sauces or any article which might be purchased for another. The simplest little improvements are what often count for the most good, as the simplest little courtesies towards customers are those that win and hold their trade.

The grocery store that makes mistakes in filling orders

during the hurried Holiday time might naturally be forgiven on second thought, but the public think faster on such occasions and the first will likely make a lasting impression. The head of the order department would not be doing unwisely in getting a premium in money allowed him for the assistant who makes the least mistakes during the remainder of the year, to be made up from a fine of an equal amount for the person making the most. Customers are in greatest need, at this period, of getting their orders promptly and correctly filled.

Records have been broken during the past season in almost all lines of trade. See to it that the closing weeks of the year will admit of no hinderance to your business bringing the fullest returns possible.

#### RECENT FIRES.

St. Catharines, Ont., Nov. 28.—Barn and contents owned by the J. Norris estate burned. Loss, \$1,500; insurance, \$800. Supposed incendiary.—Sault Ste. Marie, Ont., 29.—McKinnon's summer hotel at Point Aux Pins burned. Loss about \$10,000; no insurance.—Moncton, N.B., Dec. 1.—The Moncton Furniture Company's building and stock badly damaged. Loss to stock about \$14,000, to building about \$7,000. Insured for \$18,000.—Quebec, 3rd.—Paris church at Hedleyville, destroyed. Cause unknown. Loss about \$33,000; insurance, \$25,000, divided equally among the Guardian,



By Special Appointment to H. R. H. The Prince of Wales.

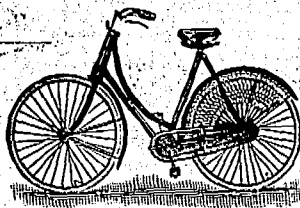
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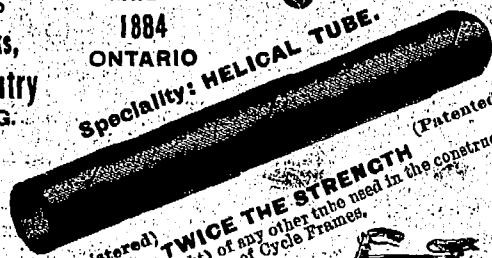
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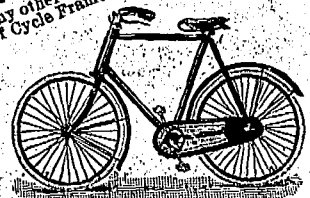
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Speciality: HELICAL TUBE.



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Business Established 1875.

Lancashire and Union Insurance Society.—Alvinston, Ont., 3rd.—The barns of D. E. McKellar, with 2,500 bushels of grain and the winter's supply of feed, destroyed. Loss heavy with an insurance of only \$1,000. Fire caused by sparks from a threshing engine.—Toronto, 3rd.—Storehouses of the Queen City Oil Company set on fire; damage about \$1,800.—Montreal, 4th.—Dr. Geo. Tucker's residence, damaged. Loss about \$1,000.—Peterboro, Ont., 5th.—A. H. Stratton & Co.'s book store destroyed. Loss about \$15,000; insured.—Montreal, 5th.—Plasterers' shop of R. Clouthier damaged.—Loss about \$1,000.

THE JOHN NAPIER FULTON CASE.

For the last year or two Mr. J. N. Fulton has deservedly or innocently, been earning a name for himself,—is now in the meshes of the law, and bids fair in a small way to point a moral for himself or the widows. The elder Samuel Weller of Pickwick fame advised his "boy Samivel" to "beware of vidders." We never quite agreed in the implied charge against that portion of the fair sex. Indeed most modern experience tends to show that the boot is on the other "limb." Managers of savings and other moneyed institutions are too often made acquainted with the opportunities afforded ladies who are left provided for by the savings or life insurance of the dead husband or father; and cases are frequent where widows and daughters have been cautioned (generally in vain) against needy and anxious borrowers among the sterner sex. The widow of the late Thomas Coristine, for many years prior to his death a more or less invalid partner in the leading wholesale hat and fur house of James Coristine & Co., has just preferred a charge against J. N. Fulton for appropriating \$50,000 belonging to her estate. For the last year or two Mrs. Coristine had been endeavouring to show that there was more due her husband than the share allotted her after his demise, and Mr. Fulton would seem to have been her financial adviser, and as such, doubtless, made investments that some persons would scarcely have ventured on. The case on appeal is under advisement. It has been an open secret for some time past that the widow had entrusted Mr. Fulton with a broad power of attorney, in which event the charge will likely assume a different feature. After a delay of some weeks following on a threatened arrest of Mr. Fulton while in Boston, an abandonment of his estate has been made, and a curator appointed—Mr. J. M. M. Duff. The lawyer for the prosecution asked last Tuesday that the bail should be fixed at \$30,000, owing to the seriousness of the charge. Mr. D. Macmaster, Q.C., for Mr. Fulton, claimed that the Criminal proceeding was evidently adopted to force Mr. Fulton to pay a sum of money. The warrant was dated the 16th October, but had not been

executed until the 4th inst. He also stated that if there was any liability on the part of Mr. Fulton, towards Mrs. Coristine, it was a civil liability, and he produced and exhibited before the magistrate, a power of attorney giving to Mr. Fulton the powers of collection and investment. Bail was fixed at \$10,000. The concern of Fulton & Richards has been issuing a "Daily Record" of legal cases besides being engaged in job printing, and in making collections, &c. Mr. Richards, who is evidently a creditor, has not been a partner for some time. Mr. Fulton organized a racket court at the suburban village of Dixie some few years ago, where he was generally a favourite, but it was feared by some people that he was undertaking too much, and the outcome would seem to warrant these impressions. The liabilities will amount to somewhat under \$100,000. The principal creditors are G. J. Richards, late partner, notes, \$32,865; Miss Napier, Gloucester, England, \$14,975; Union Bank, \$10,000; Mrs. E. H. Coristine, mortgages, \$11,000; Dame S. Prossen, \$10,400; Miss Dixon, Bedford, England, \$2,000; Imperial Bank, \$2,000 (secured); Miss Richard, England, \$3,547; J. Poustin, \$3,000; A. Picard, \$1,000; Canada Paper Co., \$300; R. P. Barnes, \$400; Beaudoin & Co., \$500; Albert Bridges, \$300; N. Charbonneau, \$344; Diamond Glass Co., \$250; P. Dubord, \$475; C. D. Gaudet, \$300; Lafleur & McDougall, \$500; J. H. Leblanc, \$400; London & Lancashire Insurance Co., interest, \$250; Lyman, Sons & Co., \$750, and others.

A foot note on the liability sheet, evidently regarding the criminal action, states the said J. N. Fulton reserves the right to contest the claim of Dame E. Hawes, and the right to amend the present statement of assets and liabilities, and the right to supply further information upon obtaining access to his books of account. Mrs. Coristine was reputed to be worth in worldly gear from \$100,000 to \$150,000. The difficulty which Mr. Fulton has experienced in securing bail—arranged for yesterday—should prove a life-long lesson for him. So hospitable and lavish an entertainer must have keenly felt the vanity of all such social friendship—the hollowness of good-fellowship assurances pledged around the festive board,—when not one of the partakers of his open generosity would consent to place his name upon his bail-bond for \$5,000.—That the charge of criminality is scarcely warranted is evident by the fact that Mr. Fulton is still a resident of Montreal. He appears to have accounted for the disposal of all save some \$8,000 of the money.

—Mr. Stirling, who when in business was principal of the firm of Stirling, McCaul & Co., died this week at the age of 79 years. Deceased was very highly respected for his honourable record.





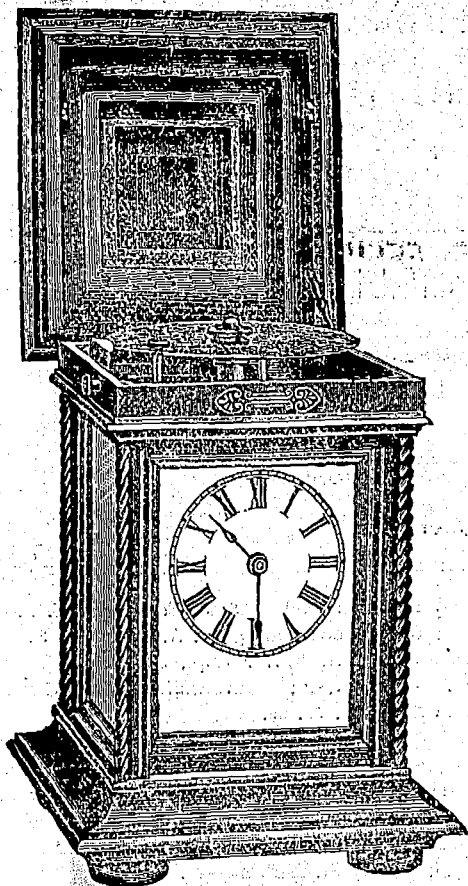


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25 St. Helen St., MONTREAL



Gavin C. MacDougall,

(Late Pipe-Major DUNCAN MACDOUGALL)

**BAGPIPE MAKER.**

By Special Royal Warrant appointed September, 1897, Bag-pipe Maker to Her Majesty the Queen.

Bagpipes from 50s. to £50. Chanter, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to JOURNAL OF COMMERCE.

Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.

Watson Bros., et al, \$310; St. Catharines—Meriman & Ross vs Jas. Merriman, \$675; St. Thomas—W. J. Smith vs St. Thomas Car Wheel Co., Ltd., \$2,000; Toronto—H. Jackson et al vs P. G. Close, \$1,155; Bank of Toronto vs E. & C. Farquhar, \$1,945; M. A. Stanton vs Florence C. Holliday et al, \$1,023; Land Security Co. vs Mary and William Leak et al, \$20,919; W. Ramsay vs J. B. Shafe et al exrs, \$1,271; W. Sparkhall vs P. J. and Susan M. Smith, \$1,287; .....—Nora Armstrong vs Canada Atlantic Railway Co., \$5,000.

**WRITS ISSUED—BRITISH COLUMBIA.**

November 30.

Nelson—Brackman & Kerr Milling Co., Ltd., \$1,025; Sandon—Hammond Bros. Co., Ltd., \$500; Slocan News Co., \$500.

**WRITS ISSUED—MANITOBA AND N.W.T.**

November 30.

Regina—Tinning & Gilroy, \$695.

**JUDGMENTS RENDERED—ONTARIO.**

November 30.

Clinton—Woodstock Wagon & Mfg. Co. agt James Steep, \$796; Elmwood—D. Nairn agt Adam Rossworm et al, \$355; Newford—Priscilla Knight et al agt W. J. Stephens et al, \$358; Oneida Tp.—Maria Gibson et al agt Thos. Fegan, \$543.

December 2.

Fullarton—H. Anderson agt G. and F. Anderson-admrs, \$2,530; Gravenhurst—Warren Bros. & Co. agt Blain and Graves, \$318; Ottawa—H. Glenn agt John Allan, \$1,718; St. Thomas—A. G. Spalding & Bro. agt Stacey Hardware and Mfg. Co., \$370; New York, N.Y.—Pearn Co. agt J. T. Sills, \$1,165.

December 5.

Brockville—E. J. Dignan & Co. agt Wm. Burks, \$716; Kingston—Warren Bros. & Co. agt A. R. Martin, \$640; Toronto—J. Lee agt Salem Eckhardt, \$1,007; London & Ont. Inv. Co. agt Thos. Meahey, \$6,070; M. E. Brown agt W. R. Scott, \$1,658; .....—J. W. Simonton et al agt E. W. Scane, \$4,200.

**JUDGMENTS RENDERED—QUEBEC.**

November 30.

Montreal—La Banque du Peuple agt C. Beausoleil et al, \$403; R. Terroux agt Oliva Benjamin et al, \$438; A. Valois agt A. Bordua, \$408; J. Horsfall agt B. J. Campbell et al, \$261; L. A. Boyer et al agt M. J. Coursol, \$215; A. Castonguay agt Consumers' Cordage Co., \$245; Dme. M. W. Ferrier et vir agt J. S. Cuthbertson, \$1,014; Corporation de Dorval agt A. Galipeau, \$191; J. Hamilton et al esql agt M. Guerin, \$4,048; J. A. Gordan agt J. B. Jacobie, \$200; J. Guilfoyle agt A. Lallemand, \$512; Dme. M. Manseau agt H. Manseau, \$4,990; Toronto Steel Clad Bath Mfg. Co. agt A. J. Martin, \$311; N. Bray agt G. Montpetit, \$1,560; R. King agt Dme. M. E. E. Roy et al, \$723.

December 2.

Chelmsford—P. Larocque, Sr., agt P. J. Larocque, \$1,540; Montreal—Montreal Loan & Mortgage Co. agt Emery Bourcier, \$188; A. Castonguay agt Consumers' Cordage Co., \$245; Dme. M. E. West et vir agt Joseph Dion, \$177; Western Loan and Trust Co. agt Anna M. Duplessis, \$2,742; L. P. Brodeur agt Thos. McDonnell, \$279; J. A. Lamarche agt J. B. Murray, \$301; J. Trepanier agt Onesime Trepanier, \$600; Nuncie—J. Brown agt John Brownell, \$275; Pointe Claire—Dme. M. L. Cousineau et vir agt J. B. L. Deslauriers, \$448; Westmount—E. Pelosse agt James Douglas, \$305.

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WOVEN WIRE MATTRESSES of Every Description.

Specially Prepared

WIRE CLOTH or GAUZE For Screening or  
Stamp Battery Purposes.

UPHOLSTERERS' SPRINGS, ETC.

December 5.

Montréal—Canadian Breweries Co. agt J. W. Allan et al, \$804; J. N. Dupuis agt Maria Bazinet, \$482; Bank of Commerce agt H. H. Brosseau, \$438; M. F. Sheridan agt Patrick Flanagan, \$198; Bank of B.N.A. agt Dme. J. A. Guenette, \$670; The Queen agt Babylas Laporte, \$200; Credit Foncier agt A. C. Lariviere et al, \$20,589; A. McArthur agt J. N. Lariviere et al, \$254; The Queen agt Ferdinand Lemieux, \$5,000; The Queen agt Theophile Lemieux, \$2,000; H. Hogan agt G. W. Parent, \$331; F. E. Leonard et al agt Royal Electric Co, \$5,677; B. Shaw et al agt J. B. Young, \$5,692; Westmount—T. C. Collins agt James Douglas, \$330.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

November 30.

Vancouver—J. O. Johnson & Northern Trading Co., \$1,148.

JUDGMENTS RENDERED—MANITOBA.

November 30.

Brandon—Assinaboine Lumber Co., et al, \$10,250.

December 2.

Calgary—Lee & Atkinson, \$364; Gléichen—V. J. Beaupre, \$800.

EXECUTIONS—QUEBEC.

November 30.

Montréal—A. Wener agt H. Albert, \$720; L. Fillion agt A. Bourdeau, \$199; T. Ligget agt Thos. Bourdeau, \$250; R. Ness agt C. R. Candlish, \$245; Star Iron Co. agt Jas. Douglas, \$331; L. A. Jenkins et al esql, agt Jos. Egan, \$242; M. Leroux agt Jos. Lalonde Fils, \$246; D. E. Papineau et al agt P. R. Lariviere, \$361; Dme. H. Patenaude agt F. X. Perrault, \$726.

December 2.

Montréal—Credit Foncier agt Mary P. Benoit et al esql, \$20,343; Dme. C. Mullins agt Polycarpe Dionne, \$180; A.

Simons agt Fred. Michael, \$188; J. Ferres agt C. E. Gagnon et al, \$188; U. Garand et al agt P. A. Lariviere, \$299; Royal Institution agt J. A. Rafter esql, \$5,285; L. Galibert agt Albert St. Martin, \$1,856; Pointe Claire—L. St. Germain agt J. B. L. Deslauriers, \$9,095.

December 5.

Montréal—N. B. Desmarteau agt Jean Costa, \$200; Dme. A. Pominville et vir agt Francois Deguise, \$1,180; J. Jacob et al agt James Evans Estate, \$278; L. M. Lymburner et al agt Wm. Kays, \$180; St. Henri—Credit Foncier agt Jos. Lacombe esql, \$1,853; St. Laurent—M. L. Cousineau et vir agt J. B. L. Deslauriers, \$498; St. Paul—I. S. Palmer et al agt G. C. Snyder, \$300; Sault Recollet—W. E. Mount agt Eustache Prevost, \$590; Soulanges—J. B. Daoust agt Andrew Onderdonk, \$1,170.

BILLS OF SALE—NEW BRUNSWICK.

November 30.

Chatham—W. T. Harris, \$4,000; Fredericton—C. W. Pond, \$4,680; Rogersville—J. J. Fournier, \$1,350.

December 2.

St. John—R. P. Strand, \$850; E. Archibald & Co., \$625; Wm. Agate, \$653.

BILLS FOR SALE—MANITOBA AND N.W.T.

November 30.

Moose Jaw—J. H. Smith, \$784.

December 2.

Banff—T. E. Wilson, \$1,000.

December 5.

Winnipeg—Union Shoe and Leather Co., \$2,000.

BILLS OF SALE—ONTARIO.

November 30.

Little Current—Ella Kilganan to H. B. H. Turner, \$4,000.

December 2.

Emo River—Richard Lockhart to D. Mosher et al, \$3,000; London—R. Kirkpatrick, jr., to R. Kirkpatrick, sr., \$843.

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that money, skill, and nearly half a century's experience can produce.

Made and Guaranteed by

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MONTREAL, Que.

BUSINESS DIFFICULTIES.

—Fulton & Richards, printers, Montreal, have assigned. Liabilities, \$90,000.

—An offer of 65 cents cash has been made by F. X. LaSalle & Fils, shoes, Montreal, previously reported.

—A Galt, Ont., grocer, W. W. Lawrason, has assigned. He began in the fall of '97. In the spring of '98, he admitted F. Roelafson, who retired again early this year. Liabilities not heavy.

—An extension is being asked by Miles Birkett, hardware, Ottawa, Ont., to be made up in monthly payments. He owes about \$3,000. He began in October, '96, with small capital, realizing on stock shortly afterwards.

—In the 12th century Sicily became celebrated for its brocades, many of the weavers being Greeks who had been

carried away from their native country as captives by King Robert of Sicily, who was greatly interested in the progress of the Sicilian silk industry. From Sicily the manufacture extended to various cities in Italy, especially Lucca, Genoa, Florence, Milan, and Venice. In the fifteenth century Venice was famous for her damasks, woven in silk and gold. In the same century Flanders began to make silks, those of Bruges being especially celebrated, while Flemish velvets were acquiring a very high reputation. Spain also began to weave brocades, but France, which is now so famous in silk manufactures, paid but little attention to the industry.

—A meeting of New York tea importers was held in that city last week to discuss the new regulations issued by the Treasury Department relative to the furnishing of samples of, all teas to New York, etc. The most important feature of the new regulations considered was the provision requiring the labels on all samples forwarded to specify "the marks, numbers, name of consignee, name of importing vessel, date of importation, invoice number," etc. Strong objection was made to this requirement, the importers not caring to disclose information concerning their private business, especially when it might reach their competitors. It was decided to recommend the Treasury Department that the new regulations in this respect be modified, so that it will not be necessary to disclose the name of the consignee on the labels of samtown.

FINANCIAL.

Thursday, 7th December, 1899.

The harbour elevator question, when settled is likely to be quite a financial event. There is little objection to foreign money being expended for carrying out improved public works in Ca-

nada, as home capital to that extent is left at liberty for home enterprises. There is, however, a danger, as is dwelt upon elsewhere in this issue, and as we have several times pointed out, that money spent in providing elevators in this city by those whose main interests are in a rival foreign port, may not be conducive, ultimately, to the advantage of Montreal. The position is one requiring the most thoughtful consideration so as to obviate all risk of the concessions granted to foreign capitalists proving in years to come an injury to Canadian shipping interests. The money market in London, on the Continent and New York continue and seem likely to remain a length of time very unsettled. France is restless and an excited state of feeling there is assuming an aspect which causes no little anxiety in financial circles. At the seat of war the situation is not satisfactory, save in spots. General Buller is probably planning a movement for dealing a decisive blow at the enemy, but our troops are being terribly punished, not in spite of, but in consequence of their magnificent bravery. It seems as though the war were developing into a rude trial as to which side could afford to lose most men, as was the case in the American civil war. The President's colourless Message had not the least effect on financial affairs, as some previous ones had. On the local 'Change business has been dull, with a sagging tendency, the bears scoring, but the general feeling is not favourable to either class of operators. The bulls are expecting a lively time when some decisive battle is fought with the Boers, who are now sitting heavily on the market. A few Pacifics have been sold from 94% to 94½%; Royal Electric ranged from 132 to 134%; Toronto St., 109; Montreal St., 311 to 311½; Gas, 192; Bank of Montreal, 260¼; Merchants' Bank, 165 to 166; but, save in Electrics, the tran-

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sactions were very trifling. The committal of Mr. William Weir for two years, less a day, to the common jail, is a terrible fate to befall an aged bank president, but no man knew the risk he was running better than himself, and having faced it with his eyes open, he has nothing to complain of, so far as the law is concerned or its enforcement. Mr. Weir knew, that even by approving or concurring in such statements as had for years been issued by the Bank Ville Marie, he was liable to two years' imprisonment, and further liable to an action for damages by every person who was thereby misled to his financial injury. Happily for the honour of Canadian banking history, the Weir case has no precedent, nor is it likely to be one.

Local money rates remain unchanged.

The following is a comparative table of stocks for w.e. Dec. 7th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANK.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Bank of Montreal.	53	264½	260¼	245
Molsons Bank....	6	195	195	204
" " Right 311		8½	7½	....
Toronto.....	1	240	240	240
Merchants Bank..	40	167	165	176¾
Banque Nationl..	86	91	91	95
Can. Bk. of Com.	55	148	148	140
Hochelaga, .....	14	136	136	....
MISCELLANEOUS.				
Can. Pacific .....	1280	95	94¾	84¾
Duluth S.S. & At.	275	7¼	6¾	2
" S.S. & At pfd	375	17	16¾	5
Comm. Cable Co..	392	195	192½	186¼
Payne M. Co.,xd	80550	112	108	....
Montreal Teleg..	38	176	176	176
Republc,xd.....	16000	115½	114	....
Rich. & Ont. ....	1650	115	118	100
M. S. R.....	800	315½	311	180¾
Mont. & Lon. xd.	20260	42	37½	....
Montreal Gas Co.	787	192½	191¼	203¾
Bell Telephone ..	91	195	191	169
Royal Electric,xd	6477	195	179	158¼

Toronto Ry. Co.	580	110¼	109	105½
Virtue.....	57450	57½	50	....
Hallfax Ry.....	150	100	99¼	125
Twin City.....	1175	70	68	....
Dom. Cot. Mills,xd	315	104¾	101	107
Dom. Coal, Pfd..	25	119	119	116
Dom. Coal Com...	30	50	50	32½
Hal. H. & L. Co..	25	23	23	31
" " Bds..	4000	77	69	87

Brazilian exchange for the week ending Dec. 5, is as follows:

Dec. 1.....	7d
" 2.....	7 1-32d
" 4.....	7 1-32d
" 5.....	7 1-32d

### MONTREAL WHOLESALE MARKETS.

Montreal, Dec. 7th, 1899.

The sudden change to winter weather, accompanied by fairly good sleighing, together with the hurried clearing of the wharves, have made a decided change in the outward appearance of business during the past week. But in the shipping rooms trade is shown to be unusually active for the season. This is accounted for from the fact that delays in receiving supplies have caused like delays in filling orders. Hardware still climbs, new lists having been made for a number of articles this week. The export leather movement continues good, with full prices being received. Hides are notably advanced one half cent per pound, and are likely to go higher. In groceries sugars are again down 5 cents per 100 pounds, this presumably to meet the low figures made by foreign refiners. Dry goods show much activity, brought about by the winter weather. All wool goods are steadily advancing.

BUTTER.—The market during the past week has much improved. The change

to cold weather has brought a much better trade all 'round. Prices are decidedly firmer, with holders carrying stocks above present quoted rates. There appears to be a good trade passing with the outlook favorable for better prices, before the turn of the year. Choicest October creamery is held at 22 to 23c, with early winter makes not equal in flavor, 20½ to 21 cents. At the inside price there is an outlet for all offerings. In dairy butter there is a good business passing, with quick sales for all receipts at prices ranging from 16 to 19 cents. Fresh rolls are also in good request t. 17 to 18 cents. Farmers have, apparently, been studying the features of the foreign markets as outlined in the papers for there is lately noticed a much higher average in the small cities where quality counts so much for gain.

CEMENTS, FIREBRICKS, &c.—Prices have been marked up 10 cents all 'round on cements and \$1 per 1,000 on fire bricks. The season has virtually closed for important transactions, therefore little is to be said regarding movement. Last week's issue gave total arrivals for the past two seasons from the different sources.

CHEESE.—In this market there has been shown an improvement in keeping with that of butter and fully in accord with our expressed ideas of the past two weeks. Much firmness is shown, unde light offerings, choicest October make being held above present quotations: 11¾ to 12 cents lb.; November 10½ to 11 cents, with a good business passing. There is a report of some large transactions, thought to be on speculative account having been consummated this week involving some 14,000 boxes, at a price of 11¾ to 12 cents, but these have not been verified.

DRY GOODS, DOMESTIC WOOLLENS.—The position of all wool fabrics can readily be judged from the latest London wool sales which shows further

20,000 IN USE.

USERS.

USERS.

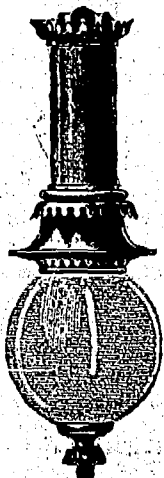
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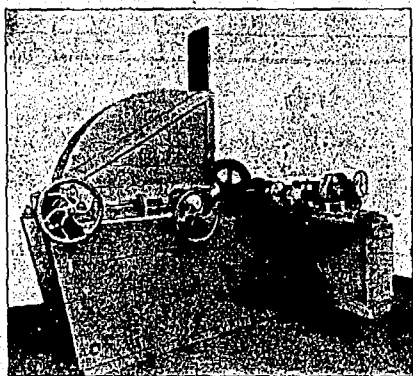
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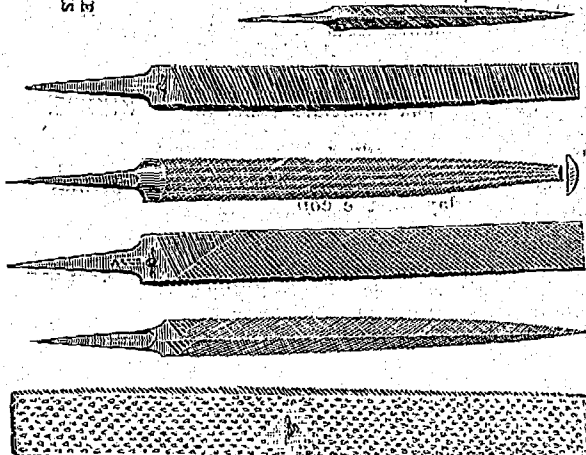
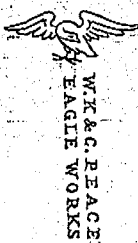
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advances of 10 to 20 per cent. It is impossible to quote figures accurately except to state that all goods are sold at value subject to higher prices for re-orders. The advent of winter weather has been a boon to the retail dry goods, furs and kindred trades which already show the life and animation heralded with the sound of the sleigh bells.

**FLOUR, FEED AND MEAL.**—The situation for the time is of a quiet nature all round. Some fear of higher prices at the beginning of the South African trouble caused dealers to place supplies somewhat beyond actual needs and this admits of less purchasing, which, together with the closing of navigation, has a depressing effect on movements. Prices are unchanged, flour being easier in tone. Quotations are: Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60; and in bags, \$1.65; Manitoba patents, \$3.90 to \$4; strong bakers, \$3.60 to \$3.70; Manitoba bran, bulk, \$14; Ont., \$14.50 to \$15; shorts, \$15.50 to \$16.50; mouille, \$19 to \$20 per ton; oatmeal, \$3.55 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$9.25 to \$9.75; No. 2, \$8.25 to \$9; clover and mixed, \$7 to \$7.25; in ear lots on track. Best timothy hay in bulk is held at \$8 to \$8.50 per load, averaging 1,500 lbs.

**Eggs.**—The condition of the egg market continues to improve, both for shippers and distributors. What are termed strictly fresh eggs are sold at 22½c to 23c; with seconds at 13c to 14c; ordinary fresh stock is quotable at 16c to 19c, Montreal limed are in good request at 16c to 17c, with Western limed one cent less. Culls are slow at 11 to 12½ cents.

**GAME, FOWL, ETC.**—Prices in these lines have begun to recover from the depression caused through arrivals at a time when weather conditions were against either purchase or preservation; The demand has largely improved, the market showing much strength with a decided upward tendency. Best turkeys are now worth 9 to 9½c lb.; ducks, 8 to 8½c b.; chickens, 6½ to 7c; fowls, 6 to 6½c; geese, 5½c to 6c; part-ridges, 70c to 90c pr., as to condition, and hares 15c to 20c pr.

**GROCERIES.**—The sugar market has encountered another slight drop, which makes the price of granulated \$4.40, and branded yellows \$3.60 to \$4.25, as to grade. The conditions for these low prices are not altogether governed either by local requirement or the state of the raw sugar market. The keen opposition which has been shown for some time between the U.S. sugar trust and independent refiners keeps the price of sugar in the U.S. down to a level which might readily allow of its running north. Present prices here hinder this as it has been hindered for a considerable while back. Molasses remains steady at the advances of past weeks, prices being elsewhere given, graded as to quantity purchased. Rice is steady at former prices. Raisins are scarce, stocks in many cases being down to the floor. The good demand existing may make this article a real scarce one before new crop is movable. Prunes are advancing and will, in all probability, reach a much higher level than at present shown; the quality is good. Coffees are firm at the recent advances.

**GREEN FRUITS, &c.**—The English mar-

ket for apples has shown considerable improvement during the past two weeks. Local dealers are sending shipments across via Portland, and other adjacent points. Locally trade is extremely quiet. The heavy movement of earlier goods has, doubtless, supplied for the time many wants which otherwise would seek the open market. The quotations are: Messina lemons, boxes, \$3.25 to \$4; Spanish onions, in crates, 60c to 65c; Canadian do. bris., \$1.75 to \$2; California plums, \$1.25 to \$1.40 per box; bananas, \$2 to \$3; apples, in barrels, \$2 to \$3.50; pears, 25c to 50c basket; grapes, Catawbas, pony baskets, 23c to 25c; sweet potatoes, \$3 brl.; quinces, 25c to 40c basket; oranges, \$8

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to \$6.50; chestnuts, 8c per lb.; Malaga grapes, \$4.50 to \$7 per keg; California Tokay, crates, \$3.25; cranberries, \$6 to \$6.50 bbl.; figs, 12 to 15c lb.; cocoanut, \$3.25 to \$3.50; chestnuts (French), 10c lb.; evergreen wreathing, for 200 yard rolls, \$2 to \$2.25.

**HARDWARE AND METALS.**—The market shows the usual quota of advances for the week. Iron and steel wire here been marked up to \$3.45; galvanized staples have jumped from \$4.15 to \$4.35 per 100 lbs. for 1½ to 1¾ inch, and bright from \$3.35 to \$3.75; Canada plates, 52s, are now \$2.80; 60s \$2.90; ad 75s \$3.00. The hardware trade in general shows a business much ahead of previous record years.

**HIDES AND TALLOW.**—Prices of green hides have advanced, dealers now quoting prices of 10½c for No. 1; 9½c for No. 2; and 8½c for No. 3. There has also been an advance in lambskins bringing the present price of these up to 85 cents. Dealers report a fair business doing.

**LEATHER, SHOES, RUBBERS, ETC.**—Trade in leather circles has been quiet since the first of the month. Prices are firmly held at the recent advance. The terms, since 1st December, have been on the new basis, which now seems to be an accomplished fact as regards the leather trade. Some have, naturally, objected but while this was expected, it was predicted there would be little difficulty in adhering to the new basis. Manufacturers have bought considerable stock in advance and will not be in the market, to any extent, for some time. Export demand continues good, shipments going forward constantly at full prices. Shoe manufacturers report spring orders coming in well and the prospects are for a lively season. Rubbers are in good demand.

**LUMBER, SHINGLES, LATHS, ETC.**—Trade during the past week has been quiet. Reports from the Ottawa district indicate much determination on the part of bush men in moving all possible supplies. Advanced wages are being readily offered in order to increase the staffs now employed. Michigan lumbermen are shown in some of the illustrated papers as gloomily walking across the border heading towards the Canadian timber limits with their saw mills under their arms. Quotations on the average selling lines are: Good pine, 1 in., \$32 to \$35 per 1,000; do. 1½ in., \$35 to \$45 do.; 3 in., \$55 to \$60. Good strips, \$28 to \$32; good shrts, \$20 to \$30. Shipping culls, strips, \$15 to \$17 shipping cull siding, \$18 to \$20; mill cull strips, \$10; mill cull siding, \$14 to \$15; 3 x 11 pine joisting, 10 to 16 feet long, \$13 per 1,000 feet. Laths, No. 1, \$3.50 to 4 per 1,000; No. 2, \$3 to \$3.50.

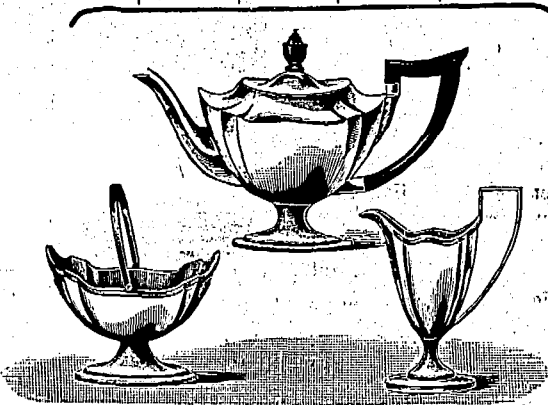
**PAINTS, OILS AND GLASS.**—There have been no changes in these lines

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# Thomas Bradbury & Sons

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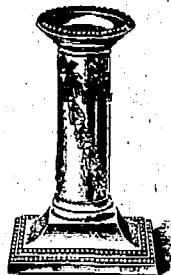
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Best Electro-Plate only,  
Spoons and Forks, &c.

Re productions of Old English Silver a Specialty.

since last report. The active season being over the probabilities are that settled prices may rule. Linseed oil is very firm here in sympathy with the advanced markets abroad and the conditions of the seed which shows higher prices as inevitable. Glass is steady at the basis of \$2 for first break.

**PROVISIONS.**—Locally the market has not shown any added movement, the weather has been decidedly in favour of trade in dressed hogs which have recovered in price from the set-back of the past weeks. Arrivals of the latter have been light and the market has advanced ¼ to ½ cent per lb. Sales are made on the basis of \$5 to \$5.75 per 100 lbs. as to average for medium weights and \$4.25 to \$4.75 for heavy. Lard is in good request at steady prices. Liverpool advanced 3d. this week. Quotations are: Selected heavy short boneless mess pork, \$15.25 to \$15.50; heavy Canadian short cut mess, \$15.50; short cut

back, \$15; heavy long cut mess, \$14.75 to \$15 per barrel pure Canadian lard, per cail, 7c to 7½c; compound refined, 5½c to 5¾c; hams, 11c to 12½c per lb., as to size; bacon, 10½c to 12c per lb., as to grade.

**WOOL.**—DOMESTIC AND FOREIGN.—The strong tendency as a result of the London late prices is fully shown not alone in wool but in all wool fabrics. Supplies here are very light. Australian greasy being entirely sold. At all points this firm and advancing tendency is apparent. A Brisbane despatch of the 4th inst. says: The fourth series of summer wool sales held to-day was

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FINISHED SOUP. Special Prices to Hotels and Trade.

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# Turtle Soup.

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B. SKINNER selects the best kind of GREEN TURTLE when in full season, PRIME and FAT, and having HIS OWN BOATS, he gets them FRESH FROM THE SEA, and by preparing them as soon as CAUGHT he retains the delicious flavour described by Mr. Gordon Stables, M.D., R.N. on his travels.

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wel attended. Competition was keen throughout and prices advanced 7½ to 10 per cent, scoured realizing the highest prices on record. The sales numbered 8,000 bales.

**TORONTO WHOLESALE TRADE.**

(Revised by Telegraph.)

Toronto, Dec. 7, 1899.

Trade has slightly improved in dry goods with the colder weather, the orders for winter goods increasing. Travellers report a good demand for spring lines and expect an unusually large turnover. Prices are very firm, with the advances fully sustained. Furs and hats and caps are in better request, and a good trade in notions and fancy goods is in progress. Grocers fairly active with sugars 5c per 100 lbs. lower. In hardware and metals trade is fair, and leather in fair demand, at firm prices. Payments are good. Money firm, with prime commercial paper discounted at 6 to 7 per cent. Sterling exchange a trifle firmer. Speculation in stocks fairly active, with advances in bank issues, Richelieu and Cable. Latest sales: Dominion Bank, 272¼, Imperial 215½, Hamilton 196, Commerce 146, C.P.R. 94¼, Cable 193½, Toronto Ry. 109½, Twin City 68, Toronto Electric 138½, Building Loan 40, Canada Permanent Loan 123, Imperial Loan 80, Union Loan 40.

Butter.—The supply is fair and prices continue to rule steady. Choice dairy tub 18c and medium 15c to 16c. Large rolls 15c to 17c, and choice pound rolls 19c to 21c. Creamery 21½c to 23c, the latter for rolls. Eggs, fresh, 18c to 20c per dozen in case lots. Cheese 12c in jobbing lots.

Dressed Hogs.—The market is firmer, with receipts moderate. Sales of selected lots at \$5.25.

Flour and Grain.—The flour market is steady, with sales of straight rollers at \$2.85 west. Manitoba patents \$4 and strong bakers \$3.50 to \$3.60. Bran \$12 to \$12.50 west, and shorts \$14 to \$14.50 west. Wheat is quiet and steady; red winter and white, 65c to 65½c west. Goose 68c low freights and No. 1 Manitoba hard, 76c to 77c Toronto and west. Barley dull, No. 2 selling at 38c west and No. 1 at 40c west. Oats, 25½c west for mixed. Peas 57c west and 58c east. Rye 50c to 50½c outside. Oatmeal \$3.25 in bags and \$3.50 in barrels on track.

Groceries.—Trade in Christmas goods is fair, and prices as a rule unchanged. Sugars are easier, with granulated quoted at \$4.48 to \$4.53 and yellows from \$3.73 to \$4.13. The weakness is due to competition with United States refineries.

Hardware.—Trade good, the demand being active for seasonable lines. Galvanized iron and barbed wire selling freely. Canada plates firm, and dearer, for spring delivery. Iron pipes easier.

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ESTABLISHED 1792.

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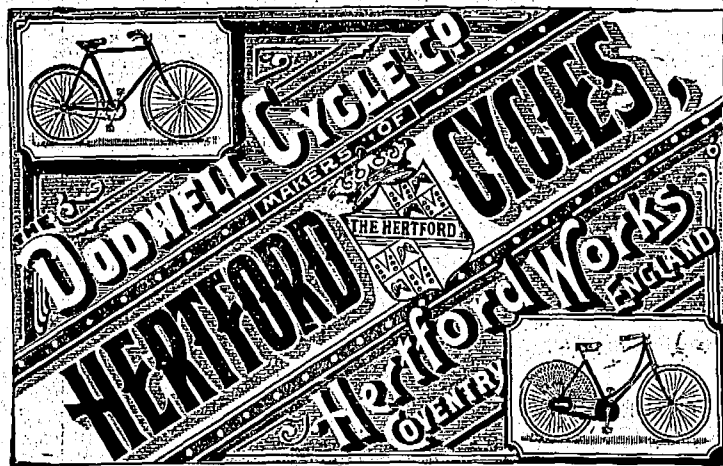
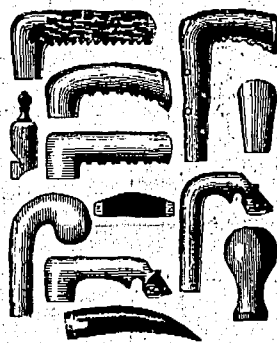
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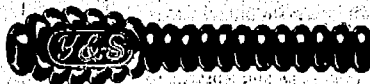
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Stag Hooks for Sticks and Whips,

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A Striking and desirable Novelty.

Packed 80 Sticks to Box.

**Young & Smylie's Corrugated Stick Licorice.**

If your druggist offers you CORRUGATED Stick Licorice, you know it is all right,—it is the Old, Reliable Y & S Brand! Manufactured solely by the undersigned who are makers of the Manhattan Wafers in Pliable Licorice and the Acme Licorice Pellets, &c.

Sold by the Wholesale Drug & Confectionery Trade.

Established 1845.

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Re-Lining with Canvas, - - - 3s. Od. each  
 New Rubber (any pattern) - - - 6s. 6d. to 5s. 6d.  
 (According to quality and weight.)

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

N.B.—We cannot Repair or put in New Wires.

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.  
 [Of the Best Workmanship and Material.]

Full Particulars of the

## IMPERIAL TYRE & RUBBER CO., Ltd.,

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HOLBORN, LONDON, E. C., Eng.

Hides and Skins.—The hide market is firm, with cured quoted at 10c to 11c. No. 1 green brings, 9 1/2c and No. 2, 8 1/2c. Calfskins 10c for No. 1 and 8c for No. 2. Sheepskins, 85c to 90c.

Live Stock.—The receipts of cattle are small and prices steady. Prime exporters \$4.50 per 100 lbs. and the best butchers \$4 to \$4.25. Light stockers \$2.50 to \$3.25. Sheep, 3 1/2c to 3 1/2c per lb, and lambs 3 1/2c to 4c. Hogs are higher at 4 1/2c for the best bacon lots; heavy and light fat, 3 1/2c to 4c per lb.

Provisions.—Trade is fair, with cured meats selling fairly well. Mess pork, \$13.50 to \$14, and short cut \$15.50 to \$16. Lard, 6 1/2c to 7 1/2c, according to package. Bacon, 7c to 7 1/2c. Hams, smoked, 10c to 11c. Rolls, 8c to 8 1/2c. Beans, \$1.40 to \$1.50 for hand-picked. Dried apples, 6c to 6 1/2c, and evaporated 5 1/2c to 9c. Hops, 13c to 15c. Potatoes, 40c to 42c per bag in car lots.

Wool.—The demand for fleece is good and prices firm at 18c to 20c. Unwashed 10c to 10 1/2c. Pulled supers, 18c to 20c, and extras 21c to 22c.

### SPECIAL NOTICE.

The three ships chartered by the Government for Hospital purposes at the Cape, the Trojan, Spartan, and Moor, of the Union Steamship Co., are all fitted with J. & E. Hall's Patent Carbonic Anhydride Refrigerating Machines, which, besides freezing the provisions in suitable cold chambers and cooling the drinking water, etc., are capable of producing a large quantity of ice, which will prove a great boon to the sick and wounded.

### LETTER OF THANKS.

Mr. T. W. P. Patterson, Manager, Mutual Reserve Fund Life Association.  
 —Dear Sir,—You will kindly express to the officers of your Association my thanks, for the prompt and satisfactory payment of claim No. 324,988, issued to my late husband, J. B. Mantha. When the policy was issued two years ago, my husband was in excellent health, and only 35 years of age, which shows the uncertainty of life and the importance of attending to the protection of one's family, before it becomes too late. My husband only paid to the Association \$108.48, and now you hand me a cheque for \$2,000. I have had no trouble whatever in reference to this matter, and the Association has paid me within 30 days from acceptance of proof of death.—Yours respectfully,  
 (Signed), ANNE H. MANTHA.  
 Montreal, Nov. 30, 1899.

### STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Dec. 7 (Bid)	Cash value per \$.
British North Am. ....	248	4,855,666	4,855,666	1,460,000	2 1/2	Apr. Oct	147 1/2	147 00
Cah. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	105	105 00
Commercial, Windsor..	40	500,000	300,000	90,000	3	May	105	105 25
Dominion .....	50	1,500,000	1,500,000	1,500,000	3	Jan	105	105 50
Eastern Townships....	50	1,500,000	1,500,000	850,000	3 1/2	Jan	105	105 00
Halifax Banking Co. ....	20	500,000	500,000	875,000	3 1/2	Feb. Aug	105	105 00
Hamilton .....	100	1,499,700	1,497,190	1,000,000	4	June Dec	105	105 00
Hochelaga .....	100	1,259,700	1,280,100	585,000	3 1/2	June Dec	105	105 00
Imperial .....	100	2,100,000	2,311,034	1,502,172	4 & 1	June Dec	105	105 00
Jacques Cartier.....	25	500,000	500,000	365,000	3	June Dec	105	105 00
Merchants' Can. ....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	105	105 00
Merchants' Halifax .....	100	1,957,500	1,983,820	1,577,492	3 1/2	Feb. Aug	105	105 00
Molsons .....	50	2,000,000	2,000,000	1,625,000	4 & 1	Oct. Apr	105	105 00
Montreal .....	200	12,000,000	12,000,000	6,000,000	5	June Dec	105	105 00
Nationale .....	30	1,200,000	1,200,000	150,000	3	May Nov	105	105 00
New Brunswick.....	100	500,000	500,000	600,000	3	Jan. July	105	105 00
Nova Scotia.....	100	1,755,100	1,746,440	2,005,500	4	Feb. Aug.	105	105 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	105	105 00
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 & 1	June Dec	105	105 00
People's of N. B. ....	150	180,000	180,000	140,000	4	June Dec	105	105 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	105	105 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	105	105 00
Standard .....	50	1,000,000	1,000,000	600,000	4	April Oct	105	105 00
Toronto .....	100	2,000,000	2,000,000	1,800,000	5	June Dec	105	105 00
Traders .....	100	829,820	829,820	70,000	3	June Dec	105	105 00
Union (Halifax).....	50	500,000	500,000	250,000	3	Sept Dec	105	105 00
Union (Can.) .....	100	2,000,000	2,000,000	450,000	3	June Dec	105	105 00
Ville Marie .....	100	500,000	479,620	10,000	3	June Dec	105	105 00
Western .....	100	500,000	388,289	118,000	3 1/2	Apr. Oct	105	105 00
Agri. Sav. and Loan Co .....	50	620,000	629,544	160,000	3	Jan. July	105	105 00
Bell Telephone Co. ....	100	3,168,000	3,168,000	910,000	4 1/2	Jan. July	105	105 00
Brit. Can. Loan & Inv. Co. ....	100	1,937,000	398,481	120,000	3 1/2	Jan. July	105	105 00
Brit. Mortg. Loan Co. ....	100	450,000	318,504	100,000	3	Jan. July	105	105 00
Building and Loan Assoc. ....	100	750,000	750,000	100,000	2	Jan. July	105	105 00
Can. Colored and Loan Assoc. ....	100	2,700,000	2,700,000	.....	.....	Oct	105	105 00
Can. Land & Nat'l Inv't Co. ....	100	2,008,000	1,004,000	350,000	3	Jan. July	105	105 00
Can. Perm. Loan and Sav. ....	50	500,000	2,600,000	1,200,000	3	Jan. July	105	105 00
Can. Sav. & Loan Co. ....	50	750,000	750,000	220,000	3 1/2	June Dec	105	105 00
Central Can. Loan & Sav. Co. ....	100	2,500,000	1,250,000	360,000	3	Jan. July	105	105 00
Dominion Sav. and Inv. Co. ....	50	1,000,000	884,200	10,000	2 1/2	Jan. Dec	105	105 00
Dominion Telegraph Co. ....	50	1,000,000	1,000,000	.....	1 1/2	Jan. Dec	105	105 00
Dominion Cotton Mills Co. ....	100	3,000,000	3,000,000	.....	.....	June Dec	105	105 00
Freehold Loan and Sav. Co. ....	100	3,221,500	1,319,100	300,000	3	Jan. July	105	105 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan. July	105	105 00
Home Sav. and Loan Co. ....	10	2,000,000	200,000	200,000	3 1/2	Jan. July	105	105 00
Huron & Erie Loan & Sav. Co. ....	50	3,000,000	1,400,000	750,000	4 1/2	Jan. July	105	105 00
Imperial Loan and Inv. Co. ....	100	840,000	720,647	160,000	3	Jan. July	105	105 00
Lanc'd Banking and Loan .....	100	700,000	688,098	160,000	3	Jan. July	105	105 00
Lone. & Can. Loan and Ag. ....	50	5,000,000	700,000	210,000	4	Jan. Sep	105	105 00
London Loan Co. ....	50	879,700	661,850	81,000	3	Jan. July	105	105 00
Lon'd. and Ont. Inv. Co. ....	100	2,750,000	550,000	160,000	3 1/2	Jan. July	105	105 00
Manitoba & North-W. Ln Co. ....	100	1,500,000	375,000	51,000	3 1/2	Jan. July	105	105 00
Montreal Telegraph Co. ....	40	2,000,000	2,000,000	.....	.....	Jan. July	105	105 00
Montreal Gas Co. ....	40	2,500,000	2,997,918	.....	5	Apr. Oct	105	105 00
Montreal Street Ry. Co. ....	50	5,000,000	5,000,000	394,247	4	Feb. Dec	105	105 00
Montreal Cotton Co. ....	100	1,400,000	1,400,000	600,000	4	Feb. Dec	105	105 00
Merchants M'g Co. ....	100	600,000	600,000	300,000	3 1/2	Jan. Aug	105	105 00
Montreal Loan and Mortg. ....	25	500,000	500,000	150,000	3	Jan. Sep	105	105 00
Ont. Indus. Loan and Inv. ....	100	486,800	314,386	150,000	3 1/2	Jan. July	105	105 00
Ont. Loan and Deb. Co. ....	50	2,000,000	1,200,000	490,000	3	Jan. July	105	105 00
People's Loan and Dep. Co. ....	50	600,000	600,000	40,000	2	Jan. July	105	105 00
Real Est. Loan Co. ....	40	578,240	373,720	50,000	3	Jan. July	105	105 00
Richelieu and Ont. Nav. Co. ....	100	1,350,000	1,350,000	250,000	.....	.....	105	105 00
The Royal Electric Co. ....	100	1,500,000	1,500,000	232,862	4	Jan. Dec	105	105 00
Toronto Electric Light Co. ....	100	600,000	20,000	.....	2	Jan. Dec	105	105 00
Toronto Street Railway .....	100	6,000,000	6,000,000	.....	1	Jan. Dec	105	105 00
Union Loan and Sav. Co. ....	50	1,085,400	699,020	200,000	3	Jan. July	105	105 00
Western Can. Loan and Sav. ....	50	3,000,000	1,500,000	770,000	3	Jan. July	105	105 00
Western Loan & Trust Co. ....	50	2,301,200	661,721	52,000	3 1/2	June Dec	105	105 00
Windsor Loan .....	100	.....	.....	.....	.....	.....	105	105 00

\* Paying quarterly dividends.

# J. & E. HALL'S

Patent Carbonic Anhydride

J. & E. HALL'S  
PATENT CARBONIC ANHYDRIDE REFRIGERATING MACHINES  
AS APPLIED TO BREWERIES  
SECTION OF BREWERY

Refrigerating & Ice-Making Machines

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- Rough Ice.

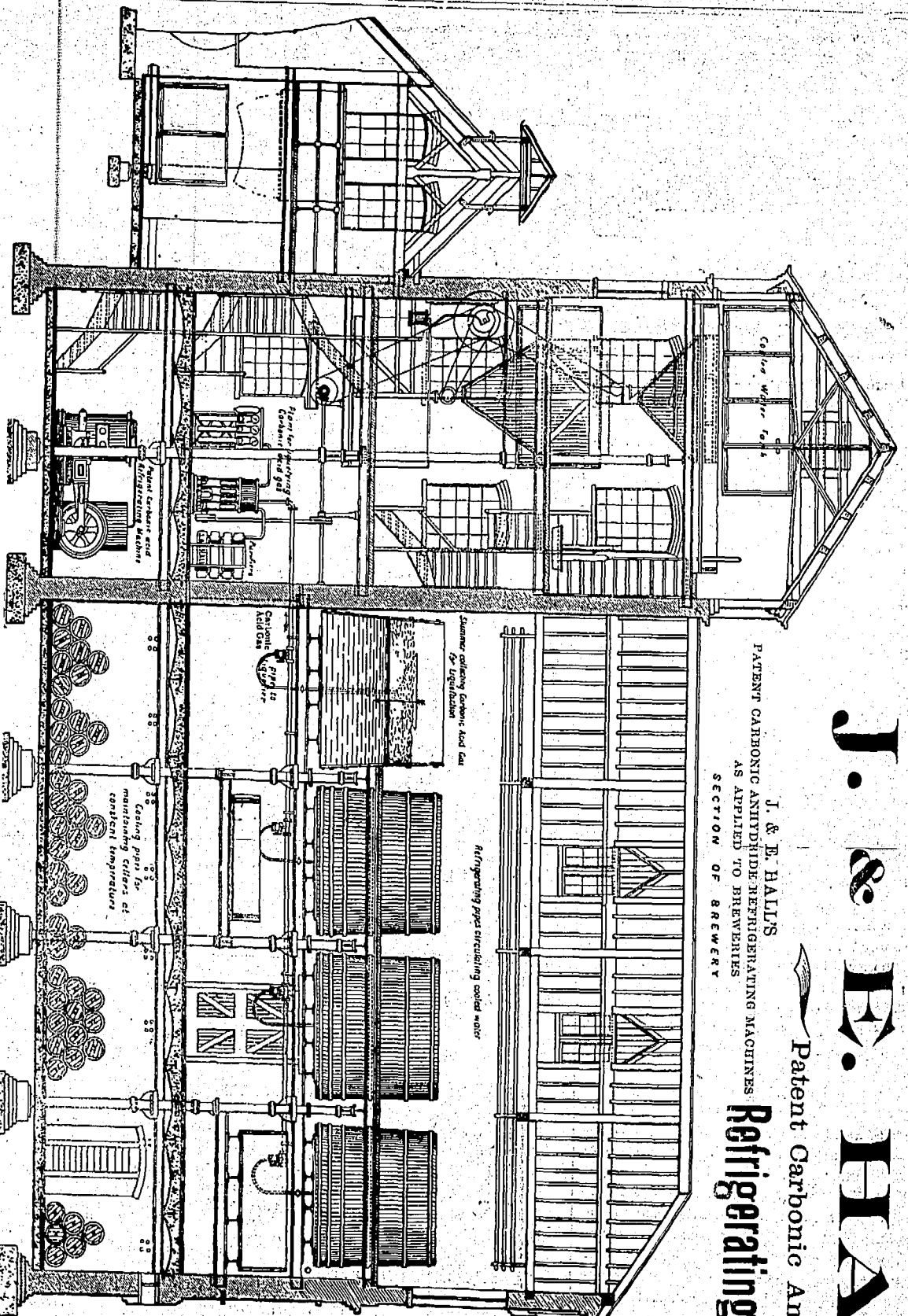
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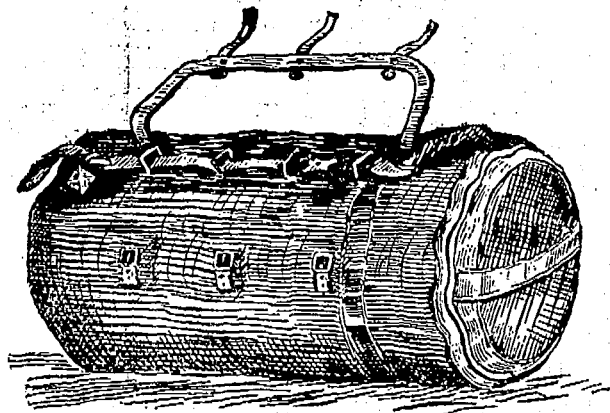
—The first brocades made, says the "Mercury," were a combination of silk with threads of gold or silver. The gold thread used at first in the Orient in ancient times was a flat or round wire of unalloyed metal, but it was soon found that a better thread could be made by winding a narrow strip of flat gold, or gold-washed wire round a thread of silk, and the finest European brocades are now made in this way. In China and Japan a thin, flat strip of gilded vellum or gilded paper is used, and some European makers also employ the same device to cheapen the product. When these cheap substitutes for gold are used the foundation thread is generally cotton or linen, instead of silk. Although the first brocades were of Oriental make, the Byzantium weavers soon began to produce the fabric and established a Byzantine style of design, in which religious, that is to say Christian, subjects and symbols were predominant.

—An Ottawa letter, treating of the lumbering industry, states that this has been a banner year in the history of railway laborers and lumbermen. Competent authorities estimate that some 5,000 men of the above classes have been shipped out of the Ottawa district during the past autumn months. Wages have been generally high. In the lumber shanties log-makers, cant-hook men and teamsters have been getting as high as \$26 per month, and sawyers, top rollers, and road-cutters or swamper are being paid from \$20 to \$26 per month. Cooks are paid from \$30 to \$50 per month, according to the size of the camp and their professional ability. Foremen are worth from \$50 to \$60 per month, and clerks and storekeepers are paid from \$1 to \$1.50 per day. Even at these high figures sufficient men can hardly be collected by the lumbermen's agents to fill the demand. The men employed at the above figures are provided with free board and transportation to the camps.

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Gold and Silver Watch Case  
Manufacturer,  
CROMWELL HOUSE,  
EARLSDON, COVENTRY, Eng.

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Manufacturers of the following KLONDYKE GOODS:



Rubber Kit Bags, Dumage Bags, Sleeping Bags, Pack Straps, Pack Bags, Pack Saddles, Klondyke Boots, Klondyke Shoes, Been Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican English and all other kinds of Saddles, Trunks, Valises, Bags, Satchels, Horse Clothing, &c. &c.

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Cold Rolled Cast Steel.  
Up to 8 inches wide by 1/2 inch thick, of the very first quality.  
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BAND SAWS Set sharpened, Brazed ready for use, or in long lengths unattached.

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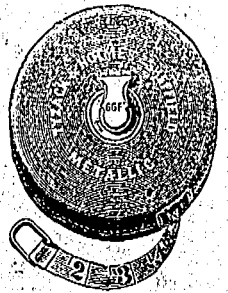
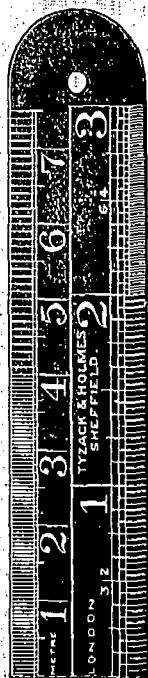
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REGISTERED SPRING MEASURE, No. 943,  
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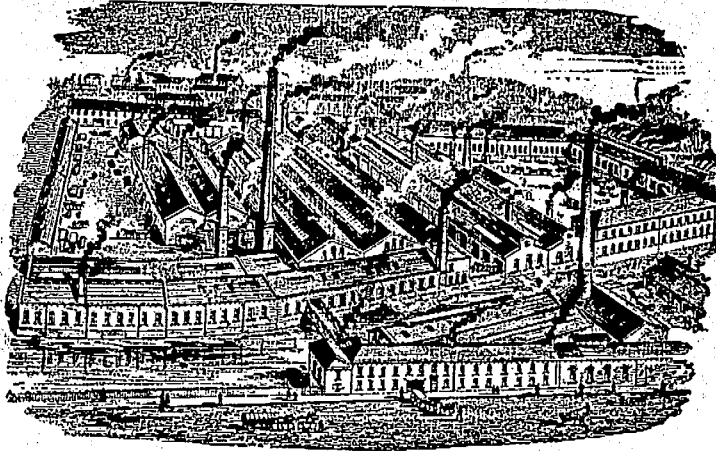
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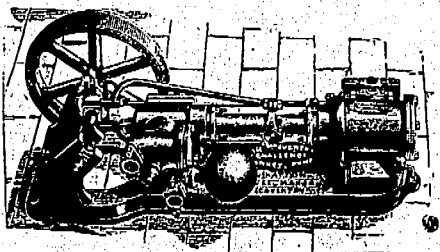
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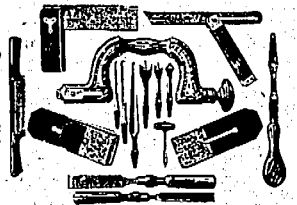
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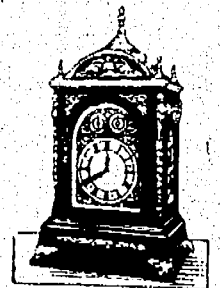
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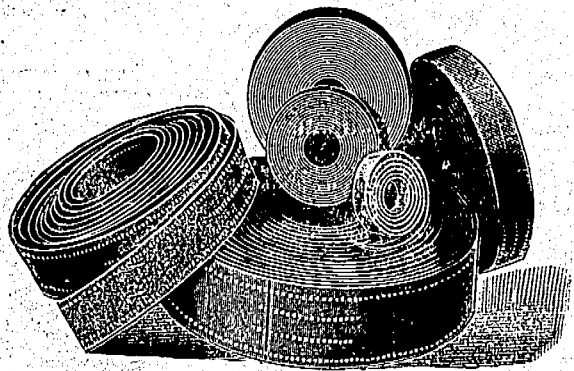
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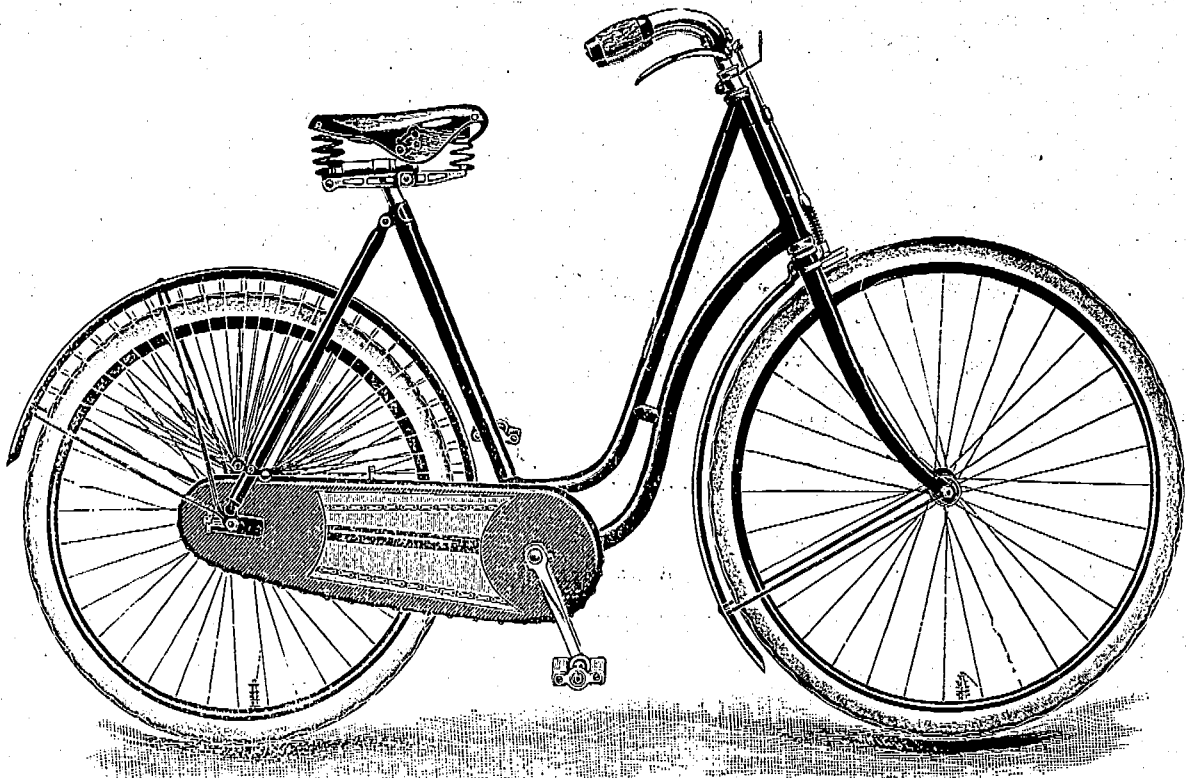


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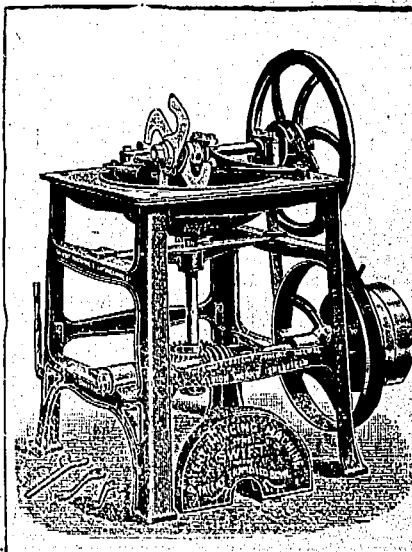
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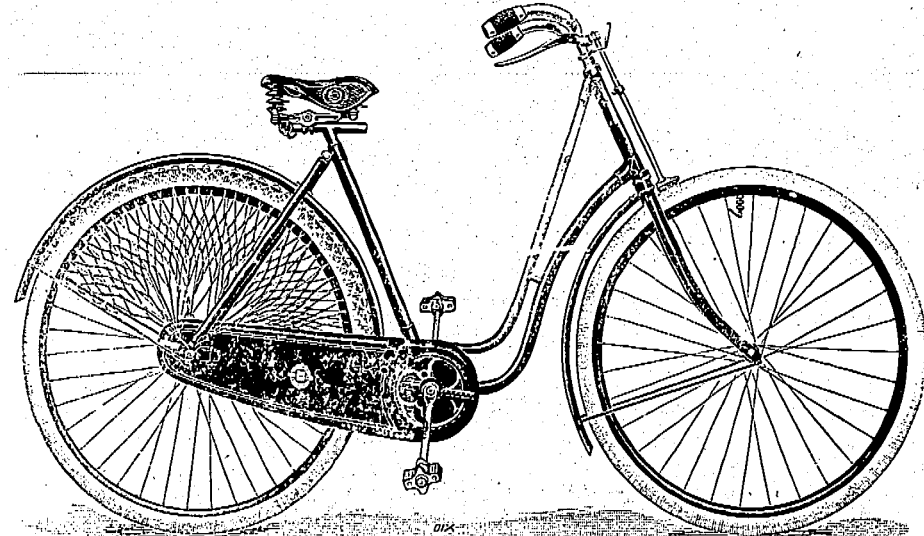
WRITE for ILLUSTRATED PRICE LIST  
TO SILENT MACHINE CO.

ALBION WORKS, SAVILE ST. SHEFFIELD.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 7, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.	Name of Article.		Wholesale.
<b>Boots and Shoes.</b>										
Brogans or Cobourgs	0 75	0 85	0 80	0 65	0 55	0 60		<b>Heavy Chemicals.</b>		
Split Balmorals	0 90	1 10	0 80	0 90	0 70	0 75	3 45	Bleaching Powder	1 75	2 50
Kip	1 10	1 20	0 95	1 00	0 80	0 85	4 25	Blue Vitriol	7 00	8 00
Buff	1 20	1 50	1 00	1 20	0 90	1 00	3 75	Brimstone	2 00	2 50
Split Boots	1 30	1 75	1 10	1 25	0 90	1 00	3 45	Caustic Soda 60	1 75	2 00
Kip	2 10	2 75	1 50	1 75	1 10	1 30	4 25	" 70	2 00	2 25
Grain	2 10	2 75	1 50	1 75	1 10	1 30	3 60	Soda Ash	1 25	1 50
Felt Boots, half fox	\$1 75	\$2 00	full	2 42	2 50		3 45	Soda Bicarb.	2 25	2 50
							3 20	Sal. Soda	0 70	0 80
							3 15	Concentrated	1 50	2 00
							2 90	<b>Dyestuffs.</b>		
Split Batts or Bals	0 75	80	0 65	0 70	0 47	0 50	2 65	Archil, con.	0 27	0 27
Kip Pebbled or Buff Bals	0 90	1 00	0 80	0 90	0 60	0 70	2 40	Catch	0 08	0 09
Pebbled Button, Machine Sewed	1 00	1 10	0 90	1 00	0 70	0 75	3 75	Ex. Logwood	0 10	0 15
Glazed Buff Button	1 00	1 10	0 90	1 00	0 70	0 75	2 80	Chip	2 00	2 50
Pollah Calf	1 25	1 60	1 15	1 25	0 90	1 00	2 75	Indigo (Bengal)	1 50	1 75
Dongola Kid 1 quality	1 00	1 10	0 90	0 95	0 75	0 85		Indigo Madras	0 70	1 00
" 2 " "	1 15	1 35	1 00	1 15	0 85	0 95		Gambier	0 04	0 06
" 3 " "	1 50	2 00	1 20	1 50	1 00	1 10		Madder	6 10	0 15
								Sumac	70	75 00
<b>Brooms</b>										
Good Luck 2-4 stg. Var. Han.	3 45	0 00						<b>Fish.</b>		
Rose 4 varn. hand heavy.	4 25	0 00						Cape Bret. Herring	5 50	0 00
Pansy 4 " " " " " " "	3 75	0 00						Labrador Herrings, N.F.	0 00	5 61
Thistle 4 " " " " " " "	3 45	0 00						No. 1 Shore Herrings	0 00	0 03
Map Leaf A 4 stgs.	4 25	0 00						" Nova Scotia	5 25	5 50
" B 4 " stained	3 60	0 00						Mackerel No. 1, pails	1 80	2 00
Shamrock A 4 " varn han	3 45	0 00						" " 1/2 barrel	0 00	0 00
" B 4 " stained	3 20	0 00						Green Cod, No. 1	0 00	5 25
Daisy A 3 stgs varn handle	3 15	0 00						Green " large	5 00	5 25
" B 3 " stained	2 90	0 00						Draft	0 00	0 00
Tulip No. 1 3 stgs " "	2 40	0 00						No. 2	4 00	4 25
" 2 2 " " "	2 40	0 00						Large dry Gaspere per qntl.	5 00	5 50
Curling 4 " " " "	3 75	0 00						Salmon No. 1 bris Lab.	14 00	14 50
Warehouse 4 heavy	3 80	5 00						Salmon, (tierces)	11 00	0 00
E. 3 str. bamboo handle	2 75	0 00						" Brit. Col bris	13 50	14 00
<b>Drugs &amp; Chemicals</b>										
Acid Carbolic Cryst med.	0 35	0 45						Boneless Fish	0 04	0 00
Aloes, Caps.	0 16	0 18						" Cod	0 00	0 06
Alum	1 40	1 50						Finnan Haddies	0 05	0 07
Borax, xtls	0 06	0 07						N. S. Salt Herrings, in half barrels	2 75	3 00
Brom. Potass	0 70	0 75						Salt Lake Trout, half-bris	0 00	4 50
Camphor. Eng. Ref Rings	0 45	0 70						<b>Flour.</b>		
" Ref oz. ck	0 70	0 75						Winter Wheat patents	3 70	3 90
Citric Acid	0 45	0 50						Manitoba patents	3 90	4 00
Citrate Magnesia lb.	0 00	0 45						Straight roller	3 50	3 60
Cocaine Hyd. (oz)	0 00	7 50						do bags	1 60	1 65
Copperas, per 100 lbs	0 75	0 85						Strong Bakers	3 60	3 70
Cream Tartar	0 20	0 25						Superfine	0 00	0 00
Epsom Salts	1 50	1 75						Oatmeal, brl.	3 50	3 61
Glycerine	0 16	0 20						Corn meal, bag	00 95	1 00
Gum Arabic per lb.	0 25	0 50						Bran Manitoba, bags	00 00	15 50
" Trag.	0 50	1 00						Bran Ontario buik	00 00	15 00
Insect Powder lb.	0 25	0 40						Shorts	0 00	15 00
do per keg, lb.	0 22	0 30						Meal	19 50	20 00
Morphia	1 75	1 95								
Oil Peppermint lb.	2 00	2 25								
Oil Lemon	1 60	1 80								
Oplum	4 25	4 50								
Oxalic Acid	0 68	0 70								
Phosphorus	0 65	0 75								
Potash Bichromate	0 09	0 12								
Potash Iodide	3 40	3 75								
Quinine	0 25	0 45								
Strychnine	0 75	0 90								
Tartaric Acid	0 35	0 40								
Tin Crystals	0 28	0 32								
<b>Licorice.</b>										
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes	2 00	0 00								
Ame Licorice Pellets, cans	2 00	0 00								
Licorice Lozenges, 1 5 lb. cans	1 50	0 00								

Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Canned Goods.</b>			
Lobsters	12 25 12 50	Corn Beef 1-lb	1 20 1 45
Sardines, 1/2	7 00 17 00	" 2-lb	2 30 2 62
Canadian Sardines	3 75 8 00	" 4-lb	0 00 5 12
Mackerel	1 40 0 00	" 6-lb	7 00 8 65
Salmon	1 20 1 60	" 14-lb	14 50 19 00
Clams, 1-lb tins, per doz.	1 30 1 60	Lunch Tngs 1-lb per doz.	3 00 3 45
Oysters	1 15 1 40	" 2-lb	6 00 6 87
Tomatoes, 3s. per doz.	0 00 0 85	Ox Tongue, 1 1/4-lb.	0 00 9 50
Peaches, 2-lb. yellow	0 00 1 75	" 2-lb.	8 50 10 50
" 3-lb.	2 60 2 90	" 2 1/2-lb.	0 00 12 50
Bartlett Pears, 2-lb. tins, per doz.	1 50 2 00	" 3-lb.	0 00 13 75
Strawberries, Pres'd 2s	1 45 1 75	Deviled Tong's, 1/4 lb.	0 95 0 93
Raspberries 2s	1 45 1 75	Ham, 1/4-lb.	0 95 0 93
Pineapples, 3-lb tin, p. doz	2 30 2 40	Chicken, 1/4-lb.	0 95 1 85
Gooseberries Pres. 2 s.	2 00 0 00	Turkey, 1/4-lb.	0 95 1 85
Gr'n Gages, 2-lb. tins, p. d.	1 00 1 50	Soups, lbs	1 30 1 95
corn, 2-lb. tins	1 05 1 10	3 lb Baked Beans	1 15 1 90
String Beans	0 90 1 00	Sliced Bacon, 1/4 lb.	0 10 1 65
		" 1 lb.	0 60 3 00
		Ham, 1 lb.	0 00 3 00

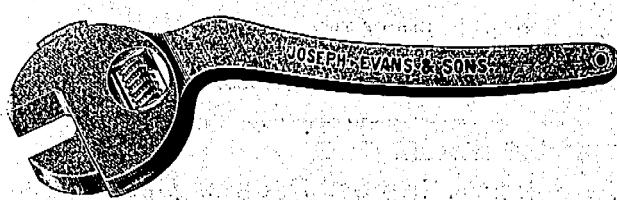


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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 7, 1899.

Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale
		\$ c. \$			\$ c. \$ c.			\$ c. \$
<b>Farm Products.</b>								
Butter: Choice Cr.....	0 22	0 23	<b>Grain.</b>			Molasses (Barbados).....	0 42	0 43
Earlier makes.....	0 20	0 21	New No. 1 Dec. Ft. Will	0 00	0 65	Porto Rico.....	0 00	0 40
Townships Dairy.....	0 18	0 19	No. 1 Northern do	0 00	0 62	Evaporated Apples, New	0 00	0 09
Western.....	0 16	0 18	" 2 " "	0 00	0 59	do do Old.	0 00	0 07
Good to choice.....	0 13	0 15	Oats afloat.....	0 00	0 30	<b>Raisins:</b>		
Fresh Rolls.....	0 17	0 18	Barley, malting.....	0 47	0 00	Sultanas.....	0 11	0 18
<b>CHEESE:</b>			" feed, afloat.....	0 00	0 45	Loose Musc. California..	0 00	0 08
Oct.....	0 11	0 12	Peas, per 80 lbs, afloat.....	0 00	0 68	Layers, London.....	1 50	1 75
Nov.....	0 10	0 11	Rye, afloat.....	0 00	0 61	Con. Clueter.....	2 20	2 30
<b>Eggs:</b>			<b>Groceries.</b>			Extra Dessert.....	2 75	0 00
Select new.....	0 18	0 20	Tea, (Hf. Chest & Cad.)..	0 15	0 16	Royal Bucking'm.....	3 50	0 00
No. 2.....	0 12	0 13	Japan, com. to med. D.	0 17	0 19	Valencia.....	0 07	0 08
Lined.....	0 14	0 16	" good med. to fine..	0 22	0 25	" Selected.....	0 00	0 09
Cold Storage.....	0 13	0 15	" choicest.....	0 25	0 28	" Layers.....	0 00	0 00
<b>Hops:</b>			" fancy.....	0 06	0 08	Currents, Provincials..	0 04	0 05
N. Y. State, per lb.	0 14	0 16	" dust.....	0 06	0 08	Fillatras.....	0 04	0 07
Pacific Coast, " "	0 14	0 14	Y. Hyson, com. to good..	0 14	0 20	Patras.....	0 06	0 07
Canadian " "	0 12	0 13	" fine to finest, D	0 30	0 45	Voztizzas.....	0 07	0 08
German, " "	0 18	0 35	Gunpowder, Moyune.....	0 22	0 25	Prunes.....	0 06	0 10
English " "	0 30	0 00	" good.....	0 25	0 35	Figs in bags.....	0 03	0 10
British Columbia " "	0 18	0 26	Pinganey med to good..	0 14	0 18	" new layers.....	0 15	0 25
<b>Hog Products:</b>			Colong.....	0 19	0 23	Dates.....	0 05	0 06
Bacon, smoked, per lb	0 11	0 12	Congou, common.....	0 15	0 16	Sh. Almonds, bxs.....	0 25	0 35
Hams, city cured, " "	0 10	0 11	" good common.....	0 15	0 20	S. S. Tarragona.....	0 13	0 14
" Canvassed.....	0 30	0 00	" med. to good.....	0 22	0 27	Walnuts.....	0 10	0 14
Pork Ca. s.c. per hbl.	00 00	15 00	" fine to finest..	0 32	0 35	" Grenoble.....	0 12	0 00
do moss.....	00 00	15 00	Indian.....	0 17	0 23	Fillberts.....	0 10	0 11
Dressed Hogs, 100 lbs	5 00	5 75	Darjeelings.....	0 35	0 45	Spices: Cassia.....mate	0 09	0 12
Lard, per lb Can pure..	0 07	0 08	Ceylon.....	0 18	0 35	Mace.....	0 90	1 20
do Com. Refined.....	0 06	0 07	Coffee, Mocha (green)-	0 25	0 25	Cloves.....	0 15	0 16
<b>SEEDS:</b>			Java.....	0 22	0 25	Nutmegs.....	0 50	1 00
Glover, red, per lb.....	0 07	0 10	Maracabo.....	0 17	0 18	Jamaica ginger, bl.	0 03	0 15
Alfalfa, per lb.....	0 07	0 08	Jamaica.....	0 17	0 18	" unbl.....	0 07	0 14
Timothy, (Can'n) per bsh.	2 00	2 50	Rio.....	0 10	0 15	African " " "	0 08	0 10
" Western.....	1 50	2 10	Plantation Ceylon.....	0 27	0 29	Pimento.....	0 15	0 20
Flax 55 lbs.....	0 65	1 00	Chicory.....	0 06	0 11	Pepper, Black.....	0 15	0 16
Fall Rye.....	0 75	0 90	Canadian do.....	0 00	0 06	" White.....	0 22	0 26
Millet.....	0 75	0 90	<b>Sugars: Factory.</b>			Mustard, 4 lb jar, Eng.	0 72	0 75
Hungarian.....	0 75	0 90	Ex Granulated, orls.....	0 00	0 40	" 1 lb " "	0 23	0 25
<b>SUNDRIES:</b>			German gran'd.....	0 00	0 00	" 4 lb jars, Cana..	0 65	0 70
Potatoes, per bag.....	0 40	0 50	Ex Ground, in brls.....	0 00	5 05	" 1 lb " "	0 22	0 24
Honey, Comb, 1 lb.....	0 08	0 14	" in bxs.....	0 00	5 25	Rice, C.C.....	0 00	3 15
" Extracted.....	0 07	0 09	Powdered, in brls.....	0 00	4 50	" standard B.....	0 00	3 25
Beeswax.....	0 30	0 35	" boxes.....	0 00	5 05	" Patna..... 100 lb.	4 25	4 75
Beans: white ordinary bns	1 40	1 45	Paris Lumps, in brls..	0 00	5 05	" Burmah.....	4 00	4 25
do. Best hand-picked....	1 55	1 60	" half brls.....	0 00	5 10	" Crystal Japan.....	5 00	5 25
Maple Sugar.....	0 69	0 10	" 100-lb bxs.....	0 00	5 05	" Carolina..... 100 lb	6 75	7 75
Maple Syrup in tins.....	0 65	0 70	" 50-lb bxs.....	0 00	5 10	Tapioca, Pearl.....	0 00	0 05
			Branded Yellows.....	3 60	4 25	" Flake.....	0 00	0 04
						Gelatine, 1 qt pk.....	1 15	0 00
						" 1 qt pk.....	1 75	0 00
						" 2 qt pks.....	2 30	0 00
						Vermicelli, Canadian.....	0 05	0 06
						Macaroni, ".....	0 05	0 06
						" Italian.....	0 10	0 13
						Peel—Citron.....	0 14	0 16
						Orange.....	0 11	0 13
						Lemon.....	0 10	0 12
						<b>Chocolate</b>		
						Vanilla, yel. wrap. 24 x 1/2 lb	0 34	0 36
						do Chamols do do	0 48	0 48
						do Pink do do	0 50	0 56
						do Blue do do	0 58	0 66
						Tip. Van. Green do do	0 50	0 56
						do do Lilac do do	0 58	0 66
						do do Bronze do do	0 55	0 74
						do do White do do	0 78	0 82
						Unswee't'd blue prem do	0 38	0 42
						<b>Starch:</b>		
						Can. Laundry.....	0 04	0 00
						Silver Gloss.....	0 00	0 07
						Benson's Prep. Corn..	0 00	0 06
						" Sat. Chr. label..	0 07	0 00
						Can. Pure Corn.....	0 00	0 05
						No. 1 Wh. blue 48 lb.....	0 05	0 00
						<b>Vinegar: less 10 p.c. dis.</b>		
						Imp Trip.....	0 33	0 00
						Cote D'or.....	0 28	0 00
						Crystal Pickling.....	0 23	0 00
						W. W. XXX.....	0 25	0 00
						W. W. XX.....	0 20	0 00
						W. W. X.....	0 17	0 00
						Pure Malt.....	0 45	0 00
						Cider X.....	0 17	0 00
						" XXX.....	0 27	0 00
						Soap: Best Laundry.....	0 05	0 02
						" Common.....	0 02	0 04
						Matches: Telegraph.....	3 70	3 90
						" Telephone.....	3 55	3 75
						" Parlor, 200's.....	1 50	1 60
						" do 100's.....	1 70	1 50
						" Tiger.....	3 45	3 65
						Sovereign.....	0 00	2 75
						<b>Washboards:</b>		
						Royal Lily.....	1 60	0 00
						do Rose.....	1 65	0 00
						do Globe.....	1 65	0 00
						Improved Globe.....	1 60	0 00
						<b>Hardware.</b>		
						Antimony.....	0 10	0 11
						Tin. Block, L & F, 1/2 lb	0 34	0 35
						" Straits.....	0 00	0 00
						Copper: Ingot.....	0 18	0 00

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 7, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		<b>Galvanized Staples—</b>		<b>Metal Scrap</b>		<b>Tallow, cake.</b>	
CUT NAIL SCHEDULE.		100 lb. box, 1½ to 1¾	4 35 0 00	No. 1 Wrought Iron	0 00 0 00	" barrel (refined)	0 04 0 04
Base Price, per Keg	2 55 0 00	Bright, 1½ to 1¾	3 75 0 00	No. 1 Machinery	0 00 0 00	" Ordinary	0 04 0 04
Extras—Over and above 30d,	less 5c keg	<b>Galvanized Iron:</b>		Stove	0 00 0 00	Rough	0 00 0 02
40d, 50d, 60d and 70d Nails.	rebate.	Queen's Head,		Malleable Iron	0 00 0 00	<b>Leather</b>	
Cut and Fence Nails—		or equal, } gauge 28	4 75 5 00	Hard Steel	0 00 0 00	No. 1 B. A. Sole	0 26 0 27
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common		(per long ton 2240 lbs)		No. 2 B. A. Sole	0 25 0 26
10 and 12d " "	0 10 0 00	do 26 gauge	4 45 4 65	Lead sold	0 00 0 00	No. 3 B. A. Spanish Sole	0 23 0 24
8 and 9d " "	0 15 0 00	Bar Iron, per 100 lbs.	2 40 base	" tea	0 10 0 00	Slaughter, No. 1	0 28 0 29
6 and 7d " "	0 30 0 00	Car lots	2 37 1/2	Light Brass	0 00 0 00	light medium & heavy	0 28 0 29
4 and 5d " "	0 40 0 00	Ord. Crown, base	0 00 0 00	Copper Bottoms	0 00 0 00	No. 2	0 26 0 27
3d " "	0 65 0 00	Best Refined	0 00 0 00	Heavy Copper	0 00 0 00	Harness	0 31 0 34
2d " "	1 00 0 00	Norway	3 75 0 00	Red Brass	0 00 0 00	Upper, heavy	0 34 0 38
Cut spikes 10c, per Keg advance.		Am. Sheet Steel, 6½ 14	3 10 0 00	<b>Black Sheet Iron.</b>		Upper, light	0 35 0 37
Fine blued nails—		" " " 17	3 03 0 00	Per 100 lbs.		Grained Upper	0 34 0 35
2d, per 100 lbs.	1 00 0 00	" " " 18 & 20	3 00 0 00	12 to 16 gauge	3 10 0 00	Scotch Grain	0 35 0 38
3d " "	1 50 0 00	" " " 22 & 24	3 10 3 05	18 to 20 do	2 90 0 00	Kip Skins, French	0 60 0 65
Casing, Box, Tobacco Box		" " " 26 1/2 1/2	3 20 0 00	22 to 24 do	2 95 0 00	English	0 45 0 55
and Flooring Nails—		" " " 28	3 30 0 00	26 do	3 10 0 00	Canada Kip	0 50 0 60
20 to 30d, per 100 lbs.	0 55 0 00	Boiler plates, iron, ½ in.	0 00 1 75	28 do	3 15 0 00	Hemlock Calf	0 50 0 70
10 to 16d " "	0 60 0 00	" " " 3-16 in	0 00 2 50	<b>WIRE:</b>		" Light	0 50 0 60
8 and 9d " "	0 65 0 00	Boiler Heads, steel.	0 00 0 08 1/2	Plain galv'd, No. 9	3 55 0 00	French Calf	3 85 1 10
6 and 7d " "	0 70 0 00	Hoop Iron, base for 2 in.	0 00 0 00	do do No. 12	3 70 0 00	Splits, light and medium	0 22 0 25
4 to 5d " "	0 85 0 00	and larger.	0 00 -8 20	do do No. 13	3 85 0 00	" heavy	0 17 0 20
3d " "	1 20 0 00	Band Canadian, 1 to 6 in.		Barbed Wire	3 60 f.o.b.	" small	0 18 0 20
Finishing nails—		30c; over base of ordin-		Spring Wire per 100, 85c	net extra.	Leather Board, Canada	0 06 0 10
¾ inch and longer per 100 lbs	0 60 0 00	iron, smaller size Extras		Iron and Steel Wire	3 45 base.	Enameled Cow, per ft.	0 16 0 18
¾ and 2¾ inch	0 65 0 00	as adopted July 7th.		<b>Rope.</b>		Pebble Grain	0 12 0 14
2 and 2½ " "	0 70 0 00	<b>Canada Plates:</b>		Steel, base	0 13 1/2	Glove Grain	0 12 0 13
1½ and 1¾ " "	0 85 0 00	62 sheets	2 80	" 7-16 and up	0 12 1/2	B. Calf	0 16 0 20
1¼ " "	1 20 0 00	60 do	2 90	" 5-16 "	0 13 1/2	Brush (Cow) Kid	0 11 0 13
1 " "	1 50 0 00	60 do	3 00	" ¼ "	0 13 1/2	Buff	0 13 0 16
Slatting nails—		All bright	3 25	" 3-16 "	0 14	Russets, light	0 35 0 40
1½ and 1¾ inch per 100 lbs.	0 85 0 00	Wro't Iron pipe, ½ in.	3 40	Manilla, base	0 15	" heavy	0 25 0 30
1¼ " "	1 20 0 00	¾ in.	3 60	" 5-16 "	0 15	" No. 2	0 35 0 40
1 " "	1 50 0 00	1 in.	4 00	" 3-16 "	0 16	Saddlers' doz.	7 50 9 00
Common barrel nails—		1½ in.	5 75	" 5-16 "	0 16	Imt. French Calf	0 65 0 75
1½ inch per 100 lbs.	1 00 0 00	2 in.	9 75	" 3-16 "	0 16	English Oak lb	0 30 0 35
1 " "	1 00 0 00	per 100 ft. nett.	12 75	Lath yarn	0 11	Dongola, extra	0 38 0 42
¾ " "	1 25 0 00	Steel, cast per lb.	0 00 base	<b>Wire Nails.</b>		" No. 1	0 20 0 22
¾ " "	1 50 0 00	" Spring, 100 lbs.	0 60 0 00	Base Price carload	3 25	ordinary	0 14 0 16 1/2
Clinch nails—		" Fire	2 85 0 00	Less than	3 17 1/2	Colored Pebbles.	0 13 0 16
¾ inch and longer per 100 lbs	0 60 0 00	" Sleigh shoe, 100 lbs.	2 85 base	2d extra	1 00	" Calf	0 16 0 22
2¼ and 2½ inch	0 65 0 00	" Toe Calk	8 50	2d f	1 00	<b>Oils</b>	
2 and 2½ inch	0 70 0 00	" Machinery	3 75 base	3d	0 65	Cod Oil	0 35 0 40
1½ and 1¾ " "	0 85 0 00	<b>Tin Plates:</b>		4d and 5d	0 40	S. R. Pale Seal	0 40 0 42 1/2
1¼ " "	1 20 0 00	IC Coke, 14 x 20	4 50	6d and 7d	0 30	Straw Seal	0 35 0 37 1/2
1 " "	1 50 0 00	IX Charcoal, 14 x 20	4 75 4 80	8d and 9d	0 15	Cod Liver Oil, Nfd. Norw	
Sharp and flat pressed nails		IXX		10d and 12d	0 10	Process	0 80 0 90
¾ inch and longer per 100 lbs.	1 35 0 00	DC		16d and 20d	0 06	" Norwegian	1 10 1 15
2¼ and 2½ inch	1 50 0 00	DX		30d to 60d	0 06	Castor Oil	0 08 0 10
2 and 2½ " "	1 65 0 00	DX		<b>Hides and Tallow</b>		Castor Oil brls.	0 07 0 09
1½ and 1¾ " "	1 85 0 00	Terne Plate IC, 20x28	8 00	Montreal Green Hides		Lard Oil, Extra	0 65 0 70
1¼ " "	2 50 0 00	Russ. Sheet Iron	0 10 0 00	No. 1	0 00 0 10 1/2	Linseed, raw, nett.	0 60 0 65
1 " "	3 00 0 00	Mon & Crown tin'd sh't		No. 2	0 00 0 09 1/2	" boiled, nett	0 00 0 66
Coil Chain—No. 6	0 12 0 00	22 and 24 gauge case lots	7 00 7 20	No. 3	0 00 0 08 1/2	Castor Oil pure	0 90 1 10
" 5	0 10 0 00	26 gauge	7 50 8 00	Fanners pay \$1 extra for		Extra, qt., per case	3 00 3 70
" 4	0 10 0 00	Lead Pig, per 100 lbs;	4 30 4 50	sorted, cured & inspect'd		Turpentine, nett	0 00 0 77
" 3	0 09 0 00	Sheet,	4 00 4 25	Sheepskins	0 00 0 00	Benzene	0 18 0 19
¾ inch	0 08 0 00	Shot, per 100 lbs.	5 00 6 00	Cilps	0 00 0 00	<b>Petroleum:</b>	
6-16	5 65 0 00	Lead Pipe, per 100 lbs.	7 00 0 00	Lambskins each	0 85 0 00	Gasoline 76 gravity	0 00 0 20 1/2
8	5 05 0 00	Zinc:		Calfskins, No. 1	0 11 0 00	Stove Gasoline	0 01 0 13 1/2
7-16	4 80 0 00	Spelter, V.M., per 100 lbs	7 00 0 00	No. 2	0 09 0 00	Car Lots Store, [1. p. c. off]	0 16 0 17
¾	4 65 0 00	" S.S	0 00 6 25	Horsehides, No. 1	0 00 2 00	Crown Acme	0 17 0 18
9-16	4 50 0 00			No. 2	0 00 1 50	American W. W.	0 18 0 19 1/2
¾	4 45 0 00					Astral	0 20 0 21
4 and 0 in.	4 40 0 00						

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ENGLISH MAKE. Free London or Manchester Docks. Free cases. Splendidly Lithographed in colors on Sheet Iron.

PLEASE COMPARE sizes and prices with your present stock. Sample set sent to WHOLESALE HOUSES per parcel post, for 4/.

CORRECT MODELS of the Engines of the principal English Rail Companies.

All above 16/ per gross, packed one in a box, with label on lid. Those at 16/ are half-dozen in a box.

SIZES & PRICES, per gross, in shillings, 3/4 p. c. cash discount:—

Number.			
Price per gross,	16/	49/	96/
Length.....	6¼ in.	11 in.	16 in.
Height.....	4½ "	7 "	9½ "
Width.....	2¾ "	5 "	5½ "

Larger sizes will be made during 1900.

See our advt. in December issues. Watch for prices of India Rubber Balls in January issues, English make.

**S. GOTTSCHALK & Co.,** 5 BUNHILL ROAD, LONDON, E.C., Eng.  
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Name of Article		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale
		\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.
<b>Class</b>			<b>Salt—Continued.</b>			<b>Capstan Cigarettes, 10s. 50s.</b>			<b>Ports—</b>		
United inches, 30 to 25.....	0 00	2 00	Special Dairy, per brl.	2 00	2 50	Gold Flake, 10s, 50s.....	0 15	0 75	Tarragon.....	1 10	1 50
do 25 to 40.....	0 00	2 10	quarters	0 45	0 50	Three Castles, 10s, 50s.....	0 20	1 00	Sandeman.....	2 00	6 00
do 41 to 50.....	0 00	4 50	Spl Cheese Salt p bag 200lb	1 25	1 50	Gold Tip, 50s, 100s.....	1 25	2 50	Warter & May's Ports gal.	2 10	6 50
do 51 to 60.....	0 00	4 75	Turk's Island per bush....	0 30	0 35	Gerth's Smoking, per lb....	0 00	1 60	Sherris—Per artin.....	2 00	6 50
<b>Paints, &amp;c.</b>			<b>Tobacco—Out Smoking.</b>			<b>Wool.</b>			<b>Wisdom &amp; Warter's Sherries.... per gal.....</b>		
Lead pure 30 to 100 lb. kgs.	0 00	6 37½	No. 1 Black Chewing, cads	0 50;	0 65½	Fleece.....	0 19	0 21			
do No. 1.....	0 00	6 40	No. 2 do	0 59	0 00	do clothing.....	0 00	0 00	<b>Clarets—</b>		
do No. 2.....	0 00	5 62½	Old Chum, in pkg., 10s and	0 00	0 82	Tub Wash.....	0 00	0 00	St. Juliens.....	2 60	2 85
do No. 3.....	0 00	5 25	12s	0 00	0 82	Pulled, combing.....	0 00	0 00	Barton & Guestier.....	4 00	25 00
White Lead dry.....	5 50	6 00	Old Chum, in tins, lbs. and	0 00	0 82	do super.....	0 00	0 00	Nat. Johnson & Sons.....	4 00	25 00
Red Lead.....	5 50	5 50	½s	0 00	0 82	do extra.....	0 23	0 24	J. Calvet & Co.....	4 50	40 00
Venetian Red Eng'h.....	1 50	1 75	Old Chum, 1-6 tins.....	0 00	0 95	E. A. Scoured.....	0 00	0 30	<b>Champagnes—</b>		
Yel. Ochre, French.....	1 25	3 00	Furitan, in pgs., 1-11s	0 00	0 85	Natal.....	0 00	0 00	Pommery, Fils & Co.....	28 00	30 00
Whiting, ordinary.....	0 55	0 60	do ½ lb. tins.....	0 00	0 85	Cape, greasy.....	0 00	0 25	G. H. Mumm.....	28 00	30 00
do Gliders.....	0 65	0 70	do 1 lb. tins.....	0 00	0 83	do cleaned.....	0 00	0 70	Perrier, Jouet & Co.....	28 00	30 00
do Paris.....	0 85	1 00	Cut Cavendish, in pkg., 1-10s	0 00	0 80	Australian greasy.....	0 00	0 30	<b>Brandies—Hennessy ..gal.</b>		
English Cement, cask.....	2 50	2 60	Durham, in bags, 1-12s and	0 00	1 00	scoured.....	0 00	0 00	1 Star.....	7 00	8 50
Belgian Cement.....	2 00	2 20	1 6s	0 00	1 00	<b>Waste.</b>			<b>Scotch Whiskies</b>		
Fire Bricks per 1000.....	18 00	23 00	Durham, 1 lb. drums.....	0 00	1 00	No. 1, White Cotton.....	0 07	0 08	Dewars Scotch extra spec.	12 25	13 00
Fire Clay.....	1 50	1 75	Ritchie's Navy Cut, 1-5 tins.	0 00	1 05	do " " ".....	0 06	0 07	Spl. Liqueur.....	9 25	10 00
Rosin.....	2 75	4 50	do Smoking Mixture,	0 00	0 95	do " " ".....	0 06	0 06½	<b>Gin—</b>		
Glue—			¼ tins.....	0 00	0 95	No. 1, Colored Cotton.....	0 04	0 05	De Kuyper red cases.....	11 30	11 50
Domestic Broken Sheet.....	0 13	0 15	1-10s Smoking Mixture,	0 00	0 80	do " " ".....	0 04	0 04½	do green do.....	5 80	6 00
French Casks.....	0 11	0 13	Unique, 1-15 pgs.....	0 00	0 68	do " " ".....	0 04	0 04½	do hdns.....	3 00	3 15
do do.....	0 00	0 14	do in pgs., 1 lb.....	0 00	0 61	<b>Wines, Liquors, &amp;c.</b>			<b>Irish Whisky—</b>		
American White, brls.....	0 16	0 20	do in pgs., ½ lb.....	0 00	0 60	Ale—English.....	2 50	2 55	Geo Ros & Co. 1 star, qts	9 50	0 00
Coopers' Glue.....	0 20	0 25	O. K. Mixture, in pks., 15s..	0 00	0 61	do.....	1 62½	1 67½	do do 3 stars, qts	9 70	10 50
Golden Ochre.....	0 04	0 04	<b>Plug Tobaccos—</b>			Porter—			John Jamieson & Co.....	9 50	11 50
Brunswick Green.....	0 04	0 10	Ritchie's Derby Smoking,	0 00	0 68	Dublin Stout.....	2 40	2 45	Angostura Bitters, per	14 50	15 00
French Imperial Green.....	0 12	0 16	Solace, 3s, 8s and 10s.	0 00	0 68	do do ..pts	1 57½	1 62½	case of 2 doz.....	9 75	10 25
Vermillionite.....	0 12	0 40	Ritchie's Old Virginia Smok-	0 00	0 70	Spirits Canadian—per gal.	4 65	0 00	Banagher Irish Whisky, qts	9 75	10 25
Genuine Quiksilver.....	0 75	0 90	ing Twist, 3¼s.....	0 00	0 70	Alcohol.....	4 25	0 00	do do per gal	4 00	4 25
No. 1 Furnit's Varn'h, pr.gl	0 60	0 65	Old Virginia Solace, 3¼s.	0 00	0 70	Spirits.....	2 25	0 00	Watson's Old Irish, qts, pr cs	6 75	7 75
Extra do do.....	0 75	1 00	Ritchie's Old Chum Chewing	0 00	0 67	do.....	3 50	0 00	do do pts per cs.	7 75	8 75
Brown Japan.....	0 55	1 20	Solace, Thick and Thin 9s,	0 00	0 67	Club Whisky.....	8 00	8 50			
Black Japan.....	0 50	1 00	(6 lb. cads).....	0 00	0 67	Corby's IXL Rye, qrts	6 00	6 50			
Orange Shellac, No. 1.....	1 90	2 00	Standard, 9 1 3s, 6 lb. cads.	0 00	0 67	do " XTC ".....	6 00	6 50			
do do Pure.....	2 00	2 20	do Thin 9s.....	0 00	0 67	Rye Whisky.....	gal.2.35				
White do.....	2 25	2 40	W. D. & H. O. Wills,			<b>Canadian Wines</b>					
Putty Bulk per cask.....	1 65	1 70	(E. A. Gerth, agent.)			Golden Diana, qts.....	6 00	0 00			
Paris green in drum 1 lb pk.	0 18	0 18	Westward Ho, ¼ lb. tins..	0 00	0 50	Fine Old Port ".....	5 00	1 25			
<b>Salt.</b>			Meridian (Cavendish ¼ lb..	0 00	0 75	Niagara ".....	5 00	1 25			
Liverpool per bag.....	0 35	0 45	Traveller.....	0 00	0 50	Burgundy ".....	4 50	1 00			
Canadian, in small bags..	2 10	3 00	Three Castles.....	0 00	0 50	Claret ".....	4 50	1 00			
Canadian, Quarters.....	0 25	0 50	Bristol Birds Eye.....	0 00	0 50	Dry Concord ".....	4 50	1 00			
Factory Filled per bag.....	0 90	1 00	Capstan Navy Cut.....	0 00	0 50						
do Quarters.....	0 25	0 30									

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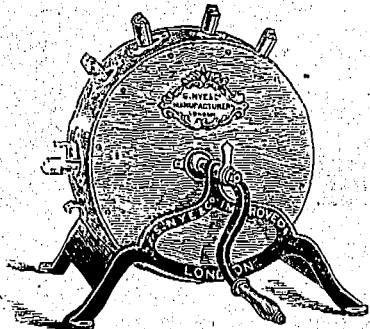
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|---|---------------------------------|-----------------------------|----------------|
| Table Cutlery                               | Dessert Cutlery                 | Carvers, Patent Guard       | Pocket Cutlery |
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Latest Improvements. Highest Finish.

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Cheapest and most useful Meat Safe ever  
invented. Nest up into small  
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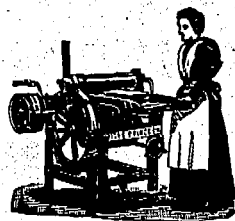


Holds and Drain the  
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Wanted in every house

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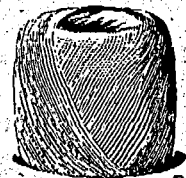
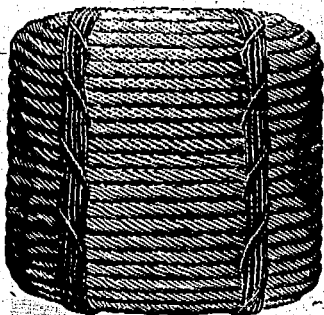
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ESTD 1783.

The Union Iron Works, UNION ST., BOROUGH, LONDON, S.E., Eng.  
Illustrated Catalogues on Application.

# PETER BOSWELL & SON

CARRIAGE SPRING

CARRIAGE

AND

AND

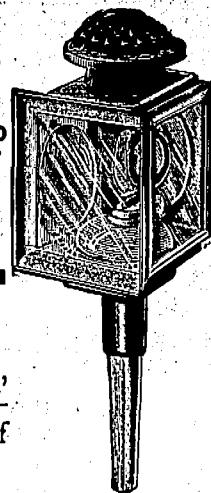
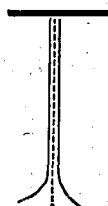
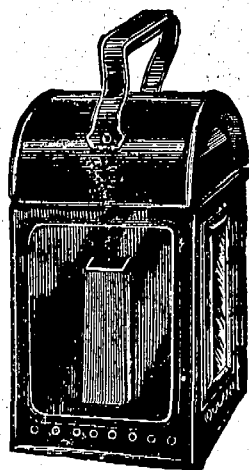
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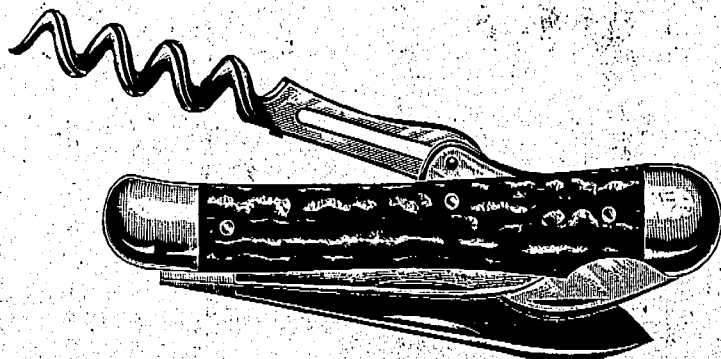
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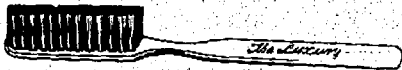


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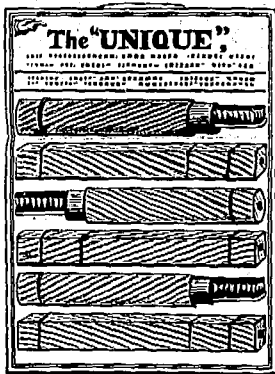


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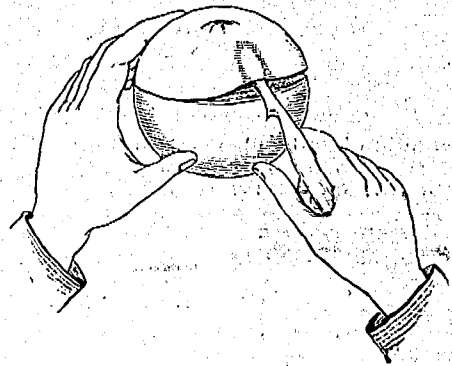
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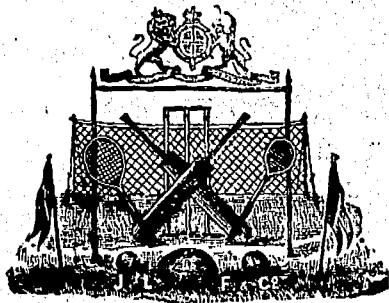
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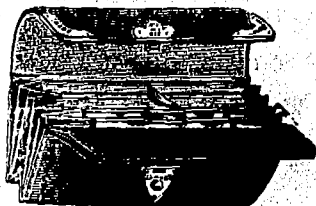
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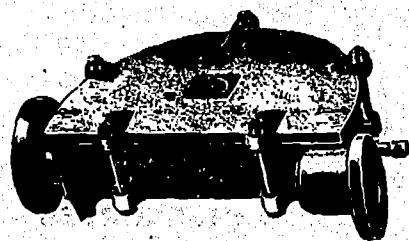
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Besides the ordinary qualifications of a steam trap, the

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4. Blows through every time it works
- 5 Is light, compact and without loose parts.

Will work at any pressure, is self-adjusting, requires no regulation, and never sticks or fails to act, is therefore thoroughly reliable.

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STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Dec. 4, 1899.

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.....	15,000	3 1/4-6mos.	\$50	\$50	125 1/2
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7 1/2 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	165 1/2
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market. Nov. 25, 1899, Market value p. p'd up eh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	6 3/4	10 1/2
Atlas.....	24,000	24 p.s.	50	6	£28 1/2	£29 1/2
British and Foreign Marine.....	67,000	25	20	4	21	22
Caledonian.....	21,500	12s. p.s.	25	5		36 7-16
Commercial U. Fire, Life and Marine.....	50,000	2 1/2	5	5	41 1/4	42 1/4
Guardian Fire and Life.....	200,000	9	10	5	10	10 1/2
Imperial Fire.....	60,000	25	20	5	26 1/2	27 1/2
Lancashire Fire.....	136,493	5	20	2	3 1/2	4
Lion Fire.....	100,000	3	8 1/2	1 1/4	4 1/2	5
London and Lancashire Fire.....	85,100	22	25	2 1/4	16	16 1/2
London Assurance Corporation.....	35,862	20	25	12 1/4	54 1/2	55 1/2
London & Lancashire Life.....	10,000	10	10	2	7 1/2	8
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	47	48
Northern Fire and Life.....	30,000	*23 1/2	100	10	75	77
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6 1/4	33	39
Norwich Union Fire.....	11,000	*33 1/2	100	12	120	123
Phoenix Fire.....	53,776	35	50	5	£40	£41
Royal Insurance Fire and Life.....	125,234	53 1/2	20		48 1/2	49 1/2
Sun Fire.....	240,000	8s 6d p.s.	10	10	10 1/2	10 3/4
Union.....	45,000	18 p.s.	10	4	24 1/2	25 1/2

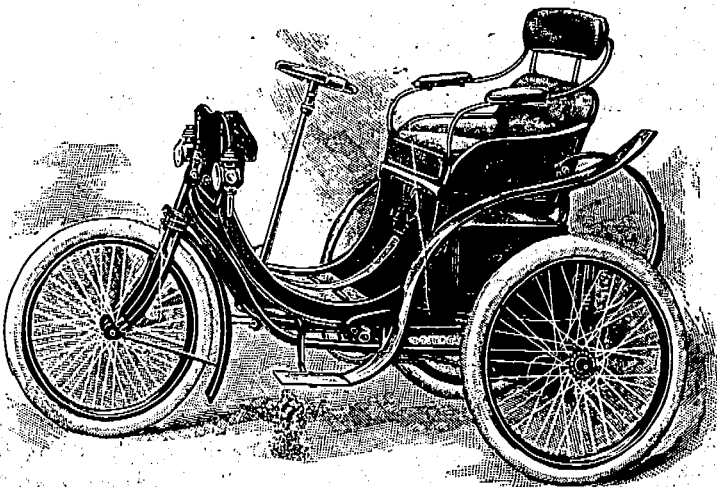
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Agents Wanted



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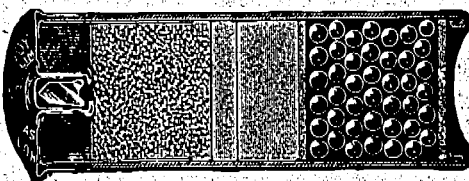
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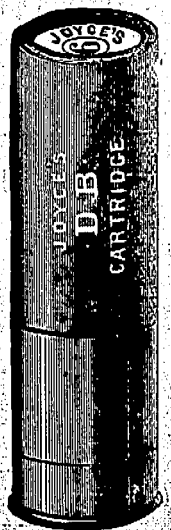
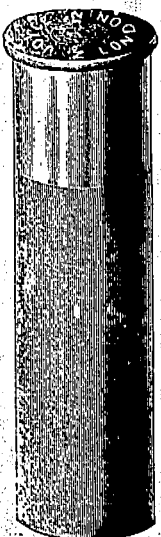


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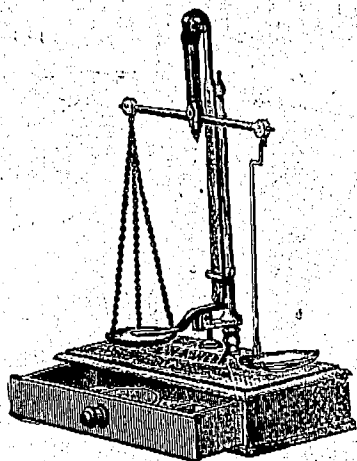


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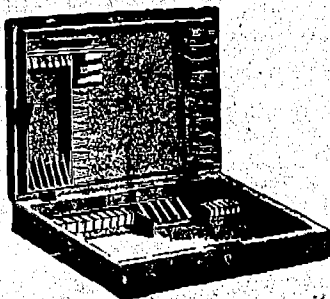
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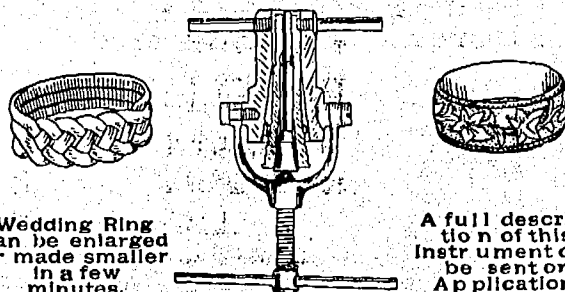
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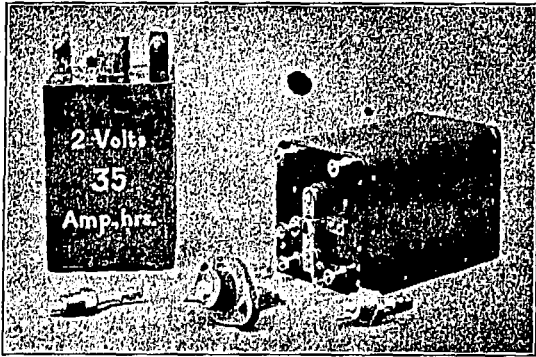
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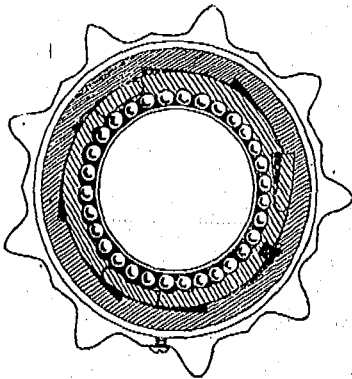
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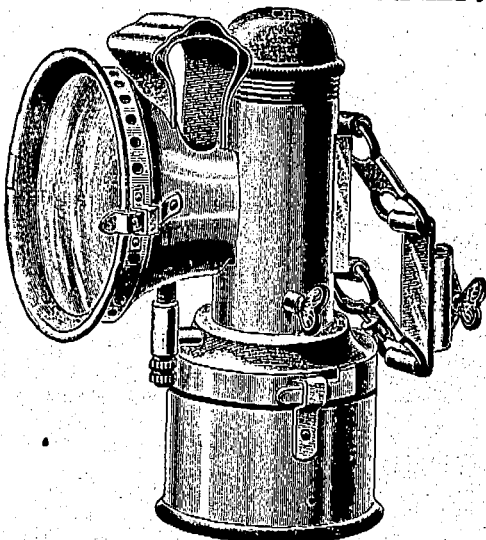


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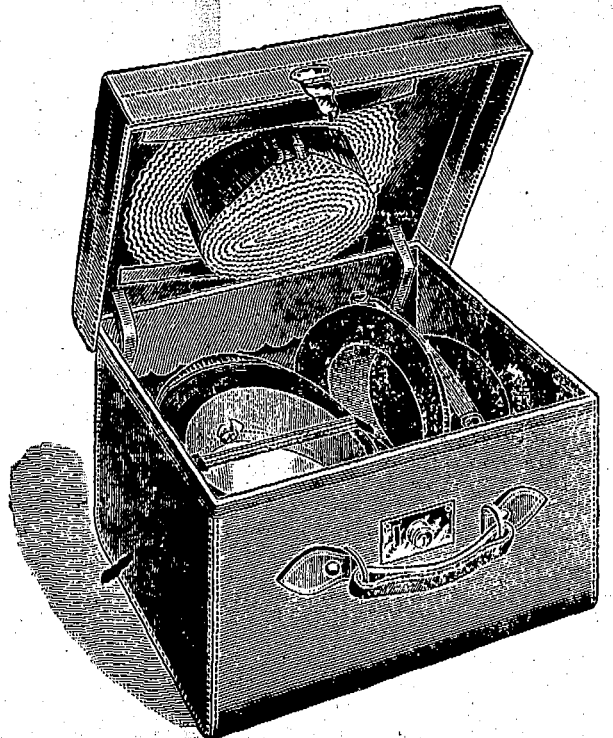
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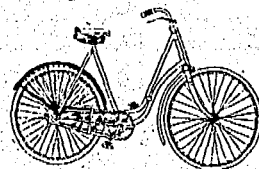
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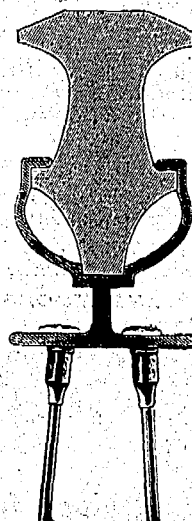
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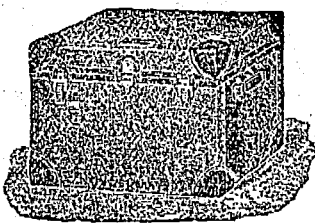
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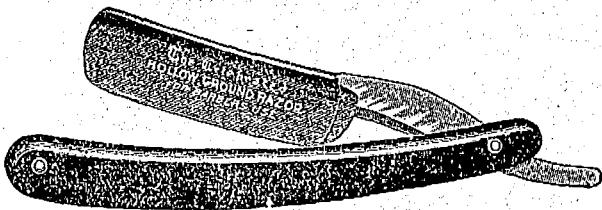
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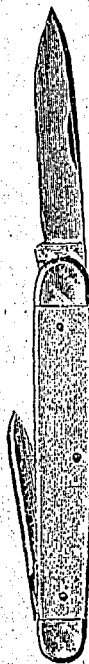
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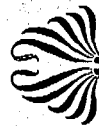
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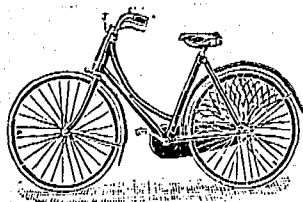
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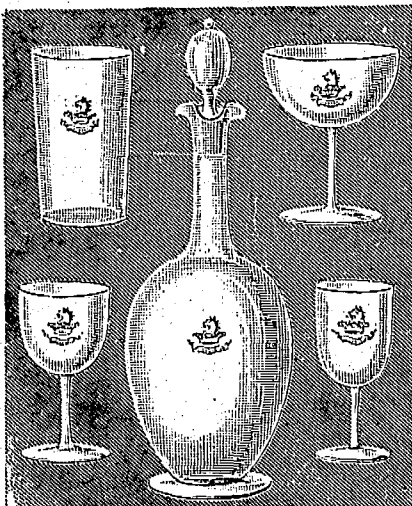
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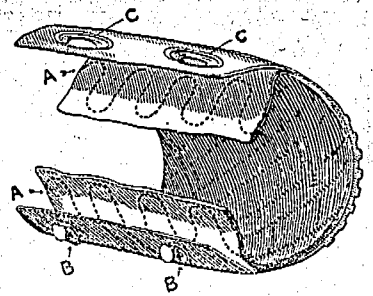
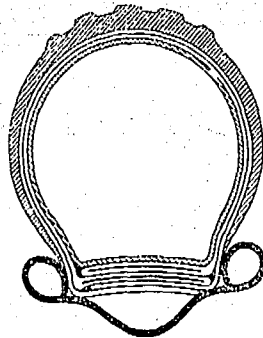
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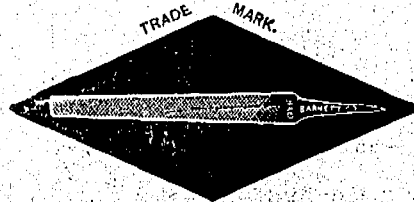
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	redeem 1875 .....	106	108
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	redeem 1875 .....	117	119
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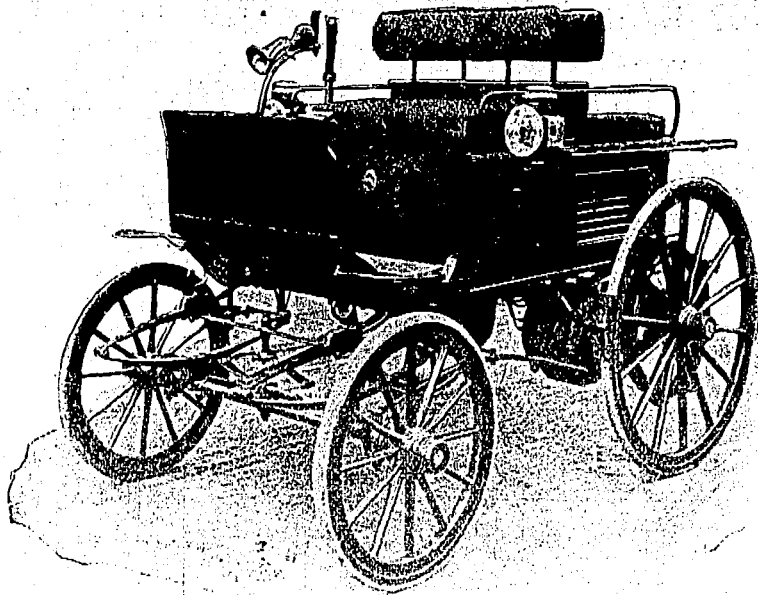
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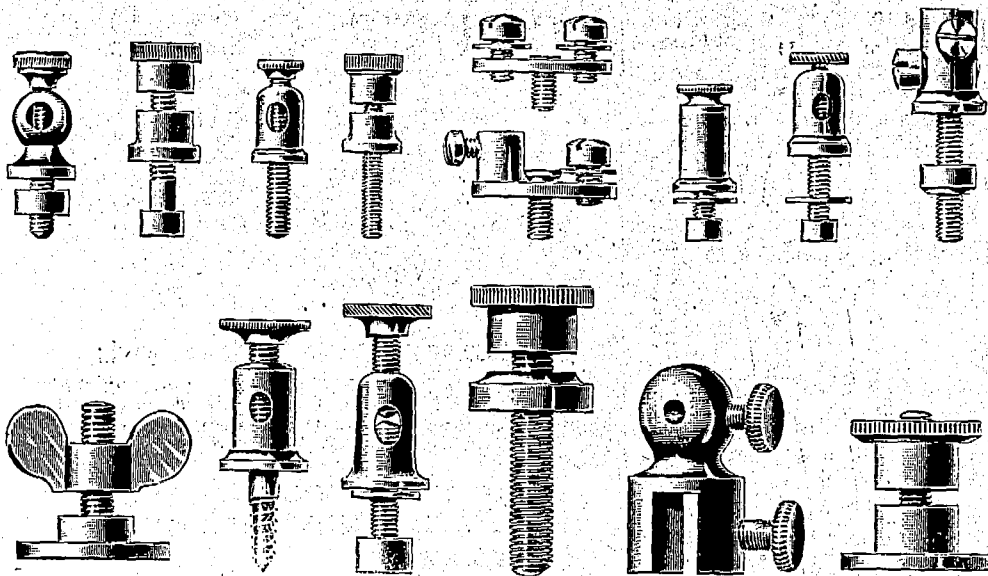
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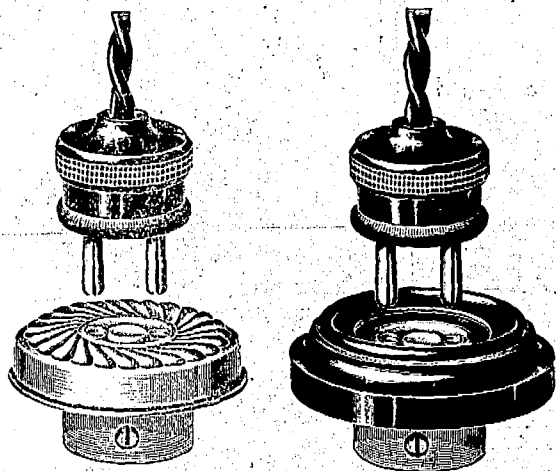
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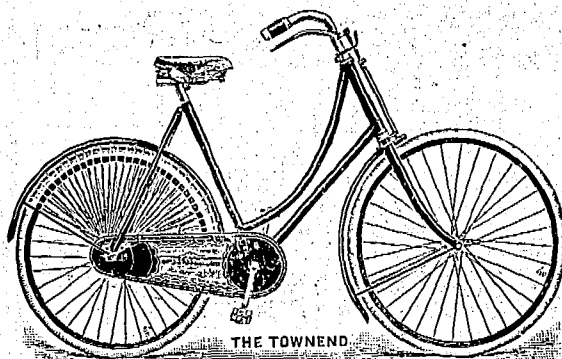
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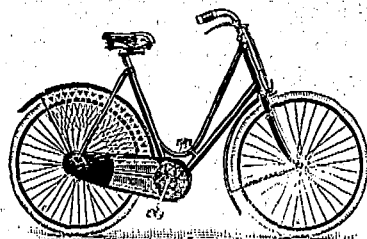
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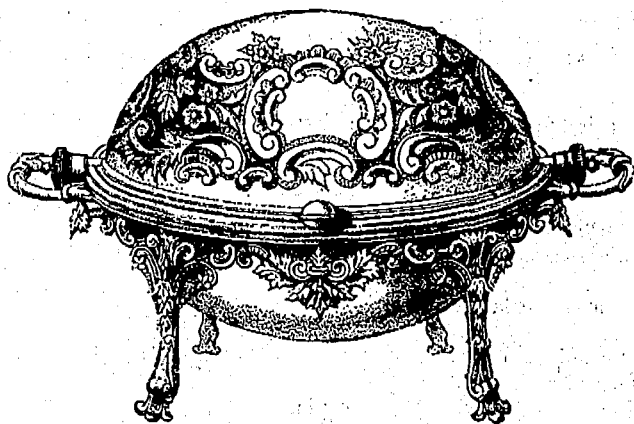
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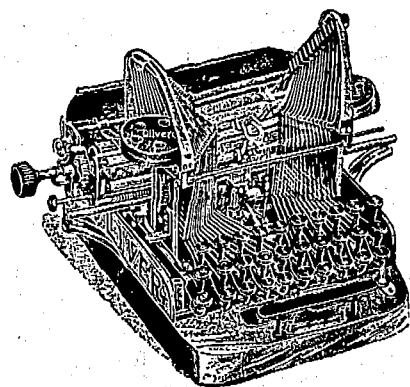
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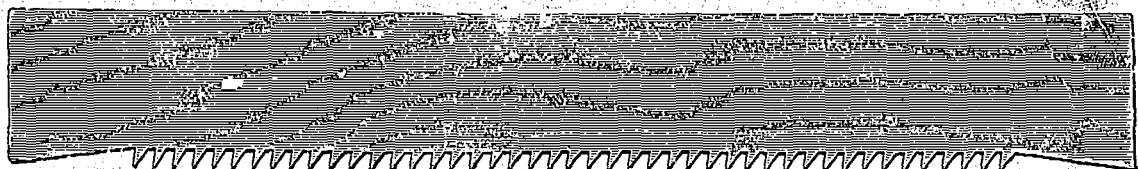
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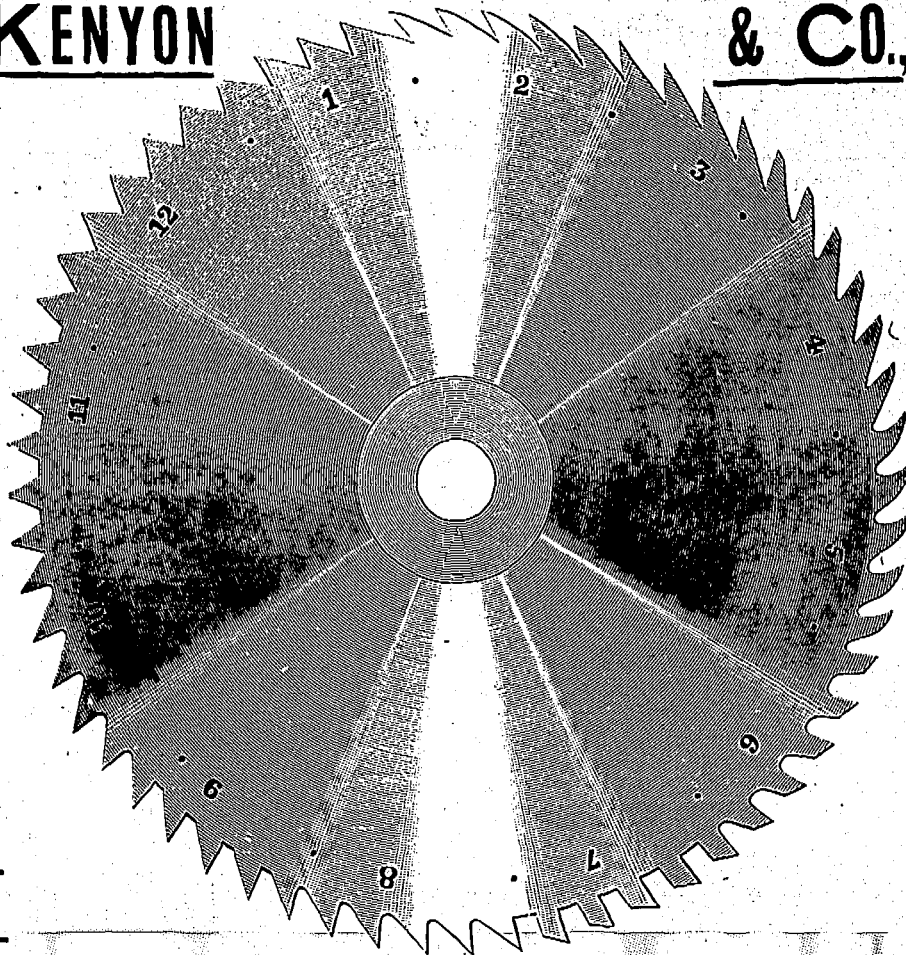


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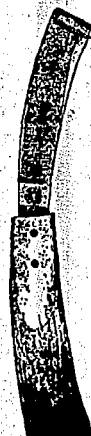
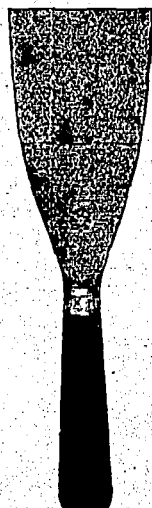
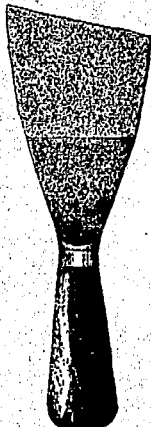
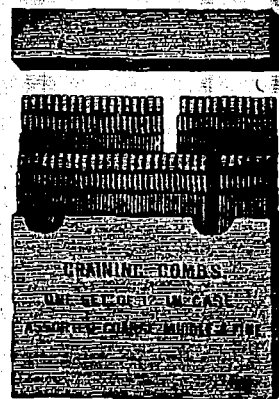
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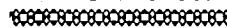
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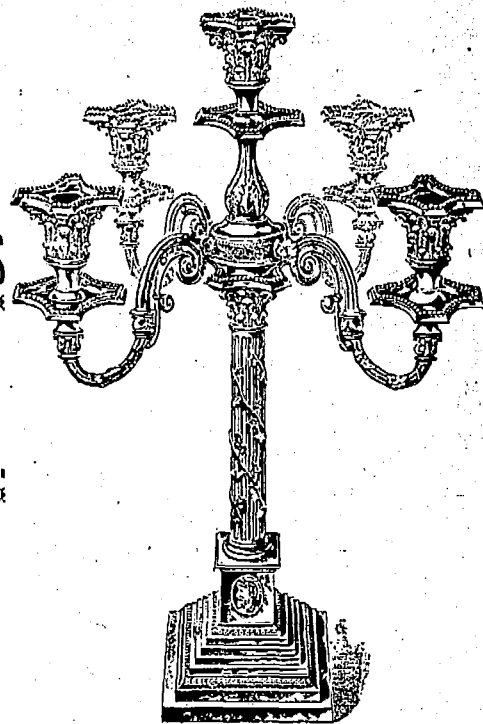


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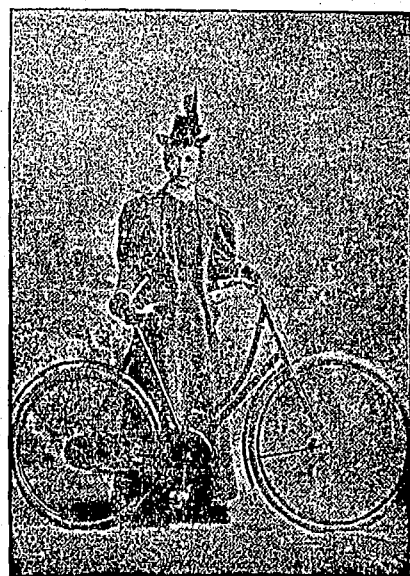
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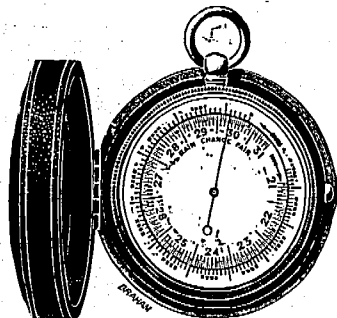
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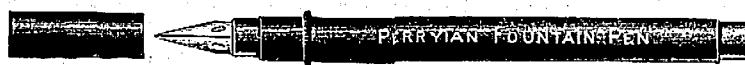
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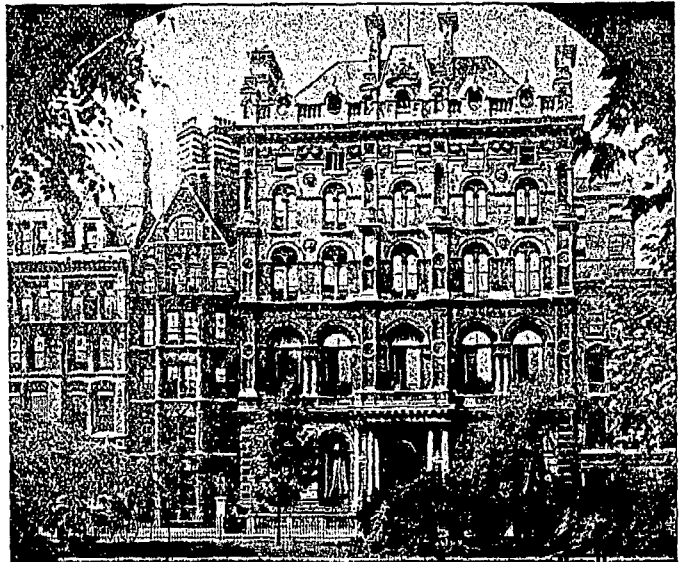
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Central and Convenient. - Visitors may reside upon fixed terms, or have a bedroom only, and dine in the Pleasantest Table d'Hote room in England, or in the Popular Restaurant. - The Lounge Hall is the Finest in London. 200 Bedrooms and Self-Contained Suites. - The Hotel has all modern improvements, its arrangements are of the best, and it is noted for its great comfort, excellent cooking, splendid cellars, and very moderate charges. Building Fireproof. Inclusive terms from 10s 6d. a day. Tariff gratis.

FRANK BLACKLEY, Manager.

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Second Quality.

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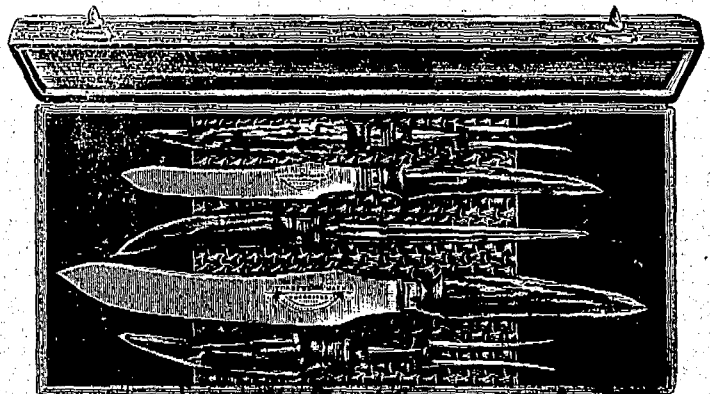
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**Cutlery, Tools, General Hardware,**

**& Co., & Co.,**

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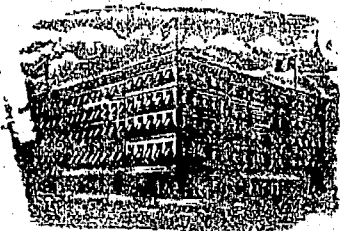
*A Commodious, Comfortable Hotel,  
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Every Home Comfort at Moderate Charges.

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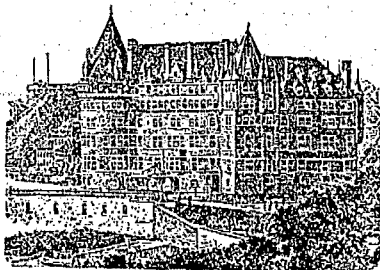


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A. NELSON, Proprietor.



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A magnificent new Fire-proof Hotel on Dufferin Terrace, QUEBEC, CAN.  
A POPULAR SUMMER

— AND —

### WINTER RESORT.

The Frontenac is one of the handsomest Hotel of the World. It cost over a million dollars, is superbly situated, elegantly furnished and has an unexcelled Cuisine and Menu. Rates from \$3.50 to \$5.00 per day. Rooms Single en Suite. Special Arrangements with Large Parties and Those Making Prolonged Visits. For further information, address, Manager CHATEAU FRONTENAC, Quebec, or write, J. A. SHEPPARD, Sup't Canadian Pacific Hotels, Montreal.

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GREENE AVENUE, Westmount.

Modern Improvements.

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Salisbury Square, Fleet St., - LONDON, E.C., Eng.

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Electric Light Throughout, Toilet Saloon, High Class Cuisine. A carefully selected stock of Finest Wines at moderate charges.

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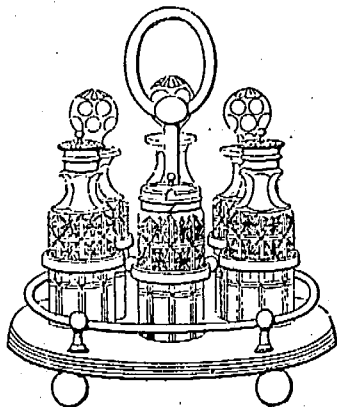
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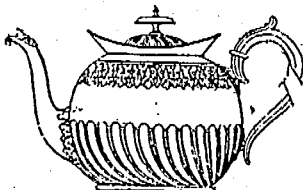
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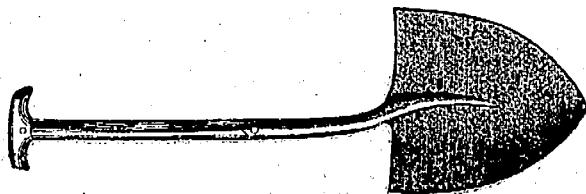
Exchange Telephone No. 301. National Telephone No. 617.

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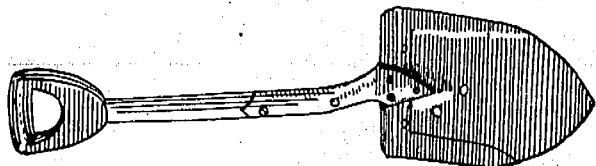
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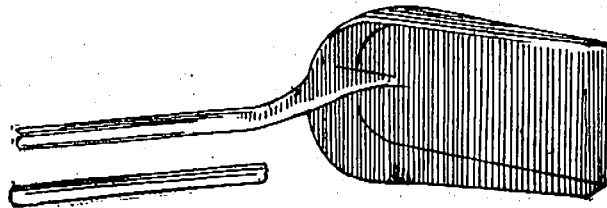
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SHEFFIELD, + ENGLAND.

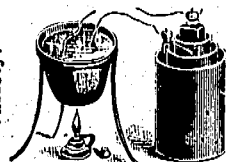
Telegraphic Address : "MATERIALS," LONDON.

ESTABLISHED 1822

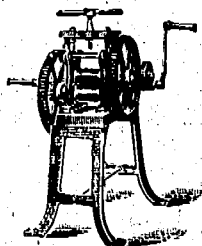
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For Jewellers, Silversmiths and Watchmakers.

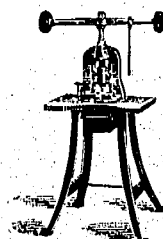
Jewellery Cases in Great Variety.



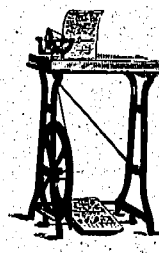
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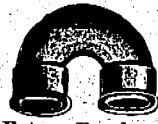
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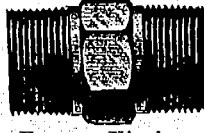
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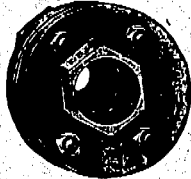
Hexagon Nipple.



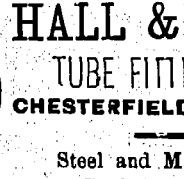
Reducing Nipple.



Tee.



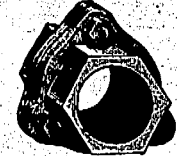
Round Flanges.



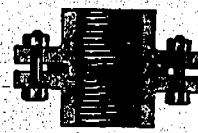
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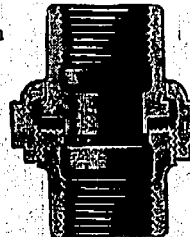
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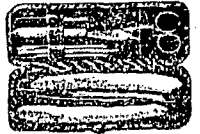
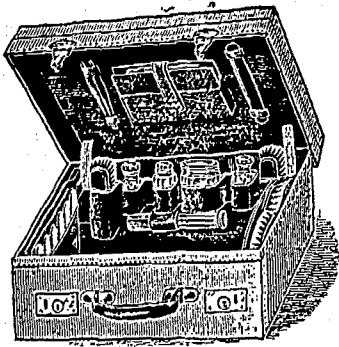
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English Chiming & Grandfather Clocks a Speciality.

We hold a large Stock & Splendid Variety.

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FOR SALE.

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Bought of and Guaranteed by

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TEN-HORSE POWER. WITH SLIDE GOVERNOR.

Needs no engineer. Can be started immediately with a match. No smoke, no smell. In first-class Running condition. Very economical.

Costs from 90 cents to \$1.25 a day for gas and all expenses. Always ready.

Apply to

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### Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized.....\$1,000,000  
Capital Fully Subscribed..... 400,000

"Deposit made with the Dominion Government for the protection of Policyholders."

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183 St. James Street (Temple Building),  
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ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all liabilities including Capital Stock

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Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41  
 Surplus to Policyholders - - - - 717,884.21  
 Paid Policyholders in 1898 - - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.

J. K. McCUTCHEON, Sup't. of Agencies.

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**The Best Company FOR THE BEST RISKS**

is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

The Temperance & General Life Assurance Co.,

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If you are in every respect a first class risk, write for literature or consult an agent of the Company.

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Of Edinburgh, Scotland.

ESTABLISHED 1814.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
 Capital ..... \$30,000,000 | Invested Funds.....\$13,500,000  
 Total Assets ..... 34,472,795 | 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 . . . . . \$1,510,827.88  
 Losses Paid since organization, . . . \$16,920,202.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. F. H. Sims, Secretary  
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1896

Assets, -	\$184,935,600.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,832
Receipts from all sources.....	41,953,145
Payments to Policy-holders.....	20,885,472
Whole Life Risks assumed and renewed, 219,303 policies....	637,726,276
Risks in force, 273,213 policies, amounting to.....	802,807,478

NOTE.—The above statement shows a large increase over the business of 1895 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.

**Caledonian Insurance Co'v**

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

**THE NORTH AMERICAN LIFE ASSURANCE COMPANY.**

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets ..... \$ 2,137,823.61  
 Cash Income..... 785,130.81  
 Net Surplus..... 474,029.08  
 Insurance in Force..... 20,592,705.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY, Managers for Province of Quebec, 180 St. James St., Montre

**Have You**

Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1896.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."

Address all communications, Montreal Pharmaceutical Journal, 53 St. Sulpice St., MONTREAL.

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

Available Assets, - - \$58,553,900  
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:  
 EDMOND J. BARBEAU, Chairman.  
 WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAML. FINLEY, E. S. CLOUSTON.  
 G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch: MONTREAL.

**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

**Saxe & Archibald,**

ARCHITECTS

Room 79, Imperial Building,

MONTREAL.

Fire. Life. Marine.

**Edward T. Taylor & Son**

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Money to Loan on Mortgage.

43 St. Francois Xavier St.,

MONTREAL.

Telephone Main 2305.

Accident. Employers' Liability.

**"The St. Lawrence" FIRE INSURANCE COMPANY**

Incorporated 1886.

Capital - - \$250,000.

Head Office: 10 Place d'Armes,

MONTREAL

J. Gustave Lavolette, Pres. F. Gauthier, Man.

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Gain in Insurance in force 1898  
\$67,000,000

AN UNPARALLELED RECORD.

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N. B. BR., 120 Prince William St., St. John, N. B.  
TORONTO BRANCH, 20 King St., East, Toronto, Ont.  
HALIFAX BR., Barrington and Prince Sts.

**R. HOPE ATKINSON.**

AGENCY DIRECTOR,

Company's Building, MONTREAL

## J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,  
Montreal.

→ **COMMISSIONER**

For Following Provinces:

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

Established 1809.

## North British & Mercantile Insurance Company.

Total Funds, Dec. 1898, . . . \$87,244,580.00  
Canadian Investments, . . . 6,466,460.08

Directors:

Henri Barbeau, Esq. W. W. Ogilvie, Esq.  
Arch'd Macnider, Esq.

Thos. Davidson, Managing-Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

**C. Ross Robertson & Sons, Gen'l. Agts.**  
11 Hospital Street, MONTREAL.

## Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - 1794.

Cash Assets, - \$10,004,697.55.

Authorized Capital, . . . \$3,000,000.00  
Capital Subscribed & Paid-up, . . . 1,250,000.00  
Deposited with Receiver General in  
Canada, . . . 110,934  
Annual Income, . . . 7,000,000.00  
Surplus beyond Liabilities and  
Capital Stock, . . . 3,264,392.15

Geo. L. Chase, President.  
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.  
Chas. E. Chase, Asst.-Sec'y.

**C. Ross Robertson & Sons, Agents**  
11 Hospital Street, MONTREAL.

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LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.

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GUARANTEED IN THE POLICY

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General, Special, District and Local Agents Wanted in unrepresented Territory in Quebec, Ontario, Nova Scotia, New Brunswick, Manitoba, British Columbia and the Territories by


## THE ROYAL-VICTORIA LIFE INSURANCE CO. OF CANADA. CAPITAL \$1,000,000.

Good Contracts will be given to Good Agents.

Applications to the General Manager will receive prompt attention and be considered confidential.

**DAVID BURKE, General Manager, MONTREAL.**

THE TRIUMPH OF THE CREATION  
IS THE CREATION OF THE TRIUMPH.

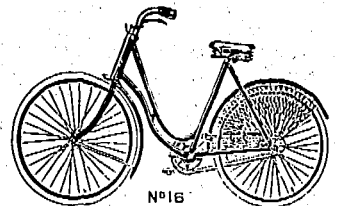


Priory Works,  
COVENTRY AND LONDON.

# Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND.



## WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00  
Income for Year ending 31st December, 1898, over - 2,290,000.00

Head Office. - Toronto, Ont.

Hon. GEO. COX, Pres.; J. J. KENNY Vice-Pres. & Man.-Dir  
C. C. FOSTER, Secretary.

J. H. ROUTH & Son, Managers Montreal Branch.  
190 ST. JAMES STREET.

## COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL

**JAMES MCGREGOR, Manager.**

## 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. R. KEARLEY, RESIDENT MANAGER.**

(FOUNDED 1825.)

## Law Union & Crown Ins. Co., (OF LONDON)

Assets exceed, - \$21,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.

**J. E. E. DICKSON, Manager**

Agents Wanted throughout Canada.