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# THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Finance Dept. 22dec95

Vol. 42. No. 4.  
NEW SERIES.

MONTREAL, FRIDAY, JANUARY 24, 1896.

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Buffalo, Queen City Bank.  
Chicago, Ill. Globe National Bank  
Detroit, First National Bank  
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Capital Paid-Up.....1,500,000  
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Capital Paid-Up, .. .. . 1,200,000 00  
Reserve Fund, .. .. . 315,000 00  
Contingent Fund .. .. . 30,134 71  
Total Assets, .. .. . 5,200,830 09

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Capital Subscribed, .. .. . \$1,000,000 00  
" Paid-Up, .. .. . 932,474 97  
Total Assets, .. .. . 2,541,274 24

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Capital Paid-Up, .. .. . 1,100,000 00  
Reserve and Surplus Funds, .. .. . 380,027 35  
Total Assets, .. .. . 8,780,576 35

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30 Jan	.....	20 Feb	22 Feb
13 Feb	.....	5 Mar	7 Mar

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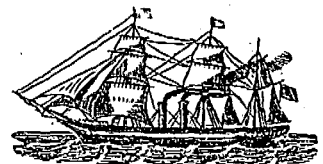
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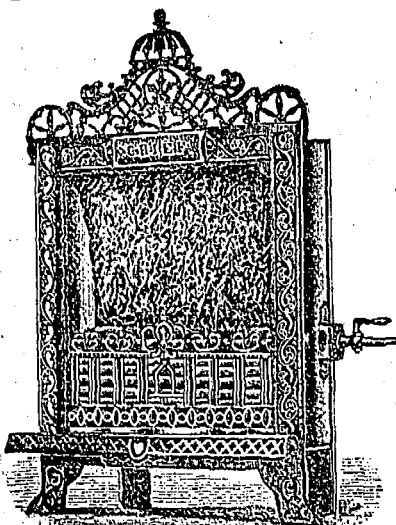
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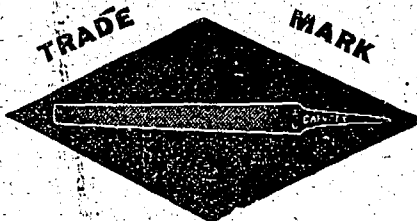
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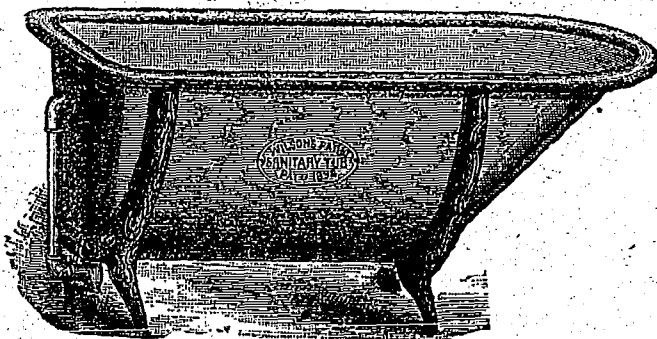
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Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

For - - -

**PHOTOGRAPHS**

Of the Highest Finish

**PORTRAITS**

In the Newest Approved Styles and Reproductions,

Go to the New Parlours and Studios of

**Wm. Notman & Son,**

Birks' New Building, Phillips Sq.,

Opposite the Cathedral.

**MONTREAL.**

*Commercial Summary.*

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

A COMPLIMENTARY dinner was given last Saturday to Mr. R. S. White by his brethren of the fourth estate in this city on the occasion of his appointment to the Customs Collectorship of the port of Montreal.

SNOW still holds off, and from all that can be gathered of lumbering operations there is some fear that the output may be limited. Sleighing throughout the country is so poor that wheels are seen as often as the winter vehicles.

In selecting a lubricator for a steam engine it is well to get one which is so constructed that when it must be filled the cylinder oil will go directly into the cup, without having to go through a long, crooked passage, for many good oils are thick, and it is not always convenient to warm an oil before using it.

**To the Trade** ——— 0

Just Purchased.

**60 Barrels  
Cod Liver Oil,  
10 Tons  
\* Glycerine \***

And can offer special quotations for present and forward delivery.

**EVANS & SONS, (Limited)**  
Wholesale Druggists, etc., Montreal & Toronto.

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

MONTREAL.

→ Manufacturers of Clothing ←

SPRING TRADE 1896.

OUR TRAVELLERS ARE NOW ON THE ROAD.

→ Samples FOR Spring ←

Are now being shown by our travellers.

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

We fit every man who wears Clothing and guarantee satisfaction.

**McMARTIN, CAMPBELL & CO.,**

WHOLESALE CLOTHIERS,

256 St. James Street, MONTREAL.

**North American Electric Seal Unhairing Co.**

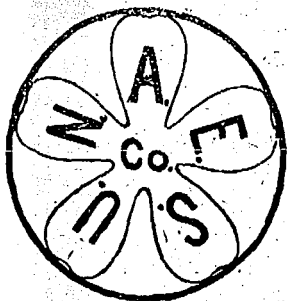
241 to 249 CENTRE STREET,  
NEW YORK.

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.



TRADE MARK.

**JOS. A.**

**BRAUTIGAM,**

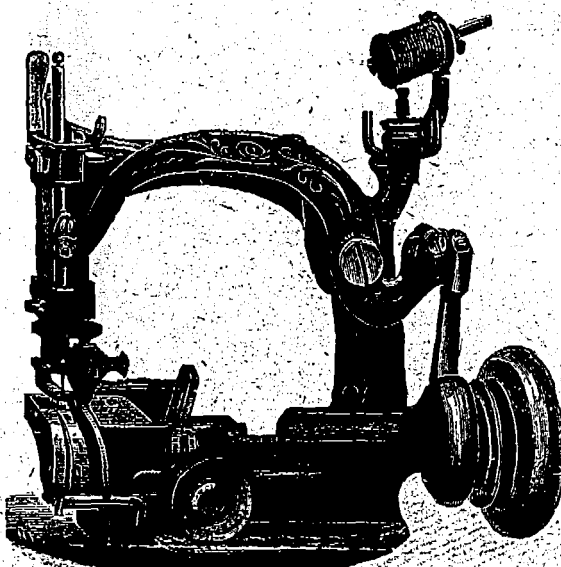
Machinist and Manufacturer of Special Machines for Hat Manufacturers.

143 & 145 ELM STREET  
NEW YORK.

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

Machines of every description designed and manufactured.

Send for Catalogue.



# STORAGE BATTERIES,

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

**DURABILITY and EFFICIENCY.**

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

Contains no "Active Material" Artificially Applied.

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

No "Paste" Used.

The "AMERICAN" BATTERY

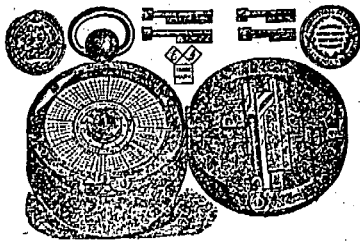
Send for new "LIGHT AND POWER" Catalogue.

For Further information write to

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

## Watchman's Improved Time Detector,

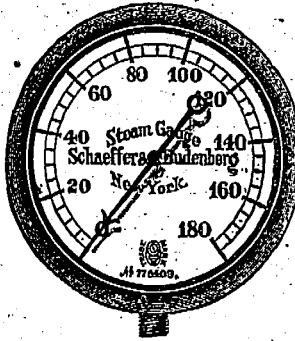
12 and 24 Different Keys with Safety Lock Attachments.



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

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

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



## Schaffer & Budenberg,

Manufacturers of

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

Works & General Offices:

**BROOKLYN, N. Y.**

Offices & Salesrooms:

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

# William A. Rosenbaum,

**ELECTRICAL EXPERT and PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

—THE stock and book debts of Johnston, Cooper & Co., Toronto, were sold Saturday at 83½ cents in the dollar to Mr. Harold Whitmore, a clerk of the firm.

—FRANCIS MCGOLDRICK, jr., dealer in men's furnishings, Fredericton, N.B., has assigned with liabilities of \$1,200. He started last spring with only a few hundred dollars and competition was so great that he could make no headway.

—AFTER sparring enough to test the strength of the Canadian Trading & Shipping Co. and certain of its creditors who could not be persuaded to fall into line, it has been determined to go into liquidation, and Messrs. Kent & Turcotte have been appointed for the purpose. Should Mr. J. S. Bousquet continue to feel any interest in the concern he may watch the course of events from afar.

—T. A. GARLAND, general dealer, Portage La Prairie, Man., already noted, has assigned. The name of the Garlands of California, Niagara district, had long been synonymous with credit and character—Waddington & Kennedy of Souris, Man., keepers of a restaurant and dealers in confectionery fruits, at that village since October, 1888, have exhausted all their capital in vain endeavors to make headway and now assign.

—MR. HENRY MILES, for many years with the old established firm of Lyman Sons & Co., this city, is starting business on his own account under the firm name of Lee ning, Miles & Co. Mr. Thos. Leeming of the firm, who has been residing in New York for years, is well known to the mercantile community of Montreal, especially to the produce trade in which he was long engaged. Mr. Leeming has had an eminently prosperous career in New York as agent for and representing Henry Nestle of

Vevey, Switzerland, of "Nestle's Food" fame. The new firm open on the 1st February on St. Sulpice & DeBresoles streets in druggists' specialties, &c. Their friends will wish them every success.

—OUR Norwood correspondent notes that "H. G. Buck lumberman of that place has built a large skating and hockey rink—W. P. Plant having moved his foundry to Hastings for reasons, there is a good opening for a foundry and implement business—Norwood has had no bad fires for years. Insurance companies have not done much for us. Happy is the town without a fire history—Six new shops are in course of erection by W. R. Roxburgh—Custom house officer Clement of Peterboro is an absentee, but the government will not lose, as his friends are well able to account for any claim that may arise apart from the guaranty."

—THE Oxford Furniture Co. of Oxford, N.S., are offering 20 cents in the dollar cash on liabilities of about \$30,000. They have been in business some years but could not make it pay and went into liquidation last spring, as noted, at the time. The above offer is made to settle affairs—Ferguson Brownell, general storekeeper, Northport, N.S., has assigned. He started in the

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

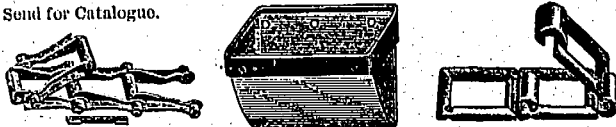
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.



## ALWAYS THE BEST

Softer and Cleaner Batting.

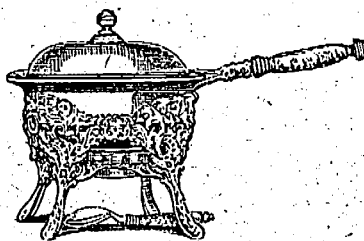
**NORTH STAR,  
CRESCENT,  
PEARL,  
PATENT ROLL COT-  
TON BATTING.**

marked improvement in the quality of

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

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

CHAFING DISH.



TELEPHONE 4241.

**F. H. Barr,**

IMPORTER AND DEALER IN

Ranges, Stoves, House Furnishing Goods.

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

2373-2375 St. Catherine St.,

MONTREAL.

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

SEE OUR LIST:

**SALMON** in barrels and half-barrels. **HERRINGS** in barrels and half-barrels. **LAKE & SALMON TROUT.**

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

**LAPORTE, MARTIN & CIE,**

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

Wholesale Grocers, MONTREAL.

**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
**ENGLISH**  
 QUEBEC, THIBAUDEAU FRERES & C<sup>E</sup> LONDON, THIBAUDEAU BROS. & C<sup>O</sup>  
**FRENCH AMERICAN & GERMAN GOODS**  
 332 St. Paul St. MONTREAL.

**THE Woodburn IMPROVED Pulverizer.**

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

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

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

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

fall of '04, on a limited capital; was doing fairly in a quiet way but lost heavily by fire last October--Nathaniel Martell, general dealer, North Sydney, N.S., has assigned. He started last fall buying out D. McLean; had no experience in business and but little means.

—In the matter of the estate of Samuel Fraine, merchant tailor, St. Thomas, Ont., insolvent, the following statement of assets and liabilities is furnished by our correspondent:

<b>LIABILITIES PREFERRED.</b>	
Rent to C. Whitvam.....	\$300.00
<b>WAGES.</b>	
Albert Roberts.....	25.00
T. Harvey.....	17.00
J. Heard.....	11.88
Taxes.....	10.60
	\$ 864.48
Claims of creditors, including balance of rent, \$771, aggregate	\$2,897.60.
<b>ASSETS.</b>	
Stock in trade.....	\$540.00
Book debts about.....	.....

Goods.....	174.00
Doubtful.....	120.00
Bad.....	1,378.99

As our correspondents remark, "what with bad debts and over \$1,000 arrears of rent, it is little wonder that he failed."

—Our Edmonton correspondent reports that Mrs. Mary R. Bush, dealer in millinery and fancy goods, has assigned with liabilities of about \$1,500 and assets from \$400 to \$500. Cause general depression in her line there.—John Cameron, general merchant has assigned to T. A. Stephens. Figures not yet known, but there is probably a nominal surplus. The liabilities will be over \$20,000.—By deed of extension, made about a year ago, Mr. Cameron undertook to pay his then creditors 100 cents in the dollar, in four half-yearly instalments, the first instalment due 1st July. Dullness of trade prevented his being able to pay the second instalment due first of January when the trustee under composition deed took possession of all assets and under power of attorney under deed executed assignment to Stephens for benefit of creditors named in composition deed. There is apparently nothing for creditors since date of composition deed.

# PURE OAK BELTING

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

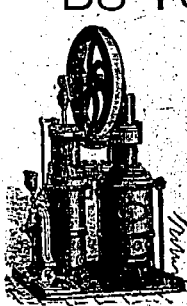
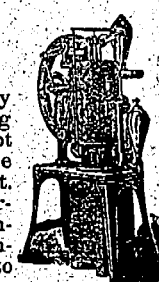
## ROBERT LINTON & CO.

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

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

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

#### Rider and Ericsson Hot-Air Pumps

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

## Rider Engine Co.

86 Lake Street, CHICAGO  
 37 Day Street, NEW YORK

### PUBLIC NOTICE.

Is hereby given that the Dominion Oil Cloth Company, having its chief office in the city of Montreal, will apply to the Parliament of Canada, at its next session for an act bringing it within the scope of the companies clauses Act of the Dominion Parliament, with power to increase its capital, to do business and hold real estate anywhere in the Dominion of Canada, and so withdraw the Company from the operation of the joint stock Companies' Incorporation Act of the Province of Quebec, and for other purposes.

Montreal, November 6th, 1895.

**DORION & ALLAN,**  
*Solicitors for Applicant.*

FALL 1895.

**SPECIALS**

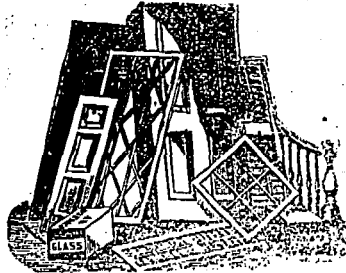
Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

**Lonsdale, Reid & Co.,**

DRY GOODS IMPORTERS,  
MONTREAL.

Agents for Crompton's Corsets.

**RHODES, CURRY & CO.**



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

**McArthur, Corneille & Co.**

Importers and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye &c. Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

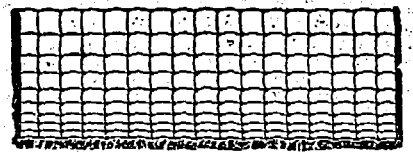
**MONTREAL.**

**Curtain Stretchers!!**

WHOLESALE & RETAIL.

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

MONTREAL, CANADA.



**THAT FARM OF YOURS**

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

The Page Wire Fence Co. of Ontario Ltd.

WALKERVILLE, Ont.

**Dominion Bridge Co., Montreal & Lachine Locks, P.Q.**  
(LIMITED)

Steel Bridges for Railways and Highways, Steel Piers and Trestles, Steel Water Towers and Tanks, Steel Roofs, Girders, Beams, Columns, for Buildings. A large stock of Rolled Steel Beams, Joists, Girders, Channels, Angles, Ties, Z Bars and Plates always on hand, in lengths to thirty-five feet.

Tables, giving size and strength of rolled beams, on application. Post Office Address: MONTREAL.

J. H. MCGREGOR, Agent,  
Canada Life Building, Toronto, Ont.

—ALBERT DEMERS, men's furnishings, Montreal, has assigned with liabilities of about \$4,000. He began in the spring of 1885 and was doing fairly but got a set back through being obliged to move on account of the widening of Notre Dame street west, and he has meantime been gradually going behind—F. X. Labranche & Co., general dealers of Thetford Mines, Que., has assigned, showing liabilities of \$12,000. The present firm was in existence since the spring of '93, when they succeeded Labranche & Frere, but owing to keen competition and dull trade have not been able to make headway, and have been in hard-up shape for some time—J. N. Duguay, general dealer, also in cheese factories, &c., at La Baie, Que., has assigned, showing liabilities of \$61,000. This failure has caused quite a surprise. About a year or 18 months ago he claimed a surplus of about \$20,000 and now shows a deficit of about \$3,000. He is believed to have done too large a business for his means. He had cheese factories at different points; he also manufactured wire fencing and did a large trade but had too many irons in the fire; was too sanguine and over enterprising—S. Charron, grocer, Montreal, already noted, has assigned—Louis Perrault, shoes, Montreal, already noted, has assigned. Liabilities \$62,000, direct and indirect—M. Rodrigue & Co., grocery, Montreal, has compromised at 20c in the dollar. In business about 9 years, and did an average retail

grocery trade, but are said to have lost some money in outside ventures, and went behind. Liabilities about \$4,000—D. Charron, grocer, Hull, Que., is offering 10 in the dollar, on liabilities of about \$2,000. Has been in business for some years, but has had a large family and trade was limited—C. A. Lavigne, grocer, Montreal, already noted, is now offering 80c in the dollar, cash.—Hunt, Barnes & Co., wholesale oysters, Montreal, have yielded consent to assign. They began in 1885, with N. W. Smith as sole proprietor. He had some capital but the trade seems to have been an unprofitable one and sunk his means. He lost considerable on stocks of fish held over, &c. Another instance of the effect of hiding one's light under a bushel. He did not advertise. *Hinc illae &c.*

—Among the business changes of the week in Ontario we note that C. G. Rowe, grocer, Belleville, is offering 25 cents in the dollar. Liabilities \$2,500 and assets some \$1,200 or \$1,300. He has been in business some years, at one time as Bateman & Rowe until about 3 years ago when he took over the business. He has done but a limited trade and competition was too keen for his light means—Daniel McBride, coal oil, &c., Hamilton, Ont., has assigned. Formerly a coal oil peddler, he started some 5 years ago a coal and wood yard in addition thus attempting too much for his capital—C. A. Pearson, dealer in gas stoves Toronto, has

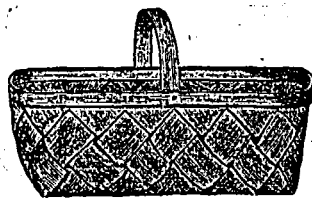
— THE —

**Oakville Basket Co.**

MANUFACTURERS OF

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

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



**STORAGE**

(FREE OR IN BOND)

**FINLAYSON & GRANT, CUSTOMS BROKERS,**

413 to 417 St. Paul Street, Montreal  
Bell Telephone 2087. P. O. Box 684.

**TOWNSEND, HOSTETTER & CO.**

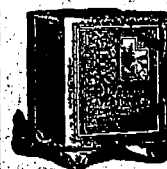
CHICAGO, ILL.

MANUFACTURERS OF **SIGNS** of every description

Brass, Glass & Iron.

Samples & Designs Furnished Free.

Write for Prices.



**E. D. COLLERET,**  
522 1/2 Craig St.,  
**MONTREAL.**

**Asbestos Lined Safes**

for homes, offices, etc. etc., from \$15.00 upwards.  
Catalogues and all information furnished upon application.

**TUBULAR DRIVING LAMP.**  
"The only perfect lamp made."

It gives a clear, white light, and  
Will Not Blow Nor Jar Out.  
It throws all the light straight ahead.

If you mention this Journal when writing, a special discount will be given.

**R. E. DIETZ CO., 60 Laight St., New York.**

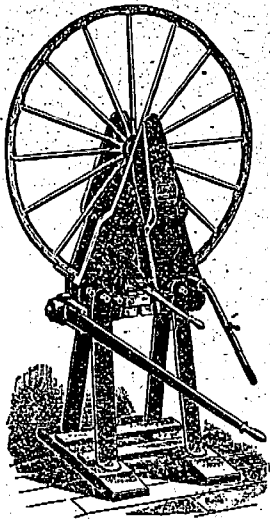
**"Dietz" Driving Lamp.**

DEALERS AND AGENTS—  
We want dealers and agents all through Canada to handle this lamp.  
If you want to sell an article of easy sale, with a fair profit in it, write to us.

AGENCY DEPT.

**R. E. DIETZ CO., 60 Laight St., New York.**

## West's Hand Tire Setter.



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

**J. B. WEST,**  
Factory, Eagle Foundry,  
Brown's Race, Rochester, N.Y

## THE BEST IN THE MARKET.

Ask your Wholesale Grocer for it



**The Foam Yeast Co., Ltd.,**  
1 TORONTO, Ont.  
79 Esplanade.

assigned. Beginning there in 1887 in partnership with one Spence, they dissolved the following year, and he has since been alone working hard and was supposed to be doing fairly. His stoppage is rather a surprise—E. Groves of Maryboro, has assigned. No particulars to hand—W. K. Mabey of Sidney has assigned—Danford, Roche & Co., drygoods merchants, Newmarket, already noted, are endeavoring to effect a settlement—D. Clement, general dealers, Alfred, has assigned. In business since the fall of 1892, could not make headway, and was obliged to effect a settlement last spring at 50 cents in the dollar, even this was not sufficient to relieve him in face of dull trade. Liabilities about \$2,000.—L. Dantzer, brewer, Baden, has assigned. He was burned out in 1893 losing heavily and was not able to recover—J. W. Chapman, blacksmith, Warwick, has assigned—G. Smallwood, tobacconist, Hamilton, has assigned. He was in business some years but always in a small way never made more than a mere living—Mrs. Henry (widow) hotelkeeper, Paisley, has assigned. In business about a year succeeding the late James King, she had but limited means from the start—John Armstrong & Co., grocers, Peterboro, already noted, have now assigned—Dingman & Lorimer, manufacturers' agents, Toronto, are offering 50 cents in the dollar. Prior to last two years Dingman was alone. They were supposed to be doing fairly, but meeting with some pretty heavy losses of late, the present step is forced upon them.—W. J. Macklem, teas, &c., Toronto, has assigned. Starting in '88 with a small capital, he made a little money but last year branched out, adding groceries, drygoods, &c., which was with the usual result—G. A. Parker, druggist, Toronto, has assigned. In business a couple of years he bought the bankrupt stock of A. T. Gamsby and continued the business with some help from his father—Robert Lavelle, tins, &c. Hamilton, has assigned. In business about 16 years, he at first

did fairly but of late years trade has fallen off and he has had all he could do to make ends meet—T. H. Roberts, clothing, Wingham, has assigned. In business since the fall of '94, he had very little if any capital and was supplied largely by one house.

### FRENCH FASHIONS IN JEWELLERY.

Narrow bracelets only are shown; linked gold bracelets with several stones mounted on the outer side, rows of colored stones, tinted diamonds, emeralds, and topaz combined and (alas! for the superstitious) opals, chaste foliage, and geometric designs not exceeding half an inch in width. Earrings are no longer worn, even solitaires have gone out of fashion, and it might be supposed they had found their way into the rings, which are set with brilliants and pearls of hitherto unheard of size. The form of ring which is a long S bent into a hoop, the jewels at the extremities lying against each other diagonally, is the great favorite. Hopeful of combating the distaste for earrings, an enterprising jeweller has imagined a new design that may be described as a jewelled tip for the lobe of the ear, fastening upon it with a spring; and that there may be no mistake about the use for which it is intended, the interior of the case inclosing it has an ear embossed in pink velvet upon it. Talking of cases, often very fanciful articles, some of those provided for ladies' watches are made in form of a porte-monnaie; they are convenient, as they may be carried in the pocket.

Chains are extremely fashionable this year, and jewellers are showing them in great variety, but the fine gold chain, with the single pearl every four or five inches has the preference. A pretty chain of a fanciful description is composed of pearls set alternately with olive shaped beads of dull chased gold. Some chains are made of small black agate beads, also separated at

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

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

### SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,  
Tinnors' Plumbers' & Steam Fitters' Supplies  
Gas Fixtures,  
LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

**SAMUEL, SONS & BENJAMIN,**

184 Fenchurch St., London, E. C.

Shipping Office: 1 Rumford Place Liverpool, Eng.

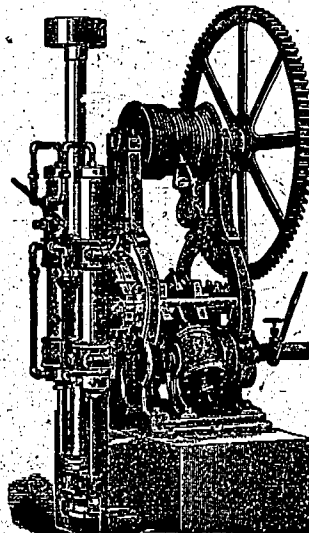


## MENEELY BELL CO.,

Troy, N.Y. & New York City.

Manufacture Superior

Church, Chime and Peal Bells.



## Diamond Pointed Core Drills

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

A Large Stock of Machines and Supplies ~~all~~ constantly on hand.

Diamonds, Carbon & Bort a Specialty.

**LEWIS F. BOSTELMANN,**  
Room 44, 39 Cortlandt St.,  
NEW YORK.

# LYMAN'S FLUID COFFEE

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

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

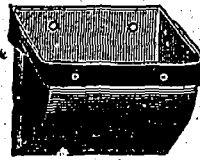
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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

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



## ELEVATOR BUCKETS OF ALL SIZES.

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

Get your Catalogues  
printed at the

**Journal of Commerce.**



**Chas. W.  
Murphy & Co.,**

(Successors to  
Jas. Guest & Co.)

**Commission  
Merchants,  
27 & 29  
St. Sacrament Street,  
MONTREAL.**

General Agents for  
Canada of the Superior  
and Popular Brand of

# Scotch Whiskey

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

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

intervals by single pearls. There is a decided fancy for these black agate beads, which are deemed—not without reason—extremely becoming to the complexion; necklaces are made of them, their simplicity relieved by the addition of a diamond clasp. A row of black beads, divided on either side by a long S in diamonds makes a beautiful ornament for the throat. In the gold chains, pink coral beads are sometimes substituted for pearls. Chains are also made of black or blue steel—a metal in as high favor as ever—the pearls introduced as in those of the more precious metal; they are not only used for watches and eye-glasses, but chain purses and other knick-knacks, such as pencil cases, tiny powder boxes, mirrors, and charms, are suspended to them. These, however, must not be worn openly; it is not considered good form to have a bunch of trinkets dangling about the person—to say nothing of the risk—and it must be kept either in the breast pocket of the coat or beneath the folds of the dress, a little slit being provided in the side of the skirt for the purpose. Perhaps it is a feeling of the same nature that has led to the refraining from wearing watches attached to breast-pins out of doors unless they be in black steel, when they attract little notice. At home, however, and even as a decoration for quite dressy toilets, the dainty little watch, hung to a true lover's knot, or other suitable device, is quite in keeping. Severely simple ornamentations are preferred for watches.

In all cases the pin to which they are attached is invariably set with stones or enamelled to match.

### LET THEM KNOW.

Inquiries continue to reach us almost daily from subscribers respecting houses in lines of trade not represented or not fully so in our advertising columns. Cases come occasionally to our notice of people sending to the United States and even to Europe for articles they want to buy although these goods are for sale in Montreal, Toronto and other cities of the Dominion by houses who "do not believe in advertising."

Let us urge upon all our readers to put up their signs all over Canada—in the columns of this paper. We have in our mind's eye sad examples of the neglect of this advice. A firm that opened up in Victoria square, this city, some years ago with what might be considered fair prospects of success, thought they advertised themselves sufficiently by erecting a staring sign in black and gold. They saw it two or three times a day themselves, and so did hundreds of citizens on their way to their clubs or homes, and the firm thought therefore that the whole world was reading it. Those who should be country customers—the great bulk of their trade—never saw it. The firm soon had to struggle to keep afloat; they finally abandoned the ship. They started again, but no wiser than before, they again



## "Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to  
30 pounds pressure.

Packed one dozen in a case. **PRICE, \$5.00 each.**

LATEST! CHEAPEST! BEST!

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

WE OFFER A LARGE LOT OF  
FRESHLY CUT . . . . .

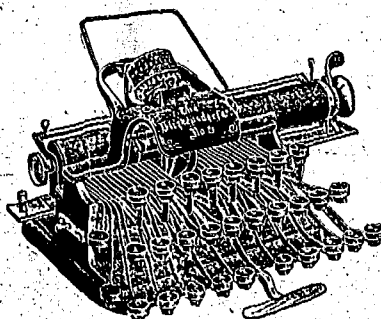
## Figured Walnut Veneers

Correspondence invited.

**WM. E. UPTEGROVE & BRO.**

Veneer and Lumber Merchants,  
FOOT EAST 10th ST.

**New York.**



## Blickensderfer

→ No. 5 ←

**Wonderful Typewriter.**

4 Letters and Characters. Weight, Six Pounds.

PRICE, \$15.00. FULL KEYBOARD.

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

**OREELMAN BROS., Agents,  
Georgetown, Ont., Canada.**

## HENRY PORTER,

Tanner and Manufacturer of

**Leather Belting, Fire Engine  
Hose, Harness**

Moccasin, Lace, Russet and

**Oak Sole Leather**

Office and Manufactory:

**436 Visitation St., - MONTREAL**

**SPECIALTY IN  
Men's Goods**

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

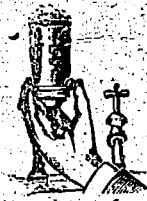
Representatives in all Provinces.

**Glover & Brals**

184 MCGILL STREET,  
Montreal, Canada

Established in 1877.

**Sanitary Soap Vase**



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

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

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

Agents Wanted.

**SANITARY SOAP VASE CO.,**

Aqueduct Bldg., ROCHESTER, N.Y.

**To Architects,  
Builders and Owners.**

Attention is called to Fire-Proof and Vermin-Proof

**Mineral Wool,**

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

Sample & Circulars Free.

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

fell behind and a short time ago went into liquidation. It is well known that those who judiciously advertise what they want to buy or sell are almost certain to distance others in the race. Instances are not unknown of failure among judicious advertisers: but the trouble usually with them was that they were not satisfied with doing well,—they ventured in stocks, they rushed into the wheat "pit" and "foremost fighting fell." One notable example of this is furnished by the square above mentioned, although a handsome figure has been saved to the senior partner. The following is the last inquiry from readers:—

Editor JOURNAL OF COMMERCE, Montreal Que.

DEAR SIR,—Could you please inform me where and at what price can I buy an instrument for testing the strength of liquors. Also please give me the addresses of the leading wholesale dealers in furniture in Montreal. A reply by letter will very much oblige a subscriber to J. of C.—Yours truly, P. CAVANAUGH.

Our correspondent means foremost above what is known as Syke's hydrometer. We shall write him.

**SOMETHING NEW IN STOVES.**

A stove, which furnishes not only the heat, but also the electrical current for lighting a room, has been invented by Dr. Girard of Chantilly, France, as we learn from the *American Manufacturer*. This thermo-electric stove has the outward appearance of a cylinder provided with ribs. The ribs serve for the abundant radiation of heat and to promote the circulation of

air in the room. In the hollow space between the outer and inner wall of the stove, the elements of the thermo-electrical column are arranged in rings above each other, so as to surround the stove in its entire height. Every one of these elements consists of a flat piece of sheet nickel or tin plate and an alloy, which is mainly composed of antimony and zinc with addition of small quantities of other metals. The mixture is selected so that the pieces obtain the necessary firmness and durability. The proper composition of the alloy is of special importance. Such a thermo-electrical stove with nickel elements is alleged to produce an electro-motoric power of 40 volts and a strength of current of four amperes. This production answers nominal requirements; by reduced heating it is increased correspondingly.

**WHERE OUR FOREIGN HATS ARE MANUFACTURED.**

Some years ago the great bulk of the straw hats used in Canada came from Luton and St. Albans, England. To-day the great bulk is made in Canada. Our own manufactures have so improved in style and quality that they can now compete fairly with the English market. We have factories in Montreal, at Marieville, St. Johns, P.Q., and Toronto, and these turn out very fine goods. In the manufacture of felt and fur hats, the English still control the markets of the world. This season has been disastrous to the hat and fur trade on account of the mild weather, but we trust that the great majority will pull through satisfactorily.

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



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

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

... IMPORTERS OF ...

**China, Crockery and Glassware.**

... ALWAYS IN STOCK ...

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

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

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

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

... IMPORT ORDERS A SPECIALTY.

**THE CANADA ACCIDENT INSURANCE CO'Y**

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

... REINSURERS OF ...

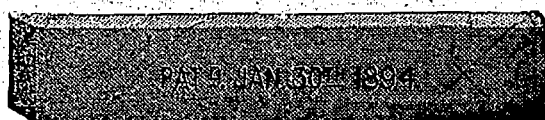
The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)

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

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents  
and get good contracts.

**LYNN T. LEETH**  
Manager for Canada.



**THE Fleming Woven Wire  
Dynamo Brush. \***

Send for Descriptive Circular.

**WILFRID H. FLEMING,**

Patentee and Sole Manufacturer.

No. 393 Pearl Street, NEW YORK.

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

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

**McCASKILL, DOUGALL & CO.**

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

Manufacturers of Fine

**Varnishes, \* Japans and Colors**

MONTREAL.

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

**BERMUDA ADVERTISEMENT.**

**W. T. JAMES,**

General Merchant and Ship Agent,

41 & 42 FRONT STREET,  
HAMILTON, BERMUDA.

Agent for Pickford & Black's "Canadian and West Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line.  
Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.



It Leads all Home Companies

**IT LEADS**

In Age  
In Size  
In Popularity  
In Actual Results

**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

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

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

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

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - - - - - MONTREAL.

Invested Funds, - - - - - \$40,000,000  
Investments in Canada, - - - - - 12,000,000

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**

OF LONDON, G. B.

Established A. D. 1714.

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

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

Canada Branch—The Bank of Toronto Chambers, Montreal.

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



**LANCASHIRE**

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

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

J. C. THOMPSON, Manager.

**WHOLESALE MEN**

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

**JOURNAL OF COMMERCE,**

171 and 173 St. James Street, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824.

CAPITAL, - - \$10,000,000

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

JNO. W. MOLSON, Resident Manager, MONTREAL.

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

FIRE. LIFE. MARINE.

**G. ROSS ROBERTSON & SONS,**

**General Insurance Agents and Brokers**

ESTABLISHED 1865.

\* 11 HOSPITAL STREET, \*

**MONTREAL.**

Telephone 1277

P. O. Box 2081.

Insurance.

**PHENIX**

**FIRE INSURANCE CO'Y.**

LONDON.

Established in 1788. Canadian Branch Established in 1801.

No. 35 St. Francois Xavier St. MONTREAL, P. Q.

**PATERSON & SON**

Agents for the Dominion.

RAYMOND & MONDOU, Agents French Department.

**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/2 miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 23 miles north east, show an aggregate of \$8,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,

"Journal of Commerce," Montreal.

Municipal Debentures Government & Railway Bonds, Investment Securities, BOUGHT and SOLD.

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

R. WILSON SMITH, British Empire Building, MONTREAL.

**THE COLONIAL**

Mutual Life Association.

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

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

Authorized Guarantee Fund, - - - - - \$100,000.

LT. COL. CHARLES KING, President. F. P. BUCK, Esq., 1st Vice President.  
HON. P. GARNEAU, 2nd Vice-President. J. F. MATHIESON, General Manager.  
THOMAS T. TURNBULL, Comptroller. I. H. STEARNS, Treasurer.  
E. A. BAYNES, B.C.L., Secretary. J. T. FINNIE, M.D., Medical Supt.

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

Active Agents Wanted.

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, JANUARY 24TH, 1896.

TRADE AND NAVIGATION.

The differences which beset the Cabinet at Ottawa during the last few weeks had the effect also of diverting attention from the parliamentary and departmental blue books with which we are usually favored at the opening of the Session. The Tables of Trade & Navi-

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

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

## Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

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

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

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

### 1881. THE ELOQUENCE OF RESULTS, 1895.

No. of Policies in Force, over	100,000
Interest Income, annually, exceeds	\$ 135,000
Bi-Monthly Income exceeds	800,000
Reserve Emergency Fund, exceeds	3,633,000
Death Claims Paid, over	23,000,000
New Business received in 1894, over	81,000,000
Insurance in Force exceeds	300,000,000

F. A. BURNHAM, President.

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

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

AGENTS WANTED.

gation volume is among them. Although much of what it contains has already been given to our readers, it is deserving of more general survey.

The exports have decreased from \$117,524,950 to \$113,638,804; and the imports from \$123,474,940 to \$110,781,682. The imports for consumption fell from \$113,093,983 to \$105,252,511, and the duty from \$19,379,822 to \$17,877,269. Our aggregate trade with Great Britain was \$14,267,396 less than in 1894; with the United States \$7,088,157 more; with France \$1,600,000 less; with Germany nearly 2½ millions less; Italy about \$100,000 less; Holland nearly \$250,000 less; Belgium \$565,000 or nearly 50 per cent. less; Newfoundland about \$570,000 less; West Indies \$1,560,000 more; South America \$650,000 less; other countries about stationary.

Our exports to Great Britain fell off some \$6,600,000; to the United States they increased 5½ millions; to France we exported \$200,000 less; to Germany \$1,420,000 less, but 1894 was an unusually large year to that country; to Spain and Portugal each about \$20,000 less; to Italy we exported less than one-third of 1894; to Holland one-half of the previous year; to Belgium \$457,000 less; to Newfoundland \$493,000 less; to West Indies \$281,000 more; to South America \$90,000 less; to China and Japan \$162,000 less; and to Australia about \$95,000 more.

We bought from Great Britain about 7½ millions less; from the United States \$1,600,000 more (Americans now advertise in the JOURNAL OF COMMERCE); from France about \$50,000 less; from Germany about a million less; from Spain about \$12,000 more; from Portugal \$10,000 more; from Italy \$21,000 less; from Holland \$100,000 less; from Belgium about \$110,000 less; from Newfoundland \$75,000 less; from West Indies about 1½ million more (West India merchants also advertise in our columns); from South America \$565,000 less; from China and Japan about same as in 1894; Switzerland \$15,000 less; and from all other countries about 1½ million less.

The percentage of duty on the total value of goods entered for consumption, dutiable and free, during the fiscal year being reviewed is slightly under 17 per cent. (16.99); being the lowest of any year since 1879. It reached its maximum (21.65) in 1889 since which it has been steadily decreasing. The amount of duties paid per head of population was \$3.52 the lowest since 1880. It exceeded this figure in 1874-5 and 6. The maximum was \$5.23, in 1886. The population of the Dominion is shown to have increased during the year from 5,021,476 to 5,083,424.

An examination of the details furnished by the Blue Book shows that the falling off indicated by the fore-

going figures is largely due to the depreciation in prices which may be said to have reached the lowest level at the close of the fiscal year. During the former six months of 1895 prices were for the most part stationary or drooping, the first sign of a rise not being visible till August. The upward movement continued until late in November when a reaction took place, but the slackness to the close of the year may be attributed to the political complications, international and local, and to some extent to the shipbuilders' strike on the other side of the ocean. In England, whose markets rule the world, the general range of prices is still considerably above those at the beginning of 1895. The articles mostly contributing to the rise during the early half of the year are, cotton and cotton twist, hemp, jute, pig iron, copper, tin, lead, tallow, saltpetre, petroleum, wheat, oats, beef, sugar and rice. The following show a falling off in values: wool, silk, flax, coal, barley, mutton, coffee and tea. The articles showing an advance in the second half of the year are—cotton and twist, wool, silk, pig iron, steel rails, coal, lead, petroleum, barley, beef, mutton and tea. The other articles of the list given above show a decline. The principal demand was for steel rails. The lowest price of cotton (middlings) in England—equal to about 6c per lb,—on the 31st January last year met with a sharp advance, and although this sagged somewhat, the price is still comparatively high. Wool also felt the advance, and the present year is bright with promise.

Among the imports showing the principal falling off during the year are iron and steel and manufactures thereof which fell from \$8,776,533 to \$7,405,923. Leather and manufactures thereof show an increase in imports from \$970,577 to \$1,215,626. Sugar of all kinds shows an increase in imports from a value of \$116,558 to \$937,703. Tea fell from \$175,998 to \$61,327, and wool and manufactures of wool from \$9,490,000 to \$7,950,000. Tobacco leaf shows a decrease in import of nearly \$400,000 or about 25 per cent. less. There were 20 million pounds less of cotton wool and waste than in 1894. We sent coal to the United States to the value \$3,232,825, and we bought coal from that country to the value of about five millions. But our space is limited and we must postpone further notice of this very interesting volume.

## SAMSON, KENNEDY &amp; CO.

It is to be regretted that the wisdom in cases like that of Samson, Kennedy & Co., Toronto, comes so generally after the act. Were it otherwise—as need not be said—it is most likely that creditors would have been more inclined to let them proceed on their journey

alone from the moment they entered upon their headlong descent. As in most cases of great magnitude it does not appear that there was any extraordinary effort towards personal economy put forth while matters were going from bad to worse. This, however, is usually the most difficult of all kinds of retrenchment. The examination of witnesses in the case has elicited,

*IN THE MATTER OF SAMSON,  
ANALYSIS OF BUSINESS FROM 1st DECEMBER, 1891*

			Bad debts
1891—Dec. 1	<i>Capital at this Date.</i>		
1892—Nov. 30	Gross Profits 12 months to this date.....	\$130,253.50	\$14,769.77
	(Sales \$1,212,909.00.....)		
	Disbursements same period.....	\$116,592.44	
	Net addition to Capital	13,661.06	
1892—Dec. 1	<i>Capital at this Date.</i>		\$150,523.36
1893—Nov. 30	Gross Profits 12 months to this date.....	\$100,399.46	17,639.54
	(Sales \$1,137,338.00.....)		
	Disbursements same period.....	\$118,535.74	
	Net reduction of Capital.		13,136.28
1893—Dec. 1	<i>Capital at this Date.</i>		\$137,387.08
1894—Nov. 30	Gross Profits 12 months to this date.....	\$ 86,410.02	12,588.42
	Sales \$1,189,208.00.....		
	Disbursements same period.....	117,409.03	
	Net reduction of Capital		30,999.01
1894—Dec. 1	<i>Capital at this Date.</i>		106,388.07
1895—May 31	Gross Profits 6 months to this date.....	60,182.33	
	Disbursements same period.....	63,719.56	\$ 8,182.70
	Net reduction of Capital 6 months,		3,537.23
1895—June 1	<i>Capital at this Date</i>		\$102,850.84
1895—Dec. 14	Gross Profits 6 months to this date.....	\$ 36,356.55	8,418.43
	Disbursements same period.....	85,290.22	
	Net reduction of Capital 6 months	48,933.67	
	<i>Capital at this date.</i>	\$53,917.17	
	<i>Amounts written off 14th December, 1895.</i>		
	Suspense Account Old unascertained Balance.....	15,948.63	
	Warehouse property set off against Bank's ranking.....	20,858.38	
	Reduction in Valuation Manitoba Lands.....	8,466.86	
	Saskatchewan Land & H. Co. Stock.....	2,070.07	
	Souris and R. M. Railway.....	3,567.92	
	Shoal Lake Co.....	1,948.00	
	Provident and Commercial Land Co.....	3,086.56	
	Nt. Debit, Partnership Insurance account.....	8,359.80	
	Written off Fixtures' account.....	7,025.86	
	Written off Horses & Waggon's account.....	3,321.08	
	Loss on Accommodation Paper.....	2,500.00	
	Bad Debts per Statement.....	\$ 9,081.38	
		1,810.28	7,221.10
	Amt. at Debit Special account drawings of Mr. Kennedy.....	18,323.00	12,535.48
	Warring Kennedy 1891 account.....		13,750.05
	A. G. Samson Estate.....		16,327.94
	Old Bills Receivable account Bad.....	\$ 25,863.89	
		3,811.20	22,052.69
	Insurance account.....		1,180.00
	S. M. Kennedy Overdraft.....		8,155.45
	Alex. Gemmell do.....		1,120.89
	Old Bad Book Debts (extending back 10 years).....		100,259.99
	Stocktaking Wages & Rent.....		1,442.00
			271,342.56

## PREFERENTIAL TRADE.

It would have been a grave mistake to have deprived the Board of Trade of an opportunity of hearing, and the public one of learning, the views of Sir Charles Tupper in regard to "Preferential Trade Relations between Great Britain and her Colonies" because of his having, as it said "re-entered political life." We have never heard of Sir Charles having gone out of political life; his office in England is a political one for it places him in charge of the political interests of Canada in the motherland. If our Board of Trade are

never to be addressed by those who are identified with any political party we shall have no addresses made before such bodies of any public interest, as every man who has experience and talent enough to command such an audience as a Board of Trade provides, necessarily has his convictions on political affairs.

Sir Charles dilated upon his favorite topic at much length, and with the old time vigor and earnestness which has caused him to be dubbed "a war horse," whose nostrils breathe fire, and whose nervous action tells of his "delighting in battle." He made a strong

as one creditor expressed it, "nothing we did not know before."

It will be seen elsewhere that Mr. Kennedy has just been elected Treasurer of the Commercial Travellers' Mutual Benefit Society. Those who remember the approach which the Licensed Victuallers' Association as

a body wished, not long ago, to make towards him as mayor of the Queen City, and how he gave them in return the cold shoulder, may perhaps ruminare a little on the mutability of mundane affairs. That the strictures in our issue of the 17th instant were not by any means uncalled for may be seen by the following table:—

### KENNEDY & CO. OF TORONTO.

TO 14th DECEMBER, 1895.

Travelling Expenses.	Interest and Discount	Salaries.	General Expenses.	W. Kennedy.	Remarks.
\$17,502.85	\$19,661.87	\$41,597.57	\$15,120.88	\$8,000.00	½ of last item paid Mrs. Samson.
19,615.75	17,263.04	42,851.21	16,166.20		Drawings of W.K. \$6,884.00 carried to special account.
22,374.95	20,629.04	44,026.68	17,704.04		do. \$5,651.06
9,231.18	13,330.53	21,361.91	8,144.92	2,959.25	
11,591.36	13,652.87	34,606.21	13,142.16	3,884.19	

*Amounts written-off 14th December, 1895.*

Brought Forward .....	\$271,342.56
Mrs. Samson's Account Not in Ledger.....	2,061.00
	<hr/>
Less Capital Account.....	\$273,403.56
	58,917.17
	<hr/>
Deficiency as per Assignees' Statement.....	\$219,486.30

point so far as the English side of this question goes, by stating that Great Britain's exports since 1890 had declined \$238,500,000 which was caused by the persistent raising of hostile tariffs by foreign countries. The decline of British agriculture shown by three million acres of land having been changed from wheat-growing to pasture is well known. We are not able to see how this could be remedied, if a remedy is desirable, by England's placing a duty on foreign wheat other than Colonial. Were there a duty placed on foreign wheat sufficient to so far raise its price in England as to make

growing that cereal again profitable, it would proportionately lessen the market for Colonial wheat, and counteract to that extent any preferential benefit given to this country and other colonies which send wheat to the old land. If it is answered that the resumption of wheat growing on three million acres which have been devoted to cattle raising, would enlarge the market for our cattle, we have but to remember how obstinately the British authorities have obstructed our trade in this respect to see that British agriculturists would offer strong opposition to the increased importations of

our cattle. The position would be this: English farmers by growing more wheat would make the demand for our cattle more active, so what benefit they got by enlarged wheat production they would be in danger of losing by increased competition with foreign cattle raisers. The British farmer, we admit, is in a "parlous case," and will continue so until he can secure land on such terms as will place him nearer to an economic footing with the agriculturists with whose products he has to compete.

So far as British exports may be affected by preferential duties in favor of the colonies, we entertain grave doubts as to their being enlarged by such a policy. The idea is to create more trade with the Colonies, to buy more from them and so cause them to buy more from England. The development of our trade with the motherland is an inspiring idea; we should all rejoice over its coming to pass; and no one can refrain from admiring the steadiness with which our High Commissioner has pursued the idea. Our increased business with England in recent years has been very gratifying; at the same time we regard our increased trade with *any* country as also very gratifying. The storekeeper is pleased to have the patronage of his relations, but to secure their custom he is not prepared to put any obstacles in the way of other customers. Business is business, and the dominant factor in business relations must ever be that of self-interest.

Sir Charles referred to the fact of England's foreign trade being so much smaller with her colonies than with outside nations as a condition that would be reversed, "if preferential trade were adopted." In 1892 the total foreign trade of Great Britain with her possessions amounted to \$895,000,000, and with other countries \$2,682,281,015. That is, for every dollar of trade done with her colonies and India, Great Britain did over three dollars of trade with other countries. With the United States alone England does a trade as large as with the whole of her colonies, India not being counted. The figures of last year, given elsewhere, go further to bear out this argument. Sir Charles then is remarkably sanguine in expecting preferential duties imposed by England and her Colonies to shift over \$1,700,000,000 of the trade between her and the outside world to the trade with British possessions.

The *Saturday Review* talks of England as able to half ruin the agriculturalists of the United States by imposing a preferential duty on wheat and other farm products. The *Saturday Review* would not have spoken so without the book in the days of its brilliance—when the present Premier of England was on its staff. Can anyone believe that the United States would see its enormous produce interests destroyed, or seriously injured, by an English discriminating tariff without striking back, although its fence is already built up to toppling height? Such a policy we believe would be met by the prohibition of English goods, or such duties as would inflict a terrible blow on English industries. Foreign countries might be very inconsistent in resenting preferential duties, but they would not worry about consistency if their interests or their pride demanded retaliation. Sir Charles makes light of the effect such duties would have on the price of bread. He thinks this would not be increased, and even if it were, the British artisans would not object. He has been some time in England and ought to know,

but we are not ready to believe the industrial classes of the old land would see a new version of the Corn Laws imposed with indifference. We suspend judgment until a series of large meetings has been held in the great manufacturing centres, and the voice of the people heard on this proposal to place a tax on bread stuffs. It would be exceedingly gratifying to us to have the foreign trade of Canada developed to such magnificent dimensions as Sir Charles foreshadows, but we cannot see any prospect of this being consummated by preferential duties. At the same time the subject is of such importance, and its aspects so varied, we are glad to see that a Congress of Boards of Trade, to be held next June, will thresh the question thoroughly, and no doubt will bring out all the points of the argument so as to add a highly interesting and instructive chapter to the discussion.

#### THE STANDARD POLICY OF NEW YORK STATE.

A Committee of the Board of Trade, New York, has just reported on the "Standard Fire Insurance Policy" of that State. The conditions to which they chiefly object are not confined to policies issued there. Many policyholders nearer home will find it desirable to read over their policies and note if any such conditions exist in them, so that they may be thoroughly advised as to their nature and bearing. Indeed whenever a policy is secured it should be very carefully read over and its provision mastered, so that strict compliance be paid thereto so as to avoid all chance of voiding the insurance by some unconscious violation of the contract.

The objections raised by the Committee are mainly against two clauses. One of these provides that, "If a building, or any portion thereof fall, except as the result of fire, all insurance on this policy on such building, or its contents, shall immediately cease." This clause involves such a risk to the policyholder as renders it in the highest degree inequitable. Suppose for instance the plaster ornament on a parlor ceiling—the "rose," as it is termed—falls, and in its descent upsets a lamp which sets the premises on fire; then according to this clause the policy of insurance in such a case is made void, and no claim can be established for a fire loss against the underwriting company. This form of accident has occurred, and is one to which many dwellings are liable. Against this risk there is no possible precaution except the discontinuance of oil lamps, which is not possible in most country houses. On a larger scale there may happen a fall of some portion of a building which throws stoves over, upsets furnaces, breaks gas pipes, and so causes a fire to break out which destroys the contents of such a building. Yet under this clause, if such an accident take place the insurance policy is voided. It is impossible for those occupying premises where goods are stored to know whether they structurally so safe as to render such an accident impossible. A floor may be over-weighted and fall, by which a fire may be caused. The fire may break out in part of such premises which is not occupied by the same tenant as the one whose overlaid floor has given way. Houses, and storage rooms let in flats are liable to this risk. Cases are on record of floors breaking down which dropped the contents of a fire grate, or stove into the room of a tenant underneath who was burnt out by this visitation from above.

To guard against such a casualty is impossible, yet the policy in question is made a dead letter by an accident which the insured person could not avoid. Not long ago a dwelling house was burnt owing to its chimney's being blown over in a gale and the brick's displacing the gas-fixtures, which caused an escape of gas that set the house in flames. Surely it is a very unjust policy which can be made void by accidents of that nature, or such others as we have named.

Another doubtful clause is the one which causes an insurance policy on merchandise to be voided by placing a chattel mortgage on the contents of the insured building. There are millions of dollars worth of property deprived of insurance by this clause unknown to the owner or to the mortgagee, in the opinion of the Chairman of the New York Committee. The equitable course would be to require the insuring company to be notified when a chattel mortgage is given, and leave it optional for the policy to be made void or to keep it valid. Any extra risk could be covered by an extra charge, but to cancel a policy on goods as soon as they are mortgaged is certainly not just. A warehouse receipt is of the same nature as a chattel mortgage, yet such receipts do not invalidate insurance on the goods, but are recognized by insurance companies. Another clause in the policy objected to cancels insurance on any property immediately foreclosure proceedings are begun. This seems very arbitrary and unjust. A loan company manager of many years' experience, who has had to commence a large number of foreclosure proceedings, informs us that, no case ever occurred in his experience of a fire which could even be suspected of being caused by this action. In his judgment the extra risk created by foreclosure proceedings is so trifling as to be unworthy of serious consideration. Incendiaries commit crime to make money, but the owner of a property which is in danger of being alienated by foreclosure cannot make anything by destroying it; he is more likely to punish himself by such a deed. Before a foreclosure can be made, the property must be under mortgage, and the insurance upon it is made payable to the mortgagee, so that if a mortgagor burns his property he simply gives the mortgagee a quicker resource of payment than by foreclosure and destroys his chance of recovering any part of its value over and above the mortgage debt.

The moral hazard then in such cases is not so great as to call for the cancellation of insurance when foreclosure proceedings commence. In regard to the clause which deprives the policyholder of his insurance, if a fire is caused by any part of a building falling, we are not surprised that the Chairman of the New York Committee condemned it "as repugnant to all ideas of equity and justice."

#### THE MONTREAL MAYORALTY.

As anticipated in our issue of the 17th, Ald. R. Wilson Smith has been elected Mayor by acclamation. We noticed that at the close of the meeting of the members of the Board of Trade on Monday last, Sir Charles Tupper, Bart.,—who remained on the platform to exchange greetings with many old friends,—took occasion to congratulate the new Mayor on his success and to refer to the opportunities of promoting the welfare of all concerned that must come within his scope in his new station.

#### ELECTRIC TOWING.

The possibility of employing the trolley or other system of electric motive power for the purpose of towing boats and barges along canals, as a substitute for mules or horses, has for some time past engaged the attention of electrical engineers. A report has just been published, the result of a survey and study of the situation to test its application to the Erie Canal ordered by the New York Legislature. The plant erected at Tonawanda in that State for the purpose is known as the Lamb electric system.

It consists of a stationary cableway supported by a line of poles along the canal bank, and electric motor carriages travelling thereon and towing a boat or boats attached thereon. The report says:—

"Of the various systems that have been proposed or suggested for canal traction, the towage system seems to appeal most favorably to boatmen, as only the towing facilities require to be changed from the mule or horse to the tow motor. The boatmen would be relieved not only of the uncertainty of the life and health of their animals, but the men necessary to attend the animals (usually one man per team) could be dispensed with entirely, while the space now reserved for the animals on board would be available for other purposes. Having, in accordance with instructions of the Superintendent of Public Works, made an investigation of, and submitted a report on an electric trolley system, as applied to canal traction, towards the close of the year 1893, it seems proper here to draw a comparison between the general features of the electric trolley system of propulsion and the electric system of towing. The former includes a trolley line erected along or over the canal, supplying current to the motors. In this system either special propellor boats fitted with electrical machinery are to be built, or existing boats adapted to the purpose. The towing system, on the other hand, comprises a sort of cableway or railway erected along the canal bank, and tow motors travelling thereon; this system eliminates the necessity of building propellor boats or of reconstructing old boats for the purpose, as no machinery would be required in the hold of the boat, and no space therein be encroached upon. Another feature of some value is the absence of the wash unavoidable with propellers. The towage system, further, appears to afford greater flexibility of manipulation as extra tow motors could more readily and at less expense be kept in reserve at suitable points along the canal, to meet odd demands, than would be the case with propellor boats, and boats could be towed even singly or in couples with a fair degree of economy, not necessitating the making up of long trains as with propellers. For trains of boats motors of suitable size and capacity could be built, or two or more motors coupled together to meet any demand."

The consulted engineer has no hesitation in "endorsing" the system as "deserving preference over any other hitherto experimented upon."

#### CANNED GOODS.

In buying tinned goods an English chemist gives the following instructions: Reject every article that does not show the line of resin round the edge of the solder of the cap, the same as is seen on the seam on the side of the can. Reject every tin that has not the name of the manufacturer or firm upon it, as well as the name of the company or town where manufactured. When the wholesale dealer is ashamed to have his name on the goods, fight shy of him. Press up the bottom of the tin. If decomposition is beginning, the tin will rattle just as the bottom of the oiler of your sewing machine will do. If the goods are sound it will be solid, and there will be no rattle in the tin. Reject every tin that shows signs of rust around the cap on the inside of the head of the tin. If housekeepers are educated on these points, then the poisoning by muriate of zinc amalgam will become a thing of the past.

## THE MERCHANTS' BANK OF HALIFAX.

The annual report of the above bank is made up to the close of each calendar year. The one just issued (see table elsewhere) shows indications of a good, profitable business having been done in 1895. The net profits, after providing for all bad and doubtful debts, are \$188,485, which is 12.56 per cent. on the paid up Capital, which is surely a satisfactory result for a year like the last which had so broken a record. The bank realized \$203,544 by premiums on new stock issued which, with a balance transferred from Profit and Loss, raises the Reserve Fund to \$1,003,820, equal to 66.92 per cent. on the Capital. The prospect therefore is good for an increase in the dividend as there is really no need for a large Rest, except it is desired to lay dividends aside for earning purposes in the future. The bank enjoys the use of a large body of deposits, the total it holds being \$6,199,207. It has also a high average of circulation, so that its earning powers are considerable. Its overdue debts are quite trifling, only \$8,116, indicating cautious management for which the Merchants' of Halifax has long enjoyed a good reputation. The amount of business acquired by the Bank in Montreal is doubtless in a large degree due to the care and assiduity of the branch manager, Mr. E. L. Pease.

## SIR CHARLES TUPPER IN MONTREAL.

It is rarely that so enthusiastic a reception is given to any distinguished visitor as that which met Sir Charles Tupper on Monday last in the Exchange Hall of the Board of Trade, to listen to his address on our relations to the Empire, to his account of the arrangements made for a fast ocean fleet, already noted in our columns, and other subjects of interest to all classes of our business men irrespective of political bias. The large room and even the corridors and galleries were crowded and the worthy baronet was repeatedly interrupted by bursts of applause. However people may differ as to the early possibility that the mother country may see her way to impose a differential duty, however slight, upon foreign agricultural imports save those from the colonies, there could be no doubt of the genuineness of the feelings which greeted the views so clearly set forth in the course of the address, or of the desire that some practical way may be discovered to solve the difficulties which beset the scheme. The time however is likely to come when, with all her colonies—in every quarter of the globe—teeming with an industrious population, England may see her way to enter into such an arrangement. Every fresh acquisition of territory means an additional market, and with the immense areas controlled in Asia, Africa, Australia and in the Western hemisphere, settled and united, the Empire has within itself all that makes for prosperity. The comparison of the union of the various divisions under the flag to the states of the neighboring republic, made by Sir Charles, was an apt one. Though the idea of a fiscal union of the various parts of the Empire is not by any means new, there was certainly the right ring about the way in which it was presented by the speaker and in the manner of its reception by his hearers. We treat the subject more at length in another article.

## THE SUGAR SITUATION.

The condition of the world's sugar markets is full of interest. Closely following on the reports of shortage in the crops, came the unfavorable news from Cuba, where the prospects are that the next crop will be smaller than ever, numerous plantations of cane having been destroyed. The unfavorable situation was accentuated by supplies of beets being smaller than anticipated. Under these circumstances, the advance in the raw sugar market is not surprising. Latest advices from New York give 3½c for centrifugals, 96 test, and 3½c to 3½c for Brown Muscovados, duty paid. Refined sugars naturally follow the lead of raws, and were advanced by the Trust to 5½c for granulated, with a prospect of a fur-

ther rise. It is a matter for gratification, that Canada can be pointed out as one of the cheapest countries in the world for sugar. Owing to the heavy advances in raws, Montreal refiners have had to advance prices fractionally, but even now they compare very favorably with New York. Granulated sells here at 4½c for round lots up to 4½c for smaller quantities as compared with 5½c in New York, while yellows are quoted at 3½c to 4c, according to quality. The prospects are however that a further advance will be made, the raw market still holding very strong.

## QUEBEC FAILURES.

—D. MOREAULT, general dealer, Doucet's Landing, Que., already noted, is now offering 50c in the dollar, cash.—N. Beupre, box maker, Montreal, is asking an extension. He has been in business for some years, but capital was small for business done, and he seems to have been too widespread.—W. R. Cuthbert, brass founder, Montreal, has held a meeting of his creditors and will likely effect a settlement. When formerly in partnership with father was not successful, and has been working alone about a year, in his wife's name, as above, but has had uphill work, through lack of capital.—Wm. Wilson, general store, Shawville, Que., noted some time ago, has now settled at 45c in the dollar cash.—P. B. Coyne, gen. store, Portage du Fort, Que., already noted, is now offering 65c in the dollar, 20c cash, and balance at 3, 6, 9 and 12 months, unsecured.—Joseph Brunet, grocer, Montreal, has assigned—a very small affair. Liabilities between \$150 and \$200. In business a short time.—J. N. Turcotte, general store, Drummondville, Que., is offering 65c in the dollar. Had worked up a snug surplus but recently burnt out, losing heavily over insurance. Liabilities about \$18,000; assets show a small surplus.—J. & A. Guerotte, grocers, Levis, Que., have assigned, after a brief career. Their capital was very limited, competition keen, and were unable to make ends meet.—The Independent Match Co. Ltd., of Louiseville, Que., has compromised at 65c in the dollar. It started about five years ago, but seems to have attempted too much for the capital. They became widespread and locked up; also lost money by the way.—Lussier & Leduc, men's furnishings, Montreal, have assigned, with liabilities of about \$1,800. Have been in business about a year, and having very little capital to commence on, could not stand the competition and get sufficient trade to support two partners.—Fischel Cohen, clothing, Montreal, is offering 80c in the dollar, at 3, 6 and 9 months, secured. He has been in business as above, some ten years. He started on a very limited capital and did not prove successful, effecting a compromise in 1890 at 40 or 50c on the dollar. He has since gone on in a quiet way, but general dullness effected him during the past year.

## ONTARIO FAILURES.

—WM. LAMB of Ottawa, wholesale shoes, is seeking an extension. He is understood to show quite a large surplus but not in very realizable shape and being unable to make certain arrangements to get advances, found himself unable to meet maturing liabilities. He was formerly of Poaps & Lamb, who dissolved last Sept. He subsequently opened on his own account, was doing fairly but his means were largely locked up in real estate. The firm was rated respectably.—G. R. Holmes, carriages, St. Catharines, has assigned. This is a small affair conducted for about eleven years on light capital.

—DANFORD-ROCHE & Co., dry goods merchants of Newmarket, already noted, have compromised at 80c in the dollar.—W. R. Counter, jeweller, Seaforth, has assigned. He succeeded his uncle in 1890 but got behind in '94 and endeavored to arrange a settlement, but did not succeed. He continued but in poor shape with this result.—Theresa J. Wakeling of Strathfordville, has assigned.—Wm. Sutton, Stéphen Twp., has assigned.—Oswald, Murdoff & Co., jobbers in shoes, Toronto, have called a meeting of their creditors. They have been in business only since Dec. '94, first as Oswald & Murdoff. The style changed as above last July, there has been a couple of changes in partners since start. No figures of liabilities or assets yet obtainable.—Willard Fuller, tub factory, Bolton Centre, has assigned with liabilities of \$10,000. In business alone about 4 years; has been gradually going behind.—Jos. Belisle of Bonfield Twp., has assigned.—D. C. Matthews, lumber, Lakeport, is offering 50c in the dollar, has been in business some 13 or 14 years but only in a small way.—R. S. Gage, general store, Newbury, has assigned with liabilities of about \$6,400. Coming from Palmyra about six years ago, he was supposed to have some moderate means but the last couple of years he has complained of dull trade which gradually ate up his means.—Robt. Wilson of Merrickville has assigned.

—THE recent career of Mr. John S. Douglas, hatter and furrier, Winnipeg, who had been going behind in his payments to firms here for some time past, and who made an assignment some weeks ago, has evidently not been such as to commend him to the good wishes of his creditors. In the first week of October he failed to meet some notes due here and, to protect themselves, creditors entered action and obtained judgment. Immediately after this Douglas is charged with having given a Bill of Sale to one of his workmen for \$5,100, taking his note for that amount, which note is said to have been disposed of for \$3,500. He next went over the border to visit, as he explains, some family connections, and on returning to Montreal, his old home, he was arrested and lodged in gaol at the instance of certain creditors here. Bail was obtained on the 16th, in \$500 for his appearance

in Montreal on the 1st of March next to answer a warrant taken out by Kortosk & Co. here, and \$500 for his appearance in Winnipeg on 2d of May next, on a charge preferred against him by Messrs. Donald Fraser & Co., agents for L. Gnaedinger & Sons of Montreal. A difficulty arose as to where Mr. Douglas should stand his trial first, but as he is held here for an offence against the laws of this Province, and proceedings taken out here, he will be tried first in Montreal. The total of goods in stock at the time of the Bill of Sale amounted to about \$3,000, but the creditors seem of opinion that further enquiries should be made. Goods were rather cheap in Winnipeg during the Fall. The total liabilities are about \$9,000, and the creditors are not likely to get even a cent in the dollar of their claims. Mr. R. Stanley Weir, advocate, who is acting for Mr. Douglas, is taking steps to quash the capias.

—Among those taking passage for Venezuela on the steamship "Columbia" of the Hamburg-American line which sails from New York to-morrow, is Mr. Geo. Caverhill, who with his wife is leaving on a voyage of some weeks through the West India Islands, and to the principal cities of that pugnacious little South American republic. It is evident that Mr. Caverhill is not in any degree exercised over the Venezuelan question and it is most likely that he will return—as his many friends in Montreal hope he may—in the belief that newspaper despatches, like the razors of old, are too often made to sell.

—ANOTHER instance of the evil of too great a haste to get rich is furnished by the recent career of Geo. J. Robb, city treasurer of Moncton, who is a defaulter for some \$9,000. This is the amount of a check which was passed into his hands to cover civic expenses for water and light and afterwards re-transferred to the city. Robb was receiving a yearly salary and perquisites of about \$1,400. Discovery was made through the suspicious amounts of drafts for pork and grain deals going through the banks. The policy of \$4,000 in Guarantee Co. of N.A. had been allowed to lapse.

[[—LINDBERG & FRANKLIN, brewers, St. Johns, Nfld., have held a meeting of their creditors. They succeeded John Lindberg, sr., in '92, and were doing fairly but depression there last year affected them seriously.

—MR. ROBT STEWART, JR., for many years connected with R. G. Dun & Co., here, has been appointed manager of the Quebec branch of the Agency in place of Mr. F. T. Graham.

—A PETITION for a winding-up order under the Act has been made in respect of "La Compagnie Approvisionnement Alimentsaires" of this city; dealers in wines and other French goods.

—MRS. M. BARBOUR, millinery, Moosomin, N.W.T., has assigned. In business since Nov. '92, always in a small way, and could not get sufficient trade to make a success.

—THE Montreal Board of Trade Building account for 1895 shows a deficit for about \$700.

LEGAL RECORD, &c.

Week ended Jan. 21, 1896.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

January 15.	
Baie au Febvre—J. N. Lemieux vs. J. N. Duguay.....	252
Chicoutimi—A. Tremblay vs. W. Tremblay, \$386; Credit Foncier vs. W. Tremblay, \$821.	
Chicoutimi Dist.—D. Tremblay vs. P. Chaver.....	841
Lachine—J. B. Tremblay et al vs A. B. Champagne.....	578
Montreal—E. C. Guay et al vs Dme. D. Dagenais et vir, \$351; G. A. Miller et al, vs. A. Jeffrey, \$591; J. Poirier vs J. Leggat, \$4,520; J. Lariviere vs J. A. E. H. Llonas, \$591; Montreal Board of Trade vs. A. Nicoll, \$750.	
St. Henri—S. Beaudin et al vs L. Brillon.....	800
St. Hyacinthe—J. Plamondon vs. Seminaire St. Hyacinthe, \$14,800.	
St. Pierre du Lac—P. Charest vs. D. Riviere.....	800
Westmount—J. Snowden vs. D. Rolland.....	300
January 16.	
Louisville—J. N. Carle vs. De. P. Giguere.....	2,500
Maskinonge—M. Chretien vs. J. Brosseau.....	306
Montreal—Hon. L. F. R. Masson et al, esql vs. C. F. Archambault, \$609; J. R. Walker et al vs. W. R. Cuthbert, \$4,190; J. E. Beaudoin vs. W. B. Davidson, \$410; E. H. Ascher et vir vs. J. S. Douglas, \$485; L. R. Dowker et al vs. L. Perault, \$410.	
Portneuf—A. Lemay vs. S. Germain.....	641
Quebec—J. H. Lefebvre vs. Alph. Charleboix et al, \$30,000; L. Union Sardinere du St. Laurent vs J. H. Gignac, \$1,864; F. Schryburt et al vs. E. A. Magnan et al, \$845.	
St. Henri—N. Marcoux vs. J. Brochu.....	350
St. Ursule—E. Morin vs. R. Pichette.....	1,097
Three Rivers—F. E. Leonard et al vs. J. A. Gagnon.....	1,200
Yamachiche—H. J. Dellisle vs. E. Bellemare.....	4,068
January 17.	
Montreal—D. A. Lafortune et al vs. J. Charest, \$340; H. S. Phillips et al vs. W. B. Davidson et al, \$703; Dme. M. Deneault vs. Dme. M. Deneault, \$343; S. D. Vallieres vs. H.	

Forgues, \$400; H. S. Phillips et al vs. J. N. Hickey et al \$328; E. Archambault vs. E. Lahale, \$250; Bank of Montreal vs. W. A. Reburn et al, \$650.	
January 20.	
Montreal—M. R. Auerbach vs. Dme. R. Hoffmañ, esql, \$815; Banque du Peuple vs. J. R. Hutchinson et al, \$465; W. O. Semmens et al vs. W. Seale, \$508; J. L. Coutlee et al vs. W. W. Tate et al, \$250; Banque du Peuple vs. J. P. Whelan et al, \$551; Dme. A. Lapierre esql. vs. A. S. Workman, \$291.	
N. D. de Levis—Bank of Montreal vs. G. Demers.....	21,975
St. Anne de B—Bank of Montreal vs. W. A. Reburn et al.	650
St. Henri—S. D. Vallieres vs. H. Forgues.....	400

January 21.	
Farnham—H. S. Phillips et al vs. G. F. Slack.....	\$ 250
Montreal—Credit Foncier vs. J. Cassidy, \$1,032; Royal Elec. Co. vs. A. J. Corriveau, \$335; J. B. O. Martin vs. A. Desjardins \$853; Tourville Lumber Co. vs. T. A. De Grosbois, \$3,210; H. Beaugrand vs. Dme. A. A. Franchere et vir, \$3,248; H. Hadley et al vs. E. Latour, \$866; J. B. Peloquin vs. Mass. Ben. Assoc. Co. of Boston, \$10,000; A. C. Lariviere vs. J. Munday, \$716. Dme. Z. Hamault vs. Dme. C. Racine et al, \$621; E. Mayrand vs. A. Robert, \$400; H. C. Phillips et al vs. G. F. Slack, \$250; J. B. Mantha et al vs. A. A. Trotter, \$304; P. F. King et al vs. A. P. Willis, \$800.	
Newport, Vt—A. E. Lincoln vs. International Co.....	615
St. Monique—Credit Foncier vs. Jas. Cassidy.....	1,032
Sherbrooke—M. Read vs. J. J. Doherty et al, \$659; M. Read vs. J. J. Doherty et al, \$659; O. Gaudet vs. John Leonard, (Dmgs.) \$250.	

WRITS ISSUED, PROVINCE OF ONTARIO.

January 15.	
Glen Morris—Mary Ferguson vs. James Ford.....	2,200
London—W. Mills et al vs. A. Durand.....	632
St. Thomas—M. Bolland vs. J. T. Kidd.....	2,104
Toronto—C. Prince vs. T. H. & J. B. Taylor.....	1,700
January 16.	
Beckwith—F. J. Greig vs. John McIntosh.....	487
Belmont—Agnes J. Ramsdell vs. J. McGrath.....	400
Berlin—C. L. Heisler vs. H. Aletter et al.....	344
Clinton—Bank of Commerce vs. Beesley & Co.....	442
Finch Tp—Union Bank vs. V. Duchesneau et al.....	530
Galt—A. Oliver vs. W. A. Dickson et al.....	1,157
Hamilton—Barry & Ross vs. Goode & Co. & E. Wingate.	10,000
Markdale—A. P. Zoller vs. R. B. Currie.....	600
Morrisburg—E. Casselman vs. R. M. Bouck.....	615
Ottawa—B. Heyden et al vs. S. J. Dawson.....	1,486
St. Thomas—J. F. Jordan et al vs. Provincial Prov. Institution, \$2,000.	
Shelburne—J. Atkinson vs. Jos. Black.....	517
Toronto—J. F. Jordan et al vs Covenant Mut. Ben. Assn., \$2,000; W. W. Craig vs. J. P. Craig, \$3,936.	
January 17.	
Crosby E Tp—E. Thomson vs. J. Staunton.....	\$ 258
Ellice—T. Walker vs. P. L. Bannon et al.....	354
Guelph—J. Ogden vs. H. W. Peterson.....	1,158
Murray—P. Gallivan vs. J. Anderson.....	300
Nassagaweya Tp—Bank of Commerce vs. E. S. Norrish et al, \$250.	
Renfrew—P. Moran vs. Mary J. Moran, admrx.....	3,979
Toronto—Bank of Hamilton vs. J. Barker, \$301; Trinity College vs. Catho. Collins et al, \$700; F. A. Kennin vs. E. A. Macdonald, \$295; Quebec Bank vs. C. A. Pearson, \$287.	
January 20.	
Barton Tp—Hamilton Iron & Steel Co. Ltd. et al vs. A. D. Ewing, \$400.	
Belleville—S. Daw vs. D. H. & W. Ackerill.....	928
Dakota N—C. M. Weese vs. M. W. Weese.....	318
Guelph—J. G. Richardson vs. Wm. Hart.....	378
Hamilton—E. A. Abraham vs. J. Anderson, \$653; Carscallen & Cahill vs. T. T. Marshall, \$1,487.	
London—J. McLachlin vs. A. McMURPHY et al.....	300
Napanee—D. M. McIntyre vs. T. D. Pruyn, assignee.....	307
Citawa—E. G. Laverdure & Co. vs. F. Barbeau, \$387; Catho. Pinhey vs. W. E. & Altha A. Brown, \$1,318.	
Paris—G. F. Glassco & Co. vs. H. Rehder.....	460
Toronto—Burrow, Stewart & Milne vs. Douglas Bros., \$314; Scottish Ont. & M. L. Co. vs. J. D. Edgar et al, \$29,169; Western C. L. & S. Co. vs. C. A. Thorn, \$2,265.	
Windsor—S. White vs. H. T. W. Ellis.....	312
January 21.	
Bayham—A. Johnson vs. Margt. Acker.....	\$ 500
Colchester S—Martha Fox et al vs. A. Fox.....	2,112
Drayton—Elliott & Co vs. W. H. Procter.....	421
Ellice—R. Armstrong vs. J. Pearson.....	400
Garairaax W Tp—H. Near vs. D. Glewelling.....	2,000
Haldimand—T. H. Donnelly vs. P. Kanary.....	1,000
Nepean—J. D. Gemmill vs. Jane Houlaghan et al.....	2,273
Ottawa—C. F. Street vs. Chas. Smith.....	292
Oxford W—G. Vickers. vs. J. Prouse.....	250
Perth—Can. Gen'l Elec. Co. vs. Tay Elec. Light Co.....	1,725
Toronto—Can. L. & N. I. Co. vs. John Bailey, \$1,027; Bank of Hamilton vs. J. Barker, \$501; W. Thomas vs. T. & M. Gedge, \$1,649 & \$1,649; C. F. Wurtele vs. F. A. Hoga-boom et al, \$1,500; W. Sooft & Co. vs. G. W. Muller, \$941; Bell Organ & Piano Co. vs. G. H. Patterson et al, \$411; J.	



Brillinger vs. Standard Bank, \$1,120; R. Hamilton vs. Toronto Coal & Fuel Co., \$627.

J. Smith vs. E. A. Smith et al. 250

WRITS ISSUED, MANITOBA.

January 15.

Neepawa—Gault Bros. & Co. vs. Reid & Gerhardt. 1,508  
Winnipeg—Campbell Bros. vs. J. H. Bennet et al, \$652; Earl Fruit Co. vs. Rublee, Riddell & Co., \$400.

January 10.

Minnedosa—A. A. Allen & Co. vs. R. J. Spratt & Co. 437  
Rosthern—McCready & Co. vs. G. Ens. 360

January 17.

Winnipeg—Eva H. Asher et vir vs. J. S. Douglas. 485

January 20.

Lethbridge—P. W. Ellis & Co. vs. L. N. McEwan, \$278; Meridan Britannia Co. vs. L. N. McEwan, \$281.

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

January 15.

Montreal—S. McNaughton agt. J. B. O. Archambault, \$667; H. J. Bell agt. A. O. Granger (Auer Light) \$759; J. B. Young agt. A. O. Granger (Auer Light) \$750; A. Palascio agt. J. Lidston, \$447.

St. Cosaire—E. Beaulieu agt. Wm. Brodeur. 1,125  
St. Hyacinthe—D. Chartier agt. M. Berthiaume. 260

January 17.

Montreal—A. Couvrette agt. A. Gravel, \$294; Dme. A. E. Price vs. W. E. Price, \$6,220; A. Crevier agt. J. Scott et al, \$315.

January 20.

Montreal—Bank of Montreal agt. H. J. Beemer et al, \$17,637; Bank of Montreal agt. Ottawa & Gatineau Ry Co. et al, \$3,632.

St. Alphonse G—Credit Foncier agt. A. St. Marie et al. 452

January 21.

Megantic—N. J. Bedard agt. J. Thilbaudeau. \$ 256

Montreal—L. E. de Bellefeuille agt. Dme. J. G. Germain et al, \$207; Bank of Montreal agt. J. O. Labbe et al, \$265.

Stanstead—M. F. Hackett agt. Wm. L. Terrill. 534

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

January 15.

Burford Tp—Standard Bank of Can. agt. F. Hartley. 332

Clarke—J. Parker agt. Chas. Fligg. 337

Mount Forest—T. Alison agt. John Boos. 256

Ottawa—Quebec Bank agt J. A. & E. Corry. 1,860

Toronto—C. E. Switzer agt. Ellen Dick, \$4,734; Bank of Hamilton agt. R. J. Hovenden, \$2,000; S. Brown agt. Jos. Shepard, \$458.

January 16.

Bayham—J. H. Glover agt. John Chalk. 253

Toronto—G. A. Weese agt. W. H. Banfield, \$348; Jas. Turner & Co. agt. W. H. Kerby, \$252.

January 17.

Marmora—C. W. Thomson agt. Wm. Kelly. \$ 258

Mersea—W. E. Whaley agt. I. Shaw. 337

Mildmay—J. Jacob agt. G. R. Schweitzer. 391

Toronto—J. Ritchie agt. J. Poucher. 330

January 20.

Kenyon Tp—W. D. McLeod agt. D. N. McLeod. \$ 290

Lindsay—W. Pinkerton et al agt. W. Swanton et al. 1,700

Toronto—Barnett Bros. agt. S. A. Gallagher, \$509; Buntin, Reid & Co. agt. E. Hart, \$514; Scales & Wilson agt. Jno. Jamieson, \$510.

Woodstock—Molsons Bank agt. Geo. Gordon et al. 1,107

Bank of Hamilton agt. J. Baker. 1,304

January 21.

Alexandria—F. L. Whatley agt. M. Munro. 309

Chicago—G. H. Parkes agt. Jas. Peard. 350

Palmerston—J. W. Scott agt. A. Thom et al. 1,077

Penetanguishene—London & Can L. & A. Co. agt. N. Courtemanche, \$541.

Puslinch—W. Aikens agt. W. A. Dickie. 369

Sudbury—S. Fox agt. D. Jacobs. 345

Toronto—J. R. Strathy et al agt. E. S. Farley et al, \$265; Quebec Bank agt T. A. Garland, \$321; J. Burns agt E. S. Kennedy, \$1,438; D. Turner agt H. J. & Flora I. Tharle, \$347.

Uxbridge—Peoples L & D. Co. agt T. W. Dale. 2,823

H. Munn agt J. J. McKenny. 810

JUDGMENTS RENDERED, MANITOBA.

January 15.

Winnipeg—Pembina County Bank agt. E. C. Egan, \$5,995; Dominion Mtgs. Co. agt. Wishart Furn. Co., \$12,845.

January 16.

Saskatoon—Macdonald & Co. agt. W. R. Caswell. 348

JUDGMENTS RENDERED, BRITISH COLUMBIA.

January 15.

Nanaimo—E. H. Heaps agt. D. Jordan. 1,548

JUDGMENTS RENDERED, NOVA SCOTIA.

January 17.

Boisdale—D. N. McIntyre, G. S. for. \$257

CHattel Mortgages, Province of Ontario.

January 15.

East Toronto—W. R. & Jane E. Walters to W. Brown. 800  
Galt—J. L. Williams to J. M. Irwin. 600  
Madoc—S. P. Barnum to T. McNamara. 540  
Toronto—E. Hart to M. & L. Samuel Benjamin & Co. 873  
Woodslee S—H. C. Rees to Sutherland, Innes Co. 7,881

January 16.

Almonte—J. I. Kirkland to J. Crawford. 600  
Goderich—D. McCormick to R. Tennant. 838  
Kingston—W. H. Medley to N. C. Polson. 3,103  
Raleigh Tp—J. P. Middleton to Sutherland, Innes & Co. 1,819  
Toronto—Jas. Walsh to Bank of Toronto. 31,293

January 17.

Barrie—R. Hovey to Bank of Toronto. \$2,710  
Oakville—F. Cornish to Grant, Lottridge Brew Co. 507  
Picton—J. S. Williams to H. Wellbanks. 2,628  
Scarborough Tp—E. Sanderson to G. J. Poy. 500

January 20.

Brantford—J. Winfield to R. Huff. \$ 750  
Camden—Geo. McDonald to J. McDonald. 980  
Chesley—Wm. Schroeder to M. Schroeder. 3,400  
Cornwall—A. Bates to W. Hawes. 525  
Galt—J. B. Kreson to G. Hancock. 850  
Gananoque—J. A. Grant et al to W. H. Grant. 500  
Hamilton—J. & Jane Linfoot to T. Hobson. 544  
Kingston—G. A. Martin to J. S. Henderson. 500  
Monaghan N—Philomene Feli to S. Aul. 700  
Simcoe—Chas. Mason to P. Mason. 600  
Toronto—C. Richardson to T. Foster, \$1,000; Mrs. F. S. Taggart to J. Mills, \$550.

January 21.

Bracebridge—A. B. Bettes to W. S. Shaw. 1,100  
Brampton—T. D. Norval to Sam'l Charters. 850  
Flamboro E—S. F. Smith to S. Bell. 600  
Guelph—D. Martin to E. Saunders. 2,000  
Houghton—Mrs. Amelia Burnham to J. Carruthers et al. 525  
Huntsville—Martha E. Kelly to Ontario Brew & Malt Co. 1,350  
Listowel—Mrs. Mary Kraus to H. Roth. 600  
Ottawa—Rose Letch to C. G. Stackhouse. 500  
Southampton—M. Matheson to D. McLeod & Co. 700  
Toronto—J. P. Donald to R. Donald, \$900; Imrie, Graham & Co. to J. F. Boustead, \$1,819; Miss Ellen A. Mitchell to M. & L. Samuel Benjamin & Co., \$516; W. H. Niddie to W. C. Meredith, \$600; Caleb Weeks to Maria Weeks, \$1,180.  
Windsor—D. Morrison to Margt. B. Robertson. 542  
J. D. Warde to G. McPherson. 535

CHattel Mortgages, Manitoba.

January 15.

Rapid City—A. Stewart to D. A. Hopper. 1,200  
Shoal Lake—Chas. Watson to E. F. Hutchings. 722

January 16.

Oxbow—S. Colwell to A. Pierce. 525  
Winnipeg—D. Sinclair to A. McKenzie. 1,800

CHattel Mortgages, B.C.

January 15.

Vancouver—A. Goldstein to Lenz & Leiser. 2,000

January 17.

Nakusp & Trail—Peter Genelli & Co. to N. B. Buckler. \$1,250  
Kamloops—Mary E. Unwin to M. Gaglietto. 657

BILLS OF SALE, PROVINCE OF ONTARIO.

January 15.

Owen Sound—W. A. Dodge to J. K. Christie. 389  
Tilsonburg—Nina Matthews to Isa Harris. 2,100

January 16.

Clinton—Kate Beesley to W. H. Beesley. 3,940  
Colborne—D. W. Hicks to D. A. Simmons. 950  
Toronto—Scientific Varnish Mfg. Co. to J. P. Donald. 875

January 17.

Hamilton—Thos. O'Brien to W. H. Gray. \$ 850  
Toronto—Star Ptg. & Pub. Co. Ltd. to F. Nicholls. \$20,750

January 21.

North Toronto—Geo. Plumb to North Toronto Floral Co. Ltd., \$775; Spears & Muston to North Toronto Floral Co., Ltd., \$2,200.

St. Thomas—Jas. P. Kidd to R. M. Lipsey. 1,483  
Toronto—M. & L. Samuel Benjamin & Co. to Ellen A. Mitchell, \$650.

Windsor—John Jay to G. E. Mallory. 2,000  
Woodstock—J. & T. Grant to Grant Tanning Co., \$141 & 808

BILLS OF SALE, N.S.

January 15.

Aylesford—McNeil Bros. lumber, for. 5,000  
Cornwallis—Wilson Sanford, mill, for. 550  
Economy—C. E. Cutten & Co., G. S. for. 550

BILLS OF SALE, MANITOBA.

January 20.

Winnipeg—Hy. Braun to S. Fairbairn. \$2,100

FOR THE SEASON **1895-96**

We are placing on this market the Finest Assortment of

**RUBBER BOOTS**  
**AND SHOES**

Ever produced in this country, consisting of over one hundred and fifty lines

→ **GRANBY** ←

is the leader in all Fine Rubber Footwear.

**THE GRANBY RUBBER COMPANY.**

*Financial.*

Thursday Ev'g., Jan. 23, 1896.

The week just ended has been one of continually falling price and limited trading on the local Stock Exchange. During the first couple of days there appeared to be a somewhat better feeling but this later gave way to a condition of despondency, with the result that quotations fell even lower than during the recent scare. The principal decline were as follows: Stree Ry. 9, Cable 6½, Gas 8, Toronto Ry. 5½.

The primary cause of this weakness in the market is the complete change in the attitude of the banks with respect to loaning money on call. While it is generally conceded that money is just as plentiful now as it was a month ago, it is a good deal more difficult to borrow, and rates have gone up from 4 per cent. to about 5 to 5½ per cent., with very little offering. Naturally this led to realizing or liquidation of stocks held by speculators on small margins. News from outside markets has been to some extent of a reassuring nature although business in general has been dull.

The week closed with a much better feeling, and with more activity. The principal stocks recovered a good part of the decline and acted a good deal firmer.

The week has been a very quiet one in Exchange circles and scarcely a variation has been noted. Quotations now are: Between hands, 60 days 9½ to 9 11-16, demand 10 to 10½, Cables 10½, to 10 3-16. Over the counter rates are 80 days 9½ to

0, demand 10½ and cables 10½. The following are the transactions of the week as per Messrs. Chas. Meredith & Co., stockbrokers:--

BANKS.	Shares.	Highest.	Lowest.	Last Year
Montreal .....	108	217	215½	220½
Commerce .....	50	185½	183	187½
Merchants .....	53	184	182	185
Molsons .....	40	175	175	170
Union .....	19	99¼	99¼	....
MISCELLANEOUS.				
Cable .....	1632	157	149½	144¼
Can. Pacific .....	25	53	53	56¼
Gas .....	1248	197½	190	194¼
Mt. St Ry. ....	3181	215½	206½	180¼
Toronto Ry. ....	1718	73½	68¾	71¼
Bell Tel. ....	5	156	156	154
Telegraph .....	73	162	160½	157
Duluth Pref. ....	175	12	12	8½
Duluth Com. ....	1550	6	5¼	....
Col'd Cot. Bd's. .	\$800	99	99	98

**MONTREAL CLEARING HOUSE.**

Total for Week End-	Clearings.	Balances.
ing Jan. 23, 1896.	\$10,142,690	\$1,640,206
Corresponding		
Week of 1895 .....	10,368,496	1,601,195
" " 1894 .....	9,777,180	1,444,576
" " 1893 .....	10,727,108	1,956,993

**MONTREAL WHOLESALE MARKETS**

Thursday Ev'g., Jan. 23rd, 1896.

Although some lines during the past week have shown more activity, complaints are still general with respect to the condition of country roads the recent snowfall having been insufficient to afford good sleighing. This has been the cause of complaints also about remittances, which

are to say the least very unsatisfactory. Values generally continue firm, and as will be seen from our market reports, some decided advances have been recorded. Prospects generally are considered to be considerably brighter than they were, but another heavy snowfall is the desideratum at present.

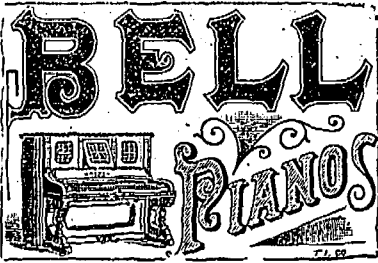
**DRYGOODS**--Travellers are again on their sorting trips and reports are that they are experiencing a very much improved business. Country roads are somewhat improved by the recent snow, but in the Province of Quebec are still far from satisfactory. Notwithstanding travellers are sending in orders more freely and at the same time report a very hopeful outlook for the immediate future, and for the spring trade. Another favorable indication is that is less tendency to cancel orders, than there has been of late noted. The most unfavorable feature is that remittances continue very slow, from almost all sections. The city trade is keeping up fairly well and no changes in values are reported.

**DRESSED HOGS**--An advance in prices has been noted which is well maintained. Business keeps fairly active. Prices are now quoted \$4.90 to \$5.10 for car-lots, according to weight and condition, while for smaller quantities \$5.25 to \$5.50 per 100 lbs. is the range.

**FLOUR**--A brisk business is reported in Manitoba flours, almost wholly however on local account. Cable enquiries for export are being received, but millers claim to be unable to consider them on account of the pressure of local business. Ontario millers report a fair demand, with prices very firm. The meal and feed markets hold steady.

**FISH**--The feature of the week in the fish trade has been the news of the suspension of one of the best known firms in this line.

**WILLIS & CO.** → 1824 ←  
Notre Dame St.  
**MONTREAL**



WHOLESALE AGENTS  
— FOR THE —  
GOLD MEDAL **Bell Pianos & Organs**

AND OTHER LEADING INSTRUMENTS OF AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied territory.

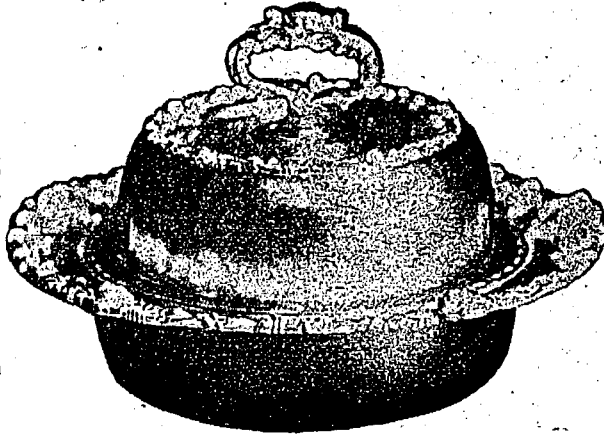
**Don't Think**

this is all we make, we can fix you up from a Candolabra to a Hair Pin.

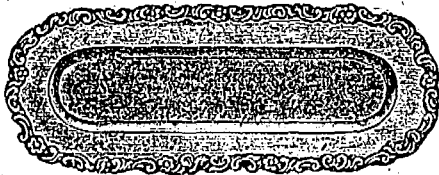
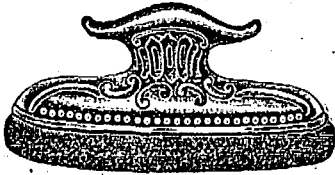
**If . . .**

you are in doubt

call on us when in NEW YORK.



THE  
**MAUSER M'F'G CO.**



STERLING SILVER ONLY

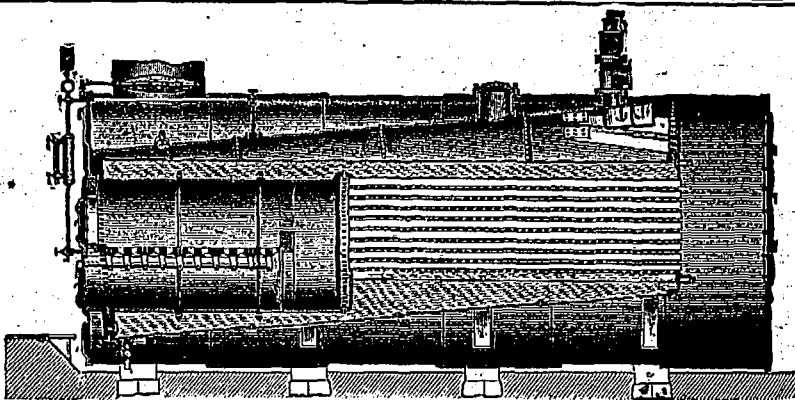
Silversmiths.

FACTORY and SALESROOM:

14 East 15th St.

West of Tiffany's,

NEW YORK.



**Monarch Economic Boilers . .**

Require No Brickwork,  
Give Highest Economy,  
Thoroughly Constructed.

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

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

**Our inducements.**

A Good Article  
At a Fair Price.

**OUR CLEBRAETED BRANDS**

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

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

**S. DAVIS & SONS**

The Largest Cigar Manufacturers in the Dominion.

The sympathy of the trade is tendered with the hope that the difficulty may prove only temporary. There has been a little more enquiry and prices are steady as follows:—Fresh cod, 3 to 3½c brls. or cases; haddock 3¼ to 3½c; fresh herrings \$1.25 to \$1.50 per 100; bloaters, 90c to \$1 per box; tommy cods, \$1.25 to \$1.50 per brl.; finnan haddies 6½ to 7c. Salt fish is unchanged.

GROCERIES—The advent of a little more snow has cheered local jobbers and wholesalers but the fall was scarcely heavy enough to bring any substantial improvement in the volume of business. Tea men report a slight improvement in country trade, there being a better demand principally for low grade Japans. The New York market holds firm, and this has its effect here. Black teas are quiet. Sugars are strong, granulated being quoted at 4½c for round lots up to 4½c for smaller quantities at the refineries. Guild prices are ¼c higher than refineries. The New York market has been a little excited, but is now calmer. An exchange reports; Conditions remain generally strong and the impression holds that rates must be higher. Foreign grades tend upward on the stimulating accounts from Europe, but there is a good demand for spot lots and continued negotiation on parcels to arrive. In molasses there is also a firmer feeling, and with light stocks, advances are probable. Canned goods have had a quiet week, but prices hold firm. In dried fruit the feature has been the increasing firmness of the principal lines. Valencia raisins, prunes and California fruits are rather scarce, indeed there are but very small quantities available at firmer prices. Other lines continue quiet.

GREEN FRUITS -- Apart from talk of crop damage in California by frost little new has developed in connection with either oranges or lemons. There continues to be a fair demand for both fruits and prices hold steady. The principal quotations for oranges are as follows: Valencias \$4.00 per case; Messina \$2 to \$2.25 per box, and Jamalcas, \$6 to \$7 per brl.; lemons are selling at \$2.00 to \$3.50 per box. Other fruits show very little change, pine-apples selling slowly at 20 to 30c, and grapes are quiet at about \$5 to \$6 per keg. With respect to the reported crop damage referred to above, it is learned that only a few of the orange districts were affected and the damage is by no means so widespread as first reports indicated.

GRAIN.—A fair amount of business is being put through in coarse grains for export, and a noteworthy fact in this connection is that the bulk of the grain now being shipped is going forward by way of Canada's new winter port, St. John, N.B. Some fair-sized sales of peas have been put through West for export via this

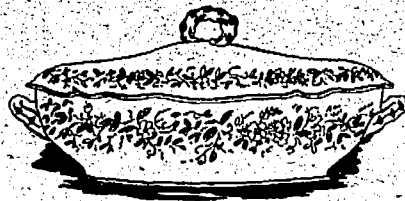


**Emil Pewny & Co.,**

Sun Life Building,  
**MONTREAL.**

Stock of Standard Lines on hand.

**A. T. WILEY & CO.,**



Importers of  
China, Glass-ware, & General Household Crockery, Lamps, etc.

Dinner Sets a Specialty.

Sample of Dinner Set, 97 pieces, \$7.50.

1803 Notre Dame Street & 2341 St. Catherine Street.  
**MONTREAL.**

rcute. Oats are very steady and sales have been made at 20 $\frac{1}{2}$  & 20 $\frac{1}{2}$ c. The probabilities are for a further advance in prices as Manitoba refuses to sell now under 20 $\frac{1}{2}$ c. For barley both feed and malting there is little or no demand. In fact the season for malting barley is about over, and business will now be confined to a few small lots. There is still some enquiry for buckwheat, but none is offered for sale here.

**HARDWARE**—Another meeting of the nail manufacturers was the only feature of interest this week. It is understood that only routine matters were discussed and no changes were made in the schedule of prices. Business generally is slow and remittances are about as poor as they can well be.

**HAY**—A good demand is being experienced for hay generally but the tendency of prices is decidedly easier. This is due in a measure to reports of lower prices in American markets, but the steadily increasing receipts locally, has also a good deal to do with the lower prices that are now being offered. Sales of baled hay have been made at from 50c to \$1 below the ruling rates of a week ago, No. 1 changing hands at \$14 and No. 2 at \$13. Advices from various country points quote about \$1 less than these prices.

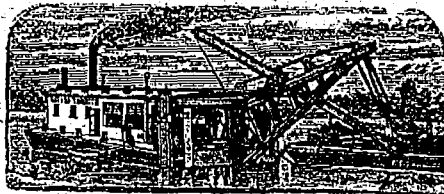
**HIDES**—There is little or no change to report in the market for hides. Offerings are very light at the moment and prices are well maintained. Dealers are paying 5 $\frac{1}{2}$ c for No. 1, 4 $\frac{1}{2}$ c for No. 2 and 3 $\frac{1}{2}$ c for No. 3.

**LEATHER & BOOTS & SHOES**—Dullness is still the prevailing feature of the local leather market. The position is strong, hides holding firm, but purchasers seem to be holding off in the meantime. Receipts of black leather are light, while for sole, the export demand is good, and shipments are steadily going forward. Prices remain unchanged. Boot and shoe manufacturers report orders on spring account coming in very freely but they are in no hurry to ship goods. There appears to be a disposition to await the 4th March and see how payments are made. Manufacturers naturally are desirous of having fall accounts cleared off, before shipping very extensively.

**PRODUCE AND PROVISIONS.**—Pork and smoked meats have met with a steady demand at unchanged prices. For butter the market now wears a more quiet appearance with slightly higher prices. Creamery is quoted at 20 $\frac{1}{2}$  to 21c, while dairy is purely nominal. Cheese prices are firm, with a slightly improved demand. Fall makes are quoted at 9 $\frac{1}{2}$  to 9 $\frac{1}{2}$ c, and summer goods 8 $\frac{1}{2}$  to 8 $\frac{1}{2}$ c. The egg market holds steady with a fair demand. Boiling stock sells at 18 to 20c. Montreal lard 14 to 15c, and Western 13 $\frac{1}{2}$ c to 14c.

**PETROLEUM.**—Decided advances have been recorded in the prices for petroleum during the past week, and the markets still hold very firm at the advanced quotations. The cause of the advance is said to be a scarcity of crude which is becoming more pronounced, and which is likely to lead to a still further advance in prices.

**M. BEATTY & SONS,**  
Welland, Ont.



Dredges, Ditchers, Dericks, and Steam Shovels

Of various styles and sizes to suit any work

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

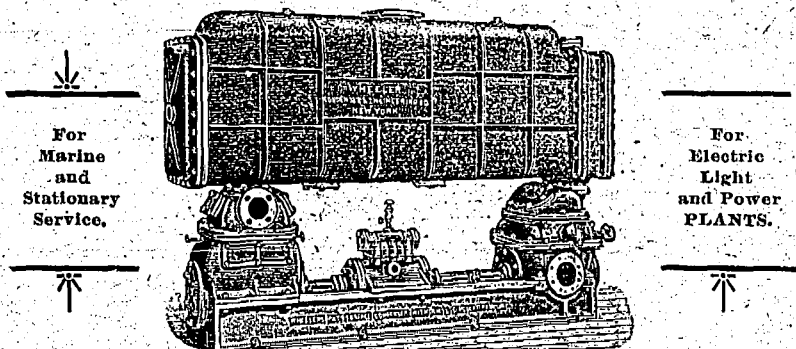
For Water Sand and Gold Mining, and other contractors' plant.

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

**Wheeler Condenser & Engineering Co.**

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the



For Marine and Stationary Service.

For Electric Light and Power PLANTS.

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

**WHEELER'S**

**Patent Feed Water Heaters.**

**HE SAYS** :—"Two years' use has convinced me that the Angle Lamp is the best lamp ever invented. It is far better than gas or electricity."

**YOU SAY** :—"I want one!"

**WE SAY** :—"Who are you, we'll send you our Catalogue with full description.

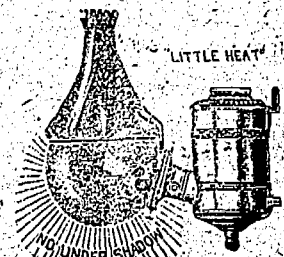
Think of SUCH a light for 1/4 OF A CENT AN HOUR!"

All STYLES from 1 to 12 Burners. GOOD AGENTS WANTED.

**THE ANGLE LAMP CO.,**

76 Park Place N.Y.

J. U. Bauchells, Mgr.



# MERCHANTS' BANK OF HALIFAX.

General Statement, December 31st, 1895.

## LIABILITIES.

TO THE PUBLIC:

Notes in Circulation.....	\$1,001,480 36	LAST YEAR.	\$ 941,031 86
Deposits at Call.....	\$4,081,071 36		1,333,880 32
Deposits subject to notice.....	4,043,032 87		3,552,597 74
Interest reserved on Deposits.....	95,103 42		79,888 40
Due to other Banks in Canada.....	6,109,207 65		238,768 87
Due to Agents in Great Britain.....	10,583 87		471,221 01
Due to Agents in Foreign Countries.....	9,451 49		282 76
Drafts drawn between Head Office and Agencies Outstanding.....	44,016 99		84,061 92
	\$7,264,748 30		6,701,676 86

TO THE SHAREHOLDERS:

Capital paid up.....	\$1,500,000 00	\$1,100,000 00
Reserve.....	975,000 00	680,600 00
Undivided Profits.....	23,620 46	18,443 14
Dividend No. 53, payable 1st February, 1896.....	43,081 91	38,500 00
	\$9,811,625 67	\$8,585,620 00

## Assets.

Specie.....	\$ 807,485 02	\$163,441 79
Dominion Notes.....	824,212 00	431,530 00
Notes of and Cheques on other Banks.....	242,840 37	221,222 09
Due by other Banks in Canada.....	63,069 24	84,095 89
Due by Agents in Great Britain.....	25,632 83	
Due by Agents in Foreign Countries.....	148,244 62	167,491 41
Dominion, Provincial and Municipal Debentures and other Bonds.....	1,140,471 05	1,021,418 85
Call Loans on Stocks and Bonds.....	778,512 60	606,552 28
	\$3,828,457 73	\$2,685,185 34
Deposit with Dominion Government, for security Note Circulation.....	48,000 00	60,000 00
Loans to Provincial Governments.....	26,873 15	107,359 32
Other Current Loans and Discounts.....	\$6,367,678 21	
Less rebate of interest on unmatured bills.....	46,000 00	
	\$6,321,678 21	\$5,607,087 10
Overdue Debt (Loss provided for).....	8,116 58	6,718 24
Real Estate (other than Bank premises).....	10,500 00	11,000 00
Mortgages on Real Estate sold by the Bank.....	1,000 00	1,000 00
Bank premises.....	60,000 00	60,000 00
Safes at Agencies and Office Furniture.....	7,000 00	7,800 00
	\$9,811,625 67	\$8,585,620 00

Statement of the result of the business of the Bank, for the year ending December 31st, 1895.

By Net Profits (all bad and doubtful debts provided for).....	\$188,485 23	
By Balance carried forward from previous year.....	18,443 14	
By Premium on \$400,000 new stock issued in Sept., 1895, (payments received in four equal instalments on 14th Sept., 14th Oct., 14th Nov., and 14th Dec.).....	203,454 00	
		\$410,382 37
To Dividends No. 51 and 52 at 7 p.c.....	\$81,561 91	
To Appropriation for Officers' Pension Fund.....	5,000 00	
To Added to Reserve Fund.....	295,000 00	
To Balance carried forward.....	28,820 46	
		\$410,382 37

## CARSLEY'S COLUMN.

# CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

# Dry Goods Merchants.

SPECIALTIES:

COLORED AND BLACK

# CASHMERE,

# SILKS

AND

# DRESS GOODS,

Mantles and Jackets.

# Carsley, Sons & Co.,

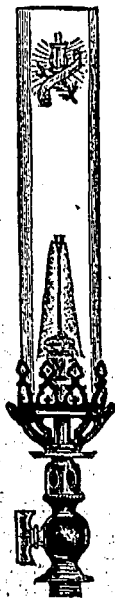
113 St. Peter Street,

MONTREAL.

Business generally is reported as very good, at an advance amounting to about 2c as compared with a week ago.

POULTRY--The scarcity of chickens in particular is becoming more pronounced, and prices in consequence have a firmer tendency. The demand has slackened off somewhat and quotations now are: Turkeys, 7½ to 8c; chickens, 7 to 7¼c; ducks, 7 to 7½c, and geese 5 to 5½c per lb.

PAINTS AND OILS--Business generally in both paints and oils has brightened up somewhat. Orders for spring delivery are



## THE DREXEL LIGHT

6 feet of gas per hour in an ordinary burner will produce from 18 to 20 candle power of light.

3 feet of gas per hour with a Drexel Light will give 60 to 70 candle power of light.

THEREFORE:

1 Drexel Light gives more light than 3 ordinary burners at one half the cost of gas or

6 times as much light at the same cost as 1 ordinary burner.

Duration of Drexel Mantle: 900 to 1,000 hours.

The Drexel Light produces no ghastly greenish hue, but an absolutely pure white and steady light,

We keep on hand a selection of pretty GLOBES and SHADES which we sell to purchasers of our light at cost.

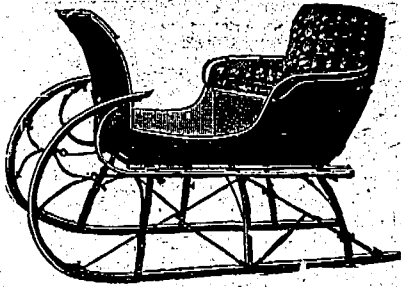
# Drexel Medical Co.,

112 St. Francois Xavier Street,

MONTREAL.

Telephone No. 630.

Maximum Light at Minimum Cost.

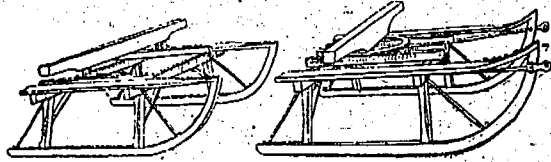


Light Driving Family Pony **SLEIGHS**

Nice, Light, Good, Cheap. of all kinds.

"Snow is coming and we will have lots of winter yet," I have 200 sleighs yet to sell.

You pick one out and fix your own Price.



**BOBSLEIGHS**

Of all sizes for City and Country Roads, from 11

\$10.00 to \$40.00

**QUEBEC CARIOLE.**

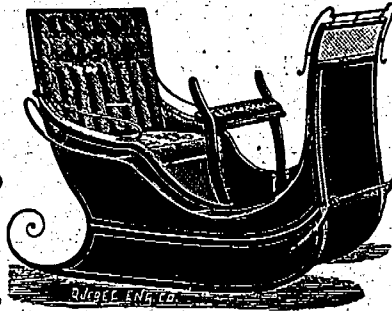
A Warm and Comfortable Rig. Plenty in Stock at Your Own Price.

"Do you want one?" Now is your time.

FROM \$5 00 TO \$30.00  
REDUCTION ON ALL SLEIGHS SOLD THIS MONTH.

**R. J. LATIMER,**

592 St. Paul St., MONTREAL.



**Country Merchants**

VISITING THE CITY.

Would save money by calling on the

**Journal of Commerce**

and order their supplies of

**PRINTING**

Bill Heads,

Letter Heads,

Blank Books,

Envelopes,

Shipping Tags,

etc., etc.

We make a Specialty of

**Catalogues.**

We do everything in the printing line, in a

**Neat, Prompt and Economical Manner.**

**Journal of Commerce,**

171 ST. JAMES ST.

**ROYAL SCALP FOOD**  
Price \$1.00  
6 Bottles \$5.00 Exp. Pd.



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

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

**THEORY.**

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

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

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

coming in pretty freely and prices are well maintained. Paris green keeps very strong and spirits of turpentine are firmer. In glass there is not much doing, although a few import orders are coming in. Remittances are very light. The complaint about country roads, and farmers being unable to market their produce being apparently general.

Wool.—In outside wool markets, an advance of from 5 to 10 per cent. has been noted since last week. This has been apparently general, affecting London and American markets, and naturally has had a reflex influence on the local market. The present situation is very firm and all fine

wools have advanced. Business here is not very large, but manufacturers are said to have very low stocks; They appear to be holding off in order to see how the spring business promises.

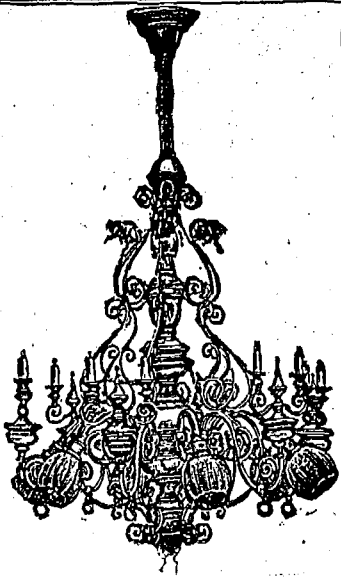
**TORONTO WHOLESALE TRADE.**  
(Revised by Telegraph).

TORONTO, Jan. 23, 1896.

The volume of business shows some improvement this week, but trade in no line cannot be said to be active. Prices of leading merchandise are unchanged. Travellers for dry goods firms are sangu-

ine, and the movement becoming active. In groceries the sugar market is firmer. Money rules firm with call loans quoted at 5½ per cent. Sterling exchange is steady. Stocks fairly active and irregular. Cable sold at 152¼, Toronto Ry. at 71½, Western Assurance at 158, Gas at 195, Toronto Electric at 138½, Bank of Commerce at 134¼, Canada Landed Loan at 105¼, Imperial Loan at 105, Dominion Savings at 81.

BUTTER, &c — The market is very steady with prices unchanged. Choice qualities tub dairy bring 17c, and large rolls at 15 to 16c; Medium tub jobs



## The American Copper Co.

WORKS AT NEW TORONTO,

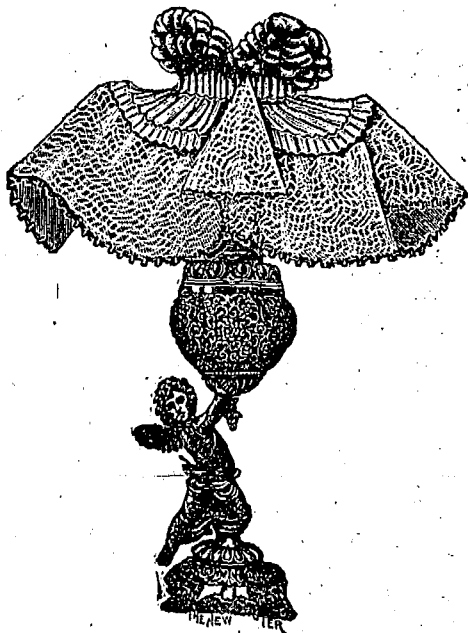
Office: 91 Adelaide St. W. TORONTO.

MANUFACTURERS OF

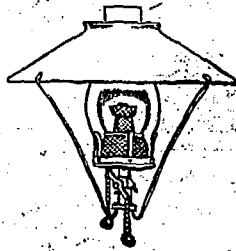
## CHANDELIERS

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

CORRESPONDENCE SOLICITED.



No. 848 Lamp. No. 75 Silk Shade.



GAS BURNER.

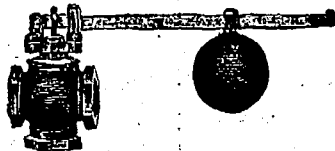
## Niagara Gas Burner

FOR  
Artificial or Natural Gas.

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

THE  
Rochester Lamp Co.

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



## JOHN SIMMONS Co.

### Wrought, Cast Iron and Steel Pipe,

FITTINGS AND BRASS WORK,

### TOOLS AND SUPPLIES,

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

OFFICES AND SALESROOMS:

106 to 110 Centre Street,

NEW YORK.



Send for Price List and Discount Sheet.

## FARM FOR SALE.

300 acres, 225 under cultivation, 75 in wood, mainly maple with oak and ash; on Lake Massawippi, 11 miles from Lennoxville (east of University and School), 13 miles from Sherbrooke, two miles from Railway Station.

Large modern house, heated by furnace in basement, wide veranda, summer kitchen, ice house, model hill-side barn, three storeys, stalls for feeding twenty cattle, horse stabling, root house, fowl house, granary, two tenement houses, running water through house, stable and cattle barn, three orchards, one newly grafted, also small fruits, maple sugaries, 1500 trees, sugar house. Scenery unsurpassed.

Will be sold on easy terms.

APPLY TO

J. Cradock Simpson & Co.,

Real Estate Agents, Montreal.

at 10 to 13c, and creamery at 20c for tub and 22c for rolls. Eggs unchanged with pickled selling at 14 to 14½c; ordinary fresh at 16½ to 17½c and new-laid at 20 to 22c. Cheese firm at 9½ to 10c.

DRESSED HOGS—The market is firmer with fair receipts. Selections bring \$4.80 to \$4.90, and heavy hogs \$4.60 to \$4.70.

FLOUR AND GRAIN—The flour market is stronger with a better demand. Straight rollers are quoted at \$3.40 to \$3.50 and Ontario patents quoted at \$3.50 to \$3.60. Manitoba patents at \$3.90 to \$4.00 and strong bakers at \$3.60 to \$3.65. Wheat higher, there being sales of white on Northern at 73 to 73½c and of red at 70c west. Spring is quoted at 70c. Manitoba No. 1 hard sold 70c west, lake and rail, and at 76 grinding in transit, Sarnia. No. 2 hard firm at 72 to 73 North Bay. Barley quiet, with sales of No. 1 at 45c, Eastern freight and No. 2 at 42c, same freight. Feed barley 20 to 30c. Oats dull with sales outside of white at 22 to 23c, cars on track 25½ to 26c. Peas firmer, with sales at 51c north and west. Rye is quoted at 50 to 51c. Corn 33c outside. Bran \$11 to \$11.25 west; shorts \$12 to \$13 west. Oatmeal dull at \$2.90 to \$3.00 for ordinary brands.

GROCERIES—Trade quiet and prices firm. Granulated sugars are quoted at 4½ to 4¾c, and yellows at 3¾ to 4¼c, according to quality. Dried fruits dull, with currants quoted at 4 to 5c, and Valencia raisins at 4½ to 5½c for off stalk, and 6 to 8½c for selected layers. Coffee steady and teas unchanged. Canned tomatoes firm at 90c.

HARDWARE—Trade quiet with prices generally unchanged.

HIDES AND SKINS—Cured hides in moderate demand and prices unchanged at 6 to 6¼c. Green unchanged at 5c for No. 1 and 4c for No. 2. Sheepskins unchanged at 80c. Calfskins unchanged at 6c for No. 1 and 5c for No. 2, tallow is quoted at 4½c to 5½c.

LIVE STOCK—Offerings large, with choice shipping cattle are quote at 3¾ to 4c per lb. and bulls at 3 to 3½c. Choice butchers sell at 3¾c. Medium at 2½ to 3c and inferior at 2c. Sheep dull at 2¾c to 3c and lambs weaker at 3 to 3½c per lb. Hogs firmer at \$3.85 for the best weighed off cars, \$3.60 to \$3.65 for thick fat, and \$3.25 for stores.

PROVISIONS—Cured meats are firmer. Mess pork jobs at \$18.50 to \$18.75 and short cut at \$14.50 to \$14.75. Shoulders \$12.00. Hams 9½ to 10c and lard from 7 to 8½c, according to size of package. Rolls at 7½c, backs 9½ and bellies 10½c. Long clear bacon 6½ to 7c. Beans \$1.00 to \$1.15. Potatoes unchanged, car loads selling at 20c per bag on track.

Height 7 feet 4 in.  
Width 8 feet.

N<sup>o</sup> A

Each Mirror Pivoted in  
Centre of Top & Bottom



Patented June 27th 1893

# THE WILLARD

## TRIPPLICATE MIRROR

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

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

Manufactured Exclusively by

The Willard Mirror & Frame Mfg. Co.

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

SEND FOR BOOKLET, "MIRRORS AND MIRROR TALK."

### Municipal Elections.

CENTRE WARD.

## Romeo Provost's

Central Committee Room  
is No. 65 ST. JAMES ST.

The Committee Room will be open every day at 9 o'clock, a. m.

Electors are invited to make use of these rooms, where every information will be given them.  
Bell Telephone No. 502.

Wool — Trade very dull and prices nominally unchanged.

### SPECIAL NOTICES.

Romeo Prevost & Co., accountants, auditors, curators and commissioners. Liquidation of Insolvent Estates a specialty. Money to lend.

Offices Nos. 6 and 7 New York Life Building, Montreal.

### IRRIGATION IN DAKOTA.

Is causing that much maligned section of the Western country to blossom like the rose. Quoting from a published article on the subject, it is stated that "Men who are accustomed to farming in non-irrigated districts are slow to believe the reports of enormous yields of all kinds of farm products in those sections of the country where irrigation is practised." An irrigated 40 acre farm produces greater and better results than a 640 acre farm cultivated in the ordinary way. In a few weeks we hope to be able to publish various items from different individuals giving their personal experience in irrigation farming.

In the meantime send for a free copy of an illustrated pamphlet in reference to Irrigation in Dakota, published by the Chicago, Milwaukee & St. Paul Ry. Co. Address, A. J. Taylor, Canadian Pass. Agent, Toronto, Ont.

## SHERIFF'S SALES.

F. F. No. 1168. --- HORACE BEAUMIER vs. ALEXANDER HETU.

1<sup>o</sup> A lot of land being in the city of Montreal; bounded in front by Dufferin street, known as subdivision one hundred and one (101), of lot number seven (No. 7), of the official plan and book of reference for the incorporated village of Saint Jean Baptiste---with the buildings thereon erected.

2<sup>o</sup> Another lot of land being in the same place; bounded in front by Dufferin street, known as subdivision one hundred and two (102), of lot number seven (No. 7), of the official plan and book of reference of

## Nashold Self-Locking CLEAT.

Patented in U.S., Canada, England, France, and applied for in Germany.

For Sale by all Electrical Supply Houses.

It is the most practical Cleat made.  
It is made of finest glazed porcelain.  
It is in one piece.  
It has the strength.

It will lock the wire firmly.  
It will NOT break in putting up.  
It will NOT hold moisture.  
It will NOT hurt the insulation.

The wire can easily be put in place or removed without loosening the Cleat.  
It is a great saver in Time and Labor over any other Cleat in use for putting up Electric Light or other Wires.

## The Nashold Cleat Company,

934-935 Monadnock Building, - - CHICAGO, ILL.

Telephone, Harrison 636.

ESTABLISHED 1880.

INCORPORATED 1891.

## Ashley Engineering Co.

Manufacturers of

## Steam Specialties and Machinery,

Consulting Mechanical and Electrical

ENGINEERS AND \* CONTRACTORS.

Main Office and Factory:

HAWTHORNE, N. J. \*

Our New York Office:

Electrical Exchange Building,  
136 Liberty Street.

F. M. ASHLEY, General Manager.

TELEPHONE CALL: 3877 CORTLANDT.



**SURETYSHIP.**

The only Company in Canada confining itself to this business.

**The GUARANTEE Co. OF NORTH AMERICA.**

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

**THE BONUS SYSTEM**

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half per cent. per annum is reached. This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

President and Managing Director:

EDWARD RAWLINGS.

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

SELKIRK CROSS, O. G., Counsel.  
RIDDELL & COMMON, Auditors.

**HEAD OFFICE:**

Dominion Square,  
Corner Metcalfe St., **MONTREAL**

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

**BAYLIS MFG. CO'Y**

Manufacturers of

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

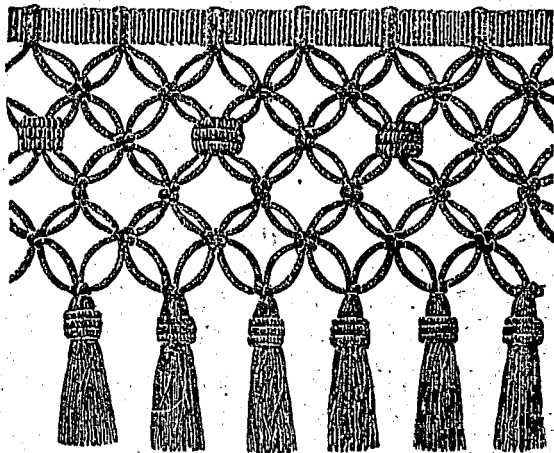
Painters' & Printers' Materials Gen rally  
16 to 28 NAZARETH STREET,  
**MONTREAL.**

—BOOKBINDING—

**JOB PRINTING OF ALL KINDS**  
DONE AT THE  
**JOURNAL OF COMMERCE.**

**STOCKS AND BONDS.**

NAME.	Par Val'g.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Jan. 23	Cash value per S.
British North Am.....	248 1/2	4,866,666	4,866,666	1,838,838	2 1/2	Apr. Oct	240	584 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec	133	66 50
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	240	120 00
Du People.....	.....	.....	.....	.....	.....	.....	6	3 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	135	67 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	152	152 00
Quebec.....	100	800,000	800,000	320,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,989,600	1,982,370	1,156,175	4	June Dec	151	151 00
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	164	164 00
Merchants' Halifax.....	100	1,500,000	1,500,000	925,000	3 1/2	Aug Feb	160	160 00
Molson's.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	170	85 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	216	432 00
Nationals.....	80	1,200,000	1,200,000	30,000	.....	.....	70	21 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	80	80 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 1/2	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	115	115 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	162	162 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	234 1/2	234 50
Traders.....	100	700,000	700,000	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	180,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	229,000	3	Jan July	97	97 00
Ville Marie.....	100	500,000	479,829	10,000	3	June Dec	72 1/2	72 50
Agri. Sav. and Loan Co.....	50	630,000	626,006	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	155	155 00
Brit. Can. Loan & Inv. Co..	100	1,620,000	398,493	112,000	3 1/2	Jan July	109	109 00
Brit. Mortg. Loan Co.....	100	450,000	811,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc. Co.	25	750,000	750,000	124,075	3	Jan July	60	30 00
Can. Colored Cot. Mills Co..	100	2,700,000	2,700,000	.....	.....	Oct	45	45 00
Can. Landed & Nat'l Inv't Co	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	105	105 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,500,000	1,450,000	5	Jan July	148 xd	74 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	June Dec	118	54 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,200,000	324,007	3	Jan July	120	120 00
Dominion Sav. and Inv. Co..	50	1,000,000	1,000,000	10,000	3	July Dec	81	40 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan-Qtly	126	63 00
Dominion Cotton Mills Co..	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	89	86 00
Farmers' Loan and Sav. Co..	50	1,037,250	611,430	146,195	3 1/2	May Nov	101	50 50
Freehold Loan and Sav. Co..	100	3,223,500	1,319,100	659,550	4	June Dec	112	112 00
Hamilton Prov. and Loan....	100	1,500,000	1,100,000	390,027	3 1/2	Jan July	115	115 00
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	156	83 00
Imperial Loan and Inv. Co..	100	840,000	703,558	164,054	3 1/2	Jan July	105	105 00
Landed Banking and Loan..	100	700,000	674,381	145,000	3	Jan July	113xd	115 00
Land. & Can. Loan and Ag...	50	5,000,000	700,000	405,000	4	Mich Sep	108 1/2	54 25
London Loan Co.....	50	679,700	659,050	74,000	3	Jan July	102 xd	51 00
Land. and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. Ln Co.	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	160	64 00
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	193 1/2	77 50
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	206 1/2	104 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	121 1/2	121 25
Merchants M'g Co.....	100	600,000	600,000	.....	4	Feb Aug	120	120 00
Montreal Loan and Mortg....	25	500,000	500,000	300,000	3 1/2	Mich Sep	134	33 50
Ont. Indus. Loan and Inv....	100	466,800	314,316	190,000	3	Jan July	30	30 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	125	62 50
People's Loan and Dep. Co..	50	600,000	600,000	115,000	.....	Jan July	40	20 00
Real Est. Loan Co.....	40	581,000	321,880	50,000	2	Jan July	65	32 50
Richellen and Ont. Nav. Co..	100	1,350,000	1,350,000	250,000	3	.....	92 1/2	92 50
Toronto Electric Light Co..	100	500,000	.....	20,000	2	Quarterly	138 1/2	138 50
Toronto Street Railway.....	100	6,000	.....	71 1/2	Nil	.....	71 1/2	71 50
Union Loan and Sav. Co.....	50	1,000,000	679,645	250,000	4	Jan July	112	56 00
Western Can. Loan and Sav.	50	3,000,000	1,500,000	770,000	5	Jan July	148	74 10
Western Loan & Trust Co..	50	1,000,000	27,000	18,000	3 1/2	June Dec	98 1/2	49 25
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	50 55	.....



We make . . .  
100 STYLES.

SEND FOR OUR 1896  
SAMPLES.

**W.H. HUTCHINSON,**

Manufacturer of

**Canopy Top Fringes**  
and **Hearse Trimmings,**

P. O. Box 796 F.

ROCHESTER, N. Y.

the incorporated village of Saint Jean Baptiste — with one building thereon erected.

3° Another lot of land being in the same place; bounded in front by Dufferin street, known as subdivision one hundred and three (103), of lot number seven (No. 7), of the official plan and book of reference: of the incorporated village of Saint Jean Baptiste — with the building thereon erected.

To be sold at my office, in the city of Montreal, on the THIRTY-FIRST day of JANUARY INSTANT at TEN o'clock in the forenoon.

F. F. — No. 132 — NAPOLEON ST. AMOUR, Curator vs. ULDERIC GIBBAULT.

1° A lot situate in the parish of St. Isidore, county of Laprairie, known as forming part of number two hundred and seventy-seven (277), on the official plan and book of reference of the said parish of Saint Isidore; bounded in front by the Saint Regis road, and in rear by the river Saint Regis, on one side by Medard Poissant, and on the other side by one Robidoux or representatives—with house and outbuildings thereon erected.

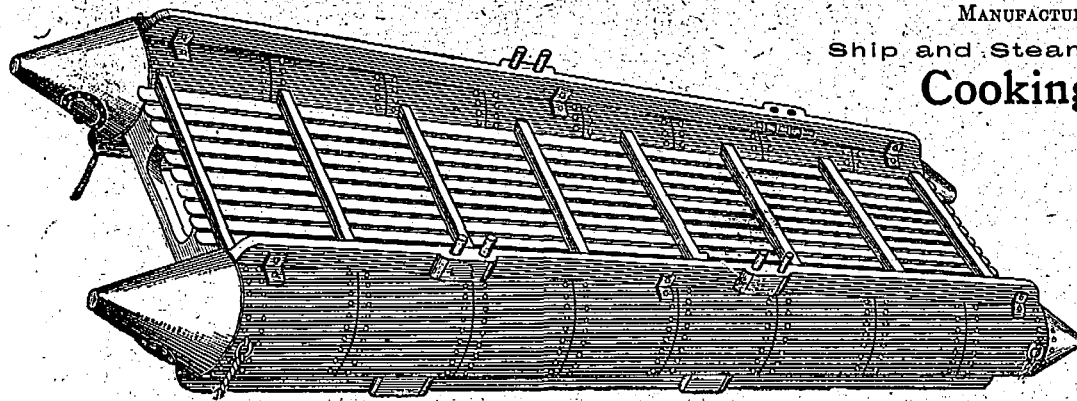
2° Another lot situate at the same place, known as forming part of lot number two hundred and eighty (No. 280), on the official plan and book of reference for the said parish of Saint Isidore; bounded in front by the Montreal Junction and Champlain Railway Company, in rear by the public road of the Saint Regis range,

# H. C. CALKIN, JR.,

CALKIN'S PATENT METALLIC LIFE RAFT.

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

MANUFACTURER OF  
Ship and Steamboat  
**Cooking Ranges.**



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

## LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.  
Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: H. COMER, sup't  
Lehigh Valley Creosoting Company,  
No. 1 BROADWAY, N. Y.

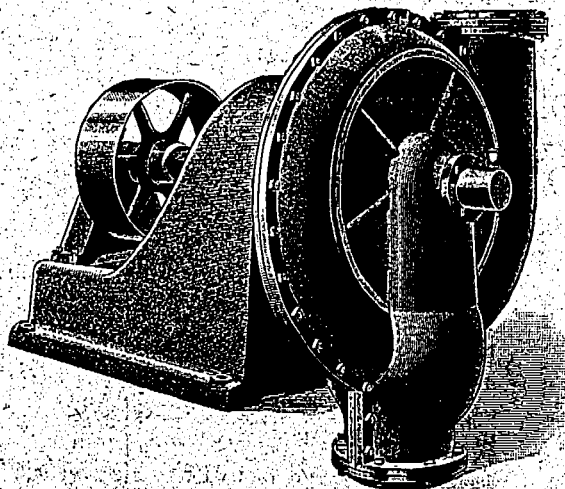
## BALDWINVILLE CENTRIFUGAL PUMP WORKS, ←

Manufacturers of

**Centrifugal and  
Triplex Pumping  
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Capacity from 100 to 50,000 gal-  
lons per minute.

Send for Catalogue  
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PROPRIETOR,  
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## George Blache, MERCHANT-TAILOR,

141 St. James St., MONTREAL.  
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Mail orders promptly attended to.

## THE HEARLE MANUFACTURING CO.,

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Land and Marine Boiler Repairing  
a Specialty.

Also Tanks, Cisterns, Stacks, Hot Water Boilers  
and all kinds of Sheet Iron Work.

512 Demontigny St. East, - MONTREAL.

All orders promptly attended to.

on one side to the south by Arthur Gibeault  
-with a wooden shop thereon erected, and  
on the other side to the north by the land  
belonging to the said Montreal Junction  
and Champlain Railway Company.  
To be sold at the church door of the par-  
ish of Saint Isidore, on the THIRTY-  
FIRST day of JANUARY INSTANT at  
ten of the clock in the forenoon.

F. F.—No. 2510—LE CREDIT FONCIER  
FRANCO CANADIEN vs. THERESE  
DE-MOLL BEREZY.

1° A certain lot of land situate in the  
Saint Louis ward, city of Montreal;  
bounded in front by Saint Elizabeth street,  
known as being lot six hundred and fifty-  
seven (557), on the official plan and in the  
book of reference for the said Saint Louis  
ward, city of Montreal,—with buildings  
thereon erected.

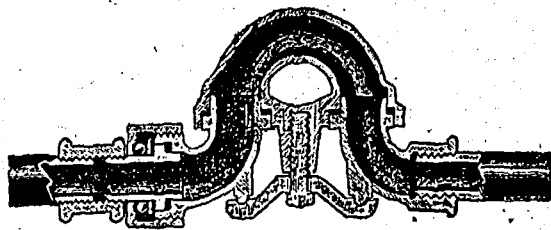
2° A certain lot of land situate in the  
Sainte Antoine ward, city of Montreal;  
bounded in front by Cathcart street, known  
as being lot number thirteen hundred and  
eighty-one, on the official plan and book of  
reference for the Saint Antoine ward, city  
of Montreal — with buildings thereon  
erected.

To be sold in my office, in the city of  
Montreal, on the FIRST day of FEBRU-  
ARY next, at TEN of the clock in the  
forenoon.

F. F.—No. 210.—JEAN JACQUES H.  
DUBORD et al vs. ALICE L. ROSS,  
es-qual. et al.

A lot of land situate in the City of Mont-  
real, known as lot number one hundred and

# SUYDAM FLEXIBLE METAL PIPE JOINT



**WHAT IS THIS FLEXIBLE JOINT ?**  
 It is an absolute steam joint under any steam pressure  
 It is a practical flexible coupling for metal pipe.  
 It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.  
 It is more durable and less expensive than rubber hose.

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

## Canadian Patent For Sale.

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

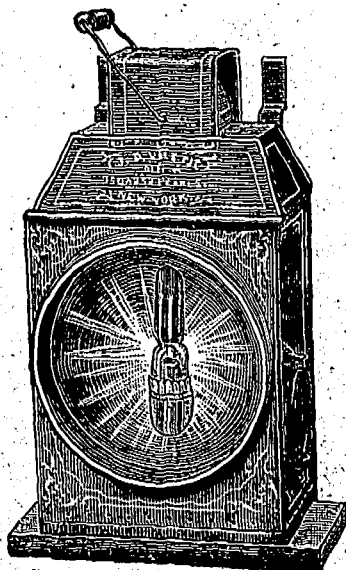
IF YOU VALUE YOUR HORSES, WRITE TO US!

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



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

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



Smith <sup>OF</sup> New York.

CHARLES G. SMITH,

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

Lamp Fixtures of all Kinds.

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## WM. PARKS & SON,

Limited.

ST. JOHN, N.B.

Cotton Manufacturers.

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

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

thirty-seven (37), on the official plan and book of reference of Saint James ward, city of Montreal, less however a part on the front of said lot which has been lately expropriated for the widening of Notre Dame street, the remaining portion of said lot containing thirty (30) feet in width by sixty-five (65) feet in depth, on one side of sixty-seven (67) feet, on the other side, more or less, English measure; the said lot bounded in front by Notre Dame street, as widen in rear by the lot number one hundred and forty-one (141), of the said official plan and book of reference, on one side to the north-east by the lot number one hundred and thirty-six (136), and on the other side to the south-west part by the lot number one hundred and thirty-eight (138), and part by a lane in common, and with the right of passage in common with others who have a right thereon, and with the buildings thereon erected.

To be sold at my office, in the city of Montreal, on the FIRST day of FEBRUARY next, at ELEVEN o'clock in the forenoon.

F. F.—No. 2097—FRANCIS DONAHUE vs. JAMES alias JAMES WILLIAM DONAHUE.

1° A lot of land situate along Saint James street, St. Antoine ward, city of Montreal, known as number eight hundred and sixty-eight (868), of the official plan and book of reference of the said St. Antoine ward—with the buildings thereon erected.

2° The south east part of the lot of land known and designated as number sixty-eight (68), of the official plan and book of reference, of the east ward of the city of Montreal—with buildings thereon erected, this said part of lot of land measuring about one hundred feet in width by fifty feet in depth; bounded in front to the south by Saint Claude street; in rear by the lot of land number sixty-seven (67), of the said official plan and book of reference, and on the west side by the remaining of said lot number sixty-eight (68), belonging to the estate of late Francois Larue.

To be sold at my office, in the city of Montreal, on the THIRD day of FEBRUARY next, at TWO o'clock in the afternoon.

Sheriff's Office, { J. R. THIBAUDEAU,  
 Montreal, 22nd {  
 January, 1896. { Sheriff.

The **SYMPHONY**, A Home Orchestra.

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



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

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

PRICES, \$175.00 TO \$800.00.

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

Address:

**Wilcox & White Organ Co.,**

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

If you have not seen it you should do so.

REFERENCES:

LAURENT, LAFORCE & BOURDEAU, 1637 Notre Dame St., Montreal.  
JAMES COOPER, 184 St. James St., Montreal. GEO. WOOLSON, 188 Queen St., Toronto.  
W.M. LASH, St. Johns, N.F. and thousands of others.

WILCOX & WHITE ORGANS are superior.

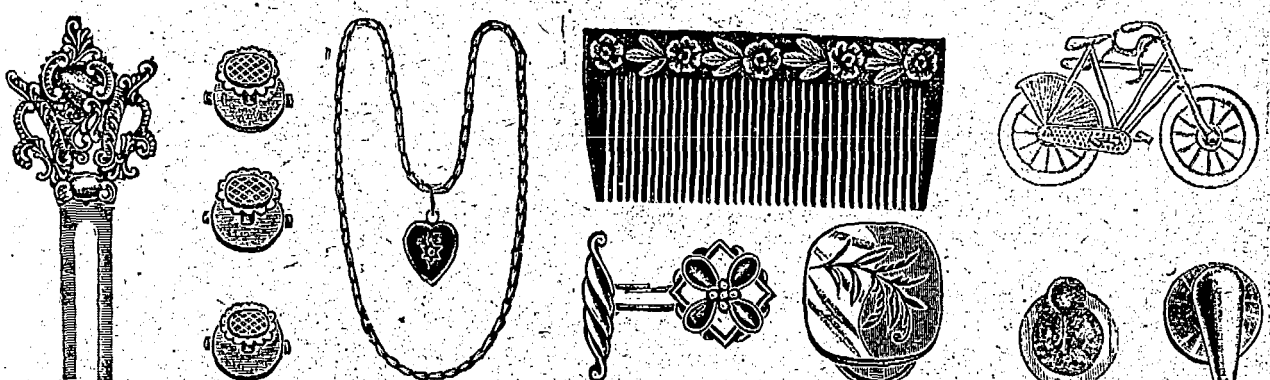
ESTABLISHED 1876.

# NEWWITTER & ROSENHEIM,

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

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

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



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FOR CARRIAGES & SLEIGHS.

12 Hours Heat for Two Cents.

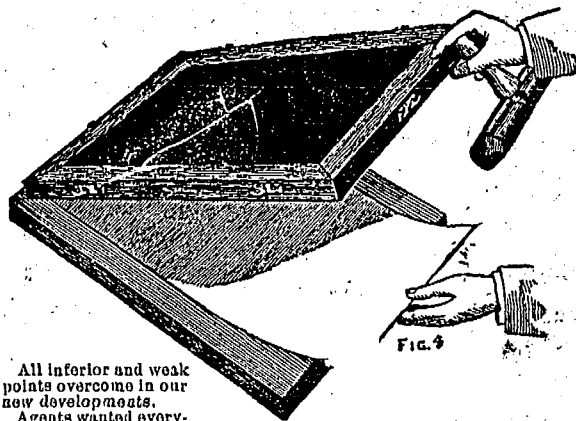
75,000 now in actual use.

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

Send for Circular with Price List.

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**GET**  
The Latest and Best  
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30 Vesey St., New York.

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

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

**DESCRIPTION**  
— OF —  
**CLAY \* PROPERTY**

Belonging to MR. GEORGE FURNISS, situated at L'ORIGINAL, ONT., CAN.

The property consists of 95 acres and is a Point of land immediately adjoining the Village of L'Original and stretching out on the Ottawa River, with a shore line fully one mile in length on the East side and half a mile on the West.

L'Original is a County Town, having the Court House and Jail of the United Counties of Prescott and Russell, L'Original being in the County of Prescott. Its population is 1,000. It is 60 miles from Montreal and 60 from Ottawa.

The whole Point is one solid body of clay, forming a perfectly level plateau, with a slight incline to the Eastern shore and with a height of 25 to 35 feet above the water. The banks are perpendicular and the clay is clearly exposed. The shore is river sand in never failing quantities.

This sand is used in very largely for building purposes and is always replaced during the high water in the spring by a fresh deposit from the river.

The Point has a splendid site for a wharf, which is the only possible place of shipment, by water, for any of the clay which extends some acres above the Point.

The Montreal & Ottawa R. R. is built to within 15 miles from L'Original and in a year or two at most, will be completed to L'Original and would pass within half a mile of the property.

Labor is of the cheapest. Firewood costs from \$1.25 per cord to \$2.00 for the best hardwood.

The Point is completely cleared and at present is all under hay. It is considered the most beautiful Point on the Ottawa River.

Extensive tests have been made at McGill University by Professor Bovey, with samples of vitrified brick made from this clay. It has stood a higher pressure test than any brick on record, and the building brick (facing) is said by experts to surpass anything known on this continent. It will also make the finest Terra Cotta and Pottery. The vitrified brick takes a polish superior to granite and is harder than that stone.

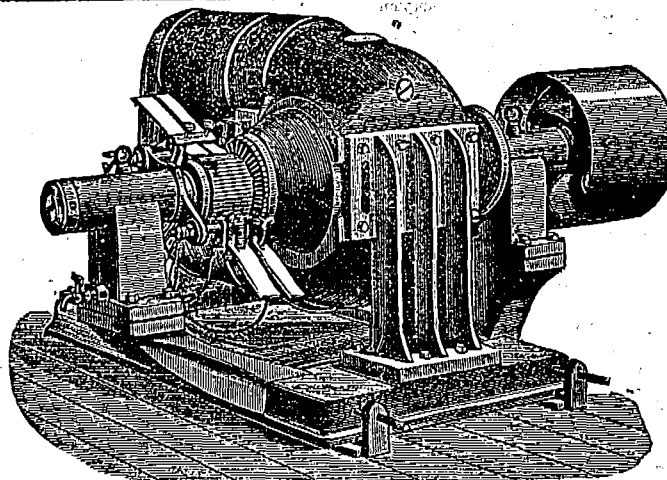
The proprietor is willing to sell the property or form a company for the manufacture of brick, etc.

For full particulars address the proprietor.

**GEO. FURNISS,**  
L'ORIGINAL,  
Ontario, Can.

**MANUFACTURERS OF Constant Potential Dynamos and Motors of all sizes & voltage for lighting and power**

**ADVANTAGES CLAIMED:**  
Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking—consequently small wear of Commutator and brushes.  
Perfectly self regulating and so simple any man of ordinary ability can run them.



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ESTABLISHED 1846.

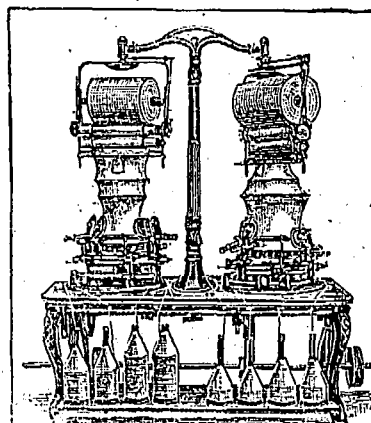
**Tompkins \* Bros.**

ESTD 1857

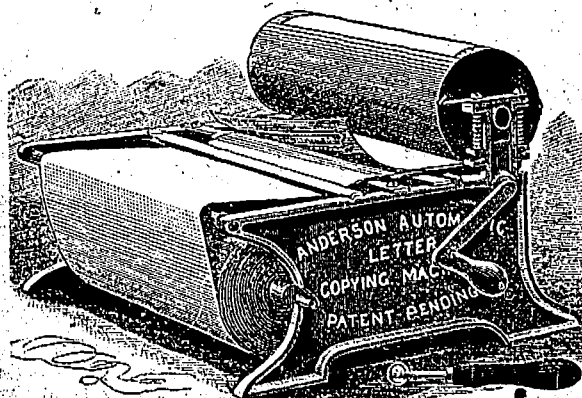
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Manufacturers of

**KNIT  
GOODS  
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Tompkins' Upright Rotary Knitting Machine.



File Copy and 11 Letter Together.

**Anderson Automatic Letter Copier.**

Copies 20 letters a minute at cost 1c. for paper. No indexing—No book.

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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>Farm Products.</b>																	
Butter: Creamery, .....	0 19	0 20	Barley, malting.....		0 53	0 55	Molasses (Barbados) Imp.:	0 37	0 00	Vermicelli, Canadian.....	0 05	0 05	Macaroni, ".....	0 05	0 06		
Townships, dairy, .....	0 16	0 17	" feed.....		0 38	0 40	Porto Rico.....	0 35	0 33	" " Italian.....	0 10	0 13	" " ".....	0 18	0 20		
Western.....	0 14	0 15	Peas, per 80 lbs, afloat.....		0 60	0 61	Trinidad.....	0 60	0 60	Peel—Citron.....	0 18	0 20	Orange.....	0 13	0 15		
Lower grades.....	0 07	0 13	In store.....		0 00	0 00	Cuba.....	0 00	0 00	Lemon.....	0 12	0 15					
Rolls.....	0 15	0 16	Rye.....		0 54	0 55	<b>Ratsins:</b>										
OKEEK:				Corn, in bond.....		0 00	0 00	Sultans.....	0 06	0 06	<b>Chocolat Menter.</b>						
Finest Western.....	0 09	0 09	" duty paid.....		0 00	0 00	Loose Musc. California..	0 05	0 07	Vanilla, yel. wrap, 24 x 1/4 lb	0 24	0 36	do Chamols do do	0 43	0 48		
Medium to good.....	0 08	0 08	<b>Groceries.</b>														
Finest Townships'.....	0 09	0 00	Tea, (Hf.-Chest & Cad.)..		0 12	0 15	Layers, London.....				do Pink do do	0 50	0 56	do Blue do do	0 58	0 66	
Finest Eastern.....	0 09	0 09	Japan, com. to med., b..		0 17	0 19	Con. Cluster.....				do do do do	0 58	0 66	Trip. Van. Green do do	0 50	0 56	
Eggs: ordinary.....	0 11	0 12	" good med. to fine.....		0 22	0 25	Extra Dessert.....				do do Lilac do do	0 58	0 66	do do Bronze do do	0 65	0 74	
Held.....	0 14	0 14	" fancy.....		0 26	0 26	Royal Bucking'm. Clnst				do do White do do	0 73	0 83	do do White do do	0 78	0 83	
Shipped as strictly fresh..	0 20	0 22	Y. Hyson, com. to good..		0 11	0 20	per lb				Unsweet'd blue prem do	0 38	0 42				
HORS:				Gunpowder, Moyune.....		0 17	0 20	Valencia off stalk.....				<b>Starch:</b>					
1895, per lb.....	0 08	0 08	" good.....		0 25	0 35	" Layers.....				Can. Laundry.....	0 04	0 00	Silver Gloss.....	0 00	0 07	
" Old.....	0 03	0 06	Pingsuey, med to good..		0 11	0 13	Currants, Provincials				Benson's Prep. Corn.....	0 00	0 07	Can. Pure Corn.....	0 03	0 00	
HOG PRODUCTS:				" fine to finest, lb		0 25	0 35	Patras.....				Vinegar: Imp Trip, 1 brl..	0 33	0 00	Cote D'or.....	0 23	0 00
Bacon, smoked, per lb.....	0 09	0 10	" fine to finest.....		0 22	0 23	Vostizans.....				Crystal Pickling.....	0 23	0 00	W. W. XXX.....	0 23	0 00	
Hams, city cured, .....	0 09	0 10	Colog.....		0 28	0 42	Prunes.....				W. W. XX.....	0 25	0 00	W. W. X.....	0 00	0 20	
" Canvassed.....	0 00	0 00	Congou, common.....		0 11	0 13	Flgs in bags.....				Pure Malt.....	0 45	0 00	Cider X.....	0 17	0 00	
Pork Ca. s.c. per bbl. clear	13 50	00 00	" good common.....		0 15	0 20	" new layers.....				" XXX.....	0 27	0 00	Soap: Best Laundry.....	0 05	0 06	
do mess.....	14 00	00 00	" med. to good.....		0 22	0 27	Sh. Almonds, bxs.....				" Common.....	0 02	0 06	Matches: Telegraph.....	3 20	3 50	
Lard, per lb.....	0 05	0 05	" fine to finest.....		0 32	0 35	S. S. Tarragona.....				" Telephone.....	3 10	3 30	" Parlor.....	1 70	1 75	
" Com. Refined.....	0 06	0 06	Indian.....		0 17	0 30	Walnuts.....				" Tiger.....	2 00	2 80	Nelson's Matches:			
SEEDS:				Ceylon.....		0 16	0 30	" Grenoble.....				Steamship.....	2 40	0 00	Railroad.....	2 50	0 00
Clover, red, per lb.....	0 10	0 11	Coffee, Mocha (green).....		0 24	0 27	" Filberts.....				Washboards:			Nelson's Royal Lily.....	1 20	0 00	
Alsike, per lb.....	0 00	0 10	Java.....		0 19	0 21	" Spices: Cassia.....				do Rose.....	1 40	0 00	<b>Hardware.</b>			
Timothy, (Can'n) per bsh.	0 00	0 00	Maracabo.....		0 10	0 21	" Macs.....				Antimony.....	0 09	0 10				
" Western.....	1 20	1 30	Jamaica.....		0 17	0 18	" Cloves.....				Tin: Block, L & F, # D..	0 16	0 16				
Flax 56 lbs.....	1 20	1 40	Rio.....		0 14	0 19	" Nutmegs.....				" Straits.....	0 15	0 16				
Potatoes, per bag.....	0 35	0 40	Plantation Ceylon.....		0 27	0 29	" Jamaica ginger, bl..				Strip.....	0 16	0 17				
Honey, strained.....	0 08	0 09	Chitroy.....		0 09	0 11	" new layers.....				Copper: Ingot.....	0 12	0 13				
Beeswax.....	0 00	0 00	Canadian do.....		0 00	0 07	Sh. Almonds, bxs.....				Sheets.....	0 14	0 20				
BEANS: white ordinary bus	0 90	1 10	Sugars:				S. S. Tarragona.....										
" hand-picked.....	1 15	1 20	Ex Ground, in brls.....		0 05	0 00	Walnuts.....										
Barley, feed.....	0 41	0 43	" in bxs.....		0 05	0 00	" Grenoble.....										
GRAIN.				Powdered, in brls.....		0 05	0 00	" Filberts.....									
Hard Manitoba, No. 1.....	0 00	0 00	Paris Lump, in brls.....		0 05	0 00	" White.....										
" No. 2.....	0 00	0 00	" half brls.....		0 05	0 00	Mustard, 4 lb # jar, Eng..										
Oats No. 2.....	0 29	0 29	" 100-lb bxs.....		0 05	0 00	" 1 lb.....										
				" 50-lb bxs.....		0 05	0 00	" 4 lb jars, Cana.....									
				Ex Granulated, brls.....		0 04	0 00	" 1 lb.....									
				Off grade gran'd.....		0 00	0 00	" 4 lb jars, Cana.....									
				Branded Yellows.....		0 03	0 04	" 1 lb.....									
				Syrup.....		0 02	0 03	" 2 qt pks.....									

SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.

# A Moment with the Thoughtful.

Several manufacturers of house heating boilers are vying with each other in an attempt to see how cheaply their products can be made, and give no thought to their endurance, efficiency or economy.

**INFERIOR GOODS ARE DEAR AT ANY PRICE.**

We ask that you compare the excellence in construction and finish, arrangement and quality of heating surface, large grate areas, ease in cleaning, minimum amount of space with maximum power, as embodied in the



# OXFORD

# HOT WATER

# HEATER.

After a careful investigation of these features we feel safe in leaving the decision to your best judgment.

NOT HOW CHEAP, BUT HOW GOOD.

The Gurney-Massey Co., Ltd., Montreal.

L. M. Keeler.

C. Cook

## Keeler & Cook,

Manufacturers of all kinds

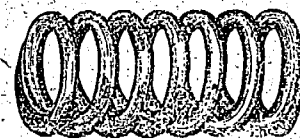
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STEEL, BRASS AND PHOS  
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JANUARY 23, 1896

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	\$ c \$ c	Sharp and flat pressed nails	1 25 0 00	IX Charcoal.....	Usual	No. 1, ordinary sole.....	0 23 0 23
NEW CUT NAIL SCHEDULE.		3 " 1/2 inch.....extra..	1 50 0 00	IXX ".....	Trade	No. 2 " ".....	0 20 0 21
Base—50d and 60d, f.o.b.....	2 50 0 00	2 1/2 and 2 3/4 " ".....	1 85 0 00	DC ".....	Extras.	No. 3 " ".....	0 17 0 18
Cut Nails.....per keg.....	2 50 0 00	1 1/2 and 1 3/4 " ".....	2 50 0 00	DX ".....		Buffalo Sole, No. 1.....	0 00 0 00
Steel nails.....".....	2 60 0 00	1 1/4 " ".....	3 00 0 00	DEX ".....		" " No. 2.....	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		Horse Shoes.....	3 50 3 75	Terne Plate IC, 20x23.....	5 75 6 00	Zanzibar.....	0 00 0 00
40d.....extra.....	0 05 0 00	Azes—S. S.....	3 50 3 75	Russ. Sheet Iron.....	0 09 0 10	Slaughter, No. 1.....	0 24 0 25
80d.....".....	0 10 0 00	1 1/2 " ".....	3 50 3 75	Anchor, per lb.....	0 04 0 05	" No. 2.....	0 20 0 23
20d, 16d and 12d.....	0 15 0 00	1 " ".....	2 50 0 00	Lion & Crown tin'd sh'ts		Harness.....	0 25 0 33
10d.....".....	0 20 0 00	Coil Chain—1/2 chain.....	2 50 0 00	23 and 24 guage.....	0 06 0 06	Upper, heavy.....	0 30 0 35
8d and 9d.....".....	0 25 0 00	1 1/4 " ".....	0 00 3 50	26 guage.....	0 06 0 06	Upper, light.....	0 35 0 38
6d and 7d.....".....	0 40 0 00	Coil Chain—3/4 chain.....	4 50 0 00	Lead: Pig, per 100 lb.....	3 15 3 21	Grained Upper.....	0 32 0 35
4d to 5d.....".....	0 60 0 00	5-16.....	3 00 0 00	Sheet.....	4 00 4 25	Scotch Grain.....	0 22 0 35
3d.....".....	1 00 0 00	7-16.....	2 85 0 00	Shot, per 100 lbs.....	5 55 5 75	Kip Skins, French.....	0 60 0 75
4d to 5d, cold cut not pol. or bl'd.....	0 50 0 00	1/2.....	2 75 0 00	Lead Pipe, per 100 lbs.....	5 09 0 00	English.....	0 50 0 70
3d.....".....	0 90 0 00	Galvanized Iron:		Zinc: Sheet.....	4 50 4 75	Canada Kip.....	0 40 0 60
Fine blued nails—		Morewoods Lion, No. 28.....	5 15 5 40	" Spelter.....	0 04 0 04	Hemlock Calif.....	3 70 0 60
3d.....extra.....	1 50 0 00	Queen's Head, or equal.....	4 15 4 40	Scrap Iron—		" Light.....	0 50 0 60
2d.....".....	2 00 0 00	Common.....	3 75 4 00	Machinery scrap.....	0 00 15 00	French Calf.....	1 05 1 40
Casing and box, flooring, shook, and tobacco box nails—		Pig Iron: Siemens No. 1.....	17 50 17 75	Wrot iron.....	0 00 16 00	Spittle, light and medium.....	0 18 0 23
12d to 30d.....extra.....	0 50 0 00	Summerlee.....	20 50 21 00	Powder: Canada Bl'atng F F to F F F.....	2 00 0 00	" heavy.....	0 18 0 20
10d.....".....	0 60 0 00	Gartsherle.....	60 00 00 00	" small.....	5 00 5 25	Leather Board, Canada.....	0 16 0 20
8d and 9d.....".....	0 75 0 00	Carnbroe.....	19 00 19 50	Bright No. 7, per 100 lbs.....	2 60 0 00	Enameled Cow, per ft.....	0 15 0 17
6d and 7d.....".....	0 90 0 00	C.I.F.T.Riv.Charcoal iron No. 1 Ferrona.....	26 50 28 00	Annealed No. 7.....	2 65 0 00	Pebble Grain.....	0 11 0 13
4d to 5d.....".....	1 10 0 00	Bar Iron, per 100 lbs.	17 50 17 75	" oiled ".....	2 65 0 00	Glove Grain.....	0 11 0 13
3d.....".....	1 50 0 00	Ord. Crown.....	1 55 1 60	Galvd. No 6.....	3 15 0 00	B. Calf.....	0 11 0 13
Finishing nails—		Best Refined.....	2 25 2 50	Trade discount on above 20 per cent.		Brush (Cow) Kid.....	0 11 0 13
3 " 1/2 inch.....extra.....	0 85 0 00	Norway.....	2 00 0 00	Barbed Wire—		Buff.....	0 11 0 15
2 1/2 to 2 3/4 ".....	1 15 0 00	Sheet Iron 16 G & heavier.....	2 25 0 00	2 and 4 barbs.....	3.25 for 1000	Russetts, light.....	0 35 0 40
3 " 1/4 to 2 1/2 ".....	1 35 0 00	" " 17, 18, 20 G.....	2 25 0 00	Plain Twist 2 and 3 wrs.	lbs&more	" heavy.....	0 28 0 30
1 1/2 to 1 3/4 ".....	1 75 0 00	" " 23, 24 ".....	2 30 0 00	Staples.....	del. up to	" No. 2.....	0 20 0 25
1 ".....	2 25 0 00	" " 26 G.....	2 40 0 00	Wire Nails—7 1/2 p.c., off llet delivered for Ontario, and 7 1/2 and 5 p.c., f.o.b Montreal for Quebec, 10 kgs & over up to 25c per t. for Cent.	25c fresh t	" Saddlers.....	8 00 9 00
Slatting nails—		" " 28 G.....	2 50 0 00	Hides and Tallow		Imt. French Calf.....	0 70 0 75
5d.....extra.....	0 85 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	Montreal Green Hides		English Oak.....	0 38 0 42
4d.....".....	0 85 0 00	Hoops.....	2 15 0 00	" No. 1 per 100 lbs.....	0 00 5 50	Rough.....	0 20 0 22
3d.....".....	1 25 0 00	Band Imported.....	0 00 2 00	" No. 2.....	0 00 4 50	Dongola, extra.....	0 30 0 32
Common barrel nails—		" Canadian.....	0 00 1 85	" No. 3.....	0 00 3 50	" No. 1.....	0 20 0 25
1 inch.....extra.....	1 50 0 00	Canada Plates:		Tanners pay \$1 extra for sorted, cured & inspect'd Sheepskins.....	0 70 0 00	ordinary.....	0 12 0 20
3/4 ".....".....	1 75 0 00	Good Brands.....	2 25 2 75	Clips.....	0 00 0 00	Colored Pebbles.....	0 15 0 16
1/2 ".....".....	2 25 0 00	Wro't Iron pipe, 1/2 to 2 in 70 p.c., over 2 in 67 1/2 p.c.	0 00 0 00	Lambskins small.....	0 55 0 00	Calf.....	0 20 0 20
Steel nails 10c extra.		Imported iron pipe, 1/2 to 1 inch, 65 p.c. & 2 in 70 p.c.	0 00 0 00	Calfskins, uninspected.....	0 06 0 00	Cod Oil, Newfoundland.....	0 36 0 40
Clinch nails—		Steel, cast per lb.....	0 08 0 09	Horse hides west, each.....	0 00 1 50	" Gaspe.....	0 32 0 35
3 " 1/2 inch.....extra.....	0 85 0 00	" Spring, 100 lbs.....	2 50 2 75	" City.....	0 00 0 00	S. R. Pale Seal.....	0 40 0 42
2 1/2 and 2 3/4 ".....	1 00 0 00	" Tire.....	2 00 0 00	Tallow, rendered.....	4 50 3 00	Straw Seal.....	0 00 0 00
2 " and 2 1/4 ".....	1 15 0 00	" Sleigh shoe, 100 lbs.....	0 00 1 90	" rough.....	2 00 2 50	Cod Liver Oil, Nfld.....	1 10 1 20
1 1/2 and 1 3/4 ".....	2 00 0 00	" Machinery.....	2 50 0 00	Leather		" Norwegian Process.....	1 65 1 75
1 ".....".....	2 50 0 00	Tin Plates:		No. 1 B. A. Sole.....	0 05 0 25	Castor Oil.....	0 66 0 06
		IC Coks.....	2 75 3 00	No. 2 ".....	0 20 0 22	Lard Oil, Extra.....	0 70 0 75
		IC Charcoal.....	3 25 3 75	No. 3 ".....	0 18 0 19	" No. 1.....	0 60 0 65

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 8 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

**THE CANADA SUGAR REFINING CO., Limited, MONTREAL.**  
 Manufacturers of REFINED SUGARS of the well-known Brand

*Redpath*

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

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

**Motors, Dynamos, Lamps, Transformers**  
 and all other Electric Appliances.

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 "BEAVER" BRAND, warranted.



Manufactured by  
**THE BEAVER FILE WORKS CO.,**  
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Send for Price List.

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This Company manufactures and will sell its Telephonic Instruments including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Gihland, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50.

It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same.

It will contract to build private nes for all Electrical purposes, on reasonable terms.

It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

**THE COMPANY'S OFFICE,**  
 80 St. John Street, MONTREAL.



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JANUARY 28, 1896.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Oval Oil.</b>	\$ c. \$ c.	Canadian Quarters.....	\$ c. \$ c.	<b>Ports—</b>	\$ c. \$ c.	Blankheyann & Nolet, Key	\$ c. \$ c.
Car Lots Store, (2, p.c. off)	0 14 0 00	Factory Filled per bag....	0 25 0 50	Burmestees.....	2 10 4 00	gin, red cases.....	9 50 9 75
1 to 20 brie.....	0 15 0 00	do Quarters.....	0 25 0 80	Tarragona.....	1 10 1 50	Green cases.....	4 75 5 00
Water white.....	0 17 0 18 1/2	Rice's Pure Dairy, per brl.	2 25 2 50	Sherries—Pomartin.....	2 00 5 50	Ponies.....	2 50 2 75
Am. in car lots.....	0 16 0 00	do quarters.....	0 45 0 50	Miss.....	2 10 6 00		
do less quantities.....	0 17 0 18 1/2	Cheese Salt per bag 210 lb.	1 25 1 50	<b>Claret—</b>			
Benzine American.....	0 22 0 23	Turk's Island per bush.....	0 30 0 35	Barton & Guestier.....	4 00 25 00	<b>Irish Whisky—</b>	
do Canadian.....	0 14 0 16	<b>Tobacco duty paid.</b>		Nat. Johnson & Sons.....	4 00 25 00	Bushmills.....	9 50 0 00
<b>Glass</b>		No. 1 Black Chewing, cads	0 46 0 51 1/2	<b>Champagnes—</b>		Geo Ros & Co. 1 star, qts	9 70 10 50
United inches, 93 to 25.....	1 25 1 35	No. 2 do.....	0 45 0 00	Fommery, Fils & Co.....	28 00 30 00	do do 3 stars, qts	7 50 7 75
do 28 to 40.....	1 35 1 45	Old Chum bri't do sol. 8a.	0 53 0 00	Piper Heidebeck.....	00 00 00 00	Dunville & Co.....	7 50 7 75
do 41 to 60.....	3 00 3 10	Navy, Bright Smoking 3a.	0 56 0 57	Ferrier, Jouet & Co.....	26 00 30 00	Wisdom & Warter's Sher-	
do 61 to 80.....	3 30 3 40	do do do 5a.	0 55 0 00			ries.....	2 00 6 50
<b>Paints, &amp;c.</b>		Derby Plug Smk'g sol. 12a.	0 50 0 00	<b>Brandies—Hennessy .gal.</b>	8 50 8 00	Warter & Ma's Forte do	2 10 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	do do do 12a.	0 50 0 00	1 Star.....	12 00 0 00	Geo. Sayer & Co's	
do No. 1.....	4 25 4 50	do do do 12a.	0 50 0 00	Martell.....	6 00 0 00	Brandy, do	4 50 6 50
do No. 2.....	4 00 4 25	do do do 12a.	0 50 0 00	Cases (one star).....	12 25 0 00	do do cases 1 star do	11 50 12 00
do No. 3.....	5 00 5 25	Myrtle Navy Plug Smk'g sol.	0 60 0 00	Barnett & Fils one star....	0 00 0 00	do do do V.S.O.P do	16 50 17 00
White Lead, dry.....	4 00 4 25	Old Chum Plug Smk'g sol. 4a.	0 67 0 00	do V.S.O.P.....	14 75 15 00	Ind Coops & Co., Rom- } qts	2 10 0 00
Red Lead.....	1 60 1 75	do Smoking sol.	0 67 0 00	do V.S.O.P.....	14 75 15 00	ford Ales.....	1 45 0 00
Venetian Red, Eng'h.....	1 25 1 30	and R. & R.....	0 67 0 00	Blaquet Dubonche.....	9 50 10 50	Angostura Bitters, per	
Yel. Ochre, French.....	0 45 0 50	Myrtle do do 3a.	0 70 0 00	Renault & Co.....	10 00 36 00	case of 3 doz.....	14 50 15 00
Whiting, ordinary.....	0 60 0 70	Can. Chewing.....	0 32 0 33	E. Puet, V.V.O.P.....	0 00 23 00	Banagher Irish Whisky, qts	9 50 10 00
do London, washed	1 00 1 10	do Smoking, Plug.....	0 35 0 45	do 1840.....	0 00 29 00	do do do per gal	3 75 4 00
do Paris, do	1 05 1 10	<b>Wool.</b>		Joc'y Cl'b blue lab.***case	0 00 7 50	Jas Watson & Co. Dundee	
English Cement, caak.....	1 85 1 95	Fleece comb. ord.....	0 00 0 00	do white do V.O.do	0 00 8 75	3 star Glenlivet, per case.	9 50 10 00
Belgian Cement.....	4 50 4 75	do clothing.....	0 00 0 00	do silver lab.V.S.O.do	0 00 10 00	1 do do	8 50 9 00
Fire Bricks per 1000.....	15 00 21 50	do Combing.....	0 00 0 00	do gold lab. VSOP do	0 00 12 00	Old Glenlivet.....	4 00 6 00
Fire Clay.....	1 50 1 75	Pulled.....	0 21 0 23 1/2	do ext. WVSOP do	0 00 17 00	Watson's Old Scotch qt. cs	6 50 7 00
Rosin.....	2 40 4 50	North West.....	0 00 0 00	do blue lab. *** gal.	0 00 3 50	do do pts, per cs	7 50 8 50
<b>Glue—</b>		B. A. Scoured.....	0 27 0 34	Bontelleau Fils.....	9 00 20 00	Watson's Old Irish, qts, pr cs	6 50 7 50
Domestic Broken Sheet.....	0 11 0 14	Natal.....	0 15 0 16	DeLaage.....	9 00 24 00	do do pts, per cs	7 50 8 50
French Caska.....	0 10 0 12	Cape.....	0 14 0 16	Richard V.S.O.P.....	12 00 00 00	Marie Bizard & Roger Lio	
do brs.....	0 00 0 13	Australian.....	0 14 0 16 1/2	do V.S.O.....	10 00 00 00	Crema de Menthe glaciale	
American White, bris.....	0 15 0 20	<b>Wines, Liquors, &amp;c.</b>		do V.O.....	8 50 0 00	verts.....	10 75 00 00
Coopers' Glue.....	0 18 0 24	Ale—English.....	2 50 2 55	<b>Scotch Whiskeys—</b>		Cuscaco.....	00 00 11 75
Golden Ochre.....	0 04 0 04	".....	1 62 1 67 1/2	Kilty.....	9 00 9 50	Prunelle.....	00 00 13 00
Brunswick Green.....	0 04 0 10	Porter—		Morning Dew.....	9 00 0 00	Kummel.....	00 00 12 25
French Imperial Green.....	0 11 0 15	Dublin Stout.....	2 40 2 45	And. Usher.....	9 25 10 25	Crema de Cacao.....	00 00 15 35
Vermillionette.....	0 12 0 40	do do pts.....	1 57 1 62 1/2	Sheriffs.....	3 90 4 00	Anisette, case.....	00 00 13 25
Genuine Quicksilver.....	0 75 0 90	Spirits Canadian—per gal.		do cases.....	9 75 0 00	Cherry Brandy case.....	00 00 11 75
No. 1 Furnic's Varn'h, pr. gl	0 60 0 65	Alcohol.....	4 25 0 00	Glenfalloch, High'd.....	3 40 3 50	Crema de Noyau, Moka, Ge-	
Extra do.....	0 75 1 00	Spirits.....	3 71 0 00	Walkers Kilmarnock.....	10 00 15 25	neville etc. case.....	9 25 12 75
Brown Japan.....	0 55 1 20	do 50. O.P.....	3 71 0 00	Mitchell's Scotch.....	6 50 12 50	Absinthe super. case.....	00 00 13 75
Black Japan.....	0 50 1 00	do 25 U.P.....	2 00 0 00	do Irish.....	6 50 12 50	Vermouth, case.....	6 20 6 50
Orange Shellac, No. 1.....	1 90 2 00	Rye Whisky.....	2 01 0 00	<b>Gin—</b>		Kirsch de com., case.....	9 75 10 25 1/2
do do Pure.....	2 10 2 25	Corby's IXL Rye, qts	8 00 8 50	De Kuiper red cases.....	11 00 11 00	Kirsch, fine.....	10 75 11 35
White do.....	2 25 2 40	" XTC ".....	6 00 6 50	do green do.....	5 75 0 00	White Ball old Jamaica	
<b>Salt.</b>				do hds.....	2 80 0 00	Rum, cases.....	15 00 17 00
Liverpool per bag.....	0 45 0 50						
Canadian, in small bags.....	2 10 3 00						

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OFFER TO THE TRADE:—

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

List and Brands will be specified shortly and prices quoted.

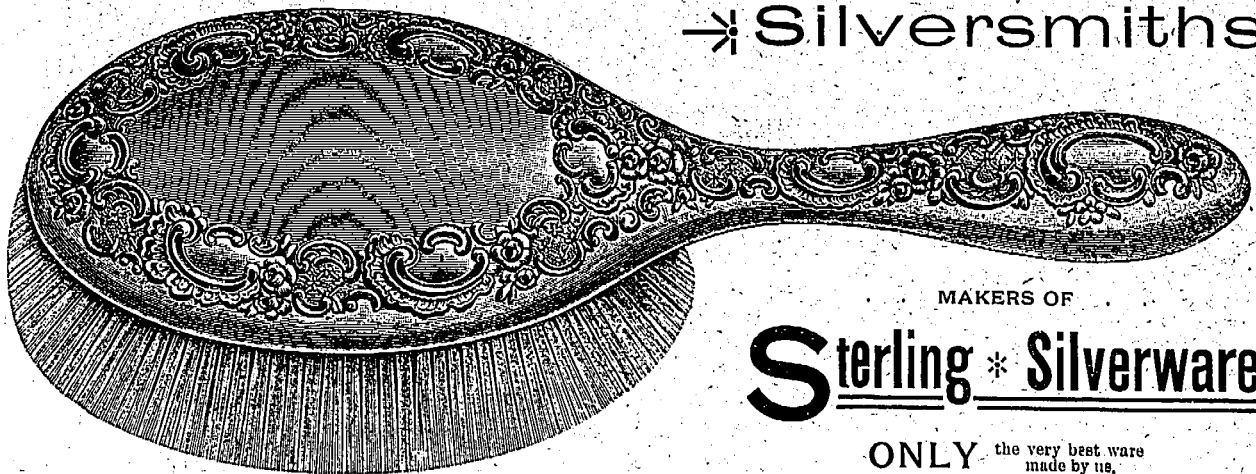
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→ Silversmiths,



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ONLY the very best ware made by us.

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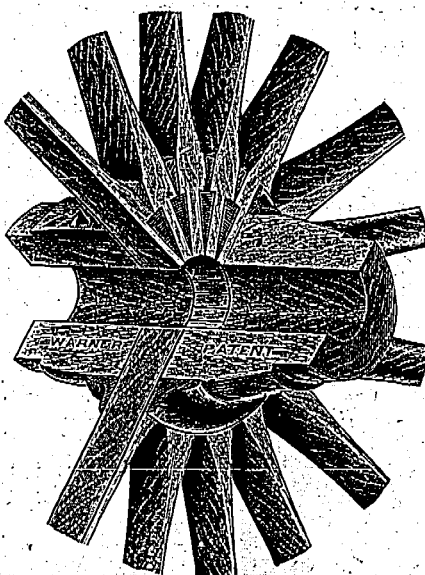
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100 CASES.

A Full and Complete Assortment of the

## Pelee Island WINES,

Comprising:	Per Case.	
	1 doz. qts.	2 doz. pts.
Dry Catawba .....	\$4 50	\$5 50
Hochheimer .....	4 50	5 50
Sweet Catawba .....	4 50	5 50
Isabella .....	4 50	5 50
St. Augustine (Communion Wine) .....	4 50	5 50
Delaware .....	4 50	5 50
Extra Old Port, Vintage of 1889 .....	5 50	6 50
Chateau Pelee Medoc Claret, Unfermented Grape Juice, (quarts only) .....	8 75	4 75
Etc., Etc., Etc.	0 00	.....



## Rochester Wheel Co.,

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

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

## WHEELS.

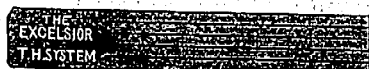
Highest World's Fair Award on our entire Exhibit of Wheels.

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ITALIAN WAREHOUSE,  
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Use the brush that gives the best results at least cost.

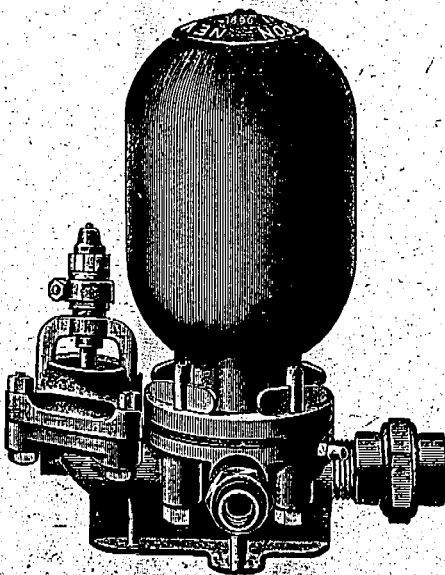
## Excelsior Brush.



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

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→ New Patent ←  
IMPROVED SINGLE AND DOUBLE COMPOUND

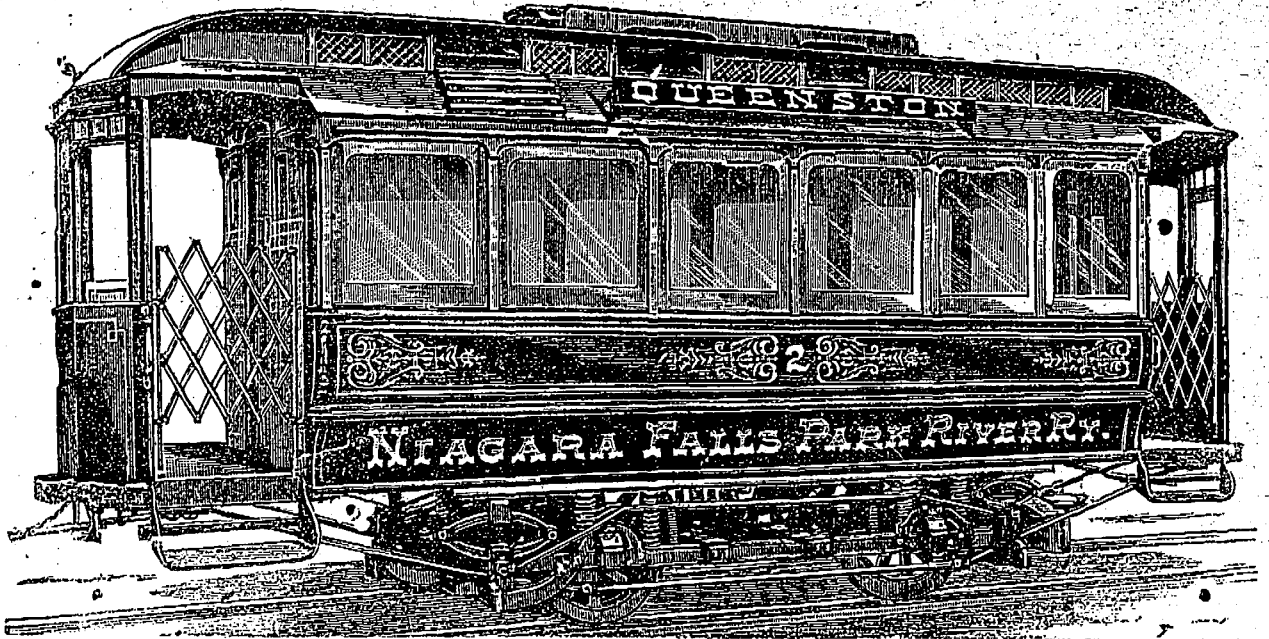
## Hydraulic Rams

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

174 Centre St.,  
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS

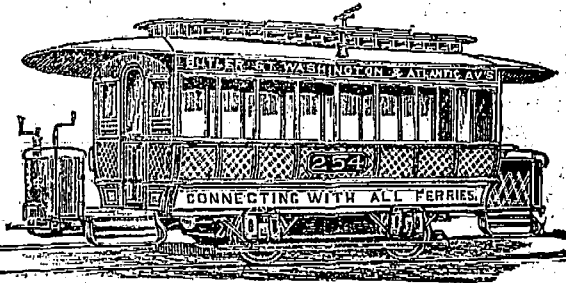
**Fine Electric Street Cars** OUR SPECIALTY.



We also manufacture HORSE and FRAIL CARS of every description.

**PATTERSON & CORBIN, ST. CATHARINES, ONT.**

**STREET, RAILWAY CARS AND LOCOMOTIVES,** NEW OR SECOND HAND.  
 Railroad Spikes and Bolts a Specialty.



**JAMES E. THURSBY,**  
 45 Broadway,  
 New York City.

**The W. J. Newton Company,**

39 & 41 Cortlandt Street,

**NEW YORK.**

General Electrical Appliances.

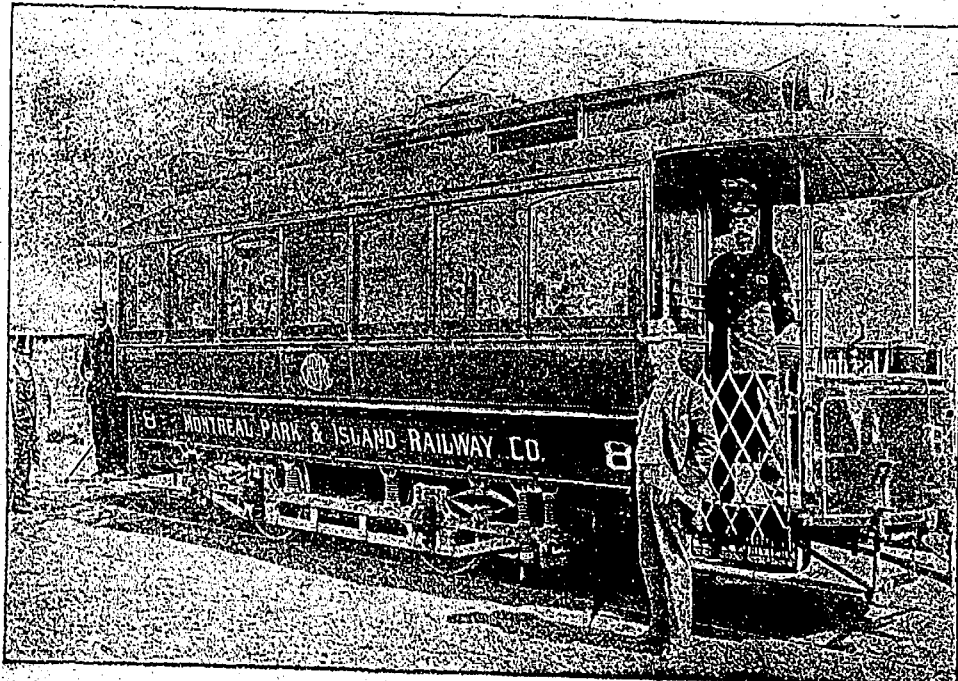
Get an Estimate from us for your

**Catalogues.**

JOURNAL OF COMMERCE.

**PECKHAM'S** All Steel "Machine Fitted" Cantilever Extension Trucks.

Awarded the Highest Medal at the World's Fair for Superiority of Construction.



**GUARANTEED**

to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates.

For Price List, Descriptive Catalogue and Blue Prints, apply to

**THE Peckham Motor Truck and Wheel Co.,**

**SALES OFFICES:**

Have Meyer Building, 26 Cortlandt St., New York.

Boston Exchange Building, 53 State St.

Chicago, 1187 & 1188 Manadnock Building.

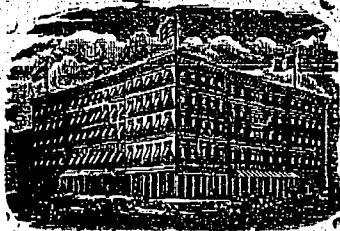
Pittsburg, 713 Hamilton Bldg.

Philadelphia, 420 Walnut St.

San Francisco, 128 California Street.

Works at Kingston, N. Y.

**Leading Hotels In Canada**



**ROSSIN HOUSE, TORONTO, Canada.**

A. Nelson, Proprietor.

The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

**A. NELSON, Proprietor.**

**400 Acres of Land,**

Over 13,000,000 Feet,

Situated in HOHBLAGA WARD, beginning at Frontenac Street,

**FOR SALE** in lots to suit purchasers.

This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "sidings" may be constructed to any point on it. EAST OF ACCESS BY ELECTRIC CARS. TERMS EASY.

Apply to **HENRY HOCAN, Prop.**  
St. Lawrence Hall, MONTREAL.

**THE RUSSELL,  
OTTAWA.**

THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevator, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

**F. H. ST. JACQUES, Prop.**

**Brice Electric Works,**

Manufacturers of

**Dynamos,  
Motors,**



**Transformers.**

And all kinds of  
Electrical Apparatus.

**258 Catharine St.**

Arthur W. Brice, Manager. **HAMILTON.**

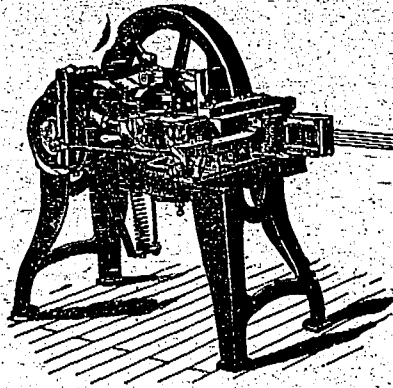
**HOTEL DIRECTORY.**

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

**ONTARIO.**

PLACE	NAME	PROP. OR MGR.
BROOKVILLE,	The St. Lawrence Hall,	Amos Robinson
BELLEVILLE,	Anglo American,	D. Coyle
do	Huffman House,	Huffman & Co. (late Kyle)
BRANTFORD,	Belmont,	F. Westbrook
DUNDAS,	The Elgin,	
DESERONTO,	Deseronto House,	Geo. Stewart
GALT,	The Queen's,	C. Lowell
GANANOQUE,	Provincial,	Nell McCahey
HAMILTON,	The Royal,	Hood Bros.
do	St. Nicholas,	McLean & Smyth
HASTINGS,	Clarendon	A. B. Spellman
INGERSOLL,	Atlantic House,	C. H. Kennedy

(Continued on Page 188)



**Kennedy Wire-Nail Machine Co.**

MANUFACTURERS OF

**Five-Wire Nail Machines.**

No. 0 Machine makes 800 40d Nails per min.  
" 1 " " 750 8d " "  
" 2 " " 900 4d " "

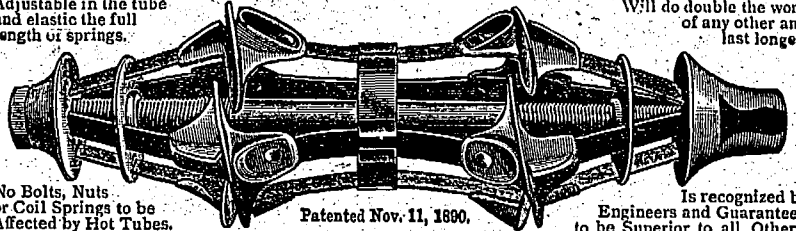
**KENNEDY WIRE NAIL MACHINE CO.,**

9 East Monroe St., CHICAGO.  
Send for Circular.

**THE DUPLEX BOILER TUBE SCRAPER.**

Adjustable in the tube and elastic the full length of springs.

Will do double the work of any other and last longer.



No Bolts, Nuts or Coil Springs to be Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by Engineers and Guaranteed to be Superior to all Others.

**TELESCOPE FLUE BRUSH HANDLE.**



PATENTED DEC. 14, 1894.

Needs Only One-half the length of Boiler Tubes in front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scraped with One-half the Labor and One-half the Time taken with Link Handles or Long Slimy Rods. Is Compact, Handy and Cheap. In ordering Always Give Length of Boiler Tubes.

Made only by **SHERWOOD MFG. CO., 34 WASHINGTON ST., BUFFALO, N. Y.**

**SOMETHING NEW!**  
Fills a Long Flue Want.

**PERFECT PRESS MOTOR.**

J. W. OLIVER, Editor-Proprietor of Yonkers, N.Y. "Statesman," says: "I was associated with Robert Hooper over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."

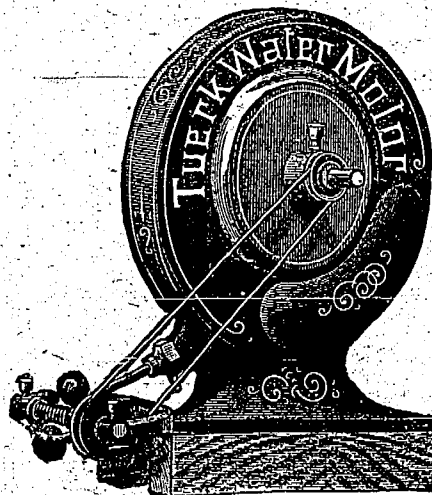
Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

**Tuerk Hydraulic Power Co.**

237 Broadway, Cor. Park Place,  
NEW YORK.

39 Dearborn St., CHICAGO, ILL.



**Globe Valve Repairing Tools.**

MANUFACTURED BY

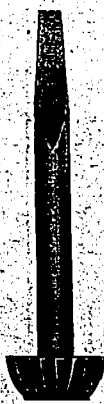
**\* T. DRAPER, \***

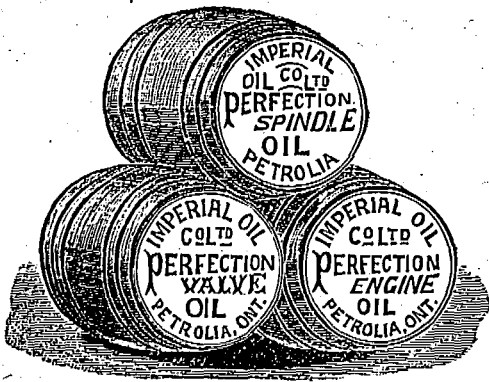
Do not slight this because it looks SIMPLE, all the more reason for giving it consideration and writing for particulars.

These TOOLS are now largely used in Canada and the States, and spreading. On account of simplicity and efficiency are becoming a Staple Article.

For Proof, Prices and Particulars, address

**T. DRAPER, Petrolia, Ont.**





Perfection  
Valve  
Engine and  
Spindle

# OILS

Are Fine, Filtered, Viscous Oils  
**FOR FAST RUNNING  
MACHINERY.**

Special Oils supplied for any desired purpose.

Imperial Oil Co., Ltd. Petrolia, Ont.

## BOILER SHOP.

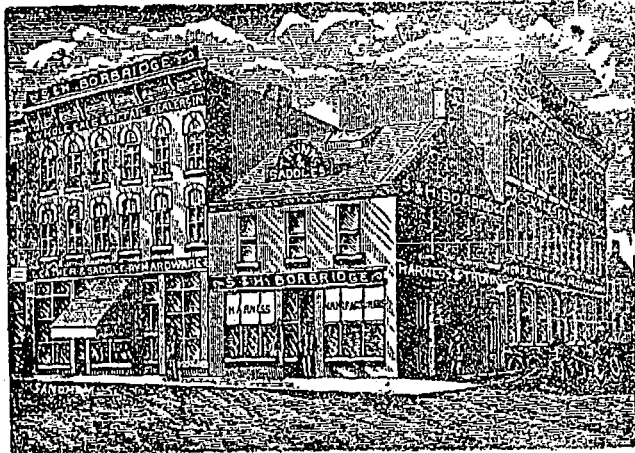
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes oil still tanks Bleachers and Agitators, Salt Pans, Steam Boxes for Sture and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH,  
Manager.

J. H. FAIRBANK,  
Proprietor.

## S. & H. BORBRIDGE,

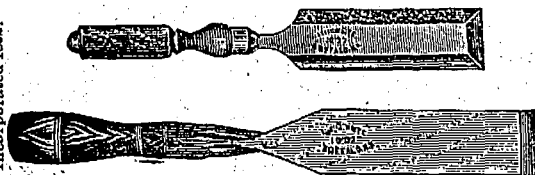


Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets.

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

HIGHEST AWARD PARIS EXPOSITION, 1889.

Established 1857.  
Incorporated 1892.



THE L. & I. J. WHITE CO., Edge Tools.  
Manufacturers of

Coopers' Carpenters' and Ship Tools. Plane Irons, Cleavers, &c. Full Line Chisels.

BUFFALO, N. Y.

SECURITIES.		London Jan. 9.
British Columbia, 1877, 6 p.c.	129	184
1887, 4 1/2 per cent	114	119
Canada, 4 per cent. loan, 1890	106	108
3 per cent. loan, 1888	98	100
Debs. 1884, 3 1/2 per cent.	102	104
Railway and other Stocks.		Jan. 9.
Quebec Province, 5 p.c., 1874	104	108
1876, 5 p.c.	104	108
1880, 4 1/2 p.c.	101	103
1883, 5 p.c.	113	116
Atlantic & Nth. Western 5 p.c. Guar 1st M. Bds	110	113
100 Buffalo & Lake Huron £10 shr	11 1/2	12 1/4
100 do 5 1/2 p.c. 1st mort.	180	185
100 do 2nd mort	180	185
300 Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov.	104	106
Canadian Pacific \$100	52 1/2	52 1/2
100 Grand Trunk, Georgian Bay, &c. 1st M.	96	98
100 Grand Trunk of Canada Ord. stock.	4 1/2	5
100 2nd equip. mtg. bds. 6 p.c.	121	124
100 1st pref. stock	28 1/2	28 1/2
100 2nd pref. stock	16 1/2	17 1/4
100 3rd pref. stock	9 1/2	10 1/2
100 5 p.c. perp. deb. stock	117	120
100 4 p.c. perp. deb. stock	76	78
100 Great Western shares, 5 p.c.	108	111
100 Hamilton & N.W., 6 p.c.	98	98
100 M. of Canada Stg. 1st Mort. 5 p.c.	86	89
100 Montreal & Champlain 5 p.c. 1st mtg. bds.	89	92
*Montreal & Sorel, 1st mtg., 6 p.c.	94	97
N. of Canada, 1st mtg., 5 p.c.	90	90
Northern Extension 5 p.c. pref.	94	97
100 Quebec Central, 5 p.c. 1st Inc. Bds.	28	31
T. G. & B. 4 p.c. bonds, 1st mort.	99	101
100 Well., Gray & Bruce, 7 p.c. bds. 1st Mort	94	97
100 St. Law. & Ott. 6 p.c. Bds., 4 p.c.	99	101
MUNICIPAL LOANS.		
100 City of London (Ont) 1st pref 5 p.c.	98	100
100 City of Montreal stg. 5 p.c.	104	106
1874	104	106
100 City of Ottawa, 6 p.c. stg.	104	109
redeem 1873	102	106
redeem 1875	116	120
100 City of Quebec, p.c. redeem 1875	111	113
redeem 1878	114	116
100 City of Toronto, 6 p.c.	100	106
6 p.c. stg. con. deb. 1874	101	120
5 p.c. gen. con. deb. 1890	115	117
4 p.c. stg. bonds, 1921-23	102	104
100 City of Winnipeg deb., 1884, 5 p.c.	110	113
Deb. scrip. 1883, 6 p.c.	113	115
MISCELLANEOUS COMPANIES.		
100 Canada Company	20	23
100 Canada North-West Land Co.	35	45
100 Hudson Bay	13 1/2	13 1/2
*All the bonds have been sold to a Canadian Syndicate.		

### HOTEL DIRECTORY--Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American,	
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
MARKHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Palsley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Ealand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central,	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
Trenton, Ont.,	Gilbert House,	T. H. Bleecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

### QUEBEC.

MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral, E. H. Dunham & Co	
OTTAWA,	Charters Frosterer,	

### NOVA SCOTIA.

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

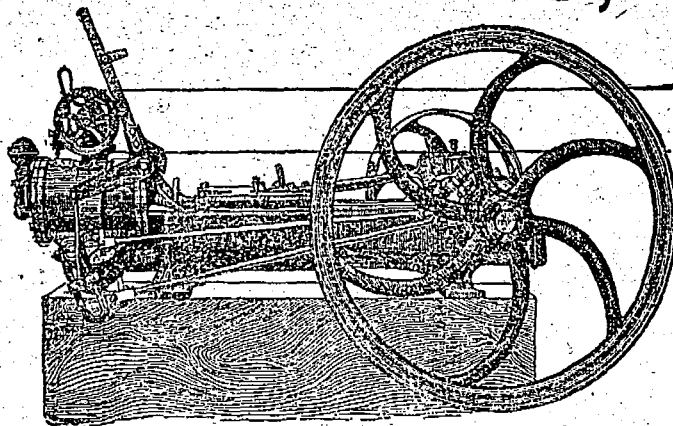
### PRINCE EDWARD ISLAND.

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

# FARRAR & TREFTS,

54-66 PERRY ST.,  
BUFFALO, N.Y.

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



**IRON AND BRASS  
CASTINGS OF  
EVERY DESCRIP-  
TION.**

OUR SPECIALTIES:

**Oil Engines and  
Boilers,  
25,000 IN USE.  
Propellor Tug and  
Yacht Wheels,  
10,000 IN USE.**

## E. L. ETHIER & CO.,

Billiard Table  
and Bowling Alley Balls  
Manufacturers and  
Importers.

Do all kinds of work in  
the Billiard line.

88 St. Denis Street,  
MONTREAL.

Telephone 6057.

Branch Store: Ottawa.



## FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " 72 " " 40 "
- 4 " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " 72 " " 17 "
- 2 " " 72 " " 16 "
- 2 " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 37 " " 11 "
- 1 " " 40 " " 12 "

**Dominion Paper Co.** Montreal  
Can.

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

## OUR BUSINESS DIRECTORY.

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Montreal Radford & Walford  
59 Imperial Building.

### CANNED GOODS, FRUIT & VEGETABLE.

Trenton, Ont. - Log Cabin Brand, - Miller & Co.

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Belleville Ont. H. Corby

### FINANCIAL AGENTS.

Montreal Hanson Bros.  
Temple Building.

### FURNITURE MFRS.

Belleville, Ont. Geo. S. Tickell & Sons

### HUNGARIAN PROCESS, FLOUR MILL,

Campbellford, - Corresp. solicited, - Chas. Smith

### INSURANCE BROKERS AND AGENTS.

Montreal Archd. Nicoll  
Board of Trade Building.

### RAW FURS AND SKINS.

Montreal Hiram Johnson  
2496 St. Paul Street.

### SCALES.

Montreal Superior Qualities. James Eyfe  
Corner St. Paul and St. Peter Streets.

### STREET CARS, OMNIBUSES & HOSE WAGGONS.

Belleville, Ont. St. Charles & Fringle

# BEDDING !!

Get your **BEDDING** and **BEDSTEADS** from a  
first-class House

Established  
20 years.

**ROCK BOTTOM PRICES.**

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

## J. E. TOWNSEND,

1 Little St. Antoine Street,

Corner St. James Street only.

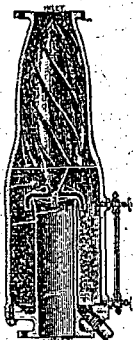
MONTREAL, Que

TELEPHONE 1906.

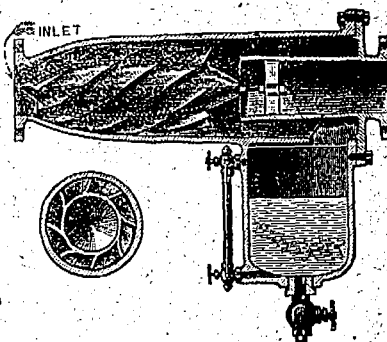
# "STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

For Horizontal or Vertical Steam or Exhaust Pipes.

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



Vertical Separator.



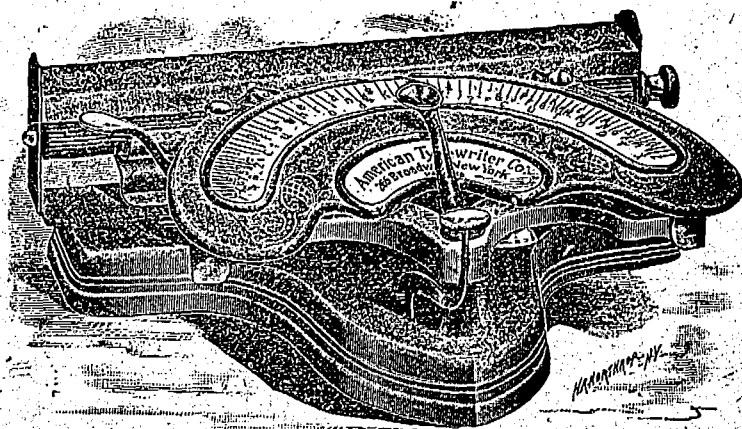
Horizontal Separator.

## Joseph DeRycke,

Patentee and Manufacturer,

TAYLOR BUILDING,  
39 & 41 Cortlandt St.,

New York.



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

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

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

# DOWSWELL BROS. & CO.,

Manufacturers of

**Wringers,  
Washing  
Machines,  
Barrel  
Churns,  
etc., etc.**

**HAMILTON, ONT.**

SEND FOR PRICES.

## Western Electric Co.,

CHICAGO-NEW YORK,

**Electrical Apparatus and  
Supplies.**  
ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Jan. 21, 1896.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3¼-6mos.	350	\$50	112½ 112½
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7½-6mos.	100	10	276 276
Western Assurance.....	25,000	5-6mos.	40	20	158½ 158½
Guarante. Co. of North America.....	18,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Jan. 11, 1896 Market value p. p'd up sh.

Atlas.....	24,000	22 p. s.	50	6	£20	£26
British and Foreign Marine.....	37,000	25	20	4	£23¼	£24¼
Caledonian.....	21,500	20	25	5	£27-10-0	£30
Commercial U. Fire, Life and Marin.....	50,000	25	50	5	£36	£37
Edinburgh Life.....	5,000	19s	100	20	54-10-0	00
Fire Insurance Association.....	100,000	5	£10	£2	¾	¾
Guardian Fire and Life.....	200,000	7½	10	5	9½	10
Imperial Fire.....	60,000	20 p. s.	20	5	27	28
Lancashire Fire.....	186,493	5	20	2	5	5½
Life Associati' n of Scotland.....	10,000	17 6-7 p. c.	40	8½	44-10-0	00
London Assurance Corporation.....	35,862	20	25	12¼	£37¼	58¼
London & Lancashire Life.....	10,000	10	10	2	4¼	4¾
Liv. & Lon. & Globe Fire and Life.....	891,752	75	St.	2	48½	49½
National of Ireland.....	40,000	£25	2½ p. c.	£2¼	40-0	00
Northern Fire and Life.....	30,000	22½	100	-10	69	71
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6¼	30½	37½
Phoenix Fire.....	6,722	£18½ p. s.	50	50	£...	£...
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	125,234	58½	20	3	49½	50¼
Scottish Imperial Life.....	50,000	8½d	10	1	1-13-6	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

TH ———

**"I. X. L."**

## TEMPERED COPPER CO.


Manufacturers of

**Tempered Copper for Commutator Bars.**

Tempered Copper Castings a Specialty.  
All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:  
**16, 18 & 20 Elk St., - Buffalo, N.Y.**

ESTABLISHED 1824



**Alliance**  
Assurance Company  
of London, England.  
CAPITAL \$ 25,000,000.  
GEO. McHENRY MANAGER FOR CANADA.  
MONTREAL.

## Consumers

# Cordage Co.

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,  
and Russian Cordage

**BINDER TWINE.**

**Jute and Cotton Bags.**

— HEAD OFFICE —

St. Patrick St., Montreal

## PROTECTION

Under all circumstances  
is afforded by the Policies of the

Liberal Provisions for **Union Mutual**  
Incontestability; Grace in payment of Pre-  
miums; **: Life :**  
Extended Insurance under terms of **INSURANCE**  
MAINE NON-FORFEITURE LAW **COMPANY.**  
Issues an **INSTALMENT POLICY** PORTLAND, MAINE.  
with all desirable features.

PRINCIPAL AGENCIES IN CANADA:  
162 St. James St., Montreal, P.Q. 17 Toronto, St. 103½ Prince William S, Toronto, Ont. St. John, N.B.

## A PENSION FOR LIFE, For MEN and WOMEN.

The Pension Bond Policy of the Manufacturers Life guarantees an income for life of from \$100 to \$10,000 a year, from any age after 45. No medical examination required. Should death occur at any time before the pension becomes payable, all the money paid by the assured to the Company will be returned to his or her beneficiaries. This is the easiest—cheapest—simplest—and most convenient way of providing for old age. Same rates for both men and women. No medical examination required.

**Manufacturers' Life Insurance Co.** TORONTO, Canada.

President, **GEO. GOODERHAM.**  
(President Bank of Toronto.)  
J. F. JUNKIN, Gen. Manager. **GEO. A. STERLING,** Secretary.  
W. N. KING, } District Managers.  
W. E. FINDLAY, }  
G. H. JUNKIN, } City Manager.  
Reliable Agents Wanted. 102 St. James St., MONTREAL

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE...

Capital and Assets - - - - \$1,000,000.00  
Surplus to Policyholders, - - - - 704,141.28

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

James H. Beatty, David Dexter,  
President. Managing Director.

**WORTH KNOWING**

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

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

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

HEAD OFFICE, 22 to 28 King St. W., TORONTO

HON. G. W. ROSS, LL.D., President.  
HON. S. H. BLAKE, Q.C., } Vice-Presidents.  
ROBT. McLEAN, Esq., }

H. SUTHERLAND, Manager  
Correspondence solicited. Agents wanted.

**Scottish Union and National INSURANCE COMPANY, I**  
Of Edinburgh, Scotland.

ESTABLISHED 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
Capital .....\$30,000,000 | Invested Funds.....\$13,500,000  
Total Assets ..... 34,472,705 | Deposited with Dom. Govt., 125,000  
(Market value.)

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

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, .. .. . \$750,000.00  
Total Assets, over .. .. . \$1,464,654.84  
Losses Paid since organization, .. . \$14,094,183.94

GEO. A. COX, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

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

**York County Loan & Savings COMPANY.**

Head Office: - Confederation Life Building,  
Corner Yonge and Richmond Sts., - - - TORONTO

Subscribed Capital, - \$300,000.

Solicitors—MESSRS. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

**Quebec Fire Assurance Co'y.**

Established 1818.

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

Agents—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow,  
Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H.  
Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan,  
Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

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

**Caledonian Insurance Co'y**

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,**

Head Office, - TORONTO, Ont.

President, John L. Blakie, Esq.,

Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN, J. K. KERR, Esq., Q. C., } Vice-Presidents.  
WILLIAM McCABE, F. I. A., Managing Director.

The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:

Cash Income.....\$ 558,894.83  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 286,193.40  
Assets ..... 1,987,445.30  
Reserve Fund ..... 1,594,020.00  
Net Surplus ..... 388,215.75

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

**PROVIDENT SAVINGS**

Rates per Life Assurance Society Rates per  
\$1,000 OF NEW YORK. \$1,000  
With With  
profits. profits.

Age nearest Birthday.	Age nearest Birthday.
25 \$19 75	43 \$19 45
26 18 95	44 20 10
27 14 15	45 20 50
28 14 35	46 21 00
29 14 55	47 22 00
30 14 80	48 23 50
31 15 05	49 24 60
32 15 30	50 25 80
33 15 55	51 27 10
34 15 80	52 28 50
35 16 05	53 30 10
36 16 30	54 31 80
37 16 60	55 33 05
38 16 85	56 35 05
39 17 35	57 37 80
40 17 80	58 40 10
41 18 30	59 42 60
42 18 85	60 45 80

Charles E. Willard, President.  
ESTABLISHED 1875.  
**R. H. MATSON,**  
General Manager for Canada,  
37 YONGE STREET,  
TORONTO.  
Agents wanted in unrepresented districts.

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

FIRE and LIFE.

Invested Funds, \$40,833,724  
Funds invested in Canada, over 1,000,000

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

Canada Board of Directors:

HON. HENRY STARNES, Chairman.  
EDMOND J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.

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

Head Office, Canada Branch:

MONTREAL.

**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SHUR, Esq., Vice-President; C. M. TAYLOR, Esq., Secretary; JOHN KILLER, Esq., Inspector.

**MERCANTILE**

FIRE INSURANCE COMPANY  
WATERLOO, ONT.

Subscribed Capital.....\$200,000 00  
Dom. Govt. Deposit..... 80,079 76

Losses promptly adjusted and paid.

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

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

**INSURANCE FIRE OFFICE**

HEAD OFFICE:

Threadneedle Street, - LONDON, ENG.

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

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, Manager.  
H. F. Petman, Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WILLIAMS, Genl. Agts., Winnipeg.  
IRA CORNWALL, Genl. Agt., St. John, N.B.  
L. J. McGhee, " " Halifax, N. S.

**OLD "GRIMP" is Comin'**

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



PRIZE HOLLY SCROLL SAW  
All Iron and Steel. Price, \$3.00.

PRIZE DEMAS LATHE  
-AND-  
SCROLL SAW  
AND ALL FURNISHING.

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



**NEW YORK LIFE**  
INSURANCE COMPANY,  
JOHN A. McCALL, President.

December 31st, 1895.

**Total Assets,**  
\$174,791,990.  
**Actual Surplus,**  
\$24,038,677.  
**Insurance in Force,**  
\$800,000,000.

CANADIAN BUSINESS.  
Assets in Canada, - - - - \$ 3,630,874  
Liabilities, - - - - - 3,283,868  
Surplus Assets, - - - - - 613,010  
Insurance in Force, - - - - 20,650,549

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

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

ESTABLISHED 1847.

Head Office, - CANADA.  
British Empire Building,  
**MONTREAL.**

Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1893.

Larger Cash Surplus,  
**INCREASED BONUS.**

Valuation Reserves Strengthened.

IMMEDIATE ANNUITIES GRANTED.  
SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:

207 ST. JAMES ST.

H. J. JOHNSTON,  
Manager, P.Q.

**SURVIVAL**  
**OF THE FITTEST**



The millions of cheap and inferior shoes made by processes of mush-room growth are now giving way to the . . .

**"FITTEST"**

THE BEST SHOES IN THE WORLD TO-DAY

for the consumer and therefore for retailer and manufacturer are

Goodyear Welted **SHOES.**

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over - - - - - \$2,350,000.00  
Income for Year ending 31st December, 1894, over - 2,175,000.00

Head Office. - Toronto, Ont.

J. J. KENNY, Vice-President & Man. Director.

Geo. Cox, President. C. C. FOSTER, Secretary  
J. H. ROUTH & Son, Managers Montreal Branch.

190 ST. JAMES STREET.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED

**FIRE.**

LONDON.

ESTABLISHED 1803.

SUBSCRIBED CAPITAL, . . . . - \$6,000,000  
PAID-UP CAPITAL, . . . . - 1,500,000  
TOTAL INVESTED FUNDS OVER - - 8,000,000

Canadian Branch:  
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

E. D. LACY, RESIDENT MANAGER

**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,  
Of London, England.

**FIRE! LIFE! MARINE!**

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

HEAD OFFICE, Canadian Branch, - MONTREAL  
EVANS & MCGREGOR, Managers.

**LONDON**

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets  
**TORONTO.**

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.