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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 33. No. 514. }
New Series.

MONTREAL, FRIDAY, OCTOBER 2, 1891.

W. S. FOLEY, }
EDITOR AND PROPRIETOR.



MELISSA

Is the name of the New Process by which Tweeds and other Cloths are rendered entirely Rainproof without the slightest trace of the application being perceptible.

It is scarcely overstating the fact to say that no discovery of the present time, affecting wearing apparel, has supplied such a universal and long felt want as the "Melissa" process which makes cloth perfectly rainproof without

No more excluding the air. The old style of waterproof clothing has never been satisfactory, it is indeed an abomination, but has been tolerated simply because there was nothing better. True, it serves to shed the water, but it shuts out the air as well, and so generates a dampness which is not only uncomfortable in the extreme, but very unhealthy and positively dangerous.

Who has not often experienced the discomfort of being almost hermetically sealed in a rubber overcoat, and enveloped in that intensely disagreeable odor which pervades all rubber clothing. All this danger and unpleasantness may now be avoided by wearing outer garments which have been made rainproof by this new and really wonderful method. The trade mark, as above, stamped upon the garment

Rubber Clothing you buy, is the only visible or tangible evidence that it has passed through the Melissa process, and this endorsement is a positive guarantee that the article is absolutely rainproof, yet the air circulates through the material as freely as before; not the slightest perceptible odor has been imparted to it nor has the soft pliable texture of the goods been interfered with. Moreover, it is found that this treatment adds materially to the durability of the cloth and renders it perfectly mothproof. These goods are now being placed in the hands of the trade throughout Canada and should be found on the counters of every first-class dealer. Don't order a Waterproof of any kind until you see them.

THE MELISSA MANUFACTURING CO., MONTREAL.

Loan Societies.

THE
Trusts Corporation of Ontario.

Offices, 23 Toronto Street, Toronto.
CAPITAL, - \$1,000,000 00

President, HON. J. C. AIKINS, P.C.; Vice-Presidents, HON. SIR ADAM WILSON, HON. SIR RICHARD CARTWRIGHT, K.C.M.G.

This Corporation is accepted as a Trusts Company by the High Court of Justice, under the sanction of the Ontario Government, and acts as Executor, Administrator, Receiver, Guardian of Children, Committee of Lunatics, Assignee, Liquidator, &c., also as Agent for any persons appointed to the above offices, obviating the finding of Security and all onerous duties in connection therewith. Moneys Invested, Estates Managed, Bonds Issued and Countersigned. All business entrusted to the Corporation promptly and economically managed.
A. E. PLUMMER, Manager.

THE CENTRAL CANADA
LOAN & SAVINGS CO. OF ONTARIO.

HEAD OFFICE, - King St., - TORONTO

Capital Subscribed, - - - \$2,000,000 00
Capital Paid-Up, - - - 800,000 00
Reserve Fund, - - - 192,000 00
Invested Funds, - - - 3,003,696 14

Deposits received at current rates of interest paid or compounded half yearly.

Debentures issued in Currency or Sterling, payable in Canada or Great Britain.

Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.

GEO. A. COX, F. G. COX, Manager.
President. E. R. WOOD, Secretary

THE
Dominion Savings and Investment
SOCIETY.

LONDON, - - - ONTARIO.

Subscribed Capital, - - - \$1,000,000.00
Paid-up, - - - 932,401.62

ROBERT REID, Collector of Customs, President.
THOMAS H. PURDOM, - Inspecting Director.

H. E. NELLES, Manager.

THE HAMILTON
Provident and Loan Society.

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

Capital Subscribed, - - - \$1,500,000 00
Capital Paid-Up, - - - 1,109,000 00
Reserve and Surplus Funds, - - - 280,861 20
Total Assets, - - - 3,789,406 95

DEPOSITS received and interest allowed at the highest current rates.

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

Banking House—King Street, Hamilton.
H. D. CAMERON, Treasurer.

Legal.

Cornwall, Ont.

JAS. LEITCH. R. A. PRINGLE.

LEITCH & PRINGLE,
BARRISTERS.

Solicitors for Ontario Bank.

Hamilton, Ont.

A. D. CAMERON,
Barrister, Attorney-at-Law, Solicitor in Chancery and Insolvency, Notary Public, Conveyancer, &c., No. 10 Hughson Street, South Hamilton, Ont.

Kingston, Ont.

SMYTHE & SMITH,
BARRISTERS, SOLICITORS, &c.

H. SMYTHE, LL.D., Q.C. O. FROMTHAM SMITH

Oceanic Steamships.

Allan Line.



1891—PROPOSED SAILINGS—1891
SUBJECT TO CHANGE,
Liverpool, Londonderry, Quebec
and Montreal Service.

	From Montreal.	From Quebec.
Sardinian	19 Sept.	23 Sept.
*Mongolian	30 Sept.	.....
Parisian	2 Oct.	4 Oct.
*Numidian	14 Oct.	.....
Circassian	17 Oct.	18 Oct.
Sardinian	24 Oct.	25 Oct.
*Mongolian	4 Nov.	.....

Notes—Parisian sails Friday, 2 Oct., at noon.

*Steamships Mongolian and Numidian will carry cattle, and only cabin passengers to Liverpool, and do not call at Quebec on the homeward voyage, but from Liverpool they carry all classes of passengers and call at Quebec.

Mall Steamers are despatched from Montreal at daylight on day of sailing. Cabin, Intermediate and Steerage passengers desiring to embark at Montreal can do so (without extra charge) after 8 o'clock the preceding evening. Steamers sail from Quebec at 9 a.m.

S.S. Parisian, Sardinian and Circassian sail from Montreal on Saturdays, S.S. Mongolian and Numidian on Wednesdays.

Rates of Passage from Montreal or Quebec, Cabin, to Londonderry or Liverpool, by Steamship Parisian, \$50, \$60 and \$80 single; \$100, \$120 and \$150 return. S.S. Mongolian and Numidian \$45 and \$50 single, \$75 and upward return.

By other steamers, \$40, \$50 \$55 and \$60 single; \$90, \$95, \$105 and \$115 return, according to accommodation. Children, 2 to 12 years, half fare, under two years free. S.S. Mongolian and Numidian \$40 and \$45.

London, Quebec and Montreal Service.

From	Steamship	From Montreal to London on or about
London,		
5 Sept	Monte Vidian	26 Sept.
18 Sept	Rosarian	7 Oct.
26 Sept	Brazilian	17 Oct.
7 Oct	Greician	28 Oct.

Glasgow, Quebec and Montreal Service.

From	Steamship	From Montreal to Glasgow on or about
Glasgow,		
5 Sept	Peruvian	22 Sept.
12 Sept	Norwegian	29 Sept.
19 Sept	Sarmatian	6 Oct.
26 Sept	Corean	13 Oct.
3 Oct	Buenos Ayreau	20 Oct.
10 Oct	Peruvian	27 Oct.
17 Oct	Norwegian	3 Nov.
24 Oct	Sarmatian	10 Nov.
31 Oct	Corean	17 Sept.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Londonderry and New York Service.

From Glasgow,	Steamships.	From New York.
4 Sept	*Assyrian	24 Sept 2 p m.
11 Sept	State of Nebraska	1 Oct 8,30 a.m.
18 Sept	*Siberian	8 Oct noon
25 Sept	State of California	15 Oct 1 p m.
2 Oct	*Pomeranian	10 Oct 1 p.m.

And weekly thereafter.

Steamers with a * will not carry passengers from New York.

Rates of Passage from New York.

Cabin, to Londonderry or Glasgow, by "State of Nebraska," \$40 to \$60 single, and \$75 to \$120 return.

By other steamers, \$35 and \$40 single; \$65 and \$75 return. Children between ages of 2 and 12 years, half fare; under two years, free.

No second cabin or intermediate accommodation; all saloon passengers have equal privileges.

Liverpool, Queenstown, St. Johns, Halifax and Baltimore Mail Service.

	Baltimore via Halifax to Liverpool.	Halifax via St. Johns, N.F., to Liverpool.
*Carthaginian	22 Sept.	28 Sept.
Caspian	6 Oct.	12 Oct.
Nova Scotian	8 Oct.	14 Oct.
*Carthaginian	8 Nov.	9 Nov.

And weekly thereafter.

Glasgow, Galway and Philadelphia Service, Steamers in this service sail regularly every fortnight.

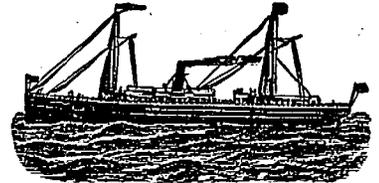
Glasgow, Londonderry, Galway and Boston Service. Steamers in this service sail regularly every fortnight.

H. & A. ALLAN,

25 Common Street, Montreal
80 State Street, Boston.

17 Sept., 1891.

Ocean Steamships.



THE CLYDE STEAMSHIP COMPANY.

FOR CHARLESTON, S.C., the South and Southwest. For JACKSONVILLE, Fla., and all Florida Points.

From Pier 29, East River, N.Y.

Mondays, Wednesdays & Fridays at 3 P. M.

The Only Line between New York and Jacksonville, Fla., without change.

Unsurpassed Passenger Accommodations and Cuisine.

Str. "Algonquin," (new) Capt. Jos. McKee.
Str. "Iroquois," Capt. L. W. Pennington.
Str. "Cherokee," Capt. H. A. Bearse.
Str. "Seminole," Capt. S. C. Platt.
Str. "Yamasseo," Capt. J. Robinson.
Str. "Delaware," Capt. I. K. Chichester.

Through Tickets, Rates and Bills of Lading for all points South and Southwest, via Charleston, and all Florida points via Jacksonville.

ST. JOHN'S RIVER SERVICE.

Jacksonville, Palatka, Sanford & Enterprise, Fla. AND

intermediate Landings on the St. John's River.

Sailing from Jacksonville daily (except Saturday) at 3.30 P.M., making close connection with all railroads at PALATKA, ASTOR, BLUE SPRINGS and SANDFORD.

Through Tickets and Bills of Lading at Lowest Rates to all interior points in Florida.

Str. "City of Jacksonville," Capt. W. A. Shaw.
Str. "F. De Bary," Capt. T. W. Lund, Jr.
Str. "Everglade," Capt. _____
Str. "Welaka," Capt. _____

Sailing Schedules and Tickets furnished by all principal Ticket Agents in Canada.

THEO. G. EGER, T. M., 5 Bowling Green, New York.
M. H. CLYDE, A. T. M.,

Wm. P. CLYDE & Co., Genl. Agents

5 Bowling Green, - New York.
12 So. Wharves, - Philadelphia.

Railways.



Intercolonial Railway.

1891. Summer Arrangement. 1891
Commencing 22nd June, 1891.

Through express passenger trains run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot	8.00	12.15
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot.	12.00	12.00
Leave Lewis	14.30	7.25
Arrive Riviere du Loup	17.30	11.50
Trois Pistoles	18.17	12.57
Rimouski	19.57	14.40
Little Metis	20.52	.....
Campbellton	23.50	.....
Dalhousie	1.10	.....
Bathurst	1.40	.....
Newcastle	2.50	.....
Moncton	5.00	.....
St. John	8.30	.....
Halifax	11.30	.....

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in 27 hours and 30 minutes.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

All trains are run by Eastern Standard Time. Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,

Eastern Freight and Passenger Agent

136 1/2 St. James Street, - - MONTREAL.

D. POTTINGER, Chief Superintendent
Railway Office, Moncton, N.B., 1st Sept., 1891.

London Assurance Corporation—Fire.
 Lloyd's Plate Glass Ins. Co. of New York
 Risks accepted at Current Rates.
 Edward L. Bond,
 30 St. Francois Xavier St.

British & Foreign Marine Ins. Co. }
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 Open Policies granted to Importers and Exporters.
 Edward L. Bond, - - General Agent for Canada,
 Montreal.

THE GAZETTE

JOURNAL OF

COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 33, No. 14.
 NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 2, 1891.

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**MCINTYRE, SON
 & CO.**

MANUFACTURERS' AGENTS

— AND —
 IMPORTERS

DRY GOODS

SPECIALTIES:

LINENS, DRESS GOODS,
 KID GLOVES, SMALLWARES.

**VICTORIA SQUARE
 MONTREAL.**

FEODOR BOAS

SOLE AGENT FOR

Granite Mills (St. Hyacinthe, P.Q.)
 Woollen Hosiery and Underwear.
 Pike River Mills (Notre Dame de Stanbridge)
 Woollen Underwear.
 St. Hyacinthe Manufacturing Co.,
 Best Quality Canadian Flannels.
 Wm. Algie Beaver Mills (Alton, Ont.)
 Underwear and Top Shirts.
 Wholesale Trade ONLY Supplied.

SELLING AGENCIES:

9 Mechanics' Institute Building, MONTREAL

— AND —
 62 Bay Street, TORONTO.

Head Office: ST. HYACINTHE, QUE.

**MONTREAL
 Felt Hat Works.**

1878—PARIS EXHIBITION—1878

Prize Medal awarded for our manufacture of

FELT HATS.

We are now producing every description of FUR and
 WOOL SOFT FELT HATS, and can supply the trade
 below current rates, as our addition to machinery has
 enabled us to double our product.

FUR GOODS

OF OUR OWN MANUFACTURE.

Plush, Cloth and Scotch Caps,
 Gloves and Mitts

Of English and Domestic manufacture.

MOCCASINS, SNOW SHOES, FANCY
 SLEIGH ROBES, BUFFALO, &c.

TO MANUFACTURERS.—We have a large stock of
 Seal, Persian Lamb and other Skins, Trimmings, &c.

JAMES CORISTINE & CO.,

Warehouse, 471 to 478

ST. PAUL ST., MONTREAL

Leading Wholesale Houses.

**Assorting Season
 TO THE TRADE.**

Having a fully assorted stock and special drives
 in each department, we are in a better position
 than ever before to interest keen buyers. Our
 special departments are

Silks, Dress Goods Carpets
 Woollens, Linens,

Gents' Furnishings and Smallwares.

Orders solicited. Filling letter orders a specialty.

JOHN MACDONALD & CO.,
 Wellington and Front Streets East,
TORONTO.

The Assorting House of the Dominion.

John K. Macdonald. Jas. Fraser Macdonald.
 Paul Campbell

**Dominion Cut Tobacco.
 CIGARETTE & SNUFF WORKS.**

0—BRANDS:—0

PURITAN.

OLD CHUM.

OLD VIRGINIA.

UNIQUE.

"O. K."

The Leading Cut Tobacco of the Dominion.

**D. RITCHIE & Co.
 MONTREAL.**

MARK FISHER, SONS

AND COMPANY,

FINE WOOLLENS

— AND —

TAILORS' TRIMMINGS.

27 and 29 Victoria Square,

MONTREAL.

Corner Bay and Front Sts.,
 TORONTO.

734 Broadway, - New York
 Huddersfield, Eng.

Leading Wholesale Houses.

OUR TRAVELLERS

Are now showing Samples of our

CANADIAN AND IMPORTED

— GOODS —
 FOR THE

FALL TRADE

S. GREENSHIELDS, SON & CO.

17, 19 & 21 Victoria Square,
 And 730, 732, 734 and 736 Craig St.,
MONTREAL.

1891 Fall Goods 1891

Fancy Goods, Dolls, Toys,
 Games, Notions, Glass and China Ware,
 Pocket Books, Purses,
 Tobacconists' Sundries, Stationery,
 &c., &c., &c.

Our FALL STOCK is now complete in
 every department, and we would respectfully
 invite intending purchasers to see our sam-
 ples if visiting either MONTREAL or
 TORONTO, otherwise hold orders till waited
 on by one of our representatives.

H. A. NELSON & SONS
 MONTREAL and TORONTO.

Catalogue of Toys ready Sept. 1st.

JOHN FISHER, SON

AND COMPANY,

**WOOLLENS
 — AND —
 TAILORS' TRIMMINGS**

"BALMORAL BUILDINGS,"

MONTREAL

AND WOOD STREET,
HUDDERSFIELD, ENG.

The Chartered Banks

BANK OF MONTREAL.

ESTABLISHED IN 1817.
Incorporated by Act of Parliament.
Capital All Paid Up, \$12,000,000
Res., 6,000,000

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:
Hon. Sir D. A. SMITH, K.C.M.G., President.
Hon. Geo. A. DRUMMOND, Vice-President.
A. T. Peterson, Esq., W. C. McDonald, Esq.,
Hugh McLennan, Esq., Hon. J. C. Abbott,
Ed. B. Greenshields, Esq., R. B. Angus, Esq.

E. S. CLOUSTON, General Manager.
A. Macalder, Chief Inspector and Supt. of Branches.
R. Y. Hobden, A. B. Buchanan,
Asst. Insp., Asst. Supt. of Branches

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MONTREAL, H. V. Meredith, Manager.
West End Branch, Catherine St.
Almonte, Ont. Hamilton, Ont. Quebec, Que.

IN GREAT BRITAIN:
London, Bank of Montreal, as Abchurch Lane, E.C.
Committee—Robert Gillespie, Esq., Peter Redpath, Esq., C. Ashworth, Manager.

IN THE UNITED STATES:
New York—Walter Watson and Alex. Lang, 59 Wall St.
Chicago—Bank of Montreal, W. Munro, Manager; E. M. Shadbolt, Asst. Manager.

BANKERS IN GREAT BRITAIN:
London—The Bank of England,
The Union Bank of London,
The London and Westminster Bank.

BANKERS IN THE UNITED STATES:
New York—The Bank of New York, N.B.A.,
The Merchants' National Bank,
Boston—The Merchants' National Bank,
Buffalo—Bank of Commerce in Buffalo,
San Francisco—The Bank of British Columbia,
Portland, Oregon—The Bank of British Columbia.

THE BANK OF TORONTO, CANADA.

Incorporated 1855.
Paid-up Capital, \$2,000,000. Res., \$1,600,000

DIRECTORS:
GEORGE GOODERHAM, President.
WM. H. BEATTY, Vice-President.
Alex. T. Fulton, Henry Covert,
Henry Cawthra, Wm. Geo. Gooderham,
John Leys (of Rice, Lewis & Son, Ltd.)

Head Office, Toronto.
DUNCAN COULSON, Cashier.
HUGH LEACH, Assistant Cashier.
JOSEPH HENDERSON, Inspector.

Branches:
Montreal, J. Murray Smith, Manager.
Barris, J. A. Strathy,
Brockville, T. F. How,
Cobourg, T. A. Bird,
Collingwood, W. A. Copeland,
Gananoque, J. Pringle,
London, W. R. Wadsworth, Jr.,
Peterboro', J. L. Gower,
Patrolia, P. Campbell,
Port Hope, E. B. Andros,
St. Catharines, G. W. Hodgetts,
Toronto, King St. West Branch,
J. T. M. Burnside,

Bankers:
London, E.C., The City Bank, Limited,
New York, National Bank of Commerce.

BANQUE VILLE-MARIE.

HEAD OFFICE, MONTREAL.
Capital Authorized, \$500,000.
Capital Subscribed, 500,000.

DIRECTORS—W. Weir, Pres.; W. Strachan, Vice-Pres.; O. Pouchon, John T. Wilson and Godfrey Weir, Ubalde Garand, Cashier.

Branch at Berthier, A. Gariopy, Manager.
Branch at Lachute, Hy. Frost,
Branch at Louiseville, F. X. O. Lacoursiere,
Branch at Nicolet, C. A. Sylvestro,
Branch at St. Cosme, M. L. J. Laonaso,
Branch at Ste. Therese, M. Boisvert,
Branch at Pt. St. Charles (city), W. J. E. Wall,
Branch at Hochelaga (city) Geo. Dastous,
Agents at New York, National Bank of the Republic
London—Bank of Montreal. Paris—La Societe Generale.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, \$1,000,000

DIRECTORS,
DUNCAN MACARTHUR, President.
Hon. John Sutherland, Alexander Logan,
Hon. C. E. Hamilton, W. L. Boyle.
Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, \$1,000,000 Stg.
Reserve Fund, \$265,000

London Office, 3 Clement's Lane, Lombard St., E.C.

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John James Oater, H. J. B. Kendall.
Gaspard Farrer, J. J. Kingsford.
Henry R. Farrer, Frederic Lobbock.
Richard H. Glyz, George D. Whatman.
Secretary, A. G. Wallis.

Head Office in Canada, - St. James Street, Montreal
R. R. GRINDLEY, General Manager.
E. STANGER, Inspector.

Branches in Canada:
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Bramford Ottawa Halifax, N. S.
Paris Montreal Victoria, B.C.
Hamilton Quebec Vancouver, B.C.
Toronto St. John, N.B. Winnipeg, Man.
Brandon, Man.

Agents in the United States:
NEW YORK—H. Stikeman and F. Brownfield, Agents.
SAN FRANCISCO—W. Lawson and J. C. Welsh, Agents.

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

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

THE SHAREHOLDERS OF THE MOLSONS BANK

Are Hereby Notified that a Dividend of FOUR PER CENT.

upon the capital stock has been declared for the CURRENT HALF-YEAR and that the same will be payable at the Office of the Bank, in Montreal and at the Branches on and after the First Day of October Next.

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

The Annual General Meeting of the Shareholders of the Bank will be held at its Banking House, in this city, on

Monday, the 12th of October Next, at three o'clock in the afternoon.

By order of the Board, F. WOLFERSTAN THOMAS, General Manager.

Montreal, 28th August, 1891.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D., 1818.
CAPITAL, \$3,000,000.
HEAD OFFICE, QUEBEC.

BOARD OF DIRECTORS:
JAS. G. ROSS, Esq., President.
WILLIAM WITHELL, Esq., Vice-President.
George R. Renfrew, Esq.
JAMES STEVENSON, Esq., Cashier.
Branches and Agencies in Canada:
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Throld, Ont. Three Rivers, Q.
Agents in New York—Messrs. Maitland, Phelps & Co.
Agents in London—The Bank of Scotland.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Capital Paid-up, \$5,799,200
Res., 2,510,000

Head Office, Montreal.

BOARD OF DIRECTORS:
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Hector Mackenzie, Esq., John Duncan, Esq.
Jonathan Hodgson, Esq., H. Montagu Allan, Esq.
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T. H. Dunn, Esq.

GEORGE HAGUE, General Manager.
JOHN GAULT, Asst. Gen. Manager.

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Belleville, Kingston, Quebec, Que.
Berlin, London, Kanfew.
Brampton, Montreal, Sherbrooke, Que.
Chatham, Mitchell, Stratford.
Galt, Napanee.
Gananoque, Ottawa, St. Johns, Que.
Hamilton, Owen Sound, Toronto.
Ingersoll, Perth, Walkerton.
Kincardine, Prescott, Windsor.

BRANCHES IN MANITOBA:
Winnipeg, Brandon.
Banks in Great Britain—London, Glasgow, Edinburgh and other points, The Clydesdale Bank (Limited), Liverpool, The Bank of Liverpool (Ltd), Agency in New York—61 Wall St., Messrs. Henry Hague and John B. Harris, Jr., Agents.

Banks in United States—New York, Bank of New York, N. B. A.; Boston, Merchants National Bank; Chicago, American Exchange National Bank; St. Paul, Minn., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo; San Francisco, Anglo-Californian Bank.

Newfoundland—Commercial Bank of Newfoundland.
Nova Scotia and New Brunswick—Bank of Nova Scotia and Merchants Bank of Halifax.

British Columbia—Bank of British North America.
A general banking business transacted.
Letters of Credit issued, available in China, Japan, and other foreign countries.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.
Capital Paid-Up, \$1,200,000
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 Any of the above, made and fitted up
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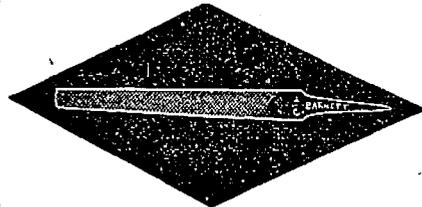
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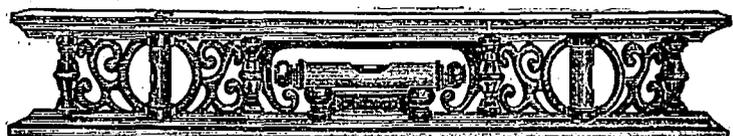
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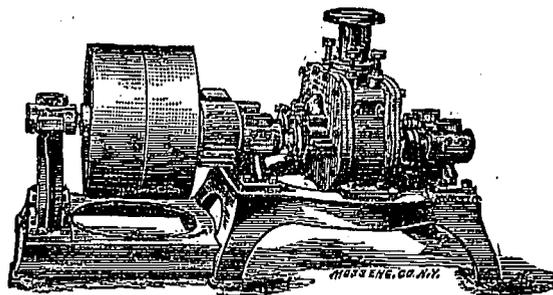
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Iron, Steel and Copper Wire; Barbed Wire, universally acknowledged to be the best styles in existence; Bale Ties, unequalled for strength, convenience and security; Bright, Annealed, Tinned, and Galvanized Wire for all purposes; Fence Staples and Stretchers; Round or Flat Steel Wires and Fabrics for every purpose, tempered or untempered, straight or in the coil; Steel Needle and Drill Wires; Superior Watch and Clock Springs; Eye-Glass Springs; Wire Rods by the wholesale, No. 8 Stubs' gauge and coarser; Wire Rope and Cable for all purposes, of any length to order, Iron, Steel, Copper or Phosphor-Bronze, Annealed, Galvanized or Boiled in oil.

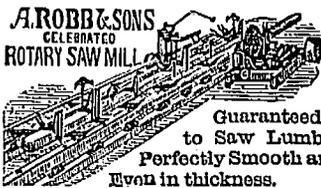
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Especially adapted for DYE HOUSES and PAPER MILLS, where it is wet, as the Stone does not absorb water or chemicals, or acids do not affect it, as it has been thoroughly tested in the many mills where it is used at present. It does not become slippery with wear; it is always clean. Another feature is its crushing strength; where heavy trucking is done the BLUE STONE shows its superiority over any other material. We have floors laid where trucks weighing from one to three tons are constantly going over them and no perceptible wear is noticed, and we never had a stone break.

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Superior Fourdrinier Wires,	Brass, Copper and Iron Wire,
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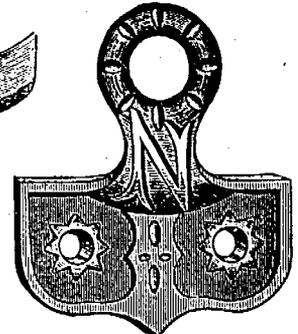
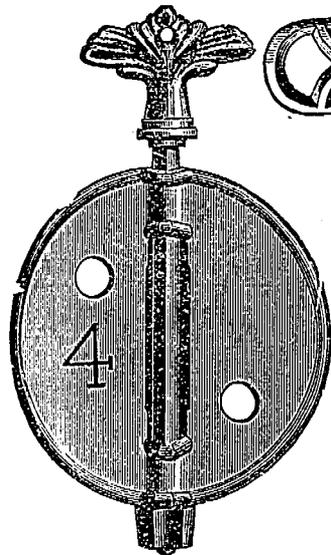
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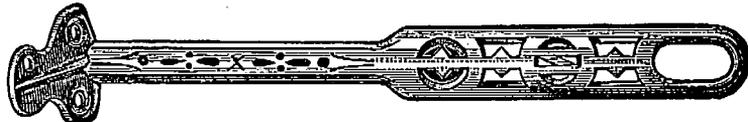
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MANUFACTURERS OF

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SPOOL COTTON,

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Specially made for Boot and
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Chairs, Rockers, Bedsteads, Bod-
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We have in Stock

CAST IRON PIPE

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Can ship promptly.

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Retailers and Large Consumers of Paint will find it to their advantage to get quotations. Correspondence solicited.

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Lead, :-: Paint :-: and :-: Color :-: Manufacturer, :-:

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Successors to St. Catharines Cotton Batting Co.

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We have much pleasure in informing the Trade that we have thoroughly equipped our Factory with the most improved modern English Machinery for the manufacture of all kinds of White and Colored Wadding, and are now prepared to place upon the market the finest wadding and Batting in Canada.

We make the celebrated "Star" Brand Patent Rolled Batting, which has no equal in the market. We also make the "Double Cross" Brand Wadding.

Correspondence solicited.

ONTARIO WADDING & BATTING CO.

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STAR BRAND.



MACHINERY

IRON AND WOOD-WORKING.

STEAM PUMPS for Every Service, ENGINES AND BOILERS

Canada Machinery Agency, 345 & 347 St. James St., W. H. NOLAN, - Manager.

Commercial Summary.

ON 16th ult. at Ottawa fire damaged Mr. Hyde's butcher shop \$2 500.

At Clinton on 26th ult, 8 1/2 tons of plums were handled by Express Co.

PAUL NICOLEAU, who kept the Hotel St. Louis, on St. Gabriel street in this city, has assigned. He owes \$2,800.

A FIRE broke out on 26th ult. at corner Notre Dame and Mountain Sts., occupied by Mr. Demers. Damage about \$6,000.

THE Mycenian Marble Company of Canada, limited, with headquarters at Toronto, and a capital of \$100,000 is seeking incorporation.

SIXTY-THREE horses brought out on S. S. Lake Superior were carried to Chicago from this point by Grand Trunk Railway in 45 hours, this time includes a delay of 2 hours on the road.

A WIND storm in Minnesota last week damaged some 100,000,000 feet of timber. This occurred about the same time as an earthquake that was felt in Illinois, Iowa, Indiana, Ohio, Tennessee, Missouri and Kentucky. These States are suffering from

China, Cuspadors, Tea Sets, Dinner Sets, Toilet Ware, Cups and Saucers

JOHN L.

Cassidy & Co.,

Manufacturers and Importers of

Metal, Bronzes, Piano and Table, Lamp Cutlery and Plated Goods

China, Crockery & Glassware

Office and Sample Rooms: 339 and 341 St. Paul Street,

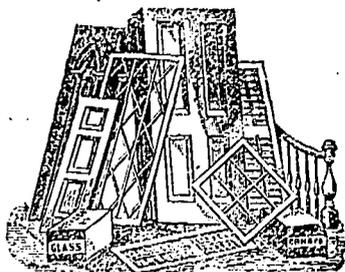
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Lanterns, Chimneys, Prisms, Globes, Lamps, Fruit Jars,

BRANCHES: 52 Princess St., Winnipeg, Man., and Government St., Victoria, B.C.

Import Orders a Speciality.

Bisque Ornaments, Bric-a-Brac, Satin Ware, Statuary, Gazalier

RHODES, CURRY & CO.

Hard-Wood Flooring and Finish! a specialty.
AMHERST, N. S.

J. A. FINLAYSON,
Custom House Broker,
And FORWARDER,
Room 5, 8 Custom House Square,
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Bell Telephone 9057. P. O. Box 634

HENRY PORTER,
Tanner and Manufacturer of
LEATHER * BELTING,
Fire Engine Hose, Harness, Moccasin,
Lace, Russot, and

OAK SOLE LEATHER
OFFICE AND MANUFACTORY :
436 Visitation Street, **MONTREAL**

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Importers of and Dealers in
WHITE LEAD AND COLORS,
DRY AND GROUND IN OIL.
Varnishes, Oils, Window Glass, Star, Diamond Star
and Double Diamond Star Brads,
English 16, 21, and 26 oz. Sheet.
Rolled Rough and Polished Plate Glass.
Colored Plain and Stained Enamelled Sheet Glass.
Painters' and Artists' Materials.
Chemicals, Dye Stuffs,
Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES :
310, 312, 314 & 316 ST. PAUL STREET,
—AND—
147, 149 & 151 COMMISSIONERS ST.
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MUNN'S Pure
BONELESS **CODFISH**

In 2-lb. Bricks.
Packed in Boxes, 12, 24 & 48 lbs
This Fish is Cut from the Largest Newfoundland
Codfish, and quality is unsurpassed.
Apply early.

STEWART MUNN & CO.
22 ST. JOHN ST.,
MONTREAL.

TO THE DEAF.—A person cured of Deaf-
ness and noises in the head of 23 years' stand-
ing by a simple remedy, will send a description of
it FREE to any Person who applies to NICHOLSON,
177 MacDougal Street, New York.

T. F. MEDAL GLUE,
GERMAN GLUE,
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FINE GELATINE,
DEXTRINE
GLYCERINE,
QUININE,

IN STORE AND TO ARRIVE.
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STORAGE Bond or Free
For all kinds of Merchandise.
TROTTER BROS.,
153 to 163 WATER Street,
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J. L. GOODHUE & CO.,
Manufacturers of
LEATHER BELTING
—AND—
LACE LEATHER,
DANVILLE, - - - QUE.
W. B. CHAPMAN & CO., Montreal Agents.

unprecedented drought. From all these calamities befalling the Western States, Canada was wholly free.

The *Financial Times*, London, Eng., complains that official railway statistics published here are full of gaps, and for fullness of details compare unfavorably with English and American returns.

SIR RICHARD CARTWRIGHT and others are seeking incorporation as the Thermolytic Fuel Co. of Canada, limited, the capital stock of which is to be \$12,000, and the headquarters of the company at Napanee.

"LAND SAKES! Who on earth is trying to seduce, or threaten Canada into coming into the Union? Whoever it is, he, she or it, must stop it at once. Canada must not come in. We have no need of it, no use for it, no wish for it."—*The Milling World*.

It is rumoured that Mr. Peter Redpath is proposing to donate \$200,000 to augment McGill College Library, on condition that it is open to the public. This city is very far in the rear of other cities in Library accommodation.

JOSEPH CHEF, general storekeeper of Rigaud, has assigned. He is described as a decent young man who has done a quiet little business for the past six years. Unfortunately the business was too quiet to prove remunerative. He owes \$1,200.

The St. Louis Hotel Co., Quebec, has assigned. Ordinary liabilities are \$51,000, privileged claims \$19,500, assets \$23,500, which are said to be only worth one-half that nominal value. It is stated that the hotel will be run on behalf of creditors.

TRYING to run two stores is what seems to have brought J. J. Findlay, dealer in men's furnishings in Toronto, to the ground, as it was impossible for him to give them both the proper supervision. He was originally of the firm of Findlay & Clode who dissolved in March of last year. His liabilities are placed at \$6,000.

H. VINEBERG,
Manufacturer of
FINE CLOTHING
7 VICTORIA SQUARE, cor. St. James, MONTREAL.

Buyers visiting Montreal markets will consult their interest by inspecting my lines.

FIVE small failures are reported from Ontario during the week. They are A. Taylor, fancy goods, and W. M. McKay, car painter, of West Toronto Junction; J. Maplethorpe, barber, of Oakville; M. Bennett, contractor, of Kingsville, and Wm. Bell, cobbler, of Mattawa.

A. H. LEMAITRE was for some years manager of Louis Beau-douin's branch store at Thetford Mines. About a year ago he started out for himself, when he was credited with a capital of \$700, principally in stock. He was not proved a success, however, and is now compelled to assign.

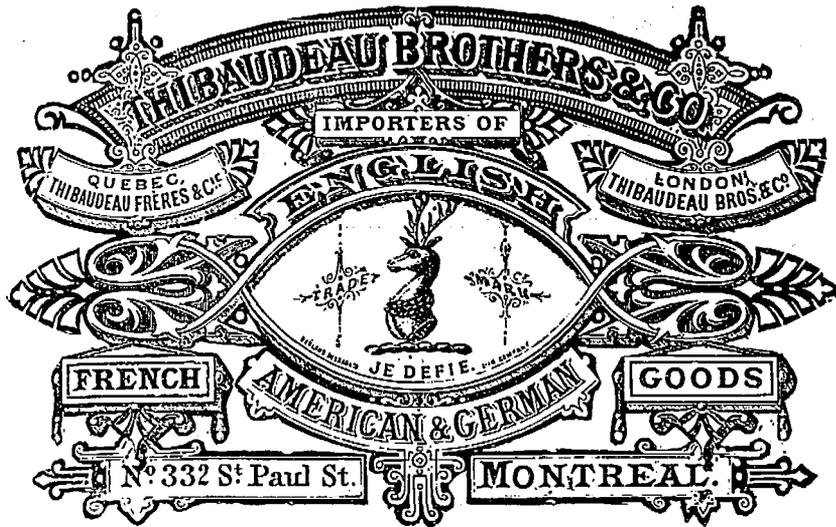
AZARIE MAJEAU, who keeps a small grocery in the far east end of St. Catherine street, has assigned. His liabilities are \$800. His assets consist of about \$60 in stock and his license and book debts, which he values at 800 dollars, but which his creditors estimate at 10 cents in the dollar only.

WM. TYLER, builder, of London, is endeavoring to effect a settlement with his creditors on the basis of 40 cents, secured. He owes \$10,000, and it is likely most of them will accept. He appears to have not figured his contracts out closely enough and to have lost money by taking them too cheap.

JOHN R. BARRON, hardware merchant, of Toronto, has assigned. He has kept a small hardware and tin store in the Queen City for some twelve years back, and was at one time credited with a surplus of \$2,000. Latterly, however, his surplus has been steadily diminishing until it is now a minus quantity.

JAMES BAIN & SON, book-dealers, of Toronto, have assigned. The firm is an old-established one, but when the senior partner left it last July the withdrawal of his interest destroyed the credit of the firm and involved an assignment. The liabilities are \$15,000 and the assets are placed at about \$12,000.

THE
CITY OF LONDON
Fire Insurance Co.,
OF LONDON, ENGLAND.
CAPITAL, - - - \$9,500,000.
Fire Risks accepted at Current Rates.
H. M. BLACKBURN, General Agent, Ontario & Quebec, Toronto
JAS. P. BAMFORD, Agent,
48 and 45 St. John Street, - - - MONTREAL



1891—FALL SEASON—1891

LONSDALE, REID & CO.,
18 St. Helen Street, - MONTREAL

Full Range Samples now with our representatives. Inspection solicited.

FISH & CO.,
(Successors to FISH, HYMAN & CO)
Importers of Havana Cigars
(WHOLESALE)
33 ST. NICHOLAS STREET,
MONTREAL.

HEES, ANDERSON & CO.,
Window Shades,
Curtain Poles, Spring Rollers, &c.
TORONTO, ONT.

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

BEST for THE MONEY

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

"PATENT ROLL" COTTON BATS,

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

ASK FOR THESE BRANDS:

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

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

The exports of provisions by United States this year were \$76,751,741, last year to same date they were \$81,321,652. This falling off is largely in cheese, which has declined in quality. This should be noted by our makers, and be an incentive to improve their products.

The saw mill of K. F. Burns, M.P., at Bathurst, the largest in northern New Brunswick, was burned to the ground on 24th ult. An immense quantity of lumber was damaged. Loss \$75,000. Insurance not learned. About two hundred men are thrown out of employment. The mill will be rebuilt at once.

The failure of Richard Robertson, general storekeeper, of Black Cape, is not a surprise. The wonder is rather that he has delayed it so long. He is not well regarded locally and the agency reports were always cautionary in the extreme. And yet he appears to have found wholesale houses willing to trust him.

Jos. READ & Co., who own a grindstone quarry at Stonehaven, N.B., are offering a compromise of 40 cents in the dollar, spread over two years, which nearly all the creditors will, perforce, accept. They owe \$40,000, of which \$22,000 is preferred, and the assets are in such shape that their offer is the best that can be done.

STEVENS & ROMAN are two young men from Acadia Mines who started a small saw-mill four miles from Spring Hill, N.S., on some money advanced by the father of one of the partners. Their next step was to give a bill of sale for \$759 covering the engine, boiler and plant, and this they have followed up with an assignment.

Moore & Wood, tool manufacturers, of Hamilton, dissolved partnership some time ago and Wood went to the States to see if he could do better. Moore remained behind, but finding himself unable to meet the liabilities, he applied to his solicitor who is now trying to secure a settlement at 30 cents in the dollar on liabilities of \$5,200.

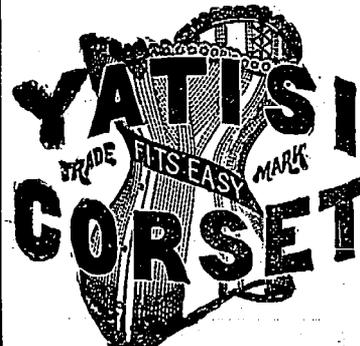
JOHN SWIFT was a shoemaker and cobbler at Stratford, who four years ago started in a shoe store for himself. His trade lay largely with railroad men and, had he given it the requisite attention, it would have been a profitable one. But, unfortunately, he did not; and the result is that he is now compelled to assign with liabilities of \$5,500. He claims assets worth \$8,000.

NARISSE GELINAS, dry goods merchant of Three Rivers, is endeavoring to effect a compromise with his creditors on the basis of 75 cents in the dollar, 60 cents secured, and payable in 3, 6, 9 and 12 months and the balance in his own notes at 15 months. He owes \$15,000 and shows nominally assets worth \$19,000. The trouble seems to be that he carries too large and too expensive a stock for the size of the place.

CLARK BROS., milk dealers and grocers of Toronto, were credited with doing a rushing business. In fact they tried to do so much that they did not give sufficient attention to collections and consequently became slow in meeting their accounts. At last they became so much extended that they could not meet their engagements, and the net result is an assignment. The estate is expected to show a surplus if the outstandings prove fairly collectable.

Pure
Oak
Belting
THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO
Tel. No. 363. Tel. No. 476.

CROMPTON'S
CORALINE
CORSETS.



AGENTS FOR
EASTERN ONTARIO,
QUEBEC
AND THE MARITIME
PROVINCES.

Robertson, Linton
& Co.,
Wholesale Dry Goods
Corner St. Helen and
Lemoine Sts.,
Montreal

VICTORIA STEAM CONFECTIONERY

— WORKS —

**WHITE, COLWELL & CO.,
ST. JOHN, N.B.**

Best shipping facilities to all points of Canada and West Indies

Buy the best Canned Goods.

WINDSOR LION BRAND

Tomatoes Corn, &c., &c.

— PREPARED BY —

JOHN WINDSOR & CO., - MONTREAL

D. MASSON & Co., St. Paul St., Montreal Agents

ARTHUR P. TIPPET & CO.

AGENTS FOR

UNITED ALKALI CO.,	- - -	Chemicals.
E. LAZENBY & SONS,	- - -	Pickles, &c.
ORLANDO JONES & CO.,	- - -	Rice, Starch.
L. CODON,	- - -	Maccaroni.
H. FAULDER & CO.,	- - -	"Silver Pan" Preserves
	&c.,	&c.,
	&c.,	&c.

1 Wellington St. E.,
TORONTO.Alex. Wells,
MONTREAL.Prince William St.
ST. JOHN.

BURLINGTON, Hamilton.—The acting manager of the Guardian Fire Ins. Co. for the last two or three years, G. A. Roberts, was for some time an employe of the Citizens Ins. Co., which he left to take a place in the Montreal office of the Northern when Mr. Tyre was appointed general manager for Canada of the latter company.

WM. M. FRASER, of Ernesttown, reports a yield of 250 bushels from eight bushels of two rowed barley. Mr. Henry Filson, of Amherst Island, had a yield of over 40 bushels to the acre of seven acres sowed. Mr. James Russell, of North Fredericksburg, had 223 bushels off six acres of ground. Last year the the average yield of the barley for the same district, according to the report of the Ontario bureau of industries, was a little over 17 bushels.

The crop in the Manitoba and the N. W. represent a value of about \$55 per head, man, woman and child of the population. It is claimed that the value of the crops in Minnesota and the Dakotas is equivalent to \$130 per head. This excess over our North West region arises from our having less land under culture in proportion to population than the States named. One Dakota farm extends over 20,000 acres.

J. D. ANDERSON, JR., manufacturer of shirts and overalls started in this business in January 1888. In June 1890 he purchased the plant of a Bonnaz braiding factory and added that to his other business. He is a pushing energetic young fellow, and deserved to succeed, but his capital was too limited for the amount of business he endeavored to do. His liabilities will reach \$3,000 direct and about \$500 indirect, and the estate should make a good showing.

HUTCHISON, DIGNUM & NISBET,

Manufacturers' Agents and Merchants,

Linens, Imported Woollens and Tailors' Trimming

SELECT CANADIAN TWEEDS,

55 Front Street West, ; ; TORONTO

— SOLE AGENTS IN CANADA FOR —

Messrs. J. N. Richardson Sons & Owden, Belfast,	-	LINEN GOODS
Messrs. Currie, Lee & Gawn, Hawick,	-	SCOTCH TWEEDS
Messrs. R. Pringle & Son, Hawick,	-	SCOTCH UNDERWEAR
Messrs. David Moseley & Son, Manchester,	-	RUBBER GOODS
Messrs. J. S. Manton & Co., Birmingham,	-	BUTTONS

Stock of Linens, Tweeds and Trimmings always on hand.

R. B. HUTCHISON (late Mills & Hutchison)

Ed. J. DIGNUM

R. A. NISBET

DUMARESQ & CO.*Dry Goods Jobbers,*

Glenora Buildings, - 1886 Notre Dame Street

..... MONTREAL,

MACFARLANE, McKINLAY & CO.

Manufacturers of

WINDOW SHADES

Shade Cloth, Spring Rollers, &c.

TORONTO - - - ONTARIO

A SERIOUS fire damaged the printing house of Water Bros. in this city on 26th, to extent of \$23,000. Insurance \$19,000. The Standard laundry adjoining was scorched badly, and other premises injured. Four firemen were injured owing to absence of protection to elevator shaft. A bye-law is needed to compel this to be provided.

THE total production of oil in the United States during August, was 2,549,785 barrels, about 82,000 barrels a day, this was an unusually large yield. If oil is one of the resources of Canada which equals that of the United States, as Mr. Wiman says, our oil men must be having such a lively and joyous time, that their faces need no outward application of their product to make their faces shine.

BOUCHARD & BRETON, dry goods merchants of Quebec, have assigned with liabilities of \$25,000. Each of the two partners had proved failures alone and their record stuck to them after they had pooled their issues. Bouchard failed in 1889 and settled at 65 cents in the dollar. Breton had previously failed and was then working as a traveller for the McLachlans. He was supposed to put in \$2,000 when he joined Bouchard. From the first the firm had keen competition to face and they soon began to get into deep water. In February last they obtained an extension of 16 months, payable monthly, but it was only of temporary assistance. The extension notes were not met, and the firm were forced into an assignment.

MOODIE, GRAHAM & Co., grocers of St. Catherine street have assigned. The two partners have been quarrelling for some time past. Moodie claims that Graham drew out \$400 while he lay sick in bed, and that he removed a quantity of the stock without charging it against himself in the books. On the strength of this he secured the arrest of Graham. The latter denies the truth of the charges in toto. In the meantime the creditors held a meeting at which each of the partners made a separate offer. As they could not agree on the basis of a dissolution neither offer could be received, and the creditors directed an assignment to be made. Their statement shows liabilities of \$5,500 and assets of \$3,600 only. They have been in business 2½ years, but they had only \$1,000 between them to start with, and the grocery business on St. Catherine street is palpably overdone.

ASK FOR

And See that You Get

"TIGER" BRAND*Chemically Pure***WHITE LEAD**

THE BEST IN THE MARKET.

MANUFACTURED BY

Montreal - Rolling - Mills - Co'y,**MONTREAL, P.Q.**

Members of the White Lead Association of Canada

APOHAQUI

Mineral Water,

The Great *NATURAL CURE*

— FOR —

DYSPEPSIA,

INDIGESTION,

KIDNEY TROUBLES,

RHEUMATISM,

SKIN DISEASES.

Lyman, Sons & Co.

MONTREAL.

Sole Export Agents.

JAMES GUEST & CO.,
Commission Merchants

— AND —

GENERAL AGENTS,

27 & 29 St. Sacramento St., Montreal

AGENTS FOR

Geo. Sayer & Co., Cognac, France.
 Chas. Coran & Co., " "
 Auger, Fils & Co., " "
 Central Society Vineyard Proprietors.
 Wisdom & Warter, Jerez de la Frontera, Sherries.
 Warter & May, Oporto Ports.
 J. T. Wilkens, Rotterdam, Holland Gin.
 Ind Coope & Co., Burton-on-Trent, Ales.
 Siegert & Sons, Trinidad, Genuine Angostura Bitters.
 Banagher, Irish Whiskey, on the Green Banks of the Shannon.
 Escheneaur & Co., Bordeaux, Clarets, Sauterns, &c.
 Jos. Cuzol, Fils & Co., Bordeaux, Clarets, Sauterns, &c.
 Neveu, Raphael & Co., St. Hilaire, Sparkling Saumur.
 Faye & Copie, Macon, Burgundies and White Wines.
 Royal Hungarian Government Wines, of Budapest, Hungary.
 James Watson & Co., Dundee, Scotch and Irish Whiskey.

K.D.C. The Greatest Cure
of the Age.

NOT A CURE FOR ALL ILLS, but

Guaranteed to Cure any Case

— OF —

DYSPEPSIA OR INDIGESTION

(The parent of nine-tenths of all diseases) or

MONEY REFUNDED.

To those who have not tested K. D. C. and doubt its GREAT CURATIVE POWER, if they purchase one package and use it according to directions, if not benefited we agree to refund the dollar.

One or two packages will cure ordinary cases. Six packages GUARANTEED TO CURE the WORST CASE or MONEY REFUNDED.

Sample package with our guarantee and testimonial sent to any address on receipt of 3c stamp.

K. D. C. COMPANY,

NEW GLASGOW, N.S.; Canada

GORDON MACKAY & CO.

— IMPORTERS OF —

WOOLLENS and GENERAL DRY GOODS,
TORONTO.

Represented in MONTREAL by

A. I. MORISON & CO., Glenora Building

DAME E. BAILLY, doing business under the name of O. Cossette & Co., sash and door makers of Valleyfield, has assigned. Cossette himself failed in January 1889 and his wife bought in the estate for 25 cents in the dollar, cash. The sum requisite, \$11,500, was believed to have been furnished by one of the largest creditors. Since then it has been run under cover of her name and, as usual under such circumstances, not successfully. The liabilities now are \$10,000 direct and \$2,000 indirect.

JOHN LETOURNEUX, wholesale hardware merchant, of this city started in business for himself in 1884, buying out the stock of F. X. Gougeon at 20 per cent off the invoice value. The payments were to extend over seven years, the notes being secured by the endorsement of his father, C. H. Letourneux. From the outset it was evident that it was hardly possible he could ultimately succeed. It soon became apparent that he had paid a high figure for the stock and this, together with his lack of means, militated against him from the start. The keenness of competition compelled him to deal with some very shaky accounts. Losses began to come in. By one failure in 1889 he lost \$5,000 and during the last five years his losses must have totalled at least \$20,000. He became slow in his payments, his creditors began to press him, and finally he left the city leaving his wife and children behind him. Where he is now is a mystery. Some say he has gone to New Orleans, while others say he has returned to France. At all events he is not to be found, and Judge DeLorimier has called a meeting of his creditors for the 10th proximo. His liabilities are placed at \$26,000 direct and \$26,700 indirect, and it is expected the estate will turn out very poorly.

Last spring there struck this town from Chicago a very tall and very fat man with a head disproportionately small compared with his size. He wore a pair of spectacles to hide two shrewd shifting black eyes, and was palpably of the genus " fakir." He called himself James B. Russell, and announced that he had come

COBBAN MANUFACTURING Co.

Mouldings, Picture Frames and Mirrors,

Hardwood Mantels and Over Mantels,

Engravings, Artotypes, Pastel Paintings, etc.

Factory & Head Office, Toronto.

148 MCGILL STREET, MONTREAL

Show Card Framing a specialty.

POROUS TERRA COTTA

Is acknowledged by all Architects to be the best Material known for fire proofing buildings of all grades. It is Vermin and Sound Proof.

NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native Cement. Address,

THE RATEBUN COMPANY,

DESERONTO, ONT.

to this city to start an agency for the letting of furnished rooms and lodgings and then he proceeded to look round him, or as he himself expressed it, to see what "suckers" he could "work." For a time he found them plentiful. Nothing was too good for Mr. Russell. He was fond of swell boarding houses, fast horses, and credit, and simple people believed that a man with these tastes must be a millionaire. At the same time no source whence money could be obtained was too humble for him. What income he had was principally from the fee of \$1, which he charged poor women on the pretence of finding them lodgers. He borrowed right and left and ran up bills wherever he could. When he could not, he cheerfully made out a draft on some one and usually succeeded in getting it cashed. In fact he worked the town for all it was worth. But this kind of thing could not last forever. On Thursday some of his more pertinacious creditors decided to have him locked up on a charge of obtaining money under false pretences. He pleaded for a little time, which they granted, and he forthwith took advantage of it to get out of town as promptly as possible. Montreal has probably seen the last of the unctuous Mr. Russell.

In January 1889 W. E. Russell bought the stock of the Chateau St. Louis Hotel Co., at Quebec, and took over the hotel. Its value was then put at \$60,000. Russell paid \$10,000 in cash and gave notes to the extent of \$12,000 more, half payable February 1890 and half on February 1891, beside assuming the current liabilities. This was considered at the time too heavy a price to pay, and the result has justified that prediction. Last winter his trade was very dull, and although he got a fair share of the tourist travel during the summer it did not make up for his lost ground. He has gradually grown harder up, until at last an assignment has become inevitable. His statement of liabilities shows the privileged claims to amount to \$19,500, the principal of which are Mrs. L. P. Pelletier and the estate Lelievre for rent and taxes, \$12,000; city, for business tax, \$1,100; Mrs. Derbishire, proprietress of the Russell house, rent, \$1,400; wages of servants, waiters, porters, bell boys and laborers, \$3,200; clerks, \$1,300. The ordinary claims amount to \$51,000. The creditors for over \$1,000 are Hon. A. W. Russell, \$1,300; Colonel Rhodes, \$9,000; Glover, Fry & Co., \$4,000; M. Hogan, \$2,000; W. H. Crawford & Co., \$1,800; A. Joseph & Sons, \$1,500; James Connolly, \$1,400; Tozer & Co., \$1,400; P. Vallier, \$1,200; G. R. Renfrew & Co., \$1,200; B. Leonard, \$1,100, and J. Daly, \$1,000. The assets are valued at \$28,500, and consist of hotel furniture, machinery and laundry plant, bar stock and fixtures, contents of the wine cellar, supplies of groceries and eatables on hand, and sums due by boarders and others amounting to \$2,270.

Canada Life Assurance Company.

ESTABLISHED 1847.

HEAD OFFICE, - HAMILTON, ONT.

Managing Director and President: A. G. RAMSAY.

Secretary: R. HILLS.

Superintendent: W. T. RAMSAY

PROVINCE OF QUEBEC BRANCH:

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

J. W. MARLING, Manager P. Q.

STANDARD LIFE ASSURANCE CO.

(ESTABLISHED 1825.)

Total Assurance in Canada, - - \$12,211,668

Funds Invested in Canada, - - \$6,200,000

W. M. RAMSAY, Manager, MONTREAL

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1890)

Capital and Accumulated Funds, - - \$34,875,000

Annual Revenue from Fire Premiums }
 Annual Revenue from Life Premiums } 5,240,000
 Annual Revenue from Interest upon Invested Funds.. }

Head Offices - London and Aberdeen.

Branch Office for Canada: Montreal - 1724 Notre Dame St.

JAMES LOCKIE, Inspector.

Manager for Canada, - ROBERT W. TYRE.

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Instituted in the Reign of Queen Anne, A.D. 1714.

Subscribed Capital..... £450,000 | Total Invested funds exceed.... £2,150,000
 Capital Paid-up..... 180,000 | Annual Income..... 350,000

CANADIAN BRANCH:

Office: 55 St. Francois Xavier St. Montreal. T. L. MORRISEY, Resident Manager

PHOENIX

Fire Insurance Co'y.

LONDON:

Established in 1782. Canadian Branch

Established in 1801.

No. 35 St. Francois Xavier St.

PATERSON & SON,

Agents for the Dominion.

SUCKLING & CO.

Trade Auctioneers,

62 and 64 Wellington St. West
TORONTO.

We have secured the above new premises, lately occupied by Fisher & Sons; they are undoubtedly the finest Auction Warerooms in Canada, lighted and heated on the most modern approved principles.

Regular fortnightly sale of Clothing, Boots, Shoes and General Merchandise. The best opening in Canada for manufacturers and merchants disposing of surplus stocks. Liberal advances made on all kinds of merchandise consigned to them. Correspondence respectfully solicited. All transactions strictly confidential.

TELEPHONE 840.

The Mercantile Agency

OF THE WORLD,
DUN, WIMAN & CO.,

BRANCH OF R. G. DUN & Co.

New York and Europe. 120 Branch Offices. Facilities unequalled.

W. W. JOHNSON,

Manager Montreal Branch.



Established 1854.

PHOENIX

INSURANCE CO.

HARTFORD.

Cash Capital, - - Two Millions.

D. W. C. SKILTON, - - - - - President
 J. H. MITCHELL, - - - - - Vice-President
 CHAS. E. GALADAR, - - - - - 2nd Vice-President
 GEO. H. BURDICK, - - - - - Secretary

CANADA BRANCH:

HEAD OFFICE, 114 St. James St., - MONTREAL

A share of your Fire Insurance is respectfully solicited for this leading Company, renowned for its prompt and liberal settlement of claims.

Agencies established in all the leading Cities and Towns of the Dominion. Where unrepresented address

GERALD E. HART, Gen. Manager, MONTREAL

FIRE.

LIFE.

MARINE.

G. Ross Robertson & Sons

GENERAL

INSURANCE AGENTS & BROKERS

(ESTABLISHED 1865.)

11 Hospital Street,
MONTREAL.

Telephone 1277.

P.O. Box 2081.

FIRE INSURANCE

EASTERN ASSURANCE CO.

OF CANADA.

Head Office: HALIFAX, N.S.

Capital, \$1,000,000

President: - JOHN DOULL, Esq., (President Bank of Nova Scotia.)

Vice-Presidents: - H. H. FULLER, Esq., (Wholesale Merchant), Halifax.

SIMON JONES, Esq., (Brewer), St. John, N.B.

CHAS. D. CORY, Mang Director. D. C. EDWARDS, Secretary.

Agencies at all principal points in Canada.]

C. R. G. JOHNSON, General Agent,

42 St. John Street, - - MONTREAL.

THE CANADIAN

Journal of Commerce.

MONTREAL, OCTOBER 2ND, 1891.

DATING AHEAD AND LONG CREDITS.

Despite all that has been said in condemnation of the custom, and although its dangers are being continually shown by the failures it causes, there are yet far too many who keep up the practice of "dating ahead," and granting long credits. As then the surgeon offers no apology for his visits, so long as the wound he is treating remains unhealed, so we need

CONNECTICUT BROWN STONE

Established 1665.

The Middlesex Quarry Company

F. W. RUSSELL, Agt., - - - PORTLAND, Conn., U.S.A.

Refer to following buildings in U. S. and Canada:

Commodore Cornellus Vanderbilt,	- - - - -	New York City
Wm. H. Vanderbilt, New York City	- - - - -	United St. P.O. at New Bedford, Mass.
Geo. M. Pullman, Chicago, Ill.	- - - - -	Standard Life, Montreal, Que.
Geo. H. Corliss, Providence, R. I.	- - - - -	Canada Life, Hamilton, Ont.
Jas. C. Flood, San Francisco, Cal.	- - - - -	Bank of Hamilton, "
Atlas Fire Ins., Hartford, Conn.	- - - - -	Western Assurance, Toronto, Ont.
United States P.O. at Rochester, N. Y.	- - - - -	Can. Bk. of Commerce, "
" " " " " " " " " "	- - - - -	Freehold Loan & Sav. Co., "
" " " " " " " " " "	- - - - -	Traders' Bank of Canada, "

Yarmouth Woollen Mills Co. (Limited.)

- Manufacturers of -

— FINE WOOLLEN TWEEDS, PURE —

— HOMESPUNS, YARNS, ETC. —

Yarmouth, Nova Scotia.

Represented by **C. J. W. DAVIES,**

Nordheimers Buildings, - MONTREAL, P.Q.

not excuse repeated attacks upon this vicious system in business, which yet remains an open, and weakening sore. The mortgaging future business to meet present necessities, or to gratify inordinate desires for its expansion, is a form of speculation that ignores the fact, that what is now "future" will shortly be "present," which will in its turn, by this policy, be compelled to throw forward its obligations. This process of adding credit upon credit and piling stocks upon stocks, on the chances of what may, or may not happen, goes on like a rolling snow ball, gathering weight at every turn, until the day comes when it is too heavy for further movement, and nothing then can be done but to liquidate the mass.

To place the blame of extending credit on a vicious system upon wholesale houses, or upon retailers for walking into the snare, with equity, would be impossible, so various are the circumstances and the temptations of traders in both classes. To both it eventually becomes so embarrassing, that we may appeal to both to resist this evil for their mutual interest.

The wholesaler being anxious to effect sales in the face of strong competition, offers to supply his customers with goods for immediate delivery, on the understanding that they are not to be regarded as having been so delivered for two or more months, upon the expiry of which time payment is accepted by a note for another term of several months. The arrangement is a roundabout way of selling goods at five or six months credit. By a singular act of self deception, the seller claims that he is giving, and the buyer that he is taking, only half the time credit that is actually involved in this arrangement. Both parties must know that goods sold on such extended terms carry the burden of charges for interest for the whole period. Put the matter how we may this is inevitable. If the wholesaler has enough capital to buy goods, and sell them on six months time, he must, if prudent, make that an item in fixing his prices. If he is a borrower of capital, the necessity of this forces its urgency upon him, sooner or later. This affects the third party in business, as the retail buyer has to pay for his goods more than they might be sold for at a fair profit; that is, the retail buyer is really taxed to support this vicious system of long credits between wholesale and retail firms. The retailer is put in this position,—he has stocks of goods placed in his store upon which he at once begins to realise cash to some extent, so that before these goods are practically charged against him, he has secured a considerable sum by their sales. In

1854.

USE THE

1891.

E. B. EDDY CO'S

TELEGRAPH,
TELEPHONE

AND PARLOR

MATCHES

For Over Thirty-seven Years
the Standard and the Best, Cheapest
and Safest.

BRUSH MANUFACTORY.

Painters, Mill, Household, and other Brushes of every description, also CORN BROOMS and WHISKS.

T. S. SIMMS & CO., - St. John, N.B.

more primitive times shopkeepers stored up their cash receipts to pay running accounts with wholesale houses, before re-ordering fresh supplies. But now-a-days all receipts go into a bank account, so it often occurs that the note given to Flannel & Co., is paid by cash received from sale of goods bought from the firm of Cashmere & Cotton. The dating ahead system provides the retailer with cash so long in advance of the day when it will be needed, that he is almost irresistably tempted to over-rate his resources. With this, there comes the concomitant temptation, to spend more on his household than his net profits justify, or to use his accumulating cash for improvements in his store, or otherwise than as a reserve for the long deferred day of paying for goods that have been "dated ahead." Another very serious danger is, the encouragement given by storekeepers to their customers, to buy also on long credit. Now, in business as in mechanics, no chain is stronger than its weakest link. The wholesaler's sales may have been made to a strong buyer, who however is tempted by such long credits as he is given, to extend large lines of credit to a number of customers, who, in their turn, are tempted into extravagance by the facility of securing imprudent supplies of dry goods. There is thus a chain of credit forged which often snaps, because the storekeeper cannot collect his bills, has himself lived beyond his profits, therefore becomes insolvent, hence the wholesaler suffers losses, all the direct result of a vicious expansion, and prolongation of credit. The first link may be sound and strong, but as the subsequent ones get weaker and weaker, the whole chain is broken under any strain that comes to test its stability. The danger also is great, as thousands of insolvents could testify, of a storekeeper being gradually crushed by his purchases of stocks largely in excess of the real needs of his business, or of his chances of enlarging it, or of his locality. If he had to buy goods at a short date, he would have pay day within sight, so that his calculations as to probable receipts could be made more accurately; speculation would be thus checked, and his customers would have to pay cash and so learn to confine their purchases within their means. Practically the wholesaler, under this system, is a capitalist who lends his means to a circle of retailers to enable them to carry on business, and he takes the risks of such business, without having over it any control. A business begun in "dating ahead," is very apt to close in a "slaughter sale," for the custom enables those to

open stores who have neither the capital, capacity, nor experience to ensure success. On the other hand, the retailer with capital is driven to compete with those who have nothing to lose, but have great chances to make money by piling up large credits with wholesale houses, and becoming insolvent.

If then both classes of traders would *look ahead* more steadily, they would combine to abolish the custom of "dating ahead" and giving or taking long credits.

THE MONTREAL EXHIBITION AND ITS LESSONS.

The Exhibition just held in this city was a success. The gross receipts were \$41,593, the attendance about 180,000, and there has been \$18,000 given in prizes. How much the tradesmen of the city have received from visitors is not ascertainable, but doubtless it has been a large sum, and all the more welcome being in cash. That this journal aided not a little in making the enterprise attractive is beyond a doubt, as the spur we put on the management to rival Toronto was responded to. The Exhibition had some strong and some weak features, both of which, however, have in them the promise of better results in the future, if the former are developed, and the latter nurtured. The strength of the Exhibition was in its magnificent display of cattle and horses. In this feature it rivalled, in some points indeed, outshone its Western rival. A nobler display of cattle for quality, could not be gathered in the old land. Nor could Britain show horses of the same class superior to those owned by the Haras Company. We were surprised, however, that there was so marked a gap in horses of the carriage and saddle classes, of which we have many very fine specimens that the owners would have done well to have exhibited. The capacity of Canada to breed large numbers of these animals for export has been proved. We therefore esteem highly and commend as a national service, the efforts being made to raise the quality of horses bred on our farms, as not only does good breed tell in efficiency, in every day usefulness, but it is essential, if we desire to raise them for export. Another matter of surprise was, that the native farmers of this Province had not a single exhibit in the cattle sheds. It is an anomaly that lovers of a good horse, are so careless about cattle. There is then much to be done by agricultural shows in awakening the farmers of the Province to a sense of the value, the producing value, of a better class of cattle than they are now content to rear and keep. We would suggest special efforts being made in this direction, and prizes offered, not only for the aristocracy of the cattle shed, but for the common run of farm cattle, for beasts that are within the means of the average farmer. Of the sheep, the display was as good as expected, Canada is not well placed for rivalling the old land in these creatures. It is well, however, that those we do rear should be of good breeds. Probably, as certain parts of England have developed special qualities in sheep, so there may come a breed that will be specially adapted to the Canadian climate.

The exhibit of carriages was superb, Long Acre itself would turn green with envy at seeing the splendid finish and style of St. Antoine St. vehicles. To parody a common assertion, "that beats the Dutch," we declare, that in refinement of build, in grace, elegance of appointments and skilful workmanship, Canadians beat the English carriage builders. We have no doubt

that if our makers display goods at the World's Fair, this will be the verdict of judges. The building used for general manufactures is wholly inadequate, this we may suppose was one main reason why the display was not equal to possibility. These Exhibitions are so stimulating and instructive to manufacturers and their customers, that we trust future ones here will be more worthy of the great industries of the Province. But a suitable building is a necessity. While glad to welcome the products of other Provinces, however much the mere advertising element may protrude, we submit that a Montreal Exhibition should be especially devoted to displaying what industries are active in this city and Province. We want to see what we are doing, to learn what we could do, and to have exposed what we are neglecting to do, in industrial enterprise. If an Exhibition fails in providing materials for such lessons, it fails in its very *raison d'être*. And frankly, we must say, that this was the weakness of the late Exhibition, a weakness we are satisfied, that needs only to be pointed out to be turned into future strength by the wisdom and energy of the managers. The general arrangements were praiseworthy. But we would beg, that in future these beautiful and interesting animals be placed with their heads to the visitors, and not their tails, which is a very great mistake in showing either horses or cattle. A better out-door musical display would be desirable, especially as thousands of visitors never hear a good band except at the Exhibition. The approach to the grounds from the city must be *civilised*, it is positively barbarous to have access to such a place left in so primitive a condition. The city authorities should remember that their visitors leave enough money behind to provide better means of approach, and that nothing is more deterrent to possible visitors, than difficulty in reaching an Exhibition, cheaply and swiftly. With congratulations to all whose exhibits and management were crowned with success, we ask the former to press on to even higher achievements, and the latter to find in it encouragement in their work of developing this enterprise, so as to make it even more worthy this great city and Province.

A WORD WITH THE CUSTOMS DEPARTMENT.

Whom the gods would destroy they first drive insane, has already been illustrated by the outcome of recent enquiries. It has been proved that warnings distinct enough to have saved men in their senses, were given long ago as to scandalous practices prevailing in certain departments. Had for instance, our own words been heeded, spoken years ago, the McGreevy conspiracy would have been abortive. Had the information given last year by Mr. Barber, of the firm of Barber & Ellis, to the late Premier, and to the Minister of Customs, and to Mr. Chapleau, by his colleagues, been heeded, as to the commissions being exacted on sales to the Printing Bureau, that notorious department would have escaped the fate which has befallen it. Had the intelligence conveyed to the government as to the state of feeling in the Northwest, before the outbreak, been promptly acted upon, and the disaffected natives and settlers, been personally seen by a member of the Government in order to quieten their fears, and remove their grievances, there would have been no rebellion. But in all these, as in other cases, an apathy was displayed which seems to

indicate that the gods had commenced their proverbial policy with those they wished to destroy.

We have every desire to treat the Customs Department with fairness and consideration. But the press has grave responsibilities that it cannot shirk without shame. If the press from supineness, or other cause, keeps silent when public interests call for plain speaking, those interests are betrayed. It would be a disgrace to any journal after having drawn official attention to a Departmental irregularity, to allow the Department to ignore its protests without rebuke, as such a course would justify suspicion that its silence had been bought.

On the 3rd April last, this paper drew attention to the following case. A special license had been given to a firm to pass girders through the Customs for half the usual duty, on a declaration being made that they were for use in bridge building. The Department discovered that such was not the case, as the girders were being used, "in the construction of Office buildings in this city." The usual penalties were fixed for this evasion of duties, but on the day we wrote, 3rd April, they had not been enforced. It is half a year since then, and not only have those penalties not been levied, but there are still girders being imported for bridges, which girders are being used for business structures. The words of the Customs Act are clear, the duty is fixed on "Iron bridges and structural work, twenty-five per cent *ad valorem*." In spite of this explicit clause, in spite of its own emphatic decision, in spite of penalties being fixed for evasion of this duty, the Customs Department, by inexcusable negligence, or by connivance with the wrong doer, practically sanctions the law being set aside by one firm. It neither enforces the penalty imposed for breaking the law, nor takes any action to stop such illegalities. When we consider that such girders as are being smuggled in, under false pretences, are a class of goods which we make near this city, the supineness of the Customs officials becomes not merely a scandal, but a grievous wrong to Canadian capital and enterprise.

We have more than once exposed a flagrant injustice done to our home merchants by private persons being encouraged to import household goods bought wholesale in England. These goods are passed through the Customs without any examination, and there is every reason to believe that this immunity from examination has led to systematic smuggling. At any rate, the wholesale merchants from whose business the revenue of the country is drawn, are subjected to an *espionage* and to persistent suspicions, to harassing investigations and obstructions, and in some cases, to impositions, while private persons are allowed to bring in cases of foreign goods wholesale, without their being examined at all. Private persons are permitted to import stocks of dry goods, etc., that have never been worn or used, and are not intended to be worn or used for months, if the importers accompany the boxes with such contents. Why should a merchant who imports the same class of goods be compelled to pay duty thereon? Is it the policy of the Customs Department to develop imports by private citizens, whose goods enter free of duty, in order to lessen the sales of such goods by Canadian merchants, and manufacturers, and thus to lower the demand for Canadian labour? That is now practically the effect of the present administration of the Department of Customs, whatever its intentions may be, or its policy,—if it has any in regard to so growing a wrong to our traders and the country.

PROSPECTIVE WHEAT VALUES.

The question of the future current of wheat values is one that seems especially difficult to answer at the present moment. At the end of the month just closed the volume of export from Atlantic ports (counting flour as wheat) had reached an average of 4,500,000 bushels weekly, and until that portion of wheat which the lack of adequate storage facilities upon the part of farmers forbids them to hold, is worked off, we cannot expect this high average to be reduced. In twelve weeks 46,222,660 bushels of wheat and 1,544,048 barrels of flour have left this continent for European ports, and the fact that these figures should be so large before the bulk of the new wheat crop could possibly have reached the coast seems to bear out the belief that not sufficient account has been taken of the invisible supply, and that the pockets of old grain in first hands were very much larger in the aggregate than has hitherto been anticipated.

A similar condition of affairs may be discovered in England later on, and it is a significant fact that, out of the total export of 46½ millions of wheat, 32½ millions went to the Continent, and only 14 millions to Great Britain, and of these a large percentage were on orders, and must have ultimately been landed elsewhere. This looks as if, although the statisticians of Europe have agreed that the shortage of wheat and rye this year after making every allowance for any surplus will be at least 200 million bushels, the British buyer is far less anxious to operate than his continental competitor. British grain men realize that these figures are based upon the consumption of good years, and that the enforced economy of the poorer classes in years of scarcity, together with a resort to corn and other cereals, may reduce the gap between supply and demand very seriously. At all events they are acting at present as if there were a certainty of lower prices, and it is yet too early to predict whether this confidence is misplaced or not.

No doubt, so soon as that portion of the wheat crop which the want of storage compels to be marketed at once has been shipped, we shall witness a falling off in farmer's offerings. If there is not, it will not be for want of urging the farmer to sit on his wheat in the face of his better judgment. The Alliance is resorting to personal solicitation to this end on a great scale. Paid delegates are being sent round to the farmers to implore them to hold off and thus force up prices, and that this policy is producing some effect is proved by the fact that in many sections only enough wheat is being marketed to feed the local mills. But it will be months before any artificial scarcity could be thus produced in primary markets sufficient to force an advance in values. The present price, it must be remembered, is the result of a speculative watching of interior deliveries and comparing them with the foreign movement, combined with the strengthening effect of reports of a prospective famine and possibly a European war. But many speculators forget, or deliberately ignore, the fact that the bulk of the wheat now being shipped was bought weeks ago, and therefore, should the volume of foreign buying fall off for a while and the prospect of war subside, there would be little to sustain the market and a sharp set-back in confidence might result.

Looking then at the whole position of the market, a policy of holding on would be of very dubious advantage to the Canadian farmer. Last summer's very low wheat reserves may turn out very much larger than

was expected, and, if next spring's harvests are bountiful, the great wheat-importing nations may be able to tide over with comparatively small purchases from us. If the American farmer likes to make himself the cat-paw for the "bull" clique, let him. But our advice to the Canadian farmer is to realize upon his wheat as soon as possible, and to remember that the cost of storage, shrinkage in the berry, and damage from vermin, etc., inseparable from the holding of wheat, may far more than offset any prospective gain of a few cents a bushel at some future date by pursuing a waiting policy.

OUR ATTITUDE.

Two mistakes are being made by the more zealous supporters of the Government. The first is, that this journal has attacked the Administration, and the other is, that to criticise individual Ministers or Departments, is really to censure the Government. Our comments upon the Public Works embroglio have been no severer than the verdict of the House of Commons, which was the judgment of the Cabinet. Our remarks as to the Printing Bureau were more charitable than those made by many strong partisans of the Government, and less severe than they might have been with justice. The inference we drew from the Departments investigated, as to the state of others, is one based on, not only common sense, but on scientific principles,—on the doctrine of chances. We have disapproved of efforts made by certain Ministers, to restrict the Departmental and personal enquiry within technical lines, because it was a tactical blunder, as the public seeing this policy pursued, have drawn, and will draw, unfair conclusions as to the motive for refusing certain evidence. To identify the individual doings of any Minister, with the public policy of the Government, is to put that policy at the mercy of some one wrong doer. The personnel of a Cabinet is not the flag of the party, any more than a General and his Staff are the cause they fight for. "Measures not men" is an old phrase, but it expresses the attitude of every journal whose comments on public affairs are sufficiently sincere and independent to have weight with an intelligent electorate.

CENSUS BULLETIN NO. I.

The first census bulletin opens with references to the large increase of our urban populations, which show as follows:

Cities and towns over 5,000.....	40.80	per cent.
Towns " 3,000.....	44.90	"
Villages " 1,500.....	20.40	"

It is remarked that this shows "favorably" in comparison with other countries. We cannot accept this verdict, such comparisons are of little or no value, and it is *not* favorable to Canada for her rural populations to be drifting city-wards. The list of places where decreases have occurred, suggests the remark that there are public works being carried on constantly, that inflate local populations; St. Catherines was, for instance, by the Welland Canal. When such works cease, there is an apparant decrease in population, which is attributed to the decline of local prosperity, the truth being that there such decline is nominal, it simply arises from the nomadic movements of labor. In some cases the comparisons made in the Bulletin are fantastic, in others misleading. What object is served by comparing the growth of Canadian cities

with such a place as Calcutta, or Mirzapur, or Madras? Unless there are similar conditions existing in two places, any comparisons between them are merely arithmetical, they are wholly devoid of interest. A misleading comparison is that of Toronto with other cities. Toronto's large increase has come from her octopus policy of incorporating suburban villages. Were Montreal to do likewise, her population would be enlarged by 30 or 40,000. In some cases a decrease has occurred owing to the failure of places to maintain a local "boom," because of the universal tendency of populations near large cities to drift there to secure city privileges, socially, and for business. Only 6 cities have declined in numbers since 1881, and by trifling per centages, 8 towns have decreased; and the same proportion of villages. In all, 29 urban places out of 186 have gone back since last census, by trifling per centages. The cities that have grown most rapidly are as follows:

	Population.		Increase
	1881.	1891.	per cent.
New Westminster.....	1,560	6,641	342.
Victoria.....	5,925	16,841	184.
Winnipeg.....	7,985	25,642	221.
St. Henri.....	6,415	13,415	109.
Toronto.....	96,196	181,220	88.
Montreal.....	155,237	216,650	39.

others are, Hull, Windsor, Peterboro, Moncton, Woodstock, Owen Sound, Cornwall, Sarnia, Yarmouth, Hamilton, Kingston, etc., etc. Vancouver has sprang into existence since 1881, with a return of 13,685. The totals, which the Bulletin does not give, are as follows:

	1881.	1891.
47 Cities.....	731,510	1,030,150
45 Towns.....	119,350	170,019
91 Villages.....	161,244	195,589
Totals.....	1,012,104	1,395,758

These figures show that our urban population increased 37 per cent between 1881 and 1891, while the general increase of the whole country was 11.66, manifestly therefore there has been going on an exodus from country to town on a large scale. The Provinces show the following results:

	1881.	1891.	Increase.
Nova Scotia.....	440,572	450,523	9.951
New Brunswick.....	321,233	321,294	.061
P. E. Island.....	108,891	109,088	.197
Quebec.....	1,359,027	1,488,586	129.559
Ontario.....	1,926,922	2,112,989	186.067
Western.....	168,165	346,931	178.766

The misleading nature of percentages is shown by regarding the facts, that, the Maritime Provinces only increased 1.17 per cent, the largest two Provinces, Ontario and Quebec, only 9.60 per cent., 5 Provinces which comprise all our population except one-seventh, yet the large increase in the very small populations to the West raise the total average to 11.66 per cent! But for the paltry increase of 178,766 in the Western Provinces the total increase in all Canada would have only 325,835 persons in 10 years, a per centage of less than 8 per cent. The Census is very disappointing, but we must remember this in instituting comparisons with the States, we do not duplicate large sections of our people as they do in taking their Census; were our enumerations made on that basis, as in the cities of United States, we should be shown to have a population of another one or two millions. While we have not gained largely in numbers, what people we possess have gained largely in resources. While the family has had smaller additions to its circle, the joint income has enormously increased, the share of each being proportionately enlarged.

FISH AND OYSTERS.

At present the outlook is a bright one in the fish trade. Not for many years has so brisk a demand for fish set in so early in the season, and yet there is every prospect of its continuance. Green cod is especially scarce; although the catch is reported a fair one at all points. The good prices offering for dry cod in Nova Scotia, whence our principal supply comes, will this year reduce the supply of green cod, and as this market will require several thousand barrels before the next two months are over there would be no difficulty in getting \$5 per 200 lbs for nice fish in first hands. For herring the situation is still stronger. Everywhere the catch seems to have been a failure, and choice July Cape Bretons are now selling at \$5.50 per barrel in large lots. On the Labrador coast the herring do not seem to have struck in at all. There are none from that coast in this market now, and from all accounts there are very few to come in. Shore herrings are now selling at \$4 to \$4.50 per barrel, and any grade of bright and well-cured stock would find a ready market here. Salmon, too, are scarce, and go rapidly into consumption. Small salmon, such as number two and threes, are good sellers, especially in half barrels, and for early arrivals \$11 per barrel would be readily paid to shippers.

So far as oysters are concerned the prospects are for a large crop. In spite of the reports of government officials the beds of Malpeque bay were never more prolific, and although the Caraqueet and Bay du Vigne oysters rarely get beyond Quebec nowadays, the supply of oysters would be even more abundant than it is, did not the rough weather and the primitive appliances of the fishermen reduce the volume of the catch. Now that the government have stopped spring fishing at Prince Edward Island there are really only two months during which the oysters can be taken; for after the 15th of November the winter storms and the danger of freezing the oysters render the fishing of them no longer profitable. The result is that the season is far too short, and that the whole supply to last this city until next March has to be rushed in before the end of November. As a consequence the market is blocked with oysters early in the season and, as was the case during the hot spell of last week, prices often drop below the profitable limit. As low as 75 cents per barrel was reached for Malpeques last week which in cool weather would sell at from \$2.25 for common up to \$3 to \$4 for hand-picked in a wholesale way.

It is a pity that the government should not allow private enterprise to take hold of our oyster beds, instead of leaving them public property as at present and allowing anybody and everybody to despoil them at their will. If they did, there would be no necessity for so short a season. In Virginia oysters are fished all the year round, and in Maryland the season lasts eight months; and yet no oysters are finer than those of Baltimore. Were the bay at Malpeque leased out to private enterprise it would be properly seeded and the oysters would be transplanted to the mouths of the fresh water rivers to fatten at from five to ten feet under the ice and thus could be sent up fresh at any time to Montreal instead of being stored as at present. All government efforts at seeding have hitherto been utter failures, owing to the heavy freshets. The spat deposited in Shediac Harbor was thus swept away and destroyed. But, were private skilled enterprise allowed, to step in, more practical methods would be adopt-

ed and not only would the beds be rendered more prolific but a fatter, because better fed, oyster would be produced.

The demand for finnan haddies which commences in September and lasts till the end of April is now in full swing. During the season about 8,000 boxes, running from 30 to 50 fish to the box, are consumed in this city, and in seasons like the present when the stock of other fish is short this number is likely to be exceeded. At present the price in first hands is from 6½ to 7 cents, but if the demand remains as brisk as is expected, we may see these figures considerably advanced before long, in spite of the competition of the canned article.

MEN'S FURNISHINGS.

This phrase covers a line of goods that in England are found in the store of the "Haberdasher," who gets his name from Scandinavian words meaning, "one who bears a bag," indicating that in olden times, such wares were carried round, as they still are, to a limited extent, by pack-men who visit scattered customers. The word is found in Chaucer, who wrote, "The Haberdasher heapeth wealth by hattes," hats, in his day, being made of soft felt or fur, and so were easily placed in an haversack, or bag. It is said that De Foe was in this trade, but the fact is not a settled one.

Although the variety of his stocks are usually not as great as those, say, of an ironmonger, still there are so many styles of each article of men's furnishings that there is ample exercise for taste, foresight, and judgment in selecting stocks, and making them attract buyers. These goods include shirts, collars, cuffs, flannel or silk underwear, hosiery, gloves, handkerchiefs, braces, scarfs, negligee jackets, waterproofs, umbrellas, and minor fixings of a man's dress. Linen or cotton underwear is made chiefly in Canada, of all grades, the song of the Canadian shirt, running through a wide scale of qualities. The ruling style here, as in the States, is English, our American visitors almost invariably desire their shirts ordered in this city to conform to the fashion of the old land. Purchasers of the best qualities of this garment, almost invariably order their goods, so that, as our makers keep materials fully as good as can be had elsewhere, and our sempstresses are experts, the Canadian who is a connoisseur in fine shirts, can have his taste as thoroughly met here, at home, as in London, or New York,—if he selects the right maker. The vast bulk of the collars and cuffs sold on this continent are fashioned on English patterns, and although there is a large production of these goods in the States, Troy being the great emporium of the trade, the best qualities are made in England. That cheaper kinds can be made in this city, so that when new, they would deceive the very elect by their appearance, one for proof, need only look at the windows where such articles are exposed.

The warm underwear of mechanics and farm labourers, is made in Canada. Although our factories are improving their qualities year by year, the superior finish and style, and durability of English made woollen wear, defy competition. Indeed in the highest range of these goods, such as our climate demands, England supplies more costly woollen underwear than even Scotland can manufacture, excellent and deservedly popular as are north country goods, and in heavy silk ones, London bears the bell over the world. This applies to hosiery, which from the lowest grades, that are hardly worth putting on, to grades that are so

beautiful in texture, that it seems wrong to subject them to such ignoble uses, the English makers are unrivalled. Our own factories are working well in supplying hosiery that sells freely, and they will gradually press their goods more and more into native use. The trade in scarfs is bewildering to an outsider, so limitless seem the varieties of forms and materials. In this line London has almost a monopoly. Silk factories there make exclusively for the scarf trade, and their ingenuity is ever on the strain to get out novel, and attractive designs. The goods on sale now in this city, of the costlier class, could not be excelled in elegance of colours, or richness of quality, while even the humbler grades are highly attractive for combining a rich appearance with a low price. As one store here can show several thousand scarfs, and, in the better class, only two or three of each design, we can judge of the magnitude of the demand, and the varieties in public taste. This season's goods run chiefly in dark grounds, relieved by touches of brilliance. In this article American taste is rapidly becoming anglicised, as in other things. At one time a white choker was *de rigueur*, for the street, as well as pulpit and dining room. But our neighbours are now alive to the oddity of a white necktie and a tweed or mixed suit, hence the demand for English scarfs in the cities of the States, and a tendency to "loudness," as though they were anxious, after the manner of perverts, to advertise their conversion. Canada makes an enormous number of wool gloves and some fur ones, but Europe is glove maker for the race, and England supplies the styles affected by men, in greater variety, with better finish and workmanship, than any rival. A line of rein-deer skin fur-lined gloves on sale here, seem to us the acme of perfection as a winter glove. The centres in Britain where linen, cotton, or silk factories, most do congregate, all well known to our readers, are the sources whence handkerchiefs come. Braces are made on an immense scale in Birmingham, but for finer goods, London and Paris lead. There is a good show of these goods made by American manufacturers, and we are also bracing up to do this service for our fellow countrymen. As to umbrellas, their variety is great, but the plain wood handle, with dark silk covering is the staple, although fancy metal work is being pushed into notice. In this connection let us mention that one of the largest makers of frames had no lower limbs, yet he managed to build up a successful trade; a very instructive example of what pluck and energy can do to overcome terrible disadvantages. The tendency of trades to specialties is developing the "men's furnishing," stores into prominence on leading streets; these goods are too varied to be carried as a mere side show of dry goods, except in places where the sales are too limited to support an haberdashery store. There is yet a large field for Canadian skill and enterprise in producing such articles. Our makers should endeavour to work up the quality of their goods, as quality after all, in all goods, is the point that makes or mars a manufacture. As the father of English poetry told of the haberdasher making wealth by one article, we hope those who follow the trade under its modern name, may heap up wealth out of their multitudinous selections.

CROPS WITH OPPOSITE INTERESTS.

It seems incredible, but it is none the less true, that what has given a boom to prices of grain in Europe, and so added an enormous sum to the value of the

crops of this continent, has seriously lowered the value of the vast cotton crop of the States. That crop, at an average rate, say \$40 per bale, should be worth \$346,220,720, which is some 50 millions in excess of any previous yield. A writer in the *U. S. Investor*, puts the situation graphically. "Why should Sigri be a Star of Bethlehem to Kansas, and Armageddon to Georgia?" The little incident of the British sea captain's picnic on a Turkish island cost the cotton planters at least \$2,000,000. Other things were being done to disturb the peace, but this landing of six small guns and eighty marines was the cap to which the fuse led. The rush of ships, the call of troop rolls, the putting together of crowned heads in deep plans was all that was needed to knock the prop from under the cotton market, and forthwith it tumbled. Every disturbing telegram, every move of a Russian brigade or a German squadron means a half million dollars loss to a cotton planter. If war comes, the mills stop and demand lessens. If wars end, the people are impoverished and cannot buy. So he is playing battledoor and shuttlecock from one year to the next. With more in his favor by nature and circumstance, he stands to-day the most helpless, the least independent and the least prosperous of all the agricultural people in America." He proceeds to show that the whole cotton growing industry is carried on under far more oppressive financial conditions, than the worst that have ever been described as the lot of the farmers in Canada. He declares that the crops are mortgaged at 8 percent interest to factors, and that cotton farmers are universally in bondage to these money lenders. Prodigious then as is the annual wealth realised from the cotton crop, it is clear that the *distribution* of it does not give the great bulk of those by whom it is cultivated, anything beyond a bare living, accompanied by continual anxiety from debt, and that rumours of war, such as originated in the Sigri incident, cause heavy losses and acute distress to cotton growers. Although Canada has not the "resources" of such a crop as comes from southern fields, what wealth is derived from her harvests is so much more evenly distributed than that from cotton, as to yield far richer harvests of comfort and satisfaction, and financial reward to those by whose industry and skill Canadian resources are produced.

PROROGATION OF PARLIAMENT.

The first session of the Seventh Parliament of the Dominion, to be known in history as the "*Scandal Parliament*," came to a close on 30th ult. Shortly before the last sitting a motion was passed expelling the Hon. Thomas McGreevy. The two Houses of Parliament passed the address to Her Majesty touching the injustice done to Canada by certain treaties. The House of Commons voted \$500 extra indemnity to each member. Needless to say there was no division. Objection was made by only one M. P., who is one of the wealthiest in the House of Commons, the superlative form of another, not complimentary, adjective was applied to him by his Opposition party colleagues. The speech of the Governor General, after alluding to the death of the late Prime Minister, referred to the Behring sea agreement, negotiations regarding which were said to be proceeding. The Reciprocity question was thus spoken of. "I am pleased to observe that in anticipation of a friendly conference with the Government of the United States on the subject of the extension and development of our trade with that country and other important matters, the provisions of the protocol of 1888 known as the *modus vivendi* have been extended." Recent legislation affecting the cattle trade and shipping, was briefly touched upon in a hopeful tone. The change in sugar duties was commended, and the announcement made that the liquor traffic would be investigated by a Royal Commission. The

Governor General closed his address by the following comments on the scandals. "The extensive frauds upon the Government by a group of contractors and the irregularities of certain persons in the civil service which have been discovered in the investigation by your committees, are much to be regretted. The punishment with which many of them have already been visited, the steps which are to be taken in regard to others, and the operation of the statute you have passed for their repression in the future, will, I trust, have the effect of preventing their recurrence, and it is the intention of my Ministers to procure the issue of a commission and investigate the organization of the civil service, and report as to measures for its improvement."

CONNECTICUT INSURANCE CO. vs. KAVANAGH.

On the 15th Nov. 1889, we gave a precis of this case, which had just been decided by Judge Wurtele for the defendant, a judgment that on 26th ult, was upheld by the Court of Appeal. The facts are these, Mr. Kavanagh was agent for the Scottish Union Co., and for the Connecticut Co. A policy in the former company was cancelled by him and the risk transferred to the latter. Unluckily a fire broke out in the premises insured, on the very day that the risk was transferred. A question arose as to whether the Connecticut had become liable prior to this fire breaking out. It appears that Mr. Kavanagh instructed his clerk to make this transfer from one company to the other on a Saturday, that his office closed at 2 p.m. that day, and the fire occurred at 2 31 p.m. The Connecticut thereupon claimed that "no agent of theirs had authority to place a risk without obtaining consent of insured." They commenced suit against Mr. Kavanagh to recover the loss sustained by this fire, \$3,000, and showed their animus by appealing the case when a verdict was given against them. The long delay, nearly two years, is significant proof of the necessity for either more judges, or more expedition in our courts. On the 26th ult. Judge Baby delivered the judgment of the Appeal court. After reciting the history of the case, the judgment declares that "the company has failed to prove that its agent committed fraud," it affirms that "it is proved that the respondent, Mr. Kavanagh, was not aware of the fire when he made the transfer from one company to the other" and it closes with these words "There is nothing, absolutely nothing in the proof to make one think that the Respondent wished to defraud the company, or that the insurance was effected fraudulently, or otherwise than according to the practice followed in like cases where the same agent represents one or more companies. The Appeal is dismissed with costs." The judgment is that passed by insurance experts, and the Connecticut will be wise in accepting so explicit, and so emphatic a verdict. Their threat of appealing to the Privy Council is much condemned, as evidencing a desire to use the funds of a company to harass and injure a private individual against whom they have now twice failed to substantiate any charge.

WHAT IS TO BE DONE WITH THE JEWS.

The large number of Jews arriving in Canada gives local prominence to the Jewish problem. The Jewish Colonization Association established in England with a capital of ten million dollars, is founded to promote a vast immigration of Jews from Europe and Asia to countries where they can be settled. This company can invest its funds in any way desirable for the material, social or religious welfare of Jewish colonists. The promoters are the wealthiest members of this race, to whom ten millions is not a serious matter. The question is, what is to be done with these Jews? As a matter of fact there are no more harder working people, or more frugal, or law abiding, but Canada does not want artisans of their class, she needs tillers of the soil. Can the Jews be settled in this occupation? The contention so many writers make, that "the Jews are not adapted to agriculture," shows a singular ignorance of the history of this race. Their sacred books, as familiarly known, begin by a garden scene and end in one. Their most charming prose idyl is based upon life in a wheat field. Their sweetest poem is of shepherds and pastures. Their hero of strength is pictured amongst corn. Their greatest patriarch was an agriculturalist. The most ancient of all their books, the noblest in any language, is the life of a farmer. Their laws inculcate tenderness to cattle. The Divine Being is styled a Shepherd. Almost every page of the Jews sacred book is redolent of the farm. To wheat and

barley harvests, to threshing, to grinding corn, to ploughs and harrows, to butter, to milk, to oxen, to sheep, to horses, there are in Jewish books endless allusions. They were once exporters of grain. Yet we are told, that this race, which for many centuries was almost exclusively devoted to agriculture, "is racially not adapted to agriculture!" Believing, however, as we are justified by all experience in doing, in the permanency of racial capacities, we are satisfied that the Jews will again develop their ancient love of, and skill in rural life, time being given under favorable conditions. It is significant that the wealthiest living Jew has won prizes for cattle at Agricultural shows. The best farms in Canada were made so out of the bush by Paisley weavers. Let the Jews then try their hands in the North West, there they will be welcome, in our cities we deprecate their settlement.

ECONOMY OR SPITE—WHICH?

An extensive and expensive sheet, about 24 inches long by 18 broad, has been sent us from the Department of Public Works to say that their subscription to this paper will cease on 31st Dec. next. We have considered this well, and have concluded not to suspend publication because of this infinitesimal, microscopical bit of economy or spite. We recognize in this blow the Nemesis that follows offenders, even in after years; for many years ago this journal attacked the management of the Public Works Department. Had our advice been then followed, there would have been no scandals,—and no stoppage of this paper to save \$2 per annum towards the hundreds of thousands that Department has wasted, or to expose to us that our criticisms of it have struck home. If the department is bent on economy we shall gladly sacrifice \$2 yearly on the altar of our country. But if the Minister, or any official, fancies that such pettiness will gag, or intimidate the press, he is playing the ostrich trick, which is the supreme point of silliness. We regret that the department uses so wasteful an amount of costly stationery in sending out such trivial notices.

HARD ON SCENE PAINTERS.

A theatrical company in England sent its "scenery" by rail. It was damaged in transit. Suit being brought at Manchester for damages, the question arose, is "scenery," painting or paintings, as if so, the owners could not recover their value, having failed to notify the carriers of their character and value. The jury decided that theatrical scenery is not painting, as ordinarily understood, and gave the plaintiffs solid damages. Probably there was not a connoisseur on that jury who knew a painting from a daub when he saw it, but even the finest scenic work when looked at closely appears to the inexperienced eye a very coarse confused jumble of colours. In all such work, tis distance lends enchantment to the view.

SELF ELECTED DIRECTORS.

The *Pall Mall Gazette* published recently a growl against, "self elected directors," the protest being based upon the too prevalent habit of shareholders absenting themselves from annual meetings, and allowing a few friends of the Board, who are present, to re-elect them. Such a complaint is unreasonable. Every stockholder of a company who does not attend the annual meeting thereby practically gives his proxy to those who do attend. That is the long and the short of this matter, and as a late Cabinet Minister was wont to say, "all there is to it."

CORRECTION.

By one of those accidents that occur in printing, a transposition of figures occurred in our article on "Musical Instruments." The required correction reads, "the make of American pianos, taking a round figure as a basis, is equal to one for each 763 people, and of organs one for each 413 people." This leaves our point untouched, which was, that Canada makes more of such instruments per head of its population, than the States.

MR. CHARLES LEE, secretary of the Caledonian Insurance Company accredited to this country for the purpose of arranging the change of management in the Montreal office has paid a flying visit to this city on his way to Philadelphia. This would look as if the appointment covertly alluded to by us two weeks ago had not yet been confirmed by the head office authorities, although its ultimate confirmation is known to be beyond a peradventure.

IMPROVEMENTS.—The improvements going on in the vicinity of Victoria Square give a new appearance to that growing centre. The semi ecclesiastical building erected for and occupied many years by the Young Men's Christian Association, no longer threatens to push its neighbor into Sophia lane, while the latter, the property of Mr. J. O. Gravel, managing director of the Canadian Rubber Co., has been practically rebuilt, and is now a credit to the owner. The Montreal Business College, for nearly a quarter of a century doing good on the Place d'Armes premises, has moved into the halls long occupied by the Y.M.C.A, where it is sure to enlarge its sphere of usefulness, under the capable and experienced management of Mr. Davis who, whether as mathematician (including accounts) or phonographer, has few if any superiors in Canada. The Y.M.C.A. has moved into its handsome new premises on Dominion Square. Victoria Square is loudly calling for other improvements, but like the boy who tried to pull a handful of nuts out of the jar, some owners in grasping at too much are likely to find when too late that they have lost all.

APPLICATION is about to be made for the incorporation of the Canadian International Stock Yards and Abattoir Company, limited. Montreal is to be the chief place of business of the company, and the capital stock is fixed at \$1,500,000. The proposed incorporators are Gen. Charles C. Dodge and Benjamin F. Holmes, of New York; Telesphore Normand, of Three Rivers; William Weir, of Montreal; John P. Wiser, of Prescott. The business of the company, which is to be carried on outside of the state of New Jersey, is dealing in live stock, meat products and all other parts and products of or derived from live stock and sale of any product or element, and possessing and improving real property.

The magnificent mansion of Mr. Duncan McIntyre is now on the verge of completion, and it is doubtful whether its equal can be found on this continent. It occupies almost the entire block from Drummond to Peel streets. It is constructed of Dorchester sandstone, roofed with sheet copper, and finished in the interior with the most expensive woods. The contractor, Mr. Peter Nicholson, has carte blanche as to expense and the architect,

Mr. W. T. Thomas has spared no effort to render the mansion one of the most convenient as well as one of the largest and grandest in this city. Mr. Duncan McIntyre is to be congratulated upon his future home.

OWING to the number of alterations necessary in their new premises it is hardly likely that the Accident and Guarantee Companies of North America will remove from their present offices in the Standard Building before the coming of the new year.

RETURNING THE COMPLIMENT.—Everybody in the South knows Burt, of the Connecticut Fire Insurance Company. Burt is from Hartford, and is easily distinguished by his wonderful likeness to "Carker, the manager," Carker, of "Dombey & Son," Carker of the shining teeth. Burt has a wonderfully unique manner of entertaining visitors. When Polak, of Texas, was in Hartford, Burt received him with an exuberance that promised "walnuts and wine" but with a fruition entirely different. Said he: "Polak, sit right down here and write what letters you wish. After you finish, I want you to drive, I mean ride up to the armory and see the rebel flags that were captured during the war. Be sure to take the blue car." This was delightful to Polak who, as a good old Confederate, would be obliged to find unending delight in viewing the flags. About a year after this Polak met Burt in Dallas, Texas. He was delighted to see him, and by inspiration rose to the occasion. Said he: "Burt, to show you that Southern hospitality is not a myth, come, go with me to the St. George Hotel bar and "shake for the drinks." But Burt was wary and watchful "I do not, said he, gamble or drink," and he went his way. I wonder if Burt will ever come South again. There are some people who are afraid he will.—*Insurance Herald, Louisville, Ky., Aug. 27th.*

MONTREAL CLEARING HOUSE.—Clearings and balances week ending 1st October 1891:—

	Clearings.	Balances.
25th September 1891.....	\$1,952,353	\$195,987
26th " 1891.....	1,894,816	307,541
28th " 1891.....	1,313,610	233,591
29th " 1891.....	1,866,408	206,999
30th " 1891.....	1,942,960	300,510
1st October 1891.....	1,780,292	196,615
Total	\$10,750,139	\$1,441,243
Cor week 1890	\$10,537,609	\$1,711,683
Cor week 1889.....	\$9,060,744	\$1,892,106

10%, 12%, 13%

IN :: MONTHLY :: PAYMENTS.

MAY-MAZEPPA STOCK. Price, \$1.25 PER SHARE. Regular dividend 1 1-4 per cent monthly; paid since June \$110,000 in dividends. April dividend, \$12,500.

BATES HUNTER SHARES, par \$1; price 70 cents per share. Monthly dividend equal to 1 per cent on price. APRIL DIVIDEND, \$7,500.

SAN MIGUEL CONSOLIDATED GOLD MINING COMPANY, GENERAL BENJ. F. BUTLER, President; shares, par \$10.00. Price, \$6.00 per share. DIVIDEND MONTHLY, 5 CENTS PER SHARE — 10 PER CENT. PER ANNUM ON PRICE OF STOCK.

Send for Information.

All Dividends by Check.

GOLORADO MINING INVESTMENT CO'Y

JAMES GILFILLAN, - - Treasurer.

(Ex-Treasurer of the United States),

AMES BUILDING, - BOSTON

The traffic returns of the Grand Trunk Railway for the week ending Sept. 26th, 1891, show a decrease of \$19,936 over the corresponding week of 1890.

The hosiery factory recently established at Salonica, Turkey, is turning out nearly 10,000 pairs of stockings yearly. The hose is of the medium to lower grades and is in good demand.

CONDITION OF CHICAGO BANKS.

The auditor of public accounts has prepared a statement showing the condition of the twenty-three state banks located at Chicago before the commencement of business Aug. 20.

Resources

Loans and discounts.....	\$46,999,964
Overdrafts secured and unsecured.....	97,026
United States bonds.....	69,674
Other bonds and stocks.....	5,023,429
Cash on hand.....	5,957,558
Due from other banks.....	9,132,371
Real estate.....	90,568
Furniture and fixtures.....	67,396
Current expenses.....	105,880
Checks and other cash items.....	1,616,051
Collections.....	27,011

Total resources.....\$69,187,011

Liabilities

Capital stock.....	\$12,177,000
Surplus fund.....	3,855,000
Undivided profits.....	1,615,287
Savings deposits subject to notice.....	13,848,623
Individual deposits subject to..	
check.....	28,893,284
Demand certificates of deposit....	1,735,565
Time certificates of deposit.....	2,665,890
Certified checks.....	428,317
Cashiers' checks outstanding.....	609,031
Due to other banks.....	3,359,014

Total Liabilities.....\$69,187,011

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COMPANY

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Wholesale Agents for the Melissa Manufacturing Co.

No merchant needs to be told at this late day that discounts mean wealth. In fact, no retailer can afford to lose them. Notice a few figures: Suppose you have \$20,000 at 6 per cent, invest \$1,000 of it in fitting up a store, and the other \$19,000 in merchandise, which is turned over three times a year. Figure your prices so they shall cover cost of goods and expenses, not including interest on capital. By paying ten days' cash for your goods—\$19,000 three times—your discounts will amount to \$3420, which, less \$1200 interest on capital, leaves you a net gain of \$2200. Thus, a business of only about \$60,000, with goods sold at cost, yields over 3 per cent, constituting a fair income, after paying 6 per cent on the capital invested. Is it, then, any wonder that the gigantic concerns with sales among the millions can sell goods at close figures and still rejoice in princely incomes? There are thoughts in these figures which all business men will do well to ponder.

GOLDEN PRIZE.

London Tid-bits lately offered a prize for the best definition of "Money." The prize was awarded to Henry E. Baggs of Sheffield. His definition was:

An article which may be used as a universal passport to everywhere except heaven, and as a universal provider of everything except happiness. Others were, "The blood that flows through the veins of commerce," "The only commodity that remains in fashion from generation to generation," "Hard to get, easy to spend, awkward to borrow and unpleasant to lend."

RECIPROCITY WITH SPAIN.

In answer to numerous inquiries says the N.Y. Commercial Bulletin, as to the practical effect of the recent reciprocity arrangement with Spain for her colonies in the West Indies

the Bureau of American Republics furnishes the following statement, which shows the duties charged upon articles of merchandise when imported into Cuba from the United States under the new treaty, and the duties charged upon the same articles when imported from other countries under the regular tariff:

	U.S.	From all other countries
Lard.....	Free	\$10 64 per 220 lbs.
Tallow.....	Free	6 45 per 220 lbs.
Pickled beef.....	Free	2 61 per 220 lbs.
Pickled pork.....	Free	4 35 per 220 lbs.
Smoked beef, pork, hams, bacon, etc..	Free	9 06 per 220 lbs.
Smoked tongue.....	Free	21 90 per 220 lbs.
Canned meats.....	Free	36 54 per 220 lbs.
Fish, pickled, smoked dried or canned....	Free	4 13 per 220 lbs.
Oysters.....	Free	26 10 per 220 lbs.
Potatoes, onions, turnips, and other vegetables.....	Free	1 52 per 220 lbs.
Fruits, fresh or preserved..	Free	3 62 per 220 lbs.
Butter.....	Free	16 47 per 220 lbs.
Cheese.....	Free	9 06 per 220 lbs.
Hay and straw.....	Free	1 16 per 220 lbs.
Oatmeal & maizena..	Free	6 09 per 220 lbs.
Starch.....	Free	7 32 per 220 lbs.
Pine boards & planks	Free	6 96 per 1,000 ft.
Walnut boards and planks.....	Free	17 40 per 1,000 ft.
Crude petroleum....	Free	1 35 per 220 lbs.
Refined "red'cd 25 p.t.	Free	5 80 per 220 lbs.
Rosin.....	Free	1 30 per 220 lbs.
Turpentine.....	Free	5 58 per 220 lbs.
Sewing machines...	Free	11 6 10 p.c. ad val.
Coal.....	Free	70 per 220 lbs.
Ice.....	Free	25 per 220 lbs.
Wheat & flour, 30c p. 220 lbs.	Free	4 57 per 220 lbs.
Corn & meal, .25c p. 220 lbs.	Free	1 52 per 220 lbs.

The above values are expressed in Spanish gold, which is worth 82 cents in United States currency. One hundred kilos metric system is equal to about 220 pounds avoirdupois.

Financial.

MONTREAL, Thursday Evening,

Oct. 1st, 1891.

In London money is still plentiful, but discounters are averse to handling long bills and some discount houses are selling out in view of a fall in American exchange and a further withdrawal of gold for New York. It looks as though a tightening in rates is certain, although the process may be a gradual one, as the Bank has an unusually large reserve, and the dividends falling due will help to ease the market. All depends upon the drain of bullion. Bankers are prepared to see within the month accelerated shipments of gold to New York with an increased demand from Germany and South America and, should this materialize, it is predicted that the bank rate will rise to 4 per cent before the present month is out and to 5 per cent during November. In London discount rates rose to 2½ for short and 3½ for six months' bills, and some advances were obtained from the Bank of England for a week, for which 3½ was charged. Although prices were weak and business contracted in American shares, owing to dearer money, there was but a small proportion of the carrying over done higher than 4½, and this was mostly for weak houses whose position was considered too large for their means. In New York fears as to the money market were allayed by receipts of \$1,250,000 gold from abroad, making the total imports to date \$5,670,000, but still the call rate is 5 to 6 per cent, time money is 5½

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for sixty days, and 6 per cent for six months on prime collateral. In this market the call rate is still 4@4½ per cent and commercial paper is discounted at 6@7 per cent, according to name and date. The sterling exchange market shows very little change from last week. Sterling sixties fell at 8@8½ between banks, and 8½@8¾ over the counter. Demand 8½@8¾ and 9@9½. Cables 9½. New York funds are at par to 1-16 premium between banks and ¼@½ over the counter. In New York the foreign exchange market was very dull, with a tendency to weakness. The posted rates for sterling were unchanged at \$4.81 for 60-day bills and \$4.84 for demand. Actual business was done at \$4.80@4.80½ for 60-day bills, \$4.83@4.83½ for demand, \$4.83½@4.84 for cables, \$4.77½@4.78 for commercial and \$4.77 for documentary bills. The stock market has ruled quiet since last writing, and the tone at the close was perceptibly weaker. Most of the speculative stocks have lost ground. Bull Telephone and Telegraph are both down a point and a half, and Pacific has lost an eighth. Very little has been done in bank stocks, but what there was, was at firm prices. Grand Trunk Firsts closed strong at 73½, and during the week there was some enquiry for cotton shares.

Bank	No. Shares.	Highest price.	Lowest price.	Average this week last year
Commerce.....	32	132	131	128½
Hochelaga.....	20	115	115	102
Jac. Cartier.....	561	101	100	.....
Merchants.....	21	152½	151	146½
Molson.....	5	168½	168½	159
Montreal.....	8	227	227	228½
Peoples.....	48	97½	97	.....
Miscellaneous.				
Bell Telephone... 107	142	138½	.....	.....
Can Cotton Co... 25	50	50	.....	.....
Com'l Cable..... 1,140	122	122	.....	.....
Gas..... 25	207½	207½	208½	.....
Do (New Stock) 411	188	185	.....	.....
G.T.R 1st Pref... £7,000	73½	73	.....	.....
Loan & Mt'gago... 14	126½	126½	.....	.....
Mont Cotton Co... 90	90	90	.....	.....
N.W. Land..... 12	82	82	79½	.....
Pacific..... 1,425	89½	89	77	.....
Richelieu..... 10	54	54	56½	.....
Royal Electric... 90	126	125	.....	.....
Stromont Cotton... 12	60	60	.....	.....
Street Railway... 150	193	192½	182½
Do New stock... 40	191	189
Telegraph..... 227	112	110½	99½

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MONTREAL WHOLESALE MARKETS.

MONTREAL, THURSDAY EVENING,
Oct. 1st, 1891.

Increased activity in all the leading lines has been the predominant feature of the past week. The more reasonable weather has stimulated trade, and it is evident that the fall demand is now opening in earnest. Money, too, shows an improvement, and the coming fourth will not be awaited with anything like the anxiety of former years. In fact the whole trade situation is more active and healthy, and the present week seems only the prelude to a good fall trade. In dry goods the city and suburban trade has been brisk, and although stocks in the country are practically unbroken, travellers report more disposition to buy. In iron and the heavy metals the tendency is also upwards. Certain of the leading brands are very scarce, and as English makers refuse to contract for prompt shipment they are likely to remain so all winter. Tin plates also are scarce, although the certainty of large shipments to come keeps prices at their present level. In groceries greater activity is the key-note. Now that the trade sales are over teas are moving out with greater freedom, and the advance in nutmegs has stimulated the whole range of spices. The enormous crop of apples has weakened the fruit market and the certainty of an unusually heavy pack of tomatoes has a depressing effect upon canned goods. Fish, however, are brisk and there is every prospect of good prices prevailing throughout the season. Leather is moving more freely, although only in small lots. Wool is quiet and neglected at the moment. In butter and cheese the market is choked by the refusal of English buyers to meet holder's views and the future current of price has resolved itself into a test of endurance between the two. Eggs are dear and firmly held under a good demand and decreased supplies. Provisions are quiet but strong. Hides are dull, but no weaker, and coal oil is

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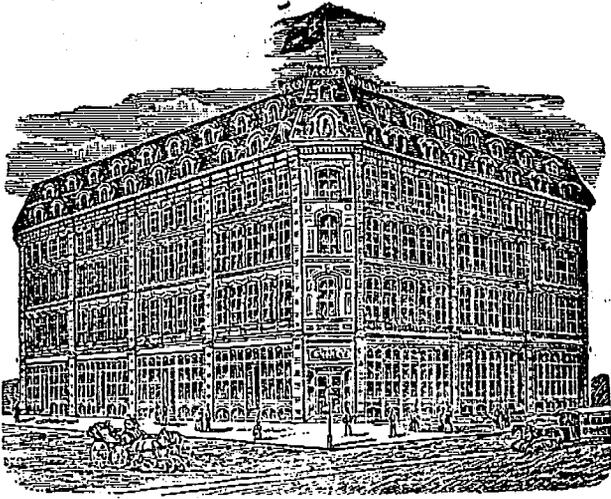
AND
18 Bartholomew Close, London, Eng.

increasing in activity as the days grow shorter.

ASHES — Receipts have been very light but prices have slightly declined. Pots have been sold at \$4.60@4.70 as to tares for first sort and \$4 for second. Pearl nominal, a few firsts sold \$6.25. Receipts since 1st January 1884, brls. pots 138 brls. pearls. Deliveries 1900 brls. pots, 143 brls. pearl. In store 30th Sept., 6 p.m., 63 brls. pots, 10 brls. pearl.

BUTTER AND CHEESE. — The butter market is steady but the high prices demanded for late makes keeps export business at a stand-still.

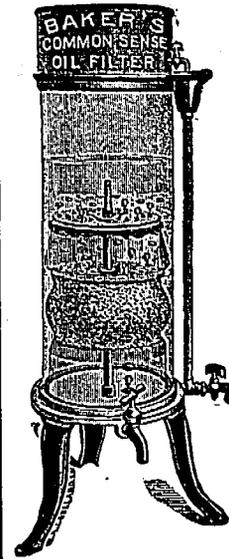
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162 St. James St., Montreal, Telephone 1708

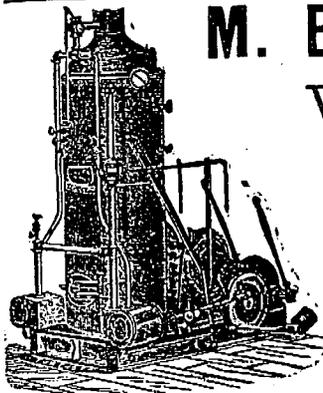
WANTED.

A VACANCY to be filled by married man of 15 years' experience in one the first Houses in Canada. Is a thorough and reliable Book-keeper, Cashier or Sect'y, and would be willing to commence low with prospects. Wholesale or Insurance office preferred. Salary discretionary. References unexcelled.

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barrels. Mackerel, \$20 per barrel, \$10 in half barrel, \$1.50 per kit. No 1 Labrador herring, \$4.50 per brl., \$2.50 per half brl. Halibut, \$5 in half brls. Salmon trout, \$4.50 in half brls. White fish, \$5. Haddock, \$5. Canned fish in haddies are selling at \$1.40 per dozen and \$5.50 per case. Smoked herrings, 16 1/2 @ 17c per box. Boneless cod, 6c @ 6 1/2c in 1/4 lb. boxes and 6 1/2 @ 7c in 5 lb. boxes. Boneless fish, 4 @ 5c per lb. in boxes same size.

FRUIT.—The tremendous rush of apples into market has demoralized prices. More is rushed in every day than the market can handle and the result is that the values of good fall stock, such as Famense, St. Lawrence, Twenty Ounce, etc., has fallen to from 80c @ \$1.40 per barrel. Pears are also in very heavy supply and we quote 35 @ 50c for baskets and \$3 @ \$5 for barrels. Plums may be said to be over. Peaches are still offering at \$1 @ \$1.25. Grapes are also plentiful, Concord are 2 1/2 @ 3c Niagara 3 @ 3 1/2c, Rogers 3 1/2c, Delaware 3 1/2 @ 4c and Almerias \$5 per keg. Cranberries are \$8 @ \$9 per barrel. Speaking of the Florida orange crop the Times-Union of Jacksonville says: As the season is coming on conversation turns on the prices of oranges. All the buyers in the market are "bears," and they have many reasons to maintain their position—the immense fruit crop all over the Union, a big crop in California, (which will come into the market a month earlier than usual), a heavy yield abroad and Mexico, as a competitor. Last but not least, Florida's crop, which is anywhere from three million to four million boxes. The price so far spoken of is 75 cents per box on the trees, for general shipment. A California buyer says that he has purchased four thousand boxes on the Manatee river for immediate shipment, for which he paid \$1.25 per box; but they must be strictly bright and very fine. The lemon crop of Lake Weir, which foots up in the thousands of boxes, has been purchased on the trees at \$1.50 @ \$1.75 per box.



M. BEATTY & SONS,
WELLAND, ONT.

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Derricks, Steam Shovels,
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A. ROBE & SONS, Amherst, N.S.

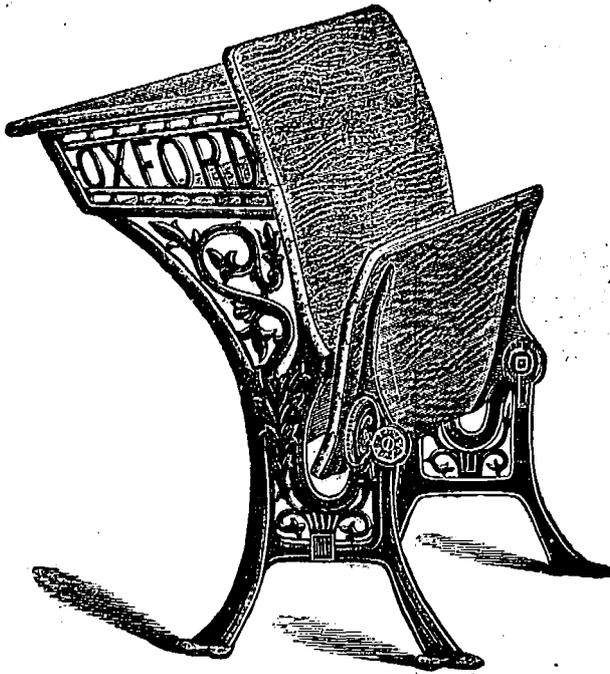
For shipment 21 1/2 @ 22c would be paid for September but because some lots for local consumption have brought 23c, every holder sticks out for top figures. It is the same with Western dairy. Shippers claim that local operators in the West have put up prices until there is no margin in it for them. All through country buyers have been higher in their ideas than this city and as some of these buyers have commenced to consign butter themselves, in despair of unloading it upon the shippers, there is a very fair chance of their burning their fingers this season. In cheese there is a similar dead-lock. The forcing up of values in the country by speculators led to the factory-men's ideas becoming enlarged as to value and as local operators became excited they followed their lead and paid higher prices than the English markets justified. As a consequence it now looks as if some one would get pinched. English buyers are getting all the American cheese they want, and their offers for Canadian cheese are fully a shilling lower than they were a fortnight ago. Holders on the other hand, have paid high prices for their cheese and want to hold out as long as possible in the hopes that the tide may turn in their favor, and in this they are assisted by the factory-men who want full figures for their later makes. In the meantime the Americans are reaping the advantage. Cheap stock from across the line is taking the place of Canadian cheese and trade is being diverted from this port. Until holders modify their figures nothing can be done, and only a dull and dragging market, with 10c as a fair general figure, can be reported.

CEMENT.—The arrivals during the week were 1,000 brls Belgian and about the same of English brands. Very little demand is reported from the West or in this city but price are nominally no lower. Fire bricks are moving out fairly at \$17 @ \$23 per 1,000.

DAY GOODS.—Remittances show a slight improvement all round, and it is believed that the paper maturing Monday next will be better met than usual. In spite of the unseasonably hot weather which marked the beginning of the week the city and suburban trade has kept up wonderfully well, and travellers on the road report that, although stocks in retail hands are still largely unbroken, there is a greater disposition on the part of country merchants to anticipate their later requirements. Stocks in wholesale hands are certainly smaller than usual (although they appear to be fairly well assorted) and it is evident that all their buyers have acted cautiously. Canadian manufacturers report a fair number of orders in hand and look for a profitable season. In fact there is a general improvement in the tone of the trade.

FEED.—The feed market is in fairly good shape. Bran is scarce and the feeling firm although the prices are no higher. Shorts are in larger supply. We quote bran \$14 @ \$15, shorts \$20, middlings \$22 @ \$24 and nouillie \$25 @ \$28.

FISH.—The cool weather has helped the fish market and prices are the turn firmer. Oysters are coming in fairly freely and have sold all the way from \$1.75 @ \$2.25 for ordinary and \$4 for hand picked. Bulk are worth \$1.60 for standards and \$1.80 for selects. For fresh fish a fair demand can be reported. We quote salmon 15 @ 16c. Haddock and cod, 4 @ 5c. Salmon trout and whitefish, 7 @ 8c. Sturgeon and pike, 6c. Halibut, 12c. Dore, 10 cents. Bluefish, black-bass, and sea-bass, 10c. Striped bass 15 @ 16c. Boiled lobsters 13 @ 14c per lb. Live lobsters 12 @ 13c. Finnan haddies are now coming in at 7 1/2 @ 8c. per lb. Bulk oysters are dearer at \$1.80 for standards and \$1.80 for selects. Salt fish, unchanged. British Columbia salmon in barrels, \$12, in half barrels, \$8.25. Labrador, \$15 in barrels, \$8 in half



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Sole Manufacturers of the famous Perfect Automatic Oxford School Desks.

GRAIN AND FLOUR.—Outside of a small local demand for oats but little can be said of the grain market. Peas are still too high for shippers and in wheat no transactions of importance are reported. We quote No. 2 hard Manitoba \$1.05@1.07; No. 3 do., 97c; No. 2 Northern \$1.04; peas, 77c per 66 pounds in store, 78c afloat; oats, 32@33c per 34 pounds; corn, 68@69c duty paid; feed barley, 48c; good malting do. 55@57c. The flour market shows no signs of improvement. Buyers seem satisfied that any change will be in a downward direction and buy as sparingly as possible in consequence. Although prices are nominally unchanged there is no doubt that an order for a round lot would secure concessions. In Chicago the wheat market has been weak on account of the large volume of receipts pouring into primary points but it gathered some strength over reports that the North-Western crop was more damaged by frost than had transpired and the shipments from winter wheat sections were falling off. Trade figures show the movement of grain to have been enormous. The receipts at principal points since the close of last month have not been far from three times those of same times last year, and exports have doubled. Still the market is a decidedly nervous one at present and it is difficult to predict its future course. The *Mark Lane Express*, in its weekly review of the British grain trade says:—New English wheats are plentifully offered and good qualities are readily sold at 1s advance. The average price in London is 36s 7d. Foreign wheats are steadier, though prices are rather against sellers; Californian is quoted at 39s, Oregon at 43s 9d, and American winter at 43s 4d. The corn market is depressed and prices have declined 9d; American new crop is quoted at 23s for January shipment. Barley values are maintained. Rye is 9d lower. Oats are steady. At Wednesday's market there was a better tone and the selling was more active. English and foreign wheats were unchanged. English flour advanced 1s per sack. Corn was 3d lower. Barley was down 6d. Beans and peas were 3d lower. Oats were steady.

GROCERIES.—The outlook for business is perceptibly brighter in groceries. There are more enquiries and the wholesale houses are beginning to present a more active appearance. Now that the trade auction is over teas are moving out steadily at a range of from 13½@35c for Japans. China teas are not much of a factor here, but a fair lot have changed hands at a range from 15½@32c for greens and 15@30c for blacks. Sugars are unchanged at 4½c for granulated and 3½c and upwards for lowest grade to fine yellows. Molasses show few signs of activity. About 35½c for Barbadoes is the nominal figure. Spices are disposed to be dearer. Nutmegs have risen sharply in England about 4d per lb from the lowest point

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Very little interest is taken in new crop fruit as yet and, what few lots have come are via Liverpool. The direct steamer only sailed on the 21st and cannot arrive for two weeks yet and until her cargo is here nothing will be done. Probably 6½c for off-stalk and 8½c for layers would be a quotable price for new raisins. Currants will rule at from 5½c for barrels up to 6½c for cases. Vostizza 8@8½c. Canned fruit and vegetables are weak and disposed to go lower. The crop of tomatoes is an enormous one. The hot weather which ruled up to the end of last week has ripened tomatoes that were never counted on, and packers are putting them up night and day. As a result, round lots have changed hands at 95c, and prices will be lower before long; especially if the packers pursue their usual tactics of loading up the jobber first, and then going round and selling to his customers.

HEAVY CHEMICALS.—The market in most lines (with the exception of caustic soda) is firmer. Bicarbonate of soda has been advanced to £7 and sal soda has advanced to £3 12s 6d in England. In this city several round lots have been sold at 90 cents ex-wharf. Caustic soda is weak and the Leblanc Union have announced that the price will be reduced 10s per ton at the end of the year. Brimstone continues firm, and a fair volume of business is reported in the other chemicals. Dyestuffs are unchanged.

HIDES.—The expected drop in the value of hides did not materialize this week, for although the demand is very slack, hides are coming in so slowly that there is no accumulation and consequently dealers have no reason to give way. Very little is doing in either hides or skins. Lambskins are dealt in at about 65 cents. Tallow is quiet and but little asked for.

HOPS.—There is nothing to say about hops in this market. For a round lot 15c would be readily accepted, but, as New York State hops are going two to two and a half cents lower than this, no buyers can be found to pay it.

IRON AND HARDWARE.—A stronger feeling in pig-iron is a feature of the week and several hundred tons of Carnbroe have changed hands at \$18.75@19. Eglinton and Summerlee are very scarce and as none can be got for prompt shipment it means that no more will reach

here this season. As a result Eglinton is held for \$20 and Summerlee for \$22. There are none of these brands in yard in Scotland and the make is bought ahead for some time to come, so that makers are fully occupied and will not make contracts. No doubt iron is higher on the other side than it should be but as the bulk of Scotch warrants are now held in London the speculative community have no difficulty in keeping them at 47s 5d and Middlesboro at 40s 7½d. In the United States, in spite of all the talk of an advance prices do not go up. Sellers feel they should get more but buyers will not pay it, and if they hold out they only lose a customer for some one is always ready to sell at the old figures. There are hardly any tinplates here but there are so many on the road that holders are unable to raise prices and we still quote \$3 55 for cokes and \$4.25 for charcoals in face of a bare market. The enormous demand for tin for fruit canning purposes in the United States has caused the heavy stock shipped in anticipation of the McKinley tariff to disappear, and American buyers are once more in the market. This has caused Welsh makers to neglect their Canadian orders and it looks as if one maker who contracted for 10,000 boxes September shipment to this port would suffer for it. He is two months behind in his orders, which means that the tin will have to pay winter freights and this will take 6d per box out of his pocket. Wrought iron pipe is dull and slow and 60 and 10 per cent, or the equivalent of 64 per cent is the discount quoted for ½ to 2 inch sizes. The following are the latest London cable prices:—Spot tin £91 15s; do three months £92 7s 6d; G.M.B. copper, spot £51 17s 6d; do futures £52 10s; Scotch warrants in Glasgow 47s 5d; No. 3 Middlesborough iron 40s 7½d; soft Spanish lead £12 5s.

LEATHER.—A good jobbing trade, without any large transactions to break the monotony of a retail demand, is the best that can be reported for the leather market. Yet in spite of the refusal of shoe-men to buy ahead the total volume of sales for the past month is a very fair one, and that of the present month should be still better. Shoemen report plenty of orders and will soon be compelled to operate more freely, and, as many tanners are curtailing their output, leather should soon be in better shape.

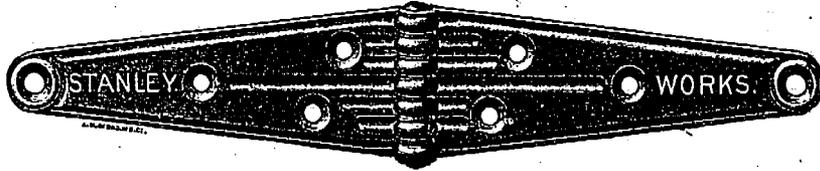
OILS, PAINTS AND GLASS.—Increased enquiry is now being made for cod oil and the stock available is in very narrow compass. For Halifax 35c per gallon is the price quoted in first hands and Newfoundland would bring up to 38c. No straw seal is on this market and an offer of 40c per gallon for 200 barrels sweet straw-colored oil found no takers. Cod liver oil is dull. Druggists refuse to handle Newfoundland while they can get Norwegian, and



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Stanley's Steel Corrugated Hinges!

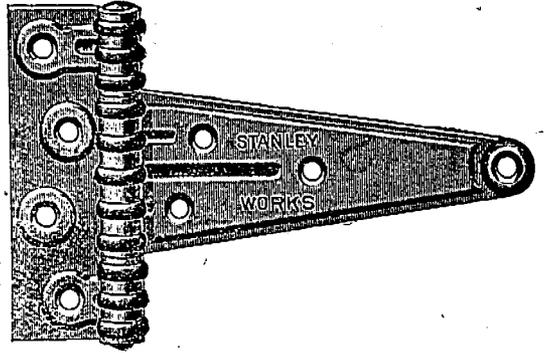


Corrugated Steel Heavy Strap, No. 935.

Size.....	4	5	6	8	10 Inch
List, per doz. pairs	\$0.80	1.00	1.50	2.30	3.45

Corrugated Steel, Extra Heavy T, No. 937.

Size.....	5	6	8	10 Inch
Per doz. pairs	\$1.35	1.70	2.80	3.80



ADVANTAGES.—1. Lighter and therefore LESS FREIGHT to be paid. 2. The corrugation about the joint makes a SURPRISING INCREASE IN STRENGTH. 3. Highly ornamental. 4. List is practically the same as the old style; trouble of weighing avoided.

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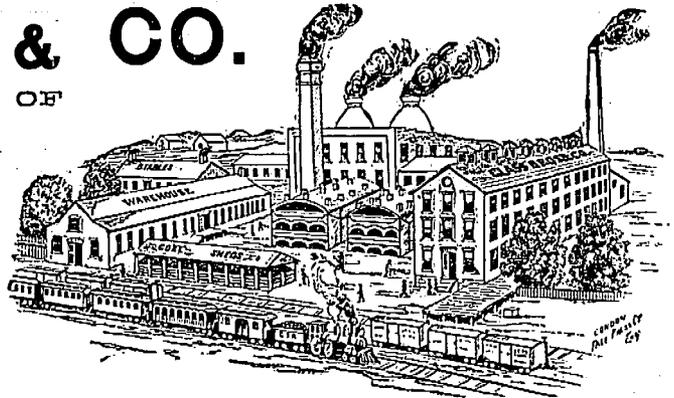
Rockingham, Cane, Bristol, and Salt-
Glazed Stone Ware; Terra Cotta Fire
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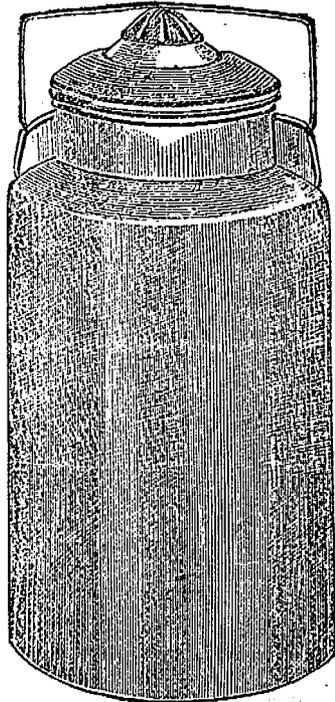
Office and Works:

POTTSBURG

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LONDON, ONT.



Our New Fruit and Preserve Jar,
Patented July 4th, 1891.

This cut represents our New Fruit and Preserve Jar, which we are now introducing to the Canadian Trade, and, in doing so, desire to draw your attention to the advantages it possesses over those made of glass and other materials.

The Jars are manufactured from a mixture of English and Pennsylvania clays, making a stronger and better article than can be produced from any other combination.

We only use a pure Bristol Stoneware Glaze, which is free from Lead or other Metallic substances, readily attacked by all acids. We guarantee the body to be thoroughly vitrified and absolutely acid proof.

These Jars will be found superior to all other articles in use for the preservation of Fruits, etc. Being non-transparent, the action of light cannot fade the color or ferment fruits kept in them, as is the case where glass is used, and, being a non-conductor of heat, preserves are kept at a more uniform temperature than in either glass or tin, and will be free from the unpleasant metallic taste so frequently noticed where tin is used.

They are made in various sizes, and are for sale by all Crockery and Grocery Dealers in Canada.

J. H. HORNE & SONS Co., LAWRENCE, MASS.,

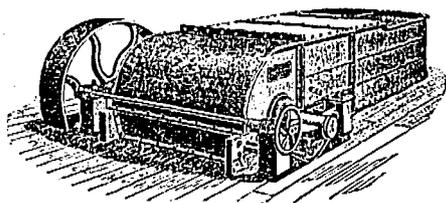
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Paper Mill Machinery,

NEW PATTERNS, EXTRA HEAVY
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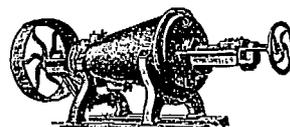
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J. E. R. RENAULT

Commission Merchant
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Consignments solicited.
Collections made in all parts of the Province of Quebec.
References furnished when required and correspondence cheerfully attended to.

consequently about 60c would be an outside figure for Nfld. Castor oil continues firm although not notably higher. Linseed oil is unchanged at 60@63c for raw and 64@65 cents for boiled. Glass is quiet, but no cheaper. Our quotation of \$1.35 for first break in large lots and \$1.40 in small lots, is about the inside figure. Paints are more active and moving out under a steady jobbing demand although prices are still closely cut.

PROVISIONS AND EGGS.—The demand for pork shows signs of slackness and buyers do not seem anxious to operate, but the only large lot of short cut in the market is held by one house and the supply generally is in close compass so that no weakness in prices is reported. Eggs are strong. The lots of poor stock that clogged the market have moved out into consumers hands and as receipts are now less excessive a more healthy tone is apparent. Choice fresh caudled eggs are in brisk demand for local requirements at 14@14½c. In Chicago the old old story that France will next month admit the American hog and his products has strengthened the position of provisions as the French government might possibly admit stuff barrelled previous to inspection which Germany will not, and thus some of the old stock of barrelled pork could be unloaded upon her. Under this stimulus the Chicago hog market was steady, closing as follows:—Light mixed, \$4.40@\$4.95; mixed packing, \$4.20@\$5.20; heavy shipping \$5.25 \$5.35; rough grades, \$4.25@\$4.60. The closing prices of provisions at Liverpool were as fol-

lows:—Pork, 53 9d; lard, 35s 3d; bacon, 38s 6d; tallow, 27s.

Wool.—The market has been a quiet one for this staple during the past week. The "Hedwig" arrived in Boston on Sunday with a consignment of Cape wools for this city but her cargo was mostly sold to arrive, at a range of from 14½@16½ cents, some weeks ago. Nothing is doing in fleeces and the nominal quotation for this grade may be placed at 20 cents. Pulled wools move out readily but at low prices and the general tone is quiet. At the London wool sales this week there was a decidedly better tone, but no recovery in prices. The better crossbreds and merinoes were in most request. The various grades of New Zealand sold well, as did likewise greasy Port Phillip and Cape and Natal snow white. The French and German operators bought well. Prior to the regular wool sales a sale of woolled sheepskins was held, at which there were offered 2,025 bales. There was a fair attendance, but the sale was quiet throughout. Crossbreds sold at about the last prices. Merinos were rather neglected and prices showed a decline of from ½d@¾d. Much was withdrawn.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

TORONTO, Oct. 1st, 1891.

Wholesale trade has been quiet during the past week in consequence partly of the very warm weather. Prospects, however, are good, and colder weather will bring an increase in the number of orders. Prices generally are firm for leading staple goods, and remittances show signs of improvement. Money is a trifle firmer; not an unusual circumstances at the end of the month. Call loans are quoted at about 5½ per cent on stocks and prime paper is discontinued at 6 to 6½ per cent. Sterling exchange is steady, with 60-days bills quoted at 108 to 108 1-16 between banks. Stocks quiet

COLLIERY AGENT WANTED.

An active, reliable man, thoroughly posted in the Montreal wholesale coal trade and in the handling of steamers, to represent a Nova Scotian Colliery capable of shipping 20,000 tons coal per month. Address H. T. M., office of the JOURNAL OF COMMERCE, Montreal, stating qualifications, and giving references. Communications will be regarded as confidential.

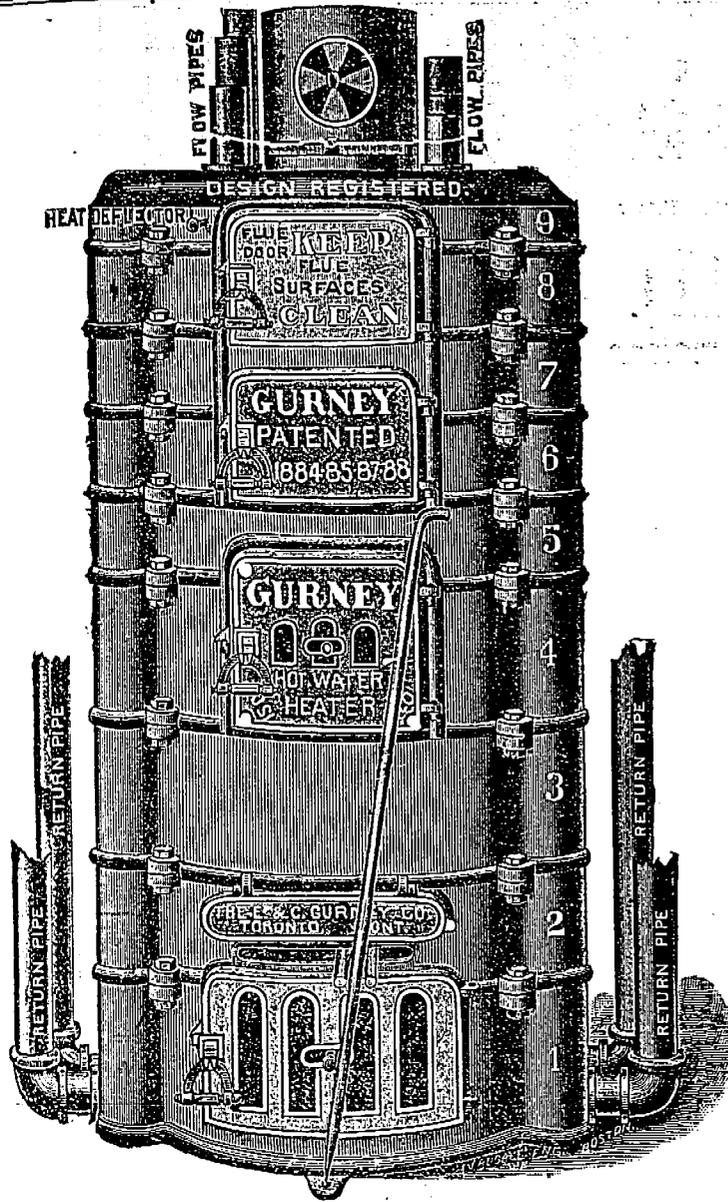
and featureless. Dominion Bank declared usual dividend of 5 per cent for six months. Following are the closing bids as compared with last Thursday:—

Banks..	Bid Sep. 24.	Bid. Oct. 1.	Loan Cos..	Bid Sep. 24.	Bid Oct. 1.
Montreal..	227	228½	Bldg. & Loan....	116½	110
Ontario... 119½	118	Can. Landed	125½	125½	125½
Toronto ... 228	2 8	Can Fer	199	199	199
Merchants. 158	151	Dom. Savings....	91½	91½	91½
Commerce. 132½	132	Freehold	144	144	144
Imperial .. 178	178	Huron & Erie ...	160	161	161
Dominion .. 216	244	Imperial Loan..	123½	123½	123½
Standard.. 164	165	Peoples.....	116	116½	116½
Hamilton . 169	1c83	Union.....	135	134	134

BUTTER.—There is a good demand for choice qualities, which are scarce and firm at 16c@17c, ordinary tub jobs at 12@14. Pound rolls are worth 20c. Eggs steady at 13c@13½c in case lots. Cheese firm, with sales at 10@10½c.

DRESSED HOGS.—The supply is increasing and prices are easier at \$6.00@\$6.25.

FLOUR AND GRAIN.—Flour dull and easier at \$4.25 for straight rollers and at \$4.10 for extras. Manitoba patents \$5.50@5.60 and strong bakers \$5. Wheat is weaker with sales of standard red and white at 88½c outside west. No. 1 Manitoba hard sold at \$1.10, No. 2 at \$1.05 and No. 2 Northern at \$1.01. Barley in fair demand, No. 2 is worth 50c and No.



GURNEY'S hot-water Heaters and Radiators have proved themselves the most perfect, economical and easiest managed in the market.

"THERE is nothing new under the sun," said a keen observer many centuries ago, and the truth in his saw has not yet waned. Societies for mutual aid have existed in more or less crude forms for ages, and with abundance of blundering honesty in their formation and workings. Born of good intent yet wholly wrapped in ignorance of even the first principals of life insurance, these "organizations" were doomed from their inception, and the sun usually went down with them while it was yet day. They floundered about zealously enough, it is true, but with about the same accuracy of motion as that of the bat in the hour preceding dawn, or of a too devout worshipper leaving the shrine of Bacchus. These were merely the precursors of what has developed into a widely-scattered and numerous following—of the "assessment" banner. The jocose and irreverent journalists who call them "hat passers," and describe them as a motley crowd of dealers in unknown quantities, ought (perhaps) to be suppressed, for in numbers at least they are respectable. (There are nearly five hundred of these "organizations" in the United States, according to the *Spectator*.)

But principles live, and the amateur who dabbles in life insurance must disappear when on his feeble efforts is turned the fierce light of actuarial science. The hour of emergency seldom fails to produce the man; a movement will always evolve a leader, and usually a capable one. To the central figure in the ranks of pure life insurance exponents, and to the grand work he has accomplished in his chosen field will we now turn our attention. It is justly claimed that life insurance that insures, and that gives the largest amount of indemnity at the smallest cost in cash—commensurate with absolute safety—is offered by the Provident Savings Life, of which Mr. Sheppard Homans is the founder, actuary and president.

Organized in 1875, with a paid-up capital of \$100,000, the Provident Savings Life Assurance Society commenced writing the Renewable Term Policies which have now become famous throughout the length and breadth of the land. The premium rates are extremely moderate, and the right is given in the policy contract to renew the insurance each year during life, if desired, without medical re-examination or other condition, by paying the rates at the actual age attained, less dividend. Dividends are applied towards offsetting any increase in the premiums from year to year. Should the mortality not exceed eighty per cent. of the American Experience Table Rates, there will be no increase during the "expectation" of life for each age at entry. Should a policy lapse after having been in force five years, eighty per cent of the surplus contributed by that policy may be applied towards purchasing paid-up or extended insurance.

A glance at the actual results achieved by the Provident Savings Life, in its sixteen years of existence, shows that the Society has paid for Death Claims under its renewable Term Policies, to January 1st, 1891, the sum of \$2,241,000.00; and at a total cost to the insured in premiums of \$131,715.92. Noting the growth of the Society during the last six years, we find that the income in 1885, was \$360,918; in 1886, \$648,826; in 1887, \$989,417; in 1888, \$1,145,153; in 1889, \$1,355,542; and in 1890, \$1,543,408. The Sixteenth Annual Report, for the year ending Dec. 31st, 1890, was as follows:—

Income.....	\$1,543,407 78
Paid Policy-holders.....	1,055,079 36
Total Expenses of Management.....	346,205 94
Assets.....	889,027 37
Liabilities, Actuaries, 4% Valuation.....	450,907 00
Surplus, Actuaries' 4%.....	438,120 37
Surplus, American Experience, 4 1/2%.....	460,282 37
\$238.25 Net Assets to Each \$100 Net Liability.	
Policies issued in 1890.....	\$16,174,330.00
Policies in force December 31st, 1890.....	65,131,509.00

The great and steadily continuous success of the Provident Savings Life is attributable

E. & C. GURNEY & CO., 385 and 387 St. Paul St, MONTREAL

PERRIN, FRERES & CIE. Manufacturers of Kid Gloves of every kind and quality.

GRENOBLE, FRANCE
BRANCHES, Paris, London, New York, Montreal, Melbourne, Sydney



A large stock always on hand. Application sent Samples

H. LAURENCELLE, - Manager.
Montreal Branch: - - 7 Victoria Square

3 extra 43c@45c. Oats sold at 27c@28c outside North and West and at 31c on track. Peas sold at 58 1/2c north and west and 60c east. Rye is nominal at 78@80c. Bran \$12.50 on track, and shorts \$16@18, oatmeal easy at \$4 for jobbing lots of ordinary and \$4.25 for granulated.

GRAIN.—Trade has been fairly active during the week, and prices generally unchanged. Sugars are steady, with sales of granulated at 5c@5 1/2c and yellows at 3 1/2c@4c. Canned goods in demand. New currants are selling at 6 1/2c@6 3/4c, the latter for half barrels, and Sultana raisins at 11c@11 1/4c.

HIDES AND SKINS.—There is a quiet trade in hides with prices unchanged. Cured sell at 6c. Green quoted at 5c for No. 1, 4c for No. 2 and 3c for No. 3. Sheepskins unchanged, with sales at 65c. Tallow firm at 6 1/2c@6 3/4c.

LIVE STOCK.—Receipts of cattle large and

prices unchanged. Shippers sell at 4@4 1/2c. Stockers sold freely at 3@3 1/2c and the best butchers' 3 3/4c@3 1/2c. Sheep unchanged at \$4 @ \$4.50 for butchers and \$5@5.50 for shippers. Lambs sold at \$3.00@ \$4 per head. Hogs weaker; choice fat \$4.75@5. per cwt and store hogs \$4.25@4.50.

PROVISIONS.—Trade is fair and prices unchanged. Long clear bacon in car lots, is quoted at 8 1/2c@8 3/4c and in small lots at 8 3/4c@9c. Hams firm, smoked, selling at 12 1/2c@13c, bellies at 11c, backs at 11c@11 1/2c and rolls 8 1/2@9c. U.S. Mess pork \$15. Lard firm with sales at 10 1/2c@10 3/4c. Potatoes dull at 35c per bag. Beans \$1.70. New hops 18@20c. Hay firm at \$11.25@11.50.

WOOL.—Nothing doing in fleeces; it is held at 20c. There is a small business in pulled wools, with sales of supers at 22c@22 1/2c and of extras at 27c.

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), \$34,600
Resources Over - - - 1,108,402
Deposit with Dom. Gov't, - \$7,000

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 twenty-eight years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

\$840,000.00 have been paid in Claims to Employers.

President, - - SIR ALEX. T. GALT, G.C.M.G.
Vice-President and Managing Director
EDWARD RAWLINGS.
Bankers, - - THE BANK OF MONTREAL.

HEAD OFFICE:

167 St. James St., MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

*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.

to many and the best causes. First in importance of these is the acknowledged soundness and equity of its admirable plan of insurance—a *chef d'œuvre* of mathematical genius and destined to be the monument of enduring fame to its author, Mr. Sheppard Homans. The management of the Society's affairs has been careful in the extreme and eminently capable; the utmost diligence has been exercised and with trained efficiency in medical selection; the business of the Society has been built up with a single eye to its gilt-edged quality—frantic efforts to show immense volume of "insurance in force" never having found place in its programme; and, last but not least of causes, the Provident Savings fills without question a want long felt, namely, that of life insurance which shall be perfect in safety yet obtainable at the lowest possible cost. The prospects for a magnificent future for the Society were never more assured or of larger promise than they are to-day.

SPECIAL NOTICE.

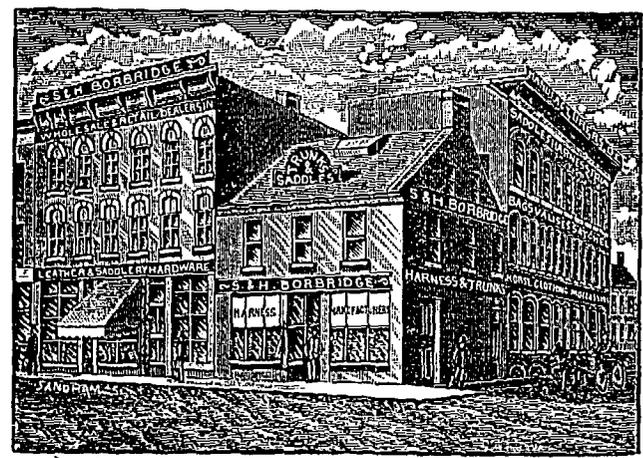
Spooner's Copperline is one of the most useful non-fibrous anti friction metals ever offered to the Canadian public. It will wear longer than any of its rivals, will not heat or shrink, will not cut a shaft or wrist pin no matter how high the speed, and above all it is just as cheap as it is reliable. By its use machinery runs easier and longer without repair. It saves oil and friction and thus reduces the fire risk from hot journals. In fact it is a first-class article and one that no user of machinery should be without. The selling agent in this city is Mr. R. Redout, 22 St. John Street.

The E. B. Eddy Co., of Hull, notify the trade that their No. 1 Telegraph matches of the same uniformly good quality and the same guaranteed count in the small box as heretofore, are now put up in neatly made, handsomely printed woodboard 4 gross caddies, inclosed in strongly cleated, tongued and grooved, planed inside and outside, plainly stencilled, perfectly strong and tight 10 gross cases. The weight of these No. 1, 10 gross cases, is only 60 lbs as against 80 to 85 lbs or 90 lbs the weight of all other cases of matches except the No. 1 "Telegraph."

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent. Prices Oct. 1.	Cash value per Sh
Brit. North America...	\$ 243 1/2	\$4,866,666	4,866,666	1,289,666	8 1/2	April Oct	157	382 3/4
Can. Bank Commerce...	50	6,000,000	6,000,000	900,000	3 1/2	June Dec	132	66 00
Commercial, Manitoba...	200	587,200	384,150	20,000	3 1/2	2 May 2 Nov	...	...
Commercial, Nfld....	200	306,000	306,500	165,000	4 1/2	30 June 31 Dec	400	400 00
Commercial, Windsor...	40	500,000	260,000	240,000	3	...	105	42 00
Dominion	50	1,500,000	1,500,000	1,330,000	5	1 May 1 Nov	244 1/2	122 25
Du Peuple	50	1,200,000	1,200,000	625,000	3	3 Mar 3 Sept	97	48 50
Eastern Townships....	50	1,500,000	1,466,684	600,000	3 1/2	2 Jan 2 July	140	70 00
Federal	100	1,250,000	1,250,000	in liquidation	4	1 June 1 Dec	119	169 00
Hamilton	100	1,232,500	1,217,610	604,878	4	June Dec	115	15 00
Hochelaga	100	710,100	710,100	160,000	2 1/2	June Dec	178	178 00
Imperial	100	1,837,700	1,771,535	885,415	4	June Dec	100	50 00
Jacques Cartier	25	500,000	500,000	150,000	3 1/2	2 June 2 Dec	100	50 00
Merchants' Can.	100	5,799,200	5,799,200	2,510,000	3 1/2	2 June 1 Dec	152 1/2	62 50
Merchants, Halifax	100	1,000,000	1,100,000	275,000	3	1 Aug 1 Feb	131	1 00
Molson	50	2,000,000	2,000,000	1,100,000	4	1 April 1 Oct	158 1/2	79 25
Montreal	200	13,000,000	13,000,000	6,000,000	5	1 June 1 Dec	227	454 00
Nationale	80	1,200,000	1,200,000	...	2	1 May Nov	80	40 00
New Brunswick	100	500,000	500,000	440,000	6	1 Jan 1 July	249	249 00
Ontario	100	1,500,000	1,500,000	280,000	3 1/2	1 June 1 Dec	113	43 00
Ottawa	100	1,000,000	1,000,000	425,000	4	1 June 1 Dec	140	40 00
People's of N. B.	25	180,000	180,000	100,000	4	Jan. July	112	22 40
Quebec	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	121	121 00
St. Stephen's	100	200,000	200,000	35,000	2	April Oct	...	...
Standard	50	1,000,000	1,000,000	500,000	4	Jan. July	164	82 00
Toronto	100	2,000,000	2,000,000	1,600,000	5	1 June 1 Dec	23	234 00
Union, (Halifax)	50	600,000	600,000	40,000	3	...	118	59 00
Union of Can.	100	1,200,000	1,200,000	200,000	3	2 Jan 2 July	90	9 00
Ville Marie	100	600,000	479,250	20,000	2 1/2	2 June 1 Dec	85	95 00
Western Bank of Can.	100	600,000	357,706	75,000	3 1/2	1 April—Oct	89	110 00
Arri. Sav. and Loan Co.	50	630,000	619,132	98,000	3 1/2	1 Jan 1 July	...	...
Brit. Can. Loan & Inv. Co.	100	1,620,000	323,412	60,000	3 1/2	1 Jan 1 July	114	114 00
Brit. Mortg. Loan Co.	100	450,000	289,036	58,000	3 1/2	2 July	...	...
Building and Loan Assoc.	25	750,000	750,000	130,000	3	2 Jan 2 July	110	27 50
Canada Cotton Co.	100	2,000,000	2,000,000	...	...	May Aug	50	50 00
Can. Landed & Nat'l Inv't Co.	50	1,800,000	668,950	158,000	6	2 Jan 2 July	125 1/2	62 75
Can. Perm. Loan & Sav. Co.	50	5,000,000	2,600,000	1,550,156	6	1 Jan 1 July	200	100 00
Can. Sav. and Loan Co.	50	750,000	681,075	150,000	7	June Dec	119	59 50
Central Can. Loan & Sav. Co.	100	2,000,000	800,000	192,000	3	Jan. July	128 1/2	128 50
Dominion Sav. and Inv. Co.	50	1,000,000	918,250	...	3	30 July 31 Dec	91 1/2	45 75
Dominion Telegraph Co.	50	1,000,000	1,000,000	...	1 1/2	15 Jan—Qty	88 1/2	44 50
Dundas Cotton Co.	100	500,000	500,000	...	...	...	128	128 00
Farmer's Loan and Sav. Co.	50	1,037,250	1,037,250	112,500	3 1/2	May Nov	123	61 50
Freshford Loan and Sav. Co.	100	3,221,500	1,317,100	628,000	4	1 June 1 Dec	144	144 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	255,000	3 1/2	2 Jan 2 July	121 1/2	122 50
Home Sav. and Loan Co.	100	1,500,000	150,000	60,000	3 1/2	2 Jan 2 July	...	...
Hochelaga Cotton Co.	100	2,000,000	1,000,000	...	5	March—Qty.	...	...
Huron & Lambton Loan Co.	50	600,000	315,039	47,570	2	2 Jan 2 July	160	80 00
Imperial Loan and Inv. Co.	100	629,350	625,900	105,000	3 1/2	1 Jan 3 July	123 1/2	123 50
Landed Banking and Loan	100	700,000	493,000	80,000	3	2 Jan 2 July	122	122 00
Land. & Can. Loan and Ag.	50	5,000,000	700,000	360,000	4	15 Moh 15 Sept	128	64 00
London Loan Co.	50	679,700	622,650	60,000	3 1/2	31 Dec 30 June	108 1/2	54 25
London and Ont. Inv. Co.	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	116 1/2	116 75
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4	Jan July	107	107 00
Manitoba Loan	100	1,350,000	312,500	111,000	3 1/2	Jan July	109	109 00
Montreal Telegraph Co.	40	2,000,000	2,000,000	...	4	2 Jan—Qty	107 1/2	42 90
Montreal City Gas Co.	40	2,000,000	2,000,000	...	6	15 April 15 Oct	207 1/2	83 00
Montreal Street Ry. Co.	50	600,000	600,000	...	4	6 May 6 Nov	192 1/2	96 00
Montreal Cotton Co.	100	800,000	800,000	...	3 1/2	...	90	9 00
Montreal Loan and Mortg.	50	1,000,000	500,000	...	3 1/2	15 Moh 15 Sept	125 1/2	62 50
National Investment Co.	50	1,700,000	425,000	30,000	3	31 Dec 30 June	...	...
Ont. Indus. Loan and Inv.	100	468,800	313,453	165,000	3 1/2	30 June 31 Dec	...	...
Ont. Loan and Deb. Co.	100	2,000,000	1,200,000	375,000	3 1/2	1 Jan 1 July	127	127 00
People's Loan and Deb. Co.	50	600,000	589,300	107,000	3 1/2	1 Jan 1 July	116 1/2	58 25
Real Est. Loan and Deb. Co.	50	800,000	477,208	5,000	3 1/2	Jan July	54	54 00
Richelieu and Ont. Nav. Co.	100	1,819,000	1,350,000	...	3	9 Feb 15 Sept	154 1/2	54 50
Royal Loan and Sav. Co.	50	500,000	170,000	57,000	4	Jan July	130	65 00
Starr Mfg. Co., Halifax	100	200,000	200,000	...	5	March	25	25 00
Toronto City Gas Co.	50	800,000	800,000	...	2 1/2	1 Feb—Qty	174	87 00
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	1 Jan 1 July	184	67 00
Western Can. Loan & Sav.	50	3,000,000	1,400,000	700,000	5	Jan July	179	89 50

S. & H. BORBRIDGE



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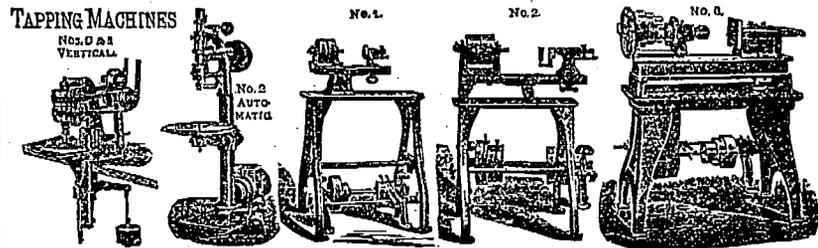
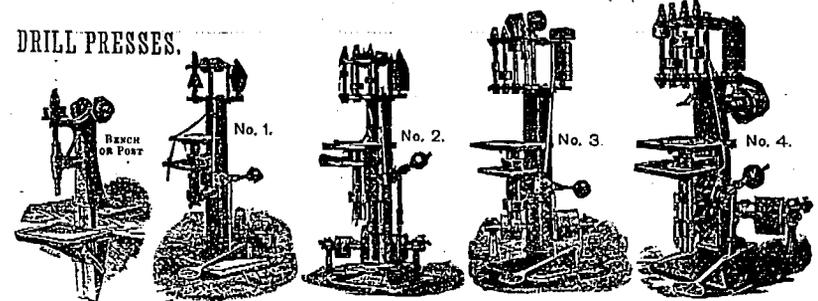
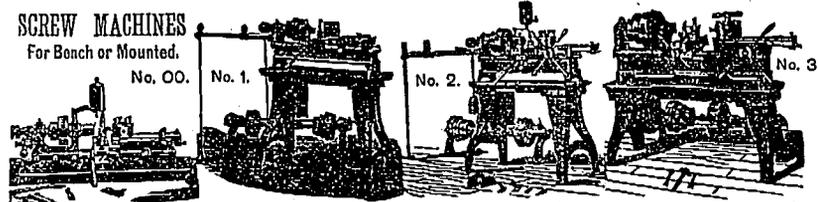
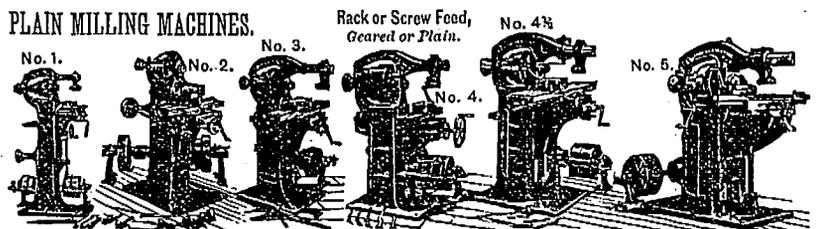
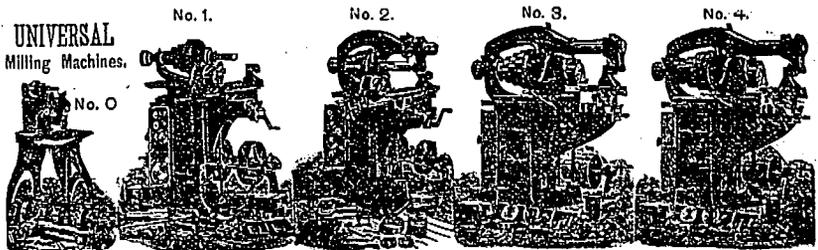
S. PARKIN, Manager.

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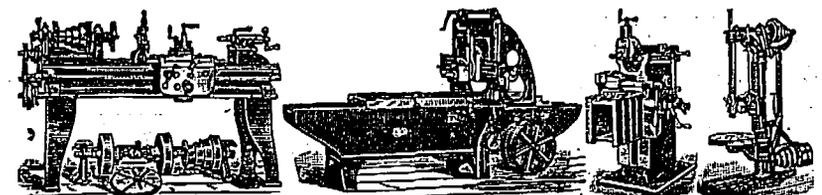
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IN CANADA.

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English Varnishes

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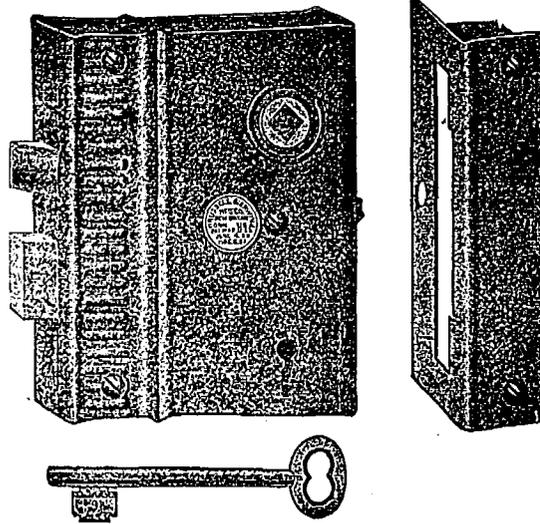
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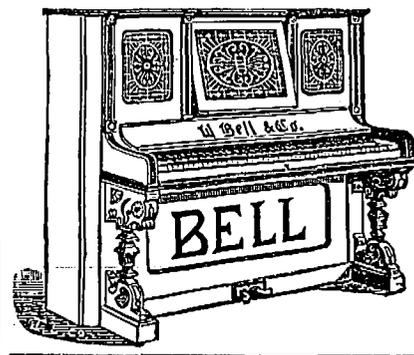
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No. 3820

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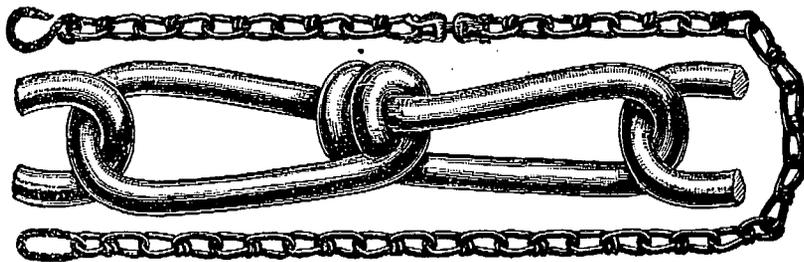
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"Otto" Gas Engine Works, PHILADELPHIA, - Pa. U.S.A.

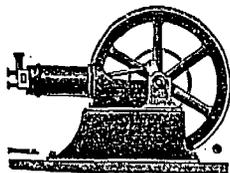
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Over 35,000 sold.

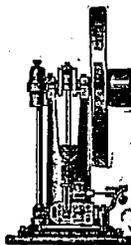
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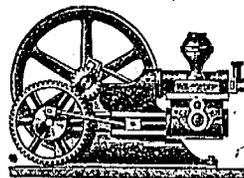
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We make a Specialty of the Finest Grades of Papers.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 1, 1891.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		Mens.	Boys.	Youths.		\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	
Seats and Shoes.												
Brogans	.....	\$0 80	\$0 75	\$0 85	\$0 70	\$0 80			Soda Ash	.....	1 75	1 85
Cobourgs	.....	0 95	1 20	0 85	0 75	0 80			Soda Bicarb.	.....	2 80	2 50
Split Balmorals	.....	1 00	1 25	0 85	1 00	0 80			Sol Soda	.....	0 95	1 00
Kip	.....	1 15	1 40	0 99	1 15	0 80			Concentrated	.....	1 80	2 00
Buff	.....	1 25	1 50	1 10	1 50	0 90	1 15		Dyestuffs.			
Buff Congress	.....	2 00	3 00	0 00	0 00	0 00	0 00		Archil, con	.....	0 27	0 39
Buff	.....	1 25	1 60	1 10	1 50	0 00	0 00		Cutch	.....	0 08	0 09
Buff	.....	1 90	2 40	0 00	0 00	0 00	0 00		Ex. Logwood	.....	0 10	0 15
Split boots	.....	1 35	2 10	1 25	1 60	0 95	1 15		Chips	.....	1 90	2 25
Kip	.....	2 00	2 90	1 50	1 70	1 10	1 40		Indigo (Bengal)	.....	1 50	1 75
Buff	.....	2 75	3 90	0 00	0 00	0 00	0 00		" Madras	.....	0 70	1 00
Felt boots half fox	.....	1 60	2 10	0 00	0 00	0 00	0 00		Gambier	.....	0 06	0 07
" full	.....	1 80	2 60	0 00	0 00	0 00	0 00		Madder	.....	0 11	0 15
" Sox	.....	0 35	0 75	0 00	0 00	0 00	0 00		Sumac	.....	70	80 00
Fegged.												
Split Batts	.....	0 65	0 85	0 70	0 80	0 40	0 50		Fish.			
Split Balmorals	.....	0 80	0 90	0 70	0 85	0 50	0 60		Labrador Herrings, No. 1	.....	4 50	5 00
Kip	.....	1 00	1 10	0 75	0 90	0 50	0 65		French Shore, No. 1	.....	4 00	4 50
Buff	.....	0 90	1 15	0 80	0 90	0 50	0 65		Sea Trout	.....	6 00	6 00
Pebbled	.....	9 90	1 15	0 80	0 90	0 50	0 65		Cape Breton Herrings	.....	5 00	0 00
Machin Sewed.												
Peppled Button	.....	1 00	1 20	0 85	0 90	0 50	0 70		" halves	.....	2 75	0 00
Glazed Buff Button	.....	1 00	1 20	0 85	0 90	0 50	0 70		Mackerel, No. 1, kitts	.....	1 50	0 00
Goat	.....	1 50	2 00	1 15	1 50	0 80	1 25		" 1 brl.	.....	9 00	10 00
Polish Calf	.....	1 50	2 00	1 30	1 75	0 90	1 35		Green Cod, Large	.....	0 00	0 00
French Kid	.....	1 85	3 50	1 90	3 50	1 40	1 75		" No. 1	.....	5 00	5 25
Canned Goods.												
Lobsters, per doz., new	.....	2 10	2 15						Draft	.....	0 00	0 00
Sardines, 1/2 doz.	.....	9 00	10 00						Dry	.....	5 00	5 25
Mackerel	.....	4 75	5 00						Salmon No. 1 brls	.....	15 00	0 00
Salmon	.....	1 30	1 50						" 2	.....	0 00	0 00
Clams, 1-lb tins, per doz.	.....	1 40	0 00						Salmon, No. 1 (tierces)	.....	0 00	22 00
Oysters	.....	1 65	0 00						" 3	.....	0 00	21 00
Tomatoes, per doz.	.....	1 40	1 45						" Brit. Col brls.	.....	12 00	0 00
Peaches, 2-lb. yellow	.....	2 75	0 00						Boneless Fish	.....	0 04	0 05
" 3-lb.	.....	3 50	3 50						" Cod	.....	0 06	0 07
Bartlett pears, 2-lb tins, per doz.	.....	2 10	0 00						Flour.			
Strawberries, 2-lb tins, per doz.	.....	2 50	0 00						Patent, winter	.....	5 25	5 50
Pineapples, 2-lb tin, p. doz.	.....	2 80	2 40						Patent, spring	.....	5 25	5 50
Blueberries, 2 lb., per doz	.....	1 50	0 00						Straight roller	.....	4 85	5 00
Green Gages, 2-lb tins p. doz	.....	1 90	2 00						Extra	.....	4 50	4 70
Corn, per doz.	.....	1 15	1 20						Superfine	.....	4 20	4 30
do 2-lb tins, Yarmouth	.....	None.							Fine	.....	0 00	0 00
									Superfine Bags	.....	2 20	2 35
									Extra	.....	2 35	2 45
									City Strong Bakers	.....	5 25	0 00
									Strong Bakers	.....	5 00	5 25
									" Seconds	.....	0 00	0 00
									Oatmeal, standard bag	.....	2 80	2 90
									Oatmeal, granulated, bag	.....	2 80	2 90
									" Rolled	.....	2 80	2 90

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

THOS. DOHERTY & CO.
Importers of
Teas and Coffees

29 HOSPITAL STREET, Corner St. JOHN St.

MONTREAL

Just received a direct importation of Ceylon Teas, packed in 20-lb. and 50-lb. boxes.

THE BEST GOODS IN THE MARKET!

Frankfort,

Chicken,

Cambridge,

Ham

Bologna,

and Tongue



Sausages, Etc.

THE MOFFAT PACKING CO., MONTREAL.

Manufacturers of high-class Meats & Sausages.

LOCKERBY BROS.,

IMPORTERS

—AND—

Wholesale Grocers,

Corner St. Peter & St. Sacrament Streets,
MONTREAL.

— THE CANADA —
MEAT PACKING CO'Y
MONTREAL.

PORK PACKERS and CURERS of the EXTRA FLAVORED

BRAND OF

AND

Ham CMP Bacon

Pure Leaf Lard for Family Use.

Canned Corn Beef and Barrel Beef.

Manufacturers of all kinds of

First-Class SAUSAGES, Fresh or Smoked.

The Montreal Terra Cotta Lumber Co. (Ltd.)

POROUS TERRA COTTA

FIRE PROOFING MATERIAL.

For particulars apply to N. T. GAGNON, Manager, 86 St. Peter St.

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding and Office Stationery

TO THE

JOURNAL OF COMMERCE,

171 & 173 St. James Street, MONTREAL.

MONTREAL WHOLESALE PRICES QU R NT.—THURSDAY, OCT. 1, 1891.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale	Name of Article.	Wholesale
	\$ c. s. q.		\$ c. s. q.		\$ c. s. q.		\$ c. s. q.
Farm Products.		Groceries.		Sultanas..... per lb.		Lassey's Pickles:	
Butter: Creamery, finest	0 20 1/2 21	<i>Tea</i> (Hf.-Chest & Cad.)....	0 14 1/2 15	Seedless.....	0 00 0 00	Imp' Hf-Pints....per doz	1 65 1 72
Western dairy.....	0 14 1/2 15	Japan, com. to med. lb.....	0 15 1/2 16	Valentia.....	0 04 0 05	Imp' Pints.....	3 00 3 25
Fine o.d.....	0 00 0 00	good med. to fine.....	0 30 0 32	Layers.....	0 07 1/2 0 08	Imp' Quarts.....	5 75 6 00
Under grades.....	0 00 0 00	finest.....	0 30 0 32	Currants, Provincial.....	0 00 0 00	Condensed Milk, per case,	0
Townships.....	0 16 0 17	choice.....	0 34 0 37	Prunes (French).....	0 00 0 00	4 doz. 1-lb. cases.....	0 00
Green: Finest Colored	0 10 0 10 1/2	Nagasaki.....	0 15 0 16	Bosnia, cases.....	0 07 1/2 0 08	Cond'ed Coffee—Mocha V	0 00
Finest White.....	0 09 1/2 0 10	Y. Hyson, com. to gd.....	0 18 1/2 19	Figs in bags.....	0 12 1/2 0 13	Java, per cs, 2 doz. 1-lb cs	0 00 0 00
Eggs:		fine to finest, lb.....	0 23 1/2 24	new layers.....	0 07 1/2 0 08	Condensed Coffee—Java,	0 00 0 00
Fresh per doz.....	0 14 0 09	Gunpd. com.....	0 23 1/2 24	Sh. Almonds, bxs.....	0 15 1/2 16	per cs, 2 doz. 1-lb cases.	0 00 0 00
Fresh (held).....	0 00 0 00	good.....	0 47 1/2 55	S. S. Barragona.....	0 00 0 00	Condensed Coffee—Jamaica,	0 00 0 00
Finest lined.....	0 09 0 09	Moyune.....	0 00 0 00	Almonds, paper shell.....	0 12 1/2 13	ca, per cs, 2 doz. 1-lb. cs.	0 00 0 00
Poor.....	0 00 0 00	Pinguey med. to gd.....	0 25 1/2 26	Walnuts.....	0 15 1/2 16		
Hens: 1890 per lb.....	0 15 0 21	fine to finest.....	0 25 1/2 26	Grenoble.....	0 08 0 09		
Finest 1889.....	0 10 0 00	Twankay, com. to gd.....	0 17 1/2 18	Filberts.....	0 11 1/2 12	Starch:	
1888.....	0 00 0 00	Colong.....	0 16 1/2 17	Sicily.....	0 08 1/2 0 09	Can. Laundry.....	0 04 1/2 0 00
Old.....	0 08 0 10	Congou, common.....	0 16 1/2 17	Spices: Cassia.....mats	0 06 1/2 0 07	Silver Glass.....	0 06 1/2 0 00
Hog Products:		good common.....	0 23 1/2 25	Mace.....	0 09 1/2 1 20	Henson's Prep Corn.....	0 07 1/2 0 00
Bacon Smk'd per lb.....	0 09 0 10	med. to good.....	0 23 1/2 25	Gloves.....	0 12 1/2 0 13	Can. Prop. Corn.....	0 07 1/2 0 00
Dressed Hogs.....	0 00 0 00	fine to finest.....	0 33 1/2 45	Nutmegs.....	0 60 0 80	Imper. Imp. Triple, 1 bri	0 41 0 00
Hams city cured.....	0 10 1/2 11 1/2	Ningchow common.....	0 16 1/2 17	Jamaica Ginger, Bl.....	0 19 1/2 21	Cote D'or.....	0 35 0 00
Canvassed.....	0 00 0 00	med. to good.....	0 20 0 22 1/2	Unbl.....	0 16 1/2 19	Crystal Pickling.....	0 28 0 00
Pork Ca. a. s. c. per bbl.....	17 00 17 25	fine to choice.....	0 27 1/2 45	African.....	0 05 1/2 0 05 1/2	W. W. XXX.....	0 30 0 00
Western do.....	17 00 17 25	Dust.....	0 07 1/2 0 08 1/2	Pimento.....	0 08 1/2 0 09	W. W. XX.....	0 25 0 00
Mess.....	15 25 15 75	Coffee, Mocha (green).....	0 28 0 30	Pepper, Black.....	0 10 1/2 12 1/2	W. W. X.....	0 20 0 00
Lard per lb.....	0 08 1/2 0 09	Add 4 to 5 for roasting	0 28 0 30	Mustard, 4 lb. per jar, Eng.....	0 22 1/2 0 24	Pure Malt.....	0 45 0 00
Common Refined.....	0 07 1/2 0 08	and grinding.....	0 28 0 30	1 lb.....	0 23 1/2 0 24	Gider X.....	0 20 0 00
Beans:		Java.....	0 27 1/2 31	4 lb. Jars, Cana.....	0 65 0 70	XXX.....	0 27 0 00
Clover, red, per bush.....	5 10 5 25	Maraquibo.....	0 24 0 25		0 22 0 24	Best Laundry.....	0 06 0 06 1/2
Alske, per lb.....	0 14 0 15	Jamaica.....	0 21 0 23 1/2	<i>Rice, Common.....</i>	3 75 3 80	Common.....	0 02 1/2 0 05
Timothy, (Can'n) per bah.....	1 90 2 15	Rio.....	0 20 0 22	Patna.....p. 100 lb.....	4 40 5 25	Match: Telephone.....	4 00 0 00
Western.....	1 70 1 85	Plantation Ceylon.....	0 24 0 26	Japan Crystal.....	0 00 0 00	Parlor.....	1 75 0 00
Flax 56.....	1 70 1 80	Chicory.....lb	0 11 0 13	Sago.....p. lb.....	0 04 0 04 1/2	Telegraph.....	4 20 0 00
Potatoes, per bag.....	0 75 0 80	<i>Sugars:</i>		Tapioca, Pearl.....	0 04 1/2 0 06	Star.....	5 20 0 06
Honey, in comb.....	0 00 0 00	Ex Ground, in brls.....	0 05 1/2 0 09	Flake.....	0 05 1/2 0 06	Hardware.	
" in tins.....	0 00 0 00	in bxs.....	0 05 1/2 0 09	Gelatine, 1 qt. pk.....	1 05 1 10	Antimony.....	0 14 0 16
Beeswax.....	0 24 0 25	Powdered, in brls.....	0 01 1/2 0 00	1 1/2 qt. pk.....	1 60 0 00	Tin: Block, L & F per lb.....	0 23 0 23
Beans—Med. hand picked.....	1 65 1 75	Paris Lump, in brls.....	0 05 1/2 0 00	2 qt. gs.....	2 10 0 00	Straits.....	0 23 0 06
Medium.....	1 60 1 70	half brls.....	0 05 1/2 0 00	3 qt. gs.....	2 10 0 00	Strip.....	0 25 0 27
White.....	0 00 0 00	100-lb. bxs.....	0 05 1/2 0 00	Vermeelli, Canadian.....	0 06 0 07	Copper: Ingot.....	0 14 0 15
Grain.		Ex Granulated, brls.....	0 04 1/2 0 04	Macaroni.....	0 06 0 07	Sheathing.....	0 18 1 19
Canada Red Winter Wheat.....	0 00 0 00	Branded Yellows.....	0 03 1/2 0 03 1/2	Italian.....	0 13 0 13	Heavy Sheets.....	0 21 0 24
White Winter.....	0 00 0 00	Syrup, per lb.....	0 12 1/2 0 13 1/2	Porto Rico.....	0 09 0 00	IRON CUT NAILS—per keg.	
Spring.....	0 00 0 00	14 lbs. to the gallon.....	0 42 1/2 0 00	Antigua.....	0 37 1/2 0 40	Hot Cut Am. or Can. Pat's	
Hard Manitoba, No. 2.....	1 05 1 07	Molasses, (Barbados) im'g.....	0 09 0 00	Cuba.....	0 30 0 32 1/2	10dy to 60dy.....	2 25 0 00
do No. 3.....	97 0 00	Porto Rico.....	0 09 0 00	<i>Baking Powder:</i>		8dy and 9dy.....	2 50 0 00
Northern, No. 1.....	0 00 0 00	Case 1, 3 dx. 5 ox. tins.....	2 25 0 00	2, 1 " 14.....	2 00 0 00	6dy and 7dy.....	2 75 0 00
do No. 2.....	1 04 1 05	Layers.....	2 45 2 55	Fruit: Loose Muscatel.....	2 45 2 55	4dy to 5dy—Am. Pat.....	3 00 0 00
Oats, Manitoba.....	0 34 0 35	Imperial Cabinet.....	3 75 4 00	Black Basket.....	3 00 3 50	3dy.....	3 75 0 00
Ontario.....	0 42 0 40	Dehesas.....	5 50 0 10	Blacking:		3dy—fine hot cut.....	5 25 0 00
Barley, malting.....	0 65 0 67			Spanish, No. 3.....	4 50 0 00		
feed.....	0 51 0 40			10.....	9 00 0 00		
Peas, per 66 lbs.....	0 79 0 80						
Rye.....	0 00 0 00						
Corn, in bond.....	0 00 0 00						
duty paid.....	0 75 0 77						

Wholesale prices to the wholesale trade; jobbers would have to pay in addition.

Peat Moss,

FOR STABLE BEDDING.

Superior to the German Moss.

The best, cheapest and healthiest in the world; keeping the Horses clean, feet soft, and giving pure air in the Stable.

\$12.50 per Ton F.O.B. Cars or Steamer here.

—Wholesale Only.—

CHARLOTTETOWN MOSS LITTER CO.,
Charlottetown, P.E.I.

Important Notice TO THE INDUSTRY.

We have on hand a considerable stock of New and Second-hand Machinery, consisting of Engines and Boilers of different Horse Power capacity, CARPENTERS' AND CABINET MAKERS' Machinery, consisting of Planers, a Bout Shaper and Carver Machine, also a Boring Machine, &c., &c., Wood Lathes, Iron Lathes of different sizes, Shingle Machines and Tools in general. The whole to be sold at a great reduction from now to the FIRST MAY, being obliged to change our locality. A visit immediately is solicited.

I. FRECHETTE & CO.,
127 St. Peter St., Montreal.

Stanley's Patent Duplex Levels.



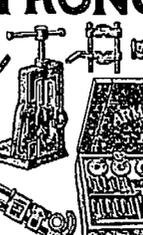
These Levels have the ordinary form of leveling-glass, set in the top surface of the Stock; as three-fourths of the uses of a Level are best secured by looking down upon the instrument from above.

For any uses by which an observation of the glass, sideways, may be found convenient, an additional leveling-glass is set in the side, at the opposite end from the Plumb.

Both glasses are protected by Brass Discs; can be seen from either side; and are inserted in the Level, with the least possible removal of wood from the Stock.

Manufactured by STANLEY RULE & LEVEL CO., New Britain, Conn.
SOLD BY ALL HARDWARE DEALERS.

ARMSTRONG MAN'F'G. CO.



WATER GAS AND BRIDGEPORT, CONN. STEAM FITTERS TOOLS

CATALOGUES ON APPLICATION.

FOR SALE BY
J. & H. TAYLOR, Montreal. JAS. MORRISON, Toronto. J. H. ASHDOWN, Winnipeg, Man.
THOS. ROBERTSON, RICE, LEWIS & Co., YOUNG & BRO., Hamilton.
McEVELVEY & BIRCH, Kingston. STEVENS & BURNS, London, Ont.

THE INGRES-COUTELLIER

Schools of

LANGUAGES

NATIVE TEACHERS BRANCHES ALL OVER THE DOMINION.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 1, 8-1.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Horse Shoes.	3 65 8 75	Shot per 100 lbs.	5 55 5 75	Harness	0 24 0 30
4dy to 5dy—Gold Cut, } 3dy—Can. Pat. } 3dy—fine, Hot Cut, Am. Pat. } Steel Cut, Am. or Can. Pat. }	2 75 0 00 3 25 0 00 5 55 0 00	Terms, 4 months, or 3 per or 30 days.....	0 00 0 00 11 00 13 00	Lead Pipe per 100 lbs.	5 50 6 00	Upper Heavy.....	0 25 0 25
10dy to 60dy.....	2 35 0 00	Cast Iron— Soft Churn.....	0 04 0 00 0 05 0 00	Sheet.....	5 50 6 00	Light.....	0 28 0 32
8dy to 9dy.....	2 60 0 00	5-16.....	0 05 0 00	Serp Iron—Chairs.....	13 00 00 00	Grained Upper.....	0 30 0 30
6dy to 7dy.....	2 91 0 00	7-16.....	0 04 0 00	Machinery scrap.....	0 00 18 00	Scotch Grain.....	0 30 0 30
4dy to 5dy.....	3 10 0 00	7-16.....	0 04 0 00	Wrot iron.....	0 00 18 00	Kip Skins, French.....	0 60 0 75
3dy.....	3 90 0 00	Valvanized Iron:		Canada Blasting.....	3 00 3 50	English.....	0 50 0 70
Casing, Flooring, Box, Shook and Tobacco Box:		Morawoods Lion, No. 28.....	0 00 0 06 1/2	Barbed wire, per lb 'Gal' 'Paint'.....	4 75 5 00 0 05 0 05	Canada Kin.....	0 30 0 40
3dy.....	4 25 0 00	Morawood & Heathfield.....	0 05 0 00	Endingwire, No. 8.....	0 00 2 75	Hemlock Calf.....	0 50 0 65
6dy and 7dy.....	3 25 0 00	Queen's Head, or equal.....	0 00 0 05	No. 9.....	0 00 2 90	Light.....	0 40 0 50
8dy and 9dy.....	3 09 0 00	Common.....	0 04 0 05	No. 10.....	0 00 3 00	French Calf.....	1 65 1 40
10dy to 30dy.....	2 75 0 00	Pig Iron: Siemens No. 1.....	21 10 21 50	Backthorn Wire.....	0 00 0 06	Splits, Light & Medium.....	0 16 0 32
Cut Spikes: all sizes.....	2 50 0 00	Coldness.....	22 00 0 00			Splits, Heavy.....	0 13 0 16
Common Flour Barrel:		Caldner.....	21 50 0 00	Hides and Tallow.		" Small.....	0 12 0 14
0 1/2 in.....	4 65 0 00	Langlois.....	22 00 0 00	Montreal Green Hides.....		Leather Board, Canada.....	0 06 0 10
1 in.....	4 25 0 00	Shotts.....	21 50 0 00	No. 1 per 100 lbs.....	0 00 5 50	Enameled Cow, per ft.....	0 15 0 17
1 1/2 in.....	3 95 0 00	Summerlee.....	21 00 21 50	No. 2.....	0 00 4 50	Pebble Grain.....	0 10 0 15
Finishing Nails:		Gartsherrie.....	21 25 21 50	No. 3.....	0 00 3 50	Glove Grain.....	0 10 0 14
1 in.....per keg	6 20 0 00	Carnbroe.....	0 00 19 50	Tanners pay 75c to \$1 more for sorted, cured and insp'd		B. Calf.....	0 12 0 14
1 1/2 in.....	4 50 0 00	Eglinton.....	19 00 19 50	Hamilton, No. 1 insp.....	5 75 0 10	Brush (Cow) Kid.....	0 10 0 13
1 1/4 in.....	3 75 0 00	Hematite.....	25 00 0 00	Toronto No. 2.....	4 75 0 00	Buff.....	0 11 0 14
1 1/8 in.....	3 75 0 00	Canada Plates:		" No. 1.....	5 00 5 25	Russets, Light.....	0 35 0 40
1 1/2 in.....	3 50 0 00	Good Brands.....	2 70 2 85	" No. 2.....	0 00 0 00	Russets, Heavy.....	0 28 0 30
2 1/2 in.....	3 50 0 00	Iron W c: 0 to 7 p 100 lbs.....	2 65 0 00	" ordinary.....	0 00 0 00	Saddlers'.....	3 00 9 00
2 1/4 in.....	3 25 0 00	Wro' iron pipe, 1/2 to 2 in.....	0 00 0 00	English Oak.....	0 00 0 00	Lim. Fr. Calf.....	0 65 0 80
2 1/8 in.....	3 25 0 00	60 p. over 2 in. 62 1/2 p.c.....	0 00 0 00	Rough.....	0 20 0 25	Dongola, extra.....	0 50 0 53
3 in. and up.....	3 25 0 00	Steel cast per lb.....	0 11 0 12	Chicago Buff.....	7 50 0 00	" No. 1.....	0 20 0 25
Sharp and Flat Press Nails:		" Sprink, 100 lb.....	3 00 0 00	Steers.....	8 10 0 00	ordinary.....	0 15 0 20
1 in.....per 100 lbs	6 70 0 00	" Tire " lb.....	3 00 0 00	" Bulls.....	0 00 0 00	Oils.	
1 1/2 in.....	5 60 0 00	" Sleigh Shoe, lb.....	0 00 2 50	Dry No'r West.....	0 11 0 00	Cod Oil, Newfoundland.....	0 38 0 40
1 1/4 in.....	4 25 0 00	" Machinery.....	8 00 0 10	Sheepskins.....	1 50 0 00	" Halifax.....	0 00 0 00
2 and 2 1/2.....	4 10 0 00	Tin Plate:		Clips.....	0 40 0 00	" Gaspe.....	0 00 0 00
2 1/2 and 2 3/4.....	3 75 0 00	IC Coke.....	3 65 8 75	Lambskins.....	0 60 0 70	S. R. Pale Seal.....	0 00 0 00
3 in. and up.....	3 50 0 08	IC Charcoal.....	4 25 4 50	Calfskins uninspected.....	0 07 0 00	Straw Seal.....	0 00 0 00
Terms:		IX.....		Horse Hides western, each City.....	2 75 2 25	Cod Liver Oil.....	0 00 0 00
Horse Nails: 9 lb.....	0 22 0 00	DX.....		Tallow, refined.....	5 50 0 00	Norwegian [Distributing Firms]	0 96 1 00
" " 8 lb.....	0 23 0 00	DX.....			2 00 3 00	Cod Oil, Newfoundland.....	0 42 0 45
" " 7 lb.....	0 24 0 00	DX.....		Leather.		Do Halifax.....	0 00 0 00
" " 6 lb.....	0 27 0 00	DX.....		No. 1 B. A. Sole.....	0 20 0 22	Do Gaspe.....	0 42 0 45
" " 5 lb.....	0 30 0 00	Terms Plate:		No. 2 " ".....	0 17 0 18	S. R. Pale Seal.....	0 47 0 50
Dist. 60 p. c.		IC, 20 x 28.....	8 00 8 25	No. 3 " ".....	0 15 0 15	Straw Seal.....	0 00 0 00
Wrought or Ship Spikes:		Russ. Sheet Iron.....	10 00 11 00	No. 1 ordinary Sole.....	0 19 0 20	Cod Liver Oil, Ndd.....	0 00 0 00
7-16 and 1 in.....	3 90 0 00	Anchor, per lb.....	4 75 5 50	No. 2 " ".....	0 16 0 17	Norwegian.....	1 10 1 10
3-8 in.....	4 25 0 00	Lion & Crown, Tin'd Sh't's 24 gauge.....	6 50 0 0	Buffalo Sole, No. 1.....	0 00 0 00	Lard Oil, Extra.....	0 75 0 80
5-16 in.....	4 50 0 00	Lead: Pig, per 100 lbs.....	3 50 8 75	China " No. 1.....	0 18 0 17	No. 1.....	0 60 0 70
1 in.....	4 75 0 00	Sheet.....	4 25 0 00	Zanzibar, No. 1.....	0 00 0 00	Linseed, raw.....	0 60 0 63
Dis. 20 per cent.				" No. 2.....	0 00 0 00	Boiled.....	0 64 0 68

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

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

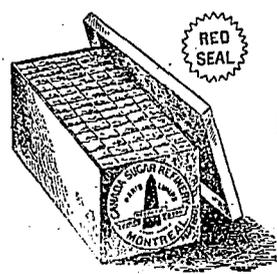
*Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days.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

The Canada Sugar Refining Co.

Redpath (Limited),
MONTREAL.



Finest Sugar Syrups in 8 and 2 lb. tins; very superior in purity, consistency and flavour; an excellent substitute for butter, preserves, etc.



PARIS
LUMPS.

Lump or Loaf Sugar of very finest quality in 5-lb. boxes.

Stellarton Foundry Machine Works

Manufacturers of
Rotary Saw Mills, Shingle, Lathe and other Machinery.
Supplies also Double Surface Plane and Matcher, Buz, Planers, Stoves, Furnaces.
Props.: WEIR & MORRISON
STELLARTON, N. S.
Correspondence solicited.

Bell Telephone
Company of Canada.

O. F. SISE, President.
GEO. W. MOSS, Vice-President.
C. P. SOLATER, Sec.-Treasurer
This Company manufactures and will sell its Telephonic Instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Gilliland, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50. It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same. It will contract to build private lines for all Electrical purposes, on reasonable terms. It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to
THE COMPANY'S OFFICE,
30 St. John Street, Montreal.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:							
Crude.....	\$ 22 00	Hand'n Min'l, 5 shds, pr 100	\$ 65 00	Bright Chewing.....	0 49 00	Louis Duvan.....	\$ 2 00
Car Lots Store, [2 p.c. off]	0 00 14	No. 1 Furnit'e Vrn'h, pr, gl	0 55 00	Smoking.....	0 62 00	Louis Hoodcor.....	22 00 31 00
Broken lots.....	0 00 15	Extra.....	0 75 00	R. & R.....	0 59 00	Brands-Hennessy.....	6 50 8 00
Am. in car lots.....	0 00 20	Brown Japan.....	0 50 00	Navy 3s.....	0 52 00	1 Star.....	12 00 0 00
5 bbls.....	0 00 21	Black.....	0 50 00	Smoking, 6s.....	0 45 00	V. O.....	16 00 0 00
10 bbls.....	0 00 21	Orange Shellac.....	1 75 00	Solace, 12s.....	0 50 00	Martell.....	6 00 0 00
single bbls.....	0 60 02			".....	0 48 00	Cases (one star).....	11 60 0 00
Glass:				Myrtle Navy.....	0 55 00	Bisquet Dubonche.....	3 65 4 10
United inches, 00 to 25.....	1 40 00	Salt:				Rennett & Co.....	3 90 5 00
United inches 26 " 40.....	1 25 00	Liverpool per bag Niev's	0 46 00	Wines, Liquors, etc.		Quantin & Co.....	3 90 4 15
United inches 41 " 50.....	3 25 3 50	Canadian, in small bags.....	0 33 0 35	Ale-Bass's.....	2 50 2 55	Scotch Whiskey.....	
United inches 51 " 60.....	3 50 3 75	Quarters.....	1 20 1 25	Porter-Guinness & Sons	1 62 1 67	Mackie's R. O. Special.....	10 00 10 50
Paints, &c.		Factory-filled per bag.....	0 85 0 40	Dublin Stout.....	2 40 2 45	" Lally Blend.....	8 00 8 25
W Lead pure, 50 to 100 lb kgs	6 00 7 00	Quarters.....	0 85 0 40	".....	1 57 1 52	Sheriffs.....	3 90 4 00
No. 1.....	5 00 5 50	Rice's pure dairy, per bag	0 00 8 50	Spirits Canadian—per gal.		".....	9 75 0 00
No. 2.....	4 50 5 00	Quarters.....	0 00 8 50	Alcohol.....	3 25 4 00	Hay, Fairman & Co.....	3 75 3 95
No. 3.....	4 00 4 50	Turk's Island.....	0 00 0 00	Imperial, 5 yrs. old.....	2 55 0 00	".....	7 25 8 75
White Lead, dry.....	5 25 5 75			" 1886 in cases, qts.....	7 00 0 00	Claymore.....	9 50 9 75
Red Lead.....	4 75 5 00	Lumber, &c.		" 1886 " do.....	7 50 0 00	Glenfalloch, High'd. gal	8 40 8 55
Venetian Red, Eng'h.....	1 50 1 75	Ash, 1 to 4 in., M.....	20 00 25 00	" 1886 " do.....	8 00 0 00	" case.....	8 50 8 75
Yel. Ochre, French.....	1 25 3 00	Birch, 1 to 4 in., M.....	20 00 25 00	Club, 1886 " do.....	8 50 0 00	Gin—	
Whiting, ordinary.....	0 50 0 75	Baswood.....	18 00 20 00	" 1886 " do.....	9 00 0 00	Jno. De Kuyper.....	2 85 2 90
London, Washed.....	0 65 0 65	Walnut, per M.....	60 00 100 00	" 1886 " do.....	8 50 0 00	".....	10 50 10 90
Paris.....	1 15 1 25	Butternut, per M.....	30 00 40 00	" 1886 " do.....	8 50 0 00	" cs. green.....	5 50 5 70
Portland Cement, brl.....	2 30 2 40	Cedar, round, lineal foot.....	00 06 10 00	" 1886 " do.....	8 50 0 00	A. C. A. Nolet.....	2 67 2 70
Fire Brick.....	23 00 25 00	Cedar, flat, lineal foot.....	00 04 00 06	" 1886 " do.....	9 50 0 00	".....	9 50 9 90
Fire Clay.....	0 10 2 00	Cherry, per M.....	70 00 100 00	" 1886 " do.....	9 50 0 00	" cs. green.....	5 00 5 20
Glue:		Elm, soft, 1st.....	15 00 17 00	Clubryo, in bris., 1886, p.g.	3 30 0 00	Irish Whiskey—	
Domestic Broken Sheet.....	0 11 0 18	Elm, Rock.....	25 00 30 00	Peris.....		Bushmills.....	10 00 0 00
French, T.F. Casks.....	0 11 0 12	Hemlock, M.....	9 00 10 00	McKenzie, Drisoll & Co.....	2 40 6 00	Jno. Jameson & Sons, 1 star	9 60 0 00
Bris.....	0 09 0 13	Maple, hard, M.....	25 00 35 00	T. G. Sandieman & Sons.....	2 60 6 00	" two stars.....	10 25 10 50
American White, Bris.....	0 17 0 20	Soft, do.....	18 00 25 00	Clodo & Baker.....	2 10 4 00	" three stars.....	11 25 10 50
Coopers' Glue.....	0 20 0 24	Oak, M.....	40 00 50 00	Tarragona.....	1 10 1 10	Geo. Roe & Co, one star, qts	9 25 0 00
A.G. Peuchen Co., Ltd., Toronto		Pine, clear, M.....	85 00 40 00	Sauces—		" two stars, qts.....	9 25 10 25
Pure Pa's Gr'n in 250 lb kgs	0 12 0 14	2nd quality, do.....	25 00 30 00	Pedro Domecq.....	2 00 6 50	Dunville & Co.....	7 50 7 75
" " " 100 " "	0 13 0 14	Shipping Culls.....	14 00 16 00	Pemartin.....	2 00 5 50	Wool.	
" " " 50 " "	0 13 0 14	Mill do.....	8 00 10 00	Misa.....	2 10 6 00	Fleeco.....	0 19 0 20
" " " 25 " "	0 14 0 14	Lath, M.....	1 50 1 60	Claret—		Pulled, unassorted.....	0 21 0 22
" " " 1 lb bxs	0 17 0 17	Spruce, 1 to 2 in., M.....	10 00 13 00	Barton & Guestier.....	7 00 26 00	" Extra Super.....	0 00 0 08
" " " " "	0 19 0 19	Shingles, 1st qual.....	8 00 3 25	Calvet & Co vintage wine	6 50 29 10	" B Super.....	0 00 0 00
Golden Ochre.....	0 02 0 02	2nd ".....	2 00 2 25	Nat. Johnston & Sons.....	7 00 28 00	North West.....	0 16 0 00
Brunswick Green.....	0 04 0 04	Tobacco (duty paid)		Champagnes.....		Bacones Ayres, pulled.....	0 35 0 38
French Imperial Green.....	0 08 0 08	No. 1 Black Chewing, cads	0 46 0 00	Pommery, Fil & Co.....	31 00 33 00	Natal.....	0 17 0 18
Ordinary Vermillion.....	0 06 0 06	bxs.....	0 46 0 00	G. H. Mumme & Co, ex. dry	31 00 33 00	Case.....	0 14 0 16
Medium.....	0 08 0 08	No. 2.....	0 45 0 00	Piper Heidsieck.....	28 00 30 00	Australian.....	none offering
Genuine.....	0 11 0 11	No. 4.....	0 41 0 00	Perrier, Jouet & Co.....	28 00 30 00		

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

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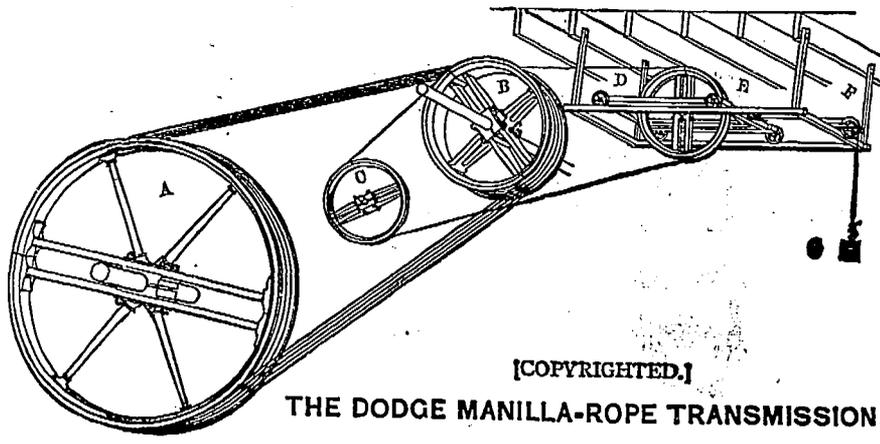
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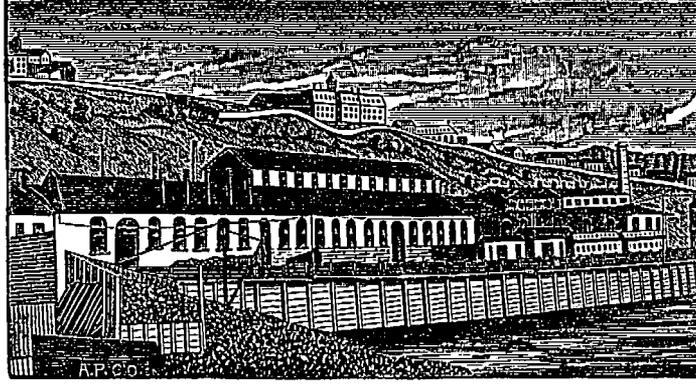
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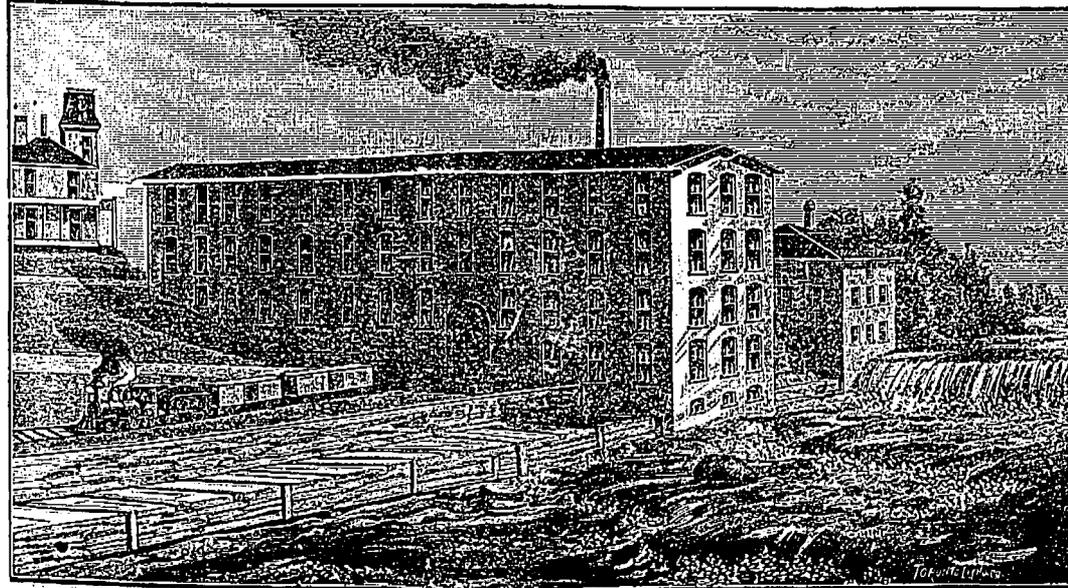
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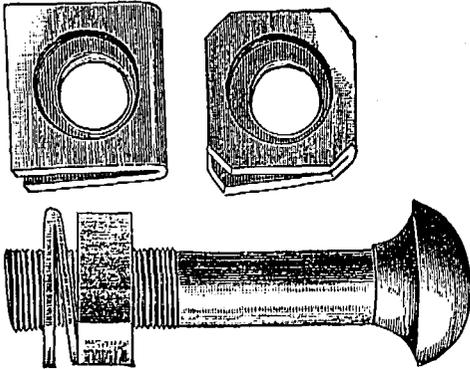
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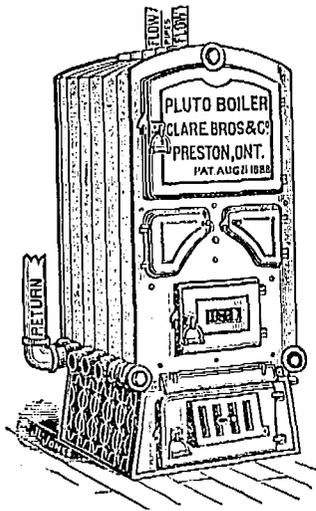
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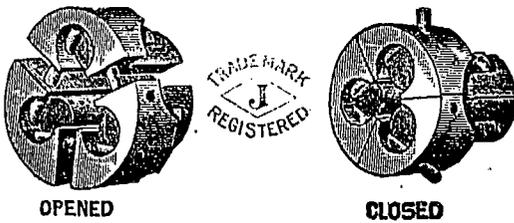
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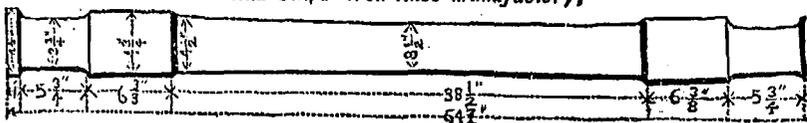
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NEW YORK LIFE

Insurance Co'y.

Assets, : \$115,000,000

Canadian Department:
ASSETS IN CANADA

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\$2,551,945.

Income in Canada, 1890, - \$ 745,308.86
New Insurance Issued, - 4,153,450.00
Applications for New Ins, - 4,855,450.00
Insurance in Force, - - 15,880,047.00

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1865	1,185,000
1873	2,810,000
1881	4,210,000
1883	4,780,000
1885	5,304,000
1888	6,388,000
1889	6,854,000
1890	7,303,500

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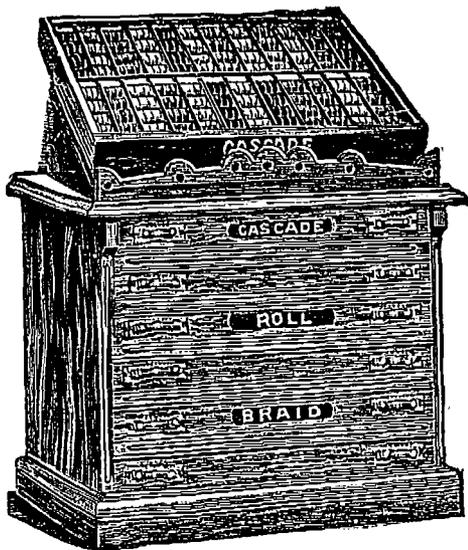
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Income for Year ending 31st Dec., 1890, - 1,708,854 07

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Actuary.

J. K. MACDONALD,
Man. Director.

INCOME:

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BUSINESS IN FORCE:

\$ 20,000 000.00. \$

Assets and Capital, - \$4,250,000.

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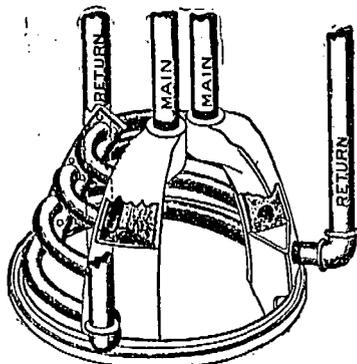
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Can be attached to any Hot-Air Furnace.
 It sets on top of the Firepot and does not in any
 way interfere with the heating surface of the
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British Columbia, 1865, 6 p.c.	104	105
1877	124	127
Canada, 4 p. c. loan, 1860	107	109
8 p. c. loan, 1888	85	96
Debs. 1884, 3 1/2 p. c.	103	105
Railway & other Stocks.		Sep. 17.
New Brunswick 6 p. c. 1937	100	103
Quebec Province, 5 p. c. 1874	105	107
Do do 1876 5 p. c.	105	107
Do do 1880 4 1/2 p. c.	101	103
Do do 1883 5 p. c.	105	108
Atlantic & Nth Western 5 p. c. Guar.		
1st M. Bds	113	116
10 Buffalo and Lake Huron £10 sh.	121	13
100 Do 5 1/2 p. c. 1st Mort.	130	132
300 Do 2nd Mort.	130	134
Can. Central 5 p. c. 1st M. Bds Int. Guar. By Gov.	106	118
Canadian Pacific \$100	92 1/2	93
100 Grand Trunk, Georg. Bay, &c. 1st M.	110	102
100 Grand Trunk of Canada Ord. stock	11	11 1/2
100 2nd. equir. mtg. bds, 5 p.c.	124	126
100 1st. pref. stock	71 1/2	71 1/2
100 2nd. pref. stock	51 1/2	51 1/2
100 3rd. pref. stock	27 1/2	28 1/2
100 5 p. c. perp. deb. stock	123	125
100 4 p. c. perp. deb. stock	96	97
100 Great Western shares, 5 p. c.	118	120
100 Hamilton and N. W., 5 p. c.	116	118
100 M. of Canada Stg. 1st Mort 5 p. c.	116	118
100 Montreal and Champlain 5 p. c. 1st mtg. bds	61	103
100 Montreal & Sorel, 1st mtg. 5 p. c.	15	20
100 N. of Canada 1st Mtg. 5 p. c.	105	107
100 Northern Extension, 5 p. c. pref.	140	142
00 Quebec Central 5 p. c. 1st Inc. Bds	25	28
00 T. G. & B. 4 p. c. bonds 1st Mort	99	101
00 Well, Grey & Bruce, 7 p. c. Bds 1st Mort	87	99
00 St. Law. and Ott. 6 p. c. Bds	98	110
Municipal Loans.		
100 City of London (Ont) 1st pref. 5 p. c.	160	162
100 City of Montreal 1st 5 p. c. 1874	163	165
100 City of Ottawa, 5 p. c. stg. redeem 1873	104	107
1875	103	106
1876	110	112
1878	102	104
100 City of Quebec, 6 p. c. con., 1872 6 p. c. redeem 1873	99	101
redeem 1873	99	101
100 City of Toronto, 5 p. c. stg. 1877	104	106
6 p. c. stg. con. deb., 1874	105	121
5 p. c. gen. con. deb., 1873	108	110
4 p. c. stg. bonds, 1821-28	102	104
00 City of Winnipeg, deb., 1884 5 p. c. deb. scrip. 1883 6 p. c.	111	113
Miscellaneous Companies.		
100 Canada Company	4	4 1/2
100 Canada North-West land Co.	40	41
100 Hudson Bay	15 1/2	16

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Canada Life	2,500	7-6mos.	400	50	14½ 144
Citizens, Fire & Accident	11,880	6-12mos.	85	16
Confederation Life	5,000	5-6mos.	100	10
Western Assurance	25,000	4-6mos.	40	20	158 148½
Royal Canadian Insurance	20,000	6-12mos.	25	20	90 90
Accident Ins. Co. of North America.	2,510	6	100	20 100	90 90
Guarantee Co. of North America....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market.) Sept. 16, 1891. Market value p. p'd up sh.

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British and Foreign Marine	50,000	50	20	4
Caledonian
Commercial U. Fire, Life & Marine.	50,000	30	50	5	£32½ £32
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Fire Insurance Association	100,000	5	£10	£2	£1½
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London Assurance Corporation	35,802	48	25	12½	£54
London & Lancashire Life	10,000	10	10	1 7-20
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2
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Northern Fire & Life	30,000	70	100	5
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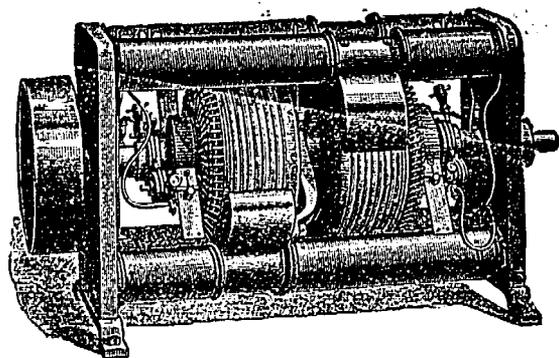
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