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 MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 11. MONTREAL, FRIDAY, OCTOBER 11, 1895. M. S. FOLEY, EDITOR AND PROPRIETOR.

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 ST. HYACINTHE, P.Q.,
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 Prize Medal Awarded for our man-
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 and WOOL SOFT FELT HATS, and can supply the
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 PLUSH CLOTH AND SCOTCH CAPS,
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 We are giving our special attention to the in-
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 are sold by all the leading
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 White Swiss Spot Muslins,
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 Just to hand: Full Assortment.
 Large Clearing Lines in
 CANADIAN COTTON GOODS,
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 Our Stock
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Rest, 1,200,000

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*Head Office, 19-25 King St. W. City Branches: 712 Queen St. E.; 450 Yonge St., cor. College; 791 Yonge St.; 268 College St.; cor. Spadina; 546 Queen St. W.; 415 Parliament St. and 128 King St. E. *Main Office, 157 St. James St. City Branches: 19 Chaboullie Square and 276 St. Lawrence St. Commercial credits issued for use in Europe, East and West Indies, China, Japan and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Travellers' letters of credit issued for use in all parts of the world.

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

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BANK OF OTTAWA.

HEAD OFFICE, OTTAWA. Capital (fully paid up) \$1,500,000 Rest, 925,000

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LA BANQUE NATIONALE.

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The Chartered Banks.

BANK OF HAMILTON.

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

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

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

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The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000
Rest, 250,000

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Board of Directors: ANDREW THOMSON, Esq., President, Hon. E. J. PRIOR, Vice-President, D. C. THOMSON, Esq., E. J. Hale, Esq., E. Giroux, Esq., James King, Esq., M.P.P., John Breakey, Esq., Gen. Manager, Inspector

Branches: Alexandria, Ont. Ottawa, Ont. Boisevain, Man. Quebec, Que. Carberry, Man. "St. Louis Lethbridge, N.W.T. Shelburne, Ont. Merrickville, Ont. Smith's Falls, Ont. Montreal, Que. Souris, Man. Moosomin, N.W.T. Toronto, Ont. Morden, Man. Virton, Man. Neepawa, Man. Wlarton, Ont. Norwood, Ont. Winchester, Ont. Winnipeg, Man.

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

The Standard Bank of Canada.

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

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Eastern Townships Bank.

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

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HEAD OFFICE, OSHAWA, Ont.

Capital Authorized \$1,000,000
Capital Subscribed, 500,000
Capital Paid-Up, 372,400
Reserve, 100,000

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The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

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

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

AGENTS.

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Drafts issued on any Branch of the Bank of
Montreal.

BANQUE D'HOCHELAGA.

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

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Head Office, Montreal.

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Lyonnais, Crédit Industriel et Commercial, Com-
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ale. Belgium, Brussels—Crédit Lyonnais. Ant-
werp—Banque Centrale Anversoise. Berlin, Ger-
many—Dutch Bank. New York—National Park
Bank, Importers and Traders' National Bank and
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National Bank of Redemption, Third National Bank.
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Collections made throughout Canada at the
cheapest rates. Letters of credit issued available
in all parts of the world. Interest on Deposits
allowed in Savings Department.

Traders Bank of Canada

(Incorporated by Act of Parliament 1835).

Authorized Capital, .. . \$1,000,000
Capital Paid-Up, .. . 608,400
Reserve Fund, .. . 85,000

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C. D. Warren, Esq., .. . Vice-President.
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J. W. DOWN, Esq., .. . ROBT. THOMSON, Esq.,
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Head Office,

H. S. STRATHY, .. . Toronto.
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Drayton, .. . Leamington, .. . Sarnia,
Elmira, .. . Norwich, .. . Strathroy,
Glencoe, .. . North Bay, .. . St. Mary's,
Guelph, .. . Orillia, .. . Tilsonburg,
Hamilton, .. . Port Hope, .. . Windsor.

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

HALIFAX BANKING CO.

Incorporated 1872.

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

HEAD OFFICE, .. . HALIFAX, N.S.

DIRECTORS:

ROBE UNLACKE, .. . President.
L. J. MORRIS, .. . Vice-President.
F. D. Corbett, James Thomson, C. W. Anderson
H. N. WALLACE, .. . Cashier.
A. ALLAN, .. . Inspector.

AGENTS—Nova Scotia: Halifax, Amherst, Ant-
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port, Lunenburg, New Glasgow, Parrsboro, Shel-
burne, Springhill, Truro, Windsor. New Bruns-
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CORRESPONDENTS—Ontario and Quebec—Molson's
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Bank. Boston—Suffolk National Bank. London,
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Lithographic and Type Printing of all kinds.

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Loan and Savings Company of Ont.
TORONTO.

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

Capital Subscribed, .. . \$2,500,000 00
Capital Paid-Up, .. . 1,300,000 00
Reserve Fund, .. . 315,000 00
Contingent Fund .. . 80,184 71
Total Assets, .. . 5,200,830 09

Debentures issued in currency or sterling payable
in Canada or Great Britain. Money advanced on
Real Estate. Mortgages and Municipal Debentures
purchased.

Executors and Trustees are authorized by law to
invest in the debentures of this Company.

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

**The Dominion Savings
& Investment Society**

London, .. . Canada.

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

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

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

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

Capital Subscribed, .. . \$1,500,000 00
Capital Paid-Up, .. . 1,100,000 00
Reserve and Surplus Profits, .. . 330,027 00
Total Assets, .. . 3,780,575 85

Deposits received and interest allowed at the
highest current rates.

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

Banking House—King Street, Hamilton.

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**Western Loan and
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trustee, receiver, committee of lunatic, guardian,
liquidator, assignee, etc., etc., also as agent for the
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estates managed; rents, income, etc., collected;
bonds, debentures, etc., issued and countersigned;
highest class of securities for sale.

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W. BARCLAY STEPHENS.

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White Lead,
Colored Paints
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Machinery Oils and Axle Grease.

And Dealers in

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ROYAL MAIL STEAMSHIPS.**



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Montreal Royal Mail Service.

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15 Aug.	Parisian	31 Aug.	1 Sept.
22 "	*Mongolian	7 Sept.	7 "
29 "	Numidian	14 "	15 "
5 Sept.	Sardinian	21 "	22 "
12 "	*Laurentian	28 "	28 "
19 "	Parisian	5 Oct.	6 Oct.

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13 "	*Sarmatian	24 "
20 "	Buenos Ayrean	1 Oct.
27 "	Norwegian	15 "
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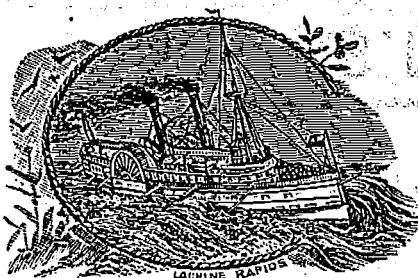
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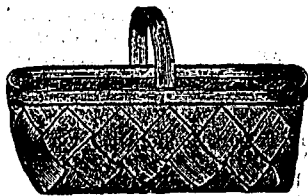
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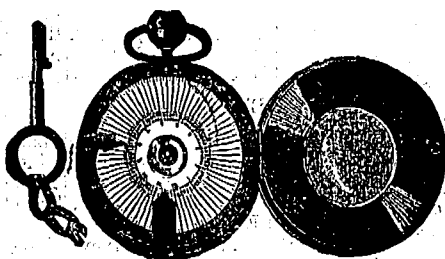
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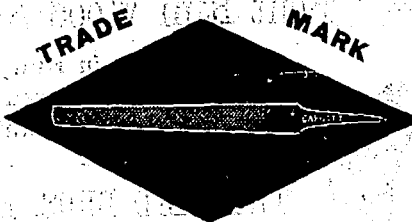
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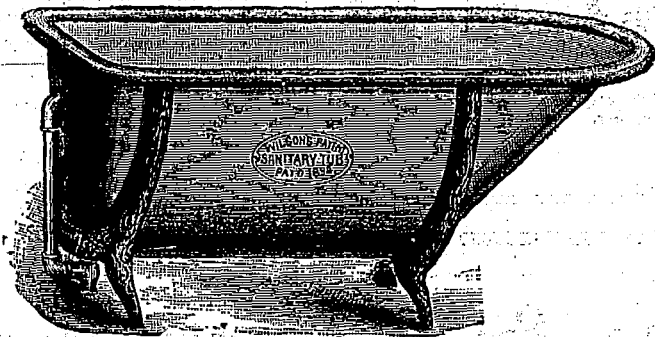
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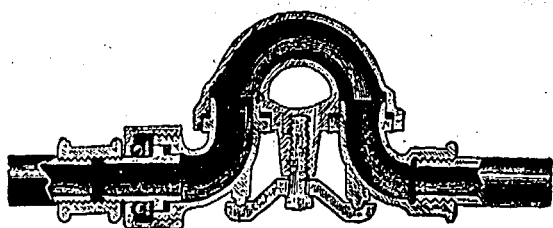
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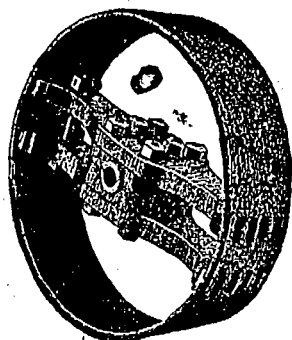
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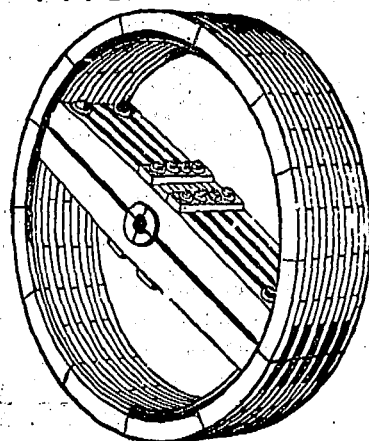


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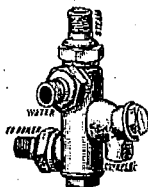
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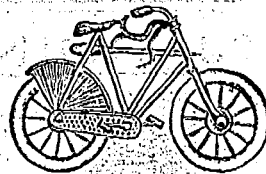
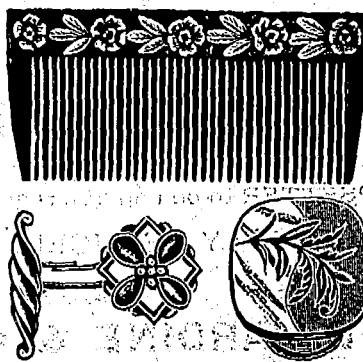
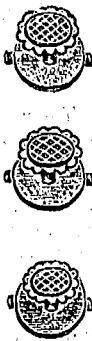
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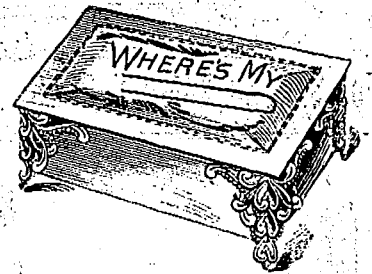
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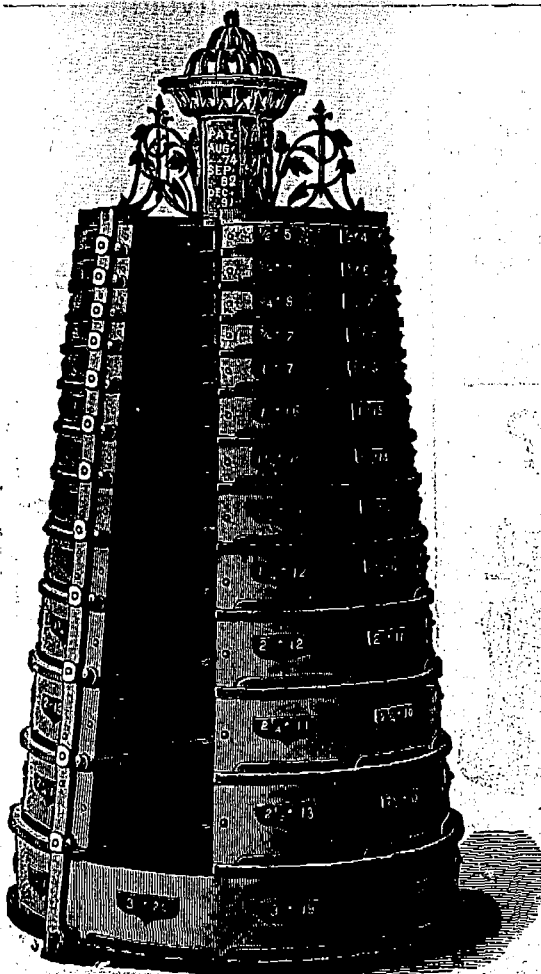
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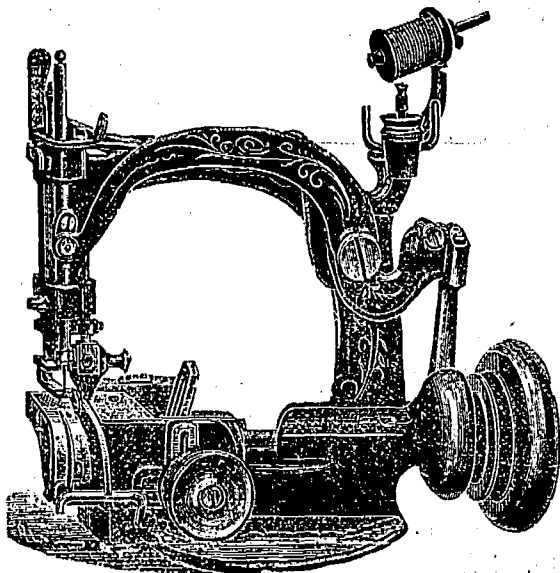
STAR SAFETY RAZOR

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

PATENTED.

June 16, 1895	Dec. 14, 1895
June 22, 1895	March 9, 1897
January 6, 1896	April 22, 1897
May 4, 1897	Nov. 15, 1897
June 22, 1896	July 2, 1897
June 22, 1896	August 7, 1897
England March 8, 1897.	

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JOS. A. BRAUTIGAM,
 Machinist and Manufacturer of Special Machines for Hat Manufacturers.
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SPECIAL—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.
 Machines of every description designed and manufactured.

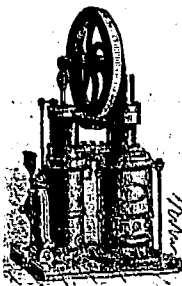
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 Do You Want It Every Day ?

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 The best ones are the

Rider and Ericsson Hot-Air Pumps

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



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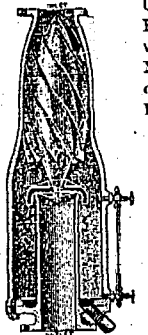
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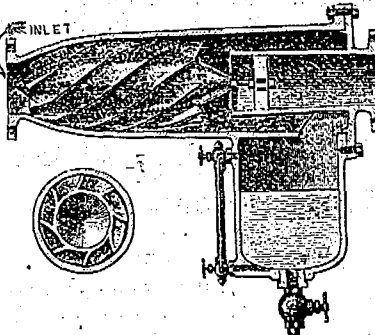


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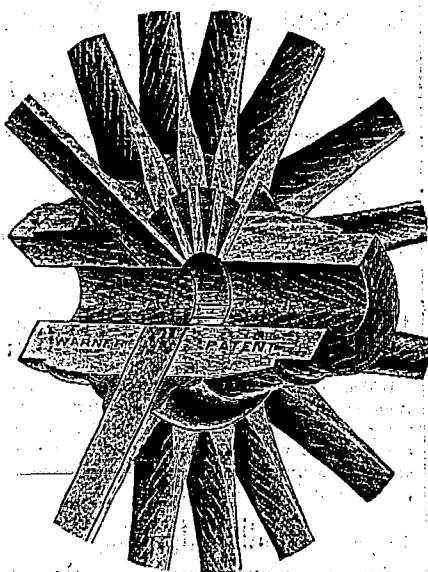
Used in U. S. Navy, Principal Central Electric Light Stations, Electric Railways, Steamships, Railroads, Mills, Manufacturing Plants, and in Mines on steam mains up to 1,000 ft. in length.

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Highest World's Fair Award on our
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"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa. Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame. - *Dr. J. C. Smith's Gazette.*
Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:
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Shipman Marine Engines and Boilers.
Shipman Stationary Engine Plants.
(1 HP. up). Steam Pumps for all duties.
Automatic Pumping Outfits, for Railroad and other tank service. Crude Oil Burners, Vulcan Instantaneous Water Heaters (gas for fuel). The Famous "Holly" Scroll Saw and Lathe Machinery, the Empire Boiler Oil Injector, Clifford Automatic Smoke Consumer. If you cast brass you want Malta Phosphor Tin, the phosphor bronze alloy. Write us for prices and printed matter if interested.

Shipman Engine Mfg. Co. ROCHESTER, N. Y.

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



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

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

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

The Canadian Colored Cotton Mills Co., Ltd.,
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Milltown, Cornwall, Hamilton, Merritton, Dundas, also A. Gibson & Sons, Marysville, N.B., and Hamilton Cotton Co., Hamilton.

Shirtings, Gingham, Oxforde, Flannelettes, Tickings, Awnings, Sheetings, Yarns, Cottonades, etc., also

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**Paper
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Something Good!**Can be sharpened with any pointed instrument as a
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A sample by mail for seven cents.

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Blank Book Makers, Stationers and
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WANTED a man of high attainments
good presence and energy to earn not
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Address giving particulars.—

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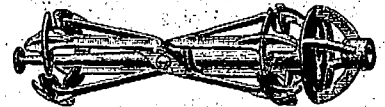
MAGOG PRINTS.

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

Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped
"WARRANTED INDIGO BLUE."**D. MORRICE, SONS & CO.,**
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Selling Agents.



Above is a Cut of our

PATENT LEVER FLUE CLEANER,Which for simplicity, durability and effectiveness
is not equalled by any Scraper in the market. Al-
though a new comer in the Dominion, we assure our
customers that we are able to give them a first-class
article at a very liberal discount, and would be
pleased to quote prices on application.Box 155. **Frontier Mfg. Co.,** BUFFALO,
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Manufacturers of

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

STEAM and POWER

FOR ALL DUTIES.

Pumps
& HYDRAULIC
MACHINERY**NORTHEY CO.**

LIMITED.

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Agents for the Province of Quebec,

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The Canadian Colored Cotton Mills Co.

FALL 1894.

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

See Samples in Wholesale Houses.

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McCASKILL, DOUGALL & CO.

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

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-AND DEALERS IN-

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Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

Commercial Summary.

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

—OVER \$8,000,000 of property in Hamilton is exempt from taxation.

—THE New York Chamber of Commerce favors the issue of \$9,000,000 bonds for improving the State canals.

—THE Great Northern had several large freight cars built last summer to take care of the fall crop. The cars are 39 feet 5½ inches long, 8 feet 5 inches wide, and 7 feet high, inside measure. They will hold 1,000 bushels.

—THE premises formerly occupied by the Commercial Bank of Manitoba, at Portage la Prairie, have been leased to the management of the Bank of Ottawa with the object of opening a branch of that bank at once at the Portage.

—RAT PORTAGE will be assessed this year on \$1,019,000. The rate will be twelve mills on the dollar for general expense and debenture funds. Rate for public schools, eight mills, and for separate schools, .0048.

—A RECEIPT or an agreement drawn up in pencil is legal and binding. Of course, pen and ink writing is much more desirable than pencil, owing to the easy erasure or rubbing off of the latter, but lead pencil signatures, etc., hold good in law.

—PARISIAN fashion leaders are declaring for a fuller use of velvet. It is said that in the winter we shall see sleeves of a different material to the dress, in silk or velvet, but especially in velvet, with woollen dresses. Plain velvets will be much worn, the fancy ones being used more for trimmings.

E. A. SMALL & CO.

MONTREAL.

—* Manufacturers of Clothing *—

FALL TRADE 1895.

WHOLESALE.

OUR TRAVELLERS WILL BE SHORTLY ON THE ROAD.

—* Samples FOR Spring *—

Are now being shown by our travellers.

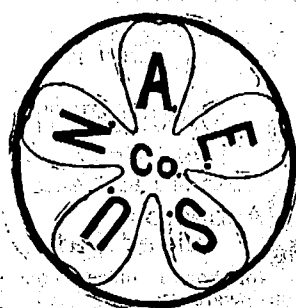
FOR STYLE, FIT and FINISH, we are fast getting to the front.

We fit every man who wears Clothing and guarantee satisfaction.

McMARTIN, CAMPBELL & CO.,

WHOLESALE CLOTHIERS,

256 St. James Street, - MONTREAL.



TRADE MARK.

North American Electric Seal Unhairing Co.

241 to 249 CENTRE STREET,
NEW YORK.

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.

To the Trade ———— 0

Just Purchased.

**60 Barrels
Cod Liver Oil,**

**10 Tons
* Glycerine ***

And can offer special quotations for present and forward delivery.

EVANS & SONS, [Limited]

Wholesale Druggists, etc., Montreal & Toronto.

FALL 1895.

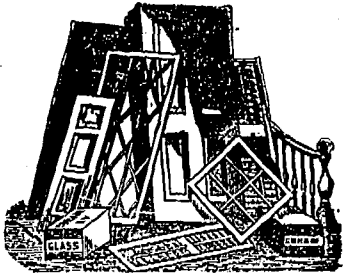
SPECIALS

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

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DRY GOODS IMPORTERS,
MONTREAL.

Agents for Crompton's Corsets.

RHODES, CURRY & CO.



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

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 28 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye s., &c. Naval Stores, &c., &c., &c.

Offices and Warehouses:

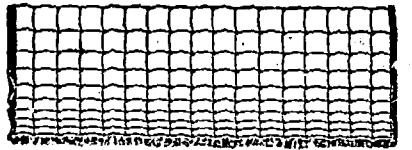
310, 312, 314 & 316 St. Paul Street
 AND
 147, 149 & 151 Commissioners St.
MONTREAL.

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 at the
Journal of Commerce.



LADIES' PERFECT FITTING BOOTS,
 Made exclusively by us. Single Pairs at Wholesale Prices. Best Viol Kid, latest styles. High Grade Shoes. All sizes and widths. Styles No. 1 or 2 by mail on receipt of
\$1.47.
 Catalogue Free

Send for Illustrated Circular of Novelties.
N. Y. SPECIALTY CO., 253 Broadway, N. Y.



THAT FARM OF YOURS
 needs a good fence and the neatest and best fence is the **PAGE**. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.
 The Page Wire Fence Co. of Ontario Ltd.
WALKERVILLE, Ont.

—SUPPLEMENTARY letters patent have been issued to the Hamilton Bridge Works company authorizing an increase of the capital from \$100,000 to \$150,000, and to the North Pacific Lumber company, increasing capital from \$100,000 to \$500,000.

—RELIABLE advices just received from Bergen, Norway, state: The total catch of mackerel up to date amounts to 5,148 bbls, brought ashore from 554 vessels, against 13,871 barrels from 703 vessels in 1894, and 16,664 barrels from 670 vessels in 1893.

—CALCULATIONS on the basis of the quarter just ended indicate that the revenue of Newfoundland for the fiscal year will fall 30 per cent. below the estimate, which will result in the colony being in financial difficulties again in December or in June next at the farthest.

—ECONOMY in manufacture and the saving of waste in the process—not the low rate of wages—are the causes assigned by a recent commission from England to Belgium and Germany for the low prices of goods manufactured in these countries and for their consequent successful competition with unprotected British products.

—ISAAC B. GUEST and the four other policy-holders who began suit against the Mutual Reserve Fund Life Association to restrain it from collecting premiums, as per the re-apportionment of its rates made in August last, have discontinued their suit by permission of the Supreme Court on payment of the Association's costs as well as their own.

—A BRADFORD (Eng.) report says that manufacturers appear busier than ever, and the large contracts placed for the United States in worsted coatings are far from completed. Inquiries are being made which seem likely to lead to business in this class of fabric which will keep the looms going when the orders in hand are cleared.

—THE wool clip of the United States for 1895, as reported by the National Association of Wool Manufacturers, was 294,296,726 pounds in the grease, a decrease from last year of nearly 31,000,000 pounds. The number of sheep has declined about 3,500,000. The decline has been attributed to the removal of the duties from wool.

—COMMISSIONER MIALI, of the Dominion Inland Revenue Department, who has just returned to Ottawa from Winnipeg, speaks in high terms of the crop of the North-West. He considers that the estimate of twenty million bushels of the best wheat is well within the mark, and that there is about the same quantity of slightly damaged wheat.

—THE ledger-keeper of the Hamilton branch of the Bank of Commerce has been suspended as a result of the discovery of Palmer's defalcation. There is no suspension of connivance on his part, but the authorities consider that he was lax in not discovering or preventing the embezzlement of money by the teller. It is stated on the best authority that Palmer's defalcations will be less than \$15,000.

—THE wheat receipts at points along the Canadian Pacific for the month of September, show a great falling off as compared with the same month of 1894. The total receipts for last month are compiled at 1,995,500 bushels, as against 2,994,470 for September of last year, a falling off of nearly a million bushels. The delay in threshing and disposition of farmers to hold their wheat are given as the causes for light receipts.

—SOME changes are announced among the managers of the branches of the Imperial Bank in the far west. Mr. A. Jukes, at present manager at Brandon, will go to British Columbia to take charge of a branch at Vancouver. Mr. Jukes will be succeeded by N. G. Leslie, the present manager at Portage la Prairie, and



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

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

LENOX SCOTCH CAP CO.,

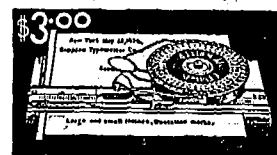
MANUFACTURERS OF

FINE SCOTCH CAPS.

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

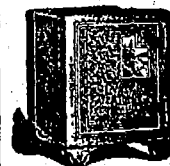
—UTICA, N. Y.—

The Improved Simplex Typewriter,



Having 84 characters, rapid and easy to operate, and quality of work equal to the best. Sent by mail or express prepaid on receipt of \$3.25. In hand-

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



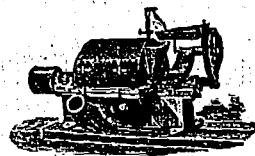
E. D. COLLERET,
 522 1/2 Craig St.,
MONTREAL.

Asbestos Lined Safes

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

Catalogues and all information furnished upon application.

THIBAUDEAU BROTHERS & CO.
 IMPORTERS OF
 FRENCH AMERICAN & GERMAN GOODS
 MONTREAL
 N° 332 St. Paul St.



THE
Woodburn
 IMPROVED
 Pulverizer.

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

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

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



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

the latter gentleman by Mr. Wilson Bell, accountant of the Brandon office.

—C. P. R. OFFICIALS state that in the matter of farmers' deliveries at stations and elevators in the province and territories east of Moosejaw, last week, was the greatest in the C. P. R.'s history in this country, the receipts having been 1,004,000 bushels, as against 958,000 bushels for the week ending September 22, 1894, the heaviest week last season. This is stored at different points. The farmers are evidently holding for advanced prices.

—THE reports of the wine crop in France show that, although the yield is somewhat less than last year, it is fully up to the average in quantity. It will be more full-bodied wine than any in recent years, owing to the extremely hot weather down to the very days of gathering. The tests show a higher degree of saccharine quality than in any previous vintage, so that fermentation will yield wine of about twelve or thirteen degrees alcohol.

—LETTERS patent of incorporation have been issued to the following companies: The Dominion Cold Storage company (limited), capital \$300,000; the Imperial Brush Manufacturing company (limited), capital \$140,000; the Shearer and Brown company (limited), capital \$100,000; the Crescent Watch Case company (limited), capital \$25,000, and the Britannia Mining company (limited), capital \$150,000.

—THE revenue returns for Great Britain show a net increase for the six months ending on the 30th September last of £4,063,000, of which £3,639,000 accrued within the last quarter. The bulk of the increase, £2,698,000, arises from the sale of revenue stamps, chiefly arising from the extraordinary development of stock exchange business and the promotion of new companies. Every department of the revenue service shows an increase, proving the existence of a solid improvement in trade.

—THE Peruvian Government have announced that all foreign insurance companies doing business in Peru must register the proportion of their capital so employed, which must not be less than 100,000 soles (\$60,000). Thirty per cent. of this must be invested in Peruvian real estate or Government bonds, and all policies must be written in Spanish and all disputes settled in Peruvian courts. These do not look like unfair conditions, provided the justice and securities are good, but some apprehension

on either of these points may account for the concern of the insurance companies

—THE New England mill mutuals suffered two severe losses last week. By the fire in the River Spinning Co.'s works at Woonsocket they lost \$185,000, and by the destruction of the Warren, R.I., cotton mills they lose \$870,000. These mills were equipped with standpipes, hydrants and sprinklers supplied by a thousand gallon pump. The fire originated in the lagging around the engine cylinders, and when the steam was turned on to operate the fire pump, the steam pipe broke, so that it was impossible to get any pressure on the pump. The pressure of the town works was inadequate for any use, and the fire rapidly consumed the whole plant.

—THE recent advance in the price of lemons in this and the American market has driven up prices for the new crop in Italy, and growers who formerly sold their lemons to importers refuse to enter into negotiations this season, preferring to ship on their own account. For the present the shortage in lemons is over owing to the arrival at New York of the British steamer Sylvia, from Messina, and Palermo, with 86,000 boxes of lemons, and the Anchor Line steamer Victoria from Malaga with 22,000 boxes. Besides these the steamer Lady Palmer is due and her cargo consists of 15,700 boxes of Sicily lemons. The Portuguese Prince with 2,100 boxes, and the steamer Powhatan which left Palermo, Sicily, via Almeria, Spain, with 13,000 boxes, will soon arrive.

—THE town of Westmount (Cote St. Antoine) is applying for an Act amending its charter and for powers to supply gas, electric light or power to adjacent municipalities, to purchase or appropriate all pipes and plant of the Montreal Gas company in the town, to lease lands for parks and assess for the rentals thereof, to exempt parks from taxation, to alter the mode of assessment for paying for the improvements made on the continuation of Sherbrooke street, and providing amongst other things that sixty per cent. of the costs of the improvements be assessed on the fronting properties; that the cost of the sewer be assessed at the rate of \$1.75 per lineal foot, on all fronting properties, and that the costs of the improvements on Mt. Pleasant avenue \$2,595 be assessed on the fronting properties.

—THE Turkish opium crop of the present year is said to be the largest ever known. Estimates place it at fully 10,000 cases.

PURE OAK BELTING

The J. C. McLaren Belting Co.,
 Montreal and Toronto
 Tel. No. 363, Tel. No. 475

ROBERT LINTON & CO.

IMPORTERS OF

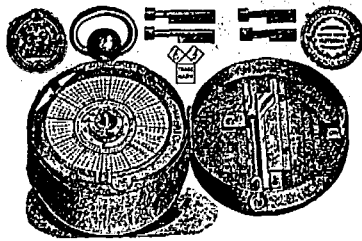
British and Foreign Dry Goods

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

No. 2 St. Helen St., MONTREAL

Watchman's Improved Time Detector,

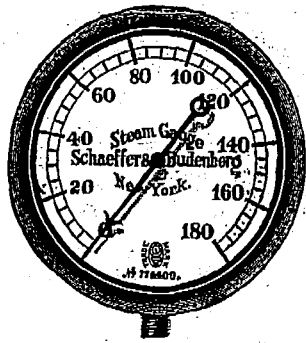
12 and 24 Different Keys with Safety Lock Attachments.



U. S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 20, 1877; Reissued Sept. 23, 1880; Trade Marke, Aug. 30, 1881; March 18, '82.

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

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



Schaeffer & Budenberg.

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

Works & General Offices:
BROOKLYN, N. Y.

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No. 68 John St., No. 22 W. Lake St.,
NEW YORK. CHICAGO.

At the end of August receipts at Smyrna and Constantinople were more than twice as great as those in the corresponding portion of last season. In the face of this prospect of abundant supplies a speculative movement has recently been going on for which it is difficult to account, unless it be that the small stocks at present held of Turkish opium in England and in the United States are considered sufficient justification for a rise in prices. It may be, too, that the movement is founded partly on the current and apparently well-established belief that some speculative dealers had made contracts for future shipment to the United States before there were means of gauging the size of the crop and who, it is stated, have been obliged to pay higher prices than they expected in order to fulfil the earlier maturing portion of their contracts.

—SHEEP raising is now rapidly becoming one of the leading industries in the North-West. Eight or ten years ago very few farmers in Manitoba kept sheep. Now quite a number of farmers are beginning to keep a few sheep. The difficulties in the way of keeping sheep have been the ravages of wolves, and the necessity for close fencing to keep them in. In the territories sheep are kept in large flocks, and where raised in this way men can be kept constantly with them, to guard and keep the flock. Last year the exportation of sheep began for the first time, and this summer again some thousands of head have been exported to Great Britain from the territories and Manitoba. The wool business has grown with the sheep interest, and this year it is estimated that not far from 800,000 pounds of wool were produced in Manitoba and the territories, and the great portion handled by Winnipeg dealers.

—THE following list of United States Patents, granted to Canadian inventors, September 17th, 24th and Oct. 1, 1895, is reported for this paper: Benjamin C. Pettingell, assignor to J. Pettingell, Victoria, Canada, blasting-powder; James M. Smith, Galt, Canada, truss; Alexander A. Vernon, assignor to himself and A. Green, Owen Sound, Canada, napkin-holder; Elijah J. Fader, Calgary, Canada, dredging-budget; William Nafe, Waterloo, Canada, flower-stand; Henry M. O'Reilly, Almonte, Canada, tie-holder for collars; James P. Martin, and W. P. McFeat, Montreal, Canada, hand-device for affixing postage-stamps; James D.

ALWAYS THE BEST

Softer and Cleaner Batting.

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

A marked improvement
in the quality of

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

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

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

APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.



William A. Rosenbaum,

**ELECTRICAL EXPERT and
PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

Lamb, and J. E. Chapman, assignors of one-twentieth to J. J. Durack, Montreal, Canada, street-car fender; Thomas Manley, Prince Albert, Canada, sawdust feeder for furnaces; Lemuel H. H. Morgan, assignor of one-half to M. C. Todd, Galt, Ontario Canada, fastening device; William J. Still, assignor to W. H. Close, Toronto, Canada, rectifier for electrical currents.

—FROM the samples submitted to the Board of Standards it is evident that the quality of new crop Manitoba wheat is not up to expectations. A great deal of choice wheat was on view, but quite a prevalence of smut was noticed, also a considerable number of frosted samples, some only just touched, while others were so bad as to be unmerchantable except for feed. There is also a prevalence this year of green, shrunken berries amongst the wheat. This is a very serious defect and no wheat so affected can go into the high grades. These green berries cannot be removed by machinery and made a low grade of flour. The sound samples this year are unusually heavy and plump, the No. 1 hard samples showing surprising weight. But for the defects caused by frost, smut and uneven ripening, the crop would have been truly a magnificent one, the samples which are free from these defects, taken all around, being equal to anything ever shown in point of plumpness and weight.

—THE fall pack of Columbia and outside river salmon is expected to fall considerably below that of last season owing to the high prices cannerymen are compelled to pay for fish in consequence of the long-sustained strike of the fishermen for higher wages. Out of the six factories that were to run on the Columbia River, there are but four in operation. At the outside river canneries

We are taking orders "to arrive" for following
Canned Goods:

**Tomatoes, Corn, Peas, Wax Beans,
Pork and Beans, Salmon, Mackerel,
Lobsters, Pears, Strawberries,
Raspberries, Peaches, Apples, etc.**

All of Best Known Brands on Market.
Our Prices are Exceptionally Low. Write for quotations before you
buy elsewhere.

LAPORTE, MARTIN & CIE,

72, 74, 76 & 78 St. Peter St., - - - Wholesale Grocers, MONTREAL.

Mohawk Valley Cap Factory,

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

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

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

**SPECIALTY IN
Men's Goods**

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

Representatives in all Provinces.

Glover & Brals
184 MCGILL STREET,
Montreal, Canada

Established in 1877.

\$5,000 WANTED,

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

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

Curtain Stretchers!!

WHOLESALE & RETAIL.

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

Sanitary Soap Vase



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

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

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

Agents Wanted.

SANITARY SOAP VASE CO.,

Aqueduct Bldg., ROCHESTER, N. Y.

**To Architects,
Builders and Owners.**

Attention is called to Fire-Proof
and Vermin-Proof

Mineral Wool,

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

Sample & Circulars Free.

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

STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT,
CUSTOMS BROKERS,

413 to 417 St. Paul Street, Montreal.
Bell Telephone 5057. P. O. Box 684.

less fish is being packed than was expected; and in three factories alone, there will be an aggregate shortage of 40,000 cases. The Washington Canning Company, who usually pack about 75,000 cases, will not put up anything at their Cosmopolis works, and other companies will also have to curtail their output. The season has not much longer to run, and even should the strike be satisfactorily adjusted it is not believed that the shortage in the total pack could be made up. In San Francisco prices on fall pack Columbia River salmon have advanced 5c since the opening figures.

—Wm. J. JEFFREY, men's furnishings, Victoria, B.C., has assigned with liabilities of \$12,000. Investing too heavily in real estate is the cause of his trouble and pressure by an English house and forced him to the wall. He shows a nominal surplus of \$3,000—C. W. Laing & Co., general storekeepers of Bright, Ont., has assigned. They succeeded Wilson & Gatzka in January 1890, but strong competition and a lack of popularity, has caused the business to run behind—John Buckley, hotel-keeper, Sarnia, has effected a settlement at 50 cents in the dollar. Trade has been dull with him for some time back—M. Dwan & Co., coal and wood, Toronto, has assigned for the second time. He was in difficulties in June 1894, when he succeeded in settling at 20 cents in the dollar on liabilities of \$3,700. This does not seem to have eased him and he has now assigned again.

—The consignment of Ontario fruits shipped to Liverpool by the steamship Mongolian have, owing, it is supposed, to defective cold storage arrangements on the steamer, turned out very badly as a whole. The consignment consisted of upwards of 300 packages of pears, plums, peaches, grapes, tomatoes and summer apples, grown in the Niagara district fruit belt. With the exception of the apples, which turned out well, the bulk of the fruit was rendered almost worthless. The failure of the shipment is a disappointment to all concerned. The fruits were carefully selected and packed, and were undoubtedly of fine quality, and if they had been landed in sound condition would have done much to make known the horticultural capacities of Canada.

—The prospects of a large dividend from the Dominion Blanket & Fibre Co., Limited, in liquidation are not bright. Mr. A. W. Stevenson, who has been appointed says that should the moveables, consisting of main mill, machinery, plant, real estate, water-power and picker building—all estimated at about \$190,000—not realize more than the mortgage held by trustees for

bondholders, the return to ordinary creditors will be very small, with nothing available for the stockholders. The moveables (stock, supplies, patents, accounts, etc.) foot up \$22,500. The total liabilities, including capital stock of \$150,000, are about \$306,000, leaving a nominal deficiency of \$94,200. The ordinary liabilities foot up \$48,250, distributed among a large number of creditors, the largest being Mr. Robert Mackay \$10,200, A. H. Sims & Co. \$2,030, Robt. Mitchell & Co., \$1,883. Among outside creditors are: Leduc & Fortin, Beauharnois, \$703; J. Patterson & Co., Dundee, Scotland, \$555; Jno. Heathcote, Providence, R. I., \$460; Lamb, Finlay & Co., and the Oakes Mfg. Co., about \$400 each, H. M. Karch, Hespeler, Ont. \$270, and M. T. Hope & Co., Detroit, Mich., \$267.

—The introductory of the new economic monthly *International Trade* published in New York, says: "So great is the development of the manufacturing industries of the United States, that with the existing facilities, they are capable of producing in six months as much as the country can consume in a year. The capacity for steel rail production is six times as great as the consumption of steel rails. The fierce competition between manufacturers results in a constant lowering of prices, elimination of profits, and reduction of wages. Combinations between manufacturers serve to check this tendency, but are only in part effective; besides, they are formed at the cost of the independence of the firms entering into them; and they provoke the enmity of the masses, who see in these efforts for self-preservation nothing but a striving toward monopoly and a grasping at unjust profits. Meanwhile the law of the survival of the fittest works surely and swiftly, and the strong eat up the weak, as they have always done." The new-comer admits that Americans are still vastly to the rear in the race with the great nations of the earth, her exports having yet attained scarcely 200 millions against Great Britain's 900 millions and Germany's 450 millions of dollars.

—It is stated that a wholesale fur firm in this city, which was originally a retail firm, has decided to return to the retail ranks, and for this purpose secured, a little over a month ago, an extension of three and six months from its creditors. The firm entered the wholesale line in 1891, the incoming partner contributing a few thousand dollars to the general fund. They were reputed to be doing a good business; but nevertheless it was evident that, for some reason or another, they were not making any money, for last March it was necessary to admit a third partner who is said to have put in \$5,000. In spite of this aid

China Cuspidors, Tea Sets,
Tobacco Ware, Fruit Jars,



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

JOHN L. CASSIDY & CO.,

IMPORTERS OF . . .

China, Crockery and Glassware.

ALWAYS IN STOCK

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

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

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

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

IMPORT ORDERS A SPECIALTY

THE CANADA ACCIDENT INSURANCE CO'Y

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

REINSURERS OF . . .

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

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

ACCIDENT - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents
and get good contracts.

LYNN T. LEET
Manager for Canada

LYMAN'S FLUID. COFFEE

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

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

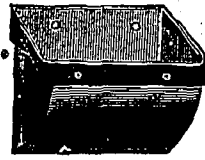
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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

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ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by

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



W. M. TERRIBERRY & CO.,

Manufacturers
White and Orna-
mental Mouldings

Corner
FULTON & GREEN STS.,
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Ornamental Mouldings a Specialty.
Phone Main 3723.

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— AND —
GENERAL AGENTS,
27 and 29 St. Sacrament St. Montreal
AGENTS FOR

George Sayer & Co., Cognac, France.
Chas. Goran & Co., Cognac, France.
Central Society, Vineyard Proprietors.
Wisdom & Warter, Jerez de la Frontera Sherries.
Warter & May, Oporto Ports.
Haig & Co., Taragona Ports.
A. Houtman & Co., Rotterdam, Holland Gin,
Ind, Coops & Co., Burton-on-Trent, Ales.
Selgert & Sons, Trinidad, Genuine Angostura Bit-
ters.
Dublin City, Distillery Whiskey.
Banagher, Irish Whiskey, on the Green Banks of
the Shannon.
Escheneaux & Co., Bordeaux, Clarets, Santernes, &c.
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, San-
ternes, &c.
Newen, Raphael & Co., St. Hilaire, Sparkling
Sautour.
Fays & Cople, Macon, Burgundies and White Wines.
Royal Hungarian Government Wines of Budapest,
Hungary.
James Watson & Co., Dundee, Scotch and Irish
Whiskey.

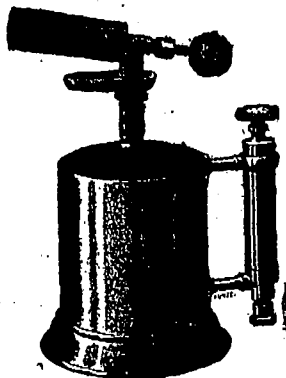
the firm were not able to meet their engagements, and at the close of August last they succeeded in obtaining an extension on the terms we have mentioned. Their reputed intention to return to the retail trade is thought well of by their creditors who hold they should never have left it. They could hardly expect to meet the competition of the Beiser incendiary syndicate which has so thoroughly demoralized the cheaper branches of the fur trade.

—THE fire loss of the United States and Canada for the month of September, shows a total of \$10,766,800. This is about the normal figure for September, as will be seen from the following comparative table which gives comparisons by months :

	1893.	1894.	1895.
January	\$17,958,400	\$10,568,400	\$11,895,600
February	9,919,900	11,297,500	12,860,200
March	16,662,350	8,148,100	14,230,800
April	15,609,900	11,540,000	11,018,150
May	10,428,100	10,777,800	7,761,350
June	10,344,950	8,282,300	9,233,000
July	12,118,700	15,907,000	9,085,000
August	13,222,700	10,432,800	9,929,000
September	10,508,700	10,149,900	10,766,300
Totals	\$121,832,700	\$97,002,900	\$96,277,900

The year 1895 so far exhibits a slightly lower loss than the same period of 1894, and is a very marked improvement over the first nine months of 1893. The reduction is all the more gratifying when the increase in property value is considered.

—HECTOR LE BER, a grocery clerk, started for himself last spring with a limited capital. His expenses were more than his business could stand and he has already assigned; but not before he has accumulated liabilities of \$7,000—E. Ouellette, plumber of this city, succeeded his mother early this year. He has not had sufficient trade to pay expenses, and is now trying to compromise at 25 cents in the dollar, cash, on liabilities of \$800—J. E. Boulais, general storekeeper of St. Angele, has effected a settlement at 40c in the dollar payable in three, six and nine months. Endorsing for others was the cause of his troubles—B. Loisel, trader, of St. Angele, has settled at the same figure and for the same reason. His difficulties were due to endorsing for a Marieville trader—Miss A. Gordon bought the bankrupt stock of shoes of her brother at Beaverton in the fall of 1893, putting him in as manager in her name. The same reasons that caused his own failure have resulted in forcing her to assign—H. McRae & Co., cements, Ottawa, already noted, are now offering 25 cents on the dollar, cash—R. Davidson, an old-established tailor of Ridgetown, is offering 60 cents in the dollar payable in bi-monthly payments spread over a year, on liabilities of \$8,000, last three payments secured. Dry rot appears to be the trouble—Wilfrid Laframboise, a manufacturer of biscuits on a small scale at Quebec, is trying to get a settlement at 15 cents on the dollar, secured—A. Poitras, a manufacturer of prepared meats in Quebec, is also offering 15 cents on the dollar, cash—S. H. Webb, gunsmith of New Westminster, B. C., has assigned, somewhat to the surprise of his creditors who believed he had a fair surplus.



"Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to
30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

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

Mahogany Veneers

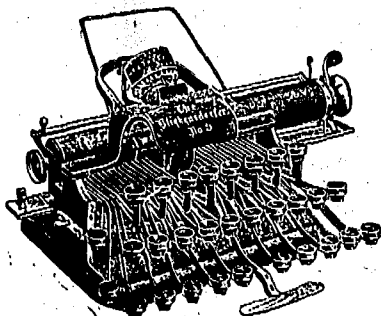
Figured and Plain.

Correspondence invited.

WM. E. UPTEGROVE & BRO.

485-475 East 10th St.,

New York.



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Wonderful Typewriter.

54 Letters and Characters. Weight, Six Pounds.

PRICE, \$35.00. FULL KEYBOARD.

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

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

HENRY PORTER,

Tanner and Manufacturer of

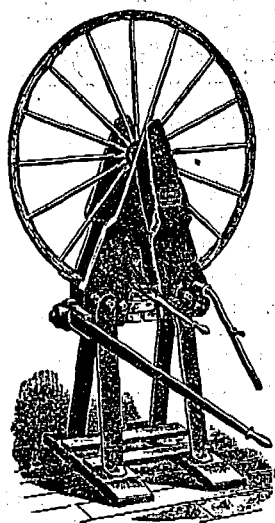
Leather Belting, Fire Engine

Moccasin, Lace, Russet and

Oak Sole Leather

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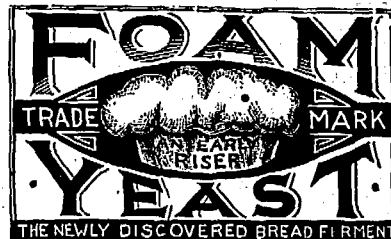
West's Hand Tire Setter.

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

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

THE BEST IN THE MARKET.

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



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

Losses through opening a branch at Nanaimo, B. C., are believed to be the cause of his difficulties.

—F. W. BROOKS, tailor, Georgetown, Ont., has assigned. He has been in business here some 5 years, but had only very limited means to commence on, and has had hard work to get along—J. A. Torney, plumber, Ottawa, has assigned. He was formerly of Torney & Georgson, who got into difficulties last spring, when he effected a settlement at 30 cents on the dollar, and continued the business, but competition was too keen and profits too narrow for him to work through—A. Arter, painter, Ottawa, has assigned. In business a couple of years. He had but very light means, and though he did his best he could not make any progress—A. J. Dunlop, harness, Hamilton, has assigned. In business about 4 years, succeeding his father. Trade has always been a small one, and somehow or other has not been able to succeed. His own means were limited—E. A. McMann, grocer, Sarnia, has assigned. He has only been in business since the beginning of the year. Trade is overdone in his line at that place—W. T. Ford & Co., builders, Sudbury, Ont., have assigned. Commenced business in summer of 1890, but W. T. Ford failed and assigned in April 1891. Since then he has carried on business under above style, in wife's name. He has had uphill work ever since and has been finally obliged to assign—Hammond & Offord, bakers and confectioners, Toronto, have assigned. They commenced running two stores in 1893, and attempted too much for their capital. Competition was also keen, and at last they became embarrassed. Liabilities are about \$5,000—Loughman & Co., grocers of this city, have assigned. Liabilities \$1,400. They succeeded Loughman & O'Flaherty, who were also unsuccessful in the same line.

—E. P. MARTIN, auctioneer, etc., Kingston, Ont., is offering 50 cents in the dollar on time. He has been carrying on a small

auctioneering business for the past few years but he has been unable to make it pay—Stevenson Bros., tailors, Toronto, have assigned. The present firm has been in existence since March, 1885; having succeeded Stevenson & Began. They did only a small business—F. X. Lapointe, dry goods, Bienville, Que., is offering 50 cents on the dollar, at 3, 6, 9 and 12 months—J. Dagenais & Co., grocers of this city, have compromised at 25 cents on the dollar cash—M. Havard, dry goods, Montreal, has assigned. He only started on 1st of April last. He had very little means; too little to make a success in face of competition—H. Lefebvre, grocer of this city, already noted, is now offering 15 cents on the dollar—D. Meunier, hotel, this city, has assigned. Liabilities \$1,900. Formerly in livery business, and opened hotel last March. He had no previous experience in the line, the stand was not a good one, and the usual result followed—J. Lavallee, general storekeeper, St. Aime, Que., has assigned. Liabilities about \$2,500. He started business in 1891, but did only a small trade—L. B. Crowe, produce dealer, Truro, N. S., has assigned. Liabilities about \$5,000. He has been in business quite a number of years. At one time was of Crowe & Cock, but alone since 1892. In spring of 1894 he started a wholesale fruit business, under style of L. B. Crowe & Co. Apparently he attempted too much and has got beyond his depth.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Oct. 5, 1895:

	1895.	1894.
Passenger Train Earnings.....	149,370	148,551
Freight do. do.	259,063	269,223
Total do. do.	\$408,433	\$417,774
Decrease 1895, \$9,341.		

M. & L. Samuel, Benjamin & Co.

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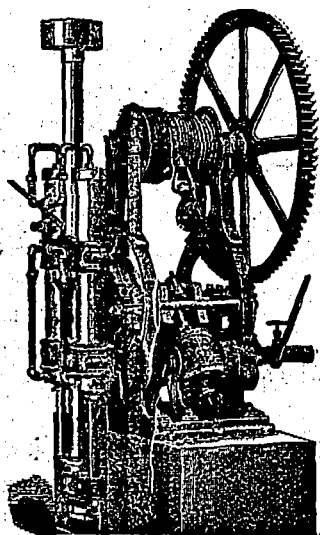
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Annual Revenue from Fire Premiums..... } 5,545,000

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

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Under the supervision of the Dominion Government.

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THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 11TH, 1895.

CURRENT EVENTS.

It is almost enough to make one believe that there may be epidemics of crime and immorality as well as of bodily ailments, to consider the number of cases which during the last twelvemonths have called for the intervention of the law. Luckily, it may be said, none

Insurance Companies,
TRUSTEES, EXECUTORS and INVESTORS
GENERALLY.

We are authorized to offer for sale at a moderate price
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St. James St. Property,

Known as the **TEMPLE BUILDING.**

The site is undoubtedly one of the very finest in the city, adjoining the new building of the Canada Life Assurance Company. At a small cost for interior improvements this can be made the best revenue producing property on the street. We will be pleased to furnish full particulars and estimates.

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of the cases have evoked anything like the maudlin sympathy witnessed in connection with some transatlantic criminal trials of late years. The Shortis case, in which a jury was with difficulty found a few days ago, is one of the most unaccountable brought before the public for years. It seems impossible to arrive at any but the one conclusion respecting Shortis, yet there is warrant for believing that the plea of insanity will avail. The "independent" yeoman of the day has often insufficient cause to believe himself anything but the slave of his surroundings, and there is no one better acquainted with his economic sorrows than the man who caters to what he has come to consider as part of his daily needs. The boast of the great Irish Agitator, that he could "drive a coach and four through any Act of Parliament ever framed," may well be repeated by one or perhaps two of our own legal luminaries who seldom fail to pull a client through the most unpromising situations.

The persistence with which revolutionary disturbances have continued throughout the greater part of the island of Cuba since the beginning of the year has had its share in depressing the condition of commerce. The imports and exports of that island are nearly 40 per cent. less for the three quarters of the present year than in the corresponding quarters of 1894, and when to this is added that the present cost of maintaining the Spanish army of repression is placed at \$1,500,000 per month, a portion of which must be borne by Cuban finances, the outlook for the near future can only be deemed gloomy, and it is little wonder that the exodus of the better class of merchants, in order to avoid the crushing weight of war taxes and contributions, should have reached sufficient proportions to alarm the authorities. The resulting falling off in trade occurs not only in manufactured goods and machinery, but even in food products, which have heretofore been considered indispensable, thus showing that the closing of the sugar, tobacco and fruit industries in the districts occupied by the revolutionary forces has largely paralyzed the country demand. The laborers have been forced into the revolutionary ranks, their employers have fled to the coast towns or have emigrated, the stores have

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1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	98,000
Interest Income, annually, exceeds.....	\$ 135,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	*3,923,000
Death Claims Paid, over.....	22,000,000
New Business received in 1894, over.....	81,000,000
Insurance in Force exceeds.....	300,000,000

*Not a single dollar of the accumulated or invested Reserve Fund has ever been used or required either for the payment of death losses or for any other purpose.

F. A. BURNHAM, President.

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been looted and destroyed by both the government and rebel troops, and commerce and industry are barely existent. The cane fields are gradually returning to their wild state for lack of labor to keep them free from weeds, and it is certain that next year's crop will be confined to those plantations which lie well within the Spanish zone. In the meantime the losses to merchants and planters are almost incalculable. Commerce has shrunk to half its usual volume, and only those who hold contracts for military supplies can be said to be doing any business at all. This is a matter of importance to Canadian exporters, as in times of peace our trade with Cuba amounts to nearly a million and a half of dollars annually.

The result of the initial shipment of Australian cattle to Great Britain shows tolerably conclusively that there will have to be a remarkable change in marine traffic conditions before the cattle raisers of the Island-Continent can compete with our own in the British markets. The cattle themselves cost only \$20 per head on an average in Sydney; but the freight, fodder, cost of insurance and attendance on the voyage came to \$70 per head for each of the cattle, and \$6.10 for each of the sheep. The shipment consisted of 550 bullocks and 488 sheep, but owing to the voyage taking over two months, and the rough weather experienced off Cape Horn, 52 of the cattle and 82 of the sheep died at sea. This added still further to the loss, and it is estimated that the Australian shippers will lose \$20,000 by their venture after the expenses of fitting up the ship, installing condensers, etc., have been taken into consideration. This should prove that it is impossible to ship cattle 13,000 miles at a cost sufficiently low, to compete with Canadian cattle. At the present prices ruling in England our own cattle shippers, who have only 3,000 miles of a temperate ocean to traverse, whose freight does not exceed from \$9.75 to \$11, as to port, and who can land their cattle in England in from 10 to 14 days, can barely come out even. How then can shippers whose freight rates come to \$70 per head, whose cattle must remain two and even three months on shipboard, and must either encounter

the torrid heat of the Red Sea or the storms of Cape Horn, ever expect to land their consignments as cheaply or in as good condition as our own? In dead meats and in butter Australia has certainly built up a large, although not too profitable, trade. But there are limits to Australian enterprise, and the result of the present shipment will probably convince our enterprising Southern cousins that these limits do not include the live stock trade with Britain.

The recent failures of private bankers and the losses thereby entailed, almost invariably upon a class of depositors but poorly able to afford them, has again brought the question of the advisability of a government inspection of these institutions prominently before the investing public. No doubt there are many honorable and solvent private bankers in Canada whose business would bear the closest inspection. But on the other hand we are confronted with instances where supposed solvent men have failed, and paid as little as five cents in the dollar to a class of depositors upon whom the loss of their slender savings involved almost penury. No doubt private banks benefit these small depositors by allowing them, as long as they are solvent, a larger rate of interest than the chartered banks could afford to do. But, on the other hand, a chartered bank, even when suspended, usually repays its depositors in full, while a private bank almost invariably does not. In fact the dividend in the latter case rarely exceeds fifty cents in the dollar and is often below ten cents. Under these circumstances it would be well if some method of official inspection of these banks could be instituted whereby depositors would receive some warning of the condition of bank in which they were depositing their funds. At present it is almost impossible for an intending depositor to find out anything about the actual position of a private bank. In the case of Andrew Somerville, money was deposited in absolute confidence in his stability until the very moment of the crash, although his business had been insolvent for years, and it has been the same in many other instances. It looks, then, as if it would be in the interest of the agricultural community and of the smaller towns and villages in which these private banks are principally located, that a system of inspection should be inaugurated sufficiently thorough to give intending customers a reasonable knowledge of their position, without unduly hampering their interests or exposing their business methods.

Should Russia succeed in obtaining Fort Arthur as a railway terminus from the Chinese, and it seems quite probable, the successes of Japan in the recent war would be largely nullified.—The Chinese as a people seem to have learnt nothing, and fully believe that their reverses were due to a great tidal wave which destroyed their coast defences.

—J. A. GUERTIN, shoes, St. Hyacinthe, has assigned. Liabilities \$5,800. He started early in 1893, with very little means of his own, and was assisted to start by his father. He has been recently sned by a couple of firms, and had to assign—Z. Gauthier, grocer, Three Rivers is offering 25 cents on the dollar. In business several years, and was supposed to be doing fairly. He however, invested too much in real estate, and this handicapped him—T. Duphily, general storekeeper, Vercheres, Que., has assigned. Liabilities \$1,800. Originally a peddler, but has been keeping store for the last 7 years. He was only in a limited way, and has had hard work to get on, his capital being very light.

RATES FOR MONEY.

It is sometimes asked why the rates for commercial discounts are so high in Canada when the rates quoted, from day to day, for money in New York and London are so very low. It must be borne in mind, however, that the New York rate quoted in the press is for strictly call money,—that is, money which can be either paid by the borrower or demanded by the lender, and received in an hour after the demand,—secured by first class stock collaterals with a large margin, and which are readily saleable in case of need on the Stock Exchange. In the same manner the London rate is for discount of prime three months' bills,—that is bills drawn by strong banks in some part of the British Empire or foreign countries upon first-class banks in London, accepted by them and endorsed by a responsible commercial firm—sometimes by two or three commercial firms. Vast amounts of these bills are constantly being discounted in London and, from the absolute certainty of their payment, are held by the banks as a large portion of their Cash Reserve. They know well that if fifty or a hundred thousand pounds sterling of these bills mature on any day they are as certain to be paid as anything in the financial world can be. But in neither London nor New York is the rate of discount to commercial borrowers anything like that quoted for the class of business which we have mentioned above.

In England it is unusual for a commercial borrower to obtain money in ordinary times under five per cent, besides a commission on his bank account which is never charged in this country. It is barely possible at the present moment, owing to the over abundance of money, that this rate might be somewhat shaded. The same statement holds good in New York. In ordinary times a commercial borrower cannot obtain money under six per cent. Gilt-edge paper is sometimes sold on the "street" at a lower rate, and the quotation varies with the very great abundance of money, but the ordinary borrower is on very much the same plane as his business equal in Canada.

In Canada from various causes the great amount of our commercial paper does not approach in quality the same class of paper in England,—that is, it is neither so certain to be promptly paid, nor are the makers as strong as in England. That being the case, as Bankers grade their rates by the risk they run, the rate of discounts in Canada is, and must always be somewhat higher. But that our commercial borrowers receive as good treatment as they could expect from our banks is borne out by the fact that when two years ago money for commercial purposes was obtained only with the very greatest difficulty in the United States—in fact could not be obtained at all—our own banks did not advance their rates to ordinary borrowers and supplied their needs readily.—Business men always appreciate such a state of affairs as this. It is a very desirable thing that they should be able to count upon a steady discount rate and a certainty of obtaining money for their legitimate requirements. That being the case they can always afford to pay a slightly higher rate for it.

In conversation with a London banker some years ago, in asking him how the banks were able to make money by discounting paper at such a low rate as then prevailed, he said: "That rate does not prevail with

our ordinary customers, who are always willing, in view of the certainty of obtaining money from us, to pay us remunerative rates."

The exceptionally low rates which prevail this year in the large monetary centres, such as London, Paris and Berlin, in Europe, and New York on this Continent—and which, to some extent, affect our Canadian business also—result from the stagnation which has existed in both speculative circles and legitimate business. It is needless for us to recount what has brought this about, as it has been explained on many occasions before in our columns. But there is every indication that this superabundance of money is passing away—as it must pass away after a time—and that before long the ordinary rates will again prevail.

LAST YEARS' TRADE FIGURES.

The report of the Department of Trade and Commerce for the fiscal year ended 30th June last shows a shrinkage of \$11,140,958 in the volume of Canadian trade during the year as compared with the figures of its predecessor. The decline was almost continuous throughout the year, the greatest period of depression being in the quarter ended on the 30th September, 1894, when the total of imports and exports fell \$7,802,407 under those of the corresponding period of 1893. In the second quarter, ending on the 30th December, 1894, an improvement was already noticeable, but there was still a deficit of \$3,524,518. This improvement continued, and with the close of the third quarter last March the volume of trade showed an increase of \$192,696 over the figures for the first three months of 1894. The improvement was not maintained, however, for the last quarter of the year showed again a deficit of \$6,729. The figures by months are given in the following table:—

Month	Imports & Exports	Imports & Exports
	1893-4	1894-5
July	23,376,234	21,509,753
August	24,948,679	22,680,624
September	24,972,363	21,354,492
October	23,507,520	22,961,407
November	24,108,634	23,316,997
December	17,585,022	15,398,254
January	13,231,147	11,689,774
February	10,741,376	11,362,338
March	13,332,740	14,446,056
April	11,944,076	13,956,829
May	17,019,121	18,328,889
June	22,647,366	19,338,116
Total	227,414,787	216,273,229

No doubt much of this deficit is due to the lower prices ruling for commodities at the close of 1894. But that there was also a considerable falling off in the volume of trade is shown by the fact that the imports, in which the reduction in values was least marked, fell off no less than \$7,368,709; the dutiable goods declining \$4,216,800 and the free goods \$3,151,909. The exports also fell off \$6,208,909, so that the total falling off in actual trade amounted to \$13,577,618. There was, however, an increase of \$2,436,060 in the export of coin and bullion to the United States which brought the net decrease down to the figures we have mentioned. But as this was purely an extraneous transaction, and had no effect in any way on general commerce, the real deficit amounted to thirteen and a half millions; and that this was caused by a lessened demand on the part of consumers, and a tendency to greater economy on the part of the public, is borne out

by the fact that there was a corresponding decline in the receipts of Inland Revenue from \$8,445,030 to \$7,859,477 during the fiscal year.

Naturally this decline in the value of Canadian imports was distributed tolerably evenly throughout the whole list of commodities. The increases were few in number and occurred in the following lines of goods:—

	1894.	1895.
Breadstuffs	1,401,827	1,895,492
Bicycles, etc.	333,473	394,754
Cars, rail or tram	29,336	56,382
Coffee	565,005	573,172
Cotton manufactures	4,019,235	4,233,120
" raw	2,610,538	3,226,467
Gunpowder	120,559	132,395
Dyes and Chemicals	1,633,242	1,694,218
Jewellery	648,359	724,420
Hides	1,366,333	2,018,088
Leather	601,053	773,354
Boots and Shoes	247,596	303,212
Mineral Oil	486,429	505,608
Tea	2,863,939	3,013,152
Linseed Oil	250,234	309,352
Soap	155,910	201,550
Spices	150,229	162,728
Wool	1,085,234	1,142,267

The decreases were much larger and more important and cover most of our principal lines of imports. In detail they are as follows:—

	1894.	1895.
Ale, beer, etc.	163,864	128,910
Animals	166,615	132,640
Books and Pamphlets	1,055,712	782,266
Brassware	306,362	306,107
Bituminous Coal	3,391,563	3,336,042
Copper ware	161,971	86,339
Drugs	1,131,310	1,120,156
Earthenware and China	697,402	532,667
Fancy goods	1,334,416	1,641,889
Fish	461,125	394,707
Fruits and Nuts	2,066,014	1,938,482
Furs	714,619	569,317
Glassware	1,210,088	1,120,575
Hats and Caps	1,209,697	1,191,854
Iron and Steel	8,638,634	7,418,928
Lead	203,984	191,639
Marble and Stone	215,430	185,767
Metals	313,519	299,579
Musical Instruments	363,423	201,731
Paints and colours	549,648	451,450
Paper	1,003,294	940,438
Pickles	116,357	102,259
Meats	733,681	593,660
Butter and Cheese	155,741	66,913
Seeds	488,106	472,719
Silks	2,486,170	2,217,221
Spirits	983,332	817,433
Wines	456,187	414,462
Molasses	817,672	733,555
Tobacco and Cigars	284,564	258,120
Vegetables	223,440	208,600
Woods	912,478	567,261
Woollens	9,482,334	8,941,043
Anthracite Coal	6,354,040	5,333,333
Settlers Effects	3,332,499	2,394,217
Sugar	8,292,152	6,704,344
India Rubber	970,937	692,133
Tobacco leaf	1,759,392	1,009,478

In the exports, the produce of Canadian mines rose from \$6,109,723 to \$7,222,968; animals and their produce from \$33,068,149 to \$35,965,054, while our manufacturers exported \$8,737,284 against \$8,389,399 in the fiscal year of 1894. But the shipments of agricultural produce fell off in value from \$26,729,960 to \$18,960,447; fishery products from \$11,619,050 to \$10,963,119; and lumber exports from \$26,351,107 to \$24,201,285. These declines are doubtless due to the decline in valuation, as in most instances the quantities exported were fully equal in volume to those of the preceding year.

It is evident from these figures that the net decline in Canadian commerce during the past fiscal year was a fraction under six per cent. This is not a bad showing considering the trade conditions prevailing during the greater portion of the period to which the figures

refer. The country was only just commencing to emerge from the period of depression during the first half of the year, and from July, 1894, to February, 1895, the deficits were continuous. Then a series of gains took place until last June, when an unexpected deficit of \$3,300,000 was recorded. Thus the year did not close as favorably as the returns for the four previous months had justified us in anticipating. But there is reason for belief that the figures for the following months are more favorable. Prices in most lines have risen, and are still tending upwards; trade is improving although only slowly; and there is always a freer movement of goods on a rising than a falling market. No doubt merchants are still purchasing very cautiously, and hence no marked improvement in the returns can be looked for in the first quarter of 1895-96. But from this out the volume of trade should show improvement, and it is fair to predict that the returns of Canadian commerce during the fiscal year of 1895-96 will be considerably in excess of those of its predecessor.

MIXING WHEAT.

The action of the government in rescinding the order-in-council prohibiting the mixing of scoured smutty wheat with No. 1 or No. 2 hard Manitoba has naturally excited adverse comment both from millers and shippers of grain in the older provinces. They argue—and with considerable force—that smutted wheat, no matter how carefully brushed, scoured, or doctored in the grain hospital it may be, can never be considered as No. 1 hard; that it retains its peculiar odor and flavor no matter how well it is cleaned; and further that it is unfair that a car going into one side of the elevator as smutted wheat should emerge at the other side with an inspector's certificate that it is No. 1 hard. They insist that the doctrine that if wheat is better than the standard it can be lowered by the addition of inferior and smutted grades until it will just get past the inspector, is one that is unfair to the purchaser; that it brings discredit upon Manitoba wheat in the markets of the world; and that it results in European purchasers preferring to buy Duluth wheat because the American inspectors state distinctly upon their certificates of what the consignment is actually composed, and hence they know exactly what they are buying, whereas in the case of Fort William inspection the lot they purchase as all No. 1 hard may contain a liberal percentage of lower grades and scoured smutty wheat as well.

So far they seem to have the best of the argument. But their opponents also put forward a strong appeal on behalf of the practice of mixing. They claim that under the new processes smutty wheat can be cleansed to grade as No. 2, if not as No. 1 hard; that if mixing in the elevators were prohibited the millers would simply purchase the smutted grain at from 3 to 6 cents per bushel under the market price, clean it, and grind it with standard grain, thus securing an additional profit to themselves; and that under the present system they are enabled to pay a better price to the farmer for his smutted grain. As about 13 per cent. of the crop this year is touched with smut, and as the percentage bids fair to be still larger next year unless care be taken to use only seed taken from absolutely uncontaminated fields, this forms a strong argument with

the farmers, and is the one which seems to have carried most weight in influencing the government's action. The claim that eastern shippers have done more to injure the credit of Manitoba wheat by mixing soft Ontario grain with it than has ever been done by the admixture of scoured smutty Manitoba grades, may safely be dismissed as an exaggeration put forward for the purpose of strengthening the farmers' case. Grain buyers in England would readily detect any such attempt at fraud, and the fact that no complaints of such a practice have been received from abroad are a tolerably conclusive proof that it has never existed.

The trouble is that the standards are not permanent. If they were, the government would be justified in interfering in the case of mixing or other encroachment on their standing. But they are not. They vary from year to year according to the character of the crop, and thus the standard for 1895 is not the same as that for 1894. This gives a certain basis for the claim that mixing is justifiable so long as the mixed parcel is still able to grade to the standard. As to the conserving of the interests of the farmer, whom the mixing of grain is supposed to benefit, there is probably much to be said on both sides. The maintaining of the price of smutted grain at a few cents over its true value, by permitting it to masquerade as clean pure wheat, may possibly afford him some temporary advantage. But it is doubtful if, in the long run, his interests would not be better served by placing the character of No. 1 hard Manitoba above all suspicion. Honesty is the best policy in the grain as in other trades, although expediency may prove most profitable for a while, and it is probable that if it once became known that each grade was free from admixture, and exactly what it purported to be, buyers would soon recognize the fact by being as willing to pay higher prices for our wheat as they are for our cheese.

THE COST OF THE HARVEST.

The fact that it will cost over two and a half millions of dollars to harvest the estimated crop of Manitoba, and that this enormous expenditure must be borne by a comparative handful of about 25,000 farmers, is one phase of the crop situation that often escapes attention. This estimate does not include rail-freight, insurance, bagging or warehousing charges. It is simply the cost that must be incurred before the grain can be loaded into the farmer's barn, and though it appears large, when the various items are scrutinized it will be seen that this estimate is rather under than over the mark. Take first the cost of threshing. Experts place the total crop at from 40,000,000 to 60,000,000 bushels, and the cost of threshing at from 2 to 3½ cents per bushel, as to locality. If we take the crop at 50,000,000 bushels, and the average price of threshing at 3 cents, this gives us \$1,500,000. Then there comes the question of binder twine. With so heavy a crop as the present one, three pounds of twine to the acre is not an exaggerated estimate, and as there are 1,862,296 acres under crops requiring twine, this would give us 5,586,888 pounds of twine. At an average cost of 8c per lb. to the farmer this item alone comes to \$446,951. Next comes the cost of labor. This is more difficult to arrive at accurately; but, from the returns of the railroads, it may fairly be said that 6,000 men were em-

ployed. Of course, the rates of wages paid varied considerably, but probably about \$30 per head, including the cost of their keep, was about the monthly outlay for labor. This would mean \$180,000 per month, or \$360,000 for the two months, with a number of the men practically working three months.

The question of agricultural implements to handle so heavy a crop is another factor. No doubt many farmers made no outlay under this head, but there were others who did, and if we put the average expenditure for new implements, or repairs to old ones, at \$10 per head, it will be well within the mark. This means another \$250,000, and thus we have an expenditure on four items (without taking into consideration the cost of seed and tillage) of \$2,556,000 before the grain reaches the farmers barn. The importance, therefore, of the harvest to Manitoba can be well judged, since the initial expenditure upon it involves so large an outlay, and consequently the question of the price the farmer shall receive for his grain becomes of permanent interest. At present buyers are offering 46 cents at country points for No. 1 hard, but the farmers are not inclined to accept this and are marketing but little at present. The farmers' deliveries at the railway stations and elevators have been unusually heavy, but they are holding on to their wheat for higher prices, and it is to be hoped in the interest of the province that they will not be disappointed.

Of course these estimates are based upon the crop returns sent in from the North-West, and which may possibly present the yield in too roseate a light. In fact they have already been impugned in this city, as coming from interested sources. Dealers have not forgotten that the official returns of 26,000,000 bushels for last year's crop dwindled to 17,000,000 bushels when the crop was marketed, and they look for a similar shrinkage during the present year. The big milling companies are now paying 2c per bushel more than dealers, and it is urged that they would not do this if good wheat were as plentiful as the newspaper accounts make it. Still the reports of a large harvest have been derived from a number of reputedly disinterested sources, and it is hard to believe that the figures so confidently and so often quoted must be diminished by a third to approximate the truth.

PETTY SMUGGLING.

At this season of the year, when the summer flight of tourists to England is just beginning to send back its fore-runners, the complaint of our leading retailers at the loss they experience through the petty smuggling in which so many of our Canadian travellers indulge, deserves attention. Why it is that this form of infraction of the law should be looked upon as venial by people who otherwise are most law-abiding, seems difficult to understand. Why a man, or woman, who would not dream of contravening the statutes on any other point, should rather consider it clever than otherwise to outwit a customs officer is one of those curious contradictions with which human nature is filled. Yet it is so. Hardly a man, and certainly very few women, comply completely with the Customs Act, when returning from England. Most of them consider it perfectly within their rights to bring out articles for their friends and land them free of duty, so long as they do not ab-

solutely smuggle them for sale. That, of course, they would never do; nor even dream of doing. But they will purchase articles that their friends want, and bring them in unblushingly past the officers regardless of the fact that those who sell those very articles in this country are compelled to pay duty upon them and hence are handicapped by their entrance duty free. The man who has his measure taken by an English traveller on the understanding that the completed suit will walk ashore on the back of some steward, or reach him through some other underground source, does that amount of damage to his local tailor. The city tradesman, compelled to pay duty on his cloth, and Canadian wages to his workmen, cannot compete with the foreign duty, free article. Yet the man who gets the suit considers it rather clever on his part, and is apt to brag about his achievement to his friends as if it were something to be proud of; he never seems to think that it is a deliberate infraction of the very policy of protection to Canadian industry which he has probably gone to the polls to endorse.

It is this subtle distinction between the National Policy as a whole, and its application to our own immediate requirements as individuals, that is responsible for all this petty smuggling. With the ladies, of course, it will always exist to a greater or less extent. However ardent a protectionist a woman may be, it is impossible to persuade her that if she buys anything for herself or her friends for a dollar abroad it is her duty to pay twenty-five cents to the Canadian Government for permission to bring it across the border. She is perfectly prepared to uphold the policy of protection as applied to the country at large; but not as applicable to her particular case. What, she argues, is one miserable quarter to this great Dominion of Canada? But it is precisely these uncounted quarters that mean profit or loss to our merchants and importers who are compelled to pay duty on every dollar's worth of goods they get, and who find their trade forestalled by these petty smugglers. The dress, the lace, the parasol, the hat, the bracelet, that are brought in free so unthinkingly, mean so much loss to the Canadian vendor of those articles who is called upon to pay duty, freight, rent and business tax out of his margin of profit, and then finds his trade falling off, he knows not why. This is where petty smuggling does its greatest injury. It is the merchant who purchases a line of goods, and pays the duty and freight on them, and who then finds himself confronted with an unexpected lack of demand owing to the quiet infiltration of duty and freight free goods, who suffers the most. He sees the stock which he purchased in anticipation of the usual enquiry lie unheeded on his shelves, and he puts down the slackness of trade to the dull times when his customers are really buying as much as ever. But they are buying it abroad, and although it may be no better, if as good, as what he has to offer, in his own store, it has the "cachet" of having been bought in Europe, of having been smuggled into the country, and hence it will always be regarded as a more desirable article.

—THE assignment is just announced of John Stairs & Co., of Halifax, N. S., an old-established hardware firm that was widely known and respected. The present partners are F. W. Bullock and John W. Stairs. The estate of the late John Stairs is preferred for \$50,000, and there were some other privileged claims upon which interest had to be paid monthly. In the absence of particulars, it is believed that this constant drain upon the new firm's resources for interest is the cause of their difficulties.

INCENDIARIES.

The toils are being gradually—slowly but surely—drawn about the gang of incendiaries, who it is now fairly believed are answerable to a greater or less extent for the heavy losses sustained by our fire insurance companies in Canada, and especially in our largest cities, during the last year or two. That there is warrant for ascribing a considerable number of the disastrous fires in the business sections of this city during the last two years to this cause is shown by the marked immunity from losses of the kind recently—or since the batch of accused fire-bugs was arrested some weeks since. It will doubtless go hard with all who have been concerned in the business, and it is to be hoped the punishment that may be meted out to them may have the effect of establishing a new condition of things in fire insurance books of accounts, and also among the economies of our business houses; for—look at it from whatever side we may—losses from fire must eventually be met by the insuring public at large, just as tax evasions and exemptions must make the burden all the heavier upon those who consistently adhere to an honest policy and manfully shoulder their liabilities.

Naturally some curious episodes have transpired during the preliminary proceedings. We have already drawn attention to Loewenthal's stock of tweeds, part of which travelled from shop to shop, masquerading as damaged goods, until the patterns became familiar to the adjusters. Now, another of the accused, among the furriers, has furnished a surprise by the inauguration of a new method of securing forensic talent for his defence. Lacking evidently the wherewithal to pay in cash, he turned over the residue of his depleted stock, valued then at somewhat under \$1,000 to his legal advisor to meet the cost of the struggle to keep him out of the penitentiary and the goods are now being sold for that purpose. Probably some more revelations as to the peculiar business methods of others among the accused may reach us later on; but enough has already been elicited to show that "for ways that are dark and tricks that are vain" the Beiser syndicate could hold their own with even Bret Harte's Mongolian.

A BOOT AND SHOE FIRM IN DIFFICULTIES.

It is announced that Seguin, Lalime & Co., boot and shoe manufacturers of St. Hyacinthe, are in financial difficulties and a meeting of creditors has been called at which a statement of the firm's position will be presented and an effort to effect a settlement made. The firm is an old established one. It was first started fifteen years ago in St. John's, P. Q., and was noted for the excellence of its output. In fact, it was commonly said in the trade that country retailers waited for Seguin, Lalime & Co.'s travellers before buying. About two years ago, however, they lost their manager, Mr. Kirkland, and since then the character of their goods has not been up to the standard he established. Trade fell off in consequence, and last year they built a large new factory which drew \$59,000 out of their ready money. Then came the Moseley failure and the suspension of the Banque du Peuple to which institution they owed some \$68,000. This put them in difficulties at once. The liquidators visited them without being able to arrange any satisfactory settlement, and the result is the calling of the present meeting. The liabilities are: Beardmore & Co., \$11,000; E. F. Moseley & Co., \$13,000; Marlatt & Armstrong, \$9,000; Duclos & Payan, St. Hyacinthe, \$5,000; Tourigny, \$5,000; Dowker & McIntosh, \$3,300; King Bros., Whitby and Toronto, \$4,000; H. J. Fisk & Co., \$1,500; J. Robson & Son, Oshawa, \$2,500; Hector Lamontagne, \$4,000; Paul Galibert, \$800; G. Bisson, \$500, and the Banque du Peuple, \$70,000 direct. The assets are valued at \$170,000 composed of: Merchandise, \$75,000; building and property, \$70,000; machinery, \$25,000. There is, however, said to be a mortgage on the building of \$20,000, and those who know how boot and shoe machinery assets shrink in realization will realize that some settlement is necessary to enable the firm to continue.

THE RISE IN TEXTILES.

The week has been notable in dry goods circles for a series of advances in the prices of Canadian cottons and woollens, due to the running out of the old stocks of raw material and the consequent necessity of readjusting values on the basis of the new prices for wool and raw cotton. The advances have been heaviest in woollens, as Australian and Cape wools have advanced fully 15 to 20 per cent., and in the case of crossbreds 25 to 30 per cent., with every probability of going still higher. The London wool sales, of which particulars are given in our market review, displayed unwonted strength and confidence. Naturally the advance in the raw material thus established, must be reflected in the price of the finished article, and, as a consequence, tweeds have been advanced in this market $2\frac{1}{2}$ cents per yard, and Campbellford flannels $1\frac{1}{2}$ cents per yard.

In cottons similar causes have brought about similar results. Last week we chronicled a rise of five per cent. in colored shirtings, denims, and some lines of tickings. Now we have to chronicle a second advance of five per cent. in these lines and a rise of five per cent. in flannelettes and cottonades. A similar advance has been made in cotton yarns and twines, and it looks as if other lines would share in the rise before long. These advances have been absolutely forced upon the manufacturers by the increased cost of their raw material. They have been delayed as long as possible, but the time has now come when the consumer must realize that the old prices are out of the question under the changed conditions of the primary staples.

AN IMPORTANT SALE.

On Tuesday next there will occur an unreserved auction sale of pure bred and imported Guernsey and Ayrshire cattle, Shropshire sheep and Yorkshire pigs, at Isaleigh Grange Stock Farm, Danville, P. Q., the property of Mr. J. N. Greenfields, the eminent Queen's Counsel of this city. The primary object is to establish an annual sale of pure bred stock in the Eastern Townships on lines similar to those followed in Great Britain where the annual sales of the larger farmers are events eagerly looked forward to in the agricultural world. Mr. Greenfields has spared no expense in the equipment of his farm which has become celebrated as headquarters for Guernsey and Ayrshire cattle, Shropshire sheep and Yorkshire and Berkshire pigs. Nearly every breeder and farmer in Canada and the United States knows that the best stock only is imported and bred. Isaleigh Grange contains nearly 900 acres of fertile well watered land, particularly suitable for raising stock, within two miles of the thriving town of Danville, which is an important station on the Grand Trunk main line between Montreal and Quebec. All Grand Trunk trains stop at Danville, where there are good sidings and cattle-pens with all modern appliances for loading and unloading. The buildings on the Grange are commodious and well appointed for fitting up and taking care of stock. The stock is carefully handled, and purchasers can rely on the animals being in perfect condition when shipped. The barns and yards are open to visitors, and intending purchasers are invited to pay them a visit. The general office of the farm is connected by telephone with the town of Danville, and all correspondence and business is transacted promptly.

FIRE RECORD.

Winnipeg—Fire on Sunday destroyed the post-office at Namas, Sturgeon river, Alberta. The mail was saved. The origin of the fire is a mystery.

A separator belonging to McLeod Bros., together with three stacks of oats, were burned near Macdonald, N. W. T.

London, Ont.—Fire destroyed the brick veneer residence of Mr. Edward F. Johnston, Oak street, London West. A portion of the contents was also burned. The loss is covered by insurance.

LA BANQUE DU PEUPLE.

An announcement appears in another column, by order of the President and Directors of La Banque du Peuple, requesting depositors who have not received copies of the Circular issued recently by the directorate and the advisory committee of shareholders and depositors, to communicate direct with the bank's officials (addressing "La Banque du Peuple, Montreal") for any explanations they may require. The contents of this circular were explained in our last issue. It is briefly to the effect that, in order to avoid the delay and loss inseparable from liquidation, tedious and expensive as this must be, the depositors should agree to receive negotiable deposit receipts bearing 4 per cent. interest, and payable in six, twelve, eighteen and twenty-four months, in lieu of immediate cash. The depositors would thus be called upon to wait only two years, at the most for their money, would suffer no diminution of security, and would receive a fair rate of interest for their funds. Under liquidation they might have to wait an indefinite number of years, receive no interest, and might witness a serious curtailment of the assets during a long and more or less expensive liquidation. Their interests would be distinctly served by the course recommended, and it is therefore to be hoped their response to the circular will be prompt and unanimous. Every person concerned should feel gratified under all the circumstances that there is such a possibility in view. It is clear that everything possible has been done by the two gentlemen in charge, Messrs. Chipman and DeMartigny—in which they were actively assisted by the president—to conserve the interests of the depositors and shareholders. Such an event as the reopening of the bank—believed to be a total wreck—seems almost too good to be true. All concerned are really to be congratulated that matters are no worse.

The meeting held on Monday last re. estate of Donald Fraser, Kingston, was a lively one; creditors to the number of three or four hundred assembled in the City Hall. The statement submitted was as follows:—

ASSETS.	
Cash.....	\$ 106
Notes discounted.....	86,211
Bills receivable.....	978
Over-drawn accounts.....	724
Real estate less mortgages.....	22,500
Insurance policies, cash value.....	2,500
Kingston Vehicle Works Stock.....	500
	\$112,574
LIABILITIES.	
Deposits, ordinary.....	\$36,427
" special.....	11,349
DUE TO BANKS.	
Merchants Bank of Canada.....	\$51,506
Ontario Bank.....	8,795
National Park Bank.....	113
	\$109,190
Surplus.....	\$4,384

It is perfectly clear that the assets will not realize anything like the amount named by Mr. Fraser and on the other hand the liabilities are likely to be increased. Robert Crawford was continued as assignee, and three inspectors were appointed. Mr. Fraser suggested that the inspectors should be representative of three classes of creditors, 1. Ordinary deposits, 2. Special deposits, 3. Cheese factory accounts. The meeting however did not adhere to this classification, but appointed E. H. Smythe, Q. C., W. H. Godwin, insurance agent and M. Foley, farmer, as inspectors. The next meeting, at which the report of these inspectors will be given, will be looked forward to with interest.

LEGAL RECORD, &c.

Week ended Oct. 10, 1895.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

October 1.	
Chicoutimi—Cle des E. Municipales vs. J. Legare.....	\$3,000
Matane—P. Langlois vs. D. McKinnon.....	1,200
Montreal—A. Pigeon et al vs. T. Duplily, \$258; Dme. F. Osborne vs. H. Elmer, \$1,000; W. Hutchinson vs. H. Lionas, \$1,752; M. Hutchinson vs. H. Lionas, \$1,752; Commercial Union Ass. Co. vs. A. Nicoll, \$996; C. O. Lamontagne vs. A. Rousseau, \$980.	

St. Anaclet—L. J. B. Tache vs. A. Lavoie.....	\$ 888
St. Anne de Bellevue—A. E. Gauthier vs. Dme. J. F. A. Morrison;	\$780.
St. Felicien—J. B. O. Desjardins vs. L. Turcotte.....	426
St. Hyacinthe—Banque St. Jean vs. United Counties Ry Co.,	\$1,000.
St. Simon—L. J. Forget et al vs. D. Dieudonne.....	1,000
October 2.	
Bedford—Sophia L. Claves vs. W. Taylor.....	\$ 856
Hull—H. McRae, exr. vs. C. B. Wright & Sons.....	4,807
Montreal—E. Vezina, esq. vs. Aetna Life Ins. Co., \$2,000; T. W. Boyd et al vs. M. Griffin, \$490; Dme. Balgrave et vir vs. W. A. McKay, \$15,608; A. Nadon vs. Montreal Park & Island R. R. Co., \$1,000.	
St. Valerein—P. Dufresne vs. Jos. Godere.....	600
Vercheres—A. Pigeon et al vs. T. Duphily.....	258

October 3.	
Eaton—J. F. Maskell, esq. vs. H. E. Taylor.....	2,065
Montreal—W. Drake vs. A. Cosper, \$644; R. Bickerdike vs. E. H. Dunham, \$448; Banque Nationale vs. J. O. C. Mignault, \$580; R. Levesque vs. M. Perrault, \$5,000; Bank of Montreal vs. G. Rochon et al, \$340; Dme. M. Maxwell vs. Dme. M. J. S. Simpson et vir, \$3,000; A. Dion et al vs. Sun Life Assur. Co., \$340; Banque Nationale vs. J. de L. Fache, \$540.	
St. Augustin—F. Ross et al vs. A. Sautel.....	317
Sherbrooke—Dme. Cecilia Dubois vs. J. A. & J. T. L. Archambault, \$1,250.	

October 4.	
Longueuil—R. Levesque vs. M. Perrault.....	5,000
Montreal—A. Paquette vs. T. B. De Groisbois, \$320; E. Guilbault vs. J. DeGuire, \$1,250; B. Bastien vs. A. Guenet, \$504; Delle P. Lortie vs. M. Prudhomme, \$754; Dlle. H. O'Flaherty vs. M. Prudhomme, \$268; J. Levelle vs. M. J. A. Renaud, \$280; O. Gaudet vs. J. Ryan, \$807; Shedden Co. vs. T. S. Vipond & Son, \$394.	
Quebec—J. Ernest Fortin vs. E. Savard.....	250
St. Marie B—Banque Nationale vs. J. de L. Tasche.....	540

October 7.	
Boucherville—A. Paquette vs. T. B. DeGroisbois.....	320
Montreal—G. A. Moreau vs. A. Delorme, \$349; L. Turcot vs. H. Dickinson, \$700; L. P. Berard et al vs. O. Fortin, \$280; L. H. Davidson et al vs. L. Huot, \$512; J. Simard vs. J. Jobin \$1,233; J. A. Christin vs. J. Lafreniere (Dmgs) \$2,900; J. H. Bourgoin vs. E. Poirier et al, \$712; Hon. S. Pagnuelo vs. J. B. Rose, \$610.	
N. D. de Grace—Delle. R. Lortie vs. M. Prudhomme....	760
Quebec—G. Tremblay vs Quebec City.....	400
Three Rivers—O. Gaudet vs. J. Ryan.....	807

WRITS ISSUED, PROVINCE OF ONTARIO.

October 1.	
Brockville—Morrisburg Cheese Mfg. Co. vs. J. R. McNish,	\$875.
Canada—A. Petrie vs. Grand Trunk Ry.....	\$5,000
Chester West, Pa—C. E. Ryerson vs. G. A. Campbell.....	724
Crystal Beach—Anderson Furn. Co. vs. Assembly Hotel Co.,	\$390.
Darlington—Mary J. Heron vs. S. Thompson & J. Johnston,	exrs., \$2,680.
Forest—T. Kenny & Co. vs. J. W. Dillon.....	319
Gore Bay—Eichhorn & Carpenter vs. John Connor, \$520; Eichhorn & Carpenter vs. J. & E. Connor, \$520.	
Kingston—Mills & Cunningham vs. T. McMahon & Co. et al,	(Settled) \$739 and \$434.
Kingsville—G. Foster vs. J. H. & Margt. A. Smart.....	901
Lindsay—Traders Bank vs. H. K. Merritt, \$767; Lyman Bros. Co. vs. S. Perlen, \$2,608; J. R. Wilson vs. J. Smith, \$200.	
Port Arthur—Fitzsimmons, Dering Co. vs. W. H. Demuth.....	381
Prescott—Corpn. of Prescott vs. D. McCarten et al.....	264
Sarnia—T. Kenny & Co. vs. W. G. Collins.....	590
Thunder Bay Dist—J. Thomson vs. London & Lancashire Ins. Co., \$760.	
Toronto—R. M. Flett vs. D. Blackley et al, \$946; H. L. Willmott vs. Macfarlane & Patterson et al, \$459; C. A. Barnard vs. G. W. Miller, \$440; Freehold L. & S. Co. vs. F. P. & R. M. Woodall, \$1865.	
Uffington—W. C. Terryberry vs. D. Zimmerman.....	1,058
Ohio, U. S.—C. Kloeppfer vs. H. Bonner.....	641

October 2.	
Blyth—London Loan Co. vs. J. B. Kelly et al, \$7,942; London Loan Co. vs. J. B. Kelly, \$942.	
Chatham—S. Barfoot vs. Peter McMillan et al.....	\$ 280
Cobourg—J. Parker vs. Saml. Clark et al, exr.....	1,000
Galt—Jennie Thompson vs. Geo. Laird.....	803
Grey Tp—A. Nichol et al vs. S. & Elizth. Holmes.....	1,688
Hamilton—R. W. McDaniel vs. D. H. Smart.....	300
Kingsville—J. Sale vs. E. E. Harris et al.....	284
Lakefield—J. S. Boswell vs. E. J. & Mary Quinn.....	350
London—R. Harman vs. London Mut. Fire Ins. Co.....	600
Markham Tp—R. Wood vs. Alex. Dumond.....	582
Nelson Tp—J. J. Scott vs. R. Brown.....	546
Rat Portage—A. Donahue vs. W. H. McKay.....	475
Sarnia—F. A. Gilbert vs. Canadian Oil Co., \$2,522; W. B. Hosmer vs. Canadian Oil Co., \$2,522; R. Brown vs. W. E. Vanzandt, \$654.	

Seaforth—S. Brownell vs. M. A. Charlesworth et al.....	430		
Seymour—J. Gamble vs. D. Johnston.....	1,487		
Thunder Bay Dist.—J. Thomson vs. Union Ass. Soc.....	1,000		
Toronto—G. H. Stinson vs. M. A. Hughes, \$500; P. Clark vs. S. C. Peuchen, \$2,741.			
		October 3.	
Brockville—N. Storms vs. H. Story et al.....	500		
London—J. Sharpe & Son vs. G. J. Griffin & Co.....	328		
Narinetto—W. Wade vs. S. McCuaig.....	386		
Seymour—Ida M. Byam et al vs. M. Connelly.....	265		
Toronto—A. D. Benjamin vs. Canada Acid Assur Co.....	5,000		
Toronto—Morning Journal Assn. vs. Georgian Bay Ship Canal & Power Aqueduct Co., \$801.			
Whitchurch Tp—J. A. McGillivray vs. J. Brillinger.....	350		
Watford—J. A. & M. Cote vs. W. G. Collins.....	1,266		
		October 4.	
Aldborough—D. Crawford vs. J. Frank.....	1,056		
Hamilton—Carrie Faulkner et al vs. P. T. Clifford & Sons & A. Onderdonk, \$10,000.			
Hope—W. H. Parsons vs. A. C. & Olivine Ellis.....	1,909		
Millbrook—S. Hunter at al, exrs., vs. W. S. & Elzth. Pickup, \$2,388.			
Ottawa—J. W. Powell vs. A. Stewart.....	8,138		
Palgrave—J. W. Lang vs. M. Nagle.....	300		
Pembroke—Alex. Fraser vs. John Fraser, jr.....	3,492		
Stoney Point—J. Quintal vs. N. D. St. Cye.....	1,149		
Toronto—Ontario Coal Co. vs. A. M. Bowman, \$8,856; J. F. Ellis vs. G. Gooderham, \$1,000; J. A. Donovan vs. P. Lawdes-hayne, \$1,865; G. Rathbone vs. Manchee, Wilson & Adamson, \$318; F. X. Cousineau vs. M. McConnell, \$757; W. T. Spence vs. Norwich & London Accid. Assn., \$1,866; G. H. Featherstone vs. H. Read, \$502; J. I. MacCracken vs. A. J. R. Snow et al, \$450.			
		October 7.	
Darlington Tp—C. Spears vs. Mary E. Harnden.....	822		
Gainsboro Tp—J. W. Pollard vs. J. Depottie (dngs).....	2,000		
Grimsbv—Amelia Pigott vs. Eleanor M. & A. B. Randall.....	1,655		
Guelph—J. N. Hancock vs. J. A. Nelles.....	789		
Kingston—Gault Bros. & Co. vs. R. Crawford et al.....	279		
Leamington—A. Stewart vs. C. Chamberlain (dngs).....	1,000		
Lobo Tp—London Loan Co. vs. E. R. Stonehouse.....	264		
Oxford N. Tp—J. McClary vs. G. Graves.....	305		
Priceville—W. H. Brouse vs. J. Brander.....	581		
Sarnia—G. W. Matheson vs. M. W. Fotherby.....	310		
Scarboro Tp—Corpn. York Co. vs. G. Crandall.....	818		
Toronto—Corpn. York Co. vs. J. Duggan & C. Small, \$1,585; M. W. Mills et al vs. Ira Marks et al, \$740.			
Fresco Co. Cal—W. J. Moffatt vs. M. Bassett.....	397		
		WRITS ISSUED, MANITOBA.	
		October 2.	
Cypress River—D. Fraser vs. J. & J. H. Herron.....	\$ 279		
Edmonton—G. T. Bragg vs. H. Hetu, \$7,848; Reilly & Christie vs. G. Hutton et al, \$575.			
Gleichen—Mongeuais, Boivin & Co. vs. P. Beaupre.....	255		
		October 7.	
Calgary—Adams & Burns vs. J. Bannerman.....	1,025		
Winnipeg—A. Bernhart vs. J. W. Wright.....	840		
		JUDGMENTS RENDERED, PROVINCE OF QUEBEC.	
		October 1.	
Chambly—A. Tremblay agt. Bureau des Delegates Comtes Chambly & Laprairie et al, \$2,000.			
Montreal—J. J. Spencer agt. Kenneth Campbell.....	\$3,533		
N. D. de Grace—C. R. Gillard agt. T. H. Harper et al.....	600		
Outremont—Dme. C. G. Ridley agt. G. Wells.....	323		
Quebec—C. R. Wilson et al agt. Geo. Phillips.....	611		
St. Cunegonde—G. Gagnon agt. A. Paquette et al.....	203		
St. Frs. de Salles—C. Lauzon agt. T. Archambault.....	500		
		October 3.	
Magog—Est. E. A. Cyr agt. D. Brocher.....	520		
Melbourne—W. H. Solomon agt. G. B. Coram.....	280		
Montreal—A. M. Foster agt. Dme. Henri Girard.....	4,240		
Quebec—A. R. Angers agt. E. Pacaud.....	2,000		
St. Alban—L. C. Marquis agt. D. Naud.....	1,007		
St. V. de Paul—C. Letourneau, Fils & Cie agt. E. Auclair.....	351		
Sherbrooke—Banque Nationale agt. J. T. L. Archambault.....	725		
		October 4.	
Golden—Trust & Loan Co. of Canada agt. J. F. Armstrong esq., \$4,680.			
Montreal—J. Whitham agt. E. J. O'Keefe, \$288; H. P. Lamothe et al agt. M. Tessier et al, \$1,787.			
		October 7.	
Montreal—C. Devlin agt. Alexis Poupert.....	375		
N. D. de Grace—E. Lanctot agt. Dme. T. Prudhomme.....	372		
St. Cunegonde—Dme. Marie Germain agt. C. Rivet.....	2,900		
		JUDGMENTS RENDERED, PROVINCE OF ONTARIO.	
		October 1.	
Chatham Tp—T. H. Collins agt. G. E. Duddy et al.....	\$ 282		
London—Eliza J. Wilson agt. Jos. Martin.....	925		
Murillo—Woodside Bros. agt. Badger Silver Mining Co.....	3,148		
Ottawa—Slattery & Terrance agt. Mary McMaster.....	597		
Skead's Mills—W. Patterson agt. T. W. & Wm. Cowden.....	595		
Toronto—Axon, Grundy & Rowbottom agt. Geo. Anderson.....	484		
Trenton—J. B. Caverhill et al agt. R. A. Barber.....	340		
Toronto—E. B. Eddy Co. agt. W. P. Stone.....	256		
		October 2.	
Dunnville—C. Stevens agt. A. B. Ford.....	393		
Toronto—A. Hudson agt. M. & A. Hutchinson.....	7,382		
Subury—D. W. Thompson & Co. agt. Ford & Co.....	351		
Toronto—G. R. Hogaboom agt. L. M. Livingston.....	6,105		
Toronto Junc—Molsons Bank agt. G. W. Clendenan.....	252		
Woodstock—Trusts Corpn. agt. T. Macquenn.....	782		
United States—G. T. Slater & Sons agt. W. J. Paul.....	1,089		
		October 3.	
Brock Tp—Midland L. & S. Co. agt. R. Argue.....	302		
Castleton—London & Canada L. & A. Co. agt. O. S. Moore.....	275		
Cincinnati O—H. S. Mara agt. L. C. Robinson.....	650		
Dumfries S. Tp—J. F. Hill agt. J. Ford.....	400		
Dundas—N. Jeffrey agt. D. A. Watson.....	698		
Toronto—B. Heyden et al agt. E. J. Gollop, \$778; J. Crowther agt. T. Pells, \$1,500.			
York Co—L. N. Mackechrie agt. J. R. E. & C. G. Thorne.....	859		
		October 4.	
Luther E—Burk & Graham agt. J. Duck.....	453		
Toronto—Bank of Hamilton agt. D. A. Rose.....	329		
		October 7.	
Alfred Tp—Christine Menard et al agt. Justinien Seguin.....	407		
Eldon Tp—Margt. Crawford agt. A. Mitchell.....	365		
Guelph—J. N. Hancock agt. J. A. Nelles.....	321		
Toronto—W. Logan agt. S. G. T. Barton et al.....	387		
York Tp—Dominion Bank agt. J. Chapman.....	325		
		JUDGMENTS RENDERED, BRITISH COLUMBIA.	
		October 2.	
Surrey Centre—J. R. Boxall agt. Hugh Boxall.....	800		
		October 7.	
Vancouver—G. Cassidy & Co. agt. W. G. Fee.....	\$ 525		
		JUDGMENTS RENDERED, N. B.	
		October 2.	
Hartland—W. E. Thistle, drugs.....	320		
Sussex—Wm. Hodgkin, carriage maker.....	477		
		JUDGMENTS RENDERED, MANITOBA.	
		October 7.	
Birtle—Stobart Sons & Co. agt. H. A. Hanwaring.....	\$3,540		
Calgary—Bank of Montreal agt. King, Leakey & Co.....	5,652		
		JUDGMENTS RENDERED, NOVA SCOTIA.	
		October 7.	
Halifax—Halifax Illuminating & Motor Co.....	\$ 265		
Port Morien—Morien Mutual Co.....	\$196 & 838		
River Philip—Frank Schurman, G. S. &.....	\$494 & 275		
		CHATEL MORTGAGES, PROVINCE OF ONTARIO.	
		October 1.	
Dundalk—W. J. Brinkman to S. Edgerton.....	\$ 500		
Hamilton—Allen Bauslaugh et al to J. H. Farmer.....	1,600		
Lindsay—John Davey to E. D. Orde.....	3,303		
Mariposa—R. & W. O. Stevens to Sawyer & Massy Co.....	505		
Owen Sound—Mrs. Martha McMillan to J. P. Raven, \$1,325; Alma & W. Wilson to J. Hanson et al, \$800.			
Petrolia—P. Lennan to J. Kerr.....	1,410		
St. Marys—W. R. Butcher to L. M. Scales.....	1,000		
Toronto—E. J. Evans to R. Davids, \$4,900; R. Holman to Ellen Holman, \$910; Mrs. Mary C. A. Jagger to Mary A. Shibley, \$700; John McHenry to Cosgrave Brewery Co., \$3,500.			
Welland—C. F. Campbell to J. A. Lowell.....	625		
		October 2.	
Durham—W. Beitz to Randall & Roos.....	600		
Goderich—D. McGilluddy to Esther L. Allan.....	2,000		
Gravenhurst—O. Willison to P. Willison.....	575		
Hamilton—F. W. Bradwin to W. H. Irwin.....	650		
Muskoka Tp—R. O. Miller to Bank of Toronto.....	1,316		
St. Thomas—Thos. Donley to R. Kains.....	712		
Smith's Falls—H. F. Crate to M. Healy.....	547		
T'ny—H. & C. Bishopric to J. Bishopric.....	840		
Toronto—G. Brown to O'Keefe Brew. Co., \$1,800; John O'Connor to Ontario B. & M. Co., \$2,631; John O'Connor to D. Kennedy, \$2,238.			
		October 3.	
Galt—G. Laird to J. D. Moore.....	853		
London Tp—Mrs. A. M. Garlick et al to E. Paterson.....	800		
Toronto—G. M. Petrie to R. M. Tuthill, \$2,663; G. & Isabella Summers to D. J. Kelly et al, \$700; C. E. Rapson to A. J. Wilson, \$630.			
		October 4.	
Ancaster—T. Didmon to A. Robison.....	1,037		
Chatham—D. Jordan to D. Glass.....	502		
Midland—W. White to H. J. Craig.....	600		
Orillia—A. W. McCarthy to O'Keefe Brewing Co., \$1,200; A. W. McCarthy to G. J. Foy, \$800.			
Peterboro—J. & Geo. Graham to C. McGill.....	2,319		
St. Catharines—Elzth. Mills to Canada Permanent.....	1,451		
Toronto—W. A. Hunter to J. H. Fisher, \$518; G. F. Smedley to J. Lumbers, \$930; D. Stevenson to G. B. Stevenson, \$800.			
Waterford—J. W. Thompson to Bank of Hamilton.....	8,560		
		October 7.	
Almonte—T. & H. Gray to S. Drummond.....	\$1,200		
Iroquois—B. F. Smith to D. Johnston.....	1,060		

London—J. Pitman to A. Smith.....	2,461	October 3.	Toronto—W. H. Brown to Gertrude Brown.....	2,000
Rochester—J. B. Lefalve to Gaylord Iron Co.....	5,000	October 4.	Ottawa—M. J. McEvoy to J. D. McRae.....	575
St. Catharines—A. Chatfield to J. Prior.....	887	October 2.	Toronto North—Phoebe Bonnick to Clara Westwood....	1,000
CHATTEL MORTGAGES, MANITOBA.			BILLS OF SALE, MANITOBA.	
Calgary—W. H. Boorne to H. E. Forster.....	2,969	October 7.	Mirami—T. D. & E. A. Graham to Meikle & Coppinger..	5,140
Griffith—B. P. Richardson to W. A. Johnston.....	537		BILLS OF SALE, N.S.	
Lethbridge—L. N. McEwan to A. C. Anderson.....	602	October 7.	Truro—J. M. Milne, tailor, for.....	689
Birtle—Birtle Dairying Co. to Hon. T. Greenway.....	500		BILLS OF SALE, MANITOBA.	
CHATTEL MORTGAGES, B.C.			BILLS OF SALE, N.S.	
Port Moody—Burrard Inlet Red Cedar Lmbr. Co. to T. W. Patterson, \$30,358.		October 7.	St. Boniface—W. A. M. Ronald to Emma W. Ronald....	\$ 500
BILLS OF SALE, PROVINCE OF ONTARIO.			BILLS OF SALE, B. C.	
Toronto—John Bland to W. J. & F. S. Bland, \$1607; N. M. Cantin to O. Bissonnette, \$1,169; Annie M. Dunning to H. Arnold, \$700.		October 1.	Vancouver—W. & C. Bailey to Bailey Bros. Co.....	\$15,000
Renfrew—J. L. Murphy to T. Airth.....	625	October 2.		
Toronto—S. H. Moore to H. P. Moore.....	520			

Our inducements.

A Good Article
At a Fair Price

OUR CELEBRATED BRANDS

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

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

Financial.

Thursday Ev'g., Oct. 10th, 1895.

Money is appreciating steadily in value in the United States, the shipments of currency to interior points for crop purposes having resulted in a decrease of a little more than \$3,000,000 in the average reserve held by the banks. Another noteworthy feature is a contraction of over \$1,000,000 in loans, which is an unusual occurrence at this season when money is in especial demand to move the harvest. The decrease in loans and cash is reflected in the deposits, which are \$9,000,000 less than in the previous week, and the net result is a decrease of \$4,825,000 in the surplus reserve bringing down the total to a little less than 16½ millions which obviously foreshadows higher rates for money across the border. Call money in New York has risen to 2 to 3 p. c. Time money is quoted at 4 per cent. for three to six months on good mixed Stock Exchange collateral. Commercial paper is quoted as follows: Prime endorsed bills receivable 4½ to 5 per cent., choice single name paper at 5 to 6 per cent., and good at 6 per cent. and upward. The market is very dull.

In London gold continues to pour in. The supply of unemployed capital is increasing, and rates for interest and discount are as low as ever and are likely to remain so for the remainder of the year. It is true that trade is improving; but the improvement is so slow that it is not likely to affect the money market for some time yet. In the meantime call money remains at ¼ per cent., and the rate of discount in the open market for three months bills is ½ to 9-16 per cent. In this market call loans are unchanged at 4 to 4½ per cent., and mercantile paper discounts at 6½ to 7 per cent. as to quality.

The silver market is quiet but firm on the report that the Russian government are arranging with French bankers to bring out the new Chinese loan in November. This is held to foreshadow large purchases of silver by either China or Japan, or possibly both. In the meantime silver has risen to 80.15-16d in London. In New York commercial bar silver sells at 67½c, and sales of silver bullion certificates for 20,000 ounces have been made at 67½c. Fine government assay brings 68 to 69c. Fine gold bars are quoted at par to ¼ per cent. premium on Mint values.

There has been a further decline in the prices of sterling exchange, due to the liberal supply of bills, and a very moderate demand, and it is evident that the export of gold has ceased until the movement of the crops is over. In New York posted asking rates for sterling were \$4.87 to \$4.87½ for long bills and \$4.88 to \$4.88½ for demand. Actual rates are: Long bills, \$4.86¼ to 4.86½; sight drafts, \$4.87¼ to \$4.87½; and cable transfers, \$4.87¼ to \$4.87½. Francs are quoted at 5.19½ to 5.18½ for long and 5.18½ to 5.17½ for short; reichsmarks, 95 to 95½ for long and 95½ to 95 9-16 for short; guilders, 40.1-16 to 40½ for long, and 40.8-16 to 40¼ for short. In this market sterling is steady at last week's figures. Between banks rates are 9¼ to 9½ for sixties, 9-7-16 to ¼ for demand; 9 9-16 for cables and ½ to 1-10 discount for New York funds. Over the counter rates are 9½ to ¼ for sixties, 9½ to 10 for demand, 10½ for cables, and par for New York funds.

The stock market has had a dull and heavy tone during the whole week, and closes generally at the lowest prices touched. The speculative stocks, with the exception of Toronto Street, which reacted a point, closed at bottom figures; but in spite of the persistent hammering of the bears but little stock could be shaken out, and sales are extremely narrow. Cable has now reached a point where it nets almost five per cent., and Royal Electric about 5½ per cent.; so that were any large blocks of stock offered they would be readily taken up. In the banks the speculation was in Banque du Peuple, which sold up as high as 24 on the strength of the circular. It soon reacted, however, and closed with sellers at 19 and buyers at 16. The industrials were neglected, the only sales being 75 shares Colored Cotton at 65. The following are the transactions of the week as per Chas. Meredith & Co., stock-brokers:—

BANKS.	Shares.	Highest	Lowest.	Last Year
Montreal.....	16	223½	223	226¾
Commerce.....	23	138	138	139¾
Hochelaga.....	15	126	126	125¾
Jacq. Cartier....	125	100	100	115
Merchants.....	29	168¾	168	167
Molson's.....	38	175	175	....
Peoples.....	307	24	16	126
Union.....	12	100	100	....

MISCELLANEOUS.

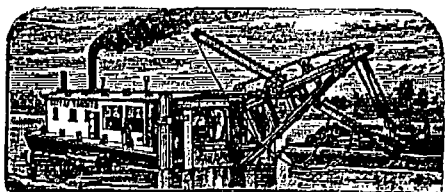
Cable.....	1105	164	160½	145¾
Can. Pacific.....	8 50	61½	60¾	60¾
Gas.....	1055	205	201	184¾
Mont. Street Ry.	1327	208	205	158
New do.....	3221	207¾	204	158¾
Toronto Ry.....	3232	83	79¾	....
Bell Tel.....	4	158	158	155¾
R. & O.....	150	94½	94	88¾
Telegraph.....	36	166½	166	152
Duluth Com.....	200	0%	61%	....
Royal Electric..	3	138	138	129¾
Col'd Cotton.....	75	65	65	....
Col'd Cot. Bd's..	\$2100	99½	99¼	98¾

MONTREAL CLEARING HOUSE.

Total for Week Ending Oct. 10, 1895.	Clearings.	Balances.
	\$11,923,006	\$2,029,492
Corresponding Week of 1894.....	11,958,157	1,554,008
" " 1893.....	11,222,982	1,500,587
" " 1892.....	12,302,428	1,817,247

M. BEATTY & SONS,

Welland, Ont.



Dredges, Ditchers, Der-
ricks, and Steam
Shovels - - -

Of various styles and sizes to suit any work.

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

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

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

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



WHOLESALE AGENTS

— FOR THE —

GOLD MEDAL **Bell Pianos & Organs**

AND OTHER LEADING INSTRUMENTS OF
AMERICAN & CANADIAN MAKE

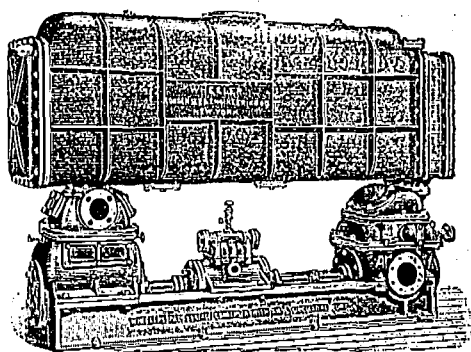
Reliable agents wanted in unoccupied
territory.

Wheeler Condenser & Engineering Co.

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the

↓
For
Marine
and
Stationary
Service.
↑



↓
For
Electric
Light
and Power
PLANTS.
↑

Wheeler Standard Surface Condenser,
Wheeler Admiralty Surface Condenser,
Wheeler Lighthall Surface Condenser,
Voltz Pat. Surface Condenser and Feed Water Heater,
Edmiston Patent Feed Water Filter.

**WHEELER'S
Patent Feed Water Heaters.**

MONTREAL WHOLESALE MARKETS.

Thursday Evg., Oct. 10, 1895.

A quiet but firm market can be reported in every line of trade with the exception of leather and hides. In all other branches of commerce the tendency is upwards, and this week we have to record advances in

cheese, butter, cottons, woollens, sugar, sheet iron, tin andterne plates, wire, and glass, with every prospect of a further advance in many of these lines before long. In dairy produce a strong tone is manifest, September cheese has risen to 8¼ cents, and higher prices would be paid for strictly fancy late made goods. Creamery butter has also advanced to 19¼c for Septem-

LA BANQUE DU PEUPLE

NOTICE TO DEPOSITORS.

A circular has been mailed to each Depositor at the last address recorded on the books of the bank.

Depositors not receiving the above circular, owing to their not having given notice of their change of residence, are requested to call without delay at the office of the Bank, having their deposit account, in order to receive communication of the circular prepared by the Directors and the Advisory Committee, chosen by the shareholders and depositors; and also to receive from the officers explanations which they may require.

To facilitate depositors the branch offices on St. Catherine street and Notre Dame street West, will be open every evening, from 7 to 8.30 o'clock, for the above purpose.

J. GRENIER,

President.

Montreal, October 8, 1895.

ber choice makes on a strong export demand, and eggs are in good position and well held. Hay is unchanged, but exporters complain that the lack of railway cars prevents their making sales. Live stock has been quiet, as cattle exporters are well stocked, and the only activity has been in sheep. Teas are very firm. Late cables from Japan report prices for low grades advancing while the quality is deteriorating. Sugars are strong and we chronicle another advance in prices. The arrival of the "Escalona" with 31,000 packages raisins and 9,400 packages currants has livened up the dried fruit trade. The first carloads of California new crop raisins are also in the market. Iron and the metals are quiet but very firm. We note advances in wire, tin andterne plates, sheet iron and glass. Hides are weak and ¼ cent lower. Leather is very dull, and all lines of sole have declined 1 to 2 cents. Chemicals are steady. Cement and petroleum unchanged. In wool the interest of the trade is centered on the sales of 250 bales of damaged Cape next week. In fresh fruit, the break up of the lemon famine and the arrival of 20,000 crates of Spanish onions are the principal features. In the dry goods trade the advance of 5 per cent. in colored shirtings, cottonades, demins, flannelettes, tickings and cotton yarns and twines, and the rise of 1½ cents per yard on Campbellford flannels and 2½ cents per yard on tweeds, have been the principal incidents of the week. Remittances are still subjects of complaint. Collections continue difficult, and money seems scarce in country sections. But failures are few and unimportant, and the market generally has a strong undertone.

THE

ELECTRIC

Oil AND Gas Stove

Works,

I. BLOCK, Proprietor.

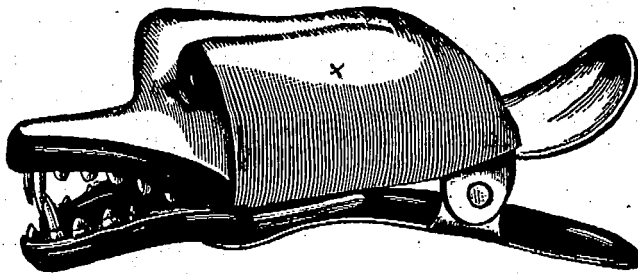
No. 295 Pearl St., - New York.

Between Beekman and Fulton Streets.

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

Patentee and Manufacturer of

Small Animal Headforms, Claws, Eyes, etc.



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

ASRES—Receipts of pots continue much larger than last year. Pearls are still somewhat in excess. The market for pots is quiet, but export demand has been sufficient to prevent an accumulation of stock. Pearls are excessively dull, in fact it is impossible to sell them for export, receipts having been about three times as great as last year and the consumption limited. We quote pots \$4.05 to \$4.10 for first sort and \$3.75 to \$3.85 for seconds. Pearls nominal at about \$4.75. Received since 1st January 140 brls. Pots, 364 brls. Pearls. Delivered since 1st January 1,410 brls. Pots, 293 brls. Pearls. In store 9th October, 6 p.m. 125 brls. Pots, 74 brls. Pearls.

BUTTER, CHEESE AND EGGS—The butter market has a firm undertone more especially for September creamery, the output of which is reported to be smaller than anticipated, and under a brisk demand finest fresh September has advanced to 19 to 19½c. Earlier makes run from 18 to 18½c. Townships dairy sells at 14c and Western dairy at 12 to 13. Low grades are entirely neglected and it is difficult to place them at any figure. In cheese the fact that the fall make is going to be light, and the quantity uncontracted for will be small, has strengthened the situation. It is also said that there is a short interest in September cheese which will require to be covered before long and this adds additional firmness. The weak spot is the heavy stock of early makes now held in cold storage all over the country which must sooner or later come on the market. In the meantime prices are as follows for September

cheese: Finest Ontario 8½ to 8¾, finest Townships 8 to 8½, Quebec makes 7½ to 7¾c. August makes 7¼c. In the country holders ideas were very firm and 8 1-16 to 8½ was readily paid, while offers of 8c were refused. Eggs are fairly active at the recent advance. We quote choice candled at 12½ to 13c and ordinary at 11 to 11½ per dozen. Hops are stagnant at 8 to 10c for new and 3 to 6c for old. The market for beans was quiet at \$1.10 to \$1.25 per bushel for choice hand-picked in car lots. There was no change in potatoes sales being made at 85c per bag in car lots.

CEMENT—The arrivals of the week were 2,150 barrels English cement. There was a fair jobbing demand, but no large sales and prices are unchanged. In small lots we quote \$1.90 to \$2.05 for British cement and \$1.80 to \$1.90 for Belgian. Firebrick move out slowly at \$15 to \$21 per M as to brand.

CHEMICALS—Locally business is quiet but there is expected to be a spurt before long as the trade must stock up before navigation closes. In the meantime prices are very firm and we mark up cream of tartar to 26 to 30c and oxalic acid to 10 to 12c. In London there is an improved demand for chemicals, for both early delivery and contract over next year. Prices of many articles are showing an upward tendency, and in very few is there any tendency to decline. The advance of 10s per ton in ammonia soda checked business somewhat, but buyers have made up their

minds to the higher prices and are placing their contracts for next year, fearing still higher figures, as makers have apparently a strong position. Saltcake has secured a good advance and is very firm, but caustic soda is so far unchanged in value, although it is moving well, as is bleaching powder. Chlorate of potash is steady, and chlorate of soda is enquired for, makers of the latter being fully engaged for some weeks ahead. Naphtha is firmer, and buyers are coming forward more readily to place their contracts. Benzoles also are better, and higher prices are being asked. Carbolic acids are all steady; consumers of crude are not buying much, but makers are maintaining their figures. Creosote is dull, and at present buyers are difficult to find. Sulphate of ammonia is depressed, and the outlook is not good, considering that present stocks are heavy and that the winter is approaching. Muriate of ammonia, however, is in strong demand, and has advanced in value. Acetates of lime are only moving slowly; but freights are now showing some signs of improvement. Acetate of soda have more enquiry just now, as also have foreign white and brown acetates of lead, and nitrate of lead and litharge. Carbonate and caustic potash have been selling freely for next year, and we are expecting to see an advance in values. Yellow prussiate of potash is improving. Green copperas is firm, but rather quiet on spot. Sulphate of copper appears to have rather an easing tendency. Borax has advanced 20s per ton. Nitrate of soda is dull, in sympathy with sulphate of ammonia.

DRIED FRUIT—The Escalona has arrived in port with 620 brls., 1275 half brls. 3,690 cases and 3,380 half cases currants from Patras and 81,420 packages Valencia raisins and 20,000 crates Spanish onions. Most of these go West at once. Prices on raisins have run from 3½ to 4¼c on Valencias, and 3¼ to 4c in barrels and 4 to 4¼c in cases for currants from first hands. The first receipts of new crop California raisins are now in the city and are jobbing out from second hands at 6c for three crown and 7 cents for four crown loose muscatels.

DRY GOODS—The feature of the week has been the advance of five per cent in shirtings, cottonades, denims, flannelettes, tickings, cotton yarns and twines, and the rise of 1½c per yard in Campbellford flannels and of 2½c per yard in Canadian tweeds. Further advances all round are anticipated, if the cost of the raw material continues to increase as it has done. This has naturally strengthened the market; as retailers are anxious to get in goods before the price goes higher again. Travellers are sending in very fair orders, and, in the city, the cold weather has stimulated trade and the underclothing and jacket and mantle departments are doing a brisk business. Suburban traders also report an active week, and altogether the trade seem well satisfied. Money, however, continues a subject of complaint. Remittances are poor, and collections difficult. But failures are few and unimportant, and there is a wholesome undertone of confidence throughout the entire market.

FISH AND OYSTERS—There is considerably more enquiry for green cod and salt herrings. We quote: No. 1, \$4.25 to \$4.50, large \$5 to \$5.25, draft \$5.50 to \$6 and No. 2 \$2.75 to \$3. Labrador herring sell at \$4.25 and Cape Breton at \$5 to \$5.25. There is also a run on salt salmon at \$12.50 to \$13 for No. 1 Labrador and \$10 to \$11 for British Columbia in barrels. Smoked fish are active under a strong demand. We quote: Finnan haddies at 7 to 7½c; bloaters at \$1 per box, and smoked herrings at 10c. Oysters are plentiful. In small lots we quote \$3 for ordinary Malpeques and \$4.50 for handpicked.

FRUIT—The fruit market is quiet owing to the cold weather. Lemons are cheaper,

ROYAL SCALP FOOD

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



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

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

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

THEORY.

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

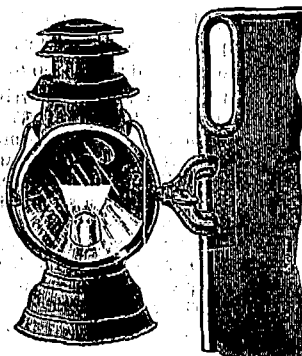
**ROYAL SCALP FOOD CO.
Box 305, WINDSOR, ONT.**

Put this
in your Hat

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



Goodyear
Welted **
SHOES.



"Dietz"

Tubular Driving Lamp.

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

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

and we quote Naples \$10 for boxes and \$11 for cases and Malagas \$7 for boxes and \$9 for cases. Oranges \$7 per barrel for Jamaicans. Snow apples \$2 to \$2.50 per barrel. Fancies 25c extra. Cranberries \$8 to \$9 per barrel for Cape Cod. Sweet potatoes \$3.25 per barrel. Bananas 75c to \$1 per bunch. Grapes sell at 4c per lb. for blues and Nigras. California Tokayos \$2 per crate. Spanish onions 75 to 80c per crate. Native onions \$1.75 per barrel. Pears 60 to 75c per barrel, plums \$1.50 per box.

FLOUR & GRAIN.—The market for flour is firm and unchanged. There is an active demand for Manitoba grades on local and country account. We quote winter wheat patents \$4 to \$4.25, spring wheats \$4.15, Straight roller \$3.50 to \$3.75, and Manitoba strong bakers \$3.00 to \$4. There is no change in oatmeal. Standard sells at \$3.60 to \$3.70. Feed moves out freely and there is a brisk demand at last week's rates. We quote bran \$14.50 to \$15, shorts \$16.50 to \$17 and mouillie \$20.50 to \$21.50. The local grain market is quiet and steady. Peas are now in fair demand at 65 to 66c, afloat, while new No. 2 oats have dropped to 20½ to 30 cents. Malting barley is in more demand and sales have been made at 50 to 51 cents for No. 1. Cable advices to the Board of Trade are as follows: Cargoes off coast, wheat, firmer; maize, quiet; Cargoes on passage and for shipment, wheat rather firmer; maize do. Cargoes Walla Walla wheat, 24s 5d. English country markets, wheat steady. Liverpool spot wheat and maize, quiet. Futures —Wheat, easy; 5s 1¼d October, 5s 2¼d December, 5s 3¼d February; maize, dull; 8s 4¼d October, November and December. Minneapolis first bakers' flour, 17s 9d. Paris, 19.00 October, 19.25 November; flour, 44.00 October, 43.75 November. French country markets, firm.

GROCERIES—There is a fair movement in groceries and the situation in teas and sugars is a strong one. Cables received yesterday from Yokohama say:—"Settlements of low grade Japans to date are 15,000 peculs below last years figures. Prices are advancing while quality is deteriorating." This has made the market here very firm on low grades and anything below 13c is readily picked up. China teas are also firmer. Cables from Shanghai say that there has been rather more enquiry during the past three weeks; prices for teas with any quality have held firm, but common grades have been bought on much more reasonable terms. The second packs of the crack chops of Moyune and Teenkai are now arriving, but the quality of the former is disappointing. Recent arrivals of both Fychows and local packed teas are poor and prices of these must go lower. The market for Pingsneys during the first half of the interval was weak, with only small daily transactions; but recent large purchases have helped to reduce stock and teamen are now much firmer. Sugars are steadily hardening in tone and we advance prices in all lines. Granulated is now held here at 4¼c and 3¾ to 3½ is the lowest for branded yellows. This is still below New York values where granulated is 4 9-16 to 4½. The poor prospects for the Cuban crop have been followed by estimates from sources accepted as authoritative of reduction in European yield of 1,200,000 tons, and the announcement that French and German speculative and trade syndicates have taken care of the 700,000 tons surplus from old crop, believing every pound of it will be wanted at a good figure later on. The market in Greenock has advanced 1s 6d on the week and the impression is general that sugar must go higher. The arrival of the SS. "Escalona" from the Mediterranean with 81,000 boxes of Denia raisins and a quantity of currants has stimulated the dried fruit market, but grocers are cautious buyers in view of the arrival of California fruit later on.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods & Merchants.

SPECIALTIES:

COLORED AND BLACK

CASHMERE,

SILKS

AND

DRESS GOODS,

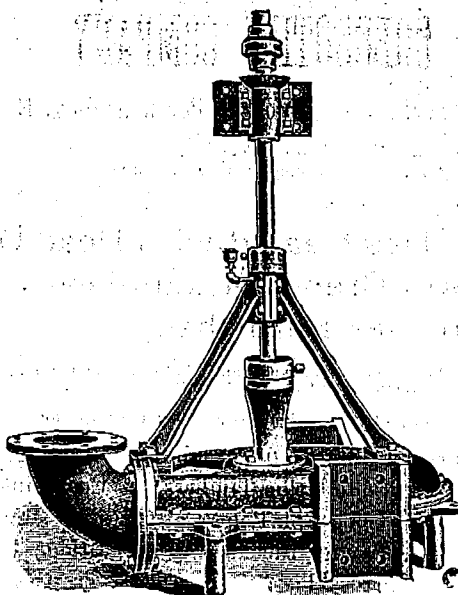
Mantles and Jackets.

Carsley, Sons & Co.,

113 St. Peter Street,

MONTREAL.

Valencias are quoted from 3 1/4 c for low grades up to 6 1/2 for layers. Currants are cabled 1s higher in Greece and are offering here at 3 1/4 to 6 1/2 cents as to quality. In general, trade in California dried fruits has shown improvement, but as buyers in many cases decline to place orders in advance of the arrival of the stock, the trade is compelled to await the receipt of goods now on the way. The bad weather on the Coast has delayed drying, particularly of raisins, and of the latter there has been little received. Quotations are still 2 1/2 c to 3 1/4 c for two and three crown f. o. b. coast.



Baldwinsville Centrifugal Pump Works,

Manufacturers of *

Centrifugal and Triplex Pumping Machinery.

Capacity from 100 to 50,000 gallons per minute.

SEND FOR CATALOGUE TO IRVIN VAN WIE, Prop'r, 715-723 WEST FAYETTE ST., Syracuse, N. Y.

How About Your Light ?

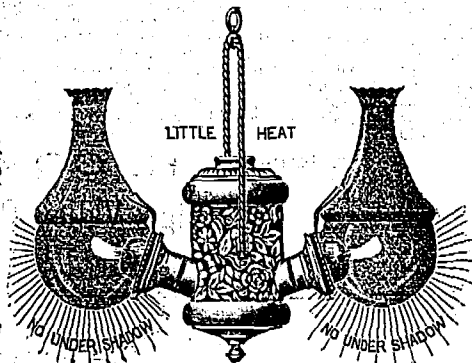
It is faulty that's certain. Either its POOR or too HOT or too HIGH. Want to overcome all that ?

USE THE ANGLE LAMP

For with a better light than the BEST gas, it gives but LITTLE HEAT, no SMOKE nor SMELL, no UNDER SHADOW, and—Not this!—it burns but 1 quart of ordinary Kerosine Oil in 20 hours. People that use them call them "Perfect."

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

THE ANGLE LAMP CO., 76 Park Place, N. Y. CITY. J. U. Bauchelle, Mgr.



Late advices from the Grenoble district state that the walnut crop will be retarded by the long-continued drouth, so that buyers who had expected deliveries by steamer sailing about the first of November will have to wait, as there will be no shipments made from Genoa before November 21st. The crop will be considerably less than the original estimates, will be small in size, but of good quality. Reports from France by mail state that the sardine catch is progressing favorably and that prices for fresh fish have reached a point which enables the packers to increase their output to a considerable extent.

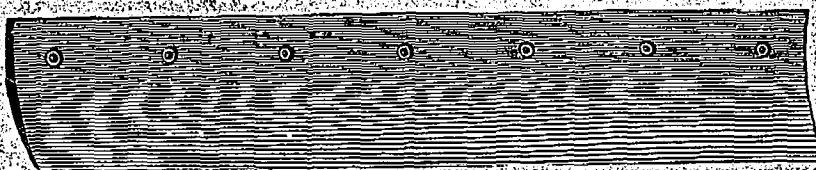
HAY—Exporters complain of the lack of box cars in which to make shipments across the border. The Canadian railways need all their cars for harvest purposes and hay shippers have to wait for American cars of which but few are coming this way. We quote \$9 for No. 1 and \$8 for No. 2 at country points, and \$10 for No. 1 and \$9 for No. 2 laid down in this city. The cables are unchanged.

HIDES AND TALLOW—Hides are weaker and although dealers are still paying 8 1/2

7 1/2 and 6 1/2 cents to butchers they are only getting 9, 8 and 7 cents from tanners for sorted, cured and inspected hides. Sheepskins are dearer and the price of these and lambskins for the month has been put up to 55c all round. Tallow is more active and sells at 6 to 6 1/2 cents for prime refined and 5 to 5 1/2 c for lower grades.

IRON & HARDWARE.—Contrary to expectation the meeting of nailmen did not advance prices and the only change made by the wire manufacturers was the reduction of the trade discount on wire from 22 1/2 to 20 per cent. The long expected advance in black sheets and tin and terne plates has materialized at last. All gauges of sheet iron have been advanced 5 cents and tin and terne plates are 25c higher than last week. Russia sheet iron is now 9 1/2 to 10c. The rest of the list is unchanged. Glass has been put up to \$1.20 for first break. Trade generally is fairly active, although not of large volume, and customers are evidently becoming reconciled to the higher prices demanded. In the United States the market is still quiet with comparatively little doing.

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



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

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

LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

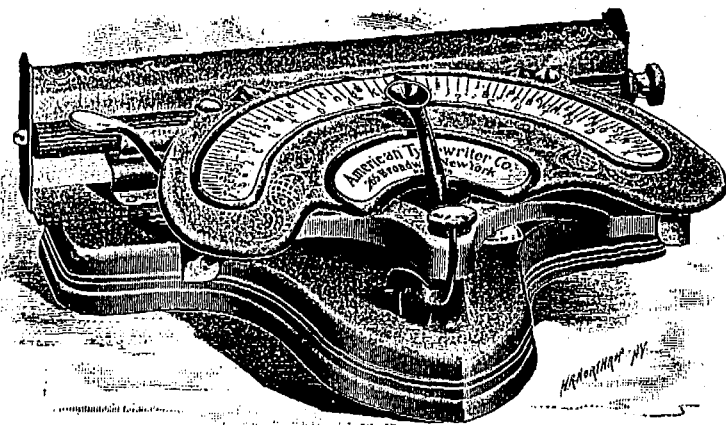
This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the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

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

Address: H. COMER, Sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.



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

The latest model of the first success-low-priced typewriter.

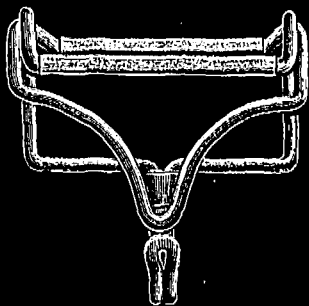
Improved construction and better finish. Sold by the makers at price slightly above the manufacturing cost. Send for catalogue and letter written with it. Agents wanted everywhere.

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

While there are rumors of reductions, it seems that Bessemer is about the only weak spot in the market. Forge irons are somewhat easier and for future delivery buyers may be able to secure concessions, but the drop has been slight. The advanced coke prices will hardly affect production during the remainder of the year, as the furnaces generally have a fair stock ahead. It is admitted, however, that the present pace of the furnaces must have its effect before a great while.

LIVE STOCK—Trade was fairly active in a local way, but as exporters are fully stocked but little was done for shipment. Choice cattle sold at $3\frac{1}{4}$ to $3\frac{1}{2}$ c and lower grades all the way from 2 to 3c per lb. live weight. There was a fair demand for sheep on export account, but owing to increased arrivals prices fell to 3 to $3\frac{1}{2}$ c per lb. live weight, while butchers paid \$2.50 to \$5.50 each for sheep, and \$1.50 to \$4 for lambs, as to quality. Choice calves were scarce and dear, selling at \$10 to \$12 each; good at \$8 to \$10; fair at \$5 to \$7, and common to inferior at \$2 to \$4. Cables from Liverpool announce a stronger tone to the live stock market and prices show an advance of $\frac{1}{2}$ to 1c per lb. on cattle and $\frac{1}{2}$ on sheep since this day week. The demand was better and trade on the whole was firmer. Choice Canadian steers were quoted at 11c, States at 12c, and sheep at 13c. There were no Canadians at London. At Islington sheep were quoted at 13c, and at Deptford 12c. A private cable from Liverpool quoted choice Canadians at 10c and stated that there was no improvement in middling cattle.

LEATHER—The failure of Seguin Lafime & Co., to whom only three months ago every one was anxious to sell, has disturbed the leather market, coming so soon after the Moseley failure. Outside of this things are very quiet. Shoe manufacturers are not buying and we have to mark down prices of sole leather from 1c to 2c this week. The week has been equally unsatisfactory in the United States where shoe manufacturers claimed that with the prices asked by tanners for their supplies, together with high cost of upper leather, they were unable to do business. Furthermore many of the shoe manufacturers were in a position to hold aloof from the market, as they bought quite extensively during the spring, and consequently were not in urgent need of supplies. About three weeks ago independent tanners, in the hope of stimulating demand, reduced their quotations for union tanned 2c per pound for all grades. After these prices had been in force about a week trade did revive somewhat, but subsequently there was a lull, and with it came rumors that the United States Leather Company had made a large sale in Boston on a basis of 30c. for seconds, or 2c below the price quoted by the independent tanners. As a



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

DOMINION SUSPENDER COMPANY,

United States, NIAGARA FALLS, Canada.

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

Registered
Trade Mark



—THE—
 → WILLARD ←
TRIPPLICATE MIRROR

is the mirror used by the leading Cloak and Clothing Houses throughout the country, and acknowledged the most complete ever made for their business.

- Do you want to increase your business?
- Do you want to please your customers?
- Do you want to beautify your stores?

WRITE FOR OUR BOOKLET, MIRRORS AND MIRROR TALK.

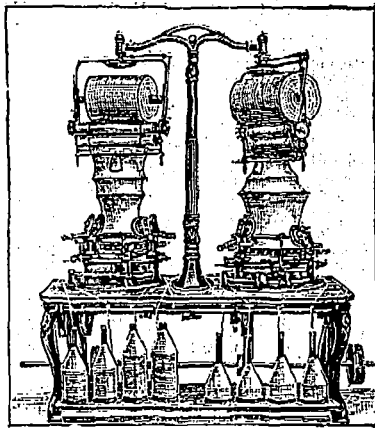
The Willard Mirror & Frame Mfg. Co.

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

ESTABLISHED 1846.

Tompkins * Bros.

TROY, N.Y.



Tompkins' Upright Rotary Knitting Machine.

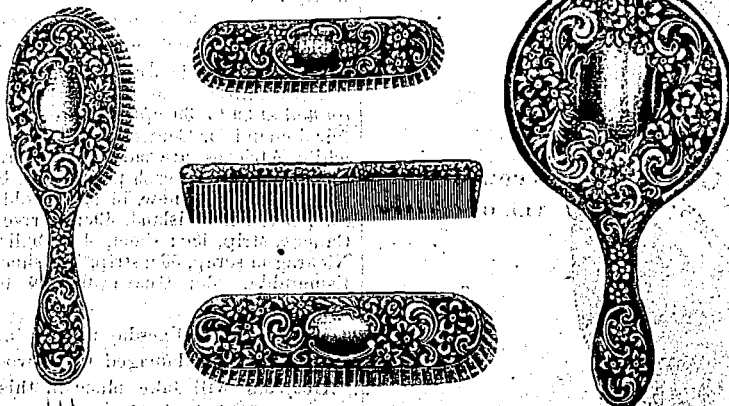
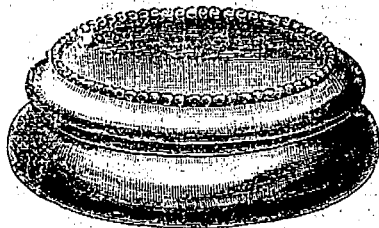
Manufacturers of

**KNIT
 GOODS
 MACHINERY.**

This is only one Style.

Are You in Want

of Toilet Ware? if so, write for our prices.



THE MAUSER M'F'G. CO.,

STERLING SILVER ONLY.

→ SILVERSMITHS. ←

Factory and Salesroom; 14 East 15th St., West of Tiffany's,
 NEW YORK.

TO LET.

That old-fashioned two-storey double residence, No. 15 St. Genevieve St., Montreal. Apply to

M. S. FOLEY,
 Journal of Commerce.

result, on Saturday last tanners further reduced their prices two cents per pound, a reduction of 4c in all.

PETROLEUM—The market is active under a good demand at unchanged prices. We quote American oil in car lots, prime white at 16½c, waterwhite at 18c and astral at 19c. In small lots 1-cent more. Canadian oil 14¾c in car lots and 16c in single barrels. Benzine sells at 14¾ to 16c for Canadian and 28c for American.

PROVISIONS.—A quiet steady market can be reported in provisions. Pork is dull at \$14.50 to \$15 for clear, and \$16 to \$16.50 for mess. City cured hams and bacon job at 9 to 11c and lard at 9¾ to 10¾ for Canadian in pails and 6¾ to 7 for common refined. Cash quotations on provisions in Chicago closed:—Pork, \$8.37½ to \$8.50; lard, \$7.77½ to \$7.80; short ribs sides, \$5.10 to \$5.20; dry salted shoulders, \$5.75 to \$5.87½; short clear sides, \$5.75 to \$6. In the Liverpool provision market light bacon was stronger and advanced 6d to 35s, while heavy was steady at 31s 6d; pork at 57s 6d; and lard at 30s. The Chicago provision market was weaker to-day, and pork declined 5c to 7½c, closing at \$8.32½ October and November, \$9.50 January, \$9.75 May. Lard eased off 2½c to 5c, closing at \$5.75 October, \$5.80 January, \$5.92½ May. Short ribs closed at \$5.05 October, \$4.80 November, \$4.82½ January.

PAINTS, OILS AND GLASS—The paint trade has been quiet all through the week and the long expected advance in leads has not yet materialized. Excessive competition is one of the chief causes for this state of affairs, but it must also be borne in mind that everything now is on a low level, and goods can only be sold when they meet the economical views of buyers, who in turn are compelled to cut prices in order to secure the patronage of consumers. Glass is very strong and it seems certain that prices will be marked up next week. Oils are quiet and unchanged. Cotton-seed oil closed in New York at 27½ to 28c for prime summer yellow and 27c for good off-grade yellow. Prime white was quoted unchanged at 31 to 32c. Crude was quoted nominally at 28c for prime. Linseed oil was in fairly good demand and, as supplies were limited, prices ruled strong. Turpentine was weaker and closed at 42 to 43c. Since writing the above the trade have advanced prices of glass 5c per box on 50 feet and 10c per box on 100 feet, the price now being \$1.20 to \$1.25 for first break, \$1.30 to \$1.35 for sec-

SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co. OF NORTH AMERICA.

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

THE BONUS SYSTEM

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

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

President and Managing Director:

EDWARD RAWLINGS.

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

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

HEAD OFFICE:

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

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

ESTABLISHED 1881.

THE CANADA JUTE CO.
 MANUFACTURERS OF BAGS.

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

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

—BOOKBINDING—

AND

JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Mts	Dates of Dividends.	Per Cent Price Oct. 10.	Cash value per S.
British North Am.....	243 1/2	4,866,668	4,866,668	1,338,333	2 1/2	Apr. Oct.	240	584 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec.	138	69 00
Commercial, Windsor..	40	500,000	288,040	95,000	3	.....	105	43 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	282	131 00
Du Peuple.....	50	1,200,000	1,200,000	600,000	3 1/2	Mch Sep	16	8 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	125	67 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	157	157 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1	June Dec	126	128 00
Imperial.....	100	1,963,600	1,962,370	1,156,175	4	June Dec	187	187 00
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	2,000,000	4	June Dec	168	168 00
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3 1/2	Aug Feb	159	159 00
Molson.....	50	2,000,000	2,000,000	1,300,000	4 & 1	April Oct	175	87 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	223	440 00
Nationale.....	30	1,200,000	1,200,000	80,000	6	Jan July	76 1/2	22 98
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	83 1/2	83 50
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 1/2	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	118	118 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	164	82 00
Toronto.....	100	2,000,000	2,000,000	1,300,000	5	June Dec	242	242 00
Traders.....	100	608,400	608,400	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	222,000	3	Jan July	100	100 00
Ville Marie.....	100	500,000	479,620	10,000	3	June Dec	73	73 00
Agri. Sav. and Loan Co.....	50	630,000	626,006	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	155	155 00
Brit. Can. Loan & Inv. Co.....	100	1,620,000	399,498	112,000	3 1/2	Jan July	111	111 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	80	82 50
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Oct	62 1/2	62 50
Can. Landed & Nat'l Inv't Co	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	114	114 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	155	78 00
Can. Sav. and Loan Co.....	50	750,000	722,000	105,000	3 1/2	June Dec	114	57 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,200,000	324,000	3	Jan July	122	122 00
Dominion Sav. and Inv. Co.....	50	1,000,000	892,412	10,000	3	July	88	41 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan-Qtly	120 1/2	60 25
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	88	88 00
Farmers' Loan and Sav. Co.....	50	1,057,250	611,430	146,195	3 1/2	May Nov	106	53 00
Ferret Loan and Sav. Co.....	100	3,223,500	1,319,100	659,550	4	June Dec	184	134 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	330,027	3 1/2	Jan July	123 1/2	123 50
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	185 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	162	83 00
Imperial Loan and Inv. Co.....	100	840,000	708,558	164,054	3 1/2	Jan July	112	112 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	115	115 00
London & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mch Sep	114	57 00
London Loan Co.....	50	679,700	859,050	74,000	3	Jan July	104	62 00
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. Ln Co.	100	1,500,000	376,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	165 1/2	66 20
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	201	80 40
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	102 1/2	102 63
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	123	123 00
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	110	110 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch Sep	134	33 50
Ont. Indus. Loan and Inv.....	100	466,800	314,316	190,000	3	Jan July	35	35 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	123 1/2	64 25
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	.....	Jan July	40	20 00
Real Est. Loan Co.....	40	651,000	321,530	50,000	2	Jan July	70	35 50
Ritchell and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	92	92 00
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Quarterly	160	160 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	80 1/2	80 50
Union Loan and Sav. Co.....	50	1,000,000	679,645	280,000	4	Jan July	114	57 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	5	Jan July	150	75 00
Western Loan & Trust Co.....	50	1,000,000	271,000	18,000	3 1/2	June Dec	98 1/2	49 25

W. H. HUTCHINSON.



25 STYLES.
 ALL SIZES.

25 COLORS.
 ALL QUALITIES.

P. O. BOX 796 F.

Rochester, N. Y.

Bicycle Manufacturers and Dealers should not fail to get our

96 SAMPLES.

ond break, and \$2.80 to \$2.90 for third break. Cables on narrow plate advise an advance of 15 per cent.

RUBBER—The market is quiet owing to heavy receipts at Para and the consequent expectation of lower prices. Latest Para cables quote island fine at 5,650 reis and coarse at 3,150 reis with exchange at 10.9-10d per milrei. The English market is quoted at 39 to 39 3/4d. There is a very fair demand for Central American grades, while Africans are only in moderate request. We quote cash prices f. o. b. Boston: Fine Para, new, 75 to 78c; old, 78 to 84c; coarse new, island, 49c; up river, 59c; Caucho, strip, 48c; sheet, 44c; balls, 54c; Nicaragua scrap, 58c; strip, 48c; sheet, 46c; Esmeralda, 58c; Guayaquil, 36 to 42c; pressed, 40c.

Wool—On Wednesday next an auction sale of 250 bales damaged Cape wool ex-“Albatross” will take place in this city. Outside of this lot holders are pretty well cleaned up in all lines, and prices are firmly held. At the London wool sales there was a full attendance, and the demand from the Continent for scoured merinos was good, a number of parcels being taken for Russia. Extreme figures were paid for greasy merinos, more especially for fair to good combing. The bidding in all sections was spirited. Cross-breeds passed well to English buyers at top figures. Pieces were in good demand.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1894.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become claims.	Claims Paid (including Matured Endowments.)	Unsettled Claims.	
									Not Restated.	Restated.
<i>Canadian Companies.</i>										
	\$		\$		\$		\$	\$	\$	\$
Canada Life (Canadian business)...	1,803,438	2,218	4,750,382	20,498	61,847,495	324	644,850	728,515	57,055	None
Confederation do	804,797	2,070	3,292,063	16,543	25,158,331	152	231,761	298,799	14,030	None
Dominion Life	44,506	406	516,500	1,337	1,713,845	2	3,000	3,000	None.	None.
Dominion Safety Fund	29,223	10	25,000	None.	None.	25	22,000	25,444	None.	3,000
Federal	205,504	1,231	1,703,700	5,339	9,396,137	36	95,769	126,730	1,173	None.
Great West	109,083	1,741	2,788,305	2,328	4,096,550	9	28,505	18,505	None.	10,000
London Life	39,443	215	223,500	1,023	1,517,444	15	14,200	18,200	None.	None.
} General	93,137	13,443	1,235,632	23,600	2,207,061	290	19,401	18,604	444	517
} Industrial	257,513	1,430	2,273,300	5,318	8,748,349	30	42,122	48,000	9,122	None.
Manufacturers' (Can. business)...	452,135	1,958	2,710,923	9,330	13,823,878	60	109,988	114,409	5,500	2,000
} General		None.	None.	101	18,616	2	420	420	None.	None.
} Industrial		None.	None.	14,147	18,731,245	111	154,933	153,052	18,325	None.
Ontario Mutual	878,932	2,992	4,637,484	15,012	23,930,436	137	199,394	182,441	40,344	None.
Sun (Canadian business)	120,199	1,622	1,870,725	4,793	5,827,950	16	22,099	23,030	2,000	None.
Temperance and General										
Totals for 1894	5,435,031	31,152	28,670,364	130,316	177,511,840	1,209	1,639,002	1,760,749	148,893	15,517
Totals for 1893	5,156,008	26,419	28,039,437	118,036	167,475,372	1,138	1,650,607	1,537,069	245,517	17,000
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 279,023	<i>i</i> 4,733	<i>i</i> 580,927	<i>i</i> 12,230	<i>i</i> 10,035,974	<i>i</i> 71	<i>d</i> 11,605	<i>i</i> 223,080	<i>d</i> 96,624	<i>d</i> 1,483
<i>British Companies.</i>										
British Empire	205,758	298	722,319	3,033	6,155,468	25	48,019	72,024	1,016	5,000
Commercial Union	17,664	2	2,000	291	657,058	5	7,602	4,183	4,060	None.
*Edinburgh	7,925	None.	None.	113	308,100	9	35,296	28,353	6,043	None.
*Life Association of Scotland	46,023	None.	None.	993	1,724,788	37	79,455	94,450	17,345	None.
Liverpool and London and Globe	7,358	None.	None.	143	241,271	8	11,796	7,963	3,833	None.
London and Lancashire	215,002	496	848,500	4,217	6,860,330	47	78,200	98,959	16,211	None.
*London Assurance	603	None.	None.	5	21,760	None.	None.	None.	None.	None.
North British	33,526	1	1,795	554	1,325,026	11	24,415	33,873	None.	None.
*Reliance	7,532	None.	None.	202	253,423	4	3,541	7,939	552	None.
Royal	22,134	None.	None.	347	914,340	8	12,229	16,202	None.	None.
*Scottish Amicable	6,993	None.	None.	119	297,307	1	6,388	7,252	None.	None.
*Scottish Provident	2,153	None.	None.	61	158,738	2	7,322	20,529	None.	None.
Standard	490,131	941	1,618,067	6,755	14,365,478	99	246,401	248,305	27,836	None.
Star	16,238	8	21,535	242	628,795	6	16,689	16,689	None.	None.
Totals for 1894	1,079,330	1,746	3,214,216	17,075	33,911,885	262	582,359	661,771	77,796	5,000
Totals for 1893	1,073,541	1,613	2,967,855	16,759	33,543,834	266	672,419	630,902	178,574	None.
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 5,789	<i>i</i> 133	<i>i</i> 246,361	<i>i</i> 316	<i>i</i> 368,001	<i>d</i> 4	<i>d</i> 90,060	<i>i</i> 30,869	<i>d</i> 100,778	<i>i</i> 5,000
<i>American Companies.</i>										
Aetna Life	588,310	501	614,543	12,620	16,271,293	341	415,014	426,136	12,733	None.
*Connecticut Mutual	50,210	None.	None.	994	1,905,932	55	107,003	107,903	None.	None.
Equitable	691,052	1,053	2,456,683	8,872	19,523,242	106	253,690	272,056	9,500	None.
Germania	13,016	None.	None.	164	323,505	3	26,000	26,000	None.	None.
Metropolitan	122,115	225	253,000	230	314,265	1	1,000	1,000	None.	None.
} General		61,853	6,132,190	43,906	4,120,242	452	28,714	28,714	1,065	442
} Industrial		1,174	2,748,461	7,250	17,213,001	57	162,148	192,148	None.	5,000
Mutual Life	696,182	1,174	2,748,461	7,250	17,213,001	57	162,148	192,148	None.	5,000
*National Life	2,256	None.	None.	156	150,922	6	7,104	3,201	4,184	None.
New York	792,339	1,936	2,996,341	10,514	20,630,549	86	201,432	246,359	14,638	None.
*North-western	17,191	None.	None.	370	507,501	24	32,955	32,955	None.	None.
*Phoenix Mutual Life	26,069	None.	None.	936	1,026,230	50	54,010	53,011	3,200	None.
Provident Savings	86,267	478	972,220	1,370	3,131,386	14	27,000	27,000	None.	10,000
Travelers'	132,934	178	612,404	2,970	5,357,744	70	82,773	93,321	1,150	None.
Union Mutual	124,839	313	601,500	2,762	4,637,537	66	95,155	102,927	3,884	None.
United States	52,084	95	103,335	326	1,604,250	12	46,100	44,100	3,000	None.
Totals for 1894	3,394,914	67,316	17,640,677	93,949	96,737,705	1,343	1,540,998	1,656,921	58,804	15,442
Totals for 1893	3,403,230	12,247	14,145,555	63,379	94,602,066	1,330	1,652,356	1,634,613	162,090	12,112
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>d</i> 8,316	<i>i</i> 55,069	<i>i</i> 3,495,122	<i>i</i> 30,570	<i>i</i> 2,135,639	<i>i</i> 13	<i>d</i> 111,358	<i>i</i> 22,000	<i>d</i> 103,286	<i>i</i> 3,330

RECAPITULATION.

Canadian Companies	5,435,031	31,152	28,670,364	130,316	177,511,840	1,209	1,639,002	1,760,749	148,893	15,517
British	1,079,330	1,746	3,214,216	17,075	33,911,885	262	582,359	661,771	77,796	5,000
American	3,394,914	67,316	17,640,677	93,949	96,737,705	1,343	1,540,998	1,656,921	58,804	15,442
Grand totals for 1894	9,909,275	100,714	40,525,257	241,340	308,161,430	2,814	3,762,359	4,079,441	284,993	35,959
Grand totals for 1893	9,632,779	40,279	45,202,847	198,724	295,022,722	2,748	3,975,382	3,802,584	537,081	29,112
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 276,496	<i>i</i> 60,435	<i>i</i> 4,322,410	<i>i</i> 42,616	<i>i</i> 12,538,714	<i>i</i> 71	<i>d</i> 213,023	<i>i</i> 270,957	<i>d</i> 302,088	<i>i</i> 6,847

*These companies have ceased doing new business in Canada.
†These amounts are net, reinsurance having been deducted.

Canadian Patent For Sale.

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

IF YOU VALUE YOUR HORSES, WRITE TO US!

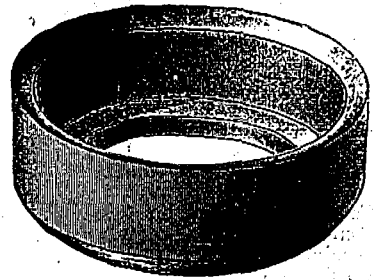
The cost of this Shoe is no higher than the ordinary pattern and it is much lighter. The nailholes are punched in such a manner, that the nails cannot be driven in any other but the proper direction.



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

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

All our work is made from Best Oak Leather Stock
Kendrick Valve and Washer Co. 318 E. Water St.
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Tubular Well Cups, Oil Well Valve Cups, Deep Well Cylinder Cups, Elevator Cups, Special Cup Leathers to order. Pumps Valves and Plungers, Leather and Fibre Washers. Special Leather Washers to order.
PLUMBERS' SPECIALTIES.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

TORONTO, Oct. 10, 1895.

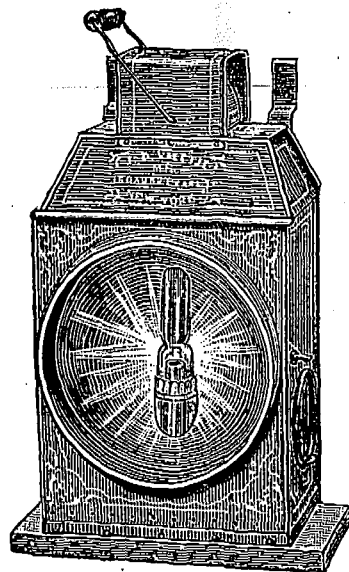
Trade in wholesale lines is fair, with a slight improvement in hardware and metals. Prices of the leading staples are firm and the outlook generally is propitious. The movement of grain is a little more liberal, but it is not so free as should be at this season. Payments are only fair; they naturally suffer when produce is low and receipts limited. Sterling Exchange is lower this week in sympathy with New York. Money is unchanged at 4 to 4½ per cent. for call loans and 6 to 6½ for prime commercial paper. Speculation quiet with some irregularity in prices; closing quotations generally firm. Standard sold at 104. Commerce at 137½, Cable at 160¾, Toronto St. Ry. at 80¾, Telephone at 157½, C.P.R. at 60½, Western Assurance at 166, British America at 121¼, Canada Landed Loan at 114, Landed Banking at 115, Western Canada at 152.

BUTTER, &c.—Receipts of butter fair this week, and prices generally unchanged. The best tub jobs at 16c to 17c and large rolls at 14 to 15c. Creamery firm at 21 to 22c for rolls and 18½ to 19c for tub. Eggs higher, case lots bringing 14 to 14½ per dozen. Cheese steady at 8 to 8¼c for small lots.

DRESSED HOGS—The demand is limited, with little change in prices. Small lots bring \$5.10 to \$5.40, according to quality.

FLOUR AND GRAIN—Flour is inactive with prices the same as last week. Sales of straight rollers at \$3.05 to \$3.10. Toronto freights. Patents quoted at \$3.20 to \$3.25, Toronto freights. Manitoba flours nominal. Wheat in fair supply and steady. Red sold at 63c west and white at 64c. Manitoba wheat stronger, with sales of new No. 1 hard at 70c, Toronto freights. Barley dull, with feeding lots quoted at 30c outside and No. 2 at 33. No. 1 is quoted outside at 39c to 40c. Oats weak, there being sales of white at 22½c to 23c west and of mixed at 22 c. Peas easy with sales west at 48½c. Rye sold at 48c. Bran dull at \$11.50 middle freights, and shorts at \$14.50 to \$15.50. Oatmeal weak at \$3 to \$3.25 on track.

GROCERIES—Trade is a little more active, with the movement chiefly in sugars. Granulated sell, at 4½c and yellows at 3¾c to 4c, according to quality. Dried fruits steady. Valencias bringing 5½ to 5¾c. New Piliatria currants are offering at 4½



Smith ^{OF} New York.

CHARLES G. SMITH,

MANUFACTURER OF

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

Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YORK CITY.

B. WAGNER.
M. E. SANDFORD.

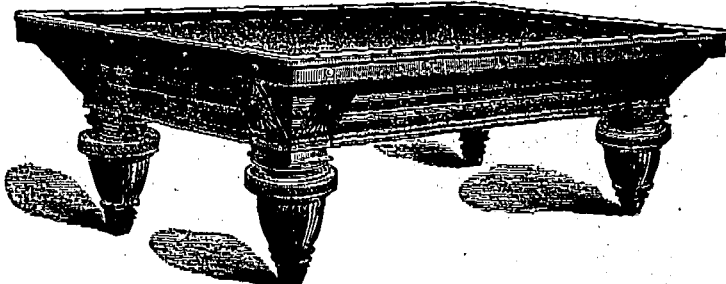
Wagner & Sandford,

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

Balls Recolored, Tables Covered, etc.

PRICES REASONABLE.

TERMS EASY.



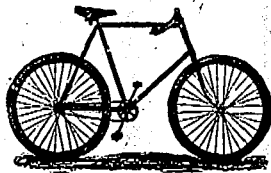
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THE Monarch

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LIGHT, STRONG,
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Four Models—\$85 and \$100.

EVERY MACHINE FULLY GUARANTEED. SEND 2-CENT STAMP FOR CATALOGUE.

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F. B. HANSON,

Successor to THOMAS HANSON,
MANUFACTURER OF

→ New Patent ←

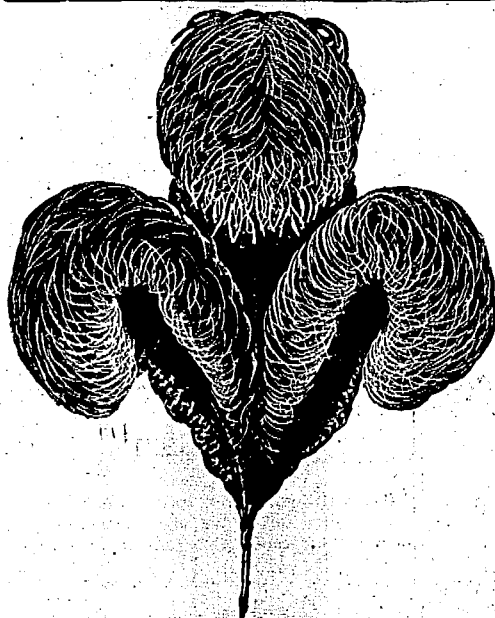
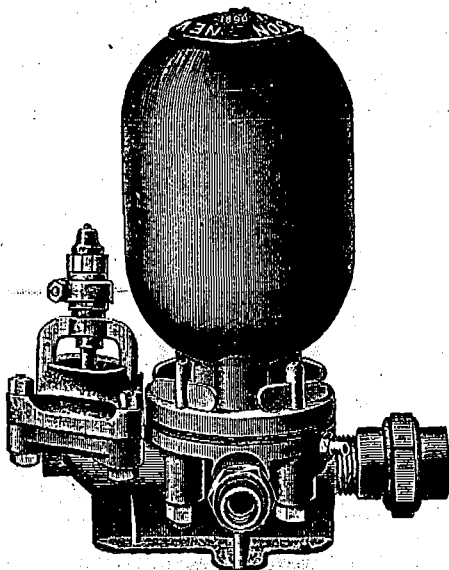
IMPROVED SINGLE AND DOUBLE
COMPOUND

Hydraulic Rams

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

174 Centre St.,
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS.



Ostrich Feathers.

LARGEST HOUSE IN
AMERICA.

Ostrich Feathers &
Boas, a Specialty.

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CORRESPONDENCE SOLICITED.

UNRESERVED

AUCTION SALE

OF PURE BRED AND IMPORTED

Guernsey and
Ayrshire

→ CATTLE

Shropshire Sheep,
also Yorkshire Pigs,

ON TUESDAY,

OCTOBER 15th, '95,

AT 12 A. M.,

At ISALEIGH GRANGE STOCK FARM,

Danville, P. Q.

The property of J. N. Greenshields, Q. C.,
of Montreal.

TERMS OF SALE:

Cash or Six Months Approved Notes.

Send for handsome illustrated Catalogue.

in barrels. Canned vegetables firm at 80c
to 85 for tomatoes and corn and 85c to 90c
for peas.

HARDWARE—A good trade is reported in
metals and hardware. Seasonable goods
are going out freely, and galvanized iron
is higher.

HIDES AND SKINS—Hides are dull with
cured quoted at 8½c. Green bring 7½ for
No. 1 and 6½c for No. 2. Pelts and lamb-
skins firm, selling at 70c. Calfskins 7c for
No. 1 and 5c for No. 2. Tallow is un-
changed at 5c to 5½c.

LIVE STOCK—Offerings are chiefly of in-
ferior quality, the demand for which is
very slow. A few loads of shippers sold
at 3½c per lb., and stockers at 2½ to 3c
per lb. Butcher's cattle unchanged,
the best sell at 3½c per lb., medium at
3 to 3½c, and inferior at 2½c to 2¾c.
Sheep steady at 3½c to 3¾c for good
exporters, and lambs bring 3¼c per
lb. Hogs unchanged at 4¼c per lb. for
the best weighed off cars, 4c to 4¼c
for thick fat, and 3¾c for stores.

PROVISIONS—Trade is dull with prices of
cured meats easier. Mess pork is quoted
at \$14.50 and short cut \$15.00. Shoulders
at \$18.00. Hams 10½ to 11c and
lard from 8 to 8½c, according to size
of package. Rolls at 7½ to 7¾c, backs
10¼c, and bellies 11c. Long clear bacon
7¼ to 7¾c. Beans \$1.20 to \$1.30. Po-
tatoes easy, waggon loads selling at 25c
per bag.

WOOL—Trade very dull and prices
steady. Fleece combing is quoted at 23½
to 24½c, and rejections 18½c to 19½c.
Pulled wools dull at 20c to 21½c and
supers 22c to 23c.

NICHOLAS & BARR,

MANUFACTURERS OF

Gate City Soldering Furnace.

28 Washington Street, CHICAGO, ILL.

THE

Gate Soldering City Furnace

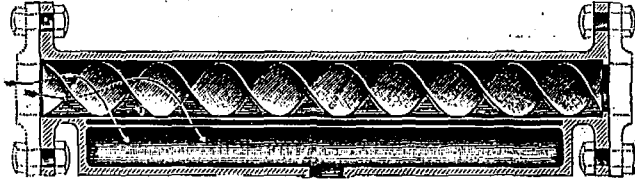
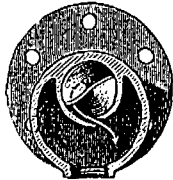
Has the following points of Excellence:

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



→ Steam Separators and Grease Extractors ←

For Extracting WATER, OIL and other matter from STEAM or other GASES



Simplest, Cheapest, Most Efficient **WHY?**

BECAUSE it is the only separator constructed on scientific principles.

BECAUSE it is the only device which immediately removes and isolates moisture from the currents of steam and effectually separates oil from ammonia gas.

BECAUSE the separating action is applied at each convolution of the worm, thereby combining several separators in one and constantly wringing the steam dryer.

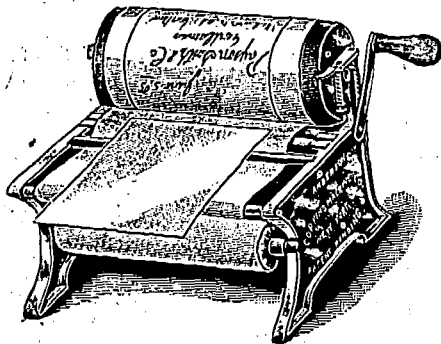
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Satisfaction Guaranteed.

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Anderson Automatic Letter Copying Machine.



NICKEL PLATED.

Use an Up-to-Date Copying Machine.

WILL COPY 100 LETTERS IN FIVE MINUTES.

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

AGENTS WANTED.

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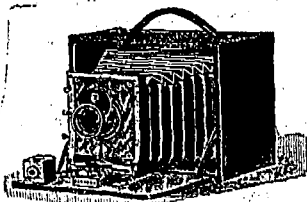
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NEW * YORK Camera Exchange.

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FULTON STREET, NEW YORK CITY.



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

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

Collingwood Debentures.

TENDERS are invited for the purchase of \$7,000

Debentures, Town of Collingwood, as follows: Firstly—\$2,000 under authority of 47 Vic. Cap. 49, Ont. Stat., repayable December 1st, 1914.

Secondly—\$5,000 under authority of 54 Vic., Cap. 65, Ont. Stat., repayable December 1st, 1917.

All to bear date December 1st, 1895, interest at 5 per cent., payable half yearly on 1st June and 1st December, at Bank of Toronto, Collingwood. Successful tender to pay at par here and cost of forwarding debentures, while to be issued in 7 debentures of \$1,000 each.

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

A. D. KNIGHT,
Town Treasurer.

TO LET.

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

Apply to M. S. FOLEY,
Editor of the Journal of Commerce,
171 St. James Street, City.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 10, 1895.

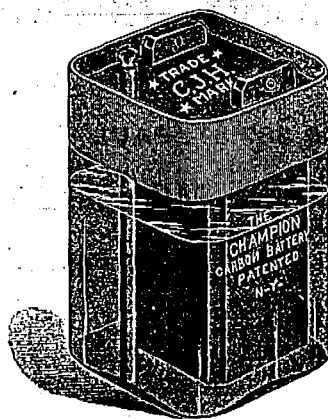
Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale		
		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.	
Boots and Shoes.													
Brogans or Cobourge	\$0 80	1 00	\$0 80	\$0 85	\$0 55	\$0 80	Roast Chicken 1-lb tins..	2 25	0 00	Soda Ash.....	1 50	2 00
Split Balmorals	1 10	1 40	1 00	1 20	0 70	0 80	Roast Turkey, 1-lb tins..	2 25	0 00	Soda Bicarb.....	2 80	2 50
Kip	1 20	1 50	1 00	1 25	0 75	1 00				Sal. Soda.....	0 70	0 80
Buff	1 35	2 00	1 10	1 50	0 90	1 15				Concentrated...	1 50	2 00
Calf	.....	2 15	3 25					Brooms.					
Calf Congress	2 25	3 50	0 00	0 00	0 00	0 00	Rose 4 varn. hand heavy..	3 25	0 00			
Split Boots	1 40	2 00	1 25	1 50	0 85	1 10	Pansy 4 " " medium	3 00	0 00			
Kip	2 00	3 00	1 50	2 00	1 00	1 00	Thistle 4 " " "	3 25	0 00			
Grain	2 25	3 00					Map Leaf A 4 stgs.	2 70	0 00			
Felt Boots, half fox	do full \$1 75, \$2 50						" B 4 " stained	2 70	0 00			
Pegged.													
Split Batts or Bals	0 80	1 00	0 70	0 80	0 55	0 65	Shamrock A 4 " " stained	2 65	0 00			
Kip Pebbled or Buff Bals	0 90	1 10	0 80	1 00	0 65	0 75	" B 4 " " stained	2 40	0 00			
Pebbled Button, Machine Sewed	1 00	1 25	0 85	0 90	0 70	0 80	Daley A 3 stgs varn handle	2 40	0 00			
Glazed Buff Button.	1 00	1 25	0 85	0 90	0 50	0 70	" B 3 " " stained	2 10	0 00			
Goat	1 25	2 00	1 15	1 50	0 80	1 35	Tulip No. 1 3 stgs " "	1 90	0 00			
Folish Calf	1 35	2 00	1 00	1 75	0 90	1 35	" 2 " " "	1 50	0 00			
French Kid	1 85	3 50	1 90	2 50	1 40	1 75	Curling 4 " "	2 65	3 50			
Douglia Kid	1 25	2 00	1 00	1 50	0 75	0 90						
Mens' Calf, Bals, Cong or Butt, Goodyear Welt	.....	2 15	3 50			2 15	3 50	Drugs & Chemicals					
" " Tan Russia Calf, Bals, Cong or Butt, Goodyear Welt.	2 75	3 75			2 00	2 50	Acid Carbolic Cryst med.	0 30	0 95			
" " McKay Sewn	2 00	2 50			2 00	2 50	Aloes, Caps.	0 13	0 15			
" " McKay	3 50	4 50			2 00	3 00	Alum	1 50	2 00			
" " Franch Pat. Calf or Enamel Leather Bals, Butt, and Cong.	2 00	3 00			2 00	3 00	Brom, xls	0 08	0 08			
Ladies' Glaze Dong. Butt, and Bals, Goodyear Welt	2 00	3 00			2 00	3 00	Brom, Potass	0 65	0 60			
" " " " McKay Sewn	1 50	2 50			1 50	2 50	Camphor, Eng. Refoz, ck	0 70	0 72			
								" Ref Rings	0 65	0 70			
								Citric Acid	0 35	40			
								Copperas, per 100 lbs	0 75	1 00			
								Cream Tartar	0 28	0 80			
								Epsom Salts	1 50	1 75			
								Glycerine	0 16	0 20			
								Gum Arabic per lb.	0 20	0 0			
								" Trag.	0 50	1 00			
								Morphia	1 75	1 85			
								Opium	4 50	4 75			
								Oxalic Acid	0 10	0 12			
								Phosphorus	0 65	0 75			
								Potash Bichromate	0 10	0 15			
								Potash Iodide	3 90	4 00			
								Quinia	0 35	0 50			
								Strychnine	0 90	1 00			
								Tartaric Acid	0 30	0 35			
								Tin Crystals	0 20	0 25			
								Heavy Chemicals.					
								Bleaching Powder	2 25	5 00			
								Blue Vitriol	4 50	6 50			
								Brimstone	1 75	2 25			
								Caustic Soda 60	1 90	2 25			
								" 70.	2 15	2 50			

C. J. HIRLMANN, MANUFACTURER OF

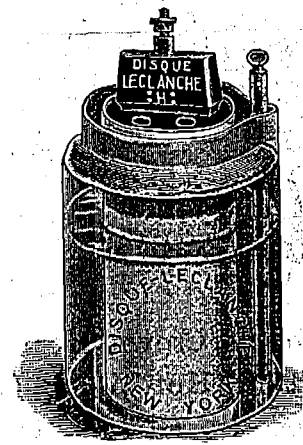


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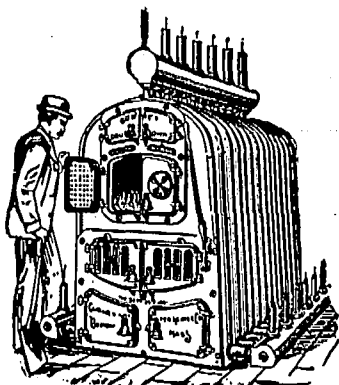
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Factory at PHENIX, N. Y. Office: 38 & 39 Herald Building, SYRACUSE, N. Y.

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
Farm Products.											
Butter: Creamery.....		0 18	0 19	Barley, malting.....		0 43	0 41	Molasses (Barbados) 1mg..		0 38	0 37
Townships, dairy.....		0 14	0 16	" feed.....		0 43	0 45	Porto Rico.....		0 32	0 33
Western.....		0 12	0 14	Peas, per 66 lbs, afloat.....		0 65	0 66	Trinidad.....		0 00	0 00
Lower grades.....		0 06	0 11	In store.....		0 00	0 00	Cuba.....		0 00	0 00
CHEESE:				Rye.....		0 84	0 85	Raisins:			
Finest Western.....		0 08	0 08	Corn, in bond.....		0 00	0 00	Loose Musc. California..		0 05	0 05
Medium to good.....		0 07	0 08	" duty paid.....		0 43	0 43	Layers, London.....		2 10	2 25
Finest Townships.....		0 05	0 08	Croceries.				Con. Cluster.....		2 65	2 75
Finest Eastern.....		0 07	0 07	Tea, (Hf.-Chest & Cad.)..		0 12	0 15	Extra Dessert.....		3 50	0 00
Eggs: Western culls.....		0 09	0 09	Japan, com. to med., D..		0 17	0 19	Royal Bucking'm Cluster		4 35	4 50
Held.....		0 11	0 11	" good med. to fine.....		0 23	0 25	Sultanas..... per lb		0 05	0 07
Shipped as strictly fresh..		0 12	0 13	" choicest.....		0 23	0 25	Valencia of stalk.....		0 02	0 00
Hops: 1895, per lb.....		0 07	0 11	" fancy.....		0 25	0 35	" Layers.....		0 04	0 00
" Old.....		0 03	0 06	Y. Hyson, com. to good..		0 11	0 20	Currants, Provincials..		0 03	0 00
Hog Products:				Gunpowder, Moyune.....		0 17	0 20	Patras.....		0 04	0 00
Bacon, smoked, per lb....		0 09	0 11	" good.....		0 23	0 25	Vostizzas.....		0 08	0 05
Hame, city cured, ".....		0 09	0 11	" fine to finest, lb.....		0 11	0 13	Prunes, French.....		0 04	0 07
" " Canvassed.....		0 00	0 00	Pineapples, med to good..		0 22	0 23	" Bosnia.....		0 05	0 06
Pork Ca. s.c. per bbl. clear		14 50	15 00	" fine to finest.....		0 23	0 23	Figs in bags.....		0 05	0 10
do mess.....		16 00	16 50	Oolong.....		0 11	0 13	" new layers.....		0 08	0 10
Lard, per lb.....		0 08	0 10	Congou, common.....		0 15	0 20	Sh. Almonds, bxs.....		0 00	0 25
" Com. Refined.....		0 08	0 07	" good common.....		0 15	0 20	S. S. Tarragona.....		0 12	0 00
SEEDS:				" med. to good.....		0 23	0 27	Walnuts.....		0 10	0 14
Clover, red, per bushel..		7 10	7 20	" fine to finest.....		0 32	0 35	" Granoble.....		0 14	0 00
Alfalfa, per lb.....		0 10	0 11	Indian.....		0 17	0 30	Filberts.....		0 07	0 07
Timothy, (Can'n) per bush.		0 00	0 00	Ceylon.....		0 15	0 30	Spices: Cassia..... mats		0 08	0 09
" Western.....		0 00	0 00	Coffee, Mocha (green)....		0 24	0 27	" chests.....		0 90	1 20
Flax 56 lbs.....		1 45	1 50	Java.....		0 19	0 21	Cloves.....		0 07	0 09
Potatoes, per bag.....		0 35	0 40	Maracibo.....		0 17	0 18	Nutmegs.....		0 60	0 90
Honey, strained.....		0 08	0 09	Jamaica.....		0 17	0 19	Jamaica ginger, bl.....		0 18	0 21
Beeswax.....		0 00	0 00	Rio.....		0 17	0 19	" unbl.....		0 15	0 18
BEANS: white ordinary bus		1 15	1 25	Plantation Ceylon.....		0 24	0 29	African.....		0 08	0 10
" hand-picked.....		0 00	0 00	Chicory.....		0 09	0 11	Pimento.....		0 07	0 08
Barley, feed.....		0 47	0 48	Canadian do.....		0 00	0 07	Pepper, Black.....		0 06	0 07
GRAIN:				Sugars:				" White.....		0 10	0 12
Hard Manitoba, No. 1.....		0 00	0 00	Ex Ground, in brls.....		0 04	0 00	Mustard, 4lb jar, Eng.....		0 72	0 75
" No. 2.....		0 00	0 00	" in bxs.....		0 04	0 00	" 1lb.....		0 23	0 25
Oats No. 2.....		0 29	0 30	Powdered, in brls.....		0 04	0 00	" 4lb jars, Cana.....		0 65	0 70
				Paris Lump, in brls.....		0 04	0 00	" 1lb.....		0 22	0 24
				" half brls.....		0 35	0 00	Rice, large lots, standard B		0 00	0 45
				" 100-lb bxs.....		0 04	0 00	" Patna..... \$ 100 lb.		4 25	5 00
				" 50-lb bxs.....		0 05	0 00	" Japan Standard.....		4 25	4 40
				Ex Granulated, brls.....		0 00	0 04	" Crystal Japan.....		4 75	5 00
				Off grade gran'd.....		0 00	0 00	" Carolina..... \$ 100 lb		6 50	7 50
				Branded Yellows.....		0 03	0 03	Tapioca, Pearl.....		0 04	0 06
				Syrup.....		0 01	0 02	" Flake.....		0 04	0 06
								Gelatine, 1 qt pk.....		1 15	0 00
								" 1 qt pk.....		1 75	0 00
								" 2 qt pks.....		2 30	0 00

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



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Gurney-Massey
COMPANY, Ltd.
385 & 387 ST. PAUL ST.,
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FOUNDERS AND WHOLESALE MANUFACTURERS OF

Double Crown Hot Water Heaters, Capacity, 2,000 to 20,000 feet of 1 in. pipe.
Oxford Hot Water Heaters, Capacity, 500 to 12,000 feet.
Defiance Hot Water Heaters
OXFORD, GURNEY, QUINTET and BUNDY RADIATORS FOR HOT WATER and STEAM

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Goods delivered promptly from stock in Montreal.
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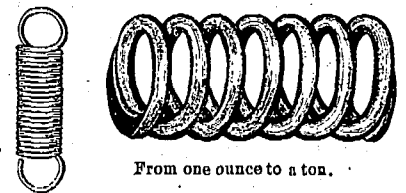
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 10, 1895

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Sharp flat pressed nails	1 85 0 00	IX Charcoal.....		No. 1, ordinary sole.....	0 24 0 25
NEW CUT NAIL SCHEDULE.		3 inch..... extra	1 50 0 00	IXX ".....	Usual	No. 2 " ".....	0 22 0 23
Base—50d and 60d, f.o.b.....	2 50 0 00	2 3/4 and 2 3/4 " " " "	1 65 0 00	DC ".....	Trade	No. 3 " ".....	0 20 0 21
Cut Nails..... per keg.....	2 50 0 00	1 3/4 and 1 3/4 " " " "	3 50 0 00	DX ".....	Extras,	Buffalo Sole, No. 1.....	0 00 0 00
Steel nails..... " " " "	2 60 0 00	1 1/2 " " " "	3 00 0 00	DX ".....		No. 2.....	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		Horse Shoes.....	3 50 3 75	Terne Plate IC, 20x28.....	5 75 6 00	Zanzibar.....	0 00 0 00
40d..... extra.....	0 05 0 00	Azes—S. S.....	6 50 10 00	Russ. Sheet Iron.....	0 09 0 10	Slaughter, No. 1.....	0 27 0 31
30d..... " " " "	0 10 0 00	—solid S.....		Anchor, per lb.....	0 04 0 05	No. 2.....	0 25 0 27
20d, 16d and 12d..... " " " "	0 15 0 00	Coil Chain—1/2 chain.....	2 50 4 00	Lion & Crown tin'd sh'ts		Harness.....	0 25 0 33
10d..... " " " "	0 20 0 00	Coil Chain—1/4.....	0 00 4 00	22 and 24 gauge.....	0 06 0 06	Upper, heavy.....	0 30 0 35
8d and 9d..... " " " "	0 25 0 00	5-16.....	3 00 0 00	26 gauge.....	0 06 0 06	Upper, light.....	0 35 0 38
6d and 7d..... " " " "	0 40 0 00	3/8.....	2 90 0 00	Lead: Pig, per 100 lbst.....	3 15 3 25	Grained Upper.....	0 82 0 85
4d to 5d..... " " " "	0 60 0 00	1/2.....	2 80 0 00	Sheet.....	4 00 4 25	Scotch Grain.....	0 82 0 85
3d..... " " " "	1 00 0 00	3/4.....	2 70 0 00	Shot, per 100 lbs.....	5 55 5 75	Kip Skins, French.....	0 60 0 75
2d..... " " " "	1 50 0 00	Galvanized Iron:		Lead Pipe, per 100 lbs.....	5 09 0 00	English.....	0 60 0 70
4d to 5d, cold cut not pop. or b'd.....	0 50 0 00	Morewoods Lion, No. 23.....	5 15 5 40	Zinc Sheet.....	4 50 4 75	Canada Kip.....	0 50 0 60
3d..... " " " "	0 90 0 00	Queen's Head, or equal.....	4 15 4 40	Spelter.....	0 04 0 00	Hemlock Calif.....	3 50 0 60
Fine blued nails—		Common.....	3 75 4 00	Scrap Iron—		Light.....	0 50 0 60
3d..... extra.....	1 50 0 00	Pig Iron: Siemens No. 1.....	17 50 17 75	Machinery scrap.....	0 00 15 00	French Calif.....	1 05 1 40
2d..... " " " "	2 00 0 00	Summerlee.....	20 50 21 00	Wrot Iron.....	0 00 16 00	Splitts, light and medium.....	0 23 0 23
Casing and box, flooring, shook, and tobacco box nails.....		Gartsherrle.....	00 00 00 00	Powder—Canada Bl'atng F F to F F F.....	2 00 0 00	heavy.....	0 20 0 25
12d to 80d..... extra.....	0 50 0 00	Carnbroe.....	19 00 19 50	WIRE:	5 00 5 25	small.....	0 16 0 20
10d..... " " " "	0 60 0 00	C.I.F.T. Riv. Charcoal Iron No. 1 Ferrona.....	26 50 28 00	Bright No. 7, per 100 lbs.....	2 60 0 00	Leather Board, Canada.....	0 06 0 10
8d and 9d..... " " " "	0 75 0 00	Bar Iron, per 100 lbs.		Annealed No. 7.....	2 65 0 00	Enameled Cow, per ft.....	0 16 0 17
6d and 7d..... " " " "	0 90 0 00	Ord. Crown.....	1 60 1 65	" " " ".....	2 65 0 00	Pebble Grain.....	0 12 0 15
4d to 5d..... " " " "	1 10 0 00	Best Refined.....	2 25 2 50	Galva. No. 6.....	2 65 0 00	Glove Grain.....	0 12 0 14
3d..... " " " "	1 50 0 00	Sheet Iron 16 G & heavier.....	2 25 0 00	" " " ".....	3 15 0 00	B. Calif.....	0 13 0 14
Finishing nails—		" " 17, 18, 20 G.....	2 10 0 00	Trade discount on above 20 per cent.		Bush (Cow) Kid.....	0 13 0 15
3 inch..... extra.....	0 85 0 00	" " 22, 24 " ".....	2 10 0 00	Barbed Wire.....		Rus sets, light.....	0 35 0 40
2 3/4 to 2 3/4 " " " ".....	1 00 0 00	" " 26 G " ".....	2 20 0 00	2 and 4 barbs.....	3 50 for 500 lbs. more	" heavy.....	0 28 0 30
2 to 2 3/4 " " " ".....	1 15 0 00	" " 28 G " ".....	2 30 0 00	Plain Twist 2 and 3 wrs.....	3 50 for 500 lbs. more	" No. 2.....	0 20 0 25
1 3/4 to 1 3/4 " " " ".....	1 35 0 00	Boiler plates, iron, 1/2 in.....	0 00 1 50	Staples.....	del. up to 25c fresh t	Saddlers.....	8 00 9 00
1 1/4 " " " ".....	1 75 0 00	" " 3-16 in.....	0 00 2 25	Wire Nails—7 1/2 p.c. off list delivered for Ontario, and 7 1/2 and 5 p.c. f.o.b. Montreal for Quebec, 10 kgs & over up to 25c per ton for Ont.		Imt. French Calif.....	0 70 0 75
1 " " " ".....	2 25 0 00	Boiler Heads, steel.....	0 00 0 03	Hides and allow Montreal Green Hides		English Oak.....	0 38 0 42
Slatting nails—		Hoops.....	2 15 0 00	No. 1 per 100 lbs.....	0 00 8 50	Rough.....	0 20 0 22
5d..... extra.....	0 85 0 00	Band Imported.....	0 00 2 00	No. 2.....	0 00 7 50	Dongola, extra.....	0 80 0 82
4d..... " " " "	0 85 0 00	" Canadian.....	0 00 1 85	No. 3.....	0 00 6 50	" No. 1.....	0 20 0 25
3d..... " " " "	1 25 0 00	Canada Plates:		Tanners pay 50 extra for sorted, cured & inspected Sheepskins.....	C 55 0 00	" ordinary.....	0 12 0 20
2d..... " " " "	1 75 0 00	Good Brands.....	2 10 2 50	Clips.....	0 45 0 00	Colored Pebbles.....	0 15 0 17
Common barrel nails—		Wrot Iron pipe, 1/2 to 2 in 70 p.c., over 2 in 67 1/2 p.c.....	0 00 0 00	Lambkins small.....	0 55 0 00	" Calif.....	0 20 0 28
1 inch..... extra.....	1 50 0 00	Imported iron pipe, 1/2 to 1 1/2 inch, 65 p.c. X to 1 1/2 in. 67 1/2 p.c.; 1 1/2 to 2 in., 70 p.c.		Calfekins, uninspected.....	0 07 0 00	Cod Oil, Newfoundland.....	0 36 0 40
3/4 " " " ".....	1 75 0 00	Steel, cast per lb.....	0 08 1/2 0 09	Horse hides west, each.....	0 00 1 50	" Gaspe.....	0 00 0 00
1/2 " " " ".....	2 25 0 00	" Spring, 100 lbs.....	2 50 2 75	" City.....	0 00 0 00	S. R. Pale Seal.....	0 36 0 38
Steel nails 10c extra.		" Tire.....	2 00 0 00	" rough.....	6 00 6 50	Straw Seal.....	0 00 0 00
Clinch nails—		" Sleigh shoe, 100 lbs.....	0 00 1 00	Leather		Cod Liver Oil, Nfld.....	0 65 0 75
3 inch..... extra.....	0 85 0 00	" Machinery.....	2 50 0 00	No. 1 B. A. Sole.....	0 26 0 28	Process.....	1 00 1 25
2 3/4 and 2 3/4 " " " ".....	1 00 0 00	Tin Plates:		No. 2 " ".....	0 23 0 24	Castor Oil.....	0 06 0 06 1/2
2 and 2 3/4 " " " ".....	1 15 0 00	IC Coke.....	2 75 3 00	No. 3 " ".....	0 20 0 22	Lard Oil, Extra.....	0 70 0 75
1 1/2 and 1 1/2 " " " ".....	1 35 0 00	IC Charcoal.....	3 25 3 75			No. 1.....	0 60 0 65
1 1/4 " " " ".....	2 00 0 00					Process.....	C 59 0 60
1 " " " ".....	2 50 0 00					Castor Oil.....	0 62 0 63

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. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

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

LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS, (not dried)
 "CROWN" GRANULATED, YELLOW SUGARS of all grades and Standards.
 Special Brand, the finest which can be made, SYRUPS of all grades in brls. and half brls.
 EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups in tins, 2 lb. and 5 lb. each.

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 "BEAVER" BRAND, warranted.



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 PRESTON, ONT.

Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.
		\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.
Coal Oil:											
Car Lots Store, [2. p.c. off]		0 14 3/4	Canadian, Quarters.....		0 25 0 30	Empir. Rye.....		6 75 7 50	Blankheynn & Nolet, Key		9 50 9 75
1 to 20 brls.....		0 16 0 00	Factory Filled per bag....		0 82 1/2 1 00	Ports—		6 75 7 50	gin, red cases.....		4 75 5 00
Water white.....		0 20 0 21	do Quarters.....		0 25 0 30	Wilson's Invalids Port....		0 00 0 00	Green cases.....		2 50 2 75
Am. in car lots.....		0 16 0 19	Rice's Pure Dairy, per brl.		0 25 2 50	T. G. Sandeman & Sons...		2 10 4 00	Ponies.....		0 00 0 00
do less quantities.....		0 17 0 20	do do		0 45 0 50	Burmestees.....		1 10 1 50	do do three stars		0 00 0 00
Benzine American.....		0 23 0 26	Cheese Salt per bag 210 lb.		1 25 1 50	Tarragona.....		2 00 0 00	do do 3 stars, qts		9 50 10 50
do Canadian.....		0 14 0 16	Turk's Island per bush....		0 30 0 35	Sherris—Pedro Domecq...		2 00 5 50	Wisdom & Warter's Sher-		2 00 6 50
Class.											
United Inches, 00 to 25.....		1 15 1 20	Tobacco duty paid.			Pemartin.....		2 10 6 00	Geo Roe & Co. 1 star, qts		9 50 10 50
do 25 to 40.....		1 25 1 30	No. 1 Black Chewing, cads		0 46 1/2 0 51 1/2	Miss.....		2 10 6 00	do do two stars		0 00 0 00
do 41 to 50.....		2 70 2 80	Nc. 2 do		0 45 0 00	Claret—			do do 3 stars, qts		9 50 10 50
do 51 to 60.....		3 00 3 25	Old Chum br't do sol. 8s.		0 58 0 00	Barton & Guestier.....		7 00 8 00	Dunville & Co.....		7 50 7 75
Paints, &c.											
Lead pure, 50 to 100 lb. kgs.		4 75 5 00	Navy, Bright Smoking 8s.		0 56 0 57	Clavet & Co. vintage wines		0 00 0 00	Warter & May's Ports do		2 00 6 50
do No. 1.....		4 25 4 75	do do do 5s.		0 55 0 00	Nat. Johnson & Sons.....		4 50 28 00	Geo. Sayer & Co's		4 50 6 50
do No. 2.....		4 00 4 25	do do do 3s.		0 50 0 00	Bordeaux Claret Co.....		3 00 10 00	do do cases 1 star do		11 50 12 00
White Lead, dry.....		5 00 5 25	Myrtle Navy Plug Smkg sol		0 60 0 00	Champagnes—			do do V.S.O.P do		16 50 17 00
Red Lead.....		4 00 4 25	Old Chum Plug Smkg sol 4s		0 67 0 00	Pommery, Fils & Co.....		31 00 36 00	Ind Coops & Co, Rom- } qts		2 10 0 00
Venetian Red Eng'h.....		1 50 1 75	do Smoking sol.		0 67 0 00	Piper Heidsieck.....		25 00 30 00	ford Ala..... } pts		1 45 0 00
Yel. Ochre, French.....		1 25 3 00	do and R. & R... 8s.		0 87 0 00	Perrier, Jouet & Co.....		31 00 33 00	Angostura Bitters, per		14 50 15 00
Whiting, ordinary.....		0 45 0 50	do Cut Smoking, 9s.		0 67 0 00	Gold Lack, Sec.....		30 00 32 00	case of 2 doz.....		14 50 15 00
do London, washed		0 60 0 70	Myrtle do do 9s.		0 70 0 00	Brandies—Hennessy.....		6 50 8 00	Banagher Irish Whisky, qts		9 50 10 00
do Paris, do		1 00 1 10	Can. Chewing.....		0 32 1/2 0 33	1 Star.....		12 25 0 00	do do do per gal		3 75 4 00
English Cement, caak....		1 05 2 05	do Smoking, Plug..		0 35 0 45	Barnett & Fils one star..		0 00 0 00	Jae Watson & Co. Dundee		9 50 10 00
Belgian Cement.....		1 80 1 90	Wool.			do V.S.O.P.....		14 75 15 00	3 star Glenlivet, per case.		9 50 10 00
Fire Bricks per 1000.....		15 00 21 50	Fleece comb. ord.....		0 23 0 24	Bisquet Dubonche.....		9 50 10 50	do do		8 50 9 00
Fire Clay.....		1 50 1 75	do clothing.....		0 24 0 25	Renaut & Co.....		10 00 36 00	Old Glenlivet..... per gal		4 00 6 00
Rosin.....		2 40 4 50	do Combing.....		0 25 0 26	E. Puet, V.V.O.P.....		0 00 23 00	Watson's Old Scotch qt. cs		6 50 7 00
Glue—											
Domestic Broken Sheet....		0 11 0 14	Pulled.....		0 26 0 28	do 1840.....		0 00 29 00	do do pts, per cs		7 50 8 50
French Casks.....		0 10 0 12	North West.....		0 15 0 16	Joc'y Cl'b blue lab.***case		0 00 7 50	Watson's Old Irish, qts, pr cs		6 50 7 50
do brls.....		0 00 0 13	B. A. Scoured.....		0 27 0 33	do white do V.O.do		0 00 8 75	do do pts per cs		7 50 8 50
American White, brls.....		0 15 0 20	Natal.....		0 15 0 16	do silver lab V.S.O.do		0 00 10 00	Marie Brizard & Roger Liq		7 50 8 50
Coopers' Glue.....		0 18 0 24	Cape.....		0 14 0 15	do gold lab. VSOP do		0 00 12 00	Creme de Menthe glaciale		10 75 00 00
Golden Ochre.....		0 04 0 04	Australian.....		0 14 0 16	do ext. WVSOP. do		0 00 17 00	verte.....		10 75 00 00
Brunswick Green.....		0 04 0 10	Wines, Liquors, &c.			do blue lab. *** gal.		0 00 3 50	Curaco.....		00 00 11 75
French Imperial Green....		0 11 0 15	Ale—Bass's.....		2 50 2 55	Boutelleau Fils.....		9 00 20 00	Frunelle.....		00 00 13 00
Vermillionette.....		0 12 0 40	Porter—Guinness & Sons..		1 62 1 67 1/2	DeLange.....		9 00 24 00	Kummel.....		00 00 12 25
Genuine Quickeliver.....		0 75 0 90	Dublin Stout... qts		2 40 2 45	Scotch Whiskies—			Creme de Cacao.....		00 00 15 25
No. 1 Furnit'e Varn'h, pr.gl		0 60 0 65	do do do pts		1 57 1 62 1/2	Kilby.....		9 00 9 50	Anisette, case.....		00 00 18 25
Extra do do		0 75 1 00	Spirits Canadian—per gal.			Mountain Dew.....		8 75 9 00	Cherry Brandy case.....		00 00 11 75
Brown Japan.....		0 55 1 00	Alcohol..... 65 O.P.		4 25 0 00	Sheriffs..... per gal		3 90 4 00	Creme de Noyau, Moka, Ge-		9 25 12 75
Black Japan.....		0 50 1 00	Spirits..... 50 O.P.		3 71 0 00	do cases		9 75 9 25	nevleve etc. case.....		00 00 13 75
Orange Shellac, No. 1.....		1 90 2 00	do do 25 U.P.		2 00 0 00	Claymore..... cases		8 75 9 25	Absinthe super, case.....		6 20 6 50
do do Pure.....		2 10 2 25	Rye Whisky..... 25 U.P.		2 01 0 00	Glenfalloch, High'd... gal		3 40 3 50	Kirsch, case.....		9 75 10 25
White do.....		2 25 2 40	Corby's IXL Rye, qrts		8 00 8 50	Walkers Kilmarnock.....		10 00 15 25	Kirsch, fine.....		10 75 11 35
Salt											
Liverpool per bag.....		0 42 1/2 0 45	do XTC ".....		6 00 6 50	do blue lab. *** gal.		9 00 20 00	White Ball old Jamaica		15 00 17 00
Canadian, in small bags..		2 10 8 00				do green do.....		5 75 0 00	Rum, cases.....		15 00 17 00
						do hhds.....		2 50 0 00			

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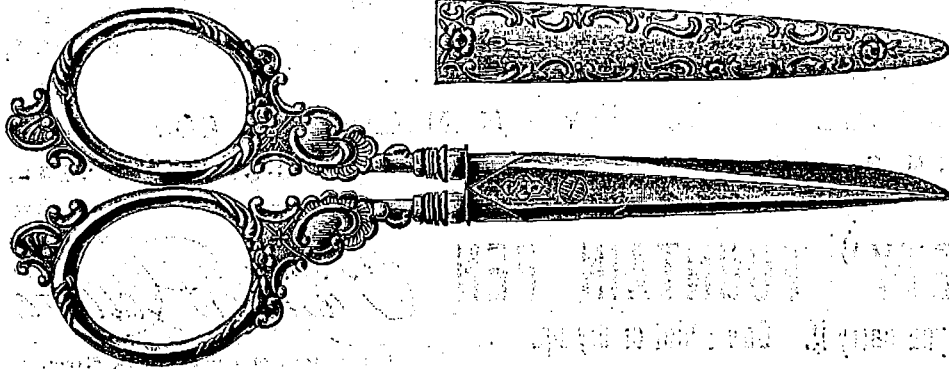
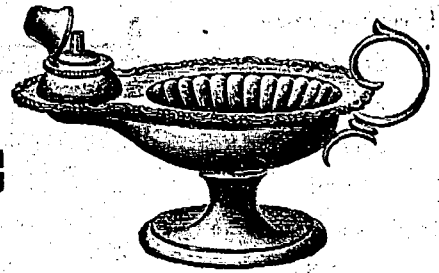
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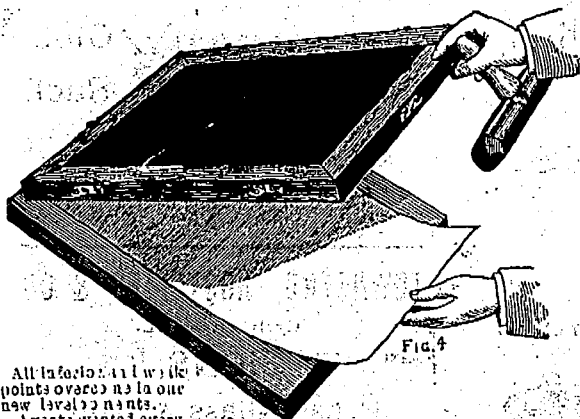
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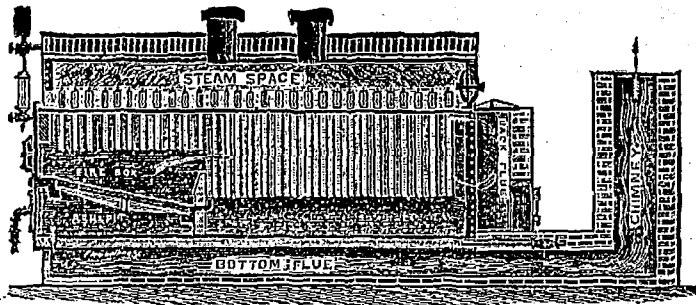
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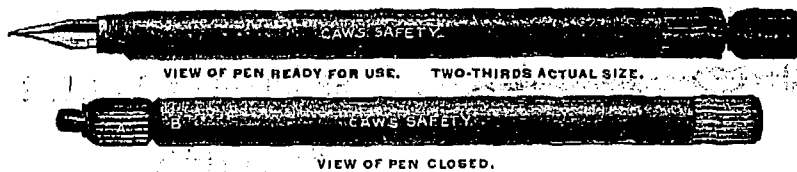
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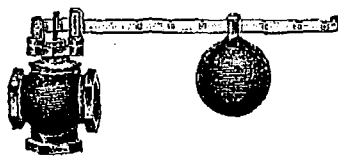


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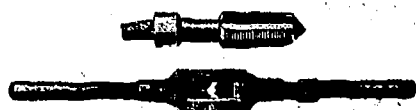
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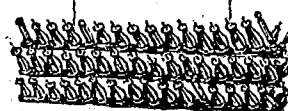
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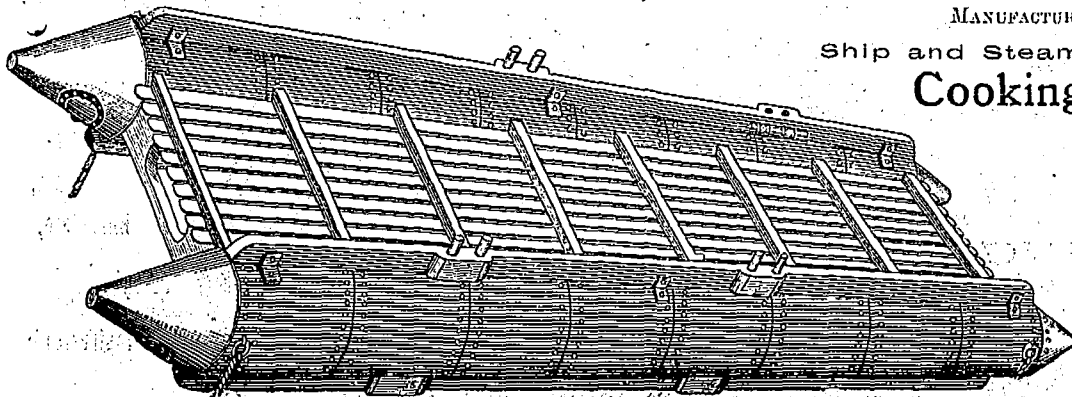
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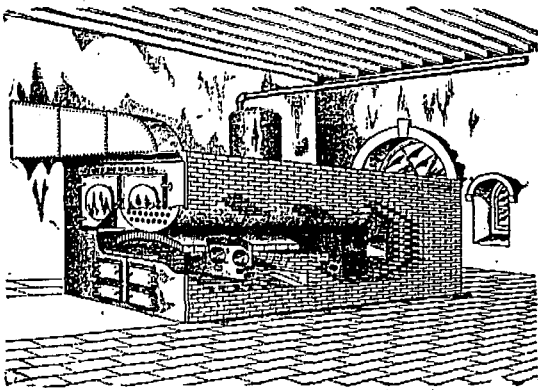
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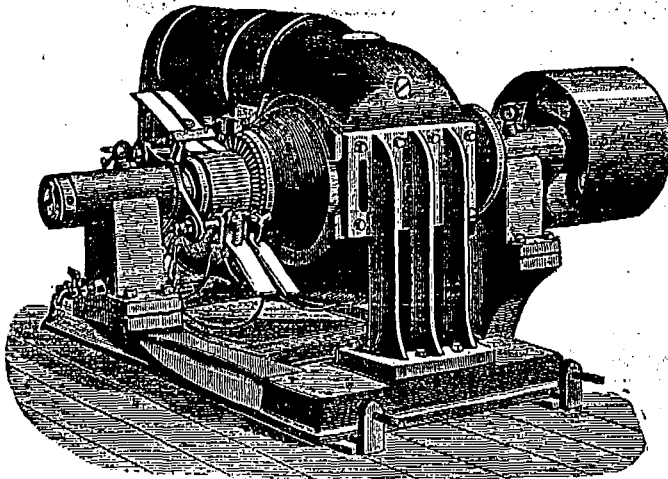
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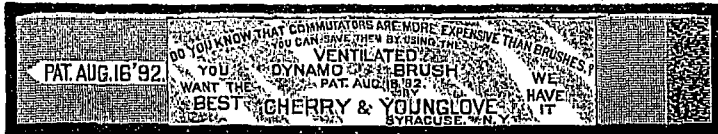
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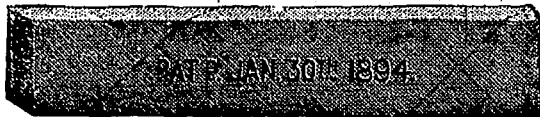
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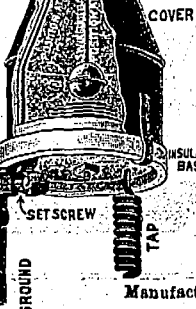
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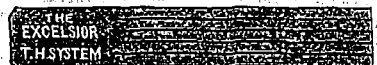


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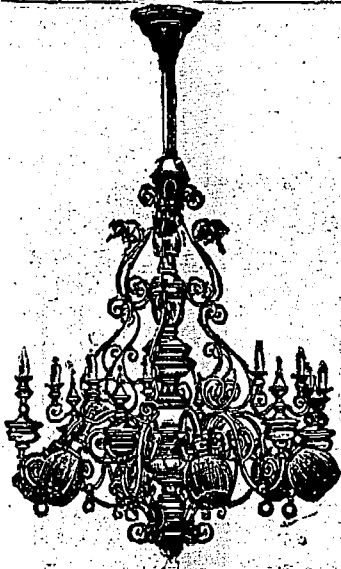
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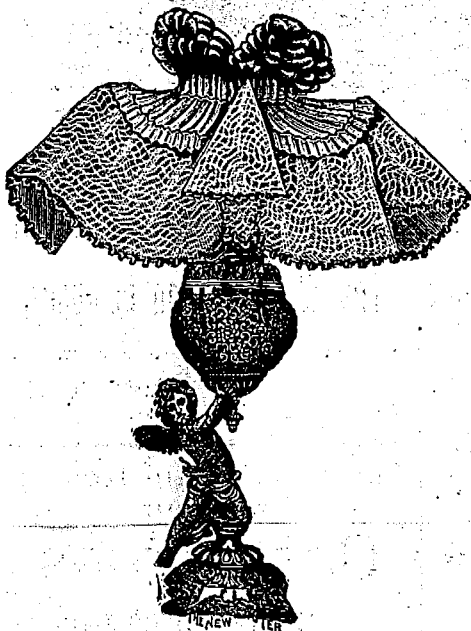
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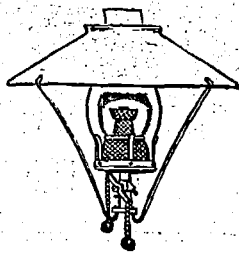
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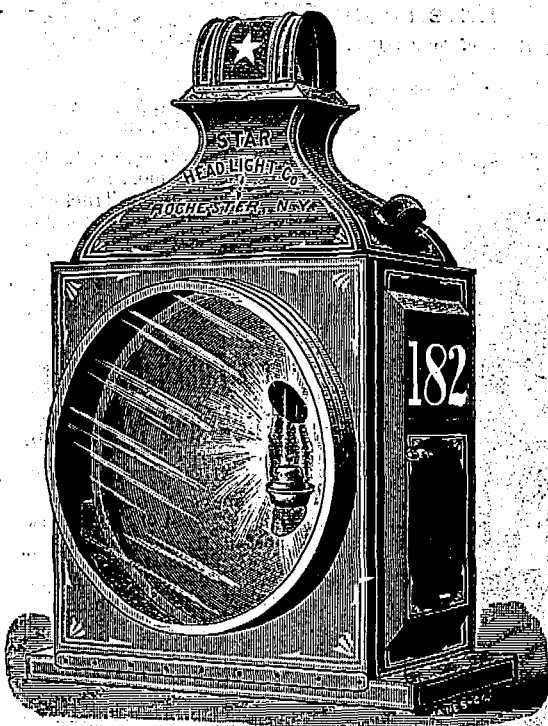
Factory, 239 Centre St. NEW YORK.

CAMPHOR ADVANCING.

Advices by cable from London announce a sharp advance in the price of crude camphor the past few days. In one instance as high as 235 shillings-per hundred weight was quoted, making in all a rise of about 70 shillings during the past six months. This movement was due chiefly to the manipulations of the London syndicate of speculators that has had control of the available supply for some time. The stock of crude camphor in London at the present time is about 7,500 packages, an unusually large amount. This is owned mostly by the syndicate, and, according to some authorities, is sufficient to supply the requirements of the world for a year at the present rate of consumption, the latter having fallen off steadily as prices for the refined camphor advanced and substitutes employed to an unusual extent for many purposes. The contraction of consumption and the very heavy supply in London will, in the opinion of many merchants in the drug trade, lead to ultimate disaster to the syndicate. Late advices from Kobe, Japan, would, however, seem to give a different aspect to the probabilities of the future. Quite as interesting is a statement to the effect that the position of operators in Formosa is very precarious as a result of the Japan-China conflict. This arises from the fact that all title-deeds must be examined and proved to the satisfaction of the Japanese authorities before permission can be granted for the felling of trees. The belief is expressed also that the Japanese are not likely to be in any haste over this matter, but will make the most of the products of the island and particularly camphor, of the production of which they virtually have a monopoly, to recoup their expenditures in the conflict with China.

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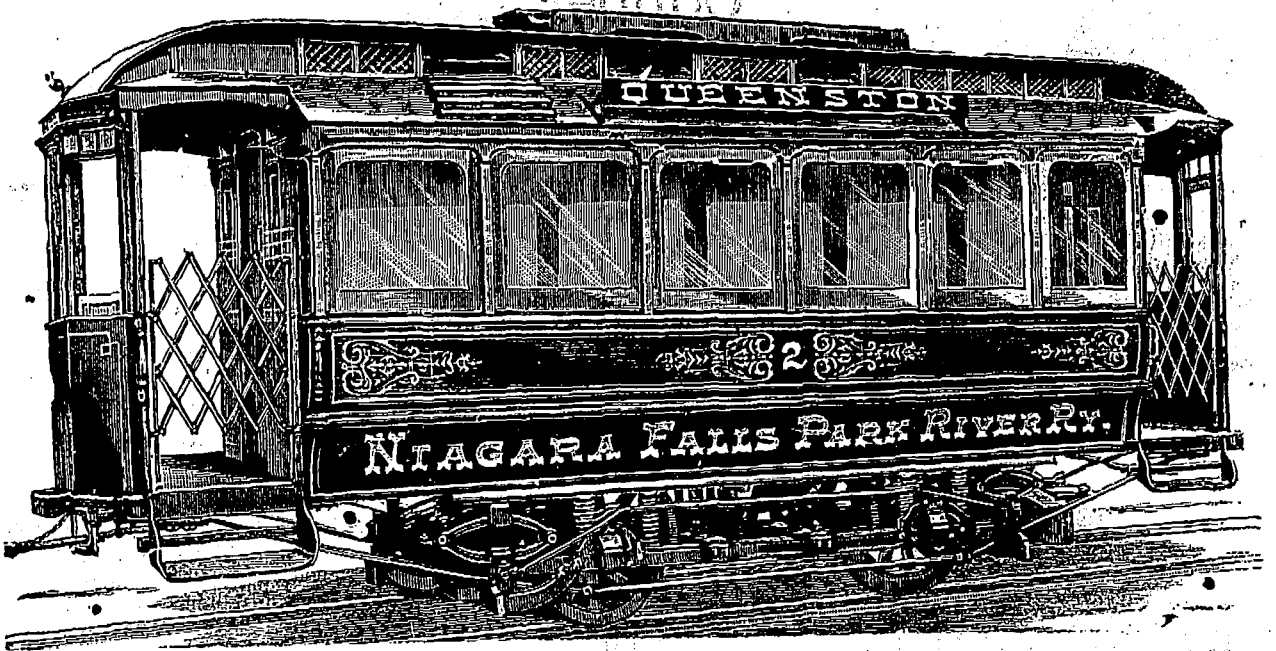
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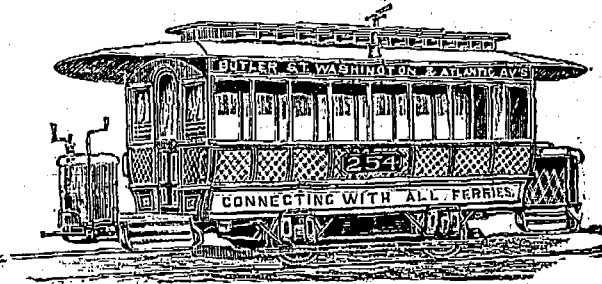
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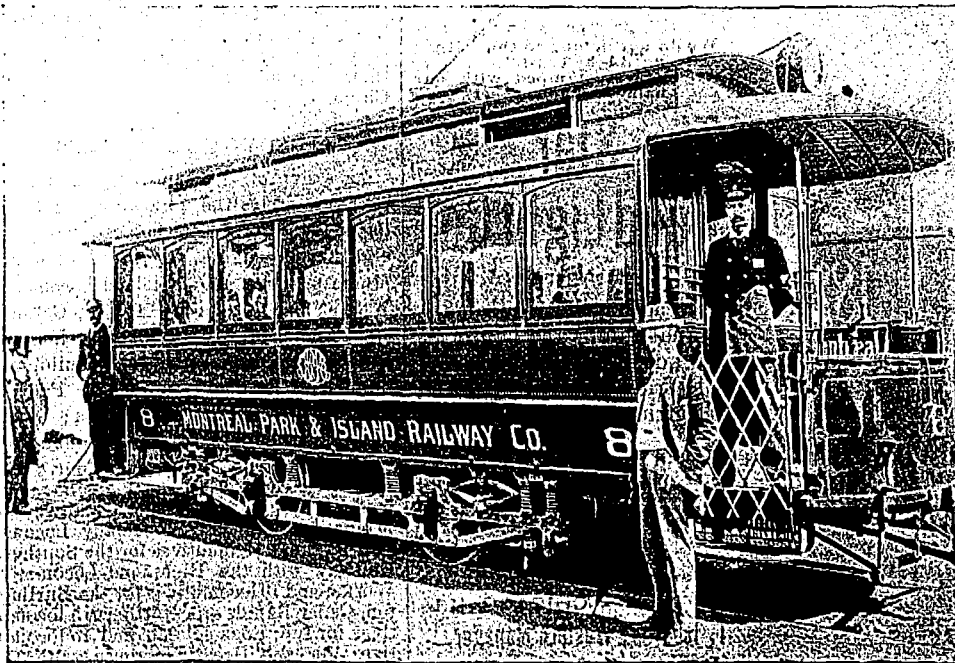
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Boston Exchange Building, 58 State St.

Chicago, 1137 & 1138 Manadnock Building.

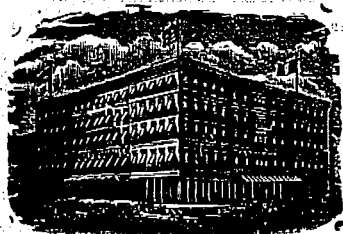
Pittsburg, 713 Hamilton Bldg.

Philadelphia, 420 Walnut St.

San Francisco, 123 California Street.

Works at Kingston, N. Y.

Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

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

A. NELSON, Proprietor.

400 Acres of Land,

Over 13,000,000 Feet,

Situated in HOCHELAGA WARD, beginning at Frontenac Street,

FOR SALE in lots to suit purchasers.

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

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

**THE RUSSELL,
OTTAWA.**

THE PALACE HOTEL OF CANADA.

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

F. H. ST. JACQUES, Prop.

Brice Electric Works,

Manufacturers of

Dynamos,

Motors,

Transformers.

And all kinds of
Electrical Apparatus.

258 Catharine St.

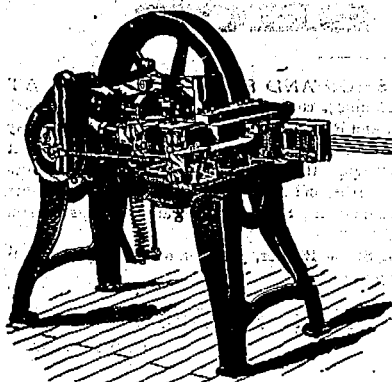
Arthur W. Brice, Manager. HAMILTON.

HOTEL DIRECTORY.

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

ONTARIO.

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



Kennedy-Wire-Nail Machine Co.

MANUFACTURERS OF

Five-Wire Nail Machines.

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

KENNEDY WIRE NAIL MACHINE CO.,

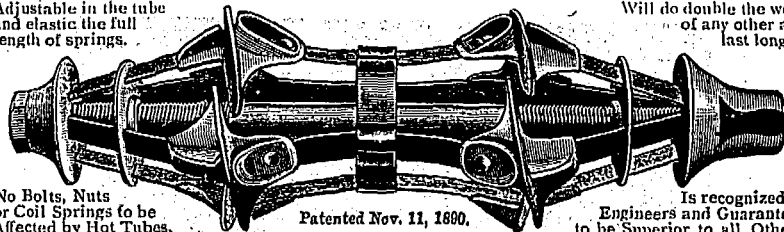
9 East Monroe St., CHICAGO.

Send for Circular.

THE DUPLEX BOILER TUBE SCRAPER.

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

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



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

Patented Nov. 11, 1890.

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

TELESCOPE FLUE BRUSH HANDLE.



PATENTED DEC. 14, 1894.

SOMETHING NEW!

Fills a Long Felt Want.

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

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

PERFECT PRESS MOTOR.

J. W. OLIVER, Editor-Proprietor of Yonkers, N.Y., "Statesman," says:

"I was associated with Robert Hozer over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Turk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used, and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."

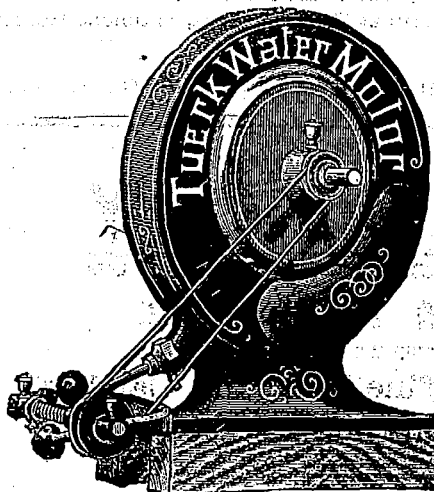
Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

Turk Hydraulic Power Co.

237 Broadway, Cor. Park Place, NEW YORK.

39 Dearborn St., CHICAGO, ILL.



Globe Valve Repairing Tools.

MANUFACTURED BY

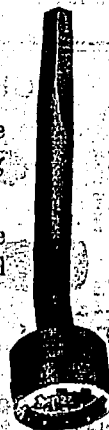
*** T. DRAPER, ***

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

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

For Proof, Prices and Particulars, address

T. DRAPER, Petrolia, Ont.



BOILER SHOP.

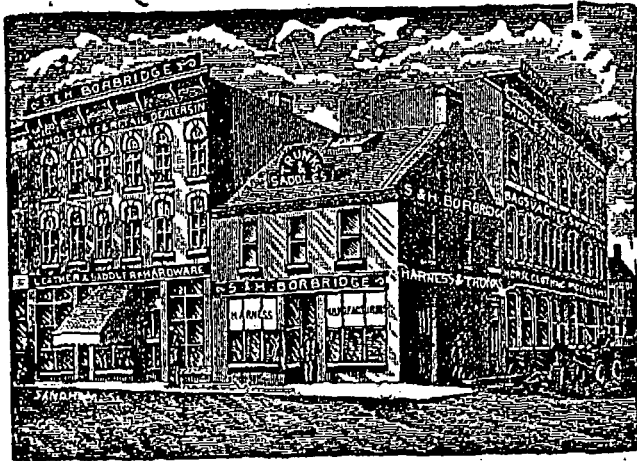
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

ARTHUR KAVANAGH,
Manager.

J. H. FAIRBANK,
Proprietor.

S. & H. BORBRIDGE,



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

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

IMPERIAL OIL CO'Y LIMITED.

PETROLEUM REFINERS.

MANUFACTURERS OF
Lubricating Oils, Paraffine Wax and Candles.
RAILWAY and STEAMSHIP OILS A SPECIALTY.

BRANCHES:

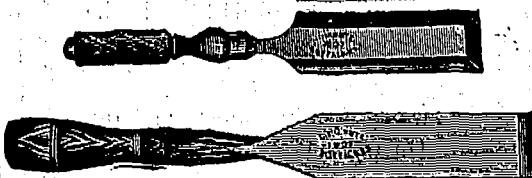
STRATFORD, PETERBOROUGH,
LONDON, ST. JOHN, N.B.
TORONTO, MONCTON,
KINGSTON, HALIFAX, N. S.
MONTREAL, WINNIPEG,
QUEBEC, VANCOUVER, B. C.

WORKS & HEAD OFFICE:

PETROLIA,
Canada.

HIGHEST AWARD PARIS EXPOSITION, 1889.

Established 1857.
Incorporated 1892.



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

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

BUFFALO, N. Y.

SECURITIES.

	London	Sept. 26.
British Columbia, 1877, 6 p.c.	129	134
1887, 4 1/2 per cent	116	121
Canada, 4 per cent. loan, 1880	111	113
3 per cent. loan, 1888	102	103
Debs. 1884, 3 1/2 per cent	109	111

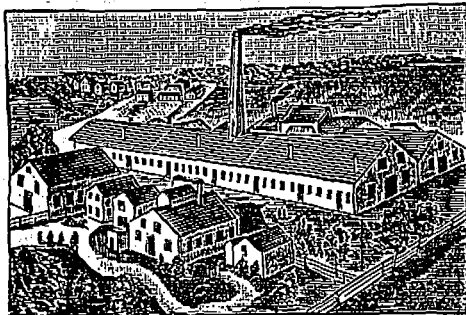
Railway and other Stocks.

Shs		Sept. 26.
	Quebec Province, 5 p.c., 1874	110
	1876, 5 p.c.	110
	1880, 4 1/2 p.c.	109
	1883, 5 p.c.	116
100	Atlantic & Nth. Western 5 p.c. Guar	117
10	1st M. Bds	12
10	Buffalo & Lake Huron \$10 sh.	131
100	do 5 1/2 p.c. 1st mort.	131
300	do 2nd mort	131
	Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov.	106
	Canadian Pacific \$100	59 1/2
100	Grand Trunk, Georgian Bay, &c. 1st M.	99
100	Grand Trunk of Canada Ord. stock.	6 1/2
100	2nd equip. mtg. bds. 6 p.c.	127
100	1st pref. stock	43
100	2nd pref. stock	26 1/2
100	3rd pref. stock	15 1/2
100	5 p.c. perp. deb. stock	123
100	4 p.c. perp. deb. stock	87
100	Great Western shares, 5 p.c.	115
100	Hamilton & N.W., 6 p.c.	100
100	M. of Canada Stg. 1st Mort. 5 p.c.	98
100	Montreal & Champlain 5 p.c. 1st mtg. bds	98
	*Montreal & Sorel, 1st mtg., 6 p.c.	99
	N. of Canada, 1st mtg., 5 p.c.	99
	Northern Extension, 8 p.c. pref.	00
100	Quebec Central, 5 p.c. 1st Inc. Bds.	29
	T. G. & B. 4 p.c. bonds, 1st mort.	102
100	Well., Grey & Bruce, 7 p.c. bds. 1st Mort	95
100	St. Law. & Ott. 6 p.c. Bds., 4 p.c.	102
MUNICIPAL LOANS.		
100	City of London (Ont) 1st pref 5 p.c.	98
100	City of Montreal stg. 5 p.c. 1874	106
100	City of Ottawa, 6 p.c. stg. redeem 1873	104
	redeem 1875	104
	redeem 1876	119
100	City of Quebec, 6 p.c. con. 1873	101
	6 p.c. redeem 1875	114
	redeem 1878	116
100	City of Toronto, 6 p.c. 8 p.c. stg. con. deb. 1874	109
	5 p.c. gen. con. deb. 1890	102
	4 p.c. stg. bonds, 1921-23	113
100	City of Winnipeg deb., 1884, 5 p.c. Deb. scrip, 1883, 6 p.c.	118
		117
MISCELLANEOUS COMPANIES.		
100	Canada Company	25
100	Canada North-West Land Co.	50
100	Hudson Bay	13 1/2

HOTEL DIRECTORY--Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American,	E. W. Dowling
do	Hotel Frontenac,	E. W. Dowling
LINDBAY,	Jenson House,	E. Benson
LONDON,	The Fenwick,	C. W. Davis
do	Grigg House,	E. Horsman
MAREHAM,	Tremont House,	Jas. E. Pitts
NANANEE,	Paisley House,	E. A. Douglas
OTTAWA,	The Russell,	Kenly & St. Jacques
PARIS,	Arlington Hotel,	John Raifand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central,	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnet	
Trenton, Ont.,	Gilbert House,	T. H. Blecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne
QUEBEC.		
MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	H. S. Dunning
do	The Balmoral,	E. H. Dunham & Co.
QUEBEC,	Chateau Frontenac,	
NOVA SCOTIA.		
HALIFAX,	The Halifax, L. Hesselin & Sons	
TRURO,	Victoria Hotel,	Geo. R. Dupe
PRINCE EDWARD ISLAND.		
CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davies
BERMUDA.		
Hamilton,	Windsor Hotel,	W. Bradley

CANADA'S GREAT * CANNING * MILLS



The A. C. Miller & Co s : : : :

"INDIAN BRAND,"

Peas, Corn and Fruits of every description.

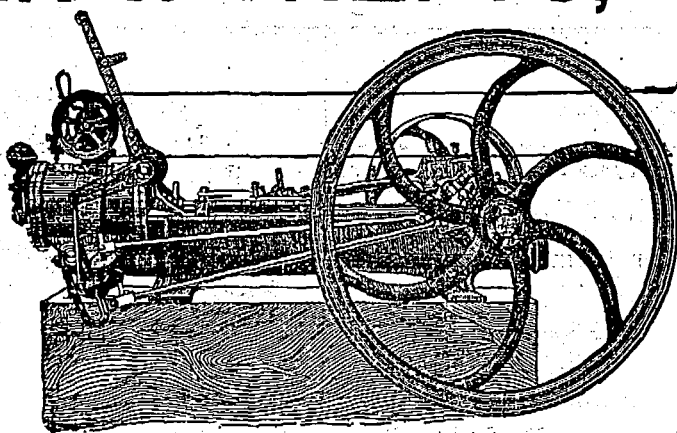
CORRESPONDENCE INVITED.

PICTON, ONT.

FARRAR & TREFTS,

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

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



IRON AND BRASS
CASTINGS OF
EVERY DESCRIPTION.

OUR SPECIALTIES:

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

OUR BUSINESS DIRECTORY.

ACCOUNTANTS AND AUDITORS.
Montreal Radford & Walford
59 Imperial Building.

CAN. GOODS, FRUIT & VEGETABLE.
Picton, Ont. Little Chief Brand, A. C. Miller & Co.
Trenton, Ont. Log Cabin Brand, Miller & Co.

FINE WHISKEYS, I.X.L AND X.T.C.
Belleville, Ont. H. Corby

FINANCIAL AGENTS.
Montreal Hanson Bros.
Temple Building.

FURNITURE MNFRS.
Belleville, Ont. Geo. S. Tickell & Sons

HUNGARIAN PROCESS, FLOUR MILL,
Campbellford, Corresp. solicited, Chas. Smith

INSURANCE BROKERS AND AGENTS.
Montreal Archd. Nicoll
Board of Trade Building.

MNFR. COCOA & JUTE MATTINGS & MATS.
Cobourg, Ont. W. Mitchell

MNFRS. OF ALL KINDS OF THIN WOOD BOXES
PAILS AND BASKETS.
Estimates for Special Styles and Sizes furnished.
Belleville, Ont., The Belleville Box & Basket Co. Ltd

MNFRS. OF WOVEN WIRE FENCING AND
POULTRY NETTING.
Picton, Ont. The Ontario-Wire Fencing Co. Ltd.

RAW FURS AND SKINS.
Montreal Hiram Johnson
496 St. Paul Street.

SCALES.
Superior Qualities.
Montreal James Fyfe
Corner St. Paul and St. Peter Streets.

BEDDING !!

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

Established
20 years.

ROCK BOTTOM PRICES.

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

J. E. TOWNSEND,

1 Little St. Antoine Street,
Corner St. James Street only.

TELEPHONE 1906.

MONTREAL, Que

BUSINESS DIRECTORY--Continued.

STREET CARS, OMNIBUSES & HOSE
WAGGONS.
Belleville, Ont. St. Charles & Pringle

WOOD ENGRAVER AND DESIGNER.
Montreal J. Lovell Wiseman
162 St. James Street.

HIRAM JOHNSON, Importer and Exporter of
Raw Furs and Skins. Raw Furs a specialty.
Correspondence solicited. 496 St. Paul Street,
Montreal.

FOR SALE.

inder Dryer, 84 in. face, 36 in. dia.
" " 72 " " 40 "
" " 72 " " 36 "
allender Rolls, 78 in. face, 7 in. dia.
1,78 in. face, 11 in. dia.
72 " 17 "
72 " 16 "
72 " 12 "
and Steam Boiler, 64 in. x 14 feet.
" " 32 in. face, 10 in. dia.
1 " " 37 " 11 "
1 " " 40 " 12 "

Dominion Paper Co. Montreal, Que.

E. L. ETHIER & CO.,

Billiard Table
and Bowling Alley Balls
Manufacturers and
Importers.

Do all kinds of work in
the Billiard line.

88 St. Denis Street,
MONTREAL.

Telephone 6057.

Branch Store: Ottawa.



Job Printing of all
kinds done at this
office.

Syracuse Solar or Sun Made

Coarse Salt For Meats, Fish, Pickles, Ice Cream, Skins & Pelts.

Unequalled for Curling. Brings hides and skins up bright and clean on the flesh. Adds to their value. Used by the Chicago packers and by leading country hide dealers. No dirty grain or blotches when Syracuse Salt is used. Keeps shrinkage down. Write us for samples of our salt and full details. Once tried, always used. For full details of analysis and prices, etc., address

Onondaga Coarse Salt Association, Thos. Malloy, Sec'y. SYRACUSE, N.Y.

WESTERN AGENT: G. W. Williams, 19 & 21 Wabash Ave., - Chicago. EASTERN AGENT: C. S. Worden, Mercantile Exch., 6 Harrison Street, New York.

Western Electric Co.

CHICAGO-NEW YORK.

Electrical Apparatus and Supplies.

ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct. 1, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3 1/4-6mos.	350	\$50	121 1/4 121 1/4
Canada Life.....	2,500	5-6mos.	400	50	110 700
Confederation Life.....	5,000	7 1/2-8mos.	100	10	270 290
Western Assurance.....	25,000	5-6mos.	40	20	186 168
Guaranty Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Sept. 25, 1895 Market value p. p'd up sh.

Atlas.....	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine.....	47,000	25	20	4	£24	£25
Caledonian.....	21,500	20	25	5	£28-0-0	£30
Commercial U. Fire, Life and Marine	50,000	25	50	5	£30	£37
Edinburgh Life.....	5,000	19s	100	20	53-0-0	00
Fire Insurance Association.....	100,000	5	£10	£2	4	%
Guardian Fire and Life.....	200,000	7 1/2	10	5	10	10 1/4
Imperial Fire.....	60,000	20 p. s.	20	5	29 1/2	29 1/2
Lancashire Fire.....	188,493	5	20	2	5 1/2	6 1/4
Life Association of Scotland.....	10,000	17 6-7 p. c.	40	8 1/2	42-5-0	00
London Assurance Corporation.....	35,862	20	25	12 1/2	57 1/2	58
London & Lancashire Life.....	10,000	10	10	2	4 1/4	4 1/4
Liv. L. n. & Globe Fire and Life.....	391,752	75	St.	2	50	51
National of Ireland.....	40,000	£25	2 1/2 p. c.	£2 1/2	37-0	00
Northern Fire and Life.....	30,000	22 1/2	100	10	70	72
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6 1/4	40	41
Phoenix Fire.....	8,722	£13 1/2 p. s.	50	50	£274	£278
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	125,234	53 1/2	20	3	52	53
Scottish Imperial Life.....	50,000	5s 1/2	10	1	1-14-6	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

THE—

“I. X. L.”

TEMPERED COPPER CO.

Manufacturers of

Tempered Copper for Commutator Bars.

Tempered Copper Castings a Specialty.

All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

16, 18 & 20 Elk St., - Buffalo, N.Y.

Consumers

Cordage Co.

(LIMITED)

MANUFACTURERS OF.....

Manilla, Sisal, Jute, and Russian Cordage

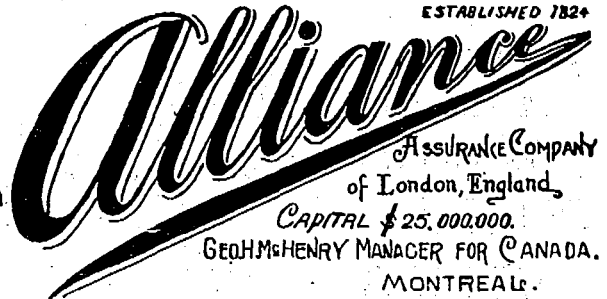
BINDER TWINE.

Jute and Cotton Bags.

→ HEAD OFFICE ←

St. Patrick St., Montreal

ESTABLISHED 1824



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

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1893

Assets,	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.)	\$168,221,916 00
Liabilities other than Reserve	1,623,951 00
Surplus	15,089,822 82
Receipts from all sources	41,953,145 68
Payments to Policy-holders	20,885,472 40
Whole Life Risks assumed and renewed, 219,308 policies.....	637,726,276 00
Risks in force, 273,213 policies, amounting to	\$24,867,478 00

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

Manufacturers Life

Head Office: TORONTO, Canada.

President. - GEO. GOODERHAM,
(President Bank of Toronto.)

Compared with the corresponding period of last year the business of the “Manufacturers Life” to date shows the following substantial increases in every department.

In Premium Income, an increase of 25 per cent.
In Interest Income, an increase of 250 per cent.
In New Business, an increase of over 25 per cent.

J. F. JUNKIN, General Manager. GEO. A. STERLING, Secretary.

W. N. KING, W. B. FINDLAY, } District Managers.

G. H. JUNKIN, City Manager.

Reliable Agents Wanted. 162 St. James St., MONTREAL.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE . . .

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

ACCUMULATION POLICIES, COMPOUND INVESTMENT POLICIES,
GUARANTEED INSURANCE BONDS.

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

WORTH KNOWING

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

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

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

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

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

H. SUTHERLAND, Manager
Correspondence solicited. Agents wanted.

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

ESTABLISHED 1824.

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

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

NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office, - TORONTO, Ont.

President, John L. Blakie, Esq.,

Pres. Canada Landed & National Investment Co.

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

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

Cash Income.....\$ 558,394.93
Expenditure including death claims, endowments, profits and all payments to policy-holders..... 286,193.40
Assets..... 1,987,446.30
Reserve Fund..... 1,564,020.00
Net Surplus..... 398,216.75

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

THE PROVIDENT SAVINGS Life Assurance Society of New York

want General Agents in the following counties in the Province of Ontario.

Prescott, Glengary, Stormont, Dundas, Russell, Carleton, Grenville, Brockville, Leeds, Lanark, Renfrew, Addington, Frontenac, Kingston City, Lennox, Prince Edward, Hastings, Victoria, Ontario, Muskoka, Parry Sound and Nipissing Districts, Simcoe, York, Peel, Halton, Wellington, Grey, Bruce, Huron, Perth, Waterloo, Oxford, Brant, Haldimand, Monck, Welland, Niagara, Norfolk, Elgin, Middlesex, including London City, Lambton, Bothwell, Kent and Essex.

Good terms will be given reliable and energetic men.
Apply to R. H. MATSON,
General Manager for Canada,
37, YONGE ST., TORONTO, Ont.

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SMYTH, Secretary
G. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

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

York County Loan & Savings COMPANY.

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

Subscribed Capital, - \$300,000.

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

Quebec Fire Assurance Co'y.

Established 1818.

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

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

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

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

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

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

Canada Board of Directors:

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

G. F. C. SMITH, Resident Secretary.

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

Head Office, Canada Branch:

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THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$340,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUI, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

MERCANTILE

FIRE INSURANCE COMPANY

WATERLOO, ONT.

Subscribed Capital.....\$200,000 00
Dom. Govt. Deposit..... 50,079 76

Losses promptly adjusted and paid.

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

SUN FOUNDED A. D. 1710.

INSURANCE: FIRE OFFICE

HEAD OFFICE:

Threadneedle Street, - LONDON, ENG.

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

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

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

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

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

Saskatchewan Buffalo Robes

Manufactured by

NEWLANDS & CO., Calt., Ont.



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

Statement of Business,
December 31st. 1894.

ASSETS INVESTED	\$102,011,770
SURPLUS	20,249,307
INCOME IN 1894	86,488,313
INSURANCE IN FORCE	818,294,160

Good Agents are Wanted
for several central and productive local-
ities in Canada.

Apply to
DAVID BURKE,
GENERAL MANAGER,
Company's Building, MONTREAL.

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

ESTABLISHED 1847.

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

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

Larger Cash Surplus,
INCREASED BONUS.

Valuation Reserves Strengthened,
IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.
F. STANCLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,

Head Office: - TORONTO.

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

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:

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H. J. JOHNSTON,
Manager, P.O.



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Pleasure Boats and Life Preservers,

Office & Salesroom, 30 West 29th St., Cor. Broadway,
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Established 1866.
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Please send immediately four Outing Boats; wait answer.
Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.
These boats are made in two standard sizes and are adapted to persons of
both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe
and reliable. Impossible to submerge or capsize them.

- Style A.—Plain Boat, all black rubber, weight 18 pounds; extreme sizes, length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable for persons weighing 150 pounds or less \$35 00
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- Style A.A.—All black rubber, weight 20 pounds, extreme sizes, length 48 inches, width 38 inches, floating capacity 400 pounds 40 00
- Style B.B.—Mackintosh, dead grass color above and black rubber below water line, same style as A.A. 47 00
- No. 1—Storm Cape, black rubber, \$5 00 No. 2—Storm Cape Mackintosh 7 50
- Canvas Carryall Bags for Pneumatic Boats, each 2 50
- Rubber Inflator 1 00

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See illustrated article in the Scientific American of May 18, 1895.

WESTERN ASSURANCE
COMPANY.

FIRE AND MARINE. Incorporated 1851.

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

Head Office, - Toronto. Ont.

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

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

190 ST. JAMES STREET.

THE IMPERIAL
INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

SUBSCRIBED CAPITAL,	\$3,000,000
PAID-UP CAPITAL,	1,500,000
TOTAL INVESTED FUNDS OVER	8,000,000

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

E. D. LACY, RESIDENT MANAGER

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & McCRECOR, Managers.

LONDON

Guarantee and Accident Com'y, Ltd.

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BONDS OF SURETYSHIP issued for parties in position of trust where
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Insurance on the most approved plans.

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pany is not already efficiently represented.