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THE GARDEN OF JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 29, No. 20.
NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 15, 1889.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

McINTYRE, SON & CO.

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LINENS. DRESS GOODS.
KID GLOVES. SMALLWARES.

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Felt Hat Works.

1878-PARIS EXHIBITION-1878

Prize Medal awarded for our manufacture of
FELT HATS.

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

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Plush, Cloth and Scotch Caps,
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Of English and Domestic manufacture.

MOCCASINS, SNOW SHOES, FANCY
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Carpets and House Furnishings.
Staples and Linens.
Gents' Furnishings and Rubber Goods.
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Dominion Cut Tobacco.
CIGARETTE & SNUFF WORKS.

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Complete Set of Samples at Room 40
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The Largest Stocks in the Dominion.

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The Chartered Banks

Bank of Montreal

NOTICE is hereby given that a Dividend of FIVE PER CENT. upon the paid-up Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at its Banking House in this city and at its Branches, on and after MONDAY, second day of DECEMBER next.

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

By order of the Board.

W. J. BUCHANAN,
General Manager
Montreal, 12th October, 1889.

THE BANK OF TORONTO,

DIVIDEND No. 67.

Notice is hereby given that a Dividend of Five per Cent. for the current half-year, being at the rate of Ten per Cent. per Annum, upon the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after MONDAY, 2nd Day of December next.

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

By order of the Board,

D. COULSON,
Cashier.

THE BANK OF TORONTO,
Toronto, Oct. 23rd, 1889.

QUEBEC BANK

NOTICE is hereby given that a Dividend of THREE AND A HALF PER CENT. upon the paid-up capital stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city and at its Branches, on and after MONDAY, the SECOND DAY OF DECEMBER next.

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

By order of the Board,

J. STEPHENSON,
General Manager

Quebec, 25th October, 1889.

BANQUE VILLE MARIE

NOTICE is hereby given that a Dividend of THREE AND ONE-HALF PER CENT. for the current half-year, being at the rate of Seven per cent. per annum upon the paid up Capital Stock of this Institution, has been declared, and that the same will be payable at its Banking House in this city on and after MONDAY, the 2nd DECEMBER next.

The Transfer Books will be closed from the 21st to the 31th November, inclusive.

By order of the Board,

U. GARAND,
Cashier.

Montreal, 24th Oct. 1889.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, - £1,000,000 Stg.
Reserve Fund, - - £250,000 "

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE, MONTREAL.
Paid-up Capital \$2,000,000
Reserve Fund 1,075,000

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Meaford, Ont. Sorel, P. Q. Woodstock, Ont.

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Nova Scotia—Halifax Banking Company.
Prince Edward Island—Bank of Nova Scotia, Summerside Bank.
British Columbia—Bank of British Columbia.
Manitoba—Imperial Bank of Canada.
Newfoundland—Commercial Bank of Newfoundland, St. John's.

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

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ST. JOHNS, Nfld. Established 1857. Incorporated 1858.

Capital, paid-up, - \$300,000 00
Reserve Fund, - 145,000 00
Undivided Profits, - 22,338 11

HENRY COOK, Manager.

H. D. CARTER, Chief Accountant.

Collections made on favorable terms.

Agents.—The London and Westminster Bank, London. New York—The National Bank of the Republic. Boston—The Atlas National Bank. Montreal—The Merchants Bank of Canada. Halifax—The Union Bank of Halifax. Quebec—The Merchants Bank of Canada.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT. for the CURRENT HALF-YEAR, being at the rate of SEVEN PER CENT. PER ANNUM upon the Paid-Up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after MONDAY, the 2nd DECEMBER next.

The Transfer Books will be closed from the 16th to the 30th November inclusive.

By order of the Board.

G. HAGUE,
General Manager.

Montreal, 22nd Oct., 1889.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-Up, - - - \$1,200,000
Reserve, - - - - - 350,000

HEAD OFFICE, - - - MONTREAL.

Board of Directors:

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J. S. BOUSQUET, - - - - - Cashier.

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Prince Edward Island—Merchants Bank of Halifax.

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Boston—The Maverick National Bank.

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Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL.
Capital Paid-Up, - - - \$500,000
Reserve Fund, - - - - - 140,000

Directors.

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A. L. DeMartigny, Esq.
A. L. DeMartigny, Managing Director.
D. W. BRUNER, Assistant Manager.
R. S. GRAY, Inspector.

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Agencies.

London, Eng.—Glyn, Mills, Currie & Co.
New York—The National Bank of the Republic.
Paris—Credit Lyonnais.

The Chartered Banks.

THE
Canadian Bank of Commerce

DIVIDEND No. 45.

NOTICE IS HEREBY GIVEN that a DIVIDEND OF THREE AND ONE-HALF PER CENT. upon the capital stock of this Institution has been declared for the current half year, and that the same will be payable at the Bank and its Branches on and after

Monday, the 2nd Day of December next.

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

B. E. WALKER,
General Manager.

Toronto, October 22nd, 1889.

The Chartered Banks.

BANK OF HAMILTON

DIVIDEND No. 34.

Notice is hereby given that a dividend of four per cent. for the current half-year, upon the paid-up capital stock of this Institution, has this day been declared, and that the same will be payable at the Bank and its agencies on and after

Monday, the 2nd day of Dec. next.

The transfer books will be closed from the 1st to the 30th November next, both days inclusive.

By order of the Board. J. TURNBULL,
Cashier.

Hsmilton, October 23rd, 1889.

THE ONTARIO BANK.

DIVIDEND No. 64.

Notice is hereby given that a Dividend of Three and One-half per cent. for the current half year, [being at the rate of Seven per Cent. per annum], has been declared upon the Capital Stock of this Institution, and that the same will be payable at the Bank and its Branches on and after

MONDAY, 2nd Day of December next.

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

By order of the Board,
C. HOLLAND,
General Manager.

Toronto, 18th Oct., 1889.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

DIVIDEND No. 28.

Notice is hereby given that a Dividend of Three and One-half per cent. upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Agencies, on and after

The 2nd Day of December next.

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

By order of the Board,
J. L. BRODIE,
Cashier.

Toronto, 22nd Oct., 1889.

IMPERIAL BANK OF CANADA.

Capital Paid-Up \$1,500,000
Reserve Fund, 650,000

DIRECTORS:

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T. R. MERRITT, Esq., Vice-President, St. Catharines.
Wm. Ramsay, Esq., T. R. Wadsworth, Esq.
Hon. Alex. Morris, Robert Jaffray, Esq.
Hugh Ryan, Esq.

HEAD OFFICE, TORONTO.

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B. JENNINGS, Asst. Cashier. E. HAY, Inspector
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Centre, Fergus, Galt, Ingersoll, Niagara Falls, Port
Colborne, Sault Ste. Marie, St. Catharines, St.
Thomas, Toronto, Yonge St. cor. Queen, Welland,
Winnipeg, Woodstock.
Drafts on New York and Sterling Exchange bought
and sold. Deposits received and interest allowed.
Prompt attention paid to collections. Debentures
purchased.

THE DOMINION BANK.

Capital, \$1,500,000. Reserve Fund, \$1,220,000

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Wm. Ince, Edward Leadley, E. B. Osler.
James Scott, Wilmot D. Matthews.

Head Office, Toronto.

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Drafts on all parts of the United States, Great Brit-
tain and the Continent of Europe bought and sold.
Letters of Credit issued available in all parts of
Europe, China, Japan and the West Indies.
R. H. BETHUNE, Cashier.

BANK OF OTTAWA,

OTTAWA.

Capital (all paid-up) \$1,000,000
Reserve Fund, 360,000

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CHARLES MAGEE, Esq., Vice-President.

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Carlton Place, Ont., Keewatin, Ont.
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Montreal. Agents in London, Eng., Alliance Bank.

ST. STEPHEN'S BANK.

Incorporated 1836.

ST. STEPHEN, N.B.

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

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J. F. GRANT, Cashier.

AGENTS:

London—Messrs. Glynn, Mills, Currie & Co. New
York—Bank of New York, N.B.A. Boston—Globe
National Bank. Montreal—Bank of Montreal. St.
John, N.B.—Bank of Montreal.
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BANQUE D'HOCHELAGA.

Capital Paid-Up, \$710,100
Reserve Fund, 100,000

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R. Bickerdike. C. P. Hebert. J. O. Lafreniere.
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Joliette—J. H. Ostigny, Manager. Sorel—A. A. La-
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East End Abattoirs. Vankeek Hill, Ont.—Wm. Fer-
guson, Manager.

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New York—The National Park Bank. Boston—The
Maverick National Bank. Collections made through-
out Canada at the cheapest rates.
Letters of credit issued available in all parts of the
world.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000. Reserved fund, \$100,000

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bridge, N.W.T., Montreal, Que., Ottawa, Ont., Quebec,
Que., Smith's Falls, Ont., Toronto, Ont., West Win-
chester, Ont., Winnipeg, Man.

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onal Park Bank. Boston—Lincoln National Bank.
Minneapolis—First National Bank.

Collections made at all points on most favorable
terms. Current rate of interest allowed on deposits

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, \$1,000,000

DIRECTORS.

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Deposits received and interest allowed. Collections
promptly made. Drafts issued available in all parts of
the Dominion. Sterling and American Exchange
bought and sold.

MERCHANTS BANK OF HALIFAX.

Capital Paid-Up, \$1,000,000
Reserve Fund, \$200,000

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Charlottetown, P. E. I. Nova Scotia, N.B.
Dorchester, N. B. Pictou, N.S.
Fredericton, N.B. Port Hawkesbury, C.B.
Guysboro, N.S. Sackville, N.B.
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N.B. Sydney, C.B.
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IN ISLAND OF MIQUELON—St. Pierre.

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Boston, the National Hide & Leather Bank.
Newfoundland, Union Bank of Newfoundland.
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Collections made at lowest rates and promptly
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Telegraphic transfers and drafts issued at cur-
rent rates.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 341,000
Reserve, 80,000

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Robert McIntosh, M.D. J. A. Gibson, Esq.

T. H. McMILLAN, Cashier.
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Drafts on New York and Sterling Exchange bought
and sold. Deposits received and interest allowed.
Collections solicited and promptly made.
Correspondents at New York and in Canada—The
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Royal Bank of Scotland.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

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E. W. Méthot, Esq. A. Fainchand, Esq.
Louis Bilodeau, Esq.
P. LAFRANCE, Cashier.

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Bazin, Manager. Sherbrooke—W. Gabouy, Acting
Manager.

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Messrs. Grunbaum, Freres & Co., La Banque de Paris
et des Pays Bas. United States—National Bank of
the Republic, New York; National Revere Bank, Boston.
Newfoundland—The Commercial Bank of Newfound-
land. CANADA.—Prov. Ontario—The Bank of Toronto.
Maritime Provinces—Bank of New Brunswick, Mer-
chants Bank of Halifax, Bank of Montreal. Manitoba
—The Union Bank of Canada.
A general Banking, Exchange and Collection business
transacted. Particular attention paid to collections
and returns made with utmost promptness.
Correspondence respectfully solicited.

Loan Societies.

THE Dominion Savings and Investment SOCIETY.

LONDON, - - - ONTARIO.

Subscribed Capital, - - - \$1,000,000.00
Paid-up, - - - 931,925.95

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Reserve and Surplus Funds, - - - 24,698.06
Total Assets, - - - 3,627,371.04

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Acadian.....	531	Capt. C. Mylius.
Assyrian.....	3,970	John Bentley.
Austrian.....	2,458	Yipond.
Brazilian.....	4,160	Building.
Buenos Ayrao.....	4,005	Capt. J. Scott.
Canadian.....	2,996	John Kerr.
Carthagénian.....	4,214	A. Macnicol.
Caspian.....	3,728	Alex. McDougall.
Circassian.....	3,783	Lt. R. Barrett, R.N.R.
Corean.....	3,488	Capt. C. J. Menzies.
Grecian.....	3,618	C. E. LeGallais.
Hibernian.....	2,997	J. Brown.
Lucerne.....	3,625	Nunan.
Manitoba.....	2,975	Dunlop.
Monte Videan.....	3,500	W. S. Main.
Mongolian.....	2,750	Building.
Nestorian.....	2,689	John France.
Newfoundland.....	919	
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Numidian.....	3,750	Building.
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Polynesian.....	3,983	H. Wyllie.
Pomeranian.....	3,364	W. Dalziel.
Prussian.....	3,030	J. Ambury.
Rosarian.....	3,500	D. McKillop.
Sardinian.....	4,376	Wm. Richardson.
Sarmatian.....	3,647	
Scandinavian.....	3,068	John Park.
Siberian.....	3,904	R. P. Moore.
Waldensian.....	2,256	Whyte.

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Steamships.	From Montreal.	From Quebec.
Sardinian.....	Oct'r 23	Oct'r 24
Circassian.....	" 30	" 31
Parisian.....	Nov. 6	Nov. 7
Polynesian.....	" 13	" 14
*Carthagénian.....	" 20	" 21

*The Carthagénian not being a Mail steamer, and being engaged in the cattle trade, will not carry any passengers from this side.

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Rates of Passage from Montreal or Quebec.

Cabin.....	\$50.00 and \$60.00
(According to Accommodation.)	
Intermediate.....	\$25.00
Steerage.....	\$20.00

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Toronto.....	3,284
Ontario.....	3,176
Sarnia.....	3,350
Oregon.....	3,350
Vancouver.....	5,700

Liverpool Service.

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From Montreal.	From Quebec.
Sarnia.....	Thur., 24th Oct.
*Oregon.....	Wed., 30th Oct.
Toronto.....	Thur., 7th Nov.
*Vancouver.....	Thur., Nov. 21

Bristol Service for Avonmouth Dock.

Dominion, from Montreal, about 7th Nov.
Ontario, from Montreal, about 14th Nov.

Steamers leave Montreal at daylight of above dates. Passengers can embark after 8 the previous evening.

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Leave Lévis.....	14.30	7.30
Arrive Rivière du Loup.....	18.15	12.00
Trois Pistoles.....	19.30
Rurooski.....	20.55
Little Metis.....	21.52
Campbellton.....	24.50
Dalhousie.....	2.45
Bathurst.....	3.05
Newcastle.....	4.27
Moncton.....	7.00
St. John.....	10.50
Halifax.....	13.55

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in twenty-nine hours and [55] fifty-five minutes.

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

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

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

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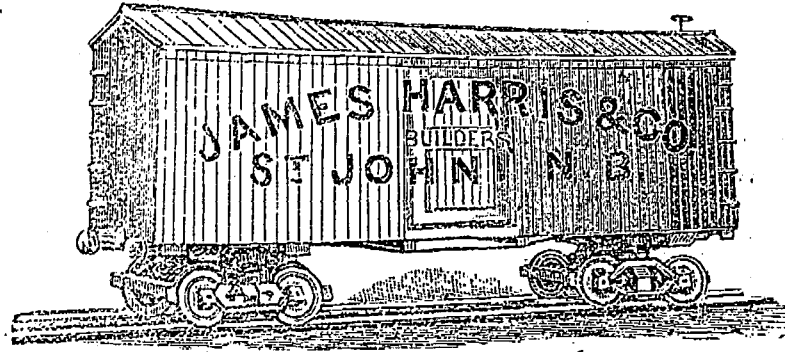
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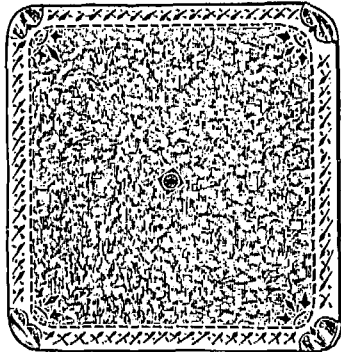
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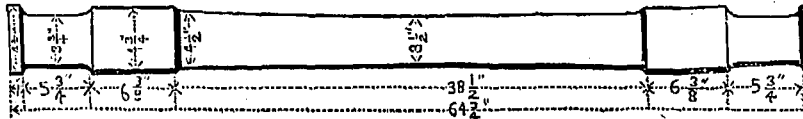
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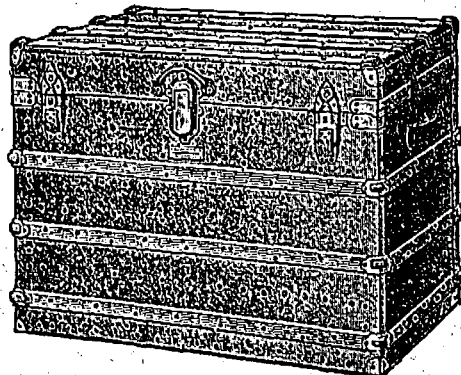
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Montreal Agents, HUBBELL & BROWN
66 St. Peter Street.

John McArthur

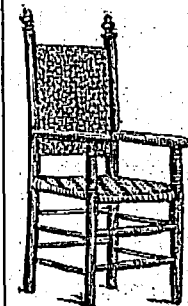
HOPEWELL, N.S.,

Manufacturer of the
Celebrated

GrandDaddy
Arm Chair

—AND—

Lawn Chairs



Furniture, Doors, Windows, Blinds, Stair Posts and Ballusters constantly on hand.

Nova Scotia Advertisements.

INCORPORATED 1839.

Eureka Manuf'g. Co.

MANUFACTURERS OF

FURNITURE

OF ALL KINDS,

BUILDERS' MATERIALS, &c.

Oxford, - Nova Scotia.

H. C. BETCHER
AUCTIONEER

- AND -

Commission - Merchant.

Consignments solicited and prompt returns made. Seven years of experience with best of references.

Halifax, Nova Scotia.

B. SWENERTON,

Millers' and Manufacturers' Agent

- AND -

COMMISSION MERCHANT.

A few more first-class Manufacturers Wanted.

Liverpool Wharf, HALIFAX, N.S.

Best of References.

John P. CHETWYND

Fish, Fish Oils and Commission,

Head Young Harts, HALIFAX, N. S.

Agent for Towers' Oil Clothing, and Paoker of Canned Fish.

Correspondence solicited.

W. & A. MOIR

MECHANICAL

ENGINEERS

- AND -

MACHINISTS

Manufacturers of

Marine and Stationary Engines, Lock-Up Marine Spring Safety Valves, Water Gate and Hydrants, Condensers, Air and Circulating Pumps, Mill and Mining Machinery, Hand and Power Elevators, and Brass and Iron Casting of every description.

Importers and dealers in Rubber Asbestos, Steam Packing Zinc Plates for Marine Boilers, Engine-Requisites, &c.

HALIFAX, N.S.

Correspondence Solicited.

ALEX. McPHERSON & CO.,

IRON & BRASS FOUNDRERS

Machinists and Manufacturers of Engines and Boilers, Turbine, Water Wheels (double and single), Bridge Builders, Wrought Iron Bedstead Fastenings, &c., and general repairs.

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Correspondence solicited.

OXFORD FURNITURE CO.

Wholesale Manufacturers of

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CHAMBER SUITS A SPECIALTY.

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New Brunswick Advertisements.

SPRINGDALE PAPER MILLS.

OFFICE:

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Brown Wrapping, Manillas, Sheathings &c., &c.

Lowest Prices to the trade and special car load rates

CHAS. L. NELSON

TAYTE, MEATING & CO.

Manufacturers of and Dealers in

Red and Gray Granites

BUILDING AND MONUMENTAL WORK.

Estimates given for Columns and Pillasters, &c.

ST. GEORGE, N.B., D.C.

ST. JOHN, N.B. CANADA.

W. A. LOCKHART,

AUCTIONEER & BROKER,

Consignments of Merchandise, Manufactured Goods, &c., for Auction Sale, Solicited

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MANUFACTURERS OF

SPANISH AND SLAUGHTER

SOLE LEATHER

WOODSTOCK, N.B.

SLAUGHTER SOLE A SPECIALTY.

E. M. Robertson & Co.,

FISH CURERS

AND SHIPPERS

Of all kinds Fresh, Smoked, Salt, Boneless and Frozen Fish.

ST. JOHN, N.B.

S. R. FOSTER & SON,

Manufacturers of

STEEL AND IRON-CUT NAILS

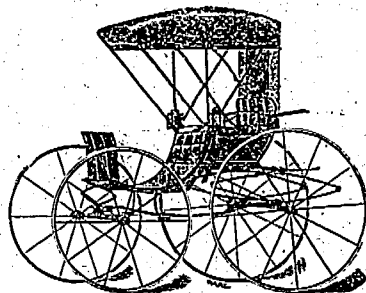
And SPIKES, TACKS, BRADS.

SHOE NAILS, HUNGARIAN NAILS, &c.

ST. JOHN, N.B.

J. EDGECOMBE & SONS, MANUFACTURERS

OF-



CARRIAGES

FREDERICTON, N.B.

M. Russell & Son,

Newcastle, N.B.,

MANUFACTURERS OF

Spools, Tent Buttons Excelsior, &c., &c.

Natural quality of the wood, together with the varied machinery turn out goods unsurpassed. Correspondence solicited. Samples on application

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KINREAD'S PLAINING MILL & WOOD-WORKING FACTORY,
Wesley Street, Moncton, N.B.

Thos. Kinread, Undertaker, Manufacturer of and Dealer in Doors, Sashes, Frames, Brackets, Mouldings, &c. Fitted with Surface, Buzz and Daniel Planers, 1 Moulder, 3 Circular Saws, Jig Saw, Tanning Leather, &c., &c. Established 15 years.

Terms on application.

Phoenix Foundry & Locomotive Works

POND STREET, ST. JOHN, N.B.

JAMES FLEMING

Successor to GEO. FLEMING & SONS.

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LOCOMOTIVES;

Marine and Stationary Steam Engines, Steam Boilers, Ship Tanks, and Machinery of every description.

MONCTON

SOAP AND CHEMICAL

COMPANY,

MONCTON, N.B.

Manufacturers of Brand "Rising Sun," a specialty, and other favorite brands. Railway Cooling and Lubricating Greases. Metallic Paints, &c. Correspondence solicited.

McLeod Manufacturing Co.

No. 43 Dock St., ST. JOHN, N.B.

McLeod's ABSOLUTELY PURE

FLAVOURING EXTRACTS.

McLeod's TRUE FRUIT SYRUPS,

Contain no artificial flavouring or colouring matter whatever. Write for Price List.

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Established 1857.

Locomotive Repairing a specialty. Forging Steam power. Well equipped. Repairing on various railway lines. Jobbing and Mill work.

THE MONARCH BOILER
(PATENTED) AND HERCULES ENGINE.

A. ROBB & SONS

CELEBRATED

ROTARY SAW MILL



Guaranteed to Saw Lumber Perfectly Smooth and Even in thickness.

Portable from 5 to 70 horse power. Surpass portable steam power heretofore produced for strength, durability, compactness, and the ease with which they can be moved.

The 70 horse power can be taken over the rough-est roads, or into the forest, and set up as easily and quickly as an ordinary 20 horse power portable engine, and as firm as a brick-set stationary engine. Engines and boilers of every size and description. Rotary Saw Mills, Shingle and Lath machines, Law Grinders, Planers, etc. Mill machinery and supplies of every description. Every boiler insured against explosion by the Boiler Insurance & Inspection Co. of Canada. Write for circulars.

A. ROBB & SONS, Amherst Foundry and Amherst, N.S. Machine works.

ESTABLISHED OVER 40 YEARS.

MOTT'S

Breakfast Cocoa



Guaranteed absolutely pure Cocoa, free from oil, and three times the strength of Cocoa mixed with sugar, arrowroot, &c.; costing less than one cent a cup.

This Cocoa contains more DESIRABLE DIETARY PROPERTIES than most articles of food, and while acting on the nerves as a gentle stimulant, provides the body with the BEST ELEMENTS of nutrition, at the same time CORRECTING and INVIGORATING the action of the DIGESTIVE ORGANS.

RECOMMENDED BY LEADING PHYSICIANS.

For Sale by all Grocers.

JOHN P. MOTT & CO., Halifax, N.S.

Electric Light Stations, Grain Elevators,

And all Purposes where intermittent transmission of Power is required,

USE THE

HILL PATENT
Friction Clutch Pulleys and Cut-Off Couplings

IN USE NOW

BY THE

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Granite Mills Co., St. Hyacinthe, Que.

Sherbrooke Electric Light Co., Sherbrooke, Que.

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Gazette Printing Co. and the Ferrault Printing Co., Montreal.

Canadian Pacific Railway Company, and many others.

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SUCCESSORS TO MILLER BROS. & MITCHELL. ESTABLISHED 1869.

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Railway Equipment,

Pumping Machinery,

Mining Machinery

IRON AND WOOD-WORKING
MACHINERY,
STEAM ENGINES,

BOILERS,

MACHINERY SUPPLY ASSOCIATION,
Corner Craig and Berry Streets, MONTREAL,
P. O. Box 2088.

SHAFTING,

HANGERS,
PULLEYS,

Machinists'

Tools,

Etc

J. E. MCGARVIN & CO.,

Manufacturers of

TRUNKS

Valises, Bags, Etc.

BERLIN, - - ONT.

ALEXANDRIA FURNITURE CO.

ALEXANDRIA, ONT.

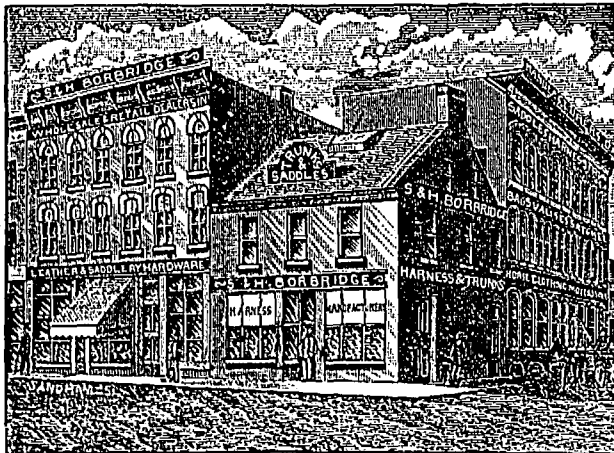
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LOW AND MEDIUM

Furniture

Bedroom Sets, Sideboards, Tables and
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S. & H. BORBRIDGE,

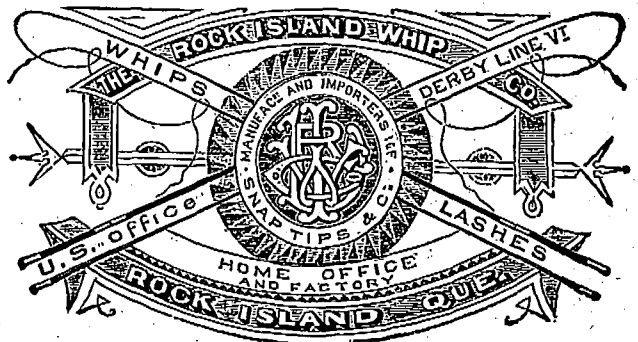


Wholesale Manufacturers and Dealers in

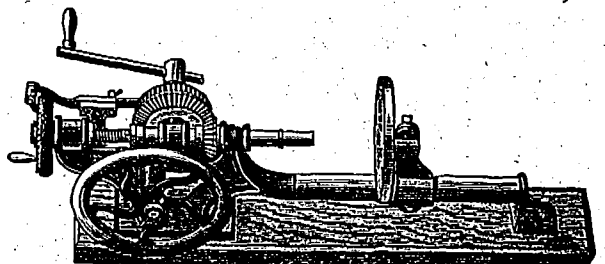
Leather, Saddlery Hardware, Robes and Whips, Saddles, Harness, Trunks,
Valises, Bags, Satchels, Horse Blankets,

Beef and Oil Tanned Moccasins,

OTTAWA.



BUTTERFIELD & CO.,



Manufacturers of Taps, Ties and Upright Drills for all uses. Send for
Illustrated Catalogue of Tools. ROCK ISLAND, P.Q.

ACME
WHITE LEAD

— AND —
COLOR WORKS,
Ingersoll, - Ontario

Manufacturers of
NEAL'S CARRIAGE PAINTS,
GRANITE FLOOR PAINTS,
ACME DECORATIVE PAINTS
ACME SASH PAINTS,
INTERIOR FRESCO PAINTS,
ACME WAGGON AND IMPLEMENT
PAINTS,
NEAL'S CARRIAGE TOP DRESSING.

In addition to the above, we have other popular specialties, and also manufacture a
FULL GENERAL LINE of PAINTS
INCLUDING DRY COLORE.

VARNISHES.

For Sale by all First-Class Dealers.

GEO. L. DIEHL & CO.

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... **MANTELS** ...
... **MANTELS** ...

Over-Mantels, &c.

Dealers in Grates, Tiles, &c.

79 Niagara Street,

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E. J. FAWCETT

(Successor to Langley, Neill & Co.)
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FELT HATS

STIFF, SOFT AND FLEXIBLE.

NIAGARA ST., - - TORONTO

The only manufacturer in Canada supplying exclusively the RETAIL TRADE. Send for samples of Dunlop, Knox and Miller Styles.

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Manufacturers of all kinds of

CLOTH, FANCY and UNIFORM

CAPS

No. 19 Front Street West

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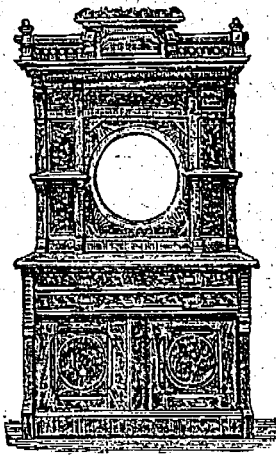
COFFINS, - CASKETS

COFFIN TRIMMINGS

And all Kinds of Undertakers' Supplies.

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G. S. TICKELL & SONS,
Furniture Manufacturers, Belleville, Ont.



16 new designs in Sideboards.
Carpet Platform Rockers a specialty.

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BOWMANVILLE, ONT.
Manufacturers of all kinds of SPECIALTY or NOVELTY GOODS.
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Manufacturing
Superior Brands of Family
AND **Bakers' Flour,** ALSO
BRAN SHORTS AND CHOPPED SEED.

JOSEPH KNOX, - Stayner, Ont.
Mill alongside R. R. track.

(ESTABLISHED 1856.)

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General Grain Dealers

And Manufacturers of

OATMEAL

Choice quality of Standard Granulated and Rolled Oatmeal and Rolled Oats a specialty. Only selected White Oats used.

Pot Barley and Rolled Wheat in barrels, half barrels and bags.

Mill Feed and Out Hulls always in stock.
C. P. R. Siding and G. T. R. Cars to the Mills.

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- **VICTORIA** -
Flour : Mills.

E. & G. PRESANT,
GUELPH, - - ONT.

Manufacturer of

High Grade Patents

And other Grades.

CORRESPONDENCE SOLICITED.

NEW HAMBURG

Roller Flour Mills

NEW HAMBURG, ONT.

(New Management)

LAIRD & HAMILTON

MANUFACTURERS

HIGH GRADE PATENTS.

IVORY BRAND

A Specialty.

PRICES ON APPLICATION.

House Established 1859.

WM. HOWE
WHITE LEAD
Paint and Color

MANUFACTURER.

Superior line Floor and Ready Mixed Paints
Importer Wall Paper and DECORATIVE
PAPER HANGINGS.
Artists' Colors and Materials, Sheet, Plate and
Ornamental Window Glass.
Painters' Supplies.

Correspondence solicited.

Wm. Howe, Ottawa.

W. Boulter & Sons,

PICTON, - - - Ontario,

PACKERS of the Celebrated

LION - BRAND

CANNED FRUITS
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Every Can has a Lion on the Label. This label is a guarantee to the consumer that the quality is first-class. Ask your grocer for the Lion Brand. Do not take any other.

Bay of Quinte Canning Factories,
Picton and Demorestville, Prince Edward County.

Lakeport Preserving

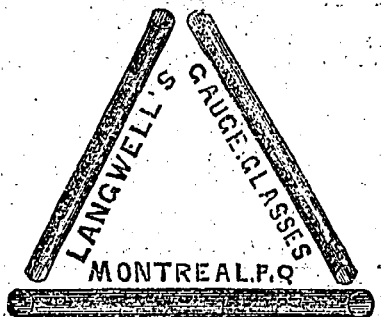
COMPANY,
PACKERS OF CHOICE FRUITS

AND VEGETABLES.

Strawberries, Raspberries, Pears, Peaches, Plums, &c., also Tomatoes, Peas and Corn.

JOHN A. MOIR, - - - Agent, - - - **MONTREAL.**
R. S. MOLNDON, - - - " - - - **TORONTO.**
A. GREENWOOD, - - - " - - - **WINNIPEG.**
C. LAM, - - - " - - - **QUEBEC.**

Gauge Glasses, Babbit Metals, Pig Lead, Cast Zinc, Solders, Stereotype and other metals.



GEO. LANGWELL & SON, Manufacturers,
Montreal, Que. Wholesale trade only solicited.



VULCAN FOUNDRY
Manufacturer.

SCHOOL DESKS

A Specialty.

Agricultural and Mill Machinery.

Send for prices. **WIARTON, Ont**

T. F. MEDAL GLUE,

GERMAN GLUE,

COIGNETS GLUE GELATINE,

FINE GELATINE,

DEXTRINE

GLYCERINE,

QUININE.

IN STORE AND TO ARRIVE.

WULFF & CO.,

32 ST. SULPICE ST., MONTREAL.

Leading Manufacturers, &c.

D. MORRICE, SONS

& CO.,

Manufacturers' Agents, &c.

MONTREAL & TORONTO.

HOCHELAGA COTTONS.

Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &c.

ST. CROIX COTTON MILL.

Tickings, Denims, Apron Checks, Fine Fancy Checks, Ginghams, Wide Sheetings, Fine Brown Cottons, &c.

ST. ANNE SPINNING CO. (Hochelaga.)

Heavy Brown Cottons and Sheetings.

TWEEDS, KNITTED GOODS,

FLANNELS, WOOLLEN YARNS, BLANKETS, &c.

The Wholesale Trade only Supplied.

HAMILTON COTTON CO'Y

HAMILTON, ONT.,

Manufacturers of

COTTONADES, DENIMS, WARPS and YARNS, TWINES, LAMP WICKS, WEBBINGS, &c.

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F. McELDERRY & Co.

MONTREAL and TORONTO.

London Machine Tool

COMPANY,

LONDON, - ONTARIO,

MANUFACTURERS OF

IRON AND BRASS WORKING MACHINERY.L. A. MORRISON, with A. E. WILLIAMS
General Agents, Toronto.**F. X. LETOURNEAU & CO.,**

WHOLESALE

Hardware :-: Merchants177 St. Paul Street,
QUEBEC,Always keep in stock for immediate delivery
Bar and Sheet Iron, Oils, Varnish, Putty,
Paints, Glass, &c., &c.,

At prices which defy competition.

Correspondence solicited.

Rinfret & Marcotte,

IMPORTERS OF

FRENCH, ENGLISH, GERMAN AND
AMERICAN GOODS.Specialty of Small Wares and Fancy Goods.
WHOLESALE ONLY.

59 Dalhousie Street, QUEBEC.

Leading Manufacturers, &c.

CANTLIE, EWAN & CO.

GENERAL MERCHANTS

And Manufacturers' Agents.BLEACHED SHIRTINGS,
GREY SHEETING, TUCKINGS,
WHITE, GREY & COL'D BLANKETS,
FINE AND MEDIUM TWEEDS,
KNITTED GOODS,
PLAIN & FANCY FLANNEL,
LOW TWEEDS, ETOFFES, &c.

Wholesale Only Supplied.

13 & 15 St. Helen St. | 20 Wellington St. W.
MONTREAL. | TORONTO.**THE MONCTON
COTTON MANUF'G CO.**

MONCTON, N. B.

Manufacturers of
BROWN COTTONS & SHEETINGS,

Cotton Yarns, &c.

**Darling's Pen Gauge
Inkstand.**

The Best Inkstand in the World.

No dust | Ink always fluid |
Little or no evaporation.
Send for Circular.**Morton, Phillips & Bulmer,**

Stationers, Blank Book Makers and Printers,

1755 & 1757 Notre Dame St., Montreal

DOMINION PAPER CO.

100 Grey Nun St., MONTREAL.

MILLS AT KINGSEY FALLS, P. Q.

MANUFACTURERS OF

The following grades of High-Class Papers :-:

Nos. 1 & 2 Book and Printing (Toned and White),
No. 3 News and Printing, " "
White Tea and Bag,
Bleached Manilla, Envelope, Bag and Wrapping,
White Manilla Tea and Wrapping,
Unbleached Manilla Bag and Wrapping.**Theo. Hamel, - 44 - MOUNTAIN HILL, - Quebec**

MONTREAL AGENT - - - ROBERT WATSON, 132 ST. JAMES STREET

= Asbestos Materials of all kinds =

Sole Representative of the only Asbestos Manufacturing concern in Canada.

Correspondence solicited from steam users generally

**Brook's
Machine
Cotton.**

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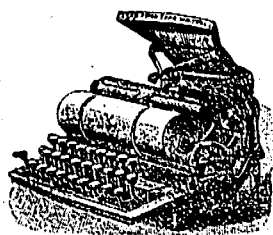
Specially finished for Sewing Machines, and
for sale by all first-class dealers.

AGENTS FOR CANADA :

J. E. LANCASTER & CO.168 MCGILL ST. | 57 BAY ST.,
MONTREAL. | TORONTO.**HAYES'
LINEN
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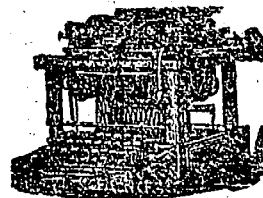
Sole Agents
for Canada : J. E. LANCASTER & Co.168 MCGILL ST. | 57 BAY ST.,
Montreal. | Toronto.**JOHN B. OWENS,
HOUSE, SIGN - and - DECORATIVE
PAINTER
114 BLEURY ST.
MONTREAL.****THE NEW FITCH TYPE WRITER**The only first-class Machine at
a Low Price. Writes in Sight
Capitals, Small Letters, &c. Needs
no teaching. Swift and nearly noise-
less.Sub-agents wanted for out of town
points.

Send for Prospectus.

T. HENRY CARTER, General Agent for Quebec and East
1725 Notre Dame St. and 470 St. Paul St., MONTREAL.**THE REMINGTON TYPE WRITER**

IS THE ONLY DURABLE MACHINE,

SAVES

TIME, --- MONEY,
EYESIGHT, --- POSTAGE,
--- &c., &c. ---THE BEST IS CHEAPEST.
To Circulars Apply,**JOHN O'FLAHERTY, 248 St. James St., MONTREAL.**

LEADER

Cooking and Heating Stoves

Are the Best and Cheapest. Each One Guaranteed.

Furnaces and Hot Water Boilers!

Steam Fittings and Coil Screens.

Estimates Given for all Kinds of HEATING and IRON WORK.

WM. CLENDINNENG & SON.

Carriage Tops

MADE BY THE

GUELPH CARRIAGE TOP CO.

Are :: Standard :: for :: Quality.

The Largest Variety Manufactured. Write for Prices and Catalogue.

CHAS. S. WALKER, - - - - - Manager
GUELPH, - - - - - ONT.

THE BEST PICTURE FRAMING!
THE CHEAPEST PICTURE FRAMING!

Of the Newest Designs, by
A. J. PELL, 80 & 82 Victoria Sq., Montreal

**THE STANDARD
BELT LACE**

The Strongest and Most Durable Lace on the Market.
For Sale by all First-Class Dealers.

GIBSON & TURNER

GANANOQUE, Ont.

Correspondence solicited with the trade.

Breadmakers' Goods.

- Breadmakers' Yeast.
- " Baking Powder.
- " Kneading Pans.
- " Thermometers.

Our YEAST has won a place in nearly every store in the Dominion. Our BAKING POWDER has won for us thousands of testimonials. Our THERMOMETERS and KNEADING PANS are indispensable to every housekeeper.
Orders should be sent to Wholesale Grocers. Price Lists sent on application.

THE BREADMAKERS' YEAST CO.
TORONTO, ONT.

John S. Shearer & Co.

MANUFACTURERS' AGENTS,
Montreal and Toronto.

Windsor Cotton Co.

THE FAVORITE COTTONS:

36 x 40-inch Sheetings.	Grey Twills.
72 x 80-	Drills.

To the Wholesale trade only.

"ELEPHANT" SPECIALTIES

- White Lead**, by the Dutch process. The only Lead that is fit for first-class work
- Ready Mixed Paints** for House and Castle—Floors and Walls. Every tin sent out this season has been tested in advance and found thoroughly first-class.
- Coach Colors Ready for Use**, for Carriage and Ornamental work of all kinds. They dry immediately with enamel gloss.
- Mistletoe Window Blind Green**—The Green of Canada.
- Elephant Varnishes and Japans**, for House and Carriage work; becoming every day more popular.

Every Variety of Colors in Oil, Japan and Turpentine. We ship quickly
Transparent Oil Wood Stains.

FERGUSON, ALEXANDER & CO.
14, 16, 18, 20 and 22 College St, MONTREAL.

DO YOU SELL SHOES?

IF SO, WRITE TO

I. D. THURSTON & CO.,

FOR A SAMPLE OF THEIR

SPECIAL No. 11

Women's "Peerless" Dongola Button Boot. M. S. Solid Leather.

Put up in 12-Pair Cases, \$21 Nett Cash.

ADDRESS ALL LETTERS:

I. D. THURSTON & CO., - 749 Craig Street

Mention this paper. MONTREAL.

Commercial Summary.

CORRESPONDENTS.—Let us hear from you, please.

New deposits of asbestos and coal oil are being discovered in Gaspe County, Que.

The inland revenue at Victoria, B.C., during October, was \$41,461, compared with \$9,788 in October, 1888.

LANGDON, the chief promoter of the Almonte, Ont., Gas Works, is reported to have absconded, leaving liabilities of \$2,000.

The Brockville & Westport Railway is beginning the erection of a new passenger and freight depot in the west end of Brockville, Ont.

The date on several thousand address labels on the papers of country subscribers is becoming a source of anxiety to the business manager.

The Doty Manufacturing Company will locate at Collingwood, Ont., the town having agreed to pay a bonus of 6 per cent. per annum for ten years on the output.

A COMPANY, of which the principal members are three Hamilton capitalists, has been organized, with \$50,000 capital, to establish a rolling mill at Belleville, Ont.

RAT PORTAGE, Man, put up \$103,000 worth of buildings this year. —Winnipeg contemplates building a tramway from Main street to Silver Heights, five miles west of the city.

A PROMINENT hostelry in this city is again contemplating a change of management. Some of the lithographic printers have certainly nothing to complain of on the score of patronage.

As an example of the profit of fruit-growing in Essex County, says the London Free Press, it may be mentioned that John Bruner, of

Leading Wholesale Trade of Montreal.

**STEWART MUNN
& COMPANY,**

General * Commission * Merchants.

Fish Oils, &c.Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.
Nfld. Cod Oil. Gaspe & Halifax Cod Oil.

Receivers and Shippers of

Flour, Provisions & General Produce

22 ST. JOHN ST.,
MONTREAL.**JOHN KIMBLE & SON,**Wool Pullers and Tanners,
MANUFACTURERS OFGlazed and Dull Dongola Sheep,
Colored and Russet Linings.

DEALERS IN

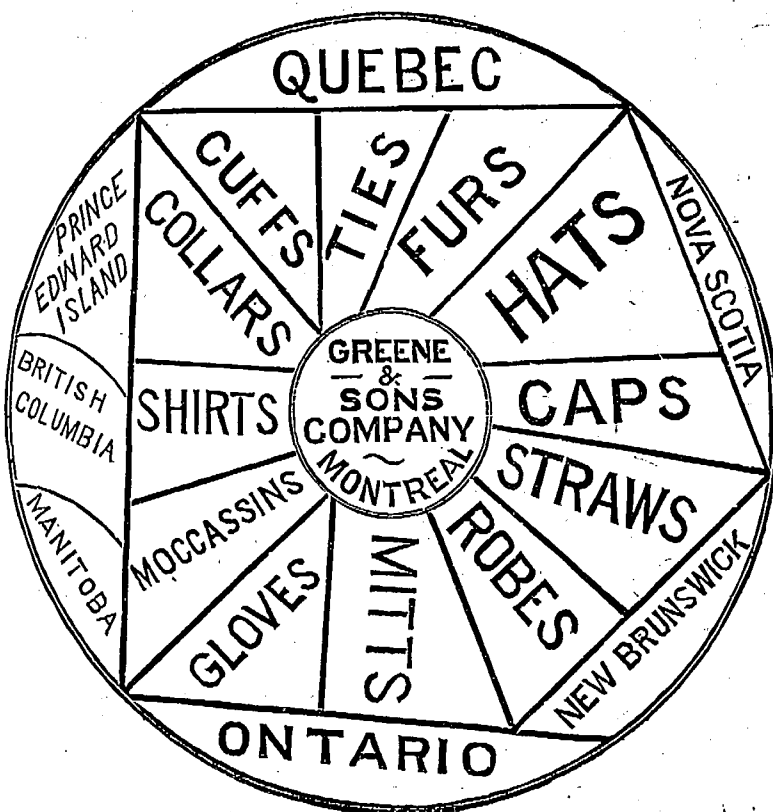
Wool, Sheepskins, Hides and Calfskins.

Office and Factory—CITY ROAD.
Near Haymarket Square, St. John, N.B.**TROTTER BROS.,**

Custom House Agents,

STORAGE Bond or Free30 & 32 St. Nicholas St.,
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1889.



Ruthven, sold from 5 acres orchard, 950 barrels of apples at \$1.75 per barrel, and enough other fruit to bring the proceeds up to \$2,000 off the 5 acres.

HAMILTON, Ont., will have a new electric light plant at the end of this month, and the city will then be illuminated by 250 arc lights and 35 incandescent lamps, which will be lighted all night.

GEORGE BELL, builder and contractor, Toronto, has assigned. At a meeting of creditors, the statement presented showed liabilities of \$1,591, with assets of \$1,032, principally in mortgaged real estate.

From letters received by the St. John, N. B. Board of Trade from Messrs. Anderson & Co., relative to the state of the harbor, it is reported the proposed fast steamship line has not yet been altogether abandoned.

A. J. POPLESTON has been conducting a carriage factory in a limited way at Woodham, Ont., for some time, but latterly the wheels have not been turning in the right direction. He has assigned with liabilities small.

The revenue of the Dominion continues of a gratifying upward character, with a low expenditure, the surplus for the first four months of 1889 being \$4,707,000, an increase of \$1,100,000 over the same period last year.

BELLEVILLE customs returns for October compared with those of the same month of last year are: Duty collected, \$6,128.14, decrease, \$2,590.30; value of imports, \$31,724, decrease, \$15,155; value of exports, \$182,331, increase, \$86,255.

A WELL-KNOWN firm of importers and dealers in fancy goods at Toronto, says the Empire, is in trouble with the customs. Suspecting that something was wrong in the way the entries were being made, the department ordered an examination of the firm's books, with the result that the discovery was made that undervaluation had been

going on for some months past. The duty paid value of the goods in question is about \$1,500, and unless the firm can clear itself it is likely that the penalties will be pretty severe.

SOME fishermen of Petit de Grat, Little Anse and Rocky Bay, O.B., caught about 500 brls. of mackerel in one week recently, compensating them in a degree for the short catch of fat herring and the total failure of the spring mackerel.

THE Bell Telephone Company proposes to build a line from Quebec to Montreal if the former city will reduce the tax imposed upon the telephone business. The building of the line is estimated to cost in the neighborhood of \$22,000.

WHITELY, the county clerk of Manchester county, Man., after embezzling an unknown sum, has crossed to the American side.—Petitions are being circulated in Winnipeg to ask the Dominion Government to restrict Lake Winnipeg's fisheries.

MR. E. F. R. ZOELLNER, of Mount Forest, the large furniture manufacturer, reports a great demand for bedroom sets. His factory is at work night and day on these and other work, and has been obliged to put in electric lights for the purpose, being, in this respect, probably, the first in the Dominion.

WORK on the Owen Sound harbor is being pushed forward rapidly. The firm of Rixon & Co., of Tobermora, has purchased a large tract of land south of the Polson Works, and are to remove their mill to Owen Sound and run it on a much larger scale. They expect this to be the largest mill on the Georgian Bay.

THE New Brunswick crop report for 1889 has been issued and gives the following percentages of a full crop: Hay 83, oats 71, wheat 85, barley 91, buckwheat 91, corn 88, potatoes 77, apples 46. While this is but a moderately fair yield, it is offset in part by the good prices prevailing and also by the excellent quality of the products.

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-AND-

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MONTREAL.

A MEETING of the creditors of Wm. and James Feeney, lumber dealers, Madoc, Ont., was held on the 9th inst. The liabilities are said to be in the neighborhood of \$20,000, one-half of which is held in a mortgage by the Traders' Bank. The manager of the Traders' evidently still maintains his penchant for large lumber accounts.

THE Department of Agriculture, Ottawa, has received during the first nine months of this year the sum of \$73,000 as fees from the public for the granting of patents, copyrights, trade marks and industrial designs, an increase of \$11,406. In 1877 the fees from the same sources for the whole year amounted to \$35,386, and in 1867 to \$8,110.

A WEALTHY syndicate is reported to have acquired the property known as Kakabeka Falls, in the Port Arthur district, and intend establishing flouring mills similar to those of Minneapolis, as well as other manufacturing enterprises, the water power from the falls to be utilized for the purpose. The river there is 350 feet wide, with a fall of over 100 feet, and can be developed to furnish 200,000 horse power.

COL. ORA P. PATTON has been nominated for the position of President of the Commercial Travellers' Association for the coming year. The Colonel is an excellent extempore speaker like most of his countrymen, and from his upwards of 30 years' residence in Canada is in a position to act, as well as speak, well on the practical subjects that may come before him in the position to which he has been nominated.

THE customs returns for the port of Woodstock, Ont., for the month of October were: Value of imports, \$48,477; duty collected, \$9,672.29; value of exports, \$245,320. The amount of duty collected for the corresponding month of last year was \$8,411.96. For the quarter ending 30th September, together with the month of October of this year, the amount of duty collected was \$37,164, an average of \$9,291 per month.

RIVER navigation has been much retarded by the fog, which has obscured the view of the proper channel for the last few days. The Quebec boat had to lay over all Monday night at Batiscan. Several other boats have been delayed and the steamship "European," which

left this city on Tuesday morning, went aground at Longue Pointe, but is not supposed to have sustained any injury. So far November is the mildest on record.

Logging operations are said to be in full swing in the New Brunswick woods, and the outlook for a heavy cut is good. It is estimated that there will be an increase of 20 per cent in the quantity of logs taken out the approaching winter in New Brunswick, as compared with last year. The absence of snow renders the collection of the scattered timber much easier than it would be in the dead of winter, and lumbermen are taking advantage of it.

H. A. NELSON & Sons have sold their baby carriage factory to Mr. Ronnie, of Toronto. A mischievous rumor got afloat in consequence of this disposal to the effect that they had sold out their branch in Toronto and were retiring from business. It is needless to say that they continue their wholesale trade in Toronto as well as in Montreal with their usual vigor, and that the business is attaining a magnitude and extent scarcely contemplated during the lifetime of the late H. A. Nelson himself.

NOVA SCOTIA fishermen are making immense hauls of mackerel of a large size and very superior quality, which have struck well in-shore all along the coast in immense swarms, and at Arichat, B.C., 1,000 brls. were taken during the week ending last Friday. The steamer Carroll carried 600 brls. of fresh and 550 brls. of pickled mackerel from Halifax to the Boston market last Saturday. This is a great boon to the fishermen, who were becoming discouraged at the results of their efforts for some time past.

CONSTRUCTION work on the Montreal & Occidental Railway will begin at once from St. Jerome to Ste. Agathe, and it is expected the road will cost about \$15,000 a mile. The Canadian Pacific Railway is giving a guarantee of \$4,000 a mile, provided they have the option of purchasing the line five years after completion for \$6,000 a mile. In the meantime they will supply the new road with rolling stock as soon as the first sections are finished. Premier Mercier has promised

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HALIFAX, Nova Scotia,
IMPORTER OF
COFFEE
GINGER, COCOA, LIME JUICE, FRUITS.
&c. &c., &c.,
— AND —
GENERAL COMMISSION MERCHANT

to advance \$25,000 out of the Local Government subsidy as soon as the work is under way.

A CONVERSATION overheard by unwilling ears at the corner of St. James street last Tuesday affords a clue to the usefulness of certain individuals whose calling in the community is not fully appreciated. "What nonsense you're talking! Are you so simple as to believe that X would advance so much money to a man run so close as G was on such security?" "Well, but there are the figures—\$18,000 odd." "My dear sir, if you will divide that amount by 5 and take half the remainder, you will get nearer to what is confidentially whispered to be the real figures."

T. C. ROBINSON, nurseryman of Owen Sound, Ont., assigned on the 6th with liabilities of \$4,300, \$2,000 of which is secured on real estate. The assets show a surplus in real estate over encumbrances and some nursery stock. He was formerly a school teacher, but abandoned teaching the "young ideas how to shoot" for the training of the shoots vegetarian, with the disastrous ending recorded. The trouble is not confined to himself; his brother in the old country having lent him \$4,000, and his father \$600; both some time ago forgiven. His liabilities are chiefly local. It is not expected the estate will pay more than 50 cents in the dollar. A meeting of creditors takes place on the 20th.

ADVICE from Ottawa state that the failure of the Labrador fishery and the destitution of the fishermen is attributed principally to the inroads of American and French fishermen, who used to trap nets and other engines for the wholesale destruction of the fish. It has been stated that during the past season vessels from Gloucester swept these shores, getting full cargoes and absolutely treating the three-mile limit with contempt. Inquiry has been made at the Fisheries Department here, where it was stated that the Government were inquiring into the matter, it having been brought to their notice by the Quebec Board of Trade. No information could be given until the report of the investigation had been made to the Department.

The lumbermen are complaining very bitterly, says the *Globe*, of the lack of cars for hauling lumber. One company, it is said, has 2,000,000 feet of lumber which it cannot move, and the whole lumber business is described as at a standstill. One statement is that the company mainly concerned is 1,000 cars behind the demand; another is that all that is required is a rearrangement of tracks, which could

be accomplished for \$20,000. It is scarcely conceivable that the railway companies are wholly careless of the interests of their customers. But it is certain that the lumbermen are being seriously injured by the delay; that the companies, should even at considerable cost, put an end to the blockade.

ROBERT STEIN, miller, Wellesley, Ont., was formerly of the firm of Reiner & Stein, but conceiving the idea of happiness to the "miller who grinds for himself," he opened subsequently on his own account. He was, at the outset, said to be possessed of \$10,000 capital, but went to considerable expense in furnishing new machinery and other necessary implements which is said to have cramped him, and has ended in his suspension with liabilities estimated at \$10,000 to \$15,000. Complaints are frequent throughout the Dominion of the fineness to which the profits of the milling business are being slowly but surely ground down. It is no surprise, then, that among the multitude of business failures, the name of the honest miller should occasionally be found.

Our Walkerton, Ont., correspondent writes: Malcolm McDougall, farmer, in Elderslie Township, William Armstrong, of Brant Township, farmer; and John Armstrong, of Brant Township, implement agent, this week have made assignments for the benefit of their creditors.—Owing to failure of the grain crop and low prices for the last two years a not over-hopeful feeling prevails in this county this winter. More cattle, however, will be raised in future, as quite a number of farmers have given up the idea of raising wheat. One farmer this season who owns 100 acres, made in 3 months \$460 out of milk derived from his cows.—William Scott, reeve of Culross and ex-warden of the county, has called his creditors together, being in financial difficulties.—Manitoba wheat in large quantities is bought here by our millers.—Apples which were a complete failure here are largely imported to this town and sell at \$3 a barrel.

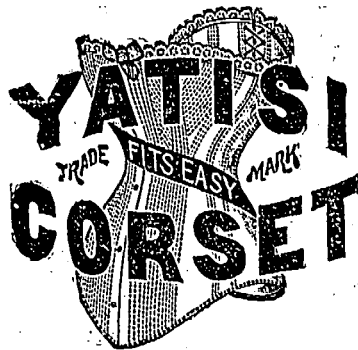
The Moncton (N.B.) and Prince Edward Island Railway & Ferry Co. will apply for incorporation to build a railway from Buctouche to deep water at Richibucto Cape, with power to run ferry steamers between the latter place and Cape Wolf, P.E.I., for the purpose of carrying railway trains, passengers and freight, and with power to operate a railway from deep water at Cape Wolf to the Prince Edward Island Railway.—The St. Lawrence Starch Co., with headquarters at Port Credit, Ont., and \$80,000 capital, is applying for incorporation.—The Ontario Natural Gas Co., limited, \$12,500 capital stock, has been incorporated.—The North-Western Coal and Navigation Co. will

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Please examine your stock, and if you have not enough of any of these lines to last till spring, it will save you money to order promptly.

Yours truly,

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- Auger, Fils & Co., " "
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- Warter & May, Oporto Ports.
- J. T. Wilkens, Rotterdam, Holland Gin.
- Ind Coope & Co., Burton-on-Trent, Ales.
- Slegert & Sons, Trinidad, Genuine Angostura Bitters.
- Banagher, Irish Whiskey, on the Green Banks of the Shannon.
- Eschenauer & Co., Bordeaux, Clarets, Sauterns, &c.
- Cathcart & Co., Ayr, Carrick Blend, Scotch Whiskey.
- Andrew Usher & Co., Edinburgh, Scotch Whiskey.
- Royal Hungarian Government Wines, of Budapest, Hungary.

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apply at the next session for authority to extend its line west from Lethbridge through the Crow's Nest Pass, to the main line of the Canadian Pacific or to the international boundary line; also for power to run steam and other vessels on the waters touched by or contiguous to the proposed extension.—The Alberta Railway & Coal Co. will seek authority to build its line of railroad with a gauge of three feet if necessary.

J. P. MORIN had been conducting a general store at St. Celestin, Que., for two or three years previous to his moving to Stanhope. After a year's experience in the latter place he assigns with liabilities of \$3,500. He had little means at the outset.

C. MORIN & Co., general store, St. Guillaume, have assigned. This firm proved unsuccessful some years ago, but latterly appeared to be doing a good business. Insufficient capital seems to be the cause of the present difficulties. Liabilities \$8,000.

After conducting business at St. Antoine, Que., for some time, Andre Beauregard moved to St. Hyacinthe, about a year ago where he bought out the general stock of Francis Renaud, agreeing to pay there- or 100 cents on the dollar. He has not succeeded, and now assigns owing \$3,400.

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A. PEARDON & Co., who recently embarked in the boot and shoe business, in Toronto, are now offering to compromise with their creditors at 45c on the dollar. Their liabilities are about \$3,000, pretty evenly divided.

D. O. CAMPBELL, general store, Hepworth, Ont., has assigned. He commenced business in Ayton in 1884, and moved to the scene of his present financial troubles three years later. He never made much money, and his limited capital was not sufficient to keep him afloat against keen competition. Liabilities about \$2,000 or \$3,000. Stock will be sold by auction to-day.

P. J. LAUGHRAN has been conducting a general store at Algoma Mills, Ont, for 4 or 5 years, but the trials of commercial life, seem to have subjected his financial strength to too severe a test, and he has assigned. He has offered his creditors 35c on the dollar secured. Attempting to do too large a business for his capital appears to have caused his present trouble.

Mr. WM. C. RICHARDSON, for years of the firm of Hua Richardson & Co., this city, and till lately resident in Quebec, died in his room at the Windsor Hotel, on Saturday evening last, at the age of 59. When discovered he was leaning back in an easy chair, with a partially consumed Havana cigar, between his fingers. He had been troubled with

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DRY GOODS.**

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18 St. Helen Street, - - Montreal.

heart disease. Deceased had been a widower for some time and leaves no family.

ABANDONING the lucrative position of high-school teacher D. F. Ritchie of Southampton, Ont., opened out a small store there in 1887. The following year he moved to Chesley, and last spring took his son into partnership. They succeeded in obtaining a fair share of trade but keen competition reduced profits to a minimum and they have assigned. Liabilities will not exceed a few thousand.

GRANBY, QUE., is contemplating the introduction of electric lighting, and this is deemed quite feasible by means of its superior water power privileges. Mr. S. H. C. Miner, the leading spirit in the promotion of the town's growth and enterprise, is not spending his winter in Montreal in idle contemplation. Since writing the foregoing we learn that Messrs. Craig & Fils of this city have contracted to supply the town with their system of electric lighting. And thus the good work goes on.

J. S. HENDERSON & Co., wall paper, Toronto, have assigned. The business was formerly owned by Henderson, Mullen & Co. who dissolved in 1885, since which time the former partner has been conducting it alone under this style. The want of strict attention to a line of business which has of late been overdone in Toronto, may be assigned as the cause of his present difficulties. He had not much capital of his own to begin. At a meeting of creditors a statement was present-

ed showing liabilities of \$11,942.98, with assets of \$6,734.25. The creditors adjourn'd to meet on the 13th.

It will be remembered that early last winter, after the fire in his premises, Mr. C. O. Snowdon, hardware merchant of this city, arranged with his creditors to go into liquidation, selling the stock off by degrees to the best advantage. The liabilities at the time were somewhat over \$20,000. The liquidation is nearly completed, and the creditors are now asking for the proceeds. A demand of assignment has been made by Thos. Robertson & Co. who are creditors for \$200. The Sun Life, according to the *Star*, claims \$16,480, and Mr. C. S. Snowdon, a brother of brilliant parts, \$2,000. The creditors number 33 in all. Mr. Snowdon has had considerable experience in failing, and those who remember him in his early career will not be surprised at the manner of his exit.

FOLLOWING are among the business troubles reported from Ontario: Duncan Morrison, general store, Stoco, has assigned. He only recently commenced, and will not owe more than \$2,000.—Wm. Belfry, hardware, Toronto, is reported to have assigned.—Wm. Schmidt, a grocer, in a small way, at Waterloo, has found it too difficult to pay in full, and accordingly assigned to Messrs. Springer, of Berlin.—Neil McLaughlin, a boot and shoe dealer, in a small way, at Shedden, Ont., has found the continued mild weather more lasting than his limited credit, and has assigned to P. N. Finlay. His liabilities will not ex-

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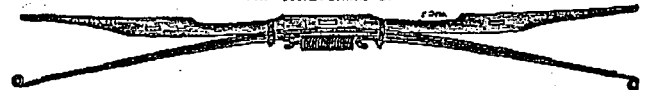
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Coriander Seeds, Cream of Tartar.

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McGill Street, Montreal.

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FOREIGN AND DOMESTIC.

Oranges, Lemons, Bananas, Pine Apples, &c., &c.
Apples a Specialty.

Consignments solicited.

ceed \$1,000.—W. J. McGuire commenced the furniture business in Midland one year ago, but a very limited capital was soon sunk too deep in stock to continue. He will not owe over \$1,000.—G. H. Tummond, general store, Bervie, has assigned. Liabilities light.—Shortell & R ss, merchants, Brampton, have assigned. A meeting of creditors was held on Wednesday last.—George Leavins, painter, Hamilton, is reported to have assigned.—B. Smith, boots and shoes, Dutton, has called a meeting of his creditors.—Robert Bryans, lumber, Lindsay, is reported to have assigned.—Mrs. W. A. Lafferty, drugs, Perth, is reported to be offering to compromise.

The following are among the failures reported in this province: L. A. Gendron, storekeeper, St. Denis, has assigned with liabilities of \$3,800. He was doing a fair trade but was hampered with big opposition.—Guenette & Co, general store, St. Dominique, assign with liabilities of less than \$2,000.—Roy Freres & Deshaies, general store, Scotstown, have assigned. They have been in business a few years and appeared to be doing a fairly prosperous trade. The round sum of \$11,000, however, seems to have accumulated as liabilities.—E. Bernard, hay and grain dealer, Relcail, has evidently felt rather

severely the effects of our continued wet summer as his present financial affairs show direct liabilities of \$15,000; and indirect about \$6,000. He had been in business for some 12 or 15 years. His principal creditors are La Banque de St. Hyacinthe, with a demand for \$6,236, and Abraham Bernard with \$4,080.—Julien Deguire, tailor, this city, has assigned. A small affair; owes about \$1,000.—A. Girouard, a city grocer in a small way assigns with liabilities of about \$600.—J. B. Roy has been in the hotel business in this city for some years and has succeeded in working up quite a liability. He owes about \$6,000.—Thos. Desy, general store, St. Tite, has been in business about five years and now assigns for a couple of thousand. He was formerly a butcher and his present location being about 5 miles distant from the village he seems to have butchered it also for his creditors to meet and get a share.—Chas. Carignan, Weedon, has been exchanging general merchandise for money for some years past, but seems to have been imbued with the christian feeling that it is more of a blessing to give than to receive. He assigns with liabilities of about \$1,900.—J. A. Rolland & Co, boots and shoes, city, have assigned at the demand of Mullarky & Co, with liabilities of about \$6,500. Among the principal creditors are G. Breese, Quebec, for \$2,997, and Messrs. Mullarky & Co. for \$697.

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Special attention is given to sales of Live Stock, and all descriptions of Country Produce as well as Damaged Goods and Wrecked Materials, Household Furniture and Real Estate.

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(Successors to Beall, Ross & Co.) Importers of

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SMALL WARES - - AND - - ART NEEDLE WORK.

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Tomatoes Corn, &c., &c.

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Profits will be declared and divided accordingly.

THOSE JOINING NOW WILL PARTICIPATE IN THIS DIVISION.

Montreal, 1889.

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Subsisting Assurances	\$100,000,000
Invested Funds	33,000,000
Bonuses Distributed	22,000,000

Annual Income	4,450,000
Deposited with the Government at Ottawa	1,180,000

A. I. HUBBARD,
City Agent.

W. M. RAMSAY,
Manager.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1888)

Subscribed Capital, \$15,000,000, of which paid up	\$ 1,500,000
Accumulated Funds	17,905,000
Annual Revenue from Fire Premiums	} 4,835,000
Annual Revenue from Life Premiums	
Annual Revenue from Interest upon Invested Funds	

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Established in 1801.

Losses Paid, since the establishment of the Company, have exceeded.....\$80,000,000
Balance held in hand, for payment of Fire Losses only, exceeds... 2,000,000
LIABILITY OF SHAREHOLDERS UNLIMITED.
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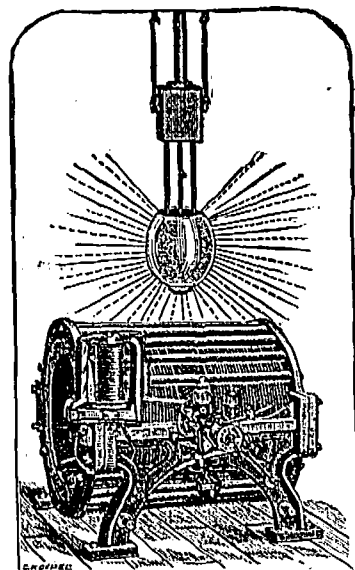
THE ROYAL ELECTRIC CO'Y.

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FOR THE DOMINION.
MANUFACTURERS OF

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Contractors and Builders of
Electric, Arc and Incandescent
Light Plants throughout the
Dominion,

— ALSO —
Incandescent Lights
from the Arc
circuit.

Only perfect Automatic regulating system of Electric Lighting in the world.
In all desirable qualities of Electric Lights the THOMSON-HOUSTON SYSTEM has no equal. The lights are superior in color and steadiness, and the entire apparatus is more Economical, Efficient and Safe, more easily managed, and less liable to derangement than any other. This system was awarded the First Prize for the best system of Arc Lighting, and best Arc Lamp at the Cincinnati Industrial Exposition of 1883, and the only Gold Medal at the International Inventor's Exhibition at London, Aug. 11th, 1885.

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THE CANADIAN

Journal of Commerce.

MONTREAL, NOVEMBER 15, 1889.

ANNEXATION AND FEDERATION.

To all appearances the politicians of this Province are tired of the old lines of warfare and are casting about for some new battle cry on which to divide public opinion. *La Canadian*, the chief French Conservative organ in Quebec city, recently declared that the policy of Mr. Mercier was gravely threatening the stability of confederation and drifting Canada towards annexation. It even went further than this and declared that our "little premier" was the heart and soul of an organization with annexation for its ultimate object.

To combat this, it argues that the advantages of a closer union with Great Britain should be fully explained and discussed, and Imperial Confederation receive more serious attention than has yet been the case. As yet there has been no specific reason for making such strong charges against the leader of the local government, but it is evident that the subject has received some attention, and that the minor lights of the party are in favor of mixing powerful medicine, of one kind or another, in their political programme. During his recent visit to Baltimore, Mr. Mercier is reported to have said: "There is a great deal of sentiment in favor of annexation, especially among the French Canadians. This idea prevails also to a certain extent among the British Canadians, but it is not nearly so widespread." If the premier is correctly reported, and this be so, there has been a great change in public opinion since the days when Sir George Cartier was cheered to the echo by his compatriots for declaring that the last musket shot in favor of British connection would be fired by a French Canadian.

It is a pity that the politicians cannot let well enough alone. The United States do not want Canadian wheat, flour, cheese,

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General Dry Goods Merchants.

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butter and our other chief products, but are glad to sell their own where we sell ours, in Great Britain. If the States desire our lumber, fish, mineral products, etc., they are in demand also by the United Kingdom, and nothing that we wish to sell need go a-begging. Annexation would deprive us of important advantages which we enjoy in the British markets, and Federation might confine our energies and tax our resources in other directions. Under existing circumstances we are almost as independent as it is possible to be. Canadian history since Confederation has not been without other examples of the tail attempting to wag the dog.

ELECTRICAL APPLIANCES.

This may certainly be termed the age of electricity. Electrical phenomena which would have astonished, if not startled, our fathers, are now impressed into the service of our households until they have become so familiar and indispensable that we find ourselves wondering how people got along before this wonderful force was finally subordinated to our domestic needs. Not only this, but nearly every industry or art is either dependent upon or influenced by this mysterious agent. Our streets and many of our houses are illuminated by its means, and every day it is being brought more and more into domestic use until it bids fair in the future to be the universal factor in our households.

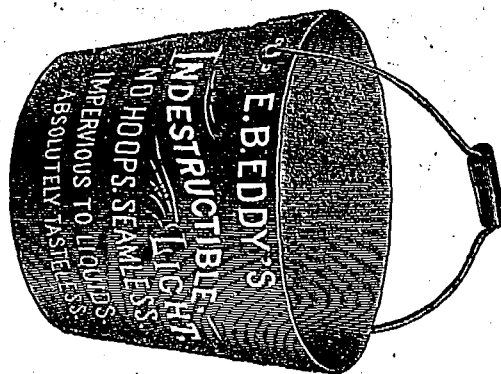
But this increasing practical knowledge of the use of electricity has not been accompanied in many instances by the proper theoretical knowledge. The average man knows how to use a telephone, and how turning a brass tap or pressing a button will furnish him with light or summon assistance, but he is ignorant as to the method by which this is rendered possible or the amount of electricity required to perform his service. The measurements of electricity, and even the simpler terms applied to its various forms, convey no meaning to his mind, and though he may speak of a volt or an ohm, in nine cases out of ten his idea of the amount of electricity covered by these terms is vague in the extreme.

ELECTRICAL MEASUREMENTS.

Under these circumstances, perhaps it might be well to explain the method of computing electricity, and the terms used in its computation, before proceeding to discuss more fully its application to our domestic and industrial needs. The real standard unit of the electrical scale is the intensity of the horizontal component of the earth's magnetism; that is, the velocity it would impart to a free magnetic pole weighing one gramme. The term "horizontal" is used because the direction of the earth's magnetic force is oblique to the horizon; while the unit of measurement used in electricity is the amount of force it can exert horizontally. This unit on this continent is about 0.18 centimetre, or in other words, the velocity along the magnetic meridian which a free magnetic pole weighing one gram would acquire in one second is about 0.18 centimetre. The corresponding velocity which any body would acquire under the action of gravitation is about nine hundred and eighty centimetres, or about five thousand four hundred and forty-four times greater. This is usually termed the electro-magnetic unit; but in calculation another unit, called the *ampere*, is used, which is one-tenth of the unit we have just given. The electro-magnetic units of electro-motive force and resistance are too small for practical use. The practical unit of electro-motive force is therefore taken 100,000,000 times greater, and is called the *Volt*. The unit of resistance is taken 1,000,000,000 times greater and is called the *Ohm*.

The power, or, in other words, the rate at which work is done when one ampere of current suffers a loss of power equal to one volt is called a *Watt*. It is 10,000,000 *ergs* per second, or about

HULL,
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ASK YOUR GROCER FOR

one seven-hundred-and-forty-sixth part of a horse-power. An example will illustrate the practical use which may be made of these measures. It requires about ten amperes of current to operate an arc-lamp such as is employed in street-lighting. The current suffers a loss of about fifty volts at each lamp. If there be fifty lamps in the series the entire loss will be 2,500 volts. This number, multiplied by 10 and divided by 746, gives between thirty-three and thirty-four horse-power, which is the amount that will be required to operate all the lamps.

THE TELEPHONE

After this brief explanation of the terms used in measuring and computing electricity we may pass at once to the practical and commercial uses of this mysterious agent, and, as the telephone is the most sensitive and delicate electrical contrivance now in general use, it is perhaps most interesting to discuss first the means and methods by which the vibrations of the human voice can be transmitted over miles of wire and reproduced at the ear of the listener. The popular impression is, of course, that the actual sound is in some way conveyed over the wire. This we need hardly say is incorrect. The telephone is really a beautiful example of the convertibility of forces from one form to another. To transmit the sound we have first the initial vibratory mechanical motion of the air which is imparted to the speaking disk, then its conversion into electricity and its transmission to the receiver, where the vibration of the armature is again imparted to the air and once more becomes a sound wave like the original.

There are in this city two telephone companies—the Bell and the Federal. Both companies use a telephone almost identical in its character, and differing only in minor details. The difference between the two lies simply in the system of operating; the Bell using the Magneto system while the Federal operate the Law system.

DIFFERENT SYSTEMS.

The principal difference consists in the method of calling or signalling the Central Office and connecting subscribers together. In the former a single wire connects the subscriber's instrument to a system of annunciators or indicators, so that when he rings his bell, he at the same time causes an annunciator to fall and indicate his number. The operator then connects herself with his line, and enquires for the number wanted. She then rings the desired subscriber, and by means of a switching device connects the two lines. Early in the use of the telephone it was noticed that when two wires were parallel and contiguous for even short distances they mutually influenced each other so much that a conversation on a line would be heard on the lines immediately contiguous to it, and now that the business has attained such proportions this induction and cross talk has become so serious as to interfere very much indeed with the use of the instrument. Indeed, we are informed that some subscribers refuse to give quotations or carry on conversations of a strictly confidential character over such lines. In the Law system there are four distinct wires connecting the instrument with the Central Office. Two of these are used as a common call wire and terminate in the operator's telephone which is secured to her ear so that she is always available to the subscriber. The other two wires are called the private line, and are used only to connect subscribers together, and are so arranged that the most confidential matter may be discussed over the lines with perfect safety since not even the operator can overhear a conversation.

DISTRIBUTION.

The system of distribution adopted by the Federal is unique and claimed to be the most perfect on this continent. Starting

from the Central Office are a large number of cables which terminate at various distributing points all over the city. Each of these cables contain one hundred and two copper wires insulated from each other and twisted in pairs; all enclosed in a lead pipe which is again protected by a stout hose or webbing. The advantages claimed for this method of distribution are manifold. The wires being twisted in pairs and connecting each subscriber with the Central through a cable almost the entire length of the circuit, he enjoys complete immunity from inductive action and "cross talk," besides which the danger of line interruptions from storms, &c., are reduced to a minimum.

THE CENTRAL OFFICE.

At the Central Office the cables terminate in cast iron boxes, where they are opened and connected by a short wire to the lightning arresters. These cast iron boxes are filled with an insulating compound and so sealed as to prevent moisture from working into the cable. The lightning arresters are so constructed that should a current of electricity, stronger than that necessary for the purposes of the exchange—such as lightning or an electric light current—charge the line, it will disrupt a small wire in the arrester, whose capacity is only equal to the requirements of the telephone service, and thus throw open the line. Consequently it is impossible for lightning or electric light currents to get into any office through the telephone. The wires after passing the lightning arresters terminate in the upper cross board where, by means of short wires, termed jumpers, they are connected to the Tower cross board, and thence by permanent wires to the Central Office switch board.

The Central Office is, of course, the most interesting to a spectator. The brass and mahogany switch board surrounded by the fair operators naturally rivets his attention and excites his curiosity. The chief operator's desk and the "trouble" desk, where all complaints are heard, and tests made, are all novel to the spectator. It is here that one first realizes the enormous volume of business done over the telephone, and the constant care and skill necessary to keep these delicate necessities in thorough working order.

ART TELEPHONES.

Through the courtesy of Mr. J. A. Wright, a reporter of the JOURNAL was also permitted to thoroughly inspect the manufacture of the telephone itself. The factory on College street is fully equipped with all the latest machinery and appliances for the manufacture of every description of telephonic apparatus; but our readers will be particularly interested in some instruments of special design, intended to supply a demand for something more ornate than the standard instruments. In a handsomely furnished apartment there is a decided aversion to securing to a decorated wall a great box entirely out of keeping with the appointments of the room, and therefore a class of beautifully ornamented instruments are now being constructed to satisfy this demand for a telephone that shall be also a work of art. One, designed to stand in a hall, has the transmitter bell and battery boxes made of ebony, beautifully inlaid and secured to a brass stand, embossed and decorated with scroll work. Another, designed for a ladies boudoir, is really a chaste and elegant work of art. The stand of silver is most graceful, and is elaborately engraved, and the wood work is of Spanish mahogany, beautifully carved and decorated. There is also a library set finished in nickel and old oak. These instruments are so designed as to stand on the floor, and resemble, in appearance, the fashionable piano lamp, being so constructed that the wires are invisible. These are novelties that our wealthier citizens will appreciate at their full value. The telephone is an absolute necessity. To convert it also into an ornament to the handsomest drawing-room is a combination of art and utility very rarely met with.

THE PAN-AMERICAN CONGRESS.

Since the visit of the South American delegates to the United States, a vast deal of information has been diffused through the press with regard to subsidies and tariffs and foreign trade in general, but it is becoming more and more apparent that under the present high tariff and high wages, the United States will be unable to extend its trade to any great extent. Some of the delegates have already stated that it is free and unrestricted trade they want and anything else will be considered one-sided and unsatisfactory.

It is extremely doubtful that the Congress will realize the expectations of its promoters, and the practical results are likely to be insignificant in comparison with the fuss and commotion

that has been made, especially by the Blaine party. The delegates have been treated in regal style, and have enjoyed every opportunity of studying the country and people, and the problems connected with a closer commercial alliance. They are shrewd men and are not to be caught napping. If anything they may have seen too much. It is quite within the bounds of possibilities that the Congress will be a total or partial failure and hurtful to the present administration.

The difficulties in a diplomatic sense are many, but into these we will not enter. Commercially they are numerous also and we have only to reproduce some correspondence from the American Minister to Columbia in illustration. These remarks apply with more or less force to the conditions in other South American States:—He writes: "Practically, all commercial relations have always been with England and France. The British and French merchants occupied the field in the beginning. These connections being of long standing are not to be broken off instantly, nor for sentimental reasons. The Colombian may admire the institutions of the Great Republic, as he calls it, but he is not for that reason willing to pay a friend, however dear to him, 4 cents for a yard of cotton cloth which he can buy of some one else for 2½ cents. It will require something more than sentiment to change the volume of trade. These European connections are formidable and intricate, are hard to change, and can only be broken by offering superior advantages. The merchants of the United States have never studied this market. Their method, as a rule, has been to advertise to a limited extent in a few papers of the country and in Spanish-American papers printed in the States, and to send to the American consuls and ministers catalogues, price-lists and letters of inquiry. All this is well, but does not tend to furnish much information as to what this people require. To illustrate: I recently received a long price-list of white cottons, coupled with a request that I would pass it to some importing merchant. Now, there is not a merchant in Bogota who has any idea of the quality or class of any cotton from the names given upon that list. He sees that the lowest quoted price is 4 cents per yard, while he can buy an English cotton for 2½ cents per yard, and very justly concludes not to order what he knows nothing of for 4 cents, when he can have for 2½ cents something that he knows all about. The idea which seems to prevail, that the Colombian does not know what he wants, is erroneous and fatal. No brighter men live than Colombians. They are fully alive to the value of a dollar—know how to make it and how to keep it, and if our merchants want to sell them goods they must 'study the market.' The English, the French and the Germans, instead of sending price-lists in an unknown tongue to consuls and ministers, send live men and maintain them here at great expense. These agents live here, learn the language, study the habits and needs of the people, open store, display large lines of samples and endeavor in every way to cater to the trade. A bright young man came from England in the last year to Medellin, a city of 30,000 inhabitants, and in three months sold calicoes and cottons to the amount of \$120,000. In that same city is a German house, a representative of a French house, and two English houses. All of them have complete lines of samples. In Bogota and Barranquilla all these interests are similarly represented, while not an agency for the display and sale of American goods can be found. If the American merchant wishes to trade here he must at least take as much pains to introduce his goods to these people as he does to sell to country merchants at home. The United States merchant must adapt his goods and his methods to the peculiarities of the people with whom he would trade. I once asked a Medellin merchant if he would not prefer to buy American goods. He said he would, but that their merchants rendered such a thing impossible. He once gave a large order to a New York house, with particular directions as to packing. These directions were entirely disregarded. This rendered the transaction unprofitable and the importer extremely irritated, especially as he had sent full and explicit directions as to how the packing should be done. He has never ordered American goods since. This is not an isolated case—I have heard many similar complaints. The point is vital, and merchants can never sell these people until they learn how to pack for these custom houses and for mule transportation. The English, French and Germans have learned how to pack, and do pack according to the requirements of the country.

Again, these people demand cloths of a certain length and width. It is the universal complaint that manufacturers refuse to conform to these requirements. The English,

French and Germans, on the other hand, ask the Colombian what he wants, and then give it to him. The prevailing system of long credits must be considered. This has always been a barrier to the development of trade here. The English, French and Germans give at least six months' interest-bearing credit from the date of the invoice, while the 'three 6's' (six, twelve and eighteen months) credits are not unknown. While it may be possible to sell upon somewhat less credits, yet it is probably true that the system which prevails in the United States would be introduced here with great difficulty. The large importers of Bogota are men of integrity and ability, and I think it is very rarely that payments are considered doubtful by the seller. Colombians say that nearly every thing can be purchased cheaper in other countries than in the United States; an idea that is never left to perish from the thought by the energetic European. If this be true, then indeed the merchant of the United States is about to enter upon an unequal race. The only way to ascertain is to come down and see. No one unacquainted with the mysteries of trade can give any reliable information. It would be a pleasure to see representatives of American houses in this capital studying the many questions which must be understood before success can be hoped for. Time will be required. These men must learn the language. The quicker they come the better.

The contention made by American subsidy hunters that Great Britain's supremacy on the seas and in commerce with foreign countries is due to subsidies is quite erroneous. Subsidies in the general sense of the term are not granted by the British government to any steamship company and no payment other than for the conveyance of mails is specially made for maintaining communication between Great Britain and Central and South America and the West Indies. The actual amount paid for post office services in 1888-9 was \$3,184,400, and this is not excessive when the vast distances and heavy proportions of the British mail are taken into consideration. It is also significant that this amount has been diminishing yearly, while the amount of mail matter is on the increase. In 1878-79 the mail contract totalled \$3,891,200 and in 1868-69, \$5,454,530. The British authorities endeavor to get the service performed as reasonably as possible and German lines have been known to underbid English companies and deprive them of contracts. As to payments made in compensation for adapting steamers for use in naval warfare, these are also moderate. In 1868, £22,300 was paid out and this year the estimate is £39,410.

The expensive modifications in construction called for by the Admiralty specifications and the obligations entered into by the owners make the sums mentioned appear very small indeed. In spite of these facts there is no doubt that the United States will be urged to extend its trade by artificial means, but it is a good sign of the times that the standard commercial press is stoutly opposed to such abortive and ruinous methods which are intended to benefit a few at the expense of the mass of the people.

BAD DEBTS AND THEIR COLLECTION.

The subject of this article will be recognized as appropriate, as several so called agencies have reached the end of their tether in this city, and the west, within a comparatively short space of time. Bad debts may be classed as a business hazard which every wholesale and retail house must be prepared to encounter more or less. Prudence in crediting and a strict attention to detail will reduce losses under this head, but nearly every concern can turn up a number in their books without much research.

The debtor may be an honest man who has got into unexpected difficulties through lack of sufficient capital, poor ability, slight experience, keen competition, etc., or he may be a person with little honesty of purpose who, from the outset intended to cheat his creditors if the opportunity offered. However, it is not so much the manner of contracting debts, as the way in which it is sought to recover them that we wish to speak. As a rule the city wholesale houses avail themselves of well established and standard agencies or place bad accounts from the first in the hands of attorneys who have their professional reputation at stake. There are exceptions, however, as recent experience shows. New schemes for the collection of over-due debts have usually attracted retailers and the smaller manufacturing and wholesale traders. The slow methods of some of the established collectors have caused a ready ear to be turned to strangers in the city with nothing whatever to back them ex-

cept a plausible tongue and a stylish suit of clothes. In some instances bare faced cheek has been poorly supplemented by the tailor's art, and yet these men seem to have found little difficulty in getting long lists of accounts to collect from men well known in the city. It has often been remarked how ready Montrealers are to listen to the pretensions of foreigners either from the United States or Europe, to the neglect of their own people of probably greater merit, and almost as frequently they have every reason to regret their experiments.

Three or four collectors are now absent from the city who enjoyed the confidence and afterwards had the pleasure of spending the money of their too confiding patrons. The American concern, which recently collapsed, had the bare faced impudence to solicit subscribers to a so-called protective association at \$10 each, and quite a number joined and deservedly lost their subscription and sums of money collected on accounts as well. Such dead-beat agencies are quite numerous in Chicago and other American cities. In some instances threats are made of publishing the names of debtors in a book and the post office is freely used for the transmission of dunning letters and postal cards. The courts have been appealed to with success against several practices resorted to, the persecuted thus turning the tables on their persecutors. Every now and then something new in this line turns up in Canada and enjoys a brief existence. At first, a few accounts are handed over and a prompt return of moneys being made, suspicions are dispelled, and a larger list is made out. Sooner or later the collector seeks his native soil, leaving only a table and chair in his office. We are not giving an isolated example, as some who doubtless will read these lines know to their cost. Those who have been duped have only themselves to blame and deserve no sympathy. Why give business to strangers, English or American, when deserving Canadians are struggling for a living? And again, why experiment with new-fangled dead-beat methods when the law of the country provides a proper remedy and has recently passed a summary procedure act which has abolished the old delays?

Despite all precautions, bad debts must arise and the wise merchant will attempt their collection through the legitimate channels. Experience is a dear teacher and we would advise our readers to profit by the recent disclosures and not run unnecessary risks in placing their bad and doubtful debts out for collection.

A valued contemporary, the *Halifax Chronicle*, recently had an interesting article on this subject, in the course of which it said:—"Mention is made in several contemporaries of bogus mercantile agencies, so-called, who have been operating in different parts of the Dominion, and it would seem desirable that merchants and others should be put on their guard against the smooth-tongued individuals who claim to represent them. An enterprising individual sets out to make money, and, to that end, he assumes some high-sounding name, such as 'The American Merchants' and Manufacturers' Protection association,' or 'The Continental Collection company,' and invests a few dollars in printers' ink for circulars and such, in which it is set forth that his association or company has correspondents and attorneys all over the world, or all over America, or all over the Dominion, as the case may require: and hence that his association or company has complete and ample facilities to ferret out emigrating debtors and bring foreign delinquents to pay their dues. The rates for collection are quite reasonable, merely a percentage, and no charge if no collections; and the open sesame to this bureau of world-wide information, this cosmopolitan repository of protective and prosecuting power, is merely the 'membership fee' of \$10, 'only to be paid once, and afterwards no charge except on cash collected.' The shop-keeper to whom this fine scheme is offered thinks of Tom who went off owing him \$20, Dick \$30 and Harry \$40, and is soon persuaded to pay his \$10 for 'membership' in this promising concern, the 'agent' (for himself) prospers and proceeds; and the reader can imagine the rest. Such an 'agent' recently operated in Montreal in grand style, taking a big office, and taking in the merchants, big and small, into his association and into the bargain. A short time ago we were informed of an operator, very suspiciously of this class, being in Halifax. The inevitable \$10 'membership fee' was in his scheme, and he claimed a continent full of correspondents and detectives that could hunt up and catch a runaway debtor as easily as a consumptive could catch a cold. And having caught the renegade, this fellow had a plan to kill him as sure as cholera. The first letter to the debtor from this association would be of ordinary size, but there would follow

in quick succession others of daily increasing dimensions, with the collecting association's name in letters of blood and fire on the outside, and a great black border suggesting the debtor's fate. Such missives would go remorselessly to the unfortunate's place of business till he was driven out of his situation, paid up, or committed suicide. The inventor of this fiendish scheme got a good many \$10 bills, but it is likely the "membership" will worry more than their debtors."

A DEFEAT CONVERTED INTO A VICTORY—ANOTHER TRIUMPH FOR THE N.P.

The contest waged with so much energy and success by the legal representatives of the Ayer patent medicine company against the Customs authorities a year or two since, has not resulted as might have been supposed in a continuation of the methods theretofore employed in preparing their different kinds of physic for the Canadian market. Indeed, the Department and its aspersed chiefs may congratulate themselves on the final results of that celebrated case. "Another such victory," said a celebrated general after one of his great battles, on receiving the congratulations of his friends—"Another such victory, and we should be done for," or words to that effect. So far from persevering in their former course—although successful in defending it—the Ayers have for some time past been preparing to manufacture their proprietary medicines in Canada, and for this purpose concluded some months ago an arrangement with the glass factory in our eastern suburbs to add a wing to their already large premises, wherein the mixing and compounding could be carried on adjacent to the supply of vials which constitute so important a factor in the expense. The ingredients will, therefore, for the future be imported direct to Montreal instead of to Lowell, and our wholesale druggists are not unlikely to realize some benefit from the greater consumption of ipecacuanha and other roots common in pharmaceuticals, probably second only to that of the manufacturers of the spirits and the bottles. Thus employment is afforded to a considerable number of hands, and another triumph added to the record of the National Policy. Besides all this, paper makers and printers derive some benefit from the large number of almanacs and wrappers issued every year by the proprietors, by means of which the goods and their virtues are made known to the farmer and his family, who cannot for a moment question the genuineness of the various certificates therein contained, or withhold from these catholics that faith which contributes so much to the success of all proprietary and other medicines. A contemporary, whose columns are not open to advertisements of stimulants, is evidently not aware that one of the preparations of the Ayers contains, *as per analysis*, about thirty per cent. of alcohol. But, then, as the late Anthony Trollope said, "the rose by any other name would not smell as sweet."

RETAIL FURS.

In spite of the fine weather we have enjoyed this month there are many premonitory symptoms that the time is not far distant when the frost king will grasp us with his icy fingers. The stove dealer and the coal merchant are in the height of their glory, while the iceman hides his diminished head. The Christmas periodicals, in all the attractiveness that chromo-lithography can afford, are commencing to blossom in the stationers' windows; and last, but by no means least, the furriers' windows are filled with a wealth of rich glossy fur garments that make them almost as splendid to the eye as a jeweller's.

It is, of course, unnecessary to say that furs are dearer than last winter. In fact they are higher than ever before; the advance ranging from 10 per cent. up to as much as 40 per cent. in certain lines. In fact some of what were formerly our cheapest skins, such as the buffalo, can hardly be procured at all for love or money, and it becomes more evident, day by day, that fur will shortly be purely a rich man's luxury, and that the ordinary citizen will come to look upon it in time in the same light that he now does on jewellery. In furs, of course, the fashion is set by London and Paris; but this year we think that there is less likelihood of our following their lead than usual. In both those cities the fashionable fur will be Astrakhan, and those of our upper ten who desire to keep in touch with European styles must bow to their decree; but with the great majority of our citizens, Astrakhan, in spite of its durability and freedom from moth, has of late years been looked upon as a civic employee's fur, and since the coats of the sergeants of the police and other

officials have been trimmed with it but few gentlemen have worn it except when the entire coat or jacket was of Astrakhan. Seal will, of course, be worn as much as ever; but the favorites will be mink and sable, and for fur-lined coats these two furs with musk-rat and genet, will rule exclusively.

Boas are in great demand, and will be worn with muffs to match. The latest expensive novelty in this line is the Mercedes; which may be described as a standing fur collar with two flat boa ends reaching almost to the ground. It is made in Alaska sable or seal, and lined with quilted silk; but its cost will confine its wear to the well-to-do classes. Seal jackets will run short this season, although a fair number of Newmarkets have already been ordered. But the fashionable styles are all very short; the Hussar, a tight-fitting jacket, and the Reefer, which is double-breasted and loose in front, being the two shapes most called for by the votaries of the fickle goddess.

For those ladies who require a large wrap, superbly handsome Russian Cloaks made in plush, satin, silk or cashmere and lined and bordered with fur, will prove most attractive. They are lined with Hudson Bay sable, squirrel and other furs, and at retail cost from \$60 to \$400; one particularly handsome crimson silk plush lined and trimmed with sable costing \$360, while with sea otter at \$310 per skin and silver fox at \$150, one can easily imagine what a cloak lined with either of these furs would come to.

In sleigh robes, musk-ox at from \$50 to \$110, and bear at from \$90 to \$140, are the favorites; and wolf and other skins seem to be no longer in style. For driving coats coon and Australian bear are the principal staple, and both these furs are away up in value. For years past a steady appreciation in fur values has been taking place; but this year it is more marked than ever and fur is really becoming an absolute luxury.

In fur caps no settled fashion is yet reported; but mink and seal wedges bid fair to be as popular as ever. Most of the caps sold as yet have been mink wedges; but possibly styles may alter a little when once the season has fairly opened. Shoulder capes are as much asked for as ever, and in seal and astrakhan have sold well; but the feature of the season is certainly the great popularity of the boa, and this very becoming adjunct to the costume will evidently be worn more this winter than ever before.

A KNOTTY CASE.—The case of the Connecticut Fire Insurance Company against Walter Kavanagh, formerly agent of that company in Montreal, was decided yesterday by Judge Wurtele in favor of the defendant. The point involved is somewhat knotty. It appears that on the 8th July last, Mr. Kavanagh, then agent for the Connecticut Insurance Company in addition to the Scottish Union, had placed a risk in the latter on the city property of Warden King & Co., and duly notified the general agent in Hartford. On the 10th he was instructed to cancel the risk. He again wrote, strongly urging its acceptance, but received peremptory orders to cancel. These reached him on the following Saturday, and he immediately left instructions with his clerk to transfer the risk to the Connecticut, which he accordingly did. The risk was written and reported to the Connecticut at Hartford on the same day. The office was closed at 2 o'clock p.m., and the insured premises were on fire at 2.31. The record of the risk reached the office of the Connecticut on Monday, and they wrote, accepting it, saying they had re-insured two-thirds of it, and asked for further information. On Monday, as soon as he could ascertain particulars, Mr. Kavanagh wired that the loss was about 40 per cent. On the same day he told Mr. King that he had transferred the risk, and was informed it was satisfactory. The loss was adjusted by Mr. Chas. Hanson, and duly paid by the company. Some time afterwards, the Connecticut was led to re-consider the matter, and wrote significantly to Kavanagh, the result of which was that he resigned—"kicked the company out doors" as he terms it,—and then began the charges and insinuations that culminated in the suit just decided. The Connecticut sued Kavanagh to recover the \$3,000 paid on the loss, alleging double dealings and other things. They claimed that no agent of theirs had authority to place any risk without first obtaining the consent of the insured. Such contention will be news to many agents, and is not calculated to smooth the pathway of the company in Canada. A number of prominent insurance men were examined before the judge, who, after hearing all the evidence on both sides, promptly and fully acquitted Kavanagh of the charges brought against him. Messrs. Brown and Burt of the Connecticut, who are in town, say they will appeal the case, while Mr. Kavanagh is preparing to issue an action for damages of \$50,000. M. Bennet, jr., the general

agent of the Scottish Union at Hartford, is also in the city. It is needless to say that there is no love lost between the companies.

A SUCCESSFUL INSTITUTION.—The Academy of Music has become a highly profitable investment under the management of Mr. Henry Thomas, lessee for several years past. There will be few to deny that on the other hand nothing has been left undone to cater in a rational manner to the better taste of our citizens, and public appreciation is proved by the frequently full houses that greet the players. Nearly all the plays and the lighter operas produced during the season so far, had had highly successful runs upon the best boards of London and New York, and in most cases the parts were rendered by the same actors and artists. Mille, Rhea, in "Much Ado About Nothing," although a good actress, was perhaps the only drawback to the general excellence at the Academy the present season. The smooth, round, vigorous rhythm of the great master is something entirely unsuited to continental tongues, and it was almost painful to hear the grand old English lisped and chopped in such a manner. In her plays among French scenes and incidents on the other hand, she left little to be desired. While on this subject we must say a word as to the Academy programme, which, for the purpose, is next to useless. The part appertaining to the play, is positively illegible, owing to the smallness of type. In fact the only portions of the programme at all discernible are one or two advertisements where large type is used. The dim cathedral light which prevails before the curtain rises is doubtless one cause of the difficulty, but with the consideration for their health thereby implied, the audience can find no fault. A large consumption of gas early exhausts the oxygen in the auditorium and renders the air unwholesome. Of two evils Mr. Thomas chooses the less. Pure air is preferable to the benefits derived from a perusal of the *dramatis personæ* and incidents, with the rest of the printed matter of the programme, and most frequenters have learnt to do without the latter rather than risk permanent injury to their eyes.

G. WATSON of St. James street west, in this city has been carrying on a small drygoods business for some years past, his wife attending to the shop while he travelled about, doing a little peddling in the summer time and a little horse-trading in the winter months. Horse dealers, as a rule, do not belie their general reputation for shrewdness—to call it by no stronger name,—and Mr. Watson is not among the exceptions. A visit to his place on Monday last revealed the unpleasant fact that Mr. Watson was away, but some of those who had most confidence in him charitably supposed that he had merely gone on a collecting tour or on a trip with his pack. On further investigation, however, they discovered that there was little or no stock remaining on the premises. They accordingly convened on Tuesday and on comparing notes, found that the absent one was indebted to them collectively to the extent of about \$10,000. Among the creditors is a prominent wholesale woollen firm and a young clothing house, the latter for about \$1,400. Mr. A. Jacobs, woollen merchant of St. James street, who is also a creditor, loses little or nothing, having made some purchases of goods from Watson several weeks ago.

Thus far only three of the hurdy-gurdy players in Montreal have paid the license of \$50 recently imposed. It is difficult to understand what encouragement can be given to these nuisances on business thoroughfares like St. James street. The noise made by some of these organs is almost as disagreeable as that of a boiler shop, without the *raison d'être* of the latter. Were all of them as *piano* as the organ at the corner of St. Bartholomew's church there would be little cause of complaint. Mr. Mariotti, the Italian consul here, has been busily occupied for the last few weeks by such of the organists as cannot pay the license. Mr. Mariotti informs us that a law was recently passed by the Italian government forbidding street music and all other kinds of begging. Visitors to Naples will not be sorry to learn this.

MONTREAL CLEARING HOUSE.—Clearings and balances for week ending 14th November, 1889:—

	Clearings.	Balances.
Nov. 8.....	\$1,909,990	\$274,647
Nov. 9.....	2,158,238	208,336
Nov. 11.....	1,709,791	338,904
Nov. 12.....	2,161,980	284,142
Nov. 13.....	1,755,346	373,115
Nov. 14.....	1,638,176	154,817
Total	\$11,833,520	\$1,634,051
Last week.....	\$ 8,826,458	\$1,519,613
W.E., 17th Oct., 1889.....	\$10,518,117	\$1,538,671

We have received the prospectus of a new assessment society being organized in Stratford, Ont., under the title of the "Dominion Provident, Benevolent & Endowment Association." However people may differ as to the particular merits of the assessment system, there can be no doubt that the new society is in good hands, the promoters being among the principal business men of the district. Mr. S. R. Hesson, M.P., of Stratford, is President, Geo. Guillet, M.P., is First Vice-President, and Col. E. Smith, D.A.G., of London, is the Second Vice-President. The Treasurer and Secretary are both under bonds. Mr. E. K. Barnsdale, of Stratford, is Managing Director, and all that he asks for is "fair play," which is "bonnie play" all the world over.

The statement of the result of the business of the Bank of Montreal for the half-year ended 31st October, 1889, is as follows:—

Balance of Profit and Loss Account, 30th April, 1889..	\$817,417 53
Less Amount Reserved for Rebate on Bills discounted,	200,000 00
	\$617,417 53
Net Profits for the half-year ended 31st October 1889...	705,707 35
	\$1,323,124 88
Dividend 5 per cent., payable 1st December 1889.....	600,000 00
Balance of Profit and Loss carried forward.....	\$723,124 88

THE Scotstown Chemical Pulp Co, referred to last week, have reason to be thankful even for the short career vouchsafed them. A machine manufacturer of Sherbrooke should have little to complain of in the matter. His workmen were probably not much less acquainted with the premises than any man engaged therein, and it is evident from the reported amount of his claim that he did not neglect "number 1" in his dealings with the concern. It was a lonely day in the Scotstown establishment when the machinists were obliged to take their leave.

We are pleased to announce that the offer of Messrs. Brown, Balfour & Co., Hamilton, of 33½ cents on the dollar, in three, six, nine and twelve months, secured, was accepted at the recent meeting. As previously mentioned, the cause of failure seems to have been bad debts, the books revealing the large amount of \$66,997. The liabilities are \$100,000, and the assets about \$50,000.

ERRATA.—A few errors crept into the last few issues of the JOURNAL which, after a vain endeavor to trace, we must attribute to the intervention of Halloween and Thanksgiving Day, both falling on the days of the week devoted more particularly to proof reading. The printing of "motions" for "motives" and "produce" for "prudence" last week were among the most notorious.

At the meeting of the Federal Telephone Company, held in this city on Wednesday last, a resolution was passed covering the requirements of the company, as intimated in our last issue. It behooves every one to be on the alert in respect of his interests for some time to come. But of this more anon.

LAFOND FRERES, dry goods dealers, St. Lawrence street, this city, have assigned. They began business in February '87 with but little capital, which proved insufficient to keep them afloat and they accordingly compromised the following year at 70 cents in the dollar. Their present liabilities foot up \$10,000.

RETAIL shoe dealers on Hamilton's fashionable business street are uttering complaints as to the quality of women's shoes supplied them by a wholesale house in Montreal the partners in which ought to know better if only through inherited knowledge.

ONE of the creditors of John Reiplinger is likely to ask some pertinent questions before any general settlement can be agreed upon. It is to be hoped that vouchers duly authenticated will be forthcoming for all of the claims against the estate.

A WHOLESALE business man who wants more than two years' time on a small account of \$50 or \$100, had better abandon further efforts and go to work for somebody who has capital as well as capacity.

THE shawl is said to be coming more and more into vogue. Tailor-made suits and mannish costumes generally have been driven to an extreme, and a reaction is noticeable. The shawl is decidedly a feminine garment.

Financial.

MONTREAL, Thursday Evening,
November 14th, 1889.

The market during the past week has been featureless so far as general speculation is concerned. The only item of interest has been the large trading and advance in Canadian Pacific, and the "bull" feeling still dominates at the close. In bank stocks we note a steady market, and that is about all that can be said, a small business having transpired. Bank of Montreal has been traded in to a trifling extent, at 222@232½ ex-dividend, and from 235 up to 236 regular. A few sales of Merchants have taken place at 147@147½, which is slightly firmer. Commerce has been the most active bank stock, and under selling orders, presumably from the west, has declined to 127½, closing firmer at 128½. This is owing to rumors of their being interested in a large failure, supposed to be in the rope business, but this has not been confirmed, although it has had an adverse effect on the market. Other bank securities have been quiet and about steady. In the miscellaneous list, gas has been slightly firmer, last sales of a few shares being made at 201. The net profits of the Bank of Montreal for the half year ended 31st October last, were \$705,707; balance to profit and loss carried forward, \$723,124. Pacific sold this afternoon at 73½. The market for sterling exchange is firmer than a week ago. Quoted rates are 8½@5-16 for sixties; counter, 8½@½. Demand 9½@3-16; counter, 9½@¾. Cables, counter, 9½. New York funds 1-16@1-10 premium with hardening tendency. Cattle bills 8½. The needs of the country keeps money scarce and the general rate is 5½ per cent. In New York, loans are made at 5@6. The street rate in London, at writing, is 3½@4 per cent. The following is the record of business in local stocks, revised by L. J. Forget & Co.:-

Banks.	No. Shares.	Highest price.	Lowest price.	Average price same week 1888.
Commerce	760	129	127½	121½
Merchants	44	147½	146	138½
Montreal	63	236	235	227½
Peoples	47	100½	100	102½
Toronto	25	222½	222½	211½
Ontario	60	137½	136½	129
Molson's	262	164½	159½	155
Hochelaga	43	98	98	95
<i>Miscellaneous.</i>				
Can. Pacific	8250	73½	70½	54½
Can. Shipping Co. ....	.....	.....	.....	35
Gas	65	201	201	208
Hochelaga Cot. Co. ....	.....	.....	.....	110
N. W. Land	200	82	82	61
Richellou	50	58½	58½	54½
Telegraph	312	94½	93½	93
Street Railway .....	.....	.....	.....	.....

MONTREAL WHOLESALE MARKETS.

THURSDAY EVENING, NOVEMBER 14.

The shipping trade has naturally been brisk, as the season for water transport closes this week. So far as now business is concerned, only a moderate number of orders have come to hand, and complaints of positive dullness are heard in some lines. Exchange between Europe and the States has recently been favorable to the latter country. Wheat has not been going out in proportion to accumulation at storage points, but on the other hand there have been heavy purchases of American securities, by London investors. Recent investments in industrial corporations, such as flour mills, breweries and the like,

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have also increased financial obligations on the part of Europeans to America. American imports and exports during October aggregate \$14,829,751 in excess of September, and \$7,866,250 in excess of October, 1888. The increase over last October is greatest in exports (these accounting for \$4,276,984 of the whole), largely due to the greater exports of cotton and grain this year.

ASHES.—Receipts have been much larger, and sales of first pots have been made at \$3.50@3.55; seconds about \$3.20. Pearls at \$4.85@4.90 for light tares first sort. The stock of both pots and pearls is too large for the time of the year, and it is impossible almost to find a market for the quantity made, and it is nearly certain that the demand will be still lighter next year. Receipts since 1st January, 2,568 pots, 394 pearls; deliveries, 2,464 pots, 380 pearls; stock in store, 440 pots, 132 pearls.

COAL.—Trade is reported dull this week, and prices are unchanged. Egg coal, \$6.75 per ton of 2,000 lbs; stove, \$6; chestnut \$6; Scotch grade, \$6; Lower Port grades, \$5.50; blacksmiths', \$6.50; Cumberland, \$6.50; Scotch steam, \$5 per ton of 2,240 lbs; Pictou, \$4.50.

DRUGS AND CHEMICALS.—The firm tone of the market in heavy chemicals, as is usual at this season predominates and prices are accordingly firm at quotations, as per prices current. Late English advices say:—Chemicals—There is a good demand all round, though Caustic Soda is inclined to be easier. Bleaching Powder—Rather more offering. Soda Ash scarce, 1 1-16d@1½d for carbonated, and 1½d@1 3-32d for causticated, f.o.b. Sulphate of Copper in strong demand, for prompt and forward shipment.

DRY GOODS.—We have to chronicle a gratifying improvement in remittances. Apparently the farmers are commencing to come in to pay their bills and buy their necessities, for we hear much less complaints on this head than we did last month. Travellers are sending in only small orders. Stocks in the west are but little broken, and owing to the pertinacity of travellers most western shopkeepers are overstocked already. It is difficult for the average storekeeper to resist the blandishments of the small army of travellers that constantly press them to buy goods, and as a consequence most of them have overbought, and consequently have no sorting orders to

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We respectfully invite buyers when in the city to call and examine our well assorted stock in all the leading

Fall - Shades

Before going elsewhere.

AMAZON CLOTHS.

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JERSEYS.

JERSEYS.

JERSEYS

A full assortment of Ladies' Black
Fleeced Lined Jerseys.

WOOL SQUARES—Fancy Knitted.

FASCINATORS.

CLOUDS

FANCY SHIRTING FLANNELS.

RAW SILK CURTAINS.

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ART MUSLINS

Prompt attention to letter orders.

Carsley & Co.

113 St. Peter Street,

MONTREAL.

AND

18 Bartholomew Close,

LONDON, ENGLAND.

give. In this city trade has been very good; not perhaps quite so good as it would have been had the weather been more severe, but still a full average week's trade. The only disturbing feature is the rumour that a large western house will shortly go into liquidation—a rumour which we trust will be found to be baseless. The suburban trade is brisk and well sustained, and owing to the abundance of work now offering in this city there is every prospect of a good season's trade.

DAIRY PRODUCE AND PROVISIONS.—Cheese is quiet, but firm. The tendency if anything is toward greater strength. Sales have chiefly been odd lots of September and October at 10½c and French October at 10¼c. The shipping season from this port for the winter

Filtered Water-White

Luxor Oil

Without exception the best quality of Kerosene.

Sold in Barrels and Cases.

Chesebrough Manuf'g
Co'y (Cons'd.)

83 St. James St., - MONTREAL.

closes this week and space has been difficult to get. In the country some business has been done in a quiet way. At Ingersoll, this week, 7,500 boxes were offered. Sellers wanted 11c and bids came up to 10½c; no sales reported. It is said that late Augusts are enquired for at 10½c, but there are few to be had. The market is not likely to be brisk until limits are raised, as holders seem prepared to bide their time. Ten mammoth cheese were shipped from this city to London. The total net weight was 8,680 lbs., the largest weighing 1,103 lbs. Butter is as dull at ever, both the export and lower ports demand being nil. There is a fair call for local jobbing lots, chiefly for choice Townships dairy and creamery. Eggs quiet, with supply fair. Ordinary fresh 17c@19c, limed 16c@18c, strictly fresh 22c@24c. Partridge in demand, but not in large supply. Best birds 50c per brace, seconds, 30c@40c. Venison scarce and in demand; saddles 15c per lb, 10c@11c by the carcase. Pork, lard and meats in good supply, but slow in demand. Business therefore confined to small jobbing lots.

FRUITS.—Business continues good. The apple market is in pretty good shape just now; the glut that was caused by Michigan stock is over and buyers are only looking for A 1 Canadian stock. The amount of apples shipped to Europe from Canadian and American ports to the week ending 9th November, 1889, 261,176, to the corresponding week last year, 553,456, showing a shortage to date of 292,280 barrels. Shipments continue heavy. Prices are the same as last week. Fall apples, \$2.50@3.00 per barrel; winter fruit, \$2.75@3.25 in car lots; less quantities, \$3.50@4.00. Canadian blue grapes, 5c per lb; Niagara, 8c; Brighton, 6c; Delaware, 8c per lb. Cranberries, prime dark, \$7.00@8.00 per barrel. Oranges, Jamaica's, in barrels, \$6.00@8.50. Bananas, yellow, \$1.25 per bunch. Verdelli lemons, \$2.75@4.00 per box, 360 size. Almeria grapes, in kegs of about 55 lbs. net, \$4.50@6.00. Sweet potatoes, in barrels, \$3.00@4.00. Onions, red, in barrels, \$2.75; Spanish, in crates, 85c. Coconuts, \$5.00 per 100. Fameuse apples are selling from \$2.75@3.50. The quantity of apples shipped from Montreal to Great Britain for the week ending 9th November, was 23,680 barrels; from Boston, 14,073; from New York, 7,961; from Halifax, 5,600; from Annapolis, N. S., 12,000.

FLOUR AND GRAIN.—The dullness in flour has been unbroken during the week; quotations are again down. Grain will be quieter than before as the shipping season is over this week. Manitoba wheat is lower than a week ago, but now steadier again. It is stated that sales of No. 1 hard have been made at 91c@92c. Wheat in sight on this continent and afloat is 44,778,000 bushels, an increase of 1,154,000 with a week ago and a decrease of 14,546,000 with a year ago. The amount of wheat and flour reduced to wheat afloat to Europe shows an increase of 3,000 quarters, or 24,000 bushels, compared with a

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MONTREAL.

E.

week ago, and a decrease of 285,000 quarters, or 2,280,000 bushels, compared with a year ago. Corn shows a decrease of 32,000 quarters as compared with a week ago, and an increase of 472,000 quarters as compared with the same week last year. The preliminary official estimate of the Russian wheat crop is 91,000,000 bushels less than last year, and rye 95,000,000 bushels less. Chicago wheat quiet and steady at 80½c December, 80½c January, 84½c May. Corn, 32c December, 31½c January, 33½c May. Free deliveries from farmers and wheat raisers continue in the North-west. A 'bull' writer on wheatsays:—It is easy to figure that fully 60,000,000 bushels of the crop in that section is accounted by deliveries to date, and proper allowance for home bread and seed, but it is not so well known how much is left behind on the rather liberal estimate, 90,000,000 bushels; there is not more now to leave first hands than has already gone past. This is not a weak state of things when it is remembered that all winter wheat points except one, and that shows an unimportant increase, are reducing stocks. Renewed assurances come from Europe that the estimate of 200,000,000 bushels deficiency is not an exaggerated one. Of the 14,750,000 bushels wheat and flour afloat for United Kingdom, some 40 per cent. is from the Pacific coast, which will occupy several months in transit and nearly another ten per cent. is from India, also involving long journey, while better crop Australia will not be available in England till well towards mid summer. The ports of Southern Russia will soon be closed; those of Danubian region have no wheat to spare. It is fair to infer, therefore, that better export enquiry now observable here, and east will soon develop into brisk demand and that lower ocean freight rates promised for January will be the means of extra large shipments from this side warranting decided elevation in prices. Late English cables report a steady market, Indian shipments of wheat, 37,500 qrs.; to continent, 45,000. Canadian peas 6s 3d.

FISH, CANNED, ETC.—Green cod continues very scarce and active and prices have advanced about 50 cents per barrel. The market is now almost bare of Labrador salmon which is firm at quotations, and higher prices are looked for. Some sales of British Columbia are reported at about quotations, and stock of same is very light. Labrador are somewhat easier and sales of round lots are under our quotations. Canned fish are commencing to advance and before the new year all will have passed from first hands. Oysters—Owing to fine weather, continue to arrive freely and meet with ready sale, but cool weather is hoped for by the trade as 'tis difficult to keep them in this weather.

W. & J. KNOX,



KILBIRNIE.

Tailors' Linen Threads,
Sole Sewing and Wax
Machine Threads.Gilling & Salmon Twines,
Gilling and Salmon Nets.

Sole Agents for Canada,

GEO. D. ROSS & CO.,

648 Craig Street,
MONTREAL.Toronto
Office, 122 Front Street West.

GROCERIES.—The general report is that trade has ruled quiet. In a jobbing way there is some movement, but it is only moderate at the best. There has been a good turn-over of low grade sugars which are firm at the improvement previously noted. Yellows have sold from 5½c up. Granulated has been dull and has not sympathized with the cheaper qualities. Sales have been made in lots at 7½c at the refineries. Dried fruits and spices have been quiet, and only moderate priced teas continue in demand. There is a disposition to grumble at the state of trade in this line. A New York paper recently remarked:—It is said that M. Licht, instead of estimating an increase of 150,000 tons in beet crop, now estimates 38,000 tons shortage. Such reports are apt to make the public lose all confidence in experts and their statistics. The imports of raisins into the United States during the nine months ending September 30, 1889, were, according to the Bureau of Statistics' returns, 9,780,299 pounds. The total for the corresponding period last year is 13,214,725 pounds. Importations of plums and prunes were 24,429,942 pounds, against 52,775,060 pounds last year. The September imports of raisins, however, were within a small fraction of those of the corresponding month last year (3,348,544 pounds), but the quantity of prunes imported during the month is given as only 742,887 pounds, against 1,948,216 last year. For Valencia raisins there is an active market in New York. Country orders were in free receipt, and local dealers were liberal operators. Best fruit sold up to 6½c, and 7½c for off-stalk in layers, respectively, while ordinary goods were taken at 5½c@6c and 6½c@7c; at the close best brands were held up to 6½c@7½c. Fine Malaga raisins also received more attention, and with generally light supplies the market is stronger in tone. A vessel arrived with 30,000 boxes Sultana raisins, but the market is not at all affected thereby, the position of affairs abroad being strong and the outlet for stock satisfactory. Currants have exhibited increased activity. Sales have been made of 600@700 bbls, and up to 4 11-16c paid for best goods. The range of the market at the close was 4½c@4¾c as to quality. Goods to arrive cannot be purchased below the inside figure.

HIDES AND SKINS.—Very little is doing in this line, and quotations are almost nominal. Only a few transactions are reported at last week's prices, and the market is dull and lifeless at our quotations.



"B" ROYAL SCHOOL OF INFANTRY
ST. JOHN'S, P.Q.

SEPARATE TENDERS (in duplicate) for supplies and services for the above corps, during the calendar year 1899, will be received by the Minister of Militia and Defence, at Ottawa, until Monday, 2nd December.

Tenders to be addressed to the Minister of Militia and Defence, at Ottawa, and marked "TENDERS".
For particulars and forms of Tenders, apply to Lt.-Col. d'Oronnons, at the Royal School of Infantry, St. John's.

Each tender must be accompanied by an accepted Canadian bank cheque, for an amount equal to five per cent. of the total value of the contract. This cheque will be forfeited if the party making the tender declines to sign a contract when called upon to do so, or if he fails to complete the services contracted for. If the tender be not accepted, the cheque will be returned.

A. BENOIT, Secretary.

Department of Militia and Defence,
Ottawa, 5th Nov. 1889.

N. E. LAFORCE,
3 Port Dauphin St., - - - - - Quebec City,
Manager of Quebec Agencies for
St. Leon Mineral Water Co.

So widely and deservedly known as a sure remedy for almost every kind of disease, especially Dyspepsia, Consumption and all complaints of the digestive organs.

WALTER BLUE,
Wholesale :: Clothing

69 and 71 Wellington Street,
Sherbrooke, Que.

B. HARAM,
WHOLESALE MANUFACTURER OF
Sofas, Lounges and Parlor Suits.
BEDROOM SETS, ETC.
MATTRESSES & PILLOWS.
OTTAWA, ONT.

Write for Prices.

Academy of Music.
HENRY THOMAS, - - - - - Lessee and Manager.
To-Night and Saturday Matinee,
The Suspect.

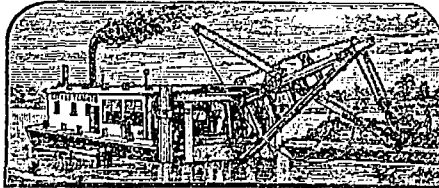
Sells now on sale at Nordheimer's, 213 St. James street.

Hops.—Very little doing in this line; a few bales are arriving, but the low prices prevailing cause the farmers to hold their stock. Prices are given on another page.

IRON AND HARDWARE.—Very little is doing in the heavy metals so far as genuine purchasing is concerned. What transactions are quoted are mostly speculative. In Scotland, pig iron is going clean out of sight. Warrants on Wednesday were at 62s 10¹/₂d; while Middleboro seems to have gone wild. The existence of a short interest in that grade has given the bulls such a leverage that prices have been forced up to 67s 3d, with Hematite at 74s 9d—figures which have not been equalled for many years past, and which entirely preclude legitimate business. In this market pig iron is very firm. An offer of \$23 net cash for 200 tons Eglinton was refused this week, although 200 tons No. 1 Summerlee were sold last week at \$26, less 2¹/₂ per cent. for cash. This price would be refused to-day, and a glance at our prices current will show that we quote Summerlee at \$27@28, and Eglinton at \$25. As we predicted, Canada plates have advanced sharply. We now quote \$3@3.15, against \$2.85@3 last week, and

M. BEATTY & SONS,
WELLAND, ONT.

Dredges, Derricks, Steam Shovels,
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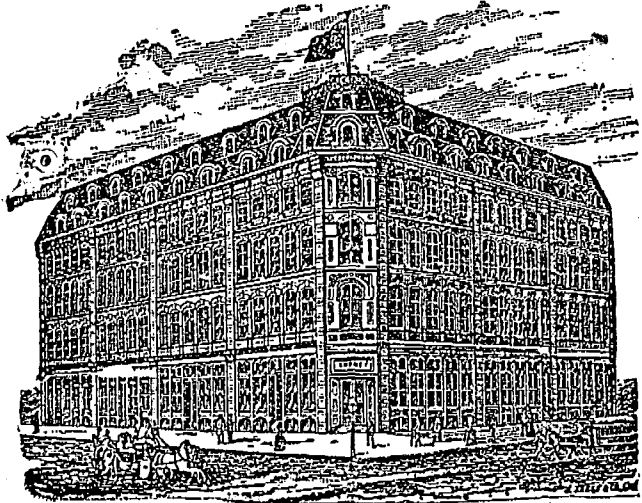


Horse Power Hoisters,
Stone Derrick Irons,
Centrifugal Pumps

And other plant for Contractors' use.

A. ROBB & SONS, Amherst, N.S., agents for Maritime Provinces.

MEN'S BOY'S and YOUTH'S CLOTHING
CHILDREN'S CLOTHING a specialty.



Our Travellers for the Autumn and Winter
Season 1889-90 are now on the road.

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1866, 1868 and 1870 Notre Dame, 36, 38, 40 and 42 St. Henry Sts., MONTREAL.

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Manufacturers of

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CUSTOM GALVANIZING WORK A SPECIALTY.

OFFICE and WORKS: - - - - - 22 LATOUB STREET
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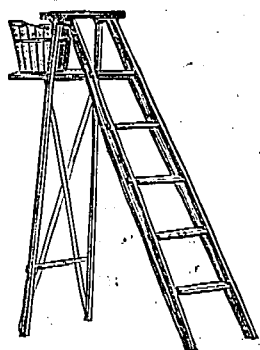
..... Circulars and Price List on Application.

there is every prospect of a further rise. Pig lead is 25s higher in England, and we look shortly for a further advance here. Black sheet iron has risen to £10 at home, and Canadian consumers are compelled to pay this price for an article they formerly got for £5 10s and £5 15s. This is an article we must get from England. Here we only roll nail plate, and therefore we are compelled to follow their prices. In Canadian bar, another advance of 10 cents will take place next Monday (although as yet we do not alter our prices current), and English bar is firmly held at outside prices. A feature of the week has been the influx of American pig iron into Ontario and, as it compares very favorably with Summerlee, and costs from \$1@2 per ton less, it will be much called for unless any advance in values takes place. As we go to press, however, we hear of an advance of \$2 per ton in Philadelphia, which may possibly check importation, and no American iron has as yet reached this market. Here stocks are very small. No large lots are for sale even at top prices, and the market is extremely firm with holders confident. Fencing wire has shared in the general advance. We advance No. 8 to \$2.60, No. 9 to \$2.70, and No. 10 to \$2.85, with every prospect of a further rise.

LEATHER AND SHOES.—Trade is perceptibly

better in both these lines; but not before it was wanted. Manufacturers are beginning to work for spring, and though no big lots have changed hands, a steady trade has been done. The sorting orders are far larger than was expected. Several houses are in the market looking for upper leather to fill sorting orders, which is always a good sign; and although most of them are only buying for immediate wants, they are all getting ready for spring goods, and therefore will soon be in the market again. A good deal of leather was shipped this week from Quebec and St. Hyacinthe in order to secure freight before the close of navigation. This leather sells readily in England, and we learn that all receipts are sold out.

LIVE STOCK.—Trade is still dull, the export season is about ended, and there is little improvement in the British cattle markets. Receipts at the Grand Trunk stock yards have not been as large as usual, and very little export stock has changed hands. For the latter 3³/₄c@4c is asked; good butchers' stock is scarce and selling at 3¹/₂c@3³/₄c; medium, 3c@3¹/₂c; common, 2¹/₂c@3c; culls, 2c@2¹/₂c. A good business is being done in sheep this week at \$4@5. Lambs are in good demand at \$3@4.50, according to size and quality.



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Geo. McFarlane,
PROPRIETOR,
310 & 312 KING ST. EAST
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TURBINE WHEEL

Guaranteed equal to any on the Continent.
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Agents for Maritime Provinces, A. ROBB & SONS, Amherst, N.S.

TISDALE'S BRANTFORD IRON STABLE FITTINGS

We lose no job we can figure upon. Send for Catalogue. The B. G. TISDALE CO., Brantford, Canada.
Hogs are moving slowly at 4½c@5c per lb. live weight; dressed hogs, \$6.50@7 each. The farmers are beginning to bring the latter to market. Cattle exports to date are 78,462 head, compared with 58,472 in the same period last year; sheep, 56,893 head, compared with 43,849 the same date last year.

OCEAN FREIGHTS.—Rates continue unchanged. All space continues to be filled under good demand. As the season draws near the close many odds and ends are offering for which the boats, in some cases, cannot provide accommodation. Grain to Liverpool, 4s; Glasgow and London, 3s 9d; deals, 70s@72s 6d; phosphate, 7s 6d@10s; cattle, 70s by outside vessels; liners charge up to 80s@85s, including insurance; lumber to River Plate, \$18. butter and cheese, 35s per ton; flour, 22s 6d@25s.

OILS, ETC.—Fish oils are firmer during the past two weeks, and the tendency is towards higher prices. Castor is very firm at quotations. Lard shows no change for the week. Late English advices say:—Oils are steady and prices not altered, except for castor, which is scarce and in strong demand at an advance of ½d. Benzine per brl, 17c@19c; in small quantities, 25c@30c.

POTATOES—The feeling among the trade is to the effect that much higher prices will be paid for potatoes after the advent of the new year. Prince Edward Island "McIntyre's," which sold ex-ship two weeks ago at 52½c per 90 lbs., have been sold this week at 65c. Sales of "Early Rose" are being made at 75c@80c.

Wool.—Some sales of cape have been made

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MONTREAL.

Manufacturers of Patent Finished Insulated Electric Wires, Telephone and Incandescent Cords, Electric Light Wires.

FARADAY CABLES,

For Telephone, Telegraph, and Electric Light Purposes.
Magnet Wire, Patent Rubber Covered Wire, Lead Encased Wire. Flexible Cordage. Office and Annunciator Wire. Write for prices.

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IS SHOWING
A VERY CHOICE STOCK IN
ALL THE NEWEST
EFFECTS OF RICH CARPETING.

- WILTON
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- BRUSSELS
- BRODERIES
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- KIDDERS.

GLENORA BUILDING,
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Manufacturers of

"DIAMOND POINT"
WOODSCREWS,

— ALSO —

Wire Nails,
Barb Fencing,
Plain Wire, etc.

Send for Price List and Discounts.

27 FRONT ST. EAST,
Toronto.

185-ST. JAMES ST.,
Montreal.



here during the week at 18½c and 19c. The demand has been more liberal of late and, on the whole, the position is much improved. Stocks are reported extremely light, and it is expected a difficulty will soon be experienced in filling orders. The tone of the foreign market is very strong. The Antwerp sales open to-day and the London sales on the 22nd, with a very limited stock to offer.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

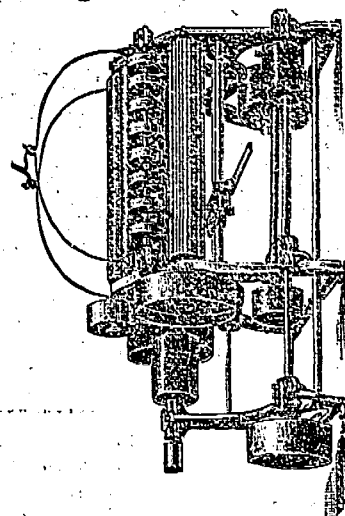
TORONTO, November 14, 1889.

Some departments of trade have been fairly active during the week, while others appear to be in a rut. Hardware and iron are active, with prices strong owing to higher cables from Britain. A good trade is reported in groceries, while dry goods are generally dull, business this month falling below expectations. Remittances are said to be fair by some houses, and slow by others. The money market is firm. Commercial paper unchanged, with prime discounted at 6@6½ per cent. Call loans on stocks 6½ per cent. Sterling Exchange dull; 60-day bills are quoted at 108½@108¾ and demand bills at 109@109 3-16 between banks. The stock market this week has been quiet, with bank shares somewhat irregular. London and Canadian loan is several points lower and Canadian Pacific higher. The fol-

PENETANG FOUNDRY

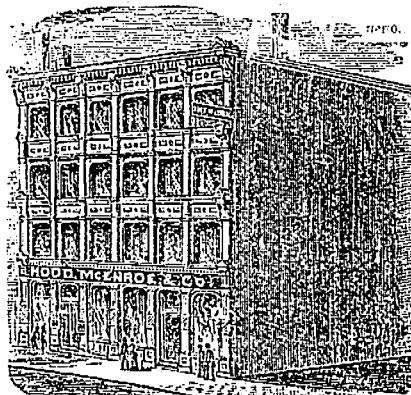
— AND —
MACHINE SHOP.

Penetangulshone, - - - Ontario



Payette's Patent Edger.

—SAW MILL MACHINERY—
CRAIG & PAYETTE, - Proprietors.



HOOD, McENROE & Co.
[Successors to ADAM DARLING Importers of

China, Glass & Earthenware

Nos. 443 and 445 St. James St., Montreal.
HUGH W. HOOD. JOHN C. McENROE. GEO. A. MANN

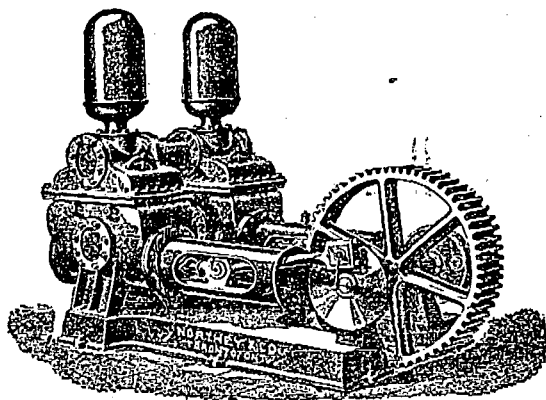
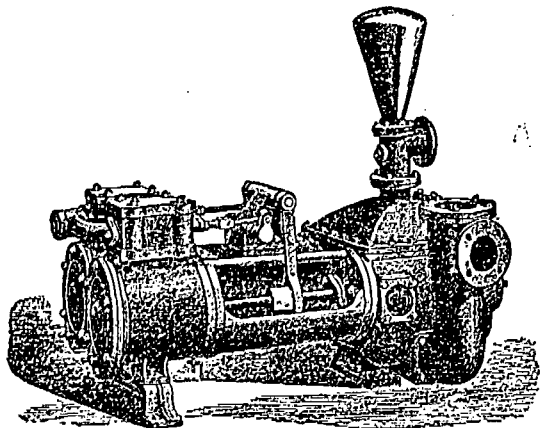
Following are the bids to-day as compared with last Thursday:—

Banks.	Bid Nov. 14.	Bid Nov 6.	Loan Cos.	Bid Nov 14.	Bid Nov 6.
Montreal.	235	235	Can Per.....	202	.....
Ontario...	136	138½	Freehold.....	.....	.....
Toronto...	230	222	Western Can....	180	.....
Merchants.	146	146	Union.....	132	132
Commerco.	127½	128½	Landed Credit..	.....	119
Imperial...	137	136	Blck. & Loan....	108	109
Dominion...	223	223	Imperial Saving	120	120
Standard.	140	13 ½	London & Can'd	128½	131½
Hamilton	149	148½	Farmers Loan....	117½	120½
			Ontario Loan....	126	125

BUTTER.—Receipts the past few days have increased and prices are easier. There is still no export demand. Choice tub lots job at 17c@18c, and medium at 15c. Fair to good large rolls sell at 15c@16c, and inferior at 10c@12c. Eggs are steady, with fresh quoted at 19c@21c, and limed at 17c@18c. Cheese is unchanged, with sales of small lots at 10½c@11c.

DRESSED HOGS.—Offerings are increasing and prices are lower. Sales have been made the past few days at \$5.75@56, the latter for choice qualities.

FLOUR AND GRAIN.—The trade in flour is dull, and prices steady. Sales of straight rollers are reported outside at equal to \$4, and Extras sold, on spot, at \$3 68. Patents are quoted at \$4.20@4.65, according to quality. Wheat is quiet and easier; sales reported of No. 2 fall and spring at 85c, and of No. 2 red winter at 85½c, all f.o.c. Manitoba No. 1 hard sold at 93c. spot, and at 91c. to arrive, and No. 2 hard at 90c. Barley dull and easier; No. 1 cut sold at 50c, No. 3 extra at 42c, and No. 3 at 39c,



SINGLE and DUPLEX Steam and Power Pumps for Boiler Feeding, Fire Protection, Water Supply, Mining Use, Etc. INDEPENDENT AIR-PUMP CONDENSERS for attaching to High Pressure Steam Engines. DOUBLE ACTING BREWERS' AIR PUMPS, ACID PUMPS, SPECIAL MASH PUMPS for Brewers' Use. TANK or LOW PRESSURE PUMPS, Etc.

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LATH-MILL**

MANUFACTURED BY

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ALLISTON - ROLLER - MILLS

FULL ROLLER PROCESS.
Best Brands of Family Flour Manufactured.
All kinds of Mill Feed on Hand.
Prices quoted on application.

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Alliston, - - - - - Ontario

No. 2 would bring 46c. Oats are also easier, with sales of car-lots at 30c on track, and outside at 26c. Peas unchanged, with sales outside at 53½c@54c. Rye nominal at 50c, and corn at 48c. Bran sold at \$10.50 on track. Oatmeal steady with cars quoted at \$3.60 for ordinary and \$3.80 for granulated. Buckwheat dull, with cars offering at 40c.

GROCERIES.—A moderate trade is reported. Hard sugars are quoted ½c easier at 7½c@7¾c for granulated, and 5¾@6c for yellows. Coffees firm. Dried fruits unchanged; Sultanas, 9½c @10½c; Valencia, 6½c@6¾c. Malaga fruit has arrived. London Layers sell at \$3.50 and black basket at \$4.50. Tens firm, with low grades in good demand.

HARDWARE.—Trade continues fairly active, and prices firmer in many cases. Antimony is quoted at 19c. Bar iron, ordinary, \$2.50; coopers' hoops, \$3.00; band iron, \$3.00; pig

WOODENWARE



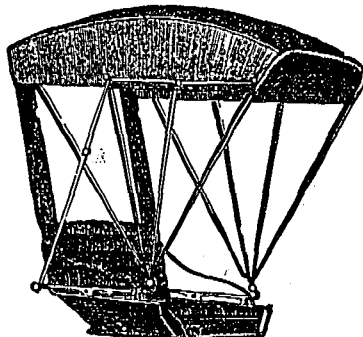
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Wm. Cane & Sons M'f'g Co.
Of **NEWMARKET, Ont.**

Manufacturers of
Pails, Tubs, Washboards, Clothespins, Candy Pails, Lard Pails, Syrup Pails, also impervious packages for Oil, Paints, Varnish, Pickles, &c.

JAMES LEE & CO., - Agents
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Price Lists sent on application.

Carrriage Tops and Harness for the Trade.

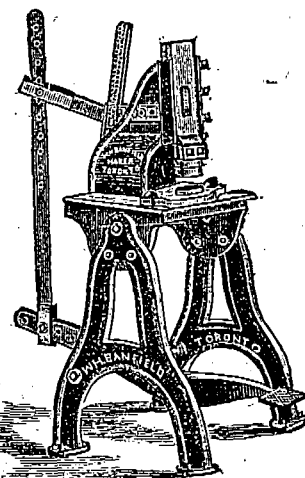
285 KING STREET,
Brockville, - - - - - Ont.

iron, \$25.00@27.00, the latter for Summerlee and Gartsheerrie. Nails are quoted at \$2.80.

HIDES AND SKINS.—The hide market is very dull, with cars of cured quoted at 5c. Green are steady at 4½c for No. 1, 3½c for No. 2 and 2½c for No. 3. Sheepskins are in demand and higher, being quoted at 85c@90c, according to quality.

LIVE STOCK.—Cattle receipts are light and prices a shade firmer. Exporters nominal at 4c@4½c. Choice butchers' sold at 3½c@3¾c per lb., and ordinary to medium 2½c@3c. Sheep steady at 3¾c@4c per lb. Lambs sell at \$3.25@5.00 a head, according to quality,

W. H. BANFIELD, Machinist and Die Maker
80 Wellington St. West, TORONTO.



Manufacturers' Combination and Cutting Dies, Foot and Power Presses, Jewelers' Tools, &c.
Fine work a specialty.

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Under contract with the Dominion Government.

HAVRE - MONTREAL
CHEAPEST ROUTE
TO THE CONTINENT

	Tonnage.
Geographique.....	2,800
Nautique.....	2,600
Henri IV.....	2,000

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BOSSIERE } Havre 47 Quai d'Orleans.
FRERES & Co. } Paris, 24 Rue Leveillier.
Montreal, 20, Commissioners St

TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it free to any Person who applies to NICHOLSON, 39 St. John Street, Montreal.

and calves at \$5.00@8.00 a head each. Hogs steady at 4½c@4¾c for light fat and 4½c@4¾c for stores.

PROVISIONS.—This market is quiet. New meats are easier, with long clear bacon selling at 8c@8½c; C.C. quoted at 8½c@9c; bellies and backs at 12c, and rolls at 9½c@10c. Hams sold at 12c for new. Canadian mess pork sold at \$14.50, and American is quoted at \$14. Lard rules at 9c@9½c, the latter for Canadian. Potatoes sell at 50c@52½c per bag for car lots, and 65c for small lots. Onions \$1.60@1.75 per barrel, and beans \$1.65@1.75 per bushel. Hops dull at 13c@15c.

WOOL.—Stocks of fleeces very light and prices nominal. Pulled wools sell at 23½c@24c for supers, and at 29c@29½c for extras.

E. F. R. ZOELLNER
WHOLESALE
Furniture Manufacturer

Bed Room Suites, Sideboards, Dining Room, Parlor and Kitchen Tables, Office Desks, Hat Racks, Whatnots, Etc., Etc. For Walnut, Cherry, Birch, Elm, Etc., sample order solicited.

Mail Orders receive prompt and careful attention.

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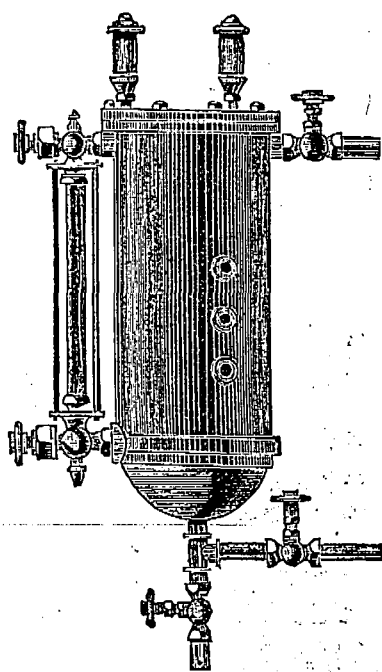
D. W. DOUGLASS, St. JOHNS, P.Q.

PACKER OF

CANNED FRUITS & VEGETABLES

Pears, Corn, Tomatoes, Peas, Beans, Boston Baked Beans and Picnic Beans.

PACKER OF THE CELEBRATED YELLOW LABEL CORN.
 Correspondence solicited with the wholesale trade.



The CANADIAN
 High AND Low Water
ALARM.

The Disc or Float used in this Alarm is a solid substance, and cannot leak or collapse by the action or pressure of steam. This special feature has been highly recommended by practical men: a sound principle, and one which has much to do in making it always reliable, for in this respect it cannot get out of order.

This invention is one of simplicity allied to mechanical genius. It never fails to sound the alarm of danger to those who are within hearing.

Its working parts are well protected, and cannot be tampered with. Its principles are founded on mechanics. Its strength is evident, and it never fails to act. In saying this, we have all that is necessary. We ask but a trial to convince the most skeptical. For full particulars, prices, &c., apply to

G. A. Muntz & Co., Montreal

GAS CONSUMERS
 OWN YOUR
GAS METER
 And Save Money.

We are now supplying the public with Meters of our own manufacture, equal to any made bearing the Government Inspector's seal and guaranteed for four years. Money saved by buying your meter instead of paying rent,

Robert Mitchell & Co.,
 Cor. CRAIG and ST. PETER STS.,
MONTREAL.

SPECIAL NOTICES.

HEAVY WINE SALES—Messrs. Sevel Hermanes & Co.'s fall shipment of altar and port wines have just landed, by steamship Barcelona, from Spain. Their agents, Messrs. Lawrence A. Wilson & Co., report better prices this year, owing to the very light vintage. The principal buyers in this market were Messrs. N. Quintal & Fils, Hudon, Herbert & Co., Laporte, Martin & Co., A Robitaille & Co., C. B. Lanctot, and Mathieu Freres. One firm's purchase amounted to five thousand gallons.

Our travelling correspondent was recently shown through the works of the Levis Boot and Shoe Manufacturing Company, at Point Levis, Que., by the president of the company, Mr. Hamel. This industry was started last

K. W. BLACKWELL

Cor. Canal and Conde Sts.,
MONTREAL.

Springs OF ALL KINDS

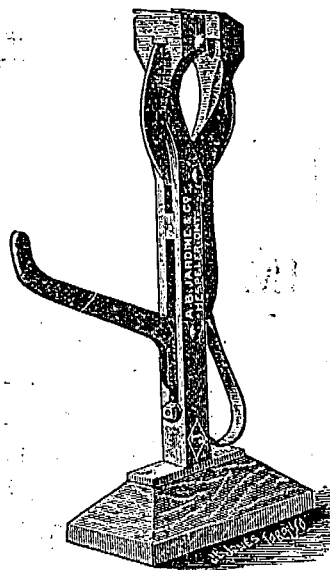
—AND—

Steel Castings.

spring under favorable auspices, being fitted up with the finest class of new and modern machinery. The building is 150 feet long and well adapted for the business. The staff of workmen now number, 100; system and order prevails; and the goods shown are attractive in appearance. The motto of the company is "quality, not quantity." The personnel of the directorate are business men of ample capital who are taking a deep interest in the progress of the industry.

THE GURNEY HEATERS.—The large and increasing business of E. & C. Gurney & Co., in that portion of the Dominion subject to the branch in Montreal, is a fitting testimony to the efficiency of the heating apparatus manufactured by this largest of Canadian foundries. Every furnace sold by the company bears with it its own recommendation. Col. Massey, who has managed the business in Montreal

HORSE-SHOE VISES
 FOR SHARPENING HORSE-SHOES.



Hardware Merchants dealing with Blacksmiths should have these tools in stock.

They are Cheap and Sell Well.
 No. 1, \$4.00. No. 2, \$7.50.

A. B. Jardine & Co.
HESPELER, ONT.

Bran and Shorts
Very Cheap.

We have a quantity of Bran and Shorts on hand which we will sell cheap. Ask for Quotations.

PEPLOW & McCABE
Ontario Mills, Port Hope.

and the east for several years past, has proved himself, in an eminent degree, to be the right man in the right place. The Hamilton and Toronto houses are also making gigantic strides in their respective territories, but we feel certain that, with all their foresight and enterprise, they could scarcely have anticipated or believed it possible that so large and extensive a business could be established or worked up by their branch in Montreal.

The new steam fire engine recently purchased by the Bobcaygeon Town Council from the Waterous Engine Works Company, of Brantford, arrived, and has been subjected to an official test. Chief Stewart and his men took the steamer to the canal locks, where the boiler was filled with water and the fire laid. Precisely at 3.19 the torch was applied, and in one and a half minutes the needle of the steam gauge commenced to move. In five and a quarter minutes more the engine was started, and in seven minutes a magnificent inch stream was sailing fully forty feet above

AT LAST A

RELIABLE

CASH

REGISTER

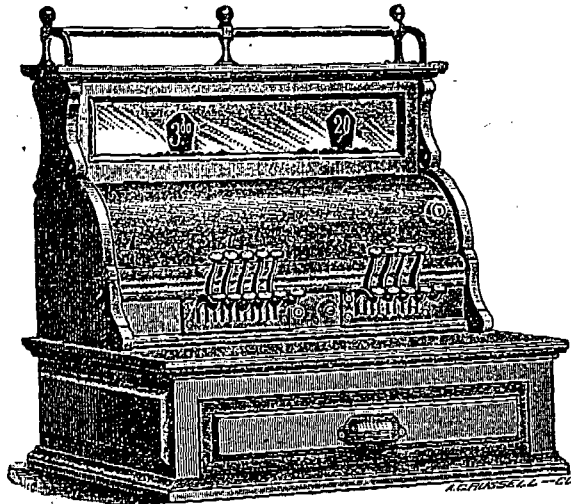
Has been placed on the Market at a price within the reach of every Merchant.

**The BOSTON CASH REGISTER
IS THE BEST**

The depression of a key

Rings a Bell—
Opens Cash Drawer—
Displays Amount Registered—
Drops Former Amounts—
Registers amount of Sale—
Adds Amount to Total of Former
Amounts

No trouble whatever computing total of sales; the six wheels give the amount.



The best machine heretofore in use, though sold for two hundred dollars, was by a large number considered cheap at its price, and many of them are now in use. We now offer a better and more reliable machine, at a much lower price.

The simplicity, accuracy and perfect working of this machine, place it in advance of its competitors.

The objectionable features in Cash Registers, viz., high prices, are met by this machine, it being one-third less in price than others.

T. W. NESS,
694 Craig Street.

Write for Catalogue and Prices.

Branch Store: 368 St. James Street.

Sole Agent for Canada.

MONTREAL.

J. W. WINDSOR,



CANNED GOODS

SPECIALITIES:

Lobster - Tomatoes - Corn.
Baked Beans and other Fruits and Vegetables
in their Season.

FACTORIES—Montreal, 70 Albert Street; Cape
Cove, Gaspe Co.; New Port, P.Q.; Pabas,
P.Q.; Seal Cove, P.Q.; Little Shippigan, P.Q.

HARRIS & CAMPBELL,

Manufacturers, Importers and Dealers in
Plain and Fancy Furniture.

SHOW ROOMS:

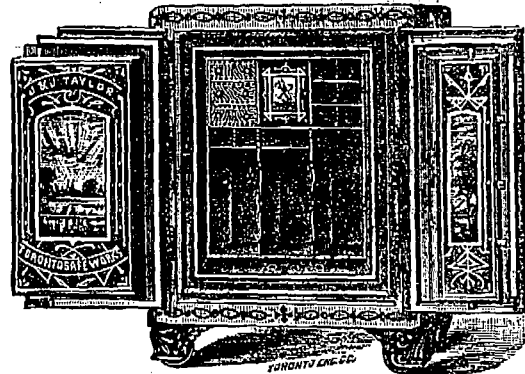
O'Connor and Queen Streets,
OTTAWA, Can.

the highest point of the village through five hundred feet of hose. At the conclusion of this test two lines of hose of 360 each were laid, when two magnificent streams were thrown to a great height, using three-quarter inch nozzles. Being satisfied with tests Nos. 1 and 2, the Council decided to try the lifting qualities of the engine, so accordingly it was taken to the iron bridge, where it was subjected to the most severe and trying test of the day. Here the suction hose was dropped over the bridge 18½ feet. Three lines of hose were laid, using 800 feet in all. Almost the instant the engine was again started three beautiful streams ascended high in the air. The Council being satisfied that the Company had fulfilled the terms of their contract, thought no further tests were necessary. The engine, which is certainly a little beauty, was duly put in service. The town shows

TAYLOR'S

Double Tongue and Groove Fire-Proof Safes

Patented January 14th, 1886.



Established 32 Years.

Established 32 Years.

All our new style Fire-Proof Safes are fitted with Two Complete Tongues and Grooves, in both the Doors and Door Frames, which effectually prevent the heat from passing between the door and frame into the interior of the safe. They are also fitted with Chilled Chrome Steel Plates under the Lock and Bolt Spindles to prevent drilling, and have **Dry Air Chamber** inside to prevent dampness to papers. Catalogues and prices on application.

J. & J. TAYLOR, Toronto Safe Works.

Office and Salesrooms, 154 St. James St., W. T. McCLAIN, Manager,

MONTREAL.

good judgment in buying as they have. It would be better if some of our local P. Q. towns would exercise a like judgment, and not, like Beauharnois, invest in an old steam fire engine that has done service in Montreal for the past twenty years, that is, excepting the time it was laid up for repairs, which was a little over half the total.

MESSRS. PAYNE BROS. AND MACFARLANE, of Granby, P.Q., purchased on July 1st the cigar manufacturing business of Messrs Savage and McKenna. The members of the new firm are J. Bruce Payne, Geo. F. Payne and J. O. Macfarlane. These young men have acquired a practical experience in cigar manufacturing and in business management. They have undertaken this business under most favorable auspices, inasmuch as the brands: "La Maya," "La Fameuse," "Havana Pearl," "Fascina-

tor," "Fernande," and "Baby Pearls," have gained a genuine appreciation by connoisseurs. The trade is being now systematically carried on throughout the entire Dominion from ocean to ocean by two of the members of the firm, who are making personal calls, to give breadth and scope to their enlarged production. The office manager is Mr. J. B. Payne, who resolutely set himself to the task of conducting the business in the efficient manner for which he is so well known and in prompt despatch of all orders. With the services of a foreman of superior skill and judgment in selecting the material for the leaf, in order that the natural flavor may be retained, a uniformity will be preserved in the manufacture of the various brands. The push and energy of these young men bespeak for them the patronage their enterprise, and the quality of their manufacture, deserves.

'La Fameuse' and } 10c.
"Lamaya," } 10c.

"HAVANA" } 10c.
"PEARLS" } 10c.



G. F. PAYNE.



J. BRUCE PAYNE.



J. O. MACFARLANE.

Smoke **FASCINATOR**

Best 5c. Cigar in the Market.

For Sale by all Leading Cigar Dealers.

Manufactured by

PAYNE BROS. & MACFARLANE, - Granby, P. Q.

Special Brands made for the Jobbing Trade. Correspondence Solicited.

LARGE PROFITS

On Fifteen-Year Tontine Dividend Policies recently settled by the

NEW YORK LIFE Insurance Co'y,

They are based upon Policies of \$10,000 each.

Kind of Policy.	Cash value Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year
Ordinary Life.....	30 \$3,515 10	\$8,500 00
" "	40 5,137 40	9,760 00
" "	50 7,966 90	12,150 00
20-Year Endowm't..	30 10,126 90	24,490 00
" "	40 10,666 80	21,260 00
" "	50 12,153 70	18,530 00
15-Year Endowm't..	30 14,992 00	36,250 00
" "	40 15,584 60	29,630 00
" "	50 17,162 00	26,290 00

The Tontine Policies of the New York Life furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

DAVID BURKE,
General Manager for Canada.

Head Office: 23 St. John St., Montreal
Branch Office, Mail Building, Toronto.

BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng^d

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL,

Canadian Investments, nearly - - - - - 700,000

ACCUMULATED FUNDS.

1857	\$ 565,000
1865	1,185,000
1873	2,810,000
1881	4,210,000
1883	4,780,000
1885	5,304,000
1888	6,386,000

F. STANCLIFFE General Manager.

General Agents, - Toronto,
J. E. & A. W. SMITH.

GLASGOW & LONDON

Fire Insurance Co.

CANADIAN BRANCH.

HEAD OFFICE:
CORNER NOTRE DAME AND ST. HELEN STREETS,
MONTREAL.

DIRECTORS:

W. H. HUTTON, Esq., (James Hutton & Co., Montreal), Chairman.
WM. CASSIDY, of the Dominion Transport Co.
D. GIROUARD, M. P., Q. C., Montreal.
LARRATT W. SMITH, D. C. L., President Building and Loan Association, Toronto.
ROBT. C. JAMIESON, Esq., Montreal.
S. NORDHEIMER, Esq., President Federal Bank, Toronto.
Geo. R. R. COOKBURN, Esq., (President Toronto Land and Investment Co.), Toronto.

**J. T. VINCENT and } Joint Managers
Richard FREYGANG }**

INSPECTORS:

W. G. BROWN. O. GELINAS,
A. D. O. VAN WART.

\$1.00 Cash deposited with Canadian Government for every dollar of liability.

WESTERN

Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,359,054 40
Income for Year ending 31st Dec., 1886, - 1,422,239 28

Head Office: - - - - - Toronto, Ont.

J. J. KENNY, Managing Director.

A. M. SMITH, President. JAS. BOOMER, Secretary.

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

SIR DONALD A. SMITH, K.C.M.G., M.P., | ROBERT BRNNY, Esq.,
Chairman, | SANDFORD FLEMING, Esq., C.M.G.,
Directors.

THE FIRE INSURANCE ASSOCIATION

(LIMITED),

of LONDON, ENGLAND.

Capital \$4,500,000
Funds in Hand, 31st Dec., 1887 1,242,915
Dominion Deposit 100,000

Chief Office for Canada: - - MONTREAL
No. 47 St. Francois Xavier Street.
J. KENNEDY, Manager. E

LONDON

AND

LANCASHIRE

LIFE

Confederation Life. HEAD OFFICE: TORONTO.

ORGANIZED 1871. OVER \$3,500,000 ASSETS AND CAPITAL.

BUSINESS IN FORCE,

\$17,000,000.00.

PRESIDENT, - - SIR W. P. HOWLAND, C.B., K.C.M.G.
VICE-PRESIDENTS:
WILLIAM ELLIOT. EDWARD HOOPER.
W. C. MACDONALD, J. K. MACDONALD,
Actuary. Managing Director.

H. J. JOHNSTON, - - - - - Montreal
Manager for the Province of Quebec.

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), 300,000
Resources Over - 1,000,000
Deposit with Dom. Gov't, - \$7,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-Half per cent. per annum is reached.

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

Over \$670,000 have been paid in Claims to Employers.

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

HEAD OFFICE:

157 St. James St., MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

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

Leading Wholesale Trade.

DUNCAN S. MACINTYRE,

Hardware and Metal Broker,

Railway and Contractor's Supplies,
St. James Street,

MONTREAL.

GEO. H. LABBE & CO.

Manufacturers and Importers of

Chairs, Rockers, Bedsteads, Bed-room, Parlor and Dining Room Furniture and Bedding,

WHOLESALE,

Nos. 448 & 445 ST. JAMES ST.,
MONTREAL, P.Q.

HEPBURN & CO.

Manufacturers of Hephurn's Celebrated

\$2.75 & \$3 BALMORAL SHOE

EVERY PAIR WARRANTED.

Send for Samples.

PRESTON, - - - Ontario

GOWER & CO.,

Steel Pen Manufacturers, Circular Points and all Styles.



Sold by all Stationers.

Factory, Queen St., MONTREAL

O. V. GOULETTE, GANANOQUE,

Manufacturer of every description of Turned Goods, Hand Sleighs, Wheel Heads, Croquets, Bureau Knobs, Brass Ferruled Handles, Spinning Wheels, Carved Drawer Handles, Esoutchcoons, Buggy Bodies, Etc.

Send for Illustrated Catalogue.

L. P. TROTTIER,

Manufacturer of

Axes, Hammers, &c.

ST. ROCH ST.,

THREE RIVERS

STOCKS AND BONDS.

NAME.	Per Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices Nov. 15	Cash value per Sh
Brit. North America...	\$243 1/2	\$4,866,666	4,866,666	1,216,666	4	April Oct	158	884 78
Can. Bank Commerce...	50	6,000,000	6,000,000	700,000	3 1/2	June Dec	128 1/2	64 00
Commercial, Manitoba...	200	587,236	34,150	25,000	3 1/2	2 May 2 Nov	400	400 00
Commercial, Nfld.....	200	306,000	306,000	145,000	4 1/2	30 June 31 Dec	103	51 50
Commercial, Windsor...	40	500,000	250,000	50,000	3	.....	103	51 50
Dominion.....	50	1,500,000	1,500,000	1,220,000	5	1 May 1 Nov	223 1/2	111 75
Du Peuple.....	50	1,200,000	1,200,000	30,000	3	3 Mar 3 Sept	100 10 1/2	50 00
Eastern Townships.....	50	1,500,000	1,466,684	600,000	3 1/2	2 Jan 2 July	132	66 00
Exchange, Yarmouth...	70	280,000	245,945	30,000	3	1 Feb 1 Aug	90	63 00
Federal.....	100	1,250,000	1,250,000	400,000	in liquidation	1 June 1 Dec	149	149 50
Hamilton.....	100	1,000,000	1,000,000	100,000	3	June Dec	97 100	97 00
Hochelaga.....	100	710,100	710,100	100,000	3	June Dec	157	157 00
Imperial.....	100	1,500,000	1,500,000	650,000	4	June Dec	167	167 00
Jaques Cartier.....	25	500,000	500,000	140,000	3	2 June 2 Dec	147 1/2	147 00
Marchants' Can.....	100	5,798,330	5,750,000	2,135,000	3 1/2	2 June 1 Dec	147 1/2	147 00
Marchants, Halifax.....	100	1,000,000	1,000,000	200,000	3	1 Aug 1 Feb	127 1/2	127 50
Molson's.....	50	2,000,000	2,000,000	1,075,000	4	1 April 1 Oct	168 1/2	84 25
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	237 1/2	471 00
Nationale.....	30	1,200,000	1,200,000	100,000	2	1 May Nov	89	24 00
New Brunswick.....	100	500,000	500,000	375,000	6	1 Jan 1 July	233 1/2	233 25
Ontario.....	100	1,500,000	1,500,000	575,000	3	1 June 1 Dec	130 1/2	136 50
Ottawa.....	100	1,000,000	1,000,000	350,000	4	1 Jan 1 Dec	140	140 00
People's of N. B.....	50	180,030	180,000	100,000	4	Jan. July	102 1/2	51 25
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	.....	.....
St. Stephen's.....	100	200,000	200,000	35,000	2	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	410,000	3 1/2	Jan July	147	70 00
Toronto.....	100	2,000,000	2,000,000	1,400,000	8	1 June 1 Dec	220	227 00
Union, (Halifax).....	50	500,000	500,000	40,000	2 1/2	.....	103 1/2	51 75
Union of Can.....	100	1,200,000	1,200,000	150,000	3	2 Jan 2 July	95 10 1/2	95 00
Ville Marie.....	100	500,000	478,430	20,000	3 1/2	2 June 1 Dec	.....	.....
Western Bank of Can	100	500,000	342,597	60,000	3 1/2	1 April-Oct	99	110 00
Agri. Sav. and Loan Co....	50	630,000	619,132	93,000	3 1/2	1 Jan 1 July	.....	.....
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July	110	110 00
Brit. Morig. Loan Co.....	100	450,000	289,988	52,000	3 1/2	2 July	.....	.....
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	108	27 00
Canada Cotton Co.....	100	2,000,000	2,000,000	.....	.....	May Aug	44	44 00
Canada Landed Credit Co.	50	1,500,000	663,990	118,000	3 1/2	2 Jan 2 July	119	59 00
Can. Form. Loan and Sav. Co.	50	4,500,000	2,700,000	1,321,000	6	1 Jan 1 July	202 1/2	101 25
Can. Sav. and Loan Co....	50	750,000	681,079	150,000	7	June Dec	125	62 50
Dominion Sav. and Inv. Co.	50	1,000,000	913,250	.....	3	30 July 31 Dec	90	45 00
Dominion Telegraph Co....	50	1,000,000	1,000,000	.....	3	15 Jan-Qly	83 1/2	41 75
Dundas Cotton Co.....	100	500,000	500,000	.....	.....	.....	294 39	29 12 1/2
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	113,500	3 1/2	May Nov	174	88 75
Freehold Loan and Sav. Co.	100	3,193,400	1,301,387	621,658	5	1 June 1 Dec	170	170 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	215,000	3 1/2	2 Jan 2 July	123	62 00
Rome Sav. and Loan Co....	100	1,500,000	150,000	66,000	3 1/2	2 Jan 2 July	.....	.....
Hochelaga Cotton Co.....	100	2,000,000	1,000,000	.....	2 1/2 qly	March-qly	125 145	125 00
Huron & Lambton Loan Co.	50	500,000	315,039	47,570	3 1/2	2 Jan 2 July	.....	.....
Imperial Loan and Inv. Co.	100	629,850	625,900	106,000	3 1/2	8 Jan 8 July	120	120 00
Landed Banking and Loan.	100	700,000	493,000	87,000	3	2 Jan 2 July	.....	.....
Land. & Can. Loan and A.S.	50	5,000,000	700,000	350,000	4	15 Feb 15 Sept	129	64 50
London Loan Co.....	50	679,700	622,657	60,000	3 1/2	31 Dec 30 June	.....	.....
Land. and Ont. Inv. Co....	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	110	110 00
Manitoba Inv. Assoc.....	100	100,000	100,000	3,000	4	Jan July	.....	.....
Manitoba Loan.....	100	1,250,000	313,500	111,000	3 1/2	Jan July	109	59 00
Montreal Telegraph Co....	40	2,000,000	2,000,000	.....	4	2 Jan-Qly	93 94 1/2	37 20
Montreal City Gas Co.....	40	2,000,000	2,000,000	.....	6	15 April 15 Oct	200 201	80 00
Montreal Street Ry. Co....	50	600,000	600,000	.....	4	6 May 6 Nov	197 1/2	93 75
Montreal Cotton Co.....	100	800,000	800,000	.....	2 qly	.....	87 1	80 00
Montreal Building Assoc.	50	300,000	300,000	.....	0	March-qly	27	13 50
Montreal Loan and Mortg	50	1,000,000	500,000	.....	3 1/2	15 Feb 15 Sept	120 130	60 00
National Investment Co....	100	1,700,000	425,000	30,000	3	31 Dec 30 June	103	1 3 00
Ont. Indus. Loan and Inv.	100	500,000	3,905,666	120,000	3 1/2	30 June 31 Dec	113 114 1/2	111 75
Ont. Loan and Deb. Co....	50	2,000,000	1,200,000	340,000	3 1/2	1 Jan 1 July	125 1/2	62 75
People's Loan and Deb. Co.	50	600,000	589,539	107,000	3 1/2	1 Jan 1 July	118	59 00
Real Est. Loan and Deb. Co.	50	800,000	477,209	5,000	3	Jan July	36	18 00
Rochester and Ont. Nav. Co.	100	1,619,000	1,350,000	.....	3	9 Feb 15 Sept	68 1/2	59 1/2
Royal Loan and Sav. Co....	50	500,000	470,000	57,000	4	Jan July	130	95 00
Starr M'g Co., Halifax....	100	200,000	200,000	Feb'y.	5	March	70	70 00
Toronto City Gas Co.....	50	850,000	800,000	.....	2 1/2	1 Feb-Qly	172	86 00
Union Loan and Sav. Co....	50	1,000,000	627,000	215,000	4	1 Jan 1 July	132	66 00
Western Can. Loan & Sav.	50	1,400,000	1,400,000	700,000	5	Jan'y	183 186	91 50

Bell Telephone

Company of Canada.
ANDREW ROBERTSON, - - - President
G. F. SISE, - - - Vice-President.
G. P. SOLATER, - - - Sec.-Treasurer

HEAD OFFICE:
30 St. John Street, Montreal

This Company will sell its instruments at prices ranging from \$10 to \$25 per set. These instruments are under the protection of the Company's patents, and purchasers are thereby entirely free from risk of litigation.
This Company will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for firms or individuals, connecting their places of business or residences. It is also prepared to manufacture all kinds of electrical apparatus.
Full particulars can be obtained at the Company's offices as above, or at
St. John, N.B., Halifax, N.S., Winnipeg, Man. Victoria, B.C., Hamilton, Ont.

Telephone No. 2232.
HENRY COLLINS,
Chartered Accountant (Eng.,)
Trustee in Bankruptcy.
N. B.—Books Audited and Balanced,
Partnership Accounts Adjusted, Etc.
HAMILTON CHAMBERS,
St. John Street,
MONTREAL.

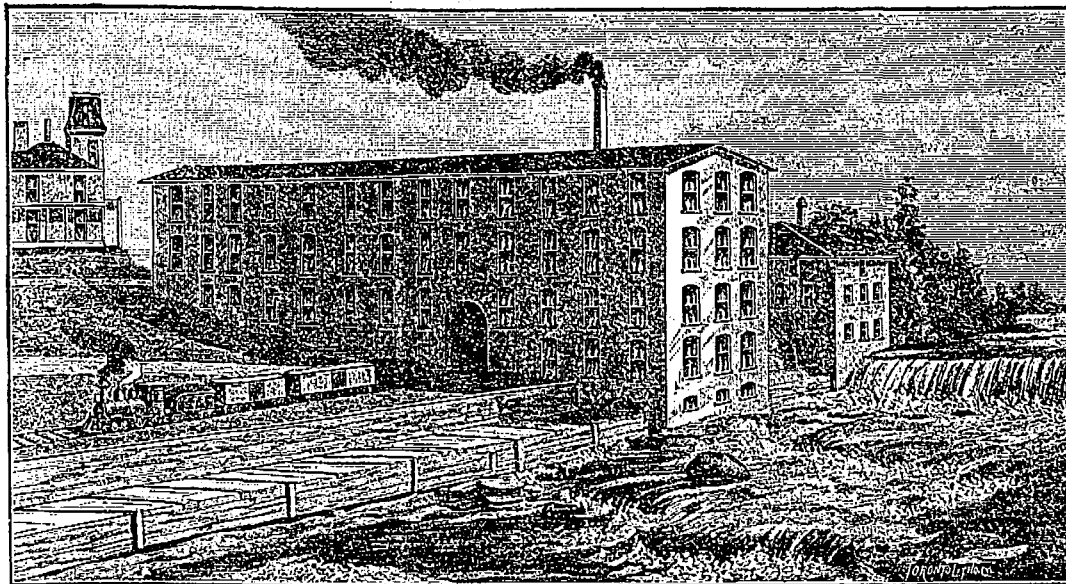
H. HALE,
489 Dundas St., - WOODSTOCK
AUCTIONEER,
Commission and Real Estate Agent.
Largest Warehouses west of Toronto.
Goods turned over quickly and prompt returns on consignments.
Bankrupt Stocks of all kinds bought at a rate on the dollar. Correspondence solicited.
Job Printing and Bookbinding of all kinds done at the Journal of Commerce Office.

GEORGE GALE AND SONS,

GEO. GALE.

A. H. GALE.

F. G. GALE.



Manufacturers of the

**Dominion Wire
Mattress,**

**Dominion
Conical
Spring
Mattress**

DEALERS IN

**English
Wrought
Iron and
Combination
Bedsteads.**

Hair, Moss, Wool and
M
Description.

WATERVILLE, - QUEBEC

W. H. WIGGETT,
Manufacturer of
AERATED WATERS

Bottler and Dealer in Ales and Porter.

SHERBROOKE, P.Q.

Agent for the Celebrated St. Leon Water.
Correspondence solicited.

ST. LEON SPRINGS
Sanitarium, St. Leon, Que.

This celebrated establishment, one of the most delightful and agreeable summer resorts on the Continent will be open to the public on the 1st of June.

The numerous tourists who visit this beautiful spot annually will find it this year under the new management more attractive than ever. The proprietors will spare no effort in catering to the comfort and enjoyment of the guests.

The cuisine will be under the immediate management of one of Montreal's leading professional cooks. Special facilities will be given for all kinds of recreation such as billiards, bowling, croquet, lawn tennis, boating, etc., etc.

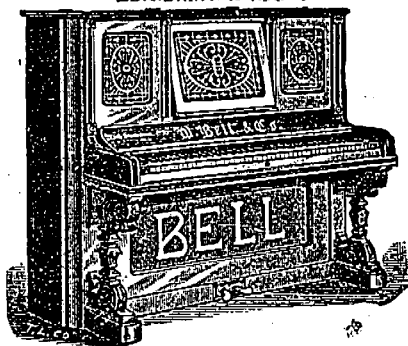
To sufferers from Rheumatism, Neuralgia, Indigestion, General Debility, &c., &c., the Saline Springs in connection with this hotel offer a sure cure.

Coaches will be in waiting for guests at Louiseville on the arrival of all trains from Montreal and Quebec. For terms apply to THE ST. LEON MINERAL WATER CO., 54 Victoria Square, sole proprietors of the famous St. Leon Mineral Water for sale throughout the entire Dominion.

C. E. A. LANGLOIS, Manager.

BELL PIANOS

Established 1864.



ARE NOW THE CHOICE OF
THE MUSICAL PROFESSION.

New and Improved Scale,

Giving them a Richness of Tone and Durability unequalled by others, while the general construction is of the best, and on modern principles.

*Finished in Rosewood, Blisterea
Walnut, Mahogany, An'ique
Oak, &c., &c.*

Catalogues Free on Application to

W. BELL & CO., PIANO AND ORGAN

MANUFACTURERS, GUELPH, ONT.

**GENERAL
French Agency**

TELEPHONE 1608.

C. ALFRED CHOUILLOU

30 HOSPITAL STREET,
MONTREAL,

Sole Agent in Canada for the following Patent Medicines:

- | | |
|---------------------------------|------------------------------------|
| Charbon de Belloc. | Syrup of Dentition of Dr. Lassere. |
| Syrup of Chloral of Follet. | Grains of Health of Dr. Franck. |
| Goudron Guyot. | Fuoglycine Gressy. |
| Wine of Quinium Labarraque. | Salts of Lithine. |
| Vallet's Pills. | Toile Vesicante of Ch. Loperdriel. |
| Dr. Rabuteau's Dragees of Iron. | Thapsia of Ch. Loperdriel. |
| Mathey Caylus Injection. | Elixir Dentifrice of R. F. F. |
| Dr. Moussette's Pills. | Benedictins of Soulae. |
| Verthe's Syrup of Codcine. | Steiner's Phosphor Paste. &c., &c. |
| Russer's Taetz. | |

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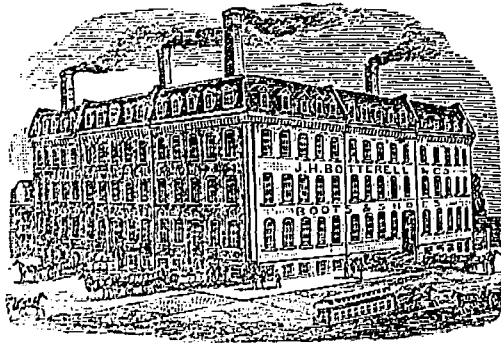
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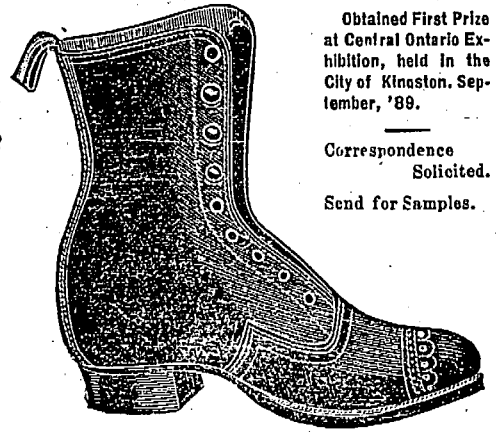
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 Straps, Cut Lacings, &c.
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SNOW SHOES {The best
 made.
L. T. CORMIER, Three Rivers, P.Q.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV. 14 1899.

Name of Article.		Wholesale.			Name of Article.	Wholesale.		Name of Article.	Wholesale.	
		Mens.	Boys.	Youths.		\$ c.	\$ c.		\$ c.	\$ c.
Boots and Shoes.										
Brogans.....		\$0 75	\$0 80	\$0 65	Roast chicken, 1-lb tins..	0 00	2 30	Anchor Brand, per gross.	12 00	0 70
Cobourgs.....		0 85	0 90	0 75	Roast turkey, 1-lb tins..	0 00	2 40	Insect Powder per lb.....	0 70	0 75
Split Balmorals.....		1 00	1 05	0 85	Corn Brooms.			Sulphur flour.....	2 25	2 50
Kip.....		1 15	1 40	0 80	No. 1 Gem 4 strings, hard			Dyestuffs.		
Buff.....		1 25	1 50	0 90	wood handle.....	3 35	0 00	Archil, con.....	0 27	0 39
Calf.....		1 80	3 90	0 00	No. 2 do 3 strings.....	2 75	0 00	Catech.....	0 72	0 08 1/2
Buff Congress.....		1 25	1 50	1 10	No. 3 do 2 strings.....	2 15	0 00	Ex. Logwood.....	1 90	2 25
Calf.....		1 90	3 40	0 00	No. 4 do 2 strings.....	1 95	0 00	Chips.....	1 60	1 75
Split boots.....		1 25	2 00	1 25	No. 0 Hurl 4 strings.....	2 85	0 00	Indigo (Bengal).....	0 70	1 00
Kip.....		2 00	2 90	1 50	No. 1 do 3 strings.....	2 45	0 00	Madras.....	0 08	0 08 1/2
Calf.....		2 75	3 90	0 00	No. 2 do 3 strings.....	2 10	0 00	Gambier.....	0 11	0 13
Felt boots half fox.....		1 50	2 40	0 00	No. 3 do 3 strings, bass-			Madder.....	0 11	0 13
" full.....		1 90	2 40	0 00	wood handle.....	1 75	0 00	Sumac.....	67 53	70 00
" Sox.....		0 40	0 75	0 00	O. K. 2 strings basswood			Fish.		
Peeged.					handle.....	1 40	0 00	Halifax Fibred Codfish,		
Split Batts.....		0 85	0 85	0 70	Drugs & Chemicals			1-lb. pkgs. per cs. 40 pkgs	3 20	0 00
Split Balmorals.....		0 80	0 90	0 50	Acid Carbonic Cryst Medi	0 55	0 60	Labrador Herrings, No 1.	4 50	4 75
Kip.....		1 00	1 10	0 50	Aloes, Cape.....	0 15	0 16	halves.....	2 75	3 00
Buff.....		0 90	1 15	0 50	Alum.....	1 60	1 75	French Shore, No. 1.....	4 10	4 25
Peabled.....		0 90	1 15	0 50	Borax, xtle.....	0 09	0 11	Sea Trout.....	9 00	0 00
Buff Batts brass nailed.....		1 60	1 15	0 80	Bleaching Powder.....	1 93	2 25	Capo Breton Herrings.....	5 25	5 50
Machine Sewed.					Blue Vitriol.....	6 00	7 10	halves.....	3 00	3 10
Peppled Button.....		1 00	1 20	0 85	Brimstone.....	2 00	2 50	Mackerel, No 1, kitts...	2 50	0 00
Glazed Buff Button.....		1 00	1 20	0 85	Brom. Potass.....	0 55	0 60	" 2.....	0 00	0 00
Peppled Button.....		1 00	1 50	0 85	Camphor, Eng. Ref.....	0 50	0 62 1/2	Green Cod, Large.....	5 25	5 50
Glazed Button.....		1 15	1 40	0 70	Caustic Soda, Am. Ref.....	0 45	0 47 1/2	No. 1.....	5 00	0 00
Goat.....		1 50	1 90	1 15	Caustic Soda 60 p.c.....	1 75	2 00	Draft.....	4 50	4 75
Polish Calf.....		1 50	1 90	1 30	70 p.c.....	2 00	2 25	Dry.....	4 10	4 75
French Kid.....		1 85	3 40	1 90	Citric Acid.....	0 60	0 65	Salmon No. 1 brls.....	15 50	16 00
					Copperas, per 100 lbs.....	0 80	0 90	" 2.....	15 00	0 00
					Green Tartar.....	0 23	0 25	" 3.....	14 00	0 00
					Epsom Salts.....	1 50	1 75	Salmon, No. 1 (tierces)...	0 00	22 00
					Glycerine.....	0 26	0 30	" 2, large.....	00 00	21 00
					Gum Arabic per lb.....	0 55	1 25	" 3.....	00 00	18 00
					Trag.....	0 55	1 00	Brit. Col brls.....	12 00	12 50
					Morphis.....	1 75	2 00	Boneless Fish.....	0 04	0 05 1/2
					Opium.....	3 75	4 25	Cod.....	0 05	0 08
					Oxalic Acid.....	0 11	0 15	Flour.		
					Phosphorus.....	0 75	0 80	Patent, winter.....	4 90	5 15
					Potash Bichromate.....	0 19	0 11	Patent, spring.....	4 80	5 00
					Potash Iodide.....	3 30	4 00	Straight roller.....	4 60	4 75
					Quinine.....	0 60	0 70	Extra.....	4 25	4 30
					Soda Ash, 48.....	1 30	1 50	Superfine.....	3 25	4 00
					Soda Bicarb.....	1 90	2 00	Superfine Bags.....	1 50	2 00
					Sul Soda.....	0 80	1 00	Extra.....	2 00	2 13
					Concentrated.....	1 60	1 80	City Strong Bakers.....	4 55	4 75
					Strychnine.....	1 00	1 25	Strong Bakers.....	4 40	4 60
					Tartaric Acid.....	0 45	0 50	(Seconds).....	0 00	0 00
					Tin Crystals.....	0 25	0 30	Strong Bakers.....	1 75	0 00
					Yona's Extracts:			Oatmeal, standard bag..	1 75	0 00
					Triple Extracts, sq. bot.,			Manitoba.....	0 00	0 00
					per gross.....	21 00	0 00	Oatmeal, granulated, bag	1 85	0 00
								Rolled.....	2 00	0 00

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

RELIABLE GOODS

"REINDEER BRAND" Condensed Milk

— AND —

"REINDEER BRAND" Condensed Coffee

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TRURO

CONDENSED MILK & CANNING
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TRURO, NOVA SCOTIA.

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" Victoria, - } - LEASK & JOHNSON.

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On account of the large attendance during the past year the proprietors have found it necessary to again increase their staff and provide more rooms. The offices lately occupied by the Export Lumber Co., in the same building, have been secured by the College, and are now fitted up in first-class style as a ladies department, which will be under the management of an experienced lady teacher.

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JAMES EPPS & CO., Homoeopathic Chemists,
London, England
Sole Agent for Canada, C. E. COLSON, Montreal

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV. 14, 1889.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.		Groceries.		Fruit; Loose Muscatel.		"Reindeer Brand" Goods—	
Apples: Fall, per bbl.	2 50 3 60	Peas, per 66 lbs, adfat	0 69 0 70	Layers, Malaga	2 40 2 50	Condensed Milk, per case	0 00 0 00
Winter, per bbl.	3 51 4 03	Rye.	0 60 0 60	London	3 85 4 00	4 doz 1-lb. cases	0 00 0 00
Dr. Apples per lb	0 03 0 04	Corn, in bond.	0 40 0 42	Dehesas	5 60 5 75	Cond'ed Coffee—Mocha V	0 00 0 00
Evap'd	0 06 0 07	duty paid.	0 60 0 60	Black Basket	4 75 5 00	Java, per cs, 2 doz. 1 lb cs	0 00 0 00
BUTTER.		Tea (Hf.-Chest & Cad.)		Sultanas	0 07 0 09	Condensed Coffee—Java	0 00 0 00
Creamery (finest) per lb	0 22 0 23	Japan, com. to med. lb	0 11 0 20	Seedless	0 00 0 04	Condensed Coffee—Jamaica	0 00 0 00
(med)	0 09 0 10	good med. to fine	0 20 0 30	Valencia, now	0 05 0 06	Prices on appli.—see advt	
Finest Dairy	0 19 0 20	finest to choicest.	0 35 0 45	Elemo	0 00 0 00	<i>W. H. Schwartz & Sons, Halifax, N.S.</i>	
Fine	0 16 0 18	Nagasaki	0 15 0 18	Currants	0 05 0 06	"Peerless" Brand Trade Mkr Regis.	
Common grades	0 14 0 15	Y. Hyson, com. to gd	0 13 0 20	Prunes (French)	0 05 0 08	Ginger, 16-lb. bxs, 1/2 lb. bxs, per lb.	
CHEESE.		fine to finest, lb.	0 30 0 60	Bosnia, cases	0 07 0 09	Pepper, 16	
Finest Sw. tr. per lb	0 10 0 10	Gunpd. com to med.	0 15 0 20	S. S. Almonds, bxs.	0 22 0 25	Mixed 1/2	
Fine Goods	0 10 0 10	good to fine	0 25 0 46	Almonds, paper shell	0 18 0 20	Spices 1/2	
Medium to Fine	0 09 0 09	Imperial med. to gd.	0 25 0 33	Walnuts	0 11 0 12	Quotations on application	
EGGS.		fine to finest.	0 55 0 65	Grenoble	0 13 0 14	Starch:	
Strictly fresh per doz.	0 22 0 23	Swankay, com. to gd.	0 12 0 18	Elberts	0 09 0 10	White	0 04 0 00
Sound	0 17 0 18	Twangong	0 45 0 65	Brazils, now	0 09 0 10	Crystal Gloss	0 06 0 00
Finest limed	0 15 0 17	Congou, common	0 10 0 12	Spices: Cassia	0 06 0 07	Snow Flake	0 07 0 00
Poor	0 00 0 00	good common	0 14 0 18	Mace	1 00 1 25	Dom. Rep. Corn	0 07 0 00
Hogs: 1889 per lb.	0 10 0 12	med. to good.	0 19 0 25	Cloves	0 22 0 25	Corn Starch	0 06 0 00
Finest 1888	0 07 0 09	fine to finest.	0 35 0 55	Nutmegs	0 55 0 60	Pure White	0 06 0 00
Fair to good	0 00 0 03	Souhong, common	0 00 0 00	Jamaica Ginger, Bl.	0 19 0 21	Vinegar: Imp. Triple, 1 brl	0 41 0 00
HOG PRODUCTS:		med. to good.	0 25 0 32	Unbl	0 16 0 19	Cote D'or	0 35 0 00
Bacon Smk'd per lb	9 12 0 09	fine to choice.	0 35 0 60	African	0 05 0 07	Crystal Pickling	0 28 0 00
Dressed Hogs	9 12 0 13	Dust	0 66 0 07	Pimento	0 08 0 00	W. W. XXX	0 30 0 00
Hams Smk'd	0 11 0 12	Coffees, Mocha (green).		Pepper, Black	0 15 0 00	W. W. X	0 25 0 00
Canvassed	9 12 0 13	Add 4c for roasting and grinding.	0 28 0 30	White	0 24 0 25	W. W. X	0 20 0 00
Pork Ca. s. o. per bbl.	15 50 16 00	Java	0 25 0 27	Mustard, 4 lb. per jar, Eng	0 72 0 75	Pure Malt	0 45 0 00
Western do	18 50 13 75	Maraonibo	0 22 0 23	1 lb.	0 23 0 25	Glder X	0 20 0 00
Moss	13 25 13 50	Jamaica	0 17 0 22	4 lb. jars, Cana.	0 65 0 70	XXX	0 27 0 00
Family	13 40 13 50	Rio	0 18 0 21	1 lb.	0 22 0 24	Sage: Best Laundry	0 06 0 06
Lard per lb	0 08 0 08	Plantation Ceylon	0 24 0 26	Rice, Mount Royal	3 70 3 80	Common	0 02 0 05
per pail Chiango and		Chiocory	0 11 0 13	Patna	4 50 5 00	Matchet: Common	2 25 2 50
Millwaukee	1 75 0 00	Cigars:		Japan Crystal	4 00 4 75	Parlor	1 76 1 90
Clover, per 60 lbs, red	0 00 0 00	Ex Ground, 'n brls	0 88 0 09	Sago	0 04 0 05	No. 1	3 25 3 35
mammoth	0 00 0 00	in bxs	0 89 0 09	Tapioca, Pearl	0 06 0 06	Hardware.	
Timothy, 45 lbs, Que.	0 00 0 00	powdered, in brls	0 83 0 00	Flake	0 07 0 07	Antimony	0 18 0 19
Western	0 00 0 00	Paris Lumps, in brls	0 47 0 00	Gelatine, 1 lb. can.	1 05 0 00	Tin: Block, L & F per lb.	0 24 0 25
Flax 56	0 00 0 00	half br's	0 00 0 00	1 qt pk.	1 60 0 00	Struts	0 24 0 25
Potatoes, per brl	1 60 2 04	Ex Granulated, brls	0 10 0 00	2 qt. gs.	2 10 0 00	Strip	0 26 0 27
Honey, in comb.	0 14 0 15	Branded Yellows	0 10 0 00	Vermicelli, Canadian.	0 06 0 07	Copper: Ingot.	0 19 0 14
in tins	0 10 0 11	Syrup, per lb.	0 53 0 04	Macaroni	0 06 0 07	Sheathing	0 15 0 00
Beeswax	0 25 0 28	14 lbs. to the gallon.	0 15 0 46	Italian	0 13 0 00	Heavy Sheets	0 20 0 22
BEANS—		Molasses (Barbados) im'g	0 40 0 00	Peel: Atron.	0 28 0 32	IRON CUT NAILS—per keg.	
Med. hand picked	1 75 1 99	Porto Rico	0 40 0 00	Orange	0 16 0 17	Hot Cut Am. or Can. Pat	
Soroon Medium	1 05 1 70	Antigua	0 40 0 00	Lemon	0 22 0 00	10dy to 60dy	2 65 0 00
Yellow	1 85 1 93	Trinidad	0 38 0 35	J. P. Mott & Co's diamond ls	0 28 0 00	8dy and 9dy	2 90 0 00
GRAIN.		Breadmakers' Yeast.		& 6s 12-lb bx chocolates	0 30 0 00	6dy and 7dy	3 15 0 00
Canada'd Winter Wheat	0 00 0 00	5c pkgs. 36 in bx	1 00 0 60	Prepared Coconos, 4-lb. pkgs., 10-lb bxs	0 28 0 00	4dy to 5dy—Am. Pat.	3 40 0 00
White Winter	0 00 0 00	Baking Powder		Cocoa Nibs, 12 1/2-lb tins	0 30 0 00	3dy	4 15 0 00
Spring	0 00 0 00	Case 1, 3 dz. 5 oz. tins	2 25 0 00	Pure Choool'tes for confectioners' use.	0 22 0 35	5dy—fine hot cut	5 65 0 00
Hard Manitoba, No. 1	0 82 0 83	Case 2, 1 " 14	2 00 0 00	Sweet Choool'te liquors	0 21 0 28		
do No. 2	0 90 0 91						
Northern, No. 1	0 60 0 60						
do No. 2	0 60 0 60						
Oats	0 33 0 31						
Barley	1 50 0 55						

Retainers will please bear in mind that above quotations apply only to large lots.
*NORR.—Refiners prices to the wholesaler's trade; jobbers would have to pay 1c additional.

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City Rolling Mills,
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Millers of Highest Grades Patent and Strong Bakers' Flour, from carefully selected
MANITOBA WHEAT.
Correspondence Solicited.

New Flour Mills!
FULL ROLLER PROCESS.
Cookshire Flour Mill Co.,
MANUFACTURERS OF
BEST PATENTS AND STRONG BAKERS, &c.
FROM
Manitoba Wheat.
Located 350 miles from St John, N. B., on the C.P.R. Short Line. Wheat ground in transit on via freight rates. Correspondence solicited.
Cookshire, - P.Q.

EMBRO OATMEAL
MILLS,
EMBRO, - - - ONT.
D. R. ROSS, - - Proprietor
The very best quality of Standard Granulated and Roller Oatmeal is manufactured at this mill. The best White Oats only are used.
When not called only regularly by an agent, Produce, Wholesale Grocers and other Dealers should communicate direct by wire or mail.

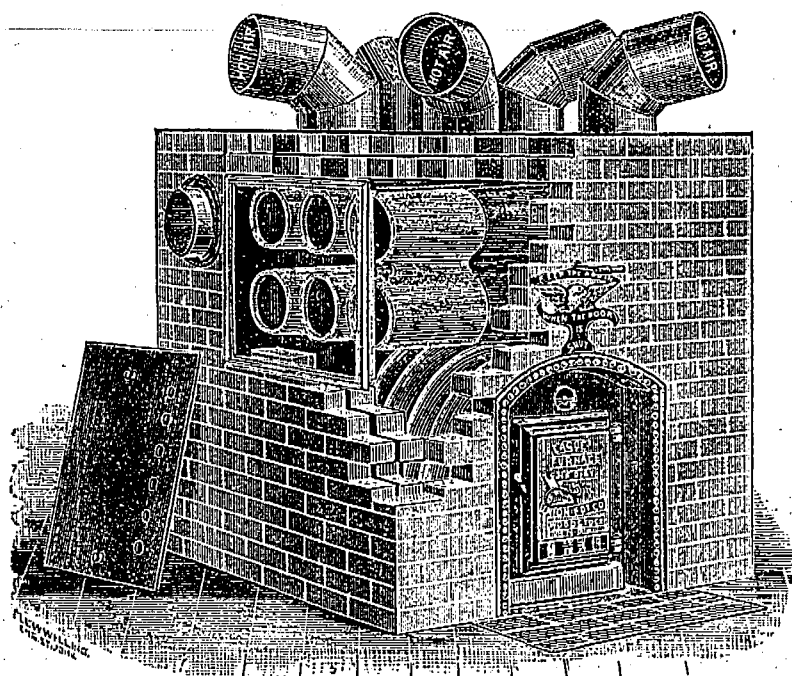
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV 14, 1889

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		5 1-16 in	4 50 0 00	Russ. Sheet Iron	10 00 10 50	Harness	0 22 0 37
4dy to 5dy—Gold Cut, 1	3 15 0 00	1 in	4 75 0 00	Anchor, per lb	4 75 5 50	Upper Heavy	0 27 0 31
8dy—Can. Pat.	3 65 0 00	(Dis. 30 per cent.)		Lion & Crown, Tin'd Sht's		Light	0 30 0 34
3dy—fine, Hot Cut, Am. Pat.	5 85 0 00	Horse Shoes	3 40 3 50	24 gauge	6 50 0 00	Grained Upper	0 30 0 35
Steel Cut, Am. or Can. Pat.		Terms, 4 months, or 3 pc		Lead: Pig, per 100 lbs.	3 75 3 90	Scotch Grain	0 28 0 35
10dy to 60dy	2 75 0 00	or 30 days	0 00 0 00	Sheet	4 25 4 50	Kip Skins, French	0 75 0 95
8dy to 9dy	3 60 0 00	axes ss. & ds.—25 to 30 dis	11 00 18 00	Shot per 100 lbs	5 55 5 75	English	0 65 0 75
6dy to 7dy	3 25 0 00	Coil Chain—1	0 04 0 00	Lead Pipe per 100 lbs	5 25 0 00	Canada Kip	0 35 0 45
4dy to 5dy	3 50 0 00	oil Chain—1	0 05 0 00	Zinc: Sheet	6 25 6 00	Hemlock Calif.	0 60 0 60
8dy	4 25 0 00	5-16	0 15 0 00	" Spelter	6 00 5 75	" Light	0 40 0 45
3dy—fine	5 75 0 00	7-16	0 04 0 00	Scrap Iron—Chairs	21 50 0 00	French Calif.	1 35 1 40
Casing, Flooring, Box, Shook		3	0 04 0 00	Machinery scrap	21 00 0 00	Splits, Light & Medium	0 17 0 21
and Tobacco Box:		Galvanized Iron:		Wrot iron	19 00 21 50	Splits, Heavy	0 15 0 18
3dy	4 65 0 00	Morewoods Lion, No. 28.	0 00 0 07	Powder: Canada Blasting	3 00 3 50	" Small	0 14 0 15
4dy to 5dy	3 90 0 00	D. MoC. & Co.	0 06 0 07	F F F F F	4 75 5 00	Leather Board, Canada.	0 08 0 12
6dy and 7dy	3 65 0 00	Queen's Head, or equal	0 00 0 00	Barbed wire, per lb Gal'	0 05 0 00	Enamelled Cow, per ft.	0 15 0 16
8dy and 9dy	3 40 0 00	Common	0 05 0 05	" Paint'	0 05 0 00	Pebble Grain	0 10 0 14
10d to 30dy	3 15 0 00	Pig Iron: Siemon No. 1.	26 00 27 00	Fencingwire, No. 8	0 00 2 60	B. Calif.	0 10 0 14
Cut Spikes: all sizes	2 90 0 00	Coltness	26 50 0 00	" No. 9	0 00 2 70	Brush (Cow) Kid	0 10 0 14
Common Flour Barrel:		Calder	0 01 0 00	" No. 10	0 00 2 85	Buff	0 11 0 13
0 1 in	5 05 0 00	Langlois	25 00 0 00	Buckhorn Wire	0 00 0 05	Russetts, Light	0 35 0 40
1 in	4 65 0 00	Shotts	23 00 0 00	Hides and Tallow.		Russetts, Heavy	0 30 0 35
1 1/2 in	4 35 0 00	Summerlee	25 00 28 00	Montreal Green Hides		" No. 2	3 20 0 25
Finishing Nails:		Gartsherrie	24 00 0 00	" No. 1 per 100 lbs	4 50 0 00	" Saddlers'	7 50 9 00
1 in	6 60 0 00	Carbroe	25 00 0 00	" No. 2	2 50 0 00	Int. Fr. Calif.	0 55 0 65
1 1/2 in	4 90 0 00	Glyde	0 30 0 00	" No. 3	2 50 0 00	English Oak	0 40 0 45
1 in	4 15 0 00	Goyan	0 00 0 00	Tanners pay \$5.50, \$4.50		Rough	0 16 0 20
1 1/2 in	4 15 0 00	Eglinton	23 00 0 00	and \$3.50 for 1, 2 and 3.		Raw Furs.	
2 in	3 90 0 00	Homatite	27 00 28 00	Hamilton, No. 1 insp	5 75 0 00	Beaver, per lb	4 00 4 50
2 1/2 in	3 65 0 00	Bar Iron, per 100 lbs		" No. 2	4 75 0 00	Bear per skin	8 00 25 00
2 1/2 in	3 65 0 00	Ord. Crown	0 00 2 50	Toronto " 1	6 75 0 00	Bear, Cub, per skin	3 00 10 00
3 in	3 40 0 00	Best Refined	0 00 2 75	" 2	5 25 0 00	Fisher	6 00 6 00
Clinch and Heavy Clinch:		Stemens	0 00 2 50	Chicago Buff	5 75 0 00	Fox, Red, per skin	1 40 1 60
1 in	6 60 0 00	Swedes	3 75 4 00	" Steers	8 50 10 00	Fox, Cross, per skin	3 00 5 00
1 1/2 in	4 90 0 00	Sheet Iron to No. 28	0 25 5 00	" Calfskins	0 07 0 08	Lynx per skin, large	3 50 5 00
1 1/2 in	4 15 0 00	Boiler Plates	0 25 5 00	" Bulls	0 05 0 08	Marten per skin	1 00 1 25
2 and 2 1/2	3 40 0 00	Boiler " Lowmoor	0 00 0 06	Dry No'r West	0 00 0 00	Mink per skin	1 00 1 50
2 1/2 and 2 3/4	3 40 0 00	Hoops and Bands	2 75 0 00	Sheepskins	0 00 0 00	Muskat, Winter	0 15 0 20
3 in	3 40 0 00	Canada Plates:		Clips	0 00 0 00	" Fall	0 10 0 12
Sharp and Flat Press'd Nails		Good Brands	3 00 3 15	Lambskins	0 05 0 70	Spring	0 00 0 00
1 in	7 10 0 00	Iron Wire: 0 to 7 p 100 lbs	2 60 0 00	Calfskins unispected	0 05 0 00	Otter per skin	8 00 12 00
1 1/2 in	5 40 0 00	Wrot Iron pipe, 1 to 2 in	0 00 0 00	Horse Hides western, each	2 50 3 00	Raccoon per skin	0 40 0 90
1 1/2 in	4 65 0 00	5 7 p. o. over 2 in. 5 7 1/2 p. c.	0 11 0 12	Tallow, refined, each	0 05 0 06	Skunk, black	0 90 1 04
2 and 2 1/2	4 25 0 00	Steel, cast per lb	0 11 0 12	" rough	0 03 0 04	White,	0 15 0 20
2 1/2 and 2 3/4	4 40 0 00	" Spring, 100 lb.	2 50 0 00	Leather (at 6 months)		Oils.	
2 in. and up	4 15 0 00	" Tire " lb.	2 75 3 00	No. 1 B. A. Sole	0 21 0 22	Cod Oil, Newfoundland.	0 36 0 37
Terms.		" Sleigh Shoe, lb.	2 50 2 75	No. 2 B. A. Sole	0 18 0 20	" Halifax	0 34 0 35
Horse Nails: P & F Bright	0 00 0 00	" Machinery	3 25 3 50	No. 1, ordinary sole	0 20 0 21	" Gaspe	0 35 0 36
" " No. 7	0 24 0 00	Tin Plate:		No. 2	0 17 0 19	S. R. Pale Seal	0 46 0 47
" " No. 8	0 23 0 00	IC Coke	0 00 4 00	Buffalo Sole, No. 1	0 17 0 19	Straw Seal	0 38 0 40
" " No. 9	0 22 0 00	IC Charcoal	4 50 4 75	" No. 2	0 15 0 17	Cod Liver Oil	6 23 0 87 1/2
M Brand 60 p.c. 10p.c.		IX		China " No. 1	0 19 0 20	[Distributing Prices]	
Wrought or Ship Spikes:		IXX		" No. 2	0 15 0 17	Cod Oil, Newfoundland.	0 42 0 45
7 1-16 and 1 in	3 90 0 00	DC		Zanzibar, No. 1	0 16 0 17	Do Halifax	0 39 0 40
3-8 in	4 25 0 00	DX		" No. 2	0 14 0 15	Do Gaspe	0 40 0 45
		DXX		Slaughter. No. 1	0 23 0 25	S. R. Pale Seal	0 48 0 50

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

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

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



THE EAGLE FURNACE FOR WOOD,
MOST POWERFUL HEATER EVER INVENTED.

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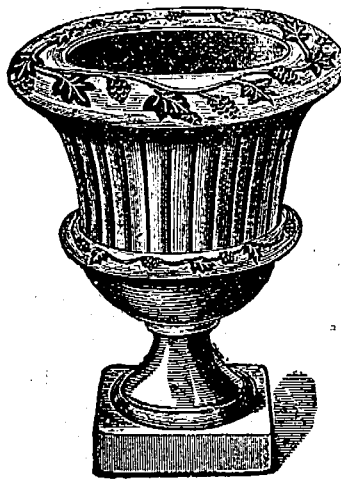
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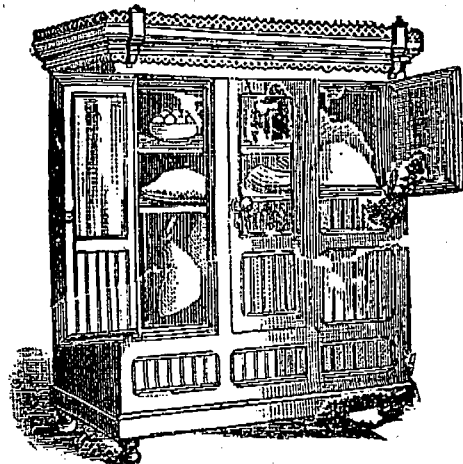
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Why cut into sawdust 1½ inches of timber for every 4 inch boards cut, when by using our simple Band Saw Mill you can make 4 inch boards and only cut one-half inch of timber into sawdust. In other words, where you now get 1,000 feet out of your logs, you will with the Band Saw Mill get 1,200 feet.

BAND MILLS

Have been considered so INTRICATE, costly and difficult to run that they have been used only by the wealthy lumbermen. OUR NEW SEMI-PORTABLE BAND MILL IN PRICE comes within the reach of all. NO MORE cost to erect as a portable or as an addition to a stationary mill than an ordinary circular.

MADE SO ADJUSTABLE in every way by our many patented improvements that any ordinary man can cut 10 to 20 thousand feet per day with it.

We have brought this great Timber-Saving Improvement within the reach of all Lumbermen.

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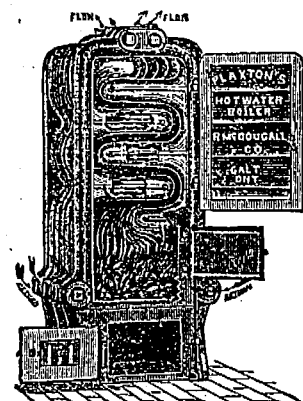
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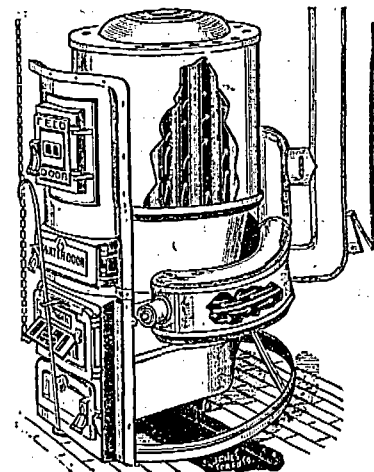
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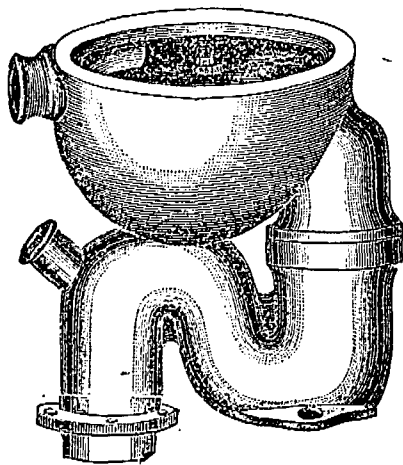
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 And Every kind of Sanitary Ware.
 St. Johns, Que.

Ontario and Quebec Railway Com'y.

The half-yearly interest due on the First of December next, on the 5 per cent. Debenture Stock of this Company, will be held at the Office of Messrs. Morton, Rose & Co., Bartholomew House, London, England on and after the 2nd December, to holders on the Register on the 31st inst.

Interest for the same period on the Common Stock of the Company at the rate of 6 per cent. per annum will be paid on and after the same date at the Bank of Montreal, Montreal, or at the office of Messrs. Morton, Rose & Co., London, England, at the option of the holder, to Shareholders on the Register on the 31st instant.

Warrants for these payments will be remitted to the Register-Holders.

The Debenture Stock Transfer Books will close in London and in Montreal on the 31st instant, and the Common Stock Transfer Book will close in Montreal on the same day.

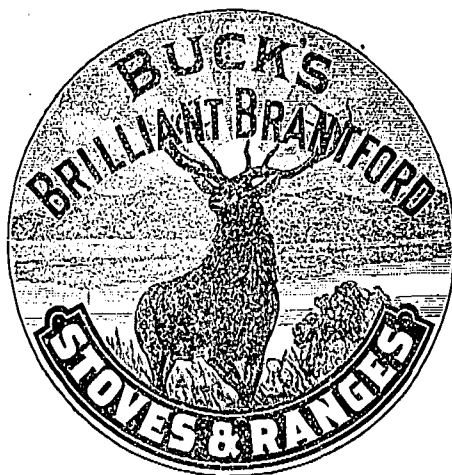
The books at both places will be re-opened on the 3rd December next.

By order of the Board,

CHARLES DRINKWATER,

Secretary.

Montreal, October 16th, 1889.



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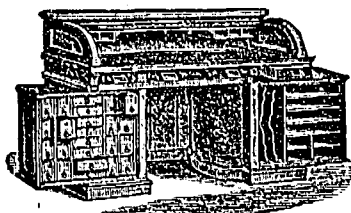
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Offer for sale all grades of REFINED SUGARS and SYRUPS of the well-known brand of

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OFFICE OF THE PUBLIC ANALYST,
MONTREAL, September 9th, 1887.

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Gentleman,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscopes, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar-Refining.

The test by the Polariscopes showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR. JOHN BAKER EDWARDS, P.H.D., D.C.L., F.C.S.,
Public Analyst for the District of Montreal, and Professor of Chemistry.

CHEMICAL LABORATORY,

MEDICAL FACULTY, MCGILL UNIVERSITY,
MONTREAL, September 9th, 1887.

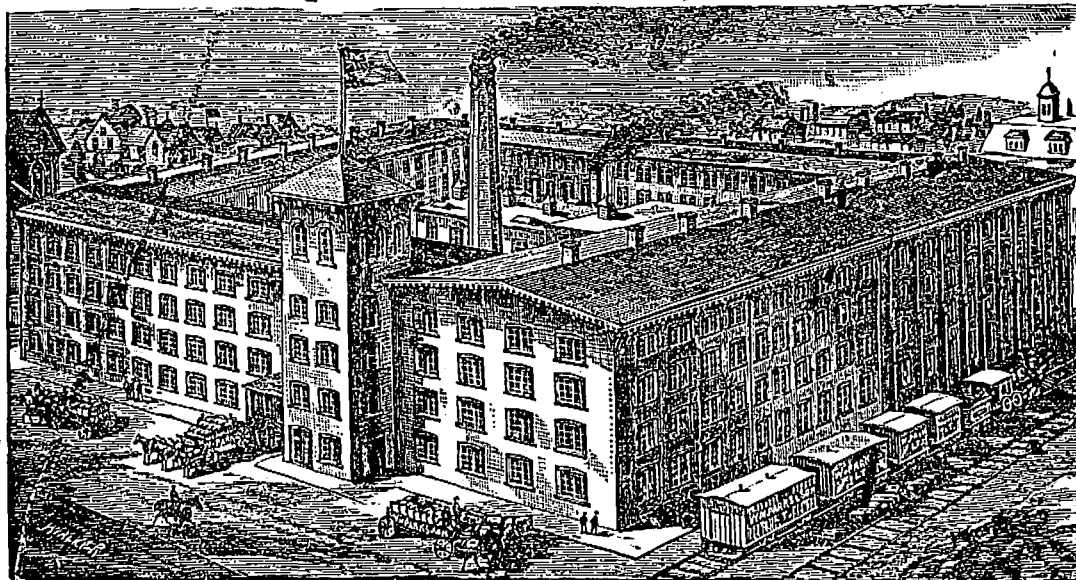
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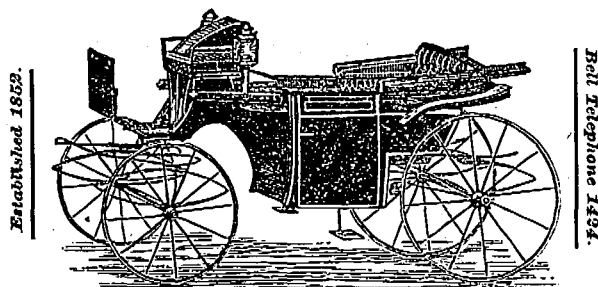
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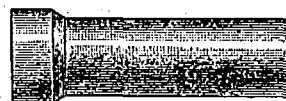
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GALT.....	The Queen's.....	O. Lowell
GANANOQUE ..	Gamble's Hotel..	A. M. Gamble
HAMILTON	The Royal.....	Hood Bros.
KINGSTON, The	British America,	J. E. Dunham
LONDON.....	The Tecumseh.....	C. W. Davis
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British Columbia, 1894, 5 p.c.....	169	111
1907	123	128
Canada, 4 p. c. loan, 1910.....	111	118
3 p. c. loan, 1938	95	96
Debs. 1909-34	104	106

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100 New Brunswick 6 p. c. 1886-91.....	100	105
100 Quebec Province, 5 p.c.....	112	114
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100 Do do 1919 4 p. c.....	104	106
100 Do do 1912, 5 p.c.....	113	115
100 Atlantic & Nth Western 5 p.c. Gua.		
100 1st M. Bds.....	113	116
100 Buffalo and Lake Huron £10 sh.....	124	13
100 Do 5 p. c. 1st Mort.....	132	134
300 Do 2nd. Mort.....	132	134
100 Can. Central 5 p. c. 1st M. Bds Int.		
100 guar. By Gov.....	106	108
100 Canadian Pacific \$100.....	70 1/2	70 3/4
100 Grand Trunk, Georg Bay, &c.		
100 1st M.....	105	107
100 Grand Trunk of Canada Con. stock	103	111
100 2nd. equir. mtg. bds. 6 p.c.....	131	138
100 1st. pref. stock.....	73	74
100 2nd. pref. stock.....	51	52
100 3rd. pref. stock.....	28 1/2	29 1/2
100 5 p. c. corp. deb. stock.....	126	128
100 4 p. c. pers. deb. stock.....	93	99
100 Great Western shares, 5 p.c.....	123	125
100 6 p.c. bds., 1899	103	105
100 Hamilton and N. W., 6 p.c.....	112	114
100 M. of Canada Stg. 1st Mort 5 p. c.		
100 Montreal and Champlain 5 p. c.		
100 1st mtg. bds.....	106	108
100 Montreal & Sorel 1st mtg. 5 p. c.....	106	110
100 N. of Canada 1st Mtg. 5 p.c.....	108	110
100 Northern Extension, 6 p. c. pref.		
100 Quebec Central 5 p. c. 1st Ino. Bds.		
100 T. G. & B. 6 p. c. bonds 1st Mort.....	36	35
100 Well, Gray & Bruce, 7 p. c. Bds.		
100 1st Mort.....	102	104
100 St. Law. and Ott. 6 p. c. Bds.....	93	95

Banks.

100 Bank of British Columbia.....	39 1/2	40 1/2
100 Bank of British North America....	76	78

Municipal Loans.

100 City of London (Ont) 1st pref. 5 p.c.	101	103
100 City of Montreal stg 5 p.c.....	107	109
100 1874.....	107	109
100 City of Ottawa, 6 p.c. stg.....	109	112
100 redeem 1893.....	105	107
100 1904.....	117	116
100 1895.....	111	113
100 City of Quebec, 6 p.c. con.....	103	105
100 6 p.c. redeem 1893.....	105	107
100 1878, redeem 1908		
100 City of Toronto, 6 p.c. stg. 1897..	105	112
100 Water-Works deb.....	109	124
100 6 p.c. stg. con. deb., 1938.....	109	124
100 5 p.c. gen. con. deb., 1919.....	112	114
100 4 p.c. stg. bonds, 1924.....	105	107
00 City of Winnipeg, deb., 1914 5 p.c.		
100 deb. scrip. 1907 6 p.c.....	111	118
	120	122

Miscellaneous Companies.

100 Canada Company.....	63	68
100 Canada North-West land Co.....	4	4 1/2
100 Hudson Bay.....	19 1/2	19 1/2
100 Land Corporation of Canada.....		

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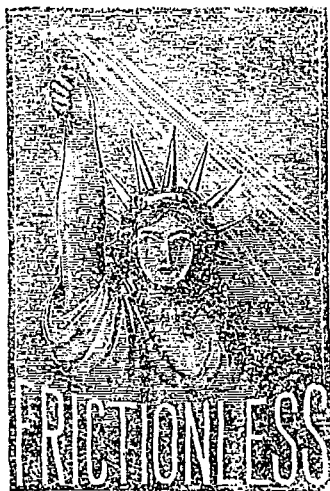
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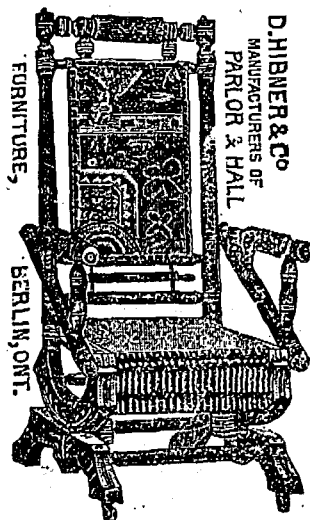
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Stocks and Bonds--INSURANCE COMPANIES--CANADIAN.--Montreal Quotations, Nov. 12, 1889.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire and Marine	10,000	3-6mos.	Jan...July	\$50	\$50	104
Canada Life	2,500	7-6mos.	Feb...Aug	400	50	...
Citizens, Fire, Life, & Accident	11,880	6-12mos.	Mar., '75	10	16	...
Confederation Life	5,000	6-6mos.	Jan...July	100	10	275 300
Western Assurance	25,000	4-6mos.	Jan...July	40	20	143
Royal Canadian Insurance	20,000	6-12mos.	15 Feb. '75	25	20	95
Accident Ins. Co. of North America	2,610	6	15 J ⁿ 15 Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J ⁿ 15 Jan	50	10 50	90 100

BRITISH AND FOREIGN.--(Quotations on the London Market. Oct. 28, 1889. Market value p. p'd up sh-

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per cent.
British and Foreign Marine	50,000	50	20	4	£23	...
Caledonian	...	...	...	...	£29 1/2	...
Commercial U. Fire, Life & Marine	50,000	30	50	6	£34 1/2	£35 1/2
Edinburgh Life	5,000	10	100	15	£45	...
Fire Insurance Association	100,000	5	£10	£2	1s	1s
Glasgow & London	...	...	...	...	20s	30s
Guardian Fire and Life	20,000	13	100	50	£92 1/2	...
Imperial Fire	12,000	£7 p. sh.	100	25	£177	£178 1/2
Lancashire Fire	100,000	30	20	2	£7 1/2	£7 1/2
Life Association of Scotland	10,000	15	40	8 1/2	£38 1/2	...
London Assurance Corporation	35,802	48	25	12 1/2	£57	£57 1/2
London & Lancashire Life	10,000	10	10	1 7-20	84s	84 1/2s
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	£4 1/2	...
Northern Fire & Life	30,000	70	100	5	£67 1/2	...
North Brit. & Merc. Fire & Life	40,000	55	50	6 1/2	£4 1/2	£46 1/2
Phoenix Fire	5,722	£21 p. s.	...	...	£28 1/2	...
Queen Fire & Life	200,000	30	10	1	£5 8-16	£7
Royal Insurance Fire & Life	100,000	60	20	3	£52	...
Scottish Imperial Fire & Life	50,000	6	10	1	...	37s
Scottish Provincial Fire & Life	20,000	15	50	3	£2 1/2	...
Standard Life	10,000	50 1/2	50	12	£55	...

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Subscribed	2,500,000 "
Paid-up	625,000 "
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Life and Annuity Funds	3,841,194 "
Revenue--Fire Branch	1,196,865 "
do Life and Annuity Branches	551,307 "

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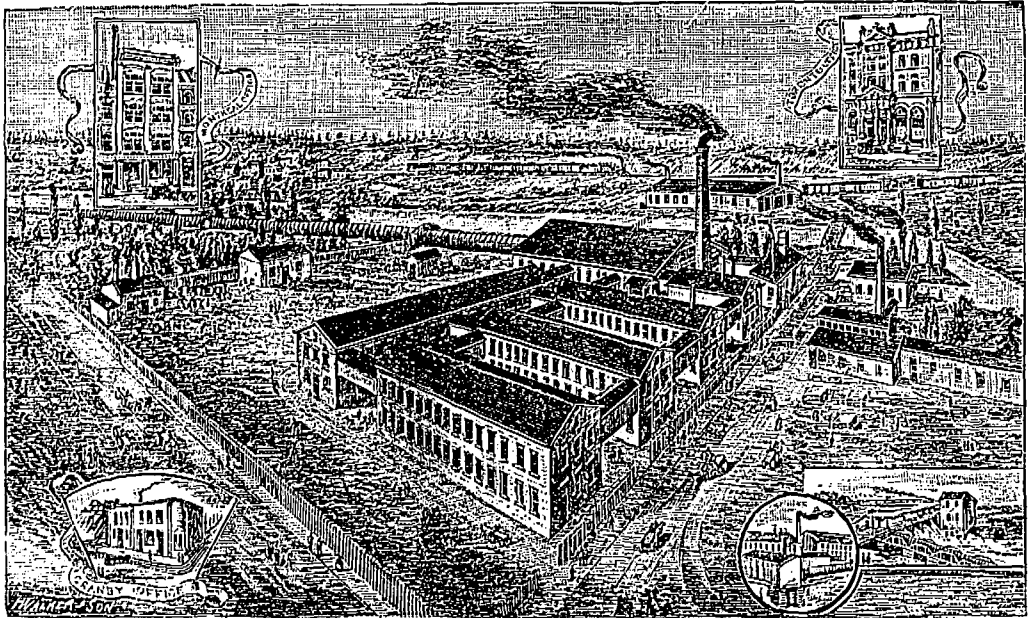
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