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The Linde British Refrigerator Co., Ltd
 301 ST. JAMES ST. MONTREAL.
 Sole Manufacturers
 Cold-Air-Circulation System.

Over 3,200 Machines Sold.
 Special Machines for DAIRIES, BUTCHERS, Etc.
 WRITE FOR INFORMATION.

THE CANADIAN
JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW

Vol. 49. No. 20
 New Series.

MONTREAL, FRIDAY, NOVEMBER 17, 1899.

M. S. FOLEY,
 EDITOR AND PROPRIETOR

Leading Wholesale Houses.

MCINTYRE SON & CO.,
 MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,
 SILKS,
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 SMALL WARES,

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Send for Specimen and Terms.

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Leading Wholesale Houses.

The "ATLAS" Brand



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Are sold by all the Leading Wholesale
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 Old Gold.

CIGARETTES
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 AND COMPANY,

Merchant Tailors and
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will find our Stock replete with all the
 Latest Novelties selected in the Home
 and Foreign Markets.

We have never shown a more extensive
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STAPLE WOOLLENS

than we are doing at present.

Our Tailors' Trimming Dep't
 is also more than usually complete.

Mark Fisher, Sons & Co.,
 VICTORIA SQ., - MONTREAL

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COTTAGE TO LET

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GREENE AVENUE, Westmount.

Modern
 Improvements.

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**H. A. Nelson
 & Sons Co.,**
 (Limited)

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Headquarters
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all lines of
 WINTER AND SUMMER
Sporting Goods.

JOHN FISHER, SON & CO.

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**WOOLLENS AND
 TAILORS'
 TRIMMINGS**

Letter orders receive
 prompt attention.

101 & 103 St. Peter Street,
 QUEBEC.

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, - 6,000,000.00
Undivided Profits, - 1,102,792.72

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

Hon. Lord Strathcona and Mount Royal. Pres.
Hon. Geo. A. Drummond, Vice-President.
A. T. Paterson, Esq. Sir Wm. C. Macdonald.
Hugh McLennan, Esq. R. B. Angus, Esq.
Ed. B. Greenshields, Esq. A. F. Gault, Esq.
W. W. Ogilvie, Esq.
E. S. CLOUSTON, General Manager.
A. Macnider, Chief Inspector and Supt. of Branches.
W. S. Clouston, Insp. of Branch Returns.
F. W. Taylor, Asst. Insp. James Aird, Sec.

BRANCHES IN CANADA:

MONTREAL, H. V. Meredith, Manager.
West End Branch, St. Catherine St.
Seigneurs St. Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. Amherst, N.S.
Belleville, " Peterboro, " Halifax, N. S.
Brantford, " Picton, " Calgary, Alta.
Brookville, " Samia, " Lethbridge, Alta.
Chatham, " Stratford, " Regina, Ass'a.
Cornwall, " St. Mary's, " Winnipeg, Man.
Deseronto, " Toronto, " Greenwood, B.C.
Ft. William, " Yonge st. br. Nelson, B.C.
Goderich, " Wallaceburg, " New Denver, B.C.
Guelph, " Montreal, Que. New Westminster, B.C.
Hamilton, " Quebec, " ter, B.C.
Hull, Que. Chatham, N.B. Rossland, B. C.
Kingston, " Fredericton, N.B. Vancouver, B. C.
Lindsay, " Moncton, N.B. Vernon, "
London, " St. John, N.B. Victoria, "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E.G.
Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hebdon and J. M. Greata,
Agents, 59 Wall Street.
Chicago—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and
Branches.

BRANCHES IN THE UNITED STATES:

New York—The National City Bank.
The Bank of New York, N.B.A.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, 1st April, 1899.

The Bank of Toronto.

DIVIDEND NO. 37.

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 pay-
able at the Bank and its Branches on and after
Friday, the 1st day of December next.

THE TRANSFER BOOKS will be closed from
the 10th to the 30th days of November, both days
included.

By order of the Board.

D. COULSON,
General Manager.

The Bank of Toronto, Toronto, October 25, 1899.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.

Incorporated by Royal Charter in 1840.

Paid-up Capital, \$1,000,000.00
Reserve Fund, 300,000.00
London Office, 3 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare,
John James Cater, H. J. B. Kendall,
Gaspard Farrer, J. J. Kingsford,
Henry R. Farrer, Frederic Lutbock,
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis.

Head Office in Canada - St. James st., Montreal.
H. STIKEMAN, General Manager.
J. EIMSLEY, Inspector.

BRANCHES IN CANADA:

London, Ont. Halifax, N.S. Ashcroft, B. C.
Brantford, Ont. Sydney, C.B. Atlin,
Hamilton, St. John, N.B. Bennett,
Toronto, Fredericton, Greenwood,
Kingston, Yukon District, Vancouver,
Midland, Dawson City, Rossland,
Ottawa, Winnipeg, Man. Kaslo,
Montreal, Que. Brandon, Trall, Sub-Ag'cy
Quebec. Klondyke, CAN

DRAFTS ON DAWSON CITY, KLONDYKE, CAN
NOW BE OBTAINED AT ANY OF THE BANK'S
BRANCHES.

Agents in the United States:
New York, (52 Wall St.) W. Lawson and J. O.
Weish, Agents.
San Francisco, (120 Sansome Street), H. M. J.
McMichael and J. R. Ambrose, Agents.
London Bankers—The Bank of England and
Messrs. Glyn & Co.

Foreign Agents—Liverpool—Bank of Liverpool
Australia—Union Bank of Australia. New Zealand
—Union Bank of Australia, Bank of New Zealand,
Colonial Bank of New Zealand, India, China and
Japan—Chartered Mercantile Bank of India, London
and China; Agra Bank, Limited. West Indies—Colo-
nial Bank. Paris—Messrs. Marcuard, Krauss & Co.
Lyons—Credit Lyonnais.

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
Rest Fund, 1,025,000

BOARD OF DIRECTORS:

Wm. Molson Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsay, Sam'l Finley,
Henry Archibald, J. P. Cleghorn,
H. Markland Molson.
F. WOLFERSTAN THOMAS, Gen. Manager.
A. D. Durnford, Inspector.
H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

BRANCHES:

Alvinston, Ont. Meaford, Ont. St. Thomas, Ont.
Aylmer, " Montreal, P.Q. Sorel, P.Q.
Brookville, " Morrisburg, Ont. Toronto, Ont.
Calgary, " Norwich, " Toronto Jc. "
Chesterville, Ont. Ottawa, " Tranton, "
Clinton, " Owen Sound, " Valleyfield, Que.
Exeter, " Port Arthur, " Vancouver, B.C.
Fraserville, Que. Quebec, P.Q. Victoria, B.C.
Hamilton, Ont. Revelstoke, " Victoriaville, Q.
Kingsville, " Ridgetown, Ont. Winnipeg, Man.
Knowlton, Que. Simcoe, " Woodstock, Ont.
London, Ont. Smiths Falls, Ont.
Montreal, St. Catherine St. Branch.

AGENTS IN CANADA.

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

IN EUROPE.

London—Parr's Bank, Limited; Messrs. Morton,
Chaplin & Co.
Liverpool—The Bank of Liverpool, Limited.
Cork—Munster, and Leinster Bank, Ltd.
France, Paris—Societe Generale, Credit Lyonnais.
Germany, Berlin—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
Belgium, Antwerp—La Banque d'Anvers.

IN UNITED STATES.

New York—Mechanics' National Bank; National
City Bank; Hanover National Bank; The Morton
Trust Co. Boston—State National Bank; Sut-
folk National Bank; Kidder, Peabody & Co.; Phila-
delphia—Corn Exchange National Bank; First Na-
tional Bank; Philadelphia National Bank; Fourth
Street National Bank. Portland—Casco National
Bank. Chicago—First National Bank. Cleveland—
Commercial National Bank. Detroit—State Sav-
ings Bank. Buffalo—City National Bank. Mil-
waukee—Wisconsin National Bank of Milwaukee.
Minneapolis—First National Bank. Toledo—
Second National Bank. Butte, Montana—First
National Bank. San Francisco and Pacific Coast—
Bank of British Columbia.

Collections made in all parts of the Dominion
and returns promptly remitted at lowest rates of
exchange.
Commercial Letters of Credit and Traveller's Cir-
cular letters issued available in all parts of the
world.

The Chartered Banks.

MERCHANTS BANK OF HALIFAX.

Capital Paid-up, \$1,933,520
Reserve Fund, 1,577,402

BOARD OF DIRECTORS:

Thos. E. Kenny, President,
Thomas Ritchie, Vice-President.
M. Dwyer, Wiley Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C. Hon. David MacKeen.

HEAD OFFICE: HALIFAX, N.S.

D. H. Duncan, General Manager; E. L. Pease,
Joint General Manager; W. B. Torrance, Superin-
tendent of Branches; D. M. Stewart, Inspector.

BRANCHES IN PROVINCE OF QUEBEC.
Montreal, A. E. Brock, Manager.
West End, Cor. Notre Dame & Seigneurs Sts.
Westmount, St. Catherine St. & Greene Ave.

BRANCH IN PROVINCE OF ONTARIO.
Ottawa.

IN MARITIME PROVINCES.

Antigonish, N.S. Moncton, N.B.
Bathurst, N.B. Newcastle, N.B.
Bridgewater, N.S. Pictou, N.S.
Charlottetown, P.E.I. Port Hawkesbury, N.S.
Dorchester, N.B. Sackville, N.B.
Fredericton, N.B. Shubenacadie, N.S.
Guysboro, N.S. St. John's, Nfld.
Kingston, N.B. Summerside, P.E.I.
Londonderry, N.S. Sydney, N.S.
Lunenburg, N.S. Truro, N.S.
Maitland, N.S. Weymouth, N.S.
Woodstock, N.B.

Branches in British Columbia; Atlin, Bennett,
Grand Forks, Nanaimo, Nelson, Rossland, Vancou-
ver, Vancouver East End, Victoria and Ymir.
Agencies in Havana, Cuba; New York, N.Y.; and
Republic, Washington.

CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, Shawmut National Bank.
San Francisco, First National Bank.
Chicago, America National Bank.
Bermuda, Bank of Bermuda, Ltd.
China and Japan, Hong Kong and Shanghai Bank-
ing Corporation.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly re-
mitted for.
Telegraphic transfers and drafts issued at current
rates.

ST. STEPHEN'S BANK.

Incorporated 1830.

St. Stephen, N. B.

Capital, \$200,000
Reserve, 45,000

F. H. TODD, President.

J. F. GRANT, Cashier.

AGENTS:

London—Messrs. Glyn, 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.
Drafts issued on any branch of the Bank of
Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 385,000
Reserve, 118,000

BOARD OF DIRECTORS:

John Cowan, Esq., President.
REUBEN S. HAMLIN, Esq., Vice-President.
W. F. Cowan, Esq., W. F. Allan, Esq.,
Robert McIntosh, M.D. J. A. Gibson, Esq.
Thomas Patterson, Esq.
T. H. McMillan, Cashier.

BRANCHES—Whitby, Midland, Tilsonburg, New
Hamburg, Paisley, Penetanguishene, Pickering,
Port Perry, Ont., Tavistock, Ont.
Drafts on New York and Sterling Exchange bought
and sold. Deposits received and interest allowed
Collections solicited and promptly made.
Correspondence at New York and in Canada—
Merchants Bank of Canada. London, England—
Royal Bank of Scotland.

THE ONTARIO BANK.

Notice is hereby given that a dividend of TWO
AND ONE-HALF per cent. for the current half
year has been declared upon the capital stock of
this institution, and that the same will be paid
at the Bank and at its branches on and after

FRIDAY, FIRST 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. McGILL,
General Manager.

Toronto, 21st October, 1899.

The Chartered Banks.

The Canadian Bank of Commerce.

Dividend No. 65.

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

Friday, the 1st day of December next

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

B. E. WALKER,
General Manager.

Toronto, October 24th, 1899.

Traders Bank of Canada.

Dividend No. 28.

NOTICE is hereby given that a Dividend at the rate of Six (6) per cent. per annum upon the paid-up capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the head office of the Bank, and at its Branches, on and after

Friday, the 1st day of December, 1899

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

H. S. STRATHY,
General Manager.

Toronto, 15th October, 1899.

Banque D'Hochelega.

NOTICE is hereby given that a Dividend of Three and one-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 the Bank and its Branches, on and after Friday, the 1st day of December next.

The Transfer Books will be closed from the 16th November to the 31st November, both days inclusive.

By order of the Board,

M. J. A. PRENDERGAST,
General Manager.

Montreal, 24th October, 1899.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of Four Per Cent. on the capital stock of the Bank for the half year ending 30th November has this day been declared, and that the same will be payable at the Bank and its Branches on and after 1st December next.

The transfer books will be closed from the 16th to 30th November, both inclusive.

By order of the Directors,

J. TURNBULL,
Cashier.

Hamilton, 25th October, 1899.

Eastern Townships Bank.

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

BOARD OF DIRECTORS:

R. W. HENKNER, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, H. B. Brown,
N. W. Thomas, T. J. Tuck, G. Stevens,
C. H. Kathan,

HEAD OFFICE, SHELBROOKE, Que.

Wm. FARWELL, General Manager.

Branches—Bedford, Coaticook, Cowansville, Granby, Huntington, Magog, Ormstown, Richmond, Stanstead, St. Hyacinthe, Waterloo, Grand Forks, B.C.

Correspondents:

Montreal—Bank of Montreal.
London, England, National Bank of Scotland
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and promptly remitted for.

THE DOMINION BANK

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

DIRECTORS:

Hon. Sir. FRANK SMITH, President.
E. B. OSLER, Vice-President.
Wm. Ince, Edward Leadley, W. R. Brock,
A. W. Austin, Wilmot D. Matthews.

HEAD OFFICE, TORONTO.

Agencies—Brampton, Belleville, Cobourg, Guelph, Huntsville, Lindsay, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W. cor. Eather; Dundas St., cor. Queen; Spadina Ave. cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts.; Montreal, Que.; Winnipeg, Man.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. D. GAMRIE, Gen. Manager

The Standard Bank of Canada.

Notice is hereby given that a Dividend of FOUR PER CENT. for the current half year upon the Paid-up Capital Stock of the Bank has this day been declared, and that the same will be payable at the Bank and its agencies on and after

Friday, the 1st day of December next.

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

By order of the board,

GEO. P. REID, General Manager.

Toronto, Oct. 25th, 1899.

The Bank of Ottawa.

Dividend No. 47.

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

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive. The annual general meeting of the shareholders will be held at the banking house, in this city, on Wednesday, the 13th day of December next. The chair to be taken at 8 o'clock p.m.

By order of the Board,
GEO. BURN,
General Manager.

Ottawa, 25th October, 1899.

The Chartered Banks.

Union Bank of Canada.

Dividend No. 66.

Notice is hereby given that a dividend of THREE 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 the Bank and its Branches on and after

Friday, the 1st 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,

E. E. WEBB,

General Manager.

Quebec, October 24th, 1899.

The Quebec Bank.

NOTICE is hereby given that a Dividend of THREE 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

Friday, the 1st day of December next.

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

By order of the Board of Directors.

THOMAS McDOUGALL,

General Manager.

Quebec, October 24th, 1899.

HALIFAX BANKING CO.

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBE UNLACKER, .. President.
C. W. ANDERSON, .. Vice-President.
JOHN MACNAE, W. J. G. THOMSON, W. N. WICKWIRE,
H. N. WALLACE, .. Cashier.
A. ALLAN, .. Inspector.

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

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

Bank of Nova Scotia.

INCORPORATED 1832.

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

DIRECTORS.

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

BRANCHES.

In Nova Scotia—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews, Snessez, Woodstock.

In P. E. Island—Charlottetown and Summerside.
In Quebec—{ Montreal: H. A. Flemming, Mgr.
{ Paspébiac.

In Ontario—Toronto: J. Pitblado, Manager.
In Manitoba—Winnipeg: G. A. Kennedy, Mgr.
St. John's: J. A. McLeod,

In Newfoundland—{ Manager.
{ Harbor Grace.

In West Indies—Kingston, Jamaica: W. P. Hunt, Manager.
In U. S.—Chicago, Ill.—Alex. Robertson, Manager, and W. H. Davies, Assistant Manager. Calata, Maine—H. S. Pettiback, Mgr. Boston, Mass.—W. E. Stavert, Manager.

The Chartered Banks.

Imperial Bank of Canada.

DIVIDEND No. 49.

NOTICE is hereby given that a Dividend of Four and one-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 the Bank and its Branches on and after Friday the 1st day of December next.

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

By order of the Board,

D. R. WILKIE, General Manager.

Toronto, October 22, 1893.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

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

DIRECTORS:

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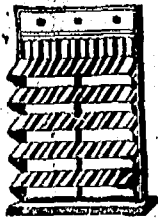
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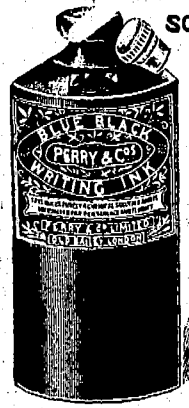
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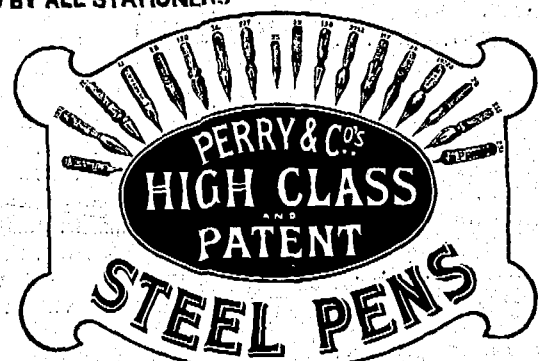


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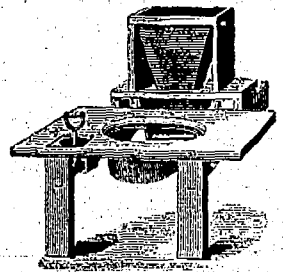




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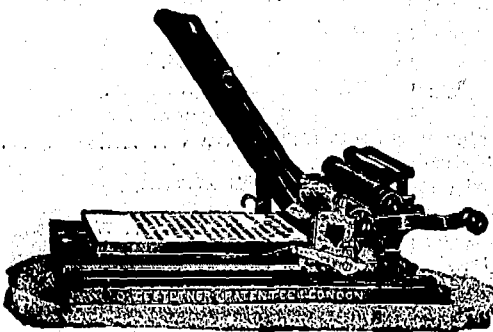
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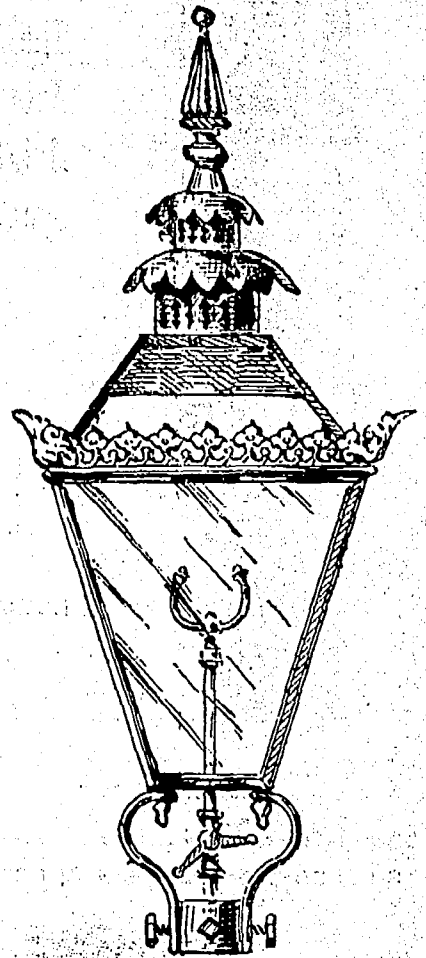
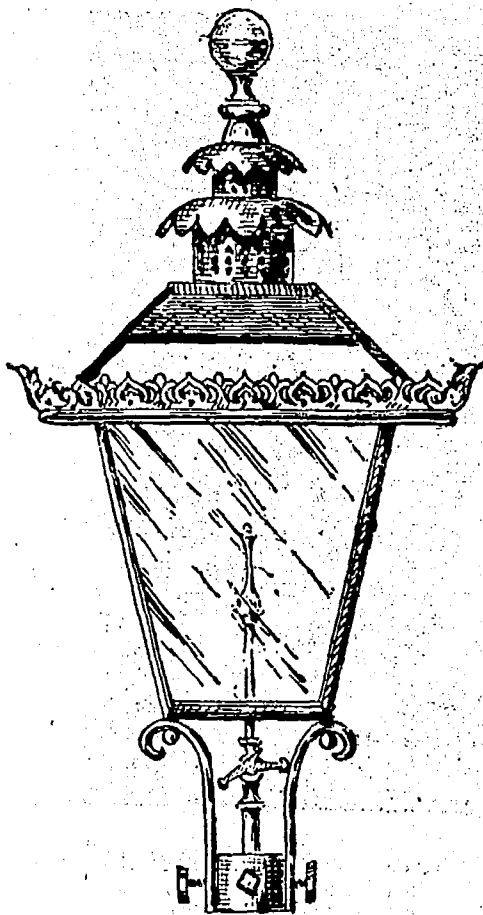
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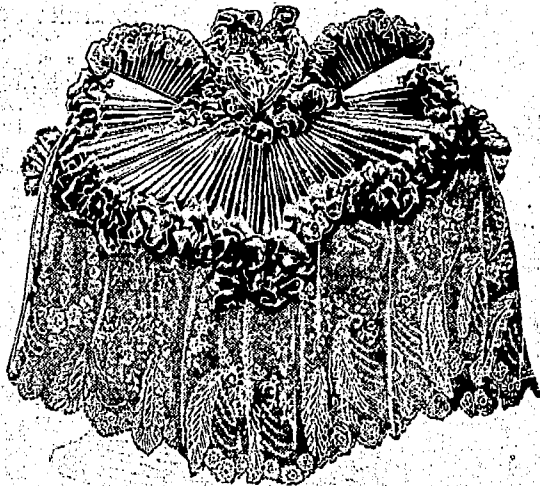
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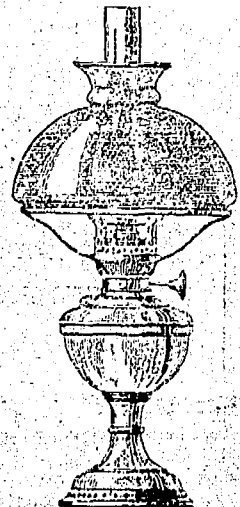
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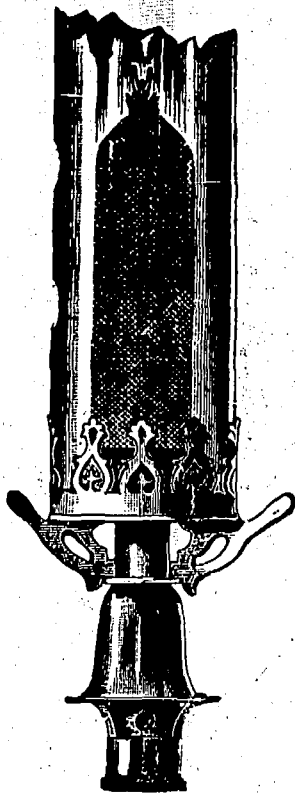
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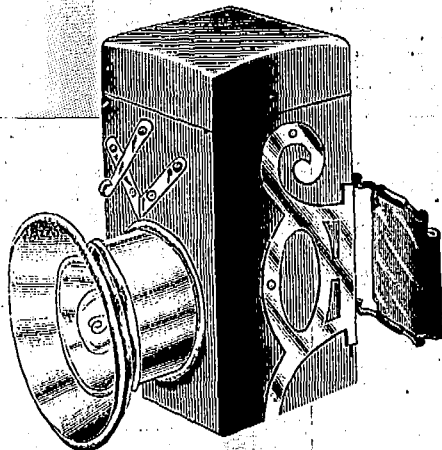
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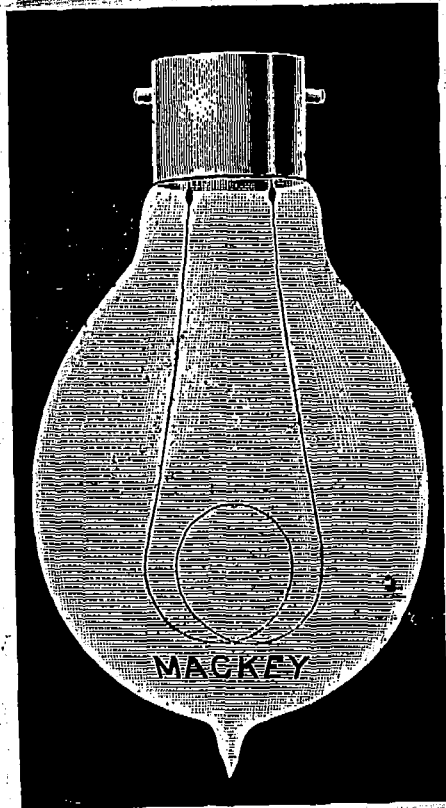
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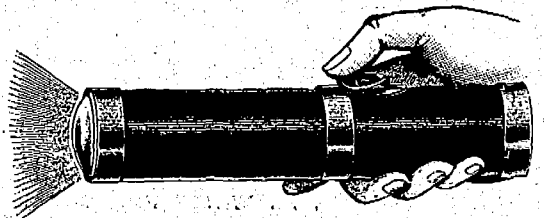
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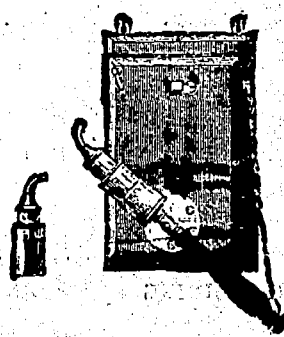
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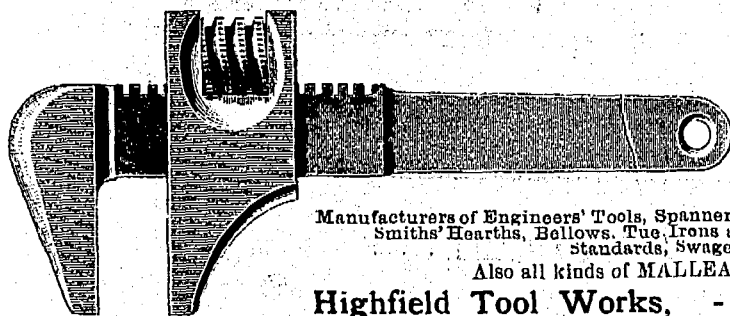
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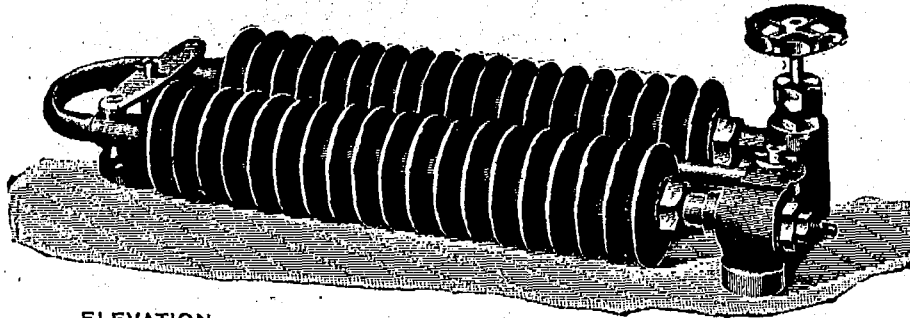
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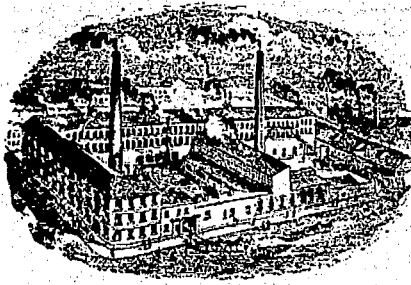
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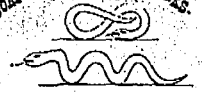
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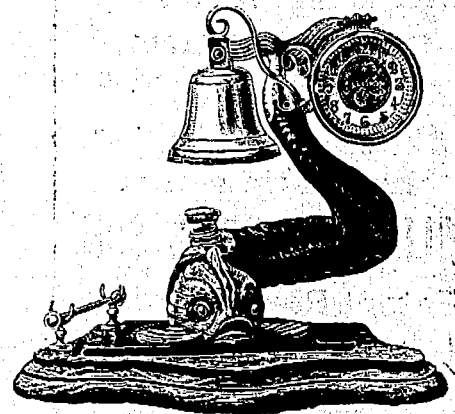
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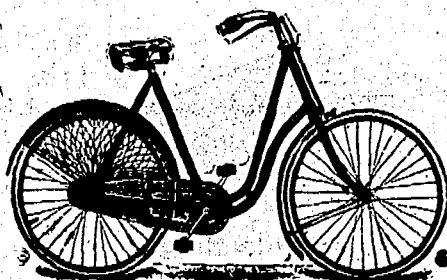


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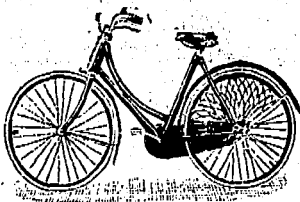
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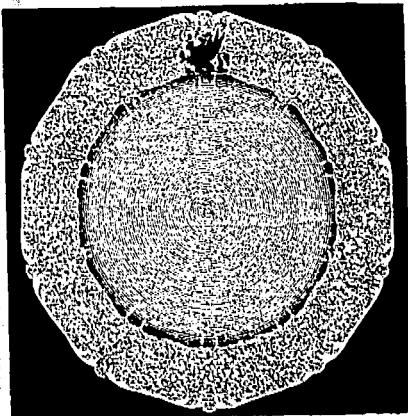
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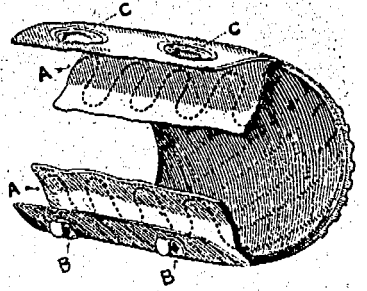
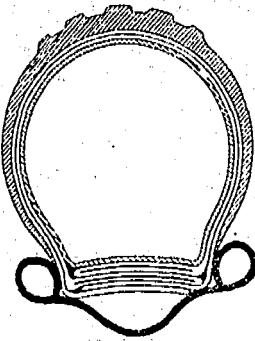
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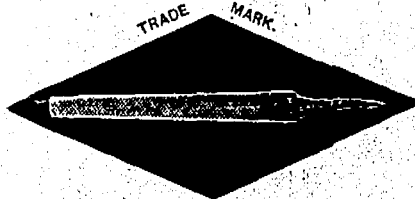
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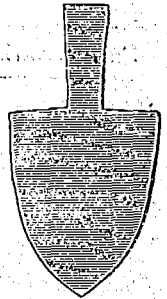
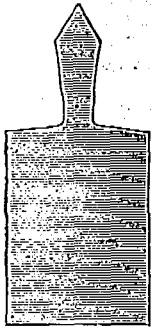
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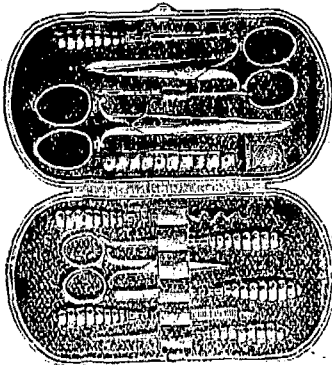
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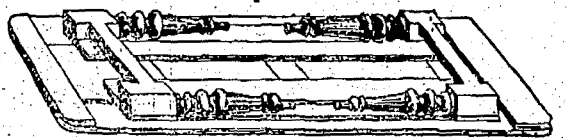
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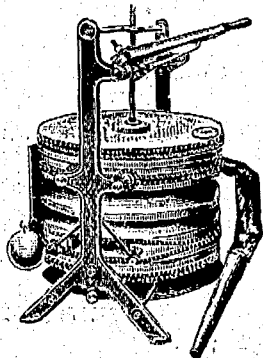
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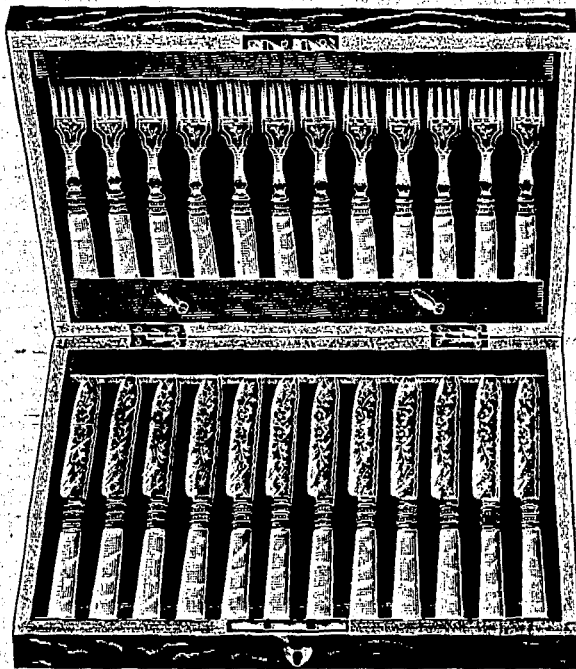
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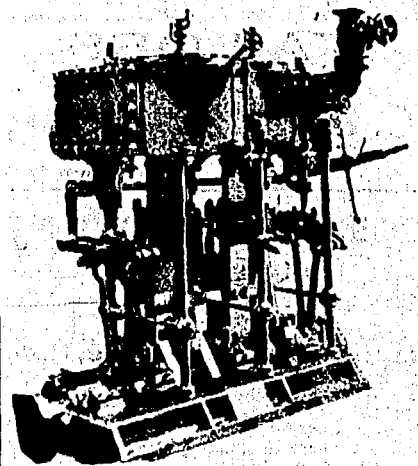
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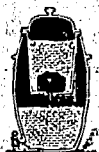
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 16 to 28 NAZARETH STREET,
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Leading Manufacturers, &c.



**RAW FURS
 AND GINSENG**
 Consignments Solicited
H. JOHNSON
 494 St. Paul St.
 Highest Market Prices.
 MONTREAL.

Phone Main 3291
LUSHER BROS.
 Importers and Jobbers of
Woollens and Tailors' Trimmings,
 GLENORA BUILDING, 1836 Notre Dame St.,
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Canadian Secret Service Agency
K. P. McCaskill, G. Haynes,
PRINCIPALS.
 Legitimate Detective work. Terms reasonable
 Under the patronage of Provincial and Federal
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 OFFICES:
 Temple Building, - MONTREAL.

Hamilton Cotton Co'y
HAMILTON, ONT.
 Manufacturers of
 Cottonades, Denims,
 Warps and Yarns, Lamp Wicks
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S. GOLD & CO.
 Manufacturers of Clothing.
 Suits cut, trimmed and made from \$1.80 and upwards
 Overcoats from \$1.75 up. For the trade only.
 1631 Notre Dame St., MONTREAL.
 Send for price list.

MONTREAL MERCHANTS' AND MANUFACTURERS' DIRECTORY.

Awnings, Tents Tarpaulins, Flags, Etc.
 Thos. Sonne.....193 Commissioners St.
Manfrs. Boots and Shoes.
 Lynn Shoe Co.....92 Beaudry St.
Builders' and Contractors' Supplies.
 W. & F. P. Currie & Co...134 McGill St.
 W. McNally & Co.....50 McGill St.
**Buttonhole Maker in Men's Clothing, shirts,
 Ladies' Cloaks & Waists.**
 H. Robson.....170 Main St.
Butter and Cheese Exporters.
 A. A. Ayer & Co.....576 St. Paul St
Carpet Beating.
 Dominion Steam Carpet Beating Co.,
 11 Hermine St. H. N. Tabb, Mgr.
Clothing, Wholesale.
 M. Barnsteln.....126 St. Lawrence St.

**Manufacturers of Cloaks and Decorative
 Embroideries.**
 S. Rosenveseen.....2402 St Catherine St.
Dry Goods, Wholesale.
 James Johnston & Co.....26 St. Helen St.
 McIntyre, Son & Co...13 Victoria Square.
 Alphonse Racine & Co. 340 & 342 St. Paul St.
 W R. Brock Co., Ltd.....Toronto
Dry Goods and Fancy Goods.
 C. Rosenberg.....67 St. James St.
Jobber in Cloth and Fur Clippings.
 A. Kirz.....169 Cadieux St.
Dyeing and Cleaning.
 The American Cleaning and Dyeing
 Establishment, 663 Dorchester St.
Founders and Stove Mfrs.
 Wm. Glendinneng & Son,
 522 & 524 Craig St.
Grocers, Wholesale.
 Laporte, Martin & Co.....72 St. Peter St.

Hatters and Furriers.
 James Coristine & Co., Limited.....
469 to 476 St. Paul St.
**Men's Furnishings, Manfrs. and Importers
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 M. I. Schloman.....31 St. Peter St.
**Manfrs. Shirts, Collars, Pants, Overalls,
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 Simpson, Hall, Miller & Co. 1794 Notre
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Cut Tobaccos.
 American Tobacco Co. Ltd.....47 Cote St.
Woollens and Tailors' Trimmings.
 John Fisher Son & Co.....5 Victoria Sq.
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Canadian Colored Cotton Mills Company.

Cottonades, Tickings, Denims, Awnings, Shirtings, Flannelettes, Gingham, Zephyrs, Skirtings, Dress Goods, Lawns, Cotton Blankets, Angolas, Yarns, &c.

Wholesale Trade only Supplied.

D. MORRICE SONS & CO.,
AGENTS,
Montreal and Toronto.

F. P. BOOK, President. R. H. POPE, Gen. Manager.
F. THOMPSON, Secy & Treas.
Royal Paper Mills Co.

Fine News, Book, Lithographic, Writing, and Colored Papers, and Chemical Wood Fibre Manufacturers.

STORE 763 Craig Street, MONTREAL.
Works and Head Office, EAST ANGLUS, P.Q.

CAMPBELL'S QUININE WINE.

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

The best cure for Debility.

JUST WHAT YOU NEED THIS SPRING.

FANCY MOUNT ROYAL MILLS.
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IMPERIAL SEETA PATNA
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AGENTS.
MONTREAL, QUE.

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Consulting Mining Engineer,
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20 Years' Experience in the Mining and Reduction of Gold, Silver, Lead and Copper
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Investigations of Partnership & Company Accounts
SPECIALTIES.
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SOLE REPRESENTATIVE OF
The ACCOUNT, AUDIT & ASSURANCE Co., Ltd.
OF NEW YORK.
11 & 17 Place d'Armes Hill, MONTREAL, QUE.
Bell Tel. Main 1430

Commercial Summary.

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

—Montreal milk dealers have met and arranged to form an association for mutual protection. Hitherto various prices have been placed on various kinds of sweet milk. Of course it remains to be known whether the price always conformed to the grade, but with this association formed it is intended to have tests made from time to time, to see how the cow—the pump—is behaving.

—Mr. Carnegie is reported as having denounced the Transvaal war and that of the Philippines as both "infamous and unjust," being merely "lust for domain." Yet, as Mr. Carnegie attempts to count his many millions, he will be apt to recall some little strifes of his own, in the vicinity of Homestead, which thinking men denounced at the time as infamous and unjust to the poor labourer who was endeavoring to uphold his rights.

—A number of views along the line of the Grand Trunk Railway system will be shown in moving pictures by a biography company at the Paris Exhibition. Among them are included the Victoria Jubilee Bridge, showing the city of Montreal in the background; the steel arch bridge which spans the Niagara river; the city of Quebec, and the St. Clair tunnel. With the natural advantages possessed by Canada such advertising, being world-wide in its character, will do much toward showing what Canadian enterprise has already accomplished.

The well dressed man is well introduced.

THE CELEBRATED "FIT REFORM"

E. A. SMALL & CO.

MONTREAL.

"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

We solicit correspondence from pushing progressive men, desiring to establish branches.

Roofing and Asphaltting

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
Cement and Tile Floors,
Cement Washtubs
&c.

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,
MONTREAL.

M. L. MORRIS,

Wholesale Hardes faites
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MONTREAL.

NATIONAL PHARMACY

E. GIROUX, Jr., Proprietor,
216 St. Lawrence Street
MONTREAL, Que.

M. BERNSTEIN,

... Manufacturer of ...

WHOLESALE CLOTHING . . .

126 & 128 St. Lawrence Street, MONTREAL.
Jobs in Clothing always on hand.

R. J. PIKE,

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

FERRO-NICKEL MANGANESE,

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

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

From the DURANGO IRON MOUNTAIN HIGH GRADE NICKEL AND MANGANESE under Mexican Patents by

The National Ore & Reduction Co.,
DURANGO, MEXICO.

STAHLKNECKT YCIA, Bankers, exclusive Sole Agents for the Mexican Republic,

* * DURANGO, MEXICO. * *

The United States Patent Right is for sale.

Howard Chemical Works,

HOWARD STATION, St. Louis, Mo.

Mention "CAN. JOURNAL OF COMMERCE."

The "FLUX" Fountain Pens.

TRADE MARK.

Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurting, so common with cheap fountain Pens.



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

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



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

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

—A five-storey brick block will be erected at London, Ont., on the site of the American Hotel, which has been torn down.

—A new company is being formed, backed by English capital for the development of further power from the Niagara Falls.

—The withdrawal by the Belgian Government of the embargo against the importation of live cattle from Canada bears with it a condition that the animals must be slaughtered within three days of landing at Antwerp, Ghent, or Ostend.

—A St. John, N.B., letter states that good progress is being made in the construction work at the harbour. The long wharf is almost three-quarters finished, the remainder except some stone work, to be completed this year. The new elevator being built by Messrs. Jamieson, and Rhodes, Currie & Co., is also nearing completion.

—Instead of changing his vocation when the chance arises, the all round forger and burglar appears rather to add daring to his designs. A Vancouver, B.C., letter states that a slick forger enriched his pockets at the expense of a number of Nelson merchants last week. Bank of Montreal cheque forms were used, purporting to be signed by reputable merchants and manufacturers, these being cashed at various stores.

—The sending of food supplies to India and South Africa will soon be looked upon as of no greater importance than similar shipments from Quebec to St. John's, Nfld., in past decades. A firm of grain dealers in Katin, India, have written the Department of Trade and Commerce, to the effect that poor crops have caused a great scarcity of wheat, barley, peas, and beans, and ask for the names of Canadian firms prepared to export these articles.

—Oil, which is said to smooth troubled waters, is now claimed to be equally efficacious in smoothing the troubled roads. A Toronto letter states that Mr. A. W. Campbell, Provincial Instructor in Roadmaking, will shortly visit Pittsburg and other centres of Pennsylvania to study the effects achieved by the use of crude petroleum in constructing clay roads. American engineers claim that the use of oil in connection with clay roads sheds the water and prevents rotting. Mr. Campbell will make a careful investigation and if he finds these statements borne out by the facts will recommend that recourse be had to crude petroleum in Western Ontario.

—The November report of the Statistician of the United States Department of Agriculture will give 25.2 bushels as the average yield per acreage of corn, according to the preliminary returns of the department's correspondents. The preliminary estimate of the average yield of buckwheat is 17.2 bushels per acre, against 17.3 bushels last year, and 20.7 bushels in 1897. The estimated average yield of potatoes is 88.7 bushels per acre, as compared with 75.2 bushels last year, 64.6 bushels in 1897, and 75.2 bushels, the mean of the preliminary averages of the last ten years. The usual report on the wheat crop will probably be made on December 10, by which time the department will be in possession of the results of a special investigation now being made in the principal wheat States.

—A banquet was tendered Mr. James P. Lee, the famous rifle inventor, at the Imperial Hotel, Galt, Ont., on the 9th inst., the home of his earlier days. Among the speakers were: Lieut.-Col. Acheson, Major Keefer; Mr. John Boyd, late of the Gordon Highlanders, and of Majuba Hill fame; Mr. D. Hughes Charles, Dr. Vardon, Paymaster H. S. Howell, Surgeon-Major Lockhart, Lieut.-Surgeon Mackendrick, Major Radford, Rev. R. E. Knowles, J. R. Blake, Chaplain Ridley, Lieut.-Col. Cowan, Major Cranston, Capt. Strong and Major Wilkes, of the Dufferin Rifles, Brantford.

—The necessity for enlarged premises is causing the proprietors of some manufacturing establishments to seek suitable sites in adjoining municipalities. The electric street car system is gradually bringing suburban towns and villages into more prominence. This feature of expansion works in the interests of both the suburban towns and the railway companies, besides offering inducements to thrifty mechanics to eventually own their own homes, something scarcely afforded them in the growing centres of the large cities.

—It is stated that a party of 600 Russians have sailed from Hamburg for Canada. In quest of land and improved conditions of living, these people will improve as they remain, while of the vast numbers arriving at New York every year the greater portion do not go outside the cities but take up their abode where little benefit accrues.

—The calico-printers and manufacturers of Lancashire are said to have combined into a huge concern with £10,000,000 capital. The combined firms employ nearly 1,000,000 persons.

(FOUNDED 1825.)

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

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

Fire risks accepted on most every description of insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

FRANCIS BAGLEY,

....MANUFACTURER OF

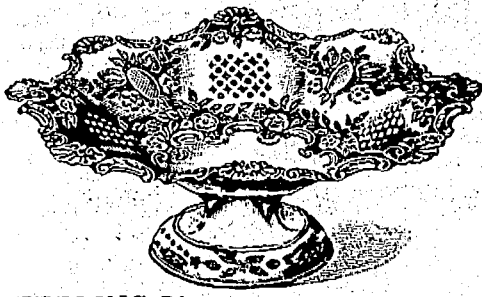
Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

Agent in TORONTO & MONTREAL, COVENTRY, Eng.

F. A. TURNER.

ALLAN GREEN

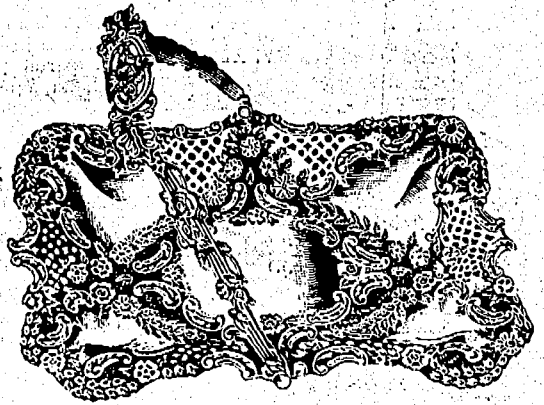


MANUFACTURER OF

STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.
..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—The Grand Trunk Railway Company have arranged for a better time service to Parry Sound, Ont. It is now in effect.

—The governors of the Hamilton, Ont., hospital have under consideration the erection of three new wings at a cost of \$25,000 each, to provide for the growing demands on the hospital.

—The arrest of three men at Amherst, N.S., last week, charged with the distribution of counterfeit two-dollar bills, doubtless strikes a blow at the root of operations which have been successfully carried on for some time throughout Eastern Canada.

—Canadian capital is gradually expanding its sphere of operations. Work of construction, it is stated, will be at once commenced on an electric railway system at Georgetown, Demerara. The members of the company at the head of the enterprise are: Sir William Van Horne, president; James Hutchison, D. F. Pearson, Senator McKean, A. B. Kingman and W. B. Chapman, directors.

—The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building. Canadian patents—Hot water heater, R. Watt; car fender, J. Gravel; rubber insole, M. A. Kennedy; box lid fasteners, F. J. Ballinson. American patents—Can capping machine, J. Des Brisay; horse power, C. A. R. Desjardins; engraving machine attachment, A. A. McCallum; manifold sales book, I. Moore; undervest, H. C. Tyler; trolley pole, S. Vernoy.

—From all quarters is heard rush orders for shipment of merchandize accompanied by inability to obtain sufficient freight space. A Vancouver letter, treating of operations along the coast, states that the shipping trade has been very active for some time. Within ten days two large lumber-laden steamers cleared from Vancouver for the Orient, with several more still loading for various points. Lumber is also being shipped from that point for building United States warships, several large orders being held for want of tonnage. The regular Oriental and Australian liners have cargoes booked some time ahead and the one ship for China refused a shipment of 2,000 tons of Pacific Coast salmon consigned to Japan only last week, no cargo space being available. A large consignment of bricks, for Japan was also rejected for the same reason.

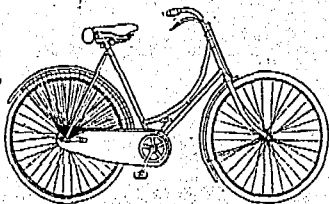
—Active preparations are being made for a representative fruit exhibit from Quebec for the Paris Exhibition. The average citizen, whose orchard yields him ample fruit in probably six to a dozen varieties, will be a little puzzled to know how the number given below can be distinguished, for when he was a boy the finest flavor was generally found in the apple hurriedly acquired from some other orchard. Among the samples being prepared are 100 varieties of apples, 20 of pears, 20 of plums, 20 of grapes, and from 25 to 30 varieties each of strawberries, raspberries, gooseberries, cherries, cranberries, peppers, etc., etc. Some 600 specimens have been placed in clear glass vessels, filled with preserving liquids and well stoppered. Samples sent to the Chicago Exhibition in this manner are still perfect. An immense number of samples will also be packed for preservation by cold storage only. It is expected that the province will have one of the best exhibits at the Fair.

—The imports which passed through the port of Montreal during the month of October amounted to over \$1,000,000 in value in excess of those for the same period of 1898. The figures are: October, 1899, \$5,124,730; 1898, \$4,105,300. The heavy increase in prices of almost all lines of merchandise had much to do with this. Canadian money has been steadily flowing across the water during the month, and everywhere "good times" were evidenced. The war did not affect the imports, but it seriously interfered with the export trade, owing to the shortage of tonnage occasioned by the chattering of steamers by the Imperial Government. The export trade consequently showed a heavy decrease.

—The burglars who last week shot and killed a Toronto grocer while in the act of defending his premises, recalls the extreme methods of the notorious gang who terrorized Chicago during the past two winters. The captain of police of that city requested store assistants to carry revolvers and shoot to kill if they or their employer's store were in danger of being robbed. Such criminals should, when caught, be given their deserts, quick and decisive, as an example for those whose intentions lie in the same path.

—An Ottawa dispatch states that according to the official figures issued by the Finance Department, the revenue of the Post Office Department is running behind at the rate of \$35,000 per month. For the four months the deficit is placed at \$135,000.

AGENTS



On the
Look Out
For
Business

....Should drop a line to....

THE COVENTRY WHEEL CO., LTD.
COVENTRY, ENG. (Only address).

Makers of the celebrated
"Coventry Wheel" and "Maxim" Cycles.

Cable Address:
FABRIQUE, "LONDON."

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Patents, Designs & Trade Marks.

ADVICE AND FULL PARTICULARS FROM

REGINALD W. BARKER

PATENT AGENT,

56 LUDGATE HILL, LONDON, - - ENGLAND.

CUNINGHAM, COVENEY & CO.,



WINE &
SPIRIT
BROKERS.

33 Seething
Lane,
GREAT
TOWER ST.,
London, E.C.,
ENGLAND.

GEORGE PHILLIPS & CO.,

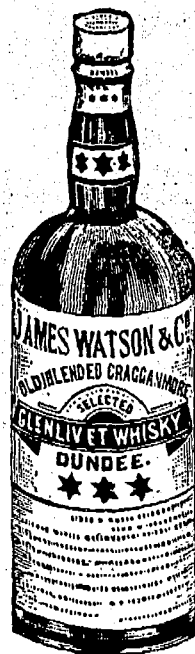
St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

Unswd. Gin	Orange Bitters
" Old Tom "	" Brandy
British Brandy	" Gin
Imperial "	Ginger "
Champagne "	" Brandy
Irish Whiskies	Cherry "
Scotch "	Aniseed
Jamaica Rum	Noyau
Demerara "	Raspberry
Vatted "	Lovage
Hollands	Shrub
Dantzic Spruce	Gingerette
Ports	Mint
Sherries	Cloves
Clarets	Capillaire
Champagnes	Coloring
Lime Juice Cordial	Peach Bitters

Glenallan Pure Malt Whisky.
Shanbeg " Irish "
Free Micky " "
Maid O'the Mist Scotch Whisky.

Sole Agents for

Rivaud Frere & Cie., Cognac
Hyperkoff & Wacholders Old Schiedam.



A Safer Drink has
never yet been
brewed than . . .

Watson's
Dundee
Whisky

Undoubtedly the
Finest Imported.

Henry J.
Chard & Co.

Agents for Canada,

28
HOSPITAL ST.,
MONTREAL.

—The first seagoing steamer to be run by petroleum-
raised steam has just been launched at Bremerhaven, Ger-
many.

—The death of Mr. Andrew Rutherford, at the early age
of 43, late manager of the Canada Landed and National In-
vestment Co., Toronto, is a very sad event. His high char-
acter, ability, and amiability had won him hosts of admir-
ing and loving friends, by whom he will be deeply mourned.

—A Washington dispatch states that negotiations in
London have resulted in an agreement between Great Bri-
tain, China, and the United States, to maintain the "open
door" in China, which power will undertake to develop both
British and American trade. It is understood that Ger-
many and probably Russia will give the United States writ-
ten assurance as to the maintenance of the "open door."
Such advantages for expansion of trade, will find the pro-
ducing countries of the world in the path of unprecedent-
ed prosperity with the close of the present conflicts in the
Transvaal and the Philippines.

—Canadian poultry raisers will be pleased to hear that
calls are being made in England for Canadian turkeys. The
export trade in poultry, yet in its infancy, should achieve
large proportions, now that it is shown to be appreciated.
Canadian butter and cheese, when first introduced in Eng-
land, was shown to require improvement and this was
speedily accomplished. While the quality of the poultry
has not been subject to criticism, it still remains for those
interested to see that improvement in quality and size is
brought about, if desirable. Mr. Harrison Watson, Cura-
tor of the Canadian section of the Imperial Institute, Lon-
don, England, has informed the Ontario Department of
Agriculture that inquiries for Canadian turkeys are being
made by a firm in the Midland counties. He is also of
opinion that the Canadian poultry trade with England, al-
ready large, can be greatly increased. Handlers of poul-
try who desire to avail themselves of this growing demand
from British customers should communicate with Mr.
Watson.

—In his address before a body of merchants in London,
England, Sir Louis Davies, Minister of Marine and Fisheries,
declared, that, "nothing has been left undone to improve
the navigation of the St. Lawrence." From the city of
Montreal, the head of ocean navigation, down to the city of
Quebec, and from there to the Straits of Belle Isle, we have
year by year been doing everything that can be done to put
our aids to navigation in the most efficient condition. We
have just completed the construction of a large new light-
house in the Straits of Belle Isle, and superseded the old
bombs, which were used in the lighthouse on the island of
Belle Isle as fog signals, by the most modern sirens. We
have constructed at an enormous cost in one of the most
dangerous parts of the River St. Lawrence a substructure
on which to build a lighthouse, to take the place of the old
and more or less obsolete lightships; and whenever and
wherever we have evidence of the necessity for improved
aids to navigation we are only too ready and willing to act
on that evidence."

—In an action on a policy excepting from its operation
death by voluntary exposure to unnecessary danger, an in-
struction that whether the assured so exposed himself did
not depend on his having exercised reasonable care or cau-
tion, or that he had been guilty of negligence, or unlawful
acts, but whether he voluntarily exposed himself to unne-
cessary danger, and death resulted in consequence there-
of, is not erroneous, as misleading or confusing. *De
Greayer vs. Fidelity & Casualty Co. of New York*, 58 Pac.
Rep. (Cal.), 390.

—The promoters of the Stouffville, Ont., Pork Packing
Company have placed \$30,000 of stock for sale, the remain-
der of the \$100,000 now issued. Residents of Stouffville
and vicinity have taken the other \$70,000. A plot of land
containing five and a half acres has been secured, and it is
proposed to have the buildings and plant, at a cost of \$60,-
000, completed by December 1st if possible. This enter-
prise is looked upon with much favor in view of the rapidly
growing export trade with Great Britain.

"Every Factory in Canada should
"use the best Belting. Our
"EXTRA" brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

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

No Dead Stock, oily threads nor miserable yellow fillings of short staple.
Not even in lowest grades. Three grades—Three prices and far the best for
the price.

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.



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

NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

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

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

—Window glass makers in the States are organizing a second combine with capital of \$15,000,000.

—There are 610 miles of street railways operated by electricity, which furnishes light to 28,000 arc and \$45,000 incandescent lamps, and power to extent of 60,000 horse-power.

—The president of the Orange Free State is nominated by the "Globe" as first Premier of the "Dominion of South Africa." This is rushing history with a vengeance, but our contemporary will, we hope, prove to have been a true prophet.

—That considerable interest is being given the deeper water accommodation now afforded through Canadian canals is shown in the following paragraph which appeared in a Chicago paper some days ago: "Direct transportation by water from Chicago to Montreal and possibly to Liverpool for both passengers and freight traffic, is soon to be established by a new transportation line that has already been incorporated. The name of the incorporation, which will introduce the innovation on the Great Lakes, is the Illinois Transit Company, of Chicago, and the capital stock is placed at \$50,000. The company is headed by some of the best known marine men on the lakes, and, although it was incorporated for a comparatively small amount it is said there is unlimited capital back of it, which will enable the new line to compete with the largest shipowners on the lakes. The incorporators are:—James J. Raridon, of J. J. Raridon & Co., vessel agents; James H. Channon, of H. Channon & Co., ship chandlers, and W. C. Richardson. This change in the means of transportation to the Atlantic by way of Canada was brought about by the enlarging of the canals which was completed late this fall."

—The Commercial Cable Company has called a special meeting of the shareholders for the 4th Dec. for the purpose of voting on the proposition to increase its capital capital stock from \$10,000,000 to \$15,000,000. Of the issue, \$3,333,333 is to be offered to the present shareholders at par, being at the rate of one share in three of the present holdings. The new stock is to be paid up 25 per cent. on Jan. 20; 25 per cent. on Feb. 20, and 50 per cent. on Mar. 20. The new stock is to carry dividend from Jan. 1, and will thus be entitled to quarterly dividend payable April 1. The additional money is required for another cable, owing to the increased business of the company.

—An alleged musical critic, who is also a statistician, has computed that Paderewski has been known to strike 1,030,000 notes in 12 hours, which has never been equalled. This shows what piano playing has come to—with some would-be critics. A pianist may be able to strike 10 million notes in 12 hours and yet be an atrociously bad musician, just as a man may be able to rattle away at reading Shakespeare at the speed of a voluble auctioneer or a patter singer, and still be as utterly devoid of elocutionary art as a buzz saw. Remarks vaunting the speed of great players are highly mischievous to students and degrading to musical art.

—The heavy advance in price of many metals has brought inventive genius to the front in the art of substitution. It is stated in a letter from New Haven, Conn., that twenty-three miles of aluminium cable will be used to transmit 2,000 horse-power at a pressure of 10,000 volts from Tariffville to Hartford. The cable is three-fourths of an inch in diameter and consists of seven strands, each made of seven wires. At the present price of copper the saving to be made by using aluminium is said to amount to \$3,500.

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310 to 316 St. Paul Street

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Manufacturers of Aniline, Colors and other Coal Tar Products.

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NEW COVENTRY CYCLES.

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

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MOOR ST., EARLSDON,

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CABLE ADDRESS: "EUGSTER," LONDON.

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SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write to our

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Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

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FANCY GOODS, &c., &c

Established 1820.

James Lyne Hancock,
INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
LONDON, E.C., ENGLAND.**Hoses,****Tubing,****Sheet,****Pouches, Tobacco,****Washers,****Valves,****Packing,****Closet Covers,**

(Ordinary and Patent).

Gas Bags,**Football Bladders,****Tyres,****Mats,****All Surgical goods
and Chemical
Articles.**

—The Grand Trunk Railway earnings 1st to 7th November were: \$537,186, as against \$533,845 for same week in 1895, an increase of \$3,341.

—On November 30th Collingwood, Ont., will vote on a by-law to give \$50,000 bonus to the Steel Shipyard Company, of which Capt. William McDougall is the chief promoter.

—At a special meeting of the Toronto Junction Council, on the 11th inst., the agreement recently entered into between the corporation and the Toronto and Toronto Suburban Electric railways was ratified. Electric cars will shortly run much further into the suburbs.

—A revenue of \$600 from less than two acres of ground in one season appears scarcely credible to the average farmer, yet an amount exceeding this has been received by a Wentworth County, Ont., farmer this season. A Hamilton, Ont., letter tells of a Binbrook farmer who, on an acre and three-quarters of land, has 71 apple trees from which he sold 302 barrels at \$1.75 a barrel, had 35 barrels of culls, kept 15 barrels for his own use, and made 150 gallons of cider. This is exclusive of the ground which was worth something for pasture or crop.

—Tenders for supplies of Canadian dried or desiccated food, such as potatoes, onions, cabbages, soup vegetables, etc., have been called for by the British War Office. Some 200,000 pounds has already been mentioned. Tenders require to be filled up with prices delivered at the Woolwich dockyard, accompanied with samples for each tender. A Belleville producer has already put in tenders. Mr. Harrison Watson, of the Imperial Institute, London, England, is in communication with the Ontario Department of Agriculture, regarding this and other questions of trade extension. Calls for large quantities of vegetable products, if known in the canning season would, doubtless, be received with more expectation of being profitably filled. Some lines of canned goods are now in short supply for local requirements, which is also true of the markets to the South. Orders received for the above-mentioned grades, however, will be promptly filled and will be an opening whereby Canadian dealers will secure a new market for such lines in coming seasons.

E. BOISSEAU & CO.**Manufacturers Wholesale
Men's, Youths', Boys' and Children's****CLOTHING**

Yonge & Temperance Sts.,

TORONTO, ONT.

—The British Soldiers' Relief Fund has reached \$1,600,000. The Duke of Newcastle will furnish and maintain at his own cost a hospital ship for the wounded. The American ladies now settled in England are about to send their own hospital ship to South Africa. The present war marks a new era of private benevolence towards the sufferers by wounds or the death of combatants. The widow of General Symons has been provided for by the Queen. On bidding the Household troops, Good-bye, Her Majesty was deeply affected and made a touching speech of farewell and good wishes. The Queen's life is likely to be shortened by the excitement and distress caused by the war.

—Our Brantford, Ont., correspondent writes:—Brantford is forging ahead with commendable energy. A joint stock company has been floated to take over and operate the Winney mills, which have been idle for a number of years. The capital has already been subscribed, and new machinery will be placed at once. The new company, which will be managed by a local manufacturer, will be ready to commence operations early next year.—The Shultz Bros. Co. propose to make considerable extensions to their premises. A new factory will be built, which will give employment to many extra hands.

—Exhibits weighing 250 tons for the Paris Exhibition leave this port to-morrow. Steamship agents report the applications for berths during the Exhibition to be enough to fill up all available vessels. They are sought to be cornered by speculators. Such a monopoly the steamship owners ought not to tolerate.

*M^{rs} Cashill, Dougall & Co
Fine Varnish & Japan
Manufacturers
Montreal
Price Lists on application*

BRICK.**DON'T****SPEND**

Good Money on poor Bricks.

We make the highest grade made in
Canada**THE MILTON PRESSED BRICK CO., L'd.**

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A Jewel of a Pen!



In choosing a Pen, every one wants the Best, that is, they want the **"CALTON" STYLOGRAPHIC PEN.**

It is the Simplest and Cheapest of its kind in the Market, and is praised by all who use it. We send it Complete in Box, with Filler and Directions, post paid for 3/8.

"JEWEL" Fountain Pen, fitted with 16 ct. Gold Nib Iridium Tipped; 5s. Mounted & Chased, 7s. 6d. All kinds repaired.

THE TRADE SUPPLIED.

JEWEL PEN COMPANY,
68 FENCHURCH STREET, LONDON, ENGLAND.



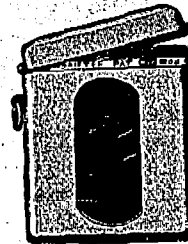
The **"STRAINETTE"**
Registered TEA STRAINER.

- Fits Cups or Glasses.
 Nickel Silver 8s. per doz.
 E.P.N.S. Gilt inside 3s. "
 Hall-Marked Silver,
 Gilt inside 7s. 6d. each
 No. 1. Nk'l Silver 8s. p. doz.
 " In
 Bright Gilt In 12s. 6d. "
 No. 2. Electro-Plate on
 Nk'l Silver, Gilt In 2s. each
 No. 2. Hall-Mk'd Silver,
 Gilt inside 7s. 6d. "
 No. 3. Ele. tro-Plate on
 Nk'l Silver, Gilt In 2s. 6d. "
 No. 3. Hall-Mk'd Silver,
 Gilt inside 8s. 6d. "



"UNICUS"
TEA INFUSER
H. J. COOPER'S PATENT.

All above are size of large tea spoons.



The **"SAIFTEE"**

(H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.
 The Striker can be instantly reloaded by inserting one of the sides of a common match box in the groove which will be found on opening the box.

- Electro-Plate on Nk'l Silver 1s. 8d. each.
 Hall-Marked Silver, Gilt inside 3s. 6d.

Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., 12c.

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

—Mr. Walter T. Joseph, manager of the Union Mutual Life Ins. Co., has received a letter from the widow of late Danase Z. Bessette acknowledging receipt of \$1,705 in payment of a policy issued by that company for \$2,000 on which the premiums were twelve years in arrear. This, ordinarily, would have rendered the policy null and void but the Union Mutual paid the policy less only five premiums. A plan for keeping a policy alive by charging against it the annual premiums is certainly most advantageous.

—The handful of American papers that keep up the stale antipathy to Great Britain born of old-time quarrels are greatly distressed over Lord Salisbury's speaking so appreciatively of American friendship. The idea of these papers is, that when once two persons have had a spat, they ought to remain for ever bitter enemies. That is a notion current in Corsica and some other semi-barbarous places, where family feuds are kept up from generation to generation. For the Americans of to-day to hate Englishmen and England because their ancestors fell out a century ago is not only barbarous but ludicrous. The American who loves to twist the tail of the British lion is a very absurd person. Happily he is laughed at by all his sensible neighbours as he is by the British. Even the New York "Sun," the tail twisters' organ, said a few days ago: "Our interests in the East are now too important, and, for the moment, too distinctly identified with England's, to permit in us toward her any serious feeling but that of desire that her power and prestige remain unimpaired." Linnæy is evidently a curable disease.

—"There is not a trust left in the United States," says Professor Gunton. "There never were more than about half a dozen, and they have all been dissolved and converted into large corporations. In reality, then, the war on trusts is a war on corporations pure and simple. Certainly before the people of this country can be expected to support such a crusade they have a right to know something about what it will accomplish. Are all corporations to be suppressed? If so, the proposition is very simple. Of course, this can be done if the people want it, but it would stop every railroad, trolley, cable and horse car system in the country, and would close more than ninety per cent. of the manufacturing and business concerns. In fact, nearly all businesses larger than the peanut stand would have to be dissolved and redistributed into small efforts—about the equivalent of what existed in the walled towns in the thirteenth century. It would, in fact, wipe out about all the economic effectiveness the last five centuries of industrial evolution have produced. A war on corporations without some definite economic basis of discrimination, then, simply a war on business success. That is the character of the present movement. It is based upon no principle of industrial management or public policy. It recognizes no line of distinction between the good and the bad, but it is a blind, muddled, indiscriminate agitation against corporate capital, which means a crusade against business prosperity."

—Miss Arthur, the celebrated actress, stopped the performance at the theatre, New York, on 9th inst., because of the nuisance caused by the conversation in one of the boxes. She explained the stoppage to the audience, who received her words with tumultuous applause. This is a common nuisance in this city. Some persons who go to concerts, seem to fancy that other persons have bought tickets to hear them chatter an accompaniment to the music. If the composer had so arranged the score as to call for such gossip to assist the executants in interpreting his musical ideas, these persons would be excusable. But, when their noise robs the audience of what they have paid for, which is, an opportunity to listen to artists playing or singing, these chattering at concerts not only display their utter incapacity to enjoy music, but their intense vulgarity by such insults to artists and such rudeness to others in the audience.

AN UNDERWRITERS' LABORATORY.

The underwriters of Chicago have erected and maintain a laboratory in that city which is described in "The Insurance Press." The institution could be duplicated here on a small scale with benefit to fire insurance interests. The laboratory is equipped with an electrical testing, and a gas and hydraulic engineering department. The names of these departments indicate the nature of the work carried on in them. All manner of electric devices, fittings, and installations are thoroughly tested, as well as those for gas lighting and heating. The underwriters' laboratory seems well adapted to serve as a technical school where artisans could be trained for such work as installing electric and gas apparatus so as to be perfectly free from risks.

Established 1842.

Thomas Otley & Sons,

MANUFACTURING SILVERSMITHS,

ELECTRO PLATE & BRITANNIA METAL GOODS,

Meadow Works,

SHEFFIELD, ENGLAND.

POST'S "C.B.Q." THE MOST EFFECTIVE CURE yet discovered for

GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES,

UNQUESTIONABLE TESTIMONIALS.

41 EASTCHEAP, LONDON, E.C.,

August, 1898.

DEAR SIR,—I think it only right to certify that your "C.B.Q." unquestionably effects a permanent cure of Sciatica. After having used it in 1895, I have been entirely free from that dreadful malady, and, apart from its curative properties, I maintain that it improves the general physical condition to a marvellous extent. It is necessary, however, to take it three times regularly every day during the treatment in order to derive the full benefit. I have no hesitation in recommending your medicine to all those who are suffering from Gout, Rheumatism, and kindred diseases.

You are absolutely free to make use of this communication as you see fit.

Yours faithfully,

W. A. NYGH.

Care Messrs. WILLIAM WATSON & Co.,
7 WATERLOO PLACE,
FALL MALL, S.W.,
October 10th, 1898.

Dear Sir,—I am in receipt of your letter re to your "C.B.Q." Compound.

I consider your medicine a perfect specific in the treatment of Rheumatic Gout, Rheumatism and Sciatica.

Last year I suffered martyrdom from Rheumatism in all my joints—in fact, I may say, ever since my return home from India. In 1888 I happened to see your advertisement in the *Lancet*, and determined to try the tablets which I did with most satisfactory results. After taking four bottles, I am in every respect a different being, in fact, quite myself again.

I do not hesitate to say that your "C.B.Q." Tablets are invaluable in the treatment of Rheumatism in the joints, and you are therefore at perfect liberty to publish this letter in your little book and newspapers, in order that other Indian sufferers like myself may benefit by your treatment.

With best thanks,
Believe me, Yours very sincerely,
S. W. B. SHERMAN,

Major-General M.C.S.,
(Retired List.)

"Chief Constable's Office, Horeham,

"January 25, 1899.

"Dear Sir,—I am in receipt of your letter of yesterday's date, and I have very much pleasure in informing you that, after taking your 'C.B.Q.' tablets regularly for the last two months, I am thankful to say I am feeling quite free from Muscular Rheumatism and Sciatica, from which I had been suffering more or less for years. Like others, I also find that it is an excellent tonic, as I have gained in weight, and CAN EAT AND SLEEP BETTER THAN I HAVE DONE FOR YEARS. You are quite at liberty to make what use you think fit of this letter, and I shall always recommend your 'C.B.Q.' whenever I have the opportunity.

"I am, Sir, yours gratefully,

"THOMAS COOPER,

"Supt. and Chief Clerk."

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

No Colchicum, Calomel or Mercury.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 11d. per box. Of Chemists, or carriage paid in the United Kingdom from

A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.

GROCERY NOTES.

—A Yokohama private circular of 16th Oct. says of the tea trade: Since the issue of last circular on 30th ultimo, there has not been so much doing, purchases only amounting to about 2,500 piculs. The demand has run almost entirely on the higher grades. Stocks are considerably reduced and prices have ruled very firm. Total settlements for the season to October 13th amount to 208,843 piculs against 193,440 piculs at corresponding date last year.

—A London, Eng., private circular of 3rd inst., says of the butter situation:—The weather over the whole of North-Western Europe, from which nearly all the imported Continental butter comes, has been very mild for the time of year. In New Zealand the cows are in a much better condition than usual, and the supply of milk is enabling factories to begin operations earlier this spring than for some years. The demand for Australian and New Zealand butter has not been sufficiently strong to take the supply which has been somewhat larger this week than usual, owing to four vessels arriving almost together, bringing a total of 21,816 boxes in six days. The improving tendency in prices noticed last week has vanished, and a reduction of 4s per cwt. is to be recorded owing to agents pressing sales, some of whom had to put their butter into cold store as buyers were not to be found. The quantity of unsalted butter coming forward is more than the market can take, and prices instead of being as usual 2s to 4s per cwt. above salted butter, are 2s below it, with considerable difficulty in finding purchasers at this reduction. The quantity of Canadian coming forward is declining but is still sufficient to make the sale of Australian and New Zealand slow. There can be no doubt that the large quantity of "stored" butter sent from Australia at the opening of this season has had a very detrimental effect upon the demand, and it will be a few weeks before the newly made spring grass butter gets thorough possession of the market. Prices for "choice" range from 106s to 108s per cwt. with possibly a shilling or two more in special cases, while "Finest" makes from 100s to 104s. There is a good demand for butter to retail at 1s per lb. Canadian has fallen four cents a pound in Montreal and will therefore supply this demand better than Australian, which is at present too dear to retail at a shilling. Cheese.—The market continues firm but without quotable advances in price.

—A Detroit dispatch states that a number of capitalists of that city have decided to establish a match factory in Windsor, Ont. The proposed building will cost about \$55,000, and the company will begin operations with a staff of 80 operatives. The consideration expected by the company is that the City Council fix a permanent taxation on the plant for a stated number of years, after which the concern will pay the regular tax rate of the city.

RECENT FIRES.

Glencoe, Ont., Nov. 8.—B. C. Gardner's lumber factory, burned, together with machinery, workmen's tools, and the greater part of the stock. The loss is estimated at about \$5,000; insured in Economical for \$1,000.—Renfrew, Ont., 10th.—A. A. Wright & Co., general merchandise, block burned. Loss on building and stock about \$40,000; insurance, \$15,000.—Brantford, Ont., 9th.—Barns and contents owned by Mr. Kirkby, burned, including eight head of cattle, machinery, crops, etc.—St. John, N.B., 9th.—Peters' tannery destroyed, with contents. Loss heavy.—Merriton, Ont., 12th.—Four horses owned by the Riordan Paper Mills Co., burned on the cars while awaiting transhipment. Loss, \$600.—Liverpool, Eng., 14th.—A fire in the timber yard of H. Y. Quayle & Sons, spread to the yards of the Creosoting Co. and G. R. Rismons. Both destroyed. A quantity of fittings for troopships were also burned. The damage done is estimated to be \$500,000.—Copetown, Ont., 14th.—The Martinmas Hotel, owned and occupied by J. A. Bigley, destroyed. Cause, unknown. There was no insurance on the building, and only \$350 on the contents.

—In reference to the insolvency legislation question Sir Louis Davies said in London, "I am now in a position to assure you that, while we have not carried a bankruptcy law through the Dominion Parliament, legislation has been passed in all the larger and older Provinces of the Dominion—Ontario, Quebec, New Brunswick, and Nova Scotia—providing for an equitable distribution of insolvent's estates, which, so far as the creditor is concerned, is equivalent to the passage of a bankruptcy law." With all deference to Sir Louis, a number of provincial Acts cannot be regarded as equivalent to a bankruptcy law for the Dominion, far otherwise. Those provincial laws differ and their variations cause confusion and distrust. Why does not the Federal Government secure such an Act as will apply to all Canada? If he is gratified at such an Act being being passed, for several of the Provinces, surely he would be much more pleased to see one for the Dominion.

—The Halifax "Industrial Advocate" has issued a Special Supplement, which embraces a description of the advantages of that city as a business centre and shipping port. The supplement is illustrated by views of various points of interests, of the harbour, of various manufacturing establishments, &c. There are also charts showing the location of Halifax in relation to the West Indies, South America, and Europe, with tables of distances. The supplement contains interesting statements relating to the industrial and mercantile enterprises of Halifax, all of which indicate the city having before it a prosperous future. The letter press and illustrations are well executed and the whole publication is a credit to the editorial and mechanical staff of the "Industrial Advocate."

AN OIL STOVE DANGER.

An oil stove has been put on the market of the "blue flame" class which as it is declared to be safer than any other is selling freely. Mr. Elwood Hendrick, chairman of the chemical hazards committee of Boston underwriters, recently presented a report on these stoves at the meeting of the New England Insurance Exchange. In an oil stove fitted with a wick which dips into the oil, a blue flame is caused by an arrangement of air inlets. But there is no special safety in a blue flame nor in the method for causing blue to be the colour of the flame. The report of Mr. Hendrick shows that the new class of oil stoves that are spoken of as absolutely safe, have asbestos packing to serve in the place of wicks, and are arranged by means of levers, so that the burners may be brought above the level of the oil, in which case the flame dies out, or, placed below the level, in which case the fire burns as it is adjusted by the lever. The two safety points in these new stoves are, the extra distance of the oil from the flame, and, the necessity for removing the reservoir when it has to be refilled. The too common danger therefore arising from a flame being in too close contact with a body of oil, is obviated. The report, while admitting these points of superiority, points out a danger peculiar to these new oil stoves. Their safety is dependent upon the stove being kept level. "If by any accident the burners are placed so that the pipe that feeds them is not horizontal, but extends downward from the reservoir, then kerosene flows inside the stove through the burners, and when they are lighted a dangerous fire is almost sure to occur. Explosions are also possible in case the stove is not kept level and is at the same time in a heated place. The kerosene, which will overflow inside of the stove when it is tipped, will become vaporized by heat, and then kerosene fumes, when mixed with air, are much more explosive than gasoline under the same conditions." Household holders who purchase these stoves need therefore to be most careful in placing them in a position where they are level, and not liable to have the level disturbed. Vendors of these oil stoves should not only warn customers in this matter, but should attach a card to each stove warning against their being disturbed when properly fixed. Insurance inspectors may take a hint from the above with advantage.

A MONTREAL FAILURE.

The assignment of Mr. J. R. Fair, accountant, Montreal, has occasioned much regret in business circles. The liabilities foot up some \$60,000. Such failures are more disappointing at a time when all lines of business are feeling the effects of returning prosperity. But Mr. Fair certainly cannot complain of want of friends to lean on, as may be judged by the following list of creditors: W. G. M. Robertson, \$275; W. F. Carter, \$325; R. L. Murchison, \$336; Can. Office School Furniture Co., \$429; A. C. Wurtele, \$205; J. O. Dupuis, \$1,005; M. M. Duff, \$250; Austin & Robertson, \$800; A. Bremner, \$500; Thibaudeau Bros. & Co., \$500; W. J. O'Malley & Co., \$244; Geo. Durnford, \$414; H. Blachford, \$200; Alexander & Anderson, \$253; Stewart & McDonald, \$500; John MacDonald & Co., \$500; Dominion Brussels Carpet Co., \$645; Estate Denoon, \$8,311; John Fair, \$7,000; John Beatty, \$500; P. Newman, \$500; Sunlight Gas Co., \$800; M. Fisher, Sons & Co., \$500; H. Samuel, \$950; Jas. Baxter (secured), \$1,500; H. J. Johnson (secured), \$1,000; A. G. Cross (secured), \$300; A. M. Foster (secured), \$2,200; B. Sawyer (secured), \$500; H. J. Ross (secured), \$220; F. Nash (secured), \$300; M. Vineberg & Co. (mortgage), \$2,500; Estate Hall (mortgage), \$5,500; Mrs. Donahue (mortgage), \$2,000; Mrs. Kittson (mortgage), \$4,300; A. W. Stanton (mortgage), \$4,500; and H. J. Ross (mortgage), \$4,500. A meeting of creditors to appoint a curator has been fixed for the 28th inst. Mr. Fair is the son of one of Montreal's leading accountants, the late Mr. John Fair, who was well known to those of our older business men, who had to do with the old insolvency act of 1875, when official assignees were enabled to make money faster than most of their patrons.

A satisfactory settlement has been reached between the Grand Trunk Railway officials and trainmen.

FRIDAY, NOVEMBER 17TH, 1899.

HEAVY FIRE LOSSES.

The destruction by fire, on Sunday morning last, of the large biscuit and confectionery works of Messrs. Viau & Frere, and Trotlier Brothers' warehouse adjoining, was the heaviest fire loss Montreal has experienced for some time. The origin remains a mystery beyond the power of the Fire Commission to solve. The buildings destroyed were originally separated by a 70-foot lane, but this was subsequently built over to some extent. The total loss is estimated at \$280,000 to \$300,000, with temporary loss of employment to some 200 hands. Among the losses by the warehouse fire are: The J. L. Cassidy Co., crockery, \$30,000; A. E. Mallette, general goods, \$10,000; Hudon & Orsall, groceries, \$3,000; Chaput & Co., groceries, \$3,000; D. H. Hogg, cardboard, \$4,500. The insurance losses are:—

	Viau. Insurance.	Trotlier. Insurance.
Atlas . . . . .	.....	\$2,500
British America	6,625	....
Caledonian	4,250	....
Commercial Union . . . . .	.....	2,000
Guardian . . . . .	.....	4,500
Imperial	3,000	2,700
Lancashire	13,500	....
Liverpool & London & Globe	5,250	....
Manchester . . . . .	.....	11,000
North British & Mercantile	15,500	15,000
Northern	3,000	....
Norwich Union	7,500	....
North America	6,150	....
Phoenix of Hartford . . . . .	.....	400
Phoenix of London . . . . .	.....	30,000
Royal	25,000	16,300
Sun	5,625	....
Western	6,625	....
Victoria, Montreal	2,000	....
	\$104,025	\$84,400

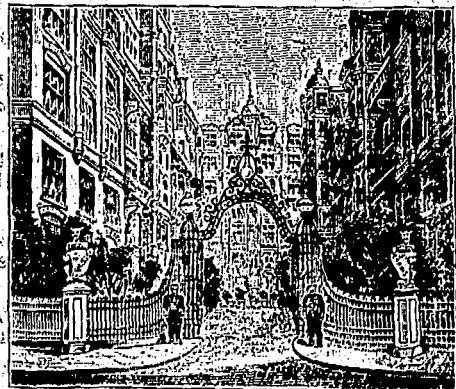
The salvage on the Viau property will not realize over 10 to 15 per cent.; the buildings were totally destroyed. Generally speaking, the large fires in Montreal for some years are believed to have been poorly managed indeed.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON.



Luxury and Home Comforts.
Unexcelled Cuisine.

Inclusive Terms, from 10/6 per day.

TELEGRAPHIC ADDRESSES:

For Management, "UNPARALLELED," LONDON.

For Visitors, "ERMINITE," LONDON.

"A HALF CENTURY OF SUCCESS"

ILLUSTRATED BY THE

Canada Life Assurance Company

Established 1847.

President and General Manager—A. G. RAMSAY, F. I. A.
 Assistant General Manager—E. W. COX.
 Treasurer—H. B. WALKER.
 Secretary—R. HILLS. Superintendent—W. T. RAMSAY.
 Actuary—F. ANDERSON, M. A., A. I. A.
 J. W. MARLING, Manager, Province of Quebec.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$44,700.00
 Investments in Canada, 14,150.00

[World Wide Policies.]

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

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

NORTHERN ASSURANCE CO'Y.

INCOME AND FUND (1892)



Capital and Accumulated Funds, :: \$38 355,000

Annual Revenue from Fire Premiums..... } 5,715,000
 Annual Revenue from Life Premiums..... }
 Annual Revenue from Interest upon Invested Funds..... }
 Deposited with Dominion Government for the security of Canadian }
 policy-holders 200,000

Head Offices:—London and Aberdeen.
 Branch Office for Canada, Montreal, 1730 Notre Dame St.
 Manager for Canada.—ROBERT W. TYRE.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824. CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
 R. P. TEMPLETON, Assistant-Manager. JAS. BOOMER, Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL.
 CANADA LIFE BUILDING.

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

HEAD OFFICE - - TORONTO.

President : — Hon. SIR OLIVER MOWAT, P. C., G. C. M. G.

CAPITAL - - - \$1,000,000.00.

Government Deposit - - - \$250,000.00.

Being the largest Government Deposit made by any Canadian Life Company.

For an annual consideration of \$350, a young man aged 25, can secure a competency for himself by obtaining an Imperial Life Bond, guaranteeing to him an income of \$500.00 per annum for fifteen years upon his attaining the age of 55, and the face value of the bond, \$10,000.00, when the annual income ceases. In the event of death before age 55, the same guarantees will be paid to his estate.

For further particulars apply to. **PROVINCIAL OFFICE,**
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Insurance.

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OF LONDON, ENG.

Established in 1768. Canadian Branch
 Established in 1864.

No. 164 St. James St.

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PATERSON & SON

Agents for the Dominion

City Agents:

E. A. Whitehead & Co. English Dept.
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WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms.

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G. J. ADAMS & CO.

Financial Agents.

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Tel. Bell, "Main 1717."

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FINANCIAL AGENT.

Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, NOVEMBER 17TH, 1899.

BRITISH TRADE WITH CANADA.

Our advertising columns afford striking evidence that the manufacturers and merchants of Great Britain are waking up to the opportunities afforded for increased trade with Canada. To a very large body of merchants in this country there are being presented, as it were, through our columns, the business cards of English firms who are anxious to secure their orders.

To most retailers in this Dominion the names of only a very few British firms are known, from whom the goods they deal in may be procured. The Canadian merchant who is in the dark as to the supply market where he can purchase saleable goods, is heavily handicapped compared with the one who knows the market well. In all lines of manufacture there are scores of English firms whose goods are suitable for this market, goods not represented here, goods which could be profitably introduced to the notice of Canadian consumers. The retailer who only knows some one firm in the old land, to whom he confides all his business, is shut off from the great advantages possessed by the merchant who knows what firms are competing with each other to secure trade.

From the benefits of competitive prices he is deprived who is not informed regarding the firms who are trade rivals. He is liable to be paying an appreciable percentage for goods in excess of what they could be obtained for if he were acquainted with the supply market. In Great Britain there are now firms springing up every day who, to create a connection, offer goods on better terms than those who have secured a good position. It is notorious in England that these new firms usually turn out

DISTINCT **DISTINGUE**
 IN IN
CONSTRUCTION **APPEARANCE**



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



CYCLES.

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

Applications and Enquiries to

The Swift Cycle Co. Ltd.,

WITH WHICH IS INCORPORATED

THE COVENTRY MACHINISTS' CO'Y, Ltd.,

CHEYLESMORE WORKS,

COVENTRY, ENGLAND.

goods of a quality fully equal to and at prices considerably below those of firms who have an established reputation.

A Canadian buyer, who is not up-to-date in information on what is offered in the British market, is certain to be left behind in the race with a rival who is better posted. On the other hand, a British manufacturer or merchant, who is not acquainted with the needs and capacities as a buyer of this country is shut out from a market in which he might do a profitable trade. Our columns have already done excellent, and quite manifest service in bringing Canadian buyers into touch with British sellers. One of the reasons why so many retailers have had to retire from business is, their non-acquaintance with the supply market, which their successful rivals have studied.

The progressive development of British trade with Canada depends upon the British manufacturers and merchants making more energetic efforts to secure Canadian business.

We are pretty "cute" in Canada, but, we have not an intuitive knowledge of the names and addresses of all British firms who would appreciate our custom. We would say then to all those who have a stand in the British supply market, "Hang out your shingle in sight of Canadian buyers, let them know who and where you are, what goods you offer and on what grounds you claim orders." The work of bringing our buyers into touch with old country producers and sellers is one function of this journal, which we have especial satisfaction in discharging.

—The affairs of Jos. Chandonnet, general store, St. Jean Des Chailions, Que., are in the hands of the assignee. He began business in the spring of '97, coming from St. Pierre. He owes about \$2,200, with assets of about \$650. The concern will likely be wound up.

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

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

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

CASH AND INVESTED ASSETS.

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

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898..... Policies, 12,779 Ins., \$33,627,390
 Total Business in Force Dec. 31, 1898..... " 102,370 " 263,189,321
 Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

Home Office, Mutual Reserve Building, - - NEW YORK CITY

STORAGE ELEVATORS AND THE ST. LAWRENCE ROUTE.

The probability that with the completion of the fourteen feet deep waterway, via the St. Lawrence route to Montreal the grain transportation trade may be largely diverted from Buffalo and New York has excited much interest in both those cities as well as in political circles, generally, in the United States.

We have had commissions from New York delegated to investigate the capabilities of the enlarged St. Lawrence canals and compare them with the existing rail and canal communication between those two great entrepots that have so long monopolized the greater part of the trade, especially in grain, between the West and East.

It is considered of so much importance to Buffalo interests that the "Express" newspaper of that city sent down a special representative to this city. His object was to discover what progress the Buffalo and Cleveland syndicate, represented by Mr. Conners of Buffalo, was making in getting the Montreal Harbour Commissioners to agree to hand over concessions and privileges in the harbour that would practically give that syndicate a monopoly of the forwarding interests of the country by water, both eastward and westward.

The fear of the Buffalo interests was, that the movement by a section of their own people to make a profitable and certain transportation business in this direction at the expense of their own city, was likely to succeed. The special commissioner of the "Express" did not allow the grass to grow under his feet. For more than two weeks he telegraphed daily from two to four columns of information obtained. His sources of information were the Harbour Commissioners, shippers, Mayor Prefontaine, and the Hon. Mr. Tarte, Minister of Public Works. The latter gentleman he holds in great estimation, and represents him as holding the key that will open up and settle the whole matter. In the opinion of the Buffalo newspaper correspondent this will be done in the interests of Canada, but without the assistance of the outside element represented by the Conner's syndicate.

This industrious journalist, in addition to interviewing individuals, attended meetings of the Harbour Commissioners and has been able to give information to the public on this important matter which, for some reason or other, has not been reported by our equally industrious city reporters, who had access to the same sources of

intelligence. This is to be regretted, because the Buffalo reporter throws a strong light on the motives that are actuating some Montreal citizens, as well as the outsiders, in the struggle to obtain and control the future of the growing trade from the West, that must naturally centre in Montreal, as the point of transshipment from inland to the ocean vessels on the St. Lawrence route.

The present position of things, in this respect is not satisfactory, nor altogether creditable to the trade organizations that are supposed to represent the spirit of progress in Montreal. Indeed, the practical inaction of these bodies cannot but be a disappointment to the Canadian people generally. It is conceded all round that the first requisite in the preparation for the increased traffic reasonably expected to follow the completion of our deepened waterway is, additional elevator and storage accommodation. Yet, as a matter of fact, nothing has been done, so far, to provide it. There has been much talk over conflicting interests, but no serious effort has been made to harmonise them, hence the once promising prospect of success has been neutralised by the dogged persistence of individual opinions and personal jealousies.

The time has come when these conflicting jarrings should cease in order for a combined effort to be made to secure the object professedly aimed at by all. This has become a necessity if the trade of the country is to receive the benefit that will justify the great outlay of money that has been made for the enlargement and improvement of the whole system of waterways on the St. Lawrence.

It is not at all likely that even the modified proposition of the Conner's Buffalo syndicate will be either accepted by the trade interests of Montreal or approved by the government. The idea is prevalent, however, that, supported by certain parties here, another attempt will be made by that syndicate to get a still further modified scheme put through, and there is no knowing what persistence will accomplish.

It is unfortunate that the government has, as far as the public is aware, no settled policy in this matter. It is well known that the Minister of Public Works had made a provision for \$250,000 in the estimates last session for one elevator to commence with. That appeared to be satisfactory to all concerned, but, unfortunately, in the enforced absence of the Honble. Mr. Tarte in Europe, some, as yet unknown influence caused that item in the estimates to be dropped, whether to be revived next session, or not, remains to be seen.

The effect of this excision was, for the time being, to stop the action of the local parties who contemplated the erection of elevators by private enterprise. This is to be regretted. If the government will not build elevators local enterprise must do so. If they are not built Montreal will lose the opportunity for increasing its trade that may not offer again before it is too late. It may then bid good-bye to the enviable reputation it has hitherto held for commercial enterprise.

It is absurd to suppose that the erection of one elevator of the capacity intended by the government when the estimates were prepared last session would be sufficient to meet the changed conditions of trade that will arise from the larger inland vessels of the future. Far more than one will be required, or else the hopes of the greatly increased traffic we have been led to expect will be proved to have been based on a myth.

It is in the general interest of the country as well as in that of Montreal, that the government should declare its

policy with regard to this matter of storage elevators on which hinges the future successful extension of the trade on the St. Lawrence route. Without such a declaration of policy it looks as if nothing will be done. The actions of those who should, from their positions, take the lead in this enterprise seem to be paralyzed. Some are inclined to fear that if the government build only one elevator, that it will be used solely for the purpose of establishing a tariff of charges so low that private enterprises could not be made to pay. It is not at all likely that such would be the case, at the same time such a possible check on possible combinations might, perhaps, at some time in the future, prove to be a public benefit. Combinations often lead to dangerous monopolies. Even in Buffalo and New York the handling and transfer of grain at those points are in the hands of private concerns that combine and impose, at the present time, what are considered excessive charges on grain in transit, of which the trade bitterly complains.

It is an easy matter to make objections and raise difficulties. What is really wanted in Montreal is a spirit that will lead to such action as will overcome all obstacles.

It is sheer folly to expect a larger share of the waterborne grain trade of the West than we have, unless facilities are provided for handling it. The large vessels that are expected to carry that trade will not come here and wait until the ocean vessel arrives and is ready to receive cargo. The cost of such delay would eat up the margin of profit in these days of keen competition. Elevator storage consequently has become a matter of necessity for the prosperity of the port of Montreal.

FASHION IN FURS.

The trained hand and mind of the artist did not forget the fur season when giving an exquisite finish to all garments for the present fall and winter wear. Fur garments and novelties in fur neckwear are shown extensively in the shop windows, the variety being much greater than in former seasons. In the manufacture of garments two and sometimes three kinds of fur are intermingled, which, with the addition of heads, and scores of tails and feet, make very attractive effects. Fur-lined coats are still holding attention, these being made with mink lining and other trimming. A new coat is shown with Persian lamb trimming running completely down to form revers.

Ladies' jackets are worn quite short, 24 to 25 inches being the proper length. The sleeves are not worn as large as those of last season's make, which adds much to the tasty appearance of the garment. Among the fur combinations Persian lamb and mink are very popular. Small ripple capes in various fur combinations will be much worn. Boas are shown to which are attached bunches of tails, which heighten the effect and produce a unique appearance.

Combinations are bewildering in the coat department, where the broad, flaring collars are of fluffy, long-haired fur, chinchilla, sable or fox, on the baby lamb and seal-skin coats. The long round boas are coming in again, huge in size, as they are made of bearskin and fox, and the muffs, round and plain, are proportionately large. In fox, a muff with a head at one end and a fat bushy tail at the other, is one of the novelties. Another fox muff has a head directly in the centre of the front. A pelerine and muff of chinchilla outlined with gray chiffon frills are the daintiest things among the fur novelties.

Ladies' fur gauntlets have also returned for the season. Fur-lined opera cloaks will be in large demand. These are being shown in delicate shades of fawn, grey, pink, blue and terra cotta, trimmed with blue fox, red fox and white Thibet lamb, and are made in a great variety of styles. In men's wear, rolling collar and cuffs will be a distinct feature of the comfortable and dressy overcoat. These trimmings include otter, beaver and Persian lamb. Caps are made of many kinds of furs and vary little from those of former seasons.

The raccoon coat for men's and ladies' wear commands the full attention formerly bestowed. Prices all round are somewhat higher than last season. Dealers anticipate a lively fur business, the interest displayed thus early being much in excess of past seasons.

LORD SALISBURY ON THE WAR.

The Lord Mayor's banquet has become by usage a non-official forum, from which the Premier of the day announces the position and policy of the Government in regard to any question then prominent as a topic of national interest. It is remembered by some that in 1850 the then Lord High Chancellor roused the Protestant feeling in England by an impassioned speech at the Lord Mayor's dinner against the alleged "Papal aggression" of Cardinal Wiseman's policy. The time at which this banquet is held, its location, and the character of the guests, combine to give it peculiar importance and significance to the speeches. Parliament is not in Session; the place is the centre of the world's monetary interests; and the guests are the most influential representatives of finance, banking, commerce, and politics. The Lord Mayor of London, who celebrates his election by giving this dinner, is the chief representative of the world's municipal institutions. Surrounded then by guests eminent in all the spheres of life, who have won high rank as statesmen, ambassador, judges, lawyers, soldiers, bankers, merchants, authors, and "others of less note," the audience at a Lord Mayor's banquet has no rivals in distinction. What a British Premier says to them over "the walnuts and the wine," he says to the Empire, and to every power with whom Britain is at peace or war.

At the banquet on the 9th inst., Lord Salisbury's speech was characterized by a dignified moderation of tone becoming the ruler of a great nation shadowed by war. Without a touch of boasting, he assumed, rather than predicted, that victory must crown the efforts of Great Britain. These efforts were declared to be designed to protect the vast interests of the Empire; to secure equal justice to all races of men; and so to "arrange the issue of the present conflict as to confer good government upon the area where it rages, and give security sorely needed, against the recurrence of any such dangers, and the necessity of any such future exertion, and for the restoration of peace and civilization to that portion of the world."

The Premier spoke with emphasis when declaring that the other powers would remain neutral, respecting which there has been grave anxiety. Lord Salisbury said: "It seems to me a wild suggestion that the other powers will interfere with this country, and in some form or other dictate to those who are concerned in it as to what the upshot of the war should be. Don't let any man think it is in that fashion the conflict will be concluded. We shall carry it through ourselves, and the interference of

anybody else will have no effect upon it. In the first place, because we would not accept that interference, and, in the second place, because we are convinced that there is no such idea in the minds of any Government in the world. It is not in accordance with international law that they should possess the right to interfere. Therefore, such dreams should be set aside."

The strong words, "We shall carry the war through ourselves, and we would not accept interference," were uttered in the hearing of ambassadors from the chief nations of Europe. We be sure, therefore, the Premier was speaking "by the book," as otherwise his words would have been a defiance that would have precipitated the interference so warmly declared to be unacceptable. Lord Salisbury made a good point against some critics at home and abroad who first declared England was to blame for her extensive military preparations then, when the Boers invaded a British Colony, who denounced the government for not making better preparations against this attack.

Another good point was his showing that the charge of Great Britain attacking a weak nation was unfounded as, "Elements of distance are vital and essential in this matter," so that, "as our forces are separated by an interval of five or six weeks from the scene of action, it would rather be true to say that we are a weak nation fighting a strong nation." As to the Transvaal being a "pigmy" and Great Britain a "giant," as one American paper said, "pigmy" is rather a peculiar term to apply to a power which has boasted of being able to put as large an army in the field as the British force at the great battles of Vimeria, Talavera, Badajoz, Waterloo, and Alma.

Lord Salisbury made one statement which will have weight in forming an historic judgment. He said, "What was the cause of the war, and what was the cause of the ultimatum?" It was not because of any demand we had made. It so happens, that, at the moment the ultimatum was issued, we had withdrawn our demands, and there was no demand before the Transvaal Government." A British Colony was suddenly invaded in order to prevent Great Britain taking measures to protect Natal and Cape Colony from being conquered and all South Africa converted into a foreign State, of which policy being projected the British Government has now proofs.

The rest of the Premier's speech was devoted to congratulatory remarks on the cordial feelings existing between the States and Great Britain, also to the exchange with Germany in the South Pacific, by which Great Britain secures an unrivalled harbour and Germany territory, the island of Samoa, where its commercial interests are paramount. The speech has met with general commendation at home and abroad. Its grave, elevated, and courageous tone, and its freedom from boastfulness, having challenged universal praise.

—The Canadian Freight Agents' Association met in Montreal this week and decided on winter freight rates throughout the Dominion. An advance of 20 to 25 per cent. was made which will go into effect at once. Anything over the usual winter rates has been caused by the advanced price of material for rolling stock, etc., which it was claimed, should be considered. The rates on flour and grain have not been materially changed.

—The employees of the James Warnock Co., Galt, Ont., were given an oyster supper in that town by the manager of the works on the evening of the 10th inst. These spontaneous gatherings are productive of much good, serving to place all employees on an equal footing in the social scale, while showing that the steady workman is deserving of occasional recognition beyond the weekly pay envelope.

U. S. SACRIFICE SALES IN ENGLAND.

In our last issue we referred to the decline of the competition set up some time ago by American exporters who sought to force goods on the English market by cutting prices. For some time this policy was pursued so vigorously as to cause no little alarm in Great Britain. It was not understood there that American goods were being offered at much lower prices than the same goods were sold at in the States. England, as we said last week, was being used as a "slaughter market" for goods made in the States in excess of the demand.

An article in the "Springfield Republican" on "The padding of our export figures," confirms our judgment. For the benefit of our readers in the old country, a numerous and growing class, we give the exact words of our able, but, unhappily, too anti-British contemporary. The significant words to which we invite attention read as below:

"Exports from the United States no doubt are correctly valued, but they are valued at home market prices, and not at the prices which they actually sell for. A double reason exists at this time for asserting that our export figures are much inflated. It is well known, in the first place, that the export trade takes over a surplus of production, which is shipped out of the country quite generally at lower prices than are charged at home. Secondly, in a time of rising domestic prices like the present, shipments abroad fall very largely under contracts made at an earlier date and at lower prices, but they are valued in the government's trade returns at the current higher prices prevailing in home markets. All this, of course, applies more especially to the trade in manufactures and general merchandise than to the great staple exports of the country. Our high tariff is calculated to swell the export figures above what is actually received. The trusts, which are buttressed behind the tariff help on the deception. They enable manufacturers to advance prices in the home market well up to what the tariff will allow, at which prices exports are valued; and such are the resulting profits in the home trade that manufacturers can well afford to force the surplus production upon the foreign market at cost or a slight sacrifice, rather than to keep their machinery partially idle.

"Taking all these things into consideration, we are forced to conclude that the current export trade figures are materially in excess of what the goods have really been sold for. It is a padded account, which must be scaled down considerably to reach the true export value. And when this has been done, and when to the import, or, debtor account has been added the \$150,000,000 to \$250,000,000 which should be added, we cannot suppose any very large sum remains unpaid to the United States on account of the great trade balance which has been accumulated on paper during the past ten months."

Here, then, we have a first-rate American authority, a paper distinguished too for its strong feeling against Great Britain, admitting that American goods could not be sold in England if they were offered there at the prices necessary to secure a profit in the States. Our contemporary distinctly affirms that "American manufacturers force their surplus production upon the foreign market, at cost or a slight sacrifice." We trust our English contemporaries will now see that our explanation of the success of American competition was correct, and will cease their pessimistic moanings over a phase of trade, which, in the very nature of things, cannot be a permanent condition.

ONTARIO LIFE INSURANCE COMPANIES.

The annual Report of the Ontario Inspector of Insurance, Mr. J. Howard Hunter, has just been issued for 1899. The volume is divided into three sections. The first includes brief statements relating to insurance corporations holding a Dominion license, and registered by the Province of Ontario. Full returns of these companies appear in the Report of the Dominion Superintendent of Insurance. The second section includes those companies which are operating under a Provincial license, which are very numerous. The third division relates to the Friendly Societies of Ontario. There are only three companies working exclusively under an Ontario license transacting life and accident business. Their position may be gathered from the following synopsis of their returns:

	Assets.		
	Excelsior Life.	Farmers' and Traders'.	People's Life (Mutual).
Real Estate.. . . .	\$ 14,400	.....	.....
Bonds, &c... . . .	201,292	25,000	.....
Cash	23,717	3,221	21,066
Agents' balances ..	3,390	.....	11,208
Deferred premiums ..	16,553	.....	.....
Premiums due	20,134	5,042	10,286
Total assets	285,444	33,264	42,854
Uncalled stock .. .	298,264	312,210	.....
Deposits with Govt. ..	26,060	25,000	10,000
	Liabilities, &c.		
Re-insurance reserve..	\$221,197	*\$13,490	*\$52,442
Paid-up capital	52,635	31,269	22,150
Total liabilities .. .	281,564	44,759	56,494
Total at risk.. . . .	3,043,963	500,000	1,729,617
Policies in force .. .	4,671	516	1,134
Agents' commission ..	30,458	4,713	8,625
Advanced to agents ..	.....	.....	20,975
Salaries	5,270	3,024	2,674
Total man't expenses.	50,730	11,726	17,065
Gross premiums	87,983	13,483	28,881
Ratio of expenses .. .	58 p.c.	87 p.c.	59 p.c.
Interest	9,072	1,089	180

*Calculated on the H.M. table with interest at 4½ per cent.

The Farmers' and Traders' Company does an accident as well as a life business, the total amount at risk for life being \$1,057,117, and for accident \$672,500.

THE WRANGLE ABOUT FRENCH-CANADIAN LOYALTY.

It is high time the closure was applied to the discussion regarding the loyalty of French-Canadians. Prominent organs of both political parties have, for some time past, been hotly accusing their respective opponents of raising the cry of disloyalty for party purposes. Both warmly repudiate the accusation, yet the organs, on both sides, keep up this mutual recrimination.

The odd feature in this discussion, if a succession of mere irrelevant assertions is a discussion, is, that neither Liberals nor Conservatives directly accuse the French-Canadians of being disloyal, but they accuse each other of so regarding them. Save us from our friends may well be the plea of those who are treated with such impertinence, for it is a gross impertinence to use one section of our people as a theme for remarks which have no inspiration, provocation, or object whatever beyond those of political partisanship.

As an essential preliminary to understanding what they are talking about, our contemporaries should state a formula defining what they mutually mean by loyalty and disloyalty. Before any discussion can be intelligent

the disputants must agree upon the definition of terms commonly used therein. There is an old story of the two knights who fought over a shield, one maintaining it to be silver, and the other gold, when in fact it was gold on one side and silver on the other. That was foolish enough, but it was wisdom itself compared to the folly of the wrangle over French-Canadian loyalty, as both disputants are at one as to the question in dispute, for neither of them accuse their fellow-Canadians of disloyalty. If it is disloyal for a Canadian to entertain a sentimental regard for the land from whence he, or his forefathers came to this country, we must regard the numerous national societies as fomentors of disloyalty to the British Crown. If it is replied that those societies are British, we may point out large associations of Germans in Ontario who speak of their Fatherland with as deep affection and pride as any French-Canadian does of France. In their homes, clubs, public meetings, and newspapers the Germans use their native language; they keep up German customs; they adhere to a German Church, wherein the services are in German; and they drink lager and Rhine wine with patriotic devotion to the memories of Vaterland. To those who delight in racial discussions we commend the Germans of Ontario as a study, and, we may add, an excellent example of men made prosperous and happy by minding their own business and living in good fellowship with their neighbors.

It is unreasonable to expect our French-Canadian fellow-citizens to be less attached to the land of their fathers than are those of other nationalities, nor is it rational to expect them to take the same view of the politics of Great Britain as those who hail from, or inherit, the traditions of the United Kingdom. Each race has its own idiosyncracies. When these are manifested by expressions not strictly in harmony with those of other races, so long as no violence is done to the principles on which the constitution of Canada is based, they are all alike entitled to respect. It would be easy to quote language used by distinguished statesmen in the British House of Commons, for example Mr. Gladstone on the Don Pacifico affair, which was a far more severe indictment of British policy, than any which has been uttered in Canada.

As soon as our French-Canadian fellow-citizens, as a race, take some action which is fairly open to reproach as disloyal, then will be the time to discuss their loyalty, and, if justified, to condemn such action. But, the discussion which has been going on for some time is mere logomachy. It is pertinent to no issue; it has arisen from no facts; it is therefore impertinent; and, as being calculated to excite needless irritation and suspicions, is much to be deprecated as highly mischievous.

We, who are on the spot, know that the discussion about French-Canadian disloyalty is a mere game of battledore and shuttle-cock between political partisans, but, in Great Britain and elsewhere, it is regarded as evidence that Canada has a large population who are disaffected with the constitution of this Dominion.

—At Harwood, Ont., R. Mercer, general store, has assigned. He moved from the suburbs of Chicago in the spring of '98, buying the stock of Wm. Harstone. Insufficient capital tells the story.

—The hotel business at Arnprior, Ont., conducted by Geo. Richman, has not proved a success of late and the assignee is now in charge. He started in the fall of '87.

—An offer of 70 cents, spread over 12 months, has been made by A. Bussiere, general store, St. Gregoire, Que., previously reported as in difficulties.

MR. ERASTUS WIMAN'S NEW COMPANY.

Mr. Erastus Wiman is emerging from the obscurity which, we trust, he has been enjoying for some years, though to one of his restless energy, a quiet life may have been irksome. He is now buckling on his armour to take charge of a new enterprise.

Mr. Wiman is about illustrating the French proverb that tells us, we always return to our first love, which, like many smart sayings, is more notable for its catchiness of form than for truth. However, he is going into the mercantile agency business, where he won his spurs. He has organized a company with a capital of \$2,000,000 to carry on a credit agency of the same class as that with which his name, even yet, is associated. The new company has already arranged to carry on thirty to forty branches, and efforts are being put forth to make the Mutual Mercantile Agency well known all over the continent. He will carry out Commercial Union by the company's embracing Canada in its sphere of operations.

As thorough knowledge, combined with long practical experience, the requisite capital, and an extensive connection are the prime requisites for success in business, the prospects of Mr. Wiman in this new enterprise may be regarded as very promising for success. How it will be rated by Dun and by Bradstreet remains to be seen.

Mr. Wiman has already secured a footing in Montreal, having bought out what is known as the "Mercantile Exchange" conducted here for some years past. Though the Montreal branches of two great Agencies are as well conducted as is practicable, covering so large a field, there are many who think there is room for improvement—in ratings as well as information—and there is consequently some belief that there is room for another "good" Company. Mr. Matthews, who has been manager for a length of time of the Dun agency in this city, is a near relative of Mr. Wiman. As he has just resigned it looks as though he were about to transfer himself to the new enterprise. The "Journal of Commerce" wishes the irrepressible pioneer every success in his new venture, a success which is "better, late than never."

ORGANISED POOR RELIEF.

The circumstances of the labour market in this city are affected seriously by climatic conditions. While navigation is open, there is employment for several thousand men whose labour is not needed for about four months, when the river is closed by ice. Some of the younger men, who have worked on the wharves, find their way to American ports that are open all the year round, even in some cases going as far as Baltimore for the winter.

This exodus affords only a trifling relief to the oversupply of unskilled labour left unemployed when frost sets in. The expense of moving to more southern ports, accompanied with the risk of being stranded in a foreign port without means of sustenance, are enough to prevent the movement thither on a large scale. After heavy falls of snow there is an opening for the unemployed, but this is a very precarious resource. Some of the men left over seek their livelihood in the woods. But this takes only a few out of the city, as lumbering is not work any man can engage in. There are numerous openings for men to watch and feed furnaces, to keep sidewalks clear of ice and snow, to cut wood, and to do odd chores needed by householders in the winter season. After all these calls for labour have been supplied there remains a large body of men who find it most difficult to secure

steady employment in the winter season. Many who work on the wharves and river boats in summer and autumn could lay by enough to keep them from absolute pauperism in winter. But, when a labourer has a wife and family to support, the margin for saving is very slim, seldom any at all.

To allow the unemployed to starve in winter, whose services are essential to this city in summer, would be as inhuman as it would be injurious to the port, which could not do business without several thousands of labourers who are only needed while the river is open. This is an unalterable condition, and the needs to which it gives rise should be provided for by some permanent civic arrangement for the relief of deserving families. We say "families" rather than men, because it is the wife and children upon whom fall most severely the privations of winter. A home without fuel or food, or adequate clothing, in zero weather, exhibits the extreme of suffering. There is no reason why this should be seen here, save as the result of crime, or vicious improvidence.

We believe there is alms money given in this city ample for the relief of the poor. But much of it is wasted owing to injudicious methods by which some poor get too much help, and others, in great need, none at all. The most needy and deserving are usually the most modest in exposing their distress. There are too many who grossly abuse the gifts of charity. In a case known to us, a ticket given by a clergyman, for \$2 worth of bread and groceries, was used to procure two bottles of whisky. Imagine his surprise at seeing these charged in his bill!

What this city needs is a voluntary substitute for a poor law, that is, some civic organisation to manage the relief of the families unemployed in winter, and to organize a supply of work. To talk, as some do, of "each church taking care of its own poor," is absurd, as many churches have no poor, and many poor have no church, the richest churches being those with the fewest adherents who need help in winter. It is a mistake to throw the organisation of poor relief on churches, they are too divided to work on a common plan, hence they overlap each other, which causes the distribution of alms to be either excessive, or inadequate. In some cities an officer is appointed to manage this business by whom all relief is either distributed, or the cases calling for relief are reported upon. One rule should be inflexible, no money should be given, nor tickets that can be sold for drink. The best form of charitable relief to help the really deserving poor is to find them in fuel, and clothing for the children, and, when seen needful, for the mother. A most useful branch of relief work is to establish a labour bureau where a register should be kept of men willing to do odd chores, as snow cleaning, chopping wood, &c. It is a common experience in this city, when hundreds of families are in distress, to have difficulty in securing a man willing to work. The committee of citizens appointed to arrange some plan will be well advised if they consider and act on the line of the above suggestions.

--The Honble, Alphonse Desjardins has resigned the presidency of the Bank Jacques Cartier, and is succeeded by Mr. G. W. Ducharme. President Ducharme is very well and favourably known to our French-Canadian citizens. He is Mayor of Ste. Cenegeonde and associated with several business enterprises. We trust he will have every success in re-establishing the bank in public confidence.

--Mr. J. M. Macfarlane, travelling inspector of the Provident Savings Life of New York, is on a visit to the Company's agency in Montreal of which Mr. Chas. G. Glass is manager.

FREIGHT TRAINS ON STREETS.

If the scheme is extended generally which will soon be in operation in Toronto and its suburbs, we shall see lines of freight cars driven by electricity as a common sight on city streets. The Metropolitan Railway, which runs electric cars in York County, on roads north of Toronto, has made an arrangement for connecting with the Canadian Pacific on Yonge street in that city. The intention is, to take freight from the station of the C.P.R., for delivery at points in the city, and along the suburban lines. Also to collect freight, wherever it conveniently offers, along its track for shipment to points east and west by the C.P.R. Doubtless the Grand Trunk would soon fall into a similar arrangement, if it proves a success. A similar scheme was projected to bring rural products down to the wharves of this port, an enormous quantity of which, for provisioning vessels, is carted into this city daily before daybreak during the season of navigation, also to supply the Bonsecours and other markets. The company at Toronto will agree to run only three connected cars and a motor, the speed in the country to be 15 miles per hour and six in towns and villages. In the city these freight cars will be subject to city by-laws.

We regard this movement as the initial stage of one which will have far-reaching effects upon the entire system of freight collections and deliveries in large cities. The economy of electricity as a motive power for heavy loads will gradually bring about some arrangement for transferring goods to and from the railways and warehouses. Heavy waggons and lorries will be much less used, to the saving of roadbeds and horseflesh. Farmers will have less of their time taken up with driving to market, with its customary delays for luxuries and social purposes. The tendency to concentrate retail trade in large centres will probably become more developed, as the freight traffic will cause new electric lines to be laid down, by which rural passengers will be carried to the city at a trifling cost and little trouble.

THE U. S. ELECTIONS.

The people of the United States held high carnival of the electioneering kind on the 7th inst. The officials voted were, governor, mayor, judges, police judges, city attorney, district attorney, recorder, coroner, auditor, sheriff, county clerk, treasurer, tax collector, supervisor, register of deeds, public administrator, senators, and others. There were thousands of local and personal issues involved of the merits of which we cannot judge.

There would appear, however, to have been two leading ones, the questions of imperialism, or expansion, and of anti-imperialism, or approval or disapproval of the policy of the McKinley administration in the Philippines.

Reduced to its lowest expression the question voted upon at the recent elections was, "Shall McKinley be re-elected for a second term? As both sides seem fairly well satisfied with the result it is evident there was no very decisive vote polled. Indeed, if the Republicans had come out of the contest with a large majority, it would by no means have followed that they would necessarily re-elect the President. When Mr. Bryan was asked, "Do you ascribe the victory in Nebraska to anti-imperialist sentiment?" he answered, "Well, so many factors entered into our contest that it is difficult to select one as the determining one." One gratifying feature in the elections was the absence of the free-silver issue, which would

appear to have become a back number, though, when the presidential election comes on next year, Mr. Bryan may be foolish enough to put this badly lamed horse in his team.

Apart from the warning against the American system of electing all public officials, which is given by the elections in each recurring November, the recent ones have no practical bearing on Canadian interests. The thousand and one issues at stake serve now only for discussions which are as irrational as the chatter of a cage of monkeys.

THE BANK OF MONTREAL.

The half-yearly statement of the Bank of Montreal to end of October last is highly gratifying. The net profits for the past half year were \$658,161, which is \$29,043 in excess of corresponding period last year. This is close upon 11 per cent. per annum, which is likely to be exceeded for the entire current year. The balance of profit and loss carried forward is \$1,160,954, as against \$981,328 in October, 1898. The stock now stands at 265, which is equal to \$530 per share, being an advance of 18½ per cent. over the price at this date in 1898.

The following shows the Profit and Loss Account, and the general statement to 31st October, 1899:

Balance of Profit and Loss Account, 30th April, 1899	\$1,102,792.72
Profits for the half-year ended 31st October, 1899, after deducting charges of management, and making full provision for all bad and doubtful debts	658,161.47
	<hr/>
	\$1,760,954.19
Dividend 5 per cent. payable 1st Dec., 1899	600,000.00
	<hr/>
Balance of Profit and Loss carried forward	\$1,160,954.19

GENERAL STATEMENT.

Liabilities.

Capital Stock	\$12,000,000.00
Reserve	\$6,000,000.00
Balance of Profits carried forward	1,160,954.19
	<hr/>
	\$7,160,954.19
Unclaimed Dividends	1,822.01
Half-yearly Dividend, payable 1st December, 1899	600,000.00
	<hr/>
	7,762,776.20
	<hr/>
	\$19,762,776.20
Notes of the Bank in circulation	\$7,153,857.00
Deposits not bearing interest	12,628,385.80
Deposits bearing interest	43,851,578.61
Balances due to other Banks in Canada	786.66
	<hr/>
	63,634,608.07
	<hr/>
	\$83,397,384.27

Assets.

Gold and Silver coin current	\$2,150,851.46
Government Demand Notes	2,969,583.00
Deposit with Dominion Government required by Act of Parliament for security of general bank note circulation	300,000.00
Due by agencies of this Bank and other Banks in Foreign Countries	\$16,209,882.93
Due by agencies of this Bank and other Banks in Great Britain	10,851,054.10
	<hr/>
	27,060,937.03

Dominion and Provincial Government Securities	522,504.44
United States Railway Bonds	1,686,462.35
Notes and cheques of other Banks	1,833,800.23
	<hr/>
	\$36,524,138.51
Bank Premises at Montreal and Branches	600,000.00
Current Loans and Discounts, (rebate interest reserved) and other Securities and Assets	\$16,198,959.93
Debts Secured by mortgage or otherwise	39,447.14
Overdue debts not specially secured (loss provided for)	34,838.69
	<hr/>
	46,273,245.76
	<hr/>
	\$83,397,384.27

E. S. CLOUSTON,
General Manager.

Bank of Montreal,
Montreal, 31st October, 1899.

LIFE ASSURANCE RATES.

All the principal life assurance companies operating in Canada are engaged in revising their rates, the movement generally being an advance on those now adopted. Existing policies will not be affected by the contemplated changes as they are based on a contract that will be observed. The increase of rates has become a necessity for the protection of those now holding policies, as well as those who insure after the changes have been made. The necessity has arisen from the decreased earning power of money, as shown by the fall in interest rates on such securities as the life assurance companies invest in.

It is obvious to all intelligent policy-holders that the engagement into which the life assurance companies enter when issuing a policy involve their setting aside a certain portion of the premiums to build up a fund from which the money to meet claims may be drawn. Such portions of the premium income are never sufficient, of themselves, to realise the amount needed to fulfil the policy contracts. The calculations on which premium rates have been established, are based upon the supposition that the accumulations of money will be so invested as to be enlarged by earning interest. It follows therefore, that if the rates have been established upon estimates that the rate of interest to be earned is a certain percentage, and such percentage is not earned, but a lesser one, then the funds calculated upon will not be realised. As the companies are powerless to raise interest rates, there is no alternative left them but, advancing premiums to make up the estimated deficiency there would be were the old rates continued when interest earnings had declined.

Were the companies to go on accepting new business at the rates established when their interest earnings were higher there would be a great injustice done to the existing policy-holders. This injustice would arise from the funds accumulated in past years, out of their premiums, becoming liable to be drawn upon unduly to make up the deficit caused by new policy-holders coming in at inadequate rates. This influx of business at rates fixed when invested money yielded higher returns would also give new policy-holders the same bonus benefits as those out of whose premium reserves the bonuses would be taken. This also would be a form of inequity that will be largely obviated by the advanced rates for new business now being arranged.

—La Banque Nationale has opened a branch at Fraser-ville, P.Q.

BANKING IN THE KLONDYKE.

Continuing our illustrations of Banking in the Klondyke, we give above two views, one showing the exterior of the branch office of the Canadian Bank of Commerce, at Atlin, and the other the interior. The exterior is a



remarkable exhibit of the rough conditions under which banking was inaugurated at Atlin, the office being more like a backwood's stable than a bank. The interior view shows the first fixtures of the institution which com-



prised a rude table and a few chairs and boxes. In our next issue we hope to have the opportunity of publishing a view of the office of the Merchants Bank of Halifax at Atlin, at which point this bank was the pioneer.

MR. CROMBIE'S RETIREMENT.

Mr. A. M. Crombie who, for many years, has been manager of the branch of the Bank of Commerce in this city, is about retiring into private life. He has well earned a rest by assiduous, unremitting devotion to the onerous duties of his responsible position. During his incumbency of the office of local manager, the Bank of Commerce has made very rapid strides in the favour of the business men of Montreal. From being, as it was for some time, a comparatively small institution amongst the banks in this commercial metropolis, it has risen in importance until it is now bidding fair to keep step proportionately with the Head Office, Toronto, in the extent of its business. Mr. Crombie retires with all the honours of great success. He has won such universal respect in this city as to carry with him the highest esteem of all with whom he has

been associated in business, and of our citizens generally. We trust he will be long spared to adorn the social sphere, and to enjoy good health and all the comforts of this life.

WOOL PROSPECTS.

The heavy advance in medium and crossbred wools during the past month is significant as showing the actual state of the wool situation at all manufacturing centres. Prices of finest grades kept gradually advancing until manufacturers at last looked around and began to question how wholesale and retail dealers would get their money profitably returned in the handling of fabrics at such a price.

Discussing the prospects the "Financier" observes that, with the fifth series of Colonial wool auctions over, prices realised must have satisfied growers very well. It is true that there has been a little irregularity with regard to some qualities, but on the whole the movement has been in the direction of increased firmness and dearer rates. It remains now for us to consider whether it is not probable that certain influences at work in the trade will prevent any further developments towards higher prices. During the last wool sales in London it was rather noticeable that Continental operators seemed disposed to hold back, although this did not prevent nearly the whole of the catalogued wool from being sold. The net total was 195,000 bales, and only 15,000 were left to be carried over to next sales. Of the 180,000 bales sold, only 4,000 went to the American account, while 53,000 bales have been taken by the Continent and 123,000 for the home trade. But the point that was chiefly noticeable in regard to the future prospects of the trade was the great improvement in prices paid for low and crossbred wools, which had previously been at so great a discount. Final prices for these grades were fully 10 per cent. better than in July, and at one time as much as 15 per cent. increase was obtained. The causes of this demand for poorer qualities of wool, will, if discovered, perhaps throw some light upon what may be expected to happen later on. It seems likely, from what we can hear in the great wool-consuming centres of our own country, that manufacturers are beginning to feel that they cannot go on using expensive fine merinoes unless something can be done to improve to some extent the prices for fine cloth. Up to the present time there is little doubt that a good deal of the increased price of merino wools has come out of the margins which manufacturers would always like to keep intact. That is, the public in buying cloth have not paid the full equivalent of the rise in raw material. Whether or not it is possible to get the money from the public is a question which must be causing considerable anxiety to many houses; but the general feeling in the merchant trade seems to be that what will be required is a far larger quantity of cloth made from crossbreds and lower grades of wool, such as can still be bought at comparatively moderate prices. To a great extent manufacturers are also taking this view, certainly in the Yorkshire district, and are turning their attention to the consideration of what can be done outside the merino market.

That this state of things has been in existence for some time is indicated by the steady rise in crossbred tops, which in January last could have been bought—50's at about 14d. per lb. and 56's at about 17d. Now the price for 50's is about 17½d., and for 56's 22½d. The

Ice-Making and Refrigerating Machinery

(P. SCHOU'S PATENT) ON THE AMMONIA COMPRESSION SYSTEM, FOR
COLD STORAGE PURPOSES.

Most Economical in Working.

OVER 250 PLANTS RUNNING . . .
IN ALL PARTS OF THE WORLD.



FOR PARTICULARS AND ESTIMATES APPLY TO

The North-Pole Ice and Refrigerating Co., Ltd.,

8, Queen Anne's Gate,
WESTMINSTER, S.W., - - LONDON, ENGLAND.

travelling of the trade, as far as exhibiting patterns for the spring and summer season of 1900, is now about over, and travellers have found merchants and clothiers averse to paying from 1s. to 1s. 6d. per yard more than last year for the finer qualities of cloth. These traders probably see the difficulty of getting their money back, especially clothiers, who are under particular disadvantage whenever it comes to a question of raising prices. Hence a large proportion of these perceive that the only course is to reduce quality. It does not follow, however, that the market in high-class wools is likely to be subjected to a slump immediately. There is no doubt that the statistical position is very strong, and it will take a good deal of abstention on the part of British manufacturers to bring prices down materially until something happens to increase our sources of supply. The unfortunate war in the Transvaal will affect the supply of Cape wools, of which, indeed, there was but a very small quantity offered at the last sales. What there was sold readily at from 1½d. to 2d. per lb. improvement for snow-whites, and about 1d. per lb. upon the "grease" and "sleece-washed." The short supply of "Cape" and the uncertainty which must always overhang the Australian crop until we come near the clip will probably keep the market fairly steady, whatever our own consumers of wool may feel inclined to do; but it seems probable that should the present policy be persisted in, and a sort of semi-boycott of best merino tops be established, while the manufacturing trade is being carried on largely by the use of crossbred and generally low-grade wools, the steady rise which has been witnessed in merinoes, will receive a check; and if Australian supplies for next year should promise well later on, and our difficulties in South Africa should be quickly settled, we may see considerably easier prices during next year.

THE OUTPUT OF IRON.

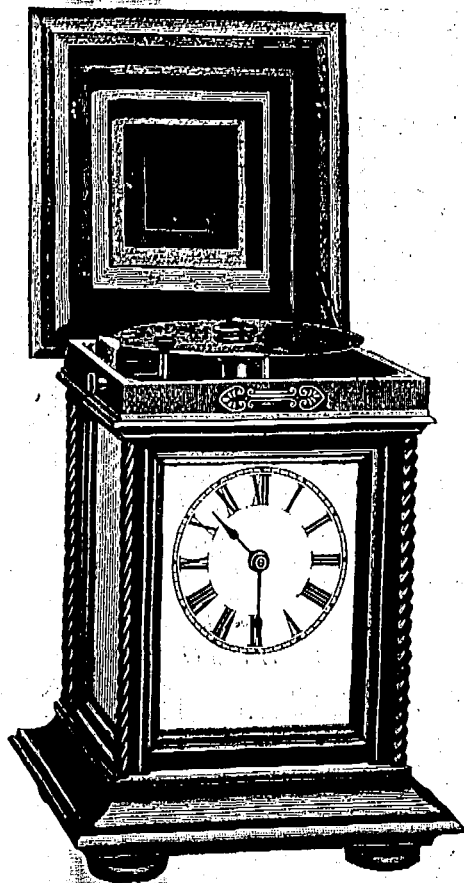
The Philadelphia "Record"—which should be an authority on the subject, as living and moving and having its being in the principal city of the great iron State of the neighbouring republic—in dealing with the general speculation as to the total output of iron for the year, adduces the sale of a million tons by a single firm of brokers, as showing what may be done by judicious advertising. Its newest move is to offer "to pay the sum of \$50 to the person who shall make the closest estimate, before the expiration of a certain date, of the production of pig iron in this country during the present year. Many estimates will, no doubt, be made; but while it is not difficult to obtain data upon which to base such calculations, there is just enough uncertainty regarding the output during the remainder of the year to add zest to the subject by introducing an element of chance. Mr. Jeanes, the Secretary of the British Iron and Steel Institute, has already fixed upon 14,000,000 tons as the probable output of pig iron in this country during this year. We believe, however, that this is an overestimate. It is true that at the time Mr. Jeanes wrote (not long ago) the weekly production was increasing so rapidly that it was reasonable to believe that the output might reach 14,000,000 tons in 1899. Since that time, however, the maximum rate of increase of production has not been maintained, and contingencies may yet arise which may seriously affect the total production for the year. Probably a conservative estimate of the production of pig iron in 1899, made at the present time, would be somewhat under 13,500,000 tons."

Whatever the actual output may be, it is quite safe to say that 1899 will prove a record-breaking year in the production of pig iron; and as pig iron is the basis of all

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127 Aldersgate Street, - - - LONDON, E.C., ENG.



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Send your Trade Card at once for a Copy of OUR NEW CATALOGUE of 100 PAGES OF ILLUSTRATIONS. Mailed anywhere Free. Orders accepted direct if accompanied with draft on London Bankers, otherwise through Merchant Shippers.

iron and steel products, we may say that it follows logically that this will also prove an equally brisk year in the production of finished products of iron and steel.

BEET ROOT PROSPECTS.

Although some tests made during recent years in the raising of sugar beets in the Dominion did not prove as satisfactory as the promoters wished, there is still wanting a real reason why this product cannot be raised as successfully in Canada as in States a short distance south. Knowledge of the adaptability of the soil appears to have been treated too well to the neglect of the requisite knowledge of the farmer for proper cultivation. The far West is now taking hold of this problem with the characteristic force which appears to propel Western enterprise. A Vancouver dispatch states that the British Columbia Sugar Refining Company is going into the beet sugar business on a large scale. The purchase of large tracts of land in the Okanogan district, has been completed, and experiments have already proved fairly successful in connection with beet growing on a small scale. It has been decided to place several hundreds of acres under cultivation, and to extend

Gavin C. MacDougall,

(Late Pipe-Major DUNCAN MACDOUGALL.)

BAGPIPE MAKER.

Bagpipes from 50s. to £50.

Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to

JOURNAL OF COMMERCE.
Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.



By Special Royal Warrant appointed September, 1892, Bagpipe Maker to Her Majesty the Queen.

Clothing buyers visiting the Market will do well to give us a call.

LARGE ASSORTMENT;

→ Right Values.

H. VINEBERG & Co.,

25 St. Helen St., MONTREAL

the tract as this branch of the business grows. At the present time, the bulk of the raw sugar used by the refinery is being brought from Queensland by the Canadian-Australian liners, and occasionally they bring a shipload from Java and other sugar producing islands, of the East Indies. American customers of the refinery—although few, on account of the heavy duty—have suggested that some of the sugar be brought from the Philippines, so that a trial shipment of this American product may be made shortly.

THE DUFFERIN FALLS PULP CO. CASE.

The case of an association of business men against Frank Ross of Quebec (Ross Bros. in liquidation), which was adjudicated last June in favour of the plaintiff, John Livingstone, of this city (formerly of the Toronto Bolt and Nut Works at the Humber), was unanimously reversed in appeal in Quebec on Friday last. The property involved is that on the River Du Lièvre in and north of Buckingham. The purchase price was \$130,000, but Mr. Ross was unwilling or unable to accept the \$30,000 first payment tendered him on the 15th January, 1898, as per agreement to sell. Action was taken to compel Ross to deliver the property, Mr. Livingstone and his backers reserving right for damages. The incorporated syndicate consists of Messrs. W. & F. P. Currie, J. T. Shearer, Hon. J. Alderic Oimmet (Judge), W. T. Fee & Son and John Livingstone.

—In an article on the preservation of food in Self Culture for October we read: "The method of sealing cooked provisions in air-tight metallic cases, which is now so largely in vogue, is of comparatively recent invention, and has been brought into use only during the present century. In 1810 Augustus de Heine took out a patent in Great Britain for preserving food in tin and other metal cases by simply exhausting the air by means of an air-pump; but it was unsuccessful. It was followed by a number of other efforts by various persons, all of which were more or less failures until Wertheimer's patents, which were three in number, from 1830 to 1841. By his plan the provisions of whatever kind are put into metal cases and closely packed, and the interstices filled in with water, or other appropriate liquid, such as gravy in the case of flesh food. The lids are then soldered on very securely: two small perforations are made in each lid, and the cases set in a water bath in which muriate of lime is dissolved:



W. R. Cuthbert & Co. 37, 39, 41 Duke St. MONTREAL

Brass Founders & Plumbers' Suppliers
Manufacturers of Brass Finishers & Babbet Metals.

USED ALL OVER THE WORLD.

Melbourne, 1888—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

Melbourne, 1888—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

Dunedin, N. Z., 1891—1st Award.

JOHN SHAW, SHEFFIELD.
LIMITED.

SPECIAL IMPROVED
Steel Wire Ropes
OF THE FINEST QUALITY, FOR
MINING, PLOUGH ROPES, INCLINES.
Special Flexible Steel Ropes for Cranes, Hoists, &c.
TRAWL WARPS, SHIPS' HAWSERS.
Copper Rope and Tape Lightning Conductors.
Electro Gilt and Silver Picture Cord. Copper and Galvanized Wire Sash Cords. Patent Lockwedge Fencing, Gates, Hurdles, Iron Fencing, &c.

then heat is applied until the whole boils and the air is expelled through the small openings in the lids of the cases. When this is complete, the small holes are quickly soldered up."

BUSINESS CHANGES.

Ontario.—R. M. Beal Leather Co., Ltd., Lindsay, incorporation granted; O. B. Koenig, dry goods, London, out of business; Magann-Pawke Lumber Co., Ltd., Toronto, incorporation granted; Walkerville Novelty Co., Ltd., Walkerville, incorporation granted; R. L. Werry & Co., bakers and grocers, Port Stanley, advertise bakery business for sale; McKay Bros., dry goods, Hamilton, advertise dissolution sale; Thos. Nicol, general store, Richmond, sold out to Green & Nesbitt; Mrs. A. Conn, general store, Tyrconnell, sold out to B. A. Payson.

Quebec.—Broillard & Emblem, general agents, Montreal, partnership registered; H. A. Gourlay, drugs, Montreal, commences business; L. T. Leet & Co., mining brokers, Montreal, co-partnership registered; J. McCrory, saloon, Montreal, commenced business; H. Simmons, saloon, Montreal, commenced business; Leon Prgent, hotel, Valleyfield, commenced business; Miller Bros., Co., Ltd., mfrs. paper boxes, &c., Montreal, incorporation registered; Pierre Picotte & Co., builders, Montreal, co-partnership registered; Lafreniere & Pare, hay, Maskinonge, partnership registered; S. Hird, mfrs. agt., Montreal, about commencing business; Maple Clothing Co., Montreal, incorporated.

British Columbia.—J. T. Trapp & Co., hardware, implements, &c., New Westminster, incorporated as J. T. Trapp & Co., Ltd.; British Columbia Trading Stamp Co., Ltd., Vancouver, incorporated; McMillan & Co., grocer, Camp McKinney, removing to Grand Forks.

Nova Scotia.—E. S. Whelan, confectioner, &c., Halifax, closed business; E. Watt, harness, &c., Pictou, advertises business for sale.

Manitoba.—T. C. Forbes, general store, Rathwell, opening branch at St. Claude; H. A. Wallace, gro., stony, &c., Winnipeg, succeeded by Rodgers Bros.; Estate of W. H. Lowe, general store, Roland, stock sold to A. C. Chaytor; G. H. Rodgers & Co., dry goods, &c., Winnipeg, opened branch at Carnduff, under style, Rodgers Bros.; Francis Middleton, printer, Hamiota, succeeded by T. R. Latimer; S. Harvey, grocer, Winnipeg, admitting his son into partnership.

New Brunswick.—George Murray & Co., general store,

sold out to Gibson & Son; McLeod & Rouse, general store, Cornhill, dissolved, F. H. Rouse continues.

Prince Edward Island.—W. S. Newson, general store, Bedegue, sold out to Hodgson & Bowness; Morrison & Godkin, marble, Summerside, dissolved, Laughlin Morrison retires.

LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale (for sums of \$50 and upwards); as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in cases of writs, etc.

WRITS ISSUED—ONTARIO.

November 9.

Berlin—Dom. Radiator Co. vs Sachs Plumbing and Heating Co., \$488; Dundas—F. Watson vs Margt. Watson, \$670; Hallowell Tp.—J. Humble vs Caroline and W. M. Richards, \$3,189; Ottawa—R. P. Gilmour vs P. H. Chabot, et al, \$1,333; Picton—Ontario Mutual Life Assurance Co. vs R. B. and Helen E. Masten, \$2,483; Plympton Tp.—F. McIlhrain vs R. C. and Mary A. Davidson, \$728; Stanley Tp.—T. Sanderson vs David McNaughton, \$1,000; Toronto—Western Canada L. & S. Co. vs J. M. and M. E. Cotton, \$363; J. F. Smith et al vs J. T. Cubitt et al, \$588; F. S. and L. A. Bull vs N. F. Davidson, \$2,637; W. R. Wright et al exrs vs W. C. Dumble, \$4,759; M. E. Brown vs W. R. and S. A. Scott, \$1,616; W. W. Strathy et al vs Alice I. Smyth et al exrx, \$1,869; Milwaukee—A. C. Strathdee vs Wisconsin Central Ry. Co., \$300.

November 11.

Dorchester Tp.—E. C. Berdan vs Chas. Choate, \$2,000; A. Wilson vs Chas. Choate, \$2,000; Kingston—J. Johnston & Co. vs Hardy & Co., \$6,875; Milverton—Gordon, Mackay & Co. vs Grosh Co., \$408; Ops—J. J. Lundy et al vs Mary A. and W. H. Hodges, \$2,377; Ottawa—Allan and Fleming vs T. H. Allen, \$1,258; Pembroke—E. Gareau vs Thos. Murray et al-exrs, \$5,319; Toronto—T. F. Worts et al trustees, vs Thos. and Margt. Davies, \$13,229; M. Blong vs Alfred Dickey et al, \$896; J. Lee vs Salem Eckardt, \$1,005; J. D. Cayley et

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

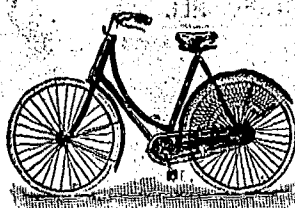
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al vs T. H. Graham, \$3,068; G. Smith vs Mary A. Sievert, \$2,389; J. Dumont vs John Sheppard et al, \$2,134; Woodstock—J. H. and W. M. Flock, \$471; Winnipeg—Ontario Wind Engine and Pump Co. vs Joseph Maw Co., \$861; Boston, Mass.—S. M. Lea vs Marth and Ann Hachborn, \$3,928.

November 14.

Brockville—M. Dooher vs Jeremiah Hourigan, \$533; Essex—J. H. Lavin vs John Rose, \$2,000; Galt—S. Snyder vs H. C. Bartlett et ux, \$1,060; Gananoque—S. S. Turner vs J. B. Turner, \$1,133; Ottawa—W. H. McAuillie vs Brewder & McNaughton et al, \$830; T. Birkett & Son vs Brewder & McNaughton, et al, \$1,392; Elizabeth S. Henderson vs J. A. A. J. Harvey et al, \$2,658; Ramsay Tp.—W. Toohy vs Milton Teskey, \$833; St. Thomas—W. T. Bennett vs George Thody, \$382; Sandwich—H. Blore vs John Rose, \$2,000; Toronto—J. & W. Biggar vs Edith O. McKay, \$2,734; W. Garer vs A. E. Webb, \$750; Empress Gold Mines Co. vs S. F. McKinnon, \$1,000;—Maepheron & Schell vs Canadian Pacific Railway, \$311.

WRITS ISSUED—MANITOBA.

November 9.

Alexander—Goldsmith & Haig, \$360; Midway—H. R. Keyes, \$310.

November 14.

Winnipeg—Union Shoe & Leather Co., \$995.

WRITS ISSUED—BRITISH COLUMBIA.

November 11.

Greenwood—H. and Alf. Cameron et al, \$4,000.

November 14.

Kaslo—W. J. Davenport, \$701.

JUDGMENTS RENDERED—ONTARIO.

November 9.

Alvinston—London & Western Trusts Co. admr. agt M. C. McIntyre, \$633; Shallow Lake—Canada Sav. T. and B. Assn. agt Irvin Groh, \$736; Stouffville—Lailey, Watson & Co. agt Fred. Spofford, \$714; Toronto—Toronto General Trusts amrs, agt Henry Godson, \$2,423; R. Bowie agt Saml. Kilgore, \$1,473; Chicago, U.S.—H. Lyon agt R. T. Letts, \$624; Fargo, U.S.—I. H. Cameron et al agt Juo. and I. Orchard, \$636.

November 11.

Niagara—Helen M. Chisby exrx agt H. G. Allen, \$6,893; Niagara Falls—G. W. Wright admrs agt J. F. Sears, \$3,228; D.A. Abbott agt J. F. Sears, \$2,697; Cleveland, O.—H. R. Rankin et al agt B. and May Wister, \$2,163.

November 14.

Chedoke—Bank of Hamilton agt Neil McLean, \$1,493.

JUDGMENTS RENDERED—QUEBEC.

November 9.

Montreal—A. Amoit et al agt Lady J. M. Lafontaine et al, \$664; Credit Foncier agt D. McAuley et al, \$502; City of Montreal agt C. A. G. Prevost, \$294; J. E. Paquette agt J.W. Pyke, \$1,000.

November 11.

Chambly—A. Reindeau agt Cie Manufacturier de Chambly, \$5,428; Epiphanie—H. C. St. Pierre et al agt Olivier Poitras, \$459; Montreal—A. Milne et al agt C. R. Ellacott, \$486; J. H. Ostigny agt Oct. Duseau, \$175; H. J. Tiffin agt Henri Bourgeois, \$217; J. A. Paiment agt Horacidas Forte et al, \$1,471; A. Simons agt Fred. Michael, \$188; N. Talonde et vir agt

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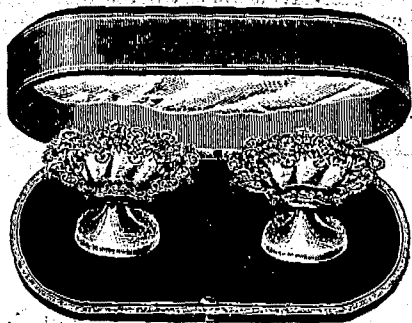
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Ernest Lemieux, \$526; D. Patenaude agt Camille Martel, \$220; Canada Hardware Co. agt J. C. Murray, \$178; J. L. Gilmour agt Jos. Prieur, \$8,240; J. Walker agt Jessie Smith, \$494; W. Jackson agt Philius Vanier, \$400; N. Yared agt Nassib Yared, \$527.

November 14.

Brompton Falls—La Banque Nationale agt J. B. Martel et al, \$716; Cookshire—J. D. Theunissen agt Nap. Bibeau, \$1,433; Hereford—C. W. Cote agt Napoleon Adam, \$300; Montreal—F. Labelle agt Babcock & Wilcox, Ltd., \$380; A. C. Wurtele agt J. R. Fair, \$205; P. Lyall agt Geo. Henault, \$396; J. Leduc agt Jean Reuss Cigar Making Machine Co., \$180; H. Merrill agt C. E. Keenan, \$480; Bank of Nova Scotia agt Michel Lefebvre, \$199; The Queen agt M. Louise Leonard, \$200; The Queen agt Louise Leonard, \$200; J. S. Buchan agt A. E. O'Brien et vir, \$275; The Queen agt Jos. Therrien, \$200; Ville Marie—J. A. Dumontier agt Joseph Beaune, \$383; Whitton—C. Noble agt Angus McRae, \$622.

EXECUTIONS—QUEBEC

November 9.

Montreal—P. Millet agt Ephrem Lemay, \$225; O. Drolet agt Dme. Octave Pepin, \$652; Dme. Sophie Gervais agt H. E. Poulin, \$251; Soulanges—Can. Pac. Ry. Co. agt Andrew Onderdonk, \$4,678; Westmount—R. Gardner agt C. R. Ellacott, \$1,500; C. H. Ellacott agt C. R. Ellacott, \$2,000.

November 11.

Montreal—Wm. Smith agt T. L. Jackson, \$225; Sun Life Assurance Co. agt Lambert Lyman, \$360; Credit Foncier agt Jas. McShane, \$1,784; Pointe Claire—L. St. Germain agt J. B. L. Deslaurier, \$9,095.

November 14.

Montreal—U. Garand et al agt A. R. Archambault, et al, \$325; J. D. Desjardins agt M. E. Bernier, \$200; U. Garand et

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No. 3 OR LARGE CISTERN FILTER.

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Full Particulars and Prices from Secretary, 157 Strand, London, Eng.

al agt M. Guerin et al, \$1,002; Laporte, Martin & Co. agt Delle G. O'Neil, \$182; St. Laurent—Delima Rouillard agt Theophile Miron, \$886.

JUDGMENTS RENDERED—NOVA SCOTIA.

November 9.

Port Hood—A. J. McDonald, \$358.

November 14.

Hantsport—A. L. Gunn, \$562.

JUDGMENTS RENDERED—NEW BRUNSWICK.

November 14.

Sussex—J. A. Campbell, \$303; Fredericton—T. M. Burpee, \$617.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

November 9.

Vancouver—Mr. and Mrs. John Mellon, \$1,526.

November 14.

Kamloops—Dupont and Corning, \$958; Vancouver—G. A. & H. F. Keefer, \$13,158;—Comstock Mines, Ltd., \$2,069.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

November 9.

Winnipeg—W. G. Neelands, \$1,762.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

November 9.

New Westminster—Wm. Collier, \$2,500.

November 14.

Vancouver—A. E. Phoenix, \$628.

CHATTEL MORTGAGES—ONTARIO.

November 9.

Bracebridge—J. E. Lount to R. M. Browning, \$667; Cornwall—Mrs. S. M. Warner to E. H. Brown, \$600; Grimsby—Mrs. A. M. and V. H. Carpenter to W. S. Ross, \$622; Ottawa—J. R. Wrigston to MacLean, Rogers & Co., \$1,575; Peterborough—Saml. English to R. A. Morrow et al, \$657; Saml. English to J. English, \$1,605; St. Catharines—Edmund Hartnett to Taylor & Bate, \$638; Toronto—Mrs. Wm. Adams

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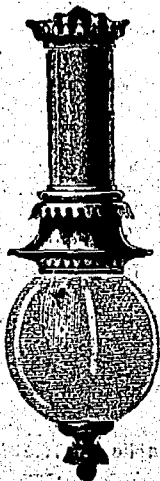
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ESTABLISHED 1869.

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Telegrams: "Daycoll, London."

to Excelsior Life Ins. Co., \$2,294; W. H. Anger to M. A. Ham-
bly, \$1,321; W. H. Frittle to A. G. Hough, \$850; Alex.
Thompson to J. Hallam, \$1,093; Watt Tp.—Leah and David
Clark to E. Jordan, \$4,137; Wiarton—Thos. Hurst to G. W.
Ames & Co., \$1,400; C. F. Campbell to A. McNeill, \$1,350.

—Fulton & Richards, publishers of a legal record in
Montreal, have been served with a demand of assignment.
It will be remembered that Mr. Fulton's absence about a
fortnight ago, and a certain interview in Boston, were freely
discussed at the time. Some disclosures are likely to fol-
low. Mr. Fulton is, or has been, the financial adviser of

the discontented widow of the late Thos. Coristine. Whe-
ther the racket court at Dixie (suburban village) or one or
two bank branches have more to consider is a question un-
solved.

—Mr. G. J. Williams has been appointed to succeed Mr.
Matthews as manager of the Dun Mercantile Agency in this
city. Mr. Williams, who has been in charge of the Hamil-
ton office, has had long experience in the agency business.
He is well known in this city and is familiar with its busi-
ness conditions. Mr. Matthews, who is a near relative of
Mr. Erastus Wiman, has made hosts of friends during his
incumbency.

RENTED NEW PREMISES.

Our contemporary, the Gazette, says:
"The splendid apartment block now
being erected by Mr. M. S. Foley, of the
"Journal of Commerce," on Dominion
square and Metcalfe street, is progress-
ing rapidly and six of the eight storeys
are already up. It is understood that
the Molsons Bank has signed an ex-
tended lease for the ground floor at the
corner of St. Catherine and Metcalfe
streets, and Mr. Foley is to have this
fine banking room ready when the
bank's present lease expires in the ad-
joining block. The new building is to
be fireproof throughout, and although
it will not be completed before April
next, leases have been signed for two-
thirds of the suites the block con-
tains."

BUSINESS DIFFICULTIES.

—The jewellery firm of Galbraith &
Co., Shelburne, Ont., previously noted,
has since assigned.

—The liabilities of Lefebvre & Co.,
vinegars, etc., Montreal, referred to
last week, amount to some \$110,000.

—An offer of 40 cents in the dollar
has been made by R. Long, creamery,
Walkerton, Ont. He was originally
a farmer and succeeded J. Hallett last
spring.

—At Charlottetown, P.E.I., F. J.
Hornsby, stationery, is offering 30c
in the dollar. He was formerly of
McMillan & Hornsby, who dissolved in
February, '98.

—T. W. Dodds, general store, Wood-
ville, Ont., has assigned. He owes
about \$7,000; assets about \$6,500. He
has been in Woodville about five
years, opening at Oak Lake, Man., in
the fall of '98.

—At Chatham, N.B., W. T. Harris,
general store, is offering 40 cents in
the dollar spread over 9 months. Li-
abilities, \$12,000; assets, \$10,000. He
had but limited means of his own on
beginning, being advanced money by
his father-in-law.

—Liabilities of about \$16,000 are
shown against J. P. Pearce & Co., com-
mission and seeds, London, Ont., who have
assigned. Assets about \$9,000. The
seed business was sold to Darch &
Hunter last September for \$11,000, \$1,-
000 being paid down.

FINANCIAL.

Montreal, Thursday, 16 Nov., 1899.

Our friends to the South are very
much perplexed to account for the
tightness of money when they have
for a long time past been sending
scores of millions worth of merchan-
dise to Europe in excess of the value
of goods imported from there or any-
where else. For the first three months
of current fiscal year, to 30th Sept.,
the States had what is called a "bal-
ance of trade" in its favour of \$110,-
688,000, in 1898, for same term, it was,
\$76,455,000, in 1896, \$52,583,000, and in
1895, only 4¼ millions. Yet, with all
this enormous indebtedness supposed
to have been created by a vast excess
of exports over imports, the country
is short of money and seems likely to
have to send gold abroad. Why are not
the foreign debtors dunned and made
to pay up? A trader whose sales have
been so vastly in excess of his pur-
chases would be a poor financier to be
as hard up as the States are. The
situation, as the N.Y. "Chronicle" says,
"is certainly a marvel," and another
paper says, "It is past understanding."
Our contemporary thinks there is
"some occult adverse force at work"
which keeps money so scarce in Am-
erica when such enormous balances
are available to be drawn upon in Eu-
rope. There is nothing "occult" about
trade and finance. The fact is, the
alleged balances are not available, for
they do not exist to anything like
their supposed extent, or, they exist
mainly in such a form as to render
them not available for exchange pur-
poses; they are practically mortgaged
for American obligations and expendi-
tures in Europe. We recall the
exulting way in which American jour-
nals predicted, a few months ago, that
the very conditions now existing
would so drain England of money as
to cause serious embarrassment. Since
then the old land has had to raise \$50,-
000,000 for a war, yet money is easier
there than in the States. The Wash-
ington government is said to be con-
sidering how it can relieve the strain
on the banks by buying bonds. There
are now 129½ millions of bonds on de-
posit with the Treasury to secure the
bank circulation, which to that ex-
tent, fails to add one dollar to the re-
sources of the banks. Mr. Gage and
his colleagues and American legisla-
tors, might reflect on that fact with

advantage. The Governor of the Bank
of England, speaking at a dinner, at
the end of October, spoke hopefully of
the rate for money not being likely to
advance. The effect was to lower dis-
count rates which had gone up under
an anticipated increase of the Bank
rate. The retirement of Mr. Crombie
from the managership of the Bank of
Commerce in this city has been anti-
cipated for some time. He has well
earned the rest he proposes to take,
and will leave the bank under condi-
tions which reflect the highest credit
upon his management. His succes-
sor, Mr. Mathewson, has an excellent
record, and promises to be a successful
and popular manager of this impor-
tant branch. Mr. C. W. Ducharme
has been appointed President of the
Bank Jacques Cartier, in succession to
the Honble. Mr. Desjardins, who has
resigned. The Bank of Montreal half
yearly statement will be found on an
earlier page. The stock market will
not recover tone and activity so long
as the money market remains unset-
tled by war news. The bears have
been dancing in lively style of late,
but their game will soon be played
out. Pacific has sold at 94¼; Mont-
real St., 307 to 307¼; Toronto St.,
107¼; Royal Electric, 100; Bank of
Commerce, 151¼. The issue of Treas-
ury, or Exchequer bills, in London
has had no effect on the market,
money is too plentiful in England for a
few millions drawn in one direction or
other having any influence, and,
strange to say, the Japanese Govern-
ment has bought the bulk of these
bills. Call money is at 6 per cent.

The following is a comparative table
of stocks for w.e Nov. 16th, sup-
plied by Chas Meredith & Co., Stock
Brokers, Montreal:—

RANK.	Shares.	High- est.	Low- est.	Average same date Last Year
Montreal.....	7	268	245¼	241¼
British N. Amer....	40	122¼	122	.....
Molsons.....	58	200	208	202
Merchants....	xd	9	163	163
Quebec.....	4	130	130	122
Union.....	5	115½	115½	103
Can. Bk. of Com. 20	150	150	.....	.....
Hochelaga, new... 10	145	145	.....	.....
MISCELLANEOUS.				
Can. Pacific.....	1715	95¼	94¼	84¼
Duluth S.S. & At. 725	6¼	6	2¼	.....
Comm. Cable... 985	194¼	190	185¼	.....
Con. Bonds. 40000	108	108	108
Montreal Teleg... 17	180	176	175
Republic, xd.... 29850	118	114

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10 cents.

Varsity,

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CIGARS

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

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S. DAVIS & SONS,

MONTREAL, Que.

Rich. & Ont.	266	109½	108	98
War Eagle, xd..	49500	288½	256	282
M. S. R.	1496	312	307	279½
Mont. & Lon.	12000	40½	48	....
Montreal Gas Co.	779	192½	189½	194
Bell Telephone..	122	191½	190	173
Royal Electric...	387	161	160	160½
Royal Elec. N'wS'k	10	160	160	....
Toronto Ry. Co.	2032	109½	107	105½
Payne Mining Co.	17900	115	110½	....
W. Loan & Trust.	14	98	98	....
Virtue	4000	47	44	....
Loan & Mortgage.	56	140¼	140¼	....
Mont. Cotton Co.	109	145	144	134
Can. Col'd Co. bds	10000	103	103	99
Can. Col'd Cot.	80	70	70	62½
Dom. Cotton Mills	315	101½	100	104
Halifax Ry.	50	102	101	129½
Twin City	550	62¾	62¾	....

Brazilian exchange for the week ending Nov. 15th, is as follows:

Nov. 8.....	7	1-16d
" 9.....	7	1-8d
" 10.....	7	1-8d
" 11.....	7	5-32d
" 13.....	7	1-8d
" 14.....	7	3-32d
" 15.....	7	1-16d

MONTREAL CLEARING HOUSE.

Total for week ending Nov. 16, 1899. Clearings. Balances.
\$16,341,033 \$2,542,988

Corresponding		
Week of 1895....	15,889,967	1,743,177
" " 1897....	14,164,351	1,763,555
" " 1896....	11,877,577	1,697,134

MONTREAL WHOLESALE MARKETS.

Montreal, Nov. 16th, 1899.

Trade has been unusually brisk in all lines affected by freight advances, which took place on the 14th inst. In prices sugars advanced 5c per 100 lbs. all round. Molasses shows another rise of 1c per gallon. Raisins are higher at 7c for ordinary Valenciens. Sole leather has advanced. Wool is again higher, being equal to an advance of 15 per cent. for crossbreds, etc., in the past two weeks.

BUTTER.—The market during the past week has been showing but little business, and with increased arrivals stocks have been accumulating. Prices are somewhat unsettled. Choice to finest creamery is offering largely at

19c to 20c, and at the inside price there appears to be a good trade in a local way, but little or no business passing for export account. Dairy butter is in small supply and the market is holding steady. The price for Townships ranges from 18c to 19c, with finest Western 16c to 17c. Low grade baking qualities sell at 13c to 15c. Rolled is in good demand and much wanted; sales made range from 14½c to 17c. Dairy butter, in the better grades will likely hold up well in price for farmers will now begin to pack for their own winter requirements.

CEMENT, FIRE BRICKS, ETC.—Arrivals for the week ending 15th were 8,000 brs. Belgian and German cement; no English cement arriving. Fire bricks, 165,500. The latter are now in plentiful supply while cement is quite scarce. The demand, however, is but limited as the season is drawing to a close.

CHEESE.—In this market there has been another decline of fully 1½c to 1½c per lb. Trading is dull even at the decline. There is some movement in finest coloured for export account at 10½c, but white has been offering largely at 10c to 10¼. Stocks accumulating. Interior offerings.—Woodstock, Ont., 15th.—Twelve factories offered 3,595 boxes, 1,820 white and 1,775 colored. A few sales at 11c. Picton, Ont., 15th.—Three factories boarded 155 boxes. Highest bid, 10 13-16c. No sales. Board adjourned to meet in May, 1900.

DRUGS, CHEMICALS, BARKS, ETC.—Keep pace with the better times, the greater number being in light supply. In the case of some of the cheap bulky chemicals, this must tend to an advance, as imported goods must now pay winter freight rates. Sul soda has shown a sharp advance. Cocaine still holds the firm position recently attained, through short supply, and is likely to go higher. A sharp advance in carbolic acid is noted. Makers of camphor have also advanced prices. Citric acid is lower; the season is over. Higher prices are looked for in oil of peppermint; while cod liver oil has been subject to a sharp advance; in primary markets this has been equal to \$1.50 to \$3 per barrel. Cables from Bergen state stocks there virtually exhausted. In barks there is a scarcity of Wahoo root in primary markets, and values are very firm.

EGGS.—The condition of the egg market shows brisk as the season advances. Receipts of new-laid small with the market firm at 20c to 21c for finest. Good outlet for best lined at 15c to 15½c; but cold storage and held stock are slow, with the prices from 12c to 15c as to grade. Former years storage eggs were more brisk, but latterly a greater preference is shown the best grades regardless of the vast difference in price. New-laid retail at 40c and upwards.

FLOUR, FEED AND MEAL.—The activity in flour for some weeks has developed into a still stronger demand now that navigation is drawing to a close. Demand for export is large, but lack of freight space limits business. Flour shows no change, except a little easier in tone in keeping with wheat values. Oatmeal is in fair demand. Feed is in active demand and likely to be so for the season. Hay attracts more attention owing to the amount wanted for export. As a result prices of No. 1 timothy have taken a second jump, and the industrious farmer can see a good profit. The war order for hay, it is hoped, will be productive of after good in finding Canadian dealers prepared to ship hay in the modern bales turned out by the new improved presses. It should not

be left to a foreign country to more favorably bid for supplying that which the North can produce in a naturally better quality. Quotations are: Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60; and in bags, \$1.65; Manitoba patents, \$4.00; strong bakers, \$3.70; bran, Manitoba, bulk, \$14.00; Ontario do., \$14.50 to \$15.00; shorts, \$15.50 to \$16.50; mouille, \$20 to \$23 per ton; oatmeal, \$3.55 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$10 to \$10.75; No. 2, \$8.25 to \$9; clover and mixed, \$7.50 to \$8, in car lots on track. Best timothy hay in bulk is held at \$8.50 to \$8.75 per load, averaging 1,500 lbs.

GAME, FOWL, ETC.—Prices in these lines are firm. Receipts are increasing, and with untoward weather, the market shows wide range of values. We quote turkeys at 8c to 9½c per lb.; geese, 5½c to 6½c lb.; chickens at 6c to 7½c lb.; fowls, 5½c to 6½c lb.; ducks, 7c to 9c lb. All dry-picked, fresh, bright parcels meet with ready sale at top quotations; while scalded and otherwise inferior lots are difficult to move even at inside prices. Partridges are scarce, No. 1 birds selling to-day at 70c pair; offerings of these are light and the market closes strong.

GREEN FRUITS, ETC.—Export apples demoralized shape latterly, owing to the condition of arrivals at European points. Owing to warm weather fruit landed in poor condition breaking up the market and causing heavy loss to shippers, who in some instances actually had to send money across to pay freight. Choice apples are wanted in the English markets at good prices, but the heavy break has checked shipments for a time. Apples are selling at all prices here. Some shipments are being made but freight space is scarce. Kings retail here at \$3.75. Cables received this week state that good sound apples are wanted. The Niagara district still supplies the market with blue grapes, which find liberal sale. Regular quotations are:—Malaga lemons, boxes, \$2.75 to \$3.00; Spanish onions, in crates, 60c to 65c; Canadian do. brs., \$1.75 to \$2; California plums, \$1.25 to \$1.40 per box; bananas, \$1.75 to \$2.25; apples, in barrels, \$2 to \$3.50; pears, 25c to 50c basket; grapes, Delaware, 10 lbs., 35c; Rogers', 10 lbs., 30c; Niagara, 10 lbs., 20c; blue, 16 to 18c; pears, brs., \$3 to \$5; sweet potatoes, \$2.50 to \$3 brl.; quinces, 25c to 40c basket; oranges, \$5 to \$5.50; chestnuts, 8c per lb.; malaga grapes, \$4.50 to \$7 per keg; California Tokay, crates, \$2.75 to \$3; cranberries, \$6 to \$6.50 brl.

Thos. B. Cumpston & Son,

LINEN.

Works: St. Helen's Mills, Hunslet, Whitehouse Street, HUNSLET, LEEDS, ENGLAND.

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Railway Carriage Roofing Canvas
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Brattice Cloth & Wagon Covers.

Contractors to the following British Railway Cos.:—Midland, Great Northern, North Eastern, Gt. Western, South Eastern, and Gt. Southern and Western Ry. of Ireland.

For best quality of **Coal** and **Dry Kindling** **Wood**, go to **L. Cohen & Son** 36 Prince Street Tel. Main 814 MONTREAL

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

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

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

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

The Brewers' and Distillers' Co₂ Co., Ltd.,
16 VICTORIA STREET, LONDON, ENGLAND.

GROCERIES.—The sugar market has its usual weekly move, but this time reacted 5c on Wednesday, and is now \$1.45 for granulated, and \$3.65 to \$4.30 for branded yellows, as to grade. Ground, powdered, and lump sugars have also been subject to the change, as will be seen in "prices current." Molasses shows another advance during the week, round lots being now 40c, less 1c off for car lots; single brls. 42½c and ½ brls. 43½c. Raisins show up strong when they are most in request, and refuse to move to-day at less than 7c for fair off-stalk Valencias. Currants move freely at 4½c to 5c for common bulk and higher grades in proportion as elsewhere given. Beans are firm at the recent advance.

HARDWARE AND METALS.—The market is again more settled as to prices. The movement during the week, however, has been large, dealers taking advantage, wherever possible, of the existing summer freight rates, which advanced considerably on Wednesday. Consequently rush orders were received in plenty. Local boats are also being taken advantage of as their season is about over; but with open weather much traffic will continue. Norway iron is steady at \$3.75. Tin is somewhat unsettled in producing markets, and much variation is shown in values. London cables of 14th on pig tin were £1 15s to £2 higher, while Singapore was quoted £3 10s lower. There is but little movement in tin plate, but a firm undertone is apparent in values. Advices from Pittsburg report steel bars \$2.50 to \$2.75 per 100 lbs. The pressure on iron men is not getting any lighter. Contractors who could not secure supplies during the open season are "hustling" to roof in their jobs before heavy frost sets in, but some of them are likely to have a stop put to their efforts till next Spring, if one should judge by appearances. Workmen with families to support, who have had to submit to more or less enforced idleness during

Cable Addresses—BRADBURY, SHEFFIELD.
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MANUFACTURERS OF

SOLID SILVER GOODS

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Spoons and Forks, &c.

Reproductions of Old English Silver a Speciality.

7 GOLD MEDALS.

B. SKINNER, BRISBANE, QUEENSLAND.

24 FIRST PRIZES.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

FINISHED SOUP.
Special Prices to Hotels and Trade.

Genuine



Turtle Soup.

READY FOR USE.
Half-Pint 2s 3d.
Pint 3s 6d.
RETAIL PRICE

CLEAR or INVALID.

To the Recipe used by him in London for the CORPORATION BANQUETS.

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

Obtain your Supplies from the

ONLY DIRECT EXPORTERS FOR CANADA,

G. H. ADAMS & CO., 101 Leadenhall St., London, E. C., Eng.

All Orders by Telegram or otherwise despatches per return. Telegraphic Address—"ARSENIC" LONDON.

the summer, are doubtless testing the physical effect of

"the soul's sincere desire,
Uttered or unexpressed,"

for open weather till the natal holidays, in which doubtless they have the co-operation of all good men and true.

HIDES AND TALLOW.—Prices of green hides are very firm. Unverified reports are current of higher prices being paid. There has been more activity. Lambskins steady at 75 cents. The movement in tallow is light.

LEATHER, SHOES, RUBBERS, ETC.—Leather firm. Sole has advanced. Dry and green hides are again up, and stocks are reduced. Shoe men will, doubtless, now be required to stiffen prices to correspond with the higher prices for all kinds of leather. An advance of 20 per cent. would be necessary, and then the advance of some portions of the shoe would not be fully equalized. A source of unrest prevails in certain quarters about prevailing prices paid employees, as instanced elsewhere, all of which points to higher prices. Locally leather is not active, as some manufacturers are stock-taking, but prospects for spring are bright. Rubbers have experienced an active week, many retailers finding their first stocks in great need of sizing up.

PAINTS, OILS AND GLASS.—There is likely to be a rise in turpentine owing to the advanced price in Southern markets. Owing to the high price of linseed in the North West and other producing centres, oil cannot be made and sold at its present price, therefore an advance may be looked for shortly. A large amount of business has been done this past week in paints and glass, heavy shipments being made before the advance in freights. Prices are being well kept.

PROVISIONS.—For the week prices have been steady with little arrivals of fresh, and cured somewhat below the average. The high price of feed will influence some in disposing of their stock earlier. Quotations are: Selected heavy short boneless mess pork, \$15.25 to \$15.50; heavy Canadian short cut mess, \$15.50; short cut back, \$15; heavy long cut mess, \$14.75 to \$15 per barrel; pure Canadian lard, per pail, 7 to 7½c; compound refined, 5¼c to 5½c; hams, 11c to 12½c per lb., as to size; bacon, 10½c to 12c per lb., as to grade.

WOOL.—DOMESTIC AND FOREIGN.—The market is very firm, stocks here being mostly closed out. Fine stocks are not now to be had here at any price the market being cleared up. Greasy "Cape" sold at 21c to 23c this week, while it lasted. Australian is being closed out also at 27c to 30c. B.A. washed is worth 49c to 50c now for anything good. Canadian pulled has advanced to 21c; a prominent Montreal dealer was asking 22c this week. North West is about sold out also, it being doubtful if any can be procured here. Medium wools (crossbreds, etc.), have advanced 15 per cent. in the past fortnight, which is a key to the situation all round, these now largely taking the place of finer stock

RUSSELL, HORSFIELD, & WHITE,



MANUFACTURERS OF SAWS, ETC.

CANADA WORKS,
38 CHARLES STREET, Sheffield, Eng.

ESTABLISHED 1792.

HILL BROTHERS,

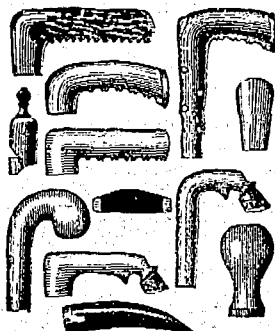
(LATE CHARLES HILL).

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Manufacturers of Every Description of

UMBRELLA AND WALKING-STICK HANDLES,
Stag Hooks for Sticks and Whips,

Dealers' Knobs, Machinery Handles, Bicycle Handles,
Tap Handles, Corkscrew Handles, Sewing Machine
Handles, &c.



Easily broken to convenient Size.
Patented, August 15th, 1899.



A Striking and desirable Novelty.
Packed 80 Sticks to Box.

Young & Smylie's Corrugated Stick Licorice.

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

Sold by the Wholesale Drug & Confectionery Trade.

Established 1845. **YOUNG & SMYLIE,** Brooklyn, N.Y.
Write for Illustrated Catalogue.

ESTABLISHED 1817.

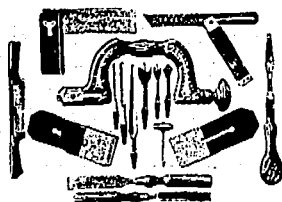
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Braces, Bits, Edge Tools, Files, Saws,
Skates, Augers, Gimlets, Tool Chests,
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and **GENERAL MERCHANTS.**

We are the Sole Proprietors of the following Marks:
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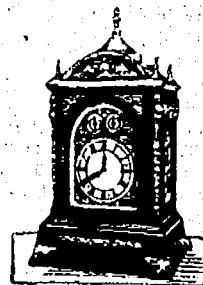
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Manufacturer of Every Description of

ENGLISH CLOCKS,

4 & 5 Skinner Street,
CLERKENWELL,

— **LONDON.**



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MANUFACTURERS OF

Cast Steel, Special Tool Steel, and Double Shear.

Crucible Steel Castings.

Patent Centrifugal Pulverisers,
Stone Breakers,
Mumford & Moodie's Patent Separator.

TRAMWAY MATERIAL

Crucible Steel Points & Crossings.

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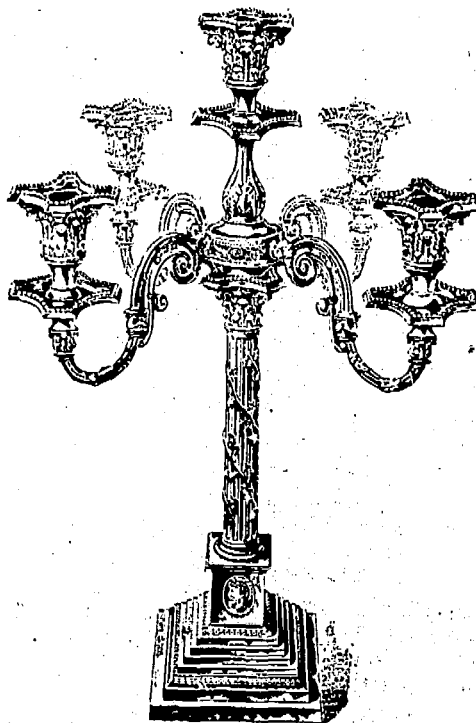
SILVER & E. P.

CANDLESTICKS

— AND —

CANDELABRA.

General Stampers to the Trade.



BROCCO WORKS, SOLLY ST., SHEFFIELD, Eng.

—Mr. Robert Linton died in this city on the 13th inst. For over forty years he was a prominent dry goods merchant here, as a partner in the firm of George Stephen & Co., afterwards that of Robertsons, Linton & Co., and later Robert Linton & Co. Deceased was born at Newtown Limarady, in Derry, Ireland, in 1834. He came, when quite young, with his parents to Canada. He is a brother of Mr. James Linton, wholesale shoe manufacturer. For many years he has suffered acutely from rheumatism. He was very highly esteemed and enjoyed an enviable reputation for honourable dealing, and worth in all the relations of life. His widow and family have the sincere condolences of a wide circle of our citizens in which we beg to join.

WATER PURIFYING.

It would be difficult to exaggerate the importance to health of pure water. When impure it carries disease germs right into the system. To systematically drink polluted water is to court disease. On the other hand, pure water is not merely safe from risk, but is actually medicinal as it helps to lessen the unhealthy effects of injudicious diet or contagion. The London and General Water Purifying Co., of London, England, has achieved a high reputation for its filters of all sizes, from those built to purify the entire water supply of a house, to lesser ones for the table. The filters made by this company are in use in the Royal palaces; at the War Department; the Government and all leading hospitals, and other public institutions, as well as breweries, mineral water manufacturers, hotels, &c. The company holds a large number of voluntary testimonials from distinguished physicians, analytical chemists, professors of science, and others whose expert knowledge renders their approving verdict invaluable. The filtering agent used is made by the company and has been pronounced incomparable for efficiency and cleanliness. The water which passes through these filters is fresh, not stale as in so many others. We have the utmost confidence in recommending the filters of the London & General Purifying Co. Those who desire to have pure water to a certainty should avoid all risk by securing a filter made by this firm.

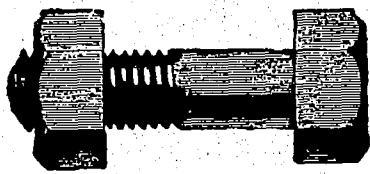
TABLE AND SPRING CUTLERY.

The name "Tides" has been associated with the cutlery trade probably longer than any other, it indeed, spells "good knives." It is known that in 1609, close on 300 years ago, an ances-

For all Trades of **Anti Friction Metals,** Communicate with **Syracuse Smelting Works,** William & St. Thomas St. **MONTREAL.**

Telegraphic Address: "COOPER, SHEFFIELD."

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Bolts, Nuts, & Rivets.

Manufacturers of every description of

Geo. Cooper & Sons,
EFFINGHAM NUT and BOLT WORKS,
SHEFFIELD, ENG.

Railway Spikes,
SET SCREWS, WASHERS, &c.

Agents:—Messrs. GEORGE BERKLEY & Co.,
Victoria St., Westminster, London, Eng.

tor of the present proprietors of Hollis Works, Sheffield, Messrs. George Hides & Son, was carrying on this trade in Sheffield. We would venture a wager that his ancestors were in that business centuries before his day, for Sheffield, more than any place in England, is renowned for the persistence with which for centuries families pursue the same ancestral calling. To this is owing much of the remarkable skill in local industries, which is inherited talent and knowledge of traditional processes. "A Sheffield thwittle bare he in his hose," said Chaucer five hundred years ago, and the best knives now for "whittling" or any other purpose, are made in the ancient town on the Sheaf. We know personally the firm of Hides & Son as second to none in the quality of their goods. Their table and spring cutlery, razors, palette, butcher's, and oyster knives, table and butcher's steels, are unexcelled in material, workmanship and finish.—Buyers of any of these classes of goods should look for the stamp, "Excelsior," they may then purchase with absolute certainty that they are getting the best article of the kind in the market. The firm has introduced the "Excelsior Cycle Knife" which is highly popular in England. It contains a strong blade, scissors, file, turn-screw, and tyre wrench. The weight is only 1½ ounces. Hardware and cycle dealers would find this novel and most useful and ingenious knife sell, "like hot cakes." The scissors of this firm have also a leading reputation. It will interest those not familiar with this industry to hear that a three bladed knife passes through one hundred distinct handlings before it is ready for sale. The fact, however, we specially call attention to is, that the cutlery which has been handled and branded by Messrs. George Hides & Son favourably compares with that of any other maker and in quality and finish is surpassed by none.

BIG RUBBER SALE.

The Canadian Rubber Company's 32nd and largest annual sale of India rubber boots and shoes, being seconds of this

Cable address: "Scent Fountains" London.

R. R. PATTISON & Co.,

..IMPORTERS OF..

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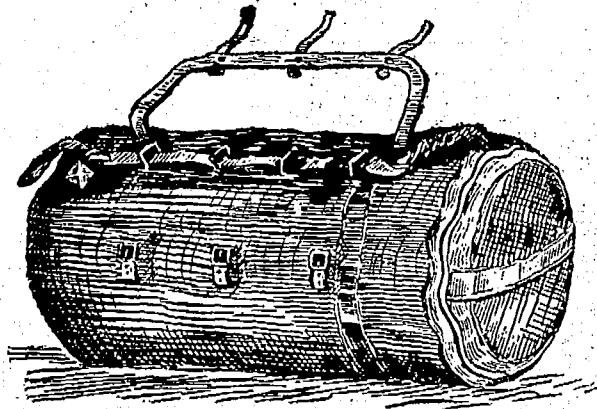
and Factors of English Toys
OF EVERY DESCRIPTION.

191 HIGH HOLBORN, LONDON, W. C. England.
Bone Goods with Sea Side Views.

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Manufacturers of the following KLONDYKE GOODS:



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

ESTABLISHED 1867.

Telegraphic Address, MEASURES, SHEFFIELD.

TYZACK & HOLMES,

STANDARD WORKS, SHEFFIELD, England.

Manufacturers of

The Flexible Steel Band Measuring Tapes, All kinds and sizes, Steel Standards, Straight Edges and Rules, Steel Squares, Steel Gauges, Special Tools, of all kinds, Metallic & Linen Measuring Tapes, Crucible Cast Steel Bands, Springs, Blanks and Bars, Hardened, Tempered or Soft, Black or Bright, all Sizes and Shapes, Steel Forgings.

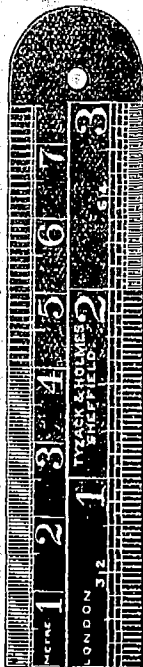
SPECIALTIES:

Cold Rolled Cast Steel.
Up to 8 inches wide by ¼ inch thick of the very first quality.
Steel for Springs.
Clock, Watch, and other Flat Coiled Springs.
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BAND SAWS Set sharpened. Brazed ready for use or in long lengths unfinished.
Fine Cold Rolled Steel.
Hardened and Tempered, Ordinary or Annealed. Got up in Long Lengths with Smooth Round Edges, Black, Bright, Blued or Bronzed.

Proprietors and Sole Makers of the
REGISTERED SPRING MEASURE, No. 943,
and of the

Enamelled Waterproof Linen and
Metallic Measure, No. 69227.

GARDEN SPRINGES



The Syracuse Smelting Works, William & St. Thomas Sts., Montreal, Are the **LARGEST MANUFACTURERS** of White Metals in Canada.

Old Outer Covers

Repaired Equal to New or Bought for Cash

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

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY

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

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

year's production, were sold at auction on Thursday of last week at Benning and Barsalou's sales-rooms, Nos. 86 and 88 St. Peter street. There were about 400 buyers present from all parts of Canada. The sale was one of the most successful ever held, lasting from ten o'clock until after seven. About nine thousand cases were disposed of, aggregating close upon \$80,000. The advance in the prices of rubber goods was felt, prices generally averaging twenty or thirty-five per cent. higher than last year. Among the buyers present were:—Pocock Bros., London, Ont.; D. R. Rowan, Guelph; R. Neill, Peterboro; Hally Bros., Toronto; W. G. Pool, Glencoe; R. Larmour & Co., Cornwall; J. M. Humphrey & Co., Halifax; J. McLaren & Co., Toronto; A. W. Vermilyea & Son, Belleville; Demers & McGee, La Prairie; G. W. Gilmour, Waterloo; M. Harris, Joliette; S. W. Jacobs, Cornwall; R. Larouche, St. Jerome; M. Fickler & Co., Fredericton, N. B.; Northwest Shoe Company, Winnipeg, Man.; D. Rothchild, Sudbury; L. Abramson, Kingston; J. W. Beach, Athens; A. Lussier & Cie., Sorel; Chas. Godmer, St. Jerome; L. P. Lazure, St. Remi; Beaudry & Frere, Wotton; E. H. Relyea, Prescott; P. J. Boivin & Cie., Quebec; Tibbutt Bros., Three Rivers; L. A. Guertin, St. Hyacinthe; E. Sumner & Co., Dalhousie, N.B.; James Robinson, J. C. Watson, J. Marcotte & Cie., Clement Lisleur, J. Cohen & Co., T. C. O'Brien, A. Binette, J. I. Chouinard, Coutlee & Freres, J. E. Desmarais, Fogarty Bros., Jas. Perry, A. Demaris, T. Goulet, N. Huet, L. Julien, F. Marcoux, F. Power, Ronayne Bros., M. Hansher, J. H. E. Mallette, of Montreal, and about 300 others.

LUXFER PRISMS.

Everybody has seen a sheet of Luxfer Prism. They are now so generally used that their appearance is very familiar. The manner in which they are put together is most ingenious. The glass is first put together in a table with small strips of copper between the several pieces. Where the copper strips cross each other they are soldered together. The table is then turned on edge and the sheet thus loosely held together is taken away and put in a large electro-plating tank and there glazed. The glazing consists in electro-plating with copper, the copper strip between the glass prisms. The plating process takes 40 hours to make a good solid job. When completed the joint is waterproof and will remain so permanently.

STOCKS AND BONDS.

NAME.	Par Val.	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Nov. 16 (Bid)	Cash value per \$
British North Am.....	24 1/2	4,866,666	4,866,666	1,460,000	2 1/2	Apr. Oct	147 1/4	147 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 3/4	June Dec	143	143 00
Commercial, Windsor..	40	500,000	370,000	80,000	3	.....	155	134 00
Dominion.....	50	1,500,000	1,500,000	850,000	3 1/2	Jan May	155	174 00
Eastern Townships.....	50	1,500,000	1,500,000	375,000	3 1/2	Jan Aug	158	79 00
Halifax Banking Co.....	30	500 0 0	500,000	1,000,000	4	Feb. Dec	180	190 00
Hamilton.....	100	1,499,700	1,497,190	1,000,000	4	June	152	152 00
Hochelaga.....	100	1,259,700	1,251,100	565,000	3 1/2	June Dec	162	162 00
Imperial.....	100	2,343,900	2,214,766	1,439,599	4 1/2	June Dec	216	215 00
Jacques Cartier.....	25	500,000	500,000	265,000	3	June Dec	163	163 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	180	180 00
Merchants' Halifax.....	100	1,937,500	1,933,520	1,577,492	3 1/2	Feb. Oct	200	180 00
Molson.....	50	2,000,000	2,000,000	1,625,000	4 1/2	Jan April	200	180 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	210	210 00
Nationale.....	30	1,200,000	1,200,000	150,000	3	May Nov	200	200 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan Aug	210	210 00
Nova Scotia.....	100	1,735,100	1,746,440	2,005,500	4	Feb. July	210	210 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	180	180 00
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 1/2	June Dec	180	180 00
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	128 1/2	128 25
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	189	189 00
Standard.....	50	1,000,000	1,000,000	600,000	4	April	189	189 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	240	240 00
Traders.....	100	829,830	829,820	70,000	3	June Dec	110	110 00
Union (Halifax).....	50	500,000	500,000	250,000	3	Jan Sept	123	61 00
Union of Can.....	100	2,000,000	2,000,000	450,000	3	June Dec	.....	.....
Ville Marie.....	100	500,000	479,220	10,000	3	June Dec	.....	.....
Western.....	100	500,000	385,239	118,000	3 1/2	April	.....	.....
Agri. Sav. and Loan Co.....	50	630,000	629,544	160,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan July	100	100 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,481	120,000	3 1/2	Jan July	95	95 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan July	70	70 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Oct	70	70 00
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,000	350,000	3	Jan July	95	95 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,240,000	3	Jan July	125	62 50
Can. Sav. & Loan Co.....	50	750,000	750,000	.....	3 1/2	June Dec	118	58 50
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	360,000	3	Jan July	134	134 00
Dominion Sav. and Inv. Co.....	50	1,000,000	384,200	10,000	2 1/2	July Dec	75	37 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	121	64 50
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	3	June	110	100 00
Freehold Loan and Sav. Co.....	100	3,221,500	1,315,100	300,000	3	Jan Dec	75	75 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	112	112 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	180	90 00
Imperial Loan and Inv. Co.....	100	840,000	720,847	160,000	3	Jan July	95	95 00
Landed Banking and Loan.....	100	700,000	658,095	160,000	3	Jan July	111 1/2	111 70
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Jan Sep	67	33 00
London Loan Co.....	50	879,700	661,850	81,000	3	Jan July	107	53 50
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	90	90 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	2	Jan July	45	45 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	176	70 40
Montreal Gas Co.....	40	2,500,000	2,297,916	.....	5	April Oct	188	75 60
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	394,247	2 1/2	Feb. Feb.	300 1/2	1638 1/2
Montreal Cotton Co.....	100	1,500,000	1,400,000	600,000	4	Jan	143	143 00
Merchants M'fg Co.....	100	500,000	600,000	.....	4	Jan	130	130 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Jan Sep	.....	.....
Ont. Indus. Loan and Inv.....	100	458,800	314,386	150,000	3 1/2	Jan July	122	61 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	25	12 50
Ont. People's Loan and Dep. Co.....	50	600,000	600,000	40,000	2	Jan July	64	32 00
Real Est. Loan Co.....	40	578,400	378,720	.....	3	Jan July	64	32 00
Richelleu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	2	.....	108 1/2	108 25
The Royal Electric Co.....	100	1,500,000	1,500,000	232,862	4	Jan	103 1/2	160 75
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Jan	187 1/2	137 75
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan	107 1/2	107 00
Union Loan and Sav. Co.....	50	1,095,400	699,020	200,000	3	Jan July	38	19 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan July	105	52 50
Western L. and T. Trust Co.....	50	2,201,200	561,721	52,000	3 1/2	Jan Dec	98	49 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	105	105 00

* Paying quarterly dividends.

Auction Sales.

IMPORTANT TRADE SALE

...BY...

BENNING & BARSALOU,
Auctioneers,
AT THEIR SALESROOMS,
Nos. 86 & 88 ST. PETER STREET,
Montreal,
ON

WEDNESDAY, NOVEMBER 22ND,
at 10 o'clock, A. M.
(On Three Month's Credit)

Regular Weekly Sale of
DRY GOODS, WOOLLENS, and WOR-
STEDS, FREIZES and BEAVERS,
DRESS GOODS, HOUSEKEEPING LIN-
ENS, COTTONS, PRINTS,
VELVETEENS, SHEETINGS, LININGS,
BLANKETS, SHIRTS and DRAWERS,
GENTS' FURNISHINGS, UNDER-
WEAR, HOSIERY, NOTIONS, ETC.
MEN'S & BOYS' CLOTHING, HATS &
CAPS, FURS, Etc.

—ALSO—

at 3 o'clock, P. M.
A RETAIL STOCK OF BOOTS
AND SHOES (Just Received).

Stock consisting of:

Over 400 Cases Men's, Women's, Misses',
Boys', and Children's assorted Boots and
Shoes, German Slippers, Mocassins, Skat-
ing Boots, etc.

—ALSO—

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In lots to suit the Trade.



Return Bend.



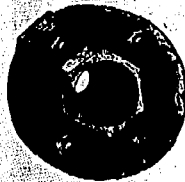
Hexagon Nipple.



Reducing Nipple.

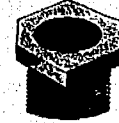


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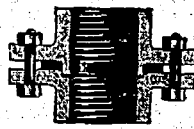


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Castings of every
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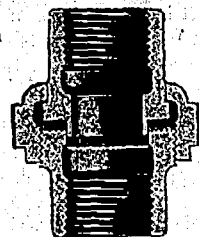
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for Steam Tubes.



Fusion of Im-
proved Joint.



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New Jap Union
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The days of novelty in boat construction have not entirely disappeared. An Ottawa correspondent tells that an official of the Post Office Department has launched a marine express boat which is at once an innovation and a novelty in marine construction. Simplicity appears as its leading feature, as it consists almost entirely of four large cylinders or wheels somewhat like those of a side-wheel steamer, while surmounting the whole is a large deck for passengers. The boat is twenty-four feet in length and twelve in width, and presents an appearance different from anything afloat. The four cylinders, each eight feet deep and four feet across, are hollow, covered with galvanized iron and are made to revolve with great ease and rapidity. On the outside of the wheels, about six inches apart, are the small zinc cletes, which, coming in contact with the water, will propel the boat at good speed. Between the four wheels a boiler and engine of four horsepower has been installed, and connected by the usual shafts with the wheels, will furnish power for locomotion. The owner expects the boat to attain a speed of twelve miles an hour.

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 = Cutlery Manufacturer, =
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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 FRIDAY, the FIRST 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,

E. S. CLOUSTON,
 General Manager.

Montreal, 17th October, 1899.

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7 & 8 DYERS' BUILDINGS, LONDON, E.C., ENG.

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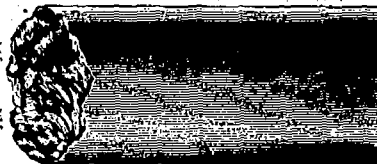
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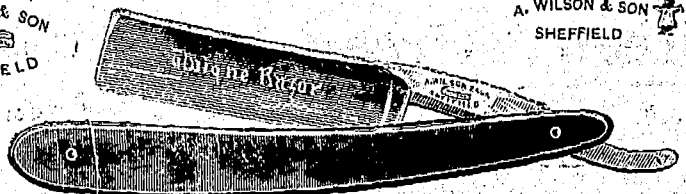


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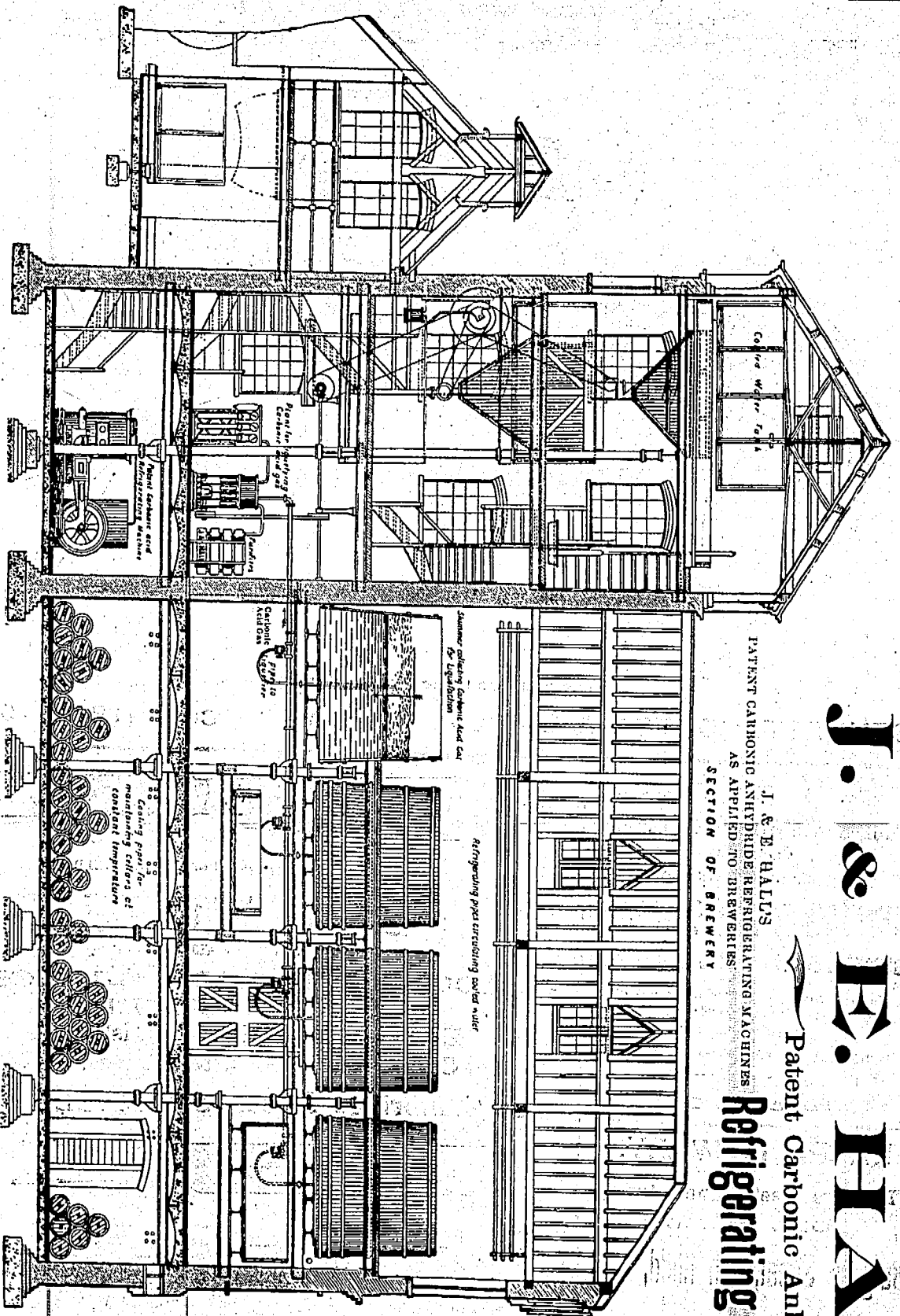
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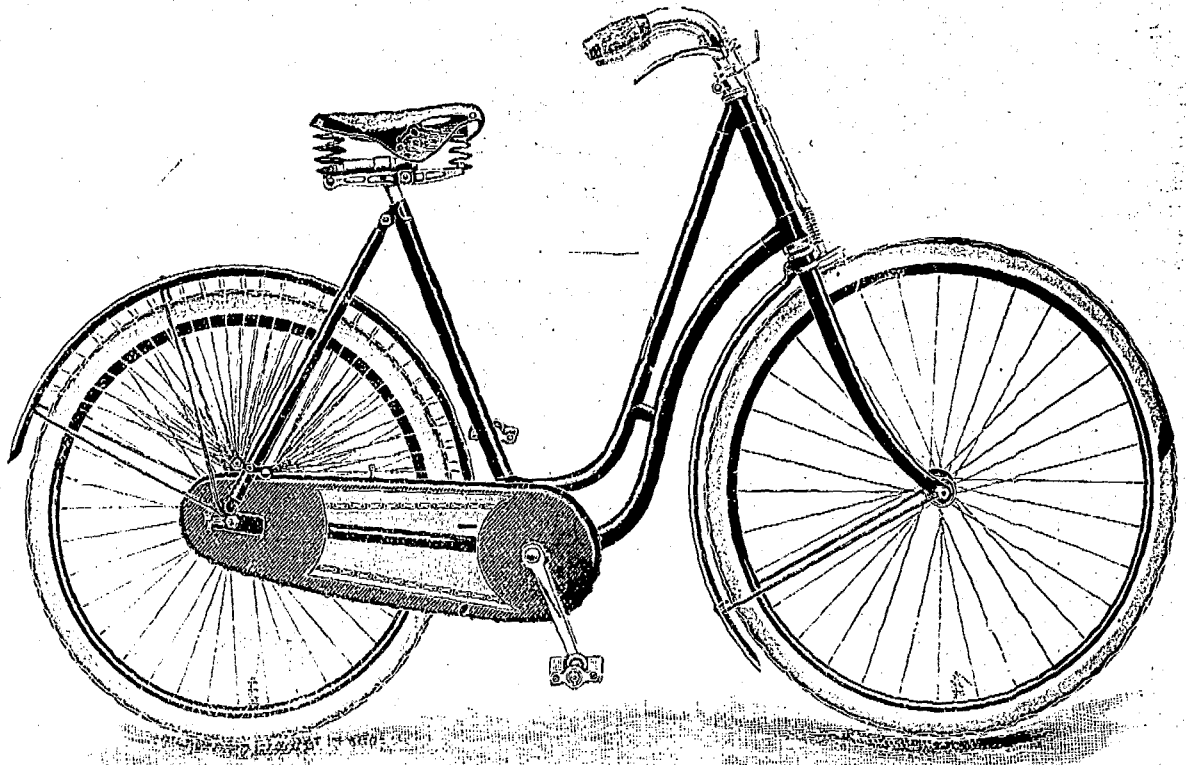
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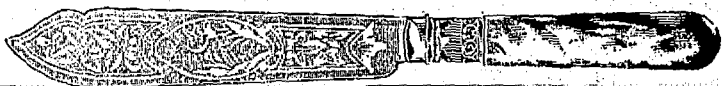
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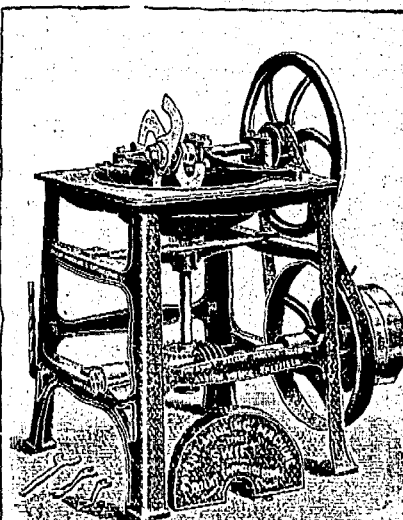
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WRITE for ILLUSTRATED PRICE LIST
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ALBION WORKS, SAVILE ST SHEFFIELD

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 16, 1899

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake.	
Cut Nail Schedule		100 lb. box	4 15 0 00	No. 1 Wrought Iron	16 50	" barrel (refined)	0 00 0 05
Base Price, per Keg	2 50 0 00	Bright	3 35 0 00	No. 1 Machinery	15 00	" Ordinary	0 04 0 04 1/2
Extra—Over and above 30d.	less 5c keg rebate.	Galvanized Iron:		Stove	10 50	Rough	0 00 0 02
40d, 50d, 60d and 70d Nails.		Queen's Head,	} gauge 28	Malleable iron	6 00	Leather	
Cut and Fence Nails—		or equal		4 65 4 80	Hard Steel	6 50	No. 1 B. A. Sole	0 26 0 27
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common		(per long ton 2240 lbs)		No. 2 B. A. Sole	0 25 0 24
10 and 12d	0 10 0 00	do	26 gauge	Lead sold	0 03 1/2	No. 3 B. A. Spanish Sole	0 23 0 24
8 and 9d	0 15 0 00	Bar Iron, per 100 lbs.	4 40 4 65	" tea	0 08	light medium & heavy	0 28 0 29
6 and 7d	0 30 0 00	Car lots	2 37 1/2	" 11	0 11	No. 2	0 26 0 27
4 and 5d	0 40 0 00	Ord. Crown, base	0 00 0 00	Light Brass	0 08 1/2	Harness	0 22 0 23
3d	0 65 0 00	Best Refined	0 00 0 00	Copper Bottoms	0 13	Upper, heavy	0 34 0 36
2d	1 00 0 00	Norway	3 75 0 00	Heavy Copper	0 1 1/2	Upper, light	0 33 0 35
Cut spikes 10c, per Keg ad- vance.		Am. Sheet Steel, 62 1/2	3 10 0 00	Red Brass	0 10 1/2	Grained Upper	0 34 0 35
Fine blued nails—		" " " 17	3 0 0 00	Heavy Yellow Brass	0 10 1/2	Scotch Grain	0 35 0 38
2d per 100 lbs.	1 00 0 00	" " " 18 & 20	3 10 0 00	Yellow Metal Sheathing	0 09 1/2	Kip Skins, French	0 60 0 65
3d	1 50 0 00	" " " 22 & 24	3 10 3 05	Wine:		English	0 45 0 55
Casing Box, Tobacco Box and Flooring Nails—		" " " 26	3 20 0 00	Bright and Annealed		Canada Kip	3 60 0 60
20 to 30d per 100 lbs.	0 55 0 00	" " " 28	3 30 0 00	Nos. 2 to 9 base.	3 35 0 00	Hemlock Calf	0 50 0 70
10 to 16d	0 80 0 00	Boiler plates, iron,	3 16 in.	Net, extra for other sizes.		" Light	0 50 0 60
8 and 9d	0 65 0 00	3/4 in.	0 00 1 75	Coppered base Net, extra for other sizes.	0 00 0 00	French Calf	0 85 1 10
6 and 7d	0 70 0 00	Boiler Heads, steel.	0 00 0 03 1/2	Barbed Wire—		Splite, light and medium	0 22 0 25
4 to 6d	0 95 0 00	Hoop Iron, base for 2 in. and larger.	0 00 3 20	2 and 4 bars	3 40 f.o.b. Montreal.	" heavy	0 17 0 20
3d	1 20 0 00	Band Canadian, 1 to 6 in. 30c over base of ordin- iron, smaller size Extras as adopted July 7th.		Plain Twist 2 and 3 wrs. Staples.		" small	0 8 0 20
F1 lashing nails—		Canada Plates:		Spring Wire per 100, 55c net extra.		Leather Board, Canada	0 06 0 10
3 inch and longer per 100 lbs	0 60 0 00	Good Brands	2 50	Rope		Enamelled Cow, per ft.	0 16 0 12
2 1/2 and 2 1/4 inch	0 75 0 00	Full Polished	3 25	Steel, base	0 12 1/2	Pebble Grain	0 11 0 13
2 and 2 1/4 inch	0 80 0 00	Galvanized	0 00 4 25	" 7-16 and up	0 13 1/2	Glove Grain	0 12 0 13
1 1/2 and 1 1/4	0 95 0 00	Wrot Iron pipe, 1/2 in 1 in.	3 40	" 5-16 "	0 13 1/2	B. Calf	0 15 0 20
1 1/4	1 20 0 00	3/4 in.	3 60	" 3-16 "	0 14	Brush (Cow) Kid	0 11 0 13
1	1 50 0 00	1 in.	4 00	Manilla, base	0 15	Buff	0 13 0 16
Slatting nails—		1 1/4 in.	5 75	" 5-16 "	0 15	Russetts, light	0 35 0 40
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 00	1 1/2 in.	7 50	" 3-16 "	0 16	" heavy	0 25 0 30
1 1/4	1 20 0 00	2 in.	9 75	Lath yarn	0 11	" No. 2	0 35 0 40
1	1 50 0 00	per 100 ft. nett.	12 75	Wire Nails		Saddlers' doz	7 50 9 00
Common barrel nails—		Steel, cast per lb.	0 08 base	Base Price carload	3 25	lmt. French Calf	0 65 0 75
1 1/2 inch per 100 lbs	1 00 0 00	" Spring, 100 lbs.	3 10 0 00	Less than	3 17 1/2	English Oak lb	0 30 0 35
1	1 00 0 00	" Fire "	2 85 base	2d extra	1 00	Dongola, extra	0 38 0 42
3/4	1 25 0 00	" Sleigh shoe, 100 lbs.	2 80 base	2d f	1 00	" No. 1	0 20 0 22
3/8	1 50 0 00	" Toe Calk.	3 30	3d	1 00	ordinary	0 14 0 16
Clinch nails—		" Machinery	3 60 base	4d and 5d	0 65	Colored Pebbles	0 13 0 16
3 inch and longer per 100 lbs	0 60 0 00	Tin Plates:		6d and 7d	0 65	Oils	
2 1/2 and 2 1/4 inch	0 65 0 00	IC Coke, 14 x 20	4 40	8d and 9d	0 40	Cod Oil	0 35 0 40
2 and 2 1/4 inch	0 70 0 00	IC Charcoal, 14 x 20	4 75 4 80	10d and 12d	0 30	S. R. Pale Seal	0 40 0 45 1/2
1 1/2 and 1 1/4	0 95 0 00	IX Charcoal		16d and 20d	0 15	Straw Seal	0 35 0 37 1/2
1 1/4	1 20 0 00	DX	Usual	30d to 60d	0 06	Cod Liver Oil, Nfld. Norw	
1	1 50 0 00	DXX	Trade		Base	" Process	0 80 0 90
Sharp and flat pressed nails		Terne Plate IC, 20x28	8 00 1	Hides and Tallow		Norwegian	1 05 1 15
3 inch and longer per 100 lbs.	1 35 0 00	Russ. Sheet Iron	0 10 1 0 00	Montreal Green Hides		Castor Oil	0 08 0 10
2 1/2 and 2 1/4 inch	1 50 0 00	Lion & Crown tin'd sh'ts		No. 1	0 00 0 10	Castor Oil bris	0 07 0 04
2 and 2 1/4 inch	1 85 0 00	22 and 24 gauge case lots	7 00 7 20	No. 2	0 00 0 13	Lard Oil, Extra	0 65 0 70
1 1/2 and 1 1/4	2 50 0 00	26 gauge	7 00 7 20	No. 3	0 00 0 08	"	0 69 0 65
1 1/4	3 00 0 00	Lead, Pig, per 100 lbs.	7 50 8 00	Fanners pay \$1 extra for sorted, cured & inspect'd		Linseed, raw, nett	0 60 0 61
Coll Chain—No. 6	0 12 0 00	Sheet	4 30 4 50	Sheepskins	0 00 0 00	" boiled, nett	0 62 0 61
No. 5	0 10 0 00	Shot, per 100 lbs.	4 00 4 25	Chips	0 00 0 00	Extra, qt., per case	3 00 3 70
No. 4	0 14 0 00	Lead Pipe, per 100 lbs.	7 00 0 00	Lambskins each	0 00 0 00	Turpentine, nett	0 00 0 75
No. 3	0 13 0 00	Zinc:	less 17 1/2 p.c.	Calafskins, No. 1	0 00 0 00	Benzine	0 18 0 19
1/2 inch	0 05 0 00	spelter, V. M., per 100 lbs	7 00 0 00	Calafskins, No. 2	0 09 0 00	Ferrolium	
5-16	5 61 0 00	" S.S.	0 00 6 25	Horsehides, No. 1	0 00 2 00	Gasoline 76 gravity	0 00 0 20 1/2
3/8	5 15 0 00			Horsehides, No. 2	0 00 1 30	Stove Gasoline	0 01 0 18 1/2
7-16	4 50 0 00					Car Lots Store, (1. p. c. off)	0 16 0 17
1/2	4 05 0 00					Crown Acme	0 17 0 18
9-16	4 10 0 00					American W. W.	0 18 1 15
3/4	4 4 0 00					Astral	0 20 0 21 1/2
1	4 40 0 00						



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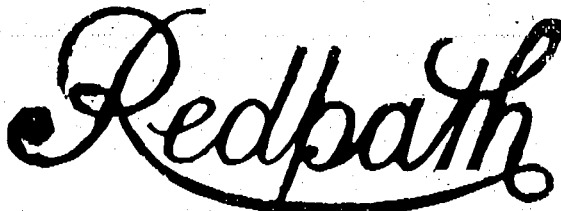
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 16, 1899.

Name of Article	Wholesale.	Name of Article	Wholesale.	Name of Article	Wholesale.	Name of Article	Wholesale.
Class.		Salt—Continued.		Capstan Cigarettes, 10s. 50s.	\$ c. \$ c.	Ports—	\$ c. \$ c.
United inches, 00 to 25.....	0 00 2 00	Special Dairy, per brl.	2 00 2 50	Gold Flake, 10s, 5s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 25 to 40.....	0 00 2 10	quarters	0 45 0 50	Three Castles, 10s, 50s.....	0 20 1 00	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 50	Spl Cheese Salt p bag 200lb	1 25 1 50	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & May sPorts gal.	2 10 6 50
do 51 to 60.....	0 00 4 75	Turk's Island per bush....	0 30 0 35	Gerth's Smoking, per lb....	0 00 1 60	Sherries—Per arlin.....	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Widom & Warter's Sherries...per gal.....	2 00 6 50
Lead pure 50 to 100 lb. kgs	0 00 6 37½	No. 1 Black Ch-wing, 4 sds	0 50; 0 65½	Fleece, combing ord.....	0 15 0 16	Clarets—	
do No. 1.....	0 00 6 00	No. 2 do	0 59 0 00	do clothing.....	0 16 0 17	St. Julien.....	2 60 2 65
do No. 2.....	0 00 5 62½	Old Chum, in pkg., 10s and	0 00 0 62	Tub Wash.....	0 16 0 17	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 00 5 25	12s	0 00 0 62	Paired, combing.....	0 00 0 00	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 00 0 00	J. Calvet & Co.....	4 50 40 00
Red Lead.....	4 50 5 00	¼s	0 00 0 95	do extra.....	0 21 0 22	Champagnes—	
Venetian Red Eng'h.....	1 50 1 75	Old Chum, 1-6 tins.....	0 00 0 85	B. A. Scoured.....	0 43 3 50	Pommery, Fils & Co.....	28 00 80 00
Yel. Ochre, French.....	1 25 3 00	Puritan, in pkgs., 1-1½	0 00 0 85	Natal.....	0 00 0 00	G. H. Mumm.....	28 00 20 00
Whiting, ordinary.....	0 40 0 55	do ½ lb. tins.....	0 00 0 85	Cap.....	0 21 0 23	Perrier, Jouet & Co.....	28 00 30 00
do Gliders.....	0 60 0 70	do 1 lb. tins.....	0 00 0 83	Australian greasy.....	0 27 0 30	Brandies—Hennessy ..gal.	7 00 8 50
do Paris, do	0 85 1 00	Cut Cavendish, in pkg., 1-10s	0 00 0 80	scoured.....	0 00 0 00	1 Star.....cases	12 75 14 00
English Cement, cask.....	2 50 2 60	Durham, in bags, 1-12s and	0 50 1 00	Waste.		Scotch Whiskys	
Belgian Cement.....	2 00 2 20	1-6s.....	0 50 1 00	No. 1, White Cotton.....	0 07 0 08	Dewars Scotch extra spec.	12 25 13 00
Fire Bricks per 1000.....	18 00 26 00	Durham, 1 lb. drums.....	0 00 1 00	" 2, " ".....	0 06; 0 07	Spl. Liqueur.....	9 25 10 00
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	" 3, " ".....	0 06 0 06½	Gin—	
Rooin.....	2 75 4 50	do Smoking Mixture,	0 00 0 95	No. 1, Colored Cotton.....	0 04; 0 05	De Kuyper rad cases.....	11 30 11 50
Glues—		¼ tins.....	0 00 0 95	" 2, " ".....	0 04 0 04½	do green do.....	5 00 6 00
Domestic Broken Sheet.....	0 13 0 15	Ritchie's Smoking Mixture,	0 00 0 80	" 3, " ".....	0 03½ 0 04	do hds.....	3 00 3 15
French Casks.....	0 11; 0 13	1-10s.....	0 00 0 65	Wines, Liquors, &c.		Irish Whisky—	
do brls.....	0 00 0 14	Unique, 1-15 pkgs.....	0 00 0 65	Ale—English.....	2 50 2 55	Geo Roe & Co. 1 star, qts	9 50 0 00
American White, brls.....	0 16 0 20	do in pkgs., 1 lb.....	0 00 0 61	" ".....	1 62½ 1 67½	do do 3 stars, qts	9 70 10 50
Coopers' Glue.....	0 20 0 25	do in pkgs., ¼ lb.....	0 00 0 60	Porter—		John Jamieson & Co.....	9 50 11 50
Golden Ochre.....	0 04 0 04	O. K. Mixture, in pks., 15s.	0 00 0 61	Dublin Stout.....qts	2 40 2 45	Angostura Bitters, per	14 50 15 00
Brunswick Green.....	0 12 0 10	Plug Tobaccos—		do do ..pts	1 57; 1 62½	case of 2 doz.....	9 75 10 25
French Imperial Green.....	0 12 0 10	Ritchie's Derby Smoking,	0 00 0 63	Spirits Canadian—per gal.	4 85 0 00	Banagher Irish Whisky, qts	4 00 4 25
Vermillionette.....	0 12 0 40	Solace, 3s, 8s and 18s	0 00 0 70	Alcohol.....65. O. P.	4 25 0 00	do do do per gal	4 00 4 25
Genuine Quicksilver.....	0 75 0 90	Ritchie's Old Virginia Smok-	0 00 0 70	Spirits.....50. O. P.	2 25 0 00	Watson's Old Irish, qts, pr cs	7 75 7 75
No. 1 Furnit's Varn'h, pr gal	0 60 0 65	ing Twist, 3¼s.....	0 00 0 70	do ..25 U. P.	3 60 0 00	do do do per ca.	7 75 7 75
Extra do do	0 75 1 00	Old Virginia Solace, 3¼s.....	0 00 0 67	Club Whisky.....U. P.	3 00 8 50	Salt.	
Brown Japan.....	0 55 1 20	Ritchie's Old Chum Chewing	0 00 0 67	Corby's IXL Rye, qrts	6 00 6 50	Liverpool per bag	0 35 0 45
Black Japan.....	0 50 1 00	Solace, Thick and Thin 9s,	0 00 0 67	XTC " ".....	4 50 1 00	Canadian, in small bags..	2 10 3 00
Orange Shellac, No. 1.....	1 90 2 20	(5 lb. cada)	0 00 0 67	Rye Whisky " ".....	4 50 1 00	Canadian, Quarters.....	0 25 0 60
do do Pure.....	2 00 2 20	Standard, 9 1 3s, 6 lb. cads.	0 00 0 67	Dry Concord " ".....	4 50 1 00	Factory Filled per bag.....	0 90 1 00
White do.....	2 25 2 40	do "Thin, 9s	0 00 0 67	Canadian Wines		do Quarters.....	0 25 0 30
Putty Bulk per cask.....	1 65 1 70	W. D. & H. O. Wills,	0 00 0 50	Golden Diana, qts.....	5 00 0 00		
Paris green in drum 1 lb pk.	0 16 0 18	(E. A. Gerth, agent.)	0 00 0 50	Fine Old Port.....	5 00 1 25		
		Westward Ho, ¼ lb. tins....	0 00 0 75	Niagara " ".....	5 00 1 25		
		Meridian (Cavendish) ¼ lb..	0 00 0 50	Burgundy " ".....	4 50 1 00		
		Traveller.....	0 00 0 50	Claret " ".....	4 50 1 00		
		Three Castles.....	0 00 0 50				
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		Capstan Navy Cut.....	0 00 0 50				

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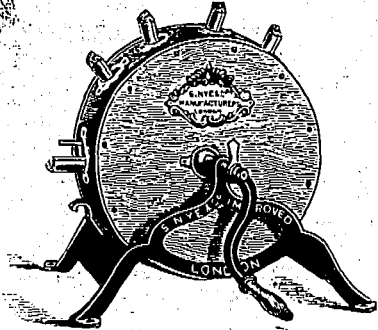
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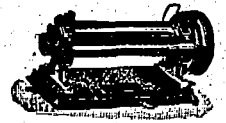
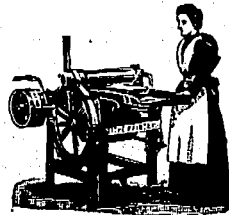
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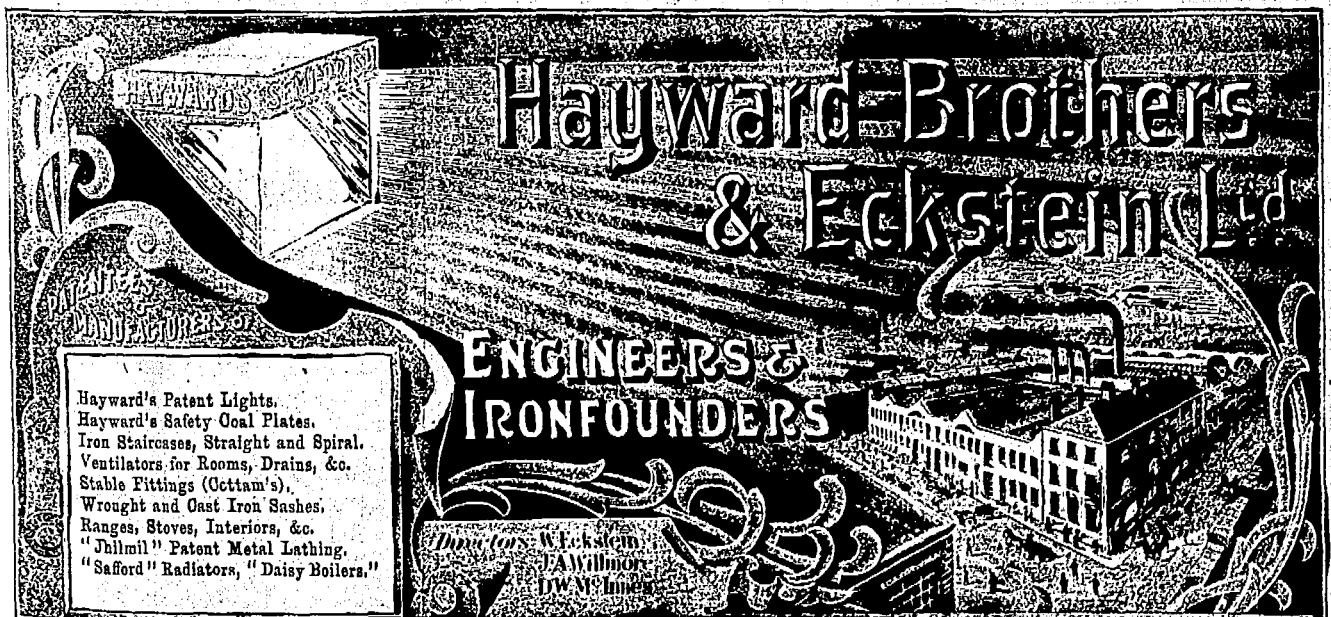
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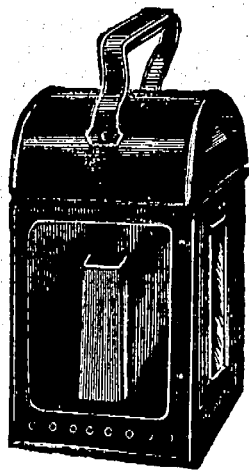
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Illustrated Catalogues on Application.

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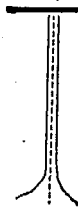


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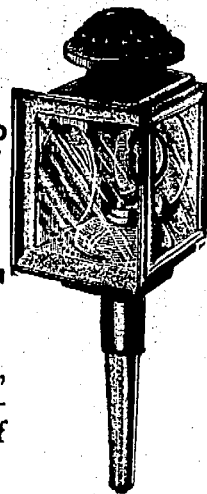


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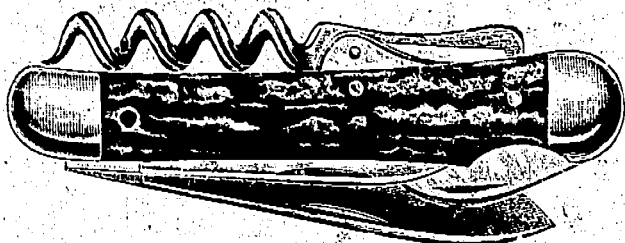
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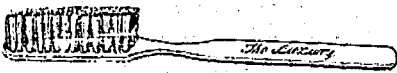
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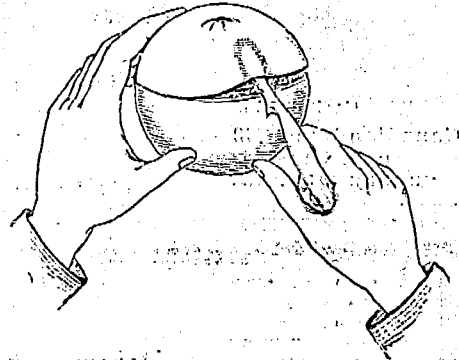
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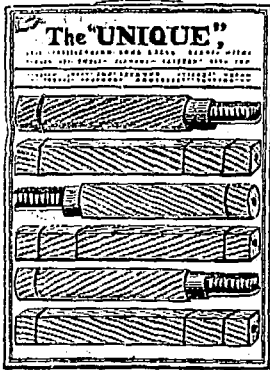
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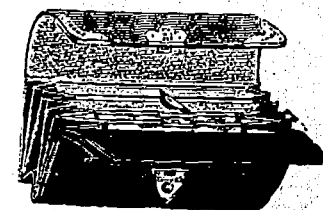
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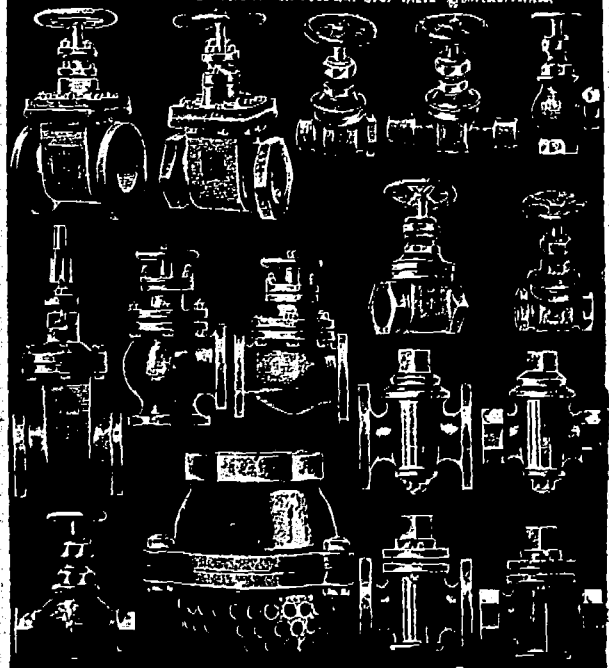
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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3¼-6mos.	350	\$50	124
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7¼ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	164
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market. Nov. 4, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9%	10½
Atlas.....	24,000	24 p.s.	50	6	£28½	£29½
British and Foreign Marine.....	67,000	25	20	4	21½	22½
Caledonian.....	21,500	12s. p.s.	25	5	5	34 7-16
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	41¼	42½
Guardian Fire and Life.....	200,000	9	10	5	10	10½
Imperial Fire.....	60,000	25	20	5	26	27
Lancashire Fire.....	136,493	5	20	2	3½	4
Lion Fire.....	100,000	3	8½	1¼	5½	7½
London and Lancashire Fire.....	85,100	22	25	2½	16	16½
London Assurance Corporation.....	35,862	20	25	12½	55	56
London & Lancashire Life.....	10,000	10	10	2	7½	8
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	48½	49½
Northern Fire and Life.....	30,000	*22½	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6¼	37½	38½
Norwich Union Fire.....	11,000	*33¼	100	12	120	123
Phoenix Fire.....	53,776	85	50	5	£40	£41
Royal Insurance Fire and Life.....	125,234	58¼	20	10	49	50
Sun Fire.....	240,000	8s 6d p. s.	10	10	10½	11
Union.....	45,000	18 p.s.	10	4	24½	25½

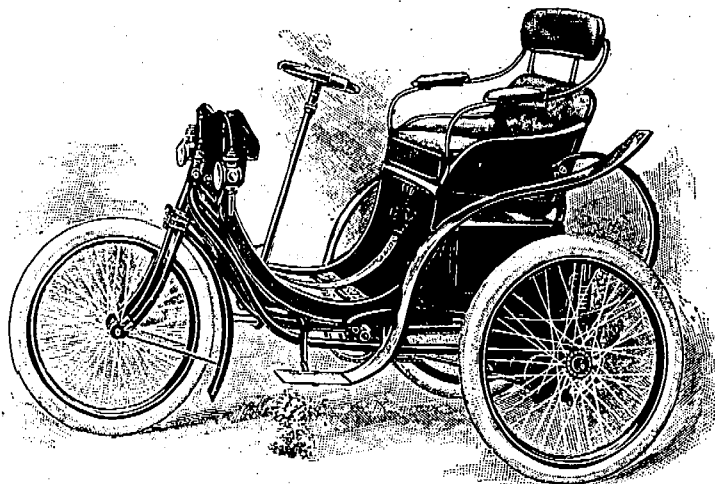
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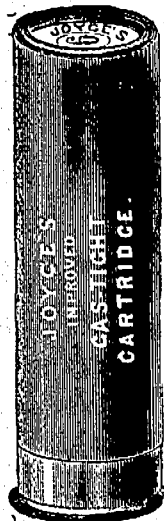
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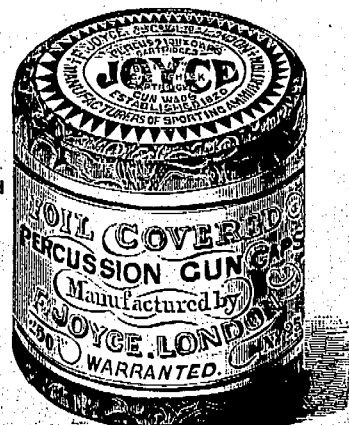
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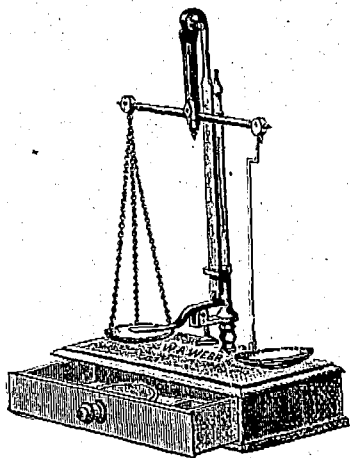
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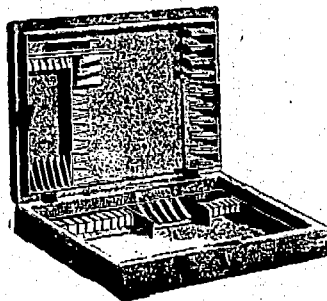
186 BERMONDSEY STREET, London, S.E., England.
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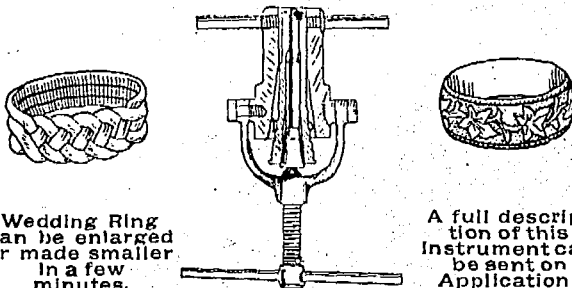
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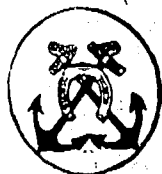
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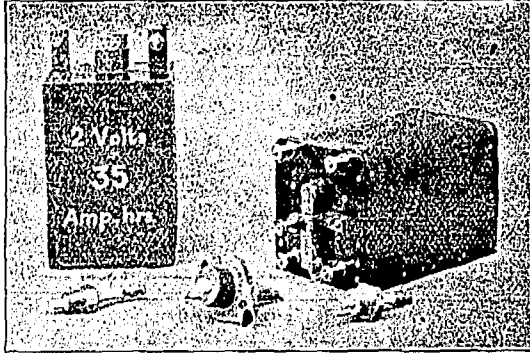
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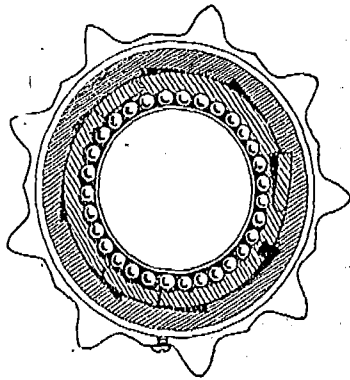
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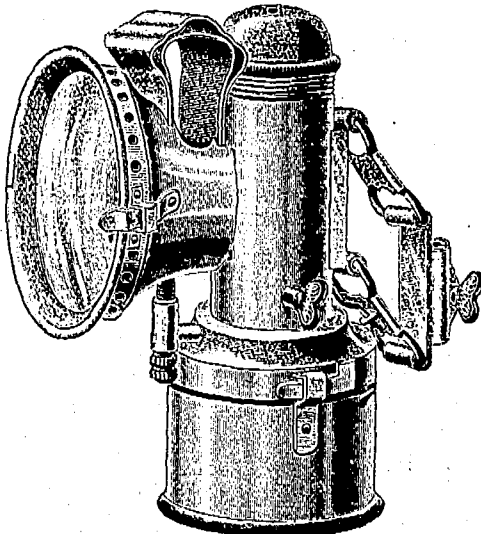


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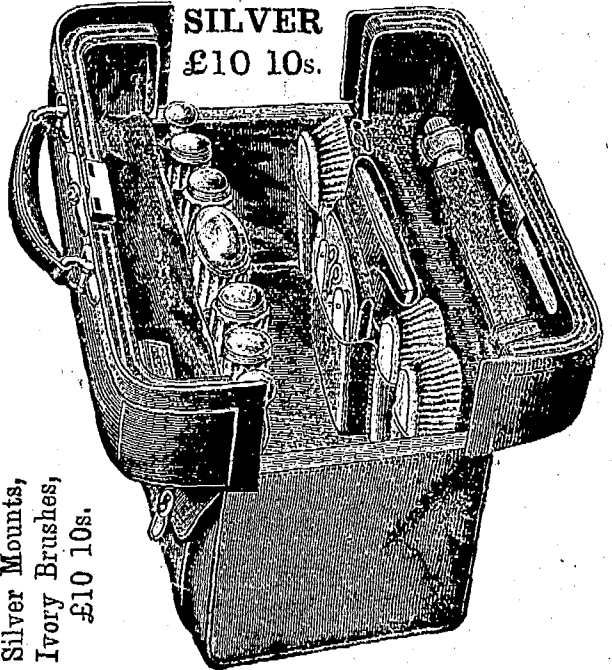
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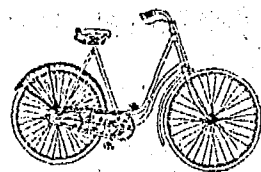
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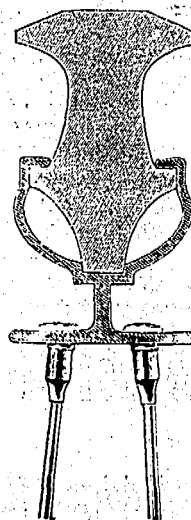
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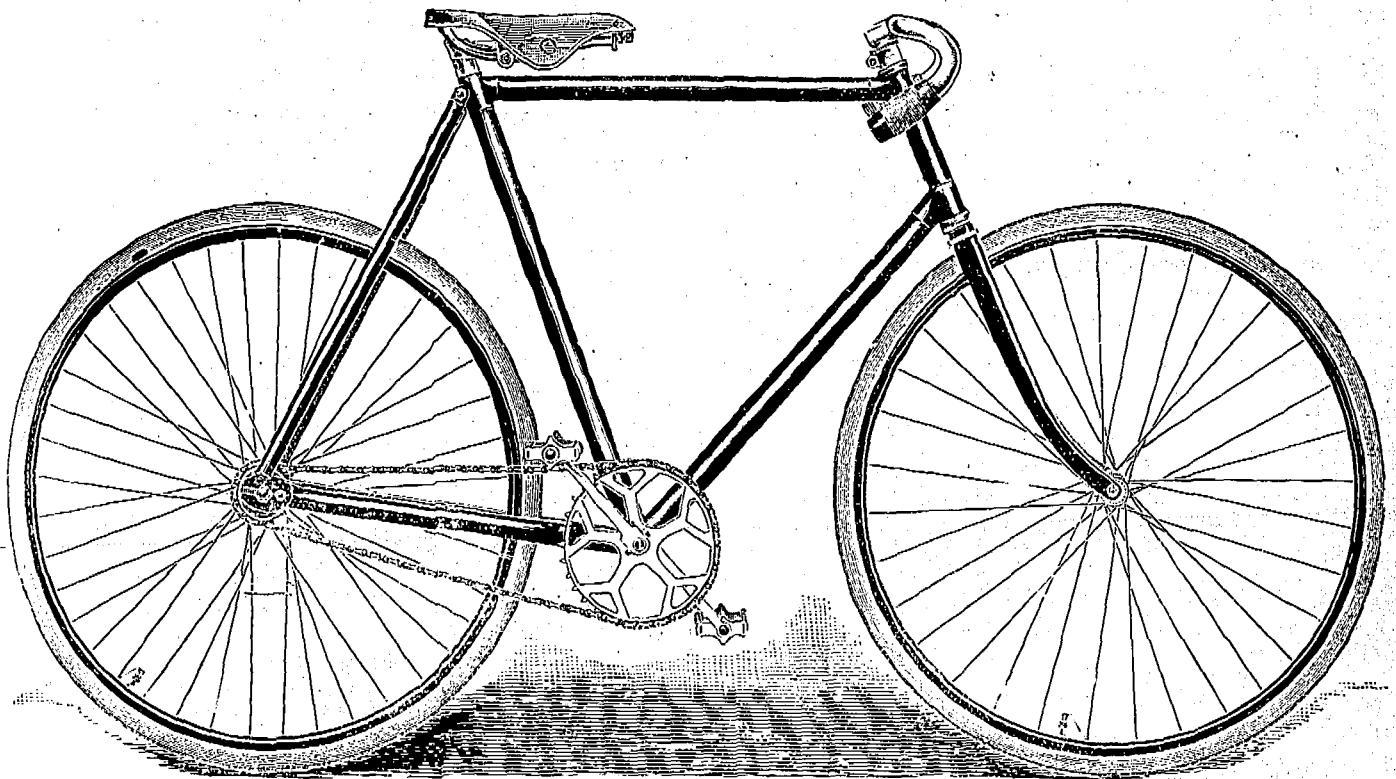
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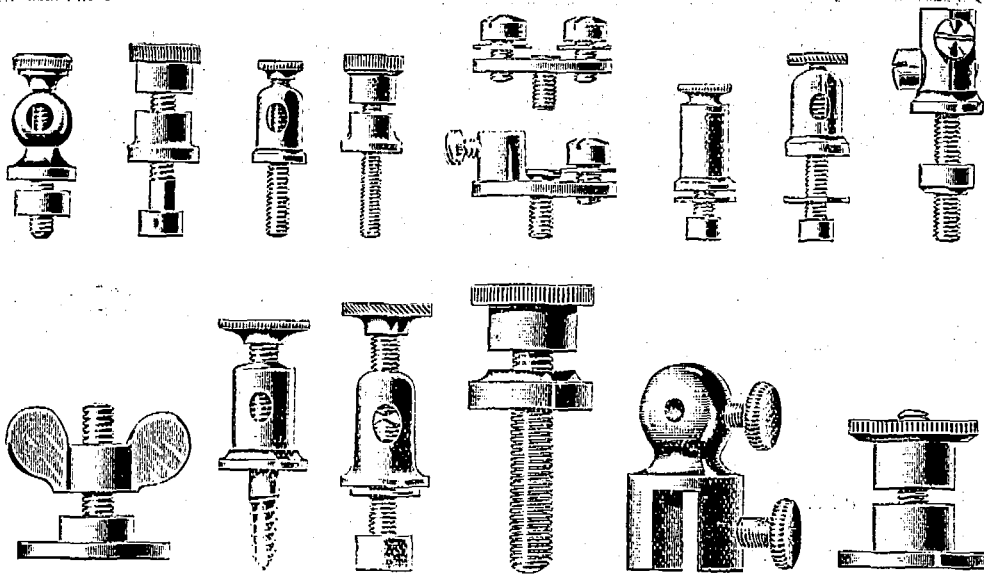
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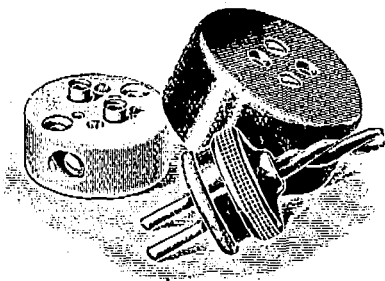
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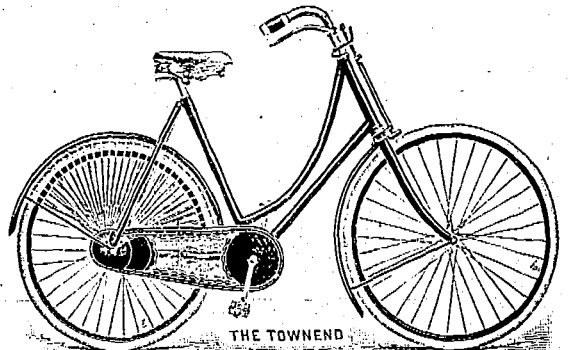
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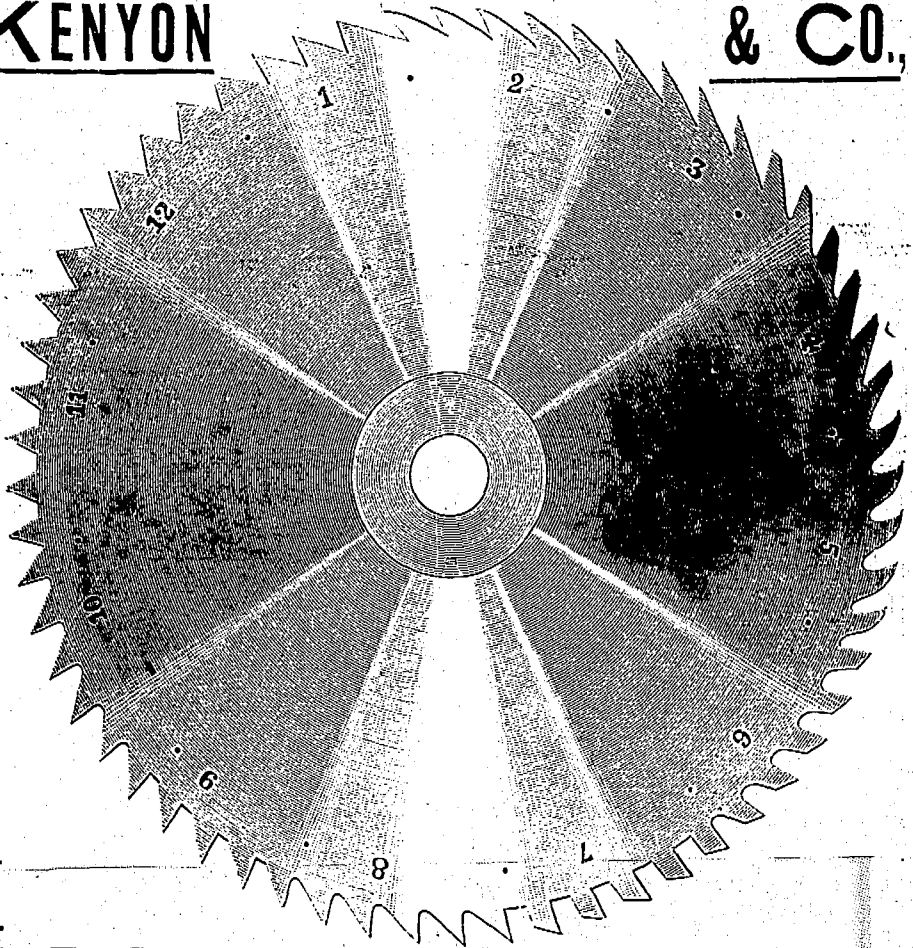
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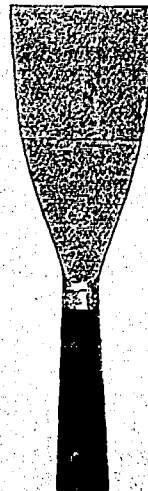
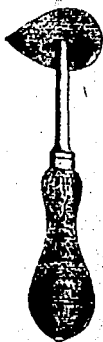
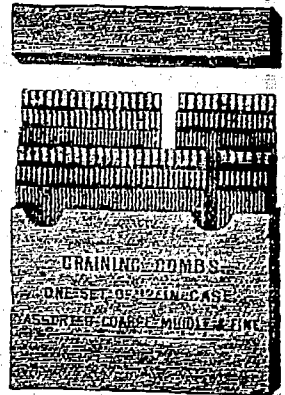
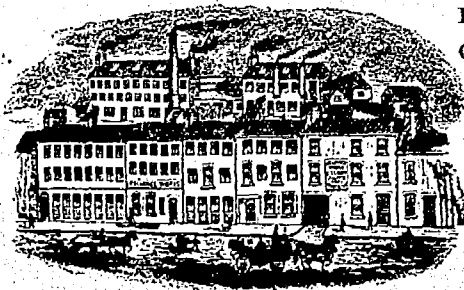
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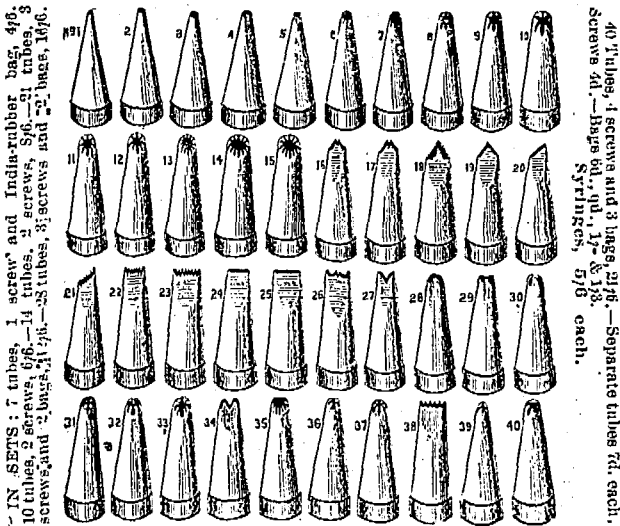
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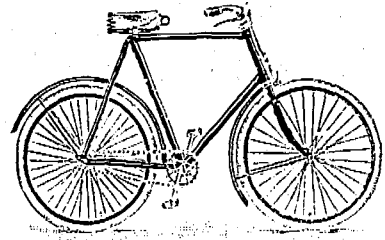


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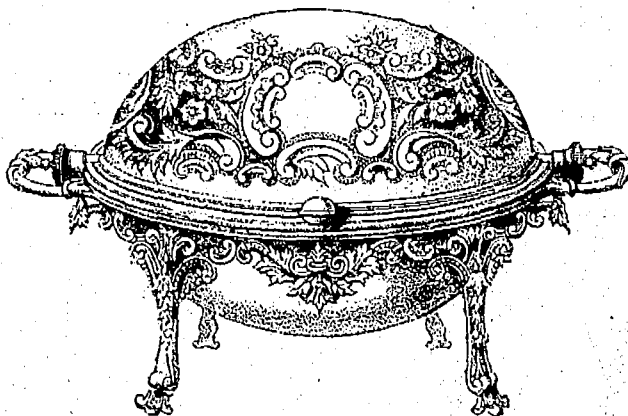
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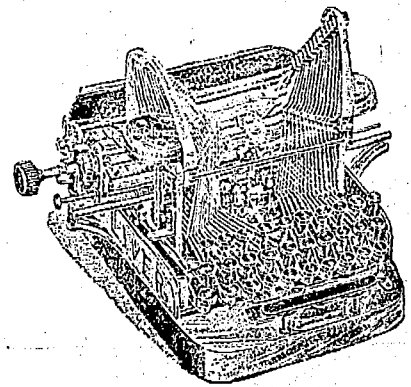
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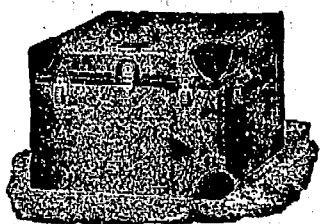
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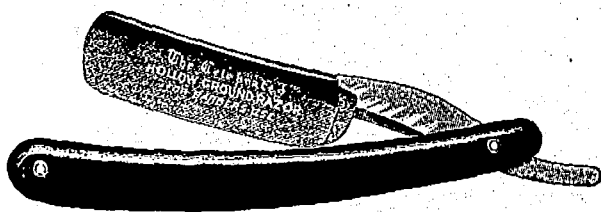
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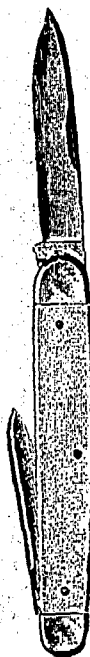
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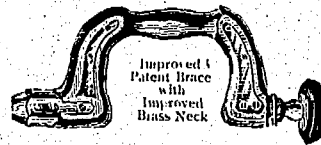
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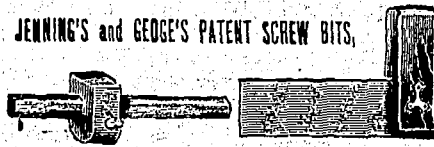


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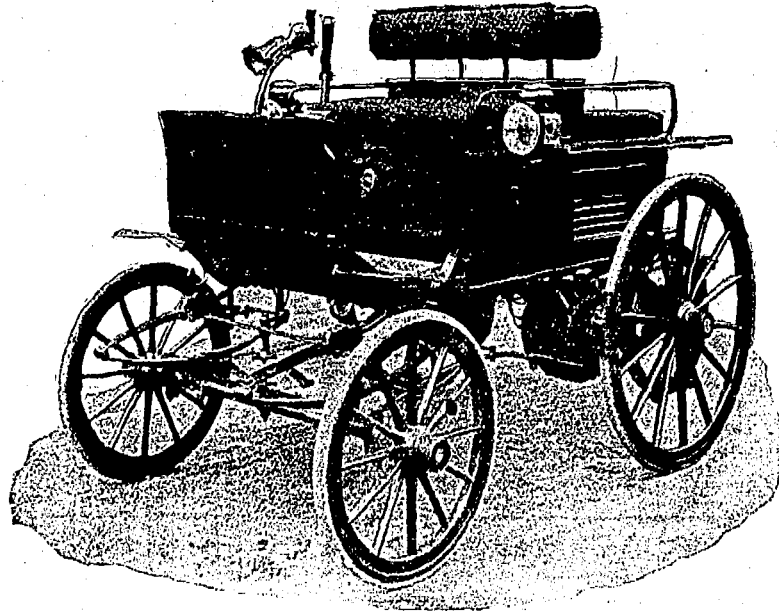
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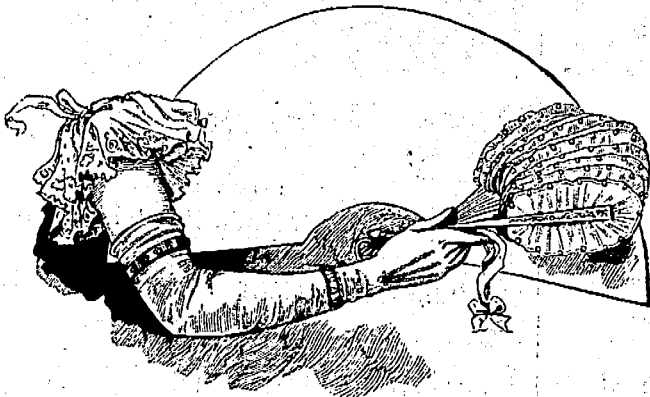
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1883, 5 p.c.	112 114
Atlantic & Nth. Western 5 p.c. Gua 1st M. Bds.	122 125
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Can. Central 6 p.c. M Bds. Int. guar. by Gov.	
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100 5 p.c. perp. deb. stock.	137 140
100 4 p.c. perp. deb. stock.	106 108
100 Great Western shares, 5 p.c.	133 136
100 Hamilton & N.W., 6 p.c.	— —
100 M. of Canada Stg. 1st Mort. 5 p.c.	106 —
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100 N. of Canada, 1st mtg., 5 p.c.	102 104
100 Quebec Central, 5 p.c. 1st Inc. Bds.	11 1/2 11 3/4
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100 City of Montreal stg. 5 p.c. 1874	102 105
100 City of Ottawa, 4 1/2 p.c. stg.	106 108
redeem 1873	106 108
redeem 1875	106 108
100 City of Quebec, 6 p.c. redeem 1875 ..	111 113
redeem 1878	117 119
100 City of Toronto, 4 p.c. 1889-93	100 104
6 p.c. stg. con. deb. 1874	103 111
5 p.c. gen. con. deb. 1879	110 112
4 p.c. stg. bonds,	106 108
100 City of Winnipeg deb., 1884, 5 p.c.	113 117
Deb. scrip, 1883, 6 p.c.	114 116
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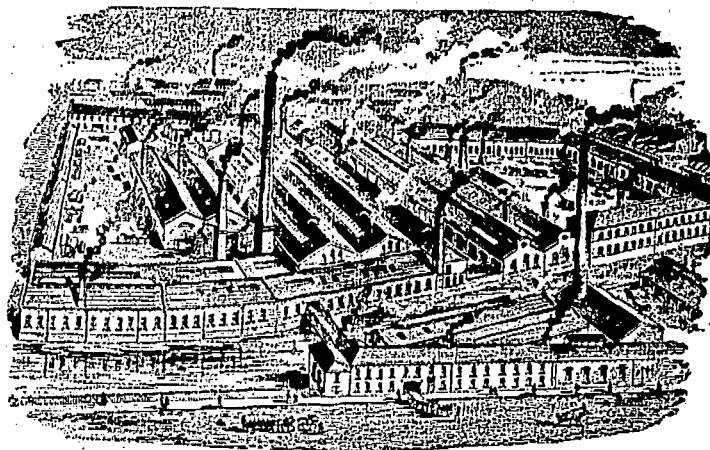
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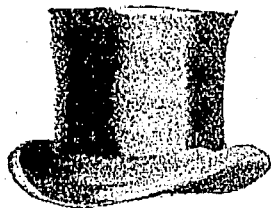


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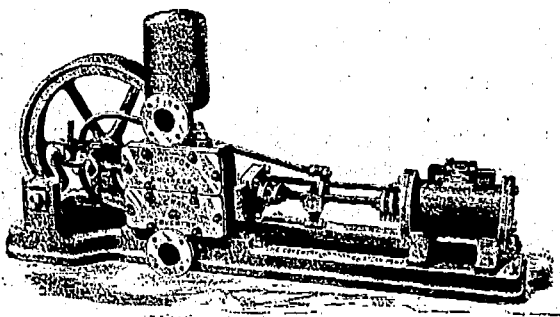
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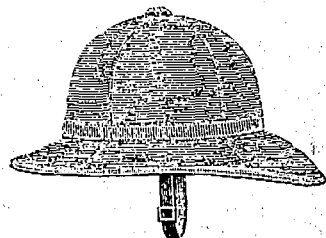
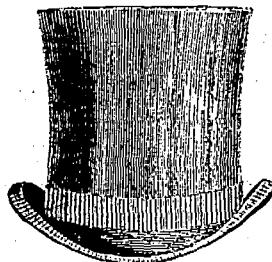
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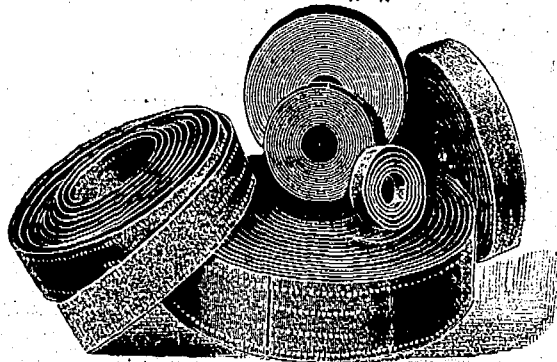
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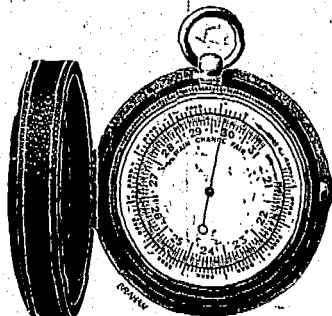
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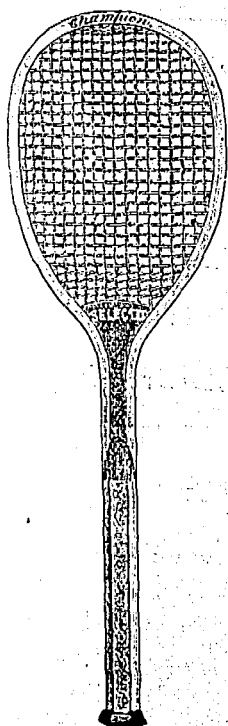


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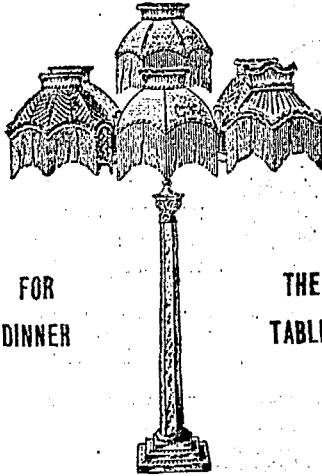
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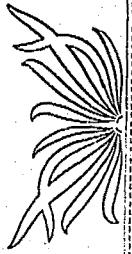
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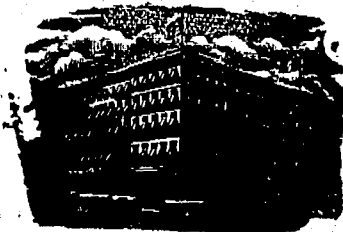
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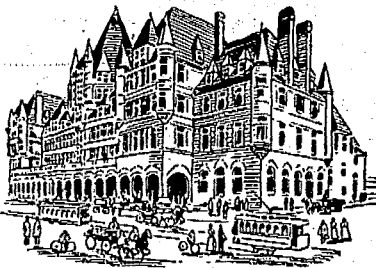


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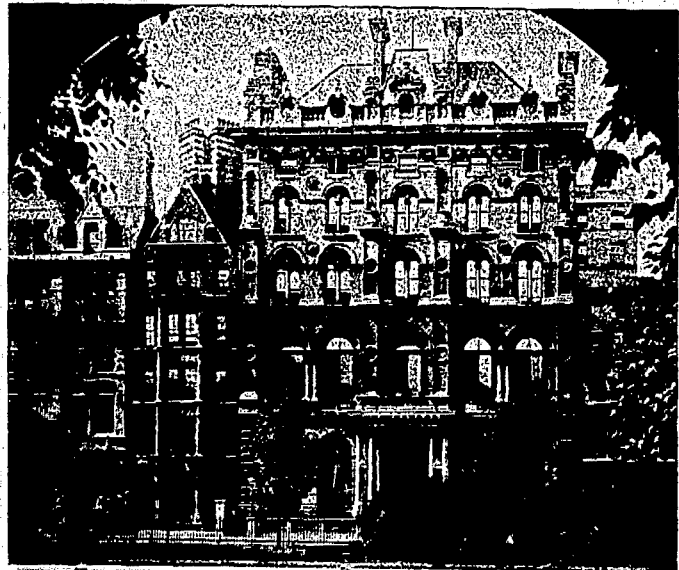
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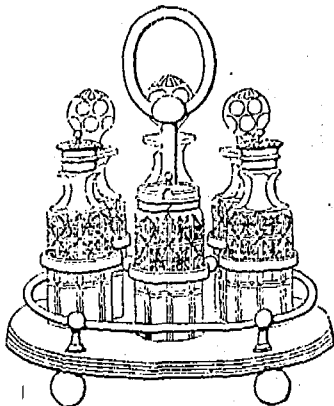
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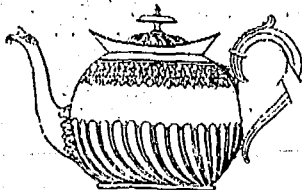
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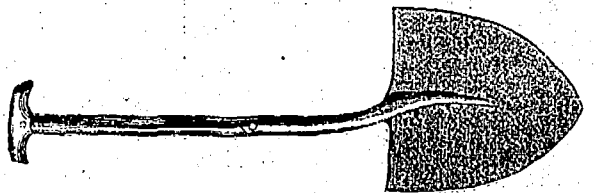
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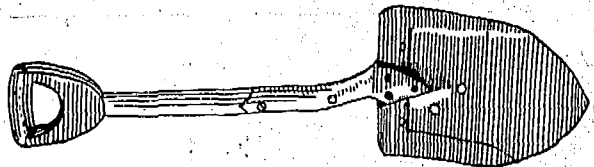
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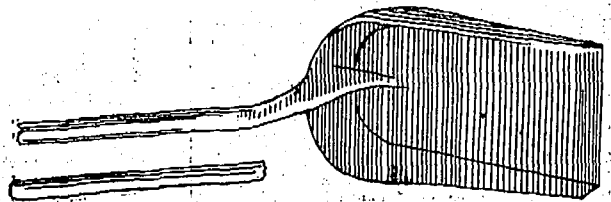
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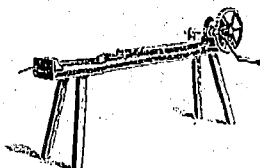
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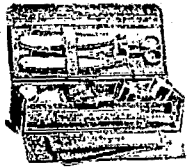
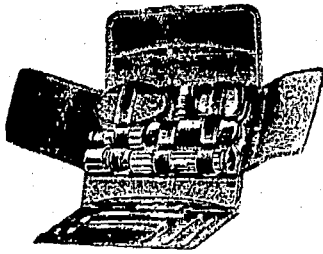
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Leather Case and Cutlery

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Gents' and Ladies' Fancy Articles.



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FOR SALE.

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SCHLEICHER, SCHUMM & CO.,

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WITH SLIDE GOVERNOR.

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

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

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Journal of Commerce,

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Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

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

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

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183 St. James Street (Temple Building),
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The Canada Accident

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A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

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

T. H. HUDSON,
Manager.

R. WILSON-SMITH,
President

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

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

MOST DESIRABLE POLICY CONTRACTS.

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

J. K. McCUTCHEON, Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

The Best Company FOR THE BEST RISKS

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

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from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

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

ESTABLISHED 1824.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. \$750,000.00
 Total Assets, over \$1,510,827.88
 Losses Paid since organization. . . . \$16,920,202.75
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 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

Union Mutual Policies . . . INCORPORATED 1845

. . . Embody all that is . . .

LIBERAL. DESIRABLE. VALUABLE.

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THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

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

Assets \$ 3,137,823.61
 Cash Income..... 785,130.81
 Net Surplus..... 474,029.03
 Insurance in Force..... 20,595,708.00

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

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

Have You

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

New York, April 29th, 1898.

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

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

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

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 WENTWORTH J. BUCHANAN, Deputy Chairman.

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

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1853. Head Office, Waterloo, Ont.

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

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

Saxe & Archibald, ARCHITECTS

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Fire. Life. Marine.

Edward T. Taylor & Son

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Money to Loan on Mortgage.

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MONTREAL.

Telephone Main 2305.

Accident. Employers' Liability.

"The St. Lawrence" FIRE INSURANCE COMPANY

Incorporated 1886.
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INSURANCE COMPANY.

JOHN A. McCALL, President.

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

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

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

R. HOPE ATKINSON.

AGENCY DIRECTOR.

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg, 107 St. James Street,
Montreal.



COMMISSIONER

For Following Provinces:

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

Established 1809.

North British & Mercantile Insurance Company.

Total Funds, Dec. 1898, \$67,244,580.00
Canadian Investments, 6,466,460.08

Directors:

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

Thos. Davidson, Managing-Director.

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

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

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - 1794.

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

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

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

C. Ross Robertson & Sons, Agents
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Head Office - TORONTO.

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CAPITAL \$1,000,000.

Good Contracts will be given to Good Agents.

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DAVID BURKE, General Manager, MONTREAL.

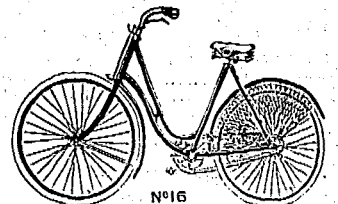
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Priory Works,
COVENTRY AND LONDON.

Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

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

Head Office. - Toronto, Ont.

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C. C. FOSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch.

190 ST. JAMES STREET.

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Of London, England.

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HEAD OFFICE, Canadian Branch, - MONTREAL

JAMES MCGREGOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

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

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

G. R. KEARLEY, RESIDENT MANAGER.

THE LONDON

Guarantee and Accident Com'y, Limited

Of London, England.

Deposit at Ottawa - - - - - \$73,000.00
Funds exceed - - - - - \$1,500,000.00

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Canada Branch, TORONTO.

Montreal Chief Office, 180 St. James St..

D. W. ALEXANDER, Manager for Canada