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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. 13.  
NEW SERIES.

MONTREAL, FRIDAY, SEPTEMBER 29, 1899.

M. S. FOLEY,  
EDITOR AND PROPRIETOR

Leading Wholesale Houses.

**MCINTYRE SON & CO.,**  
MONTREAL.  
IMPORTERS OF DRY GOODS.  
*DRESS GOODS,  
SILKS,  
LINENS,  
SMALL WARES,*  
TREFOUSSE KID GLOVES,  
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**ELECTRIC ENGRAVING**  
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Engravers and Reproducers  
OF THE  
Finest Work in England.  
Send for Specimen and Terms.  
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LIMITED  
Manufacturers  
and Importers of  
**HATS.**  
**CAPS**  
and **FURS**  
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**AGENTS WANTED**  
An UP-TO-DATE FURNITURE  
DEALER or General Storekeeper  
in every Town in Canada, is  
required by the undersigned to  
undertake the Agency for  
**OSTERMOOR'S**  
Patent Elastic Felt Mattress.  
Liberal Terms. Write to-day.  
**The Alaska Feather & Down Co., LTD.**  
298 Guy Street, - MONTREAL.

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**THE American Tobacco Co.**  
OF CANADA, Limited,  
Are sold by all the Leading Wholesale  
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**CUT TOBACCOS.**  
Old Chum,  
Seal of North Carolina,  
Old Gold.  
**CIGARETTES**  
Richmond Straight Cut,  
Sweet Caporal,  
Athlete, Derby.  
X X

**MARK FISHER SONS**  
AND COMPANY,  
Merchant Tailors and  
Woolen Buyers  
will find our Stock replete with all the  
Latest Novelties selected in the Home  
and Foreign Markets.  
We have never shown a more extensive  
line of  
**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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Modern  
Improvements.  
APPLY AT THE OFFICE OF  
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Headquarters  
for  
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**Sporting Goods.**

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MONTREAL.  
**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:

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A. Macnider, Chief Inspector and Supt. of Branches.
W. S. Clouston, Insp. of Branch Returns.
F. W. Taylor, Asst. Insp. James Aird, Sec.

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Point St. Charles Branch.
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Belleville, " Peterboro, " Halifax, N. S.
Brantford, " Picton, " Calgary, Alta.
Brockville, " Sarnia, " Lethbridge, Alta.
Chatham, " Stratford, " Regina, Ass'a.
Cornwall, " St. Marys, " Winnipeg, Man.
Deseronto, " Toronto, " Greenwood, B.C.
Ft. William, " Yongo st. br. Nelson, B.C.
Goderich, " Wallaceburg, " New Denver, B.C.
Guelph, " Montreal, Que. New Westminster, B.C.
Hamilton, " Quebec, Que. " ter, B.C.
Hull, Que. Chatham, N.B. Rossland, B.C.
Kingston, " Fredericton, N.B. Vancouver, B.C.
Lindsay, " Moncton, N.B. Vernon, "
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IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.
IN GREAT BRITAIN:
London, Bank of Montreal, 23 Abchurch Lane, E.C.
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.

BANKERS IN THE UNITED STATES:

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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.

INCORPORATED 1855.

Head Office, Toronto, Canada.

Paid-up Capital - - - \$2,000,000
Reserve Fund - - - 1,800,000

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Robt. Roford, Esq., | Charles Stuart, Esq.,
William George Gooderham, Esq.,

DUNCAN COULSON, General Mgr.
JOSEPH HENDERSON, Inspector.

Branches:

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" King St. W. Branch, Cobourg Petrolia
Montreal Collingwood Port Hope
" Point St. Charles Gannon's Stuyner,
Barrie London St. Catharines
Rossland, B.C.

Bankers:

London, Eng.,.....The London City and Midland Bank, Ltd.

New York....The National Bank of Commerce.
Chicago.... First National Bank.
Montreal, British Columbia } Bank of British
and New Brunswick } North America.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.

Incorporated by Royal Charter in 1840.

Paid-up Capital, - - - \$1,000,000 Stg.
Reserve Fund, - - - 300,000
London Office, 8 Clement's Lane, Lombard St., E. O.

COUNT OF DIRECTORS:

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

Head Office in Canada. - St. James St. Montreal

H. STIKEMAN, General Manager.
J. ELMSLEY, Inspector.

Branches in Canada:

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Brantford St. John, N.B. Atlin
Hamilton Fredericton Bennett,
Toronto Greenwood,
Kingston Yukon District Victoria
Midland Dawson City Vancouver
Ottawa Winnipeg, Man. Rossland
Montreal, Que. Brandon Kaslo
Quebec Trail, Sub-Ag'y

Drafts on Dawson City, Klondike, can now be obtained at any of the Bank's Branches.

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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—Colonial Bank. Paris—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.

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

THE MOLSON'S BANK.

88th DIVIDEND.

The Shareholders of the Molson's Bank are hereby notified that a Dividend of FOUR PER CENT. and a Bonus of ONE PER CENT. upon the capital stock has been declared for the current half year, and that the same will be payable at the office of the bank, in Montreal, and at the Branches, on and after the

SECOND DAY OF OCTOBER NEXT.

The transfer books will be closed from the 25th September to 30th September, both days inclusive.

THE ANNUAL GENERAL MEETING

of the Shareholders of the Bank will be held at its banking house, in this city, on MONDAY, the 9th of October next, at three o'clock in the afternoon.

A by-law will be submitted to the meeting increasing the Capital Stock, by the sum of \$1,000,000, divided into 2,000 shares of \$50 each, and providing for the allotment of the increased stock pro-rata amongst the shareholders desirous of accepting same, and the shareholders will be asked to pass the said by-law.

It is intended at present to allot only 10,000 of said shares after the certificate of the Treasury Board has been obtained.

By order of the Board.

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 25th August, 1899.

The Chartered Banks.

MERCHANTS BANK OF HALIFAX.

Capital Paid-Up, - - - \$1,692,660
Reserve Fund - - - 1,394,495

BOARD OF DIRECTORS:

THOS. E. KENNY, President.
THOMAS RITCHIE, Vice-President
M. Dwyer, Wilely Smith, Henry G. Bauld
Hon. H. H. Fuller, M.L.C. Hon. David MacKeen,

HEAD OFFICE, Halifax, N.S.

D. D. Duncan, General Manager; E. L. Pease, Joint General Manager; W. B. Torrance, Superintendent 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. & Green Ave.

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Antigonish, N. S. Moncton, N. B.
Bathurst, N. B. Newcastle, N. B.
Bridgewater, N. S. Picton, N. S.
Charlottetown, P.E.I. Port Hawkesbury, N. S.
Dorchester, N. B. Sackville, N. B.
Fredericton, N.B. Stubenscadiac, N.S.
Guyaboro, N. S. St. John's Nfd.
Kingston, N.B. Summerside, P.E.I.
Londonderry, N. S. Sydney, N. S.
Lunenburg, N. S. Truro, N. S.
Matilda, N. S. Weymouth, N. S.
Woodstock, N. B.

Branches in British Columbia: Atlin, Bennett, Grand Forks, Nanaimo, Nelson, Rossland, Vancouver, Vancouver East End, Victoria and Ymir.
Agency in Cuba, Havana.

Correspondents:

Dominion of Canada, Merchants Bank of Canada, New York, Chase National Bank.
Boston, National Hide & Leather Bank.
San Francisco, First National Bank.
Chicago, America National Bank.
Bermuda, Bank of Bermuda, Ltd.
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London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.

Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

ST. STEPHEN'S BANK.

Incorporated 1836.

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:

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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. McLELLAN, 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.

Capital Paid-up.....\$1,000,000
Reserve Fund..... 110,000
Profit and Loss Account..... 40,360

HEAD OFFICE, TORONTO.

DIRECTORS:

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Donald Mackay, Esq., Vice-President.
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D. Uilyot, Esq. J. Hallam, R. D. Ferry, Esq.
C. MCGILL, General Manager.
E. MORRIS, Inspector.

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Aurora, Lindsay, Port Arthur,
Bowmanville, Montreal, Sandbury,
Buckingham, Q. Mount Forest, Toronto,
Cornwall, Newmarket, 600 Queen St. W.,
Fort William Ottawa, Toronto.
Tweed.

AGENTS:

London, Eng.—Farr's Bank [Ltd.]
France and Europe—Credit Lyonnais.
New York—The Fourth National Bank and the Agents of the Bank of Montreal.
Boston—Elliot National Bank.

The Chartered Banks.

**THE CANADIAN BANK OF COMMERCE**

HEAD OFFICE, - - TORONTO.  
Paid-up Capital, - - - - \$6,000,000  
Reserve Fund, - - - - 1,000,000

**DIRECTORS:**  
HON. GEO. A. COX, President.  
ROBERT KILGOUR, Esq., Vice-President.  
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John Hoskin, Esq., Q. C., LL.D., Matthew  
Leggat, Esq., J. W. Flavell, Esq.,  
B. E. WALKER, General Manager.  
J. H. PLUMMER, Asst. General Manager.  
A. H. Ireland, Inspector.  
M. Morris Asst. Insp.

**Branches of the Bank in Canada:**  
Ontario: Simcoe  
Ayr Dundas Ottawa Stratford  
Bellefleur Dunnville Paris Strathroy  
Berlin Fort Frances Parkhill Toronto  
Blenheim Galt Peterboro Toronto Jc.  
Brantford Goderich Port Perry Walkerton  
Cayuga Guelph St. Catharines Walkerville  
Chatham Hamilton Sarata Waterloo  
Collingwood London Sit Ste. Marie Windsor  
Dresden Orangeville Seaforth Woodstock  
Quebec: Manitoba: British Columbia:  
Montreal, Winnipeg Cranbrook, Greenwood  
Yukon District: Fernie Vancouver  
Dawson Atlin

**In the United States:**  
New York New Orleans Skagway, Alaska  
**Bankers in Great Britain:**  
The Bank of Scotland London.  
Correspondents: India, China and Japan—The  
Chartered Bk of India, Australia & China.  
Germany, The Deutsche Bk; France—Lazard  
Freres & Cie., Paris; Belgium—J. Matthien & Fils.  
Brussels; Holland—Disconto Maatschappij; Aus-  
tralia & New Zealand—The Union Bk. of Aus-  
tralia, Limited; South Africa—Bank of Africa,  
Limited, Standard Bank of South Africa, Limited;  
South America—London and Brazilian Bank, Ltd.;  
British Bank of South America, Limited; Mexico—  
Banco de Londres, Mexico; Bermuda—The Bk.  
of Bermuda, Hamilton; West Indies—Bank of  
Nova Scotia, Kingston, Jamaica; Colonial Bank and  
Branches; British Columbia—Bank of British  
Columbia; San Francisco—Bank of British Col-  
umbia; New York—The Am. Ex. National Bank;  
Chicago—The North-Western N'l Bank.

**Traders Bank of Canada**

(Incorporated by Act of Parliament 1885).  
Authorized Capital, - - - - \$1,000,000  
Capital Paid-Up, - - - - 700,000  
Reserve Fund, - - - - 70,000  
**Board of Directors:**  
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John Drynan, Esq., Vice-President.  
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J. E. DEATRY, Esq., Guelph.  
of Thorold. Geo E. TUCKERT, Esq.,  
Hamilton.  
**Head Office, - Toronto.**  
H. S. STRATHY, General Manager.  
J. A. M. ALLEY, Inspector.  
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Dreton, Leamington, Strathroy,  
Dutton, Newcastle, St. Mary's,  
Elmira, North Bay, Sturgeon Falls,  
Glencoe, Orillia, Sudbury,  
Guelph, Port Hope, Tilsonburg,  
Hamilton, Ridgeway, Windsor.  
**BANKERS**  
Great Britain—The National Bank of Scotland,  
New York—The American Exchange Nat. Bank,  
Montreal—The Quebec Bank.

**BANQUE D'HOCHELAGA.**

Capital Paid-Up, - - \$1,250,000.  
Reserve Fund, - - 565,000.  
**DIRECTORS:**  
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R. BICKERDIKE, M.P.P. Vice-Pres.  
Che. Chaput, Hon. J. D. Rolland, J. A. Vallancourt  
M. J. A. PRENDERGAST, Manager  
C. A. GIROUX, Assistant Manager  
O. E. DORAIS, Inspector  
**Head Office, Montreal.**  
**BRANCHES:** Joliette, P.Q.; Louiseville, P.Q.; Que-  
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P. Q.; Valleyfield, P.Q.; Vankeek Hill, Ont.; Win-  
nipeg, Man.; Montreal, 1838 St. Catherine St. E.,  
1756 St. Catherine St. C., 2204 Notre Dame St. W.  
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dale Bank (Limited). Credit Lyonnais, Credit In-  
dustriel et Commercial, Comptoir National  
d'Escompte de Paris, Paris, France—Credit  
Lyonnais, Credit Industriel et Commercial, Com-  
ptoir National d'Escompte de Paris, Société Gé-  
nérale. Brussels, Belgium—Crédit Lyonnais,  
Vienna, Austria—Banque Imperiale-Royale Priv.  
des Pays Autrichiens. Berlin, Germany—Deutsche  
Bank, New York—National City Bank, National  
Park Bank, Importers and Traders' National  
Bank, Messers. Ladenburg, Thalmann & Co.,  
and M. M. Heidelbach, Ickelheimer & Co. Mer-  
chants' National Bk. of N. Y., Boston—National  
Bank of Redemption, Third National Bank, Chi-  
cago—National Live Stock Bank, Illinois Trust  
and Savings Bank.  
Collections made throughout Canada at the  
cheapest rates. Letters of credit issued available  
in all parts of the world. Interest on Deposits  
allowed in Savings Department.**

The Chartered Banks.

**BANK OF HAMILTON.**

CAPITAL paid up.....\$1,500,000  
RESERVE FUND.....1,000,000  
HEAD OFFICE - HAMILTON.

**Directors:**  
JOHN STUART, President  
A. G. RAMSAY, Vice-President  
John Fractor, Geo Rosch,  
Wm Gibson, M.P., A. T. Wood, M.P.,  
A. B. Lee, (Toronto.)  
J. TURNBULL, Cashier.  
H. S. STEVEN, Assistant Cashier.  
**AGENCIES:**  
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Blyth, Jarvis, Plum Conlee, M.  
Brandon, Man. Listowel, Port Elgin,  
Carman, Man. Lucknow, Simcoe,  
Cheesley, Manitou, Man. Southampton,  
Delhi, Milton, Toronto,  
Georgetown, Morden, Man. Vancouver, B.C.  
Grimaby, Niagara Falls, Wingham,  
Hamilton, E. End Orangeville, Winkler, Man.  
" Barton St. Owen Sound, Winnipeg, Man.  
**British Correspondents:**—National Provincial  
Bank of England [Ltd.] London.  
**American Correspondents:**—New York—Fourth  
National Bk. and Hanover National Bk. Bos-  
ton—International Trust Co. Buffalo—Marine  
Bank, Chicago—Union National Bank, Detroit—  
Detroit National Bank. Kansas City—National  
Bank of Commerce. St. Louis—National Bank  
of Commerce.

**Eastern Townships Bank.**

Authorized Capital.....\$1,500,000  
Capital Paid-Up.....1,500,000  
Reserve Fund.....850,000  
**BOARD OF DIRECTORS:**  
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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, SHERBROOKE, Que.**  
Wm. FARWELL, General Manager.  
**Branches:** Bedford, Costcook, Cowansville,  
Granby, Huntington, Magog, 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 | Reserves Fund, \$1,500,000  
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E. B. OSLER, Vice-President.  
Wm. Ince, Edward Leadlay, W. R. Brock,  
A. W. Austin, Wilmot D. Matthews.  
**HEAD OFFICE, TORONTO.**  
**AGENCIES:**—Brampton, Belleville, Cobourg, Guelph,  
Huntville, Lindsay, Napanee, Oshawa, Orillia, Sea-  
forth, Uxbridge, Whitby, Toronto, Queen St. W.  
cor. Esther; Dundas St. cor. Queen; Spadina Ave.  
cor. College St.; Sherbourn St., cor. Queen; Mar-  
ket 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. GAMBLER, Gen. Manager

**The Standard Bank of Canada**

Capital Paid-up, - - \$1,000,000  
Reserve Fund - - 800,000  
**HEAD OFFICE, TORONTO.**  
**DIRECTORS.**  
W. F. COWAN, President.  
JOHN BURNS, Vice-President.  
W. F. Allan, Fred. Wyld,  
T. R. Wood, A. J. Somerville  
**AGENCIES.**  
Alisa Craig, Campbellford, Harriston,  
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Brantford, Chatham, Markham,  
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All banking business promptly attended to. Cor-  
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Capital (fully paid up) - - \$1,500,000  
Reserve Fund - - 1,170,000  
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The Chartered Banks.

**UNION BANK OF CANADA**

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Reserve Fund, - - 450,000  
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Founded 1818. Incorporated 1832.  
CAPITAL AUTHORIZED - - \$3,000,000  
PAID-UP - - 2,500,000  
RESERVE FUND - - 700,000  
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Incorporated 1872.  
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Reserve Fund, - - 375,000  
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INCORPORATED 1832.  
Capital Paid-up.....\$1,746,440  
Reserve Fund.....2,006,500  
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La Banque Nationale.

HEAD OFFICE, QUEBEC.

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

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Union Bank of Halifax.

INCORPORATED 1856.

HEAD OFFICE: - HALIFAX, N.S.

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 Reserve Fund, 225,000

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 Collections receive immediate attention and  
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Capital Subscribed, .. .. \$1,000,000 00  
 Paid-Up, .. .. 932,474 97  
 Total Assets, .. .. 2,541,274 27

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 NATHANIEL MILLS, Manager.

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President, .. G. H. GILLESPIE, Esq.  
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Capital Subscribed, .. .. \$1,600,000 00  
 Capital Paid-Up, .. .. 1,100,000 00  
 Reserve and Surplus Funds, .. .. 349,109 65  
 Total Assets, .. .. 3,049,109 65

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Capital Authorized \$2,500,000  
 Capital Paid-Up 2,000,000  
 Rest 1,300,000

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LOAN and SAVINGS COMPANY.

26 King Street East,

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 Dividend) for the three (3) months ending 30th  
 September, 1899, at the rate of six per cent (6 p.c.)  
 per annum, has this day been declared upon the  
 Capital Stock of this Institution, and that the same  
 will be payable at the Offices of the Company in this  
 city on and after (Monday, 2nd October, 1899.)  
 The transfer books will be closed from the  
 26th to the 30th September, both days inclusive.  
 By order of the Board,

E. R. WOOD,

Toronto, 7th Sept., 1899. Manager.

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE  
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 Assets, - - - - - 2,417,237  
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 Surplus ..... 291,000

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21 Sept.....	Bavarian.....	4 Oct., 9 a.m.
28 Sept.....	Californian.....	12 Oct., 6 a.m.
5 Oct.....	Tainui.....	19 Oct., 9 a.m.
12 Oct.....	Parisian.....	26 Oct., 6 a.m.

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7 Sept.....	Monclian.....	23 Sept.
14 Sept.....	Orcadian.....	30 Sept.

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Steamer. Camboman. Sep. 23rd, daylight. Sept. 23rd 2.30 p.m.  
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Oronoman. Oct. 4th, daylight. Oct. 4th, 3.30 p.m.  
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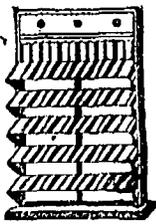
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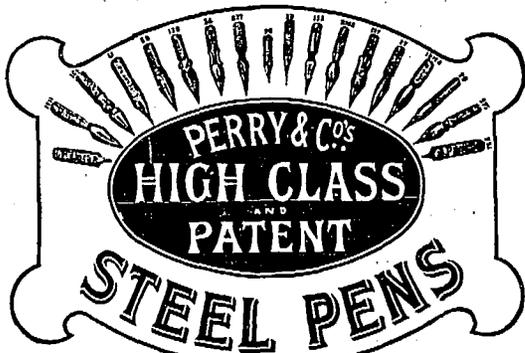


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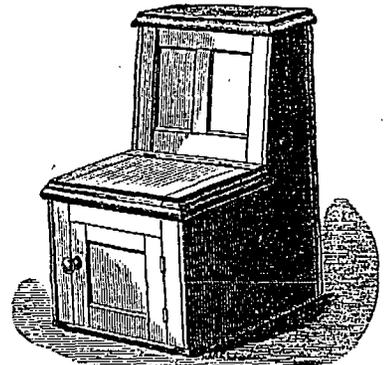




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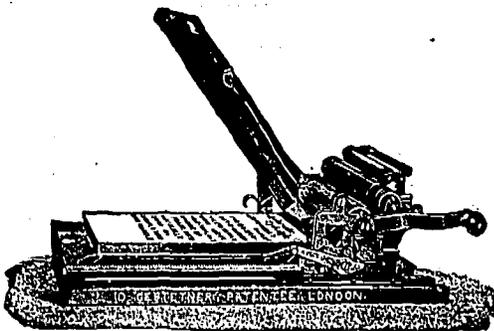
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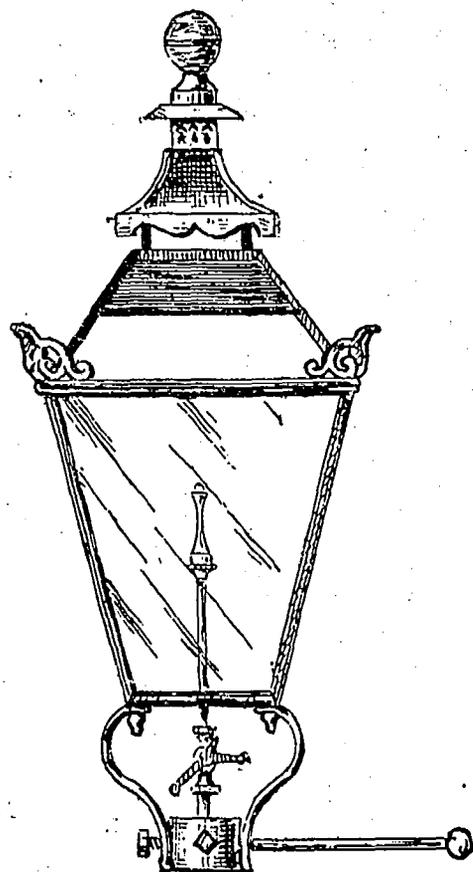
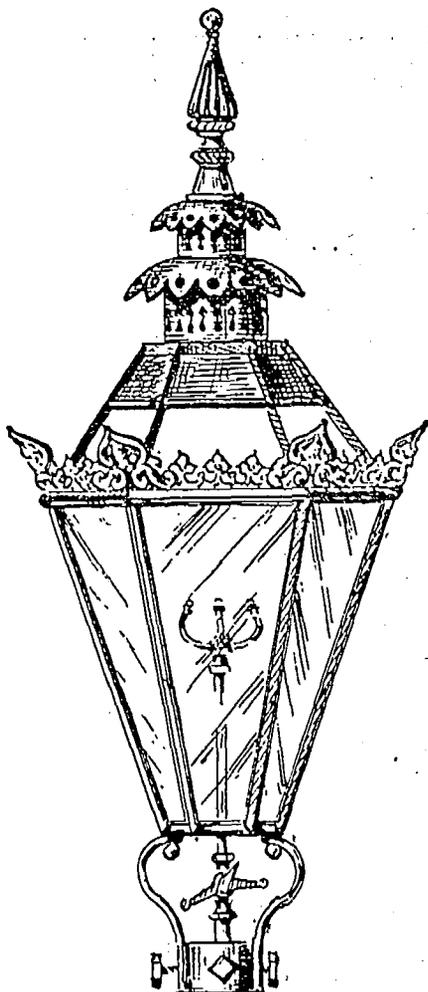
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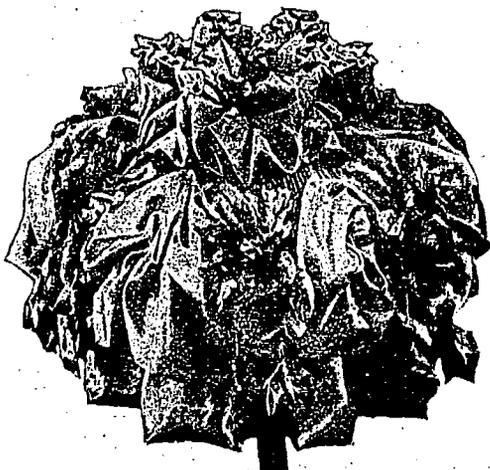
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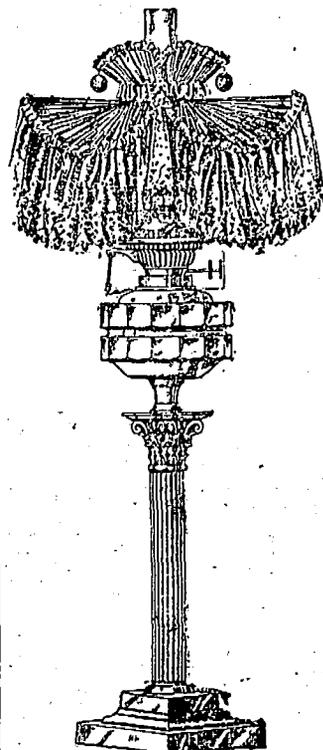
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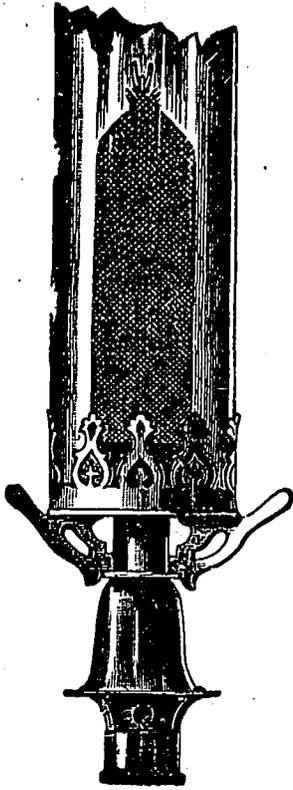
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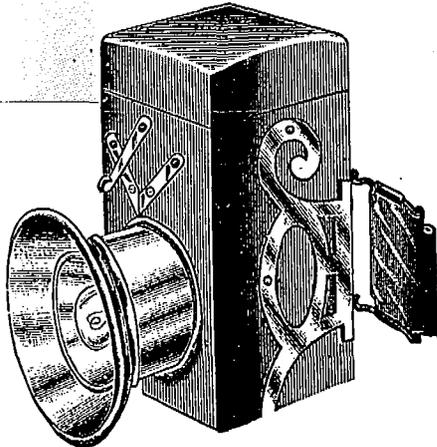
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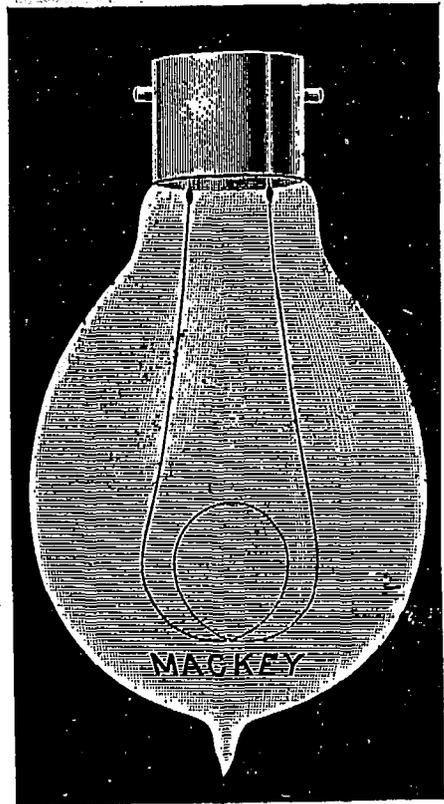
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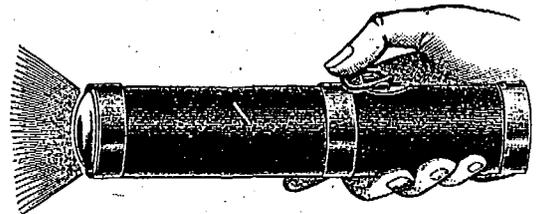
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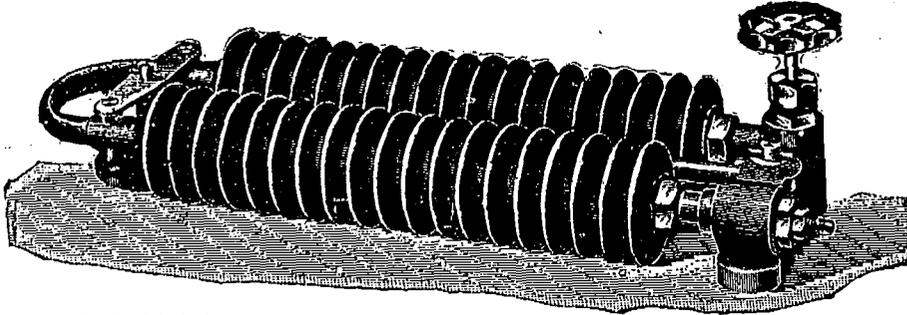
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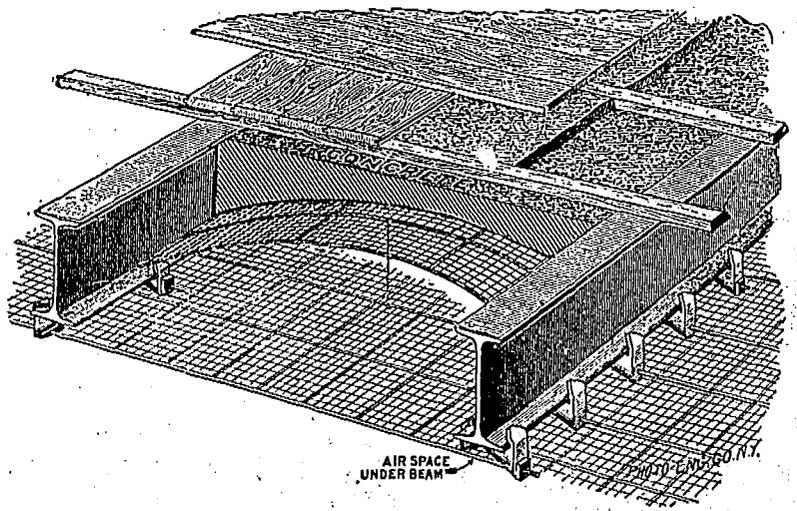
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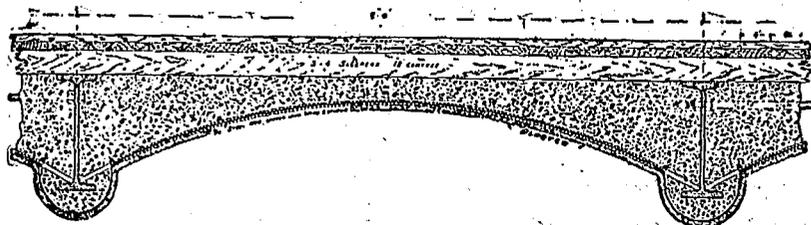
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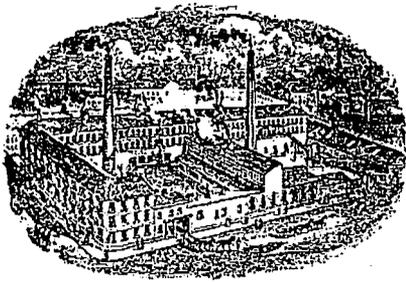
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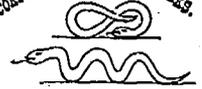
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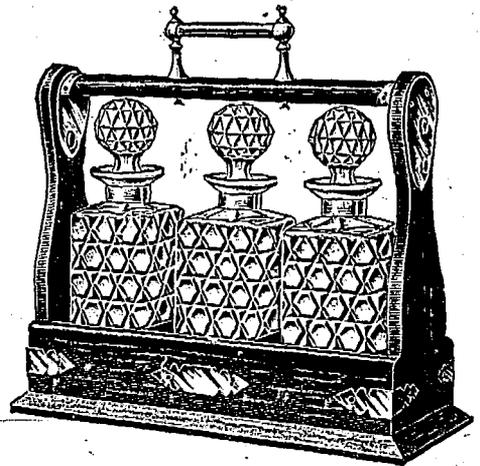
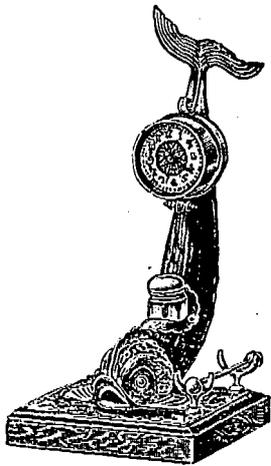
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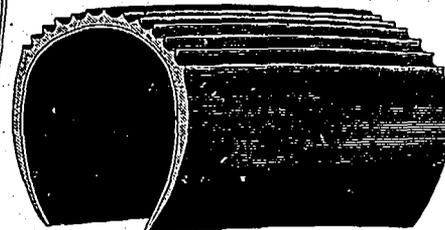
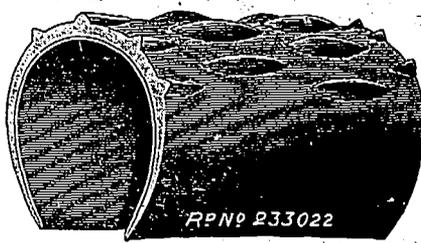
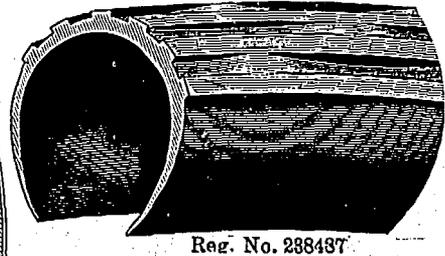
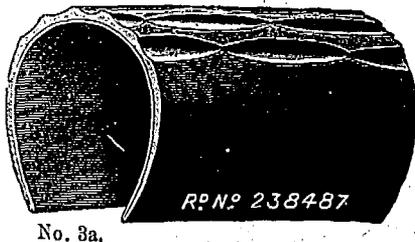
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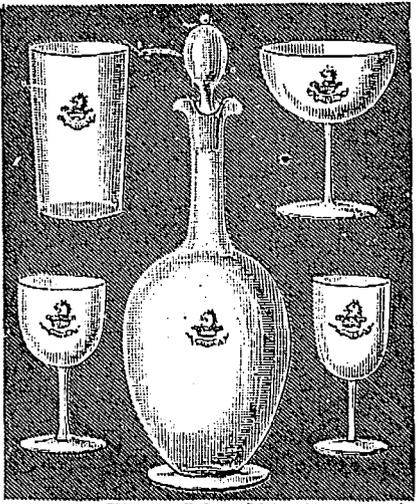
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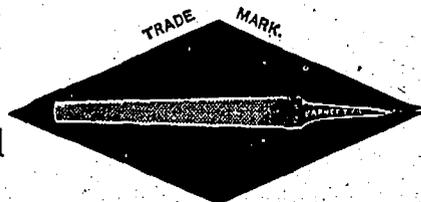
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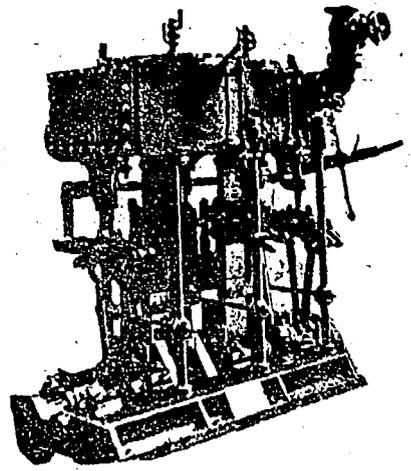
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FOR  
Launches, Yachts, Small Steamers  
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**ELECTRIC LIGHT ENGINES.**

MAKERS TO  
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**PEWTEERS,**

Complete Hotel and Bar Fitters,  
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The "WASTE NOT" Beer Engine. **84 Walworth Road,**  
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152 Borough High Street, - LONDON, S.E., Eng.  
MANUFACTURERS OF EVERY DESCRIPTION OF

Tools and Utensils for Bakers and Confectioners:



IN SETS: 7 tubes, 1 screw and India-rubber hose, 4/6; 10 tubes, 2 screws, 6/6; 14 tubes, 2 screws, 8/6; 21 tubes, 3 screws and 2 bags, 1/6; 28 tubes, 3 screws and 2 bags, 1/6; 35 tubes, 4 screws and 3 bags, 2/6; 40 tubes, 4 screws and 3 bags, 2/6. Separate tubes 7d. each.

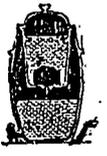
40 Tubes, 4 screws and 3 bags 2/6. Separate tubes 7d. each. Screws 4d. Bags 4d. 1/2, 1, & 1 1/2. Syringes, 5/6 each.

New Gem Icing Pipes, German Silver.  
Free by Post 6d. extra.



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**"SAFETY" FILTERS**



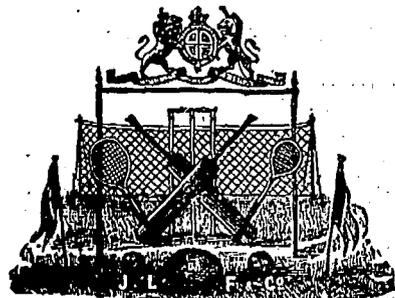
Have been for many years, AND ARE NOW, used in all H. M. Military and Naval Hospitals and Barracks throughout the Empire.

**EASILY CLEANED AND KEPT IN ORDER.**

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**Manufacturers' Agents and  
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Cornwall, Hamilton, Merrittton,  
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Denims, Flannellets, Yarns, Awnings, Dress  
Goods, Sheetings, etc.**THE PENMAN MANUFACTURING CO.,**  
PARIS.Mills at Paris, Thorold, Port Dover, Coatcook.  
Ladies' and Gent's Wool and Cotton Underwear,  
Topsirts, Socks, Hosiery, Balbriggans, etc.**THE AUBURN WOOLLEN MAN'FG CO.**  
PETERBOROUGH.  
Tweeds, Beavers, etc.**THE TRENT VALLEY WOOLLEN M'FG  
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Grey, Navy and Fancy Flannels, in All Wool and  
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WHOLESALE TRADE ONLY.

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MONTREAL.Manufacturers of **Clothing**244 St. Lawrence Main St.  
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Beavers, Fine Worsteds, &amp;c.—Aachen, Ger'y

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**RUBY****Copying Book,**

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1000 page	1.85
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Manufacturers of

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Warps and Yarns, Lamp Wicks  
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PRINCIPALS.Legitimate Detective work. Terms reasonable.  
Under the patronage of Provincial and Federal  
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Manufacturers of Clothing.

Suits cut, trimmed and made from \$1.50 and upwards  
Overcoats from \$1.75 up. For the trade only.

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Send for price list.

**Montreal Merchants' and Manufacturers' Directory.**

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Lynn Shoe Co.....92 Beaudry St.

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W. &amp; F. P. Currie &amp; Co....134 McGill St.

W. McNally &amp; Co.....50 McGill St.

Buttonhole Maker in Men's Clothing, shirts,  
Ladies' Cloaks & Waists.

H. Rosen.....170 Main St.

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Dominion Steam Carpet Beating Co.,  
11 Hermine St. H. N. Tabb, Mgr.

Carriage Maker and Blacksmith.

David Dion.....27 St. Urbain St.

Clothing, Wholesale.

M. Genser &amp; Bro....244 St. Lawrence St.

M. Schreiber.....1007 St. Lawrence St.

M. Bernstein.....126 St. Lawrence St.

Manufacturers of Cloaks and Decorative  
Embroideries.

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R. Wetstein &amp; Co.....513 St. Paul St.

B. Wolowitch.....38 Lemoine St.

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James Johnston &amp; Co.....26 St. Helen St.

McIntyre, Son &amp; Co.....8 Beaver Hall.

Alphonse Racine &amp; Co. 340 &amp; 342 St. Paul St.

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Jobber in Cloth and Fur Clippings.

A. Kirz.....160 Cadieux St.

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The American Cleaning and Dyeing  
Establishment, 608 Dorchester St.

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522 & 524 Craig St.

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Matthews, Towers &amp; Co. 78 Board of Trade

Paper Dealers, Wholesale.

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Manfrs. Shirts, Collars, Pants, Overalls,  
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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.

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

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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.**

JAVA ROYAL INDIA BRIGHT  
JAPAN GLACE POLISHED  
IMPERIAL SEETA PATNA  
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20 Years' Experience in the Mining and Reduction of Gold, Silver, Lead and Copper.  
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11 & 17 Place d'Armes Hill, MONTREAL, QUE.  
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**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.

—Alaska has been shaken by a series of terrific earthquakes, extending over some 1,500 miles of coast. Nature, in her wholesale way of attaining her ends was, doubtless, displeased at the meagre workings of the gold seekers and concluded to shake some nuggets further into the earth.

—It is stated at Ottawa that the first lot of exhibits for the coming Paris Exhibition will be sent from Montreal about November 9th, and from Quebec and Halifax a few days later. It is to be hoped the awarding of prizes will not be governed by the same rules of decision and after delays as obtained at the Chicago World's Fair.

—A Toronto letter states that the solicitors for the liquidator of the Farmers' Loan Company have reported that the monthly sales of land owned by the Company, average between \$15,000 and \$20,000. The prices realized show much improvement, which will in all probability, admit of the next dividend being much larger than was originally expected.

—The London, Eng., wool sales, which opened last week, proved not only the general scarcity of fine wool, but also proved the necessity for having it at any price. A keenness is perceptible among bidders heretofore unnoticed. The prosperous state of trade throughout Europe and America will admit of manufacturers bidding much higher to secure their requirements, than would obtain under other conditions.

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,  
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CANADIAN AGENTS:

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

**GEO. W. REED & CO.,**  
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**M. L. MORRIS,**

Wholesale Clothier  Hardes faites en Gros

146A ST. LAWRENCE STREET,  
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**NATIONAL PHARMACY**

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

**M. BERNSTEIN,**

... Manufacturer of ...

**WHOLESALE CLOTHING . . . .**

125 & 129 St. Lawrence Street, MONTREAL.

Jobs in Clothing always on hand.

**R. J. PIKE,**

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

**Mineralized Leather**



"Kidduck"—A kid tanned so that water "creeps" off it, perspiration evaporates through it, and friction wears it slowly. Can be boiled in hot water without injury. Made solely for the \$4. and \$5. grades of the Goodyear Welted.

**Slater Shoe**

CATALOGUE FREE

ACCREDITED AGENTS IN ALL THE PRINCIPAL TOWNS AND CITIES IN CANADA.

# 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 spurring, 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.**

—Westmount is proposing to borrow \$250,000 on 40-year bonds, at 3½ per cent., to provide funds for civic improvements.

—Toronto milk producers will advance prices to the wholesale trade on November 1st, from 90 cents to \$1 per can, or \$1.15 delivered. The scarcity of fodder is responsible.

—Plough manufacturers of the Dominion, representing fully 90 per cent. of the total, met in Toronto on the 22nd inst., with the object of making prices conform to the present advanced price of iron and steel. An advance to barely meet this was decided on.

—The 10,000 harvest hands who went to Manitoba last month struck it lucky. Quick as they left down the pitchfork in the last harvest field they were asked to take hold of the plough and scraper on the railway construction work. They received good wages through the harvest and as men are still scarce, they are being offered extra wages to work on the construction. Many of these, with an eye to promotion, will be among the future merchants of the young and rapidly growing West.

—Toronto is about to follow the example of this city by having a large tenement house erected, which will occupy three sides of a square at S. W. corner of St. George and Harbord streets, in quite a prominent residential district. The lot to be occupied is 148 feet by 103, and cost \$100,000 at \$85 per running foot. The suites of rooms will be elegantly equipped and complete for family use. This will be the first tenement house in Toronto and we venture to say will lead to others, as this class of residence is growing in popularity.

The United Kingdom excise returns for the first six months of the year show that the production of spirits is greatly on the increase in the old country:—

	1896.	1897.	1898.
England & Wales—gallons..	6,241,503	6,520,737	6,870,542
Scotland .. . . . — " ..	7,443,382	7,596,309	8,395,074
Ireland .. . . . — " ..	4,130,792	4,508,238	4,246,187

United Kingdom — " .. 17,815,677 18,175,284 19,511,803  
In 1897 Ireland showed a falling off, but the output for 1898, is far in excess of that for 1896. Irish whiskey is becoming more popular.

(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.

**Oswald Bros. (J. K. OSWALD),**  
SPECIAL AGENTS, 80 HOSPITAL ST., Room 4, Montreal.

—A Quebec letter states that the first train from that city to Shawinigan Falls arrived at the latter place on the 22nd inst. The company which recently acquired the falls and adjacent property is understood to be arranging for the erection of a palatial hotel near the cataract, besides promoting various industrial works in which a large amount of capital will be expended. With the general introduction of electric power through natural agencies, the grandeur and solitude of the falling waters will be no more a theme for the poet's fancy, unless he be enterprising enough to seek their power in the manufacture of his books.

—A Hamilton, Ont., letter states that the Blast Furnace Company, of that city, with the view of being foremost in production, has been investigating the use of magnetic ores for making pig iron. In many furnaces in the Eastern States these ores are lately being exclusively used in blast furnaces, and the iron produced is of the best grade for foundry and mill use, being produced at a cost equivalent to that of pig iron in the Central States, where hematite ores from Lake Superior are used. The company is said to have secured large deposits of this ore in Eastern Ontario, and is already getting them in order.

—Ontario is reported as possessing peat deposits to the extent of 100,000 acres, and varying in depth from one to twenty feet. It is stated that with the improved methods now employed in its manufacture, this new—or old—article of fuel can be produced as low as 60 cents a ton. At double this figure it would appear to still seek favor from an economical standpoint as against anything now in use.

—As an indication of the importance attached to beer in Berlin, Germany, we note that on 1st inst., a civic fete was held there to celebrate the 70th anniversary of the introduction of Bavarian beer into that capital. Berlin is the chief brewing centre of the German Empire, mainly owing to the efforts and example of the late Prince Bismarck, who made beer a fashionable drink for the upper classes.

—The Victoria Bridge will be opened in November for all the kinds of traffic it was built to accommodate. It will be quite a show trip to cross the new bridge from which views are had of the river up and down, and the city and suburbs.

—A vessel will be loaded at this port in November next with exhibits for the Paris Exhibition. Over 1,000 applications from this Province have been made for space.

## FRANCIS BAGLEY,

.... MANUFACTURER OF

### Ribbons, Belts, Hat Bands, Ties, Etc.

**EARL'S COURT,**

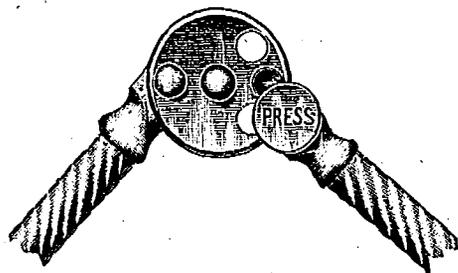
Agent in **COVENTRY, Eng.**  
TORONTO & MONTREAL,

**F. A. TURNER.**

SIMMONS & CO., Export Manufacturers.



THE "AYAH."

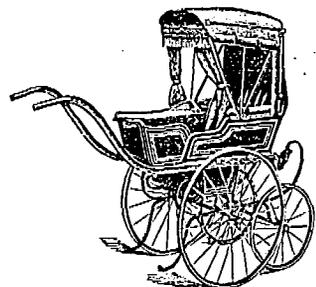


PATENT AUTOMATIC CHECK-JOINTS.

Hold Carriage Hoods at at any desired degree of extension.



THE "ARGOSY."



THE "SIMMONS' GIG."

Every Carriage Guaranteed Perfect and Durable. Scores of Designs. Send for Complete Catalogue.

3, 5 & 7 TANNER STREET.

London, S.E., Eng.

On parle français.

Telegrams: "QUADRICYCLES."

A. B. C. Code.

—Among the exhibits from Canada at the Paris exhibition will be a section of a tree measuring fourteen feet in diameter, grown in British Columbia.

—A charter has been granted incorporating "The French Medical Company," Montreal. Capital, \$25,000 in 500 shares of \$50 each.—"The Montreal Dry Plate Company" has been granted incorporation papers. Capital stock \$20,000, in 2,000 shares of \$10 each.

—The Pure and Holden bank robbery trial has been productive of some beneficial results not anticipated at the opening. It has been shown that miners of hematite ore are responsible for much of the disfigurement or worn and soiled appearance of paper money. The clothes of the miners are generally full of the brown iron dust which leaves an almost indelible mark, so that after each pay the bills used become pretty well changed—if not improved in appearance.

—The London, Ont., street car trouble which, during the warm summer months, assumed no more serious form than local rioting with an occasional bodily injury to spice it up, is beginning to get down to business as the cool weather approaches. Notice has been served on the Mayor and police magistrate by the solicitors for the Street Railway Company, of a claim for \$20,000 damages as a result of their action in issuing licenses to union busses during the fair week, despite the injunction applied for by the Street Car Company.

—A London, Eng., letter referring to the hop yield states that the promising prospects of the hop crop have unfortunately not been fulfilled, and in Kent the collapse has apparently been complete. In every district of the county the plantations have been found to be infested with vermin, and equally serious reports are to hand from Sussex. These two counties comprise four-fifths of the English hop acreage. Early plantations are being discarded in order that the pickers may save the crop in less full-ripe grounds, and not more than one-third of the promised crop will be of good quality. Of the remaining two-thirds some hops will be diseased and some will never be picked.

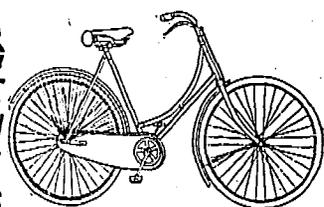
—The urgent need of iron and the need of cars and boats to convey rapidly increasing freight eastward are pushing forward railway construction in many parts of the Dominion. Work is being pushed rapidly on the Ontario & Rainy River Railway. Between five and six thousand men are said to be employed on a stretch of 150 miles, from Stanley, on the Port Arthur, Duluth & Western Railway, south-westerly towards Rainy River, and next spring the force will be increased to 10,000, in the endeavor to complete the road by the end of September, 1900, and secure as large a share as possible of next season's grain trade. Labor has been very scarce, and in consequence wages have risen from \$1.50 to \$1.70. Immense quantities of supplies are going in, and for the storage of these, large warehouses are being built along the route of the railway. Work will be continued all winter.

—The freight managers of the Canadian and allied railroads have decided to advance the freight rates on goods bound west to the extent of five per cent. or thereabouts above the usual winter schedule. The rates on lumber have been advanced one-half cent over last winter's figures, while general merchandise, first-class, is to be advanced two cents per hundred pounds. On special commodities, such as iron and heavy freight, the advance will be one cent per one hundred pounds. On eastbound freight there will be no particular change from last winter's rates.

—Winnipeg letter carriers will be granted an increase of pay, as a result of a visit of some members of that body to Ottawa this week. The letter carrier well deserves the recompense allowed him. His distinguished garb and regular rounds earn for him the title of "preserver of the peace" in many places; for the carrier soon learns to recognize all, and the offender shuns him as he would the regular guardian of peace.

—Traffic on the Yukon trails is at length being made subject to the workings of organized power. The Yukon Overland Express and Transportation Company, capital \$500,000, has been incorporated at Ottawa. Bicycle paths to that land of gold will shortly be known, with repair shops and patent medicine signs at frequent intervals.

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

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56 LUDGATE HILL, LONDON, - - ENGLAND,

Cunningham,  
Coveney & Co.



WINE

SPIRIT BROKERS.



33 SEETHING LANE,

Great Tower St.,

LONDON, E.C. - - ENGLAND.

GEORGE PHILLIPS & CO.,  
St. Andrew's Distillery,  
LONDON, E.O., ENGLAND.

- |                    |                |
|--------------------|----------------|
| Unswd. Gln         | Orange Bitters |
| " Old Tom "        | " Brandy       |
| British Brandy     | " Gln          |
| 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.  
Shaubeg " Irish "  
Free Mikey " "  
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 preliminary work in connection with the further development of Niagara Falls power, has been begun by the Canadian Niagara Power Company, acting under its new franchise. The company has awarded the contract for boring test holes along the line of the tunnel which it proposes building. These are to be 200 feet deep. The Company has not stated the size of the tunnel it intends to build, but enough is known to warrant the statement that its dimensions will be ample for the development of a large amount of power. It is expected power will thus be transmitted to Toronto.

A Kingston, Ont., letter states that there is a movement on foot to amalgamate the several woollen mills of Central Canada. The proposition is to form a combine taking in the five mills of the Penman Company, the Moody Mills, Hamilton, a mill at Paris, one at Amonte, and then Kingston. The capitalization would run up into a million dollars. It is understood the scheme owes its origin to the Penman Company, and is being formed for the purpose of protecting the various manufacturers concerned from the tendency of some manufacturers to cut prices. The intention is that each mill will manufacture but one line of goods instead of two or three, as at present.

Canadian cigar manufacturers want a clearer field and should have it. It is no assistance to the lover of a good cigar to have the country flooded with foreign makes against which the honest Canadian manufacturer often strives with heavy additional expense which the consumer must eventually pay, one way or the other. At a representative meeting of the Dominion Cigar Manufacturers' Association held in Toronto this week, it was decided to ask the Government to raise the duty on imported cigars from \$3 to \$4.50 per pound. This is the United States duty, and the cigarmakers claim that the proposed increase would greatly encourage the manufacturer of clear-filled Havana cigars in Canada. The past year, it was reported, had been a prosperous one, the consumption having been 123,000,000.

At a meeting of creditors of Wm. Mowat & Son, private bankers, Stratford, Ont., on the 22nd inst., it was decided to wind up the estate. It is estimated creditors will not receive over 30 to 35 cents in the dollar. The assignee's report showed that the real estate and mortgages had been placed at about their assessed value and that the shrinkage would probably be 25 per cent. The current notes are in the hands of the Imperial Bank, and amount to some \$20,541.34 and are pledged to secure their claim of some \$17,000. This will also admit of considerable shrinkage. The bank holds, in addition to the notes, the Stratford Hedge Company's stock, some 3,600; the Jarvis block and Mr. Mowat's former residence. The liabilities, outside of mortgages on real estate and the amount due the Imperial Bank are:—J. Rankin, preferred, \$125; wages, preferred, \$7. Taxes, preferred, \$650; due depositors about \$5,600; total indebtedness, \$56,782. Assets, real estate and mortgages, including Jarvis block and private residence, \$31,050; less mortgages, \$6,550; balance, \$24,500. Cash on hand and in bank, \$681.65. Total value, \$25,181.65. Safe and office furniture, cost \$800. There is a judgment against the Prov. Life Co. for \$1,140, which may be appealed. As regards the Imperial Bank, the notes held by it amount to \$20,541.34, and the stock, say, \$1,000, making a total of \$21,541.34. This should cover the \$17,000 due and secured to them. There are other items due the estate, but which are practically valueless.

Application is being made to the Quebec Legislature for the incorporation of "The Bunker Hill (Gold Mining Company," with head office at Sherbrooke. Capital, \$2,000,000, in \$1 shares.—Also by "The Lay Whip Company" of Rock Island, Que. Capital, \$40,000, in \$1 shares.—By the "Franco-Canadian Soap Manufacturing Company," head office, Montreal. Capital, \$15,000 in \$50 shares.—The Cote St. Luc Driving Park Company, Limited. Capital stock, \$25,000, in \$100 shares.—The Albionite Mining & Manufacturing Company. Capital, \$200,000, in 2,000 shares of \$100 each

PURE  
OAK  
BELTING

The J. C. McLaren Belting Co.,  
Montreal and Toronto  
Tel. No. Main 368 Tel. No. 875

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.

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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.

—Our Shelburne, Ont., correspondent writes:—In a late letter, I gave a glowing account of the outlook here, from an agricultural point of view. Since I wrote, the grain crop has been harvested in perfect order. The anticipations then indulged in have been more than verified. No man living ever saw such a glorious crop of hay, oats, barley, and rye, while root crops are excellent. Spring wheat is only fair, fall wheat, wherever it escaped, splendid. Oats range all the way from thirty to ninety bushels to the acre, sixty and seventy are quite common; barley ranges from thirty to sixty bushels, and rye, as one man put it, "away out of sight." The farmers expressed themselves as fairly tired drawing in such an enormous crop of hay, but the grain crop made them equally tired, and of course jubilant, the more especially as prices are good for nearly all agricultural products. The outlook is good for a magnificent crop of roots, so the cup of the farmer in Dufferin county would seem to be full to overflowing, since three reasonably good crops have been followed by a bumper one. You can well understand, sir, that this means prosperity, which one fact will help to exemplify, namely, one contractor alone, Mr. Geo. Leitch, of Hornings Mills, has built no less than eighteen new houses for farmers this summer, with more to follow. Bank barns galore have also been built, but these have been totally inadequate to house the enormous crop, and stacks surround almost every barn, a sure indication of Nature's generous hand. Another sure test or evidence of this was that the crop took in some cases double, but in all cases, nearly fifty per cent. more binder twine than usual to the acre. Yet, again, exists an evidence of a bounteous crop in the number of binders turned out by the implement companies. Mr. Hugh Tay-

lor sold for the Masseys, in this village of only 1,300 people, over sixty binders, with hay forks, cutting machines, mowers, &c., in equal proportion, while other implement agents, if not equalling this output, far exceeded the record of past years. Oats are being marketed at the rate of from three to five thousand bushels a day at from 23 to 24 cents a bushel, which the farmers consider an excellent price under the circumstances. Rye 50 cents, barley and wheat, fair prices. One dealer, Mr. O'Flynn is purchasing about 3,000 bushels a day of oats, for export. Dufferin caps the list in Ontario this year for crops.

—Increased interest has been awakened in the case of A. W. Falconer the Galt, Ont., school teacher referred to in last issue. Further demands amounting to \$1,400 have been made by local parties who innocently entrusted their holdings to his care for investment. These led to his re-arrest on the 21st inst., and failing to find the necessary bail, he was locked up. Before the local police magistrate on the 23rd, he was committed for trial at a higher court.

—The Dominion Express Co. have opened office at Cascade City, Grand Forks and Gladstone, B.C., on the Columbia & Western Railway west of Robson. Greenwood City will be open on October 1st. Shipments for Greenwood City, Eholt, Midway and Republic, Wash., are at present reached by daily stage from Grand Forks.

—A building permit has been taken out for the erection of a new factory for the Ontario Box Company, Hamilton, Ont. The cost will be \$7,000.

—Grand Trunk Railway System—Earnings from 15th to 21st September: 1899—\$558,310; 1898—\$520,915; increase—\$37,395.

## McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

AND GROUND IN OIL.

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

Offices and Warehouses:

810, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

## THE NEW COVENTRY CYCLES.

Specially made for the Trade:

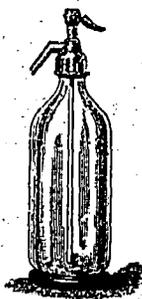
NO EQUAL FOR PRICES.

Send for lists.

THE NEW COVENTRY CYCLE CO.,  
MOOR ST., EARLSDON,  
COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE BRITISH SYPHON MANUFACTURING CO.,  
SOLE MAKERS OF THE  
"Standard English Syphon."



Aerated Water Manufacturers should write to our

SAMPLES & PRICES.

Offices and Warehouses:

2 GRESHAM BUILDINGS,  
GUILDHALL,  
LONDON, E.C.,  
ENGLAND.

**Smollens & Mitchell,****WHOLESALE JEWELLERS,****Watch Manufacturers**

... AND ...

... **Diamond Merchants,**

52 HATTON GARDEN,

LONDON, E.C., ENGLAND.



Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &amp;c., &amp;c.

Established 1820

**James Lyne Hancock,**  
**INDIA RUBBER MANUFACTURER.**

Office &amp; 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.**

—A summer hotel will be built at Kingston, Ont., the price, \$12,500, being subscribed by citizens of the city.

—The village of Allendale, Ont., has voted to secede from the town of Barrie. The union was formed three years ago.

—An offer of 40 cents in the dollar, cash, is being made by the Quebec shoe manufacturing firm of Samson & Cronk, whose financial troubles were referred to in a previous issue.

—The fine steel composite barge George T. Davie, which was built by Messrs. George T. Davie & Sons, of Levis, Que., last year, has been sold to the Canada Atlantic Railway Company.

—The offer of settlement made by E. D. R. Phillips, general dealer, Bath, N.B., as referred to last week, has not proved entirely satisfactory and he has now assigned. Liabilities foot up about \$15,000.

—The offer of the Hamilton Provident & Loan Society for the Wentworth county fifteen years, 4 per cent. debentures has been accepted. The amount of the debentures is \$20,000 and the sum offered is \$20,950.

—A new freight tariff reducing rates on grain went into effect on the Canadian Pacific Railway on the 25th inst. The new tariff applies to grain between the Canadian Pacific, the Main Central, the Fitchburg road and the Boston & Maine. On grain from Owen Sound to stations on the Canadian Pacific Railway, Rehford, to and including Newport, and to Boston and to stations in New England, taking Boston rates, also to stations on the Portland & Rumford Falls Railway. The rates are:—Wheat, per bushel, 7½ cents; corn, 6½ cents; oats, 4 cents. These rates apply to grain brought to elevator by steam or sailing vessel, and include cost of transfer from vessels to cars, but are exclusive of expense of shovelling to elevator and fire risk while in elevator. This is a reduction of one-half cent on wheat and corn, the rate on oats remaining the same. These rates, however, are on grain for local consumption only, and do not affect the export rate.

—Our Uxbridge, Ont., correspondent writes:—A review of the crop yield in this district shows that in the southern part of the county, on the lake, crops have all been good with the exception of fall wheat and peas. A great portion of the fall wheat was ploughed up and a great portion of that which was left was hurt with rust. In the northern part of the county, practically all the fall wheat was ploughed up and any that did survive was almost destroyed with rust. The clover crop was almost entirely killed in the same way as the fall wheat, which resulted in the hay crop in this locality being a light one. Spring wheat and peas were fairly good and oats were an enormous crop. We have had the best crop, taking it all around, that we have had for 12 or 14 years. Owing to having a wet spring some crop was not put in until very late and hence not harvested until late, but still the late crops were all good. The turnips which could not be put in until later than usual owing to the wet season, are going to be a very large crop; potatoes are fair and corn is good so that I think the silos will be pretty generally full. Pasture was good throughout the whole season and stock is going into the barns this year in good condition. In the towns merchants say that cash is being very generally and promptly paid for goods by the farmers. There is a good deal of the land being prepared for fall wheat this year notwithstanding the disastrous results to last year's crop.

—An Ottawa letter states that one of the biggest deals ever undertaken by Ottawa capitalists, was consummated a few days ago, when the Chats Falls at Quyon passed into the control of the Pontiac Mining Company. The enormous amount of six hundred and eighty thousand horse power can be developed at the falls and it is understood the company will take steps to secure the location of industries of various kinds and large size. The falls are about 35 miles from Ottawa. The Pontiac Mining Company are making good progress with their mining property and the acquirement of the power at the falls will enable them to direct some of the power to the development of their mine and also to go into commercial enterprises.

*McLaskill, Dougall & Co*  
*Fine Varnish & Japan*  
*Manufacturers*  
*Montreal*  
*Price Lists on application*

**E. BOISSEAU & CO.****Manufacturers Wholesale**  
**Men's, Youths', Boys' and Children's****CLOTHING****Yonge & Temperance Sts..****TORONTO, ONT.**

# A Jewel of a Pen!



MOUNTED & CHASED  
5/-

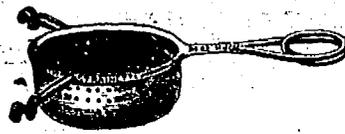
In choosing a Pen, every one wants the Best, that is, they want the  
**"CALTON" STYLOGRAPHIC PEN.**

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,**  
58 FENCHURCH STREET, LONDON, ENGLAND.



## The "STRAINETTE"

Registered TEA STRAINER.  
 Five Cups or Glasses.  
 Nickel Silver..... 8s. per doz.  
 E.P.N.S., Gilt inside..... 3/6.  
 Hall-Marked Silver,  
 Gilt inside..... 7s. 6d. each



"UNIQUE"  
**TEA INFUSER**  
 H.J. COOPER'S PATENT.

No. 1. N°1 Silver..... 8s. p. doz.  
 In "Bright, Gilt In..... 12s. 6d. "  
 No. 2. Electro-Plate on N°1 Silver, Gilt inside..... 2s. each  
 No. 2. Hall-Marked Silver, Gilt inside..... 7s. 6d. "  
 No. 3. Electro-Plate on N°1 Silver, Gilt In..... 2s. 9d. "  
 No. 3. Hall-Marked Silver, Gilt inside..... 8s. 9d. "

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 replenished 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 N°1 Silver..... 1/6 each  
 Hall-Marked Silver, Gilt inside..... 3s. 6d. "

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

**H. J. COOPER & Co., Ltd.,** 22 & 23, Tavistock Inn, Holborn Circus, LONDON, E. C., Eng.

—A by-law for municipal ownership of the electric plant at Almonte, Ont., was defeated this week by 38 votes.

—The Provincial Board of Health for July, shows an increase in consumption, and decrease in typhoid, measles, whooping cough, and scarlatina.

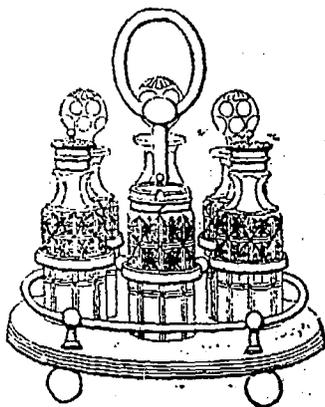
"Land and Water" says the wild turkeys introduced by Lord Lorne into Argyllshire have bred so fast as to have spread over a fourth of the country, so that wild turkeys are now seen in big coveys in Scotland.

—The barque Cudloon owned by James Kennedy of St. John, N.B., arrived at Malta on the 22nd inst., forty-two days out with a cargo of timber and deals from Quebec, for the Government Dockyard. This is regarded as an unusually quick passage for a sailer to the Mediterranean.

—Railway construction and mining activity in Northern Ontario and British Columbia are responsible for a heavy rush of grocery supplies to those districts. Freight agents reports traffic in canned goods, sundries, liquors, etc., as more than doubled.

—The demand for men in the North-West for harvesting, has thinned out the ranks of men about the wharves, and as a consequence some difficulty is experienced by stevedores in engaging help. Masters of vessels are also at their wits' end to engage substitutes for deserting members of their crew, which notwithstanding the several examples which have been made of deserters in the Courts during the past summer, and the inactivity of "crimpers," is still prevalent.

—The improvement in trade on the Canadian lakes, and the high rates of freight being obtained due to the insufficiency of tonnage, is tending to direct attention on the part of vessel owners to add to their fleet for next year's business, and with this object enquiries are being made in the United Kingdom for suitable vessels. Owners are, however, finding some difficulty in getting hold of what they want on the other side, for the reason that the old steamers they require cannot be had at a price within the limit they want to go. A couple of years ago, had the demand sprung up for out of date tonnage, but withal very satisfactory carriers in the lake trade, there would have been no difficulty in acquiring good vessels at a cheap figure. But on account of the unusually good rates for ocean freights which prevailed during the Spanish-American war, ship owners put their old hulls in sea-going shape, with the result that there are few really obsolete vessels on the market nowadays.



**W. R. NUTT & CO.,**

Silver . . .

Plate . . .

Manufacturers,

Norfolk Place,

Suffolk Road,

Sheffield, Eng.

London Show Rooms :

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PARIS EXHIBITION.

Honorable mention for superiority of Electro-plate and Britannia Metal Goods.



TELEGRAMS,

"SUPERB, SHEFFIELD."

**..Sutherland & Rhoden..**

MANUFACTURING

SILVERSMITHS AND CUTLERS,

BALMORAL WORKS,

CARVER ST., SHEFFIELD,

ENGLAND.

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

## GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES.

### UNQUESTIONABLE TESTIMONIALS.

BERNERS HALL, WATTON, S. O.,  
THETFORD, NORFOLK,  
19th August, 1899.

Dear Sirs,—I am feeling so delighted that I cannot refrain from letting you know the effect your "C.B.Q." has had on my system. A year ago I was completely set fast with intense pain in my back and legs, and could get no rest; no one seemed to know what was really the matter with me. I tried every remedy I could hear of, but gradually got worse, until reading your advertisement in the *Daily Telegraph*, coupled with the excellent testimonials, I was induced to apply to you for a bottle of your "C.B.Q." tablets. I have since swallowed the contents of about fifteen bottles, and to be as concise as possible will merely add that, practically speaking, I have a new back and new pair of legs, and without exaggerating I am feeling ten years younger than I did twelve months ago.

Yours faithfully,  
WALTER OLDFIELD.

A. M. Post, Esq.

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

**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.**

14 RIVERS STREET, BATH,

August 4th, 1899.

Dear Sir,—I have suffered during the past twelve years from Rheumatoid Arthritis, and obtained only slight relief from various treatments during that time. Post's "C.B.Q." was brought to my notice, and I purchased some from Mr. Hall, Chemist, Southgate Street, and after giving it a trial I was greatly relieved, and I am pleased to say it has done me more good than any other medicine I have tried. I am now able to walk without a stick, and I have also greatly improved in my general health. I think it a splendid tonic, and shall do all I can to recommend it.

A. M. Post, Esq.

(Miss) M. MORTIMER.

St. MARGARET'S, PULBOROUGH, SUSSEX,

August 23rd, 1899.

Dear Sir,—After more than twelve months' suffering from "Sciatica," at times so acute as to disable me, I took your "C.B.Q." beginning it at the end of October last. Within a couple of weeks I experienced relief, and by the end of March there was no need to take the remedy any longer. I will frankly confess that I had no particular expectation of relief when I first began "C.B.Q.," but as I could neither afford the time nor the money for the six weeks or so at the baths, nor, indeed, was I well enough to travel, I gave it a trial. The result is that whereas I was sorely crippled and disabled by pain, I am now well and strong.

I am glad to recommend "C.B.Q." whenever I can, and I am most grateful for the benefits which it has been the means of bringing to myself.

Yours very faithfully,  
(Rev) EDWARD CHARLES CORFE,  
M.A., Oxon.

No Colchicum, Calomel or Mercury.

### DRY GOODS NOTES.

—At a recent meeting of the machine twist, and sewing silk manufacturers of New York, the following resolutions was unanimously adopted:—Resolved, That in view of the hardening prices of raw silk there ought to be a further advance in the prices of machine twist, button-hole twist and sewings, and it is recommended that a new price list be considered at our next meeting."

—The opinion is pretty freely expressed that for the coming season plain silks in taffetas, satin Duchesse, peau de soie, etc., will again hold a relatively more important position than fancy effects. A softer finish is preferred in some quarters, which, if developed, may improve the demand for sarahs. The tone of the market for the coming season is likely to prove quite firm. Raw material is still strong enough to be a supporting factor, and there has not so far been as full an advance in finished silks as in the raw. In some quarters bids for next season on the basis of present prices have been tendered and turned down and indications point to a higher range of values.

—A private circular from Yokohama, Japan, dated 1st inst., referring to the raw silk market, says: "The market has continued active with prices advancing up to the 23rd ult., but since that date buyers have almost altogether withdrawn, being unable to follow the native holders in their demands. At the close we have a fall of yen 10 to 20 per picul to report from the highest prices paid last week."

—Black figured crepons are still being much sought and the effort to replace them with mohairs does not appear to diminish the call to any extent although mohairs are being also selected. Bradford manufacturers are running largely on the latter and doubtless see in them a deserved popularity for the near future.

### GROCERY NOTES.

Recent cables from Greece report a higher market for currants, prices having advanced at that point.

—The stock of currants in warehouse in London on September 1st was 2,844 tons, which was 647 tons more than on the corresponding date last year, and 225 tons less than on that day in 1897.

—A private circular from Yokohama, Japan, date 1st inst., states, in reference to the tea market:—Since the issue of last Circular on 15th August, there has been a steady demand, grades costing from yen 20 to yen 26 per picul have been mostly dealt in. Prices have declined about one yen per picul. There is a fairly large stock for this time of year, but a scarcity of high grades. Total settlements for the season to August 29th amount to 188,109 piculs against 170,582 piculs at corresponding date last year.

—There were in warehouse in London on September 1st but 704 tons of Smyrna sultana raisins, compared with 881 tons on that date in 1898, and 1,267 tons in 1897. The stock of Valencia raisins on September 1st was 458 tons, against 425 tons last year and 698 tons in 1897.

### RECENT FIRES.

Vancouver, B.C., 20th.—The oil refinery belonging to the Fraser Oil & Guano Syndicate was almost totally destroyed. Loss, about \$50,000; covered by insurance.—Valleyfield, Que., 20th.—Gendron & Theoret's grocery store burned; partially insured.—Ottawa, Ont., 23rd.—Drying house of the W. C. Edwards Lumber mill at New Edinburgh burned. Loss about \$8,000; fully insured.—Quebec, 24th.—Shoe factory of J. H. Blais, St. Roch's badly damaged; also tannery of Wilbrod Blais. Mr Blais had \$5,200 insurance on building, divided as follows: Scottish Union and Montreal, \$1,100; British-America, \$2,200; Phoenix, \$800; Western, \$1,100. Damage to building less than \$2,000. Stock and machinery badly damaged. The insurance was: Scottish, \$900; on stock, \$500; Atlas, \$600 on stocks and \$1,800 on machinery. Mr Dugal has also \$400 on stock and \$100 on machinery, in same building. The surrounding buildings were slightly damaged.

Pieton, Ont., 24th.—Residence of David Gallagher destroyed. Insured in British America.—Huntingdon, Que., 23rd.—Outbuildings of a farmer named Lefebvre, Havelock township, burned with season's crops. Insurance \$300 in the St. Lawrence Company.—Hamilton, Ont., 26th.—W. H. Warnke's grocery store burned. Loss, about \$1,000.

—Mr. Wm. Snider, Waterloo, has been elected by the Ontario Mutual Life Assurance Company, in succession to the late Mr. C. M. Taylor.

—The Ontario Bank has opened a branch at the corner of Yonge and Richmond streets, Toronto, in the Confederation Life Building. Mr. Hagerman is in charge.

—An auction sale of timber limits will be held in Toronto on October 24th. 144 square miles are included, which is said to be virgin forest. The limits are situated on the Spanish River, Ont.

—English tannery proprietors are organizing a fire insurance company to insure their risks at lower rates than the offices are charging. Singular to say, a tannery is not a good risk, so the fire offices are not distressed over their proposed rival. In fire insurance the saying, "there's nothing like leather" does not hold.

—An object lesson on the danger of handling trust stocks was given recently by the U.S. Flour Milling Co., a combination of 31 flour mills capitalized at \$16,000,000. The first quotation rose from 55 to 78. In a short time the price fell off the common stock by 32 points, and of preferred 25 points. The investors got no grist of these mills.

AUGUST TRADE RETURNS.

The trade returns for August, show an increase of nine million dollars over the same month last year, three of which is in imports and six in exports, while the duty collected shows an increase of \$678,259. The details are as follows:

	1898.	1899.
<b>Exports.</b>		
Canadian.. . . . .	\$12,961,136	\$17,418,378
Foreign .. . . . .	1,238,547	2,537,436
Coin and bullion .. . . . .	167,430	202,383
	<hr/>	<hr/>
	\$14,267,113	\$20,157,697
<b>Imports.</b>		
Dutiable .. . . . .	\$7,210,547	\$9,876,120
Free .. . . . .	5,351,715	5,954,842
Coin and bullion .. . . . .	1,528,497	1,387,017
	<hr/>	<hr/>
	\$14,090,759	\$17,217,979
Duty collected .. . . . .	\$2,047,265	\$2,725,524

Returns of traffic through the Canadian Sault Ste. Marie canal from 26th April to 24th September show a decrease from the same period last year. The figures are as follows:

	1899.	1898.
Vessels .. . . . .	2,725	3,048
Tonnage.. . . . .	2,092,701	2,211,899
Freight tonnage.. . . . .	2,114,984	2,463,058

This will probably be made up before the season closes. According to the returns published by the home authorities the exports of British goods into Canada for the 8 months ended 31st August, show a fairly substantial improvement. The principal increases are salt, \$25,000; spirits, \$50,000; cotton, \$230,000; nuts, \$35,000; linen, \$95,000; lace, \$27,000; silks, \$70,000; woollens, \$53,000; railway iron, \$258,000; other metals and manufactures thereof, \$515,000; linseed oil, \$100,000. There were decreases of \$23,000 in unbleached cotton imports; of \$70,175 in wool; \$115,600 in worsteds, and of \$75,000 in earthenware, besides small decreases in hardware and cutlery.

CHANGES AND THEIR RESULTS.

It has been said that a man never knows the dark side of any line of business except his own. This may account for the number who abandon their regular calling to engage in other pursuits. A small manufacturer, who toils incessantly and sees the minimum of profit derived, is apt to think the retailer, who adds 35 to 50 per cent. is deriving whatever profit there is to be had, and oftentimes envies the latter in his prosperous choice. He sees only the bright side of the retailer's business. He is convinced there is a profit of 50 per cent. against his 8 or 10 per cent. net. The field looks green and occasionally he is induced to change.

Instances of this nature are not uncommon. A large proportion of the monthly failure list is made up of those who, not contented with their lot, took the bright side of their neighbor's business as a sample and adopted it only to find another side to the story. C. J. Grenier had been a manufacturer of corsets in Montreal for many years. He made money. In '93, he retired from business, but subsequently resumed business in a retail way, opening up two stores. The handsome profits supposed to be derived from the retail sale of corsets was a tempting allurements. But incidental expenses and sometimes slow sales, prevented that profit from remaining always in the business and he has now assigned, with liabilities aggregating \$28,000. Much of his capital is locked up in real estate.

RATES MAINTAINED.

The endeavours of one of our largest dealers in agricultural products to obtain special rates of insurance was finally—it is believed on some hands—disposed of during the recent gathering in the city of Quebec. The Association is tenacious, although there be some members who believe that an exception does not invalidate a rule, that—as is often said—the exception goes to prove it.

The Scotsman, after considerable delay, has been located on shore in the Straits of Belle Isle. Her passengers are being brought up by an Elder-Dempster steamer.

FRIDAY, SEPTEMBER 29TH, 1899.

A FRIEND IN TIME.

One of our railway companies was enabled a few days ago to serve a wholesale city house which had shipped a bill of goods to a customer along the line. Ere the shipment had reached the station, it became known to an officer of the road that the retailer had just fallen into difficulties, and he undertook to hold the goods pending advice from Montreal. The wholesale house were thus saved from making a bad debt, and there can be no doubt of their being always grateful to the company to whom they are thus beholden.

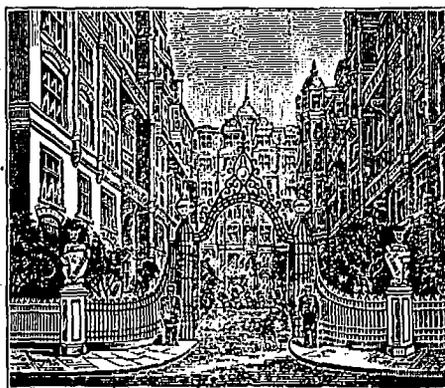
THE LOAN MARKET.

The stir in building operations in and near Montreal has set up a brisk demand for loans. Rates are nevertheless inclined to sag, but nothing less than 4 per cent. has transpired. The largest loan at this figure was that of half-a-million dollars to the nuns of the east-end lunatic asylum, the interest on which, however, is said to be guaranteed by the Provincial Government. The previous loan of any magnitude at this rate was that to the city Roman Catholic schools by the North British & Mercantile. Two prominent newspapers have effected loans of about \$150,000 each at 4½ and 4¼ per cent. respectively, the former from the London and Lancashire Life, and the latter from the Commercial Union. Corporations like the Royal Institution for the Advancement of Learning (McGill College) who are probably the largest lenders in the city, will not release any of their nearly expired mortgage-loans for less than about 2 per cent., these loans carrying from 5 to 5½ per cent., rates that were considered low some ten years ago. One of our most enterprising and philanthropic citizens has been testing the rate for some weeks past, but finds it difficult at 4 per cent.—not being, as he has reason to complain, the right kind of institution. And there are yet others, of whom more anon. Some owners of island (suburban) property have been looking for money at even 6 per cent. There are said to be some commissioners who publish to lend at low rates, but they would doubtless like to work it "the other way" also. They recall the immortal Wilkirs, when he turned his attention to coals.

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ESTABLISHED  
1847

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Investments in Canada, 14,150,000

[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.

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INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

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J. C. THOMPSON, Manager.  
A. W. GILES, } Inspectors.  
J. A. FRIGON. }

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

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

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

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

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**So is a Man's Judgment, by the Life Insurance Company he Insures in.**

If he selects a Company—

- (1) Which makes policy-holders' security paramount;
- (2) That offers a liberal yet consistent policy contract; And
- (3) That is conducting its business on sound, safe and scientific lines, his judgment is sound, and his choice will be.

First and Paramount-Security to Policy-Holders.

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ESTABLISHED 1865.

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ASSURANCE CO'Y  
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Established in 1780. Canadian Branch  
Established in 1864.

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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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Standard Building, MONTREAL.      Tel. Bell, "Main 1717."

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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, SEPTEMBER 29TH, 1899.

THE AUGUST BANK STATEMENT.

August brings the country into the harvest period, and the bank returns for that month always bear marked evidence of the special business activity resulting from the commencement of the crops movement from field to elevator and from elevator to vessels and cars. As the agricultural community increases its monetary reserves the banks will gradually be less influenced by harvest, and post harvest time transactions. There will be sufficient capital of their own at command to render farmers comparatively independent of accommodation. Farmers have ever been prone to keep their products, especially wheat, as long as they thought there was any chance of a rise in prices. This clinging to the contents of their barns is likely to be accentuated more and more as they have a good nest egg on hand, on deposit. Last month the current credit balances increased from \$93,080,103, to \$95,264,689, and the deposits from \$168,044,220, to \$168,627,016, a gross increase of \$2,767,382 in the amount held by the banks at credit of customers. The changes which occurred in these funds in the last six years, and for two earlier years, were as follows:—

	Credit balances.	Deposits after notice.	Gross increase or decrease.
1899—July . . . . .	\$93,80,100	\$168,044,220	.....
" —August . . . . .	95,264,689	168,627,016 I.	\$2,767,382
1898—July . . . . .	81,886,549	147,169,600	.....
" —August . . . . .	84,306,117	149,972,984 I.	5,222,932
1897—July . . . . .	72,609,727	132,498,458	.....
" —August . . . . .	74,949,375	135,068,820 I.	4,910,010

DISTINCT IN CONSTRUCTION  
 BY SPECIAL APPOINTMENT TO H.R.H. THE PRINCE OF WALES  
 DISTINGUE IN APPEARANCE

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



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.**

1896—July . . . . .	64,948,900	122,100,070	.....	
" —August . . . . .	65,264,335	123,151,853	I.	1,367,215
1895—July . . . . .	68,175,704	114,512,523	.....	
" —August . . . . .	67,386,516	115,716,520	I.	414,809
1894—July . . . . .	64,950,318	111,633,147	.....	
" —August . . . . .	66,389,701	109,998,432	D.	195,332
1893—July . . . . .	51,164,715	69,068,500	.....	
" —August . . . . .	52,608,841	69,105,791	I.	1,481,417
1871—July . . . . .	25,776,706	19,857,076	.....	
" —August . . . . .	25,237,745	19,942,643	D.	453,394
1872—July . . . . .	29,499,716	21,317,350	.....	
" —August . . . . .	28,565,876	20,473,493	D.	1,777,697
1873—July . . . . .	29,418,030	22,301,980	.....	
" —August . . . . .	29,236,900	22,870,520	I.	387,410

Although there are other business movements which affect the amount of current balances materially, and some that influence deposits proper, during August, it seems apparent from the above record that the tendency in more recent years has been to cause an increase in the gross amount of customer's money in the hands of the banks in August. It is significant, that in the August of 1894, when the depression was about at its most acute stage, the gross total of these funds declined, although the credit balances increased \$1,439,383, as a heavy drain was caused on the deposits mainly to provide for the needs of harvesting transactions. In our issue of 27th September, 1895, we showed that an expenditure had to be incurred of \$2,556,000 before the crop of Manitoba reached the farmer's barn, irrespective of the cost of seed and tillage. This will afford some idea of the very large outlays called for in gathering the crops throughout the whole country and preparing them for transport to market.

The circulation last month rose from \$40,270,100 to \$41,446,400, an advance of \$1,176,300. This is not at all exceptional, but, when we consider that the amount of note issues in the hands of the public was raised to \$4,892,-

**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, \$3,837,500.95  
 Total Paid Members, 1898, \$4,684,085.12

**CASH AND INVESTED ASSETS.**

Net Surplus Invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898,..... \$1,983,176.38

**BUSINESS RECEIVED AND IN FORCE.**

Business written in 1898,.....Policies, 12,779 Ins., \$32,027,390  
 Total Business in Force Dec. 31, 1898,..... " 102,379 " 269,169,321  
 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

\$54 in excess of the amount in circulation only one year ago, the increase since August, 1898, is remarkable evidence of the improvement which has taken place in business in the last twelve months. As our quotation of the deposit figures for 1871, 1872, and 1873 will excite attention to the marvellous increase since those years, we supplement them as follows:

	1871.	1899.	Increase.
Deposits on demand ..	\$25,237,745	\$95,264,690	\$70,026,945
"payable after notice ..	19,942,640	168,627,016	148,684,373
Circulation .. . . . .	18,117,500	41,446,400	23,328,900
Discounts .. . . . .	81,102,016	247,669,050	166,567,934

The amounts of these several items per head of the population of Canada give a striking exhibit of the advance made by Canada in the interval between 1871 and 1899, the increase in population being allowed for:—

	Per head. 1899.	Per head. 1871.
Deposits on demand .. . . . .	\$7.00	\$18.30
Dposits payable after notice ..	5.54	32.40
Circulation .. . . . .	5.00	5.00
Discounts .. . . . .	22.30	47.75

During the last twenty years, during which the vast bulk of the increase occurred, the fiscal system has been in force which this journal has supported, and which was especially arranged to effect what has taken place. Such facts as the above carry their own argument.

The revelations which continue to be made respecting the practices in vogue in the Ville Marie Bank are, in every sense, most deplorable, they seem only explicable indeed by supposing some mental aberration on the part of the management, as such extraordinary, such unprecedented irregularities were utterly senseless, and certain to be exposed to the ruin of the bank and of the reputation of all responsible for these insane wrong doings.

An enquiry has been made as to the amount of the Reserve Fund of the Bank of Nova Scotia, and its general business. The bank has a paid-up Capital of \$1,746,440, and its Reserve Fund stands at \$2,005,500, or \$259,060 in excess of the capital. In this respect the Bank of Nova Scotia stands alone amongst the banks of Canada, and has very few, if any, rivals elsewhere. It holds \$3,580,255 of credit balances, and \$8,810,154 of deposits, its current loans being \$10,505,282. It holds \$6,873,332 of immediately available assets, an amount which places it in a very strong position so far as its creditors are con-

cerned, and, as to its shareholders, it is exceptionally equipped for making large profits.

Little has been said recently of the Banque Jacques Cartier, but it seems probable that business will be resumed before long.

The great bulk of the season's crops are gathered and the returns from them will soon begin to flow in, although the farmers are too well off to put their products early on the market.

## BANK STATEMENTS.

	July, 1899.	Aug., 1899.	Aug., 1898.	Aug., 1899.
Capital authorized.....	76,803,684	76,803,684	76,258,684	76,779,699
Capital subscribed.....	64,857,948	64,857,948	63,772,248	62,275,699
Capital paid up.....	63,390,658	63,322,348	62,407,759	60,266,481
Amount of rest.....	29,114,793	29,341,697	27,656,686	20,018,382
<b>LIABILITIES.</b>				
Notes in Circulation.....	40,270,100	41,446,399	37,299,496	31,090,284
Balance due Dominion Govt..	3,038,625	3,660,531	2,956,944	8,354,055
Bal. due to Provincial Govts..	2,405,327	2,545,200	2,791,469	4,682,349
Deposits on demand.....	93,080,103	95,261,089	84,306,117	52,168,841
after notices.....	163,041,240	168,627,016	149,972,984	69,105,791
Loans from banks in Can. sec.	524,016	483,333	.....	40,000
Dep. on demand, in Can. banks	3,923,934	5,004,981	8,418,628	1,822,183
Bal. due Can. banks by exch.	133,629	228,216	133,783	1,019,792
Bal. due agencies, etc., abroad	698,017	616,882	642,380	101,307
Bal. due agencies, etc., in U.K.	6,086,940	4,437,249	2,557,092	2,819,854
Other liabilities.....	672,034	889,400	223,523	121,889
<b>Total Liabilities.....</b>	<b>319,172,045</b>	<b>322,701,010</b>	<b>284,162,483</b>	<b>171,860,166</b>
<b>ASSETS.</b>				
Specie.....	9,114,677	9,442,296	9,656,747	7,179,416
Dominion notes.....	17,393,073	18,486,264	17,679,201	9,894,649
Deposits securing circulation.....	2,472,615	2,074,202	11,983,983	.....
Notes & cheques on other banks	10,131,768	9,953,665	9,055,625	5,478,595
Loans to other banks in Can. sec.	693,373	622,618	25,000	.....
Dep. on demand in Can. banks	3,689,741	4,667,638	4,168,128	2,870,374
Bal. due from banks by exch.	623,213	439,283	204,478	.....
Bal. due from for'n banks, etc.	21,672,107	23,315,269	25,553,817	17,650,482
Bal. due from banks, etc., in U.K.	12,479,908	11,968,240	11,483,170	1,630,472
Dominion Govt. Deb. Stocks.	4,945,892	4,946,393	4,889,211	2,689,883
Can. Municipal & public sec. (not Dominion)	19,437,682	15,695,363	216,981,362	5,515,558
Can., Brit. & other R. R. sec.	14,677,561	14,549,132	218,136,123	.....
Call loans on bonds & stocks.	31,821,503	31,692,777	21,476,172	18,694,814
Current Loans & Discounts.....	217,747,601	247,669,011	218,077,369	147,352,010
Loans to the Govt. of Canada.....	.....	.....	.....	915,092
to Provincial Govts.....	1,341,897	1,981,663	1,777,447	238,104
Overdue debts.....	2,180,321	2,313,145	3,127,450	2,626,902
R. E. besides bank premises.....	1,776,903	1,710,885	2,071,982	932,671
Mortgages on real estate.....	576,479	629,634	559,135	782,294
Bank premises.....	5,988,422	6,041,048	5,880,126	3,873,914
Other assets.....	24,421,902	4,692,223	2,019,555	5,224,623
<b>Total Assets.....</b>	<b>412,697,714</b>	<b>417,804,124</b>	<b>374,685,325</b>	<b>253,011,902</b>
Line to directors & their firm	7,357,633	7,800,781	7,252,148	5,400,041
Average specie for month.....	9,388,461	9,416,538	9,727,956	7,164,421
Average Dominion notes for mo.	16,612,667	17,918,493	16,469,280	9,929,109
Great circulation during mo.....	41,125,214	42,447,341	38,138,731	.....

The full returns for August appear on a later page.

## THE COST OF LIGHTING.

Cheap light for places of business and private residences is a matter of prime importance to the people of Montreal. Both gas and electric lights have hitherto been supplied at a charge out of proportion to the cost of production with the modern improvements and facilities now in use.

Some time ago the Lachine Hydraulic Co. established rates for electric lights charged to their customers much below those that had previously been current. A few weeks ago the Royal Electric Co. owing to the new works at Chambly, met this condition by announcing a reduction of 33 1-3 per cent. in their prices to take effect on the 1st October, and that the reduction would apply to all contracts now running at the previous higher rates. It was understood that the new rates would thus be identical with those of the Lachine Company for a year or more past. The latter company, however, maintain that this is not the case, on the contrary, by the manipulation of the scientific terms of amperes and volts and watts—which the general public are not familiar with and do not understand—it is contended by the friends of the Lachine Company that its rates are still some 10 per cent. lower than those of their competitors. (See page 725 last week.) The directors of the Lachine Co. a few days ago in order to make matters clear gave public notice that from the 1st October a reduction of 40 per cent. would

be made, and that all existing contracts would have the benefit of it.

These reductions will be pleasing to consumers, and with the less expensive use of water power and improved methods, from the adoption of all the up-to-date appliances, the outcome is certain to largely increase the business of both the great companies and probably result in larger profits.

Citizens, who are not individually users of electricity will also be benefitted by these reduced rates. The Royal Co. now has the contract for street-lighting which has yet some three or four years to run. This contract was made some years ago when the electric business was comparatively in its infancy, and it was made without public competition. Compared with prices that have ruled of late years in Montreal and the prices paid per light in other cities, it has long been felt that our street-lighting is costing too much.

As the reduction to be made after the 1st October by the Royal—as well as the other company—is to apply to all current contracts, as a matter of course, that with the city for street lamps must be included. From the last financial report of the City Comptroller we gather that apart from other electric lighting in civic buildings paid to the Royal Co. that company was paid last year the large sum of \$147,938; the coming reduction of one-third on this, which is a current contract, will place over \$49,000 a year at the disposal of the city council—with which to clean and repair the streets or do other much-needed work in the various departments.

Both our great electric companies are in the hands of live progressive men who are ever ready to adopt improvements tending to economy in the production and distribution of the electric fluid, and it is quite probable that in the near future that other economies may be introduced that will enable still further reaction in prices to the mutual benefit of producers and consumers.

The question as to what is to be the light of the future is becoming more and more a practical one. As the cost of electricity goes down gas for lighting purposes will in the same ratio be supplanted. This the gas company will be wise to consider before the tide turns against them. That company holds on to its monopolistic high charges with a tenacity that may not in the long run prove a wise policy. It is still charging the old high price of \$1.20 nett per 1,000 feet, and also continues the absurd charge of \$2.00 a year for the meters. This latter charge is a curious relic of older times; a similar charge probably is not made anywhere outside Montreal. If a charge for such a measure is logical why is it not of general application where fluids are dealt in—from the milkmen onward. It has frequently been pointed out that the price of gas is higher in Montreal than it is in any city of about equal size on this continent or in Europe. In New York, although the law prevents the gas companies from charging more than \$1 per 1,000 feet, the companies there are supplying gas all over that city at 55 cents per 1,000 feet and are taking contracts for the future at that rate—and there is no charge for meters.

When this is pointed out to gas managers the reply is that that is owing to quarrels between the different gas companies—that it is an abnormal condition and will not last. To some extent this may be so, but the condition has lasted since last winter, and the quarterly dividends are paid regularly all the same. It is likely that before long the price will be raised somewhat, by agreement, but

it is believed that the price of gas in New York will never again be higher than 75 cents per 1,000 feet.

It seems to be a well established fact that with improvements and methods now adopted and the materials used, that gas such as is now supplied can be produced and distributed for from 30 to 40 cents per 1,000 feet. It is not likely therefore with this knowledge that the people of New York will submit to a return of the old one dollar charge. It has been confidently mentioned from time to time by people who ought to know that gas for light and heat can be manufactured and "given away for nothing" for the sake of the by-products thereof.

As regards Montreal, it is desirable and of importance that it should be made a cheap place for residence as well as for business. Light is a necessity—one that cannot be dispensed with—and all interests will best be served if this large item in all expense books is reduced—whether by electricity or gas—to the lowest figure compatible with a fair return for capital under intelligent and economical management.

#### THE LESSON OF THE PONTON CASE.

After prolonged proceedings, including several trials in Court, Mr. William Ponton, who was accused of complicity in the robbery in 1897 of the Napance bank, of which he was an officer, was acquitted of this charge by a jury on the 23rd inst. Owing to public sentiment at the scene of the crime being so intensely favourable to the young bank clerk, the prosecution secured a hearing of the case at Cobourg, a town at some distance west. An acquittal by a jury presumably unaffected by local sentiment is more reliable, and to the accused and his friends should be much more satisfactory than a favourable verdict given by those under the influence of local feeling.

The young man and all of his class may well take warning from this trial. There can be no doubt that suspicion fell upon him owing to his sporting proclivities, his love of card-playing, and unguarded ease of conduct. A young man may attend races, may bet so as "come out even," may yell himself hoarse at a baseball match in the refined style common at such meetings, he may play cards nightly, and be known generally as fond of sports, and retain his honour, his probity, his self-respect, and his care for the moral proprieties of life. So may a man walk safely across a ravine on a tight rope, but the chances are not in his favour.

The crucial test of the desirability or otherwise, of any form of recreation for young men is, the kind of company it is likely to lead him into. Is it company suitable to his condition in life, company he would be glad to be seen amidst by his employer, his superior officer, his business friends? Is it such company as will advance his interests, or retard them, elevate his tastes, or lower them? In a word, does such company as a certain recreation leads a young man into, develop such habits and ideas as are helpful and honourable in a business career, or does it help to lead him into habits of dissipation? The common excuse, that attending races, betting on horses, playing cards for stakes, and other habits are not, in themselves, necessarily, and inherently immoral or dishonourable, is not to the point. This is not a question as to what is absolute morality, but as to what habits and what company it is expedient for a young man to cultivate in view of his present and future interests, in the occupation upon which he has entered.

If a young man has chosen to become a bar-tender

at a saloon, his liberty is very large, his sporting taste can have full fling. But, if he has chosen service as a bank officer he is much more restricted in his choice of recreations, and he will find that being known as a "sport" will not advance his interests, and may bring him under suspicion should any irregularity occur.

In reply to Mr. Osler, who had called one of his friends "a sport," Mr. Ponton said: "I do not think it is right to describe a man who was now British Consul in South America as a 'sport.'" With strange inconsistency he condemned Counsel for styling his friend "a sport," as being a reflection on his companion's character, yet he himself was cultivating the character of "a sport" by attending races and betting on horses.

The whole case against Mr. Ponton hinged upon his alleged association with two professional burglars. We submit, that a bank officer is highly imprudent, to say the least, who renders himself open to the suspicion of having come into personal association with disreputable persons of any class. And the danger of "sporty" habits is, that they pay no respect to those conventional barriers which protect all, who care for such protection, against any form of intimacy, or social, or personal contact with those of a lower grade.

The convicts, Pare and Holden, have been far too leniently dealt with. These men have for a life time been dangerous burglars. They are probably murderers as well, as it a very rare case for a burglar to work twenty-seven years at his calling without destroying human life. Yet they have been let off with a sentence suitable to a first crime. In three years these men will be again preying on the community and taking vengeance on innocent persons for the suffering they have endured as criminals. Such sentences are a burlesque of justice. They are as cruel a wrong to the public as deliberately letting two tigers loose. Pare and Holden both boasted of being burglars by profession, consequently they must admit that the community has a clear right to place them for life where their dangerous calling cannot be exercised.

As a last word, on this notorious and painful case, we may say, that it preaches trumpet-tongued to the banks regarding the wisdom of making bank premises burglar-proof, as we urged long ago.

#### RETIREMENT OF MR. A. G. RAMSAY.

The coming event of the retirement of Mr. A. G. Ramsay from the offices of President and General Manager of the Canada Life Assurance Company, cast its shadow before in rumours prevalent over a year ago. Mr. Ramsay has written his name across the history of life assurance in Canada in indelible and brilliant characters. We trust he has yet a long career before him of comparative ease, and of usefulness in other spheres of labour, where his eminent abilities will find exercise agreeable to himself and profitable to whatever interests he is devoted. The Canada Life Assurance Company will ever remain his memorial, for to his actuarial acquirements, business capacity, prescience, energy and organizing talent that great institution owes its pre-eminence in Canada and the high rank it occupies among the life assurance organizations of the world.

The event inspires reminiscences. Mr. Ramsay became first known to us on the occasion of the visit of the Great Eastern steamship to Quebec. He courteously loaned us an English magazine, which, with our subse-

quent knowledge, gave us an indication of his being a person of reading and literary culture, as well as an actuary and a man of business. In this respect Mr. Ramsay represents an intellectually refined class which, unhappily, is fast disappearing from the sphere of active affairs.

Mr. Ramsay retires at the time when the company is completing its arrangements for the removal of the head office to Toronto. Hamilton is to be congratulated on retaining so prominent, so valuable and so universally esteemed a citizen. The staff of the company will miss their genial and able chief, and will remember service and association with him as having been a privilege. The Canada Life will continue to have Mr. Ramsay's active assistance and counsel, whenever his great experience as an actuary and judgment as an investor of the company's funds are called upon. His retiring allowance is stated to be \$12,000 a year.

Mr. E. W. Cox, son of the Hon. Senator Cox, will become General Manager, and Mr. F. Sanderson, Actuary. Both these officials have had the advantage of some training under Mr. Ramsay, whose wise methods and courteous manners they, doubtless, will be ambitious of emulating. Mr. Sanderson is an actuary of recognized eminence. Mr. E. W. Cox was a popular officer before his promotion, and will enhance the good-feeling and respect he has already won in the more responsible position to which he has been promoted. The Canada Life Assurance Company is, we trust, entering upon a new era of prosperity.

#### THAT ALLEGED BUYING OF POSITIONS ON THE POLICE FORCE.

That "it is the unexpected that happens" has been again exemplified by the discharge from arrest of ex-Constable A. Tremblay on the charge of perjury. As was stated in these columns last week, the charge was made on the advice of the Mayor in consequence of his published solemn declaration that he (Tremblay) had paid \$300 to certain parties for their influence in getting on to the police force, whereas, he—as charged—took an oath before the late Recorder De Montigny that he had not paid or promised to pay anything to obtain the position. The evidence was taken and it was clearly established by the statements of the accused who paid and the admissions of the two parties who received the money, that \$300 was really paid in this instance for a position on the police force—one man receiving \$60 and the other \$240. There seems to have been a suspicion that the latter sum was divided up with one other influential person whose name was "sacredly" guarded from publicity. The party indicated is an alderman but it was denied by the witness who gave the interesting testimony that for the \$240 he had used his powers of persuasion with the alderman in question to use his influence for Tremblay, that it was understood that the alderman should, or did, receive any of this illegal money.

After the disagreeable fact was fully established that there is such a business as trafficking with the needy in the matter of civic appointments it appeared as if the whole modus operandi was about to be exposed, when suddenly a legal mine—and surprise—was sprung which resulted in the release of Tremblay and—the end of the case.

The rather humorous termination of the matter arose from the fact that the wide-awake counsel for the accused Tremblay discovered that the oath taken before the

Recorder was illegal, inasmuch as the Recorder could only take a solemn declaration, and not an oath in the form of an affidavit.

This question raised on a technicality was sustained by Judge Choquet. The law was there, and he could not do otherwise when he at once dismissed the case and released the accused Tremblay. Before this denouement was reached, however, it was gratifying to have heard from the lips of the learned judge that in such cases as this the receiver of the money was the more guilty of the two parties to these nefarious practices.

It is difficult to say at present what further steps may be taken in these matters, but it is not likely that they will stop here. It is probable that all the oaths taken by constables on their appointment were of the same character as that of Tremblay; if so, they are equally invalid, in a legal sense; and the police committee's investigation whenever it takes place will then have a clear course, as the men will be relieved from fear of criminal prosecution for perjury without the protection of the city council, which some of the members seem to be averse to giving, if it can be avoided.

This feature was discussed at Monday's meeting of the council without any definite result, the whole question of procedure being referred to the law department of the corporation for advice. In this particular instance the clear terms of the law have been violated, what further may be done remains to be seen after the next council meeting.

It may be hoped for the sake of the good name of the city that this has been an exceptional case, but if it should prove to be an example of a general practice, it should at any cost be put a stop to. This would appear to be an opportune time to have all doubts about the matter removed and the public mind set at rest about it.

#### HOW TO KILL BRITISH TRADE.

It is quite impossible to bring the avowed anxiety of the Government to promote the trade of Great Britain with Canada, into harmony with some Custom House regulations. A British manufacturer is to-day in this city seeking to form trade connections here in the line of goods made by his firm in Sheffield, England. This is his first visit to Canada, so that on arrival he was not acquainted with our Customs regulations. He had with him a small hand satchell containing patterns of the goods he produces, which, being highly artistic and silver are somewhat costly. No two pieces were alike, as the object was to show as many samples as possible. Before being allowed to remove this satchell from the Custom House he had to pay \$15.75, or 30 per cent. duty on his own goods, brought into Canada to exhibit in soliciting orders, and which he will take into the States, and then take back home. He had been told in England that Canada allowed a preference of 25 per cent. on goods imported from Great Britain, so we can understand what a shock he got when charged 30 per cent. on a few samples which were merely passing through the country. Such incidents are wholly irreconcilable with a desire to develop British trade, as their effect is the very reverse. The 25 per cent. preference clause ought to be redrafted as it is generally misunderstood in Great Britain, and, when explained, is openly said to be a deception. At any rate a British manufacturer carrying a few samples of his wares in order to solicit orders ought not to be harassed and fleeced by such an exorbitant charge as that of which our Sheffield visitor very justly complains.

## AMERICAN LOCOMOTIVES IN ENGLAND.

The placing of locomotive engines made in the United States on the Midland, Northern and Barry lines of railway in England has aroused wide attention and comment. Some American papers have become almost hysterical with jubilant excitement over this new trade departure. Many years ago a locomotive, made by the Baldwin firm in the States, was tried on an English railway and found wanting. The first engines used in America were British built, but the protective policy of the States led to such a development of this, as a native industry, that the whole of the locomotives now used in America are home-made.

It is enough to make the bones of Cobden rattle in his honoured grave for machinery, made under the shelter of protection, to be imported into Free Trade England at a less cost than the same class of machinery made where that policy prevails. Had the United States adopted that system it would, to this day, be still dependent upon the old country for its supplies of machines of all kinds, and of all iron and steel manufactures. The immediate cause of the placing of English locomotive orders with an American firm was the block of production arising from the great strike of engineers some time ago which threw the supply back very seriously behind the demand. Strange to say, the labour market of Great Britain has been much more disturbed by strikes than the labour market of the States, where the prevalent fiscal policy seems to act as a steadying influence. Be this as it may, the railways of the old land needing more engines than they could obtain at home, sent to the States, and quickly got a supply. The rapidity with which the orders were filled excited great astonishment in British manufacturing circles. The comparatively low price also of the American engines has caused surprise.

The manufacturing conditions under which locomotives are built in Great Britain and the States differ widely. They are an interesting study in the art of economies and of production. In Great Britain each railway company makes its own engines, from the designs of its own mechanical superintendent. They are allowed to be unsurpassed in design, materials, and workmanship. But the system has two grave drawbacks. Not only has each railway its own type of engine, but, whenever a new mechanical engineer is appointed he abandons his predecessor's plans, and has the locomotives constructed on his own. Thus, there is a large variety of engines in use on British railways, and when repairs are needed much delay and confusion are caused by the great number of working drawings and patterns. Another point is, that British engines are so splendidly built as to last about thirty years. This is a waste of strength, as changes of various kinds are called for every ten or fifteen years, which reduce the working value of engines, and cause them to be put aside for inferior uses long years before they are really depreciated as machines. They are made too good for the time they will have to serve.

Now, the American railways do not build their engines, but purchase from a few firms, principally the Baldwins. The manufacture being concentrated in a few factories, there are very few styles made. This system is most economical, as all the parts of American locomotives are made interchangeable, like American watches, a plan which enables repairs to be made quickly and cheaply. The American locomotives being made wholesale in a large factory where hundreds are "on the stocks" to-

gether, and all made on one plan, the men become most expert in their work, and their day's labour is more productive than labour is in the British railway shops where working plans are often changed and machinists are not kept for months together doing one particular kind of work. The railway mechanical superintendents in England do not aim at economy of production, but at perfection, whereas the American locomotive building firms study economy and make their engines only equal for their work during a limited period. It is certainly foolish to build a machine so strong as to be capable of working thirty years when it is certain to be superseded in a third the time. In the case of fire boxes, for instance, those in the English engines are made of copper at \$350 per ton, while the American ones are made of steel at \$40 per ton. There is a class of work put on an English machine which is like that of a watch and very costly, but the Americans discard such work as they have proved by tests that it is needless. The British follow tradition too closely.

These several conditions of the locomotive manufacture in Great Britain and in the United States open up and illustrate one of the great questions of the day, whether American manufacturers are likely to supplant British in the home and foreign markets. There seems no reason to fear this, unless John Bull blinds himself to the fact that he has himself trained a most capable, energetic, and enterprising competitor, who has grown up into gigantic strength under the sheltering influences of a fiscal policy demonstrably suitable to his circumstances by its wonderful results.

## CHEAP TRIPS TO AND FROM EUROPE.

Judging from some experiences narrated to us we cannot recommend transatlantic travellers to put themselves in the hands of the cheap-trip agency. We have just had a visit from an old countryman who paid \$410 for fares and keep on a tour commencing at Liverpool, and embracing New York, the Falls, Toronto, Montreal, Boston, &c. The party arrived at New York on a Saturday night in time for a late supper before retiring for rest, Sunday is not the day one would select as the time to show New York to a stranger. On Monday morning at 7 the party were rushed off to the Falls, having spent two nights and a Sunday in New York. Here they were landed in time to find Saturday and Sunday not good days for doing business, for which many of the trippers had crossed the Atlantic, so that part of Monday was the only chance of hunting up old friends and trying to make new ones. The system of rushing people from city to city, spending Sunday only in a place like New York after crossing the Atlantic to see it, and giving them only one business day in this metropolis of commerce, is an utter mistake, and a source of very serious disappointment to many who are tempted by what appear to be cheap trips. We are satisfied that any traveller who would make enquiries, could arrange a tour such as the above, at a cost no greater than when it is arranged by a tourist agency. It is travellers under this system who furnish fun for the comic papers. The lady was a cheap tripper who when asked: "Did you see Rome?" answered, "Rome, Rome, let me see," then the daughter broke in: "O yes! Mamma don't you remember it was at Rome we got those cheap silk stockings!" It was also a cheap tripper

who on being asked, "Did you see Venice on your tour?" answered, "Yes, we went to Venice, but it was so flooded we only stayed an hour or two!" We are glad to see old country visitors, but really do not think they treat us fairly by rushing into and out of this city as though the bailiff was at their heels. We must assure several who were in this city a few days ago that we feel hurt at being unable to show them some hospitality, owing to their rapid movements.

#### SUGGESTIONS TO RETAILERS.

With the cool autumn weather at hand the salesman in winter stock will soon be claiming your attention for certain notions which are indispensable with your necessities. It is well, before purchasing these, to run carefully through the unsold balance of last spring. There may be certain sizes left, of which you will need no more for first assortment. While this is usual it is very apt to be forgotten, owing to the prevailing idea of late years to buy only when the weather conditions demand. A little forethought in this way may keep your selection in better assorted shape, and prevent a recurrence of stowing away odd or extreme sizes or weights, on the opening of another season. Keep acquainted with the details of your stock.

Display your winter goods early. Do not wait until opposition houses have captured all the novelty of showing something new, for first impressions are very lasting, and this applies with much weight to the window display at the changing of the seasons. In a small town the first lady who wears a new style hat is referred to more than the hat is. The same is true of the store that first displays the new heavy winter goods. Take advantage of all the advertising you can, for it is the surest road to prosperity.

Put a price ticket—a neat one—on each article displayed in the window. You may fill a window with mittens, unmarked, and not one in twenty will stop to view them, but take them all out but one pair and put a neat price ticket on that pair, and you will have many stopping to see the value. Just because they stopped they will remember what they saw and what it was worth. The price placed on goods that are for sale is the key to the whole situation. Not one in ten can tell the real quality of many articles from the outside, but once they know the price they form an opinion, and generally stick to it.

#### THE MUCH HARASSED GROCER.

The interests of Montreal grocers are well looked after by the City Council, which body has now, and always has had in the past, its full representation of aldermen, who first caught the public eye from across the counter, before sweeping their gaze across the Council Chamber. But the helpful assistance of grocer aldermen in matters affecting the trade has, so far, been peculiarly destitute of results. That hope springs eternal in the human breast of grocer aldermen is clear. There is a brand new injustice which these gentlemen are striving to have remedied. The proprietors of market stalls must be persuaded that the sale of canned goods and other provisions sacred to the grocery store, is inharmonious with the lawful rights of the three thousand grocers in Montreal who pay taxes, and are in all respects citizens who deserve the fullest measure of protection.

If the complaint as ventilated by the grocer-aldermen has the support of the grocers, and we are inclined to doubt it, "inconsistency" as a failing, must be as hard for them to get rid of as King Charles' head was to Mr. Dick. They sell meat, and are not butchers; chickens, and are not poulterers; salmon steaks and are not fishmongers; cabbages, and are not greengrocers; soothing syrups and pain-killers, and are not druggists. Neither are they veterinary surgeons, although they occasionally purvey spavin cures and horse drenches. Nor are they ironmongers or hardware dealers, yet here and there one can pick up curry combs, corn-brooms, toy express-carts and snow shovels in grocery stores. The Montreal grocer would scorn the name of

stationer, but he sells pens ink, and paper. He is not a tobacconist, yet his glass case in which he exhibits cigars is not there merely for show, nor the pound cake and chocolate drops, which some might think he sold in competition with the confectioner.

Taken altogether, the grocer is most unfavorably placed in the restricted range apportioned to him as a factor in the distribution problem. One wonders how he manages to scrape through without the aid of gents' furnishings, hats and shoes, coal and wood, and other heterogeneous articles.

But why go on. The grocer, of course, merely traffics in all these things to accommodate his customers. He is the tool of necessity and the neighborhood is to blame for insisting that he must supply everything it wants, and although there is not much money in it, as things are now, he thinks if he were given the exclusive rights in the sale of his numerous wares, he could manage to rise superior to the meddlesome interference of outsiders. In justice to the three thousand grocers in Montreal, however, we believe that the competition of the city markets in their line is the least of the influences against them that they care about.

There are worse enemies of the grocer's Cash Register than these. One in particular they would like to see remedied is the extravagant extension of the delivery system, which under the agency of the telephone, is becoming very expensive, owing to the frequent ordering of small quantities from long distances in the city and suburbs. In line with the proposed idea to prohibit market stallkeepers selling canned goods, grocery-aldermen might perhaps see their way to help their grocery brethren in trade by agitating the abolition of the tax on grocery waggons. We commend this to their consideration. Certainly the cost of deliveries has increased so greatly in recent years and is enlarging under the system of ordering by telephone that the question of reducing these expenses is a very pressing one.

#### NEW STEEL PROCESS.

The "Philadelphia Record" speaks of a new process which has been added to the long list of wonderful discoveries for turning common iron into steel by a short cut. This time the inventor is Edward Hardemeyer, of Kokomo, Ind., who is stated to have been foreman in one of the departments of the Krupp gun factory, in Germany. Knives for planing machines, paper-cutters, carpenters' bits and other edged tools have been made by the process and are being used in factories, and a company will be organized to manufacture steel under the inventor's formula.

#### THE MUTUAL RESERVE EXAMINATION.

The examination of the Mutual Reserve Fund Life Association, of which report as just been made, occupied four months' time, and was very exhaustive.

The Association would seem to have some ground for the statement that the hostility of the Superintendent to the system under which the Association operates is shown by the attack upon the State law. The Department attributes to the Mutual Reserve the defeat of its amendments proposed last Winter. Whatever the Mutual Reserve did in opposition to those amendments was because it believed them dangerous. It was, and is willing to strengthen the law, and has placed its new business under the requirements of reservation. It is not willing to support measures calculated to weaken the protection to policyholders.

The Department selects May 16th as the date of the financial exhibit, a date when the heavy mortality of the Winter and Spring months makes outstanding death-losses particularly large. In the case of the Mutual Reserve, the system of premium payments makes the payment of losses large during the thirty days succeeding May 16th, but merely nominal during the thirty days preceding it.

The law defines what are the liabilities of a company of this character as "matured death claims and other obligations due and unpaid." It requires to be included in assets "death and disability assessments or periodical calls made and in process of collection." The Department includes in liabilities \$523,000 of death claims which were not "matured." Of these, \$53,000 were not reported until after the 16th of May.

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It excludes from assets every dollar of credit for premiums due. More than \$150,000 received within a few days after May 16th count for nothing in assets, but the list of death claims could be kept open three months to the end of including every possible claim in the liability. There is also included in the liabilities nearly \$200,000 of "other obligations" not "due and unpaid."

Notwithstanding this failure to adhere to the law, the Department gives the Association a surplus of \$975,507.22, which, under the law, at the very lowest possible estimate, would not have been less than \$1,700,000. As in his report of May 31st, 1898, the Superintendent finds the Association solvent. He quotes his finding in that case, and adds: "A study of the accompanying report of the Chief Examiner compels me now to make the same statement." It is a fair inquiry whether he sees cause for regret in this compulsion."

The reference to the process of approving death claims is drawn out by the objection of the Association to having claims not approved on May 16th, listed as approved. The criticism is claimed to be "childish and unfounded," and seems to be upon the principle of abusing the person who discovers a mistake.

The great bulk of the business of the Mutual Reserve pays the premiums at arbitrary dates sixty days apart, and those dates mark the principal premium receipts. Approvals are made with respect to these dates of receipt of money, but losses are paid without reference to the contract right of ninety days after approval.

The injustice of the Superintendent's criticism is believed to be shown by the fact that "every dollar of the claims approved and in process of adjustment at the date of the financial statement presented had been paid to the claimants before the Superintendent's report was given to the public. Within thirty days every dollar that was a just claim, including the more than one-half million dollars on which no proofs had then been received, will have been paid to the claimants."

In the matter of the allowance of matured bond statements, Mr. Payn claims that any obligation should have been repudiated. The Counsel of the Association took a different view and the Association met the obligation as the contract required.

The Association has always claimed that these bond statements were not a liability chargeable against present cash and invested assets, since they are only to be allowed as an offset to dues and assessments accruing in the future, for which the Association receives no credit in its assets.

The direction of the Superintendent to repudiate a contract obligation, even if it had been given, which it had not, would not have excused the Association in so doing. No money has been paid these members, but simply a credit was given for the agreed amount on account of future dues and assessments. If there was error, which is denied, it was on the side of liberality and the spirit of the contract, and for the purpose of dealing equitably with the old members of the Association.

In the matter of the "contingent fund" placed at the disposal of the President to meet unexpected expenses, the Association furnished the Department evidence that every dollar had been accounted for and that the statement rendered in detail had been audited by a committee of the Board of Directors, which had reported the account in all respects correct, and the money to have been applied and expended in the interests of the Association. This evidence constituted the preamble to the resolutions, which are quoted in the text, and had such preamble not been suppressed would have removed all possible ground for criticism.

The Association has never denied that the result of the re-apportionment of rates upon its older members has caused a shrinkage in that class of business. It has not denied that it has aimed to deal with that class as leniently as equity would permit, to the end of making the forfeitures as small as possible. What forfeitures have occurred have been on a class of business paying unremunerative rates, and have not therefore been to the disadvantage of the Institution. The re-apportionment was made by direction of Superintendent Pierce, and on the lines indicated by him. Its necessity has been substantially certified by the report of the present Insurance Superintendent, both in 1898 and in 1899. The decrease that has occurred is unjustly stated in the report. Under the constitution or By-laws of the Association, delinquent members have, for a certain period the right of reinstatement. The business

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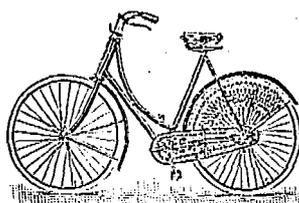
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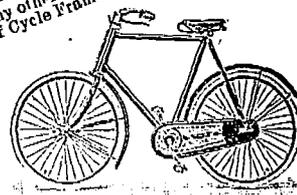
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is not marked off the books until that period expires. The statement of business in force May 16th, 1899, made by the Examiner, does not show the business in force as it appears upon the books of the Association, but only a portion of that business. Comparison of like with like would show a decrease in business of about one half that named in the report.

Certain officers and employees of the Association, including one of the Vice-Presidents, took advantage of this necessity of re-apportionment to attack the management, to the end of placing themselves in control. The conspiracy failed, and at the next Annual Meeting of members, the parties engaged in it were dropped from the employment of the Association. They have since that time, it is claimed, "sought revenge for loss of employment by adopting every means to injure the Association, and have made charges against the management absolutely false." Their failure has been absolute, since for the six months ending with the middle of May there was a positive increase both in policies and amount of business in force.

There never was a time when payment of premiums was more regularly or promptly made than at present. The Association is meeting its obligations promptly, and between the date chosen for closing the financial exhibit in the Superintendent's report and the publication of that report, paid \$1,500,000 of death losses.

During the current year the management has reduced the expenses of transacting business, as compared with the same period in 1898, nearly \$300,000. It has adopted new tables of rates, placing all new business upon a reserve basis. Every member who holds a policy in the Association under any of the plans heretofore in use may also exchange his policy for one that recognizes this basis of reservation.

The management claims that the soundness and permanence of the business in force, the record of the payment of death losses, the reduction in the expenses of management, the conservative basis upon which new business is being

written, the utter failure of discharged employees in their effort to injure the institution are evidences of its conduct in the interest of the members, and that the heavy task which fell to the lot of the present managers in 1893, is being faithfully carried out and is far on the road to accomplishment and completion.

--Our Teeswater, Ont., correspondent writes:--Now that threshing has largely been done in this section a fair estimate of the past season's harvest can be made. The past harvest has been a bountiful one. While much heavier crops are reported, as high as 30 bushels to the acre of fall wheat, these are exceptional and a fair average would probably be 18 to 20. Barley, oats and peas, however, have been extra good; of the latter 40 bushels to the acre is frequently heard; which at 60c a bushel, the price of peas today, makes a good return to the farmer. Prices of all coarse grains are much higher than last year. Potatoes are a good crop, but low in price. The late rains have made the prospect for good fall grass and turnips excellent. I think I am quite within the mark in saying that the dairy returns from this district will show an increase over any preceding year of fully 50 per cent. and the prices have been and are by comparison high. Large quantities of apples are being brought daily to this point showing that the fruit harvest is also fairly prolific. An evaporating establishment has been started here, and is now in full operation, employing about thirty hands, some men, but a majority of them women and girls. It is contemplated to evaporate vegetables as well as fruit, especially potatoes. The only late addition to our mercantile circle is a retail boot and shoe store by a Mr. John Davis.



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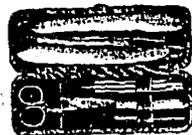
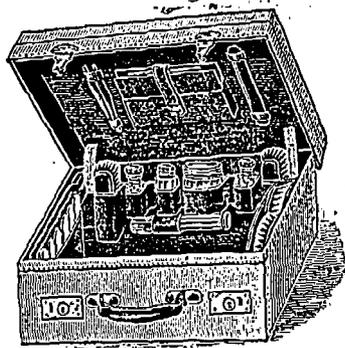
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Gents' and Ladies' Fancy Articles.



## BUSINESS CHANGES.

Ontario.—J. Henderson, hardware, Barrie, advertises business for sale; Mrs. J. M. Hayton, grocer, Gravenhurst, giving up business; Perry & Alport, dry goods, Gravenhurst, advertise selling out; F. C. Manning, general store, Harrow, moving to Leamington; Morehead Mfg. Co., grocers' sundries, London, out of business; Edward Taylor, grocer, London, out of business; Frances Friend, tailor, London, advertises business for sale; Robertson & Co., dry goods, London, stock sold to O. B. Koenig; A. H. Merriam, Novelty Works, Port Elgin, quit business here; W. H. Lawson, general store, Shallow Lake, advertises business for sale; Lippert & Co., mfrs. furn., Waterloo, succeeded by Weller, Bulduc & Co.; John Barr, carriages, Barrie, advertises business for sale; A. S. Chrystal, boiler-maker, Goderich, giving up business; John Bremner, stationer, Waterdown, out of business; Piggott Manfg Co., garden tools, Dresden, moving to Detroit, Mich.; Mrs. May Wigle, grocer, Leamington, succeeded by Newton Russell.

Quebec.—M. Shaughnessy, general store, Barrington, has sold out; J. O. Faubert & Co., general store, Barrington, commenced business; W. N. Paul, general store, Danville, has sold branch at Village; P. Lockwood, general store, French-Village, commenced business; S. Brochu, hotel, Maddington Falls, commencing business; Mrs. Jos. Courteau, millinery, Nicolet, commenced business; Budden & Welch, insurance agents, Quebec, commencing business; Elder-Dempster Co., shippers, Quebec, partnership registered; P. Millette, physician, St. Celestin, commencing business; Wm. Cote, saddler, St. Perpetue, commenced business; Dr. Martin Medicine Co., Montreal, Felix Rainville, sole owner; Winn & Holland, com'n chemicals, Montreal, dissolved; Scott Butter Package Co., mfrs., butter, McLeod's Crossing, dissolved and new co-partnership registered; N. Lebel & Co., general store, St. Nicholas, partnership registered; Bartlett & Marechal, flour, &c., Sherbrooke, dissolved; D. W. Moir & Son, granite, Stanstead, dissolved.

British Columbia.—F. W. Padmore, hotel, Vernon, sold out; J. C. Richards, grocer, Victoria, selling out to J. F. Raush; Vancouver Box Co., Vancouver, change about to take place; White Horse Copper Co., Ltd., Vancouver, seeking incorporation.

Manitoba & N.W.T.—Piper & Co., hardware, Red Deer,

dissolved, Postill & Wright, succeeding; W. L. Capelle, hotel, Winnipeg, succeeded by Saml. Leitch; Williamson & Mooney, butchers, Edmonton, dissolved, F. J. Mooney continues; McGlashin & Waldron, mfr. agents, Winnipeg, A. E. Waldron, dead; Lariviere Milling Co., Ltd., Lariviere, applying for incorporation; Commercial Loan & Savings Co., Winnipeg, applying for incorporation.

Nova Scotia.—C. P. Smith, grocer, &c., Windsor, succeeded by A. E. Parsons; H. Burrill, jr., grocer, Yarmouth, has sold victualling; Bremner Bros., fruit and produce, Halifax, sold out to McPherson & De Wolfe; H. R. McKenzie, hotel, Sydney, advertises hotel property for sale; F. B. Lovitt Shipping Co., Ltd., Yarmouth, seeking incorporation; D. G. McPherson, laundry, Sydney, succeeded by Vail Bros. & Co.

New Brunswick.—G. M. Barker & Co., grocer, Newcastle, sold out to M. H. & W. G. Levassuer; Thos. Stanger, tailor, Fredericton, dead.

## BUSINESS DIFFICULTIES.

Andrew Morris, coal, Listowel, Ont., has assigned. In business about 15 years in a small way.

A compromise at 50 cents in the dollar has been secured by R. Leduc, grocer, St. enri, Que., previously referred to.

I. W. Re, an Ottawa tailor, has assigned. He began in March, '95. Recent suits—not of the kind he made him self—artlessly aided in his present condition.

Liabilities of about \$1,000 are shown against the estate of F. St. Denis & Co., shoes, Montreal. The present business was started only a few months ago. F. St. Denis being formerly in business and, unsuccessful in '77, he afterwards worked as clerk.

E. A. Duverger, doing business under the style of the Montreal Weaving Company, has assigned. Liabilities, \$26,760. The chief creditors are: Canadian Coloured Cotton Mills, \$3,200; Jacques Cartier Bank, \$1,500; Albert Duverger, \$1,600; D. G. Laviolette, \$7,900; Hon. J. G. Laviolette, \$9,500. E. A. Duverger began in '95, the business meantime being managed principally by his brother Henry.

Telegraphic Address: "MAROQUIN, LONDON."

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→ Manufacturers of ←

## MOROCCOS, Roans and Wool Rugs,

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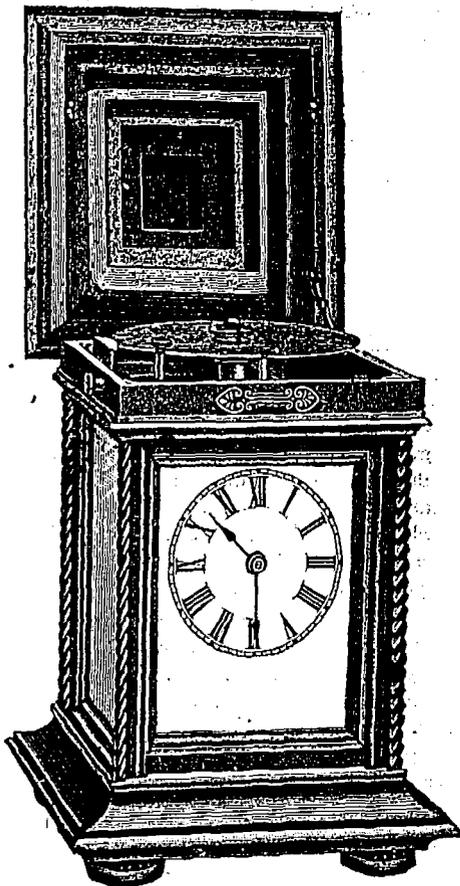
LONDON S E 1

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Telegraphic Address: "ASCIO, LONDON."

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MANUFACTURER OF

Countersink Bits, Gimlet Bits, Drill Bits, Taper Bits, Rose Head Countersink Bits, Half-round Rinders, Turnscrew Bits, Centre Bits, Shell Bits,



AND ALL KINDS OF Braces Brace Bits and Joiners' Tools,

AND

JENNINGS' and GEDGE'S PATENT SCREW BITS,

BROOMSPRING LANE, SHEFFIELD, ENGLAND.

**FINANCIAL.**

Montreal, 29th Sept., 1899.

One of the more serious contingencies of war with the Transvaal is the prospect of the gold supply of the Rand being stopped. This could not fail to disturb the money market for some time. The production of gold in that district this year, up to August, is given in the London "Economist" as 3,502,048 ounces. The total in same period in three previous years was 6,060,224 ounces. The average of four years was 2,390,000 ounces. Assuming that the war lasted several months, there would be probably a decrease in the gold supply from this source of \$20,000,000 or more. The chance of this restriction is a weighty factor in the situation. In the face of this contingency there would certainly be a sharp and considerable rise in the Bank rate, more especially if, during and immediately preceding war there arose a demand of gold for New York, which is on the cards. The New York bank reserves are about at a minimum, and any further demand for money from outside points will intensify the trouble in Wall street, where stocks have been tumbling down from point to point under the squeezing going on for liquidation. Clews circular cautions the recent flurry an "equinoctial gale," which seems to have caused more sickness to operators than any serious damage. Comments upon the local rates for mortgage loans lent for building purposes

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 1/8 inch thick of the very best quality.

Steel for Springs.

Clock, Watch, and other Flat Coil Springs.

Cold Rolled Steel for Cycle Trade.

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 SYRINGES.**

will be found in our editorial columns. Transactions on the local stock market have been trifling, a feeling of distrust prevailing as to the course prices will take in the near future. The coming new issue of stock by the Royal Electric fell flat in spite of the apparent chance of profit to subscribers. This company is not yet in such a position as to render its profit-earning capacity

certainly known and it has a dangerous competitor, whose financial position is stronger, in the Lachine Company.

Pacific has sold at 91, Montreal Street 310, Toronto Street 113 1/4, Gas 200, Royal Electric 193 to 195. Trifling sales have been made of Bank of Montreal at 261, Merchants of Canada, 170, Union, 114. Local rates remain as for some weeks past.

USED ALL OVER THE WORLD.

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

Melbourne, 1883—1st Award.  
Adelaide, 1887—1st Award.  
Barcelona, 1888—1st Award.

Dunedin, N. Z., 1890—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 Lock-wedge Fencing, Gates, Hurdles, Iron Fencing, &c.

The following is a comparative table of stocks, for v.e. Sept. 28, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Montreal.....	245	261	260	243 1/4
Merchants.....	16	172	170	177 1/2
La Banque Nat... 90	90	90	...	...
Union.....	42	114	114	103
Can. Bk. of Com. 42	151 1/4	150 1/2	144	...
<b>MISCELLANEOUS.</b>				
Can. Pacific.....	1058	93	91 1/4	85 1/2
Duluth S.S. & At. 25	4 1/2	4 1/2	2 1/4	...
Duluth S.S. & At. pf. 150	14 1/4	14 1/4	6 1/2	...
Comm. Cable... 375	182 1/2	180	179 1/2	...
Twin City..... 125	62 1/2	62 1/2	...	...
Twin City, Pfd... 125	138	138	...	...
Montreal Teleg.. 94	175	173	175	...
St. John Railway. 50	140	140	...	...
Rich. & Ont..... 75	111	111	101	...
M. S. R..... 2870	314	303	277 1/2	...
" new stock. 625	309	307 1/4	274	...
Montreal Gas Co. 410	201	200	193 1/4	...
Bell Telephone .. 50	192 1/2	192	178	...
Royal Electric .. 4028	106	187 1/4	156 1/2	...
Toronto Ry. Co. 1185	115	113 1/4	103 1/4	...
Republ..... 13560	120	118 1/2	...	...
Halifax Ry..... 100	102 1/2	102	130 1/2	...
War Eagle..... 9500	322	313	293 1/4	...
Payne Mining Co. 9800	123	122	...	...
Merchant Cotton. 15	140	140	...	...
Can. Col'd Cot. ... 118	75	75	58	...
Dom. Cotton Mills 26	103	102	99	...
Dom. Coal Bds.. 1500	111	111	...	...
Mont. & Lon..... 1600	55	54	...	...

Brazilian exchange for the week ending Sept. 28th, is as follows:

Sept. 14.....	7	11-16d
" 15.....	7	11-16d
" 16.....	7	23-32d
" 18.....	7	11-16d
" 19.....	7	5-8d
" 20.....	7	5-8d
" 21.....	7	3-4d
" 22.....	7	3-4d
" 23.....	7	11-16d
" 25.....	7	23-32d
" 26.....	7	11-16d

**MONTREAL WHOLESALE MARKETS**

Montreal, Sept. 25th, 1899.

All lines of business, in wholesale and shipping circles, appear to be urged on to greater bulk, and activity is noticed at every turn. Difficulty is being experienced by some shippers in finding ocean freight accommodation. Leather is very firm under heavy shipments abroad. Hardware still climbs and still looks up. Dairy produce has regained its unusually high prices of some weeks ago. Dry goods importers find extra activity centering in all sorts of wool goods, with the advancing price of wool urging to greater purchases. Failures are few while payments are good.

**BUTTER.**—With continued good demand, both local and export, the market remains firm and is decidedly in sellers' favor. Offerings are much lighter than requirements call for which, of course, keeps the tendency upward. Choicest fresh creamery sells quickly at 23 1/2 cents, with earlier makes in good demand at 21 to 22 1/2 cents. Fine fresh dairies are very scarce, any arrivals meeting with ready sale at 17 to 18 cents. Held late cellar-made goods, wanting in flavor, appear neglected, these kinds offering at 15 to 17 cents, without finding an outlet. Medium qualities, for baking purposes, bring 13 to 14 cents. All arrivals are wanted and sell quickly.

**CHEESE.**—The situation continues to improve. There is a large business passing, while supplies are shown to be insufficient for requirements. This at once makes prices firm and working higher. Choicest Western is held at 11 1/2 to 11 3/4 cents, with Eastern 11 1/4 to 11 1/2 cents. The indications once more favor a 12 cent market within a few days.

**COFFEE, SPICES, &c.**—Late advices received from Rio and Santos indicate a firmer market, but notwithstanding

rosier reports, the situation in foreign markets for Dutch kinds is still irregular. Local jobbers report rather a better appearance of the distributing trade in the roasted article, which inferentially is promotive of improvement in raws. The general market for spices is fairly active, both local and out of town trade placing orders for fair quantities at full market prices. Cable advices continue to report firm situation in most lines.

**DRIED FRUITS.**—The market is waiting for supplies of new crop fruit, and pending their near arrival, there is little request for old fruit, but this incident has only slight impression on the market, for the reason that stocks of old are practically cleaned up. The S.S. Scotsman now overdue at this port, has on board some 3,000 bxs. dried fruits, but sample receipts have already been received via New York. Denia cable represents quotations somewhat lower for remaining steamers—a course of the market not unusual when first consignments have been shipped. Patras reports the market for currants higher under an improved demand. Information received from the Coast is to the effect that the California sultana crop will be short.

**Eggs.**—The conditions which held the market firm last week still exist. Consequently the market is active both for local and export account. Strictly fresh stock is held at 16 to 17 cents, fresh gathered 15 to 16 cents, and held stock 13 to 14 cents. We note a few pickled on the market which are quoted at 15 to 15 1/2 cents.

**FISH.**—In salt fish, green cod is scarce with a tendency to advance. The salt herring catch is, so far, a failure, very few lots coming forward and these are being held at high prices. Small lots of Newfoundland Labrador herring are being offered to arrive at a price which is equal to \$5.50 laid down. In other kinds of fish the market is unchanged. The demand is generally good, dealers beginning to buy...

Patent Hard-Polished Wood Letter of the Latest Designs. Labour and Space-Saving Joinery of the Best Workmanship  
Everything required by Printers supplied.

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Works: St. Helen's Mills, Hunslet,  
Whitehouse Street, HUNSLET,  
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Contractors to the following British Rail-  
way Cos.:—Midland, Great Northern,  
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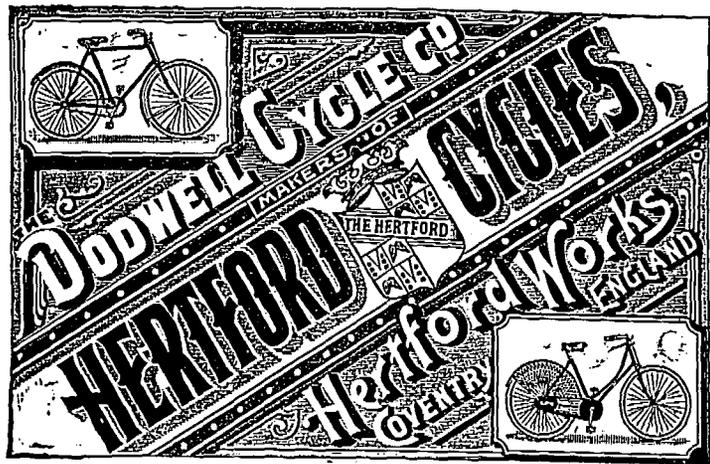
**FLOUR & FEED.**—Firmness in price at  
outside figures and a heavy demand, tell  
the story of the flour market, for the  
past week, and as it exists at this writ-  
ing. Exports and local demands have  
both been good, but the former is ham-  
pered owing to lack of ocean freight  
space Full prices are being paid by  
exporters Large sales have also been  
made for Newfoundland. Feed is still  
scarce, and the demand does not show  
any decrease. Full prices are obtained  
in this also, and indications are that an  
advance may be shortly shown. Bran  
is firm at \$13 for Manitoba bulk.

**GAME.**—Partridges are arriving freely,  
and as supplies increase the price will  
gradually move down. The present  
range of values is from 40 to 70 cents  
per brace as to condition. Arrivals in  
prime order meet with the outside fig-  
ure.

**HIDES.**—An advance of one cent per  
lb. has taken place, as will be noticed in  
prices current. Trade is a little more  
active. Lambskins will likely advance  
next week.

**IRON & HARDWARE.**—The strong ten-

dency of metals is unabated, and it is  
beginning to be realized that the sen-  
sational improvement in values which  
the last few months has witnessed, has  
another origin than the inception of  
trusts controlling materials. There is  
in all countries an unusual demand, and



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(Late NEWTON'S)

ALBION WORKS, SAVILE STREET,

SHEFFIELD, England.

Inventors and Patentees of the  
Finest Improvement of the Age:

### "The Enamelled Bowl,"

FOR MEAT CUTTING MACHINES.

In ordering state if to have Bright or Enamelled Bowl.

Cheques and P.O.O. to be made payable to Silent Machine & Engineering Co.

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Trade Mark—"BROCHIPPEL" without  
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BROCKIE-PELL ARC LAMP  
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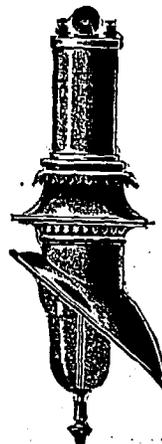
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London, England.

USERS.

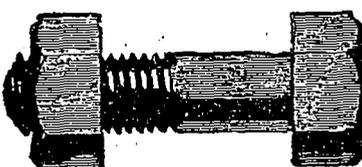
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and Vestries.  
Over 20 Railways.  
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Etc., Etc.,



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EFFINGHAM NUT and BOLT WORKS,  
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**Varsity,**

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The Best

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

Made and Guaranteed by

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high prices are apparently governed by this fact above any other cause, and that the conditions at present operative will have some permanency, may be gathered from the announcement from Pittsburg, that next year there would be an increase of cost equal to \$5.50 per ton in the cost of making Bessemer pig iron. The items of this increase are:—Ore, \$3; coke, \$1.50; limestone, 25c; labor, 50c; and other charges, 25c. Hence steel products for future delivery will be advanced from 50 to 250 per cent. over even the prevailing rates. Locally the week under review brings new prices as follows: Bar iron advanced 5c, from \$2.25 to \$2.30, base, and \$2.20 to \$2.25 for carloads. Tire steel has advanced 20c at \$2.75, machinery steel 10c at \$3.60; sleigh shoe, 10c at \$2.70; toe calk \$3.10; spring steel 10c at \$3. The car load price on wire nails has been advanced from \$2.95 to \$3.17½. Galvanized staples are now quoted at \$4.15 against \$3.95 last week, per 100 lbs. The base price of hoop iron has been reduced 5s to \$3.20. The discounts on fine wire has been reduced to 1½c.

**LEATHER & SHOES.**—The market is showing added strength, with stocks of some lines very low. Exports continue brisk with prices firm and tending upward. Hides are also firmer for both green and dry. Dealers think that before the killing season begins there may be a scarcity as the high prices obtained for dairy products prevents farmers from selling. Some large Western tanners are finding difficulty in getting men owing to the scarcity of labor by so many going into the woods. 25 men and their families have been sent from the Quebec district this week.

Shoe manufacturers report business very satisfactory, with payments good, and prospects for spring trade bright.

**OYSTERS.**—The season opened last week with as little noise as is generally attributed to the oyster himself. Nevertheless, he arrived in town in enviable shape, looks as though he had taken good care of himself while on his retreat, and, at last accounts, has already opened the way for admission into the best uptown society. Malpeque hand-picked sell at \$5 per barrel, though first arrivals by express were quickly picked up at \$7. Ordinaries, \$3.50 to \$4. Buc-touche hand-picked, \$5 per brl. Quality, all round, is good, while prices are expected to be more moderate than those of last season.

**PAINTS & OILS.**—All market conditions continue favourable to values ruling firm. Linseed oil has advanced 1c at 58c for raw and 61c for boiled in small lots. Liverpool quotes 23s 3d., and at the advance considerable is passing into consumptive channels. The situation of turpentine in the South has not materially altered from a week ago, but on spot dealers have put up price 2c a gallon, at 75c, with 5 brl lots quoted at 74c. Leads hold firm at unchanged figures; glass is in good request and unaltered in price.

**PROVISIONS.**—The local market has been uneventful. Smoked meats continue in good request, There is a noticeable improvement in pork, and more sales have transpired. Prices, how-

**WHOLESALE AND THE TRADE.**

**A. JUGLA & CO.,**

COVENTRY STREET,

4 Princes' Buildings,

LONDON, W., ENG.

**...Kid Glove Manufacturers...**

LATE OF LONDON Regent Street, 72 & 172a. Sold 1869, 1865.	LIVERPOOL Sold 1865.	NEW YORK Sold 1869.	LONDON: and Re-purchased. 24 Coventry St. Sold 1888.	March 1st, 1891.
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... 1899 ...

ESTABLISHED 1792.

**HILL BROTHERS,**

(LATE CHARLES HILL).

BURGESS STREET HORN WORKS, . . .

Sheffield, England.

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.

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

Bank Statement to Govt Month ending Aug. 31, 99.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. after deduct adv'no's for Credits, &c.	Balance due to Provincial Govts.	Deposits by the Public, payable on demand.
1 Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,898,511	53,128	.....	\$89,439,879
2 Commerce	6,000,000	6,000,000	6,000,000	1,000,000	7	3,817,093	407,112	287,812	7,623,960
3 Dominion	1,500,000	1,500,000	1,500,000	1,500,000	12	1,318,853	24,024	25,165	4,434,255
4 Ontario	1,000,000	1,000,000	1,000,000	110,000	8	989,401	18,647	152,244	1,601,499
5 Standard	2,000,000	1,000,000	1,000,000	600,000	8	870,805	19,279	122,335	1,756,030
6 Imperial	2,500,000	2,343,900	2,214,766	1,439,599	8	1,605,917	17,875	518,362	4,945,777
7 Traders	1,000,000	825,000	806,935	70,000	6	714,745	.....	113,051	1,241,539
8 Hamilton	1,500,000	1,499,700	1,497,100	1,000,000	8	1,217,585	18,608	149,828	2,820,987
9 Ottawa	2,000,000	1,800,000	1,500,000	1,170,000	8	1,373,005	21,419	.....	2,134,121
10 Western	1,000,000	500,000	388,439	118,000	7	301,165	.....	.....	179,789
Total, Ontario	20,500,000	18,173,600	17,907,130	8,807,599	.....	13,900,060	68,391	1,319,395	29,977,626
11 Montreal	12,000,000	12,400,000	12,000,000	6,000,000	10	5,839,102	1,900,813	43,344	31,477,872
12 British North America	4,866,666	4,866,666	4,866,666	1,460,000	5	2,136,474	11,326	1,349	4,907,810
13 Du Peuple	1,200,000	1,200,000	1,200,000	Nil	Nil	15,289	.....	.....	.....
14 Jacques Cartier	500,000	500,000	500,000	265,000	6	282,041	25,084	124,900	361,728
15 Ville-Marie	.....	.....	.....	.....	.....	.....	.....	.....	.....
16 D'Hochelega	2,000,000	1,359,700	1,283,100	665,000	7	1,248,912	19,084	78,736	1,140,119
17 Molsons	2,000,000	2,000,000	2,000,000	1,500,000	8	1,898,447	28,027	60,843	4,147,684
18 Merchants	6,000,000	6,000,000	6,000,000	2,600,000	7	3,026,779	238,831	9,622	4,337,950
19 Nationale	1,200,000	1,200,000	1,200,000	150,000	6	1,186,177	16,687	116,244	1,131,691
20 Quebec	3,000,000	2,500,000	2,500,000	700,000	6	1,533,529	16,437	103,938	2,938,161
21 Union	2,000,000	2,000,000	2,000,000	450,000	6	1,479,201	3,102	649,199	1,676,874
22 St. Jean	1,000,000	500,200	261,604	10,000	5	144,405	.....	66,587	23,776
23 St. Hyacinthe	1,000,000	504,800	314,160	75,000	6	283,475	.....	34,716	62,886
24 Eastern Townships	1,500,000	1,500,000	1,500,000	850,000	7	1,209,877	24,457	43,597	882,897
Total, Quebec	38,266,666	36,131,166	35,622,500	14,625,000	.....	20,242,511	2,285,778	1,320,180	12,759,448
25 Nova Scotia	2,000,000	1,755,100	1,746,410	2,005,500	8	1,610,181	216,308	.....	3,580,255
26 Merchants of Halifax	2,000,000	1,969,400	1,891,910	1,543,932	8	1,849,048	130,911	.....	1,909,955
27 Peoples	800,000	700,000	700,000	230,000	6	661,437	11,899	.....	458,587
28 Union	500,000	500,000	500,000	250,000	7	488,150	5,874	.....	470,850
29 Halifax B. Co.	500,000	500,000	500,000	375,000	7	490,115	9,435	.....	586,821
30 Yarmouth	300,000	300,000	300,000	30,000	5	77,124	16,146	.....	58,025
31 Exchange	280,000	280,000	259,651	30,000	5	52,032	.....	.....	46,308
32 Commercial, Windsor	500,000	500,000	350,000	91,000	6	164,467	12,485	.....	92,601
Total, Nova Scotia	6,880,000	6,504,500	6,248,001	4,654,432	.....	5,383,674	422,548	.....	7,203,082
33 New Brunswick	500,000	500,000	500,000	800,000	12	454,710	39,087	.....	540,588
34 People's	180,000	180,000	180,000	140,000	8	103,138	10,320	.....	58,935
35 St. Stephen's	200,000	200,000	200,000	45,000	5	105,084	14,182	.....	89,416
Total, N. B.	880,000	880,000	880,000	785,000	.....	662,932	63,689	.....	687,969
36 Brit. Col.	9,733,332	2,819,906	2,919,996	486,666	5	1,100,255	30,242	5,225	4,461,219
37 Summerside, P. E. I.	48,666	48,666	48,666	18,000	7	38,653	.....	.....	86,424
38 Merchants, P. E. I.	500,000	200,000	200,020	65,000	8	118,414	.....	.....	188,927
Grand Total	76,808,634	64,857,908	63,826,343	29,341,697	.....	41,446,399	3,660,531	2,945,200	95,264,689

BANKS. Liabilities—Continued.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secur'd	Depos. payable on demand after notice or fixed day by other banks in Can.	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks. or Ags. in U. K.	Other Liabilities.	Total Liabilities.
1 Toronto	\$7,911,701	.....	\$277,314	\$1,976	\$5,461	7,254	4,425	13,897,655
2 Commerce	19,577,725	.....	447,912	27,055	54,163	1,223,335	2,509	33,418,990
3 Dominion	11,085,201	.....	.....	.....	.....	.....	.....	16,862,565
4 Ontario	4,640,720	.....	.....	61	100,000	156,046	.....	7,566,819
5 Standard	5,248,631	.....	.....	.....	.....	421,011	.....	6,498,097
6 Imperial	8,565,425	.....	.....	1,369	.....	.....	.....	15,655,323
7 Traders	4,637,131	.....	.....	2,097	.....	502,970	.....	7,179,535
8 Hamilton	6,132,124	.....	21,336	.....	9,806	458,155	.....	10,628,482
9 Ottawa	5,536,765	.....	5,142	.....	1,179	42,647	.....	9,164,271
10 Western	1,482,294	.....	1,362	.....	.....	.....	15,237	1,959,839
Total, Ontario	74,997,777	.....	746,612	39,062	170,809	2,811,418	22,371	124,263,381
11 Montreal	18,886,370	.....	1,296,289	57,251	.....	.....	.....	59,495,043
12 British North America	7,164,735	.....	58,656	44,314	217,113	.....	11,920	14,613,377
13 Du Peuple	1,301,643	.....	.....	502	.....	4,362	6,098	1,329,856
14 Jacques Cartier	1,998,352	483,333	.....	30,375	79,382	42,303	.....	3,397,507
15 Ville-Marie	.....	.....	.....	.....	.....	.....	.....	.....
16 D'Hochelega	3,559,691	.....	.....	.....	4,119	.....	87,906	6,134,382
17 Molsons	8,424,174	.....	340,404	7,703	.....	.....	118	14,895,806
18 Merchants	10,924,760	.....	1,402,594	4,995	.....	181,342	11,717	18,838,592
19 Nationale	2,271,894	.....	.....	16,877	.....	64,524	.....	4,783,271
20 Quebec	4,301,953	.....	95,133	5,597	.....	.....	.....	8,099,751
21 Union	4,327,239	.....	879	2,124	.....	478,061	.....	8,416,985
22 St. Jean	177,689	.....	.....	.....	.....	.....	1,347	413,845
23 St. Hyacinthe	727,493	.....	.....	.....	.....	.....	4,500	1,104,982
24 Eastern Townships	3,977,196	.....	.....	10,349	28,161	77,576	.....	6,452,213
Total, Que.	68,046,062	482,333	3,195,935	180,392	326,775	893,183	122,601	149,703,606
25 Nova Scotia	8,810,154	.....	458,036	2,855	91,480	.....	603	14,799,934
26 Merchants of Halifax	6,579,105	.....	324,884	.....	.....	548,456	2,457	11,635,819
27 Peoples	1,228,618	.....	15,137	.....	.....	.....	1,684	2,376,834
28 Union	2,041,958	.....	22,681	.....	.....	176,179	69,231	3,266,832
29 Halifax B. Co.	2,304,118	.....	.....	.....	.....	.....	1,699	3,392,180
30 Yarmouth	492,851	.....	.....	.....	.....	6,008	.....	650,158
31 Exchange	118,085	.....	.....	.....	.....	.....	1,544	217,971
32 Commercial, Windsor	636,739	.....	1,802	.....	.....	.....	1,941	910,028
Total, Nova Scotia	22,513,061	.....	872,802	2,855	91,480	729,637	69,158	37,238,616
33 New Brunswick	1,560,918	.....	139,026	.....	.....	.....	.....	2,734,330
34 People's	213,679	.....	623	.....	.....	.....	69	380,586
35 St. Stephen's	223,257	.....	.....	.....	.....	.....	172	431,781
Total, New Brunswick	1,997,754	.....	139,649	.....	.....	.....	241	3,566,697
36 British Col.	1,094,032	.....	95,295	5,987	27,331	68,031	174,266	7,331,886
37 Summerside, P. E. I.	114,182	.....	4,958	.....	.....	.....	.....	194,162
38 Merchants, P. E. I.	161,558	.....	.....	.....	.....	.....	763	419,662
Grand Total	168,627,916	483,333	5,104,881	236,246	616,882	4,437,249	389,400	323,704,010

Imperial Bank bonus of one per cent equal in all to a dividend of 9 per cent per annum.  
Molsons Bank bonus of one per cent equal in all to a dividend of 9 per cent per annum.

ever, show no change. Lard is in fair request, particularly for second grade of pure. Chicago and Liverpool markets both show advances this week on pork, which if sustained, will keep up the activity here. Farmers look for high prices in conformity with general advances, and will doubtless hold out in anticipation. The regular

quotations are: Selected heavy short boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15 per bbl; pure Canadian lard, per cask, 7c to 7½c; compound refined, 5½c to 5¾c; hams, 12c to 13½c per lb., as to size; bacon, 11½c to 13c per lb., as to grade.

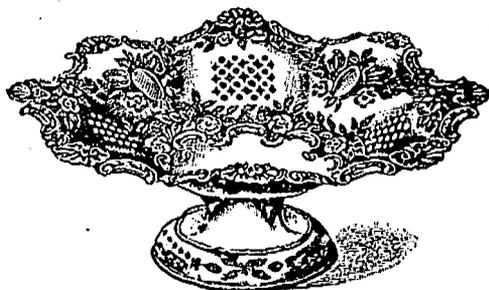
RICE.—There is a good undertone to the market, and reflecting the strength of the market at foreign points, mills show no tendency to push business unduly. Charleston advices confirm the poor nature of the Southern crop in point of bulk and quality.

SUGARS.—The raw market, according to London advices, is sagging, beets be-

BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom Govt. for note circ.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep. pay. on dem'd with bks. in Can.	Bal. due from bks. in Can. in daily exch'ns.	Bal. due from bks. not in Canada.	Due from Bkors Ag in U. K.	Dom. Gr. Deb. or Stock.	Prov'l or Pub. Sec. not Can.	Can. Brit. and other Railway Securities.	Call Loans on Bonds and Stocks
1 Toronto	\$ 64,001	\$1,152,208	\$ 80,000	\$ 344,276	.....	11,754	.....	836,597	.....	237,056	677,475	1,048,951	\$1,721,074
2 Commerce	410,007	986,195	175,311	967,899	.....	122,300	11,655	3,231,343	.....	672,817	3,689,447	1,981,390	3,022,594
3 Dominion	722,215	921,916	75,000	472,888	.....	161,034	.....	945,246	74,638	.....	347,818	1,956,399	2,634,212
4 Ontario	89,587	221,908	50,000	255,443	.....	87,331	.....	137,869	.....	.....	174,769	771,850	371,080
5 Standard	163,178	327,118	50,000	159,274	.....	203,476	.....	183,553	.....	873,666	1,340,309	165,300	1,249,704
6 Imperial	535,715	1,147,617	90,000	357,791	.....	467,611	3,829	979,695	337,870	.....	834,303	1,396,793	2,130,449
7 Traders	13,924	288,708	36,050	144,982	.....	207,034	.....	87,573	.....	48,666	571,933	.....	2,801,814
8 Hamilton	210,551	577,170	70,000	222,685	.....	129,923	.....	156,039	.....	44,467	710,479	299,435	960,282
9 Ottawa	194,032	694,853	75,000	257,135	.....	541,865	410	343,454	.....	391,702	456,178	.....	1,054,883
10 Western	23,615	24,270	18,679	19,743	.....	282,259	15,151	15,087	23,341	.....	532,755	.....	.....
Total Ont.	3,109,744	6,329,557	720,047	3,239,884	.....	2,203,649	31,048	6,387,480	435,849	2,020,942	9,776,271	8,227,278	16,931,285
11 Montreal	2,210,911	9,204,580	300,000	1,421,792	218,232	.....	10,933	16,202,381	9,640,381	217,270	237,963	1,714,561	.....
12 B. N. A.	429,515	1,185,246	77,232	333,921	.....	14,476	314	808,907	.....	.....	.....	.....	1,144,577
13 Du Peuple	.....	.....	21,000	482	.....	89,123	.....	316	.....	.....	.....	.....	.....
14 Jaqc. Cartier	10,347	3,726	14,000	56,576	.....	191,930	131,207	22,631	891	121,603	321,701	.....	233,583
15 Ville Marie	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16 D'Hoehelaga	212,534	527,185	53,120	548,895	.....	12,719	41,689	318,601	18,1530	427,239	253,059	.....	453,578
17 Molsons	335,632	842,380	100,000	614,874	.....	149,493	4,614	561,335	130,323	325,644	656,435	633,136	683,912
18 Merchants	465,438	828,177	160,000	1,119,772	.....	.....	1,184	117,476	.....	1,341,666	672,978	2,000,193	6,075,478
19 Nationale	84,633	382,487	58,000	239,830	.....	.....	40,133	74,847	.....	35,000	.....	.....	5,470
20 Quebec	223,773	1,130,597	67,000	340,031	394,366	.....	152,244	439,569	41,119	291,030	127,655	232,422	1,133,983
21 Union	37,635	278,203	80,000	130,317	.....	36,098	.....	67,430	.....	.....	7,246	121,666	496,602
22 St. Jean	6,409	13,153	3,511	8,704	.....	38,939	.....	9,741	.....	.....	.....	.....	.....
23 St. Hyacinthe	10,804	8,211	12,022	16,584	.....	36,921	936	7,441	.....	13,000	234,312	.....	24,226
24 St. Townships	119,457	133,643	64,484	56,744	.....	469,284	.....	471,539	.....	.....	.....	.....	53,816
Total Que.	4,146,147	8,638,133	1,007,789	4,987,472	522,648	979,021	416,155	19,100,123	9,932,750	2,707,505	2,621,752	4,786,978	10,365,201
25 Nova Scotia	599,012	924,067	73,817	885,038	.....	.....	10	1,017,939	104,657	.....	1,043,964	925,035	2,220,708
26 Merchants	495,634	670,301	74,200	349,530	.....	.....	.....	2,006,625	.....	109,000	1,452,477	584,449	1,055,121
27 People's Bk.	34,924	185,027	29,239	90,436	.....	173,393	89,451	80,947	49,366	.....	26,698	.....	260,550
28 Union	56,435	842,359	25,000	68,944	.....	483,857	.....	174,929	.....	90,516	339,829	.....	.....
29 Halifax Co.	64,324	163,997	25,000	78,158	.....	102,191	1,700	118,674	432	.....	332,363	.....	.....
30 Yarmouth	37,170	23,233	4,690	7,012	.....	25,542	.....	33,315	.....	19,400	38,870	.....	.....
31 Exchange	3,629	6,000	3,677	2,919	.....	25,338	608	56,367	.....	.....	.....	.....	.....
32 Com'l W'door	21,709	25,813	8,231	14,906	.....	127,781	.....	33,259	4,879	.....	.....	.....	16,000
Total N.S.	1,315,896	2,853,386	219,903	1,570,511	.....	1,027,288	2,318	1,891,055	156,334	217,916	3,259,896	1,510,531	3,551,379
33 N. Brunswick	181,367	184,747	22,810	84,789	.....	56,772	.....	227,212	16,338	.....	35,541	24,395	873,902
34 Peoples	6,875	8,537	7,200	22,207	.....	119,291	.....	17,018	13,236	.....	1,900	.....	.....
35 St. Stephen's	9,643	9,110	6,770	14,035	.....	27,711	.....	46,115	159	.....	.....	.....	.....
Total N.B.	147,787	206,444	36,780	121,031	.....	208,774	.....	300,363	29,703	.....	37,444	24,395	873,902
36 Bank B. C.	719,471	951,508	57,395	97,547	.....	178,459	.....	111,645	.....	.....	.....	.....	.....
37 Sum'g, P. E. I.	1,391	2,247	2,392	5,001	.....	17,393	.....	691	.....	.....	.....	.....	.....
38 M'cht., P. E. I.	2,860	4,999	5,904	12,219	.....	15,151	.....	17,039	10,425	.....	.....	.....	.....
Gr. Total.	9,412,296	18,486,364	2,074,202	9,953,665	522,648	4,629,638	490,258	23,315,269	11,963,240	4,945,393	16,635,363	14,649,182	31,692,777

BANKS. Assets con'd	Current Loans.	Loans to Dom Govt.	Loans Prov. Govts.	Overdue Debts.	R.E. besides Bk. premises.	M'tg's on R.E. sold by Bank.	Bank Premis's.	Other Asset	Total Assets.	Liab'l'ty of Direct'rs & their firms.	Average specie form'th	Average of Dom. Notes for month	Greatest amount of Notes in circula't'n dur'g mth.
1 Toronto	\$10,069,805	.....	.....	10,078	\$ 220	.....	\$200,000	.....	\$17,530,380	716,830	642,000	\$1,227,700	\$1,743,000
2 Commerce	21,952,769	.....	.....	318,039	111,635	107,237	824,424	1,293,835	40,731,492	424,453	393,000	971,000	3,921,000
3 Dominion	10,824,252	.....	.....	28,185	59,779	9,571	321,440	10,495	20,186,329	292,000	710,000	554,000	1,361,000
4 Ontario	6,600,605	.....	.....	1,500	30,000	10,000	153,300	.....	8,224,365	222,348	87,500	201,000	990,400
5 Standard	5,842,231	.....	.....	21,884	.....	.....	110,767	30,677	10,227,161	239,628	167,321	313,222	887,900
6 Imperial	10,851,941	.....	88,773	46,524	41,910	116,236	57,217	44,826	19,624,423	122,326	531,357	1,083,457	1,691,523
7 Traders	3,633,156	.....	.....	2,843	9,425	304	159,679	13,044	8,156,426	133,667	114,000	299,092	724,638
8 Hamilton	9,433,683	.....	.....	41,419	.....	38,753	353,728	91,565	13,341,074	333,046	207,000	605,000	1,244,000
9 Ottawa	7,779,606	.....	.....	48,227	5,726	11,589	138,821	.....	12,077,612	274,672	189,718	629,773	1,395,810
10 Western	1,411,397	.....	.....	2,434	42,333	4,260	6,654	10,374	2,483,641	1,099	22,994	23,006	304,115
Total Ont.	87,659,215	.....	88,773	538,176	301,138	297,987	2,645,430	1,496,352	163,163,303	2,863,848	3,070,390	6,166,538	14,265,478
11 Montreal	42,276,682	.....	738,431	74,379	41,305	25,000	600,000	399,648	70,636,508	1,048,000	2,194,000	3,166,000	5,922,365
12 B. N. A.	12,940,970	.....	312,120	9,638	48,211	3,330	380,000	1,850,000	19,621,598	.....	382,217	9,330,600	2,139,170
13 Du Peuple	.....	.....	.....	383,114	618,921	8,455	306,269	7,289	1,298,208	.....	47,338	50	15,500
14 Jaqc. Cartier	2,627,280	.....	.....	66,560	23,605	65,314	130,000	164,401	4,215,000	.....	11,855	6,052	496,400
15 Ville Marie	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16 D'Hoehelaga	4,770,342	.....	.....	87,039	45,917	41,911	36,842	57,441	8,069,712	117,665	249,912	497,066	1,241,912
17 Molsons	13,367,315	.....	.....	62,594	81,934	1,431	190,000	114,593	18,875,039	333,500	328,167	783,316	1,937,550
18 Merchants	14,747,044	.....	.....	204,319	34,371	36,023	333,650	142,369	28,041,632	48,419	458,319	1,024,687	3,026,770
19 Nationale	5,144,631	.....	.....	28,026	18,239	.....	137,544	32,527	6,300,493	318,027	270,367	1,169,649	1,894,000
20 Quebec	7,425,056	.....	.....	66,674	84,958	37,993	206,715	180,018	12,484,117	389,258	216,596	1,107,181	1,956,230
21 Union	9,237,715	.....	.....	22,238	149,495	13,230	252,066	10,360	10,988,394	22,500	36,263	20,187	148,144
22 St. Jean	569,818	.....	.....	25,222	.....	8,573	14,170	10,997	709,459	19,426	6,650	15,900	167,400
23 St. Hyacinthe	1,280,650	.....	.....	59,106	33,220	.....	19,181	21,557	1,538,032	24,911	10,838	8,157	283,407
24 St. Townships	6,701,287	.....	.....	27,483	43,532	48,323	128,621	61,950	8,712,276	225,034	118,607	129,284	1,219,660
Total N.S.	121,041,150	.....	1,050,557	1,241,033	1,140,967	290,867	2,965,043	3,053,788	201,699,117	3,174,949	4,133,902	6,184,221	20,711,665
25 Nova Scotia	10,505,242	.....	204,286	80,460	1,122	2,000	35,185	6,534	18,727,573	96,620	582,580	1,045,119	1,656,371
26 Merchants	9,724,634	.....	153,043	36,011	30,235	35,000	60,000	23,482	16,310,107	404,811	463,395	846,449	1,840,048
27 Halifax Co.	2,500,680	.....											

# ALLAN GREEN

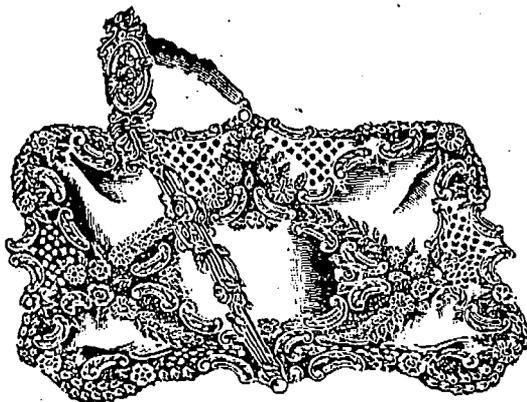


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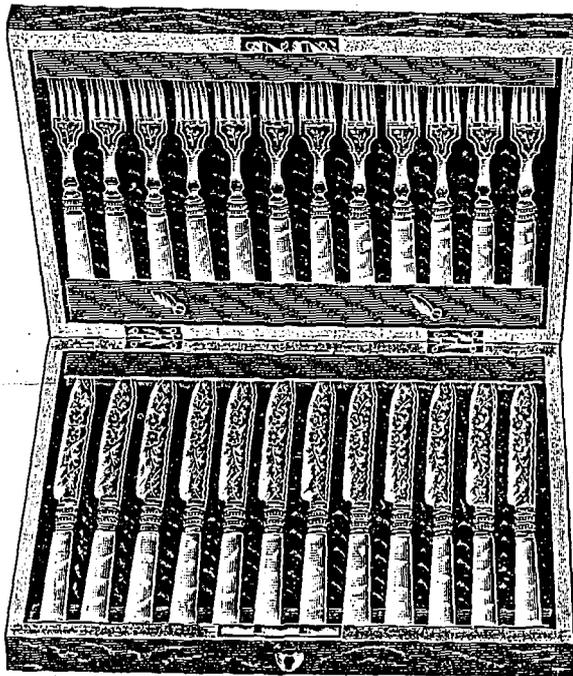


London market, but no sympathetic effect is felt here.

**WINES & SPIRITS.**—The general improvement in trade is also felt by the licensed victuallers. Scotch whiskies—and their name is Legion—still maintain their hold on the palates of the thirsty; and the demand for mineral waters—which are kept far too dear—as diluents is another of the signs. These waters come from far and near, Canada, Ohio, Germany and elsewhere. The labels on Tollaunda, and Purtlebaugh waters, so popular in the middle-western States bear a close resemblance as to shape and colour to those on the longer-known saline waters from German springs. These sell at \$10 to \$10.50, 50 quarts or 100 pints, for the best, and downwards for the less popular aerated waters. The Cincinnati article is quoted at 25c a gallon. Champagnes are again more in request in respectable places. Cheap imitations have done much to lessen the consumption, effervescent waters and spirits having become the vogue of late years. The following are the imports in cases of brands of champagne to America from 1st Jan. to 1st Sept.: Mumm, 69,800; Moët, 19,000; Pommery, 18,600, out of a total of nearly 100,000 cases. Importers complain of what they term the unfairness of the Government in regard to the present duty on spirits, the same price \$2.40 per gallon being charged on all whiskies whether worth 16 shillings or 2 shillings 6 pence per gallon.

**Wool.**—Scarcity. This has already meant high prices and it continues to mean higher prices. Capes sold in this market on Wednesday for 20½ to 21½ cents, but the sellers say they cannot be reproduced for that money. The present Colonial sales at London show advances of 10 to 15 per cent. over those of the previous series. Boston merchants purchased 10,000,000 pounds of

## Frederick Green & Sons,



**Manufacturing Silversmiths and Silver Cutlers.**

London Works - - - 7 Eyre Lane, SHEFFIELD, Eng.

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



A Striking and desirable Novelty.  
Packed 60 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.

wool last week. Wool cannot be manufactured. Dealers must depend on the natural process of generation, accordingly prices are expected to be very high for another year or more.

**TORONTO WHOLESALE TRADE.**

(Revised by Telegraph.)

Toronto, Sept. 28th, 1899.

During the past week a fair business has been done in most lines. As more dry goods travellers go out, the orders are coming in faster. Woollens are in good demand, and job lots have been cleared up. Hardware prices continue to show advances, locks and cutlery being up in sympathy with English and United States markets. Leather is steady and hides are in good demand. Groceries are unchanged. Stocks are quiet. Latest sales: Traders' Bank at 113; C. P. R. at 91½; Toronto Ry. at 114½; War Eagle at 316½.

**BUTTER, &c.**—Choice dairy tubs are in good demand here and creamery receipts are fairly large, a lot of poor

Cable address: "Scent Fountains" London.

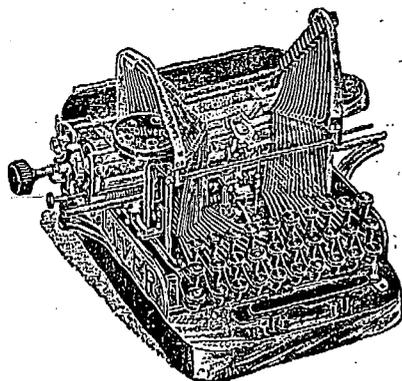
**R. R. PATTISON & Co.,**

..IMPORTERS OF..

**FOREIGN FANCY GOODS.**

and Factors of English Toys OF EVERY DESCRIPTION.

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



YOUR ATTENTION!

THE OLIVER . .

Free Type Bar Visible Writing

.. TYPEWRITER.

Price in Canada & United States,

→ \$95.00 ←

**LINOTYPE COMPANY.**

156 St. Antoine Street, MONTREAL.

Manufacturers for CANADA AND SOUTH AMERICA.

**Brousson's Agencies, Ltd.,**

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

The best medium to secure a permanent supply of the latest

ENGLISH & CONTINENTAL

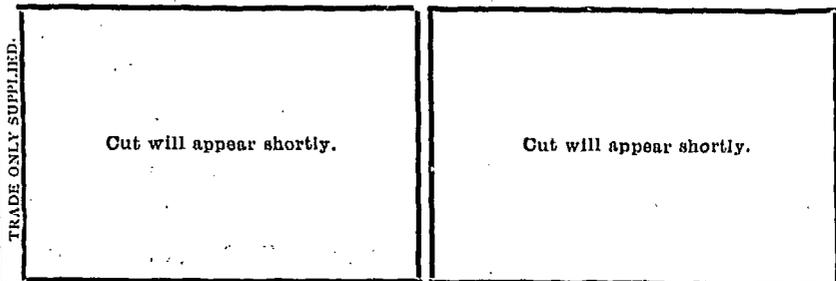
**China, Glass & Earthenware Goods**

At makers' own lowest prices with highest discounts.

....Correspondence Invited

**IMPROVED "QUEEN'S" WHITE CHINA.**

.....MADE IN ENGLAND.....



Cut will appear shortly.

Cut will appear shortly.

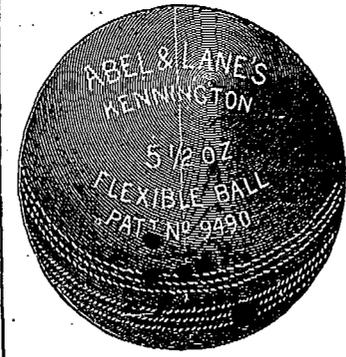
LOW.

TALL.

Teas & Supper, 2s. 9d. doz. ; Breakfast & Supper, 4s. 3d. doz. ; 40 p. Tea Set, 6 in. Muffin, 6s. 6d. set.

This shape is modelled throughout with all accessories. The "Queen's" is the best selling White China in England and is sure to become a favorite in Canada wherever shown.

All Current English China Supplied . . . Watch this advertisement from week to week



**ABEL & LANE**

(OF THE SURREY XI). (25 YEARS' PRACTICAL MAKERS)

Patentees & Sole Manufacturers

OF THE Flexible Cricket Ball (Pat. No. 9490)

AND THE "Guv-Nor" Cricket Bat,

As used by the Famous Surrey Cricketer, ROBERT ABEL, and with which he made his record score, 357 not out.

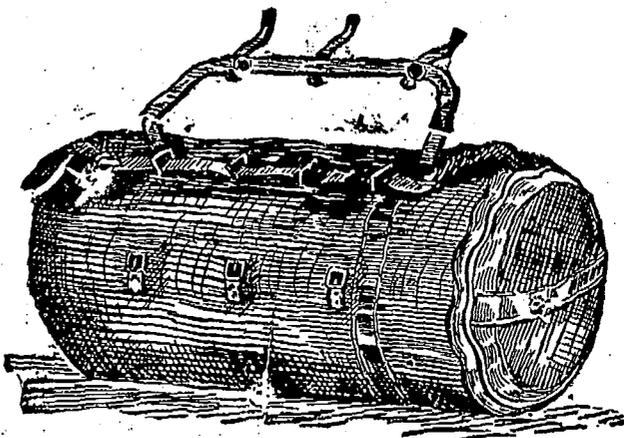
WORKS :

310 Kennington Rd., London, S.E., Eng.

**S. & H. BORBRIDGE**

88 & 90 Rideau, 15 to 23 Mosgrove Sts., OTTAWA.

Manufacturers of the following KLONDYKE GOODS :



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

## DEBENTURE SALE.

Tenders addressed to the undersigned marked "Tender," will be received up to and including the 3rd October, 1899, for the following issues of Town of Pembroke Debentures, viz.:

\$12,000 Sewerage Debentures, 4 per cent., payable in thirty annual instalments from 15th September, 1899, and \$5,000 High School Debentures, 4 per cent., payable in twenty annual instalments from the 7th November, 1899.

B. B. BAHNSEN, Pembroke, Ont.,  
Chairman of Finance Committee.

staff is coming forward. The best dairy tubs bring 16c to 18c; and best creamery tubs, 21½c to 22c. Best creamery prints sell at 22c to 23c. There is a fair demand for cheese in job lots. July and August cheese sells at 11½c, while the nominal price for September is a cent better. There is little or no September in the market. Eggs are in good demand and receipts are fair. Small lots of selects are being sold at 14c to 15c.

DRESSED HOGS.—The market is steady choice lots selling on the street at \$5.75 to \$6.00.

FLOUR AND GRAIN.—Flour is quiet and steady, straight rollers in buyers' bags selling at \$2.70 for export and \$3 for local use. Peas are steady, selling at 62c east, and 60c west. Corn, steady at 42c for No. 2 American track, Toronto, and 41½c for mixed. Barley is offered freely, and is quoted at 41c for No. 2, outside, and 43c for No. 1. Feed barley, 35c to 36c east. Bran is quoted at \$11 to \$11.50 west, and shorts \$14 to \$15. Wheat is a trifle dull, and selling at 66c to 67c for Ontario red and white, north and west. Goose is quoted at 69c west, and 66c east. Manitoba No. 1 hard 68½c afloat to Fort William; Toronto and west, 78½c to 79c. Oats, steady and firm at 25c to 25½c for new white, north and west, 27c east, and 26c middle freights. Rye is in fair export demand at 53½c east and a cent less west. Oatmeal remains steady at \$3.40 for bags and \$3.50 for barrels.

GROCERIES.—Business is brisk and prices are firm. Sugars rule at \$4.70 to \$4.75 for granulated and yellows \$3.85 to \$4.53. Teas firm and in good demand. Small shipments of Rio coffee are expected. Rio green is quoted at 11½c to 12c; Java, 22c to 30c. Dried fruits are steady, new currants coming in. Valencia raisins, fine off-stalk, 6½c to 7c; selected, 7½c. Currants, provincials, 4½ to 4¾; Filiatras 4¾ to 4¾c. Canned goods are firm, corn being a little short. Peas, 75c to 80c; beans, 75c to 80c; salt-peas, 75c to 80c; beans, 75c to 80c; salmon (sock-eyes), \$1.30 to \$1.60.

HARDWARE.—Trade is good and prices firm. Following the English and United States markets, locks, steel squares, and table cutlery are dearer, the latter 7½ per cent. Spades and shovels are up,



# "Jardine"

## TIRE UPSETTERS

WILL UPSET TIRES

Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell him one of ours.

It Pays to Sell the Best Tools.

A. B. JARDINE & CO. HESPELER, ONT.

Cable Addresses—BRADBURY, SHEFFIELD.  
SILVIUM, LONDON.

# THOMAS BRADBURY & SONS,

22 and 24 Arundel Street,  
SHEFFIELD.

..... AND .....

15 Charterhouse Street,  
LONDON, England

MANUFACTURERS OF

## - - SOLID SILVER GOODS - -

— OF —

Every Description;

— ALSO —

Best Electro-Plate Only.

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, 1883, 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., in 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 despatched per return. Telegraphic Address—"ARSENIO" LONDON.

# 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.

and harvest tool prices have been withdrawn.

SPECIAL NOTICES.

CARRIAGE SPRINGS.

Although the roads in England are so superior in grade and condition as to put very little strain upon carriage springs, the springs made and used in the old land are the best in the world. On this continent the roads are broken up every Spring by the loosening caused by frost leaving the ground, so that their condition cannot be equal to those of Great Britain where such severe changes do not occur. We need better carriage springs in this country where we have worse, and the springs for all kinds of vehicles made by such a firm as Messrs. Griffith & Son, Sheffield, would be very highly appreciated all over Canada. Builders of carriages and waggons would do well to place Griffith's springs in them as their popularity and value would be increased.

SILVER WARE.

Messrs. Thomas Bradbury & Sons, silver-ware manufacturers, of Sheffield, England, have long enjoyed the high reputation for the artistic elegance, excellent quality, and durability of their goods. Everything made in silver, or silver plate, they turn out in first-class style, and in great varieties. Their designs are especially attractive, being so artistic. Their goods are made strong to wear as well as beautiful to look at. Mention any article you have seen made of silver or silver-plate and Messrs. Thos. Bradbury & Sons either make it, or would be glad to make it to order, if a specialty. They keep their stock up-to-date in style and patterns, and may be fully relied upon to supply the best quality for the most reasonable price.

STAINED GLASS.

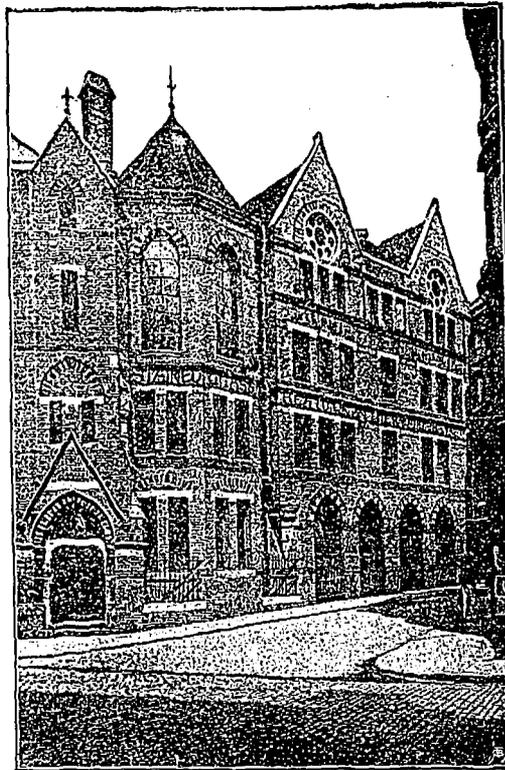
The art of making decorative glass is one of the oldest. In the tombs of Egyptians dating as far back as reliable history reaches, have been found beautiful specimens of coloured glass. In the early days of this era the use of glass for windows was confined chiefly to churches, as it was a great luxury. Then it came into use in castles and mansions. After the Conquest the art of preparing glass for windows of a highly ornate indeed we may say splendid character was developed, and we see what a height artistic excellence was

STOCKS AND BONDS.

NAME.	Par Value.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Sept. 28 (Bid)	Cash value per S
British North Am.....	243	4,866,666	4,866,666	1,467,000	2 1/2	Apr. Oct	.....	.....
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	150	160 00
Commercial, Windsor..	40	500,000	349,172	90,000	3	.....	15	42 00
Dominion .....	50	1,500,000	1,500,000	1,500,000	3	May	26 1/2	133 25
Eastern Townships.....	50	1,500,000	1,500,000	550,000	3 1/2	Jan July	155	77 50
Merchants' Halifax.....	20	500,000	500,000	375,000	3 1/2	Feb. Aug	168	79 00
Halifax Banking Co.....	20	500,000	500,000	1,000,000	4	June	193	193 00
Hamilton .....	100	1,499,700	1,494,520	1,000,000	4	.....	152	152 00
Hochelaga .....	100	1,250,000	1,250,000	585,000	3 1/2	June Dec	213	313 00
Imperial .....	100	2,000,000	2,000,000	1,300,000	4 & 1/2	June Dec	170	170 00
Jacques Cartier.....	25	500,000	500,000	285,000	3	June	.....	.....
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	1,682,661	1,394,495	3 1/2	Feb. Aug	2-5	102 50
Molsons .....	50	2,000,000	2,000,000	1,500,000	4 & 1/2	Oct	Aprli	102 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June	Dec	355
Nationale .....	33	1,200,000	1,200,000	180,000	3	May	Nov	83
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	300	300 00
Nova Scotia.....	100	1,697,500	1,613,760	1,850,070	4	Feb.	Ang.	210
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June	Dec	130
Ottawa .....	100	1,500,000	1,500,000	1,170,000	4 & 1/2	June	Dec	191
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	125 1/2
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April	Oct	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	April	Oct	101
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June	Dec	339
Traders .....	100	700,000	700,000	70,000	3	June	Dec	113
Union Halifax.....	50	500,000	500,000	250,000	3	Mch	Sept	123
Union of Can .....	100	2,000,000	2,000,000	450,000	3	June	Dec	81 00
Ville Marie .....	100	500,000	479,820	10,000	3	June	Dec	.....
Western.....	100	500,000	387,739	118,000	3 1/2	Aprl	Oct	.....
Agri. Sav. and Loan Co.....	50	630,000	629,544	160,000	3	Jan	July	191
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan	July	192 1/2
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,481	120,000	3 1/2	Jan	July	95
Brit. Mortg. Loan Co.....	100	450,000	818,504	103,000	3	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan	July	40
Can. Colored Cat. Mills Co.....	100	2,700,000	.....	.....	.....	Oct	.....	75
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,000	350,000	3	Jan	July	100
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,200,000	3	Jan	July	120
Can. Sav. & Loan Co.....	50	750,000	750,000	320,000	3 1/2	June	Dec	113
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	360,000	3	Jan	July	133
Dominion Sav. and Inv. Co.....	50	1,000,000	394,200	10,000	2 1/2	July	Dec	75
Dominion Telegraph Co.....	50	1,000,000	.....	.....	1 1/2	Jan	.....	130
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	.....	.....	101
Freehold Loan and Sav. Co.....	100	3,221,500	1,319,100	300,000	3	June	Dec	75
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	347,109	3	Jan	July	112
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan	July	140
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4 1/2	Jan	July	180
Imperial Loan and Inv. Co.....	100	840,000	720,647	160,000	3	Jan	July	80
Landed Banking and Loan.....	100	700,000	638,088	160,000	3	Jan	July	111 1/2
London & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Mch	Sep	69
London Loan Co.....	50	679,700	631,850	81,000	3	Jan.	July	108
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan	July	85
Manitoba & North-W. L'n Co.....	100	1,500,000	375,000	51,000	2	Jan	July	50
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	.....	173
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	.....	April	Oct	199 1/2
Montreal Street Ry. Co.....	50	1,300,000	1,800,000	.....	2 1/2	Feb.	.....	310
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch.	.....	143 1/2
Merchants M'fg Co.....	100	600,000	600,000	.....	3 1/2	Feb	Aug	130
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch	Sep	.....
Ont. Indus. Loan and Inv.....	100	486,300	314,386	160,000	3 1/2	Jan	July	120
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan	July	20
People's Loan and Dep. Co.....	40	578,440	378,720	50,000	2	Jan	July	64
Real Est. Loan Co.....	100	1,350,000	1,350,000	250,000	.....	.....	.....	111 1/2
Ritchellen and Ont. Nav. Co.....	100	1,500,000	1,500,000	.....	4	Jan. *	.....	186 1/2
The Royal Electric Co.....	100	500,000	.....	232,882	2	Jan.	.....	185
Toronto Electric Light Co.....	100	6,000,000	6,000,000	20,000	1	Jan.	.....	114
Toronto Street Railway.....	100	1,095,400	694,020	200,000	3	Jan.	.....	30
Union Loan and Sav. Co.....	50	3,000,000	1,500,000	770,000	3	July	.....	58 75
Western Can. Loan and Sav.....	50	2,301,200	561,721	52,000	3 1/2	June	Dec	98
Western Loan & Trust Co.....	50	.....	.....	.....	.....	.....	.....	105

\* Paying quarterly dividends.

reached in Lichfield, York, Angers, and other cathedrals. The common idea that glass is painted as a picture is quite erroneous. The colouring placed upon a surface of glass for making what is called a painted window, "richly dight" are burnt into the glass and become thoroughly incorporated with it by a process of vitrification. The processes needed for glass before a painted window is finished are numerous. Sometimes the glass is partially fused four or five times. The drawing requires great skill and all the fixings call for the utmost care and delicate handling. To get first-class work a first-class house of long experience must be consulted. Messrs. Heaton, Butler & Bayne, of London, stand at the head of the stained glass trade for ecclesiastical, domestic, and heraldic decoration. The



STUDIOS OF MESSRS HEATON, BUTLER & BAYNE, LONDON, ENG.

the above firm manufactures. We confidently recommend this eminent firm to all who are contemplating the placing of a decorated glass window or parts of one. The firm also undertakes the work of mural paintings, and laying of mosaics and tiles, placing altar pan-

els, friezes, dados, &c., also supplying memorial brasses. Indeed any work of an artistic character needed in a church, college, or public hall may be entrusted to Heaton, Butler & Bayne in absolute confidence that the result will be highly gratifying in every respect.

firm has executed important works in all parts of the United Kingdom, in Australia, New Zealand, India, Africa, Japan, Russia, France, South America, and other countries. In London alone their windows are seen in 37 churches, as they are in scores of churches, chapels, colleges, and town halls and mansions in every country. Messrs. Heaton, Butler & Bayne pride themselves on the high artistic merits of their designs and on their brilliant execution. They prepare designs free of cost, and give advice as to the most appropriate class of work for the position it has to occupy. They use materials which defy atmospheric effects, which, we may say, are remarkably powerful in changing the colours of ordinary glass. Memorial windows therefore need to be constructed of imperishable glass, such as



Telegraph and Cable Address—"PEARL, SHEFFIELD."

**HARDY & WHITELEY,**  
 MANUFACTURERS OF ALL KINDS OF  
**Electro-Plated Cutlery,**  
**E.P. PEARL TABLE CUTLERY,**  
 Fruit Knives, Dessert Knives, Fish Eating and  
 Carving Knives, Butter Knives, &c.,  
 20 Cambridge Street, SHEFFIELD, Eng.



**W. SAYNOR,**  
 - Cutlery Manufacturer, -  
 60 CHARLES STREET,  
**SHEFFIELD, - England.**  
 Orders Promptly Attended To.

ESTABLISHED 1800.

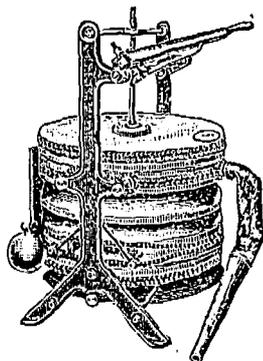
Rio Works, Howard Street,  
 SHEFFIELD, England.

**Joseph Rodgers & Co.,**  
 MANUFACTURERS OF  
**Table and Spring Cutlery,**  
 RAZORS, SCISSORS, &c.  
 ELECTRO & PLATED GOODS.  
 RE-PLATING & RE-BLADING.

Telegraphic Address: "SCYTHES."

Established 1772.

Telephone No. 1079.



Please Address In Full.

**LINLEY & BINGHAM,**

(Formerly S. & R. LINLEY)

Registered: **S. LINLEY,**  
 OLD  Trade Mark.

Makers of Smiths' Bellows, Portable Forges, Smiths' Hearths, Anvils, Vices, Tye Irons, and General Smiths' and Engineers' Tools.

Brazing Bellows and Forges for Silversmiths, Cycle Makers, &c.—Tilt and Forge Hammer Heads, Hursts and Tail Hoops, Grinders' Axles and Plates, &c.—Bellows Repaired, Anvils re-faced or re-ground.

**CLOUGH WORKS, SYLVESTER GARDENS, SHEFFIELD,**

No connection with any other Firm trading under the name of LINLEY, ENG.

Telegraphic Address — "GRIFFITH, SHEFFIELD."

ESTABLISHED 1808.

# GRIFFITH & SON,

Steel Manufacturers and Merchants,

Manufacturers of Railway, Loco, Carriage & Wagon Springs.

Manufacturers of Crucible Cast Steel of every description in Bars of all shapes, tilted and rolled for every purpose.

SWEDISH, SIEMENS, & BESSEMER STEEL FOR HOME, COLONIAL & FOREIGN MARKETS

Shovels of all kinds. Shovels Plates Cut and Stamped for the Trade.

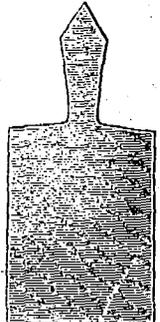
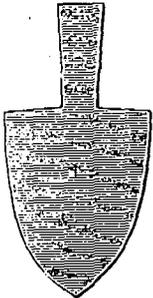
HAMMERS OF ALL KINDS.

Steel Castings and Hammered Forgings.

Rolled and Drawn Wire Rods of Every Grade.

## STEEL FACTORS

Plough and Share Plates to all Patterns. Best Cutlery, Scissor and Razor Steel in Sheets and Bars.



NAPIER STEEL & SPRING WORKS, Soho Street,  
PROVIDENCE WORKS, Brown Street,

SHEFFIELD, ENGLAND.

ONE REMAINING

## COTTAGE TO LET

ON

GREENE AVENUE, Westmount.

Modern. . .  
Improvements..

APPLY AT THE OFFICE OF

The "Journal of Commerce,"

171 & 173 St James Street.

TELEGRAPHIC ADDRESS  
WHEEL'S  
Telephone 1021  
FOUNDED  
\* 1859 \*



A large Stock of Machine Cut Patterns

from which Castings can be  
Supplied in iron or  
Steel.

**WILMOT NORTH**  
PATTERN MAKER WHEEL & RACK CUTTER,  
ST. MARYS ROAD, SHEFFIELD.

WHEEL CUTTING

& HOBGING IN ALL ITS

BRANCHES ALL KINDS OF

MACHINE MOULDED WHEELS SUPPLIED.

PRIVATE WORKSHOPS &c SPECIAL  
MACHINERY FOR COMPLETE INVENTIONS  
OR EXPERIMENTING PURPOSES.

6d. and 1s.

SAMPLE  
BOTTLES,  
Post Free,  
1s.

Specify  
"Club  
Black."

SAMPLE  
TINS,  
Post Free,  
1s.

Specify  
"Club"  
Cycle  
Oils.

6d. and 1s.

"Silico" Enamel will protect your bright parts, and make them raluproof and rustproof. Vaseline superseded.

"Club Black" is the oldest and best enamel on the market, and has the largest sale in the world.

It is "SPECIAL HARD DRYING," and wears like Stoving Enamel.

MAKERS OF COLOURED LACQUERS,  
BLACK STOVING ENAMEL, &c.

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BURNING OILS.  
LUBRICATING OILS.

DOUBLE PURPOSE OILS

Bulk or Bottle.

Ask for "CLUB BLACK."

Enquiries for quotation in bulk will be esteemed a favour.

# ROSS COURTNEY'S WHEEL-BUILDING MACHINE.

Price Complete, 30/-

Sole Licensees and Manufacturers:

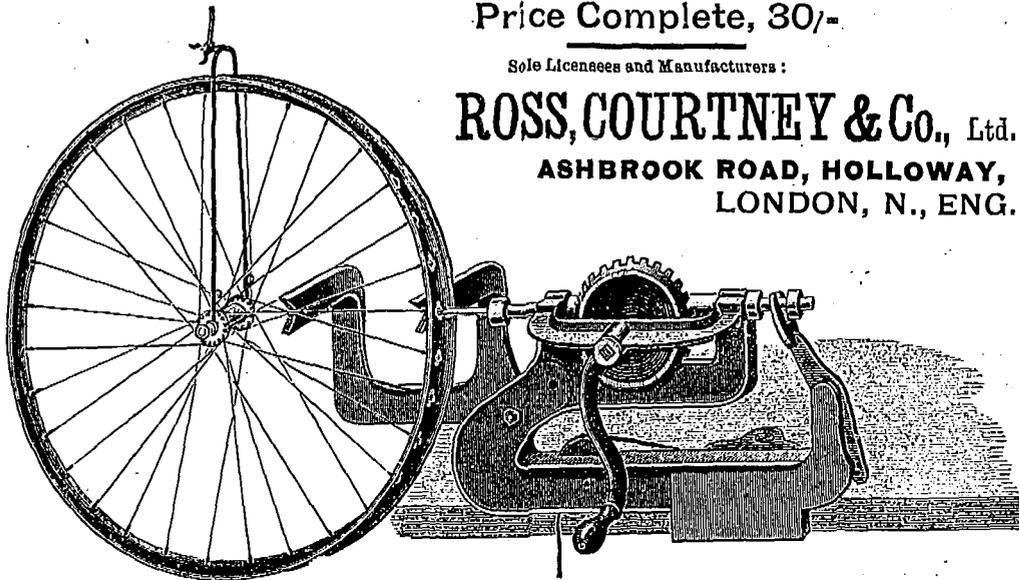
**ROSS, COURTNEY & Co., Ltd.**  
 ASHBROOK ROAD, HOLLOWAY,  
 LONDON, N., ENG.

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 Simple!  
 Accurate!!  
 Automatic!!!  
 TRY IT.  
 AND YOU CANNOT DO  
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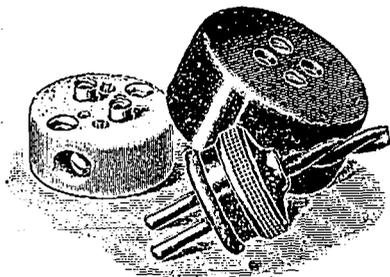
Invented by a Wheel-Maker for Wheelmakers

By the use of this simple and ingenious little machine, a boy can in a few minutes, get a wheel so accurate that only a touch is required by the wheel-maker to get it ready for enamelling.

Time required to finish a wheel, about 1½ minutes.



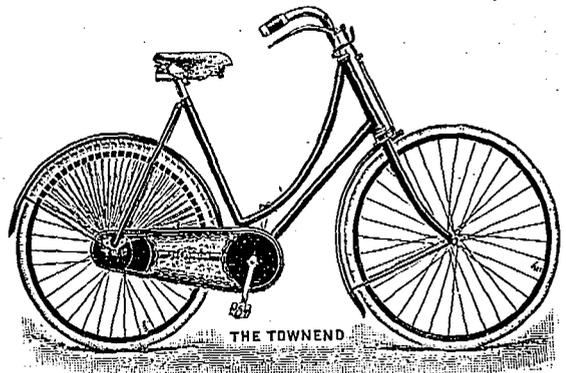
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 Bradbury Electrical Works,  
 Bradbury Street, Kingsland Road,  
 LONDON, N., ENGLAND.



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# TOWNEND



## CYCLES.

Send for Terms and Catalogue.

**The New Townend Bros., Ltd.**  
 COVENTRY, Eng.

Are you fitting the "LONDON" Patent † †

# DISC ADJUSTING HUBS?

If not, you must examine the locking device and the quality of material and workmanship to appreciate their value. Don't assume you are already using the best you can buy, but send us an order and see what we offer you. We will return your money within seven days if not approved of.

- Can be adjusted to the 1,440th part of an inch.
- The bearing is absolutely and effectively locked, and cannot possibly work loose.
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- Every Hub is guaranteed turned from bar steel.
- Every part guaranteed interchangeable.
- Dustproof and Oil Retaining. Made with 1½-in., 1¾-in., 1¾-in., and 2-in. (for tandem) Chain Line.
- And the price—14/6, less 2½% 30 days, 5% cash.
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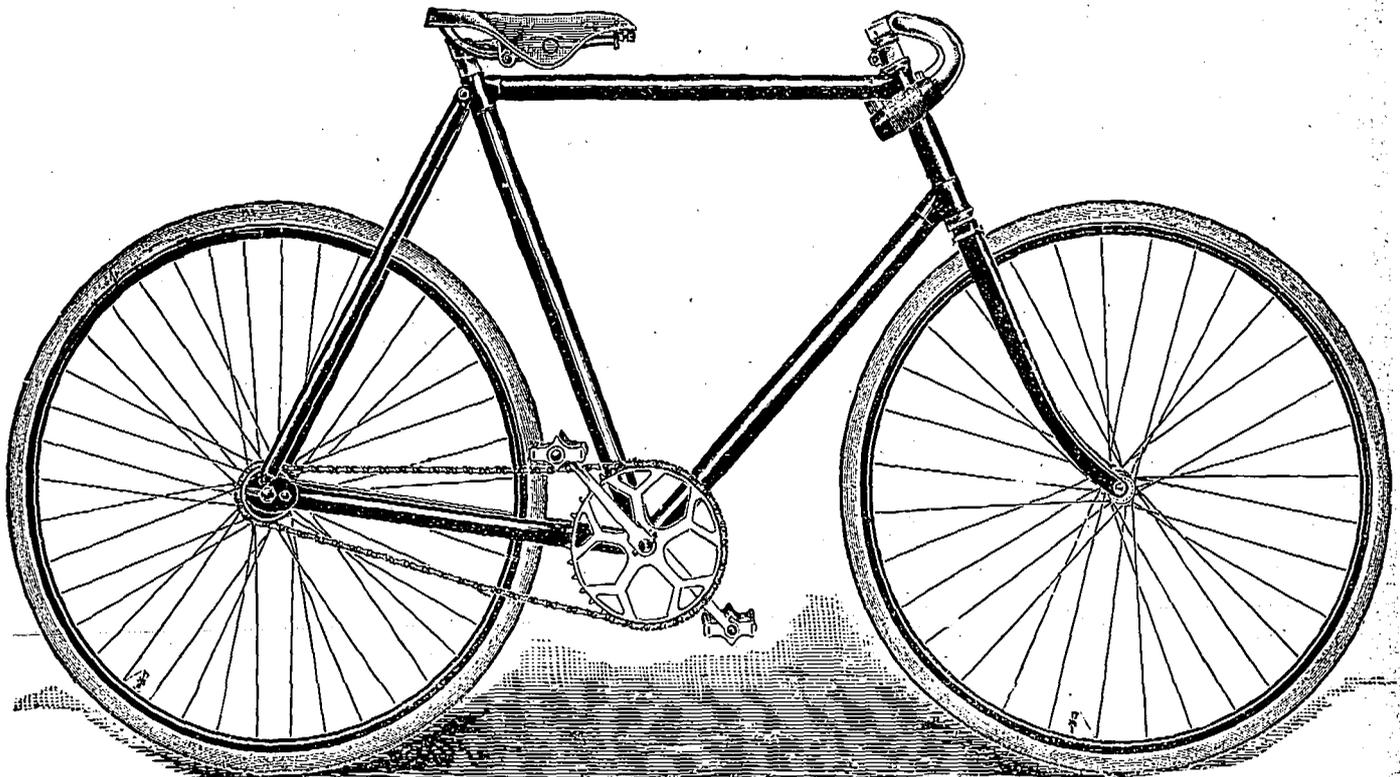
**The London Hub Company, Limited.**  
 122 NEW KENT ROAD, LONDON, S.E., ENG.

# Marvellous Value.

. . Good English Make . .

Just send for a 1899 List.

SPECIFICATIONS AS BELOW.



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TRY a SAMPLE of our CYCLE with Warwick  
DOUBLE TUBE TYRE

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Dunlop 10/ extra.

Made with genuine set B.S.A. Fittings, and DUNLOP  
Tyres Westwood Hollow Rim

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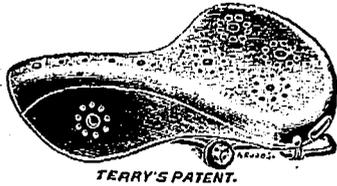
## KINGSLAND

## Manufacturing

## Company,

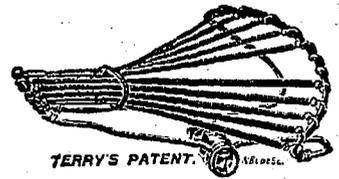
LIMITED.

KING HENRY'S WALK, LONDON, N., Eng.

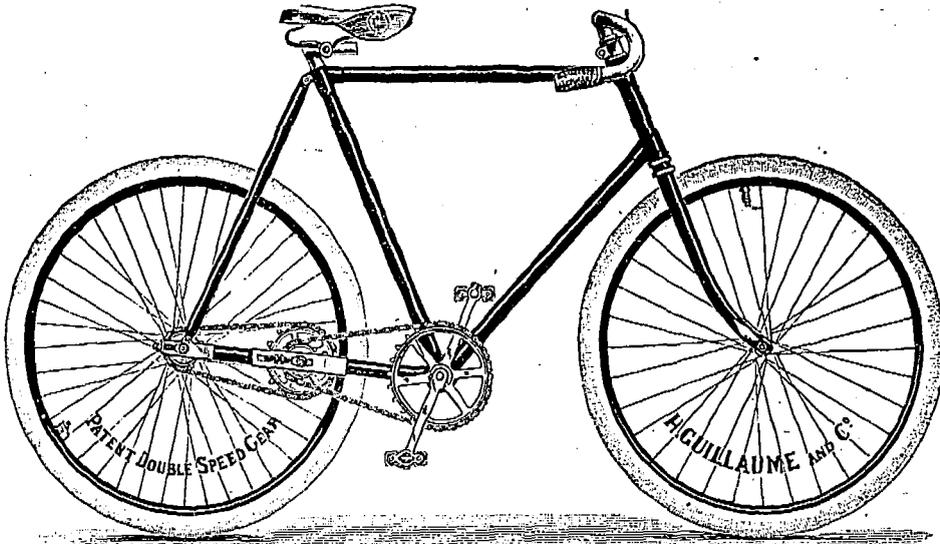


With Detachable Leather Cover.

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Sole Manufacturers of the  
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Without Cover.



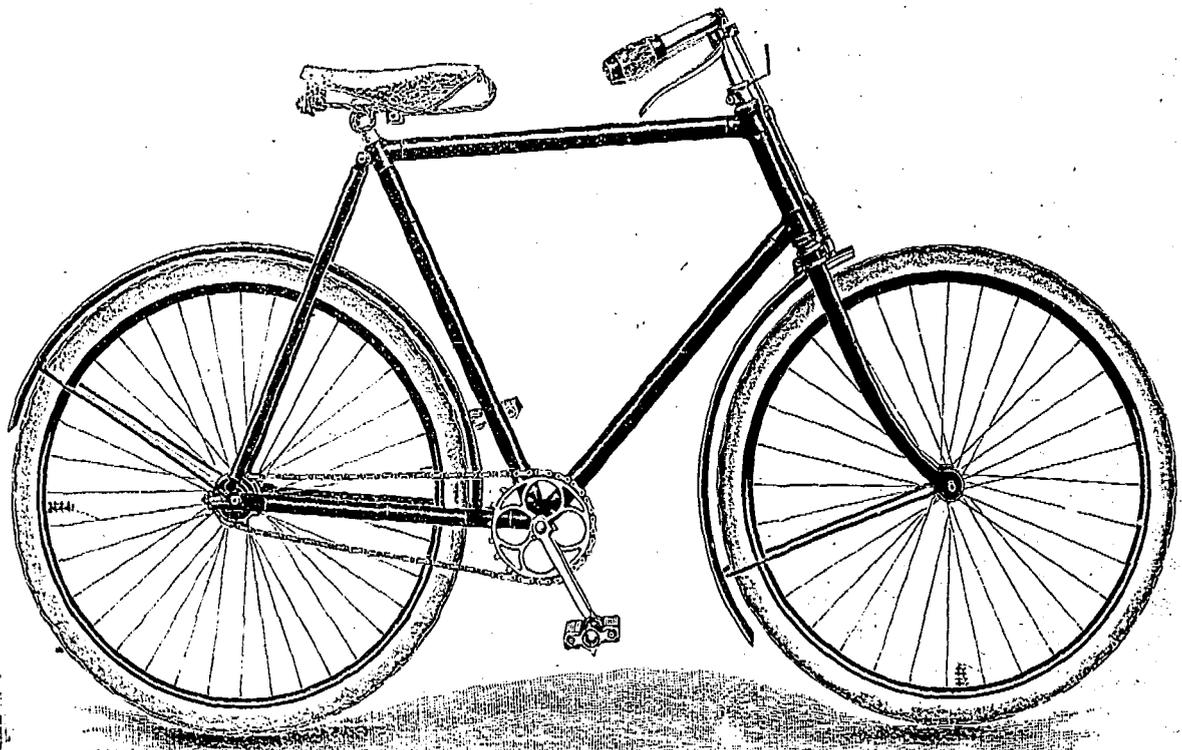
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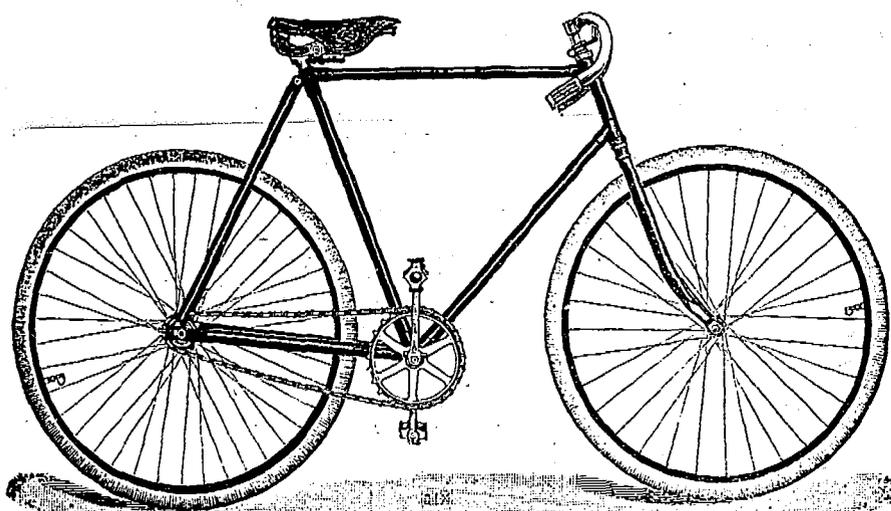
**THE ELK CYCLES.**

Price and Quality not Equalled in England.

BENNETT, COTTON &amp; CO., Ltd. - - Works: COVENTRY, ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT. 28, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
<b>Boots and Shoes.</b>												
Brogans or Cobourgs		Mens.	Boys.	Youths.	Good Luck 2-stg. Var. Han.		3 60 0 00		Heavy Chemicals.		1 75 2 60	
Split Balmorals		0 90 1 10	0 80 0 90	0 70 0 75	Rose 4 varn. hand heavy.		3 25 0 00		Bleaching Powder		7 00 8 00	
Kip		1 10 1 30	0 95 1 00	0 80 0 85	Pansy 4 " " medium		2 95 0 00		Blue Vitriol		2 00 2 60	
Butt " or Congress		1 20 1 50	1 00 1 20	0 90 1 00	Thistle 4 " " "		2 60 0 00		Brimstone		1 60 1 80	
Split Boots		1 30 1 75	1 10 1 25	0 90 1 00	Map Leaf A 4 stgs.		3 15 0 00		Caustic Soda 60		1 80 2 10	
Kip		2 10 2 75	1 50 1 75	1 10 1 30	B 4 " stained		2 55 0 00		Soda Ash		1 21 1 60	
Grain \$2.00 to \$3.00, Felt Sox		2 10 2 75	1 50 1 75	1 10 1 30	Shamrock A 4 " varn han		2 80 0 00		Soda Bicarb		2 25 2 35	
Welt Boots, half fox		\$1 75, \$2 00	full 2 42 2 50		B 4 " stained		2 30 0 00		Sal. Soda		0 60 0 70	
Split Butts or Bala		0 75 80	0 65 0 70	0 47 0 50	Daisy A 3 stgs varn handle		2 35 0 00		Concentrated		1 50 2 00	
Kip Pebbled or Butt Bala		0 80 1 00	0 80 0 90	0 60 0 70	B 3 " stained		2 10 0 00		<b>Dyestuffs.</b>		0 27 0 29	
Fobbed Button, Machine Sewed		1 00 1 10	0 90 1 00	0 70 0 75	Tulip No. 1 3 stgs " "		1 55 0 00		Archil, con		0 08 0 09	
Glazed Butt Button		1 00 1 10	0 90 1 00	0 70 0 75	2 2 " " "		1 50 0 00		Cutch		0 10 0 15	
Folish Calf		1 25 1 60	1 15 1 25	0 90 1 00	Curling 4 " "		3 25 0 00		Ex. Logwood		2 00 2 10	
Dongola Kid 1 quality		1 00 1 10	0 90 0 95	0 75 0 80	Warehouse 4 heavy		3 00 0 00		Chip		1 50 1 75	
" " 2 " "		1 15 1 35	1 00 1 15	0 85 0 95	Letter A 2 plain		1 25 0 00		Indigo (Bengal)		0 70 1 00	
" " 3 " "		1 50 2 00	1 20 1 50	1 00 1 10	<b>Drugs &amp; Chemicals</b>		0 30 0 40		Indigo Madras		0 04 0 06	
Mens' Calf, Bals. Cong or Butt. Goodyear Welt				2 30 3 60	Acid Carbolic Cryst med.		0 18 0 18		Gambier		0 10 0 15	
" " McKay Sewn				1 80 2 10	Aloes, Caps.		1 40 1 60		Madder		70 00 75 00	
" " Tan Russia Calf, Bals. Cong or Butt. Goodyear Welt				2 50 3 50	Alum		0 06 0 07		Sumeac			
" " McKay				1 80 2 10	Borax, xtls.		0 70 0 75		<b>Fish.</b>			
French Pat. Calf or Enamel Leather Bals. Butt. and Cong.				3 50 4 50	Brom. Potass		0 80 0 85		Distributors prices.			
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt				2 10 3 00	Camphor. Eng. Ref Rings		0 65 0 70		Cape Bret. Herrings,		5 50 0 00	
" " " " Turns 2 " "					Refroz. ck		0 55 0 60		Labrador Herrings		0 00 0 00	
					Citric Acid		0 32 0 45		No. 1 Shore Herrings		4 50 0 00	
					Citrate Magnesia lb		0 10 0 60		" Nova Scotia		0 00 4 50	
					Cocaine Hyd. (oz)		0 10 0 60		Mackerel No. 1, patls.		0 00 1 75	
					Copperas, per 100 lbs		0 30 0 25		" "		0 00 0 00	
					Cream Tartar		1 50 1 75		Green Cod, No. 1		5 00 0 00	
					Epsom Salts		0 18 0 20		Green " large		0 00 0 00	
					Glycerine		0 25 0 50		Draft " "		0 00 0 00	
					Gum Arabic per lb.		0 50 1 00		No. 2 " "		4 00 0 00	
					" Trag.		0 25 0 40		Large dry Gaspe per quat.		5 00 5 50	
					Insect Powder lb		0 22 0 30		Salmon, No. 1 bris Lab.		14 00 14 50	
					do per keg, lb		1 75 1 85		Salmon, (Jersey)		0 00 0 00	
					Morphia		0 55 0 70		" Bril. Col bris.		0 00 13 00	
					Oil Peppermint lb.		2 00 2 25		Boneless Fish		0 04 0 00	
					Oil Lemon		1 60 1 80		" Cod		0 05 0 06	
					Opium		4 25 4 50		Finnan Haddies		0 07 0 07	
					Oxalic Acid		0 10 0 12		N. S. Salt Herrings, in half-barrels.		2 50 0 00	
					Phosphorus		0 65 0 75		Salt Lake Trout, half-bris		4 25 0 00	
					Potash Bichromate		0 09 0 12		<b>Flour</b>			
					Potash Iodide		3 40 3 75		Winter Wheat patents		3 65 3 90	
					Quinine		0 25 0 45		Manitoba patents		3 00 3 30	
					Strychnine		0 75 0 90		Straight roller		3 30 3 45	
					Tartaric Acid		0 35 0 40		do bags		1 60 1 65	
					Tin Crystals		0 25 0 30		Strong Bakers		0 00 0 60	
					<b>Licorice.</b>				Superfine		0 00 0 00	
					Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes,		2 00 0 00		Oatmeal, brl		3 50 0 00	
					Acme Licorice Pellets, b cans		2 00 0 00		Cora meal, bag		00 00 00 95	
					Licorice Lozenges, lb.		1 50 0 00		Bran Manitoba		00 00 13 00	
									Bran Ontario bulk		00 00 13 00	
									Shorts		00 00 16 00	
									Mouffe		9 00 00 00	



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Also all kinds of MALLEABLE CASTINGS of the finest quality.

## Highfield Tool Works, HEELEY, SHEFFIELD, Eng.



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT. 28, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		<b>Galvanized Staples—</b>		<b>Metal Scrap</b>		Tallow, cake.....	0 00 0 05
CUT NAIL SCHEDULES.		100 lb. box.....	4 15 0 00	No. 1 Wrought Iron.....	16 50	" barrel (refined)....	0 04 0 04 1/2
Base Price, per Keg.....	2 25 0 00	Bright.....	3 35 0 00	No. 1 Machinery.....	16 00	" Ordinary.....	0 01 0 04 1/2
Extras—Over and above 30d.	less 5c keg	<b>Galvanized Iron:</b>		Stove.....	10 50	Rough.....	0 00 0 02 1/2
40d, 50d, 60d and 70d Nails.	rebate.	Queen's Head.....		Malleable iron.....	6 00	<b>Leather</b>	
<b>Cut and Fence Nails—</b>		or equal..... } gauge 28	4 75 4 85	Hard Steel.....	6 50	No. 1 B. A. Sole.....	0 24 0 25
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common.....	2 30 base	Lead solid.....	0 03 1/2	No. 2 B. A. Sole.....	0 23 0 24
10 and 12d ".....	0 15 0 00	Car lots.....	2 25	" tea.....	0 03	No. 3 B. A. Spanish Sole	0 20 0 22
8 and 9d ".....	0 30 0 00	Ord. Crown, base.....	0 00 0 00	Copper Bottoms.....	0 08 1/2	Slaughter, No. 1.....	0 27 0 28
6 and 7d ".....	0 40 0 00	Best Refined.....	0 00 0 00	Heavy Copper.....	0 15 1/2	" light medium & heavy..	0 27 0 28
4 and 5d ".....	0 85 0 00	Norway.....	3 50 0 00	Red Brass.....	0 14	" No. 2.....	0 25 0 26
3d ".....	0 85 0 00	Am. Sheet Steel, 6 1/2" 14	3 10 0 00	Heavy Yellow Brass.....	0 10 1/2	Harness.....	0 26 0 31
2d ".....	1 00 0 00	" " " 17	3 00 0 00	Yellow Metal Sheathing	0 09 1/2	Upper, heavy.....	0 24 0 26
Cut spikes 10c, per Keg ad-		" " " 18 & 20	3 10 0 00	<b>Wires:</b>		Upper, light.....	0 33 0 35
vanca.		" " " 22 & 24	3 10 0 00	Bright and Annealed		Grained Upper.....	0 34 0 35
Fine blued nails—		" " " 28	3 20 0 00	Nos. 2 to 9 base.....	3 00 0 00	Scotch Grain.....	0 35 0 38
2d per 100 lbs.....	1 00 0 00	" " " 32	3 00 0 00	Net, extra for other		Kip Skins, French.....	0 60 0 65
3d ".....	1 50 0 00	" " " 36	3 00 0 00	sizes.		English.....	0 45 0 55
Casing Box, Tobacco Box		Boiler plates, iron, 1/2 in.	0 00 1 75	Coppered base Net, extra	3 00 0 00	Canada Kip.....	0 60 0 60
and Flooring Nails—		3/4 in.....	0 00 2 50	for other sizes.		Hemlock Calif.....	0 50 0 70
20 to 30d per 100 lbs.....	0 85 0 00	Boiler Heads, steel.....	0 00 0 03 1/2	Barbed Wire—	3 00 f.o.b.	" Light.....	0 50 0 60
10 to 15d ".....	0 60 0 00	Hoop Iron, base for 2 in.	0 00 3 20	2 and 4 barbs.....	Montreal.	French Calif.....	0 85 1 10
8 and 9d ".....	0 65 0 00	and larger.....		Plain Twist 2 and 3 wra.		Splits, light and medium.	0 22 0 25
6 and 7d ".....	0 70 0 00	Band Canadian, 1 to 6 in.		Staples.....		" heavy.....	0 17 0 20
4 to 5d ".....	0 95 0 00	30c; over base of ordin-		Spring Wire per 100, 85c		" small.....	0 18 0 20
3d ".....	1 20 0 00	as adopted July 7th.		net extra.		Leather Board, Canada..	0 06 0 10
Fishing nails—		<b>Canada Plates:</b>		<b>Rope.</b>		Enameled Cow, per ft....	0 16 0 18
3/4 inch and longer per 100 lbs	0 60 0 00	Good Brands.....	2 50	Sisal, base.....	0 12 1/2	Pebble Grain.....	0 11 0 13
2 1/4 and 2 3/4 inch.....	0 65 0 00	Full Polished.....	3 25	" 7-16 and up.....	0 12 1/2	Glove Grain.....	0 12 0 13
2 and 2 1/4 ".....	0 70 0 00	Galvanized.....	0 00 4 25	" 5-16 ".....	0 13 1/2	B. Calif.....	0 15 0 20
1 1/2 and 1 3/4 ".....	0 95 0 00	Wro't Iron pipe, 1/2 in. 1/2 in.	3 35 3 50	" 3-16 ".....	0 13 1/2	Brush (Cow) Kid.....	0 11 0 13
1 1/4 ".....	1 20 0 00	3/4 in.....	3 35 3 50	" 1/2 ".....	0 14	Buff.....	0 13 0 16
1 ".....	1 50 0 00	1 in.....	3 35 3 50	Manilla, base.....	0 15	Russets, light.....	0 35 0 40
Siding nails—		1 1/4 in.....	7 35	" 3/4 ".....	0 15	" heavy.....	0 15 0 20
1 1/2 and 1 3/4 inch per 100 lbs.	0 95 0 00	1 3/4 in.....	9 35	" 5-16 ".....	0 16	" No. 2.....	0 35 0 40
1 1/4 ".....	1 20 0 00	2 in.....	12 25	" 3-16 ".....	0 16	Saddlers' doz.....	7 50 9 10
1 ".....	1 50 0 00	per 100 ft. nett.		Lath yarn.....	0 11	Imt. French Calif.....	0 65 0 75
Common barrel nails—		Steel, cast per lb.....	0 03 base	<b>Wire Nails.</b>		English Oak lb.....	0 30 0 35
1 1/4 inch per 100 lbs.....	1 00 0 00	Spring, 100 lbs.....	3 00 0 00	Base Price carload.....	3 25	Dongola, extra.....	0 38 0 48
1 ".....	1 25 0 00	" Fire.....	2 75 base	Less than.....	3 17	" No. 1.....	0 20 0 22
1 1/2 ".....	1 50 0 00	" Sleigh shoe, 100 lbs..	2 70 base	2d f extra.....	1 00 1/2	Colored Pebbles.....	0 13 0 16
1 3/4 ".....	1 50 0 00	" Toe Calc.....	3 10	3d ".....	0 65	" Calif.....	0 16 0 22
1 ".....	1 50 0 00	" Machinery.....	3 60 base	4d and 5d ".....	0 40	<b>Oils</b>	
Clinch nails—		<b>Tin Plates:</b>		6d and 7d ".....	0 30	Cod Oil.....	0 35 0 40
3 inch and longer per 100 lbs	0 60 0 00	10 Coke, 14 x 20.....	4 25	8d and 9d ".....	0 15	S. R. Pale Seal.....	0 40 0 42 1/2
2 1/4 and 2 3/4 inch.....	0 65 0 00	10 Charcoal, 4 x 20.....	4 50	10d and 12d ".....	0 10	Straw Seal.....	0 35 0 37 1/2
2 and 2 1/4 ".....	0 70 0 00	IX Charcoal.....		16d and 20d ".....	0 06	Cod Liver Oil, Nfd. Norw	
1 1/2 and 1 3/4 ".....	0 95 0 00	LXX.....		30d to 60d ".....	Base	" Process.....	0 70 0 80
1 1/4 ".....	1 20 0 00	D C.....	Usual	<b>Hides and Tallow</b>		" Norweglan.....	1 00 1 10 1/2
1 ".....	1 50 0 00	D X.....	Trade	Montreal Green Hides		Castor Oil.....	0 07 0 08 1/2
Sharp and flat pressed nails		D XX.....	Extras	No. 1.....	0 00 0 10	Castor Oil brls.....	0 07 0 08
3 inch and longer per 100 lbs.	1 35 0 00	Terne Plate 10, 20x38.....	7 50	" No. 2.....	0 00 0 09	Lard Oil, Extra.....	0 55 0 65
2 1/4 and 2 3/4 inch.....	1 50 0 00	Rues, Sheet Iron.....	0 10 1/2 0 00	" No. 3.....	0 00 0 08	" No. 1.....	0 45 0 55
2 and 2 1/4 ".....	1 65 0 00	Lion & Crown tin dishes.....	7 00 7 20	Fanners pay \$1 extra for		Linseed, raw, nett.....	0 00 0 65
1 1/2 and 1 3/4 ".....	1 85 0 00	28 gauge.....	7 50 8 00	sorted, cured & inspect'd		" boiled, nett.....	0 00 0 61
1 1/4 ".....	2 50 0 00	Lead: Pig, per 100 lbs; ..	4 25 4 00	Sheepskins.....	0 00 0 00	Olive, pure.....	0 30 1 10
1 ".....	3 00 0 00	Sheet.....	4 00 4 25	Clips.....	0 00 0 00	Extra, qt., per case..	3 00 3 70
Cell Chain—No. 6.....	0 11 0 00	Shot, per 100 lbs.....	4 75 6 50	Lambskins each.....	0 50 0 55	Turpentine, nett.....	0 74 0 75
" 4.....	0 04 0 00	Lead Pipe, per 100 lbs..	less 20 p.c.	Calfskins, No. 1.....	0 11 0 00	<b>Petroleum:</b>	
" 5.....	0 07 1/2 0 00	Zinc:		" No. 2.....	0 09 0 00	Gasoline 76 gravity.....	0 00 0 19
" 3.....	0 07 1/2 0 00	Spelter, V. M., per 100 lbs	7 00 0 00	Horse hides west, No. 1	0 00 2 00	Stove Gasoline.....	0 01 0 19
1/2 inch.....	0 06 1/2 0 00	" S.S.....	0 00 7 60	" City No. 2..	0 00 1 50	Benzine.....	0 00 0 16 1/2
5-16.....	0 05 0 00					Car Lots Store, [2. p.c. off]	0 15 0 16
3/8.....	0 04 1/2 0 00					Crown Acme.....	0 17 0 08
7-16.....	0 35 0 00					American P.W.....	0 17 0 19
9-16.....	4 25 0 00					do W.W.....	0 18 0 19
11-16.....	4 20 0 00					Astral.....	0 18 1 20 1/2
13-16.....	4 10 0 00						
15-16.....	3 90 0 00						
17-16.....	3 80 0 00						

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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

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**DURANGO, MEXICO.**

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MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT. 28, 1899.

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
<b>Glass.</b>		<b>Salt—Continued.</b>		<b>Capstan Cigarettes, 10s. 50s.</b>	\$ c. \$ c.	<b>Ports—</b>	\$ c. \$ c.
United inches, 00 to 25.....	0 00 1 90	Special Dairy, per brl.	2 00 2 50	Gold Flake, 10s, 50s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 25 to 40.....	0 00 2 00	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 25	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 50	Turk's Island per bush.....	0 30 0 35	Gerth's Smoking, per lb.....	0 00 1 60	Sherries—Per artin.....	2 00 5 50
<b>Paints, &amp;c.</b>		<b>Tobacco—Cut Smoking.</b>		<b>Wool.</b>		Wisdom & Warter's Sherries.....per gal.....	2 00 6 50
Lead pure 30 to 100 lb. kgs.	0 00 6 00	No. 1 Black Chewing, casd	0 50j 0 65j	Fleecs, combing ord.....	0 15 0 16	<b>Clarets—</b>	
do No. 1.....	0 00 5 62j	No. 2 do	0 59 0 00	do clothing.....	0 16 0 17	St. Juliens.....	2 50 2 50
do No. 2.....	0 00 5 25	Old Chum, in pkg., 10s and	0 00 0 82	Tub Wash.....	0 16 0 17	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 00 0 00	12s.....	0 00 0 82	Pulled, combing.....	0 17 0 18	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 18 0 19	J. Calvet & Co.....	4 50 40 00
Red Lead.....	4 50 5 00	¼s.....	0 00 0 82	B. A. Scoured.....	0 20 0 20	<b>Champagnes—</b>	
Venetian Red Eng'h.....	1 50 1 75	Old Chum, 1-6 tins.....	0 00 0 95	Natal.....	0 48 3 00	Pommery, Fils & Co.....	25 00 30 00
Yel. Ochre, French.....	1 25 3 00	Paritan, in pkgs., 1-1½	0 00 0 85	Cape.....	0 20 0 22	G. H. Mumm.....	25 00 30 00
Whiting, ordinary.....	0 40 0 55	do ¼ lb. tins.....	0 00 0 85	Anastrian greasy.....	0 26 0 28	Perrier, Jouet & Co.....	25 00 30 00
do Gilders.....	0 60 0 70	do 1 lb. tins.....	0 00 0 83	" scoured.....	0 00 0 00	<b>Brandies—Hennessy ..gal.</b>	7 00 8 50
do Paris, do	0 85 1 00	Cut Cavendish, in pkg., 1-10s	0 00 0 80	<b>Waste.</b>		1 Star.....cases	12 75 14 00
English Cement, cask.....	2 40 2 60	Darham, in bags, 1-12s and	0 00 1 00	No. 1, White Cotton.....	0 07 0 07	<b>Scotch Whiskies</b>	
Belgian Cement.....	1 95 2 05	1-6s.....	0 00 1 00	" 2, " ".....	0 06j 0 08	Dewars Scotch extra spec.	12 25 18 00
Fire Bricks per 1000.....	18 00 26 00	Darham, 1 lb. drums.....	0 00 1 00	" 3, " ".....	0 06 0 06j	Spl. Liqueur.....	9 25 10 00
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	No. 1, Colored Cotton.....	0 04j 0 05	<b>Gins—</b>	
Rosin.....	2 75 4 50	do Smoking Mixture,	0 00 0 95	" 2, " ".....	0 04 0 04j	De Kuyper red cases.....	11 30 11 50
<b>Glue—</b>		¼ tins.....	0 00 0 95	" 3, " ".....	0 08j 0 04	do green do.....	5 50 6 00
Domestic Broken Sheet.....	0 13 0 15	Ritchie's Smoking Mixture,	0 00 0 80	<b>Wines, Liquors, &amp;c.</b>		do hhd's.....	3 00 3 15
French Casks.....	0 11j 0 13	1-10s.....	0 00 0 80	Ale—English.....qts	2 50 2 55	<b>Irish Whisky—</b>	
do brls.....	0 00 0 14	Unique, 1-15 pkgs.....	0 00 0 66	".....pts	1 52j 1 57j	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	<b>Porter—</b>		do do 3 stars, qts	9 70 10 50
Coopers' Glue.....	0 20 0 25	do in pkgs., ¼ lb.....	0 00 0 60	Dublin Stout.....qts	2 40 2 45	John Jamieson & Co.....	9 50 11 50
Golden Ochre.....	0 04 0 04	O. K. Mixture, in pkg., 15s..	0 00 0 81	do do ..pts	1 57j 1 52j	Angostura Bitters, per	14 50 15 00
Brushwick Green.....	0 04 0 10	<b>Plug Tobaccos—</b>		Spirits Canadian—per gal.	4 55 0 00	case of 2 doz.....	9 75 10 25
French Imperial Green.....	0 12 0 16	Ritchie's Derby Smoking,	0 00 0 68	Alcohol.....55. O. P.	4 25 0 00	Banagher Irish Whisky, qts	4 00 4 25
Vermillionette.....	0 12 0 40	Solace, 3s, 8s and 16s.	0 00 0 70	do ..25 U. P.	2 25 0 00	do do per gal	6 75 7 75
Genuine Quicksilver.....	0 75 0 90	Ritchie's Old Virginia Smok-	0 00 0 70	Club Whisky.....U. P.	3 60 0 00	Watson's Old Irish, qts, prcs	7 75 8 75
No. 1 Furnit's Varn'h, pr.gl	0 60 0 65	ing Twist, 3¼s.....	0 00 0 70	Corby's IXL Rye, qrts	8 00 8 50	do do pts per ca.	7 75 8 75
Extra do do	0 75 1 00	Old Virginia Solace, 3¼s...	0 00 0 70	" XTC....."	6 00 6 50	<b>Canadian Wines</b>	
Brown Japan.....	0 55 1 20	Ritchie's Old Chum Chewing	0 00 0 67	Golden Diana, qts.....	6 00 0 00	Fine Old Port.....	5 00 1 25
Black Japan.....	0 50 1 00	Solace, Thick and Thin 9s,	0 00 0 67	Niagara.....	5 00 1 25	Burgundy.....	4 50 1 00
Orange Shellac, No. 1.....	1 90 2 00	(6 lb. cads)	0 00 0 67	Claret.....	4 50 1 00	Dry Concord.....	4 50 1 00
do do Pure.....	2 00 2 20	Standard, 9 1 3s, 6 lb. cads..	0 00 0 67	<b>Porter—</b>			
White do	2 25 2 40	do Thin, 9s.....	0 00 0 67	Dublin Stout.....qts	2 40 2 45		
Putty Bulk per cask.....	1 65 1 70	W. D. & H. O. Willis.	0 00 0 50	do do ..pts	1 57j 1 52j		
Paris green in drum 1 lb pk.	0 16 0 18	(E. A. Gerth, agent.)	0 00 0 50	Spirits.....55. O. P.	4 25 0 00		
<b>Salt.</b>		Westward Ho, ¼ lb. tins...	0 00 0 50	do ..25 U. P.	2 25 0 00		
Liverpool per bag.....	0 35 0 45	Meridian (Cavendish ¼ lb.)	0 00 0 75	Club Whisky.....U. P.	3 60 0 00		
Canadian, in small bags.....	2 10 3 00	Traveller.....	0 00 0 50	Corby's IXL Rye, qrts	8 00 8 50		
Canadian, Quarters.....	0 25 0 50	Three Castles.....	0 00 0 50	" XTC....."	6 00 6 50		
Factory Filled per bag.....	0 90 1 00	Bristol Birds Eye.....	0 00 0 50	Rye Whisky.....	gal. 2.55		
do Quarters.....	0 25 0 30	Capetan Navy Cut.....	0 00 0 50	Canadian Wines	cases gal.		

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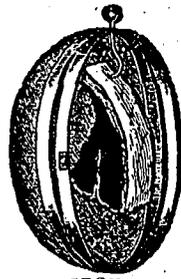
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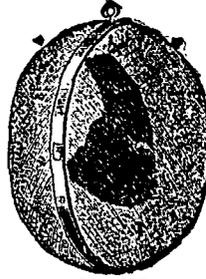
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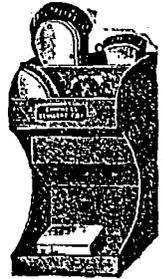
The "EMPRESS"  
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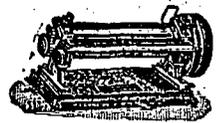
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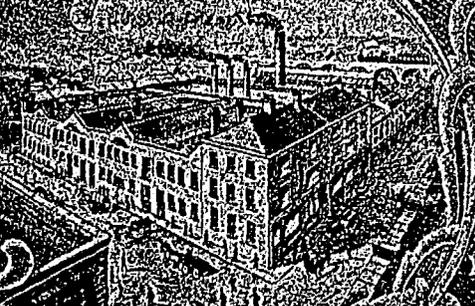
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Directors: W. Eckstein, J. Hayward, D.W.M. Jones

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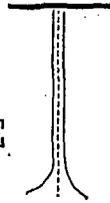
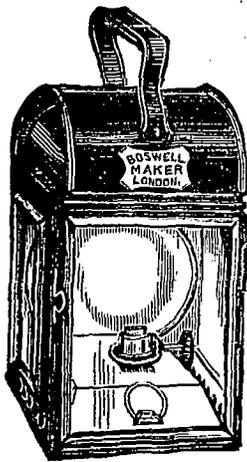
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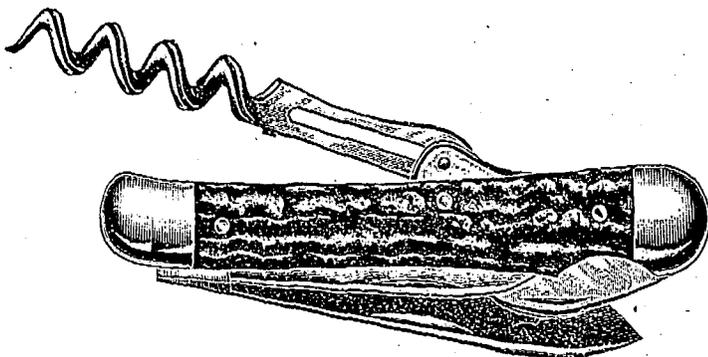
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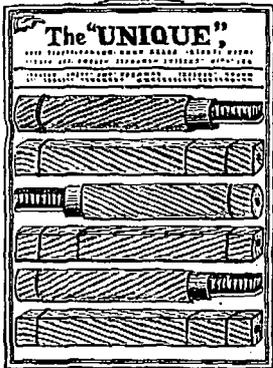
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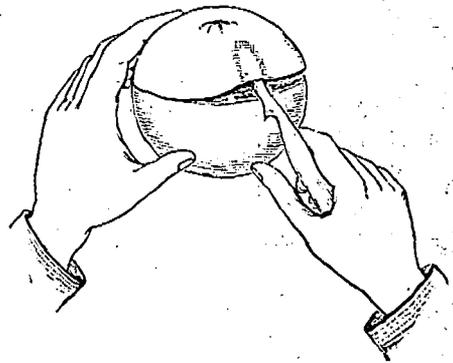


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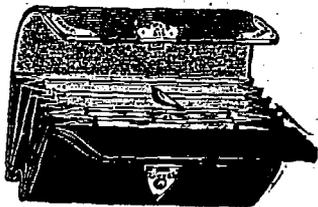
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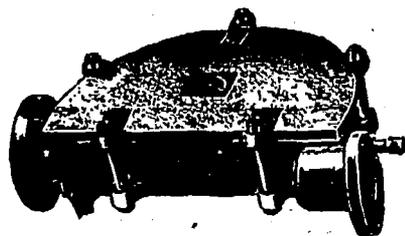
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British American Fire and Marine....	10,000	3 1/2-6mos.	150	\$50	123 1/2
Canada Life.....	2,500	5-6mos.	400	50	550
Confederation Life.....	5,000	7 1/2-6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	164
Guarantee Co. of North America.....	15,372	5	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Sept. 12, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	5 1/2	10 1/2
Atlas.....	24,000	24 p.s.	50	6	£28 1/2	£29 1/2
British and Foreign Marine.....	87,000	25	20	4	22 1/2	28 1/2
Caledonian.....	21,500	12s. p.s.	25	5	5	36 7-16
Commercial U. Fire, Life and Marine.....	50,000	27 1/2	50	5	42 1/2	48 1/2
Guardian Fire and Life.....	200,000	9	10	5	10 1/2	10 1/2
Imperial Fire.....	50,000	25	20	5	26 1/2	27 1/2
Lancashire Fire.....	135,493	5	20	2	32 1/2	4 1/2
Lion Fire.....	100,000	3	5 1/2	1 1/2	7 1/2	7 1/2
London and Lancashire Fire.....	85,100	22	25	2 1/2	10 1/2	17
London Assurance Corporation.....	35,882	20	25	12 1/2	55 1/2	16 1/2
London & Lancashire Life.....	10,000	10	10	2	7 1/2	8
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	49	50
Northern Fire and Life.....	30,000	*22 1/2	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6 1/2	39	40
Norwich Union Fire.....	11,000	*33 1/2	100	12	121	124
Phoenix Fire.....	53,776	35	50	5	£40 1/2	£41 1/2
Royal Insurance Fire and Life.....	125,234	38 1/2	20	5	50 1/2	51 1/2
Sun Fire.....	240,000	8s 6d p.s.	10	10	10 1/2	11 1/2
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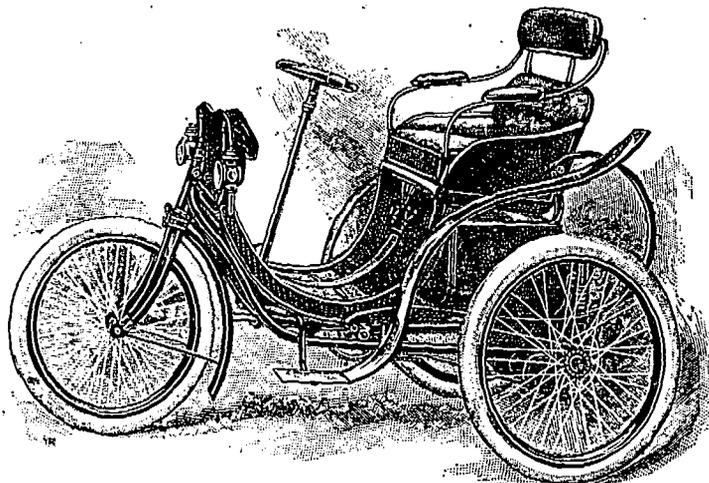
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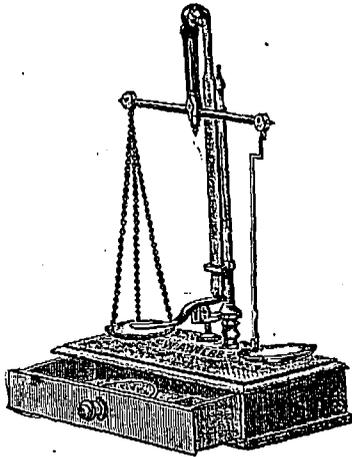
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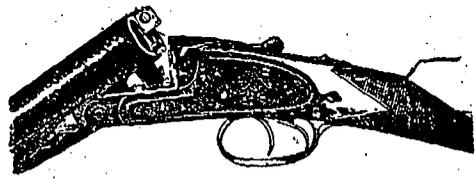
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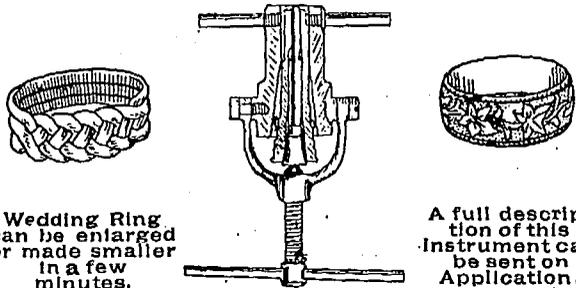
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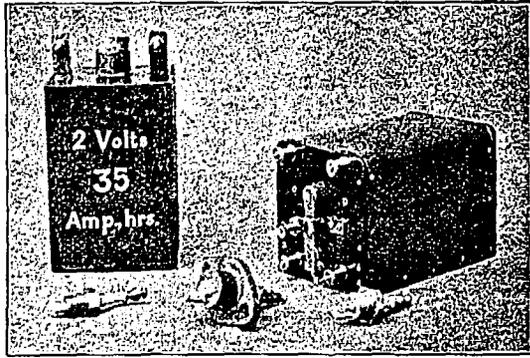
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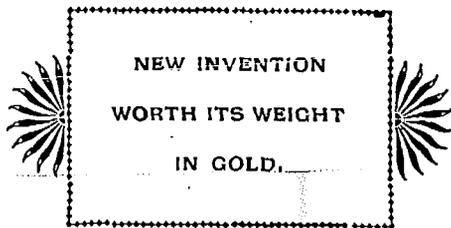
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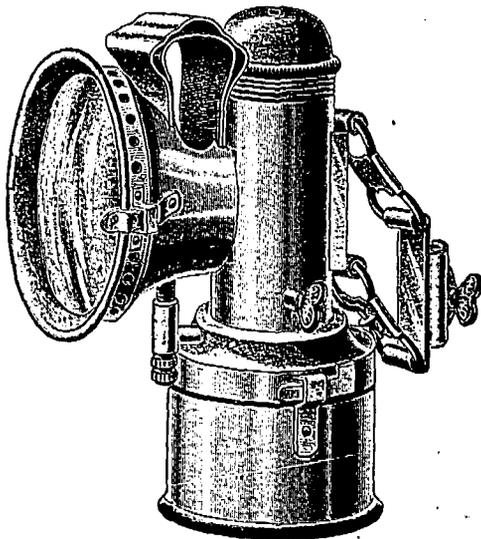
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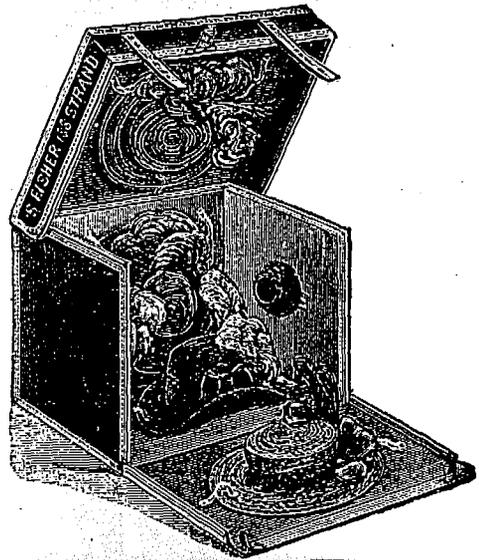
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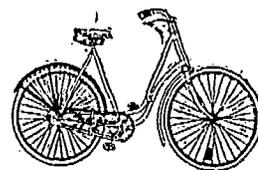
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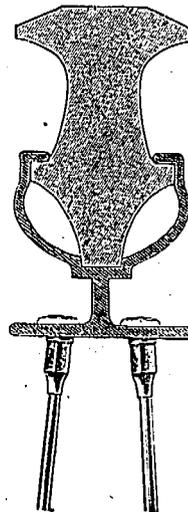
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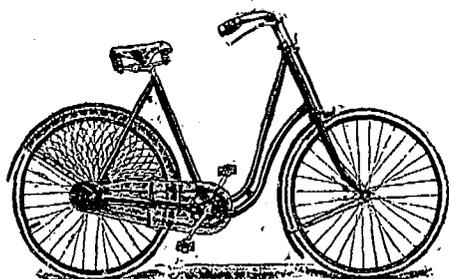
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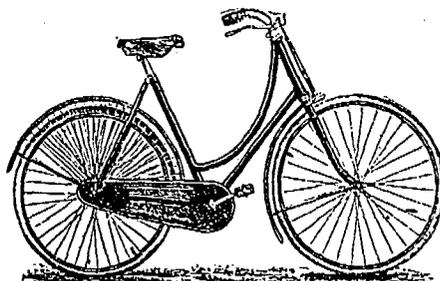
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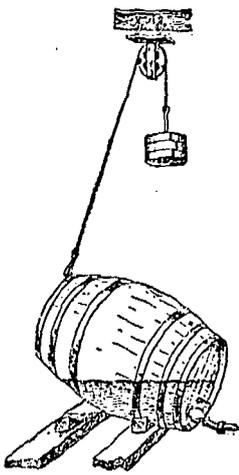
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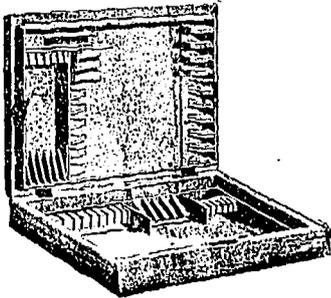
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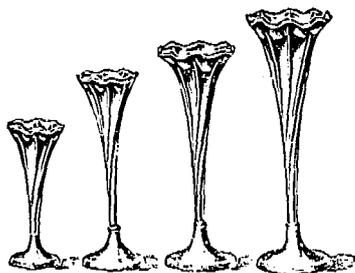
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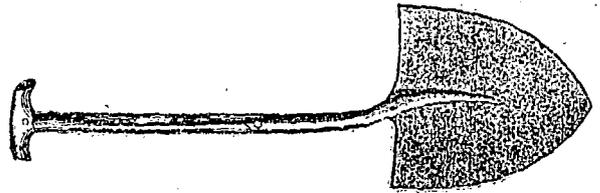
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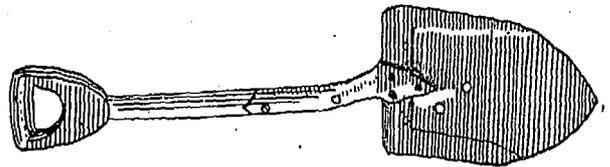
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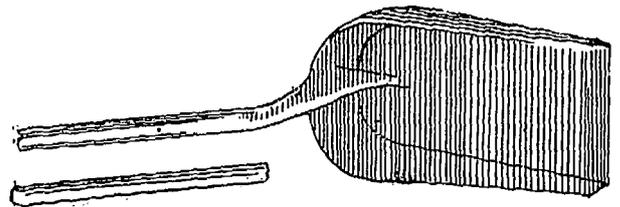
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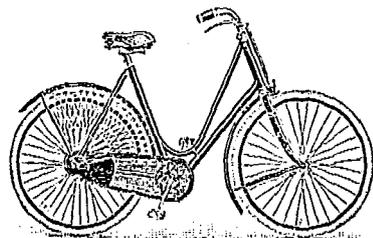
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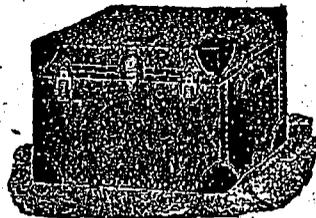
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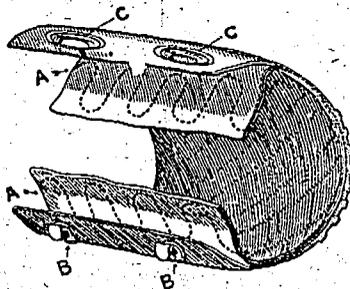
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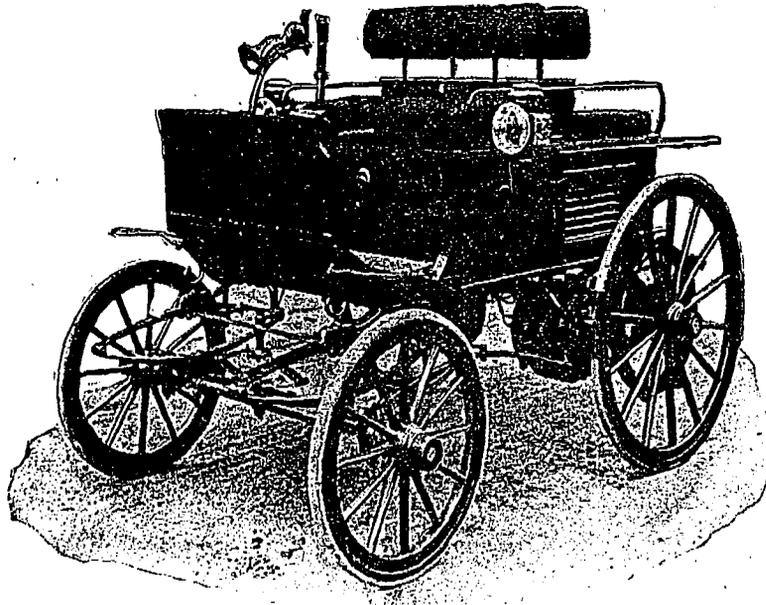
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Debs. 1874, 3 1/2 per cent. ....	90 1/2 91 1/2
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	1876, 5 p. c. ....	105 110
	1880, 4 1/2 p. c. ....	104 106
	1883, 5 p. c. ....	113 114
	Atlantic & Nth. Western 5 p. c. Gua 1st M. Bds .....	122 125
100	Buffalo & Lake Huron \$10 sh. ....	131 132
10	do 5 1/2 p. c. 1st mort. ....	142 145
100	do 2nd mort .....	142 145
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	Canadian Pacific \$100 .....	115 117
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100	Grand Trunk of Canada Ord. stock. ....	84 84
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10	1st pref. stock. .... 5 p. c. ....	86 1/2 87 1/2
10	2nd pref. stock. ....	58 1/2 59
100	3rd pref. stock. ....	24 1/2 25
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100	4 p. c. perp. deb. stock. ....	109 110 1/2
100	Great Western shares, 5 p. c. ....	184 186
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	5 p. c. stg. con. deb. 1874 .....	105 113
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	4 p. c. stg. bonds, .....	108 108
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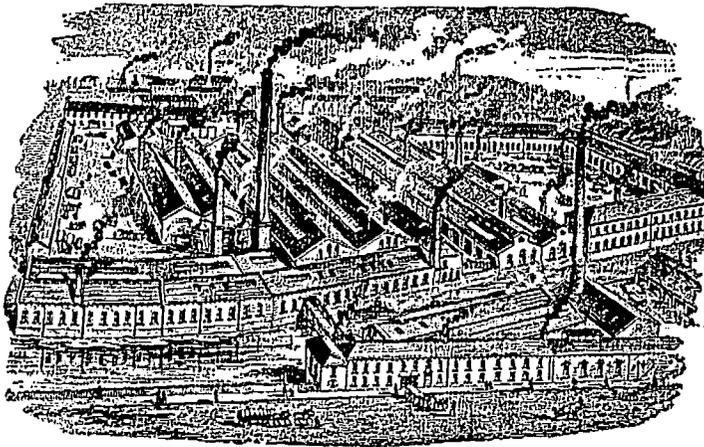
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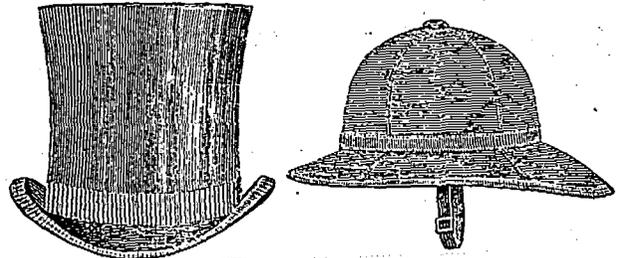
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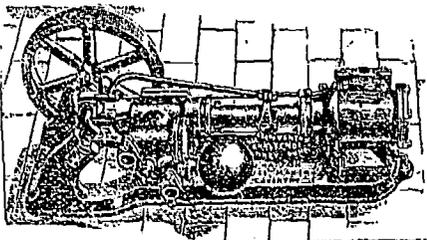
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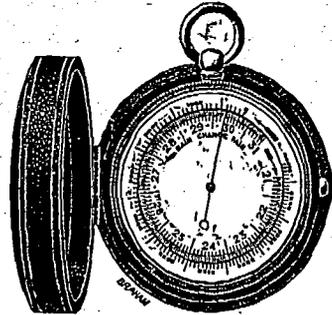
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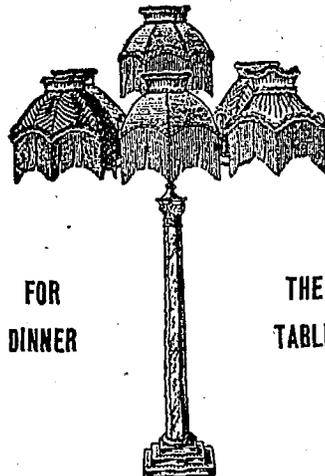
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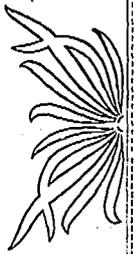
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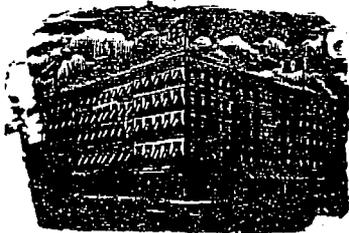
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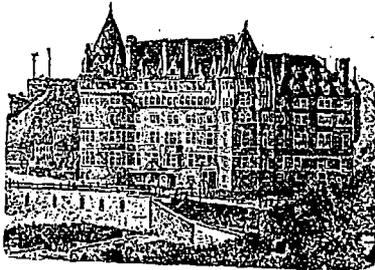


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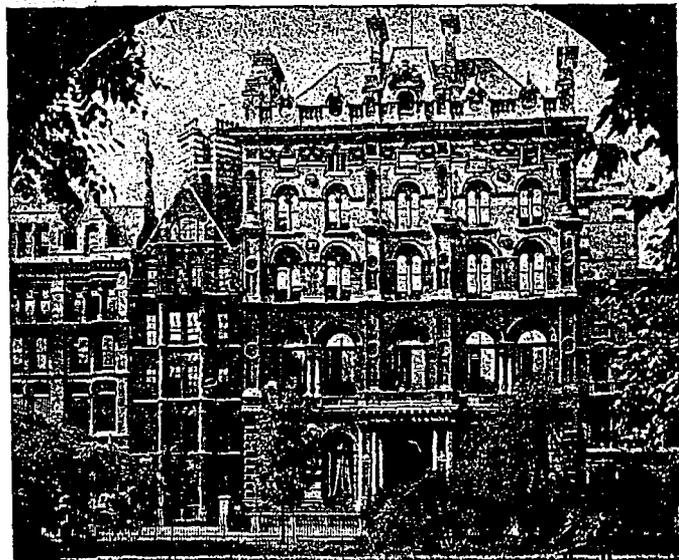
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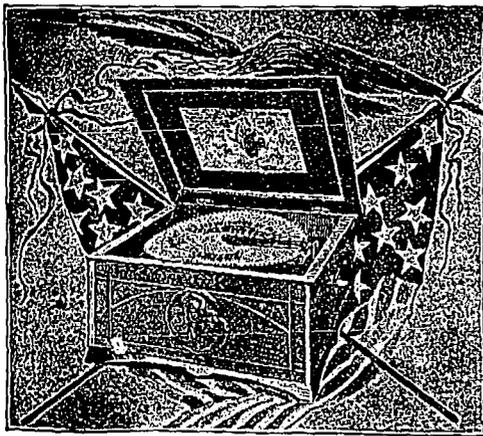
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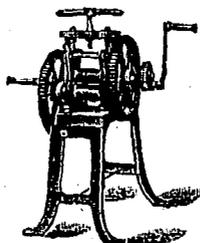
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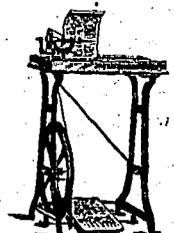
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 If you think of insuring study the record of

## The Temperance & General Life Assurance Co'y.

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.  
 If you are in every respect a first class risk, write for literature or consult an agent of the Company.

Hon. G. W. ROSS, President. H. SUTHERLAND, Manager.

HEAD OFFICE, Globe Building, TORONTO.

# Scottish Union and National INSURANCE COMPANY,

Of Edinburgh, Scotland.

ESTABLISHED 1804.

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  
 Lossee Paid since organization. . . . \$16,920,202.75

GEO. A. COX, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

# The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1896

Assets, -	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,832
Receipts from all sources.....	41,958,145
Payments to Policy-holders.....	20,685,472
Whole Life Risks assumed and renewed, 219,308 policies ....	637,726,276
Risks in force, 273, 213 policies, amounting to.....	803,867,478

NOTE.—The above statement shows a large increase over the business of 1895 in amount at risk, new business assumed, payments to policy-holders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

# Caledonian Insurance Co'y

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 ..... \$ 3,137,828.51  
 Cash Income..... 785,130.81  
 Net Surplus..... 474,029.08  
 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., Mont ree

## 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, 1896.

"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.

# 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.

Canada Board of Directors:  
 EDMOND J. BARBEAU, Chairman.  
 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 1863. Head Office, Waterloo, Ont.

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

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

# Saxe & Archibald, ARCHITECTS

Room 79, Imperial Building,

Fire. Life. Marine.

# Edward T. Taylor & Son

General Insurance Agents,  
 Money to Loan on Mortgage.

43 St. Francois Xavier S

MONTREAL.

Telephone Main 2205.

Accident. Employers' Liability.

"The St. Lawrence"

# FIRE INSURANCE COMPANY

Incorporated 1886.

Capital - - \$250,000.

Head Office: 10 Place d'Armes.

MONTREAL

J. Gustave Lavoletts, Pres. F. Gauthier, Man.

If You Want...

# CUTS for Effect

or Catalogue Illustrations  
 WELL AND QUICKLY DONE,

—SEND TO—

# DENNISON,

PHOTO-ENGRAVER

# NEW YORK LIFE

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.

WESTERN CAN. BR., 498 1/2 Main St., Winnipeg, Man.  
N. B. BR., 120 Prince William St., St. John, N. B.  
TORONTO BRANCH, 20 King St., East, Toronto, Ont.  
BALIAPAX 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 Macnider, Esq.

Thos. Davidson, Managing-Director.

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

G. 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, . . . . . 8,284,392.15

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

G. Ross Robertson & Sons, Agents  
11 Hospital Street, MONTREAL.

## CONFEDERATION

LIFE ASSOCIATION

Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of investment.

Cash Values,  
Paid up Policies,  
Extended Insurance

GUARANTEED IN THE POLICY

Montreal Office:

174 ST. JAMES ST

H. J. JOHNSTON,

Manager, P.

# AGENTS WANTED!

General, Special, District and Local Agents Wanted in unrepresented Territory in Quebec, Ontario, Nova Scotia, New Brunswick, Manitoba, British Columbia and the Territories by

## THE ROYAL-VICTORIA LIFE INSURANCE CO. OF CANADA CAPITAL \$1,000,000.

Good Contracts will be given to Good Agents.

Applications to the General Manager will receive prompt attention and be considered confidential.

DAVID BURKE, General Manager, MONTREAL

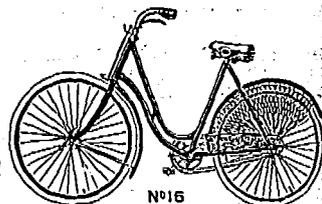
THE TRIUMPH OF THE CREATION  
IS THE CREATION OF THE TRIUMPH.



Priority Works,  
COVENTRY AND LONDON.

# Triumph Cycle Co.,

LIMITED.  
COVENTRY, ENGLAND.



## WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over . . . . . \$2,940,000.00  
Income for Year ending 31st December, 1898, over - 2,290,000.00

Head Office. - Toronto, Ont.

Hon. Geo. Cox, Pres.; J. J. KENNY Vice-Pres. & Man.-Dir  
C. C. FOSTER, Secretary.

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

## COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL.

JAMES McCREGOR, 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

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

Canada Branch, TORONTO.

Montreal Chief Office, 180 St. James St.

D. W. ALEXANDER, Manager for Canada.