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 Open Policies granted to Importers and Exporters.
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 MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 37, No. 22
 NEW SERIES

MONTREAL, FRIDAY, DECEMBER 8, 1898

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

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.. AND ..

IMPORTERS OF **DRY GOODS**

SPECIALTIES:

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Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

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INCORPORATED 1872

Authorized Capital, \$1,000,000
Capital Paid-up, 500,000
Reserve Fund, 210,000

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Safes from \$10 per annum upwards.
Your Valuables are not safe in your house.
Place them beyond the reach of fire and thieves.

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THE CENTRAL CANADA

LOAN & SAVINGS COMPANY.

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GEO. A. COX, President.

Capital Subscribed, \$2,500,000.00
Capital Paid-up, 1,000,000.00
Reserve Fund, 250,000.00
Invested Funds, 4,186,673.68

Deposits received at current rates of interest paid or compounded half yearly.
Debentures issued in Currency or Sterling, payable in Canada or Great Britain.
Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.

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

The Dominion Savings & Investment Society

LONDON, - - - CANADA.

Capital Subscribed, \$1,000,000.00
Paid-up, 932,474.97
Total Assets, 2,541,374.27

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T. H. PURDOM, Barrister, Inspecting Director.
H. E. NELLES, Manager.

THE HAMILTON PROVIDENT AND LOAN SOCIETY

Dividend No. 45

Notice is hereby given that a dividend of Three and a half per cent upon the paid up capital stock of the Society, has been declared for the half year ending 31st December 1893, and that the same will be payable at the Society's Banking House, Hamilton, Ont. on and after TUESDAY, the SECOND DAY OF JANUARY, 1894.

The Transfer Books will be closed from the 15th to 31st December, 1893, both days inclusive.

H. D. CAMERON, Treasurer.

Nov. 14, 1893

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Assets over \$650,000.00

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The Company acts as agents for financial and commercial negotiations.

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Railways.



Intercolonial Railway.

1893. Summer Arrangement. 1893

On and after Monday, the 28th June, 1893, through Express Passenger trains will run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure Depot	23.15	7.45
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot		22.40
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	22.30	8.10
Leave Lewis	9.00	14.30
Arrive Riviere du Loup	13.20	17.40
Trois Pistoles	14.25	18.37
Rimouski	16.10	20.05
Sto. Flavie	16.30	20.35
Little Metis	17.15	20.57
Campbellton		21.30
Dalhousie		1.30
Bathurst		1.37
Newcastle		2.10
Moncton	5.00	15.55
St. John	8.30	13.00
Halifax	11.30	22.25

All the cars on Express train leaving Montreal at 23.15 o'clock run through to Little Metis without change. This train runs through to Dalhousie on Tuesdays and Fridays.

The cars to Lunenburg and St. John run through to their destination on Sundays.

The Buffet Sleeping Car and other cars of Express train leaving Montreal at 7.45 o'clock run through to Halifax without change.

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

Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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

G. W. ROBINSON, Esq.,

Eastern Freight and Passenger Agent,
138 1/2 St. James Street, - - MONTREAL

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

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

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Sailing from Jacksonville daily (except Saturday) at 8.30 P.M., making close connection with all railroads at PALATKA, ASTOR, BLUM SPRINGS and SANFORD. Through Tickets and Bills of Lading at Lowest Rates to all interior points in Florida.

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Liverpool, Londonderry, Quebec
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From Liverpool.	Steamships.	From Montreal	From Quebec
19 Oct*	Mongolian 4 Nov
25	Parisian	..... 11 "
2 Nov	.....*	Laurentian	..... 18 "

Last sailing of the season from the St. Lawrence. Steamers are despatched from Montreal at daylight on day of sailing, and sail from Quebec at 9.00 a.m. Sundays.
Steamers with a * do not stop at Quebec Rimouski or Londonderry.
Send for Passenger Circular giving sailings from Portland and Halifax, rates, etc.

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Winter rates, commencing Aug 1st, East-Bound, and Oct. 31st, West-Bound.
By SS. Parisian—\$50 \$60 and \$70 \$100 \$110 and \$130 return. Extra class cabins for two persons, rooms 50 to 57 \$80 single, \$150 return.
Extra class cabins for three persons, rooms 50 to 57 \$70 single, \$130 return.
By Sardinian—\$50, \$55 and \$60 \$100, \$105 and \$110 return.
By other Steamers—\$45 & \$50 \$95 & \$100 return.
Special accommodation \$4 cabin on SS Mongolian and Neumidian in lieu of second cabin.
Round trip, second cabin, returning \$75

Glasgow, Londonderry and New York Service.

(Late State Line of Steamers.)
From New York to W. 21st Street, New York.

From Glasgow.	Steamships.	From New York
18 Oct	State of California, noon..... 2 Nov
20	Grecian..... 9 "
27	State of Nebraska, 10.00 a.m..... 16 "
3 Nov	.....*	Norwegian..... 23 "
10	Siberian..... 30 "
17	State of California, 10.00 a.m. 7 Dec
24	Grecian..... 14 "
1 Dec	State of Nebraska, 3.00 p.m. 21 "

And weekly there for. Steamers with a * will not carry passengers from New York.
The SS State of California and State of Nebraska have excellent accommodations for all classes of passengers.

London, Quebec and Montreal Service.

From London	Steamships.	From Montreal to London or about
18 Oct	Monte Videan..... 5 Nov
24	Austrian..... 11 "
28	Brazilian..... 18 "

Last Sailing of the Season
These Steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From Glasgow	Steamships.	From Montreal to Glasgow or about
14 Oct	Hibernian..... 1 Nov
21	Siberian..... 8 "
28	Mercurian..... 15 "

Last sailing of the season. These Steamers do not carry passengers on voyage to Europe.

Glasgow, Liverpool, St. Johns, Halifax and Philadelphia Service.

From Glasgow	From Liverpool	Steamships.	From Philadelphia	From St. Johns
7 Oct	10 Oct.	Assyrian	31 Oct	5 Nov.
21	24	Coron	14 Nov.	19 "
4 Nov	7 Nov	Carthagenian	28 "	3 Dec
18	21	Assyrian	12 Dec	17 "
2 Dec	5 Dec	Coron	26 "	31 "

And every two weeks thereafter Calling only at St. Johns on the return voyage to Glasgow.
Carrying all classes of passengers from Liverpool to St. Johns & d Halifax, and from St. Johns to Glasgow. No passengers carried to or from Philadelphia.

Glasgow, Londonderry, Galway and Boston Service.

From Glasgow to Boston	Steamships	From Boston to Glasgow or about
18 Oct	Scandinavian..... 4 Nov.
1 Nov	Nestorian..... 18 "
15	Prusian..... 2 Dec
29	Scandinavian..... 16 "
13 Dec	Nestorian..... 30 "

And regularly thereafter. These Steamers do not carry passengers on voyage to Europe.
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Nov. 1893

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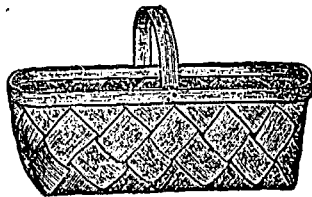
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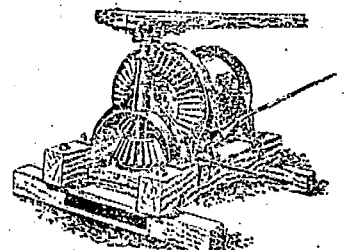
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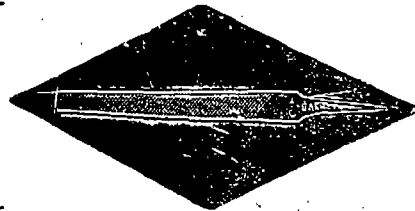
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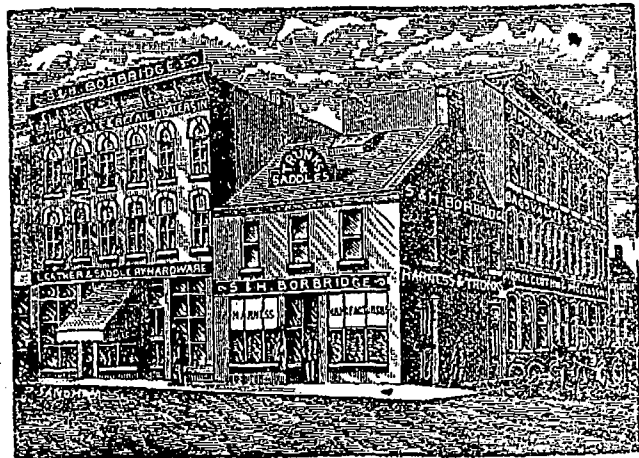
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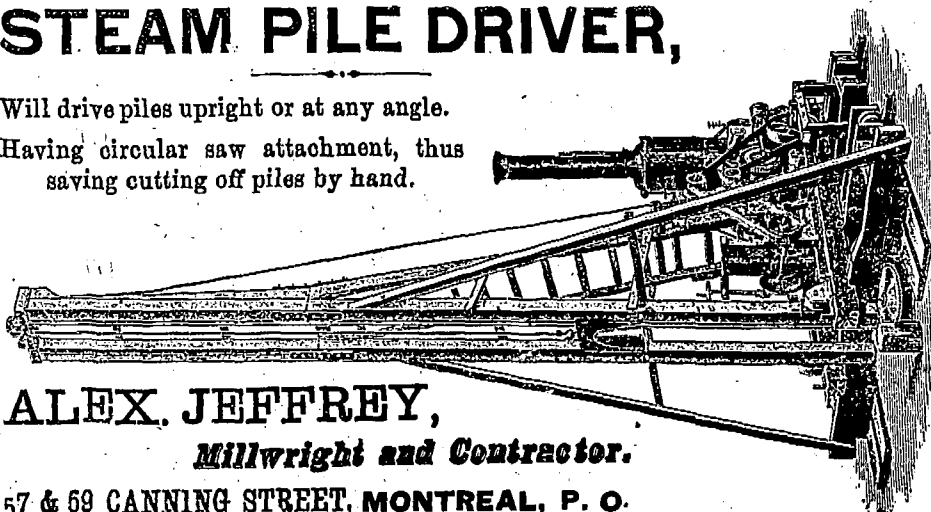
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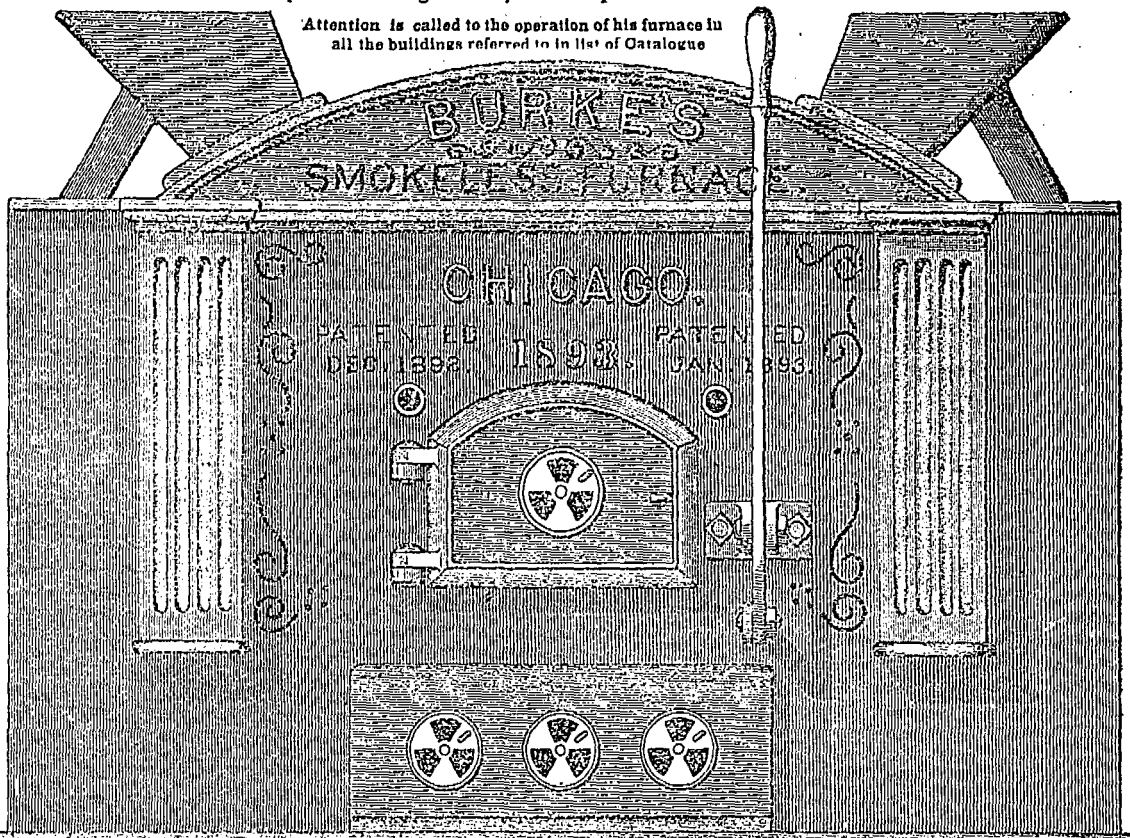
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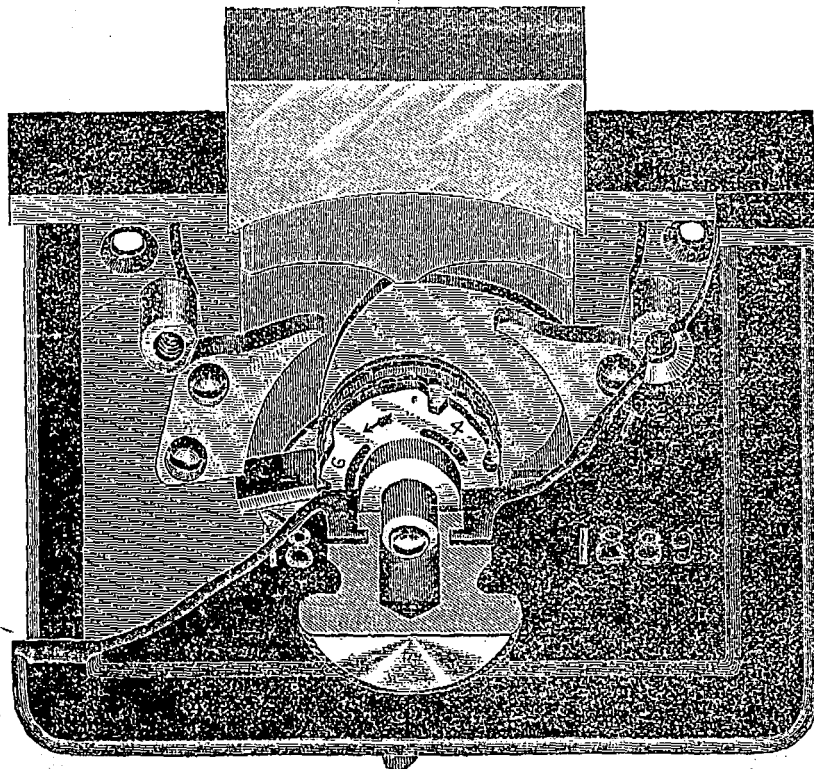
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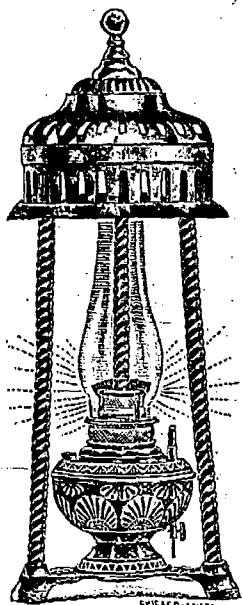
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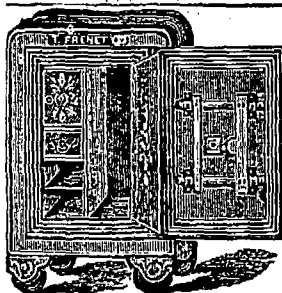
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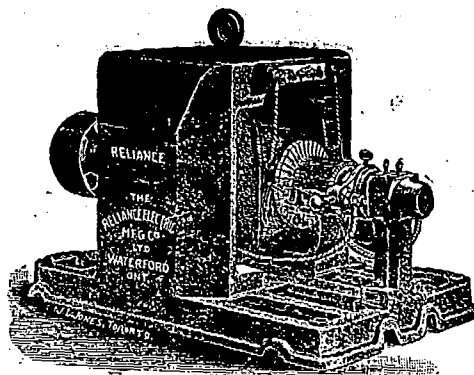


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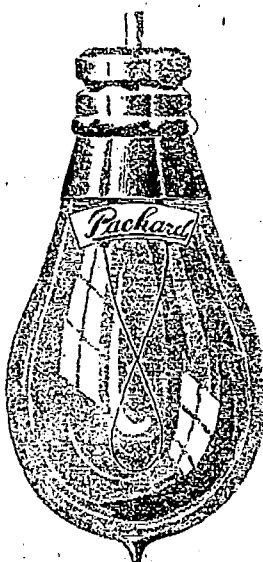


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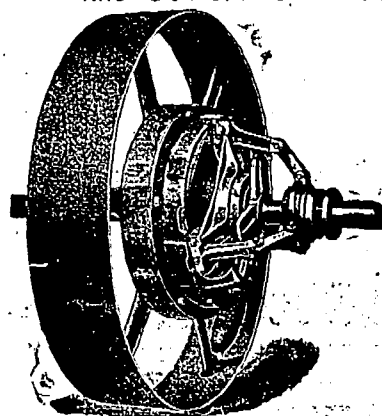
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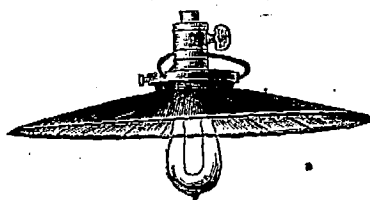
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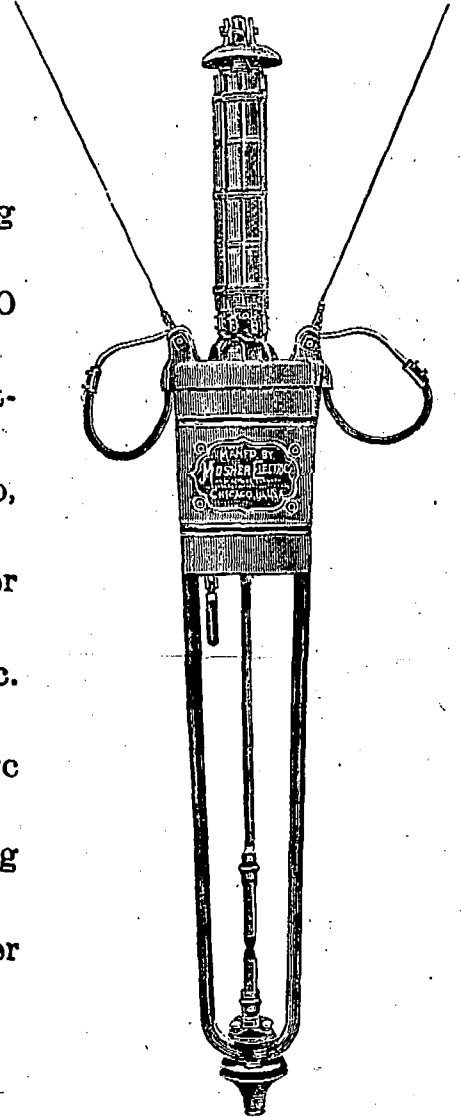
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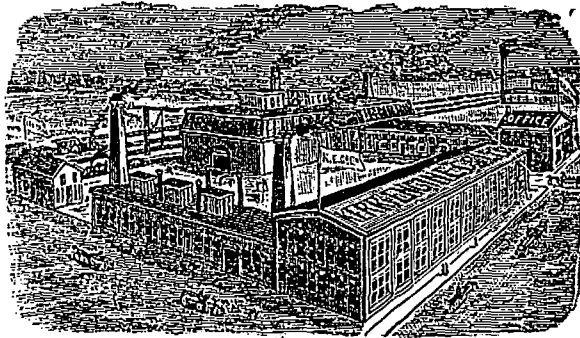
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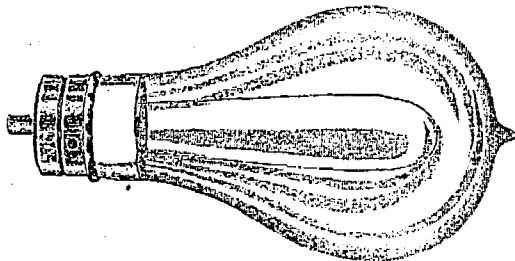
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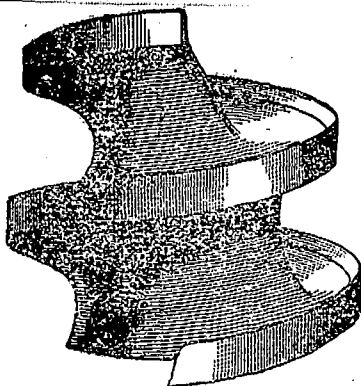
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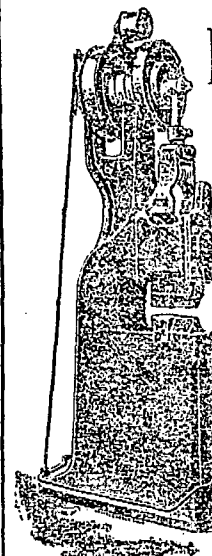
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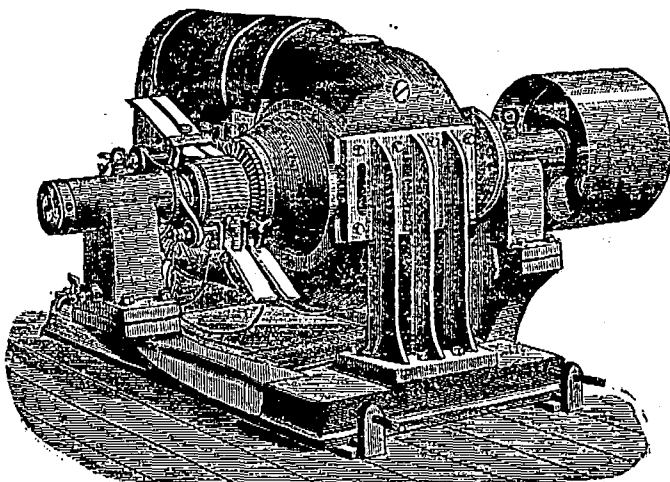
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"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa, Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourself well fortified with pure blood and a properly nourished frame."—Civil Service Gazette.

Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus: JAMES EPSS & CO., Ltd., Homeopathic Chemists, London, Ont.

Leading Manufacturers, &c.

Jas. A. GANTLIE & Co.

GENERAL MERCHANTS

— AND —

MANUFACTURERS' :: AGENTS,

Established 29 Years.

COTTONS: Grey Sheetings, Checked Shirtings, Denims, Cottonades, Tlokinga, Bags, Yarn, Twine, &c., &c.

TWEEDS: Fine, Medium and Low Priced Tweeds, Serges, Cassimers, Doeskins, Etoffes, Kerseys, &c., &c.

FLANNELS: Plain and Fancy Flannels, Over-Coat Linings, Plain and Fancy Dress Goods, &c., &c.

KNITTED GOODS: Shirts, Drawers, Hosiery, &c., &c.

BLANKETS: White, Grey and Colored Blankets.

Wholesale Trade Only Supplied.

290 St. James St., MONTREAL

20 Wellington St. West, — TORONTO
Advances made on Consignments. Correspondence solicited.

267,000

NO. 7 ENVELOPES.

WHITE WOVE, GOOD QUALITY.

At a specially low figure. Note the price:—

One thousand for..... \$ 1 38
Five thousand for..... 6 25
Ten thousand for..... 11 25
Twenty thousand for.... 22 00

Not less than one thousand sold at above prices. Send for a sample.

MORTON, PHILLIPS & CO.,

BLANK BOOK MAKERS, STATIONERS AND PRINTERS,

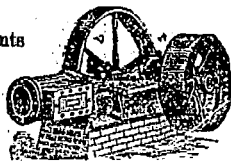
1755 Notre Dame St., Montreal.

ENGINES

— AND —

BOILERS

High Class Recent Improvements Best Results Complete power equipments for all purposes. Ask for Circular.



E. Leonard & Sons

LONDON, CAN.

89 COMMON STREET,

MONTREAL.

DOMINION COAL COMPANY, Ltd.

OFFER FOR SALE THE FOLLOWING COALS:

INTERNATIONAL, CALEDONIA, RESERVE, GOWRIE, LITTLE GLACE BAY, OLD BRIDGEPORT, GARDINER.

Either Screened, Run of Mine, or Slack.

Contracts can be made for any of the above Coals (except Slack) for any term of years, which the consumers may desire, for delivery on the basis of current prices.

For Prices, terms, etc., apply to

DOMINION COAL CO., LTD.

Milk Street, Boston, Mass.

or KINGMAN, BROWN & CO.,

Montreal.

or WM. LITHGOW,

P.O. Box 270, Halifax, N.S.

Leading Manufacturers, &c.

COCHRANE, CASSILS & Co.
MANUFACTURERS OF
BOOTS & SHOES

WHOLESALE

CORNER OF

Latour and Genevieve Streets,
MONTREAL.

THE DOMINION COTTON

MILLS CO

MAGOG PRINTS.

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

Ask Wholesale Houses for Samples.

All Goods GUARANTEED and stamped "WARRANTED PURE INDIGO."

D. MORRICE, SONS & CO.

MONTREAL & TORONTO.

Selling Agents.

Montreal Paper Mills Co'v.

(ST. LAWRENCE PAPER MILLS.)

Manufacturers of and Dealers in Book, News and Poster Papers, Bag Manillas and Special Hosiery Papers, Bleached and U B Manillas, Brown and Red Wrappings.

AND DEALERS IN White and Colored Writings, Colored Cover Papers

Linen and Bond Papers, Printers' Poster, Book and News Inks.

Bell Telephone 2690. P. O. Box 1133.

OFFICE AND WAREHOUSE, 586 & 588 CRAIG STREET, MONTREAL, P. Q. Write for Samples and Prices.

W. & F. P. CURRIE & CO

100 Grey Nun St., MONTREAL,

MANUFACTURERS OF

SOFA, CHAIR AND BED SPRINGS

A large stock always on hand.

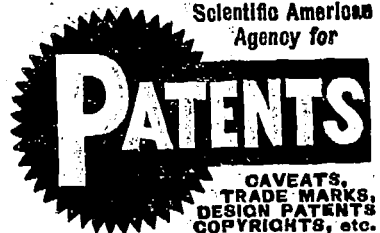
Roman Cement, Portland Cement, Water Lime.

Drain Pipes, Vent Linings, Fire Covers, Fire Bricks, Fire Clay.

Whiting, Plaster of Paris.

Porax, China, Clay, Etc.

Scientific American Agency for



CAVEATS, TRADE MARKS, DESIGN PATENTS, COPYRIGHTS, etc.

For information and free Handbook write to MUNN & CO., 361 BROADWAY, NEW YORK. Oldest bureau for securing patents in America. Every patent taken out by us is brought before the public by a notice given free of charge in the

Scientific American

Largest circulation of any scientific paper in the world. Splendidly illustrated. No intelligent man should be without it. Weekly, \$3.00 a year; \$1.50 six months. Address MUNN & CO., 361 Broadway, New York.

THE CANADIAN COLORED COTTON MILLS Co.

→ FHLI: + 1893 ←

Ginghams, Zephyrs, Chevlot Sultings, Flannelettes, Dress Goods, Skirtings, Oxfords, Shirts, Cottonades, Awnings, Tickings, Etc.—NOW READY.

SEE SAMPLES IN WHOLESALE HOUSES.

D. MORRICE, SONS & CO., AGENTS,
MONTREAL & TORONTO.

J. & H. TAYLOR,

Steam and Hydraulic Pipe,
Galvanized Iron Pipe and Fittings,
Hemo-steel Boiler Tubes,
Locomotive Forgings,
Steel Tires and Axles,
Bearing Metal,
Railway Grading and Track Tools.

General Engineering Supply Warehouse,
731 CRAIG STREET,
MONTREAL, P.Q.

F. P. Buck, President & Gen. Manager.
W. S. Dresser, Sec'y & Treas.
Wm. Angus, Vice-Pres. & Agent

ROYAL PULP & PAPER CO.

(Successors to Wm. Angus & Co.)
Fine News, Book, Writing and Colored Lithograph Papers, and Chemical Wood Fibre Manufacturers.

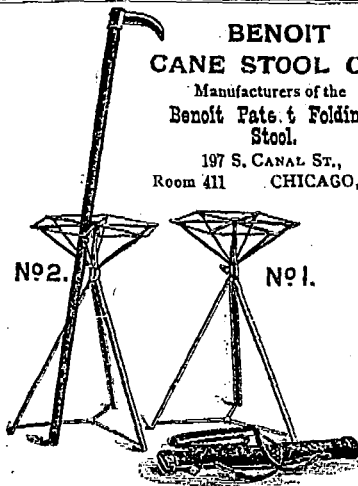
Store, 15 Victoria Square, MONTREAL.
Works and Head Office, EAST ANGUS, P.Q.

MONTREAL LIME Co.

O. W. TRIMHOLME, Gen. Manager.
LIME MANUFACTURERS,
MONTREAL.
Office & Works:
COTE ST. LOUIS. Telephone 6414

BENOIT CANE STOOL CO.

Manufacturers of the Benoit Pat. & Folding Stool.
197 S. CANAL ST.,
Room 411 CHICAGO, ILL.



MACHINERY, Iron and Wood-Working,
STEAM PUMPS for Every Service. ENGINES and BOILERS
Canada Machinery Agency, 345 & 347 St. James St.,
W. H. NOLAN Manager

Get your Printing and Bookbinding
DONE AT THE
Journal of Commerce.

THE GURNEY, TILDEN CO.,

(Limited.)

Manufacturers of

"SOUVENIR" Ranges for Coal,
"SOUVENIR" Ranges for Wood,
"SOUVENIR" Wood Cook Stoves,
"SOUVENIR" Base Burners,
"Original" Wood Cook, "Bright Idea" Wood Cook.
Etc., Etc.; Etc.

The largest and most elegant line of Cooking and Heating Stoves ever offered the Canadian Trade.

Sold at wholesale by

THE GURNEY, TILDEN CO.,
HAMILTON, ONT.
WINNIPEG, MAN.
THE GURNEY, MASSEY CO.,
MONTREAL, QUE.

IF YOU WANT ANY KIND OF
BUGGIES

Carts, Phaetons, Express or Farm Wagons you can save from \$10 to \$30 on each, by buying from

LATIMER

592 St. Paul Street, MONTREAL.
Latimer & Legare, Quebec, or
Latimer & Bean, Sherbrooke
Cash buyers, Dealers or Livery men get
"special" low prices.

THE NORTON M'F'G CO.

Manufacturers of
Fruit Paint, Lard & Seamless
Lobster Cans.
Inquiries and Correspondence solicited. . . .
HAMILTON, ONT.

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.

—Stephen Oddleifson, a Winnipeg grocer, has assigned.

—The Commercial Cable Co. have declared a quarterly dividend of 1 1/4 per cent., payable on 2nd of January next.

—C. B. Gelding, of Tilsonburg, Ont., has purchased the stock of Ross Bros., tailors, of Saratua, at 53 cents in the dollar. It was valued at \$700.

—Mr. C. J. Hague, commercial agent of the Grand Trunk Railway at Detroit, has been appointed general manager of the Commercial Express Freight Line at Buffalo.

—A branch of the Bank of Hamilton will shortly be opened in Berlin, Ont. Mr. Oliver Clark, the present manager of the Lis-towell branch, will be in charge.

—New Brunswick fishermen are beginning to put in their claims for fishing bounties. These bounties are usually paid about the first of the year.

—After a short business career at Petrolia, Ont., Wm. Jenkins & Son, ready made clothing and gents' furnishings, have made an assignment to Alfred Robinson, London.

—The clearing house at Winnipeg went into operation for the first time on Monday last. The clearances on the opening day amounted to \$183,331.

—The general stock of Alton & Yager, Clear Creek, Ont., valued at \$1,500, has been sold to G. B. Gelding of Tilsonburg at 53 cents in the dollar.

—At the next session of Parliament application will be made to incorporate the Northern Life Insurance Company of Canada, whose headquarters will be at London, Ont.

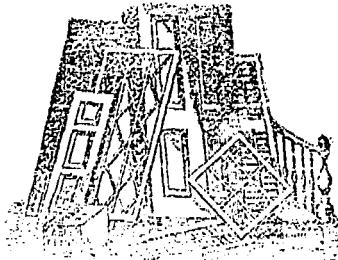
—Mr. John G. Foster, of Derby Line, a member of the Vermont State Legislature,

LONSDALE, REID & CO., Dry Goods Importers, MONTREAL.

SPECIALTIES

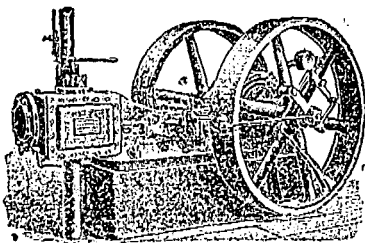
In stock, Dress Goods, Cashmeres, Velveteens, Lining, Hosiery, Gloves, Laces and Fancy Smallwares, Canadian Staples at market price.

RHODES, CURRY & CO.



All kinds of building Materials Fittings for Banks Stores, etc., a specialty.

AMHERST, N.S.



ROBB-ARMSTRONG ENGINES

SIMPLE AND COMPOUND.

Most Simple and Most Perfect Fly-Wheel Governor in use.

ROBB ENGINEERING CO. Ltd., AMHERST, N.S.

has been elected a director of the Eastern Townships Bank in the place of the late Mr. D. A. Mansur.

—The friends of S. Spicuzza, fruit dealer, of Hamilton, deny the rumor that he has left the city. They say he has merely gone on a visit to Italy and that he will return.

—The Allan steamship Monte Vidoni has been awarded \$20,000 as salvage by the British Admiralty Court for her assistance to the Dominion Liner Sarnia last August.

—The schooner Seyard, bound for this port from Newfoundland with a cargo of herring, has put into St. Pierre, Miquelon, badly damaged, after jettisoning most of her cargo.

—The location of the branch line of the Kingston, Napanee and Western R.R. from Loughboro to Lake Sydenham, has been approved by the Department of Railways and Canals.

G. DESOLA,

General Commission Merchant,

CUSTOMS AND FORWARDING BROKER

General agent in Canada for "Filtature et Fileries réunies," United Thread Factories of Anstr. Belgium.

8 St. SACRAMENT STREET, MONTREAL.

McArthur, Corneille & Co.

Importers of and Dealers in

WHITE LEAD AND COLOBS,

DRY AND GROUND IN OIL.

Varalises, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 22, and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs, Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 & 316 ST. PAUL STREET.

—AND—

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

CELEBRATED

Truro Spa Ginger Ale.

Lemon Soda, Sarsaparilla, Champagne Cider, Club Soda and other choice flavors.

Our goods are always reliable, and retailers find them both saleable and profitable.

Highest awards wherever exhibiting.

Only the purest ingredients used

PURE FRUIT SYRUPS.

Write for quotations.

MANUFACTURED BY

**BIGELOW & HOOD,
TRURO, N.S.**

—The official estimates for expenditure sent to the U. S. Congress on Monday last call for \$411,879,061 for the coming fiscal year. This is a reduction of nearly \$10,000,000 from those for the present year.

—John Conn, of the firm of Conn & Co., private bankers of Alvinston, who failed some time ago, has been extradited after lying some months in jail at Detroit, and is now in custody at Sarnia on a charge of forgery.

—The Michigan Central Railway put an armour-plated express car on its road last week. It has a sheet-steel turret, loop-holed for rifle fire, and is believed to be proof against train robbers. A number of similar cars are in process of construction.

—A. J. Machum, publisher of The Globe of Fredericton, N.B., has assigned. His liabilities are believed to be between \$4,000 and \$5,000. There is a bill of sale upon the printing plant, and as the other assets are small, creditors may fare poorly.

—L. Caron & Fils, builders and contractors, Nicolet, Que., a firm of some years' standing, have assigned. They made some money at first, but appear to have spread

ROYAL CARPET CO.,

Manufacturers of

TWO AND 3 PLY **CARPETS** WOOL AND UNION

Art Squares and Carpet Fringe.

Dealers in Chenille Curtains, Rings, Poles and Trimmings.

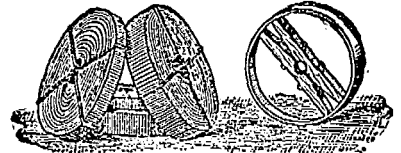
amples sent free. **QUELPH, Ont**

GUTTA PERCHA BELTING,
DYNAMO BRUSHES,
INCANDESCENT LAMPS,
PACKING AND MACHINERY
SUPPLIES.

THOS. FORRESTER,

118 St. James Street.

MONTREAL.



BALLS OF FIRE

Hurled into the ranks of an army could not have created the excitement and dismay that our large stock of heavy Belts and Machinery have caused among the traders and agents throughout Canada. We sell direct to the consumer, barring out all middle men, giving consumers the immense profits squeezed and coaxed out of them by that class of men.

100,000 feet extra heavy new rubber belts at 50 and 20 per cent discount of list price.

200 Machines for wood and iron workers, engines and boilers 4 to 30 horse powers at prices that cannot be equalled.

1200 Hickory bent rim split wood pulleys no glue in them, and light American metal pulleys, all balanced.

All guaranteed as represented. Come and see them, or send for catalogue.

MULLIN & CO., 37 Papineau Sq., MONTREAL.

HENRY PORTER,

Tanner and Manufacturer of:

LEATHER * BELTING,

Fire Engine Hose, Harness, Moccasin, Lace, Busset, and

OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

The only Manufacturers of Rawhide Belting in the country.

THE CHICAGO RAWHIDE MFG. CO.,

MANUFACTURERS OF

RAWHIDE BELTING,

LACE LEATHER, ROPE, LARIATS,

Fly Nets, Picket Leather, Stock and Farm Whips, Washers, Hams Straps, Hams Springs, Halters and other Rawhide Goods of all kinds.

By Krueger's Patent.

The MABBS HYDRAULIC RAWHIDE PACKING
World's Fair Medals awarded.

75 & 77 Ohio Street, Near Market Street,

CHICAGO, ILL.

too much sail, and to have been pinched by the tightness in the money market.

—Mr. Duncan McIntyre, who has been ailing for some time past, is now convalescent. He purposes sailing on the fourth of next month for a month's sojourn in Egypt. His son, Mr. W. C. McIntyre, will accompany him.

—The plant of the "Canadian," which died a natural death at Digby, N.S., some time ago, has been sold by the Dominion Type Founding Co. to Mr. J. D. Macdonald, a job printer, who contemplates establishing a paper in Pictou, N.S.

—London advices say that the hay market rules steady with a quiet demand at



**CAMPBELL'S
QUININE WINE**

The Great Invigorating Tonic. Specific
for Loss of Appetite, Indigestion
and Spring Lassitude.

Kenneth Campbell & Co., Montreal

ADVERTISING IN ENGLAND,
EUROPEAN CONTINENT, ETC.
SELL'S
ADVERTISING AGENCY, LTD.

Capital \$250,000. Henry Sell, Manager, (editor and
founder of "Sell's World's Press.")
Full particulars regarding British or European
Advertising, sample papers, rates, etc., at the
London Office, 167-188 Fleet street, or at
NEW YORK OFFICE, 21 Park Row, Ground Floor.

GEO. H. HEES, SON & CO.,
Window Shades,
Curtain Poles, Spring Rollers, &c.
TORONTO, ONT.

Send for our New Illustrated Catalogue.

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

BEST for THE MONEY
ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

IMMEDIATE UPON RECEIVING

"PATENT ROLL" COTTON BATS,

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

ASK FOR THESE BRANDS:

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

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

\$25.87, cost, freight and insurance for this
month's shipment to London. Buyers of-
fer \$23.13 December shipment to Liverpool,
and \$24.06 to Bristol.

—Grand Trunk Railway Company's return
of traffic, week ending December 2nd, 1893:
Passenger train earnings 1893 \$111,703,
1892 \$105,453; freight train earnings 1893
\$246,931, 1892 \$292,791; total train earn-
ings 1893 \$358,634, 1892 \$398,244. Decrease
1893, \$39,610.

—Toronto coal merchants advanced pri-
ces 25 cents per ton last Monday, but rates
are still 50 cents below those of last
year. The report that New York dealers
were going to cut prices is believed to be
only circulated for the purpose of depres-
sing coal securities on the Stock Exchange.

—A letter has been received by the Min-
ister of Trade and Commerce from Buenos
Ayres pointing out that agricultural im-
plements are now admitted free of duty in-
to the Argentine Republic, and asking why
Canada does not make an effort to enter
that market considering the lowness of
freights at the present moment.

—O. H. Landon & Co., gents' furnishings,
Toronto, have been obliged to meet their
creditors. Landon has been in business un-
der this style since the early part of this
year, succeeding Strong & Co. This line is
largely overdone in the Queen city, and
there is nothing in it, except for the best
houses. They have now assigned.

—Two new moulders of public opinion are
threatened before long. Brussels, Ont., will
shortly have a newspaper with Mr. James
Erwin, formerly of Atwood, as editor and
proprietor. It will support the Conserva-
tive party. Hampton, N.B., is also to have
a newspaper at an early date. Mr. Fred L.
Whelpley will be its editor.

—The following gentlemen have been ap-
pointed to select the Flour standards:
Montreal, Messrs O. M. Gould and A. G. Gag-
non; Winnipeg, W. A. Hastings, and W. W.
Ogilvie; Quebec, W. Brodie and G. Lemoine;
Toronto, W. Galbraith and A. McFall;
Hamilton, C. R. Smith; London, J. D. Saun-
by; Dominion Millers Association, Robert
Noble.

—Dividends to the amount of \$1,338,-

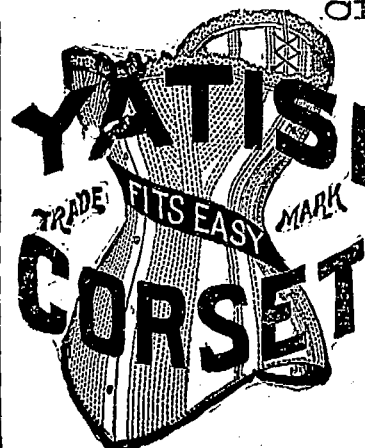
000 were paid out in this city on the 1st
The Bank of Montreal paid out \$600,000,
Merchants Bank \$210,000, Bank of Com-
merce \$210,000, Bank of Toronto \$100,000,
Ontario Bank \$52,500, Quebec Bank \$52,-
500, Hochelaga Bank \$21,300, Bank Jac-
ques Cartier \$17,500, Banque Ville Marie
\$15,000.

—President Lewin, of the Bank of New
Brunswick, reports that "raised" bills of
the Bank of Nova Scotia, Bank of New
Brunswick and Commercial Bank of Wind-
sor, are in circulation. These notes are \$5
ones neatly raised to \$10. The "raising"
is skillfully done, and merchants should
therefore examine all \$10 bills purporting
to be issued by these banks very carefully
before accepting them.

—The following companies have been in-
corporated under the Ontario Joint Stock
Companies Act: The William A. Fraser
Wood Manufacturing Company of Ontario
(limited), with a capital stock of \$80,000;
the Perfect Butter Stick Company of Toron-
to (limited), with a capital stock of \$3,-
000; the Standard Milk Company (limited),

**Pure
Oak
Belting**

THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO
Tel. No. 363. Tel. No. 475.



**CROMPTON'S
CORALINE
CORSETS.**

AGENTS FOR
**EASTERN ONTARIO
QUEBEC
AND THE MARITIME
PROVINCES.**

**Robert Linton
& Co.,**

Wholesale Dry Goods
Corner St. Helen and
Lemelin Sts.
Montreal.

A. R. McKINLAY & CO.

Successors to MACFARLANE, McKINLAY & CO.,

WINDOW SHADES,

Brass Goods, Poles, Rollers, Fringes, Laces

TORONTO, ONT

**POTATO STARCH!
POTATO STARCH!**The Finest, Best and Cheapest in the
Canadian Market.

Send for a sample and prices.

Manufactured by

McKINNON & McLEAN, Charlottetown, P.E.I.

**THE
MACFARLANE**

Shade Co'y.

**MANUFACTURERS
OF WINDOW SHADES**

Send for our new Illustrated Catalogue which is now ready.

J. F. M. MACFARLANE, President.

8, 10 & 12 LIBERTY STREET, - TORONTO.

HODGSON, SUMNER & CO'Y

—IMPORTERS OF—

Dry Goods, Small Wares and Fancy Goods,

347 and 349 St. Paul St., MONTREAL.

Agents for The Churohgate brand of Hosiery

with a capital stock of \$50,000, and the Markham Weighing Truck Company (limited), with a capital stock of \$3,000.

—Parry Sound enjoys the unenviable distinction of imposing the highest rate of taxation in Ontario this year. It imposes a rate of 38 mills in the dollar. The village of Creedmore comes next with 35 mills and Brucebridge third with 27. Markham makes a good fourth with 25 9-10 mills and leaves two or three thousand dollars unprovided for. Lindsay occupies fifth place with 24 mills.

—The lumbermen of the Saginaw valley, who depend upon their supply of logs from Canada for their raw material, are circulating a petition to have sawn lumber placed upon the free list in the United States. They prefer to have free lumber to having an export duty on saw-logs. They

would sooner face the competition of Canadian mills than have their raw material taxed.

—Mr. W. Kennedy has succeeded to the position of chief clerk of the Northern Assurance Company, rendered vacant by the acceptance of the joint managership of the Phoenix of Hartford by Mr. J. W. Tatley. Mr. Kennedy is a son of Mr. John Kennedy, manager of the Albion Fire Insurance Co., and has been trained under Mr. Robt. W. Tyre in the Northern for the past seven years.

—The clause in the Montreal City Bill, now undergoing the process of dissection in the Quebec House, which provides that no civic loan can be contracted unless previously approved of by a vote of two-thirds of the Council and sanctioned by a vote of the real estate owners, and that no loan

be contracted when the civic debt exceeds ten per cent. of the taxable property, has been passed.

—Mr. E. D. Lacy, resident manager for Canada of the Imperial Insurance Co., has issued a circular announcing the appointment of Mr. G. R. Kearley, as inspector of the company in the place of Mr. John E. Logan, who resigns his position in order to devote himself to the adjustment of fire losses. Mr. Kearley has had valuable experience as a special agent, and was for nearly fifteen years with Mr. John C. Paige of Boston.

—There seems to be an impression that John Murray, G.T.R. freight agent at Niagara Falls, who left a week ago to visit his family at Detroit, will not be in a hurry to return. He has spent money very freely of late, and on his books being ex-

**S. LENNARD & SONS,
DUNDAS, ONT.**

MANUFACTURERS OF

**PLAIN & FANCY
HOSIERY**

AND LADIES' UNDERWEAR.

To the Wholesale Trade only.

**LAPORTE, MARTIN & CO.,
MONTREAL.**

We offer at special prices :

Green Cod, No. 1 large, Green Cod No. 1 Medium, Salmon B.C. in barrels, Salmon, Labrador in barrels, Trout in half barrels, Herrings, Labrador in half barrels, Herrings, Labrador in barrels, Herrings, Cape Breton, in barrels, Herrings, Cape Breton, in half barrels.

N.B.—Write for quotations.

LOCKERBY BROS.,

IMPORTERS

—AND—

Wholesale Grocers,

Corner St. Peter & St. Sacrament Streets,

MONTREAL.

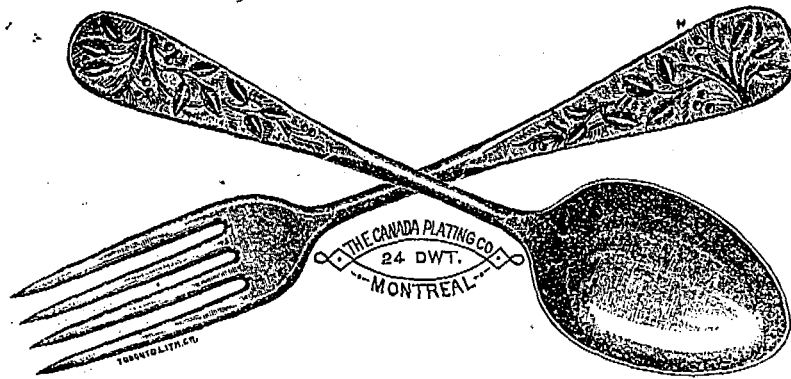
D. McCALL & CO.Wholesale Millinery, Mantles and
Fancy Dry Goods.12 and 14 Wellington Street East, TORONTO
1831 Notre Dame Street, - MONTREAL

THE TRADE INVITED TO CALL.

**D. McCALL & CO.,
Toronto and Montreal.**

THE CANADA PLATING CO.

THE ONLY
MANUFACTURERS
OF
Hand Finished
Goods
In Canada.



WE ARE NOT COMPETING AGAINST ANY FIRM AS OUR GOODS ARE AOKNOWLEDGED TO FAR EXCELL ALL OTHERS.

763 CRAIG STREET, - - - MONTREAL.

Curtain Stretchers!!

WHOLESALE & RETAIL.

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

amined it is understood that a shortage of several thousand dollars was discovered. Mr. Sutherland, of Midland, is now acting as freight agent in his place. Murray sold his house before leaving.

—The annual meeting of the Windsor Hotel Company was held early in the present week. The report was not as prosperous as that of last year, for the expected rush of tourists en route to the World's Fair never materialized. The raising of the civic assessment of the hotel from \$500,000 to \$800,000, involved an addition to the taxes of \$8,127, and this was one of the principal causes for the reduction of the dividend to 5 per cent.

—In New Brunswick, A. J. Machum, printer, Fredericton, has assigned. Prior to June '91 he was with Crockett & Machum. He was only in a small way and could not make any progress. He owes \$4,000.—J. P. Michand, general store, St. Hilaire, is asking an extension of time on liabilities of \$8,000. He shows a surplus of about \$5,000. Trade has been dull with him the past year, and collections hard to make, so that he is unable to pay his bills at present.

EGGS AND PRODUCE

AULD BROTHERS,

Wholesale Grocers and Dealers.
Grafton St., CHALOTTETOWN, P.E.I.

—The shipment of deals, etc., from St. John, N.B., to the United Kingdom up to date is placed at 150 million feet, as against 132 million feet last year. The shipments from the Miramichi, however, fell from 95 million feet to 83 million feet and the season's business there is looked upon as disappointing. The quantity of deals wintering there is about the same as last winter, but it is predicted that the operations in the woods during the season we are just entering upon will be fully one-third less than those of the last one.

—Mr. James D. Davis, proprietor and principal of the Montreal Business College, has purchased the handsome semi-eccelesiastical building on Victoria Square, at the corner of Craig and Radegonde streets, built for and many years occupied by the Y.M.C.A. The price is said to be about \$53,000. Mr. Davis' many friends will be glad to learn of this evidence of prosperity. Mr. Buie, of the firm for many years, has left on a visit to Europe for the benefit of his health, which has not been of the best for some time.

—L. Denis & Fils, wine, city, have assigned with liabilities of \$8,000. Leopold

THE GARLOCK PACKING COMPANY

Manufacturers of
Garlock's Patent Steam, Water and Ammonia
PACKINGS.

Dealers in Usudurian and Plumbago Flange Packing and Engineers' Supplies.
Our Packing is in use in over 3000 Engine Rooms in Canada.

COR. CATHARINE & REEBROOK - HAMILTON, ONT
Write for Catalogue and References.

Denis, sole owner, was formerly of Denis & Baumar, who started in the fall of '92, but dissolved soon afterwards, the former continuing. He has met with indifferent success all along. Among the creditors are: Theo. Denis, \$2,000, notes and account, and \$400 wages; Ed. Beauvais, \$1,600; V. Dupuis, \$266; A. Desjardins & Fils, \$450; F. Guery, Angers, France, \$205; A. J. Lechese, Saumer, France, \$168; Normand & Desmoulin, Cognac, \$555; P. Rateau, Sautis, France, \$250; J. & O. Villeneuve & Fils, \$233

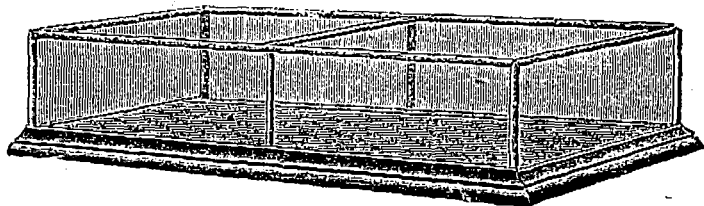
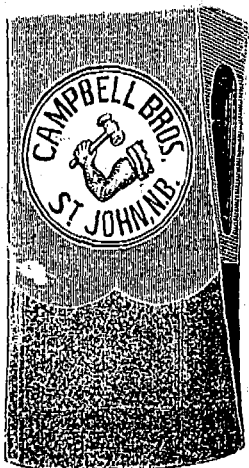
—The following list of United States patents granted to Canadian inventors November 21, 1893, is reported expressly for the Journal of Commerce by James Sangster, solicitor of patents, Buffalo, N.Y.: Henry J. Bickle, Gladstone, assignor of one-half to E. F. Hutchins, Winnipeg, harness soap; Thomas Davidson, Montreal, damper; Chas. C. Davidson, assignor of three-fourths to J. A. Harris, Moncton, car coupling; Able Kleinstriver, assignor of one-half to B. S. Van Tuyl Petrolia, regulating mechanism;

CAMPBELL BROS.'

Celebrated
WEDGE POINT
AXE.

Let anyone prefer this axe to any other make, try them and you will be convinced. Send for sample and price.

FACTORY:
ST. JOHN, N.B.



No. 33. Made in Walnut, Cherry, Antique Oak or Ash, 17 inches high outside, with improved Sliding Doors, Double-Thick French Glass all around.

3-foot.....	\$6.50	5-foot.....	\$10.00	8-foot.....	\$16.00
4-foot.....	8.00	6-foot.....	12.00	10-foot.....	19.00

The prices net, boxed, on board cars at Chicago. Write for Catalogue, J. O.

UNION SHOW CASE CO.,

169 EAST RANDOLPH STREET, - - - CHICAGO, ILL.

G. P. BROWNE,
(Successor to J. B. CARTWRIGHT & CO.)
Wholesale Wine and Spirit
MERCHANT

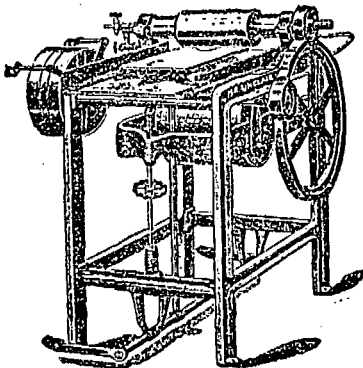
Sole Proprietor of the LION Brand of Goods. All Goods bearing this Trade Mark are Pure.

- PORT—Lion Brand, Alicante.
 - PORT—Lion Brand, "A" Roussillan.
 - SHERRY—Lion Brand, Pasido.
 - SHERRY—Lion Brand, Manzanilla.
 - OLARET—Lion Brand, "A"
 - WHISKEY—Lion Brand, Ison Rye.
 - BRANDY—Lion Brand, Lion Eau de Vie.
- Agent for
JOHN ROBERTSON & SONS SCOTCH WHISKEY
CHAMPAGNE { Vin de Princesse.
 { Vin d'Ete.
- OUILLET & DELAMATRE
Jernao Cognac Brandies.
- JOHN FERGOUSON & SONS, Scotch Whiskey.
N. M. COUYPIGNE, Bordeaux Clarets.

416 ST. PAUL STREET, MONTREAL

F. A. Walker, Pres. M. B. Fithian, Secretary.

S. H. SINCLAIR CO.,
Manufacturer of **LAUNDRY MACHINERY.**



"THE SINCLAIR IRONER is the first and the best. The Perfect Starcher is the Leader. Burners, Sad Iron Heaters, etc.

810 S. Canal Street, CHICAGO
Mention this paper.

Richard Smith, Sherbrooke, steam regulator for paper machines; Charles H. Taylor, assignor to R. L. F. Strathly & Co., Montreal, wire attaching device. Total issue for the week including patents, designs, trademarks and reissues, 484.

—Latest mail advices state that at a special meeting of the directors of the Royal Insurance Co., Mr. Chas. Alcock, sub-manager of the company, was appointed manager in the place of the late Mr. J. H. McLaren. Mr. Alcock was for twenty years in the employ of the London Assurance Co., and entered the head office of the Royal in Liverpool as assistant secretary eight years ago. Early in the present year he became sub-manager in succession to Mr. Digby Johnson, who left the Royal to assume the management of the Lancashire

Berlin

Piano & Organ Co.

LIMITED.

BERLIN, ONT.

shire. His present promotion is the result of the recognition of his ability and undoubted fitness to undertake the arduous and responsible duties devolving upon the successor to Mr. J. H. McLaren.

—Herman R. Reinhold, lithographer and engraver, city, having been requested thereto by the Canada Bank Note Company, has made an assignment. The liabilities range between \$13,000 and \$14,000. His embarrassment was partly brought about by the stoppage of Jesse Joseph & Co. He was originally of the firm of Roberts, Reinhold & Co., who dissolved in 1869, he continuing. The creditors' claims have been filed and the list includes the following: Prof. Fenwick, mortgage, \$1,500; Trefle Bastien, mortgage, \$1,000; Canada Bank Note Company, \$605; George Bishop, \$649; Gebhardt & Berthiaume, \$573; Geo. J. Gebhardt, \$677; Desbarats & Co., \$438; F. Nash, \$480; Dr. Devlin, \$400; estate Jesse Joseph & Co., \$2,755.

—It is again reported that an American syndicate, headed by Hon. Frank Jones of New Hampshire, is about to purchase the lime kilns at Bras D'Or and St. John, N.B. No doubt, if the duty on lime going into the United States be reduced as contem-

STORAGE

(FREE OR IN HAND)

FINLAYSON & GRANT,

CUSTOMS BROKERS,
413 to 417 St. Paul Street, Montreal
Bell Telephone 9057. P. O. Box 634.

MONTREAL
SMELTING & REFINING WORKS

BABBIT.

Babbit or Antifriktion Metals can be manufactured in Montreal as good and as cheap as anywhere on this continent. Four grades of Babbit Metals contain a percentage of copper, tin, antimony, etc. according to number. A good article rightly designated. Sterling value.

GEO. LANGWELL & SON,

Metallurgists and M'frs,

Wholesale trade only Montreal, Q.
collected.

plated in the Wilson tariff bill, a syndicate controlling the Sherbrooke, Bras d'Or and St. John quarries would make a good thing if they captured the trade of Boston and New York, which is something like 2,000,000 barrels per year. Then again the price of Rockland lime has gone as low as the Rockland people can sell it and live. The wages are higher in Maine than in Canada, and the price of lime has actually fallen until it is selling cheaper now than any other time in its history. Even under the McKinley tariff 25,000 barrels of lime went from St. John to one Boston house alone this year, and if the duty be reduced or removed, with the advantage of cheaper labor, there is no reason why New Brunswick should not secure the bulk of the trade.

—In Ontario, Beacock & Co., dealers in artificial limbs, Brockville, have assigned. Geo. Beacock, formerly unsuccessful at Fenelon Falls, is understood to have managed the business for his wife. —F. D. Stubbs, general store, Port Carling, has felt the want of money put into building operations in recent years, and now assigns.—A. J. Watson, general

ESTABLISHED
12 YEARS

THE H. P. DAVIES CO., Ltd.

Send for Catalogue of
SPORTING GOODS

Cricket, Lacrosse,
Tennis & Football Supplies.

WHOLESALE AND RETAIL.

81 YONGE ST., TORONTO

81 Yonge St., TORONTO.

HEADQUARTERS FOR

BICYCLES, GUNS AND AMMUNITION.

Sold Canadian Agents for

RUDGE and NEW HOWE CYCLES,
Schumacher's Gymnasium
Supplies, etc.

Send for Catalogue.

Mention this paper

LANCASHIRE

Fire Insurance Co. of England

Capital and Assets, over \$20,000,000.

JAMES P. BAMFORD, Agent, 51 St. Francois Xavier St.

MONTREAL

THE CANADA ACCIDENT INSURANCE CO'Y.

Head Office, 1740 NOTRE DAME ST., MONTREAL.

Reinsurers of

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

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

ACCIDENT EMPLOYERS' LIABILITY PLATE GLASS.

Good Agents
can get good contracts,

LYNN T. LEBT,
Manager for Canada

ESTABLISHED 1855

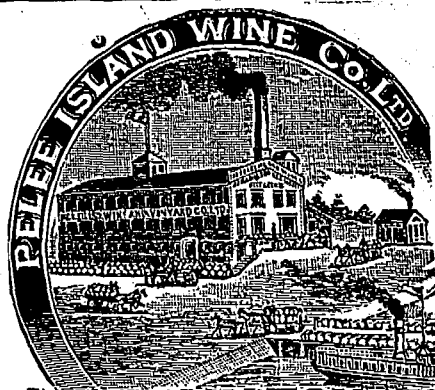
Taylor's Safes

145 & 147 FRONT STREET EAST TORONTO

store, Heathcote, commenced early this year, having bought out John White. He was a good office hand, but had little knowledge of merchandise and his assignment does not create much surprise.—W. F. McKelvey, mens' furnishings, Sarnia, Ont., insolvent, is compromising at 25 per cent., secured, spread over two years. The liabilities are \$2,800.—J. E. Fitzsimmons, grocer, Ottawa, has failed with liabilities of \$1,800. He started in the spring of '92, in a small way and could not compete with older firms, who held the best paying trade of the vicinity.—D. K. Weber, general store, Hawksville, already noted as having assigned, is offering 20c on the dollar, on liabilities of \$15,000.

—In this province, Dudemaine & Co., hotel, city, in business since last July, have assigned owing \$1,700.—Plante & Veziua, undertakers, Quebec, have assigned with li-

abilities of \$4,700 after a very brief trial; of not much over a year. They were industrious, but lacking in experience.—Michael Wright, millinery, city, has assigned with debts of \$9,300, after a somewhat checkered career. The chief creditors are D. McCall & Co., Toronto, \$2,825 and Carverhill & Kisselk, \$2,243. He commenced in '72, failed in '79, but began again and went on until February '92, when he once more got into difficulties and compromised at 50 per cent., 3, 6, 9 and 12 months, secured. It has been a struggle to keep afloat since the compromise.—Amedee Tessier, general store, St. Casimier, an old trader with a quarter of a century behind him, has assigned. He attempted too large a business, made many losses from bad debts, and suffered from slow collections and the stringency in the loan market.—Wilfrid Rheume began as a grocer last May in St. Jerome, with little capital and slight know-



J. S. HAMILTON & CO.
BRANTFORD, ONT.
Sole General Agents.

*Pelee Island Wine and Vineyards Co.
Brantford and Pelee Island.*

Our Wines are the best
in the Market.

— BRANDS —

**DRY CATAWBA,
SWEET CATAWBA,
ISABELLA,
OLARET,
DELAWARE,
OLD PORT,
P.I. SHERRY**

And our celebrated communion and invalids win
"St. Augustine," registered.
Our Pelee Island Wines are the finest Canadian
Wines, and being free of duty are much better
value than imported Wines

Prompt attention to Letter Orders.

J. S. HAMILTON & CO.,
Brantford, Ont., Can.



**REED'S WORK LOOKS
WELL AND WEARS WELL**
Have you ever tried it?

GEO. W. REED, 783 & 785 CRAIG STREET, MONTREAL.

CHARLES COCKSHUTT & CO.,

BRITISH
AND
CANADIAN

WOOLLENS & CLOTHIERS' TRIMMINGS,

WHOLESALE ONLY.

59 FRONT STREET WEST, - TORONTO.

The Northey Manufacturing Co. Ltd., TORONTO, ONT.

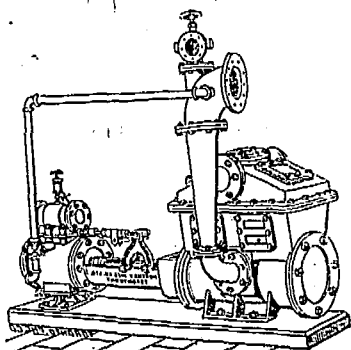
SINGLE and DUPLEX

PUMPS.

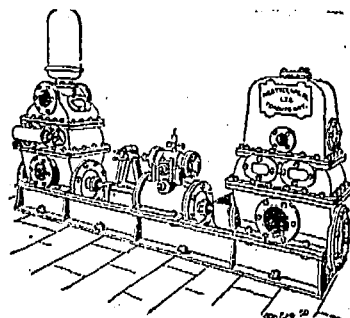
For General Water Supply

— AND —

FOR ALL DUTIES.



INDEPENDENT CONDENSER.



COMBINED AIR AND CIRCULATING PUMP.

CATALOGU FREE.

ledge of business. His assignment is mentioned with liabilities of \$1,000.

A reference was made last week to the assignment of Jesse Joseph & Co., manufacturers of essences, etc., city. The demand was made at the instance of the Canada Bank Note Company, and the liabilities reach \$30,000. Since April '91, Jesse Joseph, Jr., has been the only registered owner. Mr. Joseph belongs to a reputed wealthy Quebec family, and was a commission merchant in the Fortress city for several years subsequent to '81, in which he opened out. He ventured several thousand dollars in a steamer of peculiar construction, intended for the seal fisheries,

but this proved a loss. Some years ago he bought the stock of Henry Jonas & Co., in which firm he was a partner. Later on Henry Jonas recommenced the manufacture of essences and other articles near by, and this was, no doubt, detrimental to the insolvent firm. The list of creditors listed in court is as follows: Geo. J. Gubardt, Montreal, \$1,125; R. Reinhold, Montreal \$2,584; F. Delory, France, \$1,598; St. Leon Water Co., Montreal, \$697; Canada Bank Note Company, Montreal, \$1,598; W. A. C. Baldwin, Quebec, \$1,537; M. G. Edson & Co., Montreal, \$393; C. D. Edwards, Boston, \$150; A. Robitaille & Co., Montreal, \$165; Boyd & Co., Montreal, \$1,850; Diamond Glass Co., Montreal, \$681; Bank of Nova Scotia, \$1,600; H. Dobell, Montreal, \$254; Merchants Bank of Canada, \$2,000; George Bishop & Co., Montreal, \$126; A. E. Mulette, Montreal, \$543; P. D. Dadds & Co., Montreal, \$356; D. W. McLaren & Co., Montreal, \$119; A. Joseph & Sons, Quebec, \$3,981; R. M. Stocking, Quebec, \$125; Laporte, Martin & Co., Montreal, \$168; Louis Davis & Co., Montreal, \$350; La Banque du Peuple, \$3,000; G. H. Stevens, Montreal, \$193; W. J. Drayner, Montreal, \$1,350; B. & S. H. Thompson, Montreal, \$500; Teiler, Rothwell & Co., Montreal, \$300; J. L. Cassidy, Montreal, \$550; The Broken Chemical Co., New York, \$600, making a total of \$27,393.

IT PAYS TO ADVERTISE.

The value of a good commercial paper in binding together the industrial interests of a country of such vast distances and diverse possibilities as Canada can hardly be over-estimated. It alone reaches every town and village from the Atlantic to the Pacific. The circulation of even the largest daily newspaper in this country is principally local. There is no reason why it should be otherwise. Thanks to the telegraphic news associations the smallest country paper is kept as fully informed upon the news of the world as its largest city confrere, and as it naturally can secure its own local news far better, it fully fills all the requirements of the locality. Consequently each of the daily papers, no matter how large its circulation, reaches only the population of a comparatively local area.

It is different with a good trade journal. A really good commercial organ con-

tains a class of news of vital importance to every merchant that no press association can furnish him with, simply because it is not of sufficient importance to the mass of readers to render it necessary for them to handle it. Above all it contains the advertisements, or practically the business signs of every manufacturer, dealer, insurance company and banker from Cape Breton to Vancouver. Every man puts a sign up over his store. The man who puts an advertisement in a good trade journal puts up his sign in every town and village in the Dominion, every week in the year, at a cost probably far less than the one that stands over his own door and appeals only to his immediate neighbors.

The power of a trade journal in thus bringing together notices of the business interests of the most diverse sections of our great country for the benefit of all, is of incalculable value to Canadian commerce. The farmer of the North West knows exactly what the merchant or manufacturer of Nova Scotia, Quebec, or Ontario can offer him. The miner of British Columbia and the fisherman of the Maritime Provinces know what Ontario produces suitable to their requirements. The advertising columns form a business directory far more valuable and complete than any other, since they contain the signs of live, enterprising, active business men, with all the slow, miserly fossils eliminated by a species of natural selection. It is the alert man that advertises, and it is the shrewd man that selects the medium most suited to his wants and most adapted to push his business. That the Americans understand this, it is only necessary to look through our columns and notice the number of Chicago advertisements they contain intended to attract the Canadian buyer. If there is one thing that the American merchant or manufacturer understands and confides in, it is advertising. He is a thorough believer in the "silent salesman" who is never obtrusive and yet is always at work, and he knows how to select the channel through which a knowledge of his wares shall reach the class he desires to secure as customers.

"Circulation" attracts him hardly at all. He is perfectly able to estimate it at its true value. He knows quite well that a good trade paper with a circulation of 10,000 bona-fide subscribers may be far more valuable to him than a large daily whose circulation runs up into the hundreds of

thousands. Men read a daily paper for news. The advertisements, excepting perhaps the "Wants" column, do not attract them at all. The eye only falls upon them by chance. Whereas the readers of a trade journal deliberately search its advertising columns for the opportunities it may offer of them. Its advertising columns are as valuable to them as the reading matter, and therefore they peruse them equally carefully. They form one of the trade paper's most valuable features, and hence render it the best medium through which goods can be bought under the notice of the storekeeper.

To the firm or institution that boasts that it is so well known, or so thoroughly established as to be independent of this means of attracting new customers, it is only necessary to point out that some of the wealthiest and oldest-established banks and houses in this country are the most steady advertisers in good trade journals. Their success has been largely due to the way in which they have kept themselves prominently before the public, and they recognize that fact perfectly. The advertisement may not do them much good; but they regard it as a badge of their standing in the community. They would just as soon take the brass-plate off their doors as their advertisement out of its accustomed column. It is a quiet but continuous herald of their progress, and it shows that they still possess the energy and activity which first placed them in the front rank of commerce. And if they find it pays to advertise, surely their smaller competitors will.

—The case of Clement vs. the Phoenix Insurance Company of Hartford, referred to last week, will be appealed by the company.

—Sinal Robillard, a small city grocer, has failed for \$2,034. The creditors include Caverhill, Hughes & Co., \$246; L. Chaput, Fils & Co., \$203; Thos. Deery, \$233 and Mougher Bros. & Co., \$147.

—C. P. Morgan came from England in 1872, and for the past twenty-one years has been a jeweller in Truro, N.S. Last January he became embarrassed, and now he makes an assignment.

—J. P. McLeod, general storekeeper of Baddeck, N.S., has assigned. This was

FOR THE CHRISTMAS TRADE.

BUY FROM US FOR YOUR TRADE

A few fine PEDESTALS and POTS,
A few beautiful BANQUET LAMPS with
SLK SHADES.

Some RICH GLASS.

Some Unique Shapes in VASES.

The Newest thing in
DINNER SETS, TEA SETS,
CHAMBER SETS.

It will brighten up your stock and help to dispose of old goods.

James A. Skinner & Co.
TORONTO, ONT. VANCOUVER, B.C.

M. AND L. Samuel Benjamin & Co.,

26, 28 & 30 Front St. West, TORONTO.

Importers and Dealers in British, American Foreign
and Continental

Shelf and Heavy Hardware Metals,
Tinplate, Tinware, Tinnets', Plumbers',
and Steam Fitters' Supplies, Gas
Fixtures, Lamps and Lamp Goods.

English House, SAMUEL, SONS & BENJAMIN
164 Fenchurch St., London, E.C.
Shipping Office, 1 Rumbold Place, Liverpool, Eng

We manufacture the Thorold Cement.

It is the best

Hydraulic Cement.

FOR

**Abutments and Piers for Bridges,
Concrete for Foundations,
Cement Drain Pipe, Cisterns,
Floors for Cellars and Stables,
Sewers, and all Mason
Work in Moist or Wet Places.**

ESTATE OF JOHN BATTLE
Thorold Ontario.



**LYMAN'S
FLUID
COFFEE**

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

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

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

LYMAN, SONS & CO., MONTREAL

somewhat of a surprise, as he had been a long time in business and was supposed to be doing well in a moderate way.

—Alex. Ross, tailor, Winnipeg, has assigned. His business record dates from '93. He was in difficulties in September '92, when he settled at 25c on the dollar, and since that does not seem to have done much.

—A meeting of the creditors of J. A. Laperance, general store, Perce, has been called. He was at one time a crown land agent, but has been in business 10 or 11 years. His trade was a limited one.

—No conclusion has been reached at St. John, N.B., with reference to Troop & Son's affairs. There is a proposition to turn the concern into a joint stock company, but capitalists profess to see little money in wooden ships at present.

—Alexander Fraser has been doing a small blacksmithing and agricultural implement agency business at Kirkfield, Ont., for some years past. Yet he does not seem to have made money, as we hear of his assignment.

—Wm. Rodd, a grocer in a very small way at Uxbridge, Ont., has assigned. He has been in business for some years, but never made any headway.—Lactance Gou-

LATHAM & CO.,

MANUFACTURERS OF

**PANTS, SHIRTS,
OVERALLS.**

57 FRONT STREET, WEST,

TORONTO.

**LIGHTBOUND,
RALSTON & CO.**

importers and

Wholesale Grocers.

**TEAS, COFFEES, SUGARS,
SYRUPS, MOLASSES, CANNED
FRUITS and VEGETABLES.**

PROPRIETORS OF THE

"EMPRESS QUEEN BRAND."

All goods packed under this brand being of finest quality.

let, a wheelwright of Quebec, is trying to get a settlement from his creditors.

—J. Fyfe, dry goods merchant, having stores in Barrie and Beeton, Ont., has assigned. He was originally in the tailoring business at Ingersoll, and started in dry goods in Barrie about six or seven years ago. Recently he opened a branch in Beeton. As he was supposed to be doing fairly well, his sudden stoppage was a surprise to his creditors.

—L. L. Dussault, dry goods merchant of Quebec, has succeeded in settling with his creditors at 40 cents in the dollar, secured, and payable in two, four, and six months.

—E. Moisan, of the same city, shoe manufacturer, has compromised at 50 cents in

**JAMES GUEST & CO.,
Commission Merchants**

— AND —
GENERAL AGENTS.

27 & 29 St. Sacrament St., Montreal.

AGENTS FOR

George Sayer & Co., Cognac, France.
Chas. Coran & Co., Cognac, France.
Central Society, Vineyard Proprietors.
Wisdom & Welter, Jerez de la Frontera Sherris.
Warner and May, Oporto Ports.
Haig & Co., Taragona Ports.
A. Houtman & Co., Rotterdam, Holland Gin.
Ind. Coope & Co., Burton-on-Trent, Ales.
Seigert & Sons, Trinidad, Genuine Angostura Bitters.
Dublin City, Distillery Whiskey.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Escheneaur & Co., Bordeaux, Clarets, Sauternes, & Joseph Cusol, Fils & Co., Bordeaux, Clarets, Sauternes, etc.
Neven, Raphael & Co., St. Hilaire, Sparkling Saurur
Faye & Coie, Macon, Burgundies and White Wines
Royal Hungarian Government Wines of Budapest, Hungary.
James Watson & Co., Dundee, Scotch and Irish Whiskey.

the dollar, unsecured, payable in four and six months.

—J. N. Laird, general storekeeper of Tara, Ont., has assigned. He was originally a member of the firm of Parker & Laird who failed at Hillsdale in 1887. He afterwards started in his wife's name, but failed again in July 1890. He got into difficulties at Tara last February, and obtained a year's extension; but even this did not help him, and he has once more proved unable to pull through.

—The announcement of the assignment of Geo. Brown & Sons, tailors and outfitters, city, did not cause surprise, although the insolvents have been known to claim a surplus of \$10,000. Expenses would appear to be in excess of what the turnover warranted. They have done considerable endorsing for a couple of years past, and were noted as becoming slower than ever in their payments. Liabilities are placed at \$8,500.

—Lizotte & Lemieux, milliners, Quebec, have assigned. Mrs. Lizotte, died recently, and her sister, who was the other partner, has been in the States for some time. A demand of assignment was made on the estate by a wholesale house, and Mrs. Lizotte's husband, P. Lizotte, printer, having no speculation as to property, was called upon to settle the debt, and being in poor shape, was obliged to assign also. Liabilities are about \$2,000.

—The representative of a Chicago canning firm is in Kingston trying to start a canning factory there. He wants local men to organize a company with \$25,000 capital.

FOUNDRY FACINGS,

Core Compound
Ceylon Plumbago.
Foundry Supplies.

CANADIAN AGENTS FOR

Root's Positive Blower.
Colliau Cupola Furnace

**Hamilton Facing Mill Co.,
HAMILTON, ONT.**

DARLING BROTHERS, Montreal Agent.

REID, TAYLOR & BAYNE,

Wholesale Importers of

**Millinery . . . Novelties
and Mantles.**

9 & 11 Wellington Street East, - TORONTO.

210 & 214 ST. JAMES ST., MONTREAL, J. P. A. DES TROIS MAISONS, Representative.

Canada Life Assurance Company.

ESTABLISHED 1847.

BUSINESS OF 1892.

During the year, Policies have been issued covering over
\$6,790,000

PROVINCE OF QUEBEC BRANCH:

Company's Building, St. James St., - - MONTREAL
J. W. MARLING, Manager P. Q.

THE STANDARD ASSURANCE CO. ESTABLISHED 1826

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Total Assurance, over.....	\$109,200,000	Total Assurance in Canada.....	\$14,000,000
Total Invested Funds.....	\$37,700,000	Bonus Distributed over.....	\$27,500,000
Annual Income.....	5,000,000	Investments in Canada.....	\$8,500,000

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W. M. RAMSAY,
 Manager.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1892)

Capital and Accumulated Funds,	\$35,730,000
Annual Revenue from Fire Premiums.....	} 5,495,000
Annual Revenue from Life Premiums.....	
Annual Revenue from Interest upon Invested Funds.....	
Deposited with Dominion Government for the security of Canadian policy-holders.....	200 000

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Manager for Canada, - **ROBERT W. TYRE.**

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Journal of Commerce.

ANNOUNCEMENT.

The Phoenix Insurance Co.,

HARTFORD, November 24th, 1893

Mr. Gerald E. Hart having tendered his resignation as General Manager of the Canadian Branch of the Company, to take effect immediately, it has been accepted as of this date.

We take pleasure in announcing the appointment of Messrs. George Maitland Smith and John William Tatley, of Montreal, (firm name Smith & Tatley.) Managers of the Canadian Branch from this date.

The head-quarters of the Canadian Branch, will be as heretofore, at 114 St. James Street, Montreal, opposite the Post-Office, which will be their address.

D. W. C. SKILTON, President.

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Capital, **\$1,000,000**

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A. G. MATTHEWS, Manager, Montreal

THE CANADIAN

Journal of Commerce

MONTREAL, DECEMBER 8, 1893.

QUEBEC'S FINANCES.

It is not encouraging to find that in spite of the volume of special taxation now borne by the commercial and industrial interests of this city, the estimated revenue of the Province of Que-

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CANADIAN ELASTIC WEB COMPANY.

MARTIN BROS., Proprietors.

**MANUFACTURERS OF SUSPENDER, LOOM
AND GARTER WEBS.**

NIAGARA FALLS, ONT.,

bee, for the current year, will not meet the expenditure. One of the principal arguments used by the Provincial Government to induce the merchants and manufacturers of Montreal to accept the odious tax on capital and entry-prise was the statement that it would place the finances of the province upon a sound financial basis and thus enable them to rehabilitate its credit in the eyes of the great European financial centres sufficiently to reduce the present burden of interest by replacing the existing loans with new ones at lower figures.

This promise has unfortunately not been kept; for although Hon. J. S. Hall claims a surplus of \$98,844 in revenue over expenditure, it disappears the moment it is enquired into, since it is only arrived at by deducting the item of \$755,000 for railroad subsidies from the expenditure and providing for them by a temporary loan. The fact is that even with the burden of special taxation now levied on this city, the province cannot yet pay its way, and as the burden of interest is increasing every year it is difficult to see upon what grounds Mr. Hall bases his statement that in a few years he will be able to make a reduction in taxation and still meet all the requirements of the province.

The encouraging features in the budget speech are the evidences it contains that the treasurer has faithfully carried out his promise of strict economy. Within eighteen months the expenditure has been reduced by three quarters of a million annually, and liabilities to the extent of \$2,500,000 have been removed. This is a statement that will recommend itself at once to the commercial world and if the government follow out this policy it should not be long before the moment arrives when our provincial income will meet our expenditure. But that moment has not yet come, and therefore it behoves

the treasurer to watch every loophole for extravagance closely, and to prune down his expenditure to the lowest point consistent with the well-being of the country.

Mr. Hall's statement that the commercial tax, which bears so heavily upon this city, will be retained in its main features is a disappointment; but he promises that it shall be graded on a basis of rental (which will lighten the burden on the smaller business houses) and also intimates the intention of the government to reduce the present tax on transfers of real estate, and to re-adjust the tax on successions. In fact he speaks hopefully, perhaps a little too hopefully from a business standpoint; but he evidently intends to make every effort to verify his predictions, and if he is sustained by his colleagues in his present policy of economy he will doubtless do so.

CANCELLATION OF ORDERS.

It might be thought that in a large wholesale dry goods house, firmly established, and possessing a large and assured clientele of customers, matters would go on so smoothly that not even a ripple in the level current of business would ever be felt. And yet there are numbers of petty troubles and annoyances to jar the course of their trade, and one of the most irritating of these is the practice of certain of their customers of cancelling their orders, or returning the goods they have purchased, upon the slightest pretext, or even upon no pretext at all. No doubt cases exist where the return of the goods is warranted by the circumstances. In the case of substitution, for instance, the purchaser is quite right to refuse goods which he considers are not according to the samples from which he purchased—and that a good deal of substitution is done by wholesale houses whether intentionally or not, cannot be gainsaid. In fact at times it is impos-

sible for them to avoid substitution and fill orders in time. At this cause for the return of goods no wholesale house can complain. But when the goods are returned because some dyspeptic customer dislikes them, because the weather has changed, or because the buyer finds that he can purchase them (for some irregular cause) more cheaply elsewhere, then the wholesale houses feel that they have just grounds for remonstrance.

The first cold weather of this season furnished some instances in point. Two or three days of severe cold brought orders rapidly in from retailers for winter weights. The weather turned mild again, and instantly the goods began to come back. "They were not according to sample, the colors did not suit, the quality was not up to their standard, etc., etc." Anyway the goods came back; and the wholesale houses had to take them and put the best face they could upon it.

Another fruitful cause of the return of goods is the system of undercutting employed by some houses. A retailer purchases a line of goods at say 19 1-2 cents. He is quite satisfied with the goods when they arrive, and is unpacking them with pride, when the opposition traveller comes in, flingers the goods disparagingly, and asks the price. The moment he hears it, he laughs and says, "Why, our house will give you all you want for 19 1-4!" His orders are to sell at 19 1-2, the same as his opponent, but he undercuts at once in order to make a sale. The retailer may be honest enough to stick to his original bargain. But if he is not, the goods are returned upon some pretext or other and the second traveller books an order for them.

A third and perhaps more excusable cause is responsible for a good many returned goods, and this is when a clever salesman unloads upon a remote good-natured retailer a line of goods

unsullied to his particular class of trade. When he is buying the goods the arguments of the salesman appear convincing. The shades may be somewhat out of the ordinary, the quality may not be what he would have bought were he left to his own choice, but the salesman makes it clear to him that if he does not take the goods he is missing a rare opportunity, and he makes the purchase. Next day the glamour of the drummer's arguments has disappeared, and the idea begins to dawn upon him that, although the goods would be a bargain to some houses, they will prove only a dead weight to him. Naturally he either cancels his order or sends back the goods as a measure of self-protection.

To the average wholesale house the return of goods (unless they are soiled or shop-worn) is more of an annoyance than a loss. They can usually be resold to others at practically the same figures. But in the case of manufacturers agents, or jobbing houses who import goods from abroad to fill orders, it becomes a serious evil. They have to pay freight and duty on the goods, and as they are usually special lines they are often almost unsaleable except at quite a reduction. Still more heavy is the loss in a case like one in which one of our leading importing houses is interested. The firm received an order for a quantity of expensive laces to be specially made abroad. Before the laces arrived the customer cancelled his order; but by this time the goods had been manufactured and the question is now upon whom the loss shall fall. Another line in which the cancellation of an order involves a heavy loss to the importer is that of ladies wraps or mantles. If the styles chosen do not happen to suit the public's taste, and the retailer coolly returns them, there is very little chance of the seller avoiding a serious loss. No one else may want them, and so they are simply a drug in the market.

It will of course be asked, why do not the wholesale houses band together to resist the return of goods. The reply is simply that competition is too keen to permit of it. Two years ago a rather spasmodic effort was made by the dry goods section of the Board of Trade to grapple with the question. But the weak links in the chain were too numerous, and the retailers easily snapped it asunder. Some of the houses continued to accept return

goods from certain customers and when once that became known others demanded and obtained the same privilege. So the effort to prevent the return of goods fell into innocuous desuetude and only one or two of the staunchest and most conservative of our wholesale houses now have the courage to stem the tide and refuse to take back goods fairly purchased and equal to sample.

THE PRESIDENT'S MESSAGE.

President Cleveland's message to Congress bears the imprint of sincerity and sound common-sense. In fact it is more a business than a political document, and deals more with the details of the various departments than with the policy of the administration or the principles of government. It is commendably free from the bluster and clap-trap so often found in presidential messages, and throughout it is calm, simple and judical in tone. It is written for the better class of American voters evidently, for it contains none of the usual appeals to their patriotic vanity or racial hatreds which prove so effective with the lower classes. For this reason alone it is worthy of careful perusal.

The portion of the message most interesting to Canadians is naturally that devoted to the tariff, and here Mr. Cleveland's utterances are very guarded. He gives his frank adhesion to the principles of the Wilson Bill, and urges its adoption; but he recognizes that industries that have been fostered by the existing tariff must not be suddenly deprived of the protection that called them into existence. The ideal tariff is not the creation of a moment and so, while heartily approving of the placing on the free list of crude raw materials for the benefit of the manufacturer and artisan, and of the necessities of life for that of the consumer, he leans towards caution in any revision of the duties on manufactured goods. To this no Canadian can object. The only exports our industrial and financial condition enable us to make to the United States are the products of our farms, our mines, our fisheries, and our forests. In manufactures we can never hope to compete with them. It is our raw material and agricultural products that they desire, and that we are best able to sell. If these be placed on the free list, or admitted at a nominal duty, trade between the two countries will receive an impetus whose value it is impossible to underrate, and

the fact that a man of the personal magnetism and political force of President Cleveland endorses such a policy will go a long way towards its ultimate adoption by the people of the United States.

At the same time it would be well if the Canadian press remained discreetly reticent in giving publicity to such views. The Anglophobe sentiment is very strong in a large section of otherwise intelligent American citizens, and the fact that the Wilson Bill unavoidably favors Canada has already been made use of as an argument against it in the Republican, and even in some of the Democratic papers. It is too early yet to congratulate ourselves. Even if the bill were to pass intact, we should feel no advantage from it until next year. And that it will pass in anything like its present shape is hardly to be hoped. Too many powerful interests are arrayed against it not to ensure its mutilation in committee. But even if it pass in its most mutilated form it is still a step, and a long one, in the right direction; for it will tear down a portion at least of the tariff wall that now cuts us off from our neighbors at the South, and by fostering commerce between the two countries will at the same foster mutual amity and esteem.

ONE ENCOURAGING FEATURE.

The cycle of depression, from which this continent is now emerging slowly, has left behind it one lasting benefit. It has completely broken the power of the labor organizations and it has thus enabled thousands of men to secure work who in earlier days were refused that privilege simply because they did not belong to the unions. At the commencement of the period of stagnation organized labor was almost in a position to dictate its own terms to its employers. Its members formed a drilled army, under strict discipline with a closely guarded membership and iron-clad rules. It narrowed the privileges of apprenticeship to the lowest possible point. In one branch of trade (the hatters,) it decided to permit no new apprentices for five years. It fixed the scale of wages to be paid by the capitalists who used it, and it dictated the length of the labor day. In fact it arrogated powers to itself that even the nation did not possess, and it used them mercilessly. Then the change set in. As the depression increased capital found itself forced out of investment

in proportion as the demand lessened. Production had to be curtailed, and organized labor found its iron-clad rules impotent to check the forces at work against it. Labor had the alternative of either accepting less wages or going idle and hungry. It could no longer maintain its grip upon the throat of capital. One by one the great industrial centres shook off the control of the walking delegate. They found themselves able to reduce their forces, adjust wages, permit apprentices to learn the trade, and employ free labor, in a way that would have been impossible a year before, and they availed themselves fully of the opportunity. Many are now free from the union yoke altogether, and still more are following in their footsteps to that end.

No doubt the organization of labor did much in bettering the position of the workingmen in the early days when it was controlled by the men themselves, and before the professional agitator had succeeded in alienating public sentiment from its support. But when once the fair-minded men who originated the movement were ousted from its control, and their places filled by irresponsible demagogues who fattened upon strikes and consequently provoked every collision possible between masters and men, the advantages of organized labor were largely neutralized, and a spirit of antagonism was provoked that only needed the opportunity to display itself. That opportunity has now come. The financial depression has given the great employing companies the power to shake themselves free from the yoke of the leaders of organized labor, and they are doing so rapidly and thoroughly. In future both capital and labor will be emancipated. Capital will be able to employ whom it likes, and the workman will be able to work when he likes, and where he likes, without paying tribute to a union and swearing obedience to rules framed by men who never did a stroke of work in their lives and never intend to, if they can help it. The benefit to the good workman, and the investor in his brains and skill is incalculable; but the poor, lazy, shiftless workman and the walking delegate will find their occupation gone. Their day is over. They can no longer rely on the efforts of others. They will be compelled to go into the open market and fend for themselves. It is hard on them; but the laws of supply and demand are no respecters of persons.

THE BANK STATEMENTS.

Owing to the pressure upon our columns the usual comparative tables of the bank statements were unavoidably

omitted in our last issue. We now insert them for the benefit of those of our subscribers who desire to preserve them for purposes of reference.

BANK STATEMENTS.			
	Oct 1893	Sept 1893	Oct. 1892
Capital authorized.....	\$75,458,685	\$75,458,685	\$75,958,685
Capital subscribed.....	63,170,654	63,170,654	63,138,543
Capital paid up.....	62,081,994	62,071,078	61,801,872
Amount of Res.....	26,135,348	26,131,999	24,832,474
LIABILITIES.			
Notes in Circulation.....	36,606,941	35,123,926	38,688,429
Balance due Dom. Govt. after deducting advances for credits, pay lists, etc.....	2,295,937	2,310,384	2,524,785
Balance due to Provincial Govts.....	2,659,315	2,937,348	8,993,881
Public deposits on demand.....	62,524,569	61,245,942	66,427,727
" after notice.....	103,557,733	104,004,598	99,934,970
Loans from other banks in Canada secured.....	48,000	64,000	150,000
Deposits payable on dem'd, after notice or on a fixed day by other Can. banks.....	2,801,931	2,621,736	3,102,931
Balances due to other banks in Canada in daily exchanges.....	159,169	120,767	207,910
Balances due to agencies of bank or to other banks or agencies in foreign countries.....	179,695	221,989	140,977
Balance due to agencies of the bank or to other banks or agencies in the United Kingdom.....	4,966,698	5,312,704	4,321,184
Other liabilities.....	222,165	222,623	209,394
Total liabilities.....	216,287,661	214,191,254	219,701,774
ASSETS.			
Specie.....	7,279,292	7,316,292	6,708,841
Dominion notes.....	13,309,643	12,898,359	11,813,254
Deposits with Government for security of circulation.....	1,818,571	1,818,448	1,761,259
Notes and cheques on other banks.....	7,211,951	6,393,379	8,954,339
Loans to other bks. in Canada secured.....	20,355	38,355	150,000
Deposits payable on demand or after notice or on a fixed day in other banks in Canada.....	3,524,390	3,422,803	3,667,835
Balances due from other banks in Canada in daily exchanges.....	143,139	129,472	286,952
Balances due from other banks or agencies in foreign countries.....	14,839,370	13,545,843	22,792,466
Balances due from banks or agencies in U. K.....	3,918, 69	4,243,672	1,221,909
Dom. Govt. Debenture Stocks.....	3,188,572	3,188,572	3,228,498
Can. Municipal Securities and British, Foreign, Provincial or Colonial public securities (other than Dominion).....	9,469,472	9,545,002	8,523,930
Canadian, British and other railway securities.....	5,976,631	6,017,717	8,137,590
Call Loans on bonds and stocks.....	14,681,614	14,960,190	20,392,077
Current Loans and Discounts.....	204,854,737	204,654,480	194,123,365
Loans to the Govt. of Canada.....			
" to Provincial Governments.....	1,584,010	1,335,120	2,372,527
Overdue debts.....	2,960,035	2,452,723	2,452,155
Real estate, other than bank premises, the property of the bank.....	898,010	909,841	1,097,134
Mortgages on real estate sold by the bank.....	654,259	652,111	846,797
Bank premises.....	4,999,851	4,977,732	4,643,395
Other assets.....	1,864,794	1,465,673	3,228,498
Total Assets.....	303,357,831	300,918,049	304,917,763
Aggregate of loans to directors and to firms in which they are partners.....	7,784,934	7,762,832	7,088,150
Average specie for month.....	7,274,012	7,369,449	6,871,435
Average Dom. notes for month.....	12,960,948	12,953,910	11,641,280
Greatest circulation during month.....	37,762,590	36,112,480	39,024,256

HAVE YOU READ YOUR POLICY?

"Please read your Policy." These words are printed in large type on the outside of almost every policy issued by the Fire Insurance Companies. Yet strange as it may seem, hardly one insurer out of a hundred takes the trouble to do so.

A lease, deed of sale, or any other important document is carefully read and discussed by the contracting parties, and all errors carefully corrected before being finally executed. Every one will acknowledge that it would be a gross piece of neglect if this were not done, and yet an important document called a Fire Policy, frequently involving thousands of dollars and the interests of more than one party, when received from either the company direct, or the broker, is hurriedly glanced over and shoved into the safe without further concern for its contents, beyond possibly the sum insured, premium and date of expiry. These are examined and seen to be correct—but as for the wording, clauses and conditions, the policy

might as well be a Russian Ukase for all the insured knows or appears to care about it.

Still when a fire occurs and any difficulty arises in adjusting the loss on account of any of the conditions not having been complied with on the part of the insured—an ambiguity of wording or non-concurrent wording with other policies running—the company is in all likelihood, threatened with an action at law if the claim is not paid forthwith. Now we put it to any reasonable person—not to say a business man—is this as it should be? Where only one policy exists all the conditions should be carefully read, not to say studied, for where the insurer accepts the conditions as he certainly does when he accepts a policy, he should be careful to see that he, on his part, carries out those conditions.

Where several policies cover on the same property, it is not only most important that the conditions be complied with, but that the written description be concurrent in each and every item with all the other policies running.

Where these matters are adhered to, no possible trouble can arise when a claim occurs; and here we may remark that the insuring public should be careful as to whose care they commit their insurances in the way of brokers. It is unfortunately thought that any ordinary man of intelligence can place and manage a large line of insurance, but this has oftentimes been shown not to be the case. The insurance broker must be a man of experience in the business as well as being reliable. Consequently he will take care that the parties for whom he acts have their interests carefully watched at the same time that he gives all care to the rights of the company or companies whom he represents. Broker or no broker, we say, "Read your Policy."

BANK DEPOSITS.

The law as to bank deposits differs but slightly, in essential points, in English speaking countries, and recent British and American decisions which elucidate the subject, and comment upon the respective rights of bankers and depositors, consequently possess a degree of interest for our readers.

A bank is not a mere trustee of the funds deposited with it. That is, it does not contract to keep on hand any particular money, or pay the depositors' cheques out of it. The amount passes into the funds of the bank, and is carried to the customer's credit, in account with the bank. Unless there is some agreement to the contrary, the deposits received by a bank become its property. They belong to it, and can be loaned, or otherwise disposed of by it, as any other money belonging to the bank. If the money be stolen or destroyed the loss must be borne by the bank, though it be free from negligence, or fault. It is accountable as a debtor, and the relation between it and the general depositor is essentially that of debtor and creditor.

In legal effect, the deposit is a loan to the bank. A cheque is merely an order drawn by a creditor upon his debtor, requesting him to pay part of what is due the creditor to the payer, or holder. It no doubt evidences an intention of the drawer to have the sum specified paid to the holder, but does not transfer the title to any fund, or part of it, or the bank's liability to the drawer, while in New York, it is said, that the implied engagement on the part of a bank to pay the cheques of its depositor, does not inure to the

benefit of a holder of a cheque, so as to enable him to enforce payment there of and against the bank, prior to its acceptance.

In such case, in the absence of assent by the depositary, the giving of a cheque by a depositor does not operate as a transfer, or assignment of the debt created by making a deposit. In Illinois, on the other hand, it is held that where a depositor draws a cheque against funds to an account sufficient to pay it, it operates as an equitable assignment to the payer of funds to the amount for which it is drawn, though the cheque operates as such assignment only as of the time of presentment for payment, the rule being "first come first served."

There is confusion in some minds with respect to cheques as payment. The presumption is that a cheque is not taken absolutely, but is only intended as conditional payment, so that if dishonored, and the holder is not guilty of laches, causing loss to the drawer, the latter will be liable upon the original cause or debt for which the cheque was given. The same is true with regard to the mere acceptance by the creditor from his debtor, of the cheque of a third person to the creditor's order for a pre-existing indebtedness. Nor will the fact that a receipt has been given for a gross sum represented by cash and such cheque or cheques be conclusive that such cheques were accepted as absolute payment in the absence of a recital to that effect in the receipt.

Where it is so agreed a cheque may undoubtedly be given and received in absolute discharge of a debt. It is important when giving receipts for indebtedness partly, or wholly settled by cheque, to make the meaning clear. After delivery of a cheque in payment the debt for which it is given is not the subject of garnishment, especially where the cheque has passed into the hands of a third person as absolute owner, although it has not yet been collected. We have known cases where a cheque has been accepted by creditors innocently enough, in settlement of a judgment, the result being to "hang up" the judgment.

The use of a deposit slip is that of a receipt and nothing more. It is not expected, either by the depositor or depositary that it will ever be presented to the bank again, unless a dispute should arise as to the amount of deposit. Hence, delivery of a deposit slip

to a third person does not operate as an assignment of the deposit. A bank has a kind of general lien on all the funds of a depositor in its possession, or rather on the credit given therefor, for any balance due on general account of other indebtedness, contracted in the course of their dealings.

It is a moot question whether, under the law merchant, a bank at which a customer's note is made payable, can without special authority, pay the same from deposits on hand at its maturity. The banking acts of different countries and States, are not uniform on this point.

THE REPORT DENIED.

A report was published in the "World" of New York on Tuesday last that Mr. A. M. Chatelard, president of the Banque Francaise at No. 5 Broadway in that city, had disappeared. The same report appeared also in the "Sun" and "Times," only that the name of the absconder was given by them as Ricard Rousseau, manager for Mr. Chatelard. As the latter gentleman is well-known in this city, and as he has a branch of the Banque Francaise here, and has been publishing a financial and social paper called "Le Petit Figaro" in this city, a swarm of reporters ascended at once to the modest offices of A. M. Chatelard & Co. on the second story of No. 103 St. Francois Xavier street. Only one French reporter was fortunate enough to find Mr. Bellay, the manager of the firm in. Mr. Bellay denied the story point blank, saying that there was not one word of truth in it, that Mr. Chatelard was in France endeavoring to float a new financial concern and that he would return at the end of this month. As to the Mr. Ricard Rousseau mentioned, the only one he knew was Mr. Alphonse Rousseau the partner of Mr. Chatelard who certainly had not skipped.

Mr. A. M. de Chatelard, the president of the Banque Francaise came to this city about two years ago and opened a branch in the basement of the British Empire building. He was a gentleman past middle age, always beautifully dressed, and seemed a shrewd business man. He became a member of the Chambre de Commerce, and soon was admitted to the best French society. In fact at one time he was believed to be engaged to a daughter of a prominent merchant. He endeavored to float a financial concern here to be called

the Credit Foncier de la Province de Quebec; but the title was so similar to that of the Credit Foncier Franco Canadien that the charter was refused. In October 1892 he applied for a charter for the "Compagnie Hypothecaire Canadienne," and it was to obtain the capital for this company that he sailed for France last April.

THE ORDER OF SOLON.

Another benefit order has been declared a fraud by the Insurance Commissioner of Pennsylvania. It is the Order of Solon which started in 1888, promising to pay its members \$25 per week for sick benefits, \$500 in case of total disability, and \$1,000, less any payments for sick benefits and disability claims, at the end of seven years. All this was to be done for a payment by each member of \$2.50 per month, or a lump sum of \$210 for the endowment period of seven years.

Ten thousand six hundred people, of whom not a few are Canadians, were found foolish enough to join the Order. In four years and a half they paid into the treasury \$585,244, and hugged themselves in the belief that the Order of Solon was bound to pay them \$5,484,000 at the end of the seven years period. In the meantime the Insurance Commissioner became aware that the Order was doing business in a very peculiar way from an insurance standpoint. He investigated at once, and found that the net available assets of the Order of Solon were only \$144,550. He unhesitatingly pronounced it a fraud, and now the members want to know how it is that the treasurer can only show \$144,500 of the \$585,000 they paid in. Where has the other \$440,000 gone?

SUSPENSION OF T. & W. MURRAY.

T. & W. Murray, general merchants, having important business relations both in Ontario and Quebec, are in trouble, and a meeting of creditors took place in Montreal this week. Their principal establishments are at Pembroke and North Bay, Ont., and at Rapide des Jonchim, Que. Branches exist at Mattawa, Ont., under the style of Murray & Loughran, and at Chapeau, Ont., under the name of Murray & Mulligan. Originally the firm was known as Murray & Bros., the partners being Michael and Thomas Murray, the former of whom died in 1861. Thomas soon afterwards compromised

with the creditors at 10s 6d in the £ and, in 1862, admitted his brother William under the present style. They got beyond their depth in 1877 and obtained an extension, but were unable to carry it through, resulting in a writ of attachment, when a settlement was effected at 25c on the dollar. The next interruption was caused in January '91 when Thos. Murray was made a sheriff and William continued as W. Murray & Co. Thomas did not hold the position of sheriff more than a few months and, in January 1893, rejoined his brother under the old style of T. & W. Murray. The firm sustained a heavy loss by a recent fire at North Bay, which brought on a crisis as, prior to this, their affairs were not in a flourishing state. A couple of creditors sent on representatives to investigate and the call for a meeting in Montreal was the result. At this meeting the firm offered 45c on the dollar, which they subsequently increased to 50c, payable in 4, 8, 12, 16, 20 and 24 months, secured. It is not unlikely that a settlement will be effected on this basis. The liabilities are estimated at \$200,000. The firm has been long identified with the trade of the Ottawa valley and many will, no doubt, regret to hear of its present difficulties.

SEEKING MUNICIPAL HONORS.

The announcement that Mr. Warring Kennedy, of the well-known wholesale dry goods house of Samsom Kennedy & Gemmell, was favorably considering a requisition signed by 8,000 citizens of Toronto, asking him to become a candidate for the Mayoralty of the Queen City, caused some comment in business circles here. The general impression seemed to be that merchants actively engaged in commerce could not afford to give up the time necessary to perform municipal work satisfactorily without neglecting their own business to a greater or less extent, and that the firm of whom Mr. Warring Kennedy is so indispensable a member would regret even the temporary withdrawal of his attention from their affairs. There is no doubt a good deal of truth in this. Municipal politics demand a larger share of a civic officer's time than a busy man can afford to spare. Either he must neglect his civic duties or his business; for there are few men whose capacity for work is sufficiently large to enable them to prosecute both successfully.

NEW STATIONS WANTED.

Fire Chief Benoit wants some additions and alterations to his department that will recommend themselves at once to insurance men. He wants the new station in the west ward built at once. The new water-tower and aerial ladder purchased expressly for use in the business portion of the city, are compelled to be housed in outlying districts whence their transport to the scene of action will occupy considerable time, simply because of the lack of accommodation at the Central. Until the new station be built they cannot be stored nearer than Gain street, and a conflagration starting in the centre of the business district might thus gather considerable headway before they become available.

Then he wants the \$10,000 appropriated for the improvement of No. 13 station, applied to the construction of a new station to be called No. 18 instead. This station would be in the district between No. 8 and No. 13 stations. He also wants another new station, to be called No. 19, to protect the district between Sherbrooke street and Pine Avenue. This he considers urgently needed.

CONSUMERS' CORDAGE CO.

The remodelling of the Consumers Cordage stock has been the principal topic of conversation this week. The Company will issue \$1,000,000 in preference stock to take the place of the \$1,000,000 in common stock now out, and will issue another \$1,000,000 of common stock, in order to bring the total capital up to \$2,000,000. Local subscribers, who hold about \$300,000 in common stock, will have the privilege of exchanging it for this new guaranteed 7 per cent preference stock. The balance not thus taken up will be held as security for loans, and no dividends will be paid on the common stock until the preference dividend has been paid.

THE LATE THOS. LOGAN.

Thos. Logan, president of the Canada Paper Co., died somewhat suddenly last Saturday at the age of 68 years. Mr. Logan came to this country in 1842, and secured employment in the paper mill at Chambly where he learned the trade. He next became a partner in the firm of Angus, Logan & Co. of this city, and on its dissolution founded the Canada Paper Co., of which

he was the chief officer at the time of his death. Mr. Logan was also president of the Montreal Steam Laundry, a shareholder in the Montreal Cotton Co., in the Paton and Hudon Manufacturing Co's. and in the Magog Textile Co. He was a large property holder in Cote St. Antoine. The funeral took place on Wednesday last and was attended by a number of prominent citizens.

SMALL DEBT COURTS.

Every large employer of labor in this city must have recognized long since that the expense attached to the recovery of small debts incurred by his workmen constituted a hardship under which the artisan class do not suffer in any other country or province but our own. In England the County Court judges decide all cases of petty debt at a minimum of cost. In addition they consider the full circumstances of the case, the conditions under which the debt was incurred, and the debtor's capability of repayment. They interpret the law from the broad stand-point of equity, and thus the law has come to be regarded as the protector of the debtor as much as of the creditor, instead of his merciless persecutor as in this province.

In Montreal the cost of recovering a small debt is out of all proportion to the amount at stake. It frequently runs from 50 to 90 per cent. of the whole debt, and at times actually exceeds it. We may cite a case in point. A workman starting in business for himself leased a portion of a flat from a large firm. He ran behind \$30 in his rent, and to secure themselves the firm took out a *seizure* against him, but at the same time asked the lawyers not to pile up any unnecessary costs, as they had no desire to press heavily on the debtor. Ten days later the tenant was able to pay the rent due, when he found that the costs amounted to \$32.75, or more than the original debt. As an example of the expensive and complicated method of this province, the bill may be interesting. It runs as follows:—

Writ and Copy	\$1.20
Baliff's fee	2.40
Service of declaration	0.25
Return	1.10
Attorney's fee	2.00
Declaration	1.50
Extra on <i>saisie gagerie</i>	1.50
Exhibit	2.00
Discontinuance	0.40
Guardian, 10 days at \$2	20.00
Bill	0.40
	<hr/> \$32.75

And yet this was a case in which the costs had been kept down as much as possible, and where the debtor had paid the

whole debt and costs within ten days of the proceedings being taken. In England the costs would not have exceeded 60 cents, and they would have been but little higher in Ontario. Besides this, in either England or Ontario he would not have been forced to pay the entire costs and debt at once, but would probably have been allotted a fair proportion of time in which to do so.

This is not an isolated case, although it is a striking one. Hundreds of similar ones can be cited by any lawyer handling the collection of small debts. Suits where the costs exceed the debt are common, and in the case of sums of three and four dollars the costs rarely fall under sixty per cent of the amount at issue. It is in these cases that the number of petty lawyers, whom the province annually creates, find their most lucrative business. In most instances the defendants are hard-working clerks or mechanics, to whom the garnisheeing of their salaries means serious inconvenience, if not actual discharge from their positions. They are only too eager to embrace the least chance to secure time in which to pay their liabilities, and never question the most exorbitant bill of costs providing they can have a brief breathing space in which to husband their resources. These form a rich harvest to the lawyer. They are sure pay in the long run, and so his client always recovers the amount of his bill eventually, while he himself has secured a still fatter bill of costs.

The blessing the institution of a cheap small-debt court, modelled on the lines of the English county-courts, to this class of debtor, could hardly be overestimated. The delay so precious to him could be obtained from the judge in open court instead of having to be sued for to his creditor's lawyer. Above all, the costs would not bear the disproportion to the amount of the debt that they do now. No doubt the formation of such a court would be bitterly opposed by the legal fraternity, who would naturally object to seeing a rich harvest of fees swept away from them. But the creditor would get his own, without being obliged to force his debtor to pay twice the sum he originally owed. It would be an advantage to both to have a cheap and expeditious method of procedure and, as the law is made for the people, and not for the lawyers, the opposition of the latter should carry but little weight.

A TRIBUTE TO CANADA.

It might possibly hurt the national pride of our cousins across the border were they to be told that the proposed new scheme of currency legislation which has been so favorably received by the President and

the highest financial authorities in the United States, is simply a copy, even to its minor details, of the system which has proved so successful in this country. Yet such is the fact. The new plan elaborated by the financial experts of the United States is merely a copy of the Canadian Banking Act. It provides for the issue of notes to the full extent of the bank's capital without the pledge of bonds. It makes the circulation a first claim upon the entire assets of the bank issuing it, as well as upon an extra liability of the shareholders equal to the amount of the capital stock. It provides for a tax on the notes to create a redemption fund available for the payment of the notes of any insolvent bank, and it advocates periodical examination of the banks and the publication of statements of their condition.

What is this but the Canadian system? The double liability of shareholders, the making of the notes a first charge on the assets, the sinking fund for their redemption, and the obligatory monthly bank statements are all copied from Canada's financial policy. Our elastic system of currency is the basis of the much-heralded financial reforms of the United States. And therefore to read the comments in American financial papers on the advantages of this "novel" proposition for improving the elasticity of the National Bank issue, and averting the danger of any currency famine in the future, is to enjoy one of the most gratifying, because absolutely unintentional compliments that our Canadian bankers and bank legislators have ever received. No doubt this adoption of Canadian methods of currency regulation is due in some measure to the efforts of American bankers like Mr. Cornwell, president of the Bank of Buffalo, and other gentlemen who have visited this country and paid especial attention to the elastic, and yet substantial, system which experience has shown to be the most suitable for the requirements of a young and growing country.

A NEW SAINT FOR CANADA.

A committee of prominent Irish gentlemen, not yet fully chosen, but which will probably include Dr. Hingston and Messrs. A. F. Gault, J. O'Brien, Jas. Wilson Jr., and B. J. Coghlin, is suggested to carry out Lady Aberdeen's desire to open in this city a store for the sale of Irish lace and manufactures. Mr. Coghlin will act as secretary, and it is understood that the committee will guarantee the rent of the premises which will probably be on St. Catherine street. The profits will be devoted to relieving the distress of evicted tenants in Ireland, and as, thanks to Lady Aberdeen's

zeal and business ability, the store opened in Chicago during the World's Fair took in over \$60,000, it is hoped that a similar one in Montreal may also prove successful. This project has naturally brought Lady Aberdeen into comparatively close contact with the leading Irish gentlemen of this city and deepened their respect for her many good qualities.

At a recent banquet in this city Lady Aberdeen observed that Canada had no national saint, since St. Jean Baptiste could only be considered as representing the Province of Quebec. The gentlemen who sat next her promptly responded that if the Countess's popularity continued to increase as rapidly in the future as it had in the past there could be no doubt that the patron saint of Canada would be St. Isabel before long.

THE MOVEMENT IN CHEESE.

The comparative statistics of cheese exports from Montreal during the past season, furnished by D. A. Macpherson & Co., show that the total shipments amounted to 1,600,274 boxes, or 38,476 boxes more than those of last year. This represents an increase of 117,207 boxes to London, Liverpool, Dundee and Newcastle, offset by a decrease of 78,731 boxes in the shipments to Bristol, Glasgow and Leith. London now appears to be the principal objective point for Canadian cheese. The shipments to that port have grown from 239,284 boxes in 1889 to 651,247 boxes in 1893. It is interesting to note, too, that shipments have been made to Dundee, Newcastle and Aberdeen to the extent of 25,000 boxes for the first time in the history of the trade. The firms shipping over 100,000 boxes during the season are: A. A. Ayer & Co, 240,559 boxes; J. C. Warrington, 175,781 boxes; Hodgson Bros. 171,185 boxes; M. W. Grant, 130,083 boxes, and D. A. Macpherson & Co 121,526 boxes.

SPRING RIBBONS.

Among pretty novelties in ribbons for the spring trade are lace effects. The most taking show alternate stripes of moire and satin with a wide edging of white grenadine, covered with silk embroidery and finished with a shallow scallop. "Mirail" effects in both silk and velvets are prime novelties. These are so called because they are an imitation of the glossy surface of a mirror produced by a heavy pressure on the nap. This requires great skill in order to produce the shiny reflecting surface without blurring or spoiling it. Consequently these lines are expensive and will never become common. Moires are growing in favor, and satin faced lines, satin finished velvet, double faced satins, and grosgrains are all good sellers. Whether sashes will be fashionable or not remains yet to be seen, but the demand for narrow satin and satin-edged goods in light colors for fancy work is larger this year than usual.

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THE NEW CORDAGE TRUST.

Many of our speculative citizens have unpleasant reminiscences of the slump in cordage stocks that followed the collapse of the Cordage Trust. That trust has now been reorganized; and the executive board are making arrangements to resume operations. In the new board the banks interested hold the balance of power, inasmuch as they have furnished most of the capital of \$3,000,000 in cash, and \$5,000,000 in collateral, upon which the new trust is to resume. The creditors of the old trust are offered 10 cents in the dollar in cash, 30 cents in three months and the remainder in bonds of the new company not subject to mortgage or foreclosure.

THE BANK OF ENGLAND.

Bankers and brokers in London receive the official statement that the Bank of England's losses by the errors in judgment of ex-Chief Cashier May, will not exceed \$100,000, with derision. They say that the bank was induced by him to accept many of the Murietta securities before their collapse, and that the stock of a since bankrupt insurance company is also in their hands posing as good collateral. The depreciation in these securities: it figured out as at least \$5,000,000, although it does not follow that the bank will lose the whole of that amount. Outside of the bank itself, Cashier May unloaded a quantity of these securities on trustees and executors of estates, dealing with the bank, who came to him for advice in investment, and who now stand to lose heavily in consequence of accepting it.

AN INSURANCE ADJUSTMENT.

Extract from a letter dropped out of the window of a westbound passenger car at Hull, Que., lately: "Insurance adjustments in Montreal are rather surprising affairs sometimes. N. — told M. — the other day that he bought a salvage stock of — from the insurance companies for \$8,500; of which \$1,500 was 'grease.'"

—It appears that the Ontario law against shooting partridges is again in force this year, but ample supplies create suspicion that Montreal gets the birds from other sources that the Province of Quebec. The

difficulty of enforcing game laws over a large territory is self-evident. First quality sells in this market at 50c per brace.

Our Inducements

A GOOD ARTICLE: AT A FAIR PRICE.

Our .: Celebrated .: Brands :

"CABLE EXTRA," "MUNGO," "EL PADRE," — AND — "MADRE E HIJO."

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion

Financial.

Thursday Evg., Dec. 7, 1893.

It was reported on the street that money had loaned on call at a rate less than 6 per cent. and one or more time loans had been made at 6 per cent. Ordinary borrowers are paying old rates. Money in London was cabled 2 1-2 and the bank rate 3 per cent. Sterling exchange closes dull. Sixty day bills 9 1-16 to 3-16 and 9 1/4 to 3/4; demand 9 1/2 to 3/4 and 9 1/4 to 3/4; cables 10 to 10 1/2. New York funds 1-16 to 3-32 and 1/2 to 3/4. Documentary sixties 8 1/4 to 3/4. Cattle bills 9 to 9 1/4. The stock market was slightly more active. Richelieu absorbed a large proportion of the business being boomed by the rumored reorganization. Sales were close to 2,200 shares within the range of 65 1/2 and 74 1/2. To-day business was done at 73 up to 74 1/4. Cable was more active and higher reports of the company's operations being favorable. It closed at 138 1/4. Telegraph was enquired after chiefly, it was said, by investors. Pacific was steady, and there was more doing in it. Passenger closes at about top prices of the week. Gas sold at closing at 183. Bank stocks were in slightly better demand and became firmer as the week advanced. Following is the record for the week, as per Chas. Meredith & Co., stock brokers:

Stock	No. Shares.	Highest price.	Lowest price.	Average this week	Last year.
Montreal	135	221	217 1/2	220 1/2	229 1/2
Molson's	100	159	159	159	159
Merchants	128	152 1/2	150 1/2	151 1/2	151 1/2
Commercia	43	136 1/2	135 1/2	136 1/2	143
Hochelaga	10	120	120	120	120

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Ladies Jackets, Capes, Ulsters,

IN BEAVERS, KERSEYS BOX-CLOTHS, SERGES, TWEEDS, ETC. ALL THE STAPLE AND NEW SHADES

MELISSA RAINPROOF WRAPS,

IN TWEEDS, WORSTED MIXTURES, SERGES, ETC., ETC.

Our Ladies Goods are all Tailor-made in the latest Styles. Fit and finish perfect

MERCHANTS SHOULD SEE OUR GOODS
BEFORE PLACING SORTING ORDERS.



VICTORIA SQUARE,
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Miscellaneous.

Pacific	925	757	748	891
Duluth Com.....	200	64	6	114
Cable	100	138 1/2	136	176
Telegraph	292	145 1/2	142 1/2	154
Wheaten	2170	74 1/2	65 1/2	69 1/2
Passenger	360	166 1/2	164 1/2	238
Gas.....	875	184	179 1/2	223 1/2
Telephone.....	50	140	140	161 1/2
Electric.....	25	135	135	250
Colored Cotton...	90	72 1/2	70	110 1/2
Can. Cotton Bds. \$2000		99 1/2	99	103

MONTREAL WHOLESALE MARKETS.

Thursday Evg., Dec. 7, 1893.

The sudden change to seasonable winter weather has made a striking difference, in sales, in many retail departments. Sleighs have been used over quite a large area, but there is not enough snow to ensure the permanence of winter roads, especially as the temperature seems inclined to rise. This is a dull season with many branches of wholesale trade. The business year ended with some on the 30th ult., others close on the 15th inst., and more at the end of the calendar year. Stock taking, and preparations for doing so, are keeping clerical and warehouse staffs busy, and the keen eyed curators to insolvent estates are on the alert. The holiday trade, so far, has been fair. Distant buyers have been visiting the city and the larger establishments, especially, are presenting an attractive appearance. The rush from city customers will scarcely be left before the middle of the month.

Ashes.—Receipts are moderate, Liverpool market is lower, and prices easier here. We quote first pots \$4.50 to \$4.60. Second \$3.80. Pearls dull, nominal, at about \$5.40 for firsts. Received since 1st Jan., 1893, 1,522 pots, 150 pearls; delivered, 1,560 pots, 161 pearls; in store 6th Dec. at close, 57 pots, 47 pearls.

Apples.—The shipments last week were 6,000 brls. British markets are strong, but dealers expected a bigger gain in prices before this, considering the heavy decline in shipments. Recent figures show exports of 77,000 brls. from all ports on this continent, against 700,000 a year ago. A London cable quotes the market there strong with upward ten-

dency. Greenings 18s to 20s; Baldwin 18s to 22s and spics 20s to 25s. Growers should have made money this year. The fruit is showing good quality and paying prices are being received. Sales took place at the auction company premises at \$2.10 to \$3.35.

Butter and Cheese.—Supplies of fine table butter, in sight, are not large and holders are consequently not disposed to let go readily, feeling sure of a market. The best fall creamery is held at 23c to 23 1-2c, Townships dairy at 21c to 22c, and Western at 19 1-2c to 20. Cheese dull and quotations nominal. Qualities below finest are said to be more freely looked after. Buyers will not approach top prices and it looks as if things will be slack until the New Year. We quote nominally 10 7-8c to 11c for finest Ontario and 10 5-8c to 10 7-8c for finest Quebec. Liverpool cable 54s. At Ingersoll there were no sales. Offerings were 10,448 boxes September and balance. Views of most buyers pointed to 10 3-4c.

Dressed Hogs.—Prices weak and unsettled. Light weights have jobbed out at \$6.50 and heavy at \$6.25.

Dry Goods.—The winter-like weather has stimulated things generally and money has reached the wholesalers more freely especially from city sources. The advent of snow, and a lower temperature, has caused a more cheerful feeling, as seasonable new goods will now sell where they might have remained on retailers shelves, if buyers had been delayed until the New Year. The farmers have had to quit outside work and are commencing to frequent the markets in larger numbers. Larger purchases of clothing and woollens should follow. Liverpool cotton easy; American middlings 4 3-8d. New York futures steady; Dec. 7.82c, Jan. 7.86c, Feb. 7.90c, March 7.97c. Close, spots dull; uplands 8c, gulf 8 1-4c, futures firm; sales 168,200 bales; Dec. 7.90c, Jan. 7.92c, Feb. 7.99c, March 8.06c, April 8.12c, May 8.20c.

Dressed Poultry.—The colder weather has brought supplies forward. Dry picked turkeys sold at 9c to 9 1-2c, and chickens at 7c to 8c; other stock slow of sale. Geese offered at 6c to 7c and ducks at 8c to 10c. Fowl 6c to 6 1-2c. Scalded stock sold much below above prices.

Flour and Grain.—Business in flour is confined to small lots at quotations. Wheat dull and nominal but there is a little movement in coarse grains. No. 1 hard Manitoba wheat is quoted here at 69c to 70c. Peas 68c to 69c, oats 86c to

37c and feed barley 42c to 43c. Oatmeal steady at \$1.90 to \$2 for standard in bags and at \$2 to \$2.05 for granulated. Feed in moderate demand. Bran \$15.50 to \$16.50, shorts \$16 to \$18 and moullie \$22. Late prices in Chicago 63 7-8c Dec, 69 1-2c May. The Chicago stocks of contract wheat have already begun to fall off, this week's statement showing a decrease of 82,800 bushels. The stock now is 14,771,400 bushels. The total amount of wheat in store and afloat, however, is still gaining, and beats last week's enormous total by 441,800 bushels, thus making the stock the largest on record. Speculation continues light at Chicago, but shorts appear more timid and the longs stand ready to buy whenever there is a fair break. Exports last week from other countries than North America were 1,682,000 less than the previous week. It is still to be seen if western farmers have marketed their surplus as closely as generally believed. European advices come stronger. Wheat cargoes firmly held but corn quiet. Australian wheat off coast 27s 9d, futures 28s 3d. California 27s 3d, promptly to be shipped 27s 9d, nearly due 27s 2d. Liverpool No. 1 standard California wheat 5s 6d, mixed maize 4s 1 1-2d, Canada peas 5s 1d.

Green Fruits, Etc.—There has been a good turnover, and demand is likely to keep up during the holiday season. Business has been done at the Montreal Fruit Auction Company on the basis hereunder noted. Dates 4 3-4c to 5c. Pecan nuts 8c. Coconuts \$3 1-8 to \$3 1-4 per 100. Dominica oranges, 300 brls. received in bad condition sold at from \$1.70 to \$2 per brl. They came in heated cars from Halifax. Three weeks ago arrivals in good order realized \$5 to \$5.25. Cases, this week, sold at \$1. Catawba grapes 22c per basket. Spanish onions 70c per crate. California pears \$1.00 to \$1.85 per box. Florida oranges \$1 3-8 to \$2 3-8 per box. Florida grape fruit \$1 5-8 to \$2 per box. Mandarins \$1 3-8 to \$1 3-4 per box. Tangerins \$1.50 per crate. Almeria grapes—a small line sold for \$3 5-8 per keg; better quality \$4 3-4. Arrivals, so far, for next sale include 2 cars oranges, 2 of apples, 1 of lemons, 1 of grapes and some bananas.

Groceries.—The jobbing houses are well supplied with all descriptions of staple and fancy groceries, and there is a dearth of transactions between the trade. There is still some purchasing of dried and evaporated apples by a large buyer and, in view of the partial failure of the apple crop, these goods should be good property. There are no further advices of

1893

STILL AHEAD

1893

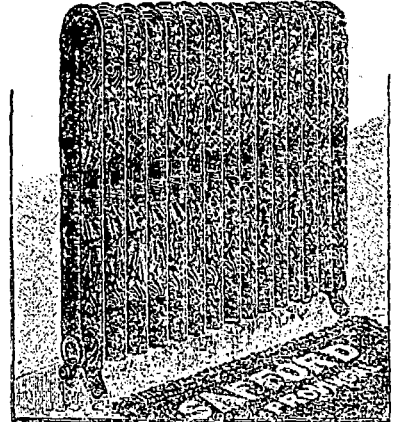
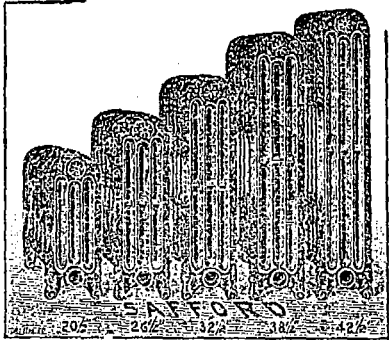
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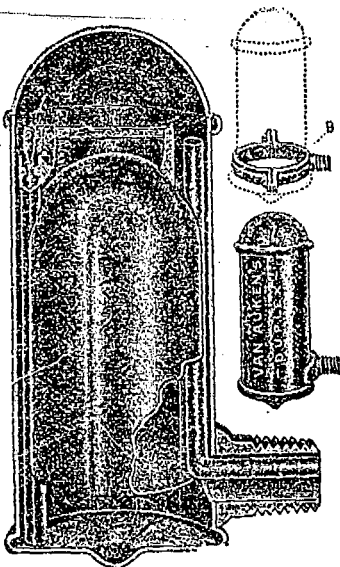
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importance from Japan, on teas, as the market there is practically closed for the season. Sales here are confined to output by jobbers to their customers. There is a good demand from country and city storerooms for foreign dried fruits, peel and spices, as usual at this season. Larger jobbers are busy and appear to be well satisfied with the volume of transactions, which is quite equal to former years. Payments are only fair and have not improved to such an extent as was hoped. Fruits have been selling at very reasonable prices and there is evidently no shortage in the supplies. London layers can be bought at \$2.10. Connoisseur clusters at \$2.80 to \$2.90 and Royal Buckingham clusters at \$4.25 to \$4.50. Refined sugars are quiet and the market is down 1-10c on the week. We quote granulated at 4 7/16c, although 4 1-2c is

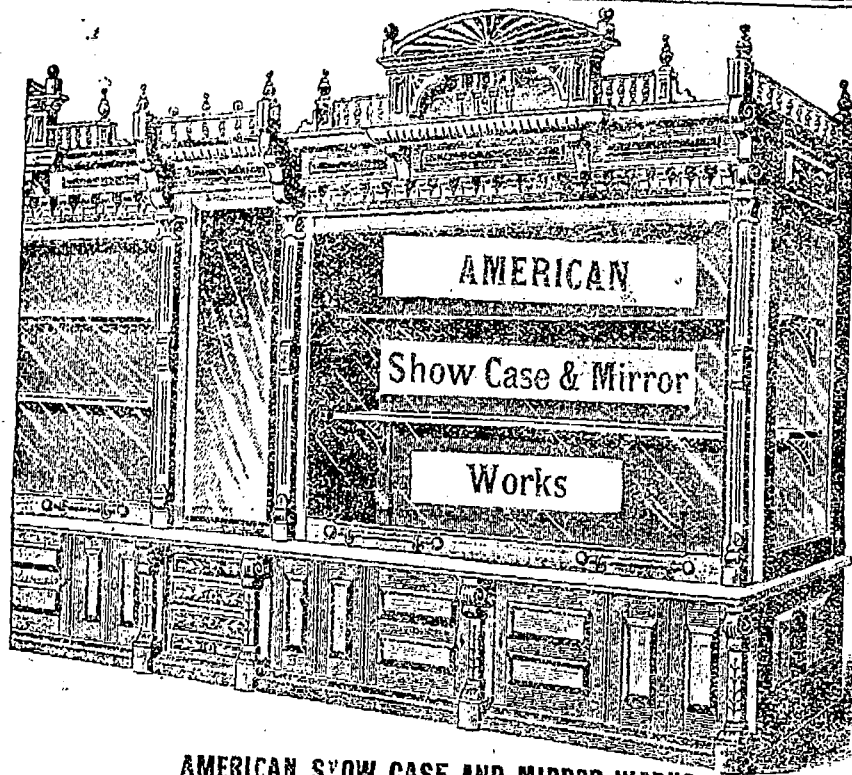
still retained in our tabulated statement, owing to the impossibility of their crowding in, the triple fraction. These, it must be remembered, are first cost prices at refinery, and not jobbing prices. Branched yellows range from 3 1-4c to 4 1-8c. On the balance of our list, 1-16c must be deducted to arrive at exact refinery prices, for the reason stated above. In London, beet sugar touched 12s 4 1-2d spot, but prices now are 12s 7 1-2d spot and 12s 9d for January.

Hides and Tallow.—Hides quiet and unchanged on the basis of \$4, \$3 and \$2 paid by dealers for green stock. Sheepskins 75c. Caliskins, uninspected 6c. Western horse hides \$1.15 to \$1.50, city 75c to \$1. Tallow 5c for refined and 2 1-2c to 3c for rough.

Iron and Hardware.—Hardware men generally take stock, this month, and enquiries show that there is little doing. American iron men continue to discuss the probability of larger receipts of British iron under the proposed new tariff. The duty under this would be reduced from \$6.72 per ton to 22 1-2 per cent. ad valorem. Glasgow warrants close 1d lower at 43s 9d. Middlesboro No. 3 foundry easier at 35s 9d. Since the termination of the coal strike, in England, enquiries for nearly all classes of old material, etc., from the districts chiefly affected, are fairly numerous. The weekly cable to the New York Metal Exchange dated 6th inst. quotes Halletts antimony £38, ordinary £37 10s, tin plates 11s 3d, copper, best selected, £47 10s, soft Spanish lead £9 12s 6d. Other cables quote G. M. B. copper spot £43 10s, futures £44. Market firm. Spelter £17 2s 6d. Tin, spot, closing at £76 10s, 3 months £77 7s 6d. Soft Spanish lead £9 10s.

Live Stock.—The last Canadian cattle of the fall season's shipments have been sold in Liverpool. Demand was brisk under moderate supplies, prices advancing to 6 1-4d for finest steers. The quotations were: Finest 12 1-2c, good to choice 12c, poor to medium 11c.

Leather and Shoes.—A Montrealer, recently up from Quebec, states that the tanning industry below is not active, but the feeling is better. A fair amount of fall, winter and spring jobbing orders for coarse boots and shoes have been placed by western men. The trade do not appear to anticipate any more failures in connection with the late western troubles. City business in leather has trended towards improvement. The boot and shoe manufacturers have been booking fair orders for forward dates of de-



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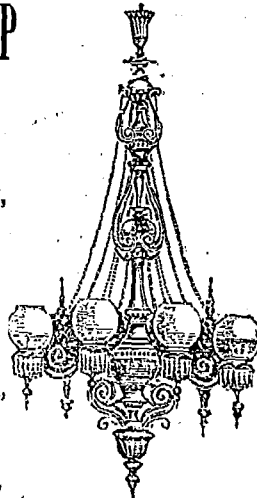
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TORONTO WHOLESALE TRADE.
(Revised by Telegraph.)

Toronto, Dec. 7th, 1893.

This is a quiet time with most lines of wholesale trade. The Christmas orders generally have been placed, and stock-taking is in order. Prices of the leading staples are unchanged. The money market is becoming easier. Several large call loans are reported by banks at 6 per cent., but the general rate is 6 1/2 per cent. Sterling Exchange is higher in sympathy with the New York market, and drafts on New York are firmer. The stock market remains quiet.

Dressed Hogs.—The market is steady at the decline of last week. Packers are buying at \$6.00 to \$6.25.

livery but are not specially anxious to push things at present. They are steadily making up goods for shipment later on. There is not much stock going out on sorting orders which were quite moderate. Hides continue low. Sole leather is reported firm and stocks are not excessive.

Provisions and Eggs.—There is a drop in pork and meats, owing to the low price of hogs. Demand has quickened somewhat. Canada short cut \$18.50 to \$20 per brl, and western mess \$18 to \$20. Hams 11 1-2c to 12 1-2c, bacon 11 1-2c to 12c, Canada lard 10 1-2c to 11c and common refined 8 1-4c to 8 1-2c. Eggs firm and the cold spell is lessening receipts. Fresh case eggs 20c to 21c and city lined 16c to 17c. Farmers are asking 50c for strictly fresh, in baskets, and fancy groceries ask an advance even on this price.

Raw Furs.—At the London sale of seal skins, at the close of last month, prices

showed an average decline of 15 per cent. Owing to the pressure on our columns, an extended report is held over until next week. Beaver, prime, \$5 per lb., otter \$10 to \$12.50 for dark skins, mink \$1.50, martin \$1, fisher \$6, muskrat, fall, 10c, spring 18c; skunk, black, \$1.25, half striped 75c, broad, white striped 25c; bear, large army, \$25, large cubs \$15, lower grades of bear at much reduced prices. Raccoon, No. 1 large, 75c, No. 2 50c, No. 3 40c, No. 4 15c; lynx \$3 for large, medium \$2; red for \$1.40.

Wool.—At the London sales, Cape and Natal were bought in, as prices failed to reach the limits, despite the active bidding, but 200 bales greasy were reported at 5 1-2d. Merinos and crossbreds sold well. Foreign traders bought largely. New South Wales sold at 6d to 10d, Queensland 5 1-4d to 9d, Victoria 5 1-2d to 10 1-2d, South Australia 5d to 8 1-2d, West Australia 4 3-4d to 6 1-4d, Tasmania 7 1-4d to 9d, New Zealand 5 3-4d to 10d, all greasy.

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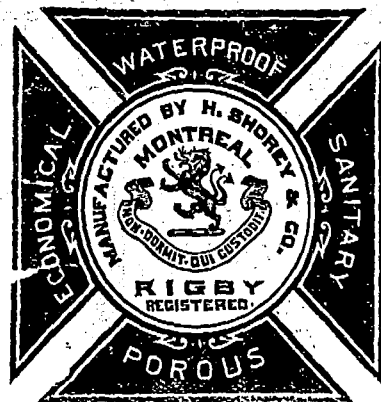
1700 Notre Dame Street.

MONTREAL

Butter.—Choice qualities are scarce and firm at 20c to 22c, for tub, while medium and low grades are dull. Medium sells at 14c to 18c. Creamery rules at 22c to 23c, and pound rolls at 24c to 25c. Cheese is firm with sales of August make at 11c and Sept. at 11.1-2c. Eggs are 18c to 19c for strictly fresh, 17c to 17.1-2c for ordinary lots and 15.1-2c to 16c for limed.

Flour and Grain.—Flour is quiet. Some choice brands of straight rollers sold at \$2.80, and ordinary at \$2.65 and \$2.75, Toronto freight. Patents \$3 to \$3.10. Wheat steady and unchanged. Pens unchanged with sales outside at 51c to 51.1-2c. Oats sell at 33c on track, and at 28.1-2c to 29c outside. Buckwheat firmer, with sales at 49c to 50c and rye at 42c to 43c outside. Barley quiet, with sales of No. 1 outside at 41c, and of No. 2 at 38c. Bran steady at \$12.25 to \$12.50 on track, and at \$11.50 to \$12.00, Toronto freight. Shorts \$13 to \$14. Outmeal dull at \$3.85 in car lots, and \$4 in broken lots.

Groceries.—Trade is quiet. Dried



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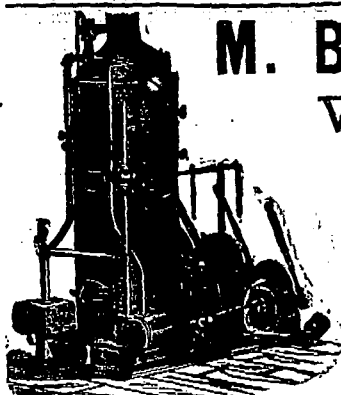
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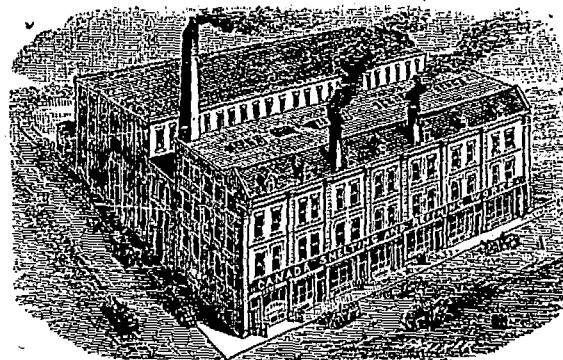
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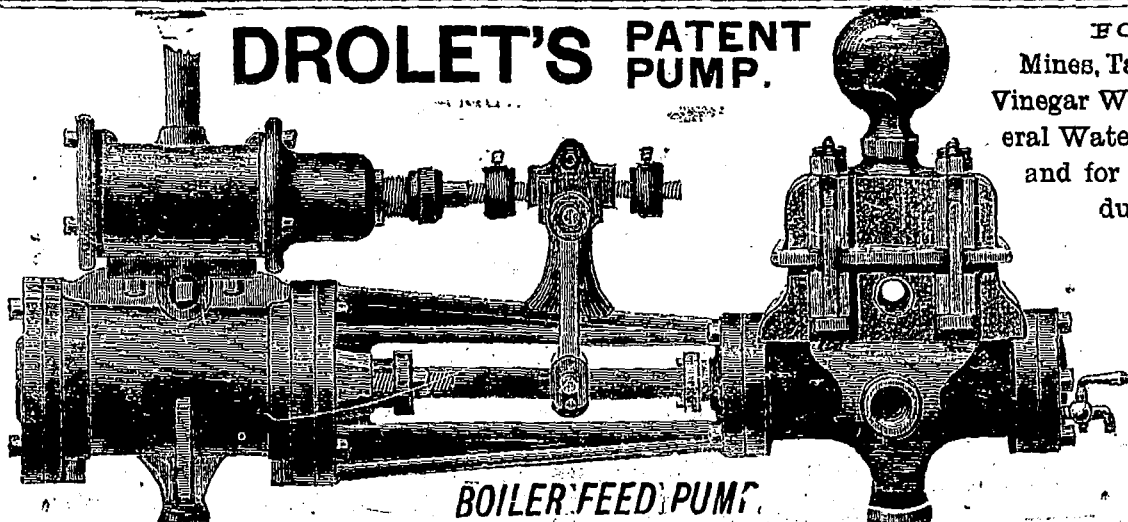
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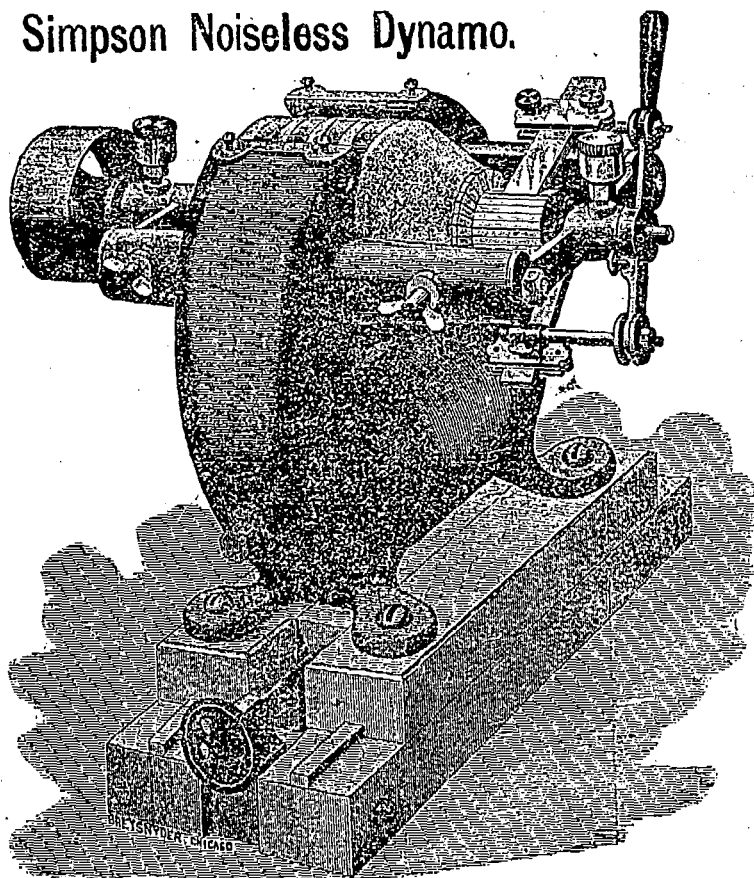
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Electric Plant do	Drive Pipe,	Pop Safety Valves,
Gas Plant do	Brass Pipe,	Steam Traps,
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Oil Refiners do	Engine Trimmings,	Pressure Regulators,
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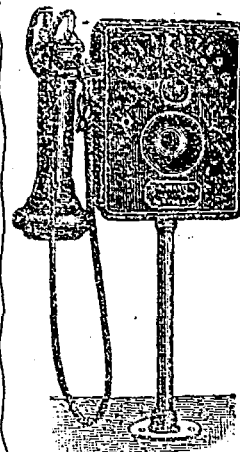
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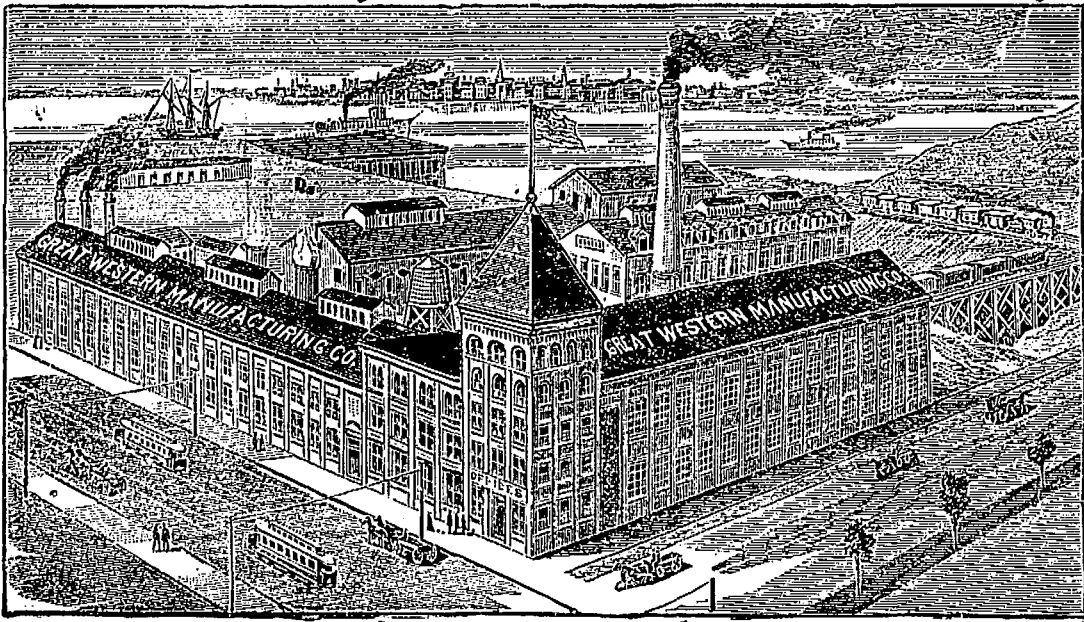
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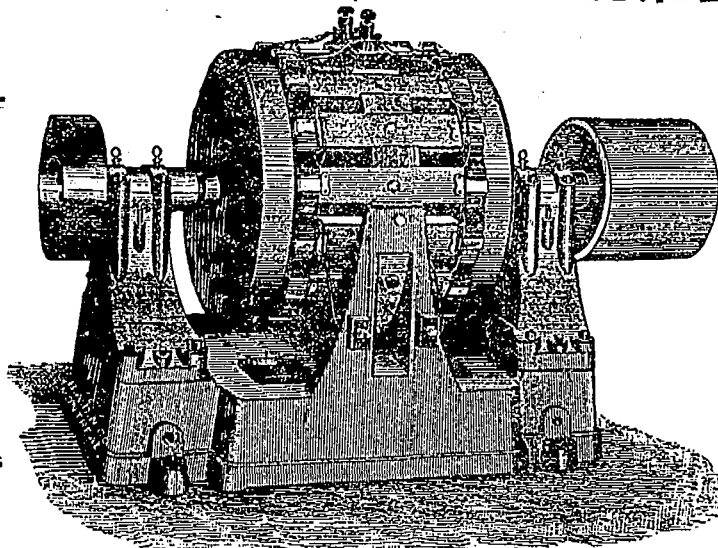


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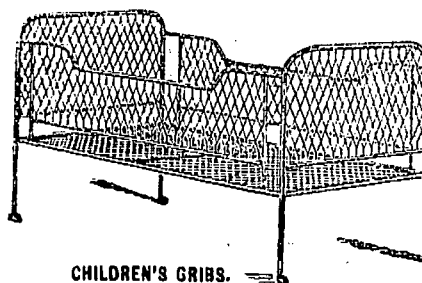
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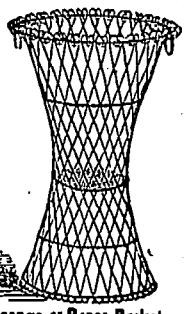


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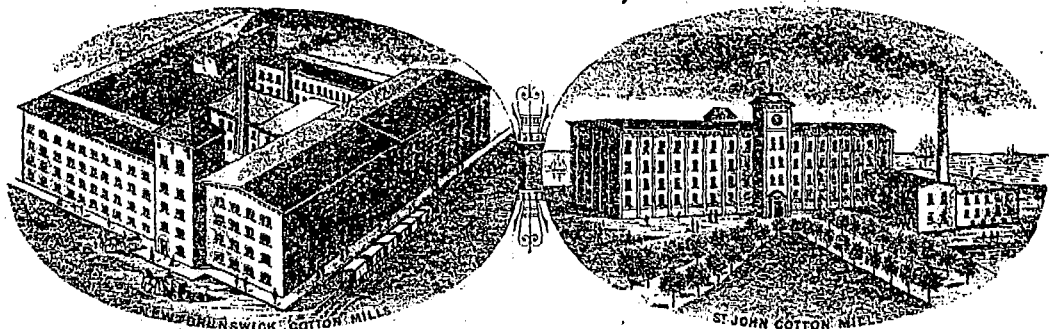
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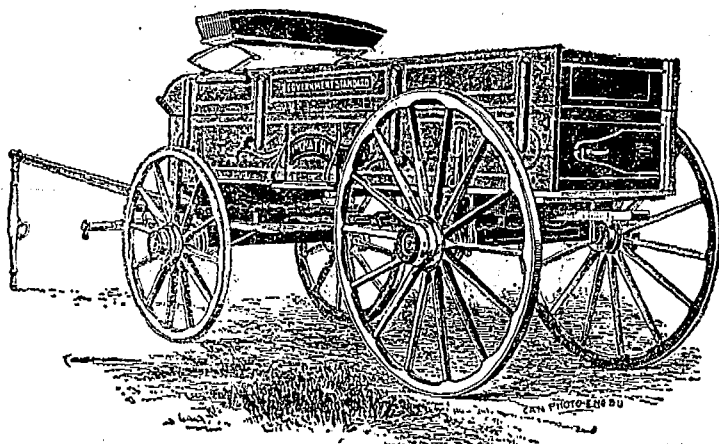
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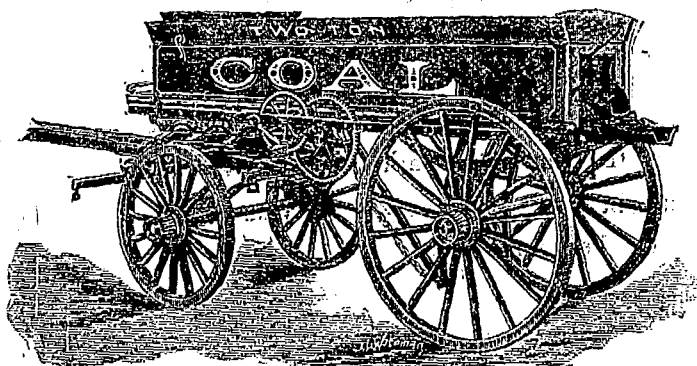
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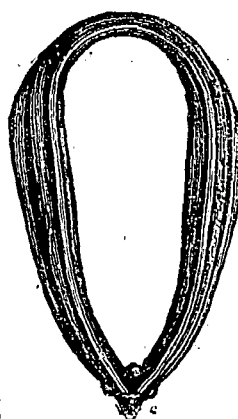
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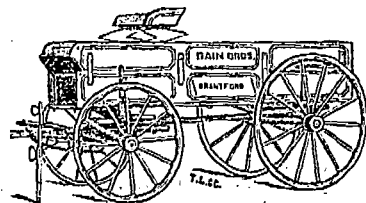
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DECEMBER 7 1893

Name of Article.		Wholesale.			Name of Article.	Wholesale.		Name of Article.	Wholesale.	
		Mens.	Boys.	Youths.		\$ c.	\$ c.		\$ c.	\$ c.
Seats and Shoes.										
Brogans	.....	\$0 80	\$0 85	\$0 70	Roast chicken, 1-lb tins..	2 30	2 40	Soda Ash	1 60	1 00
Cobourgs	.....	0 95	0 90	0 75	Roast turkey, 1-lb tins...	2 80	2 40	Soda Bicarh	2 30	2 50
Split Balmorals	.....	1 00	0 85	0 85				Sol Soda	0 80	1 00
Kip	.....	1 15	0 90	0 80	Brooms.					
Buff	.....	1 25	1 10	0 90	Rose 4 strings, varn. hand	3 25	0 60	Dvestuffs.		
Calf	.....	2 00	1 00	0 80	Pansy 4 "	2 90	0 00	Archil, con	0 27	0 23
Buff Congress	.....	1 25	1 00	0 80	Thistle 4 "	2 55	0 00	Archil	0 07	0 08
Calf	.....	1 90	0 80	0 80	Map Leaf A 4 stgs "	3 25	0 00	W. Logwood	0 10	0 15
Buff boots	.....	1 35	2 10	0 95	B 4 " stained	2 70	0 00	Chips	2 00	2 10
Kip	.....	2 00	2 00	1 10	Shamrock A 4 " varn han	2 65	0 00	Indico (Bengal)	1 60	1 75
Calf	.....	2 75	3 00	0 80	B 4 " stained	2 45	0 00	Madras	0 70	1 00
Felt boots half fox	.....	1 60	2 10	0 80	Daisy A 3 stgs varn handle	2 45	0 00	Gambler	0 95	0 08
" full	.....	1 80	2 60	0 80	B 3 " stained	2 10	0 00	Madder	0 14	0 15
" Sox	.....	0 35	0 75	0 80	Tulip No 1 3 stgs "	1 85	0 00	Sumac	70 00	00 00
Piggis.										
Split Batts	.....	0 65	0 85	0 40	Drugs & Chemicals					
Split Balmorals	.....	0 80	0 90	0 50	Acid Carbolic Cryst Medi	0 40	0 45	Labrador Herrings, No 1.	4 50	4 75
Kip	.....	1 00	1 10	0 50	Alces, Caps	0 18	0 15	Nfld Shore, No. 1	9 00	9 25
Buff	.....	0 90	1 15	0 50	Alum	1 50	1 75	Sea Trout No. 1 split p b	5 00	5 75
Pebbled	.....	0 90	1 15	0 50	Borax, xtl.	0 08	0 11	half brls	4 75	5 00
Machine Sewed.										
Peppled Button	.....	1 00	1 20	0 50	Brom. Potass	0 48	0 52	Caps Breton Herrings	2 75	3 00
Glazed Buff Button	.....	1 00	1 20	0 50	Gamphor, Eng. Ref	0 67	0 78	halves	4 75	5 00
Goat	.....	1 50	2 00	0 80	Am. Ref	0 62	0 65	Mackerel, No 1, kitts	0 00	1 00
Polish Calf	.....	1 50	2 00	0 90	Citric Acid	0 60	0 65	brl.	0 00	0 00
French Kid	.....	1 85	2 50	1 40	Copperas, per 100 lbs.	0 75	1 00	Green Cod, Large	5 50	5 25
Canned Goods.										
Peas, Mar., 2-lb tins	.....	1 00	1 10	0 50	Cream Tartar	0 25	0 31	No. 1	0 00	4 75
Corned Beef, 1-lb	.....	1 65	0 00	0 50	Opium	1 50	1 75	Draft	0 00	0 00
Corned beef, 2-lbs	.....	2 70	2 80	0 50	Potass Iodide	0 30	0 45	per quintal	5 00	0 03
" 4-lbs	.....	5 25	5 35	0 50	Potass Dichromate	0 18	0 12	Salmon No. 1 brls	0 90	14 00
" 6-lbs	.....	8 75	9 00	0 50	Potass Bromide	0 60	0 75	2	0 00	12 50
" 14-lbs	.....	19 35	19 50	0 50	Quinine	0 90	0 45	Salmon, No. 1 (Harcos)	0 00	21 00
Lunch Tins 1-lb. per doz.	.....	3 25	0 00	0 50	Stychnine	0 90	1 00	" 2 large	0 00	18 00
Eng. Brown, 2-lbs.	.....	2 25	0 00	0 50	Tartaric Acid	0 40	0 45	" 3	0 00	25 00
Soups, 2-lbs.	.....	0 00	1 70	0 50	Tin Crystals	0 20	0 25	Brit. Col brls	12 00	15 50
Frang's Boston Beans, ds	.....	1 85	0 00	0 50	Heavy Chemicals					
Canadian B beans	.....	0 00	1 34	0 50	Bleaching Powds	2 50	3 00	Boneless Fish	0 00	0 16
Roast Beef, 1-lb. per doz.	.....	1 40	0 00	0 50	Blue Vitriol	4 00	5 00	God Nfd.	0 06	0 68
" 2-lb.	.....	2 60	0 00	0 50	Brimstone	1 75	2 25	Flour.		
" 4-lb.	.....	4 00	0 00	0 50	Caustic Soda 60	2 82	2 75	Winter Wheat	3 60	3 80
" 6-lb.	.....	5 50	0 00	0 50	" 70	2 75	3 00	Manitoba patent brands	3 70	3 84
Deviled Tong's, 1-lb	.....	1 20	0 00	0 50	Other Flour					
Eggs 1-lb.	.....	1 20	0 00	0 50	Wheat	3 50	3 65	Straight roller	3 00	3 10
Chicken 1-lb.	.....	2 00	0 00	0 50	Extra	2 80	3 10	Superfine	2 60	2 90
Turkey 1-lb.	.....	2 00	0 00	0 50	Manitoba Strong Bakers	3 40	3 60	Best brand	3 50	3 65
Oz Tongue 2-lb.	.....	6 00	0 00	0 50	Standard oatmeal per bag	1 90	2 00	Standard oatmeal per bag	15 50	16 00
Pinner Saddles, per case	.....	5 00	0 00	0 50	Brn	16 00	18 00	Shorts	16 00	18 00
New pack of fifties	.....	5 00	0 00	0 50	Moullie	00 00	23 00			

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

GRANBY RUBBER CO.

MANUFACTURERS OF

RUBBER BOOTS AND SHOES AND RUBBER CLOTHING.

Our product for 1893 is of the Best Quality made, the designs being selected from the Finest STANDARD SELLING lines of the American Market, which were produced in Canada, fully equal in finish and every other respect to the best imported.

S. H. C. MINER, President. J. H. McKECHNIE, General Manager

Sole Agents: AMES, HOLDEN & CO.

MONTREAL, 45 VICTORIA SQUARE.

TORONTO, 53 FRONT STREET.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY DECEMBER 7 1893.

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
Farm Products.				Greeneries.			
Butter: Creamery	0 23 0 23	Barley, malting	0 50 0 58	Molasses (Barbados) Imp's	0 09 0 34	Vermicelli; Canadian	0 08 0 07
Western dairy	0 19 0 20	" feed	0 42 0 48	Porto Rico	0 09 0 09	Macaroni	0 08 0 07
Townships	0 21 0 22	Peas, per 68 lbs.	0 68 0 69	Antigua	0 09 0 09	" Italian	0 10 0 13
Cheese: finest Ont.	0 14 0 11	Sya	0 18 0 57	Cuba	0 00 0 80	Pasta-Caron	0 23 0 25
Finest Que	0 16 0 14	Corn, in bond	0 90 0 00	Saba	0 00 0 80	Orange	0 18 0 17
Medium	0 09 0 16	" duty paid	0 62 0 64	Saba Powder	2 26 0 00	Lemon	0 14 0 18
Hogs:				Starch:			
Fresh	0 20 0 21	Tes (Hf.-Chest & Cad.)	0 12 0 17	Case 1, 3 ds. 5 os. fine	2 26 0 00	Can. Laundry	0 03 0 04
Fresh (held)	0 16 0 18	Japan, com. to med. lb.	0 17 0 25	" 2, 1 "	2 00 0 00	Silver Gloss	0 08 0 07
Finest lmed	0 18 0 17	" good med. to fine	0 17 0 25	Fruit: Loose Muscatel	2 10 0 10	Canon's Prep. Corn	0 07 0 18
Western	0 15 0 16	" finest	0 27 0 37	Layers, London	2 82 2 90	Canon's Prep. Corn	0 07 0 07
Horn: 1893 per lb.				Com. Cluster			
Yearlings	0 15 0 19	" choicest	0 35 0 42	Imperial	0 00 0 00	Can. Prep. Corn	0 41 0 60
Old	0 09 0 08	" fancy	0 50 0 50	Extra Dessert	0 25 0 00	Prep. : Imp. Triples, 1 bri	0 85 0 00
Hoa Products:				Royal Buckingham cluster			
Bacon Smk'd per lb.	0 11 0 12	Y. Hyson, com. to gd.	0 38 0 50	"	4 25 3 50	Cote D'Or	0 28 0 60
Dressed Hogs	0 09 0 09	fine to finest, lb.	0 38 0 18	Valencia	0 05 0 07	Crystal Pickling	0 25 0 35
Hams city cured	0 11 0 12	Gunpd. com.	0 25 0 45	" Layers	0 05 0 06	W. W. XXX	0 21 0 30
Canvased	0 00 0 00	Pinguey med. to gd.	0 37 0 18	Currents, Provincial.	0 03 0 01	W. W. XXX	0 60 0 08
Pork Ca. s. o. per hbl.	18 0 30 00	fine to finest.	0 25 0 19	Prunes (French)	0 00 0 00	Pure Malt	0 60 0 55
Western do.	00 09 0 07	Yranky, com. to gd.	0 15 0 19	" Bona	0 01 0 71	Cider X	0 20 0 00
Mass New Western	8 09 20 00	Oolong	0 28 0 60	Sh. Almonds, bks.	0 11 0 11	Soup: Best Laundry	0 08 0 05
Lard per lb.	0 10 0 11	Congou, common	0 12 0 15	S. S. Tarragona	0 00 0 00	" Common	0 02 0 05
Common Refined	0 82 0 81	" good common	0 22 0 25	Almonds, paper shell	0 09 0 00	Tea: Telephone	8 10 0 00
SEEDS:				Walnuts			
Clover, red, per bushel	10 00 10 25	" med. to good.	0 25 0 45	White	0 10 0 12	" Parlor	1 75 0 60
Alsike, per lb.	0 14 0 16	" fine to finest.	0 28 0 16	Grenoble	0 10 0 12	" Telegraph	3 50 0 00
Timothy (Can'n) per hsh	2 80 3 00	" choicest	0 49 0 60	" St. Louis	0 08 0 09	" Star	3 65 0 00
Western	2 50 2 70	Coffea, Mocca (green)	0 28 0 31	Stees: Cassia	0 07 0 07	Nelson's Matches:	2 85 0 00
Flax	1 20 1 25	Add 4c to 5 for roasting	0 28 0 31	Mace	0 90 1 30	Steamboat	2 93 0 00
Potatoes, per bag 80 lbs	0 65 0 80	and grinding	0 28 0 31	Cloves	0 10 0 25	Railroad	2 93 0 00
Honey, in comb.	0 08 0 03	Java	0 20 0 25	Nutmeg	0 45 0 90	Wareboards:	
strained	0 05 0 08	Maracibo	0 19 0 23	Jamaica Ginger, Bl.	0 18 0 21	Nelson's Favorite	1 20 0 00
Beeswax	0 00 0 00	Jamaica	0 18 0 21	Unbl.	0 18 0 21	Hardware.	
Swiss-Choice	0 00 0 00	Rio	0 00 0 00	African	0 08 0 10	Antimony	0 10 0 12
Ordinary	0 00 0 00	Plantation Ceylon	0 15 0 25	Pimento	0 07 0 08	Ice: Block, L & F per lb.	0 22 0 22
White	1 20 1 25	Chicago	0 11 0 13	Pepper, Black	0 09 0 12	Straits	0 22 0 00
Grain.				White			
Hard Manitoba, No. 1	0 69 0 70	Chicago	0 11 0 13	Mustard, 4 lb. per jar, Eng	0 23 0 25	Sirip	0 00 0 25
do No. 2	0 67 0 68	Sugar: -		" 1 lb.	0 65 0 70	Cappor: Ingok	0 11 0 12
Oats	0 38 0 37	Ex Ground, in bris	0 00 0 05	" 4 lb. jars, Cana.	0 22 0 24	Sheets	9 15 0 22
				in bxs			
				Powdered, in bris			
				Paris Lump			
				half bris			
				100-lb. bxs			
				50-lb. bxs			
				Ex Granulated, bris			
				Branded Yellows			
				Syrup, half bris			

Retailers will please bear in mind that above quotations apply only to large lots.
 *Note.-Refiners prices to the wholesale trade; jobbers would have to pay 2 additional.

THE GURNEY-MASSEY

COMPANY, Limited.

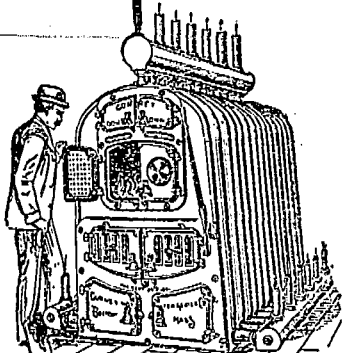
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St. Paul St., MONTREAL.

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OXFORD, GURNEY, QUINTET AND BUNDY RADIATORS

For HOT WATER & STEAM



- DOUBLE CROWN Hot Water Heaters
Capacity 2,000 to 20,000 feet of 1 in. pipe.
- Oxford Hot Water Heaters
Capacity, 500 to 12,000 ft.
- DEFI-ANCE Hot Water Heaters

We invite inspection of the above goods, comprising the largest and best variety made by any one Foundry in the world. These heaters are guaranteed quicker circulation and more economical than any others made. No repairs necessary. Made any size to cover all requirements.
 John Bull Steel Cooking Ranges for hotels and private houses, Cast Iron Ranges, Registers, Iron Pipe, Cast Iron Pipe and Fittings, Sink, Plumbers' Supplies, Hot Air Furnaces for coal and wood, from 8,000 to 50,000 cubic feet capacity. Scales, every description from post office to 100 ton track.
 We invite special attention to our LOCKS, KNOBS, etc., which are acknowledged to be the finest of this line of goods manufactured in Canada.

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 THE CANADA SCREW CO.

- Iron Wire, Iron and Brass Wood Screws, Machine Screws, Carriage Bolts, Tire Bolts, Stove Bolts and Rods, Copper and Iron Rivets.

—AGENTS FOR—
 ONTARIO LEAD & BARB WIRE CO.

- Steel Barb Fencing Wire and Staples, Lead Pipe, Babbit Metal, Steel Wire Nails, Drawn Traps, Chilled Shot, White Lead and Putty.

Goods delivered promptly from stock in Montreal. Description books on application. Price lists to the trade only.

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REPAIRING FURNITURE and General Jobbing in Wood Work promptly neatly and cheaply done.

A Call Solicited. ALEX. STRUTHERS.

MIXED PAINT

UNICORN



BRAND.

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EASILY APPLIED, QUICK DRYING, Durability Unsurpassed.

Manufactured only by

A. RAMSAY & SON, MONTREAL.

ESTABLISHED 1842

White Lead, Colors & Varnishes, &c.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes categories like Hardware, Casing and box, Finishing nails, Slating nails, Common barrel nails, Oil-nail nails, Sharp and flat press'd nails, Horse Shoes, Shot, Lead Pipe, Wire, Scrap Iron, Machinery scrap, Wrot Iron, Canada Blasting, Bright, Annealed, Galv'd, Barbed Wire, Hides and Tallow, Leather, and various oils and greases.

Retailers will please bear in mind that above quotations apply only to large lots.
Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.
Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Oil-nail and Pressed Nails, four months note or 3 per cent. off for cash within 30 days.

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(LIMITED),

MONTREAL,

Manufacturers of Refined Sugars of the well-known Brand



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

- LUMP SUGAR, in 50 and 100 lb. boxes.
"CROWN" GRANULATED, Special Brand, the finest which can be made.
EXTRA GRANULATED, very Superior Quality.
"CREAM" SUGARS, (not dried).
YELLOW SUGARS of all Grades and Standards.
SYRUPS of all Grades in Barrels and half Barrels.
SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each

FILES AND RA SPS. "BEAVER" BRAND Warranted.



Manufactured by THE BEAVER FILE WORKS CO., LEVIS, QUE. Send for Price List.

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G. F. KIRK, Fr. Secy. G. W. MOSS, Vice-P. G. F. MCLESTER, Sec.-Treasurer

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THE COMPANY'S OFFICE. 30 St. John Street, Montreal

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DECEMBER 7, 1893.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<i>Ceal Oil:</i>		No. 1 Furnit's Vrn'h. pr gal	\$ 0 60 0 65	Wines, Liquors, etc.	\$ c. \$ c.	<i>Scotch Whiskies—</i>	\$ c. \$ c.
Car Lots Store. [2 p.c. off]	0 11 0 00	Extra	0 75 1 00	<i>All-Bass's</i>	2 50 2 55	Maple's R. O. Special...	10 00 10 6
Broken lots	0 12 0 13	Brown Japan	0 55 1 20		1 62 1 67	Islay Blend.....	8 00 8 25
Am. in car lots	0 16 0 00	Black	0 55 1 00	<i>Posley—Guinness & Sons</i>		Sheriffs.....per gal	9 75 0 00
10 bbls	0 17 0 00	Orange Shellac, No. 1	1 80 2 00	Dublin Stout... qts	2 40 2 45	Hay, Fairman & Co.....gal	0 00 0 00
5 bbls	0 17 0 00	Pure.....	2 00 2 25	.....pts	1 67 1 62	.....cases	0 00 0 00
single bbls	0 17 0 00			<i>Spirits Canadian—per gal.</i>		Claymore.....	9 50 9 75
Benzine car lots	0 12 0 13			Alcohol.....65 O. P.	0 00 0 00	Glentulloch, High'd. gal	8 40 8 55
broken.....	0 14 0 15			Spirits.....64 O. P.	0 00 0 00	.....case	8 50 8 75
		Salt.		.....25 U. P.	0 00 0 00	<i>Gin—</i>	
Glass.		Liverpool per bag	0 80 0 65	Rye Whisky.....25 U. P.	0 00 0 00	Jno. De Kuyper....per gal	2 85 2 90
United inches, 90 to 25....	1 30 1 35	Canadian, in small bags.	2 20 2 75	Imperial, 5 yrs. old	0 00 0 00	.....cs. red	10 50 10 90
United inches 25 " 40....	1 45 1 45	Quarters.....	0 32 0 35	1887 in cases, qts	0 00 0 00	.....cs. green	5 50 5 70
41 " 50....	2 25 2 25	Factory-filled per bag....	1 10 1 25	1887 " flasks....	0 00 0 00	A. C. A. Nolet.....per gal	0 00 0 00
51 " 60....	3 25 3 50	Quarters.....	0 32 0 35	1887 " i do....	0 00 0 00	.....cs. red	0 00 0 00
		Rice's pure dairy, per bag	0 00 2 00	Club, 1887 " qts....	0 00 0 00	.....cs. green	0 00 0 00
		Quarters.....	0 00 6 50	1887 " flasks....	0 00 0 00	<i>Irish Whiskies—</i>	
		Cheese salt per bag 210 lbs	1 75 0 00	1887 " i do....	0 00 0 00	Bushmills.....	10 00 0 00
		Turk's Island bush.....	0 00 0 30	Clubryo, in brls., 1886, v.c.	6 00 6 00	Jno. Jameson & Sons, 1 star	0 00 0 00
				.....pts		two stars	0 00 0 00
		Tobacco (duty paid)		.....cases	2 40 6 00	three stars	0 00 0 00
		No. 1 Black Chewing, cads	0 46 0 51	McKenzie, Driscoll & Co.	2 40 6 00	Geo. Roe & Co, one star, qts	9 25 0 00
		bxs	0 46 0 51	T. G. Sandeman & Sons	3 10 4 00	two stars, qts	7 50 7 75
		No. 2.....	0 45 0 00	Clode & Baker	3 10 4 00	Dunville & Co.....qts	7 50 7 75
		No. 4.....	0 41 0 00	Sarragona	1 10 1 50	Wisdom & Warter's Sher-	2 00 6 50
		Bright Chewing.....	0 54 0 58	Sherrill—Pedro Domecq	0 00 0 00	ries.....per gal	2 10 6 50
		Smoking.....	0 64 0 67	Pemartin.....	2 00 5 50	Walter & May's Ports	2 10 6 50
		Navy, 3s.....	0 52 0 57	Miss.....	2 10 6 00	Geo. Sayer & Co's	
		Smoking, 4s.....	0 55 0 55	<i>Claret—</i>		Brandy " " "	4 50 6 50
		Solace, 12s.....	0 50 0 55	Baron & Guestier.....	7 00 26 00	" " cases, 1 star " "	11 50 12 00
		".....	0 48 0 00	Calvet & Co. vintage wines	0 00 0 00	" " " V.S.O.P. " "	16 50 17 00
		".....	0 45 0 00	Nat. Johnston & Sons....	7 00 28 00	Ind Coops & Co, Rom-1 qts	2 10 0 00
		Myrtle Navy.....	8 55 0 40	<i>Champagne—</i>		ford, Als.....pts	45 0 00
		Can. Chewing.....	0 32 0 33	Pommery, Vils & Co.....	31 00 23 00	Angostura Bitters, per	14 00 15 00
		Smoking, Plug.....	0 35 0 45	G. H. Mumm & Co, ex. dry	25 00 30 00	case of 2 doz.....	9 50 10 00
		do Cut.....	0 18 0 60	Elper Heidsieck.....	31 00 33 00	Banagher Irish Whisky, qts	8 75 4 00
				Perrie, Jout & Co.....	25 00 30 00	" per gal	14 00 15 00
		Wool.		Gold Lark.....	15 00 16 50	Neres Raphael, Spark-)	16 00 15 00
		Fleace.....	0 17 0 20	Louis Davan.....	23 00 31 00	ling Saumur.....qts)	15 00 16 00
		Piled, unsorted.....	0 20 0 22	Louis Roderer.....	6 50 8 00	Per case, pts)	16 00 16 00
		" Black.....	0 18 0 17	Brands—Hennessy.....	12 00 0 00	" " " " " "	9 75 10 00
		" Extra Super.....	0 00 0 60	V. O.....cases	16 00 0 00	" " " " " "	8 75 9 00
		" B Super.....	0 00 0 00	1 Star.....	6 00 0 00	" " " " " "	4 00 6 00
		North West.....	0 11 0 15	".....	11 00 0 00	" " " " " "	7 00 8 00
		Buenos Ayres.....	0 30 0 38	" (one star).....	14 75 15 00	Watson's Old Scotch, qt, cs	8 00 9 00
		Ketal.....	0 25 0 27	Barnett & Fils, one star	0 00 0 00	" " " " " "	7 00 8 00
		Cape.....	0 14 0 16	" " " " " "	14 75 15 00	" " " " " "	8 00 9 00
		Australian, scoured.....	0 00 0 00	Bisquet Dubonche.....	9 50 0 00	" " " " " "	6 00 9 00

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

THIS SPACE BELONGS TO

LA COMPAGNIE D'APPROVISIONNEMENTS ALIMENTAIRES
DE MONTREAL, Ltd.

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Steam Pumps for every Service.

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Latest Patents and Improvements.

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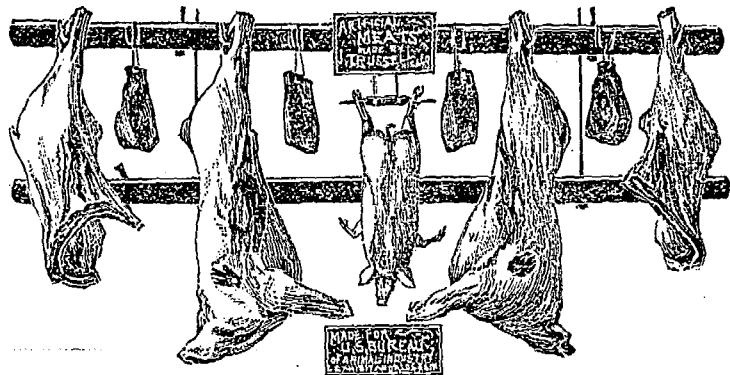
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ALL GROCERS, BUTCHERS AND PORK PACKERS

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Artificial Meats for Display purposes in Meat Markets,
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MANUFACTURERS OF

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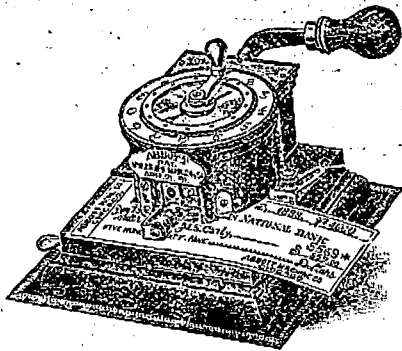
Nos. 42 & 44 MICHIGAN STREET,

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Send for Price List.

Mention this Paper.

PATENTED
 April 23, '89
 Mar. 24 '91
 April 21, '91

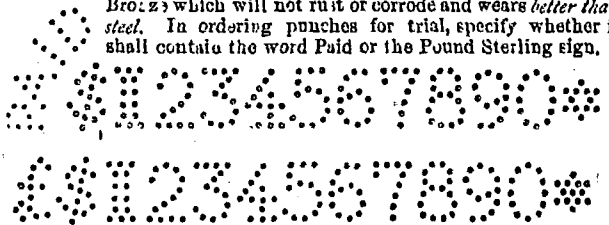


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Send for Catalogue and Prices for Check Perforators. Large Paid Cancelling Machine (something new) Numbering Machines and Coin Scale. Orders should be sent direct or through authorized Agents, as we do not sell to the trade. Beware of imitations. Look at the NAME PLATES and PATENT DATES.

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The only Machine adapted to Foreign Exchange, as it contains the POUND MARK or the word PAID. The punches never get dull, the figures will not tear, the dies and all wearing parts are made of Aluminum Bronze which will not rust or corrode and wears better than steel. In ordering punches for trial, specify whether it shall contain the word Paid or the Pound Sterling sign.



The only Machine containing all of these Characters.

THE ABBOTT MACHINE CO., Manufacturers.

Offices and Factory, 47 & 49 S. Canal St., Chicago, Ill.
 Branch Office, No. 31 Broadway, New York, N.Y.

CHICAGO CHECK PERFORATOR

QUICKEST, CHEAPEST, AND BEST
 EVERY MACHINE WARRANTED.

Used and endorsed by the New York Clearing House, and more than 17,000 of the largest concerns in the United States.

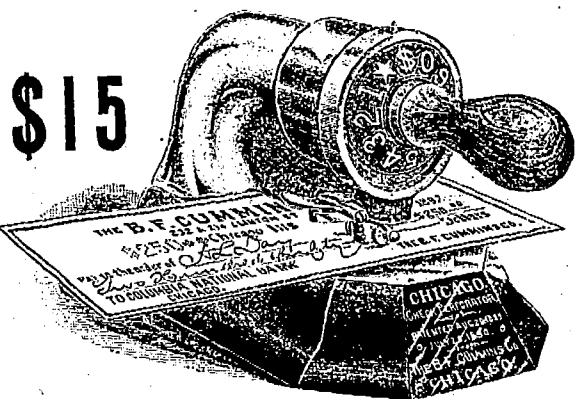
It has stood the test of time, and now stands at the head of all similar devices in point of WORKMANSHIP, FINISH, EASE OF OPERATION, and last but not least, DURABILITY.

It is operated with one hand and is the only machine that will perforate the TOP, CENTRE or BOTTOM of the check.

B. F. CUMMINS CO.

Manufacturers of all kinds of Perforating Machines,
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NEW YORK OFFICE 63 NASSAU STREET.



\$15

PATENTED
 OCTOBER 14, 1893

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FIRST ON THE LIST OF AWARDS WORLD'S FAIR, 1893

WHY IS IT THE ACME ?

- It is the Acme in SPEED, because it can perforate 15 checks in a minute.
- " " of Simplicity because it only needs ONE HAND to operate it. You save 1/2 in punching you; check and 1/2 in taking it out.
- " " of Accuracy, because the alignment and spacing are invariable and IT HAS A DROP FEED.
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Write for Catalogue and Prices.

Be sure you see the "Acme" and learn price before you purchase. Sent on approval.

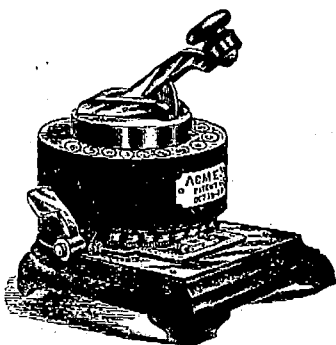
We supply Machines with the Pound Mark or any Foreign Characters.

Manufactured by _____

THE ACME CHECK PERFORATOR CO.

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Factory: CHICAGO, U.S.A.



Figures are reduced one-third.



Every Machine Warranted.

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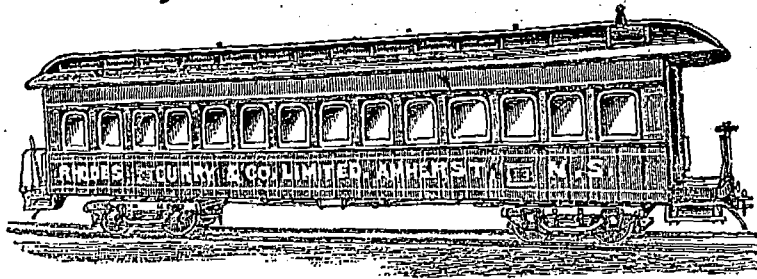
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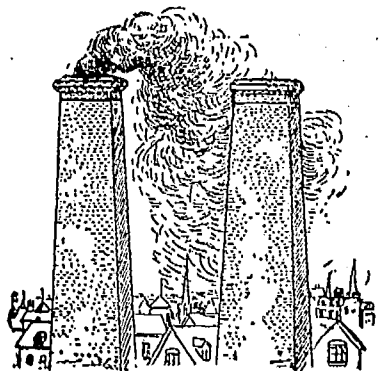
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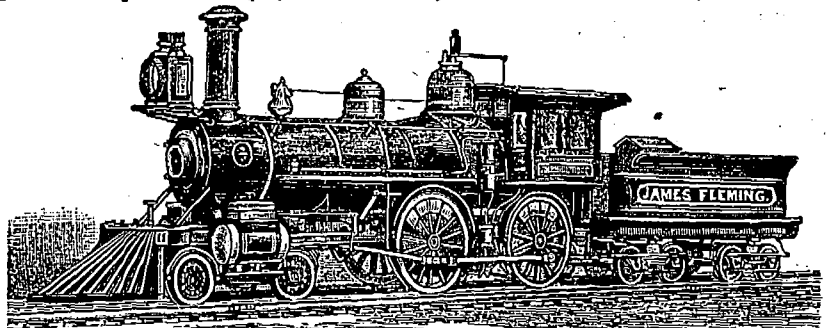
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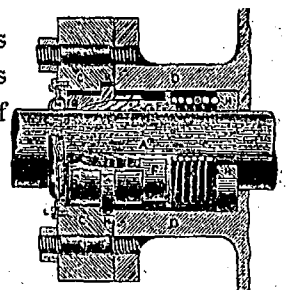
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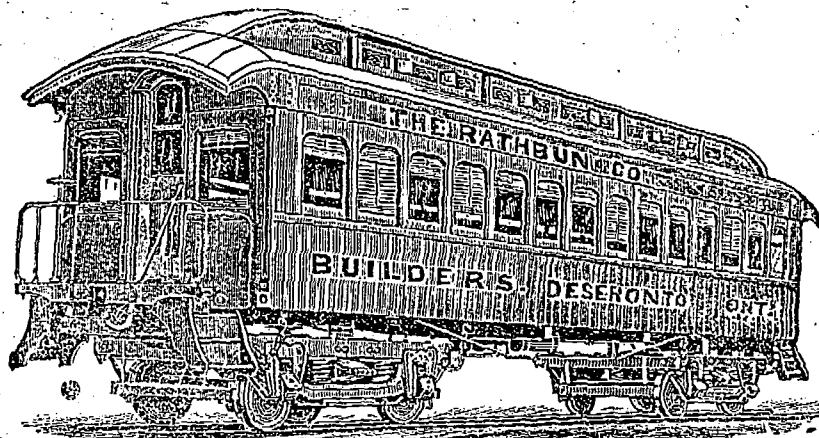


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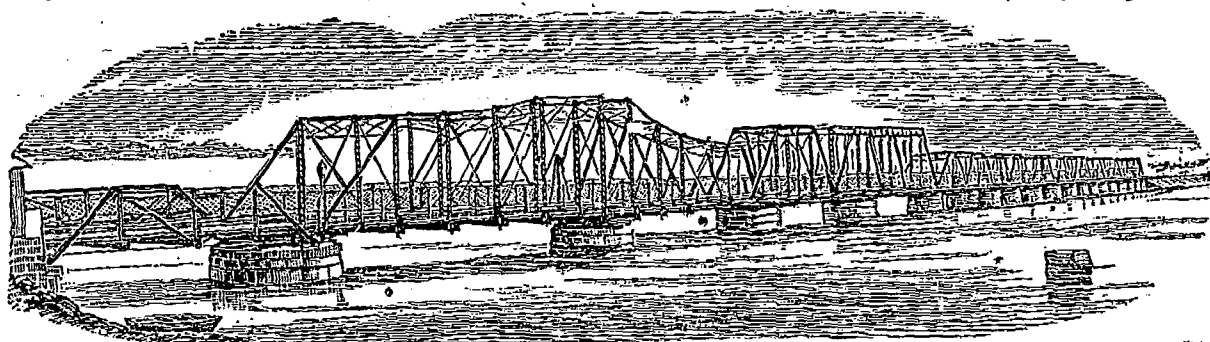
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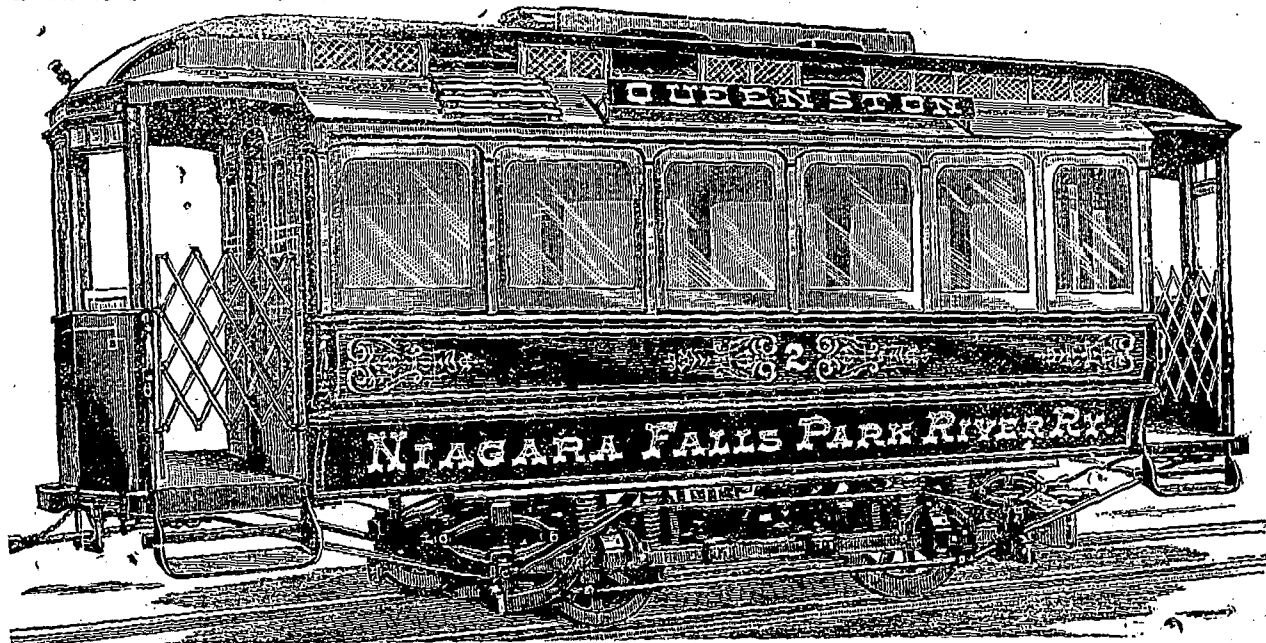
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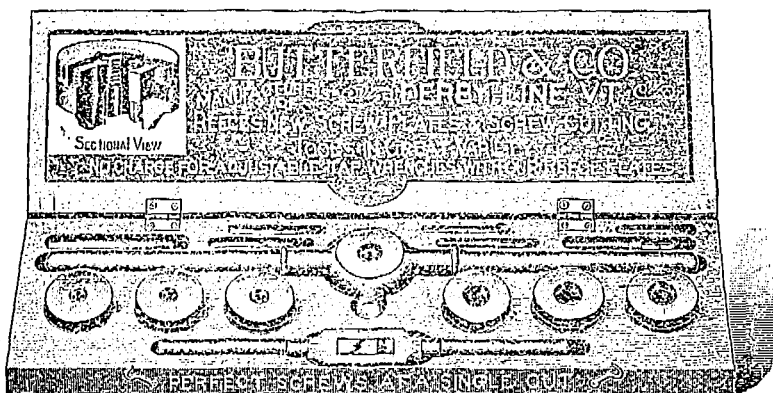
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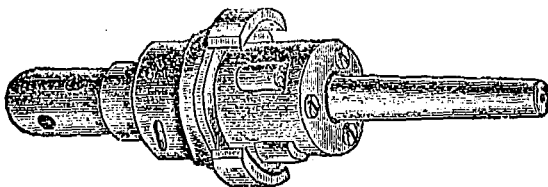
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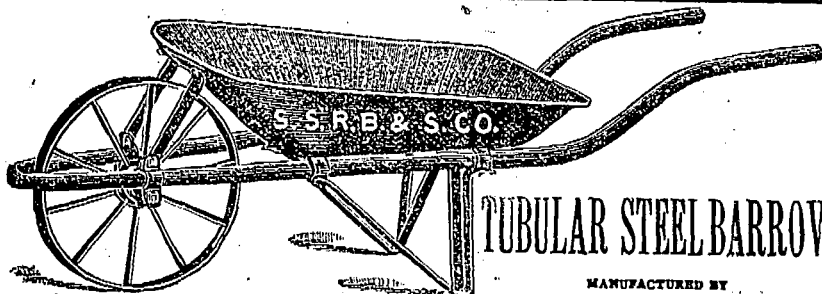


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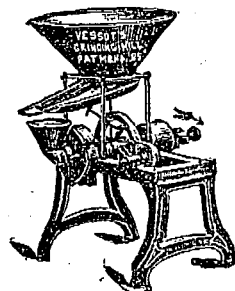
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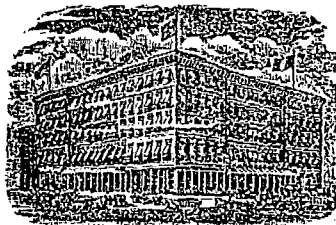
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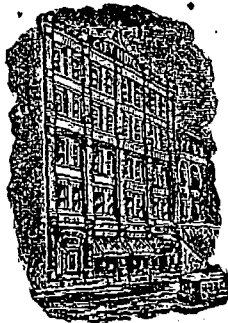
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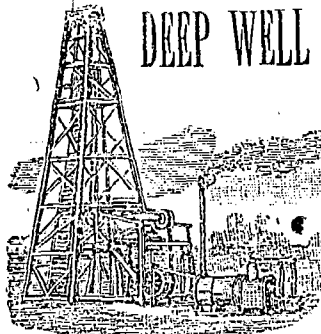
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1875	113	115
1875	104	106
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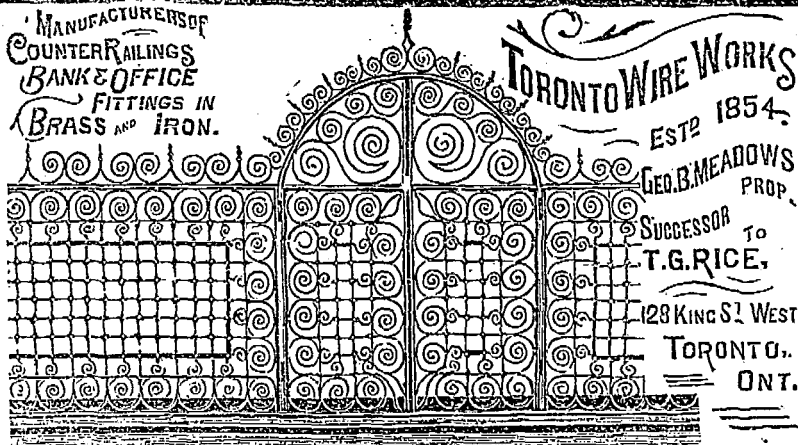
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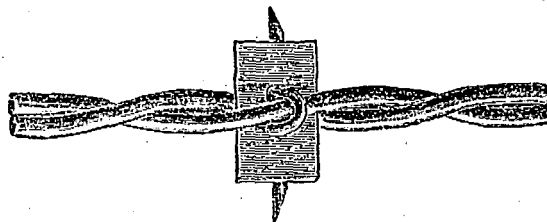
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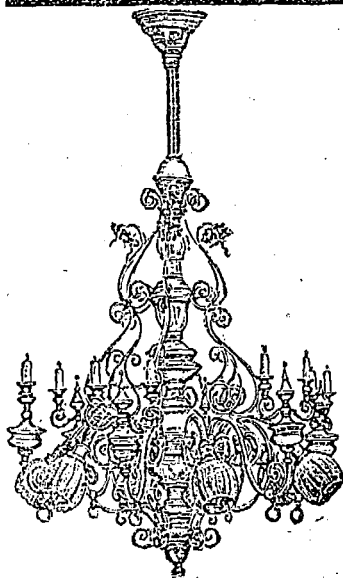
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 Churches, Public Buildings
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CORRESPONDENCE SOLICITED.

INSURANCE.

THE ACCIDENT INSURANCE CO. OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:
157 ST. JAMES ST.,
MONTREAL.

President and Managing Director:

EDWARD RAWLINGS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both reliability and liberality, one proof of which is that it has paid over NINETEEN THOUSAND LOSSES AND HAS CONTENDED BUT ELEVEN CLAIMS AT LAW IN 16 YEARS FOR NEARLY ONE MILLION DOLLARS. It has ample financial resources, and has made the SPECIAL DEPOSIT with the INSURANCE DEPARTMENT at Ottawa. It is, moreover, the only Company whose capital and funds are SOLELY applicable to Accident Insurance.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Dec 5, 1893

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotation per ct.
British American Fire and Marine...	10,000	3-6mos.	850	\$50	120
Canada Life.....	2,500	7-6mos.	498	50	120
Confederation Life.....	5,420	6-6mos.	100	78	297
Western Assurance.....	25,000	6-6mos.	40	20	152
Royal Canadian Insurance.....	20,000	4-6mos.	25	20	125
Guarantee Co. of North America.....	15,372	6-12mos.	50	10 50	100

BRITISH AND FOREIGN.—(Quotations on the London Market.) Nov 24, 1893. Market value p. p'd up sh.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotation per ct.
Atlas.....	24,000	50	20	6	221
British and Foreign Marine.....	50,000	50	20	4	221
Caledonian.....	50,000	80	50	5	228
Commercial U. Fire, Life and Marine.....	5,000	10	100	15	229
Edinburgh Life.....	100,000	5	210	22	.....
Fire Insurance Association.....	20,000	13	100	50	.....
Guardian Fire and Life.....	10,000	27 p. sh.	100	25	83
Imperial Fire.....	10,000	20	20	2	25
Lancashire Fire.....	10,000	15	50	3	42
Life Association of Scotland.....	10,000	48	25	12	.....
London Assurance Corporation.....	10,000	10	10	1	7-20
London & Lancashire Life.....	10,000	70	20	2	42
Liv. & Lon. & Globe Fire and Life.....	23,175	25	.....	2	43
National.....	40,000	70	100	5	59
Northern Fire and Life.....	80,000	50	50	6	35
North Brit. & Merc. Fire and Life.....	40,000	68	.....	.....	225
Phoenix Fire.....	6,732	21 p. s.	.....	.....	7 1-16
Queen Fire and Life.....	200,000	8	20	8	47
Royal Insurance Fire and Life.....	10,000	6	10	1	.....
Scottish Imperial Life.....	50,000	15	50	8	.....
Scottish Provincial Fire and Life.....	20,000	15	50	8	.....

North British & Mercantile

INSURANCE COMPANY.

Total Funds, - \$52,053,716.00

CANADIAN INVESTMENTS:
\$5,155,356.00

THOS. DAVIDSON, Managing Director, MONTREAL.

Founded THE 1805.

CALEDONIAN INSURANCE COMPANY

Of EDINBURGH, SCOTLAND.

CAPITAL, - - \$5,000,000

PROMPT SETTLEMENTS. LIBERAL DEALINGS

45 St. Francois Xavier St., MONTREAL.

LANSING LEWIS, Manager.

Toronto Agents: MESSRS. MUNTE & BRATTY, 1 Victoria Street.

The oldest Scotch Office and one of the Strongest Companies represented in Canada. Continuance of all business connections solicited, and new connections invited.

Scottish Union and National
INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

M. BENNETT, Jr., Gen. manager North American Branch, Hartford, Conn.

Capital.....\$30,000,000 | Invested Funds.....\$13,500,000
Total Assets.....84,472,705 | Deposit with Dom. Govt. 125,000

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

Quebec Fire Assurance
COMPANY.

ESTABLISHED 1818.

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

Agents—Nova Scotia—J. T. Twiney & Son, Halifax. P. E. I.—Urquhart & Bro., Charlottetown. New Brunswick—T. A. Tenale, St. John. Montreal—J. H. Routh & Son, Ontario—Geo. J. Pyke, Toronto. Manitoba—A. Holloway, Winnipeg. British Columbia—W. B. Graveley, Vancouver. Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

SEND FOR AN ESTIMATE FOR YOUR JOB PRINTING TO THE Journal of Commerce GOOD WORK AT MODERATE PRICES.

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

YORK COUNTY LOAN AND SAVINGS CO.

Head Office: CONFEDERATION LIFE BUILDING
COR. YONGE AND RICHMOND STS., TORONTO.

Subscribed Capital, - \$300,000

SOLICITORS: MESSRS. HUNTER & HUNTER. BANKERS: THE MOLSONS BANK.

THE MUTUAL LIFE

Insurance Company of New York

RICHARD A. McCURDY, President.

Statement for the year ending December 31, 1891

ASSETS, - - \$159,507,138.68

Reserve on Policies (American Table & p. c.).....	\$146,968,322 00
Liabilities other than Reserve.....	507,849 62
Surplus.....	12,030,967 16
Receipts from all sources.....	37,634,784 63
Payments to Policy-holders.....	18,765,711 86
Risks assumed and renewed, 194,470 policies.....	607,171,801 00
Risks in force, 225,507 policies, amounting to.....	695,765,461 30

NOTE.—The above statement shows a large increase over the business of 1890 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

MANUFACTURERS'

LIFE INSURANCE CO

Head Office, TORONTO.

Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

The double maturity plan of the Manufacturers Life is a straight promise to pay. No restriction on residence, travel or occupation. Indisputable after the first year. Matures in full at death, or age 65, or when reserve a surplus combined shall amount to the sum insured. The cheapest endowment policy possible.

JUNKIN & HOLT, Managers for Quebec,

162 St. James St., MONTREAL

Insurance

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$750,000
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plan, the **POPULAR HOMER'S PLAN** and the most perfect Endowment

Send now before the public.

Agents wanted in all unrepresented districts.

H. RUSSELL POPHAM, DAVID DEXTER.
General Agent, Montreal. Managing Director.

WORTH KNOWING

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

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

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

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

HON. G. W. BOSS, LL.D., - - - - - President.

HON. E. H. BLAKE, Q. C., - - - - - } Vice-Presidents.

ROBT. MURPHY, Esq., - - - - - }

H. SUTHERLAND, - - - - - Manager

Correspondence solicited. Agents wanted.

Insurance

BRITISH AMERICA ASSURANCE CO.

HEAD OFFICE, - - - - - TORONTO.
Incorporated 1888.

FIRE AND MARINE.

Cash Capital, - - - - - \$750,000.00
Total Assets over - - - - - \$1,265,570.70

Losses Paid since organization, - - - - - \$12,475,201.09

Geo. A. Cox, President. J. J. Kenny, Vice-Pres. P. H. Sims, Secretary
C. B. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

The United Fire Ins. Co. Ltd., OF MANCHESTER, ENGLAND.

This Company in addition to its own Funds has the security of those of THE PALATINE INSURANCE COMPANY OF ENGLAND, the Combined Assets being as follows:-

Capital Subscribed..... \$5,550,000
Capital Paid up in Cash..... 1,250,000
Funds in hand exceed..... 2,750,000
Deposit with Dominion Government for protection of Canadian Policy Holders..... 204,100

Head office for Canada, 1740 Notre Dame Street, MONTREAL.

J. A. ROBERTSON, T. H. HUDSON,
Supt. of Agencies. Resident Manager.

NOVA SCOTIA BRANCH, NEW BRUNSWICK BRANCH, MANITOBA BRANCH,
Head Office: Head Office: Head Office:
HALIFAX: ST. JOHN. WINNIPEG.
Alfred Shortt, Gen. Agt. H. Chubb & Co., Gen. Agts. G. W. Girdlestone, Gen Agt

The "United" having acquired by purchase the business and good will of the "City of London Insurance Company," and assumed all the liabilities of that Company, is also entitled to the benefit of the connection thus formed, the continuance of which it respectfully solicits.

Job Printing and Bookbinding of all kinds done at the JOURNAL OF COMMERCE.

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, \$308,279.00

CHARLES HENDRY, Esq., President; GEORGE RAMBALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Keller, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMPANY. WATERLOO, Ont.

Subscribed Capital.....\$200,000.00
Doms. Govt Deposit..... 50,079.76
Losses Promptly Adjusted and Paid.

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

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY. LIFE and FIRE.

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARRS, Chairman.
EDWARD J. BARRAN, Esq.
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.

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

HEAD OFFICE, CANADA BRANCH: MONTREAL.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.
President, - - - - - JOHN L. BLAIKIN, Esq.
Vice-Presidents, - { HON. G. W. ALLEN
J. K. KERR, Esq., Q.C.
WILLIAM McCABE, F.I.A., Managing Director

The operations of the Company for the year ending 31st December, 1892, were the most successful in its history, as shown by the following figures:

Cash Income - - - - - \$ 446,474.40
Assets - - - - - 1,421,981.80
Reserve Fund, - - - - - 1,115,846.00
Net Surplus, - - - - - 226,635.80

CHARLES AULT, M.D., Manager Prov. Quebec
Montreal Office, - 69 St. James St.

DRUMMOND, McCALL Pipe Foundry Co. (LIMITED)

MANUFACTURERS
Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING
MONTREAL.

WORKS: - LACHINE, QUE.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.
ESTABLISHED 1803
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.
E. D. LACY, RESIDENT MANAGER.

SUN INSURANCE FIRE OFFICE

FOUNDED A.D. 1710
HEAD OFFICE,
Threadneedle Street, London, Eng.

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

CANADIAN BRANCH,
15 Wellington Street, East.
TORONTO, ONT.

H. M. BLACKBURN, - - - - - Manager
W. ROWLAND, - - - - - Inspector

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

ALLAN & WILLIAMS, IRA CORNWALL,
Gen. Agts., Winnipeg. Genl. Agt., St. John, N. B.

THE
ACCUMULATION POLICY
OF THE
NEW YORK LIFE

A Policy with no Restrictions
whatever
AND
BUT A SINGLE CONDITION
NAMELY,
The Payment of Premiums.

DAVID BURKE,
General Manager for Canada

BRITISH EMPIRE

Mutual Life
Assurance Co. of London, Eng.

ESTABLISHED 1847

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly, -	\$1,500,000
Accumulated Funds, - - - - -	8,200,000
Annual Income, over - - - - -	1,300,000
Assurance in Force, - - - - -	31,500,000
Total Claims Paid, - - - - -	10,000,000

Bonuses every 3 years. Free Policies
Special Advantages to Total Abstainers.

F. STANCLIFFE, General Manager.

J. E. & A. W. SMITH, Gen. Agents, Toronto
W. M. OLINT, Gen. Agent, P.Q., - - Quebec

Conditionless
Offering six modes of settlement
Non-Forfeitable;
Extended insurance
Devoid of ambiguous phrases
Economical
Rates average, lowest in the market
Automatically, non-forfeitable after
Two years from date of issue
Immediate payment of claims
Outvying all others
Notification not required for extended insurance.

Life Association's New Policy.

Enquire for particulars from any of the agents, or from

H. J. JOHNSTON & SON, Managers, P.Q.,
207 St. James Street, MONTREAL

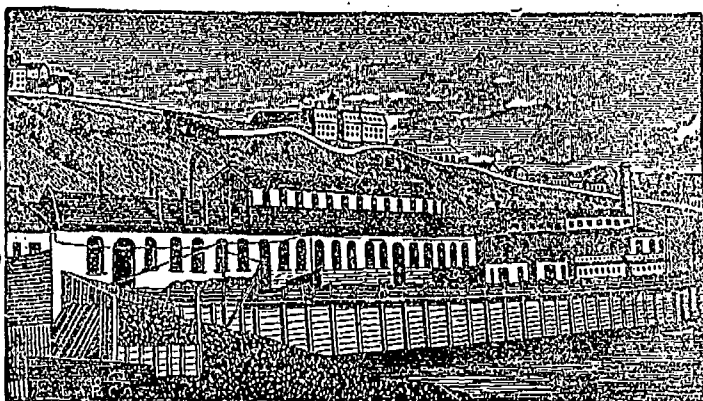
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ESTABLISHED

CARRIER, LAINÉ & CO.,

Stoves,
Stove Fittings,
Holloware,
Ploughs and
Plough Castings,
Builders' Castings

Founders, Machinists
AND
BOILER MAKERS.
Commercial - Street
LEVIS, P.Q.



Marine Engines and
Boilers.
Stationary Engines &
Boilers.
Flour and Saw-Mill
Machinery.
House and Bridge
Girders.

Works & Office:
Commercial - Street
LEVIS, P.Q.

WESTERN
Assurance Company,
FIRE AND MARINE. INCORPORATED 1851.

Assets, - - - - - \$1,555,865 19
Income for Year ending 31st Dec., 1891 - 1,800,000 00

Head Office: - - - - - Toronto, Ont.
J. J. KENNY, Managing Director.

A. M. SMITH, President. **O. C. FOSTER, Secretary.**
J. H. BOUTH & Son, Managers Montreal Branch,
190 ST. JAMES STREET.

ALBION FIRE
Insurance - Association
(LIMITED),
OF LONDON, ENGLAND.

SIR DONALD A SMITH, K.O.M.G., M.P., - - Chairman
ROBERT BENNY, Esq., - - - - - Directors
SAMUEL FLEMING, Esq., C.M.G. - - - - -

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

COMMERCIAL UNION
ASSURANCE CO., LTD.,
Of London, - - - - - England.

FIRE LIFE MARINE
Total Invested Funds - - - - - \$12,500,000
Capital and Assets - - - - - \$25,000,000
Life Fund (in special trust for life policy holders) - - - - - 6,000,000
Total Net Annual Income - - - - - 5,700,000
Deposited with Dominion Government - - - - - 374,246

Agencies in all the principal Cities and Towns of the Dominion.
HEAD OFFICE, Canadian Branch, - - - MONTREAL
EVANS & MCGREGOR, Managers.
F. M. COLE, Special Life Agent. - **N. PICARD, City Agent.**

LONDON
Guarantee and Accident Co.
Limited.
OF LONDON, - ENGLAND
CAPITAL, \$1,250,000.

Head Office for Canada: N. E. Cor, King & Yonge Sts., Toronto
BONDS OF SURETYSHIP
Issued for parties in position of trust where security is required.
General Accident and Employers' Liability Insurance on the most approved plans.
O. D. RICHARDSON, Chief Agent for Canada.
A. I. HUBBARD, General Agent, MONTREAL
The Directors are open to material applications for agencies where the Company is not already completely represented.