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 MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 42. No. 3.
 NEW SERIES.

MONTREAL, FRIDAY, JANUARY 17, 1896.

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

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Reserve Fund, 1,200,000

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Kingston Jamaica—The Bank of Nova Scotia.

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

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Capital (fully paid up), \$1,500,000
Reserve Fund, 1,700,000

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Capital Paid-Up, \$1,000,000
Reserve Fund, 975,000
Undivided Profits, 23,520

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Reserve Fund, 235,000
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The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000
Reserve Fund, 280,000

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Capital Paid-up, \$1,000,000
Reserve Fund, 600,000

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Authorized Capital, \$1,000,000
Capital Paid-Up, 700,000
Reserve Fund, 85,000

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Incorporated 1872.

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

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

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Assistant Manager
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Head Office, Montreal.
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Authorized Capital, \$1,500,000
Capital Paid-Up, 1,500,000
Reserve Fund, 720,000

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

Capital Subscribed, \$2,500,000 00
Capital Paid-Up, 1,200,000 00
Reserve Fund, 315,000 00
Contingent Fund 30,124 71
Total Assets, 5,200,830 09

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

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

The Dominion Savings & Investment Society

London, Canada.

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

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

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

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

Capital Subscribed, \$1,500,000 00
Capital Paid-Up, 1,100,000 00
Reserve and Surplus Funds, 390,027 00
Total Assets, 3,780,575 85

Deposits received and interest allowed at the highest current rates.

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

Banking House—King Street, Hamilton.

C. FERRIE, Acting-Treasurer.

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

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Authorized Capital, - \$2,000,000
Assets, - 1,500,000

Office—No. 13 St. Sacramento St., MONTREAL, P.Q.

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S. H. Ewing, Esq., Vice-President.
W. Barclay Stephens, Esq., Manager.

This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.

All manner of trusts accepted; moneys invested; estates managed; rents, income, etc., collected; bonds, debentures, etc., issued and countersigned; municipal securities and debentures bought and sold.

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ROYAL MAIL STEAMSHIPS.

Liverpool, Halifax and Portland Royal Mail Service.

From Liverpool, 5 Dec.	Steamship, Mongolian	From Portland, 25 Dec.	From Halifax, 28 Dec.
19 Dec.	Numidian	9 Jan.	11 Jan.
2 Jan.	Laurentian	23 Jan.	25 Jan.

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13 Dec. State of Nebraska 2 Jan.
27 Dec. Norwegian 16 Jan.

Rates: First Cabin, \$40 to \$60. Second Cabin, \$25. Steerage to Glasgow, Belfast or Londonderry at lowest rates.

Outfit for Steerage passengers furnished free. The Steamships State of California and State of Nebraska are not supervised for their excellent accommodations for all classes of passengers.

*Steamer marked thus does not carry passengers.

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From Glasgow, 30 Nov.	From Liverpool, 3 Dec.	From Philadelphia, 23 Dec.	From St. John's, 28 Dec.
14 Dec.	17 Dec.	Assyrian	6 Jan. 11 Jan.

Passengers carried from Liverpool to St. John's and Halifax, from Halifax to Philadelphia, and St. John's to Glasgow.

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For CHARLESTON, S. C., the South and Southwest.
For JACKSONVILLE, FLA., and all Florida Ports.

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WITHOUT CHANGE.

Unsurpassed Passenger Accommodations and Cuisine.

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Algonquin, Seminole, Iroquois, Yemassee Cherokee Delaware.

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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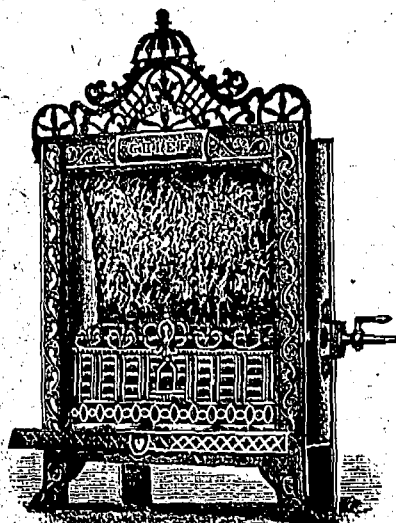
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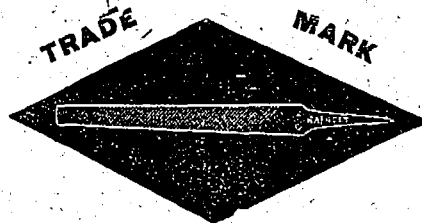
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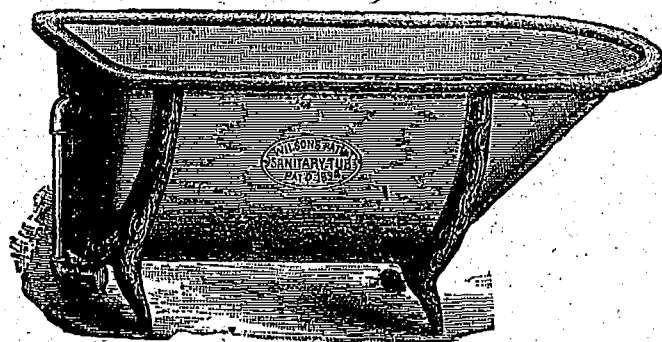
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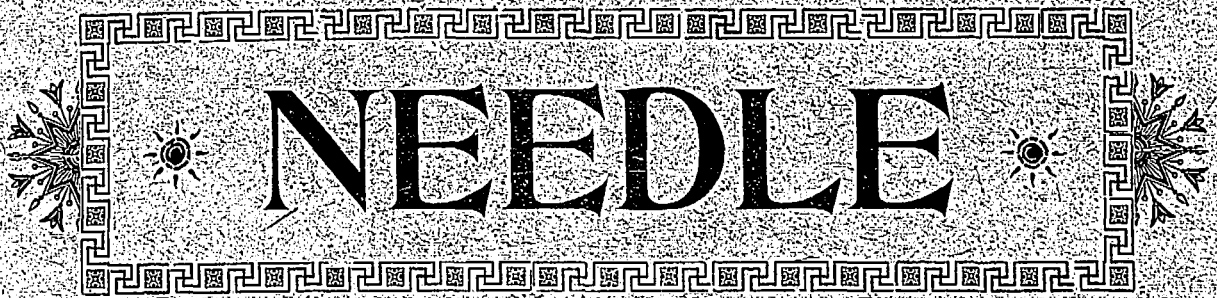
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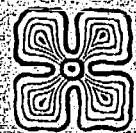
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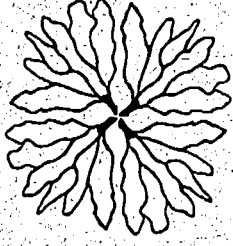
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—THE New York insurance department talks of retaliation upon Germany because of the recent attitude of that empire towards the large American life companies operating there.

—WALL paper factories as risks are attracting new attention in the United States. Fires in these establishments of late years have proved very destructive.

—THE New York Life following the example of the Equitable has ceased to issue new policies in Brazil. The new laws of that country, enacted in September last, are so exacting that it was found impracticable to comply with them. A home company is being organized in Rio Janeiro.

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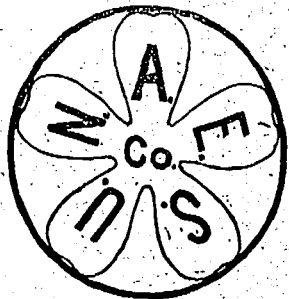
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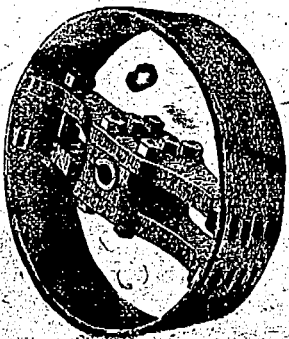
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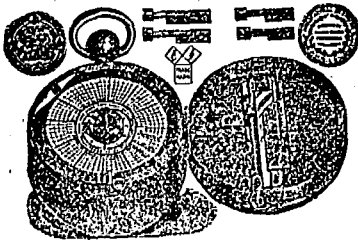
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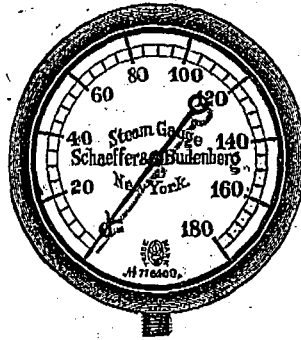
12 and 24 Different Keys with Safety Lock Attachments.



U.S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 28, 1877; Released Sept. 28, 1880; Trade Marks, Aug. 30, 1881; March 18, '83.

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

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



Schaffer & Budenberg.

Manufacturers of

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

Works & General Offices:

BROOKLYN, N. Y.

Offices & Salesrooms:

No. 66 John St., No. 22 W. Lake St., NEW YORK. CHICAGO.

William A. Rosenbaum,

ELECTRICAL EXPERT and PATENT SOLICITOR,

177 Times Building, - - - NEW YORK CITY.

ties of \$11,157, and assets of \$10,964. He has been in business some years and will likely be enabled to arrange a settlement.

—ALCIDE DAoust, a well-known Montreal hotel keeper has assigned with liabilities of over \$15,000, of which \$5,000 is down as a dower claim. He was originally on St. Lawrence street but in Sep. '04 bought out Theodore Lanctot, St. Catharine street for some \$5,000, and has lost money since.

—THE Smoke Preventer Company with headquarters at Montreal, and an authorized capital of \$10,000 are applying for letters patent. The following are the names of applicants, John Macfarlane, S. White, W. J. White, L. Snow and E. H. Baker who will be the first directors of the Company.

—THE Ottawa Times Printing and Publishing Co. (Limited) are asking for letters patent. The capital is placed at \$100,000, and the applicants are, E. F. Hubbell, C. H. Thorburn, Thomas Payment, S. G. Kilt and Patrick R. Quain all of Ottawa, and who will be the provisional directors of the Company.

—IN the case of the Bank of Hamilton vs. Hovenden, in Osgoode Hall, Toronto, which came up on a motion for judgment on the 11th inst., an order was made against the defendant for the amount of the claim plus \$618 against Barker, and leave to cross-examine the latter as to balance claimed against him.

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

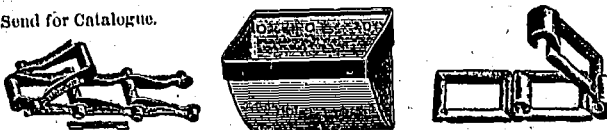
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.



ALWAYS THE BEST

Softer and Cleaner Batting.

NORTH STAR, CRESCENT, PEARL,

PATENT ROLL COTTON BATTING.

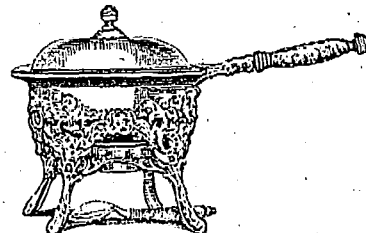
marked improvement in the quality of

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

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

CHAFING DISK.

TELEPHONE 4241.



F. H. Barr,

IMPORTER AND DEALER IN

Ranges, Stoves, House Furnishing Goods.

Plumbing, Heating, Gas-Fitting, & Tin-Smithing. Stove repairs a specialty.

2373-2375 St. Catherine St.,

MONTREAL.

What about your stock of Fish and Canned Goods during the Advents?

SEE OUR LIST:

SALMON in barrels and half-barrels, **HERRINGS** in barrels and half-barrels, **LAKE & SALMON TROUT.**

CANNED GOODS of every description and of best known brands on the market. We have the greatest assortment ever offered on the market. See our prices.

LAPORTE, MARTIN & CIE,

72, 74 76 & 78 St. Peter St.,

Wholesale Grocers, MONTREAL.

THIBAUDEAU BROTHERS & CO.
 IMPORTERS OF
ENGLISH
 LONDON & THIBAUDEAU BROS. & CO.
 QUEBEC, THIBAUDEAU FRÈRES & C^o
 TRADE MARK
 JE DE DIE
FRENCH AMERICAN & GERMAN GOODS
 No. 332 St. Paul St. MONTREAL.

THE Woodburn IMPROVED Pulverizer.
 for Sugars, Starch, Cream of Tartar, Spices, etc., is used by many of the leading bakers and confectioners in England, the United States and Canada.
 Makes XXX and XXXX sugar without sifting or bolting. Send for Circular to
E. S. STEPHENSON & CO.,
 Engineers and Machinists, ST. JOHN, N.B.
THE "O. K." Patent Adjustable Can Opener.
 Best in the market, sells at eight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one sending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address
PHILIP KRON,
 Beehive Building, ROCHESTER, N. Y.

—THE assignment of Gannon Bros. general dealers, North Sydney, N.S., is recorded, giving a number of preferences to local dealers and Western firms. They were in difficulties some 6 years ago, at that time settled on a basis of 60c in the dollar which they paid off, and were supposed to have done fairly well since.

—MR. J. A. BANGS, formerly of Ottawa, now of the legal firm of McCarthy & Bangs of Calgary, Alberta, is at the Windsor on business, his first trip east in 15 years. Mr. Bangs is surprised at the great evidences of growth and prosperity in Montreal. It may be seen that he has fallen into line in our Legal Directory.

—THE business of Gault Bros. Co., Montreal, now dissolved by the death of the late Robert L. Gault, will at an early date become a joint stock company under style Gault Bros. & Co. (Ltd), with an authorized capital of \$750,000. Messrs. Andrew F. Gault, Robert W. McDougall, Leslie H. Gault and James Rodger will be the first or provisional directors of the company.

—P. B. COYNE, general dealer Portage du Fort, has assigned. He has been in business nearly 20 years and this is his second mishap. Was involved with the firm of McLachlan Bros., Mont-

real, at the time of their failure and arranged a settlement on a basis of 50c in the dollar. He now owes \$9,000, with no statement of assets to hand.

—THE assignment of Roberge & Co., shoes, city, is reported with liabilities of \$3,146, over two-thirds of which are due J. F. Piche a local man. The firm has only been in business a short time—J. R. Valliers after three year's experience as a saloon keeper in Montreal, is offering his creditors 25 cents in the dollar cash on a liability of \$700.

—THE assignment of B. S. Moorehouse, general dealer, Newbury, Ont., is recorded before completing his first year in business. He started with about \$3,000, represented mainly by some farm property which he inherited. His age is only 21 and he has ample time to verify the old adage "fortunate is the man who fails when he is young."

—W. RUTENBERG started in a small way in the clothing line in Montreal about 10 years ago. In 1890 he was reported in difficulties and assets were bought in by his wife, who has been a partner with him since as W. Rutenberg & Co. They are again in trouble and this time asking a composition.

PURE OAK BELTING

The J. C. McLaren Belting Co.,
 Montreal and Toronto
 Tel. No. 363. Tel. No. 47.

ROBERT LINTON & CO.
 IMPORTERS OF
British and Foreign Dry Goods
 Woollens and Tailors' Trimmings a Specialty.
 Canadian Woollens and Cottons from all the different mills.
 No. 2 St. Helen St., MONTREAL

**Do You Use Water ?
 Do You Want it Every Day ?**

Only the best pump will meet this want.
 The best ones are the

Rider and Ericsson Hot-Air Pumps

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

Rider Engine Co.
 86 Lake Street, CHICAGO
 37 Dey Street, NEW YORK

PUBLIC NOTICE.

Is hereby given that the Dominion Oil Cloth Company, having its chief office in the city of Montreal, will apply to the Parliament of Canada, at its next session for an act bringing it within the scope of the companies clauses Act of the Dominion Parliament, with power to increase its capital, to do business and hold real estate anywhere in the Dominion of Canada, and to withdraw the Company from the operation of the joint stock Companies' Incorporation Act of the Province of Quebec, and for other purposes.

Montreal, November 6th, 1895.

DORION & ALLAN,
 Solicitors for Applicant.

FALL 1895.

SPECIALS

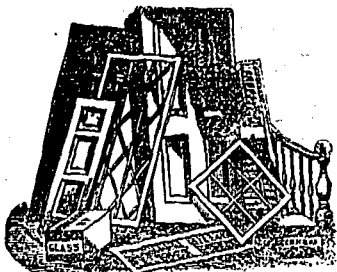
Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

Lonsdale, Reid & Co.,

DRY GOODS IMPORTERS,
MONTREAL.

Agents for Crompton's Corsets.

RHODES, CURRY & CO.



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

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 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.

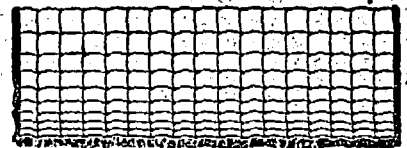
Offices and Warehouses:

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

Curtain Stretchers!!

WHOLESALE & RETAIL.

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



THAT FARM OF YOURS

needs a good fence and the neatest and best fence is the **PAGE**. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.

The Page Wire Fence Co. of Ontario Ltd.
WALKERVILLE, Ont.

Dominion Bridge Co., Montreal & Lachine Locks, P. Q.
(LIMITED)

Steel Bridges for Railways and Highways. Steel Piers and Trestles, Steel Water Towers and Tanks, Steel Roofs, Girders, Beams, Columns, for Buildings. A large stock of Rolled Steel Beams, Joists, Girders, Channels, Angles, Ties, Z Bars and Plates always on hand, in lengths to thirty-five feet. Tables, giving size and strength of rolled beams, on application. Post Office Address: MONTREAL.

J. H. MCGREGOR, Agent,
Canada Life Building, Toronto, Ont.

—THE Montreal Lighterage Company (Limited) of Montreal, has filed application for letters patent. The objects of the company are to transport live stock, produce and general merchandise from one part of the city and district of Montreal to any other part by means of barges, elevators or other motive power. The names of the applicants are Wm. Strachan, Wm. Mann, Henry C. Telfer, F. H. Carlin and G. N. Ducharme.

—ABOUT a year ago Wm. Hudson, a machinist of Carleton Place, Ont., forsook the lathe for the rolling pin, removed to Ottawa and opened a confectionery shop. He only claimed to have \$500, but was ambitious and shortly after started a second shop. His affairs are now in the hands of an assignee and Wm. is no doubt a sadder but wiser man.

—T. CROMPTON doing business as Crompton Bros., at Midland, Ont., has assigned. This is not his first failure as he quietly compromised in Feb. '92 by paying 60c in the dollar, which was supposed to have left him with a fair surplus—J. B. Gould doing business in his wife's name at Havelock, Ont., as a general dealer for several years has made an assignment. He has not been considered financially strong for some time and was largely in the hands of two Toronto firms.

THE numbers on thread spools express the number of "hanks" which are required to wind a pound. The very finest spinning

rarely exceeds 300 hanks to the pound, while in the very coarsest there is about a half pound in each hank. The more common qualities, however, those from which sewing thread is usually made, runs from ten to fifty hanks to the pound, and the spools on which it is wound are numbered from 10 to 50 in accordance.

—THE failure of B. L. & I. Vipond, coal and wood dealers, Montreal, proved somewhat of a surprise as according to their own showing of a year ago they had assets of \$62,220.44 on liabilities of \$24,180.24 or a surplus of \$38,040.20. This was represented largely however by real estate holdings and saw mills, scattered in different sections of the country and other items of a doubtful value. They now owe close on to \$50,000, the greater part of which is due local banks. To losses and general depreciation of assets, their failure is mainly attributed.

—THE examination by the New York insurance department of the United States branch of the Caledonian Insurance Company closed December 24 — assets at date of October 31, 1895, \$2,017,107.48 liabilities, \$1,343,355.88, including unearned premium to the amount of \$1,070,792.70. Deputy Superintendent Vanderpoel says in his report to Superintendent Pierce: "The work of the examination has been materially lessened by the very satisfactory condition in which the books of the company are kept."—*Am. Exchange and Review.*

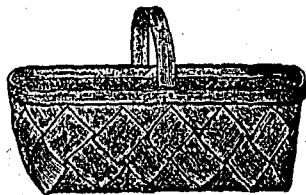
— THE —

Oakville Basket Co.

MANUFACTURERS OF

- 1, 2, 3, bushel, grain and root baskets.
- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers
OAKVILLE, ONT.



STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT, CUSTOMS BROKERS,

418 to 417 St. Paul Street, Montreal
Bell Telephone 9057. P. O. Box 484.

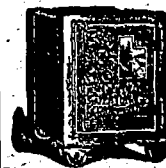
TOWNSEND, HOSTETTER & CO.

CHICAGO, ILL.

MANUFACTURERS OF **SIGNS** of every description.

Brass, Glass & Iron.
Samples & Designs Furnished Free.

Write for Prices.



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

Asbestos Lined Safes

for homes, offices, etc. etc., from \$15.00 upwards.
Catalogues and all information furnished upon application.

TUBULAR DRIVING LAMP.
"The only perfect lamp made."

It gives a clear, white light, and
Will Not Blow Nor Jar Out.

It throws all the light straight ahead.

If you mention this Journal when writing, a special discount will be given.

R. E. DIETZ CO., 60 Laight St., New York.

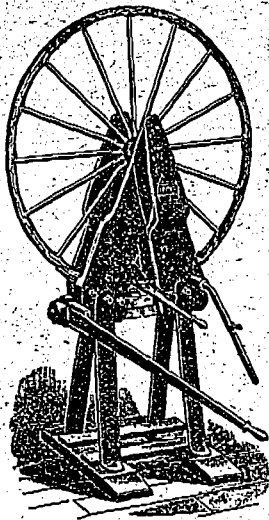
"Dietz" Driving Lamp.

DEALERS AND AGENTS—
We want dealers and agents all through Canada to handle this lamp. If you want to sell an article of easy sale, with a fair profit in it, write to us.

AGENCY DEPT.

R. E. DIETZ CO., 60 Laight St., New York,

West's Hand Tire Setter.

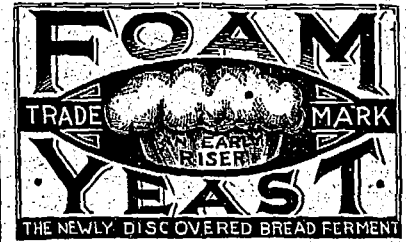


A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts.
 Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season.
 Sets all light tires up to 1 1/4 x 3/4, wheels from 3 ft. to 4 ft. 4 in. diameter.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

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

THE BEST IN THE MARKET.

Ask your Wholesale Grocer
 for it



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

—THE assignment of Ross & Rourke, grocers and drygoods dealers, Penetanguishene, Ont., is announced. They started in June '93 with a small capital and Ross prior to this was a book-keeper while Rourke had some little experience as a clerk. Expenses were rather heavy for their capital and prospects were never considered very bright.—John Armstrong has been in the grocery business at Peterboro, Ont. for several years. He failed in the spring of '94 but settled at 25 cents in the dollar, although not left with much of a margin, and this with impaired credit has again brought about an assignment.

—E. SEGUIN, a butcher by trade, also in business as a shoe dealer in Montreal since May last, has assigned. The store was managed by his wife and the liabilities foot up a little less than a thousand dollars.—Louis Perrault has been manufacturing boots and shoes in Montreal for over 20 years, selling his output to one or two jobbing houses. He was caught in the failure of James Leggat to the tune of \$25,000 and this crippled him. He owes \$26,000 direct and shows a fair surplus, but at a meeting held on the 15th inst. nothing definite was decided regarding his future.

—MR. ROMEO PREVOST, the well-known accountant, is soliciting the support of the voters of the Centre Ward in the approaching aldermanic election, in the place of Ald. William Farrell, who, we are informed decline re-election. Mr. Prevost is son of the late Amable Prevost, during his life one of Montreal's most prosperous merchants, and a brother of Messrs. Arthur Prevost and of Col. H. Prevost, A.D.C. to the Governor General. Mr. Prevost has hosts of friends who feel he would be the right man in the right place as alderman for Centre Ward.

—H. P. MATTHEWSON and George H. Larivee both of Arnprior, the first a furniture dealer for some 3 years and the latter

a shoemaker for a longer period, have assigned. Liabilities are not large in either case.—Lally & Cavanagh, fruit and confectionery, Cornwall, Ont., obtained an extension in April '94 at 3, 6, 9 and 12 months, on a liability of \$3,000, showing at the same time nominal assets of \$4,200. In May last were burned out and received \$1,525 insurance, which they claimed would discharge their liabilities and leave them with a few hundred dollars of a surplus. Fortune apparently has not smiled upon them since for their assignment is now noted.

—J. H. MEIR, grocer, Sault St. Marie, Ont., is trying to arrange a settlement with creditors on a basis of 70 cents in the dollar. He has been in business there for several years.—John G. McCrae in business at Sarnia, Ont., for many years and always supposed pretty well-to-do has assigned for benefit of creditors. He was in books and stationery but also largely interested in a cooperage business. No statement of liabilities or assets yet to hand.—S. Fraine, tailor, St. Thomas, Ont., owes \$3,200, and as an offset shows stock of \$600, and good book-accounts of \$225. He has assigned and creditors are not looking for much of a dividend.

—THE commercial career of A. E. Germain, Quebec, has been a brief one. He is a young man about 22 years of age and for some time a clerk in an insurance office. Gave up his situation to handle groceries and liquors but had very little capital to work upon and his assignment is now recorded. He has only been in business a few months.—A. E. Piche, general dealer Drummondville, Que., was burned out early in the month and now assigns. His loss by fire was something like \$10,000 against which he only had \$2,600 insurance. In business there since 1882 and with a good record he will probably arrange a settlement. His liabilities are placed at \$7,000.—C. Turgeon, a small

M. & L. Samuel, Benjamin & Co

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
 AMERICAN AND CANADIAN

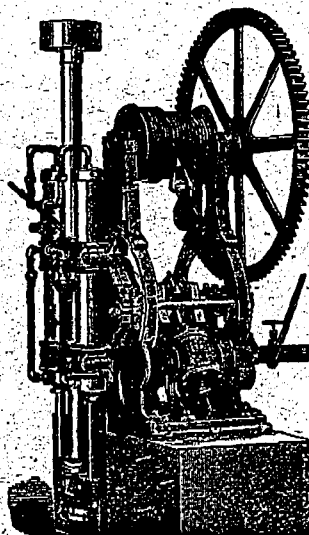
SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,
 Tinners' Plumbers' & Steam Fitters' Supplies
 Gas Fixtures,
 LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

SAMUEL, SONS & BENJAMIN,
 164 Fenchurch St., London, E. C.

Shipping Office: 1 Ramford Place, Liverpool, Eng.



Diamond Pointed Core Drills

For Prospecting for Minerals, Well Boring, Shafting, Tunneling, Sounding for Foundations for Buildings, Submarine Soundings, Blasting. Furnish a complete record by taking out a Solid Core of Strata Penetrated.

A Large Stock of Machines and Supplies ~~will~~ constantly on hand.

Diamonds, Carbon & Bort a Specialty.

LEWIS F. BOSTELMANN,
 Room 44, 39 Cortlandt St.,
 NEW YORK.



MENEELY BELL CO'Y.,

Troy, N.Y. & New York City, N.Y.
 Manufacture Superior

Church, Chime and Peal Bells.

LYMAN'S FLUID COFFEE

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

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

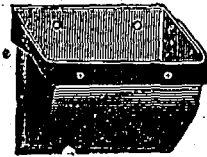
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1858.

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

The best and most reliable information that can be obtained is supplied to the patrons of this Agency.



ELEVATOR : BUCKETS OF ALL SIZES.

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

Get your Catalogues
printed at the . . .

Journal of Commerce.



Chas. W. Murphy & Co.,

(Successors to
Jas. Guest & Co.)

Commission
Merchants,
27 & 29
St. Sacrament Street,
MONTREAL.

General Agents for
Canada of the Superior
and Popular Brand of

Scotch Whiskey

indicated in the engrav-
ing herewith, and of
other first-class brands
of Liquors,

Wines, Ales, Beer,
Bitters, Mineral
Waters, etc.

general dealer at St. David, Qué., has made a voluntary assign-
ment with liabilities of \$650 and assets about the same.

—THE yield of natural gas at Pittsburg is on the increase. One of the largest companies addresses consuming manufacturers thus in quoting lower prices : " For the first 500,000 cubic feet or part thereof consumed per month, 15 cents per 1,000; for the second 500,000 cubic feet or part thereof consumed per month, 10 cents per 1,000; for all over 1,000,000 cubic feet consumed per month, 8 cents per 1,000, subject to the conditions and provisions of our regular form of contract." This remarkable product, which began in 1835, increased in the United States to 552,150,000,000 cubic feet in 1889. The total value in United States in 1894 was of the value of nearly 15 millions of dollars. The value in 1895 was somewhat greater.

—THE people of Thorold, Ont., will be curious to learn the outcome of the case taken by the Quebec Bank to set aside the verdict of the jury and the ruling of Judge Ferguson, in favor of defendant upon an issue directed by Master in Chambers. James L. Taggart, shoemaker, deceased, in his life time made an assignment of a policy of \$1,000 on his life to G. Cloy, who two months afterwards assigned the policy to the Bank. The representatives of Taggart, claimed that the assignment to Cloy was merely to secure a debt of \$19.50, and that Cloy was to pay the premiums and at death of insured pay balance, after deducting his claim, to widow and children of deceased and pro-

duced a memorandum in writing purporting to be signed by Cloy. The jury found that the memorandum was executed by Cloy. Motion granted and judgment to be entered for the Bank with costs.

---Montreal Clearing House clearings for the last three years are :

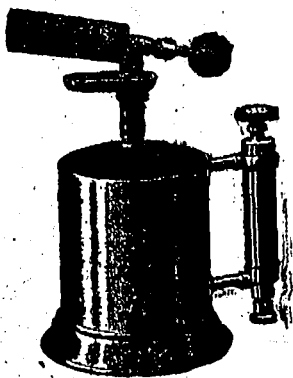
1893, \$568,732,000 ; 1894, \$546,600,000 ; 1895, \$583,160,000.

The following show the largest and smallest transactions by weeks and days during these periods ---

Largest Week.	1893, 12th Jan.....	\$13,414,000
	1894, 8th Nov.....	14,100,000
	1895, 11th July.....	15,264,000
Largest Day.	1893, 17th Jan.....	\$3,158,000
	1894, 4th Oct.....	3,212,000
	1895, 24th Dec.....	4,064,000
Smallest Week.	1893, 31st Aug.....	\$8,939,000
	1894, 23rd May.....	7,863,000
	1895, 28th March.....	8,528,000
Smallest Day.	1893, 30th Jan.....	\$1,046,000
	1894, 5th Feb.....	883,000
	1895, 28th Jan.....	917,277

The average daily clearings for 1895 were \$1,863,100 and the total clearings for the year were \$36,500,000 larger than in 1894.

The aggregate clearings in sixty cities in the United States show an increase as compared with 1894 of 16.8 per cent. that of



"Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

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

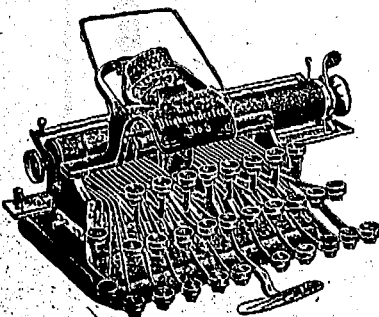
Everyone Warranted and Tested to
30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

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



Blickensderfer

→ No. 5 ←

Wonderful Typewriter.

4 Letters and Characters. Weight, Six Pounds.

PRICE, \$45.00. FULL KEYBOARD.

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

GREENMAN BROS., Agents,
Georgetown, Ont., Canada.

WE OFFER A LARGE LOT OF
FRESHLY CUT

Figured Walnut Veneers

Correspondence invited.

WM. E. UPTEGROVE & BRO.

Veneer and Lumber Merchants,
FOOT EAST 10th ST.,

New York.

HENRY PORTER,

Tanner and Manufacturer of

Leather Belting, Fire Engine
Hose, Harness

Moccasin, Lace, Russet and

Oak Sole Leather

Office and Manufactory :

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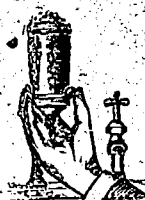
SPECIALTY IN
Men's Goods

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

Representatives in all Provinces.
Glover & Brals
184 MCGILL STREET,
Montreal, Canada

Established in 1877.

Sanitary Soap Vase



Prevents disease, waste, pilfering of soap, clogging of waste pipes, stain of marble, uncleanly soap dish.
Affords each user fresh, dry pure soap.
The only Clean, Sanitary, and Safe way to use soap.
Agents Wanted.

SANITARY SOAP VASE CO.,
Aqueduct Bldg.. ROCHESTER, N.Y.

To Architects, Builders and Owners.

Attention is called to Fire-Proof and Vermin-Proof

Mineral Wool,

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

Sample & Circulars Free.

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

New York, being	22.3 per cent
Boston	6.8 "
Philadelphia	14 "
Chicago	16 "
Montreal	6.5 "

The ten largest clearings are as follows

New York	\$29,841,706,924
Chicago	4,614,979,198
Boston	4,757,684,594
Philadelphia	3,555,851,128
St. Louis	1,244,313,654
Baltimore	685,057,274
San Francisco	693,096,869
Pittsburg	746,110,257
Cincinnati	651,233,331
Montreal	583,160,000

Montreal continues to hold the tenth place as during the last year.

EXACT AGE IN LIFE POLICIES.

A word of caution may not be untimely for those who may not consider it of sufficient importance to give their exact age in filling up applications for life insurance. The anxiety to procure business may lead an agent here as well as in the neighboring republic into carelessness for the purpose of a lower premium. The *Insurance Monitor* on this subject quotes and comments as follows:

'I Insured Her for Forty-five because I wanted to save premiums. This is the system we all worked on. When a person is seventy, and is put in as fifty, this saves premiums. We wanted the premiums reduced, because it got more work for us.'

"The above is from the testimony of one of the witnesses in the recent North Carolina life insurance fraud cases, given with the utmost coolness and unconcern, as if he were talking about a matter of ordinary legitimate business. As in the fire-bug revelations, so here it is difficult to realize the total absence of moral consciousness, the use of falsehood as a perfectly correct instrumentality to a criminal end—which apparently was not regarded as wrong by the party employing it."

That Canada can lay no claim to exemption from frauds upon life insurance companies is shown by the Hyam's case, and that in St. John, N.B., in 1893:

COST OF COAL IN BELGIUM.

Belgian statistics show the cost of a ton of coal has declined because of the increase in production, but that it is still very near to the selling price, as represented by the following table:

	1894.	1893.
Wages	\$0.91	\$0.90
Other Expenses	0.77	0.80
Cost of one ton	\$1.68	\$1.70
Average selling price	1.76	1.76½
Leaving a profit of	0.08	0.06½

The improvement was evidently not due to a reduction in wages. Forty-two mines reported a profit of \$1,755,000; 24 reported a loss of \$427,000, thus making a total profit of \$1,328,000 in 1894, as against \$946,000 in 1893. In 1890 the average selling price of coal was \$2.46, leaving a profit of nearly 50 cents per ton.

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

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

JOHN L. CASSIDY & CO.,
... IMPORTERS OF ...
China, Crockery and Glassware.

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

Of the Celebrated C. T. HAM MFG. CO., Rochester, N.Y.
Offices and Sample Rooms, 339 and 341 ST. PAUL STREET, MONTREAL

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

IMPORT ORDERS A SPECIALTY.

THE CANADA ACCIDENT INSURANCE CO'Y

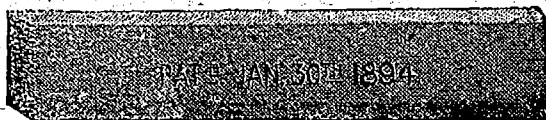
Head Office: 20 ST. ALEXIS ST., MONTREAL.

The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)
The Citizens Insurance Company of Canada, Accident Branch, and The Sun Life Assurance Company, Accident Branch.

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents and get good contracts.

LYNN T. LEET
Manager for Canada.



THE Fleming Woven Wire Dynamo Brush.

Send for Descriptive Circular.

WILFRID H. FLEMING,

Patentee and Sole Manufacturer.

No, 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—
Your brushes have given the best of satisfaction."

D. A. McCaskill. James S. N. Dougal

McCASKILL, DOUGALL & CO.
(Successors to D. A. McCaskill & Co.)
Manufacturers of Fine

Varnishes, * Japans and Colors
MONTREAL.

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

BERMUDA ADVERTISEMENT.

W. T. JAMES,
General Merchant and Ship Agent,
41 & 42 FRONT STREET,
HAMILTON, BERMUDA.

Agent for Hickford & Black's "Canadian and West Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line.
Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.

It Leads all Home Companies

IT LEADSIn Age
In Size
In Popularity
In Actual Results**CANADA LIFE
ASSURANCE CO.**

HAMILTON, Ont.

A. G. RAMSAY, - - - - - President.
R. HILLS, - - - - - Secretary.
W. T. RAMSAY, - - - - - Superintendent.**J. W. MARLING,**
Manager, Prov. Que., Montreal.**THE STANDARD ASSURANCE CO. ESTABLISHED
OF EDINBURGH. 1825.**

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$40,000,000
Investments in Canada, - - - - - 12,000,000

[WORLD WIDE POLICIES.]

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

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

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000

One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion. T. L. MORRISEY, Resident Manager.

NORTHERN ASSURANCE COM'Y.
INCOME AND FUND (1892)Capital and Accumulated Funds, - - - - - \$36,465,000
Annual Revenue from Fire Premiums..... }
Annual Revenue from Life Premiums..... } 5,545,000
Annual Revenue from Interest upon Invested Funds..... }
Deposited with Dominion Government for the security of Canadian }
policy-holders..... 200,000

Head Offices:—London and Aberdeen.

Branch Office for Canada, Montreal, 1724 Notre Dame St.

Manager for Canada, - ROBERT W. TYRE

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

JOURNAL OF COMMERCE,

171 and 173 St. James Street, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE
COMPANY.**

Established 1824.

CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
JAS. BOOMER, Manager.

JNO. W. MOLSON, Resident Manager, MONTREAL.

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

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,**General Insurance Agents and Brokers**

ESTABLISHED 1865.

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Telephone 1277.

P. O. Box 2081.

Insurance.

PHENIX**FIRE INSURANCE CO'Y.**
LONDON.Established in 1782. Canadian Branch
Established in 1801.No. 35 St. Francois Xavier St.
MONTREAL, P. Q.**PATERSON & SON**

Agents for the Dominion,

RAYMOND & MONDOU,
Agents French Department.**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/4 miles of Inter-lachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Inter-lachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,

"Journal of Commerce," Montreal.

**Municipal Debentures Government & Railway
Bonds, Investment Securities,
BOUGHT and SOLD.**

Insurance Companies requiring securities suitable for deposit with Dominion Government or other purposes can have their wants supplied by applying to

R. WILSON SMITH,
British Empire Building, MONTREAL.

ASSESSMENT SYSTEM

THE COLONIAL

Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,
180 St. James Street, MONTREAL.Incorporated by Special Act of the Dominion Parliament.
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - \$100,000.

LT. COL. CHARLES KING, President. F. P. BUOK, Esq., 1st Vice President
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THOMAS T. TURNBULL, Comptroller. J. F. MATHIESON, General Manager
E. A. BAYNES, B.C.L., Secretary. I. H. STEARNS, Treasurer
J. T. FINNIE, M.D., Medical Supl.Compare our Rates with those of other Associations and
old line Companies.

Active Agents Wanted.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, JANUARY 17TH, 1896.

THE SITUATION IN SHOES AND LEATHER.

For many years the leather and shoe trades of Canada have been conducted in a manner that reflected anything but credit upon the great majority of those engaged in them. Repeated sad experience gradually made them wise, but while everybody at all interested

JANUARY.						
SUN	MON	TUE	WED	THU	FRI	SAT
..	..	..	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
6	7	8	29	30	31	..

ould hold forth, and that in clear and reasoning eloquence, on the causes of the troubles which epidemically beset them, there was a woeful lack of the practice and too much of the theory. The shoe manufacturers of Montreal, Toronto and Quebec kept on pegging away on the old lines in a sort of desperate hope that there would surely come a turning point in the lane if they only had patience and held on. Indeed many of them had no alternative but to hold on, while every year accelerated the downward course until the bottom was reached with a grand smash. Others, witnessing the career of their neighbors, resolved and re-resolved upon reform, but after strenuous endeavors had to abandon the good resolutions and fall in with the ruck. The terms to retail distributors were such as no sound business could long endure, while retailers themselves were injured rather than benefited by the uncertainty in ruling prices. The great object the retailers aimed at was to get a shoe that they could sell at a dollar.

Manufacturers cast about them in every direction for relief, but no study of the American or other markets, no new invention, no labor saving devices, no substituted material seemed to afford it. When things got to the worst, the retail man fell back on the jobber or on the manufacturer and he in turn, except in a very few well known instances, fell back upon the man of leather and findings and on the tanner; the dealer in hides or tanning materials could not hope to escape, nor the special machinery men all along the line. Thus matters went on from bad to worse until the shoe trade of Canada became a by-word among men of business.

During the year just closed a few among the trade determined on a fresh endeavor to set matters aright. The subject had lost much of its soreness; many had grown accustomed to it; the condition of the leather and especially the shoe trade was yet anything but encouraging, and profits were reduced to a degree that was likely to bring on a fresh crop of disasters at any rise in the price of materials. Symptoms soon became manifest of a shortage more or less in the supply of hides. Here arose an opportunity worth seizing in order to set matters aright. The state of affairs that led to this new effort at reform was outlined in our leading article of the 6th December. A discussion of the subject among prominent shoe and leather men led to the adoption of a plan of adjustment or reform which no one could fail to see tended to the benefit of all concerned, even to that of the steady artisan and workman and his family, the tanner, the raiser of cattle and all those interested in promoting and maintaining the

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

Home Office, cor. Broadway and Duane St., New York.

40 MILLION DOLLARS : **40**
SAVED IN PREMIUMS

The total cost for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS, 1895.

No. of Policies in Force, over	100,000
Interest Income, annually, exceeds	\$ 185,000
Bi-Monthly Income exceeds	800,000
Reserve Emergency Fund, exceeds	3,633,000
Death Claims Paid, over	23,000,000
New Business received in 1894, over	31,000,000
Insurance in Force exceeds	300,000,000

F. A. BURNHAM, President.

D. Z. BESSETTE, General Manager, Prov. Quebec.
12 PLACE D'ARMES, - - - - MONTREAL, Que
AGENTS WANTED.

prosperity of one of the largest and most important of Canadian industries, one in which every unit of the population of the country has some personal interest. As usual in such cases the pathway soon became strewn with obstacles; a "combine" has been spoken of and denounced; and one or two Quebec tanners—of themselves and their plant unable to supply the wants of the trade for even a single day in the year—have issued a manifesto in which they make offers "more favorable than" what they term the "combine." The adjustment as they must know, deserves no such name. The principal feature of a "combine" is the fixing of prices, but in this endeavor towards the adjustment of output no price whatever is fixed upon; indeed it is wholly lacking in this particular.

It is well known that the production of leather in Canada is some 40 per cent. beyond the home requirements, and it is determined that the exportation which has for years been carried on by certain large dealers shall become general in its application, the result of which must be better, or net returns to the cattle raiser, the killer, the tanner—including, of course, in their limited way the few small recalcitrant Quebec tanners referred to—the leather man, and more than all the shoe manufacturer and dealer whose continuance in the business had become merely a matter of time, or until he could get out of it with the least possible loss to himself.

The following extracts are from the circular issued the last day of the year, signed by the leading leather men of the country, east and west:

"Recognizing the hardship of our employes, which the necessarily large restriction of output would entail, as well as the loss to those supplying our raw materials, and being assured that, by working our tanneries to their fullest capacity, and thereby reducing the cost of tanning to the lowest, possible point, successful competition could be made in foreign markets, we confidently appeal to our customers to aid us in the development of the export trade, by confining their purchases to the product of our several tanneries, thus assuring us of a steady volume of trade. Believing that the result of working our tanneries to their full capacity will sufficiently reduce our cost of tanning, to justify a rebate being paid on all purchases of sole leather from us, we hereby tender you the opportunity to avail yourself of a reduction in price in your future purchases of sole leather."

The signers agree to pay to purchasers six months hence and every month thereafter, a rebate of 5 per cent on the net amount of sole leather bought from

them—the leather dealers—during the period intervening, evidence of such purchases to be furnished at the time, and these rebates are to be reckoned from time of purchase irrespective of date of contract. The arrangement rules out a class of dealers who, without sufficient capital and with little foresight, have always stood not only in their own light, but have largely contributed to the demoralization of the business. Stand aside gentlemen; seek positions as foremen where capital is ample, or try some other line—one in which, if your talents have not ample scope, you may at least work less harm than you do in an industry which should afford steady employment to thousands of workmen in our midst and yield support to their families, who in turn are customers and consumers of other products of the country.

Every patriotic Canadian will wish good-speed to this effort to bring about a reform in a business which for the last twenty years or more has been anything but profitable to the great majority of those engaged in it, an industry which threatened to end in its total destruction if pursued along the lines which have guided its course so long in Canada.

NEWFOUNDLAND.

The January number of the *Bankers' Journal* contains an interesting article on "The Economic Condition of Newfoundland," by one of the prominent residents of the Island. It is accompanied by a map on which are marked some of the leading productive features of the country, but which we have found wanting in some details that should have appeared. The French shore is not marked; nor the location of the copper mines at Tilt Cove, nor that of the coal mines recently opened.

The article should be re-published in pamphlet form with these and other defects of the map supplied, as in view of the movement to bring the Island into Confederation, it would be useful to place before Canadians a complete chart of Newfoundland showing not merely its geography but those features that have an economic interest. The Island is, roughly speaking, a triangle with its base southward and its apex due north from the centre of the base. At this part it runs within 12 miles of Labrador, from which it is divided by the Strait of Belleisle. The south west point is 65 miles from the Cape Breton shore, to which it is proposed it be connected by a steamboat line and communication opened thence by the new railway to St. John's at the extreme east of the Island. The coast is more rugged and deeply indented than that of any part of the globe, making the island like a vast fortress surrounded by a wall of cliffs and moats of deep water. About a fourth of the country is under water; small lakes and ponds are very numerous. A very large section is still unexplored, extending from the south shore to from 50 to 100 miles inland.

Newfoundland is the home of farmers whose harvests are reaped on the sea. Its food resources are insignificant, yet it supplies food to millions. It produces no clothing for its people, but supplies material for clothing by its supply of hair seal-skins. The navies of the world have been fed from Newfoundland, and some of England's hardiest sailors have come from its fishermen's homes. Since Sir

Humphrey Gilbert took possession of the Island in the name of Queen Elizabeth in 1583, it has been a British colony. France has sought to gain possession, but has never got beyond securing fishing privileges, mainly on the west shore, with the right to occupy stations thereon for temporary purposes, conveying no rights of proprietorship beyond the two small islands of St. Pierre and Miquelon off the south coast. The Hon. Mr. Harvey's paper in the *Bankers' Journal* makes no reference to this question, but we should be glad to have his views thereon in relation to the position Canada would be in as regards "the French shore" if union were consummated.

The fisheries of Newfoundland, by which its population is supported, have declined in value since the development of those of Norway, and the enormous supplies of canned goods now available for vessels. Up to 1881 the Island had a career of prosperity; its fish harvests were a continued source of wealth; its sea "banks," at all events, never failed. The fishermen however did not reap the chief benefit; they were kept comparatively poor by the "truck" system. They drew all their supplies from a few British merchants who took their fish in exchange, a system which obliged the fishermen to pay exorbitant prices for goods, and enabled them to realize but low prices for their cargoes. The wealth of Newfoundland thus drifted to the old country much as that of Ireland has done by the absentee landlord system. But for this drain, and the extortions practised on the seamen, Newfoundlanders would have been richly supplied with local capital. As the value of the fisheries began to decline, the Legislature entered upon extensive outlays for railways and other public works with the hope of developing the mining, the forest and the agricultural resources of the colony. This policy naturally produced a prosperity which, however, was only temporary, and at which a serious blow was struck by the practical destruction of St. John's by fire in July, 1892. The rebuilding of the city revived trade, but the great increase in the public debt and the cessation of public expenditures at last brought on the financial troubles which culminated in the failure of the two banks of the Island, and in a panic which devastated all its trading interests. The whole financial arrangements of the Island were proved to have been unsound; advances had come to be made recklessly by the banks, and the money lost in speculations; the fishermen who ought to have been well off were found hopelessly in debt; they could not obtain supplies, and were on the verge of starvation. At this juncture the Bank of Montreal, the Bank of Nova Scotia and the Merchants of Halifax stepped into the breach, and, by supplying currency and timely advances to the government and the merchants, restored confidence and trading activity.

To Canada's intervention Newfoundland owes its salvation from utter ruin, and the destruction of the "truck" system by which its fishermen were being bled to death. A new loan was floated to enable work to be continued on the railway of which 356 miles are built. The annual value of the fisheries is estimated at \$7,100,000. Out of a population of 202,000, some 54,770 are engaged in this industry. The trade done with Canada in 1894 was: Imports from the Dominion \$2,325,196;

exports thereto \$3,065,046. The revenue in 1894 was \$1,640,945. The total debt when the railway is completed will be \$15,225,000. Much confidence is felt in the revenue's being fully ample to meet the necessary expenditures. The timber, copper, coal and pulp-wood industries are regarded as sure to expand as new facilities of transport are provided. New heart has been put into the fishermen by being released from the bondage of truckmasters. The credit of the Colony is being improved by severe economies, and by the payment of the interest on the public debt, (due on 1st instant) out of revenue. Though a valuable supplement to the local trade, the land enterprises of farming, mining, and lumbering will probably never reach the value of the fisheries. These would be more profitable too were a better system of curing adopted, and the dried fish made more attractive—as toothsome as a dish of it must have been to the poet Moore who, in one of his loving letters to his mother, after he had just been feted at Holland House in London, expressed a longing to be at her side in Aungier Street, Dublin, "dining on codfish and potatoes." What is sold under the name of "Boneless Cod" does not sufficiently deserve the qualification. The system of preparing Cod Liver Oil falls far short of the Norway process. In these and other respects our island neighbors should bestir themselves in order to secure a fair share of the world's markets for these products.

Our best wishes go out to Newfoundland; we should rejoice to welcome England's oldest colony into Confederation, and are satisfied that union would be of the greatest advantage to the Island and a source of strength and of business profit to the Dominion. A debt of \$15,000,000 for a population of 202,000 seems large, but it must be remembered that this debt includes that of the capital, St. John's and other places; there are no municipal debts in Newfoundland. If St. John's were charged with a share of the debt in proportion to the average per head of the cities and towns of Canada, the debt of the island would be reduced to a very moderate figure. We believe the British Government would guarantee a large part of the debt in order to consolidate its territorial interest on this side of the Atlantic.

AN INSURANCE VIEW OF CONSUMPTION.

We have been favored by the courtesy of President McCurdy of the Mutual Life Insurance Company, New York, with a treatise on consumption or thisis, viewed from the insurance standpoint. The author is Mr. E. J. Marsh, M.D., Medical Director of that company who is entitled to our compliments for the remarkably interesting manner in which he has presented his subject. He has given his work this title, "Value of family history and personal condition in estimating a liability to consumption." The topic is not a cheerful one; into the arcana of medical experiences few care to penetrate. "Where ignorance is bliss 'tis folly to be wise," is a very popular thought in regard to matters relating to sickness. We cannot, physically be born again, so whatever hereditary defects we have, we cannot remove by morbidly thinking about them, and a course of life pursued with the intention of counteracting a constitutional inheritance is apt to make life not worth living. The treatise before us shows with painful certainty how terrible a scourge is consump-

tion, and how sad is the fate of those born of parents so afflicted. Out of a given number of deaths those from this malady in non-consumptive and consumptive families are given as follows:

	Non-consumptive families.	Consumptive families.
Up to 29 years.....	35.8 per cent	51.6 per cent
" 30 to 39 years...	26.3 "	39.6 "
" 40 to 49 years...	17.6 "	24.6 "
" 50 to 59 years...	6.7 "	15.7 "
" 60 to 69 years...	5.8 "	8.0 "
" 70 to 79 years...	3.7 "	2.2 "

The extra percentage of deaths in members of consumptive families is very great, but not so much so as we should have supposed as this disease is so generally looked upon as inherited. The critical years are evidently those up to 49, after which age consumption, we believe, as commonly understood, that is, a wasting of the lungs, is not more fatal than other diseases. Dr. Marsh regards the "predisposition or tendency to consumption rather a "family" than an "inherited" influence, it may be acquired after-birth by the conditions and environment common to all members of the family during the periods of childbirth and youth, including the possibilities of direct personal contagion." This is sound doctrine. Children of consumptive parents who are brought up in healthy homes, with good food and plenty of fresh air, escape the malady while those of the same family who have unwholesome surroundings, who live in "stuffy" rooms, and have a bad diet, succumb sooner or later. Foul air in houses where the occupants are too numerous for the space induces consumption, and develops it in some who, under other conditions, would wholly escape. We could name living persons, who are robust at a good old age whose parents died of consumption, not one of whose many children were ever delicate in lung. On the other hand others born of robust parents who had no proper sense of the value of fresh air, and good food have been known to us to have been cut off in early life by consumption.

Dr. Marsh gives tables showing that persons under the average weight must be regarded with caution by insurance companies as this is a characteristic of those with consumptive tendencies. This is so no doubt, but many, very many "light weights" are very healthy and live to beyond the average age. The conclusions drawn from the data given are, "1st. That the history of consumption in any member of the immediate family increases the probability of its appearance in an applicant. 2nd. That consumption in a brother or sister is at least of equal importance as when it has occurred in a parent. 3rd. That persons who are under the standard or average weight are much more liable to consumption than those above this standard."

The insurance fraternity will value this treatise, which is a beautiful specimen of typography, and of lucidity in the presentation of statistics. The public can draw this lesson from it: Give children all the fresh air possible, both indoors and out, and diet them as sensibly as a farmer does his cattle, giving them the best food adapted to their age—the best food, that is, to build up their physical strength. Consumption arises from a form of blood poisoning which develops morbid organisms in the lungs. Stuffy living-

and work-rooms, crowded bedrooms, and non-nutritive food, with constant avoidance of fresh air and exercise, lead to consumption by lowering the vitality of the blood, and leaving it a prey to any infection that is around.

LIFE ASSURANCE PROGRESS.

Our British and United States exchanges have been compiling tables showing the progress made by the various life assurance companies during the last 24 years in their respective countries. Although the figures given include the business contributed from Canada, there is no special mention of this; we therefore deem it but proper to show that we march with the world in this respect—in appreciating the blessings afforded the people by what we were the first to term these "Savings banks for posterity." The following table shows the net premiums of all the companies operating in Canada, except those working on the assessment principle:

Canadian Companies.	Premiums in 1894.	Premiums in 1871.
Canada Life (Canadian business).....	\$1,803,438	\$ 277,922
Confederation do.....	804,797	.....
Dominion Life.....	44,596	.....
Dominion Safety Fund.....	29,223	.....
Federal.....	265,504	.....
Great West.....	109,983	.....
London Life, Gen'l & Ind's.....	192,580	.....
Manufacturers' (Canadian business)....	257,513	.....
North American Can. bus. Gen'l & Ind.	452,135	.....
Ontario Mutual.....	527,131	.....
Sun (Canadian business).....	878,932	13,975
Temperance & General.....	129,199	.....
Totals.....	\$5,435,031	\$ 291,397

It will be seen that there were only two native companies operating in Canada in 1871. The Confederation began business in the fall of that year. Reinsurance has been deducted from the premiums indicated.

British Companies in Canada.	Premiums in 1894.	Premiums in 1871.
British Empire.....	\$ 205,758	\$
Commercial Union.....	17,664	22,371
* Edinburgh.....	7,925	25,792
* Life Assn. of Scotland.....	46,023	139,140
Liverpool & London & Globe.....	7,558	9,338
London & Lancashire.....	215,602	14,954
* London Assurance.....	693	.....
North British.....	33,526	31,568
* Reliance.....	7,532	9,546
Royal.....	22,134	31,617
* Scottish Amicable.....	6,098	12,346
* Scottish Provident.....	2,153	8,315
Standard.....	490,131	139,369
Star.....	10,238	9,941
Totals.....	\$1,070,330	\$455,327

The offices marked with an asterisk have retired from the active field.

American Companies in Canada.	Premiums in 1894.	Premiums in 1871.
Aetna.....	\$ 588,310	\$ 229,187
* Connecticut Mutual.....	50,210	184,566
Equitable.....	691,052	100,520
Germania.....	13,016	.....
Metropolitan (Gen'l & Ind'l).....	122,115	.....
Mutual Life.....	696,182	.....
* National Life.....	2,256	28,736
New York.....	792,389	127,296
* North-western.....	17,191	.....
* Phoenix Mutual Life.....	26,069	132,082
Provident Savings.....	86,267	.....
Travellers'.....	132,934	34,397
Union Mutual.....	124,339	89,523
United States.....	52,084	.....
Totals.....	\$3,894,914	\$ 926,257

The companies marked with a star have retired from Canada.

We are beholden to the London *Review* for the following figures of British Life Companies from all quarters:—

Name of Company	Premiums in 1894-5.	Premiums in 1871.
Standard.....	\$3,644,135	\$2,684,495
North Brit. & Mercantile.....	3,284,825	1,439,895
Liverpool & London & Globe.....	1,161,740	1,238,715
Life Association of Scotland.....	1,915,130	1,236,810
Royal.....	2,012,300	1,119,365
Scottish Union & National.....	1,516,860	1,083,410
Norwich Union.....	1,166,800	948,265
Scottish Amicable.....	1,081,325	770,805
Star.....	2,123,935	747,380
London Assurance.....	729,935	744,395
Guardian.....	968,415	604,600
Northern.....	1,160,155	599,650
Atlas.....	860,345	430,835
Alliance.....	1,162,480	451,975
British Empire.....	987,230	422,200
Union.....	1,368,040	421,355
Imperial Life.....	1,017,370	412,800
Commercial Union.....	1,164,470	353,365
Caledonian.....	752,795	230,890
Lancashire.....	445,545	202,660
London & Lancashire.....	918,480	142,040
National of Ireland.....	109,335	76,260

The largest income derived in Great Britain is that of the Prudential, an industrial company, which has attained the enormous premium of 31 millions of dollars. Among the regular companies the standard ranks among the first five of to-day. The North British also maintains a high position, and the same may be said of the Commercial Union and the Alliance. But these and other figures speak for themselves. The New York *Chronicle* has prepared the following figures of

AMERICAN COMPANIES:

Name	Prem. in 1894.	Prem. in 1871
	\$	\$
Mutual.....	36,123,163	12,656,990
Equitable.....	26,098,931	6,790,760
New York.....	29,411,386	5,717,289
Metropolitan.....	16,327,015	489,226
Northwestern Mutual.....	12,758,666	1,905,688
Prudential, New Jersey.....	10,890,302	.....
Mutual Benefit, New Jersey.....	7,626,152	3,446,316
Penn. Mutual.....	5,215,993	710,766
Aetna, Conn.....	4,833,344	3,701,950
* Connecticut Mutual.....	4,677,972	6,965,590
Provident Life.....	4,109,431	415,610
John Hancock Mutual.....	3,892,055	613,393
Massachusetts Mutual.....	3,109,360	883,781
New England Mutual.....	3,079,506	1,809,148
Germania.....	2,939,433	1,431,593
Union Central, Ohio.....	2,959,154	238,302
National, Vermont.....	2,472,701	224,074
Travellers, Conn. (life dept).....	2,152,135	952,214
Provident Savings.....	2,140,247	.....
Washington.....	2,105,750	994,426
State Mutual, Mass.....	2,098,035	195,962
Manhattan.....	2,056,336	1,476,312
Total, 22 companies.....	\$97,537,117	\$51,629,395

* Decrease.

The leading American companies, excluding those doing an industrial business, have generally grown more rapidly than the British Companies, although the percentages of increase are figured upon much larger incomes in 1871 than the latter then had.

ADVERTISE ALWAYS.

The following communication is the last example of the necessity for advertising.—DEAR SIR,—“Can you inform me if there is any establishment in Canada manufacturing water meters or water motors? We want to develop our water service and can find nothing of the kind advertised in your paper of Canadian manufacture. We could not afford to buy Canadian pipe but might buy smaller Canadian goods, if we could get them. Yours truly, S. A. C.” Those interested may write us for address.—Ed J. of C.

Lunenburg, N.S., Jan. 10, 1896.

BALANCE-SHEETS.

It has often fallen within our province to chronicle the insolvency of persons or firms whose failure was quite unlooked for, owing to the fact of the parties having shown but a short time previously a very considerable surplus of assets over liabilities.

In a very recent case, judging by the list of creditors and the various amounts of indebtedness thereto the failure must have been a genuine surprise to the business world in general, and yet we are told as a matter of ordinary news that the firm referred to had undoubtedly been insolvent for some years. We are told also that one class of institutions who generally figure as creditors to a greater or lesser extent, do not in this case, lose anything.

It undoubtedly occurred in this instance that the firm prepared from time to time, and submitted, the usual balance sheets which showed their financial standing, and it is natural to suppose that these balance sheets were duly studied by interested parties. If it is true that this firm had been insolvent for years, and the statement of the assignee goes to prove it, then these balance sheets must have shown the fact to the edification of the parties to whom copies were furnished; and these parties "wiser in their generation than the children of light," being thus forewarned of the inevitable catastrophe, were enabled to take the measures which brought about their escape without loss. It is not likely that the insolvents prepared or successfully palmed off a succession of false balance sheets. The cool announcement that they had been insolvent for years premises the knowledge of the fact in some quarters; the statement of affairs submitted to the creditors by the assignee, and the nature and circumstances of their peculiar business transactions show that they must have required facilities of a very extraordinary character.

It would be somewhat interesting to know by whom the knowledge of the pre-insolvency was known and published. *Sauve-qui-peut* may be a business watchword, but if it is interpreted as justifying the betrayal of business men into furnishing goods and granting credits for the purpose of enabling one class or set of creditors to escape without loss, then the tone of business morality might possibly be elevated to the general advantage of honest men. Many years ago it was rumoured that when any of a certain set of mercantile men became aware of the impending insolvency of any of their debtors, they would, by introductions and recommendations enable the debtor to obtain goods, from the sale of which the indebtedness to themselves would be either wholly paid off or very considerably reduced. In a bank failure of some few years ago it was noticed that one class of creditors were interested only as collecting agents, the knowledge of affairs previously obtained by them having been utilized *a-la* "*sauve-qui-peut*."

In the long run however such matters tend to equalize themselves as water finds its level, so that any practice which enables any person or class to reap an immediate but undue advantage, may on some subsequent occasion, be operated against themselves; but in the meantime, another set of persons have been educated and encouraged in falsehood and trickery which, as opportunity affords, they will practice at

the expense of all concerned. Therefore it is that every one of these shady transactions should be fully investigated and should be followed by such treatment as will operate to prevent a repetition.

The failure of Samson, Kennedy & Co., wholesale drygoods merchants, Toronto, will long be remembered by creditors as affording one of the most unblushing cases of a "whited sepulchre"—of "a goodly outside"—in the history of Canadian trade; and in the interests of the good name of our merchants all over the Dominion, we feel we should not refrain from voicing here the general opinion with which it is regarded in thus characterizing this deplorable collapse. The case is all the more reprehensible from the station of the head of the house who, in a city which may boast of a high sense of honour among its merchants, occupied the position of chief magistrate. It is anticipated that the result of the investigation going on this week in Toronto will be to show a worse condition of affairs than could have been at all supposed—a more rapid descent during the last four years than could be ascribed to any depression in trade that environed us. A first dividend of 20 per cent will be paid the creditors, and a second and final of 10 per cent. may be realized. We may return to the subject.

THE RIVAL LIGHTS.

Brief reference was made a few days ago to the entry of a new light as an adjunct to gas, which, from its tested brilliancy and beauty, bids fair to prove a strong rival even to the electric system for residences, shops, warehouses, churches and elsewhere. It was not likely that the early occupants of the field should witness unmoved the arrival of the newcomer. Action at law has been taken or threatened, charging infringement and so forth. The new light people have joined issue with the following circular extracts which appeared in the *Star* of the 3rd inst:—

"To all persons who are using or contemplating the use of the Drexel light, in view of the recent action taken by the Auer Light Co., we hereby agree to preserve you harmless from any result of such action. Those of you who are now using the light and have received some summonses of such action are requested to hand same over to our attorneys, Messrs. Carter & Goldstein and Messrs. Girouard, Foster, Martin & Girouard, and the same will be looked after without expenses to the consumer. In the event of the Auer Light Co., being successful, (which according to official documents which are in possession of the Company, is impossible), we will remove any lights that have been placed and refund the money that has been obtained for the same. More than this we cannot offer at present."

In a previous action by the Auer Light Co. against W. P. O'Brien, Mr. H. J. Bell, one of the defendants in the present cause, made an affidavit, containing the following statement:

"That I am familiar with the patent No. 23,523, issued by the commissioner of patents for the Dominion of Canada, and referred to in the plaintiff's statement of claim issued to Carl Auer von Welsbach, and it is to my knowledge that the said Auer Incandescent Light Manufacturing Company, Limited, plaintiffs in this cause, did not, during the time that I so acted as general superintendent of said company, nor do they now, nor have they since the incorporation of the company, ever used and manufactured the lights described and protected by said patents."

"That the mantles or incandescent device used by the said Company, plaintiffs, was so made not in accordance with the above-mentioned patent and its specifications, but in accordance with the patents obtained by and granted to me in the United States of America from time to time, and which were not and are not patented in Canada, particularly patent No. 390057, granted 25th September, 1888, serial number 267988, filed March 21st, 1888, a copy of which patent, claim and specification is herewith produced marked "B," initialed by me."

"That the fluid protected and covered by patent No. 23523, mentioned in plaintiffs' statement of claim, was never used by the said plaintiffs' Company, but in lieu thereof a fluid known as the "Dr. Auer new thorium lighting fluid" was used. That this fluid is not patented; in fact, Dr. Auer has refused repeatedly to have the same patented, preferring the secret of the process to a patent. This secret fluid was, during my connection with said Company plaintiff, always imported into Canada from Dr. Auer's factory in Vienna."

Here follow a description of the mantle and its cost, and of the brass work, chimney and shade. The affidavit concludes as follows:—

"I further state that the information set forth in the specifications of said patent No. 23523 are not sufficient to enable any person, though they may be skilled in the art, to produce a light such as is now produced by the plaintiff Company, and such specifications are wholly insufficient to produce a merchantable article or anything approaching an incandescent light without resorting to experiment; and that very material information as to the manner in which this fluid is prepared is purposely omitted from the said specifications."

The new company, as may be seen elsewhere, affixes and sells the attachment outright, instead of charging an annual rental as is the case with older light.

THE CLENDINNENG REAL ESTATE PROPERTIES.

The elastic, or non-elastic qualities of the real estate market and the vagaries of valuers, compared with assessors' valuations and the estimates of the public, were well illustrated in the auction sale which took place on Friday last. The land on the north side of William street, composed of the lots 1758, 1760, 1762, and 1763, on the official plan for St. Ann's Ward, less that part of 1758 belonging to Alexander Ramsay, and forming the north east corner of Inspector and College streets, with the buildings thereon, and comprising about 65,646 feet, said to have been valued by expert real estate valuers at \$154,800, though we believe assessed for only \$57,800, was bought by Mr. Alphonse Leclaire at \$62,500.

A lot of land on William street known as No. 1689 on the official plan for St. Ann's Ward, comprising about 43,000 feet, valued similarly at \$67,500; assessed at \$25,600, was bought by Mr. A. Leclaire at \$23,000.

A property fronting on Little St. Antoine street, known as "No. 1" comprising about 5,000 feet, with building thereon, valued at \$22,500; assessed at \$15,000, was bought by Mr. A. Leclaire at \$12,400.

The residence, forming the corner of Lagachetiere and St. Monique Streets comprising about 24,000 feet valued by some at \$40,000; assessed at \$28,000, was bought by Mr. Leclaire at \$18,000.

A block of land with buildings, being Nos. 319, 321, 323, 325 and 327 St. James Street with Nos. 766, 768, 770 and 774 Craig Street, comprising 21,632 feet, valued by same at \$121,936; assessed at \$85,000, bought by Mr. Leclaire at \$69,500.

A farm at St. Anne de Bellevue, about 117 arpents, fronting on the Ottawa River, said to have cost about \$13,000, and to have been mortgaged to Wm. Mann at \$20,000, was bought by W. Mann at \$13,250.

The total amount in value of the property sold was \$199,350; the mortgage liens amount to something over \$170,000; exclusive of the mortgage held by La Banque du Peuple, which is a second in order of rating.

The value of the city property alone, sold was \$186,000; mortgaged for something over or about \$150,000 to the holders of First Mortgages.—Mr. Alphonse Leclaire is acting managing-director of La Banque du Peuple.

---WALTER NUTT, general dealer, Eaton, Que., has assigned with liabilities of \$2,500. A year or two ago he lost money in a saw mill enterprise and this coupled with a decay of the place as a business centre has contributed largely to his present troubles.

RECONCILIATION.

There is doubtless in the interest of trade all over the country a feeling of satisfaction that the differences in the Cabinet at Ottawa, referred to in our leading article of the 17th ulto., have been settled in what we must infer to be a patriotic spirit all round. The changes made include Sir Charles Tupper, Bart., as Secretary of State, and Hon. Senator Alphonse Desjardins, president of the Jacques-Cartier Bank, as Minister of Militia and Defence. The other portfolios are: President of the Council—Sir Mackenzie Bowell; Postmaster-General—Sir Adolphe Caron; Marine—Hon. John Costigan; Finance—Hon. George E. Foster; Minister of Railways and Canals—Hon. John G. Haggart; Public Works—Hon. J. A. Ouimet; Interior—Hon. T. Mayne Daly; Trade and Commerce—Hon. W. B. Ives; Justice—Hon. A. R. Dickey; Agriculture—Hon. W. H. Montague; Without portfolios—Sir Frank Smith, Hon. Donald Ferguson; Controller of Customs—Hon. John F. Woods; Controller of Inland Revenue—Hon. E. G. Prior; Solicitor General—Not appointed. The re-acceptance of his portfolio by Hon. Dr. Montague will be welcomed, in view of what he had undertaken in the interests of the agricultural classes, as recently referred to in our columns. Many will notice with regret the absence from the list of one of the most energetic members of the recent cabinet.—Sir Chas. Tupper, though past the Psalmist's limit, is more than a decade younger than Mr. Gladstone. Senator Desjardins' abilities cannot fail to prove of great value to his colleagues.

AN OLD LANDMARK.

One of Montreal's old time merchants, Mr. Henry Chapman, died recently at Cheltenham, England. The firm name of Henry Chapman & Co., wholesale grocers and wine merchants in this city, was for many years after his retirement in 1868 still maintained by his successors in the business, Messrs. John Cowan and Walter R. Wonham. In 1890 Mr. Cowan retired, Mr. Wonham becoming sole proprietor. In 1891 he took into partnership his two sons, Messrs. Walter C. and Percy C. B. Wonham, under the style of W. R. Wonham & Sons. In addition to the old business, the firm are agents of Lloyds of London, the Globe Marine Ins. Co. and the London & German Ins. Association.

THE MAYORALTY.

The requisition to Alderman R. Wilson Smith to come forward as a candidate for the position of chief magistrate of the city of Montreal—which we publish in full on other pages of this issue—contains probably the largest number of signatures twice over, ever vouchsafed to any citizen. If appearances do not deceive, Alderman Smith may count upon being elected by acclamation. That the worthy alderman is eminently fitted for the position—that the alternative which has come to be the vogue in Montreal points to him now as one who has given earnest and active study to our municipal affairs—and that he can scarcely fail, however arduous the task, to promote reforms and accomplish much that is sadly needed—will be generally admitted; but those of our citizens who have some stake more or less in our environments may, on the other hand, feel that it will be difficult to provide in lieu of their candidate an efficient substitute to fill the resulting vacancy in one of the most important departments of our civic legislature. However this may be, still more is expected of our Mayor-elect in his new position, by all classes of citizens, and we venture to predict that they will not be disappointed.

---The suspension of Miller & Boucher, private bankers, Sutton, Ont., is one of the events of the week. They have been in business together since 1884, prior to this Miller was manager for a lumber firm and Boucher was a general merchant. No close figures are yet given but liabilities will no doubt foot up in the tens of thousands.

—SUBJOINED is statement of the McTavish & Co., property Wingham, Ont. assigned, which is to be sold the 29th inst:—

LIABILITIES.	
Mortgage to Martha Greige and interest.....	\$ 860
Mortgage to Mary McTavish and interest.....	538
	<hr/>
	\$1,398
Liens on machinery to Goldie & McCulloch Co.....	\$524.03
To McGregor Gourlay Co.....	379.05
	903
PREFERRED CLAIMS.	
Taxes.....	52.50
Wages.....	680.38
Wages, &c. since assignment.....	310.86
Unsecured Claims.....	1,043
	<hr/>
	4,045
Total Liabilities.....	\$3,289
ASSETS.	
Building and ground.....	\$2,000
Shafting, Belting, Pulleys, &c.....	1,273
	<hr/>
	\$3,273
Machinery, less Shafting, Belting &c.....	3,098
Lumber.....	\$565
Hardware, Glass &c.....	116
Furniture, manufactured and in process.....	700
Accounts and notes.....	228
T. Eaton Co. furniture.....	425
	2,034
Total Assets.....	\$8,405

The assets will doubtless shrink considerably in realizing.

PORTAGE LA PRAIRIE, Man., in the failure of T. A. Garland, contributes one of considerable note to the list of this week. Originally a general dealer in Ontario he removed to that Province in 1881 with \$25,000 cash which he considerably increased during the boom. He has since carried on a large general business, and distributed quite a lot of goods in a semi-wholesale way. His statement of a year ago gave him assets of \$197,720 but with a liability of \$84,800, leaving a nominal surplus of \$115,420. His assets however were not of a very realizable nature and it has been felt for some time that he was pretty heavily loaded. The present liabilities will probably be in the neighborhood of \$100,000.

—OUR exchanges of the week abound in sympathetic notices of the death of Christopher W. Bunting, managing director of the Toronto *Mail Empire*, who died in that city on Monday last in his 59th year of Bright's disease of the kidneys, after an active business and journalistic career. We heartily join in the general expressions of regret and in tenders of condolence to his bereaved family.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Jan. 11, 1896:

	1896.	1895.
Passenger Train Earnings.....	94,804	98,044
Freight do. do.....	200,881	106,962
Total do. do.....	\$295,685	\$295,006
Increase 1896, \$679.		

LEGAL RECORD, &c.

Week ended Jan. 14, 1896.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

	January 8.
St. Hyacinthe—D. Chartier vs. M. Berthiaume.....	\$ 260
	January 9.
Montreal—E. C. P. Guy et al vs. O. E. Beek, \$351; Dme. P. Beaudry vs. T. Lanctot, \$268; Windsor Hotel Co. vs. W. D. O'Brien, \$458.	
Richmond—J. H. Dyson vs. J. H. Lane.....	729
St. Bruno—J. Marcotte vs. A. Benoit.....	502
Stanstead Plain—G. F. Terrill vs. W. L. Terrill.....	1,170
	January 10.
Cote St. Paul—L. Almon vs. Canada Axe & Harvest Tool Mfg. Co., \$1,500.	
Les Eboulements—Hon. C. A. P. Pelletier vs. Sarah Tremblay, esqite et al, \$500.	
Limoullou—G. Tremblay vs. Chas. Richardson.....	500
Montreal—Bank of Toronto vs. Dme. A. J. Mills, \$2,650; W. F. Martin vs. Dme. A. J. Mills, \$762; Montreal Loan & Inv. Co. vs. A. Pepin, \$600; Montreal Loan & Inv. Co. vs. N. Pepin, \$600; Montreal Loan & Inv. Co. vs. W. Pepin, \$600; Banque du Peuple vs. J. R. Vallieres \$841; C. E. A. Langlois vs. L. Lamy, \$400.	
	January 13.
Cap St. Ignace—A. A. Thibaudeau et al vs. Z. Guimond \$2,998.	
Montreal—R. Bickerdike vs. P. Kennedy, \$1,300; W. W. Welsh et al vs. Mutual Reserve Fund Assn., \$20,000.	
St. Anne de Bellevue—Montreal Loan & Mtgs. Co. vs. W. A. Reburn, \$1,000.	
St. Irenee—Dme. Marie Simard et vir vs. D. Tremblay..	511
Sault au Recollet—Montreal Loan & Inv. Co. vs. Nap. Pepin, \$600; Montreal Loan & Inv. Co. vs. A. Pepin, \$600; Montreal Loan & Inv. Co. vs. W. Pepin, \$600.	
Westmount—Montreal Loan & Mortgage Co. vs. Mrs. D. H. Henderson, \$1,000.	
	January 14.
Longueuil—H. Lemire vs. M. Perrault.....	13,000
Matane—T. Davidson vs. Bergeron, Russell & Co.....	919
Montreal—J. B. Tremblay et al vs. O. B. Champagne, \$528; J. N. Chopin vs. J. E. O. Labadie, \$612; M. A. Grandbois vs. J. A. Leguerrier, \$358; Quebec Bank vs. P. McRae et al, \$703; J. Bellman vs. N. W. Smith, \$272.	
Rigaud—Marquise de Darrax et al vs. J. Fletcher et al.	100,000
St. Francois—J. Delisle vs. F. X. Lepage.....	501
St. Sophie—R. Bickerdike vs. P. Kennedy.....	1,300

WRITS ISSUED, PROVINCE OF ONTARIO.

	January 8.
Brantford—P. Wood vs. C. W. Sids et al.....	\$ 578
Cross Hill—G. Randall vs. T. Willford.....	1,495
Dorchester S—J. Penhale vs. T. Doan et al.....	504

—THE failure list for the week is a heavy one and among others we note that of Mrs. Argue, milliner, Smith's Falls, Ont.; Henry Vock, Jr., furniture, Mitchell, Ont.; David Moreault a general dealer of 15 years standing at St. Angele de Laval, Que. with liabilities in the neighborhood of \$18,000, and assets a like amount; John Pratt, tailor, Bloomfield, P.E.I., and Alex. McRae in the same line at New Westminster, B.C.; J. A. Desilets, hardware, Louisville, Que., who was granted an extension in September last, but stuck on the first payment; L. A. Dansereau & Co., biscuit manufacturers, Montreal; C. A. Lavigne, J. D. White & Co. and O. Melancon all city retail grocers in a moderate way—In Quebec two of impotence have taken place, O. Poitras flour dealer, and Beland & Martineau lumber merchants; both of which show pretty heavy liabilities. Wm. Woodhill, provisions, Halifax; N. J. Vanhouten, hardware, Nanaimo, B.C.; W. C. Ross, general dealer, Hopetown, Que., and N. Laramee & Co., a Montreal firm of hay dealers with liabilities of \$15,000 after being in business for nearly 20 years.—W. S. Abbott, & Co. jeweller, Gananóque, Ont.

—A JUDGMENT has been given on appeal made by the Trusts Corporation of Ontario v. Hood, from judgment at the trial at Woodstock, Ont., dismissing the action with costs. Action was taken by the estate of the late W. C. McLeod against the executors of the will of the late J. D. Hood to recover \$3,000 upon the covenant contained in a deed of assignment of mortgage made by Hood to McLeod. The covenant was that the mortgage money should be duly and regularly paid. The Judge held that Hood was a surety and was discharged by reason of time having been given by McLeod to the principal debtor, the mortgagor. The plaintiffs contended that Hood was not a surety at all, but the principal debtor, or, if he was a surety, that time was not given to the mortgagor, or, if it was that there was a reservation of rights. The court held that Hood was a surety, but that there was a sufficient reservation of rights to prevent his release. Appeal allowed with costs, and judgment to be entered for plaintiffs with costs. If amount not agreed upon, there will be a reference to ascertain it.

MOISE RAYMOND was originally foreman with a Montreal wholesale firm of furrers. This he relinquished in May last to open out as a furrier and dealer in gents fur's at St. Hyacinthe, Que. He had very little capital to start with but nevertheless managed to roll up liabilities of \$11,000 during the few months he was in business and has now startled his creditors by making an assignment. The chief creditor is a Toronto man, and we understand the matter is going to be pretty closely looked into.

—MR. C. G. GLASS has been appointed agent in this city of the Provident Savings Life Assurance Society, represented in Canada by Mr. H. Matson of Toronto.

North Gower—T. Dalglish vs. W. H. Dunbar (Dmgs).... 5,000
 St. Catharines—Gowans, Kent & Co. vs. Alice Munro.... 1,891
 Southampton, Eng.—R. Turnbull vs. J. G. Dickson et al, \$1,076 ;
 Toronto—P. Jamieson vs. London & Can. L. & A. Co., \$700 ; J.
 Miller vs. A. W. & J. McIntyre, \$982 ; F. Turner vs. W.
 B. Nesbitt, \$1,270 ; C. E. Munro vs. H. T. Waller, \$412.
 Welland—Bank of Commerce vs. S. C. Housberger et al. 807
 S. Neelon vs. John Shields & St. Catharines &
 Niagara Central Ry. Co. \$270,358.

January 9.

Chinguacousy Tp—Ann J. Nixon vs. J. Alexander..... \$ 281
 Iroquois—Frances M. De. les Derniers vs. M. F. & Louisa C.
 Beach, \$5,223.
 Matilda Tp—J. Hanes vs. B. W. & Cath. P. Lorabee... 1,100
 Merrickville—Carling B. & M. Co. vs. W. Robb..... 270
 Mount Forest—Hovey Bros. Packing Co. vs. Martin Bros.
 (Dmgs.) \$1,400.
 Ottawa—J. Tessier vs. L. P. Casault et al, \$4,200 ; J. Riopelle vs.
 J. A. & Elzth. Corry, \$10,168.
 Prescott—J. H. Whitney vs. T. M. Morin..... 363
 Seaforth—H. A. Nelson & Sons vs. A. E. Pentecost..... 800
 Toronto—D. Turner vs. H. J. Thorle et al..... 346

January 10.

Bay City, Mich.—S. A. Monks vs. A. Malty & T. & L. Hine
 (d ga), \$6,000.
 Barrie—Sarah G. Baker vs. F. Baker & The Baker Lumber Co.,
 \$6,292.
 Belleville—J. K. McCargar vs. U. E. Thompson..... 500
 Brighton—R. C. Percival & Son vs. D. C. Bullock..... 257
 Chicago, U.S.—J. Thonger vs. F. T. Taylor..... 680
 Grautham—Maria S. McCall vs. A. E. & Minnie Tenbrock,
 \$742.
 Guelph—J. Goldie vs. Wm. Carter..... 277
 New Durham—Hobbs Hardware Co. vs. F. W. Hartley... 289
 Ottawa—Isabella P. Sherwood vs. F. Martelock & wife, \$643 ;
 Isabella Forbes et al vs. J. Shepherd & wife, \$5,076 ;
 Trieb Bros. vs. C. P. Willmott et al, \$312.
 Rat Portage—Can. Typograph Co. et al vs. Jas. Weedman,
 \$255.
 Stratford—A. M. Aubin vs. Perth Mut. Fire Ins. Co. et al,
 \$2,500.
 Toronto—S. Campbell vs. J. I. & Jessie H. Hall, \$250 ; Scales &
 Wilson vs. J. Jamieson, \$480 ; Quebec Bank vs. T. A.
 Garland, \$320 ; Ellen Matthews et al vs. Rebecca Patullo
 et al, exrs, \$500.
 York Tp—Canada L. & N. I. Co. vs. R. H. Strong..... 6,214

January 13.

Gwillimbury E. Tp—J. Parnham vs. J. Jennings..... 340
 Hawkesbury—W. Jacobs vs. D. Bertrand..... 296
 Markham Tp—Sarah Fugard vs. Alex. Dumond..... 386
 Mono Tp—London & Can. L. & A. Co. vs. R. A. Hetherington,
 \$791.
 Oakville—London & Can. L. & A. Co. vs. A. W. Spoulding,
 \$2,581.
 Toronto—J. T. Moore vs. W. Duncan et al, \$920 ; Annie Berry-
 man vs. J. McGhie et al, \$1,830 ; W. G. Walton vs. G. H.
 Stinson, \$2,794.
 Vankleek Hill—Sarah J. McIntosh vs. Alex. McDonald... 388

January 14.

Garafraxa W. Tp—H. S. D. Hill vs. L. K. Day..... 728
 Hamilton—G. P. Magann vs. J. W. Hendrie, \$261 ; L. Wright vs.
 J. G. & J. A. Ralston, \$1,864.
 Lindsay—C. Goode vs. J. W. Wallace..... 355
 Ottawa—Mary A. Kavanagh vs. P. H. Chabot et al, \$1,005 ; Ann
 S. MacLaren et al vs. H. Gillmor, \$728 ; Quebec Bank vs.
 P. McRae et al, \$703.
 Reach Tp—J. Crowther et al vs. J. Whitfield et al.... 5,183
 Sault Ste. Marie—Carling B. & M. Co. vs. W. C. Husband,
 \$466
 Sudbury—Kirkwood & McKinnon vs. M. J. McIntyre... 464
 Thurlow—J. B. Flint vs. G. A. Ross et al..... 990
 Toronto—R. G. A. Paton vs. Mary Kirby, \$2,106 ; J. F. MacGil-
 livray vs. Mimico Real Est. Secy. Co., Ltd., \$3,500 ; W. M.
 Knowles & Co. vs. Jas. Morrison, \$3,199 ; Western Can. L.
 & S. Co. vs. E. N. Moyer, \$1,885 ; H. L. Hine et al, exr.
 vs. M. & D. Robinson, \$1,416 ; P. Kinnear et al vs. R.
 Whillans et al, \$1,809.
—E. Mooney vs. Canada Southern Ry. Co..... 25,000

WRITS ISSUED, MANITOBA.

January 8.

Portage La Prairie—W. M. Smith vs. T. W. Prout..... \$5,000

January 13.

Portage La Prairie—Keewatin L. & M. Co. vs E. Logan, \$3,886 ;
 Dick, Banning & Co. vs. E. Logan, \$1,940.

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

January 8.

St. Cosaire—P. Benjamin agt. W. Renaud..... \$ 386

January 9.

Montreal—G. H. Matthews agt. Thos. Sonne, Jr..... \$ 375
 Stanstead Plain—Emma G. Worth agt. W. L. Terrill... 2,386

January 10.

St. Vincent de Paul—N. K. Connolly agt. P. St. Amand. 498

January 13.

Beloeil—Credit Foncier agt. Emery Laporte et al..... 371

Montreal—J. Baxter agt. J. L. Barre, \$447 ; J. Topp agt. Miss
 Mary McCaffrey, \$427.

January 14.

Cote. St. Paul—J. E. Beaudoin agt. W. B. Davidson..... 401
 Montreal—L. Gauthier agt. Grand Trunk Ry., \$350 ; W. Les-
 perance et al agt. O. J. Monday, \$718 ; J. Hay Co. agt. T.
 Normandin, \$382 ; E. O. Etienne agt. L. Paquin, \$700 ;
 Dme. L. V. Lovejoy et vir agt. Dme. G. A. Phillips, \$400 ;
 Dme. Helen Mintz agt N. Rosenbaun, \$602 ; Quebec Bank
 agt. B. L. Yipond et al, \$703.

Napierville—Banque du Peuple agt. I. Perron..... 578

Pointe Claire—Dme. J. Groux et vir agt. G. P. Valois,
 esq, 502.

Quebec—Bank of Commerce agt. E. W. Benson..... 450

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

January 8.

Clinton Tp—J. E. Morrow agt. W. L. Kew..... \$ 605

January 9.

Gwillimbury E. Tp—W. H. Deverill agt. Thos. Sedore \$ 304

Newmarket—Bank of Commerce agt. D. Roche & Co., \$5,889 &
 \$1,498 ; McKean, Scarff & Co. agt. D. Roche & Co., \$5,020.

Toronto—Peoples L. & D. Co. agt. L. J. Beemer, \$3,661 ; Bank of
 Montreal agt. T. F. Chamberlain, \$1,139 ; H. H. Shaver
 agt. J. W. Colton, \$500 ; A. Sangster agt. T. Eaton Co.,
 Ltd., \$650 ; St. George Engineering Co. agt. T. Eaton Co.
 Ltd., \$5,459 ; Watson, Smcke & Masten agt. F. S. & C.
 A. Taggart, \$350.

.....—J. T. Carnaghan agt. T. H. A. Scott..... 2,792

January 10.

Port Rowan—G. Adams agt. Jos. Ellis..... 1,905

January 13.

Barrie—Sarah Baker agt. Francis Baker & Baker Lumber Co.
 \$6,334.

Brighton—C. R. W. Biggar et al agt. J. Piester..... 518

Hamilton—Knox, Morgan & Co. agt. McCoy Bros..... 2,201

Hamilton Tp—G. Simpson agt. Mrs. D. McKinlay..... 303

Kingsville—London Loan Co. agt. J. H. Smart..... 3,028

Ottawa—J. C. Edwards agt. J. Lyons..... 622

Woodstock—A. E. Pavey & Co. agt. F. Bond..... 1,546

January 14.

Baden—W. Zarnke agt. E. H. & Johanna Boye..... \$3,359

Brockville—S. Vickery agt Brockville, Westport & Sault St.
 Marie Ry. Co., \$961.

Cornwall—Isabella F. Farlinger agt. Elza Robertson... 550

Toronto—L. Strasburger, Sons & Co. agt. E. M. & J. M. Kall-
 meyer, \$389.

Wellesley Tp—G. Randall agt. Thos. Wilford..... 1,513

JUDGMENTS RENDERED, BRITISH COLUMBIA.

January 10.

Victoria—..... J. A. Ritchie..... 260

Union Mines—..... Grant & McGregor..... 419

JUDGMENTS RENDERED, NOVA SCOTIA.

January 13.

Whycocomah—J. S. Hart, G.S., for..... 428

JUDGMENTS RENDERED, N. B.

January 13.

Moncton—J. J. Bourgeois, B. & S. for..... \$757 & 556

CHATEL MORTGAGES, PROVINCE OF ONTARIO.

January 8.

Barton Tp—Mrs. Alice Burks to C. Buttle..... \$2,016

Brantford Tp—A. B. G. Tisdale & wife to G. H. Horning... 1,107

Chatham Tp—J. McDonald to W. J. Martin..... 500

Klucardine Tp—E. A. Hall to W. Henderson..... 500

Laurier—Sam'l McAdam to J. Prunty..... 1,028

Owen Sound—J. H. Rutherford to Telford & Co..... 2,000

Paris—J. J. Watson to J. Mauer, \$1,146 ; G. W. Wheeler to A.
 Qua, \$2,600.

Toronto—G. Olivier to W. W. Keighley, \$704 ; E. G. M. Ship-
 man to S. Jones, \$540.

Wingham—D. G. Brown to R. Elliott..... 1,500

January 9.

Brampton—Wm. Stephens to T. Noble..... \$ 636

Dundas—W. R. Grey to W. Mowat..... 1,815

Hamilton—N. A. McLean & G. Smith to Grant-Lottridge
 Brew. Co., \$3,217.

St. Catharin s—H. A. King & wife to Canada P. L. & S.
 Co., \$2,000.

Toronto—Ellen Dick et al to W. G. Francis, \$562 ; E. G. Le-
 maitre to Lyman Bros. & Co., \$675.

Thurlow—Mrs. Martha Ewing to H. Monck..... 567

Windsor—S. Grosscup to Jané M. Shaw et al..... 800

January 10.

Meaford—W. J. Robinson to J. J. Johnston..... 800

Palmerston—T. Waterhouse to J. Waterhouse..... 1,975

Stratford—R. B. Montgomery to A. G. Montgomery..... 500

Streetsville—A. S. Vance et al to A. R. Fawcett..... 1,200

Toronto—Seth Rickaby to Amelia Rickaby..... 2,122

January 13.

Barclay—Mrs. J. Stewart to J. McDonald..... 2,287

Berlin—J. Fricker to Theresa Kuntz et al..... 3,600

— TO —

R. WILSON-SMITH, ESQ.,

CITY

DEAR SIR,—

The undersigned ratepayers of the city of Montreal respectfully request you to allow yourself to be nominated as a candidate for the position of Mayor of the City of Montreal. The high position you have made for yourself by your able, courteous, and firm stand in municipal affairs, while in the City Council, warrants us in believing that, if you will allow yourself to be nominated, you will receive the support of a large majority of all classes among the citizens, and we pledge ourselves to use all necessary effort to secure your election.

MONSIEUR,

Les soussignes, contribuables de la Cite de Montreal, vous prient respectueusement d'accepter la nomination comme Candidat a la position de Maire de la Cite de Montreal. L'estime dont vous jouissez, due a votre capacite et votre courtoisie dans les affaires municipales lorsque vous etiez au Conseil de Ville, nous porte a croire que si vous acceptez la nomination, vous recevrez l'appui de la grande majorite de toutes les classes de citoyens, et nous engageons a employer toute notre influence pour assurer votre election.

- James A. Cantlie
- Hon. J. O. Villeneuve
- R. S. Clouston
- Sir Joseph Hickson
- Hon. G. A. Drummond
- Hon. Louis Tourville
- George Hague
- Hon. John S. Hall
- Hon. L. Beaubien
- Hon. James McShane
- H. S. Holt
- J. O. Gravel
- Hon. J. K. Ward
- A. A. Thibaudou
- A. Wolforslan Thomas
- A. Labond de Brumath
- Hugh Graham
- Theo. Labatt
- Hon. Senator A. W. Ogilvie
- M. E. Dansereau
- S. H. Ewing
- H. St. Louis
- Mortimer B. Davis
- Stachan Bethune, Q. C.
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- M. Brossard
- James Crahan
- Arthur Gagnon
- Robert Crank, M. D.
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- Lieut.-Col. George R. Stark
- Lieut.-Col. Fred. C. Henshaw
- P. H. Gagnon
- Ed. Barnard, Q. C.
- S. Beaudry
- John Turnbull
- W. J. Turpin
- Thos. Gilmour
- L. H. Delorme
- Marcotte, LeBlanc, & Co.
- E. L. Pease
- J. A. Rodier, M. D.
- G. P. Girtwood, M. D.
- L. J. O. Beauchemin
- J. W. Marling
- Alphonse Ammond
- Edgar Judge
- E. Barsalo
- Duncan Macdonald
- A. J. Chaput
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- Win. Darlington
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- H. Godin
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- D. A. Budgo
- L. Moreau
- Henry Hamilton
- A. Remillard

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- W. W. Ogilvie
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- Hon. A. Desjardins
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- Henri Barbeau
- Jacques Grenier
- Andrew Allan
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- R. Labelle
- H. V. Meredith
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- R. Stanley Bagg
- L. J. Forget
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- Z. Turpin
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- Roswald Fisher
- A. Robitaille
- Roid Taylor
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- Almeida Valois
- Richard Boltor
- Robert Benny
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- Robt. Dunn
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- H. Macpherson
- W. F. Anderson
- Alex. Gibb
- A. E. Taylor
- P. McCormack
- A. W. Haldiman, M. D.
- Arch. C. Bennett
- A. F. Macpherson
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- T. Gollard
- H. Moreau
- F. Shipton
- Thos. I. Farmer
- Thos. J. Brady
- J. T. Burns
- L. T. T. Bingson
- Augusto Singer
- Jas. Atchison
- A. Mackintosh
- Jas. Crankshaw
- Joseph White
- W. M. Glynn
- Philip Walsh
- Samuel Doherty
- Frank H. Murphy
- H. A. Hill
- H. B. Brayley
- E. Smith
- D. Walker
- T. H. Packard
- D. K. McLaren
- R. J. Tooke
- John Nichols
- W. A. Scott
- H. R. Hale
- Arthur Shaw
- Chas. E. Dawson
- John Palmer
- A. G. Olive
- W. Sullivan
- Henry Goldvogel
- E. A. Gerth
- Thos. M. Ireland
- G. R. Marler
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- Clarence Mitchell
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- W. R. Cruikshank
- John Edwards
- William Aird
- A. Dunn
- Albert Ed. Moore
- F. Herdt
- John Harrigan
- Ed. R. Fordham
- Joseph Schneider, jr.
- Thos. M. Groome
- R. G. Taylor
- J. Riordan
- John Schmidt
- H. Willison
- W. G. Willison
- D. Bickerstaff

- Joseph White
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G H Prodburn	J W Lothian	M Graham	D Graham	A Gervais	D M Lynn
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J A McGuire	A H Painsoll	F Huard	P McElherom	M L Gellinas	J M Z Lambert
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L A Brais	A David	C H Winch	S Rea	J Sheridan	J Shannon
A Robert	D H MacVicar	G Abbot-Smith	L St Aubin	J Mynard	P Walsh
C Laviollette, M D	P Valiquette	J O Malley	A Deguise	W Trickey	A Mayberry
J Black	T W Mount	C Auclair	J Mouir	G Wall	T Crain
D Z Bessette	E L Ethier	N Simoneau	L G Brosseau	J Crawley	W Mercer
N Laporte	O Dufresne Fils	A Desroches	L Paquette	C Bertrand	T McHugh
E Lafontaine	A Valiquette	J Laronte	J B Angrignon	L Strais	C O'Donnell
A MacDonald	P A Query	T Bonveuloir	B Ledoux & Co	W Holden	J Bellemare
M Brossard	G W Query	N Blain Fils	P Montpetit	G Smith	P Bennett
A Mercier	A R Pinsonneault	G Groves	F Montpetit	J Simpson	C Bate
W M B Smith	P Rose	L Sanscartier	M Marcille	T Scanlan	G Valise
C L Charlebois	W D O'Brien	E Guyot	D Maloin	W Rodgers	H Hogan
A Dopartz	H Swain & Son	S Normandeau	A Couvrett	W Turner	F Conlan
C Demarteau	J Brunneau	E Desroches	G Croquet	J French	F Porter
P E Dronin	F A McRae	R Maloin	N G Ledoux	A Butter	J Lapointe
D A Chauvin	W T Virtue	A Portelance	C Mercier	E Thibodeau	J Toupin
L H Archambault	J Virtue	J Mireault	S Paquette	N Noel	A P Lynch
J Beaudoin	A Thomas	F Kerr	C Ledoux	D Prudhomme	A Butts
Whiteford	R N Moore	A Sancartier	A Toussant	E A Chariss	S Brown
P L Germain	R G Brown & Co	L Vien	F Nadue	A Malotte	J Fitzgerald
J V Cardinal	F N Murphy, B A	C Lafond	G Beaudion	D Brown	F Supple
A Bourgeois	R A Evans	F Villeneuve	J L Smardon	J Brown	G Ulley
C J Hubble	A Lucas	A Migneron	A E Mussen	J Meron	J Ulley
J E Bourdon	H Wood	T W Buden	L Smith	N Curran	T Roache
W O'Brien	J Morris	S W Hicks	J E Buchanan	F Vizina	A Perrin
G Hooplotter	T H Christmas	R Finlay	N J Holden	L Rouville	H R Williams
O Tessier	A H Lavers	H Macculloch	W A Snowdon	J Hunt	
M Tessier	A Reed	B King	G J Richardson		
L D Hamilton	R Collins	W J Johnston			
H G Strathy	N Nanas	J H Timmis			

A J Young	C Brine	P Query	D Tansey Jr	M Daoust	F Lafrance
W Whitehead	T Black	G W Query	H G Goodfellow	J Pullen	J Honin
A Julien	J A Buran	A R Pinsonneault	T Briegel	Herbert Boyer	Alfred Besner
F Lizotte	M McCarthy	W B O'Brien	G Lefebvre	M Besner	M Grass
F O'Neill	L Rouville	P Ross	T W Byan	O Eaton	E Schuster
P Kehoe		H Swain & Son	A Dumont	T Benjamin	M Blisky
N A Field		E H Ayer	W P Brophy	J Bernstein	H Levy
J McLeod		Walter G Woodger	John Watson	H Rububury	L Aronson
N Gahan	J Nelson	James King	Edward Gould	T Berson	M Gotlieb
J Vesey	J McCarrey	B Boyer	A Charett	Z Friedberg	A Cohen
J Sullivan	W Sibley	E Brady	F Mercier	T B Learitt	J Shapiro
P Ryan	J Whyte	J Harry Herbert	P Sinnott	H Kline	W M Lupe
J Robb	H Ramsay	W Studer	CR Vander Woo	T Vinet	O Grass
F E Drouin	J Bruneau	W D Burns	Alfred Lapierre	T Holafcener	M Strouskensky
L A Chauvin	F A McRae	James Brown	M F Jannard	M Hansher	P Solomon
L H Archambault	W T Virtue	A Bresbais	W Hoolahan	T Simon	R Marks
S Heardin	J Virtue	Oscar Kind	V Morey	T Golub	R Wennrods
P S Germain	A Thomas	P Gareau	J L Gareau	M G Glickman	D Rububurg
J Cardinal	R M Moore	Arthur McCleavo	A Hormet	P Gold	Thos L Donovan
A Bourgeau	F M Murphy	Michael Foran	Armedee Poitras	H Lamarche	Napoleon Couture
J E Rourdon	T A Evans	N Parent, Jr	N Perreault	Pius Legault	Bissonnet & Walker
W O'Brien	A Lucas	Charles Norton	H Reiber	Nelson Gear	Moise Granger
S Hooftsetter	H Wood	J Hardy	J Beauchamp	A Fortess	J Coady
O Tessier	J Morris	J Jackson	J Bulinan	T O'Brien	Isaac Ford
M Tessier	T H Christmas	J C Watson	G Salls	O Ravaul	Pius Segard
J P Martel	A H Lavers	B Deguise	D K Willock	Ed Chas Meilleur	Patrick Connelly
L Skäife	A Reed	J Kelly	S Coderre	Jos Tremblay	
P B Laviolette	A Nelson	P Lafond	N Belisle	J D A Senecal	J O Senecal
A Davin	W S Maybury	G Nelson	D Willock	T B O Desjardins	T B Labelle
D H MacVicar	O Frigon	G Nelson	F Huard	H Lafort	A Guernon
P W Valiquet	Hugh Locken	G Foster, jr.	J Bilodeau	P. A. Pelletier	J Lavigne
Dr. J. W. Mount	A Renaud	S Leary	M Burke	O Paris	P L Daniel
J Donoghue	J Vizina	P McElheron	E Bouchard	S Senecal	J Leroux
N Newman	J Bonner	G Fleming	C Moch	A Ardoin	W J Hayward
D McKeown	Wm. Wilson	F E Phelan	H W Warner	A Caron	N Payette
J Horan	Wm McGarry	D Harrison	W W Scott	C Larose	G H de Permeno
E Cooper	G Bonner	H Kittson,	H. Walker	T W A Denault	M Frey
C Haly	W Dow	O Nantais	S Malo	H LeClaire	N E Diment
T McKay	T Connors	P Delorme	J B Huot	O. J. Cullin	L E Lalace
W S Meunier	J Doyle	J. L Trumblay	A Paze	A Doire	F Ricketts
Capt D Rankin	J Phillips	N Paris	E Wilson	G Paille	L H Senecal
T Smith	J French	A Corriveau	W Dumont	T B Pelletier	C A Senecal
H. Horan	W. French	R Valois	E Lemonier	H F M Cole	C Paille
S Martin	T Loughman	J Panton	E N Cupon	E Archambault	J B Forget
J Richard	D Lyons	A Bigaouette	A J Boucher	J Manderill	C A McDonnell
J A McLeod	J Freeman	J S Picard	A Blanstein	E T Chambers	J F Cunningham
H Kell	T Snow	W Chenier	A Girard	M S Berry	W McLean
J Allard	P C Brown	A Berube	T Boismenu	W H Johnson	T J Claxton
J Shanahan	L Duval	J E Desjardins	T H. Therien	C Marcell	W S Cooper
T Parent	E Gigard	J E Lecour	A Amiot	D Marsan	J Davidson
A Lawrence	W Farrell	I Charbonneau	C Charbonneau	J W Dafeo	G Deacon
J Kemp	J Wark	S Laurent	J E Tropanier	R C Binning	J E Cribb
T Cohen	U Macher	N Guerin	O Georges	W F Mount	N M Macleod
J Paquin	G Chaput	R Leclerc	A Durocher	F J Johnson	J Gilliland
H Patenaude	C Berland	J B Fafard	L J Fillion	G W Hardisty	G H Porteous
J Rochleau	L Lacas	H Pilon	J St. Amour	J Farquahar	
E Damour	P Maillue	L Gauvreau	W. David	F W Baker	T Lagasse
A St Amour	A Chapat	N. Lachance	A A Labrecquo	J Caron	J Gilbert
J Ashman	J Chartier	C Lortie	W Duquette	C Martinbeau	J A Vezina
G Jette	J Thibeault	J Valiquette	P Levesque	A Thibodeau	L E Hudon
W Leclaire	P Paquet	F X Roy	J Gabard	J R Archambault	C Filiatraut
J Bell	T Gleeson	CR ussin	L St. Jean	J Filiatraut	H Robert
J. Cameron	F Duquette	F E Huot	J St. Louis	CD Bertrand	C B Sarault
J Arthur	T Pershon	A Beaudin	T Forest	J Vezina	A O Patenaude
S Martin	T Lévesque	J B Perrault	J O Chartrand	O Leduc	S Dansereau
M Martin	C L Morer	J Kells	J W Hill	E Lamontagne	J E Glackmeyer
A Macsween	J B Holte	W Lynch	H Kells	L Racicot	J G W McGowan
P Choquette	H Courtemanche	J Hay		J G McGowan	H LeSage, N P
J Dupard	L Bureau	A Humphreys	P M Snelling	W D Hay	J Parratt
H Higgins	C Dion	F R Cotes	D J McGillis	J Crepeau	T Beaugrand
A Vizina	W Barbe	J Valiquette	David Tuff	L J Mackay	A Leduc
Z Richer	C Bureau	W S M Martin	J McInerney	N Martineau	P L Bourgeois
P Ravey	F Fleming	A Trempe	T Major	E Hoult	J Gagne
T Darvel	J Bellaire	J Marchand	E Cormier	J O A Thibaudeau	
W Clark	E Cousineau	A Nadon	A Marsan	J Morgan	J Davis
R Latimero	T B Hanchay	C Lamy	N Robillard	E C Bender	J A Roussil
T Burnett	G Pareit	E Lepine	A Tessier	E S Peacock	D Patrick
W Burnett	J Blanchett	G Roy	A Morin	A E Dudley	J A Labelle
A Charbonneau	H Savignac	J Horan	J Allard	P A Clarkson	J O Pariseau
W Harvey	A Garbarneau	H P Monsarrat	P Villeneuve	W J Pendleton	P E Duplessis
P D Gleeson	T Giroux	A Goldstein	A G Jones	E J Chartiez	F A Langlois
F J McCann	F Roy	D R Murphy	A L Rinfret	W H R Emslie	D H Gougeon
E Bowden	Z Chaput	J Dunlop	F S Lyman	E Thomas	E J Smardon
E N Henry	A Gone	R I Wyne	S H Smyth	J J Mason	M H-Brounett
G Schrader	N Cardinal	J. H. Mignerou	W F Smith	O Turcot	C W Wilding
P V Thom	Piche	J P Daly	R Hutchins	E N St. Pierre	J McAdam
O Dubois	P Pilon	S J Ormstein	C Bruchesi	T P Dupuis	S Prieur
J L Dugan	L Perreault	J J Beauchamp	J Colin Wark	J Waugh	J M Patterson
F Pambruna	T H DeRiviers	W Chenier	Wiggett & McKealey	J Waugh	F F Renault
W Veitch	J Carlere	R Lamb	L Belanger	R Collins	T Gauthier
F H Veitch	J A Trudel	J Vaudreuil	J L McEvoy	N Nantais	J P Whelan
E L Ethier	J Bennett	J Taberner	F Lohman	J Miller	L A Brais
O Dufresne Fils	T McRobie	J Hoffman	H Muth	W M Glashan	A Robert
L H Boisseau	J A Madore	H Freidman	T Pressnar	J Hughes	C Laviolette M D
M Whiteford	H D Fillion	H Tronstone	A E McDonald	T D Hopland	J Black
A Pallquette	L O Gariopy	T Legault	A Michaud	J M Murtrie	D Z Bessette

M Sullivan
N Laporte
G H Cuevillon

H Archambault
E Lafontaine
A Macdonald

M Brossard
J A Mercier
W W Smith

S P B Bedard
J A Desjardins
J Rowat

C S Charlebois
A Departie
P E Drouin

E Lemond
E Labelle

MONTREAL, January 15, 1896.

To Messrs. Henri Barbeau, James A. Cantlie, Hon. J. O. Villeneuve, E. B. Greenshields, Hugh McLennan, Robert Mackay, J. O. Gravel, W. W. Ogilvie, H. Laporte, E. S. Clouston, Sir Joseph Hickson, D. Morrice, J. A. Rodier, M.D., S. O. Shorey, B. Hal Brown, S. Beaudin, Q.C., A. A. Thibaudeau, Senator A. Desjardins, and others:

GENTLEMEN,—The reception of so flattering a recognition of my efforts to be useful to the city while a member of the City Council, is very gratifying, since, as the requisition is, by citizens of all classes, nationalities and creeds. It is a testimony that any man might well be proud of. I am quite alive to the difficulties of the position you are good enough to ask me to occupy. The duties to be performed by the Mayor of Montreal during the next two years will neither be light nor unimportant. The financial position is a difficult one, and the calls upon the time of anyone aspiring to at all meet the public requirements of the position of Mayor, will be very great. Recognizing all this, I have some hesitation in complying with your request to allow myself to be nominated for the Mayoralty, but I cannot refuse, and can only express the hope that, if I am elected, I shall be able to fulfil satisfactorily, in some measure, the responsibilities of the position.

I cannot hope to please everyone, but no effort will be wanting, on my part, to protect and conserve the best interests of the city.

Yours faithfully,

R. WILSON-SMITH.

MONTREAL, 15 Janvier, 1896.

A Messrs. E. B. Greenshields, Hugh McLennan, James A. Cantlie, Hon. J. O. Villeneuve, Robert Mackay, J. O. Gravel, W. W. Ogilvie, H. Laporte, E. S. Clouston, Henri Barbeau, Sir Joseph Hickson, D. Morrice, J. A. Rodier, M.D.; S. O. Shorey, B. Hal Brown, S. Beaudin, Q.C.; A. A. Thibaudeau, Senator A. Desjardins, et autres.

MESSIEURS,—La reconnaissance si flatteuse des efforts que j'ai faits pour être utile à la Cité pendant le temps que j'ai été Membre du Conseil est très-satisfaisante; ceci m'est amplement prouvé par la réquisition signée par citoyens de toutes classes, de toutes nationalités et de toutes croyances qui m'est présentée. C'est un témoignage dont tout homme peut bien être fier. Je n'oublie pas sans crainte les difficultés de la position que vous êtes assez bons de m'offrir. Les devoirs que devra remplir le Maire de Montreal pendant les deux années prochaines ne seront ni légers ni sans importance. La position financière est une des plus difficiles et le temps que devra y consacrer toute personne aspirant à remplir tant soit peu les obligations de la position de Maire sera très-considérable.

Tenant compte de ces faits, j'hésite à accepter votre demande de me laisser mettre en nomination pour la Mairie; mais je peux difficilement refuser, et ne peux qu'exprimer l'espoir que si je suis élu, je pourrai remplir d'une manière satisfaisante, dans une certaine mesure, les responsabilités de la position.

Je ne puis espérer plaire à tout le monde; mais je ne manquerai pas de faire tous mes efforts pour protéger et conserver les meilleurs intérêts de la Cité.

Veuillez me croire, Messieurs,

Avec la plus haute considération,

Votre tout dévoué serviteur,

R. WILSON-SMITH.

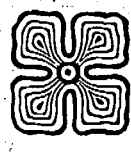
El Padre . . .



= = = Cigar.

The Best that

Money, Skill



and nearly half a century's experience
can produce.

Prize Medals against the World.

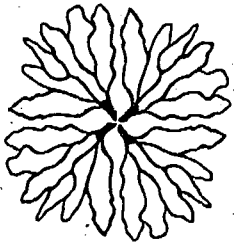
MADE AND GUARANTEED BY

S. DAVIS & SONS,

MONTREAL.

120 p

'VARSITY



. . . CIGAR

THE BEST

. . 5 Cent Cigar . .

— Ever offered the
Public = = = =

**High in Price but Best
Value to the Consumer.**

Made and Guaranteed by

S. DAVIS & SONS,

MONTREAL.

FOR THE SEASON **1895-96**

We are placing on this market the Finest Assortment of

RUBBER BOOTS AND SHOES

Ever produced in this country, consisting of over one hundred and fifty lines

→ **GRANBY** ←

is the leader in all Fine Rubber Footwear.

THE GRANBY RUBBER COMPANY.

Camden Tp—Wm. Elgie to Sutherland Innes Co.....	2,500
Emily—Mary & D. Callaghan to J. J. Lundy.....	1,022
Ernesttown—J. A. Wallace to W. H. Moutray.....	530
Hamilton—Em. & Sophia Wolfe to S. Hirsch.....	700
Lindsay—Thos. O'Neil to A. Campbell, \$1,113; A. Knowles to W. J. Spettigue, \$616; N. I. McDerimid to J. H. McKinnon, \$1,700.	
Mulmur Tp—R. J. Larkin to A. B. Noble.....	1,16
Niagara Falls—Mrs. Jas. Quillinan to Jane McMahon..	815
Orillia—John Kennedy to R. Davies.....	3,107
Ottawa—F. H. Cunningham to Poup, Lamb & McDonald, \$1,466; Paynter & Abbott to Mary A. Paynter, \$600; John Shepherd to P. D. Dods & Co., \$1,860 & \$1,027.	
Smith—Jacob Snelgrove to Central Can. L. & S. Co....	3,704
Toronto—J. W. Houston to Lyman Bros. & Co., \$933; E. Lemaitre to A. Lemaitre, \$1,477.	

January 14.

Belleville—R. J. Lazier to S. A. Lazier.....	\$ 700
Camden Tp—Wm. Elgie to Sutherland, Innes Co.....	1,860
Finch Tp—V. Duchesneau to J. Colborne.....	942
Guelph—D. Martin to F. Hall.....	2,120
Gosfield S—B. Broadwell to Merchants Bk. of Can.....	503
Lindsay—T. O'Neil to A. Campbell.....	1,111
Ottawa—L. Bissonette to E. Tasse.....	885
Ottawa East—A. Graham to J. Graham.....	3,395
Prescott—Margt. A. Brouse & Ruby Carman to Harriet B. Wiser, \$6,000.	
St. George—J. Woodley to J. S. Lawrason.....	979
St. Mary's—W. K. McLeod to J. Follick.....	1,200
Saltfleet Tp—W. E. Boden to Magdalene Boden.....	788

Toronto—W. H. Billing to Toronto News Co., \$1,550; E. H. Crown to J. W. Lawrence, \$1,239; A. Karr to Nancy Karr, \$500; Miss Margt. O'Brien to C. Cockshutt, \$5,408; Thos. Tune to H. James, \$731.
Winchester Tp—Dan'l McGregor to J. Fraser et al \$1,268 & 1,000

CHATTEL MORTGAGES, MANITOBA.

January 8.

Boisvevain—Patrons Elevator Milling Co. to C. W. Plummer, \$3,000.
--

CHATTEL MORTGAGES, N. W.T.

January 13.

Edmonton S.—Walter & Humberstone to Imperial Bank, \$2,000.

BILLS OF SALE, PROVINCE OF ONTARIO.

January 10.

Sault Ste. Marie—Wm. Greenfield to W. H. Plummer, \$647; W. C. Husband to W. B. Husband, \$600.

Toronto—G. J. Little to A. D. Deverell.....	2,495
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January 13.

Lindsay—Mrs. Henrietta C. L. Wallace to A. C. Reid....	1,500
Ottawa—A. P. Mutchmore, assignee to F. H. Cunningham	3,547
Orangeville—M. Corbett to J. Shields.....	3,056
Shelburne—A. B. Noble to R. J. Larkin.....	1,065

January 14.

Belleville—C. B. Scantlebury to Miss Carrie Martin....	\$2,500
Ingersoll—C. R. Patience & W. Agur to R. Elliott.....	5,200
Lancaster—Margt. J. Glennie to W. Henderson.....	900
Toronto—H. L. Hime et al. trustees to J. H. Ayre.....	10,883
Zorra W—J. McDonald to G. McDonald.....	544

MONTREAL CLEARING HOUSE.

Total for Week End—		
ing Jan. 16, 1896.	Clearings.	Balances.
	\$10,953,406	\$1,672,602
Corresponding		
Week of 1895.....	12,005,559	1,980,350
" " 1894.....	9,392,684	1,362,621
" " 1893.....	12,974,010	1,797,379

Financial.

Thursday Ev'g., Jan. 16th, 1896.

The week has been a dull and uneventful one in the Stock Exchange. The total sales for the week only show a little over 3,000 shares, one-third of which were represented by Montreal Street Railway, while Cable absorbed about a fourth. Even Gas was overlooked, only 140 shares changing hands. Dearer money may in a measure account for the prevailing dull-

ness, as call loans are now quoted at 5 per cent. Although money is plentiful with the banks and commercial paper is readily accepted at 6 to 7 per cent. The week has also been a quiet one for Exchange, with 9 11-16 to 9 13-16 quoted for 60 day bills between banks, 10 1-16 to 10 3-16 for demand and 10 3-16 for cables. Over the counter sixties range from 10 to 10 1/2, demand 10 1/4 to 10 1/2 and cables 10 1/2. The following are the transactions of the week as per Messrs. Chas. Meredith & Co., stockbrokers

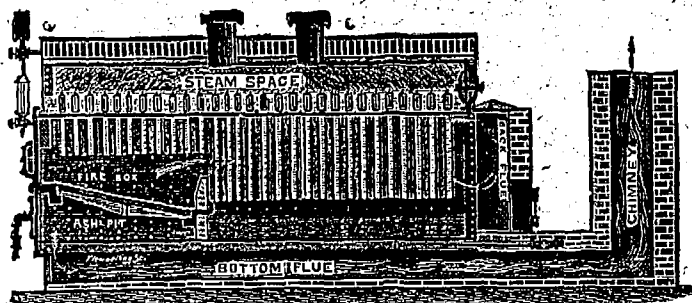
The Kingsley Patent Water Tube Safety Steam Boiler

Is the most Rapid and Economical in the World.

It economizes:—

- SPACE,
- FUEL,
- BRICKWORK,
- LABOR.

It gives absolutely
DRY STEAM.



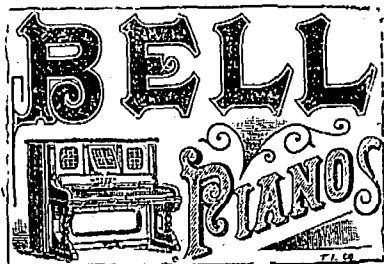
It will pay for itself in
in three years in the sav-
ing of fuel as compared
with any other boiler
now in the market.

Satisfactory references to Prominent Steam Users in Montreal, Quebec, St. John, etc., etc.
furnished on application to . . .

GEO. KINGSLEY, Patentee & Manufacturer,
ST. JOHN, N. B.

Or to H. McLAREN & CO.,
706 CRAIG ST., MO TREAL.

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



WHOLESALE AGENTS
—FOR THE—
GOLD MEDAL Bell Pianos & Organs

AND OTHER LEADING INSTRUMENTS OF
AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied
territory.

Our inducements.

A Good Article
At a Fair Price.

OUR CLEBRATED BRANDS

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

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the
Dominion.

BANKS.	Shares.	Highest	Lowest	Last Year
Montreal	104	217 1/4	215	220 1/4
Commerce	48	136	134	136 1/2
Merchants	30	164	163 1/2	164 1/2
M'oh Bk Halifax	25	165	165	.....
Peoples	38	2	2	115 1/4
Ontario	10	83	83	97
Union	16	97 1/2	97 1/2	100
MISCELLANEOUS.				
Cable	850	157	155	144
Can. Pacific	100	53	53	50 1/2
Gas	140	198	197 1/2	194
Mt. St. Ry.	1155	218	214 1/2	176 1/2
Toronto Ry	371	75	78 1/2	75
Telegraph	8	163	162 1/2	157
Duluth Pref.	100	12	10 1/2	.....
Duluth Com.	200	5 1/2	5 1/2	.....
Mont. Cotton. Co	50	120	120	119
Col'd Cot. Bd's..	\$1000	99	99	98
Postal Telegraph	50	79 1/2	79 1/2	.....

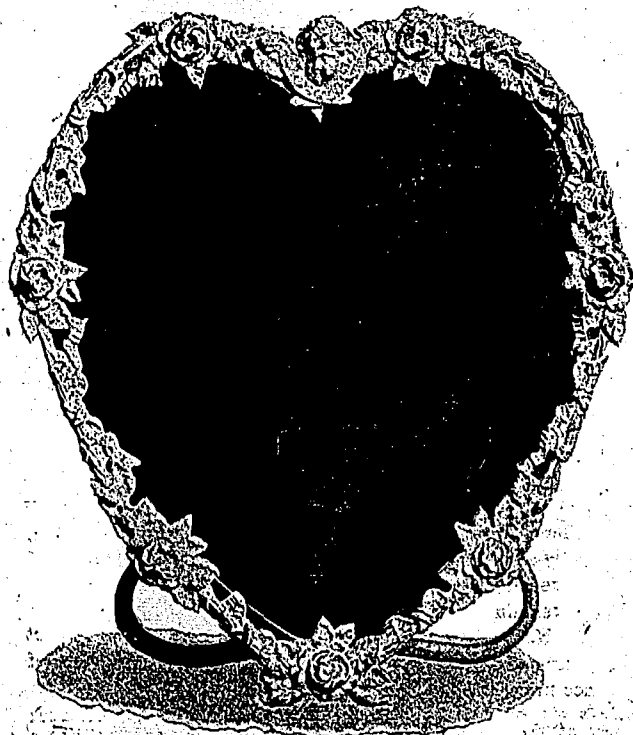
MONTREAL WHOLESALE MARKETS.

Thursday Evg., Jan. 16th, 1890.

Business generally continues to be much
hindered by the absence of snow, which
has now become a serious matter and is
without doubt telling greatly upon the
trade of the country. Remittances have
been poor and many favors sought by

Well . . .

We are doing some business with our English Cousins
—which pleases us.—



Have heard that
our goods are
finding favors.
Don't see how it
could be
otherwise.

The Mauser Manufactu'g Co.

Sterling Silver only.

SILVERSMITHS.

Factory
and Salesroom:

14 East 15th St.

West of Tiffany's,

NEW YORK.

dealers in good standing who have not heretofore made a habit of asking for much indulgence. The failure list for the week is also much above the normal and quite a few have occurred marked with pretty heavy liabilities. With half the month gone the season must now of necessity be a short one in lumber districts and the snow problem will also no doubt prove a disturbing factor with various other interests. Values in all lines remain steady and this at least is encouraging, as it will enable dealers to handle goods at a profit when the demand does set in.

BOOTS & SHOES & LEATHER—The situation has not improved since last review and there is very little doing in leather outside of a slight demand for pressing requirements. Manufacturers as a rule are busy although some houses report quite a few orders cancelled owing to the poor state of business throughout the country. Values show very little change one way or the other but holders of leather are still confident that higher prices must soon prevail.

DRYGOODS—The volume of business for the week has not been up to the mark and the same can be said of remittances. This applies more particularly to rural districts where fewer goods than usual have been distributed owing to the absence of sleighing and the difficulty attending the hauling of hay, grain, cordwood, lumber, &c. For this reason many dealers have been loth to place large orders for future delivery, while others again of a more sanguine temperament incline to the belief that better times will shortly be here and are placing their orders quite freely. The city trade conditions are reported more cheerful, and with the many clearing sales advertised and the large discounts offered, a great many goods have been turned into money which would otherwise have been carried over. Prices keep firm for foreign as well as domestic products and an upward tendency is still noted in some lines, which should tell in favor of dealers who have already made their selection.

DRESSED HOGS—The tone of the market is stronger, with a good demand for fresh, clean stock. Car lots are selling at \$4.75 to \$4.95 according to weights and condition, while \$5.20 to \$5.50 is being paid for smaller lots.

FISH—There has been a fair demand and which is certain to increase with the nearer approach of the lenten season. The market is well supplied with all kinds and we quote as follows: Fresh cod 3 to 3 1/2c brl. or cases; haddock 3 1/4 to 3 1/2c; fresh herrings, \$1.25 to \$1.50 per 100; bloaters, 90c to \$1 per box; tommy cods, \$1.25 to \$1.50 per brl.; finnan haddies 6 1/2 to 7c. Prices for salt fish remain about the same as last week.

GREEN FRUITS—Dealers have hardly had time to work off their surplus of holiday stock and with a small consumptive demand at this season, business has ruled quiet. Oranges and lemons are much cheaper, with Valencias selling at \$3.50 to \$4.00 per case for 420s.; Jamaicas, \$7.50 to \$8.00 per brl.; lemons, \$2.00 to \$2.50 per box; apples bring \$2 to \$3, according to quality, and Nova Scotia cranberries, are quoted \$10 to \$10.50 per brl. Malaga grapes, \$5 to \$6.50 per keg.

GROCERIES—Business in this line is particularly dull attributed largely to the absence of sleighing. The demand for teas has not set in as anticipated and any sales made are chiefly for present needs. The sugar situation presents no new features. The N.Y. market remains steady for raw and manipulated largely by the Trust. On the spot, there is nothing new to report, with very little business passing

M. BEATTY & SONS,

Welland, Ont.



Dredges, Ditchers, Dericks, and Steam Shovels - - -

Of various styles and sizes to suit any work

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

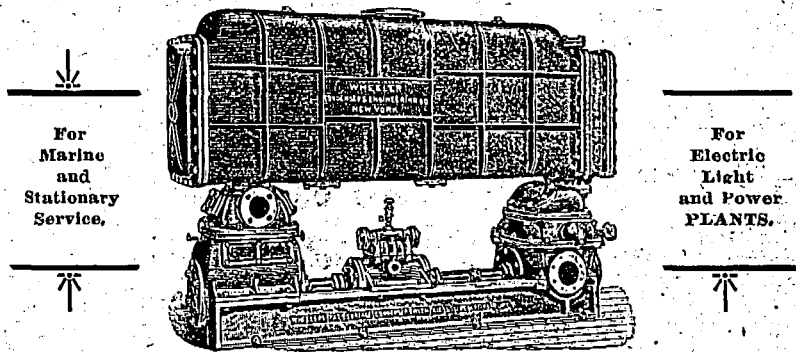
For Water Sand and Gold Mining, and other contractors' plant.

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

Wheeler Condenser & Engineering Co.

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the



For Marine and Stationary Service.

For Electric Light and Power PLANTS.

Wheeler Standard Surface Condenser,
Wheeler Admiralty Surface Condenser,
Wheeler Lighthall Surface Condenser,
Volz Patent Combined Surface Condenser and Feed Water Heater
Edmiston Patent Feed Water Filter.

WHEELER'S Patent Feed Water Heaters.

HE SAYS — "Two years' use has convinced me that the Angle Lamp is the best lamp ever invented. It is far better than gas or electricity."

YOU SAY — "I want one!"

WE SAY — "Who are you, we'll send you our Catalogue with full description. Think of such a light for 1/2 OF A CENT AN HOUR!"



All STYLES from 1 to 12 Burners. GOOD AGENTS WANTED.

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

between refiners and wholesalers. Other staples remain quiet and unchanged.

HIDES AND TALLOW—The receipts of hides continue light. Prices remain the same as last week. No. 1 5 1/2c, No. 2 4 1/2c, No. 3 8 1/2c, but the recently formed association has decided to advance prices 1/2 cent for next week. Dealers are anxious to buy all they can get, but at the same time are not forcing sales, as higher prices

are looked for. Sheepskins steady at 70c. Calfskins dull at 6c. Prices for tallow are nominal.

IRON AND HARDWARE—Business in this line is reported almost at a stand still, but easily accounted for by the absence of snow roads and not much improvement is looked for until they come. Remittances have not been as good as expected and a number of the better class of dealers are

ROYAL SCALP FOOD

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



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

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

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

THEORY.

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

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

Nashold Self-Locking CLEAT.

Patented in U.S., Canada, England, France, and applied for in Germany.

For Sale by all Electrical Supply Houses.

It is the most practical Cleat made.
It is made of finest glazed porcelain.
It is in one piece.
It has the strength.

It will lock the wire firmly.
It will NOT break in putting up.
It will NOT hold moisture.
It will NOT hurt the insulation.

The wire can easily be put in place or removed without loosening the Cleat.
It is a great saver in Time and Labor over any other Cleat in use for putting up Electric Light or other Wires.

The Nashold Cleat Company,

934-935 Monadnock Building, - - CHICAGO, ILL.

Telephone, Harrison 636.

holding off their orders, anxious no doubt to discharge existing liabilities before contracting new ones. Values keep firm however and with better facilities for moving goods business will no doubt brighten up.

PAINTS AND OILS—Road men are sending in quite a few orders for future delivery but immediate requirements are light and in common with other lines of trade remittances have been far from good. Prices remain unchanged except turpentine, which is firm in the south and also here and now quoted 47 to 48c.

POULTRY—The market is gradually getting bare and nearly all the old stock is now worked off. Choice fresh killed turkeys are in good demand at 8 to 8½c; chickens scarce at 7c; ducks 7 to 8c and geese 5½ to 6c.

PROVISIONS—In butter there has been a fair movement for local consumption. Choice creamery bringing 19 to 20c and

nice sweet rolls 14 to 16c. Cheese has exhibited more activity and cable advices note a good existing demand, but without a response on the part of buyers for an advance in prices 9½ to 9½ is asked here for finest fall makes and 8½ to 8½c for earlier made goods. Fresh eggs are in good demand at about 20c with Montreal lined steady at 14 to 14½ and Western 13 to 13½c.

WOOL—There is very little business doing and not much enquiry being made for future supplies. Cable advices Re London sale now in progress, state that prices opened on a par with the closing rates of the series of last month. Quotations here are largely nominal and unchanged.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

TORONTO, Jan. 16, 1896.

There is only a moderate trade in whole-

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods
Merchants.

SPECIALTIES:

COLORED
AND BLACK

CASHMERE,

SILKS

AND

DRESS GOODS,

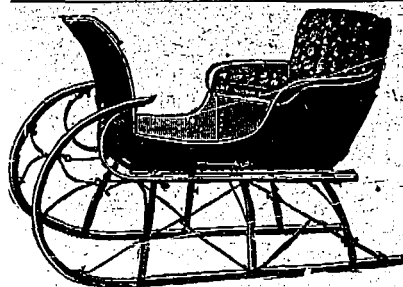
Mantles and Jackets.

Carsley, Sons & Co.,

113 St. Peter Street;

MONTREAL.

sale departments. The spring business in drygoods will not be active until February. Some improvement is noted in hardware, and prices generally are steady. The large number of failures causes some uneasiness, and the outlook is probably not so bright as had been anticipated. Money is firm on call at 5 per cent. and prime discounts are 6 to 6½ per cent. Sterling Exchange is steady, and New York funds at a premium. Stocks dull and rather ir-



Light Driving Family Pony **SLEIGHS**

Nice, Light, Good, Cheap. of all kinds.

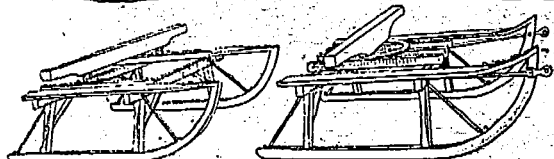
"Snow is coming and we will have lots of winter yet," I have 200 sleighs yet to sell.

You pick one out and fix your own Price.

BOBSLEIGHS

Of all sizes for City and Country Roads, from

\$10.00 to \$40.00



QUEBEC CARIOLE.

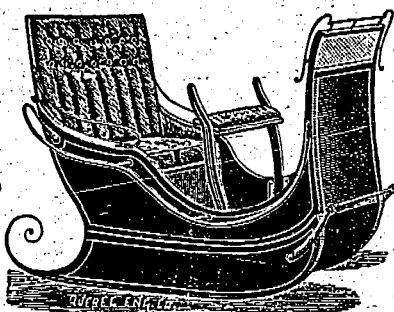
A Warm and Comfortable Rig. Plenty in Stock at Your Own Price.

"Do you want one?" Now is your time.

FROM \$5.00 TO \$30.00 **REDUCTION ON ALL SLEIGHS SOLD THIS MONTH.**

R. J. LATIMER,

592 St. Paul St., MONTREAL.



Country Merchants

VISITING THE CITY.

Would save money by calling on the

Journal of Commerce

and order their supplies of

PRINTING

Bill Heads,

Letter Heads,

Blank Books,

Envelopes,

Shipping Tags,

etc., etc.

We make a Specialty of

Catalogues.

We do everything in the printing-line, in a

Neat, Prompt and Economical Manner.

Journal of Commerce,

171 ST. JAMES ST.

THE DREXEL LIGHT

6 feet of gas per hour in an ordinary burner will produce from 18 to 20 candle power of light.

3 feet of gas per hour with a Drexel Light will give 60 to 70 candle power of light.

THEREFORE:

1 Drexel Light gives more light than 3 ordinary burners at one half the cost of gas or

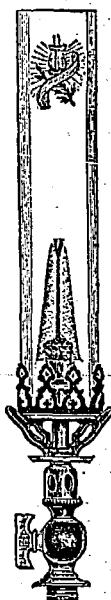
6 times as much light at the same cost as 1 ordinary burner.

Duration of Drexel Mantle: 900 to 1,000 hours.

The Drexel Light produces no ghastly greenish hue, but an absolutely pure white and steady light,

We keep on hand a selection of pretty GLOBES and SHADES which we sell to purchasers of our light at cost.

Maximum Light at Minimum Cost.



Drexel Medical Co.,

112 St. Francois Xavier Street, MONTREAL.

Telephone No. 630.

BALDWINVILLE CENTRIFUGAL PUMP WORKS, ←

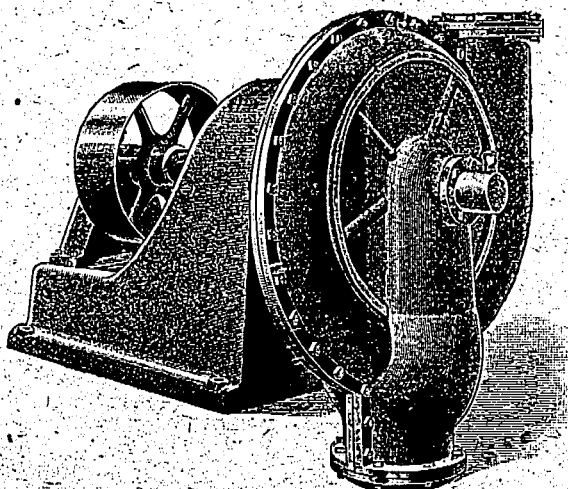
Manufacturers of

Centrifugal and Triplex Pumping Machinery,

Capacity from 100 to 50,000 gallons per minute.

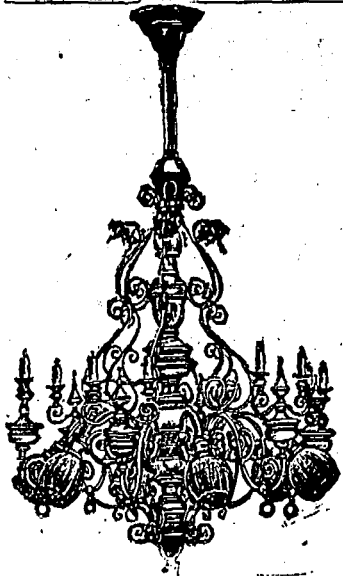
Send for Catalogue to

IRVIN VAN WIE, PROPRIETOR, 715-723 West Fayette St. SYRACUSE, N.Y.



regular. Commerce sold at 134 to 134½, Imperial at 182, Toronto at 234½, Western Assurance sold at 150, British at 113, Gas at 196½, Cable at 150, Telephone at 157½, Toronto Ry. at 73¾, Dominion Savings at 81, Farmers at 101, London & Canadian at 108 to 108½, and Western Assurance at 148.

BUTTER, &c.—The market for butter is quiet and prices are unchanged. Choice qualities tub dairy bring 17c; and large rolls at 15 to 16c; Medium tub jobs at 10 to 13c, and creamery at 20c for tub and 22c for rolls. Eggs unchanged with pickled selling at 14½ to 15c, or



The American Copper Co.

WORKS AT NEW TORONTO,

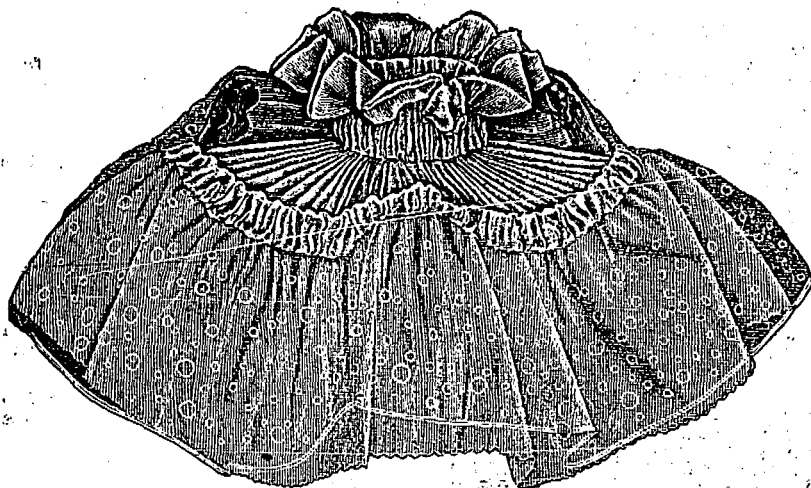
Office: 91 Adelaide St. W. TORONTO.

MANUFACTURERS OF

CHANDELIERS

For Gas, Electric and Combination for Churches, Public Buildings and Private Residences.

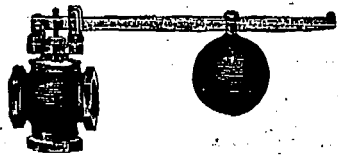
CORRESPONDENCE SOLICITED.



Our SILK SHADES are both popular in design and price. Catalogue on demand. It will pay you to investigate before deciding elsewhere.

The Rochester Lamp Co.,

37 Barclay St., New York City, U.S.A.



JOHN SIMMONS Co.

Wrought, Cast Iron and Steel Pipe,

FITTINGS AND BRASS WORK,

TOOLS AND SUPPLIES,

FOR STEAM, WATER, GAS, OIL AND ELECTRICAL
ENGINEERING.

OFFICES AND SALESROOMS:

106 to 110 Centre Street,

NEW YORK.



Send for Price List and Discount Sheet.

FARM FOR SALE.

300 acres, 225 under cultivation, 75 in wood, mainly maple with oak and ash, on Lake Massawippi, 11 miles from Lennoxville (seat of University and School), 13 miles from Sherbrooke, two miles from Railway Station.

Large modern house, heated by furnace in basement, wide veranda, summer kitchen, ice house, model hill-side barn, three storeys, stalls for feeding twenty cattle, horse stabling, root house, fowl house, granary, two tenement houses, running water through house, stable and cattle barn, three orchards, one newly grafted, also small fruits, maple sugar, 1500 trees, sugar house. Scenery unsurpassed.

Will be sold on easy terms.

Apply to

J. Cradock Simpson & Co.,

Real Estate Agents, Montreal.

dinary fresh at 17½ to 18c and new-laid at 23 to 25c. Cheese firm at 9½ to 10c.

DRESSED HOGS—The market rules steady with selected packing bringing \$4.55 to \$4.60. Small lots of light ones bring \$4.75 to \$4.90.

FLOUR AND GRAIN—Flour is rather firmer, with sales of straight rollers at \$3.25 and Ontario patents quoted at \$3.35 to \$3.40. Manitoba patents at \$3.70 to \$3.80 and strong bakers at \$3.50 to \$3.60. Wheat higher, there being sales of white on Northern at 69 to 70c and of red at 67c west and at 68c on northern. Spring is quoted at 68c. Manitoba No. 1 hard sold 75c west, lake and rail, and at 75½ grinding in transit, Sarnia. No. 2 hard firm at 71½ to 72 North Bay. Barley quiet, with sales of No. 1 at 45c, Belleville freight, and No. 2 at 42c, same freight. Feed barley 29 to 30c. Oats dull with sales outside of white at 22 to 23c, cars on track 25½ to 26c. Peas firmer, with sales at 50½ north and west. Rye is quoted at 50 to 51c. Corn 83c outside. Bran \$10.75 to \$11. west; shorts \$12 to \$13 west. Oatmeal dull at \$2.90 to \$3.00 for ordinary brands.

GROCERIES—Trade quiet and featureless. Granulated sugars are quoted at 4½ to 4¾c, and yellows at 3¾ to 4¾c, according to quality. Dried fruits dull, with currants quoted at 4 to 5c, and Valencias raisins at 4½ to 5½c for off stalk, and 6 to 6½c for selected layers. Coffees steady and teas unchanged. Canned tomatoes firm at 90c.

LEATHER—Trade quiet, with prices generally unchanged.

HIDES AND SKINS—The demand for cured is moderate, and prices unchanged at 6 to 6¼c. Green unchanged at 5c for No. 1 and 4c for No. 2. Sheepskins unchanged at 80c. Calfskins unchanged at 6c for No. 1 and 5c for No. 2. Tallow is quoted at 4¾c to 5½c.

LIVE STOCK—Choice shipping cattle are quoted at 4 to 4½c per lb. and bulls at 3 to 3¼c. Choice butchers sell at 3½ to 3¾c. Medium at 2½ to 3c and inferior at 2c. Sheep dull at 2¾c to 3c and lambs firm at 3½ to 4c per lb. Hogs firmer at \$3.75 for the best weighed off cars, \$3.50 to \$3.60 for thick fat, and \$3.25 for stores.

PROVISIONS—Trade quiet and prices steady. Mess pork jobs at \$13.25 to \$13.50 and short cut at \$14.25 to \$14.50. Shoulders at \$11.50 to \$12.00. Hams 9 to 10c and lard from 7½ to 8½c, according to size of package. Rolls at 7½c backs 9½ and bellies 10c. Long clear bacon 6¼ to 7c. Beans \$1.00 to \$1.15. Potatoes unchanged, car loads selling at 20c per bag on track.

WOOL—Trade continues dull, fleece

Height 7 feet 4 in.
Width 8 feet.

N^o A

Each Mirror Pivoted in
Centre of Top & Bottom



THE WILLARD

TRIPLICATE MIRROR

Is acknowledged by the Leading Cloak and Clothing Houses to be the only complete TriPLICATE Mirror made for their business. When closed each mirror shuts up in front of the other and only takes up the room of one cheval, showing glass on both sides.

No narrow plates to cut off the figure.
Three mirrors in one.
Can be moved to any part of the show-room.
An ornament to any department.

Manufactured Exclusively by

The Willard Mirror & Frame Mfg. Co.

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

SEND FOR BOOKLET, "MIRRORS AND MIRROR TALK."

TO LET.

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

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

nominal at 23 to 24c. Pulled wools 20½ to 21¼c for supers and extras 22½ to 28c.

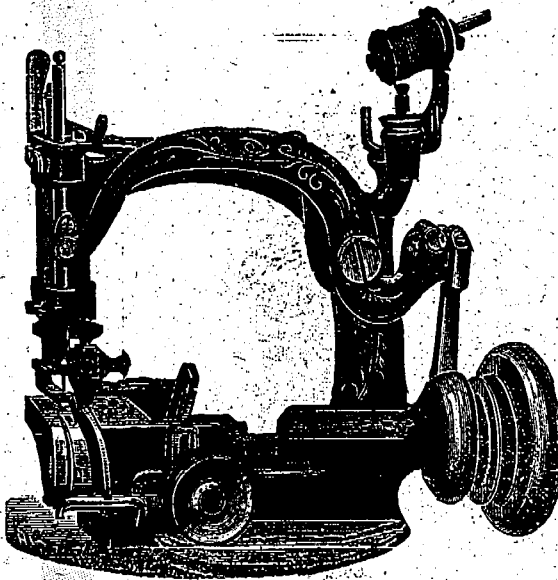
IRRIGATION IN DAKOTA

Is causing that much maligned section of the Western country to blossom like the rose. Quoting from a published article on the subject, it is stated that "Men who are accustomed to farming in non-irrigated districts are slow to believe the reports of enormous yields of all kinds of farm products in those sections of the country where irrigation is practised." An irrigated 40 acre farm produces greater and better results than a 640 acre farm cultivated in the ordinary way. In a few weeks we hope to be able to publish various items from different individuals giving their personal experience in irrigation farming.

In the meantime send for a free copy of an illustrated pamphlet in reference to Irrigation in Dakota, published by the Chicago, Milwaukee & St. Paul R'y. Co. Address, A. J. Taylor, Canadian Pass. Agent, Toronto, Ont.

OTHER USES FOR WOOD PULP.

The application of wood to other purposes than paper-making is likely to widen largely within the next few years. A firm in Norway began making roofing-tiles and is now shipping to different parts of the globe a product which has gained a reputation for its superior qualities over other slates in the market. Norway tiles, as they are termed, are made from wood pulp, which under very high pressure is formed into thin cakes of sizes like the ordinary roofing slates. After a chemical treatment, which is the inventor's secret the tiles become hard like brick, and attain a deep black appearance, which lends itself admirably to give a soft tone to houses with prominent roofs and gables. It is claimed for the Norway tiles that they possess every advantage of the best slates in the market; their composition makes them light and durable and they are not so liable to breakage as ordinary slates; they are not subject to any expansion or contraction, and when a roof is



JOS. A.
BRAUTIGAM,

Machinist and Manufacturer of Special Machines for Hat Manufacturers.

143 & 145 ELM STREET
NEW YORK.

SPECIAL—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.

Machines of every description designed and manufactured.

Send for Catalogue.

ESTABLISHED 1889.

INCORPORATED 1891.

Ashley Engineering Co.

Manufacturers of

Steam Specialties and Machinery,

Consulting Mechanical and Electrical
ENGINEERS AND * CONTRACTORS.

Main Office and Factory:

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SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co. OF NORTH AMERICA.

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

THE BONUS SYSTEM

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

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

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

President and Managing Director:

EDWARD RAWLINGS.

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

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

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

BAYLIS MFG. CO'Y

Manufacturers of

Varnishes, Japans, White Lead, Colored Paints
 Dry Colors, Printing Ink,
 Machinery Oils and Axle Grease.

And Dealers in

Painters' & Printers' Materials Gen rally

16 to 28 NAZARETH STREET,

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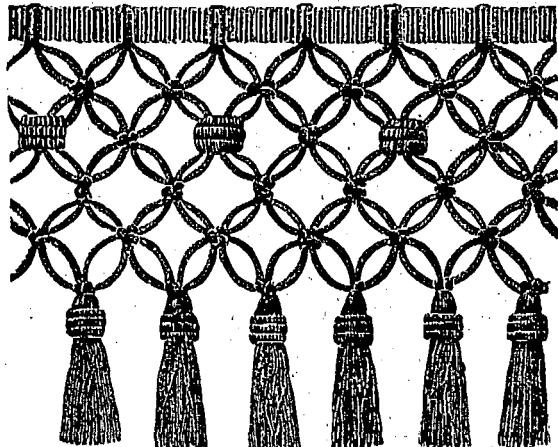
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AND

JOB PRINTING OF ALL KINDS
 DONE AT THE
 JOURNAL OF COMMERCE.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Jan. 16	Cash value per S.
British North Am.....	248 1/2	4,886,866	4,886,866	1,838,333	2 1/2	Apr. Oct.	240	584 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec.	188 1/2	66 68
Commercial, Windsor..	40	500,000	288,640	35,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	242	121 06
Du People.....	.....	.....	.....	.....	.....	.....	6	8 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	135	67 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	152	152 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,983,600	1,982,370	1,156,175	4	June Dec	182	182 00
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	163	163 00
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3 1/2	Aug Feb	160	160 00
Molsons.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	170	85 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	215 1/2	431 00
Nationale.....	30	1,200,000	1,200,000	30,000	.....	.....	70	21 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	80	80 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 1/2	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	115	115 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	162	162 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	234 1/2	234 50
Traders.....	100	700,000	700,000	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	280,000	3	Jan July	97	97 00
Ville Marie.....	100	500,000	479,620	10,000	3	June Dec	72 1/2	72 50
Agri. Sav. and Loan Co.....	50	630,000	626,000	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	155	155 00
Brit. Can. Loan & Inv. Co.....	100	1,600,000	398,498	112,000	3 1/2	Jan July	109	109 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	80	80 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	45	45 00
Can. Landed & Nat'l Inv't Co	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	104	104 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	148 xd	74 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	Jan Dec	118	54 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,200,000	324,007	3	Jan July	120	120 00
Dominion Sav. and Inv. Co.....	50	1,000,000	933,412	10,000	3	July Dec	81	40 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan-Qtly	126	63 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	88	86 00
Farmers' Loan and Sav. Co.....	50	1,037,250	611,480	146,195	3 1/2	May Nov	101	50 50
Freehold Loan and Sav. Co.....	100	3,223,500	1,319,100	659,550	4	June Dec	112	112 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	390,027	3 1/2	Jan July	115	115 00
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	163	83 00
Imperial Loan and Inv. Co.....	100	840,000	703,558	164,054	3 1/2	Jan July	105	105 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	113 xd	113 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mar Sep	105 1/2	51 25
London Loan Co.....	50	673,700	659,050	74,000	3	Jan July	102 xd	51 00
Land. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. Ln Co.	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	161	64 40
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	Apr-Oct	197	78 90
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	215	107 50
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	117	117 00
Merchants M'g Co.....	100	600,000	600,000	.....	4	Feb Aug	120	120 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mar-Sep	134	83 50
Ont. Indus. Loan and Inv.....	100	468,800	314,318	190,000	3	Jan July	90	30 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	125	62 50
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	3	Jan July	40	20 00
Real Est. Loan Co.....	40	681,000	321,380	50,000	3	Jan July	65	32 50
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	129 1/2	92 50
Toronto Electric Light Co.....	100	600,000	.....	20,000	2	Quarterly	140	140 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	73 1/2	73 25
Union Loan and Sav. Co.....	50	1,000,000	679,647	200,000	4	Jan July	112	56 00
Western Can. Loan and Sav.....	50	3,000,000	1,800,000	770,000	5	Jan July	148	74 00
Western Loan & Trust Co.....	50	1,000,000	27,000	18,000	3 1/2	June Dec	108 1/2	49 25
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	60 55	.....



We make 100 STYLES.

SEND FOR OUR 1896 SAMPLES.

W.H. HUTCHINSON,

Manufacturer of

Canopy Top Fringes

and Hearse Trimmings,

P. O. Box 796 F.

ROCHESTER, N. Y.

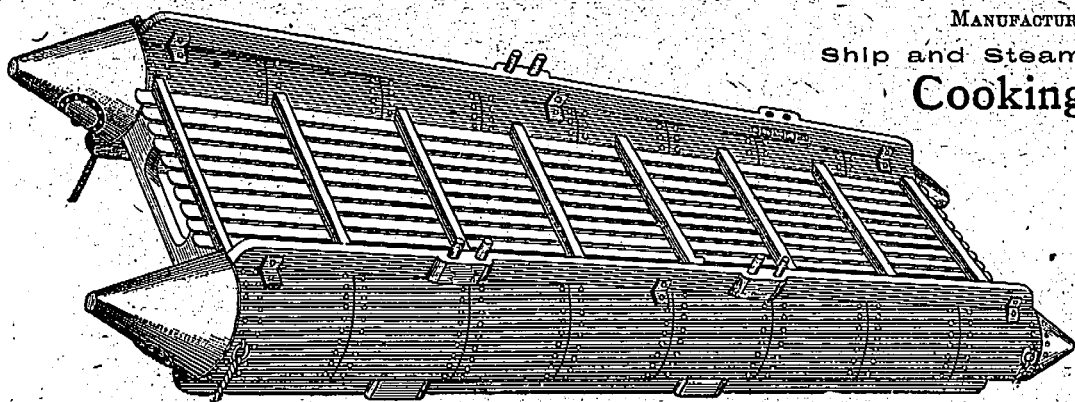
once covered with this material it will stand for a good many years without any repairs whatever. The price of Norway slates is very low, and compared to what other roofing costs admits of a saving of 25 per cent., an item of no small importance in our days, when competition is so keen. Prominent architects who have had the opportunity to examine Norway tiles pronounce them superior as to quality, appearance and price, and the insurance companies appear favorably disposed, and stamp the tiles as a very desirable and safe roofing material.

An advocate of wood pulp for building material as a substitute for stone and who has made the subject of close study and investigation, says that it possesses the needed elements of a durable constructive substance, being at the same time devoid of some of those features which detract from the value of stone and brick. He summarizes some of the qualities presented by this new factor in building as consisting in its being light in weight, exceedingly hard, a poor conductor of heat and sound, and sufficiently elastic to meet all the usual requirements for the purpose; it is tough, though a nail can be driven into it, and it can also be drilled, while the other necessities of a stone substitute, as enumerated, together with resistance to frost and heat, with ability to stand strain, and so on, are said to be met, besides the important item of saving the cost of transportation. It is urged further that the difficulty of procuring perfectly square

H. C. CALKIN, JR.,

CALKIN'S PATENT METALLIC LIFE RAFT.

No. 177. Christopher St.,
NEW YORK. Near West St.



MANUFACTURER OF
Ship and Steamboat
Cooking Ranges.

Bake Ovens,
Steam Boiler &
Kitchen Furni-
ture,
Coppersmith
and Plumber,
Steam and Gas
Fitter,
Sheet Iron, Tin
and Brass
Worker.

LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.
Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.

George Blache, MERCHANT-TAILOR,

141 St. James St., MONTREAL.
St. Lawrence Hall Building.

Fur Lined Overcoats my Specialty.
Mail orders promptly attended to.

THE HEARLE MANUFACTURING CO.,

84 to 88 St. Urbain St., - Montreal
Manufacturers
of **FINE TOILET SOAPS,**

Special Prices to Wholesale Trade.
Correspondence Solicited.

Alex. McKay, BOILER MAKER,

Land and Marine Boiler Repairing
a Specialty.

Also Tanks, Cisterns, Stacks, Hot Water Boilers
and all kinds of Sheet Iron Work.

512 Demontigny St. East, - MONTREAL.

All orders promptly attended to.

stone blocks, except at high rates, is thus overcome, or the pulp blocks, being cast in a square mold, are necessarily uniform. Differing from stone and brick, which absorb so much heat in summer, the proposed material is claimed to be cooler in summer while in cold weather it prevents the dampness so common in stone.

FAMOUS PEARLS.

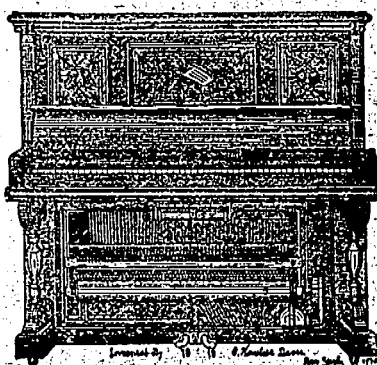
It is not generally believed that there are enormous fortunes in single pearls and that a few individuals and great potentates have jewels of this sort which are literally worth a King's ransom. In all the world there is no more famous pearl than the Tavernier, now in the possession of the Shah of Persia. This remarkable gem came to this Eastern King by descent and is a genuinely remarkable curiosity. It derives its name from having been sold by the traveller Tavernier 200 years ago to the then ruler of Persia. The price then was \$500,000. It is worth more than \$650,000.

Another Eastern King, the Iman of Muscat, has in his collection a pearl worth \$165,000. It weighs twelve and one-half carats. Through it the daylight can be seen.

Princess Yousof's gem is wonderfully beautiful. Valued at \$180,000, it was first heard of in 1620, when Georgibus of Calais sold it to Philip IV of Spain.

Electric Self-Playing Piano Co.

333-335 W. 36th St.,
NEW YORK.



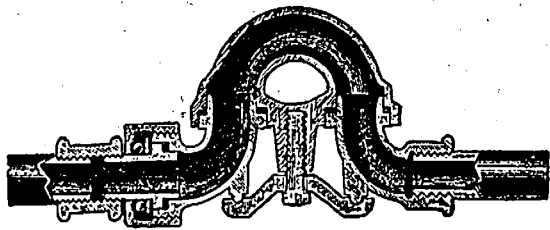
Our attachment can be applied to any Piano.
Uses small indestructible Music Rolls.
No clumsy, unsightly music drawer.
Positively the only genuine Electric Piano
Attachment on the market.
Our Mandolin Attachment can be applied to
any piano.

Price, \$15.00

Liberal discounts to the trade.

Catalogues and prices furnished

SUYDAM FLEXIBLE METAL PIPE JOINT



WHAT IS THIS FLEXIBLE JOINT ?

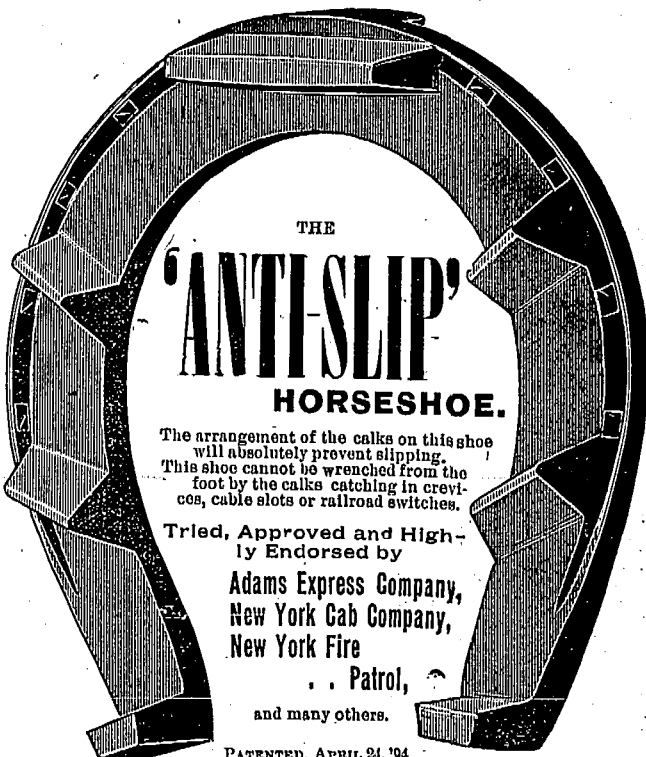
It is an absolute steam joint under any steam pressure
 It is a practical flexible coupling for metal pipe.
 It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.
 It is more durable and less expensive than rubber hose

THE GILBERT BROS. ENGINEERING CO., LIMITED, SOLE MANUFACTURERS
 2666 Notre Dame St., - MONTREAL. FOR THE DOMINION

Canadian Patent For Sale.

Made by Machine of Best, soft Bessemer Steel: the Heel Calks to be turned over by the Horseshoer.
 IF YOU VALUE YOUR HORSES, WRITE TO US!

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



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

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

WM. PARKS & SON,

Limited.
 ST. JOHN, N.B.

Cotton Manufacturers.

AGENTS—WM. HEWETT, 30 Colborne St., Toronto
 DAVID KAY, Fraser Building, Montreal.
 JOHN HALLAM, Toronto,
 Special Agent for Beam Warps for Ontario.
 Mills—New Brunswick Cotton Mills
 St. John Cotton Mills.

Eighty thousand dollars is the figure that it is approximated the Pope's pearl would bring. One of Leo's predecessors became possessed of it in a manner which has not been told and it has descended in regular course to the present incumbent of St. Peter's throne.

This, so far as is known, exhausts the list of truly celebrated pearls. There are many remarkable pearl necklaces whose value is extraordinary. These necklaces are made up gradually, pearl after pearl being added to the set, and leading jewelers are constantly on the lookout to procure gems of like rarity to extend the chain. On the whole, pink pearls are not especially valuable, black ones bringing far higher prices, and pearls that are white being sought next after them.

Queen Victoria of England has a necklace of pink pearls that is worth \$80,000, and the dowager Empress of Germany one made of thirty-two pearls that would easily bring \$125,000. The Rothschild women have however, gems of this sort that far exceed in value those of royalty. Baroness Gustave de Rothschild possesses one made up of five rows of pearls, the whole chain being valued at \$200,000.

Even more brilliant, because it has seven rows, is the necklace of the dowager Empress of Russia. The gems, however, are not quite as fine as those in the Rothschild collection. The casket of this royal lady is the most famous in the world from a gem point of view. Hardly second to it is that of the Empress of Austria, whose black pearls are noted throughout Europe for their extreme beauty and rarity. What has become of the white pearls of the Empress Eugenie, sold at the close of the Franco-Prussian war, has never been made known. The value of these was some \$60,000, and they were gathered together in a beautiful necklace that frequently graced the neck of that unfortunate Queen.

SPECIAL NOTICE.

Romeo Prevost & Co., accountants, auditors, curators and commissioners. Liquidation of Insolvent Estates a speciality. Money to lend.
 Offices Nos. 6 and 7 New York Life Building, Montreal.

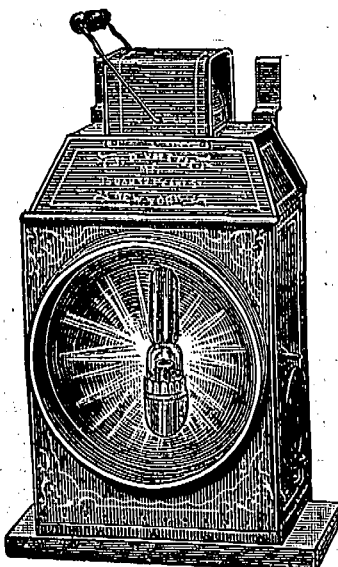
Smith OF New York.

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

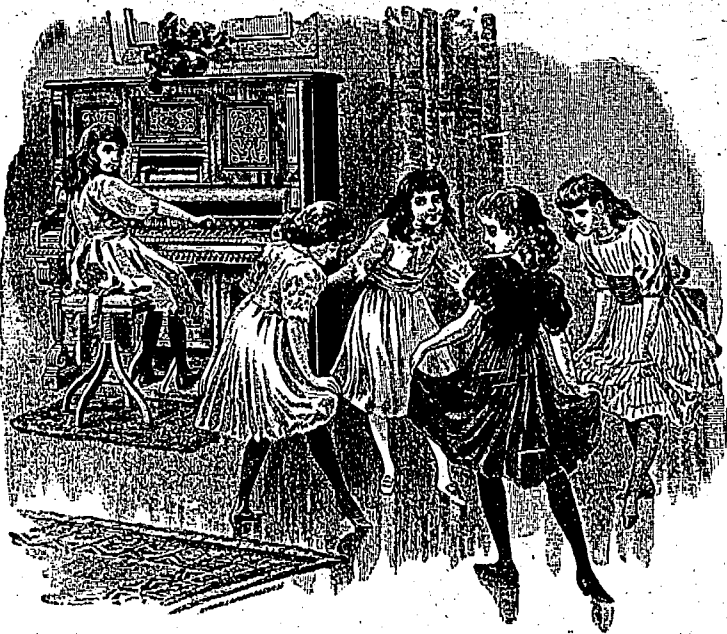
Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YORK CITY.



The **SYMPHONY**, A Home Orchestra.

Opera's, Waltz's, Nocturne's, Etc.



The Symphony is an instrument which will reproduce automatically any piece of music. You simply insert in the opening over the key board the roll of music you want to hear, draw the stops, which are toned like flutes, clarionets, violins, etc., and immediately the music pours forth in a manner beyond conception. The time is governed by a stop also, leaving nothing to be desired. You draw the stops according to your own taste, thereby becoming the conductor, so to speak of your own orchestra.

Thousands are in use giving constant pleasure to as many happy owners. Any piece of music can be obtained and nothing is so difficult for the SYMPHONY to execute in the most surprising manner. You can also use the key-board.

PRICES, \$175.00 TO \$800.00.

Send for Illustrated Pamphlet, showing hundreds of names of purchasers and full description of this musical wonder of the nineteenth century.

Address:

Wilcox & White Organ Co.,

Established 1876. MERIDEN, CONN., U.S.A.
123 Fifth Ave. New York.

If you have not seen it you should do so.

REFERENCES:

LAURENT, LAFORCE & BOURDEAU, 1637 Notre Dame St., Montreal.
JAMES COOPER, 161 St. James St., Montreal.
GEO. WOOLSON, 136 Queen St., Toronto.
WM. LASH, St. Johns, N.F. and thousands of others.

WILCOX & WHITE ORGANS are superior,

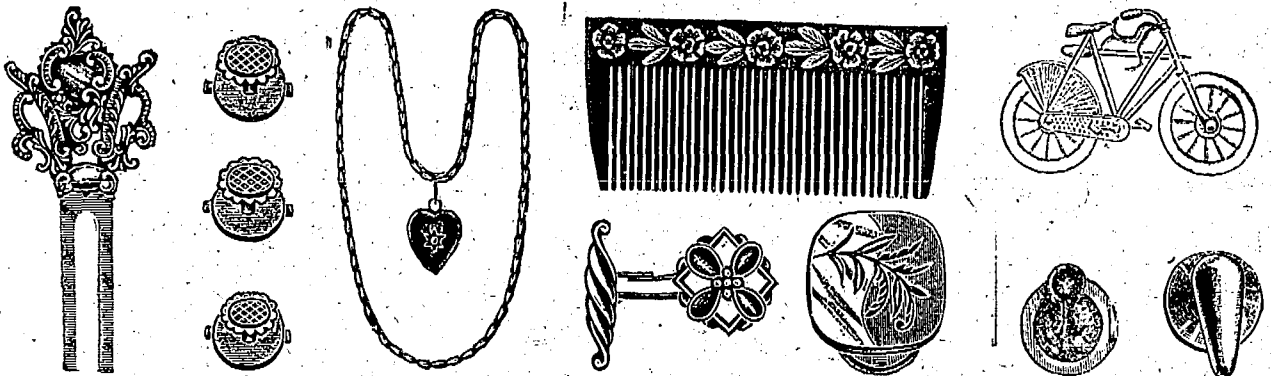
ESTABLISHED 1876.

NEWITTER & ROSENHEIM,

Makers of **Novelties in Jewelry** for the Dry Goods and Gents' Furnishing trades

Factory: PROVIDENCE, R.I. 513 BROADWAY, NEW YORK.

Our new lines of NOVELTIES IN JEWELRY for the fall season now ready and consists entirely of Up-to-date Sellers.



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FOR CARRIAGES & SLEIGHS.

12 Hours Heat for Two Cents.

75,000 now in actual use.

USED BY ALL LEADING LIVERY STABLES AND PROMINENT OWNERS OF CARRIAGES THROUGHOUT THE UNITED STATES. SOLD BY HARNESS AND CARRIAGE DEALERS.

Send for Circular with Price List.

LEHMAN BROS.

10 Bond Street, NEW YORK CITY.

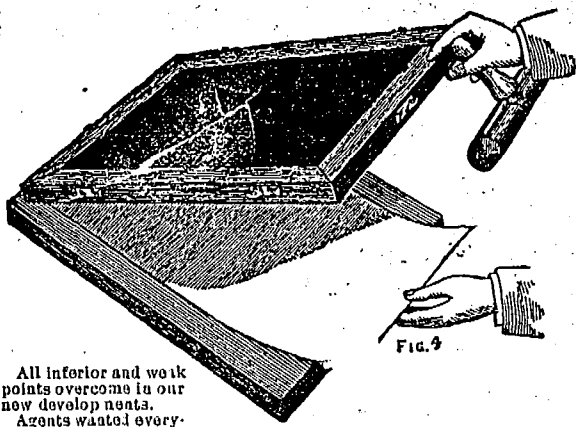


Fig. 3

All inferior and weak points overcome in our new developments. Agents wanted everywhere.

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The Latest and Best Duplicating Apparatus,
THE Lineograph

Money Saving, Simple, Durable, Rapid Machine. Copy written by hand or typewriter
2,000 Copies from originals, the last copy as plain as the first. Send for prices.

LINEOGRAPH CO.,
-30 Vesey St., New York.

Indorsed by thousands. Once used always used. It has no superior.

DESCRIPTION

— OF —

CLAY * PROPERTY

Belonging to MR. GEORGE FURNISS, situated at L'ORIGINAL, ONT., CAN.

The property consists of 95 acres and is a Point of land immediately adjoining the Village of L'Original and stretching out on the Ottawa River, with a shore line fully one mile in length on the East side and half a mile on the West.

L'Original is a County Town, having the Court House and Jail of the United Counties of Prescott and Russell, L'Original being in the County of Prescott. Its population is 1,000. It is 60 miles from Montreal and 60 from Ottawa.

The whole Point is one solid body of clay, forming a perfectly level plateau, with a slight incline to the Eastern shore and with a height of 25 to 35 feet above the water. The banks are perpendicular and the clay is clearly exposed. The shore is river sand in never failing quantities.

This sand is used in very largely for building purposes and is always replaced during the high water in the spring by a fresh deposit from the river.

The Point has a splendid site for a wharf, which is the only possible place of shipment, by water, for any of the clay which extends some acres above the Point.

The Montreal & Ottawa R. R. is built to within 15 miles from L'Original and in a year or two at most, will be completed to L'Original and would pass within half a mile of the property.

Labor is of the cheapest. Firewood costs from \$1.25 per cord to \$2.00 for the best hardwood.

The Point is completely cleared and at present is all under hay. It is considered the most beautiful Point on the Ottawa River.

Extensive tests have been made at McGill University by Professor Bovey, with samples of vitrified brick made from this clay. It has stood a higher pressure test than any brick on record, and the building brick (facing) is said by experts to surpass anything known on this continent. It will also make the finest Terra Cotta and Pottery. The vitrified brick takes a polish superior to granite and is harder than that stone.

The proprietor is willing to sell the property or form a company for the manufacture of brick, etc.

For full particulars address the proprietor.

GEO. FURNISS,
L'ORIGINAL,
Ontario, Can.

MANUFACTURERS OF

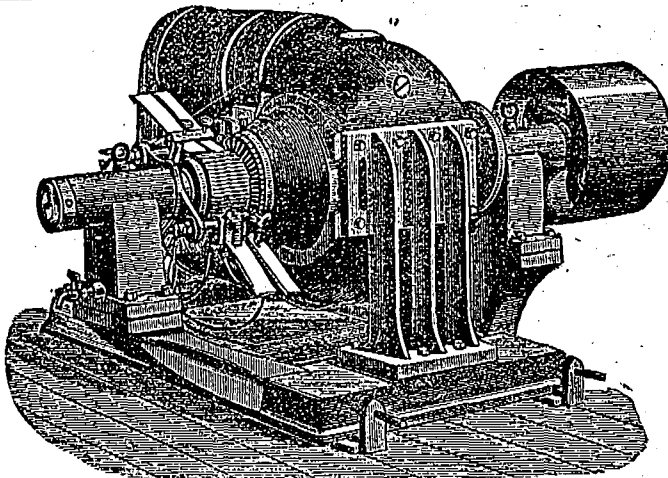
Constant Potential Dynamos and Motors

of all sizes & voltage for lighting and power

ADVANTAGES CLAIMED:

Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking, consequently small wear of Commutator and brushes.

Perfectly self regulating and so simple any man of ordinary ability can run them.

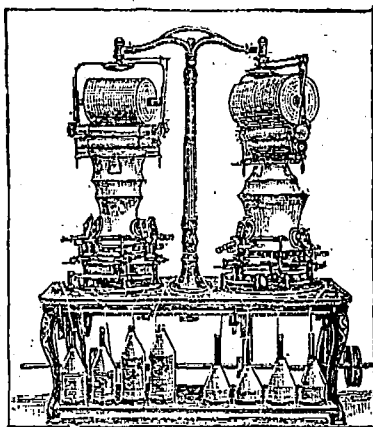


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ESTABLISHED 1846.

Tompkins * Bros.

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Tompkins' Upright Rotary Knitting Machine.

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Manufacturers of

KNIT GOODS MACHINERY

File Copy and 11 Letter Together.

Anderson Automatic Letter Copier.

Copies 20 letters a minute at cost 1c. for paper. No indexing—No book.

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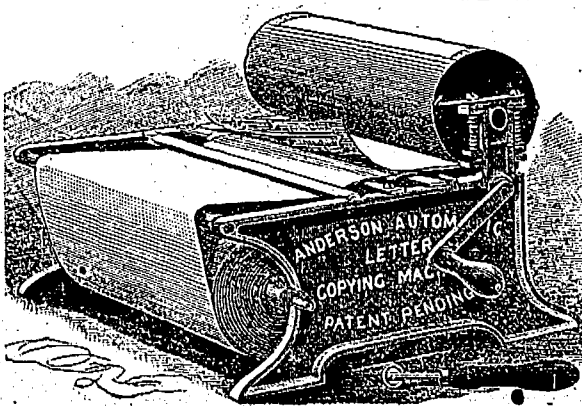
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Write for Circulars

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JANUARY 16, 1896.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Farm Products.		Barley, malting.....	0 31 0 31 1/2	Molasses (Barbados) 1mg.	0 36 0 37	Vermicelli, Canadian.....	0 05 0 06
BUTTER: Creamery,.....	0 19 0 20	" feed.....	0 41 0 43	Porto Rico.....	0 31 0 35	Macaroni.....	0 05 0 06
Townships, dairy,.....	0 16 0 17	Peas, per 66 lbs, afloat.....	0 65 0 66	Trinidad.....	0 00 0 00	" Italian.....	0 10 0 13
Western.....	0 14 0 15	In store.....	0 00 0 00	Cuba.....	0 00 0 00	Peel—Citron.....	0 20 0 00
Lower grades.....	0 07 0 12	Rye.....	0 54 0 55			Orange.....	0 14 0 16
Rolls.....	0 15 0 16	Corn, in bond.....	0 00 0 00			Lemon.....	0 13 0 16
CHEESE:		" duty paid.....	0 43 0 43 1/2	Raisins:		Chocolate Menter.	
Finest Western.....	0 09 0 09 1/2	Groceries.		Sultanas.....	0 06 0 06 1/2	Vanilla, yel. wrap, 24 x 1/2 lb	0 34 0 36
Medina to good.....	0 08 0 08 1/2	Tea, (Hf.-Chest & Cad.).....	0 12 0 15	Loose Musc. California.....	0 05 0 05 1/2	do Chamols do do	0 43 0 48
Finest Townships.....	0 09 0 00	Jap'n, com. to med., lb.....	0 17 0 19	Layers, London.....		do Pink do do	0 50 0 56
Finest Eastern.....	0 09 0 09 1/2	" good med. to fine.....	0 22 0 25	Con. Cluster.....		do Blue do do	0 58 0 66
EGGS:		" fancy.....	0 26 0 36	Extra Dessert.....	0 04 0 05 1/2	Trip. Van. Green do do	0 50 0 56
Ordinary.....	0 11 0 12	Y. Hyson, com. to good.....	0 11 0 20	Royal Bucking'm Clust. per lb		do do Lilac do do	0 68 0 66
Held.....	0 14 0 14 1/2	" fine to finest, lb	0 25 0 35	Valencia off stalk.....		do do Bronze do do	0 65 0 74
Shipped as strictly fresh.....	0 20 0 22 1/2	Gunpowder, Moyuna.....	0 17 0 20	" Layers.....		do do White do do	0 73 0 83
HORS: 1895, per lb.....	0 06 0 08	" good.....	0 25 0 35	Currants, Provincials.....	0 03 0 04	Unsweet'd blue prem do	0 38 0 42
" Old.....	0 03 0 06	Pingsuey, med to good.....	0 11 0 13	Filigras.....		Starch:	
HOG PRODUCTS:		" fine to finest.....	0 23 0 23	Patras.....		Can. Laundry.....	0 04 0 00
Bacon, smoked, per lb.....	0 09 0 10	Colong.....	0 23 0 42	" new layers.....	0 00 0 17	Silver Gloses.....	0 00 0 07 1/2
Hams, city cured.....	0 09 0 10	Congou, common.....	0 11 0 13	Sh. Almonds, bxs.....	0 00 0 25 1/2	Benson's Prep. Corn.....	0 05 0 00
" Canvassed.....	0 00 0 00	" good common.....	0 15 0 20	S. S. Tarragona.....	0 11 0 00	Can. Pure Corn.....	0 05 0 00
Pork Ca. s.c. per bbl. clear	13 50 00 00	" med. to good.....	0 22 0 27 1/2	Walnuts.....	0 10 0 14	Vinegar: Imp Trip, 1 brl.....	0 33 0 00
do mess.....	14 00 00 00	" fine to finest.....	0 32 0 35	" Grenoble.....	0 12 0 00	Cote D'or.....	0 23 0 00
Lard, per lb.....	0 08 0 08 1/2	Indian.....	0 16 0 30	Filberts.....	0 07 0 08	Crystal Pickling.....	0 23 0 00
" Com. Refined.....	0 08 0 08 1/2	Ceylon.....	0 16 0 30			W. W. XXX.....	0 23 0 00
SEEDS:		Coffee, Mocha (green).....	0 24 0 27	Spices: Cassia.....	0 08 0 09 1/2	W. W. X.....	0 25 0 00
Clover, red, per lb.....	0 10 0 11	Java.....	0 24 0 27	Mace.....	0 90 1 20	Pure Malt.....	0 00 0 20
Alsike, per lb.....	0 09 0 10	Maraculbo.....	0 19 0 21	Cloves.....	0 07 0 09	Cider X.....	0 17 0 00
Timothy, (Can'n) per bush.....	0 00 0 00	Jamalca.....	0 17 0 18 1/2	Nutmegs.....	0 35 0 35	" XXX.....	0 27 0 00
" Western.....	0 00 0 00	Rio.....	0 16 0 19	Jamalca ginger, bl.....	0 18 0 21	Soap: Best Laundry.....	0 06 0 05 1/2
Flax 56 lbs.....	1 20 1 30	Plantation Ceylon.....	0 27 0 29	" anbl.....	0 15 0 18 1/2	Common.....	0 02 0 05
Potatoes, per bag.....	0 35 0 40	Chicory.....	0 00 0 11	African.....	0 08 0 10	Matches: Telegraph.....	3 30 3 50
Honey, strained.....	0 08 0 09	Canadian do.....	0 00 0 07	Pimento.....	0 07 0 08	" Telephone.....	3 10 3 30
Beeswax.....	0 00 0 00	Sugars:		Pepper, Black.....	0 06 0 07 1/2	" Parlor.....	1 70 1 75
BEANS: white ordinary bus	0 40 1 10	Ex Ground, in brls.....	0 04 0 00	" White.....	0 10 0 12 1/2	" Tiger.....	2 50 2 50
hand-picked.....	1 15 1 20	" in bxs.....	0 04 0 00	Mustard, 4 lb jar, Eng.....	0 72 0 75	Nelson's Matches:	
Barley, feed.....	0 41 0 43	Powdered, in brls.....	0 04 0 00	" 1 lb.....	0 23 0 25 1/2	Steamship.....	2 40 0 00
		Paris Lumpa, in brls.....	0 04 0 00	" 4 lb jars, Cana.....	0 65 0 70	Railroad.....	2 50 0 00
		" half brls.....	0 05 0 00	" 1 lb.....	0 22 0 24	Washboards:	
		" 100-lb bxs.....	0 05 0 00	Rice, large lots, standard B	0 00 3 45	Nelson's Royal Lily.....	1 20 0 00
		" 50-lb bxs.....	0 05 0 00	" Patna..... 100 lb.	4 25 5 00	do Rose.....	1 40 0 00
		Ex Granulated, brls.....	0 04 0 00	" Japan Standard.....	4 25 4 40	Hardware.	
		Off grade gran'd.....	0 00 0 00	" Crystal Japan.....	4 75 5 00	Antimony.....	0 09 0 10
		Branded Yellows.....	0 03 0 03 1/2	" Carolinas..... 100 lb	5 50 7 50	Tin: Block, L & F, 1/2 lb.....	0 16 0 16 1/2
		Syrup.....	0 01 0 02 1/2	Tapoca, Pearl.....	0 04 0 08	" Straits.....	0 15 0 16
				" Flake.....	0 15 0 00	Strip.....	0 16 0 17
				Gelatine, 1 qt pk.....	1 75 0 00	Copper: Ingot.....	0 12 0 13
				" 1/2 qt pk.....	2 30 0 00	Sheets.....	0 14 0 20

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

A Moment with the Thoughtful.

Several manufacturers of house heating boilers are vying with each other in an attempt to see how cheaply their product can be made, and give no thought to their endurance, efficiency or economy.

INFERIOR GOODS ARE DEAR AT ANY PRICE.

We ask that you compare the excellence in construction and finish, arrangement and quality of heating surface, large grate areas, ease in cleaning, minimum amount of space with maximum power, as embodied in the



OXFORD HOT WATER HEATER.

After a careful investigation of these features we feel safe in leaving the decision to your best judgment.

NOT HOW CHEAP, BUT HOW GOOD.

The Gurney-Massey Co., Ltd., - - - Montreal.

L. M. Keeler.

C. Cook.

Keeler & Cook,

Manufacturers of all kinds—

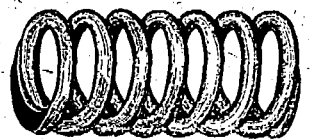
MACHINERY.

SPRINGS

.....MADE FROM.....

STEEL, BRASS AND PHOS
PHOR BRONZE WIRE.

No. 166 Elm St., - New York City.



From one ounce to a ton.

J. DUNCAN DAVISON

114 St. James Street, Montreal,
(Care R. G. Dun & Co.)



COMMISSIONER

For Following Provinces:

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

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JANUARY 16, 1896

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.	\$ c \$ c	Sharp and flat pressed nails	1 35 0 00	IX Charcoal.....	Usual	No. 1, ordinary sole.....	0 22 0 23
NEW CUT NAIL SCHEDULE.		3/4 and 2 1/4 inch..... extra..	1 50 0 00	IXX ".....	Trade	No. 2 " " ".....	0 20 0 21
Base—50d and 60d, f.o.b.....	2 50 0 00	2 and 2 1/4 " " ".....	1 85 0 00	DC ".....	Extras,	No. 3 " " ".....	0 17 0 18
Cut Nails..... per keg.....	2 50 0 00	1 1/4 and 1 1/2 " " ".....	2 50 0 00	DX ".....		Buffalo Sole, No. 1.....	0 00 0 00
Steel nails..... ".....	2 50 0 00	1 " " ".....	8 00 0 00	DX ".....		" No. 2.....	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		Horse Shoes.....	3 50 8 75	Terne Plate IC, 20x28.....	5 75 6 00	Zanzibar.....	0 00 0 00
40d..... extra.....	0 05 0 00	Aces—S. S.....	6 50 10 00	Russ. Sheet Iron.....	0 09 0 10	Slaughter, No. 1.....	0 24 0 26
30d..... ".....	0 10 0 00	—solid S.....		Anchor, per lb.....	0 04 0 05	" No. 2.....	20 0 23
20d, 16d and 12d..... ".....	0 15 0 00	Coil Chain—1/2 chain.....	2 50 0 00	Lion & Crown tin'd sh'te	0 06 0 06 1/2	Harness.....	0 25 0 33
10d..... ".....	0 20 0 00	Coil Chain—3/4.....	0 00 3 50	22 and 24 gauge.....	0 06 0 06 1/2	Upper, heavy.....	0 30 0 35
8d and 9d..... ".....	0 25 0 00	5-16.....	4 50 0 00	Lead: Pig, per 100 lbs.....	8 15 8 25	Upper, light.....	0 35 0 38
6d and 7d..... ".....	0 40 0 00	7-16.....	3 00 0 00	Sheet.....	4 00 4 25	Grained-Upper.....	0 32 0 35
4d to 5d..... ".....	60 0 00	1/2.....	2 75 0 00	Shot, per 100 lbs.....	5 55 5 75	Scotch Grain.....	0 32 0 35
3d..... ".....	1 00 0 00	Galvanized Iron:		Lead Pipe, per 100 lbs.....	5 09 0 00	Kip Skins, French.....	0 60 0 75
2d..... ".....	1 50 0 00	Morewoods Lion, No. 28.....	5 15 5 40	Zinc: Sheet.....	4 50 4 75	English.....	0 50 0 70
4d to 5d, cold cut not pol. or bl'd.....	0 50 0 00	Queen's Head, or equal.....	4 15 4 40	" Spelter.....	0 04 0 04 1/2	Canada Kip.....	0 50 0 60
3d..... ".....	0 90 0 00	Common.....	3 75 4 00	Scrap Iron—		Hemlock Calf.....	3 50 0 60
Fine blued nails—		Pig Iron: Siemens No. 1.....	17 50 17 75	Machinery scrap.....	0 00 15 00	" Light.....	0 50 0 60
3d..... extra.....	1 50 0 00	Summerlee.....	20 50 21 00	Wrot iron.....	0 00 16 00	French Calf.....	1 05 1 40
2d..... ".....	2 00 0 00	Gartnerrie.....	60 00 00 00	Powder Canada Bl'etng	2 00 0 00	Splits, light and medium.....	0 18 0 23
Casing and box, flooring, shook, and tobacco box nails—		Carnbroe.....	19 00 19 50	F F to F F F.....	5 00 5 25	" heavy.....	0 16 0 20
12d to 30d..... extra.....	0 50 0 00	C.I.F.T. Riv. Charcoal Iron	28 50 28 00	Wines:		" small.....	0 16 0 20
10d..... ".....	0 60 0 00	No. 1 Ferrons.....	17 50 17 75	Bright No. 7, per 100 lbs	2 60 0 00	Leather Board, Canada.....	0 06 0 10
8d and 9d..... ".....	0 75 0 00	Bar Iron, per 100 lbs.		Annealed No. 7	2 65 0 00	Enameled Cow, per ft.....	0 15 0 17
6d and 7d..... ".....	0 90 0 00	Ord. Crown.....	1 55 1 60	" oiled " "	2 65 0 00	Pebble Grain.....	0 11 0 13
4d to 5d..... ".....	1 10 0 00	Best Refined.....	2 25 2 50	Galvd. No 8.....	3 15 0 00	Glove Grain.....	0 11 0 13
3d..... ".....	1 50 0 00	Norway.....	3 00 0 00	Trade discount on above 20 per cent.		B. Calf.....	0 11 0 13
Finishing nails—		Sheet Iron 16 G & heavier.....	2 40 0 00	Barbed Wire—		Brush (Cow) Kid.....	0 11 0 13
3/4 inch..... extra.....	0 85 0 00	" 17, 18, 20 G.....	2 25 0 00	2 and 4 barbs.....	3.50 for 500	Buf.....	0 11 0 15
2 1/4 to 2 1/2 ".....	1 00 0 00	" 22, 24 ".....	2 30 0 00	Plain Twist 2 and 3 wrs.	1.50 & more	Rus sets, light.....	0 35 0 40
2 " to 2 1/2 ".....	1 15 0 00	" 28 G ".....	2 40 0 00	Staples.....	1.00 up to 25c fresh	" heavy.....	0 28 0 30
1 1/4 to 1 1/2 ".....	1 35 0 00	" 28 ".....	2 50 0 00	Wire Nails—7 1/2 p.c., off list delivered for Ontario, and 7 1/2 and 5 p.c., f.o.b Montreal for Quebec, 10 lbs & over up to 25c per ton for Ontario.		" No. 2.....	0 20 0 25
1 1/2 ".....	1 75 0 00	Boiler plates, iron, 1/2 in. 3-16 in.....	0 00 1 75	Hides and Tallow		" Saddlers.....	8 00 9 00
1 ".....	2 25 0 00	Boiler Heads, steel.....	0 00 0 25	Montreal Green Hides		Imt. French Calf.....	0 70 0 75
Slatting nails—		Hoops.....	2 15 0 00	No. 1 per 100 lbs	0 00 5 50	English Oak.....	0 38 0 42
5d..... extra.....	0 85 0 00	Band Imported.....	0 00 2 00	" No. 2.....	0 00 4 50	Rough.....	0 20 0 22
4d..... ".....	0 85 0 00	" Canadian.....	0 00 1 85	" No. 3.....	0 00 3 50	Dongola, extra.....	0 30 0 32
3d..... ".....	1 25 0 00	Canada Plates:		Tanners pay \$1 extra for sorted, cured & inspected		" No. 1.....	0 20 0 25
2d..... ".....	1 75 0 00	Good Brands.....	2 25 2 75	Sheepskins.....	C 70 0 00	Colored Pebbles.....	0 15 0 16
Common barrel nails—		Wrot Iron pipe, 1/2 to 2 in 70 p.c., over 2 in 67 1/2 p.c., Imported iron pipe, 1/2 to 3/4 inch, 85 p.c. 2 to 2 in 70 p.c.	0 00 0 00	Lambskins small.....	0 55 0 00	" Calf.....	0 30 0 40
1 inch..... extra.....	1 50 0 00	Steel, cast per lb.....	0 08 1 09	Calfskins, uninspected.....	0 06 0 00	Cod Oil, Newfoundland.....	0 36 0 40
3/4 "..... ".....	1 75 0 00	" Spring, 100 lbs.....	2 50 2 75	Horse hides west, each.....	0 00 1 50	" Gaape.....	0 32 0 35
Steel nails 10c extra.	2 25 0 00	" Tire.....	2 00 0 00	" City.....	0 00 0 00	S. R. Pale Seal.....	0 40 0 42
Clinch nails—		" Sleigh shoe, 100 lbs.....	0 00 1 90	Tallow, rendered.....	4 50 5 00	Straw Seal.....	0 00 0 00
3/4 inch..... extra.....	0 85 0 00	Machinery.....	2 50 0 00	" rough.....	2 00 2 50	Cod Liver Oil, Nfld.....	1 10 1 20
2 and 2 1/2 ".....	1 00 0 00	Tin Plates:		Leather		" Norwegian Process.....	1.65 1 75
2 "..... ".....	1 15 0 00	IC Coke.....	5 75 3 00	No. 1 B. A. Sole.....	0 05 0 25	Castor Oil.....	0 06 0 06
1 1/2 and 1 1/4 ".....	1 35 0 00	IC Charcoal.....	2 25 3 75	No. 2 " ".....	0 20 0 22	Lard Oil, Extra.....	0 70 0 75
1 1/4 "..... ".....	2 00 0 00			No. 3 " ".....	0 18 0 19	" No. 1.....	0 60 0 65
1 "..... ".....	2 50 0 00					Linseed, raw.....	0 56 0 57

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Boite; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.
 Manufacturers of REFINED SUGARS of the well-known Brand

Redpath

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

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

Motors, Dynamos, Lamps, Transformers
 and all other Electric Appliances.
 PRICES ARE RIGHT. SEND FOR THEM.

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 "BEAVER" BRAND, warranted.

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THE BEAVER FILE WORKS CO.,
 - - LEVIS, QUE. - -

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THE BELL TELEPHONE
 Company of Canada.

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This Company manufactures and will sell its Telephonic Instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Gillingham, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50.

It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same.

It will contract to build private lines for all Electrical purposes, on reasonable terms.

It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

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

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:							
Car Lots Store, [2. p.c. off]	0 14 00	Canadian, Quarters.....	0 25 0 30	Ports—			
1 to 20 brls	0 15 00	Factory Filled per bag.....	0 85 1 00	Burmestees.....	2 10 4 00	Blankheyenn & Nolet, Key	\$ c. \$ c.
Water white	0 17 0 18 1/2	do Quarters.....	0 25 0 30	Tarragona.....	1 10 1 50	gin, red cases.....	9 50 9 75
Am. in car lots.....	0 16 0 00	Rice's Pure Dairy, per brl.	2 25 2 50	Sherries—Pemartin.....	2 00 5 50	Green cases.....	4 75 5 00
do less quantities.....	0 17 0 18	do quarters.....	0 45 0 50	Misa.....	2 10 6 00	Ponies.....	2 50 2 75
Benzine American.....	0 22 0 23	Cheese Salt per bag 210 lb.	1 25 1 50	Cigars—			
do Canadian.....	0 14 0 16	Turk's Island per bush.....	0 30 0 35	Barton & Guestler.....	4 00 25 00	Irish Whisky—	
Glass.		Tobacco duty paid.		Nat. Johnson & Sons.....	4 00 25 00	Bushmills.....	9 50 0 00
United Inches, 00 to 25.....	1 25 1 35	No. 1 Black Chewing, cads	0 45 0 51 1/2	Champagnes—		Geo Roe & Co.-1 star, qts	9 50 0 00
do 25 to 40.....	1 35 1 45	No. 2 do.....	0 45 0 60	Pommery, Fils & Co.....	28 00 30 00	do do 3 stars, qts	9 70 10 50
do 41 to 50.....	3 00 3 10	Old Chum brl'd do sol. 8s.	0 55 0 00	Piper Heidsieck.....	00 00 00 00	Dunville & Co.....	7 50 7 75
do 51 to 60.....	3 30 3 40	Navy, Bright Smoking 8s.	0 55 0 57	Perrier, Jouet & Co.....	28 00 30 00	Wisdom & Warter's Sher-	
Paints, &c.		do do do 5s.	0 55 0 00			ries.....	2 00 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	Derby Plug Smk'g sol. 12s.	0 50 0 00	Brandies—Hennessy ..gal.	6 50 8 00	Warter & May's Ports do	2 10 8 50
do No. 1.....	4 50 4 75	do do do 7s.	0 50 0 00	do cases.....	12 00 0 00	Geo. Sayer & Co's	
do No. 2.....	4 25 4 50	do do do 3s.	0 50 0 00	Martell.....	6 00 0 00	Brandy, do	4 50 6 50
do No. 3.....	4 00 4 25	Myrtle Navy Plug Smk'g sol 4s	0 60 0 00	Cases (one star).....	12 25 0 00	do do cases 1 star do	11 50 12 00
White Lead, dry.....	5 00 5 25	do Smoking sol.	0 67 0 00	Barnett & Fils one star.....	0 00 0 00	do do do V.S.O.P do	16 50 17 00
Red Lead.....	4 00 4 25	Old Chum Plug Smk'g sol 4s	0 67 0 00	do V.S.O.P.....	14 75 15 00	Ind Coope & Co, Rom. jpts	2 10 0 00
Venetian Red Eng'h.....	1 50 1 75	do and R. & R... 8s.	0 87 0 00	Bisquet Dubonche.....	9 50 10 50	ford Ales.....	1 45 0 00
Yel. Ochre, French.....	1 25 8 00	do Cut Smoking 8s.	0 70 0 00	Renault & Co.....	10 00 35 00	Angostura Bitters, per	
Whiting, ordinary.....	0 45 0 50	Myrtle do do 9s.	0 60 0 00	E. Puet, V.V.O.P.....	0 00 23 00	case of 2 doz.....	14 50 15 00
do London, washed	0 60 0 70	Can. Chewing.....	0 32 0 33	do 1840.....	0 00 29 00	Banagher Irish Whisky, qts	9 50 10 00
do Paris, do	1 00 1 10	do Smoking, Plug..	0 35 0 45	Joc'y Cl'b blue lab.***case	0 00 7 50	do do do per gal	8 75 4 00
English Cement, caek	1 95 2 10	Wool.		do white do V.O.do	0 00 8 75	Jas Watson & Co. Dundee	
Belgian Cement.....	1 85 1 95	Fleece comb. ord.....	0 00 0 00	do silver lab.V.S.O.do	0 00 10 00	3 star Glenlivet, per case.	9 50 10 00
Fire Bricks per 1000.....	15 00 21 50	do clothing.....	0 00 0 00	do gold lab. VSOP do	0 00 12 00	1 do do	8 50 9 00
Fire Clay.....	1 50 1 75	do Combing.....	0 00 0 00	do ext. WVSOP. do	0 00 17 00	Old Glenlivet.....	4 00 6 00
Rosin.....	2 40 4 50	Pulled.....	0 21 0 23 1/2	do blue lab. *** gal.	0 00 8 50	Watson's Old Scotch qt. ca	6 50 7 00
Glue:		North West.....	0 00 0 00	Bontelleau Fils.....	0 00 20 00	do do pts, per ca	6 50 7 50
Domestic Broken Sheet...	0 11 0 14	B. A. Scoured.....	0 27 0 33	DeLage.....	9 00 24 00	Watson's Old Irish, qts, pr ca	6 50 7 50
French Casks.....	0 10 0 12	Natal.....	0 15 0 16	Richard V.S.O.P.....	12 00 00 00	do do pts per ca.	7 50 8 50
do brls.....	0 00 0 13	Cape.....	0 14 0 15	do V.S.O.....	10 00 00 00	Marie Bizard & Roger Liq	
American White, brls.....	0 15 0 20	Australian.....	0 14 0 16	do V.O.....	8 50 0 00	Creme de Menthe glaciale	
Coopers' Glue.....	0 18 0 24	Wines, Liquors, &c.		Scotch Whiskys—		verte.....	10 75 00 00
Golden Ochre.....	0 04 0 04	Alc—English.....	2 50 2 55	Kilfy.....	9 00 9 50	Curacao.....	00 00 11 75
Brunswick Green.....	0 04 0 10	do.....	1 62 1 67 1/2	Morning Dew.....	9 00 0 00	Prunelle.....	00 00 13 00
French Imperial Green.....	0 11 0 15	Porter—		And. Usher.....	9 25 10 25	Kummel.....	00 00 12 25
Vermillionette.....	0 12 0 40	Dublin Stout.....	2 40 2 45	Sheriffs.....	3 90 4 00	Creme de Cacao.....	00 00 15 35
Genuine Quicksilver.....	0 75 0 00	do do do.....	1 57 1 62 1/2	do.....	9 75 0 00	Anisette, case.....	00 00 13 25
No. 1 Furnit'g Varn'li, pr.gl	0 60 0 85	Spirits Canadian—per gal.		Glenfalloch, Highl'd.....	3 40 3 50	Cherry Brandy case.....	00 00 11 75
Extra do do	0 75 1 00	Alcohol.....	4 25 0 00	Walkers Kilmarnock.....	10 00 15 25	Creme de Noyan, Moka, Ge-	
Brown Japan.....	0 55 1 20	Spirits.....	3 71 0 00	Mitchell's S otch.....	6 50 12 50	novleve etc. case.....	9 25 12 75
Black Japan.....	0 60 1 00	do.....	2 01 0 00	do Irish.....	6 50 12 50	Absinthe super, case.....	00 00 18 75
Orange Shellac, No. 1.....	1 40 2 25	Rye Whisky.....	2 01 0 00	Gin—		Vermouth, case.....	6 20 6 50
do do Pure.....	2 10 2 25	Corby's IXL Rye, qrts	8 00 8 50	De Knyper red cases.....	11 00 11 00	Kirsch de com., case.....	9 75 10 25
White do	2 25 2 40	do XTC.....	6 00 6 50	do green do.....	5 75 0 00	Kirsch, fine.....	10 75 11 35
Salt				do hhd.....	2 80 0 00	White Ball old Jamaica	
Liverpool per bag.....	0 45 0 50					Rum, cases.....	15 00 17 00
Canadian, in small bags.....	2 10 3 00						

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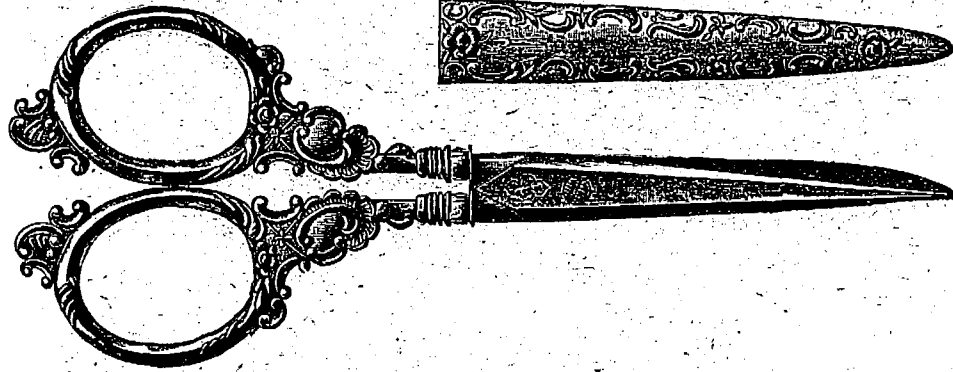
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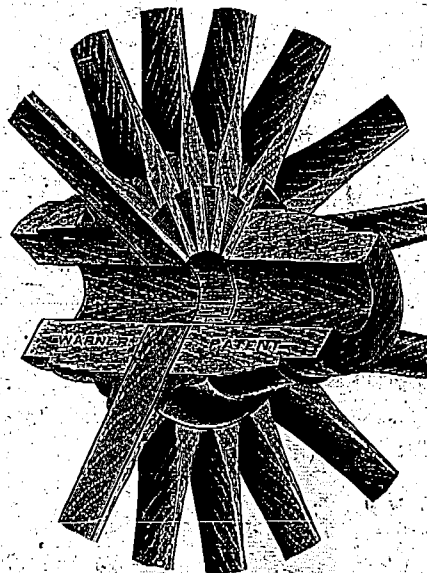
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100 CASES.

A Full and Complete Assortment of the

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Comprising:	Per Case.	
	1 doz. qts.	2 doz. pts.
Dry Catawba.....	\$4 50	\$5 50
Hochheimer.....	4 50	5 50
Sweet Catawba.....	4 50	5 50
Isabella.....	4 50	5 50
St. Augustine (Communion Wine).....	4 50	5 50
Delaware.....	4 50	5 50
Extra Old Port, Vintage of 1889.....	5 50	6 50
Chateau Pelee Medoc Claret, (quarts only).....	3 75	4 75
Etc., Etc., Etc.	9 00



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Corner Hill & Elizabeth Sts.,
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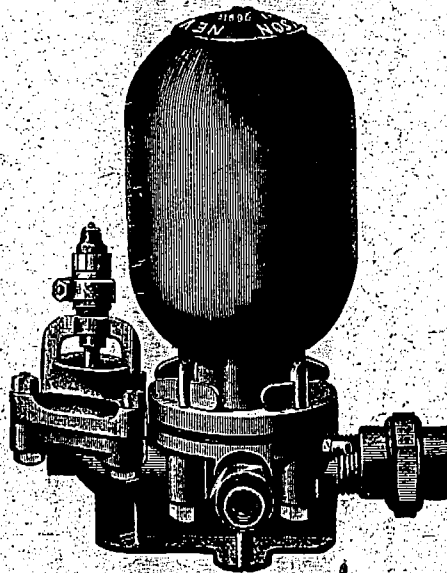
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Cheapest brush on the market, quality considered. Made of special tempered copper. Write for prices.

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IMPROVED SINGLE AND DOUBLE COMPOUND

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

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JANUARY 16, 1896.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:							
Car Lots Store, [2. p.c. off]	\$ c. \$ c	Canadian, Quarters.....	\$ 0 25 0 30	Ports—	\$ c. \$ c.	Blankheynn & Nolet, Key	\$ c. \$ c.
1 to 20 bris.....	0 14 0 00	Factory Filled per bag....	0 35 1 00	Burmestees.....	2 10 4 00	gin, red cases.....	9 50 9 75
Water white.....	0 16 0 00	do Quarters.....	0 25 0 30	Tarragona.....	1 10 1 50	Green cases.....	4 75 5 00
Am. in car lots.....	0 16 0 00	Rice's Pure Dairy, per brl.	2 25 2 50	Sherries—Pomartin.....	2 00 5 50	Ponies.....	2 50 2 75
do less quantities.....	0 17 0 18	do quarters.....	0 45 0 50	Misa.....	2 10 6 00		
Benzine American.....	0 22 0 23	Cheese Salt per bag 210 lb.	1 25 1 50	Clarets—		Irish Whisky—	
do Canadian.....	0 14 0 16	Turk's Island per bush.....	0 30 0 35	Barton & Guestier.....	4 00 25 00	Bnehmills.....	9 50 0 00
Glass.		Tobacco duty paid.		Nat. Johnson & Sons.....	4 00 25 00	Geo Roe & Co-1 star, qts	9 50 0 00
United inches, 00 to 25.....	1 25 1 35	No. 1 Black Chewing, cads	0 45 0 51	Champagnes—		do do 3 stars, qts	9 70 10 50
do 26 to 40.....	1 35 1 45	No. 2 do.....	0 45 0 00	Pommery, Fils & Co.....	28 00 30 00	Dunville & Co.....	7 50 7 75
do 41 to 60.....	3 00 3 10	Old Chum br'l do sol. 8s.	0 58 0 00	Piper Helderack.....	00 00 00 00	Wisdom & Warter's Sher-	
do 51 to 60.....	3 30 3 40	Navy, Bright Smoking 8s.	0 55 0 57	Perrier. Jouet & Co.....	28 00 30 00	ries.....	2 00 6 50
Paints, &c		do do do 5s.	0 55 0 00			Warter & May's Ports do	2 10 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	Derby Plug Smk'g sol. 12s.	0 50 0 00	Brandies—Hennessy .gal.	6 50 8 00	Geo. Sayer & Co's	
do No. 1.....	4 50 4 75	do do do 7s.	0 50 0 00	1 Star.....	12 00 0 00	Brandy, do	4 50 8 50
do No. 2.....	4 25 4 50	do do do 3s.	0 50 0 00	Martell.....	6 00 0 00	do do cases 1 star do	11 50 12 00
do No. 3.....	4 00 4 25	Myrtle Navy Plug Smk'g sol	0 60 0 00	Cases (one star).....	12 25 0 00	do do do V.S.O.P do	16 50 17 00
White Lead, dry.....	5 00 5 25	do Chum Plug Smk'g sol 4s	0 67 0 00	Barnett & Fils one star..	0 00 0 00	Ind Coops & Co, Rom- } qts	2 10 0 00
Red Lead.....	4 00 4 25	do Smoking sol.	0 67 0 00	do V.S.O.P.....	14 75 15 00	ford Ales..... } pts	1 45 0 00
Venetian Red Eng'h.....	1 50 1 75	do Cut Smoking 8s.	0 67 0 00	Bisquet Dubonche.....	9 50 10 50	Angostura Bitters, per	
Yel. Ochre, French.....	1 25 3 00	Myrtle do do 9s.	0 70 0 00	Renault & Co.....	10 00 36 00	case of 2 doz.....	14 50 15 00
Whiting, ordinary.....	0 45 0 50	Can. Chewing, Plug.....	0 32 0 33	E. Puet, V.V.O.P.....	0 00 23 00	Banagher Irish Whisky, qts	9 50 10 00
do London, washed	0 60 0 70	do Smoking, Plug.....	0 35 0 45	do 1840.....	0 00 29 00	do do per gal	3 75 4 00
do Paris, do.....	1 00 1 10	Wool.		Joc'y Cl'b blue lab.***case	0 00 7 50	Jas Watson & Co. Dundee	9 50 10 00
English Cement, cask.....	1 95 2 10	Fleeco comb. ord.....	0 00 0 00	do white do V.O.do	0 00 8 75	3 star Glenlivet, per case.	8 50 9 00
Belgian Cement.....	1 35 1 95	do clothing.....	0 00 0 00	do silver lab V.S.O.do	0 00 10 00	1 do do	4 00 8 00
Flre Bricks per 1000.....	15 00 21 50	do Combing.....	0 00 0 00	do gold lab. VSOP do	0 00 12 00	Old Glenlivet.....per gal	4 00 8 00
Fire Clay.....	1 50 1 75	Pulled.....	0 21 0 23	do ext. WVSOP do	0 00 17 00	Watson's Old Scotch qt. cs	6 50 7 00
Rosin.....	2 40 4 50	North West.....	0 00 0 00	do blue lab. *** gal.	0 00 3 50	do do pts, per cs	7 50 8 50
Glue:—		B. A. Scoured.....	0 27 0 33	Boutelleau Fils.....	9 00 20 00	Watson's Old Irish, qts, pr cs	6 50 7 50
Domestic Broken Sheet.....	0 11 0 14	Natal.....	0 15 0 16	DeLaage.....	9 00 24 00	do do pts per cs	7 50 8 50
French Caske.....	0 00 0 13	Cape.....	0 14 0 15	Richard V.S.O.P.....	12 00 00 00	Marie Bizard & Roger Liq	
do bris.....	0 15 0 20	Anstralian.....	0 14 0 16	do V.S.O.....	10 00 00 00	Creme de Menthe glaciale	10 75 00 00
American White, bris.....	0 15 0 20	Wines, Liquors, &c.		do V.O.....	8 50 0 00	Curacao.....	00 00 11 75
Coopers' Glue.....	0 04 0 04	Ale—English.....	2 50 2 55	Scotch Whiskeys—		Franelle.....	00 00 13 00
Golden Ochre.....	0 04 0 10	Porter—		Kilty.....	9 00 9 50	Kummel.....	00 00 12 25
Brunswick Green.....	0 04 0 10	Dublin Stout... qts	2 40 2 45	Morning Dew.....	9 00 0 00	Creme de Cacao.....	00 00 15 35
French Imperial Green.....	0 12 0 10	do do pts	1 57 1 52	And. Usher.....	9 25 10 25	Anisette, case.....	00 00 18 25
Vermillionetts.....	0 75 0 90	Spirits Canadian—per gal.	4 25 0 00	Sheriffs..... per gal	3 80 4 00	Cherry Brandy case.....	00 00 11 75
Genuine Quicksilver.....	0 60 0 65	Alcohol..... 65 O.P.	3 71 0 00	do cases	9 75 0 00	Creme de Noyau, Moka, Ge-	
No. 1 Farnit's Varn'h, pr. gal	0 75 1 00	Spirits..... 50 O.P.	3 71 0 00	Glenfalloch, Highl'd...gal	8 40 3 50	nevieve etc. case.....	9 25 12 75
Extra do.....	0 55 1 20	do do 25 U.P.	2 00 0 00	Walkers Kilmarnock.....	10 00 15 25	Abainthe super, case.....	00 00 13 75
Brown Japan.....	0 50 1 00	Rye Whisky..... 25 U.P.	2 01 0 00	Mitchell's Scotch.....	6 50 12 50	Vermouth, case.....	6 20 6 50
Black Japan.....	1 90 2 00	do do Pure.....	2 25 2 50	do Irish.....	6 50 12 50	Kirsch de com., case.....	9 75 10 25
Orange Shellac, No. 1.....	1 90 2 00	Liverpool per bag.....	0 45 0 40	Gin—		Kirsch, fine.....	10 75 11 35
do do Pure.....	2 10 2 25	Canadian, in small bags..	2 10 8 00	De Kuyper red cases.....	11 00 11 00	White Ball old Jamaica	
White do.....	2 25 2 40			do green do.....	5 75 0 00	Rum, cases.....	15 00 17 00
Salt				do hbds.....	2 80 0 00		
Liverpool per bag.....	0 45 0 40						
Canadian, in small bags..	2 10 8 00						

THE

Canadian Trading AND Shipping Co.

LIMITED

OFFER TO THE TRADE:—

Pure French Wines,
 Fine Scotch and other Whiskeys,
 Best Holland Gins,
 French Brandies,
 Mineral Waters.

Large . . .
 Importations of

List and Brands will be specified shortly and prices quoted.

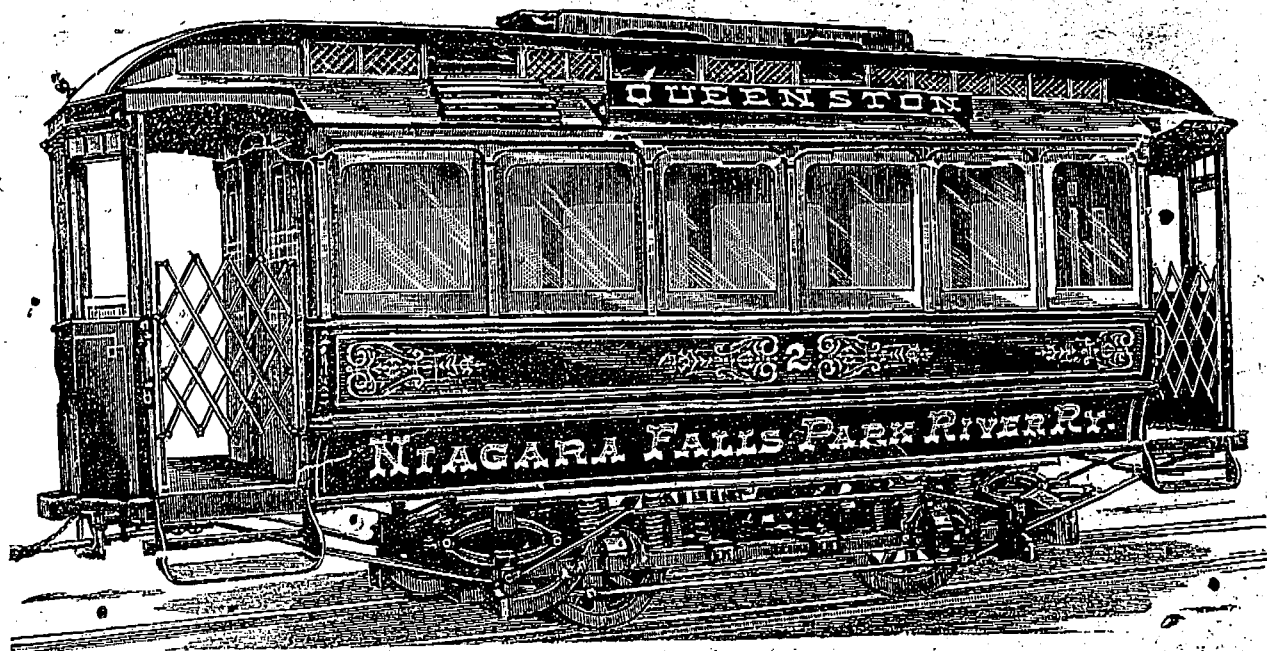
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NOTRE DAME STREET.

(New Premises)

MONTREAL.

Fine Electric Street Cars OUR SPECIALTY.

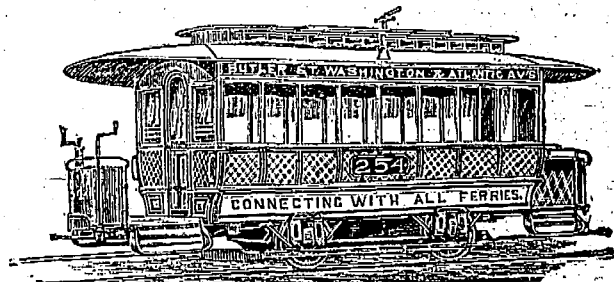


We also manufacture HORSE, and TRAIL CARS of every description.

PATTERSON & CORBIN, ST. CATHARINES, ONT.

STREET, RAILWAY CARS AND LOCOMOTIVES, NEW OR SECOND HAND.

Railroad Spikes and Bolts a Specialty.



JAMES E. THURSBY,
45 Broadway,
New York City.

The W. J. Newton Company,

39 & 41 Cortlandt Street,

NEW YORK.

General Electrical Appliances.

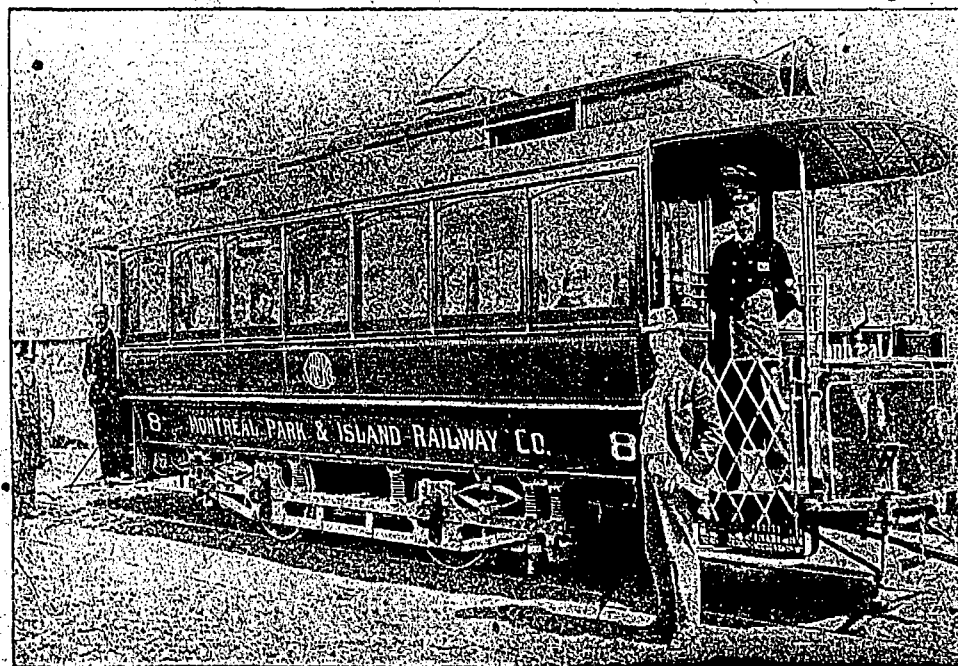
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JOURNAL OF COMMERCE.

PECKHAM'S All Steel "Machine Fitted" Cantilever Extension Trucks.

Awarded the Highest Medal at the World's Fair, for Superiority of Construction.



GUARANTEED

to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates.

For Price List, Descriptive Catalogue and Blue Prints, apply to

THE Peckham Motor Truck and Wheel Co.,

SALES OFFICES:

Havemeyer Building, 26 Cortlandt St., New York.

Boston Exchange Building, 53 State St.

Chicago, 1137 & 1138 Manadnock Building.

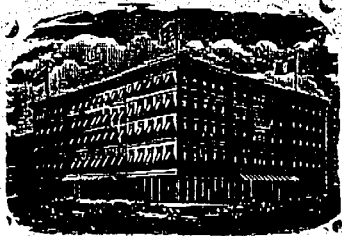
Pittsburg, 713 Hamilton Bldg.

Philadelphia, 420 Walnut St.

San Francisco, 123 California Street.

Works at Kingston, N. Y.

Leading Hotels in Canada



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

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

A. NELSON, Proprietor.

400 Acres of Land,

Over 13,000,000 Feet,

Situated in HOHELAGA WARD, beginning at Frontenac Street,

FOR SALE in lots to suit purchasers.

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

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

THE RUSSELL, OTTAWA.

THE PALACE HOTEL OF CANADA.

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

F. H. ST. JACQUES, Prop.

Brice Electric Works,

Manufacturers of

Dynamos,

Motors,

Transformers.

And all kinds of Electrical Apparatus.

258 Catharine St.

Arthur W. Brice, Manager. HAMILTON.

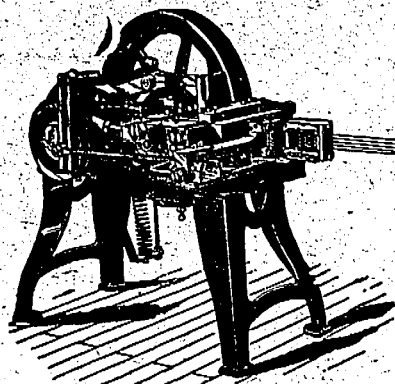
HOTEL DIRECTORY.

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

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BROOKVILLE,	The St. Lawrence Hall,	Amos Robinson
BELLEVILLE,	Anglo American,	D. Coyle
do	Huffman House,	Huffman & Co.
	(late Kyle)	
BRANTFORD,	Belmont,	F. Westbrook
DUNDAS,	The Elgin,	
DEERFRONTO,	Deeronto House,	Geo. Stewart
GALT,	The Queen's,	O. Lowell
GANANOQUE,	Provincial,	Nell McCarney
HAMILTON,	The Royal,	Hood Bros.
do	St. Nicholas,	McLean & Smyth
HASTINGS,	Clarendon	A. B. Spellman
INERBOLL,	Atlantic House,	C. H. Kennedy

(Continued on Page 140)



Kennedy Wire-Nail Machine Co.

MANUFACTURERS OF

Five-Wire Nail Machines.

No. 0 Machine makes 300 40d Nails per min.
 " 1 " " " 750 8d " "
 " 2 " " " 900 4d " "

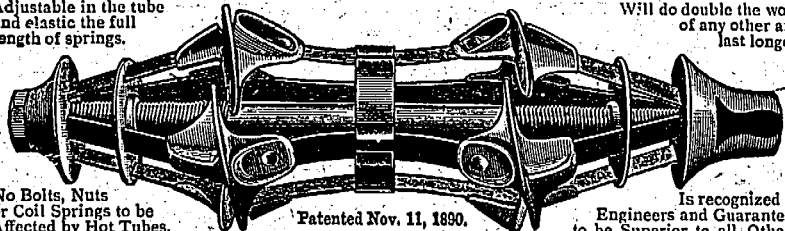
KENNEDY WIRE NAIL MACHINE CO.,

9 East Monroe St., CHICAGO. Send for Circular.

THE DUPLEX BOILER TUBE SCRAPER.

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

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



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

Patented Nov. 11, 1890.

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

TELESCOPE FLUE BRUSH HANDLE.



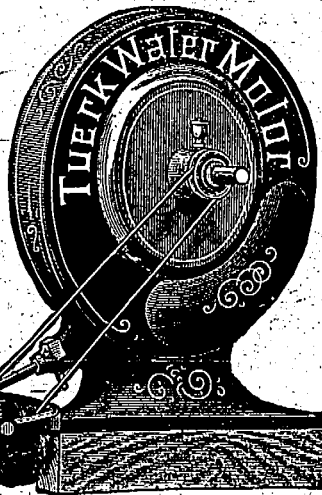
PATENTED DEC. 14, 1894.

SOMETHING NEW!

Fills a Long Flue Want.

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

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



PERFECT PRESS MOTOR.

J. W. OLIVER, Editor-Proprietor of Yonkers, N.Y., "Statesman," says: "I was associated with Robert Ho over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."

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

FOR SALE ONLY BY

Tuerk Hydraulic Power Co.

237 Broadway, Cor. Park Place, NEW YORK.

39 Dearborn St., CHICAGO, ILL.

Globe Valve Repairing Tools.

MANUFACTURED BY

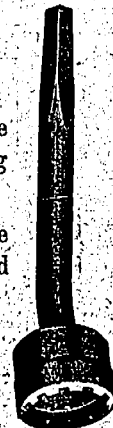
* T. DRAPER, *

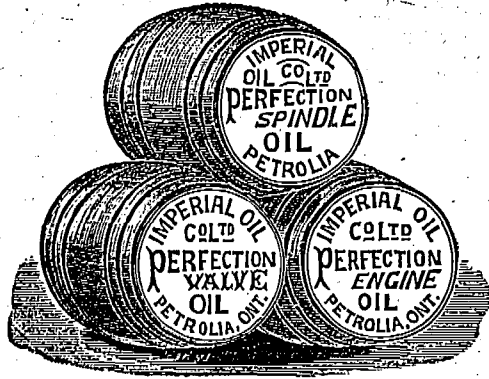
Do not slight this because it looks SIMPLE, all the more reason for giving it consideration and writing for particulars.

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

For Proof, Prices and Particulars, address

T. DRAPER, Petrolia, Ont.





Perfection Valve Engine and Spindle

OILS

Are Fine, Filtered, Viscous Oils

FOR FAST RUNNING MACHINERY.

Special Oils supplied for any desired purpose.

Imperial Oil Co., Ltd. Petrolia, Ont.

BOILER SHOP.

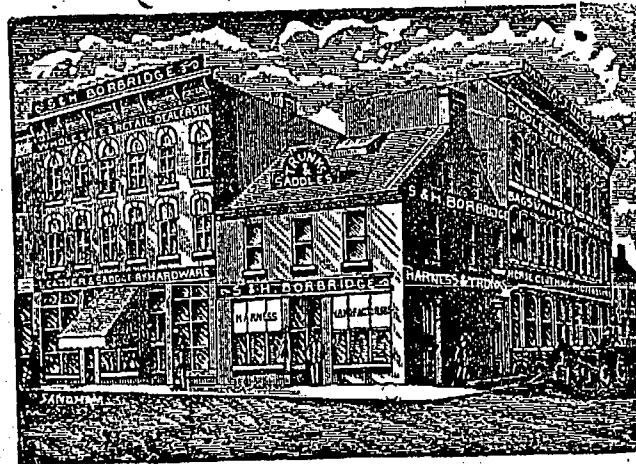
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

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

Beef and Oil Tanned Moccasins. OTTAWA, Ont.



KNIVES for Union Leather Splitting machines, scarfing machines and Bark Mills.

Manufacturers of Machine Knives of every description. All of highest quality and fully warranted.

The L. & I. J. White Co'y, - Buffalo, N. Y.

SECURITIES.		London Jan. 2.
British Columbia, 1877, 8 p.c.	129	184
1887, 4 1/2 per cent	116	121
Canada, 4 per cent. loan, 1880	109	111
8 per cent. loan, 1888	99 1/2	101 1/2
Debs. 1884, 8 1/2 per cent	104	106
Sms	Railway and other Stocks,	Jan. 2.
100	Quebec Province, 5 p.c., 1874	106 1/2
	1878, 5 p.c.	106 1/2
	1880, 4 1/2 p.c.	103
	1888, 5 p.c.	115
100	Atlantic & Nth. Western 5 p.c. Gua	118
10	1st M. Bds.	12
100	Buffalo & Lake Huron £10 sh.	182
100	do 5 1/2 p.c. 1st mort.	182
300	do 2nd mort.	184
	Can. Central 5 p.c. 1st M. Bds. Int.	105
	guar. by Gov.	107
	Canadian Pacific \$100	50 3/4
100	Grand Trunk, Georgian Bay, &c.	99
	1st M.	101
100	Grand Trunk of Canada Ord. stock.	5 1/4
100	2nd equip. mtg. bds. 6 p.c.	123
100	1st pref. stock	83 1/4
100	2nd pref. stock	22
100	3rd pref. stock	11 1/2
100	5 p.c. perp. deb. stock	125
100	4 p.c. perp. deb. stock	82
100	Great Western shares, 5 p.c.	113
100	Hamilton & N.W., 6 p.c.	96
100	M. of Canada Stg. 1st Mort. 5 p.c.	80
100	Montreal & Champlain 5 p.c. 1st mtg. bds.	92
	*Montreal & Sorel, 1st mtg., 6 p.c.	97
	N. of Canada, 1st mtg., 5 p.c.	99
	Northern Extension, 6 p.c. pref.	00
100	Quebec Central, 5 p.c. 1st Inc. Bds.	28
100	T. G. & B. 4 p.c. bonds, 1st mort.	102
100	Well., Grey & Bruce, 7 p.c. bds.	95
	1st Mort	98
100	St. Law. & Ott. 6 p.c. Bds., 4 p.c.	100
MUNICIPAL LOANS.		
100	City of London (Ont) 1st pref 5 p.c.	98
100	City of Montreal stg. 5 p.c.	104
	1874	104
100	City of Ottawa, 5 p.c. stg.	104
	redeem 1878	102
	redeem 1876	116
100	City of Quebec, 5 p.c. con. 1878	101
	6 p.c. redeem 1876	114
	redeem 1878	117
100	City of Toronto, 6 p.c.	100
	6 p.c. stg. con. deb. 1874	101
	5 p.c. gen. con. deb. 1880	115
	4 p.c. stg. bonds, 1921-23	104
100	City of Winnipeg deb., 1884, 5 p.c.	110
	Deb. scrip. 1883, 6 p.c.	116
MISCELLANEOUS COMPANIES.		
100	Canada Company	20
100	Canada North-West Land Co.	35
100	Hudson Bay	134
*All the bonds have been sold to a Canadian Syndicate.		

HOTEL DIRECTORY--Continued.

PLACE.	NAME.	PROP. OR MGR.
KINGSTON,	The British American,	
do	Hotel Frontenac,	E. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horaman
MARKHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Falsely House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques,	
PARIS,	Arlington Hotel,	John Ealand
PETERSBORO,	The Oriental,	Graham Bros.
PETERSBORO,	Grand Central,	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
Trenton, Ont.,	Gilbert House,	T. H. Bleecker.
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

QUEBEC.

MONTREAL,	The St. Lawrence Hall, Henry Hogan
do	The Windsor Hotel, W. S. Weldon
do	The Balmoral, E. H. Dunham & Co
QUEBEC,	Chateau Frontenac.

NOVA SCOTIA.

HALIFAX,	The Halifax, L. Heeslein & Sons
TRURO,	Victoria Hotel, Geo. R. Dupe

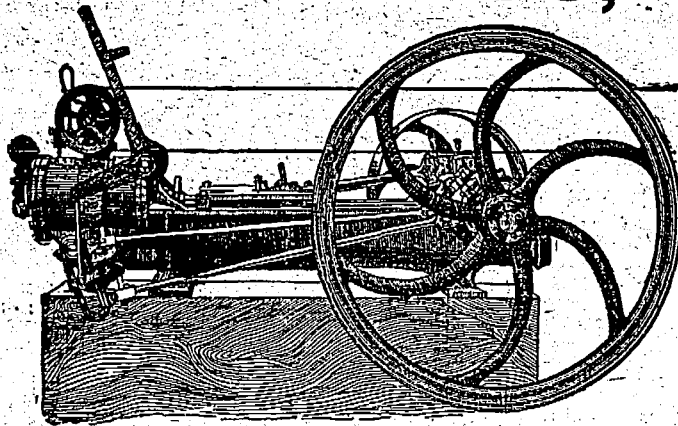
PRINCE EDWARD ISLAND.

CHARLOTTETOWN,	Queen's Hotel, P. P. Archibald
do	Hotel Davies, J. J. Davies

FARRAR & TREFTS,

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

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



**IRON AND BRASS
CASTINGS OF
EVERY DESCRIP-
TION.**

OUR SPECIALTIES:
**Oil Engines and
Boilers,
25,000 IN USE.**
**Propellor Tug and
Yacht Wheels,
10,000 IN USE.**

E. L. ETHIER & CO.,

Billiard Table
and Bowling Alley Balls
Manufacturers and
Importers.

Do all kinds of work in
the Billiard line.

88 St. Denis Street,
MONTREAL.

Telephone 6057.

Branch Store: Ottawa.



FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 88 in. dia.
- 9 " " " 72 " " 40 "
- 4 " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 78 in. face, 11 in. dia.
- 2 " " 72 " " 17 "
- 2 " " 72 " " 16 "
- 2 " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 64 in. x 14 feet.
- 3 Iron Rolls, 82 in. face, 10 in. dia.
- 1 " " 37 " " 11 "
- 1 " " 40 " " 12 "

Dominion Paper Co. Montreal
Can.

*Job Printing of all
kinds done at this
office.*

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CANNED GOODS, FRUIT & VEGETABLE.

Trenton, Ont. - Log Cabin Brand, - Miller & Co.

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HUNGARIAN PROCESS, FLOUR MILL,

Campbellford, - Corresp. solicited, - Chas. Smith

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Montreal Superior Qualities. James Fyfe
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STREET CARS, OMNIBUSES & HOSE WAGGONS.

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BEDDING !!

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

Established
20 years.

ROCK BOTTOM PRICES.

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

J. E. TOWNSEND,

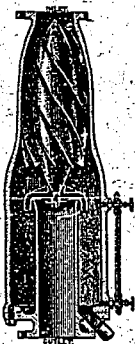
1 Little St. Antoine Street,
Corner St. James Street only.

TELEPHONE 1906.

MONTREAL, Que

"STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

For Horizontal or Vertical Steam or Exhaust Pipes.

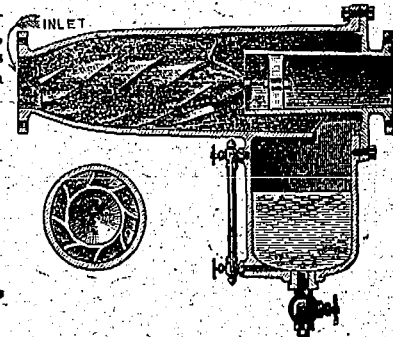


Vertical Separator.

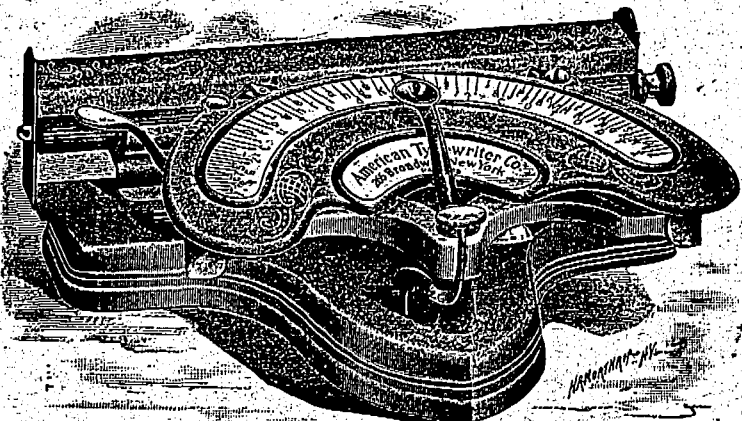
Used in U. S. Navy, Principal Central
Electric Light Stations, Electric Rail-
ways, Steamships, Railroads, Mills,
Manufacturing Plants, and in Mines
on steam mains up to 1,000 ft. in
length.

Joseph DeRycke,

Patentee and Manufacturer,
TAYLOR BUILDING,
39 & 41 Cortlandt St.,
New York.



Horizontal Separator.



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

The latest model of the first success-low priced typewriter.
Improved construction and better finish. Sold by the makers at prices slightly above the manufacturer's cost.
Send for catalogue and letter written with it. Agents wanted everywhere.

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

Syracuse Solar or Sun-Made]
Coarse Salt For Meats, Fish, Pickles,
Ice Cream, Skins & Pelts.

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

Onondaga Coarse Salt Association,
Thos. Malloy, Sec'y. SYRACUSE, N.Y.
WESTERN AGENT:
G. W. Williams, 19 & 21 Wabash Ave., - Chicago.
EASTERN AGENT:
C. S. Worden, Mercantile Exch.,
6 Harrison Street, New York.

Western Electric Co.,
CHICAGO-NEW YORK,
Electrical Apparatus and
Supplies.
ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Jan. 14, 1896.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3¼-6mos.	850	\$50	112¼ 112¼
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7¼-6mos.	100	10	275 275
Western Assurance.....	25,000	5-6mrs.	40	20	159¼ 159¼
Guarante. Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Jan. 4, 1896 Market value p. p'd up sh.

Atlas.....	24,000	22 p. s.	50	6	£26	£26
British and Foreign Marine.....	47,000	25	20	4	£23¼	£24¼
Caledonian.....	21,500	20	25	5	£27-10-0	£20
Commercial U. Fire, Life and Marin	50,000	25	50	5	£26	£27
Edinburgh Life.....	5,000	18s	100	20	54-10 0	00
Fire Insurance Association.....	100,000	5	£10	£2	¼	¼
Guardian Fire and Life.....	200,000	7½	10	5	9¼	10¼
Imperial Fire.....	60,000	20 p. s.	20	5	27	28
Lancashire Fire.....	136,493	5	20	2	5	5¼
Life Association of Scotland.....	10,000	17 6-7 p.c.	40	8¼	44-10 0	00
London Assurance Corporation.....	85,882	20	25	12¼	£57¼	58¼
London & Lancashire Life.....	10,000	10	10	2	4¼	4¼
Liv. & Lon. & Globe Fire and Life...	391,752	75	St.	2	49	50
National of Ireland.....	40,000	£25	21 p.c.	£2¼	40-0 0	71
Northern Fire and Life.....	30,000	22¼	100	10	69	71
North Brit. & Merc. Fire and Life...	110,000	20 p. s.	25	6¼	30¼	37 ½
Imperial Fire.....	6,722	£13¼ p. s.	50	50	£	£
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	125,234	58¼	20	3	49¼	50¼
Scottish Imperial Life.....	50,000	8¼d	10	1	1-13-6	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

TH —
"I. X. L."
TEMPERED COPPER CO.
Manufacturers of
Tempered Copper for Commutator Bars.
Tempered Copper Castings a Specialty.
All Kinds of Brass and Bronze Castings.
OFFICE AND WORKS:
16, 18 & 20 Elk St., - Buffalo, N.Y.

Consumers
Cordage Co.
(LIMITED)
MANUFACTURERS OF.....

Manilla, Sisal, Jute,
and Russian Cordage

BINDER TWINE.

Jute and Cotton Bags.

—*HEAD OFFICE*—

St. Patrick St., Montreal

ESTABLISHED 1824
Alliance
Assurance Company
of London, England.
CAPITAL \$25,000,000.
GEO. HENRY MANAGER FOR CANADA.
MONTREAL.

The Mutual Life INSURANCE COMPANY
OF NEW YORK.
RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1893

Assots,	\$184,935,600.80
Reserve on Policies (American Table, 4 p.c.)	\$168,221,916 00
Liabilities other than Reserve	1,623,951 00
Surplus.....	15,089,822 92
Receipts from all sources	41,958,145 68
Payments to Policy-holders	20,885,472 40
Whole Life Risks assumed and renewed, 219,308 policies.....	687,726,276 00
Risks in force, 273,218 policies, amounting to	802,867,478 00

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

FAYETTE BROWN, Manager, MONTREAL.

A PENSION FOR LIFE, For MEN and WOMEN.

The Pension Bond Policy of the Manufacturers Life guarantees an income for life of from \$100 to \$10,000 a year, from any age after 45. No medical examination required. Should death occur at any time before the pension becomes payable, all the money paid by the assured to the Company will be returned to his or her beneficiaries. This is the easiest—cheapest—simplest—and most convenient way of providing for old age. Same rates for both men and women. No medical examination required.

Manufacturers' Life Insurance Co. TORONTO, Canada.
President, GEO. GOODERHAM
(President Bank of Toronto.)
J. F. JUNKIN, Gen. Manager. GEO. A. STERLING, Secretary.
W. N. KING, W. E. FINDLAY, } District Managers.
G. H. JUNKIN, } City Manager.
Reliable Agents Wanted. 102 St. James St., MONTREAL

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE.

Capital and Assets - - - - \$1,000,000.00
Surplus to Policyholders, - - - - 704,141.26

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

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

WORTH KNOWING

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

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

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

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

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

H. SUTHERLAND, Manager
Correspondence solicited. Agents wanted.

Scottish Union and National INSURANCE COMPANY.

Of Edinburgh, Scotland.

ESTABLISHED 1824.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

York County Loan & Savings COMPANY.

Head Office: Confederation Life Building,
Corner Yonge and Richmond Sts., TORONTO
Subscribed Capital, - \$300,000.

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

Quebec Fire Assurance Co'y.

Established 1818.

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

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

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

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, MONTREAL
LANSING LEWIS, Manager.

NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office, - TORONTO, Ont.

President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.

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

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

Cash Income.....\$ 558,394.93
Expenditure including death claims, endowments, profits and all payments to policy-holders..... 288,198.40
Assets.....1,987,446.80
Reserve Fund.....1,564,020.00
Net Surplus.....388,216.75

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

PROVIDENT SAVINGS

Rates per \$1,000 Life Assurance Society Rates per \$1,000 With profits.
OF NEW YORK.

Age nearest Birthday.	Rate	Age nearest Birthday.	Rate
25	\$18 75	48	\$19 45
26	18 95	49	20 10
27	14 15	50	20 60
28	14 35	51	21 60
29	14 55	52	22 50
30	14 80	53	23 50
31	15 05	54	24 60
32	15 30	55	25 60
33	15 55	56	27 10
34	15 80	57	28 50
35	16 05	58	30 10
36	16 30	59	31 80
37	16 60	60	33 45
38	16 95	61	35 65
39	17 35	62	37 60
40	17 80	63	40 10
41	18 30	64	42 60
42	18 85	65	45 80

Charles E. Willard,
President.
ESTABLISHED 1875.
R. H. MATSON,
General Manager for
Canada,
37 YONGE STREET,
TORONTO.
Agents wanted in unrepresented districts.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

Invested Funds, \$40,833,724
Funds invested in Canada, over 1,000,000
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:
HON. HENRY STARNES, Chairman.
EDMOND J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.
Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—Geo. B. GRANT, Esq.

Head Office, Canada Branch:
MONTREAL.

THE WATERLOO MUTUAL Fire Insurance Company.

Established in 1883. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.
GEORGE RANDALL, Esq., President; JOHN SHUI,
Esq., Vice-President; C. M. Taylor, Esq., Secretary;
John Killer, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMPANY

WATERLOO, ONT.
Subscribed Capital.....\$200,000 00
Dom. Govt. Deposit..... 50,079 76
Losses promptly adjusted and paid.
I. E. BOWMAN, Esq., President; J. LOCKIE, Esq.,
Secretary; T. A. GALE, Esq., Inspector.

SUN INSURANCE OFFICE FIRE

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.
H. F. Petman, Inspector.

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

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

OLD "GRIMP" is Comin'

Nothing will keep your boy at home the long winter evening or prove so useful as the

PRIZE HOLLY SCROLL SAW
All Iron and Steel. Price, \$3.00.
PRIZE DEMAS LATHE
—AND—
SCROLL SAW
AND ALL FURNISHING.
SEND FOR CIRCULAR TO
SHIPMAN ENGINE MFG. CO.
ROCHESTER, N. Y.



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

Statement of Business,
December 31st, 1894.
ASSETS INVESTED \$162,011,770
SURPLUS 20,240,307
INCOME IN 1894 86,489,818
INSURANCE IN FORCE 818,204,160

Good Agents are Wanted
for several central and productive local-
ities in Canada.
Apply to **DAVID BURKE,**
GENERAL MANAGER,
Company's Building, MONTREAL.

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

ESTABLISHED 1847.
Head Office, CANADA.
British Empire Building,
MONTREAL.

Government Deposit, - \$747,207.34
RESULTS OF VALUATION 1893.
Larger Cash Surplus,
INCREASED BONUS.
Valuation Reserves Strengthened,
IMMEDIATE ANNUITIES GRANTED.
SEND FOR TERMS.
F. STANCLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,
Head Office: TORONTO.

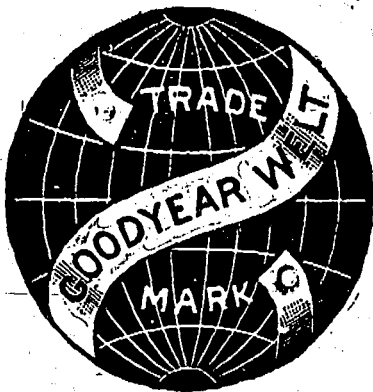
The unconditional accumulation policy
of this Association is unsurpassed for ad-
vantageous terms. It is in the interest of
all intending insurers to secure one without
delay.

RISKS IN FORCE
Over \$25,000,000.00.

Montreal Office:
207 ST. JAMES ST.

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

SURVIVAL
OF THE FITTEST



The millions of cheap and inferior shoes made by processes of
mush-room growth are now giving way to the

"FITTEST"

THE BEST SHOES IN THE WORLD TO-DAY

for the consumer and therefore for retailer and manufacturer are

Goodyear Welted **SHOES.**

WESTERN ASSURANCE
COMPANY.

FIRE AND MARINE. Incorporated 1851.
Assets, over \$2,350,000.00
Income for Year ending 31st December, 1894, over - 2,175,000.00

Head Office. - Toronto, Ont.
J. J. KENNY, Vice-President & Man.-Director.
Geo. Cox, President. C. C. FOSTER, Secretary
J. H. ROUTH & SON, Managers Montreal Branch.
190 ST. JAMES STREET.

THE IMPERIAL
INSURANCE COMPANY LIMITED

FIRE.
LONDON.
ESTABLISHED 1808.
SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
A. D. LACY, Resident Manager

COMMERCIAL UNION

ASSURANCE CO., Ltd.,
Of London, England.
FIRE! LIFE! MARINE!
Agencies in all the principal Cities and Towns of
the Dominion.
HEAD OFFICE, Canadian Branch, - MONTREAL
EVANS & MCGREGOR, Managers.

LONDON

Guarantee and Accident Com'y, Ltd.
Of London, England.
Capital, \$1,250,000.
Head Office for Canada, N. E. corner King and Yonge Streets
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.
A. I. HUBBARD, Chief Agent for Canada.
The Directors are open to entertain applications for agencies where the Com-
pany is not already efficiently represented.