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THE CANADIAN

JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 51. No. 13.
 New Series.

MONTREAL, FRIDAY, SEPTEMBER 28, 1900.

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 EDITOR AND PROPRIETOR.

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Capital Paid Up, 1,000,000
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Capital Paid-Up.....1,500,000
Reserve Fund.....900,000

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REST - - - - 700,000

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Reserve Fund.....2,243,030.80

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 Rest, 200,000

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 Rest, 350,000

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The transfer books will be closed from the 20th to the 3rd September, both days inclusive.

By order of the Board,
 E. R. WOOD
 Man.-Director.

Toronto, Sept. 7, 1900.

The Dominion Savings & Investment Society

London, Canada.
 Capital Subscribed, \$1,000,000 0
 " Paid-Up, 932,474 97
 Total Assets, 2,541,274 27

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President, A. T. WOOD, Esq., M.P.
 Vice-President, ALEXANDER TURNER, Esq.
 Capital Subscribed, \$1,500,000.00
 Capital Paid-Up, 1,100,000.00
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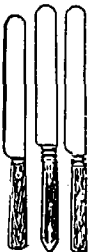
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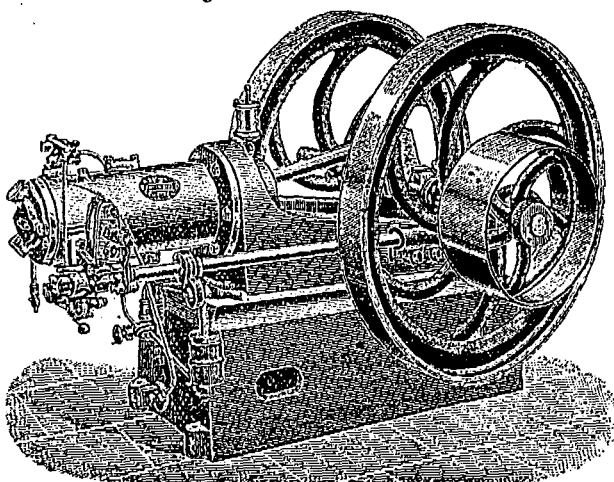
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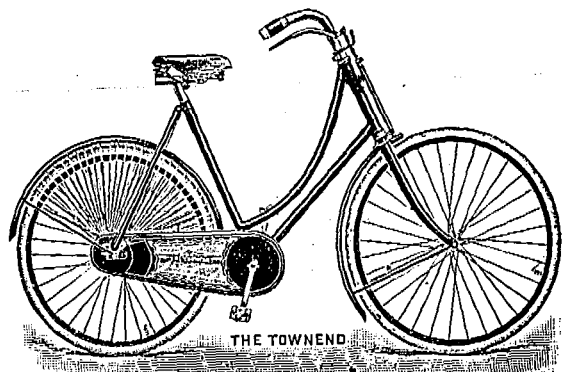
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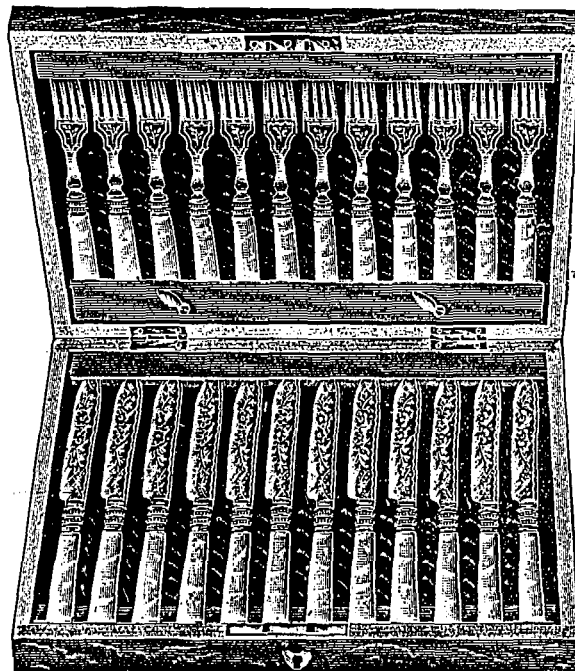
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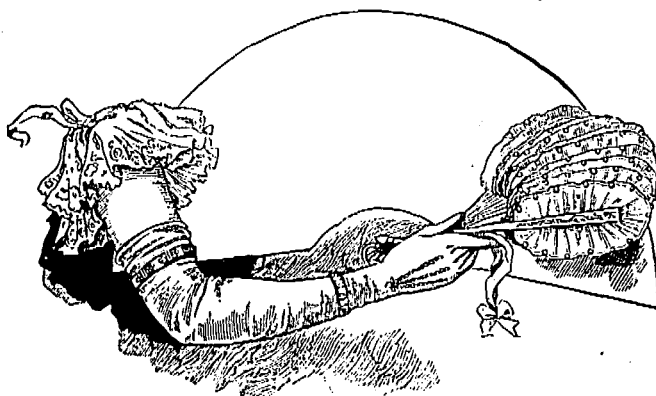
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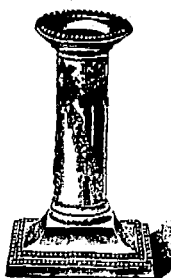
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—The Canadian Fire Underwriters decided at their recent meeting in Hamilton to reduce the rates in New Ontario.

—The by-law to authorize the loan of \$20,000 to The Knight Bros. Co., Burk's Falls, Ont., to aid them in enlarging their present planing factory and sawmill and to exempt the factory from taxation, has been carried.

—Recent advices from London, Eng., confirm the report that Mr. Charles T. Yerkes of Chicago and New York, has purchased the franchise of the Charing Cross, Euston and Hampstead Underground Railway. The contracts will be signed next week and the work of construction will be begun almost immediately. The enterprise will be in the main in the hands of American capitalists. The original directors have retired, Mr. Yerkes appointing the new board. It is expected that the line will be completed in two years.

Established
1824.Established
1824.

NEEDHAM'S PASTE.

"THE FAVORITE METAL POLISH."

You have to use water to Needham's Paste, but the water costs you nothing, you have only to go to the tap for it. Remember when you buy "grease" polishes, you pay, and pay extravagantly for having it in a moist state. Needham's Paste gives a brighter and cleaner polish, and goes three times as far.

MANUFACTURERS :

JOSEPH PICKERING & SONS

Aloyn Works SHEFFIELD, Eng.

The Meaford, Ont., Elevator Co., Limited, has been incorporated with a share capital of \$130,000. The Niagara Falls Gas Co., Limited, has been incorporated with a share capital of \$50,000.

Late reports from Newfoundland confirm the great loss of life and property during the recent gales. A dispatch of the 22nd inst. states that an unknown U. S. fishing vessel foundered on the Grand Banks during last week's gale, and all of her crew, about twenty in number, perished. The French banker Thornley, foundered and 14 of her crew were drowned, while six escaped. The schooner Eddie lost three men. The Dolphin lost 5 men. A number of other vessels dismantled and lost five men. A number of other vessels were damaged, and many fishermen who were away in boats overhauling their trawls, when the gale arose were drowned. The British barque Mary Hendry, from New York, for St. John's, with anthracite coal, arrived. She was dismantled during the gale, her decks were swept away and her bulwarks smashed, and much deck gear lost. Damaged vessels continue to make St. John's from the Grand Banks. One reports a collision between two French fishing schooners during the gale, carrying away the masts of both. They were driven out of sight, and it is feared that they foundered, which would represent a loss of about forty lives. A British cruiser sailed for the northeast coast to assist the victims of the recent gale, to tow off schooners, transfer the fisherfolk and distribute relief where necessary. She will visit all centres where the gale raged with special violence, extending her trip to Labrador where a similar policy will be pursued.

TELEGRAPHIC ADDRESS "STEAMPOWER, LONDON."

TELEPHONE No. 997 HOP.

Robert Millar,
Engineer
— and —
Mechanician,
44, LANCASTER STREET,
BOROUGH ROAD,
LONDON, S. E.,
England.

The following were among the enquiries relating to Canadian trade, received at the High Commissioner's Office in London during the week ending September 14: A firm of flag and bunting makers ask for the name of a likely firm to take up the agency in Canada for the wholesale sale of bunting, flags, etc.—A merchant in Copenhagen who is desirous of working up a regular trade in Canadian salmon, wishes to hear from exporters of salted salmon, "Labrador," white bright, or red sweet salted, in barrels of 300 lbs. net, the fish to be whole and not weighing less than 2½ kgr. each.—The makers and manufacturers of specialties suitable for shirtmakers, such as collars, cuffs, union and cotton interlinings, etc., desire to get direct correspondence with good Canadian factories and firms open to do business.—The following trade enquiries have been received at the Imperial Institute by Mr. Harrison Watson:—A Birmingham firm in close touch with the market would be prepared to hear from Canadian shippers of lead and iron ores, Average sample with assay, and general details required.—A firm in Cardiff asks whether any Canadian manufacturer of starch is desirous of appointing a resident agent for South Wales, and the west of England.—A Belfast correspondent enquires whether he can obtain from Canada shooks suitable for linen cases, which are in considerable demand.—A Bristol firm would be pleased to receive samples and prices of drafted horsehair up to 18 inches in length, suitable for brushmakers.

Mr. James Mackinnon, local manager of Cowansville branch, has been appointed assistant general manager of the Eastern Townships Bank. Mr. Mackinnon is now in Grand Forks, B.C., in the interests of the bank. Mr. Mackinnon, in experience, is one of the oldest of the Eastern Townships Bank officials. He became a member of the staff about 20 years ago, and worked his way up until appointed to the management of the branch at Cowansville.

At a recent meeting of Canadian stockmen at Ottawa it was decided to hold an auction sale of pure bred stock at or near Ottawa during the the coming winter.

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

BRICK.

**YOUR
MONEY**

Is well spent if you buy Milton Bricks. They are the highest grade of Canadian Brick. Our Buff Brick may be seen in the new Foley Block.

THE MILTON PRESSED BRICK CO., Ltd.

Works & Head Office: MILTON, Ont.

Dr. ROBERTSON, President.

J. S. McCANNELL, Managing Director.

Montreal Agt., T. A. MORRISON & Co. 204 St. James St.

Established 1787.

Telegrams: "Mazeppa, Sheffield."

SAMUEL HANCOCK & SONS,

MAZEPPA WORKS: Sheffield,

England.

Manufacturers of

- Table Knives.
- Butchers' Knives.
- Spear Knives, Daggers.
- Pocket Knives.
- Pen Knives.
- Bowie Knives.
- Sword Knives, Matchets.
- Pruners.
- Lancets.
- Fleams, Razors.
- Scissors.
- Farriers' Knives, Etc., Etc.



CORPORATE MARK.



MAZEPPA



—A heavy snowstorm occurred at Edmonton, N.W.T., on the night of the 24th instant. Politics had nothing to do with it; it was simply a cold wave seeking a place to unload.

—At a recent meeting of the Hamilton, Ont., City Council, it was decided to return to the use of gas for lighting the civic buildings, the gas company's offer being much lower than the electric service now in use.

—To the obscure backwoodsman of Northern Ontario it should not seem as though a strike of coal miners in a foreign country could directly affect him. But it has, because its continuance will make wood dearer and he is sharpening his axe and saw with greater care while awaiting results. The affairs of the entire civilized world are becoming so tangled together, and held there by wires and iron rails, that whatever any prominent individual does affects all to some extent. The Montreal labourer reads of the condition of the coal market and pays his scanty dime in a hurried trip to the local coal dealer to insure his coal supply for the winter. He is promised his supply for the coming week, "come what will," and returns to his work content with his trip. The week rolls by and his coal is not in sight. Another noon-hour trip to the dealer reveals the fact that he is not alone in his predicament as to getting his winter's coal. Thus the poor labourer is directly out of pocket, and an anxiety holds possession of his mind which only circumstance can dispel. Even those who choose the water instead of the land are rudely disturbed by the strike. A Tar into dispatch states that the Pennsylvania coal strike has demoralized the lake coal-carrying trade and has brought the season to a premature close. Several vessels which made Toronto their headquarters have gone into winter quarters and dismissed the crews.

—A Winnipeg letter states that the final crop report of the season was issued by the Northern Pacific Railway on the 24th inst., and, like those of earlier date, it was not of a very encouraging nature. From the main line the reports state that threshing has been at a standstill, and the farmers are waiting for continued dry weather to finish up. Grain is coming in slowly, and grading two and three hard, being somewhat tough and discolored, but it will be improved if the weather remains favorable. Along the Portage branch the reports are of a similar nature. On both the Morris-Brandon branch and the Hartney extension, work has been at a standstill on account of the wet weather. More than two-thirds of the grain is still sprouting, and at best will be of low grade, and, if wet weather continues, will not be worth threshing. Some are of opinion that it may dry sufficiently to pass for No. 2 hard, but it is doubtful.

—Our correspondent at Bedford, Que., writes under date Sept. 25th: There were sold here to-day to Montreal buyers, principally to Ayer & Co., 220 boxes creamery butter at 19½c; 40 boxes cheese at 10½c. Few packages of dairy butter offered, sales made at 18c; makers attribute small sales to autumnal shrinkage of milk. Eggs sold at 13c to 14c. Few hogs offered, some sales were made at 5c to 5½c.

—Winnipeg advices state that the Northern Pacific crop report for the period ending September 23 shows the harvesting and threshing to be still at a standstill owing to the continued wet weather. Where any threshing has been done the farmers are holding their wheat waiting for higher prices. It is thought that the recent frost has hardened the wheat.

—The price of hard, stove coal has been advanced to \$7 a ton at London, Ont. The price at Montreal is now \$7.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,

MONTREAL.

Manufacturers and Importers of

White Lead, Colors,
Glass, Varnishes,
Glues, &c.

Oils, Chemicals, Dyestuffs,
Tanning Materials, &c.

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BERLIN ANALINE CO.,
Berlin, Germany.

Manufacturers of Aniline, Colors and other Coal Tar Products.

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NEW COVENTRY CYCLES.

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

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NEW COVENTRY CYCLE CO.,

MOOR ST., EARLSDON,
COVENTRY, ENG.

Individual Evening Instruction.

ON

Monday, Wednesday and Friday Evenings

AT

The Montreal Business College

Corner Victoria Square and Craig Street

Book-keeping, Arithmetic, Penmanship, Shorthand, Type-writing, Correspondence English, French, Civil Service, etc. Students select their subjects and are taught separately by nine expert teachers. Write, call or telephone Main 2890 for Prospectus and new price list. Address.

J. D. DAVIS,

42 Victoria Sq., Montreal.

The "FLUX" Fountain Pens.

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



Plain Cases, or chased in various elegant patterns, also chased and gold mounted. Prices: 5/-, 5/6, 8/6, 10/6, and 12/6 each.

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



No. 500—Plain Polished Vulcanite (size as illustrated) **Price 3s. each.** Each Pen supplied in box with Filler and full directions for use. By imperial Parcel Post, single Pen to one dozen, 8d. extra. Illustrated List, fully describing each sort Free!

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

—The stock of hats, etc., of the insolvent firm of Paris, Milne & Co., Montreal, has been purchased, at auction, by Levine Bros., Gaspe, Que., for 30 cents in the dollar.

—The Northern Elevator Company, says a Winnipeg dispatch, will commence the construction of a grain dryer at Emerson for the purpose of drying grain shipped over the Northern Pacific lines which carries an enormous quantity to Duluth. All grain will be unloaded at Emerson for this purpose. The dryer will be in operation in about one month and it is estimated that from four to five thousand bushels can be handled daily. The rain is said to be causing some damage in the Rainy River district. The water has risen to such an extent that the wharves are inundated, and the wood piled thereon is being carried off.

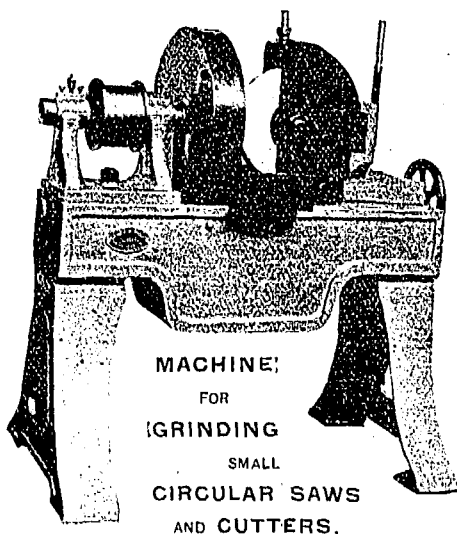
—Liability of Company for Not Notifying Insured it Would Not Renew.—An insured applied for renewal of policy about to expire and paid premium to local agent of company, who countersigned and delivered a "binding receipt" admitting payment, and stating that receipt was binding for a period of sixty days from date of countersigning, subject, in case of fire, to the conditions of the policy, and to be invalid on issue of renewal. Insurer declined to renew, but did not notify insured nor return premium. It was held that the receipt constituted a contract of insurance, on which insured could recover for loss sustained after expiration of time mentioned in receipt. Phoenix Ins. Co. vs Hale Ark.). 55 S. W. Rep. 486.

—Cotton crop prospects are tending in the way of dear cotton for the coming season. Referring to the outlook in the Southern States, a Baltimore report states that the "Manufacturers's Record" recently sent a letter to a bank in every county seat in the South asking for information as to present facts and as to the outlook for the fall and winter. The majority of the replies coming from the cotton-growing sections, point out that while the crop is short, the very high prices now prevailing will more than offset the small crop and give to the farmers greater profits on cotton than for many years. Some of the letters from other portions of the South are less hopeful by reason of the small corn crop due to the severe drought. In connection with the cotton situation it seems probable that the crop will be at least 9,000,000 bales, and possibly more, though some experts anticipate that the yield will be considerably less. Even should the crop reach 9,500,000 bales, the great shortage in the world's supply will probably maintain prices at not much below the present level of about 10 cents a pound, or, roughly speaking, say, \$50 a bale, and if it should fall below this figure prices ought to correspondingly advance. On the basis of 9,500,000 bales, this would give a valuation of \$475,000,000, which would be by far the most valuable cotton crop raised in this country. Taking last year's crop and this crop together, and the total valuation on the basis of an estimate of \$475,000,000 for this year's will be \$338,000,000 for the two years, against \$602,000,000 for the two previous years, showing a difference in favor of the cotton planters of the South of \$236,000,000 for two small crops against the two preceding crops, each of which exceeded 11,000,000 bales.

The annual meeting of the Montreal Park & Island Railway was held on the 20th instant. The gross earnings during the year were \$120,586 and the operating expenses for same period 59.69 per cent. The old board of directors was re-elected.

DAVID ASHTON & CO.,

SPECIALITY:
File and Saw Manufacturing Machinery.



MACHINE
FOR
GRINDING
SMALL
CIRCULAR SAWS
AND CUTTERS.

ENGINEERS.

AZTEC WORKS, NEEPSSEND,
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Telegrams: Reservation, London.

Stores: Eagle Yard, S.E.

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F. H. Mathews & Sons,

LIMITED,

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Complete Hotel and Bar Fitters,

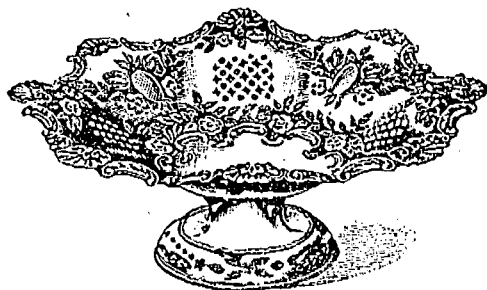
Beer Engine Manufacturers,

Brass, Gun & German Silver Founders.

Patentees and Makers of
The "WASTE NOT" Beer Engine.

84 Walworth Road,

LONDON, S.E., England.



ALLAN GREEN

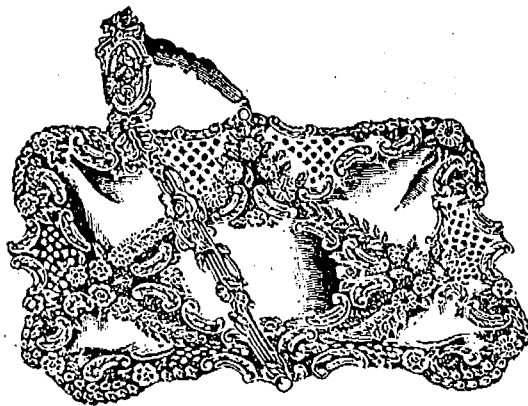
MANUFACTURER OF

STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.

..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—Many labourers are leaving Montreal, having been engaged for railroad construction work at Sault Ste. Marie, Ontario.

—The following complete weekly list of patents granted to Canadians is furnished by Messrs. Featherstonhaugh & Co., patent solicitors, Canada Life Building: American patents—A. Demers, saw-frame; T. Harvey, wire web guide for paper making machines; W. Mathen, combination hose-nozzle; Laura McLean, device for teaching music; A. Zachrisson calendar.

—The gradual improvements being made on electric railways is causing considerably more attention being centred of late to their extensions into outlying districts. Certain it is that had such speedy and economical means of traffic been known in its present degree of perfection in past decades, scarcely a town within fifty to a hundred miles of the large cities but would now be enjoying direct communication and facilities for speedy transfer of farm products and other small wares. It may be said that such roads will not benefit the small towns but in benefiting the farmers and gardeners the towns will be able to look after themselves; hold their own and grow under the new conditions more speedily than under the old. A Toronto letter of recent date states that President Mackenzie, of the Toronto Street Railway Company, had completed, in company with officials of the Metropolitan Railway Line, an inspection trip over the road as far as Newmarket, the northern terminus. There was more significance in the trip, it is stated, than might be supposed. While the right of way for the northern road to the St. Lawrence market was discussed, it is said something larger is being looked for, which is the purchase of the Metropolitan road outright, in order to establish a system of radial railways with Toronto as the centre. The Toronto railway own the right of way as far west as Oakville, and east as far as Oshawa. If the Metropolitan road were bought a first-class radial system could be established.

HENRY GATEHOUSE,

808-810 DORCHESTER STREET,
MONTREAL.

RECEIVER AND SHIPPER OF
FISH, GAME AND POULTRY,
WHOLESALE AND RETAIL.

COLD STORAGE CAPACITY . . . 40,000 CUBIC FEET.

Consignments solicited. Prompt returns.

—The Ottawa and New York Railway Co. has completed its bridge over the St. Lawrence at Cornwall. The last of the iron work, says an Ottawa dispatch, has been erected and all that remains is to place a foot walk and lay a track on the island between the north and south channels. The manager of the road states that a through service between Ottawa and New York will be established within a fortnight if the present intentions are carried out. It is expected a new departure will be made by putting on a day service between the Capital and New York, a train leaving in the morning and reaching the metropolis at 9 p.m.

—The by-law for the exemption of taxes and water rates in favor of the Petrolia, Ont., Pork Packing Company for ten years recently placed before the electors, resulted as follows: For, 69; against, 9. Large buildings will be erected at once, and from 50 to 75 men will be employed to commence with.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

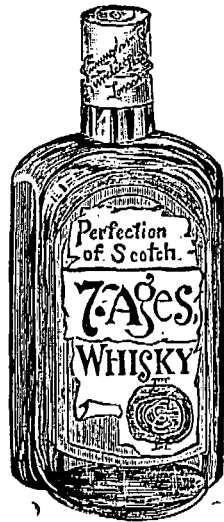
THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT
REMUNERATIVE PRICES.

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

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

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

CUNINGHAM, COVENEY & CO.,



WINE & SPIRIT BROKERS.

33 Seething Lane,

GREAT TOWER ST
London, E.C., ENGLAND.

RAW FURS

Consignments Solicited

Highest Market Price in the Dominion of Canada.

I. LEVY, 518 St. Paul St., MONTREAL.

ESTABLISHED 1800.

Rio Works, Howard Street,
SHEFFIELD, England.

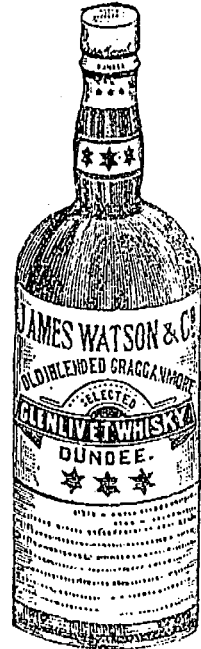
Joseph Rodgers & Co.,

MANUFACTURERS OF

Table and Spring Cutlery,
RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.



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

Watson's Dundee Whisky

Undoubtedly the Finest Imported.

Henry J. Chard & Co.

Agents for Canada,

28 HOSPITAL ST., MONTREAL.

Pneumatic Malting

The Best System Known . . .
Flakes Flatt of the Highest Quality.

"The Malt we have been making during the recent hot weather has been of Excellent Quality."—GEO. YOUNGER & SON, Brewers, Alloa, N.B.

"We are very satisfied with the Malt produced."—C. VAUX & SON, LIMITED, Brewers, Sunderland.

All particulars and cards to view can be had from

R. J. HANBURY & CO.,

74 Great Tower Street - - London, E.C. England.

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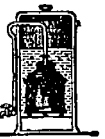
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PORTABLE



No. 3 OR LARGE CISTERN FILTER.

Typhoid and other Water-borne Diseases entirely prevented by the use of the



CISTERN AND DOMESTIC FILTERS

CISTERN FILTER.

MADE BY THE

LONDON AND GENERAL WATER PURIFYING COMPANY, (Limited)

No Families who value their Health should be without one

Patronised by H. M. the Queen and Royal Family, numerous Hospitals, Sanitary Institutions, etc.; also by the elite of the Medical Profession.

Testimonials from the Highest Authorities. Indents through Shippers only. Full Particulars and Prices from Secretary, 157 Strand, London, Eng.

At the final session of the annual convention of the Wholesale Druggists' Association, held in Chicago recently, J. W. Walker, Albany, N.Y., was elected president. The next meeting will be held at Montreal the second Monday in September, 1901.

Advices from Niagara Falls report the opening, on the 23rd inst., of the new through service between that city and St. Catharines by way of the Niagara, St. Catharines & Toronto Electric Railway. The new schedule calls for ten-round trips between 7 a.m. and 11 p.m. The cars in service are fifty feet in length and in addition to the regulation section for passengers there are smoking and baggage compartments. The coaches are heated by steam and electric lighted, and are equipped with high speed motors and automatic air-brakes. The terminal has been moved from Niagara Falls, Ont., to the soldiers's monument on the American side over the tracks of the Intercolonial Traction Company. The work of clearing the land where the new terminal station is to be located has been started and will be rushed to completion.

A Hamilton letter states that the Dominion Board of Underwriters in recent session there concluded its business by electing the following officers: H. C. Blackburn Toronto, president; Alfred Wright, Toronto, vice-president for Ontario; J. McGregor, Montreal, vice-president for Quebec; Alfred W. Hadrill, Montreal, W. T. Robins, Toronto, secretaries. The board decided to reduce the rates on mercantile risks in the districts north and west of the Georgian Bay in the New Ontario region. In some lines the reduction reaches 25 per cent. The board will also communicate with Quebec city to endeavour to interest its citizens and Board of Trade, in improving the water works system. The question of floating policies for short dates was discussed. It is probable the next meeting will be held in Quebec.

A Toronto tax bill is before us for a cottage assessed by the city official at \$4800. The total taxes for the current year amount to \$15.10. This amounts to 21 per cent. of the annual rental. The charge for water raises the imposts charged against this cottage to 28 per cent. of the year's rental!

Our Oak Leather is Tanned and Curried in the good old way and made into Belting, with the accumulative experience of 43 years. "Extra" Brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent and Pearl Batting.

Purity, Brightness, Loftiness.

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

THE ROYAL PALACE HOTEL,

Adjoining the Royal Kensington Palace, Kensington, W.,
overlooking Kensington Gardens and Hyde Park,

LONDON, ENGLAND.

..THE FINEST POSITION IN LONDON..

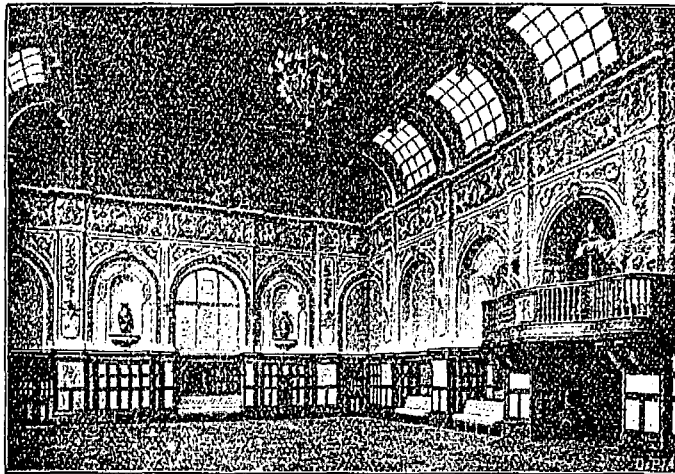


Table d'Hôte Dinner (separate tables) open to Non-Residents, 6 p.m. to 8.30 p.m. Exceptional Cuisine (French), Lounges, Elevators, Electric Light throughout. Recluse Dinners à la carte.

Erection of buildings, &c., cost nearly a Quarter of a Million Sterling. Sumptuously furnished. very modern improvement.
Telegraphic Address—"PRECEDENCE, LONDON."

FINE FARM FOR SALE.

FOR SALE, in Canada (about 5 miles West of Niagara Falls) in the Garden of the Dominion, that First-class Grain, Pasture and Fruit Farm known as "BEECHLANDS," situated immediately East of the town of Thorold, and 4 1/2 miles from St. Catharines, in the Province of Ontario; about 1 mile from P.O., Market, Railway Stations, Churches, Schools, &c., containing about 90 acres fertile loam clay; Fishing Stream of Water and Railway through the place; Partridge Grove at lower end; Barns, Stables and other Outhouses, all for \$7,500. Or will sell without large Stone House and part of Orchard, Grove and Lawn, say 6 acres. The Gothic Stone Lodge-House, at the North gate is ample for ordinary family. Easy terms of payment. The place is well adapted for, and produces Wheat, Oats, Barley, Hay, Clover, Apples, Grapes, Pears, Peaches, plums, Cherries, Quinces, Strawberries, and other small fruits, nearly all of the finest quality. Or will Lease Farm, Lodge and Outbuildings (the latter somewhat out of repair), with privilege of buying. No waste land. Thorold and St. Catharines have a connecting electric-tram service running through the manufacturing town of Merriton. The steam railway service to the Falls has been replaced by an electric railway recently.

Address the owner, M. S. FOLEY, Editor and Proprietor of the *Journal of Commerce*, Montreal, Canada.

Cable address: "Scent Fountains" London.

R. R. PATTISON & Co.,

..IMPORTERS OF..

FOREIGN FANCY GOODS.

and Factors of English Toys

OF EVERY DESCRIPTION.

91 HIGH HOLBORN, LONDON, W. O. England.

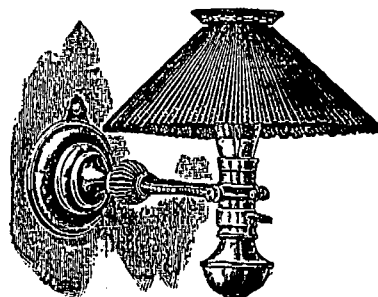
Bone Goods with Sea-Side Views.

--A Hamilton, Ont., dispatch states that Mr. John Patterson, president of the Cataract Power Co., and projector of many industries there, has written the Mayor that the Patterson Coal and Coke Company, of Philadelphia, will shortly let contracts for the erection of 300 coke ovens immediately east of the city, and will be able to furnish unlimited quantities of gas tar at prices lower than can be secured elsewhere, and will also be able to furnish gas to citizens at figures cheaper than natural gas is now sold in the natural gas belts of the United States.

--The Conference Committee of the Amalgamated Association of Iron and Steel Workers and manufacturers in session at Cincinnati, Ohio, this week, says a dispatch from that city, signed the wage scale that will be effective until July, 1901. It is what is known as the yearly scale, which takes effect usually in July. Owing to the unusual fluctuations of the market, the new scale had not been signed when the mills shut down June 30, and the conditions have been unfavourable since June, so that the mills have been idle almost three months. Some mills have started and all others will begin as soon as possible. This decision means employment to over 60,000 workmen who have been idle since June. The following official statement has been given out: "The rate for boiling is \$4.75 per ton, based upon a one-cent card rate, with the same basis running up to one and two-tenths for the card rate, or \$1.20. But the price for boiling for September and October shall be \$5 per ton, based on a card rate of one and four-tenths cents."

--A London, Eng., dispatch announces that Mr. Charles Yerkes' London railroad deal, the purchase of the franchise of the Charing Cross, Euston & Hamstead underground railroad, continues to create considerable interest. He is said to be paying £100,000 for the rights which have yielded the promoters a handsome profit. The present plans of the syndicate involve the expenditure of nearly £4,000,000. The fact that all the capital is coming from America, and that the English are not asked to subscribe, causes astonishment, which *The Daily Telegraph* well voices, saying: "Further developments in connection with electric traction are talked of by Mr. Yerkes, but by far the most startling development is the change which such events as the building of an underground road in London with American capital provokes have taken place in the economic conditions of the United States."

--Great Britain plumes herself on defeating the Boers. Well, the government may be excused for feeling hilarious --the Boer republic is the first Britain ever licked, says the *Buffalo Times*. To which taunt the *Hamilton Spectator* replies: "And the first she ever undertook to lick, sonny."



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SWINGING
BRACKET

—OR—

STAND LAMP

Just the thing for Office Desk,
Work Room, Library, Etc.

WE STOCK PORTABLES, ELECTROLIERS,
BRACKETS, Etc.
GENERAL ELECTRICAL SUPPLIES.

JOHN FORMAN,

Nos. 708 & 710 Craig Street, - - MONTREAL.

—A factory to cost \$8,000 will be erected by Laking, Paterson & Co., Hamilton.

—From Ottawa it is learned that the Pontiac and Pacific Railway Company have purchased twenty-two lots between Lake and Chaudiere streets, in Hull, from the Wright estate, for the approach to the inter-provincial bridge. The construction of the road on this property will be proceeded with immediately.

—The world is too much inclined to look upon the seekers for precious metals, or those who constitute the financial part of the venture, as it does upon the followers of fast horses; they are considered "good fellows" if they win, but they may look in vain for sympathy if they lose. A Rossland, B.C., letter states that the shipments for last week smashed all previous records. They were 7,484 tons, topping the previous week by 554 tons. The LeRoi shipped but 4,581 tons, which is not as large as the quantity shipped during the summer by about 1,000 tons. The shortness of the shipments is due to several causes, the chief of which is the capacity of the smelter to handle the ore that could be taken from the mine. During the month of August there were two tons broken down for every one shipped. The balance is stored in the stopes, some of which are so blocked by the accumulation of ore that they cannot be worked. The matter can hardly be remedied until such time as the Northport Smelter has considerably increased its capacity. This increased plant is being installed, but as such enlargement cannot be accomplished in a day, one new furnace is practically ready. There is no word at present as to when the War Eagle intends to resume shipment regularly, although it is probable that some ore will be sent to the smelter in the near future. From the way matters are shaping themselves, the outlook now is that the ore output this year will not fall far short of 200,000 tons, and this notwithstanding the fact that the Centre Star did not ship during seven months of the year, and the War Eagle eight months. The Centre Star shipped 2,370 tons; the Le Roi 4,781 tons, and the Giant 61 tons during the week, or a total of 7,484 tons.

Bay of Quinte Notes.—Notwithstanding the continued drought, the qualities and sizes of vegetables in this district are up to the standard. The hot weather seems to have suited fruit trees, judging from the large size and excellent quality of the pears, apples and plums about here. Grapes also look better than they have done for years past, and have ripened well. The supply of melons seems to be unlimited, but owing to the scarcity of pasture in this section, the supply of butter does not nearly meet the demand and good prices are obtained.—On the 19th inst. an explosion of gas in the smoke main, set fire to the crude still room at the Standard Chemical Works, in Deseronto, and the condenser platform. One of the stills was badly injured and will require extensive repairs. The roof of the still room will require renewing. The loss on buildings is about \$1,000, and on contents about \$2,500, fully covered by insurance.—The steam barge Arabian reported in Deseronto from Two Harbors, Mich., with 1,097 tons of iron ore for the iron works.—The steamer North King has made her last trip to the Thousand Islands for this season.—The inspector of cars for the Intercolonial Railway was in Deseronto last week, and accepted a batch of new box cars for that road, just out of the Deseronto car works.—At the Napanee cheese board this week 920 boxes were offered, 325 white and 595 colored; 230 boxes, 190 white and 40 colored, sold at 11½c.—Samples of stone for the new post-office to be built in Deseronto, have been exhibited at the Mayor's office. The samples consisted of Kingston limestone, Point Ann lime stone, Credit Valley stone and Lower Province sandstone. If acceptable to the government architect, it is probable that the Point Ann limestone will be used throughout the edifice.—A scheme is being agitated for the construction of an electric railway from Brighton, on the G.T.R. to Havelock on the C.P.R. The electricity will be generated by water power at Healey's Falls, near Campbellford.—The Picton branch of the Standard Bank has moved into its former quarters, the building having been remodelled to suit the needs of the institution.—John H. Hamilton, of the Big Store, Deseronto, has sold out to E. Armitage, of Orangeville, who entered into possession's time days ago. Mr. Hamilton has joined a large wholesale corporation in Toronto, of which he will become the managing director.

FRIDAY, SEPTEMBER 28TH, 1900.

FALL CLEARING SALES.

Retail dealers have so many interests requiring daily inspection that the seasons are apt to come and go without being fully taken advantage of in the various ways afforded. The managers of special departments in the large city stores, having distinct rounds of duty, prepare in a full measure for the chances which the changing seasons bring about, and as a result their departments are seldom seen mixed with unseasonable goods except on the bargain counter or basement special salesroom. The present season should call for a more determined effort on the part of all retailers, particularly those whose stocks are not entirely free of debt, to turn into cash any and all goods which a disinterested but experienced inspector would pick out as not desirable to carry over.

This is the closing season of the century. There is no retail dealer who would not desire that all open accounts on his books might be settled in full with the closing century so that the opening year of 1901 would find him with his bill's payable and receivable settled as nearly as possible. Small outside accounts are seldom given the attention paid to those generally settled through the bank. Any retailer owing a small bill, beyond the confines of his trade, would not hesitate to turn over at cost price to the creditor any article on his shelves which, through the changing seasons or styles, had become for the time neglected, thereby settling his account. With such methods unavailable the next best is to shove out at cost, or at their intrinsic value all such goods and square up with the proceeds. It is surprising what a little determination will do in disposing of light-weight and other slow-selling stocks which it does not pay to carry forward. No merchant regrets the sale of such goods at first cost, because he is not only redeeming his money invested but is placing his stock in better shape with every dollar's worth sold. Clean up stocks and square up accounts before the dawn of the new century.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON.



*Luxury and Home Comforts.
Unexcelled Cuisine.*

Inclusive Terms, from 10/6 per day.

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THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$46,300,000
Investments in Canada, - - - - - 14,600,000

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

W. M. RAMSAY, Manager. D. M. MCGOUN, Assistant Manager.
J. HUTTON BALFOUR, Secretary.

CANADA'S LEADING COMPANY— Also Leads Abroad.

THE OHIO INSURANCE DEPARTMENT has recently published a tabulated statement of the expense to mean insurance in force for the year 1899 of all the Life Companies doing business in that State.

The expense ratio of the Canada Life is lower than that of any of the well known American Companies, and less than half that of a number of them.

CHOOSE THE BEST— **THE CANADA LIFE ASSURANCE CO.**

INSURANCE COMPANIES placing orders for Printing should make it a point to get our figures before closing their Fall contracts. We have facilities for handling Insurance work to the best advantage and are thus enabled to give our customers the benefit. If you are interested in any way write, or come and see us,

JOURNAL OF COMMERCE JOB DEPT,
171 St James Street, MONTREAL.



LANCASHIRE

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto

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

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

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

C. R. G. JOHNSON, Resident Agent, MONTREAL.
1723 Notre Dame St.

—THE—

Imperial Life

ASSURANCE CO. OF CANADA.

Head Office, - - - - - Toronto.

President:

HON. SIR OLIVER MOWAT, P. C., G. C. M. G.

Capital, \$1,000,000.00

The Government Deposit of THE IMPERIAL is larger than that of any other Canadian Life Company.

Issues the most liberal policy contract consistent with safety and equity.

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BRANCH OFFICE, - - - Bank of Toronto Building,

MONTREAL, - - - Que., or

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ESTABLISHED 1866.

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OF LONDON, ENG.

Established in 1781. Canadian Branch
Established in 1804.

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Agents for the Dominion

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418 to 417 St. Paul Street, Montreal

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FINANCIAL AGENT.

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

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

THE

Trust & Loan Company of Canada

(Incorporated A. D. 1845 by Royal Charter.)

Capital Subscribed - - \$7,500,000.00
Paid Up Capital - - 1,581,666.00
Cash Reserve Fund - - 870,375.00

Negotiate Loans on City Property and improved Farms at low rates and on very desirable terms.

Address, THE COMMISSIONER,

THE TRUST AND LOAN COMPANY OF CANADA,

26 St. James St., MONTREAL, QUE.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, SEPTEMBER 28TH, 1900.

AUGUST BANK STATEMENT.

The bank statement for August is of the usual character for that month, which is generally of a somewhat indecisive nature. The coming events of the Fall have thrown some shadows before, but they are not deep enough in shade or clear enough in outline to indicate more than there being a change at hand. The circulation rose from \$16,007,906 to \$17,421,277, an advance of \$1,413,371, which exceeds the increase of same month last year by \$237,000. The note issues this year will exceed those of any previous year. Already they amount to 29 millions more than 20 years ago. At that time the circulation stood at one-half the paid up capital, at present the proportion of note issues to paid-up capital is 72 per cent. In the earlier year the paid-up capital stood as 46 per cent. of the discounts, at present the ratio is, 24

The Investment Company, Limited.

AUTHORIZED CAPITAL, \$500,000.

Officers: - HON. A. W. OGILVIE, President. C. H. CAPELLI, Esq., Vice-President. W. L. HOGG, Esq., Manager.

Directors: - HON. A. W. OGILVIE, Senator of Canada; HON. RICHARD TURNER, Quebec; C. H. CAPELLI, Montreal; J. N. GREENSHIELDS, Q.C., Montreal; W. BARCLAY STEPHENS, Montreal; S. BEAUDIN, Q.C., Montreal; W. L. HOGG, Montreal.

Auditors: - P. S. ROSS & SONS, Montreal.

Notary Public: - E. W. H. PHILLIPS.

Solicitors: - MESSRS. BEAUDIN, CARDINAL, LORANGER & ST. GERMAIN.

Bankers: - IMPERIAL BANK OF CANADA.

Agents for the buying, selling and negotiating of mortgages, debentures stocks and other securities, and guaranteeing payment of the interest thereon

47 ST. FRANCOIS XAVIER ST., MONTREAL.

Tel. Main 782.

per cent. Whether the profits made by bankers have been proportionate to these conditions is a question some shareholders would like to know, and, if they have not increased in the same ratio as the facilities for making profits, the question is an interesting one, as to the reason of there not having been relative growth. The changes which occurred in the deposits from July to August in years from 1893 to 1900 are shown in following table, the deposits on demand being classed as credit balances:

	Credit balances.	Deposits after notice.	Increase or dec. in Aug.
1900-July	\$99,743,997	\$181,015,944	.....
"-Aug.	100,738,575	183,007,679	Inc. \$2,956,813
1899-July	93,800,100	168,044,220	.....
"-Aug.	95,264,689	168,627,016	Inc. 2,767,382
1898-July	\$1,886,519	147,169,600	.....
"-Aug.	\$1,806,117	149,972,984	Inc. 5,222,952
1897-July	72,609,727	132,498,458	.....
"-Aug.	74,949,375	135,068,820	Inc. 4,910,010
1896-July	64,948,900	122,100,070	.....
"-Aug.	65,264,335	123,151,850	Inc. 1,367,215
1895-July	68,175,701	114,512,523	.....
"-Aug.	67,886,516	115,716,520	Inc. 414,809
1894-July	61,950,318	111,633,147	.....
"-Aug.	66,389,701	109,998,432	Dec. 195,332

Our comparative table given below shows the following increases to have occurred since August, 1890:

Deposits on demand	\$16,861,000
Deposits after notice	105,930,600
Discounts	120,778,900
Circulation	11,746,000

Last month the current loans were reduced from \$272,849,602, to \$272,012,320, and the current loans outside Canada were increased from \$13,896,237 to \$14,888,183, so the changes about balanced each other. In call loans, those in Canada increased from \$25,303,238 to \$27,771,191, and those outside Canada from \$13,896,237 to \$14,888,183, making a gross increase in this class of loans of \$3,466,900. The huge fraud perpetrated by means of warehouse receipts is not wholly without precedent, though it is so in extent and some features which will compel the banks to adopt more stringent supervision over this class of business. We append our usual comparative table and the bank statement in full for August is published on a later page.

THE BANK STATEMENTS.

	Aug., 1900.	July, 1900.	Aug., 1899.	Aug., 1890.
Capital authorized	82,358,661	82,608,661	76,808,661	76,068,665
Capital subscribed	66,733,468	66,470,608	64,857,918	61,567,532
Capital paid-up	65,368,255	65,039,650	63,826,313	59,881,243
Reserve fund	33,245,018	33,003,412	29,341,697	21,490,034

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT-DEC. 31, 1898

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

Income During 1898, \$6,134,327.27
 Death Losses Paid, 1898, \$3,887,500.95
 Total Paid Members, 1898, \$4,584,065.12

CASH AND INVESTED ASSETS.

Net Surplus invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898..... **\$1,382,176.38**

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898..... Policies, 12,779 Ins., \$32,027,890
 Total Business in Force Dec. 31, 1898..... 102,379 269,169,321
 Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

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

Montreal Office, - - - 97 St. James St.

T. W. P. PATTERSON, Gen. Man.

UNION ASSURANCE SOCIETY OF LONDON.

(INSTITUTED IN THE REIGN OF QUEEN ANNE, A. D. 1714.)

Capital and Accumulated Funds exceed, - - \$16,000,000

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

Cor. St. James and McGill Streets, - MONTREAL.

T. L. MORRISSEY, Manager.

LIABILITIES.

Notes in circulation	47,421,277	46,007,906	41,446,399	32,718,363
Due Dominion Government	2,762,546	3,304,763	3,600,531	3,458,603
Due Provincial Governments	2,850,816	3,249,745	2,515,200	2,779,306
Deposits on demand	100,738,575	99,743,997	95,264,689	53,874,953
Deposits after notice	183,007,679	181,045,944	168,627,016	77,077,061
Deposits outside Canada	16,429,516	16,451,630	.....	.....
Loans on bks in Canada sec.	1,337,916	1,372,020	483,323	251,000
Depts on demand in Can. bks.	3,381,678	3,589,977	5,001,981	1,591,102
Due agencies in U.K.	5,713,769	15,516,511	4,437,249	1,601,776
Due agencies abroad	569,873	1,361,434	616,882	309,514
Other liabilities	6,965,301	7,496,036	380,400	141,067
Total liabilities	371,171,916	379,142,971	322,701,010	174,480,184

ASSETS.

Specie	11,080,742	10,839,628	9,442,296	6,202,574
Dominion notes	18,243,566	18,471,719	18,450,264	9,558,037
Deposits securing circulation	2,372,973	2,359,091	2,074,202	.....
Notes & cheques on other bks.	9,947,178	10,860,501	9,953,665	5,853,037
Loans to other bks in Can. sec.	1,295,152	1,323,698	522,648	.....
Depts on demand in Can. bks.	4,253,174	4,792,561	4,629,688	2,912,850
Loans to bks, Sec., in U.K.	6,014,776	6,368,873	11,968,249	2,450,499
Due from foreign bks, etc.	12,374,707	14,821,151	28,316,269	12,868,708
Dom. & Prov. Govt. secs.	11,182,752	10,760,273	4,916,393	2,550,758
Can. municipal & other pub. sec.	10,887,664	10,748,687	15,695,363	5,913,869

(Not Dominion.)

Railway and other secs.	24,210,972	22,410,019	14,549,182	.....
Call loans in Canada	30,028,215	29,528,128	31,692,777	15,269,567
Call loans outside Canada	27,771,191	25,303,238	.....	.....
Current loans in Canada	272,012,320	272,819,602	247,669,051	151,231,334
Current loans outside Canada	14,885,183	13,896,237	.....	.....
Loans to Govt. of Canada	.....	.....	.....	.....
Loans to Provincial Govts.	1,501,760	1,277,812	1,981,603	509,735
Overdue debts	1,088,004	1,044,095	2,313,145	2,554,731
R. E. besides bk premises	991,911	1,021,288	1,710,865	1,042,885
Mortgages on real estate	575,919	560,926	629,034	706,835
Bank premises	6,335,039	6,308,677	6,011,048	4,063,799
Other assets	8,174,369	12,253,120	4,692,283	2,739,645
Total assets	470,127,784	478,714,935	417,801,124	260,081,415

Leans to directors & their firms	11,744,413	13,058,337	7,300,781	7,232,469
Average specie for month . . .	11,002,953	10,710,679	9,416,553	6,513,548
Av. Dominion notes for mo. . .	17,097,548	17,623,868	17,948,198	9,414,213
Greatest circulation during mo.	48,242,681	47,673,633	42,447,811	.....

MARINE INSURANCE RATES AND SHIPPING INTERESTS.

The falling off in the number of ocean vessels arriving in the St. Lawrence, more notably in the port of Montreal, last year, and still more so this year is a matter of serious import to the whole country. The cause for this is now well understood and in some way a remedy must be found. The cry that has been raised blaming the falling off to the withdrawal of vessels for service in the South African war has lost its effect. It was something of the same folly that leads the ostrich to hide its head in the sand to escape discovery.

The real cause as has been before pointed out in these columns, is the heavy, unfair discriminating marine insurance rates against the St. Lawrence and in favour of the Atlantic ports of the United States. It may be unprofitable to go back to find out who is to blame for the present condition of this very important matter. It may be said, however, that, the responsibility rests to some extent upon certain parties in this country who for several years, never ceased to inveigh against the government whenever the occasion of an accident happened, anywhere from outside the Gulf to the head of navigation, and for their own ends—whatever they were—decried all that has been done to make the navigation as safe, with ordinary precautions, on our national route as that in other parts of the world. In that respect the policy of all the administrations since Confederation has been the same, and, whatever else may be said of it, the present government has done its utmost in promoting the efficiency of the service both in the matter of signals, lighting and removing obstructions.

The record of accidents proves that the discrimination against the St. Lawrence route is so entirely unwarranted that some drastic measures will have to be devised to end it. Unless this is done all the talk and promises of great things that are surely to make this the great route for the trade of the northern part of the continent will not avail to secure this result. It is a matter of sufficient importance to justify governmental interference. How that is to be done is a question of statesmanship. It is a matter of such vital importance that it might well have had a place in some of the speeches made by some of the important members of the government at the large meeting held last week in this city. The decline in the shipping must have been obvious to those gentlemen, and the real cause of it must be known to them. To such men, so well acquainted with the trade of the country, it could not be otherwise. It is all very well to tell the people that the government is building new wharves, and thereby spending money, but, that alone, will not bring the ships to this port. Ships will go where they have the least expenses and out of whose trade they can make the most money. The discrimination against us in marine insurance rates, on both vessels and cargo, is sufficient to keep the ships away.

With the much-talked-of perfect equipment of the harbour with all the modern facilities for handling freight, and plenty of storage room, along with reduced harbour charges, no doubt but our railroads and unsurpassed inland water way would bring here an abundance of freight

for export, but there must be ocean vessels to take it away or our advantages will be comparatively worthless. To secure those ships the St. Lawrence route must be placed on an even footing, as regards marine insurance rates, with the ports on the Atlantic coast of the United States.

THE MINISTER OF RAILWAYS'S REPLY TO MR. SHAUGHNESSY.

In our last issue we gave the substance of the letter sent by Mr. Shaughnessy on behalf, of the Canadian Pacific Railway to Mr. Blair, Minister of Public Works. Mr. Blair admits in his reply that the proposal of the C.P.R., to deliver to the Intercolonial at Jacques Cartier Junction, the traffic hitherto the former line has been carrying to St. John or export, "has much to commend it for favourable consideration." The Minister, however, declares that it is impossible for this arrangement to be carried out this Fall, as Mr. Shaughnessy requires. He enumerates very fully the details which would have to be settled that present an insuperable obstacle to an early agreement. The first which relates to terms he says is a minor detail which could be arranged. The second reads:

"Our facilities at St. John, which are approaching completion, and which will be ready for winter business, would be quite insufficient to handle anything like the large volume of business you propose to turn over to us. As a consequence, we would have to discuss with you, and also with the bridge company, the terms upon which we could utilize your works on the west side of the harbor, and the bridge and tracks. Upon the assumption that you are refraining from the export business at St. John this ought to be practicable, but some necessary arrangements would require to be made for taking over, either temporarily or permanently, your west side facilities, with the Carleton Bridge, and connecting tracks, and in this relation I presume the corporation of St. John would be entitled to have a say as to the property which they have constructed and placed at your disposal, and following the results of our arrangement parliamentary action would have to be had to enable us to legalize and effectuate such agreement as we might make."

The third, described as "A sub-question" relates to the charges for crossing the bridge made by the bridge company and for the use of certain miles of track. The fourth is of great importance, it seems to sustain Mr. Blair's statement as to the impracticability of Mr. Shaughnessy's proposals. We quote this section in full:

"The Canadian Pacific has reached its present capacity for handling the considerable tonnage of which it was able to take care of last winter as the result of years of organized work and is the growth of time. To cast upon the Intercolonial the responsibility of handling 200,000 tons of additional freight beyond its ordinary business during the approaching winter, and to do which you would bind us to undertake in a manner satisfactory to shippers, is such a large problem that months would be required of vigorous preparation to justify us in assuming it. Our present locomotive and car equipment is really not sufficient to handle the ordinary business which now comes to us, and I have been making strenuous efforts to increase our capacity for the purpose of this normal business. I have had no parliamentary authority to incur expense this year to make up such a burden as you would suggest we might assume. I quite understand that in the matter of cars you would no doubt be willing to fur-

nish these on the usual car mileage terms, but we would require a number of additional locomotives, besides securing a sufficient and organized staff to handle business."

In a later part of his letter Mr. Blair intimates that the proposal of the Canadian Pacific is, practically, to retain its export freight business which pays to haul to St. John, but to hand over what is not profitable to the Intercolonial. The Minister concludes his reply as follows:

"All the above considerations, can only point to one conclusion, viz., that your company should have decided months ago what you intimate now you have decided, that the relations of the Government railway with your company render it necessary for you to withdraw from the export business at St. John. If such is really your present view the conclusion will have likely forced itself upon you months ago, and when you did so decide it would have been better to have at once made such a proposition to us as is contained in your letter of the third.

"Had that been done, we could then have debated the whole question with you, doubtless have come to a conclusion upon it, procured the necessary parliamentary authority have increased our equipment and got into a shape in which we could have undertaken the business.

"Upon the whole, and treating your proposal seriously, I would suggest that you continue the export business this winter as usual and I will be prepared during the coming season to take your proposition up and make an honest effort to come to an agreement upon fair and reasonable terms."

The citizens of St. John naturally are much alarmed at the prospect of their port being deprived of a large export business by the withdrawal of the Canadian Pacific. This would be indeed a misfortune to Canada, more especially after so much has been done and so much arranged to be done in the future to give St. John facilities for handling a large portion of the winter ocean freight of Canada. To have Boston made the outlet for the ocean freight carried over the Canadian Pacific would be more than a national loss it would be a humiliation to this Dominion.

SOMETHING IS WANTING.

There is one feature of business which the drifting of trade proves is either often lost sight of or disregarded in the sense that it is impossible for one man to know everything or to do all the business transacted in his neighborhood. While the first is not looked for nor either one necessary, it is nevertheless desirable that those engaged in any line should be acquainted with some of the main points used by competitors in their efforts at enlarging business. If one manufacturer is placing his goods upon the market in a more desirable form than another it is plain to be seen that, other conditions being equal, the one will gradually drive the other to the wall. What would the interested public say of the manufacturer or jobber who would quietly go along in his old method while his competitor, with a more attractively labelled or better packed brand, gradually took away his trade? What would the public say of the general merchant in the small village who allowed his customers to be coaxed to the store on the opposite corner through his competitor selling molasses or coal oil a few cents cheaper in the gallon? These efforts among retailers are not successful because of the simple fact that each dealer endeavors to the best of his ability to keep posted on any arts employed by competitors in winning trade. If one reduces prices

in known staples the other will do likewise. The retailer, then, is considered by his competitors up-to-date in his business because he watches their moves and prevents them encroaching on his territory.

Taking the broader field, of which this is but as a comparison, how well do Canadian jobbers and manufacturers keep posted on the arts employed by their Southern neighbors in encroaching on their territory, and taking away their trade? One dealer may say, "The duty protects us." Another dismisses the thought with the knowledge that any goods sent in here from the United States are merely surplus stocks that can find no home market. While this may apply in a few isolated cases, there is a reason for many lines of American goods coming into Canada which intelligent Canadian dealers should be ashamed to acknowledge. Take, for instance, pearl barley, an article sold by every retail grocer in the Dominion, and used by every family in the land. How is it that Canadian manufacturers and jobbers of this staple product allow U.S. jobbers to come in here and sell the foreign grown and prepared article in preference? Pearl barley from Grand Rapids, Mich., is being shipped here every week, while the Canadian article, which should be superior in quality and cheaper because of less carrying charges, is being neglected. One point, well sustained, often wins in a discussion. One point as often wins in selling goods. The Canadian pearl barley is seen by the wide-awake U.S. dealer to be packed and shipped in common jute bags, from which a certain fuzz separates and mixes with whatever is contained therein, proving injurious to such goods as crushed or otherwise prepared cereals, and showing the goods as really inferior instead of in the best selling condition. The American goes back home, packs his table barley in clean, tasty, wooden packages, full weight guaranteed and from which there is no chance of injury to the quality or waste to the dealer. His goods show up nicer and that simple point wins trade. Can the wholesale trade be blamed for handling these preferred goods? No. Their customers' preferences must be carefully watched, and whatever best catches the eye of the retailer is their choice in handling.

Take another staple article, canned meats; something which is being more largely introduced each year, and which modern custom is gradually bringing to the front. What efforts are Canadian packers making to insure for their output the attention it should receive and the trade it should secure and hold in competition with the U.S. product? The Chicago canned meat curer makes two separate lists for the jobber, one to buy and one to sell. There is a difference of 10 per cent., a fair margin of profit for the wholesale dealer. Canadian curers allow on the same goods, 5 per cent., which is considered less than the cost of conducting business. What comparative encouragement is there for the jobber in shoving forward the Canadian article? The free advertising matter enclosed with the U.S. goods is of such attractive appearance as to merit popular attention. The finest colored cards are produced, and if something still finer comes upon the U.S. market it is at once substituted, apparently regardless of cost. Such matter is always typical of the goods and proves the enterprise of the owners.

In treating farther on this subject many other details will be pointed out—we trust with some benefit—showing where the retailer in the country villages watches his trade while many large jobbers and manufacturers permit foreign dealers to capture what home enterprise should often if not always hold.

THE WAREHOUSE RECEIPTS FRAUD.

It is surprising that some steps have not been taken to bring whoever is responsible for the warehouse receipts' frauds to answer for their crime before a criminal court. If there is any difficulty in fixing guilt upon the perpetrator there is still more reason for surprise. The law relating to these documents, is no doubt, an excellent specimen of legal ingenuity in drafting. Every possible form of fraud seems to have been provided against—except the chief one, of which the recent case is an illustration.

The affair reminds us of the farmer who, being annoyed by rats in his barn, had every crevice plugged to prevent their entrance. He, however, overlooked the barn door, which was wide enough for a waggon to enter. It looks as though the law relating to warehouse receipts had been drawn by some one who made an equally serious oversight, for, in spite of its elaborate precautions against frauds or disputes, there is no provision equal to the necessity of protecting goods advanced upon from being carried off wholesale, or, their being actually placed where they ought to be.

Some time ago we drew attention to this danger, a danger involved in all transactions in which goods or other securities are pledged for a loan. A banker in England long years ago, when asked for a loan was offered 'personal security.' He politely led the applicant within the vault, who asked the meaning of this action. The old banker said: "I will lend you the money you wish, but, you must understand that, in this vault I keep all my securities." The loan was declined on such terms. In that incident, the truth of which is known to us, there is illustrated the principle which should be observed by bankers in advancing upon goods and such securities as bonds, and other documentary collaterals.

The pledge advanced upon ought never to be out of the actual custody of the lender, which it certainly is not if the borrower has access to it independently of the lender. Nor can goods advanced upon be regarded as being actually in the absolute custody of the lender unless, at all hours, he exercises some exclusive oversight of the place wherein the pledged goods are placed. When securities are in the banks' vault such oversight is virtually exercised by the keys being in the banker's custody; access thereto being practically impossible without the keys.

Goods in a warehouse may be locked up, the key may be in the lender's pocket, but the room in which such goods are stored is always easy of access, especially at night. It appears, from what has been divulged to the public, that goods on which \$275,000 had been lent were so warehoused as to be accessible to some unauthorized person or persons who carried them all away by criminal action. The "barn door" was, as it were, forgotten, it was not blockaded, or watched, so the rats got in. Such securities ought never to be exposed to this glaring risk of robbery. Watch ought to be kept over them unremittingly, day and night, to render their unlawful abstraction impossible. The law regarding warehouse receipts is ingenious enough to protect lenders of money thereon safe from ordinary frauds, or disputes. But no mere law is equal to the task of guarding goods from depredators, to rely upon it for protection from this risk is a lamentably mistaken policy. One concerned in this case has stated that money was advanced before the goods were placed in the warehouse. Can that be possible?

MR. BRYAN AS A POLITICAL SUICIDE.

Mr. Bryan, Presidential candidate, is out of favour with the powers of the air. Whom the gods would destroy they first make insane. They have gone far in this process with their destined victim, the Democratic leader. Brilliant he has proved himself to be as a rhetorician, as a popular orator, and powerful he has shown his argumentative talent to be, for his attack upon the imperialistic policy of the States, for its utter antagonism to the basis of the American constitution was a masterpiece of brightsome language and deadly logic. It must, however, be admitted that it is a very easy task to show that the forcible suppression of all forms of self-government in Cuba, and the Philippines, is irreconcilable with the American doctrine, that, the free consent of the governed is the only just authority for government. Either the declaration on which the constitution of the United States is based has been abrogated, set aside as obsolete, ignored as of no effect, or, the policy of the States in Cuba and the Philippines is directly contrary to the fundamental principle that government to be just must be assented to by the governed. When enforcing this truism Mr. Bryan is on the bed rock of fact and principle.

When he wanders into the realm of finance, he soon shows himself to be without chart, compass, or even decent eyesight. He clings to his stuffed idol, free silver, with the superstitious obstinacy of a fetich worshipper. He has accepted the nomination of the Populists party, "the party of discontent against the prevailing order, that has naturally incorporated in its platform protests against a score of existing institutions, but from the start its program of opposition has converged on the money issue. Its first declaration, adopted in July, 1892, denounced the gold standard as 'a vast conspiracy against mankind, organized on two continents and rapidly taking possession of the world.' Its first distinct demand was for the arbitrary and speedy doubling of the country's circulating medium, and for the 'distribution' of the new currency direct to the people, at a tax not to exceed 2 per cent. per annum." This step makes Mr. Bryan a psychological curiosity, more suitable for a museum than the presidential chair. But such phenomena are too common just now to have any value as specimens. The man who thinks American imperialism consistent with the Declaration of Independence, is equally as abnormal as the one who is "gone" on the silver craze. So far as mental eccentricity is concerned Republicans who stand by the suppression of the free life of Cuba and the Philippines, are just as remarkable objects of curiosity as the Democrats who stand by the 16 to 1 formula. We do not see what other course could have been taken by the States with honour and safety. But this does not relieve the country from the reproach of having laid down as a fundamental political axiom on which its constitution is based, a declaration which its natural development has turned into bombastic nonsense. This vital difference, however, exists between the folly of the Republicans and the absolute idiocy of the Democrats. The foolishness of the former is only inconsistency in its extreme form, inconsistency like to that of one who is intoxicated delivering a teetotal speech; but the mental perversity of the latter shows a radical defect of brain power, or its lack of sanity. It is hurrying Mr. Bryan on to political suicide.

The Republicans if they were courageous, which they are not, would repudiate the declaration about just gov-

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

Dunedin, N.Z., 1890—1st Award.

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ernment being derived from the consent of the governed. They know it is absurd, they violate it every day in all domestic, social, and religious organizations, and spheres, they know that chaos would result from abandoning all government except that based on the consent of the governed. But, still they cling to this wretched formula as though it had any sense, or rationality. Note the impossible position into which this doctrine thrusts both parties. At this moment the Republican party governs the United States. That party never received the assent of one half of the people whom they govern, one half, indeed, of the electors protested against and do still protest against being governed by their opponents. If then the justice of a government depends upon its having received the assent of the governed, the Republican party is violating justice, its rule is not "just." But, at this moment, the Democratic party is putting forth all its strength to seize the government of the States. If successful, the Democrats will govern the Republicans without their assent, despite their protests. What, then, becomes of the doctrine that the justice of a government is derived from the consent of the governed? Clearly, it is set at naught, it is violated, by the practices of both political parties. Every election in the States is a public protest against the doctrine that the justice of a government is derived from or contingent upon the assent of the governed, for, every election declares that the powers of government are justly conferred on those who have secured a majority, or plurality at the polls.

Mr. Bryan, if elected, which he will not be, as we have said before, would have no power to hand over the government of Cuba and the Philippines to the natives. He would be compelled, as far as his authority extended, to maintain the existing conditions for enforcing order until developments took place for those islands becoming self-governed.

But, as to the silver standard, his power would be great and highly dangerous. The Secretary of the Treasury on this point said on 23rd August: "There is no doubt Mr. Bryan could order his Secretary of the Treasury to make

payment in silver of all of the public debt payable in coin, and for all current disbursements of the Government as well, which amount to \$1,500,000 to \$1,750,000 per day. that he would give such an order, too, is very certain, if he is in the same mind that he was in 1896, for he was then quoted as saying: "If there is any one who believes that the gold standard is a good thing, or that it must be maintained, I want him not to cast his vote for me, because I promise him it will not be maintained in the country longer than I am able to get rid of it."

The abolition of the gold standard would precipitate a panic by which the business of the United States would be paralyzed. But though we may point out this danger as being involved in Mr. Bryan's election we have too much confidence in the sound, common sense judgment of the people of the United States to apprehend any calamity arising from the presidential election except to Mr. Bryan himself who, after that event, will be ranked as a political suicide, who committed self-slaughter by immolating himself on a cross of silver.

THE WATER SUPPLY OF THE CITY.

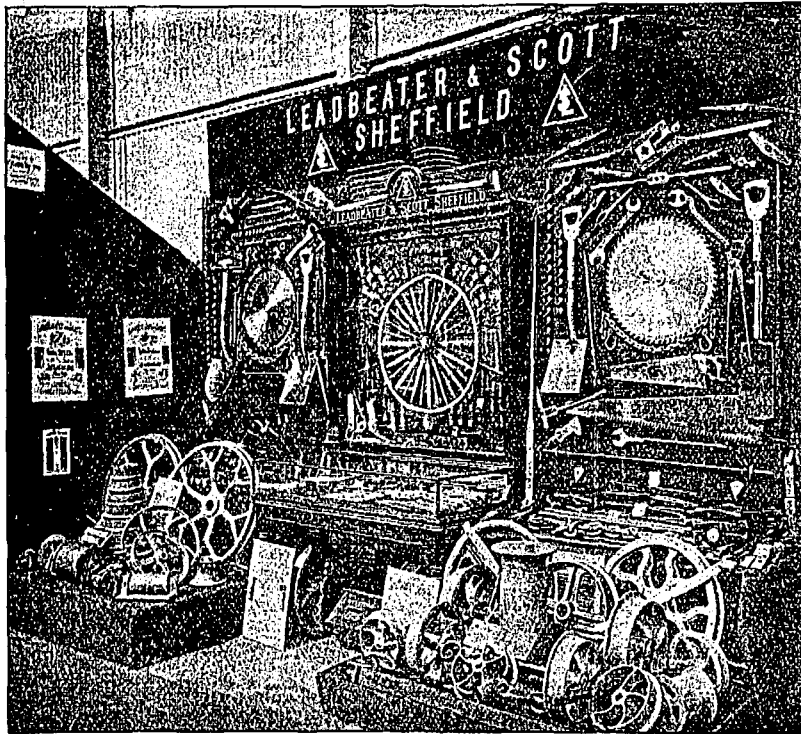
The water supply of the city and the proper apportionment of the cost of it on the different interests involved is one of the important matters that will press itself upon the attention of the City Council in the near future. The sooner the consideration and discussion of so large a question begins the more likely it is to be settled on a satisfactory and intelligent basis.

From an interview reported in some of the daily papers the present Chairman of the Finance Committee is fully impressed with the importance and necessity of providing for, not only the increased supply of water that will be required for the growing future of the city, but also for so apportioning the water rates that the burden will not fall exclusively on the tenant. Under a more judicious method of collection of the rates, and a more economical working of the mechanical power employed

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ESTIMATES ON APPLICATION.

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to raise and distribute the water, the hope is held out that the now high water rates may be materially reduced.

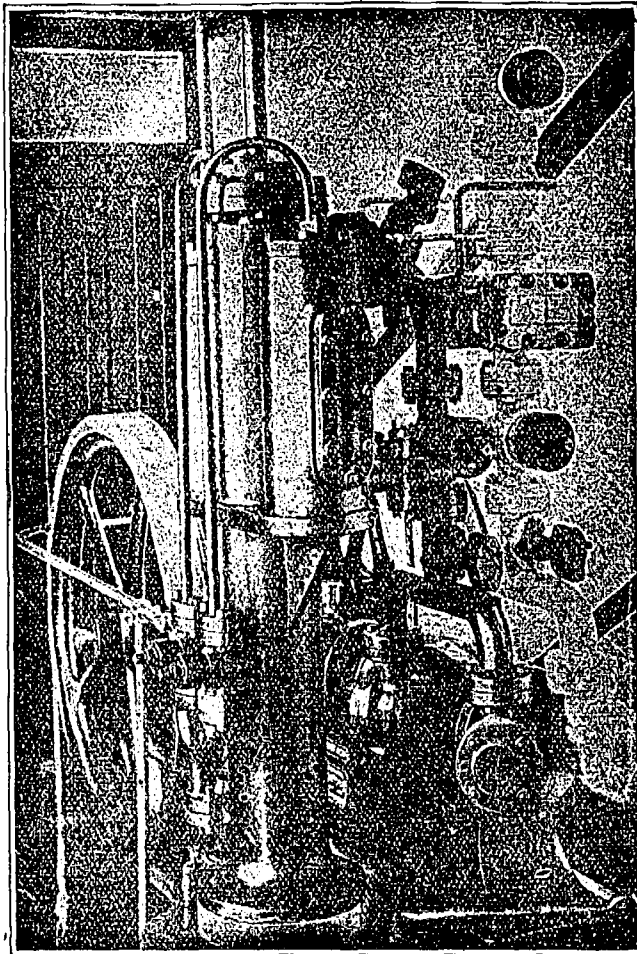
In the general interest of the community it is desirable that the water rates should be reduced and more equitably levied. The rates paid for water in Montreal are, we believe, higher than in any other city of equal size. Perhaps there is no member of the present City Council that is so familiar with this question as is the present Chairman of the Finance Committee, whose well known character for uprightness and sound judgment will surely carry weight in the discussion of this question. His experience as a member of the Water Committee and as Chairman, was, under the circumstances then prevailing, of great value to him in forming his judgment on what is required to place the water supply of the city in the front rank of desirable improvements.

Perhaps there is no member of the City Council whose opinion on such matters as this will command more respect than that of Ald. Laporte. Whatever his opinion may be on any subject it always commands respect from every section of our mixed community. He may not be always obvious when the flash light operations of some aldermen are brought out to attract notice, but he is always in evidence when matters of importance are in hand. This is not said for the purpose of personal eulogy but simply to give expression to a feeling of regard for a good citizen who is forced by stress of circumstances into a prominent position that his natural modesty would disclaim. The Chairman and members of the present Water Committee will doubtless avail themselves of the knowledge acquired by Ald. Laporte in addition to that obtained by their own observation and the information gained by the new superintendent, who promises to be as studious an observer of the requirements as was one of his predecessors, the late Louis Lesage.

Mr. Marien has now recommended, as a precautionary measure, the introduction of an electric engine as a motive power to ensure a permanent supply of water in the upper level reservoir, which has become a real necessity. This recommendation naturally raises the question of the city ownership of electric power for its own proper use. This was strenuously advocated by the late Mr. Lesage for several years in his annual reports. Unfortunately, his advice was overruled then, but it is not too late yet to act upon it. The position of the water works has in no sense changed that would prevent Mr. Lesage's plan being adopted. The present would seem to be an opportune time to consider this scheme seriously.

The outrageous arrangement for gas used by the citizens and the contract for electric lighting of the streets will both expire within a short period. Both those contracts were an imposition forced on an unwilling people by the old regime that ruled the City Council at that time. As was pointed out in these columns two weeks ago, it is the plain duty of the present City Council to prepare in time some measures that will relieve the citizens from the grasp of those monopolies of which they are now the impatient victims.

Summarizing what was said before in this Journal, Mr. Lesage's plan would bring such a volume of water to the wheelhouse that all the water required by the city for years to come could be pumped up to the lower level reservoir by water power obtained from the aqueduct itself, the surplus power from which would be more than sufficient to generate all the electricity wanted to light the streets of the city. The interest on the outlay of money required for the change would be small when compared with the great cost of fuel for and maintenance of the different steam engines now operating at the wheelhouse, which would be dispensed with. The economy would be



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such that the water rates, that now press so heavily on the majority of the householders in the city could be very materially reduced and the electric power that the superintendent wants wherewith to pump the water up to the high level reservoir would be available without any cost to the city. It is to be hoped that the Chairman and members of the new Water Committee will study out this important question in all its bearings on the general interests of the whole community.

REVENUE AND EXPENDITURE TABLES.

The Canada Gazette gives the revenue on account of Consolidated Fund up to 31st August, 1900, as \$51,000,073, and the expenditure, \$42,976,051. This statement is made in an objectionable form as it confuses the data of two fiscal years. The statement should give the revenue for the fiscal year 1899-1900 which ended on 30th last, and expenditure to same date, and the returns under these divisions for the months following that date, those, that is, of the fiscal year 1900-1901, should be stated apart from those of the earlier year. It is high time full details for the year 1899-1900 were issued.

Barley	50,664	752,590
Milfeed	120,926	488,404
Corn	41,523	27,512,398
Oats	2,811,112	6,103,319
Oatmeal	384,012	790,702
Cornmeal		897,087
Peas	1,651,192	
Rye	195,791	681,135
Wheat	7,458,538	55,367,397
Wheat flour	2,097,773	41,335,609
Eggs	1,267,063	64,281
Green apples	2,412,728	1,029,396
Hops	20,760	3,291,347
Canned beef		2,066,308
Fresh beef	7,972	23,456,488
Salted beef		1,080,131
Tallow	57,046	1,538,114
Bacon	9,948,324	30,312,477
Hams and fresh pork	459,268	19,053,045
Salted pork	41,053	3,119,067
Lard	5,662	12,310,730
All other meat products	125,941	2,016,165
Butter	3,526,007	1,705,190
Cheese	16,718,418	2,063,409
Timothy and clover seed	408,509	56,742
Canned vegetables	15,997	490,468
Wool	9,350	139,471

Total farm products ..\$57,889,995 \$269,661,301

CANADIAN FARM PRODUCTS IN BRITISH MARKETS.


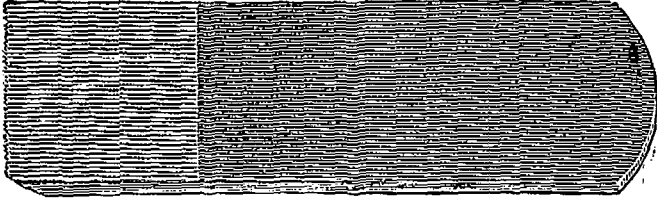
In the fiscal year 1898-9 Canada and the United States sold staple agricultural products in the British market respectively as follows:

	Canada	States
Cattle	\$7,129,430	\$28,213,572
Horses	591,200	3,024,952
Sheep	333,736	702,347

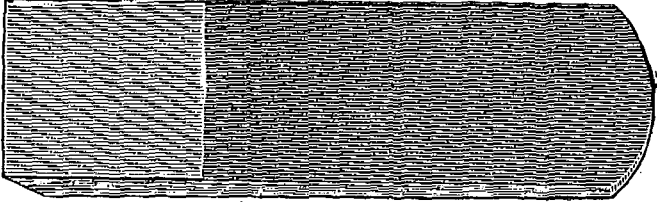
FIRE INSURANCE AGREEMENT OF 1900.

The representatives of about 100 fire insurance companies by a committee of 27 on the regulation of fire insurance business in the United States. The agreement was met recently in New York to consider a report submitted by the committee met with slight criticism, and there was almost universal acceptance of the terms proposed. The preamble provides for the appointment

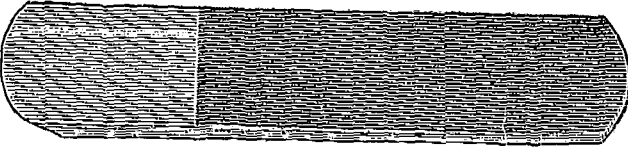
JOHN
KENYON
& CO.

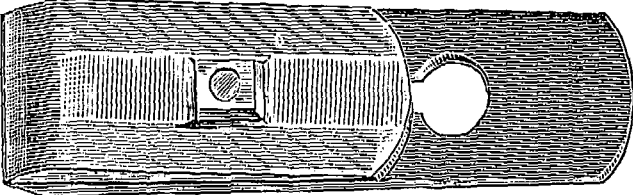
No. 383. Common Tooth Plane Iron.



No. 380. Common Plane Iron, Square Nose.




No. 1. Common Round Nose Plane Iron.



No. 382. Double Irons, S.N.

SHEFFIELD,
ENGLAND.



of a committee of supervision, whose duties will be to consider the conditions of fire insurance business in respect to statutory requirements of the various States, expenses of the business and the adjustment of rates, with power within the limits hereinafter provided. This committee will endeavour to co-operate with local boards of underwriters in order to secure an adjustment of the rates upon such classes of hazards and for such localities as the experience of underwriters during the last five years has shown to be unprofitable, and carry into effect the rules hereinafter provided. In regard to rates the committee will endeavour:

1. To use its influence to establish through local boards and other associations in the territory covered by this agreement, where not prohibited by law, a rate either minimum or specific for all risks, and to secure the same by schedules for all classes of property, with proper additional charges for risks outside of public fire protection, and to endeavour consistently to place all classes of risks on an even level of expected profit, so that no class or classes shall intentionally be allowed to rate on a basis of a greater expectation of profit than any other.

2. Term Rates.—To formulate rules to exclude the writing of term policies on any risks other than buildings occupied for mercantile purposes (without manufacturing), dwellings and their contents, churches, school-houses, hospitals, and such like institutions and their contents, and on these shall be charged not less than 75 per cent. of the annual rate for each full year in excess of the first or pro rata of the same for any fraction thereof, provided, however, that perpetual policies may be

written in such cities in which the practice has already been established at rates which shall be equivalent to those fixed for annual or term insurances.

3. Co-insurance.—To secure the use of a clause embodying the principle of co-insurance, which in all States, where not prohibited by law, shall take the form of a reduced rate clause, thereby securing a uniform basis of charge and equity between policyholders in premium payments.

In regard to agents' commissions: (1) In all cities or towns, save cities specially named, it is agreed that agents shall receive a rate of compensation not exceeding 15 per cent. of their net premiums, inclusive of brokerage; that is, gross premiums, less return premiums and re-insurances effected at the agencies. As an alternative to the foregoing, they may receive a flat commission of 10 per cent., with 15 per cent. contingent commission. No other compensation, in either case, whether in the form of office rent, clerk hire, solicitor's fees or salary, or in other ways, directly or indirectly, shall be allowed. (2) In all cities specially named (not including any of less than 200,000 population, full list of the same to be published by the committee of supervision), it is agreed that agents may receive a rate of compensation not exceeding 20 per cent. of their net premiums, upon risks located within the designated territory, inclusive of brokerage that is, gross premiums less return premiums and re-insurances effected at the agencies. As an alternative to the foregoing, they may receive a flat commission of 15 per cent. with 15 per cent. contingent commission. No other compensation, in either case, whether in the form of office

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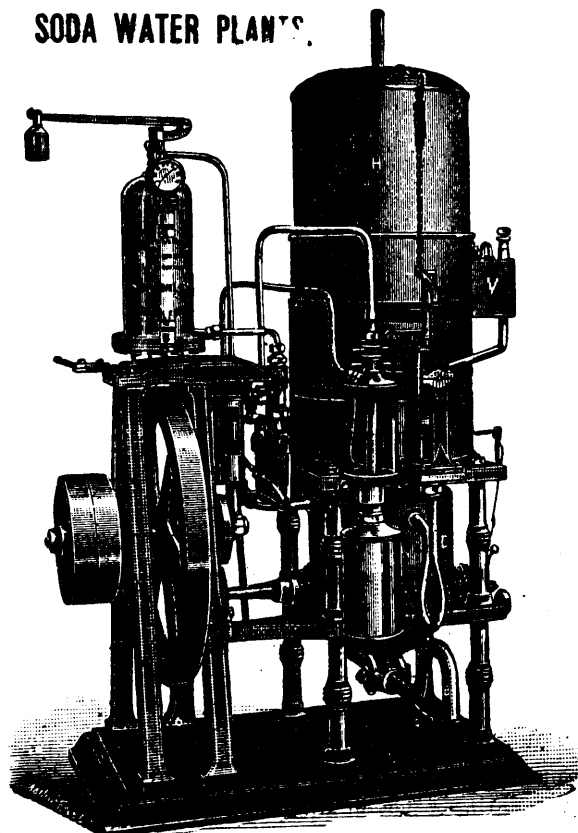
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Bottling Wire	Syrup Boilers
Bottling Masks	Syrup Cisterns
Bottling Gloves	Syrup Measures
Bottling Aprons	Syruping Machines
Capsules	Bottle Fillers
Corks & Stoppers	Bottle Corkers
India Rubber Rings	Bottle Washers
Eye-guards	Bottle Risers
Gold Foil	Water Filters
Tin Foil	Water Regulators
Tin Tops or Discs	Whiting Mixers
Wood Tops or Discs	Gas Pumps
Straw Envelopes	Acid Cisterns
Soluble Essences	Regulating Valves
Essential Oils	Tincture Presses
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Bottle Labels, &c.	Gas Engines, &c.



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rent, clerk hire, solicitor's fees or salary, or in other ways, directly or indirectly, shall be allowed. (3) Any subscriber may appoint one salaried representative in any one city, paying all expenses incident to the carrying on of the business, but if such appointment be made he shall not be permitted to act for any other company and shall be under the same restrictions as to brokerage as are imposed on other agents. Any subscriber appointing a salaried agent in any one town or city shall be at liberty to appoint another agent in the same place at the rate of commission herein provided, if not otherwise represented, but in conformity with Article VI of this agreement. The appointment of an agent as a salaried representative, who at the time represents as agent another subscribing company or has represented it during the previous twelve months at the place where such appointment was made is forbidden, unless the consent of such subscriber to such appointment has been first obtained.


Brokerage in territory governed by above rules shall not be in excess of 10 per cent., to be paid out of agent's commission, and no company shall allow brokerage of more than 10 per cent. on any policies written under applications received at its head office or any branch or agency office. The committee of supervision shall consider the situation in cities having a population in excess of 100,000, and in each case shall frame rules looking to the regulation of agencies on the line of absolute equality to all companies, and the committee may employ competent persons to visit such cities as in their judgment may

require attention, and confer with the agents therein, with a view to the organization or reorganization of the local boards of such cities, and a limitation of the number of agencies permitted to any subscriber. An agent is defined to be "one holding the commission of a company and authorized to bind risks thereunder."

The following are the conditions to be observed in regard to (1) tariff rates, (2) schedule policies, (3) reinsurance, and (4) credits. (1) All subscribers shall observe in letter and spirit for themselves and their agents the tariff rates in all places where local board ratings are in existence, except where prohibited by legislation. This rule shall likewise apply to reinsurance issued to other companies. (2) Schedule policies, except on railroad property, including merchandise in transit, elevators and warehouses when included in such railroad schedules, and blanket policies covering more than one plant, shall not be written on any property covered beyond the limits of a single city or county. (3) The subscribers agree that they will not re-insure a part or the whole of the risks of any company not a subscriber to this agreement. (4) The premium on every policy shall be due and payable on the date on which it takes effect. To limit the period of credit which may be allowed in any case, and to facilitate collections by agents, each local board shall adopt a regulation similar to that known as the "Troy Rule," provided it is not rendered impracticable by the standard policy of any State. The supervision committee will issue its first report in October next, when we shall

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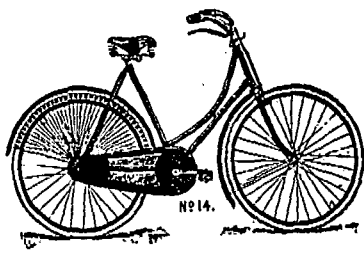
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learn how far the agreement has been observed, and to what extent it is operating favourably in the interests of the fire insurance business.

BANKRUPTCY AND LIFE ASSURANCE.

A singular case was heard before the Supreme Court of Appeal, London, Eng., on 31st July, relating to the payments of a person for life assurance who became bankrupt just before his death, and payment of the policies he held to his heirs.

When an Insolvency Act is established for this Dominion there will probably be some provision made in it for preventing a person alienating money which is due to his creditors, money he cannot spare for any outside purpose with justice to them, for the purchase of life assurance. However strongly we may favour that system it must be admitted that a man's creditors ought not to be sacrificed in order to enable him to provide life assurance for his family in case of death. They are under no moral, much less legal, obligation to look after the heirs of any debtor. Cases have occurred to our knowledge of a large sum being taken year after year out of a business, in order to pay the premiums on a life policy. The subsequent record of the policyholder has proved that such sums of money were far in excess of his means. In such cases these payments helped to pile up his debts until they proved his ruin, so that, in fact, the premiums for life assurance were paid, not by the policyholder, but by his creditors. The English Bankruptcy Act provides a remedy for this. A sub-section of the Act reads:

"Any settlement of property not being a settlement made before and in consideration of marriage, or made in favour of a purchaser or encumbrancer in good faith and for valuable consideration, or a settlement made on or for the wife or children of the settlor of property which has accrued to the settlor after marriage in right of his wife, shall, if the settlor becomes a bankrupt within two years after the date of the settlement, be void against the trustee in the bankruptcy, and shall, if the settlor becomes a bankrupt at any subsequent time within ten years after the date of settlement, be void as against the trustee in bankruptcy, unless the parties claiming under the settlement can prove that the settlor was at the time of making the settlement able to pay all his debts without the aid of the property comprised in the settlement, and that the interest of the settlor in such property had passed to the trustee of such settlement on the execution thereof." Sub-section 3 provides that "settlement" shall for the purpose

of this section include any conveyance or transfer of property."

This seems to us too stringent to be workable. To prove that a trader's condition ten years ago did not justify his making a certain settlement of property, say a life assurance policy, would, in most instances, be difficult. Absolute reliance would have to be placed on the books of the person in question, and every insolvency case shows how utterly misleading are the accounts of a trader who is insolvent, or drifting to that state.

In the case reported in *The Review*, of 15th inst., the trustee in bankruptcy claimed a share in certain policies, the amount of which had been paid to the beneficiaries, on the plea that the deceased policyholder was insolvent within ten years of his bankruptcy which was followed by his death in a few days. It was proved that the policies at issue were settled upon his wife and children 13 years prior to deceased becoming bankrupt. The Court of Appeal thereupon decided that the "settlement" under the Bankruptcy Act took place before the ten years period, and was consequently exempt from the operation of the Act. The subsequent payments were not settlements in the sense of the Act but were made, as the Court said, "to prevent the lapsing of the policies. The whole of the premiums were paid for the continuance of the policy, and no proportionate part of the moneys payable under the policies is represented by the payment of any particular premium. Nor do we think the actual amounts paid for premiums can be regarded as settlements within the meaning of the 47th section. The amounts so paid were not intended to be ear-marked or kept separate, nor, as we have said, can they now be said to be represented by any specific amount. We think the amounts must be treated as paid by the bankrupt to keep up the policy as between himself and the insurance company or as moneys paid to enable the trustees to keep the policy alive. For this reason we are of opinion that the trustee in bankruptcy is not entitled to any part of the moneys paid by the insurance company, and that this appeal should be allowed."

MONTREAL A CENTURY AGO.

The last Report on Canadian Archives by Mr. Douglas Brynner, LL.D., F.R.C.S., Dominion Archivist, contains some most interesting historic references to the trade of this city. It is almost incredible, but there is documentary proof that, in 1799, the merchants of Montreal objected strongly to the establishment of a separate Custom

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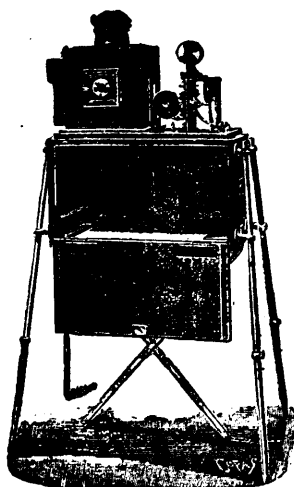
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THE CINEMATOGRAF OF THE DAY. (Patented.)

House in this city, the obstacles in the way of trade on account of the sole Custom-House being at Quebec, having been to some extent removed. From the memorial of 1790, it appears that the cargoes of vessels for Montreal were obliged to be landed at Quebec, "which must be attended," says this document, "with very heavy expense for agents, wharfage and labourers, besides the waste that will happen on cargoes of liquor by landing. What is of still greater consequence, the loss of time which may arise, it being well known that the delay of a few hours waiting for clearance upwards, has occasioned vessels to be many weeks in performing a voyage of 60 leagues." It is scarcely necessary to remark in reference to the long delay in the river, that there were no steamers at that time and sailing vessels, of course, were dependent on the wind.

The reason given by the merchants in their memorial of 1799 why they did not repeat their application of 1790 for the establishment of a separate custom-house was, that when the application was refused the instructions given by the commissioner of customs gave such relief and there was so much greater facility for their import and export trade, that there was no need to do so. After pointing out various improvements that might be effected, the memorial of 1799 concludes: "A separate and independent custom-house in Montreal may introduce intricacies, delays and expense beyond what exists or can be foreseen, and, if so, render the means of redress extremely tedious, not to say impracticable." Imagine the merchants of this city now signing a memorial against having a local custom-house!

In 1831, vessels coming to Montreal reported at Quebec. After remonstrances, partial relief to merchants and shipowners in Montreal was granted, the superintendent of customs, at Montreal, having been authorized to collect the provincial revenue there. But the Crown duties had still to be settled for at Quebec, to the great loss and inconvenience of merchants, shippers, and consignees. The committee of trade in this city complained that while steam tow-boats had made the voyage from Quebec more speedy, the necessity of entering vessels at the Quebec custom-house caused a delay of sometimes two days in unloading. More delay was only avoided by the consignee of the vessel paying the estimated amount of Crown duties, which were often payable by twenty different consignees and could only be collected after the quarterly returns had been made by the Montreal officer to Quebec. As a result of cash payments being insisted upon instances annually occurred of individuals carrying off their goods from the Province without re-paying the general consignee. So expensive and difficult was it to secure repayment that sufferers submitted to loss rather than try to enforce their claims. It was complained that if it was desired to take a barrel of flour from a Montreal bonded warehouse, a certificate had to be produced that the duty had been paid in Quebec, so that it took nearly a week to get that barrel of flour into consumption, or on sale.

The burdens laid on shipping coming to Montreal were much complained of, merchants having to pay duties on their importations 180 miles from the port of discharge. Strange to say, the tavern-keepers of Montreal were provided with better facilities for passing goods than merchants and ship-owners. With regard to vessels, the



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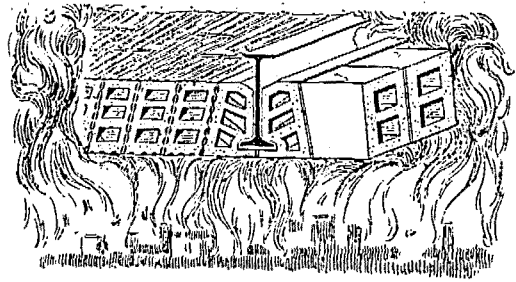
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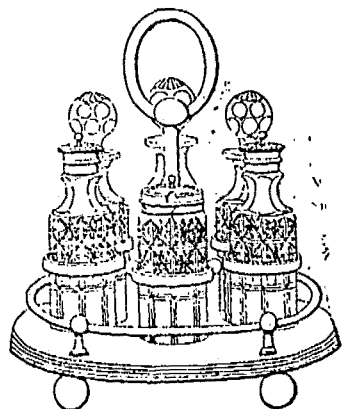
owners of those built here had to go to Quebec for a certificate of registry, and, if a Montreal vessel was to be replaced by another, the owner or agent had to take an expensive trip to Quebec to grant the necessary bonds. In 1831 the vessels entering this port bore a small proportion to those entering Quebec. The memorial, however, to which we have alluded, speaks of the time coming when vessels from the sea would land at Montreal the whole of the goods for its district, Upper Canada, and frontier of the United States. — How true was this forecast! How strange this narrative reads in view of the revolution in shipping trade which has taken place since, just a century ago, the merchants of Montreal, first objected to having a local custom-house, then, some years later, protested against their goods being all passed at Quebec, and, in their memorial, predicted the very changes in the relative positions of Quebec and this city which have taken place!

THE ELEVATOR QUESTION.

At a meeting of the Montreal Harbor Commissioners on the 25th inst., Mr. Connors stated that he was prepared to carry out his arrangements with them, and that work on the

long-falked-of elevator would begin at once. The Board accepted his explanation.

ACKNOWLEDGMENTS.—We have received from Mr. O. P. Austin, Chief of the Bureau of Statistics, Treasury Department, Washington, two official reports, which courtesy we gratefully acknowledge. These documents reflect the highest credit upon the staff of the department for their excellent arrangement of the statistical matter, and the official printers deserve praise for their admirable work.— The Statistical Year Book of Canada for 1899 is to hand. The demand for the Year Book has been so great that the first edition of 20,000 was soon exhausted, a second edition followed, and the demand still continues. Those familiar with previous issues of the Year Book which were compiled by Mr. George Johnson, F.S.S., Statistician, know how skillfully the materials for this annual work are arranged, and how intelligently they are presented. The sheet giving statistical summary of the Dominion, is a most valuable compilation, as it gives at a glance all the leading items of information relating to Canada. We should like to turn Mr. Johnson loose with arbitrary powers to bring all departmental reports into a more intelligent shape, as, in several of them, the statistics are badly "mixed and muddled."—The monthly reports of the Trade and Commerce Department reach us regularly and are appreciated.—The Blue Book re Pacific Cable, the Criminal Statistics for 1899; and several other official reports from Ottawa are to hand.—Mr. J. Howard



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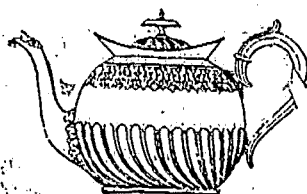
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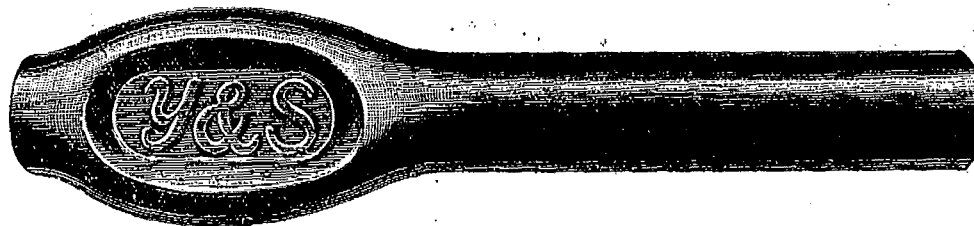
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Hunter, Registrar of Loan Companies, Ontario, has our thanks for his report on Loan Corporations, the document is all the more valuable as it is elegantly bound and so made suitable for a library of reference.—We have also received the "Annuaire Jahrbuch" for 1900 issued by the Belgium Industrial Federation, which is a very interesting compilation.—The 12th annual report of Railway Statistics—advance copy—sent by the U.S. Interstate Commission, is, as usual, remarkably well executed, a model indeed of statistical matter clearly stated and skilfully arranged.—The report of the Harbour Commissioners of Montreal for 1899, published this month, loses much of its interest by coming out so late. The matter it contains is never sufficient to account for the delay which occurs every year in getting out this report. The office books and papers ought to be kept in such order that the annual report could be published at the end of each January, at the latest.—The Bankers' Magazine, New York, keeps up to its high standard. The editorials on, The American Loan to Great Britain; The increase in circulation of national banks; New York as a market for international securities; The false issue of imperialism; with others are each and all replete with information, and sound views on finance. We are glad to find that so eminent an authority as The Bankers' Magazine takes a similar view of the question of imperialism, in its American relations, to that expressed in this journal. Our valued contemporary says: "Imperialism as enunciated by the Democratic platform has no existence except as a pillar of cloud behind which the concealed project of a debased currency is to be brought forward and foisted on the nation."—The publishers of The Insurance Record, New York, have favoured us with a copy of their Insurance Directory, of New York and suburbs.—A number of publications from the Experimental Farm, Ottawa, have been received and found of much interest.

Depot Harbor, the lake end of the Canada Atlantic. Thence it will be taken by rail to Quebec, where it will go into the ocean steamer. A big trade for the line is predicted for next season.

RECENT FIRES.

Deseronto, Ont., 20.—One of the Standard Chemical Company's buildings burned by gas explosion.—Penetanguishene, Ont., 20.—Plant of D. J. Shanahan, carriage builder and blacksmith, consumed, with lumber, tools, etc. Loss about \$5,500; insured for \$2,000 in London & Lancashire. Stables of Bay View House also burned; insured.—Cobourg, Ont., 21. Barn, with contents, owned by C. Barkell, burned; cause, lightning. Building fully insured in Liverpool & London & Globe.—Port Hope, Ont., 21.—Robt. Johnson's barn struck by lightning and burned, with contents.—Toronto, 22.—W. Harris & Co.'s glue factory destroyed, with stock, machinery, etc. Total loss, about \$20,000. Insured in Royal, Union and other companies.—New Ross, N.S., 22.—Anglican church struck by lightning and destroyed. Several barns in vicinity also burned. Toronto, 22.—Factory of P. & P. Griffin, curled hair manufacturers, burned, including machinery and stock. Total loss about \$40,000; building valued at \$5,000, machinery at \$15,000, and stock at \$20,000. On this there was about \$12,500 insurance, carried by British America, Western, Imperial, Royal, Economical Mutual and Ottawa Insurance Companies.—Galt, Ont., 22.—New trunk factory of Seringer & Brown damaged. Much finished stock destroyed. Loss, \$2,000; insured in Economical of Berlin, for \$1,000. Building, owned by Harbour estate, was insured for \$350.

BUSINESS CHANGES.

Ontario—J. C. McKeggie & Co., bankers, Coldwater, will be succeeded by J. L. Ross & Co.; Ship Building, Dry Dock & Wrecking Co., Ltd., Collingwood, style changed to Collingwood Shipbuilding Co., Ltd.; Scott Bros., grist mill, Galt, succeeded by Marshall & Marshall; Nett Cycle & Motor Co., Ltd., St. Catharines, incorporated; Capstick & Birch, general store, Dorchester, dissolved, Birch continues alone; G. Burney, hotel, Mount Salem, sold out to J. Hammond; J. H. Baker, grist mill, Ridgetown, sold to G. Carter; J. F. Smyth & Co., wholesale grocers, Windsor, dissolved, R. Pinchin retires; J. L. Ross & Co., bankers, Aurora, succeeded by J. M. Walton & Co.; H. Howes, baker, Gravenhurst, advertises business for sale; W. Bailey & Co., broom mfr., Kingston, dissolved, W. Bailey continuing; J. G. Kilt & Co., stationery, etc., Ottawa, sold out branch business; Keves & Sutherland, printers, St. Catharines, have dissolved; Mrs. W. J. Clark, baker, Seaforth, sold out; H. & A. Saunders, whol. jewelers, Toronto, dissolved, J. Saunders continues under same style.

Quebec.—Canadian Typewriter Exchange, Montreal, F. S. Howard, sole owner; Jarvis & Fraid, restant, Montreal, partnership registered; L. Ouhmet & Frere, contractors, Montreal, partnership registered; Metis Lumber Co., Grand Metis, incorporated; American Silk Waist Mfg. Co., Montreal, in-

—The Quebec Bank will open a branch at Shawinigan Falls, Que.

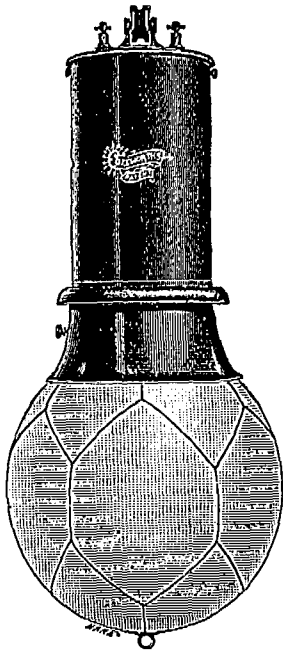
—Glass sealing jars are very scarce in the United States. Jethers are sold ahead and cannot obtain the goods. Quarts are worth \$6 to \$6.50 per gross.

—The first train to cross the new bridges of the Ottawa & New York Railway, spanning the north and south channels of the St. Lawrence River, at Cornwall, Ont., passed over on the 22nd inst.

—The Government steamer Newfield, an iron steamer of 500 net tonnage, employed in the lighthouse service on the coast of Nova Scotia, was wrecked on the 22nd inst. by running during a fog on a reef about three miles from Sandy Cove, in Digby County. It is feared the vessel will be a total loss. The steamer was built in 1871 at Sunderland, England, and purchased by the Dominion Government about twenty years ago.

—We sometimes get home news from a distant port. A recent dispatch from Chicago states that the new Quebec line of the Canada Atlantic road will be opened early next month with the shipment of 100,000 bushels of corn by Counselman & Co., from Chicago to Europe, via Quebec. The grain will be loaded at South Chicago and transhipped at

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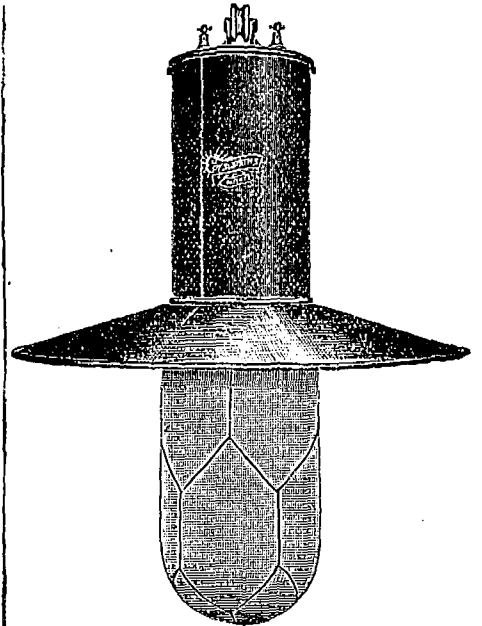


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corporated; Canadian Dairy Supply Co., Montreal, applying for incorporation; Coulter & Wallace, contrs., Montreal, dissolution registered; J. McCready & Co., Montreal, seeking incorporation; Dunn & Co., lumber, Quebec, partnership registered; Marcotte & Leclerc, ins. agents, Quebec, dissolution registered; Beauchemin & Demers, painters, Shawanegon Falls, partnership registered.

Manitoba and N.W.T.—R. A. G. Bell, livery, Calgary, sold out to Wm. Scott; Crouter & McLean, hardware, Gladstone, dissolved, E. Crouter continues; Manitoba Milling Co., Ltd., Winnipeg, applying for incorporation.

British Columbia.—H. G. Parson, general store, etc., Golden, opening branch at Revelstoke; E. J. Muir, tailor, Midway, closed up and removed to Calgary; T. Barnwell, baker, Vancouver, now Barnwell Bros.

New Brunswick.—C. R. Lovett, general store, St. Martins, succeeded by R. Mosher; Daniel & Robertson, dry goods, St. John, dissolved, F. W. Daniel continues.

LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale (for sums of \$550 and upwards), as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in case of writs, etc.:

WRITS ISSUED—ONTARIO.

Brussels—M. E. Tennent vs E. T. Snider et al, \$763; Gloucester—P. Peterson vs A. Spratt et al, \$300; Mattawa—S. Payette vs J. MacGregor, \$584; Ottawa—J. Raper vs G. A. McNee, \$566; Pembroke—J. T. Conlon vs G. Gordon & Co., \$400; Sturgeon Falls—A. Budgeman vs H. E. McKee, \$5,000; Michaud & Levesque vs Josephine St. Onge, \$694; Toronto—

M. Stack vs T. Eaton Co., Ltd., \$2,500; American Dunlop Tyre Co. vs R. Garland, \$50,000; J. R. Outhet vs W. Levaek, \$5,000; P. Rosenbes vs H. Ruben, \$2,000; Vaughan—R. Baker vs C. Line et al, \$1,400;—A. A. McLean vs Canada Atlantic Ry. Co., \$2,000;—A. Nadeau vs Canadian Pacific Ry. Co., \$5,000; Bromley Tp.—A. Delahaye vs C. Virgin, \$1,516; Colborne Tp.—J. Twitchell vs G. and W. Askwith, \$500; Hamilton—E. Martin vs Mary Colbeck, et al, \$541; Edith Mollison vs M. McGowan, \$1,000; Ottawa—Molsons Bank vs S. B. Sinn, \$103; Tilbury N.—J. Labadies vs N. Labutte, \$2,000; Toronto—F. D. Brown vs J. Clark, \$1,046; Scottish Amer. Inv. Co. vs G. & R. Clatworthy, \$8,101; F. W. Haywood vs W. Freeman, \$1,500; H. G. A. L. Kingston vs Charlotte Mahaffy, \$1,000; T. McLaughlin vs Standard Mica Co., Ltd., \$51; York County L. & S. Co. vs Victoria-Montreal Fire Ins. Co., \$1,000; J. Sterling vs W. & R. Weiner, \$2,000; Osborne Tp.—Cathe. Blanchard vs Rachel Creery, \$1,000; Williamsburg Tp.—S. Casselman vs G. Fetterley, \$600; Berlin—Bank of Hamilton vs A. and Catho. Oelschlager, \$934; Brucefield—M. H. Peterson & Co. vs G. A. and E. Turner, \$698; Darlington Tp.—L. Brisbin vs T. Westlake, et al, \$349; Hamilton Tp.—Eliza Greenwood vs Elizth. Hickey, et al, \$529; Hamilton—T. J. Stewart vs H. N. and Margaret Thomas, \$468; Mornington—L. Mattell vs P. Mattell, \$425; Ottawa—T. A. Beaumont vs J. C. and Helen Kelly, \$318; Schreiber—Whitman Shoe Co. vs Thomson & Co., \$369; Sudbury—Colonial Inv. & L. Co. vs H. Tremblay et al, \$558; Toronto—Inspector of Prisons, &c., vs Canadian Wringer Co., \$502; F. B. Featherstonhaugh vs E. R. Case, \$5,000; A. G. Strathy et al vs G. S. Ransom and J. J. McKittrick, \$955; E. Mallet vs Royal Canadian Yacht Club, \$2,000; Glendale, Man.—J. Willoughby vs W. A. Willoughby, \$1,185.

WRITS ISSUED—BRITISH COLUMBIA.

Rosland—E. Wright, \$320; Atlin—J. Russell, \$1,276; Victoria—E. G. Walker, \$423; Vancouver—W. A. Dean, \$341; Provincial Canning Co., \$500; Windermere-Kimpton & Pitts, \$305.

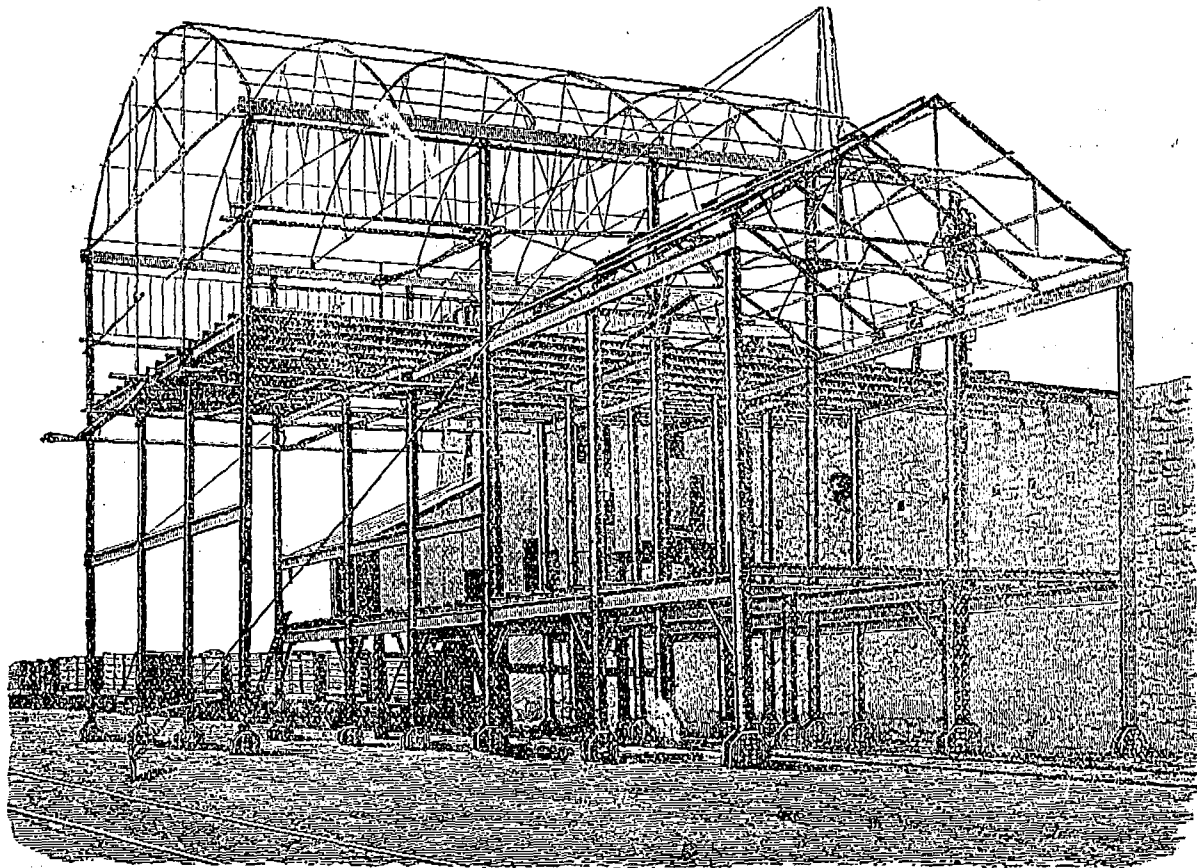
WRITS ISSUED—MANITOBA & N.W.T.

Hyde—Hyde Trading Co., \$332; Spring Bank—W. W. Cowan, \$1,023; Hague—A. J. Adamson, \$300.

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JUDGMENTS RENDERED—ONTARIO.

Alliston—E. Hartley agt R. J. Wallace, \$342; Burk's Falls—Colonial Inv. & L. Co. agt Ira Broadway, \$768; Fort William—M. Murphy agt J. and Mathilda L'Esperance, \$531; Kilmount—Prov. Building & L. Assn. agt A. Watson, \$2,327; Napanee—W. H. Perry agt J. R. Scott et al, \$514; Pakenham—J. Boyd agt B. W. Dunnett, \$901; Toronto—G. W. Lewis agt B. Vick and R. Carroll, \$9,376;—W. A. Johnson Electric Co. agt D. M. Blackwood, \$935; Harwich Tp.—C. Sharpe & Co. agt F. W. Wilson, \$730; Keppel Tp.—New Hamburg Mfg. Co. agt H. Jones, \$408; Ottawa—Elizth. S. Henderson agt J. A. and A. R. Harvey, \$2,726; Pakenham—J. A. Mathewson & Co. agt B. W. Dunnett, \$566; Windsor—C. Crawford agt C. C. Kippen, \$302; Rossland—A. Duncan agt H. R. Cole, \$367; Hamilton—A. M. Riach agt J. S. & Annie J. Martin, \$1,105; Medonte Tp.—Waterous Engine Works Co. agt R. & W. Kyle, \$531; Ottawa—Elizth. S. Henderson agt J. Adam et al, \$2,806; Windsor—Slingsby & Walthe agt Ever Ready Dress Stay Co., Ltd., \$545.

JUDGMENTS RENDERED—QUEBEC.

Montreal—W. H. Evans agt C. N. Armstrong, \$331; Dme. Christine Chagnon et al agt. Clerier, \$1,560; E. B. Place agt L. P. Leet et al, \$2,053; Merchants Cotton Co. agt Maple Clothing Co., \$286; W. Francis et al esql agt Dme. Carrie Rhine, \$8,987; St. Basile le Grand—C. Gauthier, jr., agt C. Gauthier, sr., \$300; St. Henri—E. Leroux agt J. J. B. Briere, \$371; Sweetsburg—Eastern Tps. Bank agt Hon. G. B. Baker et al, \$3,002; Montreal—F. J. Lavery agt Great Eastern Ry. Co. et al, \$1,096; The Queen agt O. S. Pratt, \$800; The Queen agt Wm. White, \$600; The Queen agt J. Saunders, \$600;—J. Kennedy agt Canadian Construction Co., \$600; Montreal—L. T. Marchand agt J. Duclou, \$16,592; G. W. Stephens agt C. L. Higgins, \$2,833; J. H. Jacobs agt R. Jacobson et al, \$221; Howell Litho Co. agt C. A. Liffiton, \$221; L. Auge agt A. D. McGillis, \$364; Ames-Holden Co. agt J. L. Phylfair, \$275; Merchants Bank of Halifax agt T. F. Shields, \$675; Merchants Bank of Halifax agt G. E. Yost, \$5,009; Roxton Falls—S. D. Joubert et al agt T. Champigny, \$498; St. Louis—G. DeSerres agt A. Leclaire, \$20,000; Hon. L. F.

R. Masson et al agt A. Lemieux, \$15,376; Dodge Mfg. Co. agt J. Robertson, \$3,865.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

North Portal—W. H. Dorsey, \$309.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

New Westminster—St. Mingo Canning Co., Ltd., \$542; Nanaimo—J. A. Thurston, \$332; Vancouver—B. C. Printing & Engraving Co., Ltd., and Hewitt Bostock, \$28,488.

JUDGMENTS RENDERED—NOVA SCOTIA.

Dartmouth—H. W. Sellars, \$518; Orangetown—L. A. Putnam, \$313.

JUDGMENTS RENDERED—NEW BRUNSWICK.

St. John—J. T. Hurley, \$851; W. Hazelhurst, \$332.

EXECUTIONS—QUEBEC.

Montreal—P. Wright agt F. E. Devlin, \$239; Notre Dame des Graces—B. Decary agt J. Pominville et al, \$1,444; Montreal—R. Goyer agt M. E. Leprohon, \$564.

CHattel MORTGAGES—ONTARIO.

Dundas—J. Bertram & Sons to M. S. Wilson \$5,216; Fort William—Mrs. Mary E. Hacquoil to Ray, Street & Co., \$1,765; Bagot Tp.—J. McGregor to Jane G. McGregor, \$1,070; Caledonia Tp.—J. S. McDougall to J. R. McLaurin, \$837; Kingston—J. McCammon to C. J. Guess et al, \$1,552; Peel—G. Tye to Hannah Vodden, \$898; Picton—Mrs. A. M. Franck to O. Letourneau, \$3,123; Sarnia—J. Morton to N. C. Peterson, \$2,279; Sundridge—A. E. French to J. Macdonald & Co., \$300; Toronto—E. J. Evans to R. Davis, \$1,418; A. H. Irvine et al to W. Hutchinson, \$375; R. Robinson to Elliott & Co., \$3,600; E. B. Wallace and wife to H. S. Mara, \$1,291; Ancaster Tp.—T. Didman to A. Robinson, \$1,037; Brantford—J. Coeker to Anna B. Smith, \$1,533; G. H. Strobridge to P. Wood, \$618; Collingwood—A. & H. Foreman to J. H. Carrique, \$639; Elora—A. Andrich to Cathc. Rolling, \$2,000; Meaford—R. S. Paul to E. Hanham, \$1,000; Thedford—W. C. Tudor to T. Parkinson, \$1,600; Toronto—L. O. P. Genereux and wife to A. Penton, \$600; J. O'Connor to D. Kennedy, \$2,236; J. O'Connor to Ontario Brew. & M. Co., \$2,631; York—W. H. Blaylock et al to J. C. Blaylock, \$1,000.

THE FIRTH CO., LIMITED,

(CONTRACTORS TO THE WAR OFFICE AND THE ADMIRALTY)

Florence Mills, WARRINGTON, England,

..... MANUFACTURERS OF.....

IRON AND STEEL WIRE.

SPECIALITY—TINNED AND GALVANISED STEEL MATTRESS WIRE.

Bright, Tinned, Galvanised and Coppered Wire,
in Coils or Straight Lengths.

WOVEN WIRE MATTRESSES of Every Description.

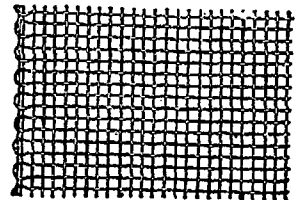
Specially Prepared

WIRE CLOTH or GAUZE For Screening or Stamp Battery Purposes.

UPHOLSTERERS' SPRINGS, Etc.,



TRADE MARK.



—A Winnipeg dispatch states that the C.P.R. president, now in that city, has proposed to build a million dollar station and hotel there, if conditions are complied with. It is expected the proposition will be agreed to.

FINANCIAL.

Montreal, Thursday, Sept. 27, 1900.

The great strike of coal miners is a financial event of much greater and wider importance than is generally recognised. There are 125,000 or more men idle whose average daily earnings are computed at, at least, \$1 per head, some well informed persons estimate the loss to these workers at over a million dollars each week of the strike. As the weekly consumption of coal in the States is about 4,000,000 tons, the great bulk of which has gone up in price, it is safe to estimate the loss of wages to the men and the extra expenditure of coal consumers at several millions of dollars weekly. Much of this will go to the colliery owners who have large stocks and to vendors of coal to the general public. The traders in the mining districts will suffer most se-

verely as thousands of their poorer customers will run into debt for necessities which will give serious trouble to storekeepers. The presidential election is having a most depressing effect in all financial interests, as fear of Mr. Bryan's election is still dominant. The stock market in the States is still under bear influences and any rallying of prices is unlikely until present conditions improve. The Canadian bank statement is published in this issue, with short comments. Mr. George Hague, General Manager of the Merchants Bank of Canada on his return from the North West reports favourably of the general condition of the farmers, who, he says, have become much more financially independent in recent years, and are not likely to be depressed by the shortage of the wheat crop, as they look less to this for returns than in former years. The banks are providing all the funds needed for moving the crops at quite moderate rates. On the local 'Change sales have been made of Pacific at from 85 1/4 to 86 1/4; Street Railway from 264 to 266. Business remains without special features. Consols stand at a trifle over 98. The trouble in China will make several European governments borrowers, so the prospect is that the price of money will keep up for some time. Foreign exchange stands, sixties at from 8 1/2 to 8 9-16 and demand 9 1/4 to 9 5-16. Rates for commercial paper remain as last week.

The following in a comparative table of stocks for week ending Sept. 27th, supplied by Chas. Meredith & Co., stock brokers, Montreal:—

BANKS	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Bank of Montreal.	19	256	256	255
Merchants Bank.	15	167	167	171
Merchants of Hal.	..	..	..	180
Quebec Bank.	..	..	..	128 1/2
Union	5	108	108	116
Can. Bk. of Com.	58	152	151 1/2	150

MISCELLANEOUS.

Can. Pacific.	2600	87 1/2	85 1/2	91 1/2
Duluth S.S. & At.	..	..	..	4 1/2
" S.S. & At pfd	..	..	..	13 1/2
Comin. Cable Co.	75	168 1/2	167 1/2	180
Montreal Teleg.	65	167	166	173
Virtue Co.	2500	62	59	....

War Eagle.	3000	150	150	315
Twin City.	25	59 1/2	59 1/2	62 1/2
Montreal St. Ry.	1096	267 1/2	263	310 1/2
" new stock.	135	257 1/2	255	309 1/2
Montreal Gas Co.	100	190 1/4	190	199 1/2
Bell Telephone.	25	173	173	192 1/2
Mont & Lond.	3000	11 1/2	8 1/2	53
Toronto Railway.	263	101	100	114
Republic.	62700	81	74	120
Payne Co.	2750	100	95	120
Halifax Ry. Bds.	2000	103	103	107
North Star	1500	95	95	....
N. W. Land pfd.	..	..	..	55
Can. Col. Cotton Co	7	82	81	75
Can. Col'd Cot. bds	2000	90	99	100 1/2
Dom. Cot. Mills.	..	..	..	101
Dom. Coal pfd.	..	..	..	115
Dom. Coal Com.	..	..	..	50
Pe'pls H. & L. Co.	..	..	..	22

BRAZILIAN EXCHANGE for the week ending Sept. 25th, is as follows:

Sept. 19	9 13 16d
" 20	9 25-32d
" 21	9 1/8d
" 22	10 5-32d
" 24	10 1/8d
" 25	10 1-16d

MONTREAL CLEARING HOUSE.

Clearings.	Balances.
Total for week ending 27th Sept., 1900.	14,015,254
Corresponding week 1899.	15,147,587
" 1898.	14,169,376
" 1897.	12,461,980

MONTREAL WHOLESALE MARKETS.

Montreal, Sept. 27, 1900.

Latest reports from the West are not as assuring for the crops, much grain being injured by rain, while awaiting the warm sun to dry it sufficiently to be threshed. Similar conditions prevail in Minnesota and the Dakotas; as a result, wheat has been advancing. Flour is also 20c per brl. dearer. Butter and cheese are very firm at the high prices ruling. Cotton goods are advancing, owing to the shortage in raw cotton. Hardware is steady. The U.S. coal strike is expected to collapse as matters cannot long remain in the present condition. Canada will be assisted meantime by rail shipments from Nova Scotia. Failures for the week are few and unimportant.

El Padre Needles

10 cents.

Varsity,

5 cents.

The Best

✧ CIGARS ✧

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

Made and Guaranteed by

S. DAVIS & SONS,

MONTREAL, Que.

Contractors to the War Office and The Admiralty.

Telegraphic and Cable Addresses: "SMITHS, WARRINGTON."

Wm. SMITH & SON,

..... MANUFACTURERS OF

PATENT STEEL MUSIC WIRE,

Bicycle Saddle Spring Wire, Chain Wire, Wire for Bicycle Spokes and Balls,

Brass and Steel Pinion Wire, Wire for Machine Needles and Bars,

Square, Oval, Centre, Hexagon Wires, &c., &c.

Patent Steel Rope, Plough, Hawser Wires, etc. Best Round Cast Steel Wire FOR TWIST DRILLS.

MILD CAST STEEL WIRE OF EVERY DESCRIPTION.

Dallam Wire Works, Warrington, England.

BUTTER.—The market shows a decided improvement, orders coming in freely for export account and local trade appears to be largely improved. Business passing is much larger and prices all around have advanced fully $\frac{1}{2}$ c. The market is strong with every indication of higher prices. Several large transactions have been put through within the last 24 hours, some sales up to 21c for fancy creamery, whereas a few days ago sellers found it impossible to reach 20c to 20 $\frac{1}{2}$ c. There is also more inquiry for dairy, all grades selling to better advantage. Townships are quoted at 18 $\frac{1}{2}$ c to 20c; Western, 16c to 18c, as to quality.

CEMENTS, ETC.—Trade quiet. Former prices prevail. Arrivals for week ending 25th inst. were: 1,000 brls. English cement; 3,450 brls. Belgian and German cement and 22,000 fire bricks.

CHEESE.—The market is ruling strong with a satisfactory business passing, the demand for export being quite large. Finest Ontario make is quoted at 11 $\frac{1}{2}$ c, with Eastern, 11c to 11 $\frac{1}{4}$ c. Earlier makes are quoted at 10 $\frac{1}{2}$ c to 11c. At Ormstown, Que., on the 26th inst., 918 white and 595 colored cheese were offered. 603 white sold at 11 1-16c; 125 colored sold at 11 $\frac{1}{2}$ c. The following resolution was passed: "That this board require a letter of credit from each buyer on this board to the amount of \$5,000 to be deposited in the Eastern Townships Bank at Ormstown, and that no buyer be allowed to bid on this board without having a letter of credit deposited in said bank. Carried unanimously." At Woodstock, Ont.,

same date, 11 $\frac{1}{4}$ c was offered but refused.

COAL.—Owing to the U.S. strike, prices of best hard coal have been advanced to \$7 per ton in this city. Arrangements have been made by the C.P.R. for bringing Nova Scotia coal from St. John, N.B., over its short line for distribution in Montreal and points West. The contract closed with the mines at Springhill, N.S., calls for 80,000 tons, which will be sent to the New Brunswick port in barges and shipped to this city.

DRUGS, ETC.—Quinine has declined in the London market, shellac also being quoted lower. Zanzibar cloves are higher, Peru balsam is up 5c while flax seed has undergone a sharp advance. Cod liver oil is also higher, Peppermint oil continues very firm, with an advance expected. Buchu leaves have been steadily advancing owing to a shortage of supplies. Values are now fully 50 per cent. higher than they were three months ago. Paraffine wax is scarce and very firm.

DRY GOODS.—The situation in all cotton goods is exceedingly strong at the recent advance in some staples. The raw cotton market would appear to indicate a shortage sufficient to place values in manufactured goods at a still higher mark. Trade, meantime, is good, but dealers are inclined to view the cotton situation in the light of many other spontaneous shiftings of values, which generally soon return to their former level.

EGGS.—Business is active with prices firm and again reported higher. New laid, fresh stock sell at 16c to 17c; selected bringing 19c. No. 2 are dull at 11c to 12c. There is a heavy export business passing in this article.

FLOUR & FEED.—The firmness shown in the flour market during the past ten days is fully sustained. In the interval, since last report, prices have advanced 10c to 20c per brl. all around. From last reports of the wheat crop another advance may be expected any moment. There is a very large demand. Same conditions apply to feed, which is scarce and ruling firm. Quotations are as follows: Flour, winter wheat patents, \$4.00 to \$4.35; straight rollers, \$3.95 to \$4.00; in bags, \$1.85 to \$1.90; Manitoba patents, \$4.70; strong bakers, \$4.40; bran, bulk, \$15; shorts, \$17; mouille, \$19 to \$22 ton; oatmeal, \$3.30 to \$3.35; and \$1.60 to \$1.65 per bag; baled hay, No. 1, \$9.50 to \$10; No. 2, \$8.25 to \$9; clover and mixed, \$7.50 to \$8, in carlots on track. Best timothy hay, in bulk, is held at \$8.75 to \$9 per load, averaging 1,500 lbs.

GREEN FRUITS, ETC.—With the advancing season displays are narrowing down to smaller proportions, the bulk being composed of Canadian and California grapes, Canadian peaches, plums and pears. These are arriving in abundance, excepting plums, which are comparatively lighter. The outlook for winter export apples is good. The probability is that shipments will be large and that growers will receive a fair average price, although some shippers are inclined to look for low prices here throughout the season. Doubtless many growers will hold good fruit awaiting reasonable prices, if not offered in the picking season, now nearly due. The quotations are: Oranges, ovais, half boxes, \$2.75 to \$3; do. Jamaicens, \$5.00 per barrel; lemons, 300s, \$4.50 to \$5; bananas, 8-hand, 80c to 90c; No. 1, \$1.00 to \$1.25 per bunch; pineapples, 25c to 30c each; blue plums, Canadian, 30c to 45c basket; green plums, Canadian, 40c to 50c basket; California plums, \$1.25 per box; California peaches, \$1.00 to \$1.25 box; California pears, \$2.75 to \$3 box; Canada pears, 30c to 40c basket; do. brls., \$3; Canada peaches, 25c to 45c basket; Califor. green Malaga grapes, \$2.50 to \$3 per 4-basket crate; Niagara blue grapes, 15c to 20c basket; watermelons, 15c to 20c each; musk melons, 6c to 10c each. Crab apples, 30c to 35c basket. Spanish onions, crates, 80c to 90c; sweet potatoes, \$3.25 to

HOLGATE & FISHWICK,

14 Fraser Street and 29 Dale Street,
LIVERPOOL, ENGLAND.

Brewers' Engineers,

Brassfounders, Copper Smiths,

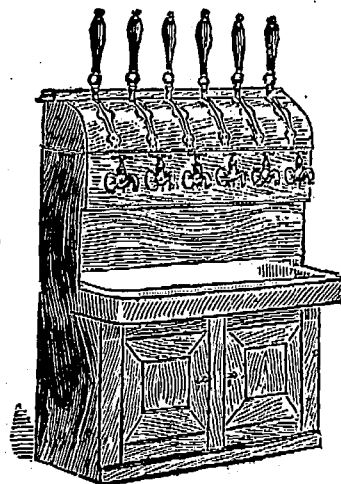
Plumbers, Pewterers,

Bar Fitters, &c.,

EVERY REQUISITE FOR PUBLICANS SUPPLIED.

Beer Engines, Warmers, Drainers, &c

"Merrill," "Unique," "Rapid," and
"Orion" Cork Drawers.



Old Outer Covers

Repaired Equal to New or Bought for Cash

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

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

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

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

The Dominion Bank. TORONTO.

NOTICE is hereby given that a Dividend of 2½ per cent. upon the Capital Stock of this Institution has been declared for the current quarter, being at the rate of 10 per cent. per annum, and that the same will be payable at the Banking House, in this city, on and after

Thursday, the first day of November next. The transfer books will be closed from the 20th to the 31st of October next, both days inclusive.

By order of the Board,

T. G. BROUGH,

General Manager.

Toronto, 26th Sept., 1900.

quiet. U.S. advices state that owing to the recent severe wind storm, all the way from 10 per cent. up to 60 and 75 per cent., occasionally more, of the apples are on the ground. Reports as a rule show 25 to 50 per cent. blown off the trees in the territory from Lake Erie eastward, including New England, losses in the Central West and South-west variable. The price tendency seems to be somewhat higher, especially for strictly prime winter apples.

GREEN HIDES.—The market shows no change. Montreal green are worth 8c lb. for No. 1, 7c for No. 2, and 6c for No. 3. Lambskins are steady at 60c, but a change is expected next week. In the New York market country slaughter hides and calfskins were fairly firm under moderate demand. City slaughter hides were dull but holders were seemingly quite independent and willing to trust the near future rather than anything below prevailing quotations in sales. In dry hides tanners have been watching the market and buying considerable at top prices.

GROCERIES—No further change has developed in sugars since the slight drop in No. 1 yellow a week ago. A large U.S. refinery has closed temporarily; some reports asserting for want of raw sugar, while others state it is but the annual "shut down" for repairs. Dried fruits are calling for most attention at the moment. New Valencia raisins are selling on this market at 8c for cheapest grades, with holders very firm. Patons to arrive, for November delivery cannot be sold under 8½c. The cost from Spain, if bought to-day, would be 9½c. The opening prices on the new crop California raisins controlled by the Raisin Growers' Association are as follows, terms cash discount, 1½ per cent.: Imperial clusters, 20-lb. boxes, 6 cr., \$3.50; Dahesa clusters, 20-lb. boxes, 5 cr., \$2.50; fancy clusters, 20-lb. boxes, 4 cr., \$2; standard London layers, 20-

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Sept. 27. (Bid)	Cash value per S.
British North Am.	243	4,866,666	4,866,666	1,581,000	3 1/2	Apl. Oct	147	75 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,350,000	3 1/2	June Dec	105	42 00
Commercial, Windsor..	40	500,000	370,000	80,000	3	.....	232	116 00
Dominion	50	1,737,800	1,876,080	1,500,000	3 1/2	May	158	76 50
Eastern Townships.....	50	1,600,000	1,500,000	900,000	3 1/2	Jan July	158	76 50
Halifax Banking Co	20	500,000	500,000	400,000	3 1/2	Feb. Aug	158	79 00
Hamilton	100	1,780,800	1,700,000	1,235,010	4	June Dec	187	187 00
Hochelaga	100	1,500,000	1,500,000	680,000	3 1/2	June Dec	152	152 00
Imperial	100	2,458,603	2,500,000	1,700,000	4 & 1/2	June Dec	216 1/2	216 50
Jacques Cartier.....	25	500,000	500,000	.....	3	June Dec	.....	.....
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	156	156 00
Merchants' Halifax	100	2,000,000	1,997,240	1,700,000	3 1/2	Feb. Aug	180	180 00
Molson	50	2,460,150	2,325,280	1,825,000	4 & 1/2	Oct April	181	90 50
Montreal	200	12,000,000	12,000,000	7,000,000	5	June Dec	255	510 00
Nationale	30	1,200,000	1,200,000	203,000	3	May Nov	95	28 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	1,888,600	1,828,200	2,243,630	4 1/2	Feb. Aug	220	220 00
Ontario	100	1,000,000	1,000,000	200,000	2 1/2	June Dec	126	126 00
Ottawa	100	1,094,900	1,919,950	1,427,437	4 & 1/2	June Dec	205	205 00
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec	100	2,500,000	2,500,000	700,000	3	June Dec	122	122 00
St. Stephen's	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	700,000	4	April Oct	195	195 00
Toronto	100	2,000,000	2,000,000	1,900,000	5	June Dec	235	286 00
Traders	100	1,000,000	1,000,000	150,000	3 1/2	June Dec	110 1/2	110 75
Union (Halifax).....	50	1,500,000	650,000	350,000	3 1/2	Mch Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	500,000	3 1/2	June Dec	.....	.....
Western.....	100	500,000	388,289	128,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co	50	630,000	629,544	160,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan	172	172 00
Brit. Can. Loan & Inv. Co.....	100	1,987,900	398,481	120,000	3 1/2	Jan July	60	60 00
Brit. Mortg. Loan Co.....	100	450,000	816,504	100,000	3	.....	.....	.....
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Oct	.....	82 00
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,990	350,000	3	Jan July	82	82 00
Can. Perm. Loan and Sav. Co.....	50	5,000,000	2,600,000	1,200,000	3	Jan July	111	56 50
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	June Dec	115	57 50
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	385,000	3	Jan July	183	183 00
Dominion Sav. and Inv. Co.....	50	1,000,000	934,200	20,000	2 1/2	July Dec	75	37 50
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan	123	123 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	3	Mar	87	87 00
Freehold Loan and Sav. Co.....	100	3,221,500	1,819,100	300,000	3	June Dec	.....	.....
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	345,824	3	Jan July	111	111 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	173	86 50
Imperial Loan and Inv. Co.....	100	840,000	720,847	160,000	3	Jan July	83	83 00
Landed Banking and Loan	100	700,000	688,098	160,000	3	Jan July	110 1/2	110 50
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Mch Sep	70	35 00
London Loan Co.....	50	678,700	661,850	81,000	3	Jan July	107 1/2	53 75
Land. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	40	40 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	.....	Jan July	165	165 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	.....	.....
Montreal Gas Co.....	40	2,500,000	2,397,916	.....	5	April	190 1/4	76 10
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	394,247	3 1/2	Feb. *	284	182 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. *	135	135 00
Merchants M'g Co.....	100	600,000	600,000	.....	4	Feb	135	135 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch	140	35 00
Ont. Indus. Loan and Inv.....	100	456,800	314,385	150,000	3	Jan July	121	80 50
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	515,000	3	Jan July	30	15 50
People's Loan and Dep. Co.....	50	500,000	600,000	40,000	2	Jan July	66	33 00
Real Est. Loan Co.....	40	578,840	373,720	50,000	3	Jan July	.....	.....
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	.....	.....	106	106 00
The Royal Electric Co.....	100	1,500,000	1,500,000	232,862	.....	Jan. *	195	195 00
Toronto Electric Light Co.....	100	500,000	.....	30,000	.....	Jan. *	132 1/2	132 50
Toronto Mortgage Co.....	100	1,445,880	724,540	250,000	2 1/2	.....	77 1/2	77 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. *	102	102 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan July	.....	.....
Western Loan & Trust Co.....	50	2,301,200	561,721	52,000	3 1/2	June Dec	.....	.....
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	105	105 00

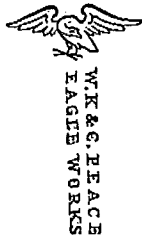
* Paying quarterly dividends.

W. K. & C. PEACE,

EAGLE WORKS,
SHEFFIELD, ENGLAND,
MANUFACTURERS OF

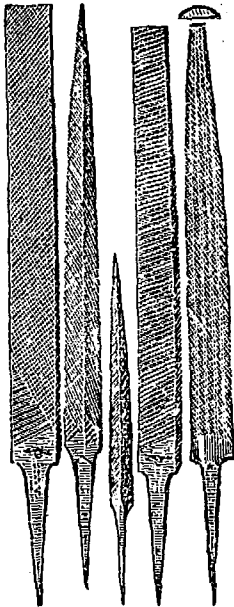
Steel & Files, Saws, Edge Tools, &c.

REGISTERED TRADE MARKS,



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Steel for Tools,
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Best
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Machine Knives
and Cutters of all
kinds.



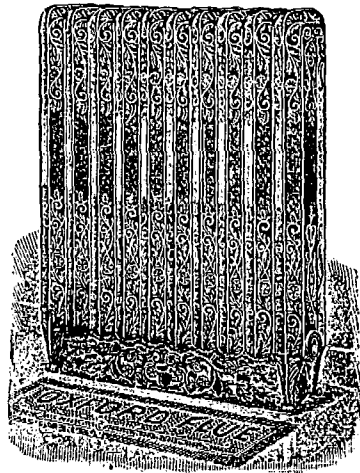
LONDON:
O. LOFTHOUSE, 61 St. Mary Axe, E.C., Eng.

RADIATOR. PERFECTION.

GRACEFUL DESIGN, MECHANICAL EX-
CELLENCE, and an immense scope of choice in
SIZES and SHAPES, are offered you in

Oxford Radiators,

(FOR HOT WATER OR STEAM.)



One special unique feature of Superiority is their

IRON TO IRON JOINTS,
(Without Gaskets.)
THEY NEVER LEAK.

To those concerned with heating questions our Catalogue
gives most interesting information. HAVE YOU ONE?

The

Gurney-Massey Co. Ltd

MONTREAL.

lb. boxes, 3 c'n., \$1.60; do. 20-lb. boxes,
2 c'n., \$1.50; do. muscatels, 50-lb. boxes,
4 c'n., 7c; do. 50-lb. boxes, 3 c'n., 6 1/2c;
do. 50-lb. boxes, 2 c'n., 6c; seedless
muscatels, 50-lb. boxes, 6 1/2c; Thomp-
son's seedless—Bleached, fancy, 50-lb.
boxes, 12c; Bl. choice, 50-lb. boxes, 11c;
Bl. standard, 50-lb. boxes, 10c; Bl. prime
50-lb. boxes, 9c; Unbleached, 50-lb.
boxes, 9c. Seedless sultanas—Bleached
fancy, 50-lb. boxes, 10 1/4c; Bl. choice,
50-lb. boxes, 9 1/2c; Bl. standard, 50-lb.
boxes, 8 1/4c; Bl. prime, 50-lb. boxes, 8c;
Unbleached, 50-lb. boxes, 8c. These
prices are lower than was expected ow-
ing to the high price of other raisins.
The currant situation is unchanged,
though firmer if anything. A recent
cable states that the English market
on currants is at the equivalent of 51s
c. and f. to New York for Amalia cur-

rants, and that the market has every
appearance of advancing further. The
cable also stated that the Greek crop
of currants will be cleared from there
by the first week in November. A
cable from Patras quoted fine Amalia
currants at 50s c. and f. A recent let-
ter from Patras says: Nothing like the
present prices have prevailed since 1852,
when the crop was almost completely
destroyed, and this year is a some-
what similar one, for since then the
consumption has increased enormously,
and the total crop will not exceed 40,-
000 tons, whereas the annual consump-
tion of the United Kingdom alone
amounts to 70,000 tons, of which cer-
tainly not more than two-fifths can
be shipped to that destination." Rice
is lower. B. and C.C. have both de-
clined 20c per 100 lbs., while Patras,

all grades, have declined 1/2c. It is
not expected these prices will long re-
main as the reduction appears more in
the nature of prices against competi-
tion. Pigs are expected to rule easy
as the present crop is large. Teas
show no new features beyond a little
more business for immediate wants.
A Shanghai firm writing under date of
Sept. 1st, says of teas: Blacks—We have
again to report a large business. Prices
generally show some small decline; at
the close sweet clean teas can be ob-
tained at taels 15 1/2 per picul; clean
common teas, but with dark infusion,
are selling at taels 14 per picul. Settle-
ments reported since the 11th August
amount to 15,776 half-chests; stock, 16,-
000 half-chests. Green Teas. — Al-
though the volume of business done
during the interval has been fully up to
the average for the time of year we
have had a quiet and easy market. We
quote a decline of half a tael per picul
on all kinds of country packs from
prices ruling on the 11th ultimo.

HIGHEST AWARDS.



Telegrams: "MORIER, GLASGOW."

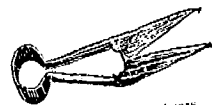
GLASGOW, Scotland.

HARDWARE & METALS. — Montreal
prices on hardware have not changed
since last week's report. The lines
noted as affected then have since been
steady at the reduction. The market
for iron and steel has been dull at the
declines noted abroad. London prices on
pig iron warrants were 67s 9d; Scotch
and 68s for Middlesboro. A reduction
of \$9 per ton on steel rails took place
in the U.S. last week, and even at the
reduced figure many deem prices yet
too high. Latest London cables show
pig tin as having advanced £2 7s 6d on
spot and £2 on futures. The London
market was affected by

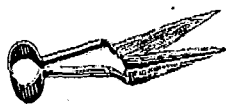
Melbourne, 1881, Highest Award. Sydney, 1879, Highest Award. Melbourne, 1889, Highest Award. Adelaide, 1881, only Gold Medal. Christchurch, 1892, Gold Medal. Crystal Palace, 1881, Highest Award. Capetown, 1877 Silver Medal. Port Elizabeth, 1886, First Order of Merit for Excellence. Adelaide, 1889, Highest Award.

Telegraphic Address:—"LA PLATA, SHEFFIELD."

BURGON & BALL, LTD.,



Half Black, Bent Grass Shears.



Trowel Shank.



Clove Shears.



...MANUFACTURERS OF...

Garden Shears,

...THE...

BURGON SHEEP-

EVERY DESCRIPTION OF

The Laplata Horse Clipper.



SHEEP SHEARS

SHEARING MACHINES



Sheep Shears, R.S. Pattern.



Sheep Shears, S. Pattern.



Tocking Shears.

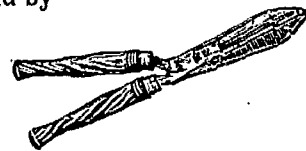
The "La Plata" Horse Clipper.

Awarded the First Prize in Open Competition to the World by the Royal Agricultural Society of England, Chester,

The New Burgon 1899



Sharlag Machine, Model.



B. & B. LTD. have purchased the old-established business of Burgon & Wilkinson (late W. WILKINSON), Spring Works, Grimsthorp, manufacturers of Sheep and Garden Shears. Hammers Scissors, Farriers' Knives, etc., and are carrying on the manufacture of these at their La Plata Works.

LA PLATA WORKS, MALIN BRIDGE, SHEFFIELD, England.

The American Tin Plate Company recently reduced its prices of tin plates for the last quarter of the year 65 cents a box on the following weights, viz., full weights, 100 pounds, 95 pounds, and 90 pounds. The old price was \$4.65 per box basis.

OILS & PAINTS.—Turpentine has slightly recovered from the recent drop and is now 58c to 59c per gallon. Linseed oils are steady. Cod liver oil is higher. Paints are steady. White lead showing no change from the decline of last week.

LEATHER & SHOES.—There is a fair trade doing in leather but no rush is noticed. Sole leather continues to find a good market in England. The U.S. markets show a much better feeling of late, trade having partially recovered from the dullness which recently existed. The aggregate of small orders, mostly from manufacturers, make a fair total but little is purchased beyond requirements for immediate use. The local shoe trade is devoid of interest. Some manufacturers have samples on the road while fall orders still keep all departments busy.

POTATOES.—While stocks appear plentiful and quality good, with no appearance of decay following the heavy and continued rains, holders and growers are asking higher prices and are as determined in their views as though a corner existed. Where 35c to 40c per bag of about 78 to 85 lbs. were the ruling prices 45c to 50c are now asked and the latter is held to by farmers except for round lots.

PROVISIONS.—The market holds steady at the advance noted last week. There is a good movement on both export and local account. Choice bacon is somewhat scarce and, as a result, is

held very firm at quotations. Scarcity of feed is having an effect on receipts of hogs and will, in all likelihood, keep prices at their present level for some time. Quotations are: Heavy Canadian short cut mess pork, \$20; half barrels, do., \$10.25; short cut back, \$20; selected heavy short cut mess pork, boneless, special quality, \$21; barrels heavy Canada short cut clear pork, \$19.50; half-barrels do., \$10; barrels heavy flank pork, \$10.50; pure Canadian lard, 10c to 11c per lb.; and compound refined lard, 7½c to 8½c per lb. HAMS, 12c to 14c and bacon 12c to 13c per lb.

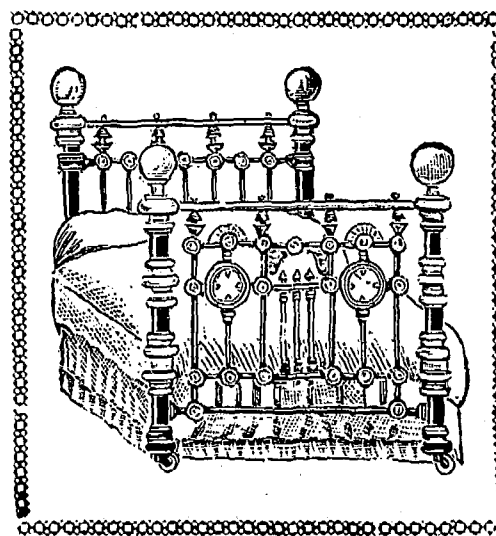
There was no change in Liverpool provision market. Pork closed at 72s 6d; prime western lard, at 58s; long cut light bacon, at 44s; long cut heavy, at 43s; short cut heavy at 42s 6d; Australian tallow at 26s 6d; American do., 25s 3d.

WOOL.—A cargo of Cape wool expected at this port is not yet reported. Sales are being put through in a small way at last week's prices. Some sales of Natal have been made this week at 19c. Regular prices run from 18½c to 21c; Capes, 16c to 17½c. Medium

Gold Medals:—Warrington, 1898. Manchester, 1898. Auckland (New Zealand), 1894.

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Manufacturers of HIGH-CLASS

Bedsteads,

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&c.

OF EVERY DESCRIPTION IN BRASS AND IRON.

The Exhibits of this Company were awarded Gold Medals as above for excellence of design and workmanship.

Write for Pattern Book of Latest Design.

wools appear to be in better demand but are scarce. Peruvian, Chilian and Lima wools are being used considerably since the advance in merinos, but there is a growing scarcity of these, not enough being at hand to keep the trade going. The next Colonial sales at London will open Oct. 9th; there is not much active business expected before then. The U.S. markets show no new features. A Boston report states the market continues dull, with light sales. Arrivals there show a heavy decrease as compared with same period last year when there was an active demand.

TORONTO WHOLESALE TRADE.

Revised by Telegraph.)

Toronto, Sept. 26, 1900.

There has been a fair trade this week. Travellers are sending in a good many orders and report the outlook encouraging. A large trade is reported in dry goods, and prices rule firm all round. The grocery trade is good, with dried fruits scarce and firmer. There is a good trade in hardware specialties, while metals are slow at irregular prices. In leather there is a fair business. Cured meats are in active demand and higher. Money 5 to 5½ per cent. on call, and prime commercial paper 6 to 6½ per cent. Stocks quiet and irregular this week. Latest sales: Bank of Toronto 236. Bank of Commerce 152½. Dominion Bank 232½. C.P.R. 86½. Toronto Ry. 101. Cable 166¾. Gen. Electric 168¾. Toronto Electric 133. Western Assurance 115½.

Butter, &c.—The receipts of butter have been large this week, and prices are steady for choice and weak for low grades. The best tub is jobbing at 19c to 20c, and medium 14c to 16c. Creamery is steady at 22½c to 24c for best rolls and 21c to 22c for tub. Eggs are firmer at 15c for fresh in case lots, and at 17c to 18c in small lots. Cheese unchanged at 11½c to 12c in a jobbing way.

Dressed Hogs.—Offerings are small, and prices firm. Sales of small lots at \$8 to \$8.25.

Flour and Grain.—The flour market is firmer this week. There were sales of 90 per cent. patents at \$3.00 to \$3.30 in barrels west. Manitoba patents sell at \$4.65 and strong bakers, \$4.40. Bran firm at \$12 west, and shorts at \$14 west. Wheat, is firm, red winter and white sell at 66c to 67c at outside point. No. 1 Manitoba hard is quoted at 89c Fort William, 93c to 93½c Owen Sound and Midland, and at 95c to 96c Toronto and west. Barley in better demand, with new No. 2 quoted at 42c to 43c west, and No. 3 extra at 39c to 40c. Oats sell at 24c west for white and at 23c to 23½c for mixed. Peas steady at 59c to 59½c at outside points. Corn is firmer at 42c for Canadian and at 48c to 49c for American on track here. Rye is firm at 49c to 50c at outside points.

Groceries.—Trade has been fair this week and prices generally are firm. Sugars sell at \$5.33 to \$5.38 for granulated and at \$4.58 to \$4.88 for yellows. Teas are firm with values generally firm. Dried fruits are steady: Valencia raisins, layers, 9c to 10c, and currants, 12c to 12½c. Canned goods, unchanged; tomatoes, 90c to 95c; peas, 80c to 85c; corn, \$1.10 to \$1.15.

Hardware and Metals.—There is a

The Royal Electric Co.

MONTREAL.
HALIFAX.

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—SOLE MANUFACTURERS IN CANADA OF—

S. K. C. Alternating Current Apparatus

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ALL ENQUIRIES PROMPTLY ATTENDED TO.

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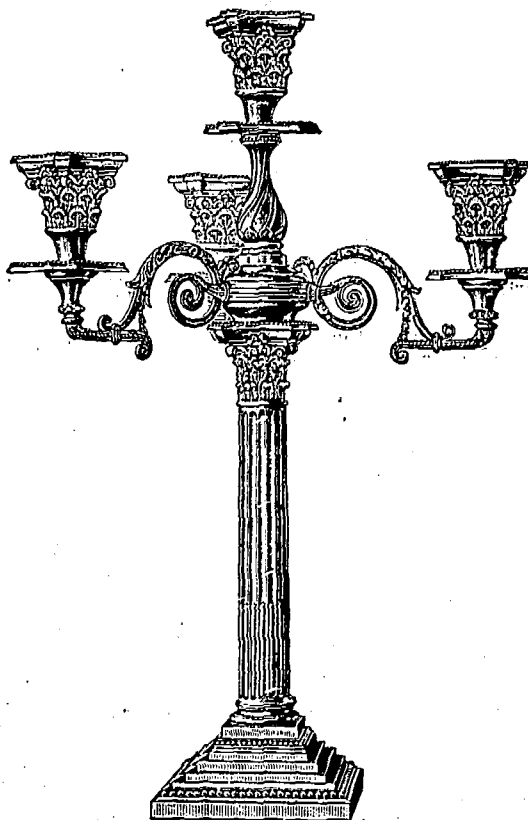
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171 St. James St.

Journal of Commerce.

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Candlesticks and
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Also all kinds of MALLEABLE CASTINGS of the finest quality.

Highfield Tool Works, HEBLEY, SHEFFIELD, Eng.

good demand for reasonable hardware and cutlery. Metals are steady.

Hides and Skins.—The hide market is quiet, with no changes in prices. Cured sell at 8c for cows and at 8½c for steers. Green, 7½c for No. 1, and at 6½c for No. 2. Calfskins, unchanged at 8c for No. 1 and at 7c for No. 2. Lambskins, 65c to 70c.

Live Stock.—The cattle market is quiet, with no change in prices. Exporters sell at \$1.50 to \$1.87½, the latter for choice grades. Choice butchers' cattle sell at 4¼c to 4½c per lb., and medium, 3¼c to 3½c. Stockers dull at 2½c to 3c. Sheep, 3c to 3½c per lb., for choice ewes. Lambs, 3½c to 4½c per lb., and spring lambs, \$2.50 to \$3.75 each. Hogs are firm, the best bacon lots bringing 6¼c per lb, light and heavy fats, 5½c to 5¾c per lb.

Provisions.—The demand for cured meats is good and prices firm. Mess pork, \$18 to \$18.50, and short cut at \$19 to \$19.50. Bacon firm at 9½c for car lots of long clear, and at 9¾c to 10c for small lots. Rolls, 11c to 11½c. Hams, smoked, 12¼c to 13¼c. Lard is firmer at 9¼c to 10c, according to package. Dried apples, 5¼c to 6c. Potatoes, new, 35c to 40c per bag. Hops are dull at 11c to 13c. Beans, \$1.00 to \$1.10 for common, and \$1.50 for hand-picked.

Wool.—The receipts of wool are light and the demand slow. Piece, 16½c to 18c, and unwashed, 10c to 10½c. Pulled wools, 18c to 19c, for sup'rs and 20c to 21c for extras.

—It is reported from New York, that the U.S. coal strike is in fair way of settlement.

—Some 230 grocers from Newark, N.J., arrived in Montreal this week on a holiday trip.

—John Napier Fulton, Montreal, has been sentenced to five years in the penitentiary for having stolen \$12,000 from Mrs. Thomas J. Coristine, while acting under a power of attorney for her.

—A new line from Agincourt, Ont., to Claremont, a distance of some 18 miles, will shortly be built by the Canadian Pacific Railway. This is one of the several proposed improvements in the main line between Montreal and Toronto, and its construction will overcome a considerable grade of the present line near Markham.

—A special from Port Arthur, Ont., speaks of the presence there of Mr. Finger, or Arpin, Scott & Finger, lumbermen, Grand Rapids, Michigan, who is buying supplies to operate No. 1

CORPORATE MARK,

ESTABLISHED 1823.

CORPORATE MARK.



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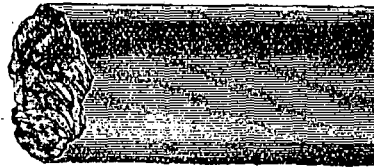
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Telegrams—
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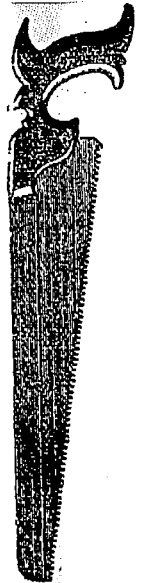
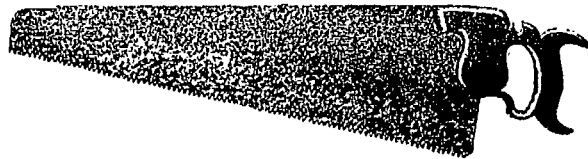
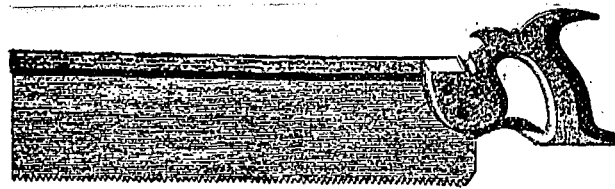
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 BRANCHES ALL KINDS OF
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PRIVATE WORKSHOPS &c SPECIAL
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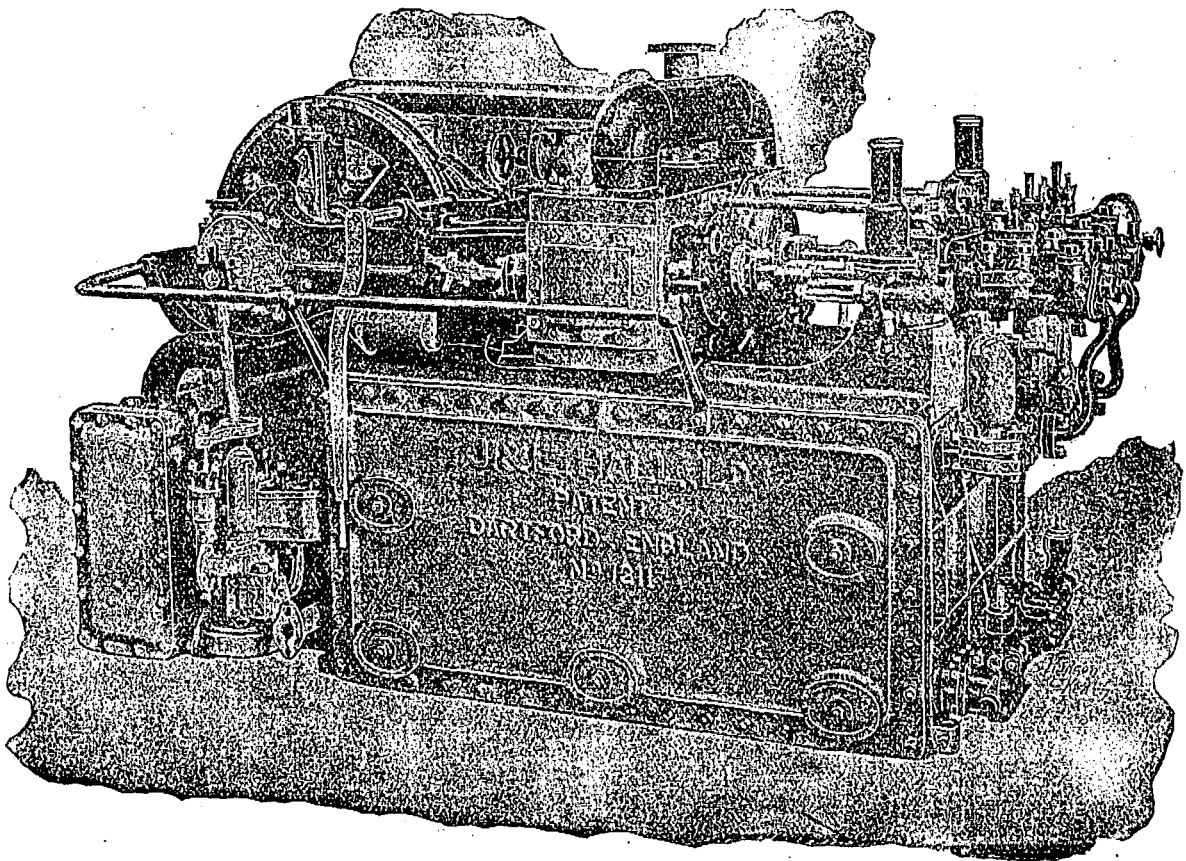
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DUPLIX MARINE TYPE MACHINE.

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Royal Mail Steam Packet Co	23 "	Federal S. S. Co.....	3 "
Hamburg-American Steam Packet Co.....	30 "	Tyser Co	11 "
Chargeurs Reunis Co	19 "		and many others.

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Bank Statement to Govt.		Authorized.	Subscribed.	Paid up.	Fund.	Rate p. c.	Circulation	Dom. Govt.	due to	the public,
Month ending Aug. 31, 1900						per annum.		aff'ded ct.	Provincial	payable on
								advance for	Govts.	demand
								credits, &c.		in Canada.
1	Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,900,000	10	\$1,895,851	\$ 36,147	...	\$ 4,688,515
2	Commerce	4,000,000	6,000,000	6,000,000	1,200,000	7	5,084,603	156,032	...	8,455,751
3	Dominion	3,000,000	2,014,800	1,859,025	1,859,025	12	1,501,656	25,566	...	3,843,676
4	Ontario	1,500,000	1,073,300	1,048,340	200,000	5	1,037,342	24,975	...	1,072,474
5	Standard	2,000,000	1,000,000	1,000,000	700,000	8	902,020	21,359	...	1,662,106
6	Imperial	2,500,000	2,500,000	2,472,133	1,703,761	9	1,790,143	52,040	...	4,523,355
7	Traders	1,500,000	1,076,600	1,055,500	150,000	6	1,044,895	...	...	1,288,292
8	Hamilton	2,000,000	1,733,700	721,520	1,246,203	8	1,414,820	20,548	...	3,132,398
9	Ottawa	2,000,000	1,931,900	1,944,000	1,562,250	9	1,858,356	28,394	...	2,704,970
10	Western	1,000,000	700,000	400,339	123,000	7	293,995	...	...	211,582
	Total, Ontario	23,500,000	19,544,000	19,501,262	10,701,239	...	16,722,691	397,051	1,392,378	31,539,050
11	Montreal	12,000,000	12,000,000	12,007,000	7,000,000	10	6,317,214	1,337,547	230,665	73,953,389
12	British North America	4,856,666	4,856,666	4,856,666	1,531,000	6	2,846,412	16,214	50,437	5,356,563
13	Provincial Bk. of Can.	750,000	750,000	481,742	Nil.	Nil.	454,475	20,631	138,165	166,622
14	D'Acuelaga	2,000,000	1,500,000	1,500,000	600,000	7	1,441,943	21,685	...	1,412,347
15	Molson's	2,500,000	2,470,351	2,413,241	1,825,000	8	2,343,716	31,698	22,321	3,901,328
16	Merchants	6,000,000	6,000,000	6,000,000	2,000,000	7	3,321,046	260,743	1,555	4,223,415
17	Nationale	1,300,000	1,300,000	1,300,000	700,000	6	1,180,431	17,369	91,745	1,317,402
18	Quebec	3,000,000	2,500,000	2,500,000	700,000	6	1,610,264	18,768	97,558	2,838,099
19	Union	2,000,000	2,000,000	2,000,000	500,000	6	1,440,853	10,359	548,956	1,481,673
20	St. Jean	1,000,000	500,200	232,151	10,000	6	123,951	...	...	21,823
21	St. Hyacinthe	1,000,000	501,600	339,990	75,000	6	307,825	...	34,096	89,936
22	Eastern Townships	2,000,000	1,500,000	1,700,000	90,000	7	1,337,967	27,021	11,807	900,078
	Total, Quebec	33,316,566	35,791,816	35,014,772	15,871,000	...	22,844,076	1,821,935	1,316,264	55,662,873
23	Nova Scotia	2,600,000	1,860,000	1,860,000	2,281,942	9	1,812,155	191,886	...	2,949,897
24	Merchants of Halifax	3,000,000	2,000,000	2,000,000	1,700,000	7	1,821,742	129,046	...	3,454,290
25	People's	801,000	703,000	700,000	24,000	6	681,213	...	...	436,421
26	Union	1,500,000	782,750	720,500	384,200	7	653,470	7,335	...	730,814
27	Halifax B. Co.	1,000,000	676,230	573,800	436,921	7	551,790	17,587	...	637,533
28	Yarmouth	300,000	300,000	300,000	30,000	5	79,944	8,993	...	78,633
29	Exchange	280,000	280,000	261,219	30,000	5	60,437	...	...	62,662
30	Commercial, Windsor	500,000	500,000	35,000	80,000	6	204,792	8,977	...	371,926
	Total, Nova Scotia	9,380,000	6,994,970	6,711,579	5,187,413	...	5,965,493	378,605	...	8,354,325
31	New Brunswick	500,000	500,000	500,000	700,000	12	461,187	22,179	...	513,233
32	People's	180,000	180,000	180,000	130,000	8	134,840	7,547	...	165,647
33	St. Stephen's	200,000	200,000	200,000	45,000	5	104,72	11,437	...	73,670
	Total, N. B.	880,000	880,000	880,000	890,000	...	691,649	41,163	...	742,610
34	Summerside, P. E. I.	48,666	48,666	48,666	21,000	7	43,557	...	...	41,804
35	Merchants, P. E. I.	500,000	200,000	200,000	80,000	8	180,761	...	1,640	239,543
36	Brit. Col.	9,733,332	2,919,996	2,919,996	486,666	5	974,060	113,192	140,592	4,117,370
	Grand Total	82,358,664	66,733,468	65,395,355	33,345,018	...	47,421,277	2,752,546	2,850,816	100,738,576

BANKS.		Dep. by public	Deposits	Loans from	Depo. made	Balances	Balances	Other	Total
Liabilities—Continued.		pay. after no	elsewhere	Banks in	by and	Due other	Due bks or	Liabilities.	Liabilities.
		ticeor on fix d	than in	Can secu'd	Balances	Bks or agts	not in		
		day in Can	Canada.		Due other	in U. K.	Can. or U.K		
					Bks. in Can				
1	Toronto	\$ 9,340,783	...	...	\$ 212,435	...	\$ 1,582	\$ 635	\$ 15,495,891
2	Commerce	21,966,113	\$1,460,405	...	233,382	\$8,805,826	80,756	2,125	41,538,528
3	Dominion	12,101,308	...	...	...	...	...	...	17,404,498
4	Ontario	5,127,037	...	...	...	338,806	...	...	8,430,475
5	Standard	5,646,703	...	...	...	178,151	...	...	8,515,506
6	Imperial	9,175,553	...	...	...	...	...	...	15,954,423
7	Traders	5,382,270	...	...	18,795	397,576	8,177	...	8,187,586
8	Hamilton	6,928,747	...	...	491	...	889	...	11,734,058
9	Ottawa	6,812,173	...	...	351	19,245	1,615	...	11,522,358
10	Western	1,610,130	...	...	...	...	...	15,494	2,175,202
	Total, Ontario	84,169,847	1,460,405	...	470,444	4,734,603	93,249	18,217	141,042,545
11	Montreal	20,431,035	10,026,570	...	541,664	...	70,046	6,692,633	78,198,163
12	British North America	7,680,205	2,149,696	...	315,039	1,050	...	...	25,169,285
13	Provincial Bk. of Can.	680,691	...	820,820	...	...	...	1,067	1,684,333
14	D'Acuelaga	4,303,483	...	...	...	51,080	11,359	69,574	7,322,900
15	Molson's	8,912,620	...	...	326,113	...	...	120	15,537,920
16	Merchants	12,364,147	104,452	...	797,134	321,044	2,179	...	23,305,721
17	Nationale	2,856,976	...	...	14,697	49,076	...	...	5,527,377
18	Quebec	4,131,004	...	...	127,984	...	...	...	8,853,778
19	Union	4,550,511	...	...	7,134	...	...	...	8,029,423
20	St. Jean	213,463	...	...	...	...	...	2,457	404,665
21	St. Hyacinthe	821,199	...	...	...	...	...	4,600	1,261,557
22	Eastern Townships	4,616,556	...	...	...	26,766	36,000	...	7,053,816
	Total, Quebec	71,449,375	12,274,738	320,820	2,459,765	440,036	116,435	6,772,580	175,487,871
23	Nova Scotia	9,224,715	1,820,298	...	97,065	...	132,103	...	16,218,232
24	Merchants of Halifax	7,546,350	859,600	...	23,171	208,286	228,842	3,014	14,311,315
25	People's	1,355,503	...	...	23,962	...	...	1,968	2,513,341
26	Union	2,091,082	...	1,030,000	77,961	289,370	...	29,423	4,858,897
27	Halifax B. Co.	2,559,502	...	...	...	42,474	...	1,381	3,810,269
28	Yarmouth	474,239	...	...	...	...	...	...	641,860
29	Exchange	144,846	...	...	...	...	...	2,122	270,169
30	Commercial, Windsor	510,394	...	...	644	...	...	1,827	1,105,161
	Total, Nova Scotia	24,223,331	2,679,898	1,000,000	222,793	530,130	345,945	38,785	43,729,274
31	New Brunswick	1,463,491	14,475	...	102,164	...	...	...	2,596,740
32	People's	221,703	...	...	2,015	...	...	45	434,804
33	St. Stephen's	158,570	...	10,000	...	...	366	200	438,917
	Total, New Brunswick	1,863,769	14,475	10,000	104,179	...	365	245	3,467,461
34	Summerside, P. E. I.	115,206	...	7,096	...	...	...	...	210,664
35	Merchants, P. E. I.	233,439	...	...	200	...	...	2,452	652,035
36	British Col.	954,712	...	...	127,197	10,000	13,878	133,12	6,682,066
	Grand total	133,007,670	16,429,516	1,337,916	3,384,578	5,713,769	569,873	6,965,301	371,171,916

Imperial Bank of Canada bonus 1/2 per cent. equal in all to a dividend of 9/4 per cent. per annum
 Standard Bank of Canada bonus of one per cent. equal in all to a dividend of 9 per cent. per annum.
 Eastern Townships Bank bonus of one per cent. equal in all to a dividend of 8 per cent. per annum.
 Molsons Bank bonus of one per cent. equal in all to a dividend of 9 per cent. per annum.

limit, near Pigeon River. This firm proposes cutting 1,000,000 feet per year for ten years. The mill is to be located either at Port Arthur or Fort William.

—Retail hardware merchants of Montreal recently organized an association with the following officers: Mr. Francis Martineau, president; Mr.

Drysdale, first vice-president; Mr. L. J. Surveyer, second vice-president; Mr. Alex. Prudhomme, secretary; Mr. Frederic Lariviere, corresponding secretary. The executive committee consist of Messrs. J. Ernest Millen, E. Kavanagh, Desforges, Martineau, A. Prudhomme, W. Granger, O. Cauchon, L. Sylvestre, J. C. Beland, E. Belanger, Le-cours, and R. Kerr.

—At a meeting of Montreal shoe manufacturers, on the 24th inst., it was decided to form an association, each member to have voting power proportionate to the extent of his output. This has been deemed advisable owing to the possibility of friction among certain classes of employees. A recent proposition by the lasters, in this

BANKS.	Assets.	Specie.	Domini'n Notes	Deposits with Dom Govt. for s'c'rity of note cir	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep.m'de with & bal due from other bks. in Can.	Due from Bks or Ag in U. K.	Bal due from bks not in Can or UK	Dom and Prov Gov Securitie's	Prov'l or Pub. Sec's not Can.	Railway & other bds & stocks	Call Loans on Bonds and Stocks in Can.	Call and short ins not in Canad.
1	Toronto	\$553,729	\$1,089,829	\$ 90,000	\$ 315,009	\$1,030,000		\$ 1,979	\$49,177	\$ 236,785	\$ 41,453	\$2,416,403	\$1,576,655	1
2	Commercia	505,726	1,149,185	210,000	1,169,986		121,243		63,378	3,644,353	555,088	4,934,129	3,591,301	2
3	Dominion	700,763	1,020,690	100,000	475,910		19,893	87,871	8,251	98,345	721,214	1,823,018	2,516,259	3
4	Ontario	97,623	232,652	50,000	214,467		6,573		123,981	69,010	82,419	672,630	461,306	4
5	Standard	174,943	314,423	50,000	181,064		25,135		75,500	373,655	1,325,398	158,300	793,709	5
6	Imperial	567,614	1,089,426	95,000	475,952		239,080	482,039	980,233	244,340	1,121,211	921,698	2,154,417	6
7	Traders	135,755	357,143	50,000	131,645		148,809		111,086	510,318	54,991	162,512	3,242,324	7
8	Hamilton	249,613	559,931	75,000	214,967		61,91	39,990	216,973	13,072	1,129,177	154,894	1,435,237	8
9	Ottawa	316,283	800,412	90,000	238,915		347,398		317,114	464,252	513,703	451,618	780,564	9
10	Western	22,874	21,828	19,817	16,855		29,119	2,623	17,182	160,295	440,073			10
	Total Ont.	3,429,349	6,631,329	859,317	3,781,450	1,000,000	1,762,118	6,455	4,142,880	5,917,958	5,988,819	11,725,193	16,504,282	3,473,150
11	Montreal	2,453,485	4,216,280	310,000	1,311,763		10,166	3,212,814	3,177,401	897,101	81,000	2,790,115	17,411,400	11
12	B. N. A.	999,398	1,125,923	172,594	424,377		17,200	133,139	622,658		1,004,115	528,864	3,433,615	1,837,302
13	Prov. Bk. Can	6,615	25,774	12,181	8,932		101,742	12,066	18,021		4,177,78	205,75	284,719	12
14	D'Hochelaga	145,861	510,42	70,000	416,54		19,475	11,874	267,671	689,358	390,139		673,807	13
15	Molson's	347,501	1,098,092	102,500	591,504	25,124	119,541	57,776	528,395	325,182	514,446	911,552	671,495	14
16	Merchants	447,041	723,593	185,000	793,169	125,432	3,456		32,423	1,331,115	463,470	2,999,879	2,549,531	3,405,666
17	Nationale	61,617	486,693	60,000	274,018		71,242		287,642	35,000			302,775	15
18	Quebec	244,900	703,889	89,000	378,320	197,500	42,664	156,890	754,772	201,030	1,68,6	491,256	1,499,087	16
19	Union	245,747	411,343	86,000	169,994		31,079	28,076	36,151		6,916	121,666	525,456	17
20	St. Jean	7,456	8,914	3,616	7,208		61,730		10,637					18
21	St. Hyacinthe	16,774	18,369	14,832	20,287		32,913		172,454				16,140	19
22	E. Townships	112,671	131,632	70,000	55,021		84,902		46,119	159,070	101,500	101,012	60,887	20
	Total Que.	5,149,130	7,893,021	1,115,718	4,476,037	288,038	1,377,350	4,272,905	6,477,181	3,623,817	3,625,471	8,182,189	9,832,512	22,184,368
23	Nova Scotia	811,388	1,140,604	85,210	734,215	7,098	1,398	416,797	749,532	246,699	5,29,919	1,507,119	2,077,417	1,866,781
24	Merchants	6,277,74	903,193	90,600	521,493		139,493		272,878	399,532	450,429	1,211,765	1,070,315	2,16,892
25	People's Bk.	45,933	201,777	35,000	63,111		17,812	40,135	36,191	26,589			120,740	23
26	Union	69,687	311,383	35,000	67,759		151,114		91,463	5,2,042		1,500,000		24
27	Halifax B. Co	75,778	159,091	30,000	75,741				144,399		190,400		131,495	25
28	Yarmouth	24,804	24,998	4,831	12,300		12,131	4,515	52,267	31,4				26
29	Exchange	4,215	6,150	3,787	2,687		41,381		57,321		20,030	57,880		27
30	Com'l W'door	28,311	38,741	10,292	21,611		81,420	2,323	14,731				4,001	28
	Total N. S.	1,737,781	2,739,757	291,720	1,508,977	7,098	688,165	489,800	1,499,787	1,635,997	1,222,778	4,278,764	3,404,017	2,113,673
31	N. Brunswick	138,022	241,637	23,928	39,193		21,517	44,845	241,687		9,411	22,877	287,424	29
32	People's	6,281	8,732	7,200	5,457		51,774	18,393	7,753		41,167			30
33	St. Stephen's	9,749	11,900	6,973	18,444		31,679	1,59	50,526					31
	Total N. B.	154,043	311,219	38,099	63,011		109,172	63,597	301,916		5,167	23,877	287,424	32
34	Sum'g, P. E. I.	741	2,593	2,464	4,68		28,933		6,139					33
35	Mont, P. E. I.	8,530	12,662	8,133	14,807		17,518		9,657					34
36	Bank B. C.	6,162	667,791	54,000	101,134		291,923	593,151	135,592					35
	Gr. Total	11,080,742	13,213,566	2,372,978	9,947,178	1,295,162	4,263,174	6,014,776	12,374,707	11,182,752	10,887,664	24,210,972	30,028,216	27,771,191

BANKS.	Assets con'd	Current Loans in Canada	Current Loans elsewhere than Can.	Lo'n Govt of Can.	Loans Prov. Govts	Overdue Debts.	R. E. be- sides Bk. premises.	Mortg's on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Liabilit's of Direc- tors & their firms.	Average specie formonth	Average of Dom. Notes dur. month	Greatest amt of Notes in circ'n dur' mth
1	Toronto	\$11,196,795				\$ 9,732			\$200,000		\$19,673,152	\$276,355	8655,401	\$1,288,600	\$1,863,000
2	Commercia	25,032,993	1,894,215			240,500	146,205	65,925	901,584	513,666	49,182,163	638,658	455,000	1,188,000	5,078,63
3	Dominion	12,610,187				24,903	46,984	9,671	306,940	8,053	21,615,339	335,000	675,000	1,592,000	1,592,000
4	Ontario	7,498,062				1,389	30,000	7,703	180,000		9,815,984	35,849	96,000	242,600	1,073,342
5	Standard	6,513,546				24,425		12,373	110,767	25,315	10,413,803	392,959	175,350	343,220	902,020
6	Imperial	11,507,005			6,260	52,817	63,159	88,955	336,669	3,089	20,453,350	175,477	563,400	1,018,161	1,837,639
7	Traders	4,419,895				4,079	7,732	100	153,647	18,041	9,541,966	159,293	132,500	325,218	1,050,970
8	Hamilton	10,119,972				33,159		35,867	352,913	96,431	14,907,161	313,500	242,000	434,000	1,414,820
9	Ottawa	10,757,759				77,693	6,183	9,434	132,249		15,317,285	555,131	303,892	801,921	1,836,131
10	Western	1,616,493	29,100			11,081	1,963	31,435	9,010	10,366	2,712,113	800	22,955	21,961	321,516
	Total Ont.	101,322,108	1,913,315		6,260	524,688	311,238	256,439	2,713,736	634,933	178,552,122	2,893,063	3,326,497	6,686,581	16,899,324
11	Montreal	53,121,618	4,182,178	701,000		246,415	51,615	25,000	600,000	395,224	93,752,638	5,148,000	2,611,657	2,031,657	6,317,214
12	B. N. A.	11,640,187	4,125,809	447,471		70,618	49,627	3,340	5,916,617	6,544,577	34,471,563		96,550	1,292,855	3,114,211
13	Prov. Bk. Can	818,571				26,917	24,751	20,429	130,000	86,424	2,163,757		4,003	62,235	112
14	D'Hochelaga	6,981,567				67,019	41,783	44,405	47,806	66,549	9,873,403	145,273	15,442	607,004	1,436,543
15	Molson's	13,931,757				31,807	70,000	14,200	300,000	8,196	20,291,389	214,700	347,778	794,184	2,366,401
16	Merchants	15,417,918	634,646			155,088	25,075	31,915	687,730	134,738	30,254,389	705,941	474,000	806,000	3,321,045
17	Nationale	5,371,217				30,442	14,582	159,677	31,321	7,074,611	389,420	60,200	475,600	1,19,933	
18	Quebec	7,053,931	45,208			123,154	52,946	41,704	218,090	41,921	12,371,208	247,775	210,695	717,539	1,611,591
19	Union	8,515,973				59,399	107,368	10,000	291,077	10,100	10,618,781	408,544	393,636	1,496,193	1,4
20	St. Jean	537,462				26,280		9,773	14,170	11,541	700,431	19,111	7,400	8,300	14,491
21	St. Hyacinthe	1,361,824				38,877	33,221	700	19,131	41,322	1,712,160	52,450	15,678	17,577	312,640
22	E. Townships	718,945				28,947	24,765	49,073	158,794	23,644	9,563,514	238,890	114,684	129,234	1,435,967
	Total Que.	131,015,811	9,047,611	1,147,471	918,137	439,728	261,022	3,155,142	7,338,617	231,676,897	7,693,293	5,039,749	7,528,119	23,302,018	
23	Nova Scotia	7,365,477	2,817,108		91,934	91,934	51,615	29,132	29,132	8,544	15,833,633	787,064	1,141,109	1,850,176	23
24	Merchants	11,509,078	646,322		43,413	2,763	1,000	80,000	21,962		20,497,011	153,833	633,737	1,023,142	24
25	People's Bk.	2,761,551			126,712	46,929	16,518								



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EST'D 1782.

The Union Iron Works, UNION ST., BOROUG, LONDON, S.E., Eng.

Illustrated Catalogues on Application.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT. 27, 1900.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Class.	\$ c. \$ c	Salt—Continued.	\$ c. \$ c.	Capstan Cigarettes, 10s. 50s.	\$ c. \$ c.	Ports—	\$ c. \$ c.
United inches, 00 to 25.....	0 00 2 00	Special Dairy, per brl.	2 00 2 50	Gold Flake, 10s, 50s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 26 to 40.....	0 00 2 10	quartars	0 45 0 50	Three Castles, 10s, 50s.....	0 15 0 75	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 50	Spl Cheese Salt p bag 200lb	1 25 1 50	Gold Tip, 50s, 100s.....	1 25 2 50	Warier & Maj aPorts gal.	2 10 6 50
do 51 to 60.....	0 00 4 75	Turk's Island per bush.....	0 30 0 35	Gerth's Smoking, per lb....	0 00 1 60	Sherrie—Per arlin.....	2 00 6 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warier's Sher-	
Lead pure 50 to 100 lb. kgs.	0 00 6 50	No. 1 Black Chewing, cads	0 50; 0 65	Fleece.....	0 18; 0 17	ries....per gal.....	2 00 6 50
do No. 1.....	0 00 6 13	No. 2 do	0 59 0 00	do clothing.....	0 00 0 00	Claret—	
do No. 2.....	0 00 5 75	Old Chum, in pkg., 10s and	0 00 0 82	do 000.....	0 00 0 00	St. Juliens.....	2 50 2 65
do No. 3.....	0 00 5 37	12s.....	0 00 0 82	do 200.....	0 20 0 21	Barton & Guettier.....	4 00 25 00
White Lead dry.....	5 50 6 00	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 00 0 00	Nat. Johnson & Sons.....	4 00 25 00
Red Lead.....	5 00 5 50	1/4s.....	0 00 0 82	do extra.....	0 00 0 00	J. Calvet & Co.....	4 50 40 00
Venetian Red Eng'h.....	1 50 1 75	Old Chum, 1-6 tins.....	0 00 0 95	B. A. Scoured.....	0 36 0 40	Champagnes—	
Yel. Ochre, French.....	1 25 3 00	Puritan, in pkgs., 1-1 1/2	0 00 0 85	Natal.....	0 18; 0 21	Pommery, Fils & Co.....	28 00 30 00
Whiting, ordinary.....	0 45 0 50	do 1/2 lb. tins.....	0 00 0 85	Cape, greasy.....	0 16 0 17	G. H. Mumm.....	28 00 30 00
do Gliders.....	0 60 0 70	do 1 lb. tins.....	0 00 0 83	do cleaned.....	0 00 0 00	Perrier, Jonet & Co.....	28 00 30 00
do Paris, do	0 85 1 00	Cut Cavendish, in pkg., 1-10s	0 00 0 80	Australian greasy.....	0 00 0 00	Brandies—Hennessy ..gal.	
English Cement, cask.....	2 40 2 50	Durham, in bags, 1-12s and	0 00 1 00	California.....	0 12; 0 15	1 Star.....cases	7 00 8 50
Belgian Cement.....	1 90 2 20	1-6s.....	0 00 1 00	Waste.			
Fire Bricks per 1000.....	17 00 24 00	Durham, 1 lb. drums.....	0 00 1 00	No. 1, White Cotton.....	0 00 0 00	Scotch Whiskeys	
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	" 2, " ".....	0 00 0 00	Dewars Scotch extra spec.	9 25 9 50
Rosin.....	2 75 4 50	do Smoking Mixture,	0 00 0 95	" 3, " ".....	0 00 0 00	Sul. Liqueur.....	12 25 12 50
Glue—		1/2 tins.....	0 00 0 95	No. 1, Colored Cotton.....	0 00 0 00	Extra spl. Liqueur....	16 25 16 50
Domestic Broken Sheet.....	0 13 0 15	Ritchie's Smoking Mixture,	0 00 0 80	" 2, " ".....	0 00 0 00	Gin—	
French Casks.....	0 11; 0 13	1-10s.....	0 00 0 80	" 3, " ".....	0 00 0 00	De Knyper red cases.....	0 00 11 50
do brls.....	0 00 0 14	Unique, 1-15 pkgs.....	0 00 0 66	O. K. Mixture, in pka., 1bs.	0 00 0 61	do green do.....	0 00 6 00
American White, brls.....	0 16 0 20	do in pkgs., 1 lb.....	0 00 0 61	Plug Tobacco—		do violet.....	0 00 2 65
Coopers' Glue.....	0 20 0 26	do in pkgs., 1/2 lb.....	0 00 0 60	Ritchie's Derby Smoking,		do hnds.....	2 15 3 00
Golden Ochre.....	0 04 0 04	Solace, 3s, 8s and 10s.	0 00 0 63	Ritchie's Old Virginia Smok-		Irish Whisky—	
Brunswick Green.....	0 04 0 10	ing Twist, 3 1/4s.....	0 00 0 70	Old Virginia Solace, 3 1/4s...	0 00 0 70	Geo Ros & Co. 1 star, qts	9 50 0 00
French Imperial Green.....	0 12 0 16	Ritchie's Old Chum Chewing	0 00 0 70	Solace, Thick and Thin 9s,		do do 3 stars, qts	9 70 10 50
Vermillionette.....	0 12 0 40	(6 lb. cads).....	0 00 0 67	Solace, Thick and Thin 9s,		John Jamieson & Co.....	9 50 11 50
Genuine Quicksilver.....	0 90 0 95	do Thin, 3s.....	0 00 0 67	W. D. & H. O. Willis,		Angostura Bitters, per	
No. 1 Furnit'e Varn'h, pr. gl	0 65 0 70	W. D. & H. O. Willis,		(E. A. Gerth, agent.)		case of 2 doz.....	14 50 15 00
a do do	0 75 1 00	Westward Ho, 1/2 lb. tins...	0 00 0 50	Meridian (Cavendish 1/2 lb.)	0 00 0 75	Banagher Irish Whisky, qts	9 75 10 25
Brown Japan.....	0 60 0 75	Traveller.....	0 00 0 50	Three Castles.....	0 00 0 50	do do do per gal	4 00 4 25
Black Japan.....	0 50 0 75	Bristol Birds Eye.....	0 00 0 50	Capstan Navy Cut.....	0 00 0 50	Watson's Old Irish, qts, pr ca	6 75 7 75
Orange Shellac, No. 1.....	1 70 1 80					do do pts per ca.	7 75 8 75
do do Pure.....	1 90 2 00						
White do.....	25 25 40						
Fatty Bulk 100 lb. brl.....	0 00 1 85						
Parlegreen in drum 1 lb pk.	0 18; 0 19						
Salt.							
Liverpool per bag.....	0 40 0 45						
Canadian, in small bags...	2 10 3 00						
Canadian, Quarters.....	0 27; 0 50						
Factory Filled per bag.....	0 90 1 25						
do Quarters.....	0 27; 0 35						

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...AND...

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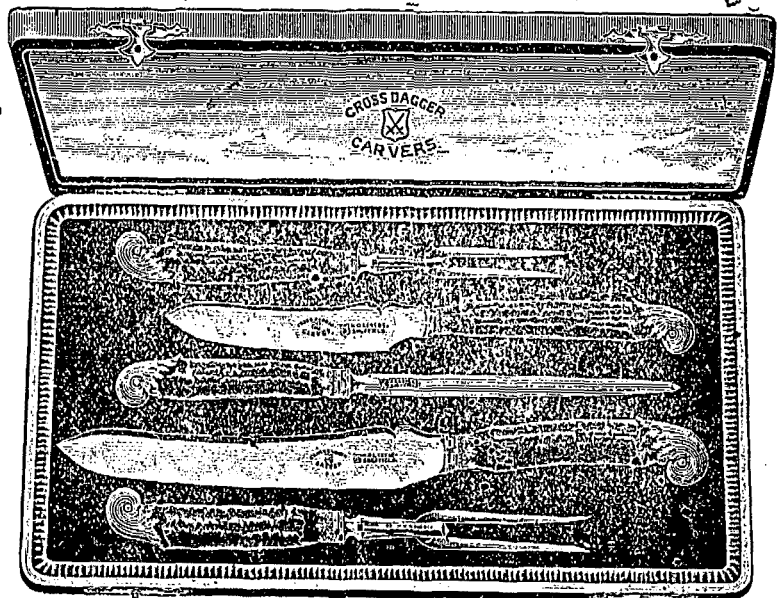
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Of every description, as made and supplied in the

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— Among the annual exhibitions being held throughout the Dominion, the Central Canada, which closed at Ottawa, on the 21st inst., may be ranked as highly successful. A letter to hand states that it was in many respects the best which has ever been held. Despite the fact that it rained nearly all day on Thursday and that the weather was very unsettled Friday, while the evening performance did not take place on Monday, owing to a like cause, the attendance during the week was the largest on record. The receipts were \$874 ahead of last year, and only \$42 behind 1898, the banner

year. The exhibition, as a whole, was highly creditable. Much of the success was due to the officers of the Canadian Pacific and Canada Atlantic railways, who arranged for special excursion trains into the city from numerous points, and who also superintended the two best exhibits which were shown. That of the Canadian Pacific was devoted almost entirely to a display of the agricultural resources of the North West, and the building in which the exhibit was displayed was constantly thronged. The exhibit made by the Canada Atlantic was one of the most unique features of the

fair, effectively advertising the unexcelled sporting districts which the road traverses and also affording an idea of its freight and passenger traffic. An exceptionally large space was surrounded with magnificent scenery from points along the road, while a rippling brook with a display of trout, bass and other fish imparted a very realistic effect. A miniature railway with freight and passenger trains in operation was another very interesting feature of the showing. Farther on were handsome views of different points along the line and the terminals and elevators at Depot Harbor.

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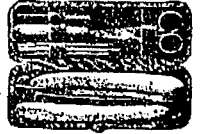
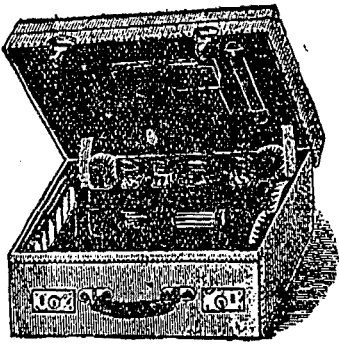
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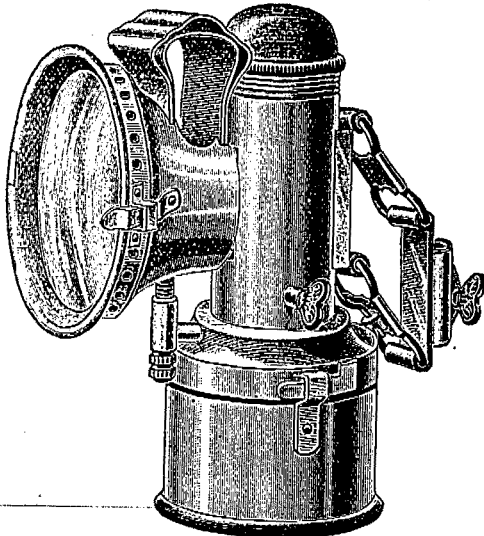
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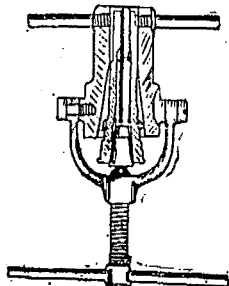
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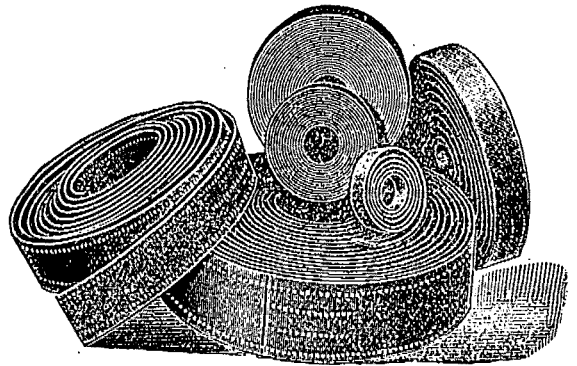
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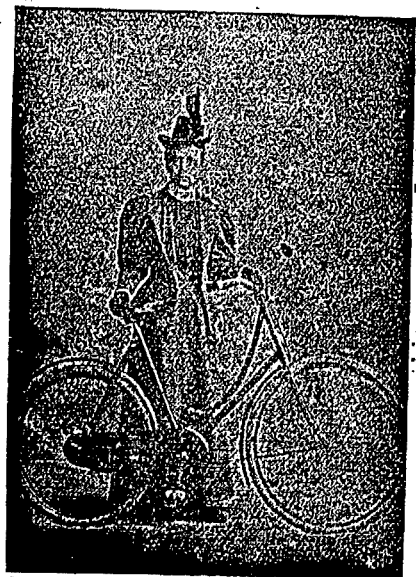
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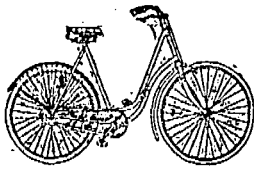
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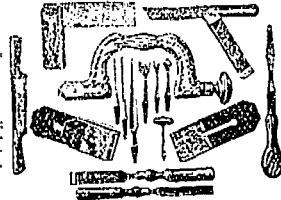
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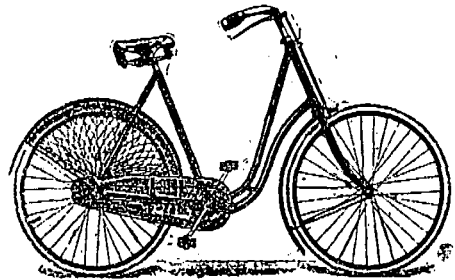
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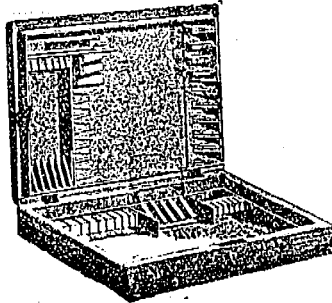
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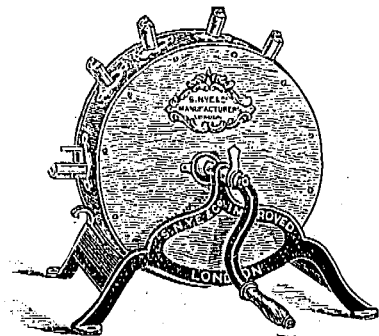


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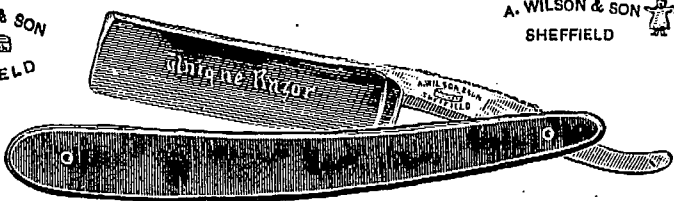
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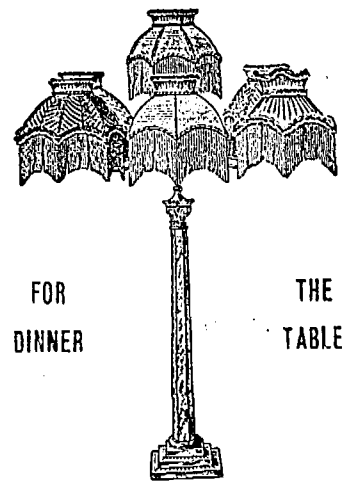


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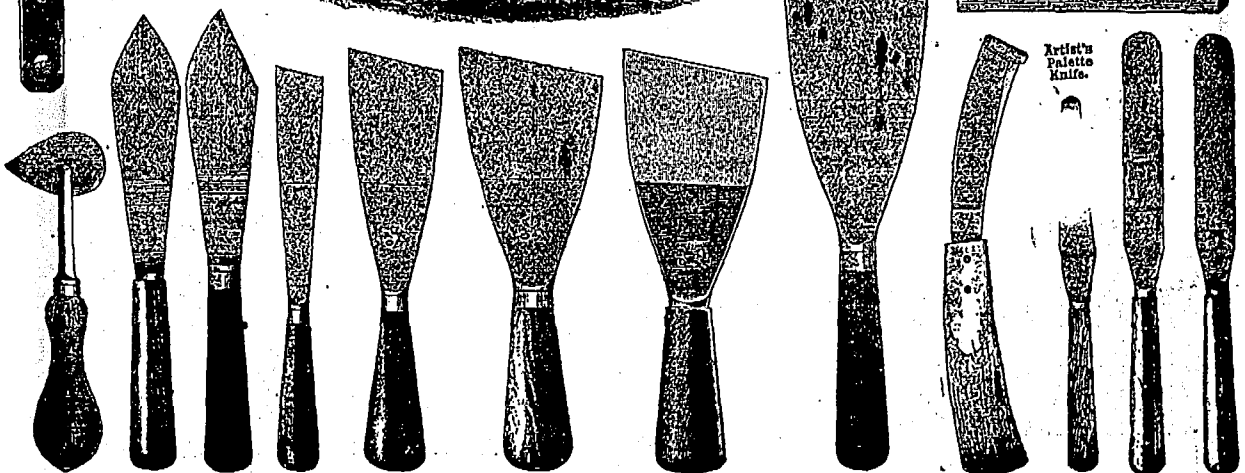
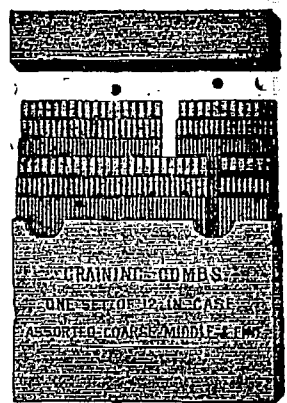
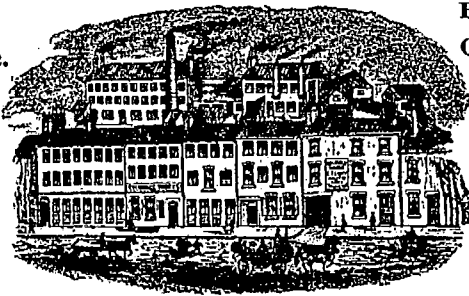
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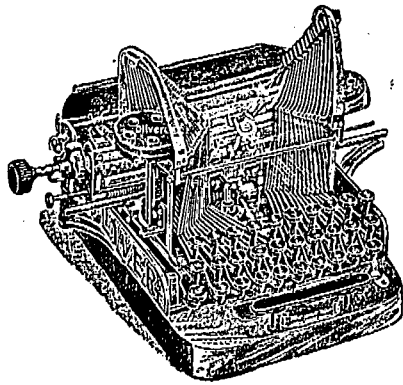
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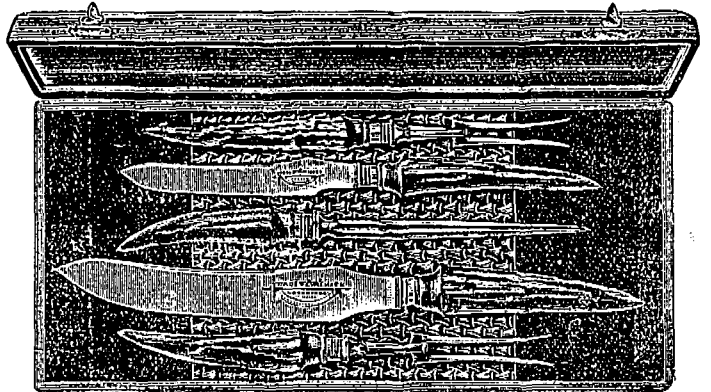
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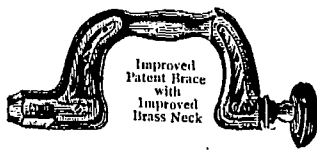
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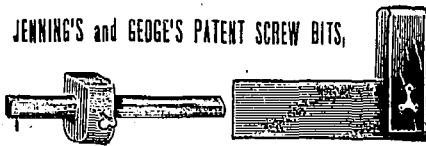


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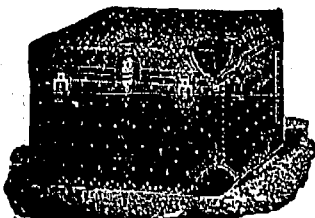
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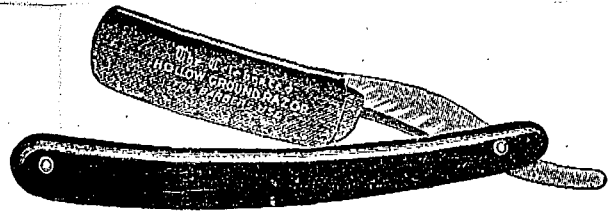


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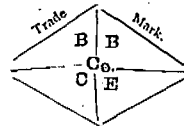
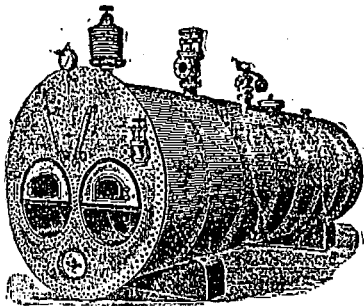
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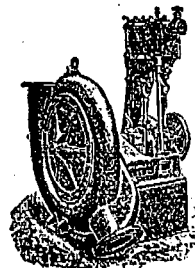


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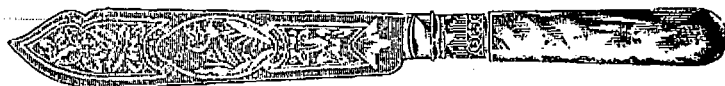
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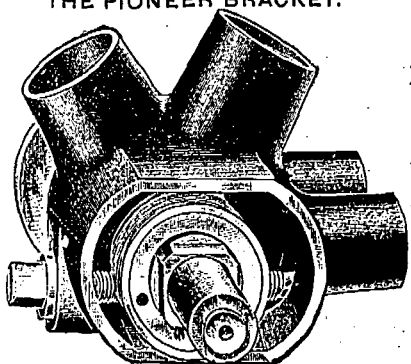
Beestons Globe Cycle Co., Ltd.,

BEESTONS, THE PIONEER BRACKET.

Wolverhampton ENGLAND.

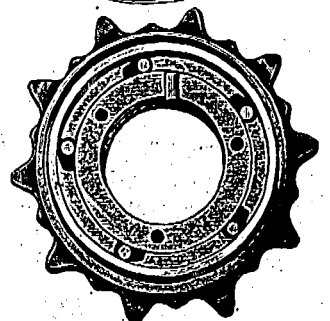
ESTABLISHED 1880.

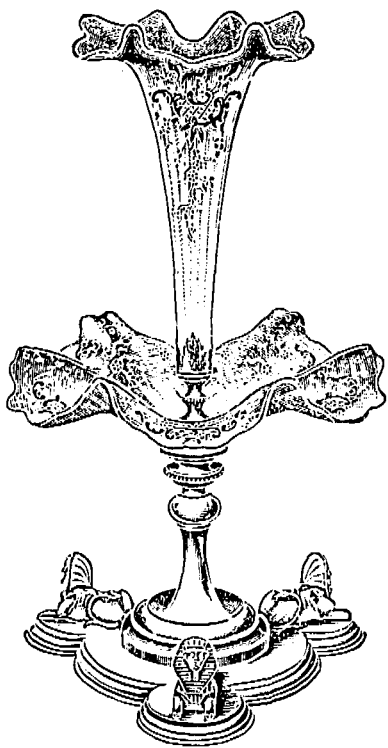
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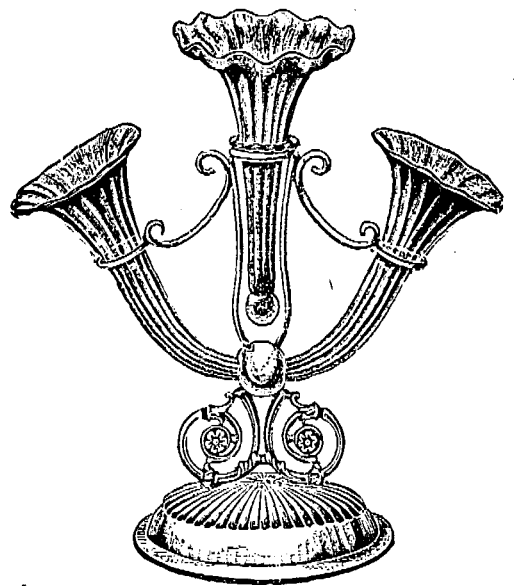
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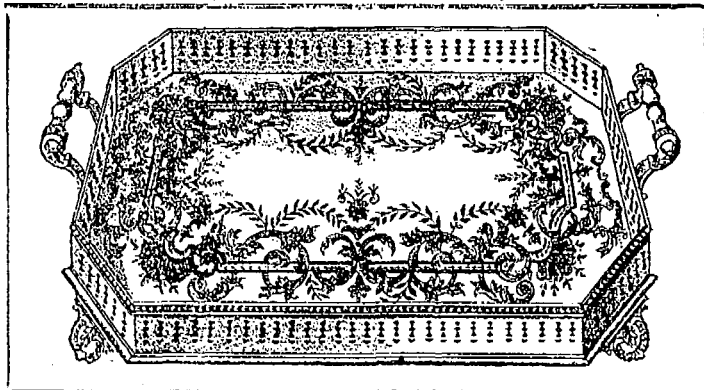


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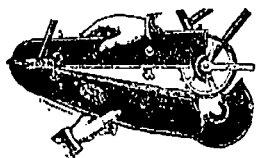
— MONTREAL. —

WALTERS' GEAR CASE CO., Ltd.,

37 & 38 Melbourne St.,
WOLVERHAMPTON, England,
Manufacturers of

METAL ———
Gear Cases for Cycles.

Prices on application.



ESTABLISHED, 1881.

Wulfruna ❖❖ Cycles

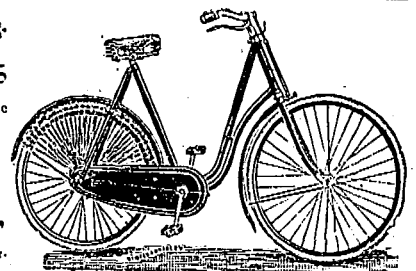
(Carter Oil-Bath
Gear Case.)
The Best Cycle in market for the
price. Manufactured by

J. BARRATT,

HEAD OFFICE AND WORKS :

Wolverhampton,
ENGLAND,
Telegrams, "Wulfruna, Wolver-
hampton."

1800

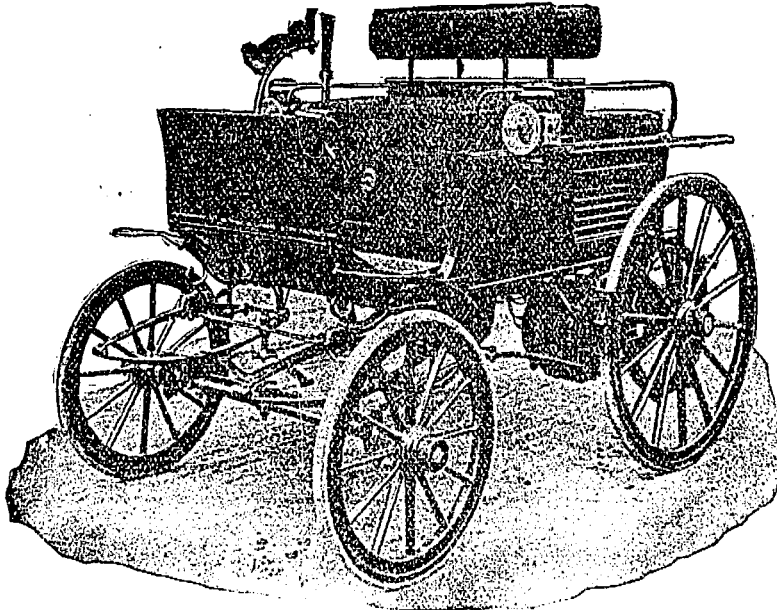


Electrical Undertakings, Limited,

MILLER STREET, HIGH STREET, CAMDEN TOWN, LONDON, ENG.

**FOUR-
WHEELED
DOG-CART.**

Total weight about 2,400 pounds. Battery weight about 700 lbs. Capacity 20,000 watt-hours at 25 amperes discharge, corresponding to twelve miles an hour.



Two Motors working up to 6 h.p. each, making a total of 12 h. p.

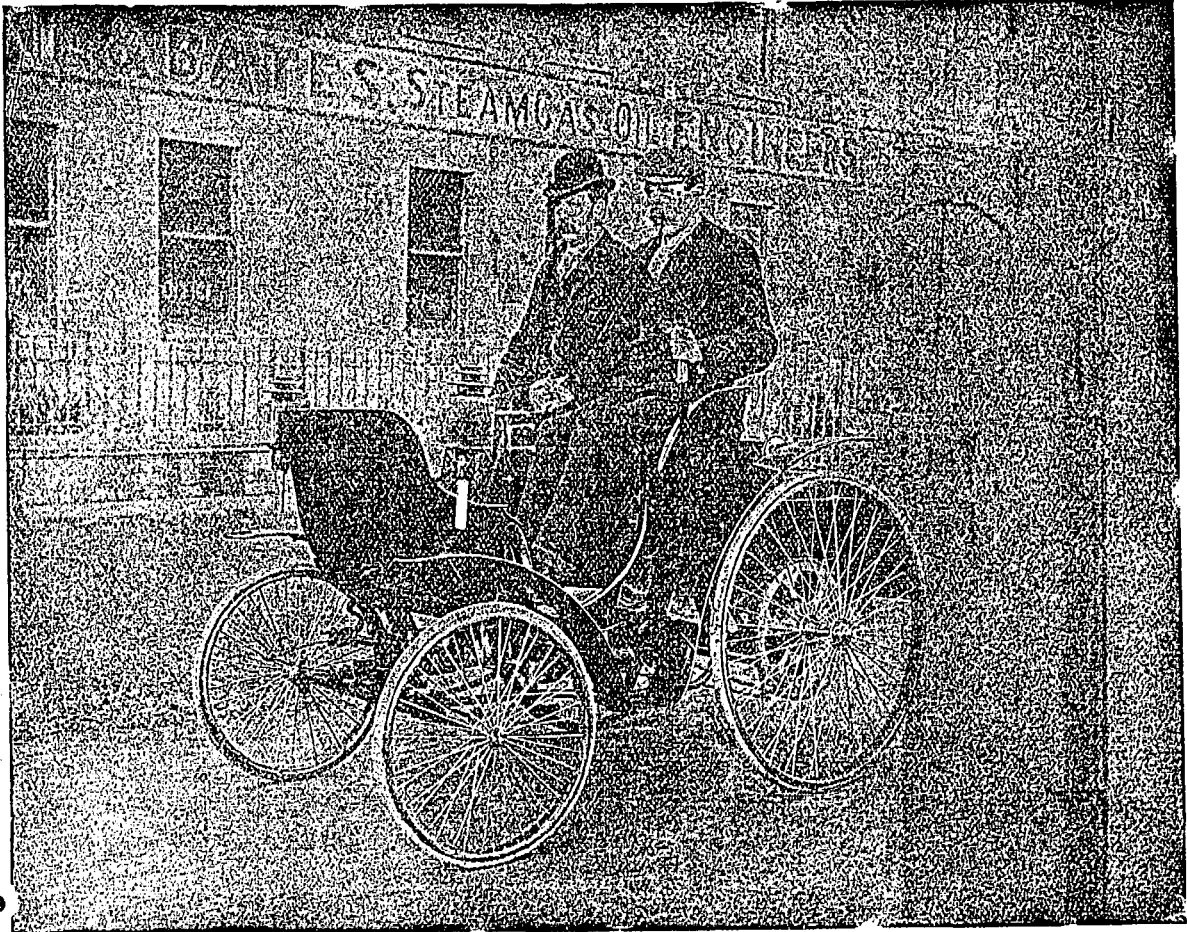
Six speeds forward, two speeds back. Zero or "Stop" put on brakes. Maximum speed thirty miles an hour. Speeds are not materially increased going down hill, as the carriage checks itself automatically and charges back. Seats four, including driver. Controlled entirely by one handle. Distance carriage can travel on a single charge at twelve miles per hour from seventy to one hundred miles on average roads. Good hill-climber.

Price from £400, according to Design.

Extract from "MOTOR-CAR JOURNAL," dated 18th June, 1899.

"10.—ELECTRIC FOUR WHEELED BUGGY.—Built by Electrical Undertakings, Ltd. Two passengers. Fastest car of all up hill—so fast, indeed, that for conformation sake driver was asked to do second trial. Reputed to have performed the journey up the rise twenty seconds faster than any other car."

THE "GODIVA" OIL ENGINE.



Moderate in Price. Small Consumption. Tube Ignition. All Modern Improvements. Easy Starting. Quiet when Working. Best Workmanship & Material Throughout. Absolutely Reliable. Six Months' Guarantee.

PAYNE & BATES, LIMITED,
ENGINEERS. *(Late PAYNE & CO.)*

FOLESHILL, near COVENTRY, ENGLAND.

GRIMES BROS., Ltd.

RUBBER GOODS of every description.

Outer Covers. Inner Tubes. Cushion Tyres. Solid Tyres. Peram Tyres. Valve Rubber. Patching Sheet. Rubber Solution. Solutioned Canvas. Pedal Blocks. Cement, Etc., Etc., Etc.

Wringer Rollers Recovered and Cycle Accessories.

Lamps. Spanners. Gear Cases. Brake Sets. Repair Outfits. Bells. Satchels. Saddles. Oilers. Pedals, Etc., Etc., Etc.

1899 Lists sent on Application.

22, Long Lane, Aldersgate Street, - - LONDON, E.C., England.



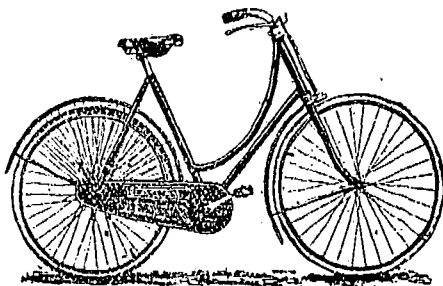
Gavin C. MacDougall,
(Late Pipe-Major DUNCAN MACDOUGALL),
BAGPIPE MAKER.

By Special Royal Warrant appointed September, 1892, Bag-pipe Maker to Her Majesty the Queen. Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to JOURNAL OF COMMERCE.

Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.

MACKLIN CYCLES.

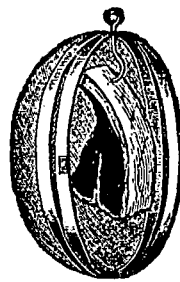
The best in the Market, . . .
Only the HIGHEST GRADES



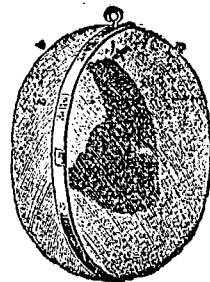
MANUFACTURED BY

MACKLIN & SON,
GOSFORD ST., COVENTRY, England.

The "EMPRESS" Woven Wire
MEAT SAFE.
PATENTED.



OPEN.



CLOSED.

Cheapest and most useful Meat Safe ever invented. Neat up into small space for transit.

The "EMPRESS"
Scullery Tidy.
Patent Applied for

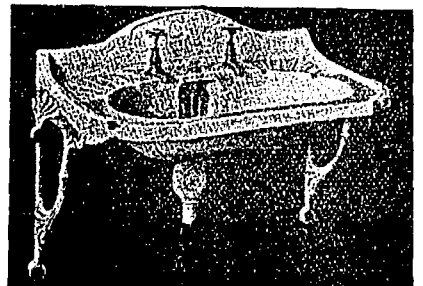


Holds and Drains the brushes after use. Wanted in every house.

HALL, BAYLISS & CO., Manufacturers and Merchants.
66 Hatton Garden, London, E.C., England
Catalogue with Terms upon Application

ADAMS & CO.,

Engineers and Sanitary Specialists
YORK,
ENGINEERING WORKS,
Fensholme Green.
LEEDS:
SANITARY WORKS,
Park Lane,
ENGLAND.



BRANCHES:
LONDON—5 & 7 Old Queen Street, Westminster, S.W.
BIRMINGHAM—28 and 30 Church St.
MANCHESTER—Albert Chambers, 16 Albert St.
GLASGOW—11 Bothwell St.
DUBLIN—2 Sandford Terrace.

Leeds Telephone, No. 1785. Telegrams, all Branches, "SAN PERA"

F. G. Faulds IMPROVED Multiplex Stone-Cutter

SPECIAL NOTICE TO MARBLE CUTTERS.—These Cutters are now being specially Toothed and Tempered for the working of Marble.



Owing to the handiness and durability of these Tools they are in constant use throughout the whole of the United Kingdom.

Two sample Tools, with six Cutters, sent carriage free to any address in the Kingdom on receipt of a Postal Order for 2s. to the
SOLE INVENTORS, PATENTEES AND MANUFACTURERS—

J. G. FAULDS & CO., 48 North Frederick Street, Glasgow, Scotland.

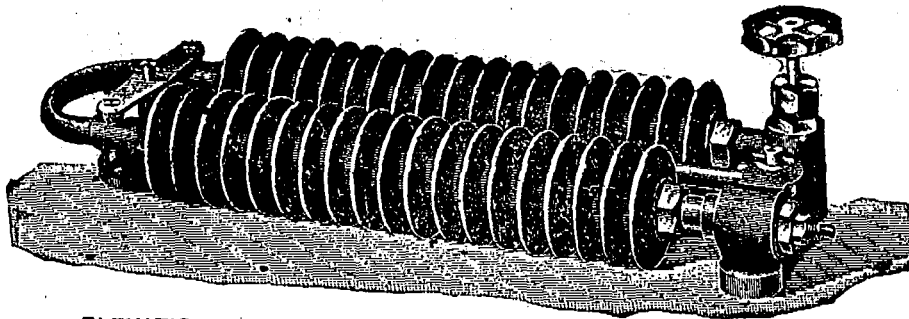
The Thermoscopic Loop

BY ROYAL LETTERS



Automatic

RADIATOR



ELEVATION.

Size:

18 in. long,
4 in. high,
6 in. wide.

Prices on Application.
Special Quotations for Quantities.

Being perfectly Automatic, will keep Railway Carriage Compartments at any desired temperature, discharging the products of condensation without the aid of a steam trap or attention of any kind when once started.

ADVANTAGES.

LIGHTNESS. COMPACTNESS. RELIABILITY. SELF-CONTAINED.
COMBINING STOP AND REGULATING VALVE, RADIATOR, AND STEAM TRAP IN ONE PIECE.

CANADIAN PATENT FOR SALE.

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FOR SALE.

• Otto Make •

Bought of and Guaranteed by

SCHLEICHER, SCHUMM & CO.,

Of Philadelphia.

TEN-HORSE POWER. . . WITH SLIDE GOVERNOR.

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

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

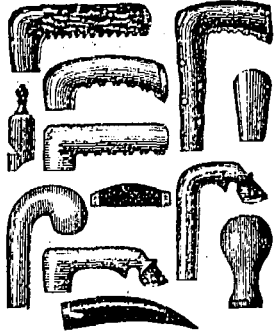
Apply to . . .

M. S. FOLEY,

Journal of Commerce, . . . MONTREAL.

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(LATE CHARLES HILL).

BURGESS STREET HORN WORKS,
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Manufacturers of Every Description of

UMBRELLA AND WALKING-STICK HANDLES,

Stag Hooks for Sticks and Whips,

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

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Telegraphic Address, MEASURES, SHEFFIELD

TYZACK & HOLMES,

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Manufacturers of

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

SPECIALTIES :

Cold Rolled Cast Steel,
Up to 8 inches wide by 1/2 inch thick, of the very best quality.
Steel for Springs.
Clock, Watch, and other Flat Coiled Springs.

Cold Rolled Steel for Cycle Trade.

BAND SAWS Set sharpened, Brazed ready for use
or in long lengths unfinished.

Fine Cold Rolled Steel.

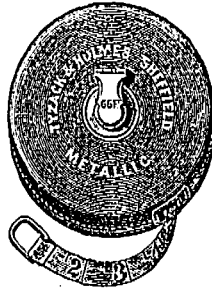
Hardened and Tempered, Ordinary or Annealed.
Got up in Long Lengths, with Smooth Round
Edges, Black, Bright, Blued or Bronzed.

Proprietors and Sole Makers of the

REGISTERED SPRING MEASURE, No. 943,
and of the

Enamelled Waterproof Linen and
Metallic Measure, No. 89227.

GARDEN SYRINGES



SECURITIES.

	London.	Sept. 13.
British Columbia, 1877 5 p.c.	109	113
1877, 4 1/2 per cent.	92	94
1891-3, 3 p.c.	104	107
Canada, 4 per cent. loan, 1860	100	102
3 per cent. loan, 1883-89	102	105
Debs. 1894, 2 1/2 per cent.	92	98
2 1/2 p.c. loan, 1897	109	111
Manitoba, 1885-6, 5 p.c.		

Railway and other Stocks.

Sms		Sept. 13.	
	Quebec Province, 5 p. c., 1874	102	108
	1876, 5 p.c.	103	106
	1880, 4 1/2 p.c.	103	105
	1883, 5 p.c.	108	110
100	Atlantic & Nth. Western 5 p.c. Gua	120	125
10	1st M. Bds	13 1/2	13 3/4
100	Buffalo & Lake Huron 2 1/2 shr.	136	140
100	do 5/4 p.c. 1st mort.	135	140
803	do 2nd mort	136	140
	Can. Central 6 p.c. M. Bds. Int.		
	guar. by Gov.		
	Canadian Pacific 2400	112	114
100	Grand Trunk, Georgian Bay, &c.	99	101
100	Grand Trunk of Canada Ord. stock.	62 1/2	67 1/2
100	2nd equip. mtg. bds. 6 p.c.	127	130
100	1st pref. stock. 5 p.c.	87 1/2	87 1/2
100	2nd pref. stock.	58 1/2	59 1/2
100	3rd pref. stock.	22 1/2	22 1/2
100	5 p.c. perp. deb. stock.	130	133
100	4 p.c. perp. deb. stock.	105	107
100	Great Western shares, 5 p.c.	127	130
100	Hamilton & N.W., 6 p.c.	104	107
100	M. of Canada Stg. 1st Mort. 5 p.c.	104	107
100	Montreal & Champlain 5 p.c. 1st		
	mtg. bds	100	102
100	N. of Canada, 1st mtg., 5 p.c.	99	101
100	Quebec Central, 5 p.c. 1st Inc. Bds.	41	44
100	T. G. & B. 4 p.c. bonds, 1st mort.	104	106
100	Well., Grey & Bruce, 7 p.c. bds.	105	108
100	1st Mort	104	106
	St. Law. & Ott. 4 p.c. Bds.		

MUNICIPAL LOANS.

100	City of London (Ont) 1st pref 5 p.c.	—	—
100	City of Montreal stg. 5 p.c 1874	101	104
100	City of Ottawa, 4 1/2 p.c. stg.	104	106
	redeem 1873	102	104
	redeem 1875	105	109
100	City of Quebec, 6 p.c. redeem 1875.	109	111
	redeem 1878	115	117
100	City of Toronto, 4 p.c. 1889-92	99	102
	6 p.c. stg. con. deb. 1874-1876.	104	112
	5 p.c. gen. con. deb. 1879	109	111
	4 p.c. stg. bonds,	104	106
100	City of Winnipeg deb., 1884, 5 p.c.	110	112
	Deb. scrip. 1883, 5 p.c	111	113

MISCELLANEOUS COMPANIES.

100	Canada Company	31	35
100	Canada North-West Land Co.	4	6
100	Hudson Bay	21 1/2	22 1/2

BANKS.

	Bank of British Columbia	18 1/2	19 1/2
	" " " North America.	64	65
	" " Montreal.	508	514

HAWKINS BROS. & CO.,

LD.

MANUFACTURERS OF ALL CLASSES OF

Electrical Covered Wires, Fine

Brass, Copper,

Steel & Iron Wire.

London Wire Mills,

Hatfield Street, - Golden Lane,
LONDON, E.C., ENGLAND.

MOUNT BROS.,

Manufacturers and
Dealers in

Electrical Supplies,

Wiring and Electric Light Contractors.

Bells, Annunciators Telephones, etc.

784 Craig St., - Montreal.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 24, 1900.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine	15,000	3 1/4-6mos.	50	50	103
Canada Life	2,500	5-6mos.	100	50	....
Confederation Life	10,000	7 1/2 6mos.	100	10	....
Western Assurance	25,000	5-6mos.	40	20	115
Guarantee Co. of North America	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Sept. 15, 1900, Market value p. p'd up sh.

Alliance Assur.	250,000	8s. p.s.	20	2 1-5	9 1/2	10
Atlas	24,000	24 p.s.	50	5	£26 1/2	£26 1/2
British and Foreign Marine	67,000	25	20	4	19 1/2	20 1/2
Caledonian	21,500	12s. p.s.	25	5	£27 1/2	£27 1/2
Commercial U. Fire, Life and Marine	50,000	27 1/2	50	5	42 1/2	43 1/2
Guardian Fire and Life	200,000	9	10	5	9 1/2	10
Imperial Fire	60,000	25	20	5	25	26
Lancashire Fire	138,493	5	20	2	2 1/2	3 1/2
Lion Fire	100,000	3	2 1/2	1 1/2	1 1/2	2
London and Lancashire Fire	85,100	22	25	2 1/2	16 1/2	17 1/2
London Assurance Corporation	35,852	20	25	12 1/2	50	52
London & Lancashire Life	10,000	10	10	2	7 1/2	7 1/2
Liv. & Lon. & Globe Fire and Life	391,752	90	50	2	47	48
Northern Fire and Life	30,000	*22 1/2	100	10	7 1/2	7 1/2
North Brit. & Merc. Fire and Life	110,000	30s. p.s.	25	6 1/2	38 1/2	37 1/2
Norwich Union Fire	11,000	*33 1/2	100	12	11 1/2	11 1/2
Phoenix Fire	53,776	35	50	5	£26 1/2	£27 1/2
Royal Insurance Fire and Life	125,234	59 1/2	20	5	49	50
Sun Fire	240,000	8s 6d p. s.	10	10	10 1/2	10 1/2
Union	45,000	18 p.s.	10	4	21 1/2	22 1/2

*Excluding periodical cash bonus.

**CHEMICAL and
ASSAY APPARATUS
and REAGENTS.**

We carry in stock everything necessary for fitting up . . .

Assay or Testing Laboratories,
ALSO
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184 MCGILL STREET,
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Mills at Kingsey Falls, P. Q.

Manufacturers of the following grades:
High Class Papers:

Nos. 1 & 2 Book and Printing (Toned and White)
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White Tea and Bag.
Bleached Manilla, Envelope, Bag and Wrapping.
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Attention Given to Special Reporting.

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onneuve and of la Cham-
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GAGNON & CARON,
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Accountants, Curators, Liquidators and
Commissioners, S. C. Bell Tel. Main 515.

THE
MALLEABLE IRON Co'y.,

LIMITED.

...MANUFACTURERS OF...

Iron Stairs,
Wrought & Cast Iron Railing,
Fire Escapes for Factories,
Balconies, Elevator Enclosures,

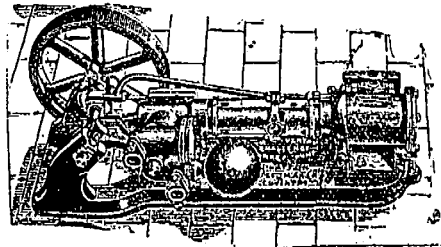
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Ornamental Iron Work.

Malleable Iron Pipe Fittings & Castings,
19 to 29 Mill St., MONTREAL.

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ENGINEER,**

IRON and BRASS FOUNDER



—Sole Maker of the—

Coventry Challenge Steam Pump

ALBION FOUNDRY,

KING ST., - COVENTRY, ENG.

INSURANCE, BANK and COMMERCIAL

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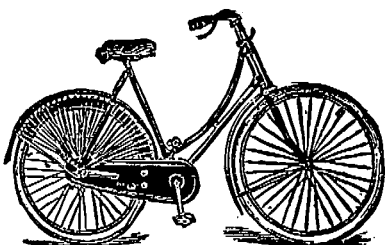
Receives our Special Attention.

JOURNAL OF COMMERCE,

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Telegraphic Address—"Safety, Wolverhampton."

The TALBOT CYCLE CO. Ltd.



SEND FOR PRICE LIST.

Pelham St., WOLVERHAMPTON, Eng.

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ARCHITECTS**

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Askham Bros. & Wilson

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MANUFACTURERS OF

Cast Steel, Special Tool Steel, and Double Shear.

Crucible Steel Castings.

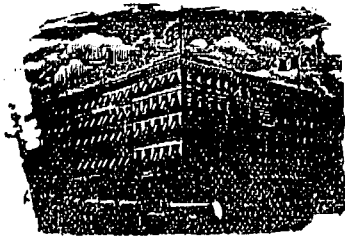
Patent Centrifugal Pulverisers,
Stone Breakers,
Mumford & Moodie's Patent Separator.

TRAMWAY MATERIAL

Crucible Steel Points & Crossings.

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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.

THE RUSSELL,
OTTAWA.

THE PALACE HOTEL OF CANADA.

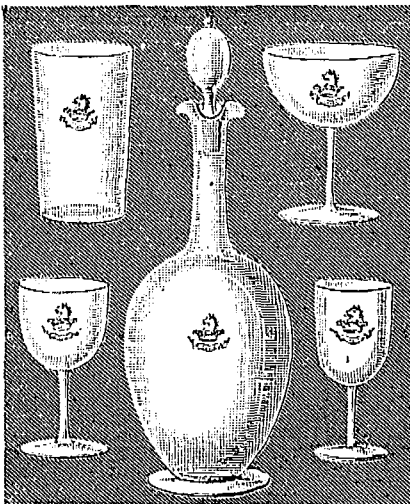
This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevator and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business 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. X. ST. JACQUES, Propr.

SOANE & SMITH,

China and Glass Manufacturers,

462, OXFORD ST., LONDON, W., ENGLAND.



The "PORTMAN"

Service of Table Glass

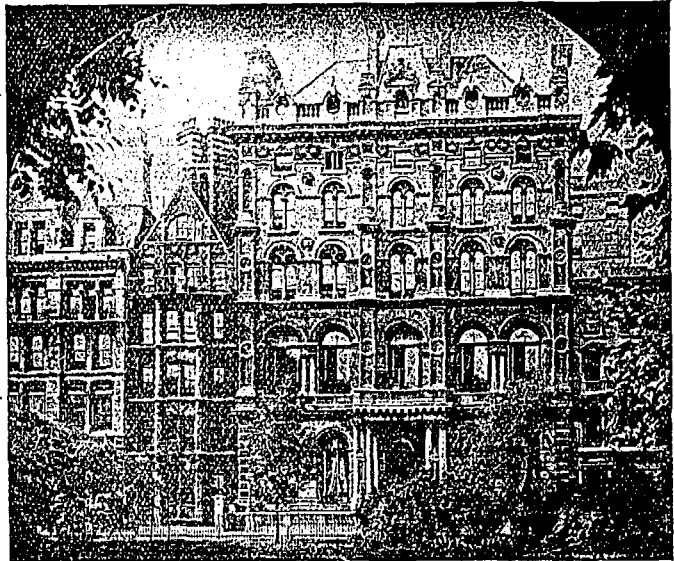
With Crest or Monogram.

Full set for 12 Persons, (37 pieces), £4 18 6
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Same quantity, PLAIN £3 10 0
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CHESTERFIELD, - England.

Steel and Malleable Iron Castings of every description.

Round Flanges. Improved Bolt Union for Steam Tubes. Section of Improved Joint. Elbow. New Cap Union Joint.

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Near to the Business Centre,
Yet in a Quiet Neighborhood.*

Every Home Comfort at Moderate Charges.

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152 Borough High Street, - LONDON, S.E., Eng.

MANUFACTURERS OF EVERY DESCRIPTION OF

Tools and Utensils for Bakers and Confectioners:



New Gem Icing Pipes, German Silver.

Free by Post 6d extra.

The JOHN L. CASSIDY CO., Ltd.,

....IMPORTERS OF....

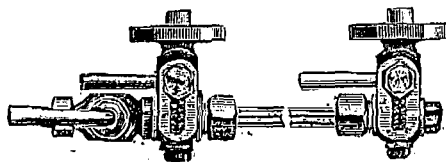
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FROM ALL COUNTRIES.**

339, 341-343 St. Paul Street,
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BIGGAR & HENDRY,

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ALSO OF Improved Gauge Glass Shields.

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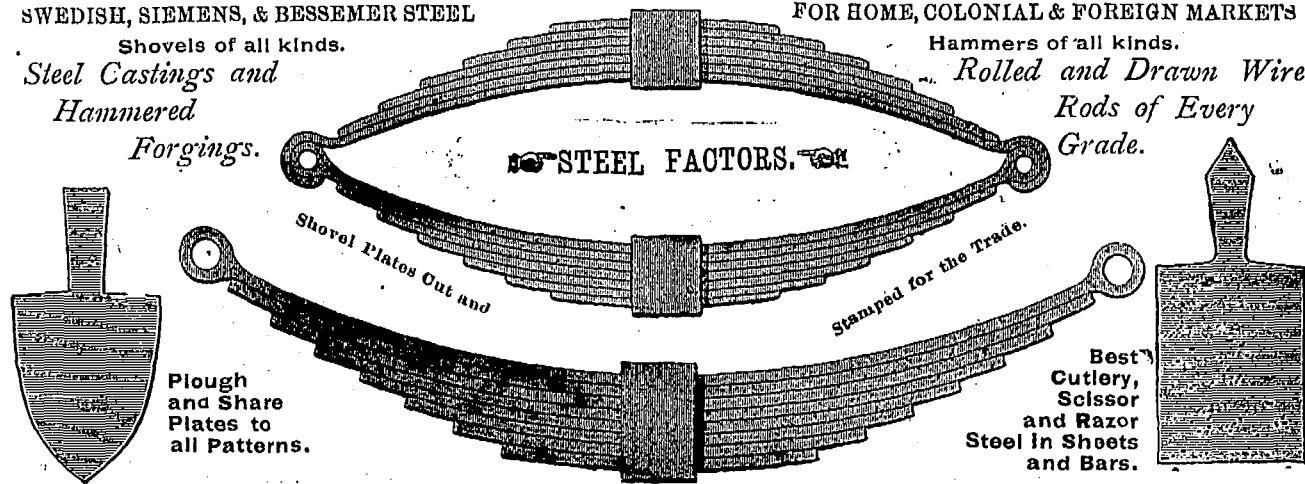
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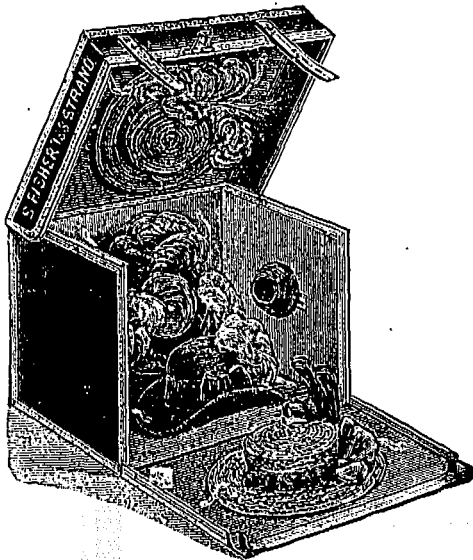
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DO NOT CRUSH YOUR HATS.



The Patent **HAT BOX.** Best ever Invented, 35s.
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Observe the front opens as well as the top. You can arrange the feathers and trimmings when the hats are fixed in the box. The hat is put on the cone and a bonnet pin passed through the hat.

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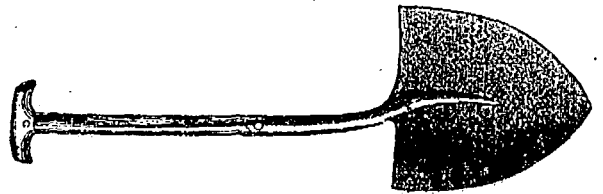
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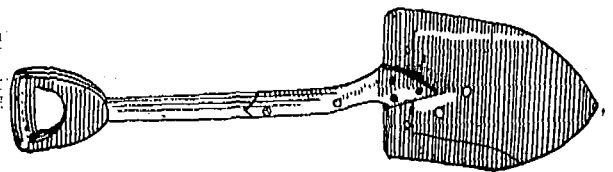
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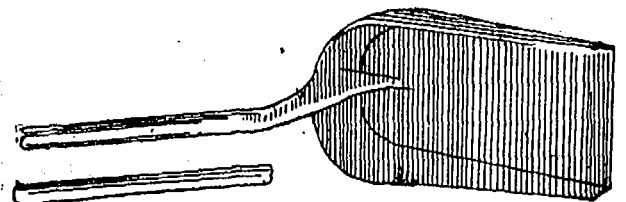
Shovels, Spades, Forks, Hammers, Picks, Etc.



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PATTERN No. 51.



PATTERN No. 13.

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

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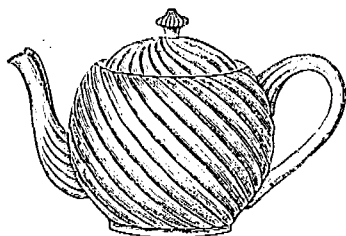
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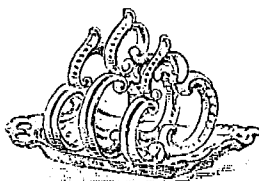
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..... MADE IN GERMANY.....



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Lock Lids {	White, 6s. 6d. doz.	3 Bar. 5 Bar.	} f. o. b. Lon-	
	Gilt, 7s. 6d. "	White, 3s. 5s. 6d. doz.		don.
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The "Spiral," "Fluted," "Rococo" and "Queen Ann" Sets modelled throughout.

Specialty in Tea Pots, Butters, Toasts, Cruets, Egg Frames,
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Ask for full Illustrated Price List post free.

Assorted Cases made up.

Watch this advertisement from week to week.

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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 Stills, Tanks, Bleachers and Agitators, Salt Pans, Steam Boxes for Stave 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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J. H. FAIRBANK,

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Commercial, Insurance

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CARE AND PROMPTNESS

AT THE OFFICE OF

**The Journal
of Commerce**

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Bill Heads. Statements. Catalogues.
Note Heads. Business Cards. Folders.
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Etc., Etc.

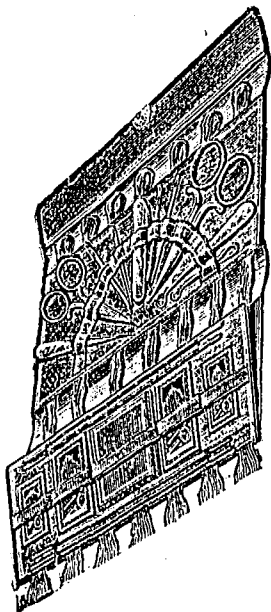


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Fancy Leather and Cabinet Case Manufacturer.

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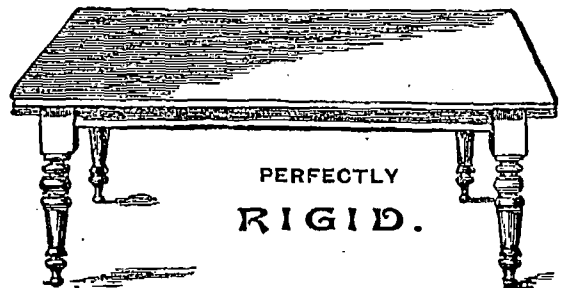
19 Thavie's Inn, Holborn Circus,
 London, E.C., Eng.

and 126 Eldon Street,
 Sheffield, Eng.

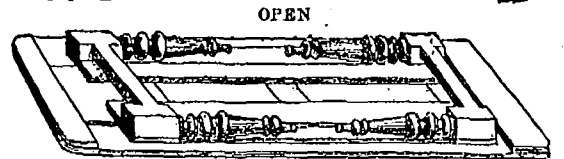
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Sole Agents for
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 NO DUST
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 Used by the Leading Merchants

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 and Canadian
WALL PAPER.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - \$1,669,660.80
 Surplus to Policyholders - - - 723,257.77
 Paid Policyholders in 1899 - - - 125,454.89

MOST DESIRABLE POLICY CONTRACTS.

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

J. K. McCUTCHEON, Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

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

If you think of insuring study the record of

The Temperance & General Life Assurance Co'y,

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

If you are in every respect a first class risk, write for literature or consult an agent of the Company.

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

HEAD OFFICE, Globe Building, TORONTO.

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

ESTABLISHED 1844.

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

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

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: 112-118 King St. West, TORONTO, Ont.

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

Assets \$ 3,509,053.20
 Cash Income..... 893,522.39
 Net Surplus..... 468,023.85
 Insurance in Force..... 23,706,675.00

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

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

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman.
 WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAML. FINLEY, E. S. CROUSTON.

G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1838.

FIRE AND MARINE.

Cash Capital. \$750,000.00
 Total Assets, over \$1,473,536.05
 Losses Paid since organization, . . . \$18,707,996.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
 C. R. G. JOHNSON, Res. Agent, 1733 Notre Dame St., MONTREAL.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1890

Assets, - \$184,935,690.80

Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,822
Receipts from all sources.....	41,963,145
Payments to Policy-holders.....	50,885,472
Whole Life Risks assumed and renewed, 219,308 policies....	637,726,376
Risks in force, 273,213 policies, amounting to.....	802,867,478

NOTE.—The above statement shows a large increase over the business of 1889 in amount at risk, new business assumed, payments to policy-holders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

Do you require any Printing this week? Telephone Main 238 will ensure prompt service.

Journal of Commerce,

171 St. James St.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1862. Head Office, Waterloo, Ont.

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

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

EVERYTHING in the line of **JOB PRINTING** executed promptly at the office of **The JOURNAL of COMMERCE.**

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

Assets exceed, - - - \$22,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL.

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

The Canada Accident Assurance Company.

Head Office, MONTREAL,

A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

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

T. H. HUDSON, Manager.

R. WILSON SMITH, President.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President;

Gain in Insurance in force 1899
\$117,850,865

AN UNPARALLELED RECORD.

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

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N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bldg. 107 St. James Street,
Montreal.

→ **COMMISSIONER**

For Following Provinces:

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Nova Scotia and Prince Edward Island

Established 1809.

North British & Mercantile

Insurance Company.

Total Funds, Dec. 1896, \$87,244,580.00
Canadian Investments, 6,466,460.08

Directors:

Henri Barbeau, Esq. Arch'd Macnider, Esq.
Thos. Davidson, Managing-Director.

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

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

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - - 1794.

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

Authorized Capital \$2,000,000.00
Capital Subscribed & Paid-up, 1,250,000.00
Deposited with Receiver General in
Canada, 110,934
Annual Income, 7,000,000.00
Surplus beyond Liabilities and
Capital Stock, 3,264,392.15

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

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

UNCONDITIONAL POLICIES

ARE ISSUED
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CONFEDERATION LIFE ASSOCIATION.

Cash Values,
Extended Insurance,
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GUARANTEED.

Full information sent on application.

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W. C. MACDONALD,
Actuary.

J. K. MACDONALD,

Managing Director.

Head Office, - TORONTO.

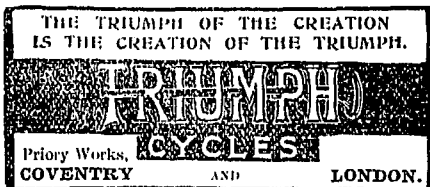
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THE ROYAL-VICTORIA LIFE INSURANCE CO. of Canada, (CAPITAL \$1,000,000)

has several GENERAL and DISTRICT agencies not yet allotted, and is prepared to give LIBERAL CONTRACTS to energetic, intelligent, and reliable agents. To men who can make a success of a good agency (whether experienced or not) a splendid opportunity is offered. Negotiations will be treated in strict confidence, if desired.

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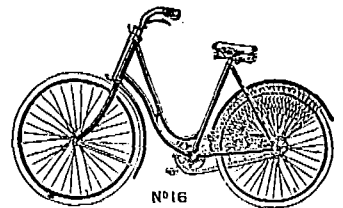
DAVID BURKE, A.I.A., F.S.S., General Manager, - - - Head Office, MONTREAL, Canada



Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,320,000.00
Income for Year ending 31st December, 1898, over - 2,530,000.00

Head Office, - Toronto, Ont.

Hon. GEO. COX, Pres. J. J. KENNY Vice-Pres. & Man.-Dir.
C. C. FOSTER, Secretary.

Montreal Branch, - - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

MOUTH & CHARLTON, City Agents.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$5,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

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COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
G. R. KEARLEY, RESIDENT MANAGER.

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

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

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

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS.

183 St. James Street (Temple Building),
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ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES MCGREGOR, Manager.