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LONDON ASSURANCE CORPORATION—FIRE  
 LLOYD'S FLYING STARS INS. CO. OF NEW YORK  
 Risks accepted at Current Rates.  
 EDWARD L. BOND,  
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WILKIN & FOREMAN MARINE INS. CO. }  
 BELLAIR MARINE INS. CO. } Liverpool  
 Open Policies granted to Importers and Exporters.  
 EDWARD L. BOND, - General Agent for Canada.  
 MONTREAL.

# THE <sup>CANADIAN</sup> JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 37, No. 19  
 New Series.

MONTREAL, FRIDAY, NOVEMBER 10, 1898

M. S. FOLEY,  
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**MCINTYRE, SON  
 & CO.**

MANUFACTURERS' AGENTS

IMPORTERS  
 OF **DRY GOODS**

SPECIALTIES:

LINENS, DRESS GOODS, KID

GLOVES, SMALLWARES.

**VICTORIA SQUARE,  
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THE . . . .

**DANVILLE SLATE CO.**

DANVILLE, P.Q.

Manufacturers of all kinds of

Slate Goods, Roofing Slate,

FINEST QUALITY UNFADING BLUE School Slates,

Blackboards, Mantel Stock,  
 Steps, Window Sills, Hearths  
 Floor Tiles, Wash Tubs,  
 Sinks, Etc.

ESTIMATES FURNISHED TO BUILDERS, CON-  
 TRACTORS AND PLUMBERS.

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**MONTREAL  
 Felt Hat Works.**

1878—PARIS EXHIBITION—1878

Prize Medal awarded for our manufacture of  
**FELT HATS.**

We are now producing every description of FUR and  
 WOOL SOFT FELT HATS, and can supply the trade  
 below current rates, as our addition to machinery has  
 enabled us to double our product.

**FUR GOODS**

OF OUR OWN MANUFACTURE.

Plush, Cloth and Scotch Caps,  
 Gloves and Mitts

Of English and Domestic manufacture

MOCCASINS, SNOW SHOES, FANCY  
 SLEIGH ROBES, BUFFALO, &c

TO MANUFACTURERS.—We have a large stock  
 of Seal, Persian Lamb and other Skins, Trimmings &c

**JAMES CORISTINE & CO.**

Warehouse, 471 to 477

**ST PAUL ST., MONTREAL.**

Leading Wholesale Houses.

**NEW SHIPMENTS.**

TO THE TRADE.

Our stock of Novelties for the CHRISTMAS  
 TRADE is now complete.

Inspection invited.

Orders solicited.

Filling Letter Orders a specialty.

MONTREAL OFFICE, - 207 St. James St.  
 F. N. PICARD, Agent.

**JOHN MACDONALD & CO.,**

Wellington & Front Sts. East, TORONTO.

John Macdonald. Jas. Fraser Macdonald  
 Paul Campbell.

✕ ESTABLISHED 1862 ✕

**OLD CHUM,**

PLUG AND CUT

**OLD VIRGINIA,**

**DERBY,**

Plug Smoking Tobaccos are sold by  
 all the wholesale houses

**D. RITCHIE & CO.,**

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**DRY GOODS**

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NEW WAREHOUSES:

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TORONTO,

Represented in Montreal by C. St. LOUIS

GLENORA BUILDINGS.

Leading Wholesale Houses.

**S. GREENSHIELDS,  
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General Dry Goods Merchants  
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Have been appointed Sole Selling Agents for  
 Canada, for the well known Black Goods  
 made by Briggs Priestley & Sons,  
 Bradford, England.

Trade Mark, 'The Varnished Board'

Our Travellers

are now showing samples of the  
 above well known goods.

**H. A. NELSON & SONS**

Importers and Wholesale Dealers in

**DOLLS, TOYS, GAMES,  
 FANCY GOODS, &c.,  
 XMAS & HOLIDAY GOODS,**

Now complete in all Departments.

If not already received write for our Fall  
 Catalogue.

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59 to 63 St. Peter Street,

MONTREAL

TORONTO HOUSE,

56 & 58 Front St. West.

**JOHN FISHER, SON  
 & CO'Y.**

WOOLLENS AND TAILORS' TRIMMINGS,

**MONTREAL,**

SALMORAL BUILDINGS,

NOTRE DAME STREET,

—AND—

**HUDDERSFIELD, England.**

See Melissa Advt. near Market Pages.

The Chartered Banks

The Chartered Banks

The Chartered Banks

BANK OF MONTREAL

Notice is hereby given that a dividend of Five per cent upon the paid-up Capital Stock of this Institution has been declared, for the current half-year, and that the same will be payable at its Banking House in this City, and its Branches, on and after FRIDAY, the 15th day of December next.

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

By order of the Board,

E. S. CLOUSTON, Gen. Manager.

Montreal, 17th Oct, 1893.

THE BANK OF TORONTO, CANADA.

INCORPORATED 1855.

Head Office, - Toronto.

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

DIRECTORS:

GEORGE GOODERHAM, Esq., President. WM. H. BRATTY, Esq., Vice-President. A. T. FULTON, Esq., W. G. Gooderham, Esq., Henry Cawthra, Esq., Henry Covert, Esq., Robt. Reford, Esq.

DUNCAN COULSON, General Mgr. HUGH LEACH, Assistant General Mgr. JOSEPH HENDERSON, Inspector.

Montreal, J. Murray Smith, Manager. Barrie, J. A. Strathy, " Brockville, John Pringle, " Cobourg, Thos. A. Bird, " Collingwood, W. A. Copeland, " Gananoque, C. V. Ketchum, Actg. London, Thos. F. How, " Peterboro', P. Campbell, " Petrolia, W. F. Cooper, Actg. Port Hope, E. B. Andros, " Point St. Charles (Montreal), J. G. Bird, " St. Catharines, G. W. Hodgetts, " Toronto, W. R. Wadsworth, " King St. Branch, J. T. M. Burnside, "

BANKERS:

London, Eng., The City Bank, Limited, New York, The National Bank of Commerce.

BANQUE VILLE-MARIE.

HEAD OFFICE, MONTREAL.

Capital Authorized, - - - - \$500,000. Capital Subscribed, - - - - 500,000.

DIRECTORS—W. Weir, Pres. and Genl. Manager; W. Strachan, Vice-Pres.; O. Foucher, John T. Wilson and Godfrey Weir, L. DeGuise, Acct'ant.

Branch at Berthier, - A. Garieny, Manager. Branch at Lechute, - Hy. Frost, " Branch at Inchnico, C. Langlois, " Branch at Nicolet, - L. Boilair, " Branch at Ste. Therese, - M. Boisvert, " Branch at Pt. St. Charles (city), W. J. E. Wall, " Branch at Hochelaga city, D. P. Ripol, "

Agents at New York: The National Bk. of the Republic and Ladenburg Thalmann & Co. London—Bank of Montreal. Paris—La Societe Generale.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, - - - - \$2,000,000

DIRECTORS,

DUNCAN MACARTHUR, President. Hon. John Sutherland, Alexander Logan, Hon. C. E. Hamilton, W. L. Boyle.

Deposits received and interest allowed. Collections promptly made. Letters issued available in all parts of the Dominion. Sterling and American Exchange sought and sold.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER. Paid-up Capital, \$1,000,000 Stg. Reserve Fund, - - - - \$75,000

London Office, 5 Coleman's Lane, Lombard St., E.O.

COURT OF DIRECTORS:

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

Head Office in Canada, - St. James Street, Montreal R. R. GRINDLEY, General Manager. H. Stikeman, Assistant General Manager, E. STANONA, Inspector.

Branches in Canada:

London, Kingston, Fredericton, N. B. Ottawa, Halifax, N. S. Brantford, Montreal, Victoria, B.C. Paris, Quebec, Vancouver, B.C. Hamilton, St. John, N.B. Winnipeg, Man. Toronto, Brandon, Man.

Agents in the United States:

NEW YORK, (52 Wall Street,) W. Lawson and F. Brownfield. SAN FRANCISCO, (124 Sanson Street,) H. M. J. McMichael, and J. C. Welsh.

LONDON BANKERS—The Bank of England and Messrs. Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies—Colonial Bank, Paris—Messrs. Marouard, Krauss & Co. Lyons—Credit Lyonnais.

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1856.

HEAD OFFICE, MONTREAL.

Paid-up Capital, - - - - \$2,000,000 Res. Fund, - - - - 1,200,000

BOARD OF DIRECTORS.

JOHN H. R. MOLSON, President. R. W. SHEPHERD, Vice-President. S. H. EWING, W. M. RAMSAY. Henry Archibald, Saml. Finlay, W. M. Macpherson. F. WOLFERSTAN THOMAS, Gen. Manager. A. D. DRUMMOND, Inspector. H. LOCKWOOD, Asst. Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P.Q. St. Thomas, Ont. Brockville, Ont. Morrisburg, Ont. Toronto, Ont. Calgary, Norwich, Ont. Toronto Jc. Clinton, Ont. Ottawa, Ont. Trenton, Ont. Exeter, Ont. Owen Sound, Ont. Waterloo, Ont. Hamilton, Ont. Ridgeway, Ont. Winnipeg, Man. London, Ont. Smiths Falls, Ont. Woodstock, Ont. Masford, Ont. Sorel, P.Q.

AGENTS IN CANADA.

Quebec—La Banque du Peuple and Eastern Townships Bank. Ontario—Dominion Bank, Imperial Bank of Canada and Can. Bank of Commerce. New Brunswick—Bank of New Brunswick. Nova Scotia—Halifax Banking Company. Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank. British Columbia—Bank of British Columbia. Manitoba—Imperial Bank of Canada. Newfoundland—Commercial Bank of Newfoundland, St. John's. In Europe. London—Parrs Banking Co. and The Alliance Bank, (limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. Liverpool—The Bank of Liverpool. Cork—Munster and Leinster Bank, Ltd. Paris, France—Credit Lyonnais. Antwerp, Belgium—La Banque d'Anvers. Hamburg—Hesse, Newman & Co.

UNITED STATES.

New York—Mechanics' National Bank; National City Bank; Messrs W. Watson, R. V. Hobden and S. A. Shepherd, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco—Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—The City Bank. Milwaukee—Wisconsin National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. Great Falls, Montana—North-Western National Bank. Minneapolis—First National Bank.

Agents in Canada for the Money Order Departments of the Pacific Express Co. and American Express Co. of the U. S.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

Commercial letters of credit and travellers circular letters issued available in all parts of the world.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D., 1818. PAID-UP CAPITAL, \$2,500,000

HEAD OFFICE, - - - - QUEBEC.

BOARD OF DIRECTORS:

ROBERT H. SMITH, President. WILLIAM WILHALL, Esq., Vice-President. JAMES STEVENSON, Esq., Gen. Manager. Branches and Agencies in Canada.

Ottawa, Ont. Toronto, Ont. Pembroke, Ont. Montreal, Que. Thordal, Ont. Three Rivers, O. Agents in New York—Bank of British North America. Agents in London—The Bank of Scotland. Directors—Sir N. F. Belloan, K.C.M.G., J. R. Young, G. R. Renfrew, S. J. Shaw, J. T. Ross.

The Merchants Bank of Canada

Notice is hereby given that a dividend of Three and one-half per cent. for the current half year, being at the rate of 7 per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after

FRIDAY, the 1st DECEMBER next.

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

By order of the Board,

G. HAGUE, Gen. Manager. Montreal, 24th Oct., 1893

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-Up, - - - - \$1,200,000 Reserve, - - - - 550,000

HEAD OFFICE, - - - - MONTREAL.

Board of Directors:

JACQUES GRIGNER, Esq., - - - - President. GEORGE BRUSH, Esq., - - - - Vice-President. M. BRANCAUD, Esq. WM. FRANCIS, Esq. CHS. LACAILLE, Esq. ALFR. LACLAIRE. A. FAYOZ, Esq.

J. S. BOUSQUET, Cashier. WM. RICHES, Assistant Cashier. ARTHUR GAGNON, Inspector.

Branches:

Notre Dame St. West—J. A. Bleau, Manager. St. Catherine St. East—Albert Fournier, Manager. Quebec, Basse-Ville, F. B. DuMoulin, Manager. St. Roch, Nap. Lawole. Three Rivers, Que., F. E. Panetton, Manager. St. Jean, Que., H. St. Mars, Manager. St. Ruel, C. Béard. St. Jérôme, Que., J. A. Félberg, Manager. St. Hyacinthe, J. Laframboise, Manager.

Agents in Canada:

Ontario—Molson Bank and Branches, New Brunswick—Bank of Montreal, Nova Scotia—Bank of Nova Scotia, Prince Edward Island—Merchants Bank of Halifax.

Agents in United States:

Boston—The National Revere Bank, New York—National Bank of the Republic.

Foreign Agents:

England—The Alliance Bank, Limited, London. France—Le Crédit Lyonnais, Paris. Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

IMPERIAL BANK OF CANADA.

DIVIDEND NO. 37.

Notice is hereby given that a dividend of four per cent. upon the capital stock of the bank has been declared for the current half-year, and that the same will be payable at the bank and its branches on and after FRIDAY, the FIRST day of DECEMBER next.

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

By order of the Board, D. B. WILKIE, Cashier. Toronto, 26th Oct. 1893

The Chartered Bank.

**THE CANADIAN BANK OF COMMERCE.**

**DIVIDEND No. 53**

Notice is hereby given that a dividend of Three and One-Half per cent. upon the capital stock of this institution has been declared for the current half year, and that the same will be payable at the Bank and its branches on and after FRIDAY, the 1st day of DECEMBER next.

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

By order of the Board,

B. E. WALKER,

General Manager

Toronto, Oct. 24th, 1893.

The Chartered Bank.

**BANK OF HAMILTON.**

Notice is hereby given that a dividend of 4 per cent. for the current half-year upon the paid up capital stock of the Bank has this day been declared, and that the same will be payable at the Bank and its agencies on and after the first of December next.

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

By order of the Board,

J. TURNBULL.

Hamilton, 25th Oct., 1893.

Cashier.

**THE DOMINION BANK.**

Capital, \$1,500,000. Reserve Fund, \$1,350,000

DIRECTORS:

JAS. AUSTIN, President.  
 Hon. FRANK SMITH, Vice-President.  
 Wm. Ince, Edward Leadley, E. B. Oaker.  
 James Scott, Wilmot D. Matthews.

Head Office, Toronto.

Agencies:—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., No. 355; Sherbourne St., cor. Queen; Market St., cor. King and George St.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. H. BETHUNE, Cashier.

**MERCHANTS' BANK OF HALIFAX.**

Capital Paid-Up, \$1,000,000  
 Reserve Fund, \$510,000

BOARD OF DIRECTORS:

THOS. R. KERRY, M.P., President.  
 THOMAS RICHMOND, Vice-President.  
 M. Dwyer, Wiley Smith.  
 Henry G. Bauld, H. H. Fuller.

Head Office, Halifax, N.S., D. H. Duncan, Cashier.

AGENCIES IN PROVINCE OF QUEBEC:

Montreal, E. L. Pense, Manager.  
 West End, Cor. N. Dame & Seigneur Sts. Ormstown.

IN MARITIME PROVINCES:

Antigonish, N. S. Maitland (Hants Co.), N. S.  
 Bathurst, N. B. N. S.  
 Bridgewater, N. S. Moncton, N.B.  
 Charlottetown, P. E. I. Newswistle, N.B.  
 Dorchester, N. B. Pictou, N.S.  
 Fredericton, N.B. Port Hawkesbury, C.B.  
 Guysboro, N. S. Sackville, N.B.  
 Kingston (Kent Co.), Summerside, P.E.I.  
 N. B. Sydney, C.B.  
 Londonderry, N.S. Truro, N.S.  
 Lunenburg, N. S. Weymouth, N.S.  
 Woodstock, N.D.

CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada, New York, Chase National Bank, Boston, the National Hide & Leather Bank, Bermuda, Bank of Bermuda, Chicago, American Exchange National Bank, Newfoundland, Union Bank of Newfoundland, London, England, Bank of Scotland and Imperial Bank (limited), Paris, France, Credit Lyonnais.

Collections made at lowest rates and promptly remitted for.

Telegraphic transfers and drafts issued at current rates.

The Chartered Bank.

**UNION BANK OF CANADA.**

**DIVIDEND No. 54.**

Notice is hereby given that a dividend of Stock of this Institution, has been declared for the current half year, and that the same will be payable at its Banking House, in this city, and at its Branches, on Friday, the First day of December next.

The Transfer Books will be closed from the Sixteenth to the Thirtieth of November next, both days inclusive.

By order of the Board,

E. E. WEBB,

Quebec, Oct. 27th, 1893.

Gen. Manager.

**THE ONTARIO BANK**

**DIVIDEND No. 72**

Notice is hereby given that a dividend of Three and one-half per cent. for the current half year, (being at the rate of seven per cent. per annum), has been declared upon the capital stock of this institution, and that the same will be payable at the Bank and its branches on and after

FRIDAY, the 1st day of December next.

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

By order of the Board,

O. HOLLAND

Toronto, 20th Oct., 1893. Gen. Manager

**BANK OF OTTAWA,**

HEAD OFFICE, OTTAWA.

Capital Authorized, \$1,500,000  
 " Subscribed, 1,500,000  
 " Paid Up, 1,335,000  
 Rest, 165,000

DIRECTORS:

CHARLES MAGEE, President.  
 ROBT. BLACKBURN, Vice-President.  
 Hon. Geo. Bryson, Fort Coulonge; Alex. Fraser, Westmeath; Geo. Hay, John Mather, David MacLaren.  
 Branches—Arapiror, Carlton Place, Hawkesbury, Keowatin and Pembroke, Ont., and Winnipeg, Man.  
 GEO. BURN, General Manager

**LA BANQUE NATIONALE**

HEAD OFFICE, QUEBEC.

Capital Paid-up, \$1,200,000

DIRECTORS:

A. GABOURY, Esq., President.  
 FR. S. KIROUAC, Esq., Vice-President.  
 Hon. J. Thibaut, Esq., T. LeDroit, Esq.  
 E. W. Méthot, Esq., A. Painchaud, Esq.  
 F. LAFRANCE, Cashier M. A. LABRECQUE, Inspector  
 Branches—  
 Quebec, St. John Suburb, C. Cloutier, Accountant  
 " St. Sauveur, J. D'ouss,  
 " St. Roch, J. F. Huot, Manager  
 Montreal, A. Brunet,  
 " St. Lawrence St., M. Beaudet,  
 Sherbrooke, W. Gaboury,  
 St. Francois, N. Est, Beauce, N. A. Boivin,  
 Chicoutimi, J. E. A. Dubuc,  
 Ottawa, Ont., A. A. Taillon,  
 Winnipeg, Man., G. Crebassa,  
 Agents—England—The National Bank of Scotland, London, France—Credit Lyonnais, Paris and branches Messrs. Grunbaum, Freres & Co., Paris. United States National Bank of the Republic, New York; National Revere Bk, Boston, Mass.

Particular attention given to collections and returns made with utmost promptness.

Correspondence respectfully solicited.

**La Banque Jacques-Cartier.**

**Dividend No 56.**

Notice is hereby given that a dividend of three and one-half per cent. (3½ p.c.) has been declared on the paid-up capital stock of this institution for the current half-year, and that the same will be payable at its head office in Montreal, on and after Friday, the First of December next.

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

By order of the Board,

A. DEMARTIGNY,

Managing Director

**THE WESTERN BANK**

OF CANADA,

HEAD OFFICE, OSHAWA, ONT.

Capital Authorized, \$1,000,000  
 Capital Subscribed, 500,000  
 Capital Paid-up, 370,000  
 Reserve, 86,000

BOARD OF DIRECTORS:

JOHN COWAN, Esq., President.  
 REUBEN S. HAMLIN, Esq., Vice-President.  
 W. F. Cowan, Esq., W. F. Allan, Esq.  
 Robert McIntosh, M.D., J. A. Gibson, Esq.  
 Thomas Patterson, Esq.  
 T. H. McMILLAN, Cashier.  
 Branches:—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Port Perry.  
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.  
 Correspondents at New York and in Canada—Merchants Bank of Canada, London, England, Royal Bank of Scotland

**The Standard Bank of Canada**

**DIVIDEND No. 36**

Notice is hereby given that a dividend of four per cent. for the current half year, upon the paid-up capital stock of the bank has this day been declared, and the same will be payable at the Bank and its agencies on and after Friday, 1st day of December next

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

By order of the Board,

J. L. BRODIE,

Toronto, 24th, Oct., 1893

Cashier.

**Eastern Townships Bank.**

Authorized Capital, \$1,500,000  
 Capital Paid-Up, 1,485,881  
 Reserve Fund, 625,000

BOARD OF DIRECTORS

R. W. HENNING, President.  
 Hon. G. W. STUBBS, Vice-President,  
 Hon. M. F. COCHRANE, D. A. MANSUR,  
 Thomas Hart, Israel Wood,  
 G. N. Galer, T. J. Tuck, N. W. THOMAS.

HEAD OFFICE, SHREBROOKE, QUEB.

Branches:—Waterloo, Richmond, Coaticook, Stanstead, Cowansville, Granby, Bedford, Huntingdon, Agents in Montreal—Bank of Montreal, London, England—National Bank of Scotland, Boston—National Exchange Bank, New York—National Park Bank, Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

**ST. STEPHEN'S BANK.**

Incorporated 1836.

ST. STEPHEN, N.B.

Capital, \$200,000  
Reserve, 25,000

F. H. TODD, President.  
J. F. GRANT, Cashier.

AGENTS,

London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York, N.Y.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.  
Drafts issued on any Branch of the Bank of Montreal

**BANQUE D'HOCHELAGA.**

DIVIDEND No. 15

Notice is hereby given that a dividend of three per cent. (3 p.c.) has been declared on the paid-up capital stock of this institution, for the current half-year, and that the same will be payable at the Head office of the bank in Montreal and at its Branches on and after the First Day of December next.

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

By order of the Board,

M. J. A. PRENDERGAST, Manager.

**TRADERS BANK OF CANADA.**

(INCORPORATED BY ACT OF PARLIAMENT.)

CAPITAL PAID-UP \$604,400  
RESERVE FUND 75,000

HEAD OFFICE:—TORONTO.

Board of Directors:

WM. BELL, Guelph, President.  
WM. MCKENZIE, Toronto, Vice "  
C. D. WARREN, "  
W. J. GAGE, "  
JNO. DRYAN, "  
ROBT. THOMSON, Hamilton,  
J. W. DOWD, Toronto.  
H. S. STRATHY, General Manager.

BRANCHES.

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INCORPORATED 1872

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Capital Paid-up, 600,000  
Reserve Fund, 210,000

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Invested Funds, 4,186,678.66

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Total Assets, 2,538,000.00

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1893. Summer Arrangement, 1893

On and after Monday, the 26th June, 1893, through Express Passenger trains will run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure Depot	23.15	7.45
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot		20.40
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	22.30	8.10
Leave Lewis	9.00	14.30
Arrive Riviere du Loup	13.20	17.40
Trois Pistoles	14.25	18.37
Rimouski	16.10	20.05
St. Flavie	16.30	20.35
Little Metis	17.12	20.57
Campeillon	23.10	
Dalhousie	1.30	
Bathurst	1.37	
Newcastle	2.50	
Moncton	5.00	15.55
St. John	8.30	13.05
Halifax	11.30	22.25

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

The trains to Halifax and St. John run through to their destination on Sundays.

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

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

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

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19 Oct	.....*Mongolian.....	4 Nov	.....
26 "	.....Parisian.....	11 "	12 Nov
2 Nov	.....*Laurentian.....	18 "	.....

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

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

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

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From London	Steamships.	From Montreal to London or about
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24 "	.....Anstrian.....	11 "
28 "	.....Brazilian.....	18 "

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

**Glasgow, Quebec and Montreal Service.**

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

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

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

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

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

**Glasgow, Londonderry, Galway and Boston Service.**

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

And regularly thereafter. These Steamers do not carry passengers on voyage to Europe. For all information apply to

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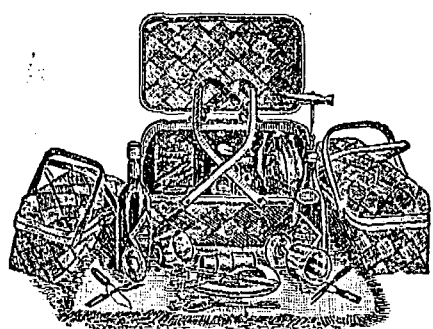
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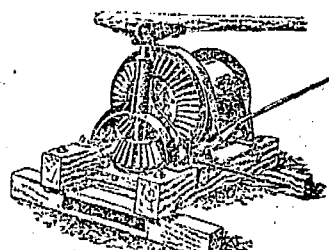
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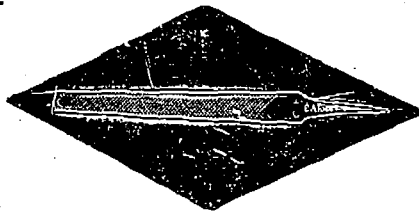
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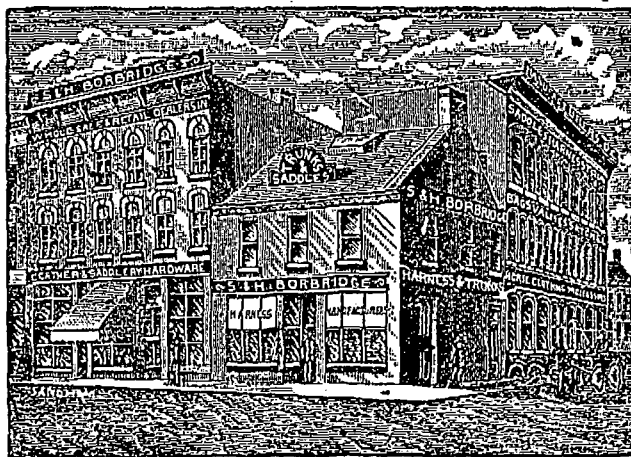
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Machinists' Files of Every Description.

**G. & H. BARNETT**

PHILADELPHIA, PA. U.S.A.

**S. & H. BORBRIDGE**



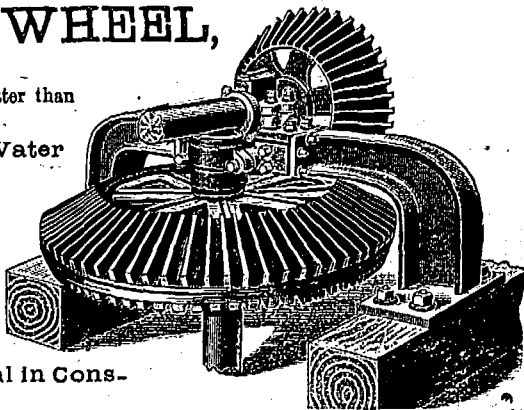
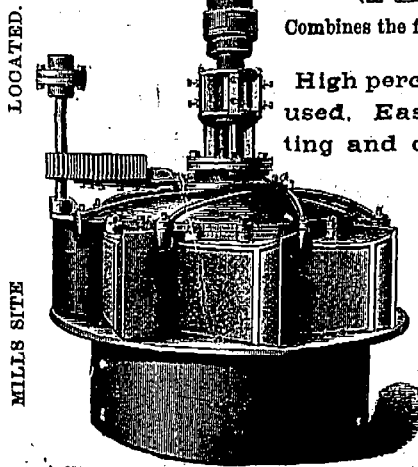
Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets, Beef and Oil Tanned Hides, etc.

**NEW AMERICAN WATER WHEEL,**

(PATENTED)

Combines the following desirable properties better than any other Wheel made:

High percentage of Power for Water used. Easy working, Tight Fitting and durable Gates. Under perfect control of Governor. Free passage of leaves, small Rubbish and Slush Ice. Strong and Substantial in Construction.



LOCATED.  
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ADJUSTED  
FILE LOSSES

**ALEX<sup>R</sup> JEFFREY**

Millwright, Draughtsman and Contractor,  
57 & 59 CANNING STREET, MONTREAL.



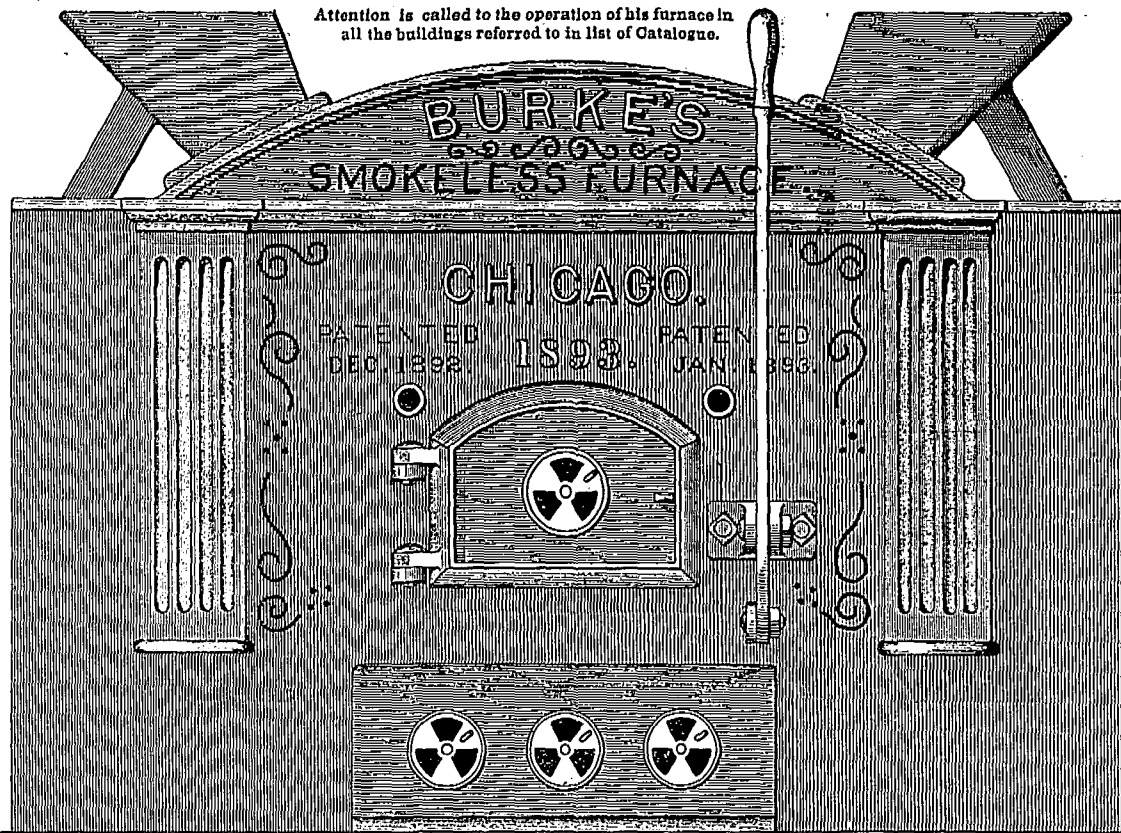
**BURKE'S SMOKELESS FURNACES** THE WONDER OF THE AGE! NOTHING LIKE THEM!

*Guaranteed an Absolute Smokeless Chimney.*

From 10 to 25 per cent saving in Fuel, and 100 per cent added to the Life of your Boiler.

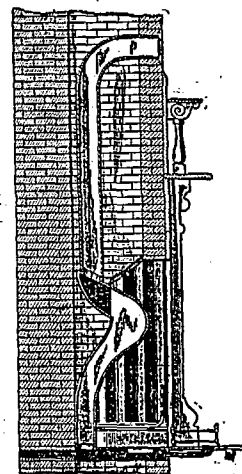
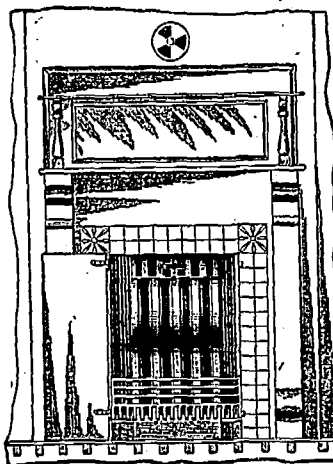
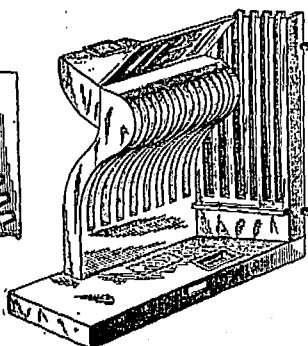
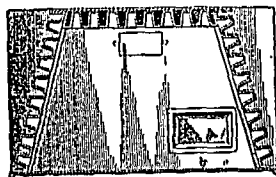
Attention is called to the operation of his furnace in all the buildings referred to in list of Catalogue.

The patent of this Furnace for Canada, is for sale on reasonable terms.



**JAMES V. BURKE, Manufacturer,** 933 Monadnock Block, DEARBORN AND JACKSON-STREETS, CHICAGO, ILL.

**THE LYTTLE HEATER** NO TOY, NO MERE ORNAMENT. BUT SOMETHING EVERYBODY NEEDS



In offering to the Canadian public the **LYTTLE HEATER** we desire to call the attention of all who are interested to their improved **FIRE-PLACE HEATER**, and ask your examination into the merits of the same. Being constructed with a cast iron back with corrugations on both sides, with an air chamber back of the corrugated back, with a cold air pipe running to the outside of the building, bringing in a stream of pure air into the air chamber which is heated and passes up an iron pipe in the chimney and is brought out into the house **HOT AIR** through the register in the breast of the chimney. There is also a water pan under the heater giving moisture to the air, which gives the user pure air at all times.

**POINTS WE CLAIM FOR IT.**

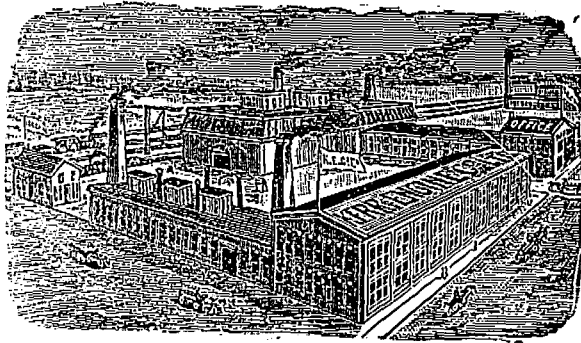
- 1st. We save 95 per cent of the radiating heat of the coal.
  - 2nd. We add to that the radiating heat of the corrugated iron back, which weighs about one hundred and fifty pounds, which combines with that of the coal, by reason of its corrugations gives four times more radiating heat than any straight back fire-place and more than double that of any fire-place in the market.
  - 3rd. Besides that we pour into the house a stream of hot air, coming in through the register in the breast of the chimney, about two feet below the ceiling, filling the house with pure hot air and driving the cold and impure air into the fire-place and it is carried out by the draught through the smoke flue.
  - 4th. We can heat any four or six room flat. We not only give the user more heat than any other fire-place in the market, but we give the house perfect ventilation. It is a perfect hard coal burner, **NO BLOWER BEING REQUIRED.**
  - 5th. It is the only fire-place heater that can produce any heat burning natural gas as fuel, it can be put into any fire-place and is guaranteed to work in any flue, regardless of stove or furnace working in same flue.
- We desire to sell the Canadian Patent of this heater, offering reasonable terms, and ask Stone and Furnace Manufacturers to examine our heater and see if our claims are verified. For further particulars,

**A. H. LYTTLE & CO.,**

OFFICE ROOM 77, No. 97 REAPER BLOCK, CLARK STREET, CHICAGO, ILL.

# THE KERR ENGINE COMPANY,

Limited.



Manufacturers of  
**MARINE ENGINES**  
of every description.

Water Works Pumping Machinery, Hydrants and Valves, General Engineering Work.

Sole Manufacturers of the Weber Patent Straight-way Valves in iron and brass.

WALKERVILLE, ONT



**E. L. ETHIER & Co.**  
BILLIARD TABLE  
and Bowling Alley Balls  
**MANUFACTURERS**  
— AND —  
**IMPORTERS.**  
Do all kinds of Work in  
the Billiard line.  
**88 ST. DENIS,**  
MONTREAL.  
Telephone 6037  
Branch Store: OTTAWA.

## ST. GEORGE CIGAR FACTORY

Manufacturers of  
**FINE CIGARS.**



Send for our Price List of Frontenac Bouquets  
Tip Top A, etc.

**LEVIS, QUE.**

# C. W. HENDERSON,

Manufacturer and Contractor

## ELECTRICAL SUPPLIES,

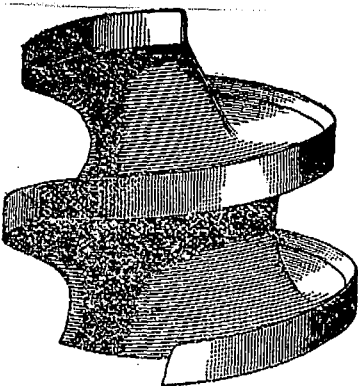
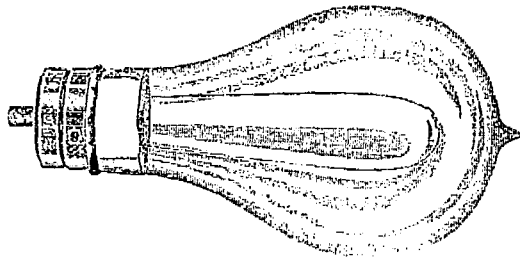
EXPERIMENTAL APPARATUS, MODELS, &c.

Commutators made, Armatures and Electrical Apparatus of all kinds repaired, Miniature Incandescent Lamps, Storage Batteries Re-charged, Doctors' and Dentists' Electrical Apparatus.

CORNER

BLEURY & JURORS STS

MONTREAL.



## W. J. BOLAND,

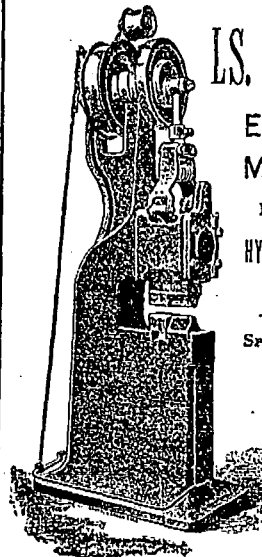
Builder of the latest improved

## BRICK MACHINERY,

Pug Mills, Granulators, Clay Crushers, Car Hoisting Machines, Engines and Steam Pumps, Pulleys and Shafting.

Latest and best plans and specifications for complete Brickyard Plants furnished.  
Descriptive Circulars and Prices on application.

209 S. Clinton Street, CHICAGO, ILL.



## L. S. PELISSIER

ENGINEER-MACHINIST

MANUFACTURER OF  
HYDRAULIC AND  
STEAM APPARATUS.

SPECIALTY:

Elevators.

183

ST-UF BAIN ST  
1ST FLOOR  
MONTREAL

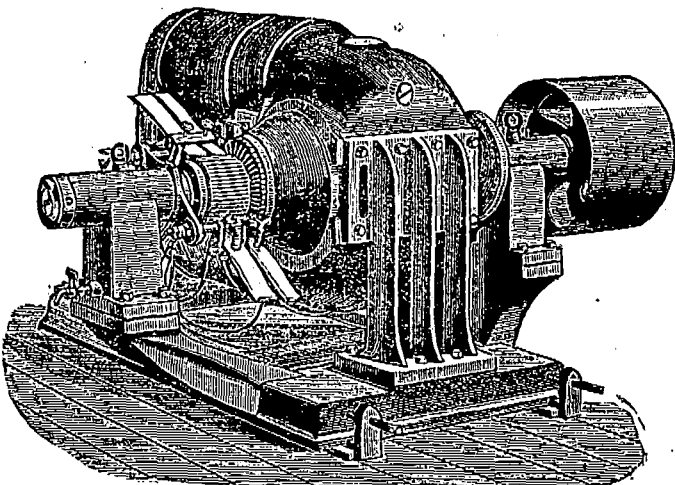
# W. W. WYLIE,

BUILDER OF

## Electric & Horse Street CARS.

OTTAWA, ONT.

## KAY ELECTRIC WORKS, 263 JAMES STREET NORTH, HAMILTON, Ont.



MANUFACTURERS OF  
Dynamo for Arc and Incandescent Lighting  
Electric Motors from 1 to 50 H.P., Generators for  
the transmission of power, Plating Machines, and  
all kinds of Electric Appliances.

MONTREAL AGENT, JOHN A. BURNS, B.A. Sc., 686 Craig Street.

### A LONG FELT WANT, A Type Writer for \$20

Which does the work of the \$100 machines.

Heretofore the great cost of Type Writers has prevented many people from purchasing a machine. A PERFECT TYPE WRITER at a low price has been a crying necessity. We are happy to announce that in the ODELL TYPE WRITER, we are able to furnish you a perfect machine in every particular, at the remarkably low price of \$20.

Our type is metal, will not wear out. The durability and finish of the Odell is unsurpassed. For manufacturing it has no superior. For speed it holds its own with any writing machine made, no matter what the cost.

### ODELL TYPE WRITER,

HEAD OFFICE } Room 36, Canada Life Building,  
FOR CANADA: }

Agents wanted everywhere

GEORGE BENGOUET,

45 Adelaide Street East, - TORONTO, Tel. 120

Mention this paper when writing

Leading Manufacturers, &amp;c.

**D. MORRICE, SONS & CO.**

MONTREAL and TORONTO.

Manufacturers' Agents  
and General Merchants.

The Dominion Cotton Mills Co., Montreal.

MILLS AT

Hochelaga, Coatlands, Chambly, Brantford, Kingston,  
Hallfax, Moncton, Windsor, N.S., Magog.  
(Print Works).Grey Cottons, Bleached, Shirtings, Bleached &  
Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns,  
Twines, Wicks, Fri. ts, Regattas, Printed Cantons,  
Damasks, Sleeve Linings, Printed Flannelletts,  
Shoe Drills, etc.The Canadian Colored Cotton Mills Co. Ltd.  
Montreal, Mills atMilltown, Cornwall, Hamilton, Merrilton, Dundas, also  
A. GIBSON & SONS, Marysville, N.B., and  
Hamilton Cotton Co., Hamilton,Shirtings, Gingham, Oxfords, Flannelletts,  
Tickings, Awnings, Sheetings, Yarns, Cottonnades,  
etc., also**Twoeds.**—Fine, Medium and Coarse; Etoffes,  
Blankets, Horse Blankets, Saddle-felt, Glove  
Linings.**Flannels.**—Grey and Fancy, in All Wool and  
Union; Ladies' Dress Flannels.**Serges, Yarns.****Knitted Underwear.**—Socks and Hosiery,  
in Men's, Ladies' and Children's.**Cardigan Jackets.**—Mitts and Gloves.**Braid.**—Fine Mohair for Tailoring, Dress Braids  
and Linens, Corset Laces.**Carpet Rugs.**

The Wholesale Trade only supplied.

**Hamilton Cotton Co'y,**

HAMILTON Ont.,

Manufacturers of  
**COTTONADES, DENIMS,**  
**WARPS and YARNS, TWINNS,**  
**LAMP WICKS, WEBBINGS, &c.**

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**F. McELDERRY & CO., Montreal and Toronto.****DOMINION PAPER CO.**

100 Grey Nun St., MONTREAL.

MILLS AT KINGSEY FALLS, P. Q.

MANUFACTURERS OF

The following grades of High-Class Papers:—

Nos. 1 &amp; 2 Book and Printing (Toned and White),

No. 3 News and Printing, " "

White Tea and Bag,

Bleached Manila, Envelops, Bag and Wrapping,

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Unbleached Manila Bag and Wrapping.

**BLENHEIM ROLLER MILLS**CAMPBELL, RUTHERFORD & SINCLAIR,  
PROPRIETORS.

Full Roller Process.

BLENHEIM, ONT.

GRATEFUL—COMFORTING.

**EPPS'S COCOA**

BREAKFAST—SUPPER.

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

Made simply with boiling water or milk. Sold  
only in packets, by Grocers, abridged thus:

JAMES EPPS &amp; CO., Ltd.,

Homoeopathic Chemists, London, Ont.

Leading Manufacturers, &amp;c.

**Jas. A. GANTLIE & Co.**

GENERAL MERCHANTS

— AND —

MANUFACTURERS' :: AGENTS.

Established 29 Years.

**COTTONS:** Grey Sheetings, Checked Shirtings,  
Denims, Cottonnades, Tickings, Bags,  
Yarn, Twine, &c., &c.**TWEEDS:** Fine, Medium and Low Priced  
Twoeds, Serges, Cassimers, Doeskins,  
Etoffes, Kerseys, &c., &c.**FLANNELS:** Plain and Fancy Flannels,  
Over-Coat Linings, Plain and Fancy Dress  
Goods, &c., &c.**KNITTED GOODS:** Shirts, Drawers,  
Hosiery, &c., &c.**BLANKETS** White, Grey and Colored  
Blankets.

Wholesale Trade Only Supplied.

290 St. James St., MONTREAL

20 Wellington St. West, — TORONTO

Advances made on Consignments. Corres-  
pondence solicited.

267,000

No. 7 ENVELOPES.

WHITE WOVE, GOOD QUALITY.

At a specially low figure. Note the price:—

One thousand for.....\$ 1 38

Five thousand for..... 6 25

Ten thousand for..... 11 25

Twenty thousand for.... 22 00

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

MORTON, PHILLIPS &amp; CO.,

BLANK BOOK MAKERS, STATIONERS AND  
PRINTERS,

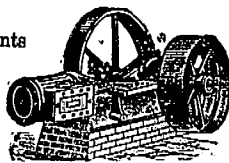
1755 Notre Dame St., Montreal.

**ENGINES**

— AND —

**BOILERS**High Class  
Recent Improvements  
Best ResultsComplete power  
equipments for  
all purposes.

Ask for Circular.

**E. Leonard & Sons**

LONDON, CAN.

89 COMMON STREET,

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**DOMINION COAL COMPANY, Ltd.**OFFER FOR SALE THE FOLLOWING  
COALS:INTERNATIONAL, CALEDONIA, RESERVE,  
GOWRIE, LITTLE GLACE BAY, OLD  
BRIDGEPORT, GARDINER.

Either Screened, Run of Mine, or Slack.

Contracts can be made for any of the above Coals  
(except Slack) for any term of years, which the con-  
sumers may desire, for delivery on the basis of cur-  
rent prices.

For Prices, terms, etc., apply to

DOMINION COAL CO., LTD.  
Milk Street, Boston, Mass.

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P.O. Box 70, Halifax, N.S.

Leading Manufacturers, &amp;c.

**COCHRANE, CASSILS & Co.**

MANUFACTURERS OF

**BOOTS & SHOES**

WHOLESALE

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Latour and Genevieve Streets,

MONTREAL.

**THE DOMINION COTTON**

MILLS CO., Limited.

MAGOG PRINTS.

FALL NOVELTIES,

ROB ROY SUITINGS,

HALSBURY COSTUMES, WRAPPERETTES

VERONA CORDS, WORLD'S FAIR COSTUMES

ALSO, A FULL RANGE IN

STAPLE AND FANCY PRINTS, SLEEVE  
LININGS, ETC.All Leading Wholesale Houses carry our  
Full Range.**D. MORRICE, SONS & CO. AGENTS,**  
MONTREAL & TORONTO.**Montreal Paper Mills Co'y.**

(ST. LAWRENCE PAPER MILLS.)

Manufacturers of and Dealers in

Book, News and Poster Papers,  
Bag Manillas and Special Hosiery Papers,  
Bleached and U B Manillas,

Brown and Red Wrappings.

AND DEALERS IN

White and Colored Writhings, Colored Cover Papers  
Linen and Bond Papers, Printers' Poster, Book and News Inks.

Bell Telephone 2690. P. O. Box 1133.

OFFICE AND WAREHOUSE,

586 &amp; 588 CRAIG STREET, MONTREAL, P. Q.

Write for Samples and Prices.

**W. & F. P. CURRIE & CO**

100 Grey Nun St., MONTREAL,

MANUFACTURERS OF

**SOFA, CHAIR AND BED SPRINGS**

A large stock always on hand.

Roman Cement, Portland Cement,  
Water Lime.Drain Pipes, Vent Linings,  
Fire Covers, Fire Bricks, Fire Clay,  
Whiting, Plaster of Paris,

Borax, China, Clay, Etc.

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Agency for**PATENTS**CAVEATS,  
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MUNN & CO., 361 BROADWAY, NEW YORK.  
Oldest bureau for securing patents in America.  
Every patent taken out by us is brought before  
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world. Splendidly illustrated. No intelligent  
man should be without it. Weekly, \$3.00 a  
year; \$1.00 six months. Address MUNN & CO.,  
361 Broadway, New York.

**THE CANADIAN COLORED COTTON MILLS Co.**

→ FALL 1898 ←

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

SEE SAMPLES IN WHOLESALE HOUSES.

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

**Commercial Summary.**

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

—Mr. L. S. Hunt, for the past four years U. S. consul at Guelph, has been transferred to the consulate at Palmerston.

—The Toronto Steel-Clad Bath Co. has favored us with a neat little package of blotters of a very convenient size for the desk.

—Sixteen English fire insurance companies doing business in the United States lost about 82 per cent of their premium receipts during the first six months of the present year.

—Liverpool advices say that the market there for New Brunswick and Nova Scotia spruce deals and birch is stiffening, and that a good winter's business is looked for.

—The market for Canadian phosphates in England has experienced quite a rise since our review of the situation on the 13th ult. The advance is from 10 1-2d to 11 1-2d per unit.

—The number of vessels locked through the Rideau Canal since the opening of navigation is only 1,055. This is a falling off of 176 from last year's record. The dullness of the lumber trade is given as the cause.

—It is predicted that the present season's wine crop in California will reach eighteen million of gallons. This is three million gallons more than last year's vintage.

—Snuff color, which a few years ago was considered appropriate only for middle-aged or old ladies, is now the most favored shade for gowns intended for street and evening wear. But it is no longer called snuff-color. It is now "Havana brown."

—The Graham Nail Works on King street West, Toronto, are closed down, and the creditors have taken possession of the plant and are taking stock. Mr. Thos. D.

F. P. Buck, President  
Wm. Angus, Vice-Pres. & Agent.  
W. S. Dresser, Secy & Treas.  
Jas. D. Finlay, Gen. Manager.

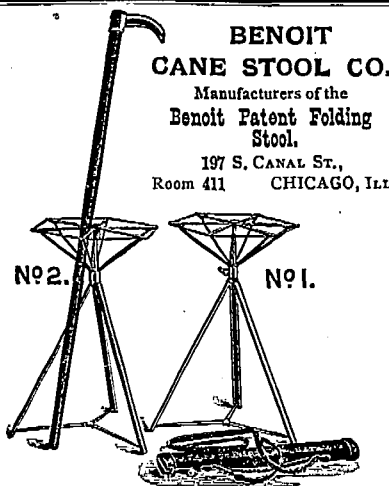
**ROYAL PULP & PAPER CO.**

(Successors to Wm. Angus & Co.)  
Fine News, Book, Writing and Colored Papers, and Chemical Wood Fibre Manufacturers.  
Store, 15 Victoria Square, MONTREAL.  
Works and Head Office, EAST ANGEUS, P. Q.

**MONTREAL LIME CO.,**  
O. W. TRENHOLME, Gen. Manager.

**LIME MANUFACTURERS,**  
—MONTREAL.  
Office & Works:  
COTE ST. LOUIS. Telephone 6414

**BENOIT CANE STOOL CO.**  
Manufacturers of the Benoit Patent Folding Stool.  
197 S. CANAL ST., Room 411 CHICAGO, ILL.



**IF YOU WANT ANY KIND OF BUGGIES**

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

**LATIMER**

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

**THE NORTON M'F'G CO.**

Manufacturers of Fruit Paint, Lard & Seamless Lobster Cans.

Inquiries and Correspondence solicited. . . . HAMILTON, ONT.

**J. & H. TAYLOR,**

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

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

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

**THE GURNEY, TILDEN CO.,**

(Limited.)

Manufacturers of

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

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

Sold at wholesale by

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

Graham, the proprietor, is said to have left the city in consequence.

—John Hambly, of the firm of Hambly & Coutts, marble dealers, Strathroy, has sold out his interest in the business to John Heuston of London, on account of ill-health. The transfer will take effect on the 1st January next.

—The Carleton Place council deny that

an epidemic of typhoid fever exists at that enterprising village, and say that the statement that there were six deaths from that disease in one day is altogether unfounded.

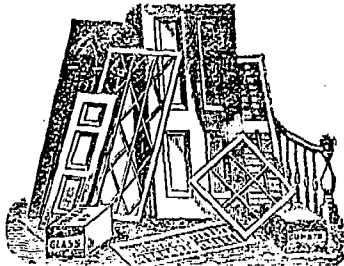
—Business men will realize the significance of the fact that only about two per cent of the money paid out by fire insurance companies on account of losses is made a subject of litigation in the courts.

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

**SPECIALTIES**

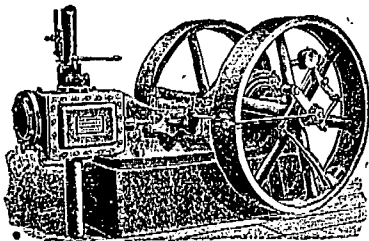
Stock, Dress Goods, Cashmeres, V. L. Hosiery, Gloves, Laces and Fancy Small-wares Canadian staples at market price.

**RHODES, CURRY & CO.**



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

AMHERST, N.S.



**ROBB-ARMSTRONG ENGINES**

SIMPLE AND COMPOUND.

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

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

—The British Board of Trade returns show that the imports of lumber from Canada to the United Kingdom for the first nine months of the present year show a falling off in value of \$2,265,000 from the corresponding period of 1892.

—The Phoenix of Hartford has not as yet announced its choice among the many applicants for the position of manager of the Canadian branch, vacant by the recent little inadvertences in the Montreal office.

—The experiment of taxing stock speculation has proved lucrative in France. The new tax on transactions on the Paris Bourse, which only went into operation last June, has already netted over \$400,000, or about \$100,000 per month, to the government.

—Messrs Frascati, Viger & Co. have leased that portion of Nordheimer's Building occupied latterly by Walker's jewelry store, and will remove thither in the spring.

**G. DESOLA,**

General Commission Merchant,  
CUSTOMS AND FORWARDING BROKER

General agent in Canada for "Filtration et Filtreries réunies," (United Th and Factories) of Antwerp, Belgium.

3 St. SACRAMENT STREET, MONTREAL.

**McArthur, Corneille & Co.**

Importers of and Dealers in

**WHITE LEAD AND COLOURS,**

DRY AND GROUND IN OIL.

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

OFFICES AND WAREHOUSES:

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

—AND—

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

**CELEBRATED**

**Truro Spa Ginger Ale.**

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

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

Highest awards wherever exhibiting.

Only the purest ingredients used

PURE FRUIT SYRUPS.

Write for quotations.

MANUFACTURED BY

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

The Canada Life Assurance Co. purpose beginning building operations on their valuable site at the same time.

—As was probably inferred from a paragraph in last Friday's issue, the firm of Boyd, Rylie & Campbell have settled with the Customs Department at a cost to the firm of somewhat over \$20,000. And now the steel pen and kindred trades will once more breathe freely

—Last week Thos. Ryall and others, of Paris, Ont., got judgments to the extent of \$3,880 against Hon. Rowland R. C. Hill, son of Lord Hill, of penny postage fame, who has been dabbling in journalism as editor and proprietor of the Paris "Star-Transcript."

—Business must be in a tolerably satisfactory condition in the North West; for Winnipeg bankers report that the heavy payments for merchandise falling due this month were met in a manner which exceeded their most sanguine expectations.

—Advices from the North West show that, in spite of the prevailing low prices of wheat, deliveries throughout the country continue heavy. It is evident that there are buyers there who have faith in higher prices in the spring; for they are taking all the wheat they can find storage room for until then.

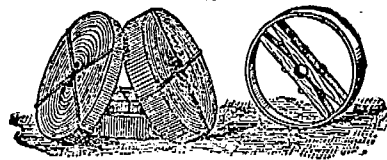
—Mr. S. Hyman, cigar merchant, has leased from Mr. Louis Sutherland the premises 173 St. James street, head of St. John street, for some time occupied as a show-room by the Royal Electric Co. The pres-

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

**THOS. FORRESTER,**

118 St. James Street.

MONTREAL.



**BALLS OF FIRE**

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

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

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

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

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

MULLIN & CO. 37 Papineau Sq. MONTREAL

**HENRY PORTER,**

Tanner and Manufacturer of

**LEATHER \* BELTING,**

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

**OAK SOLE LEATHER**

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

ent cigar store is on a portion of the newly purchased Canada Life property, referred to elsewhere.

—The steamship lines running to New York were bitterly disappointed in their expectation of a big rush of European travel to the World's Fair. It is now estimated that not more than 25,000 visitors to the Fair passed through the port of New York.

—Mr. J. F. Pellant, for some years manager of the Fraserville branch of the Jacques Cartier Bank, and latterly connected with the city branches of the Bank of Commerce, has opened an office in the former bank building as financial agent. His many friends wish him every success in his new enterprise.

—It is said that a number of influential citizens of Strathroy are taking steps to build the Strathroy, Port Franks, and

**ROYAL CARPET CO.,**

Manufacturers of

**CARPETS**

Art Squares and Carpet Fringe.

Dealers in Chenille Curtains, Rings, Poles and Trimmings. Samples sent free.

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WOOL AND UNION

GUELPH, C. R.





**CAMPBELL'S  
QUININE WINE**

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

**Kenneth Campbell & Co., Montreal**

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

Capital \$250,000. Henry Sell, Manager, (editor and  
founder of "Bell's World's Press.")  
Full particulars regarding British or European  
Advertising, sample rates, etc., at the  
London Office, 107-108 Fleet Street, or at  
**NEW YORK OFFICE, 21 Park Row, Ground Floor.**

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Window Shades,  
*Curtain Poles, Spring Rollers, &c.*  
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MONTREAL,  
**J. STANBURY & CO.,**  
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**BEST for THE MONEY**

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY SAT IS BRANDED

IMMEDIATE UPON RECEIVING.

**"PATENT ROLL" COTTON BATS,**

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

ASK FOR THESE BRANDS:

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

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

Port Stanley R. R., the charter for which has been revived. This line would tap both the Canadian Pacific and the Michigan Central, and would be of great service to the shippers and business men of that district.

-A meeting of the creditors of Robt. J. Healey, of Amherstburg, was held in the office of Mr. Henry Clay, at which Mr. W. S. Falls was appointed inspector of the estate, and it was decided to offer the stock for sale in London. Healey's liabilities are \$3,630, and his assets \$3,417. The principal creditors are Simon Fraser \$1,433, John Green & Co. \$600, and John Macdonald & Co. \$300.

-Shipments of pig-iron from Middlesbrough during the three months ending on October 1st were 254,401 tons, as against 156,166 tons last year, and shipments during October were extremely heavy. This, coupled with a decrease in output, should warrant an increase in values, but it has not yet materialized.

-The English railway companies have

been the heaviest losers by the coal strike. The dispute between masters and men has cost the Midland \$2,945,000, the London and North Western \$2,355,000, the Great Northern \$957,000, the Great Western \$850,000, and the Great Eastern \$577,000. No wonder the English railway share market is weak.

-Chief Justice Galt has issued an order to Mr. James Flintoy, liquidator of the Sarnia Oil Company, setting aside the mortgage of \$100,000 made by the company in favor of the Buffalo Loan, Trust and Safety Deposit Co. This will greatly expedite the settlement of the company's estate, which has been in litigation since the issuing of the winding up order in September 1890.

-Mrs. Ruth Cartwright of Toronto has notified the Minister of Finance that the Canadian branch of the Metropolitan Life Insurance Co. of New York has not filed the annual statement required under the Insurance Act. She has consequently brought suit to recover the penalties, which

are said to be about \$2,300. The company will contest the suit.

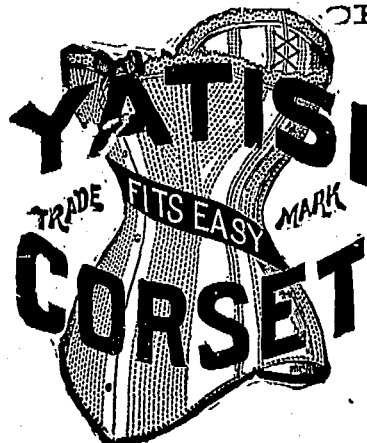
-American lumbermen say that there is a general understanding among the firms owning limits in Canada to restrict their operations during the coming winter in view of the large stock of logs and lumber now on hand at the mills in Michigan. It is believed that American firms operating in Ontario will not cut more than half what they did last season.

-Sheriff Paxton, of Whitby, Ont., received an unpleasant shock last week when he found that his deputy, whom he had put in charge of a lot of animals and farm produce, had disappeared together with four horses, sixteen head of cattle and two sets of harness. How he got away so quietly and promptly with such a caravan of animals seems a mystery. A reward of \$75 was offered for his arrest.

-The system of collecting taxes in instalments has been tried in London, Ont., and has proved a great success. Out of the total estimated amount of \$268,342,

**Pure  
Oak  
Belting**

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



**CROMPTON'S  
CORALINE  
CORSETS.**

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

**Robert Linton  
& Co.,**  
Wholesale Dry Goods

Corner St. Helen and  
Comptons Sts.,  
Montreal.



**A. R. McKINLAY & CO.**

Successors to MACFARLANE, McKINLAY &amp; CO.,

**WINDOW SHADES,**

Brass Goods, Poles, Rollers, Fringes, Laces

TORONTO, ONT

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

Send for a sample and prices.

Manufactured by

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

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MACFARLANE**

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MANUFACTURERS  
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J. F. M. MACFARLANE, President.

8, 10 &amp; 12 LIBERTY STREET, - TORONTO.

**HODGSON, SUMNER & CO'Y**

-IMPORTERS OF-

Dry Goods, Small Wares and Fancy Goods,

347 and 349 St. Paul St., MONTREAL.

Agents for The Churchgate brand of Hosiery

for the present year, \$209,107 has been collected at the end of October, leaving only \$58,935 outstanding. The city has had the use of this money as it came in, whereas in former years not a cent was collected until the end of the year and the city had to raise money at interest to meet current payments.

-The licenses for a large number of lumber berths, which expire next August, were sold at the Crown land office in Fredericton, N. B., on Wednesday last; the upset price being \$3 per square mile. Of this for the Muskeka Mill and Lumbering Co. applied for 224 miles. It is said that the company will go extensively into lumbering in New Brunswick, and that they will erect several mills in that province.

-Men are getting out in unusually large numbers from Hull and the Chaudiere to the lumbering districts. They have an idea

that the mills will not run steadily until the end of the season, and feel that the quicker they leave for the bush the better, as wages are higher now than they will be after the mills close. Road cutters are getting \$14 to \$16 per month, teamsters \$16 to \$18 and choppers \$18 to \$22.

-A sufficient amount of stock has been subscribed to form a company for the purpose of putting down a deep well at Ridgetown, Ont., for natural gas petroleum. It will be called the Ridgetown Exploring Co., and its first directors will be Messrs. Henry Porter, J. C. Wallace, Jas. McMaster, Zenas Watson and Jos H. Milton. Work will begin at once.

-The Stratford City Council held a lengthy discussion on the subject of the retention of the G.T.R. shops in the rail-

road town. It was decided to ask the railway company to state definitely what inducements they require; as the council does not care to make offers simply to stimulate London and Sarnia to go them one better in the struggle for the shops.

-The intended shipment of a direct cargo of Florida oranges from Fernandina to London has been permanently abandoned, and the originator of the project, Mr. E. L. Goodsell, says it is not likely that a cargo will go even from New York. He says that the severe storms which have devastated the Gulf States have destroyed twenty-five per cent. of the orange crop and bruised all the fruit so seriously that it would be useless to ship it on a long sea-voyage.

-The treasury board of St. John, N.B.,

**S. LENNARD & SONS,**

DUNDAS, ONT.

MANUFACTURERS OF

**PLAIN & FANCY HOSIERY**

AND LADIES' UNDERWEAR.

To the Wholesale Trade only

Just received Ex. 88 Escalona,

TANAGONA WINES, SHERRIES, ALTAR WINES,  
CLARETS, SAUTERNES, BURGUNDIES.

Our stock is complete, and of superior quality.

Special prices for immediate delivery.

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**LAPORTE, MARTIN & CO.,**

MONTREAL

**LOCKERBY BROS.,**

IMPORTERS

-AND-

**Wholesale Grocers,**

Corner St. Peter &amp; St. Sacrament Streets,

MONTREAL.

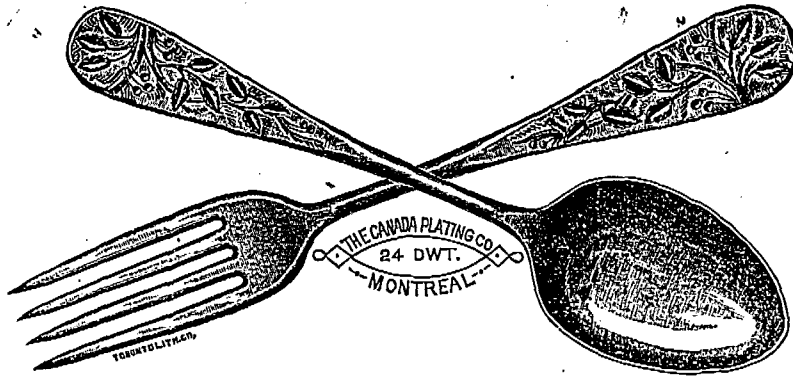
**D. McCALL & CO.**Wholesale Millinery, Mantles and  
Fancy Dry Goods.12 and 14 Wellington Street East, TORONTO  
1831 Notre Dame Street, - MONTREAL

THE TRADE INVITED TO CALL.

**D. McCALL & CO.,**  
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# THE CANADA PLATING CO.

THE ONLY  
MANUFACTURERS  
OF  
Hand Finished  
Goods  
In Canada.



WE ARE NOT COMPET-  
ING AGAINST ANY  
FIRM  
AS OUR GOODS ARE  
ACKNOWLEDGED  
TO FAR EXCELL ALL  
OTHERS.

763 CRAIG STREET, - - - MONTREAL.

has decided to recommend that legislation be asked for at the next session to enable the city to issue sterling bonds to take the place of the \$600,000 worth of water debentures which fall due in 1895. They are also taking steps to insure the city's interest in the elevator to the extent of \$20,000. It will be remembered that the city has a reversionary interest in the building in case of non-use by the C. P. R., and therefore an insurable interest.

Hog cholera has broken out among the exhibits of swine returning from the World's Fair. It is supposed to have been caused by the prize animals being brought into contact with diseased American hogs while being loaded for the return trip at Chicago. As a result the dreaded disease showed itself in the quarantine yards at Point Edward, a number of animals having died, and the Government Veterinary Inspector has notified the transportation companies that he will not accept any consignments of swine till further orders.

The World's Fair awards for horticulture show that Ontario has secured provincial awards for fruits in solution for last year's apples, for pears, quinces, peaches, plums, cherries, currants, native and foreign gooseberries, and blackberries. Individual awards have been made to Jos. Sheppard & Son, Queenston, W. R. Read, Port Dalhousie, C. Atkins, Stoney Creek, W. Kottmier, St. Catharines, E. Tyhurst, Leamington, G. W. Cline and M. Pettitt, Winona, and W. Stewart and W. Warner, Goderich, for the excellence of their exhibits of fruit.

A curious insurance case is now on trial at London, Ont. Mr. Fisher, of Hyde Park, insured the contents of his house in the London Mutual Fire Insurance Company. At this time he claims he had twenty hams in his cellar. The hams were subsequently taken to a smoke house, which was burned down while they were being cured. Mr. Fisher sues the company for their value on the ground that they formed part of the contents of his house when he insured it. The company resist on the ground that the fact of their being taken away rendered them no longer part of the contents of the house, and that they were burned in another building altogether.

## EGGS AND PRODUCE

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

The following list of United States patents granted to Canadian inventors, Oct. 24th, 1893, is reported expressly for the Journal of Commerce by James Sangster, solicitor of patents, Buffalo, N. Y.: Herman H. Brown, Montreal, insulated wire; Cyrus S. Dean, Fort Erie, assignor of one half to C. O. Rano, Buffalo, N. Y., boiler flue cleaner; Thomas Fane and C. F. Lavender, Toronto, velocipede; Francis J. Freese, Montreal, shoe sewing machine; Edwin Hill, Toronto, machine for beveling glass; Hamilton A. Jukes, Winnipeg, water closet; Robert H. Laird, Toronto, assignor to W. H. Laird, New York, process of and apparatus for deodorizing and refining crude oil; John McNight, Fredericton, plane guide; Robert J. Stead, assignor of one-half to J. H. Wilson, Lanark, bee escape.

The second and most successful of two daring attempts to negotiate forged drafts upon the Bank of Montreal has been discovered, and the forger, an ex-clerk of the bank named A. F. B. Crofton, now lies in jail at El Paso, Texas. A few weeks ago another old employe of the bank, named Jellatt, who had been in their branch at Peterborough, was detected in the act of passing a forged draft on the Bank of Montreal at New Westminster, B. C., and on the 21st of October last, Crofton, who had been a companion of Jellatt's in Peterboro, successfully passed one for \$7,000 on the First National Bank of Chicago. A disturbing feature in both cases is that the drafts were drawn upon the bank's own forms, and accompanied by letters of identification bearing the bank's heading and evidently forming part of its stationery. From this it is evident that when Crofton left the employ of the Toronto branch some six weeks ago he must have carried off a quantity of the stationery with him. Where the rest of this is now is what is troubling the bank authorities. Crofton's method of securing the money was extremely bold. He presented him-

## THE GARLOCK PACKING COMPANY

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

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

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

self at the First National Bank in Chicago with a draft for \$7,000, apparently drawn by the Toronto branch upon the Winnipeg branch, of the Bank of Montreal. It was upon their regular draft form in favor of C. S. Butter, and was signed "E. P. Winslow, pro. manager," and "W. Blanchard pro. accountant." The First National Bank were dubious about cashing it, and offered to send it up to Winnipeg for collection. With astonishing nerve Crofton consented to this, and his boldness was justified by the result. The Winnipeg branch never doubted the genuineness of the draft for a moment, and sent back the money, which was duly paid over to Crofton. They then notified the Toronto branch in the usual course that they had honored their draft upon them for \$7,000. To their horror the Toronto branch wired back at once that they had never issued any such draft. Recognising that a huge fraud had been committed and that others might follow, the bank officials telegraphed at once to Chicago to secure Crofton's arrest at all hazards. Detectives were immediately put upon his trail and he was traced to El Paso on the Mexican border where he was arrested. He will probably be tried at Chicago where the draft was cashed.

We regret to learn that Mr. John William Molson, agent in Montreal of the Manchester Fire Ins. Co., was prostrated Tuesday morning with a sudden attack of illness, and so seriously that his friends recommended he be taken to the General Hospital. His many friends hope for a speedy restoration.

Phileas Hetu, plumber, city, has assigned. He commenced eight years ago in partnership with one Wilhelm as Hetu & Wilhelm, but the firm dissolved in January, '92, he continuing. He has met

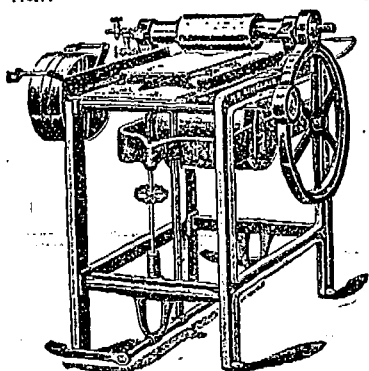
**G. P. BROWNE,**  
(Successor to J. B. CARTWRIGHT & CO.)  
**Wholesale Wine and Spirit**  
**MERCHANT**

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

- PORT—Lion Brand, Atiçante.
  - PORT Lion Brand, "A" Roussillan.
  - SHERRY—Lion Brand, Palido.
  - SHERRY—Lion Brand, Manzanilla.
  - CLARET—Lion Brand, "A"
  - WHISKEY—Lion Brand, Lion Rye.
  - BRANDY—Lion Brand, Lion Eau de Vie.
- Agent for  
**JOHN ROBERTSON & SONS SCOTCH WHISKEY**  
CHAMPAGNE } Vin de Princesse.  
                  } Vin d'E.c.
- OUILLET & DELAMARIE**  
Juraç Cognac Brandies
- JOHN FERGOUSON & SONS,** Scotch Whiskey.  
**N. M. COUYPONE,** Bordeaux Claret.

**416 ST. PAUL STREET, MONTREAL**

F. A. Walker, Pres.                      M. B. Fichian, Secretary.  
**S. H. SINCLAIR CO.,**  
Manufacturers of... **LAUNDRY MACHINERY.**



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

**810 S. Canal Street, CHICAGO.**  
Mention this paper.

with considerable loss the past year or two, on different contracts, and also through the failure of a real estate agent. Liabilities between \$6,000 and \$7,000.

—Mr. C. R. G. Johnson, son of Sir Francis Johnson, and manager in Montreal of the Eastern Ins. Co., of Halifax, N. S., has been chosen to fill the position of manager also of the Connecticut Fire Ins. Co., for some few years past conducted as to its Canadian business by Mr. G. H. McHenry, of the Alliance.

—Wright Bros., grocers, New Westminster, B. C., have assigned. They have been in business about three years and became embarrassed last spring when they obtained an extension of time. Since then they have found it up hill work to go on,

**Berlin**  
**Piano & Organ Co.**

LIMITED.

**BERLIN, ONT.**

in face of dull times, and have been unable to pull through.

—Messrs. Jas. A. Ogilvie & Sons have decided to build a palatial dry goods store on the Eastern corner of St. Catherine and Mountain streets. The site will cost \$50,000, and the frontage will be about eighty feet. Plans are now being prepared.

—Chief Justice Sir Francis Johnston, in giving judgment in the case of Marchand vs. Mollart, decided that the term "hoodler" is libellous. The learned Chief Justice said, "It is a term of modern popular slang, evidently affecting to harmonize the comical and the infamous, and far from not meaning 'thief,' I should say that its real and apparently accepted import is to designate the very meanest class of thieves."

—T. H. Dorais & Co., tailors, Montreal, in reality Moise Dorais doing business under this style, has assigned. Liabilities are \$2,200. He commenced last May and was a successor to T. H. Dorais, who failed in March last.

—The new gas works owned by Messrs. Coates & Co., who secured the civic contract from the Council will be opened this week. An aldermanic picnic to Cote St Paul will be one of the features of the occasion.

**STORAGE**  
(FREE OR IN BOND)

**FINLAYSON & GRANT,**  
CUSTOMS BROKERS,  
413 to 417 St. Paul Street, Montreal  
Bell Telephone 9057. P. O. Box 654.

**MONTREAL**  
**SMELTING & REFINING WORKS**

BABB'T.

Babb't or Artificion Metals can be manufactured in Montreal as well and as cheap as any where on this continent. Four grades of Babb't Metals cast in a perfect age of copper, tin, antimony, etc. according to number. A good article rightly designated. Sterling value.

**GEO. LANGWELL & SON,**

Metallurgists and M'frs,

Wholesale trade only                      Montreal, Q.  
solicited.

—The C. P. R. has done well at the World's Fair. It has received the highest award for its standard trans-continental passenger train and locomotive. The colonial sleeping cars are especially commended.

—The bankrupt stock of W. J. Millward, who ran a nine cent store at Sherbrooke unsuccessfully, has been sold at 65 cents on the dollar to Jas. McTeer, of Levis, who intends continuing the business at the same stand.

—The old established stock broking firm of Burnett & Co. has been dissolved by the retirement of Mr. G. C. Dunlop. The business will be continued under the old title by Messrs. J. Burnett and George H. Smithers.

—Building operations are brisk in the city. The Montreal Roofing Co. have at present 112 men at work, about 90 per cent. being on roofs of new buildings.

ESTABLISHED  
12 YEARS

**THE H. P. DAVIES CO., Ltd.**

81 Yonge St., TORONTO.

HEADQUARTERS FOR

**BICYCLES, GUNS AND AMMUNITION.**

Sold Canadian Agents for

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

WHOLESALE AND RETAIL.

81 YONGE ST., TORONTO

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Mention this paper

**LANCASHIRE**  
**Fire Insurance Co. of England**

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

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

**THE CANADA ACCIDENT INSURANCE CO'Y.**

Head Office, 1740 NOTRE DAME ST., MONTREAL.

Reinsurers of

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

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

ACCIDENT EMPLOYERS' LIABILITY PLATE GLASS.

Good Agents  
can get good contracts.

**LYNN T. LEHT,**  
Manager for Canada

ESTABLISHED 1855

# Taylor's Safes

145 & 147 FRONTS EAST TORONTO

—A correspondent in Thorold, Ont., says the farmers in the vicinity are making preparations for establishing a cheese factory,—a highly commendable notion.

—The real estate of the insolvent firm of Cooper & Smith, Toronto, shows liabilities \$50,000, has been handed over to the assignee for the benefit of the creditors.

—A statement of the affairs of the Acme Silver Company, of Toronto, shows liabilities direct, secured and preferred, of \$46,780. The company claims assets of \$67,529, thus showing an apparent surplus of over \$2,000.

—F. D. Peters, trader, Whitewater, Man., has assigned. Last December he sold out to C. I. Clerihue & Co., in which firm he became a partner, but last April he retook the business and continued in his own name. 1) A. Lamay, general store, Lardeau, B.C.,

has assigned. He commenced business at Illecillewaet, some years ago, subsequently opening a branch at Lardeau. He did not succeed at Illecillewaet, and a short time since, closed there and confined his whole business to Lardeau, but has found trade bad there also.

—The annual meeting of the Montreal Street Railway Co. resulted in the unanimous re-election of old board of directors. Mr. L. J. Forget being subsequently elected president and Mr. H. A. Everett vice president. The report was considered a satisfactory one and it was pointed out that when the system in this city which now costs 17 cents per mile can be run as cheaply as in Toronto, where the cost is only 8 3-4 cents per mile, the present dividend will be very largely increased. A resolution was passed authorizing the directors to increase the ca-



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

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

Our Wines are the best  
in the Market.

—BRANDS—

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

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

Prompt attention to Letter Orders.

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



**REED'S WORK LOOKS WELL AND WEARS WELL**

Have you ever tried it?

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

**CHARLES COCKSHUTT & CO.,**

BRITISH AND CANADIAN **WOOLLENS & CLOTHIERS' TRIMMINGS,**

WHOLESALE ONLY.

59 FRONT STREET WEST, - TORONTO.

pital stock of \$5,000,000, as it will need about \$1,200,000 more to complete the road-bed.

—In Ontario, W. G. Hunt, Hardware, Wheatly, already noted as assigned, will Leamington. Liabilities \$3,000, assets \$3,400.—Pettit, Lemieux & Co., grocers, North hold a meeting of creditors this week at Bay, recently assigned, are offering 54c on the dollar.—Geo. Anty, furniture, Cornwall, whose assignum is reported, was formerly of Farlinger & Anty, who dissolved last spring. Liabilities then were \$4,000, and Anty settled with his creditors at 60c on the dollar.—Petri & Cutler, mfrs. Brick, Otterville, have assigned.—J. B. Davies, gen-

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

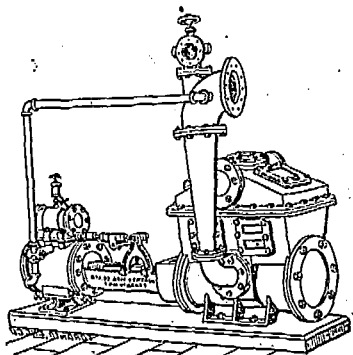
SINGLE and DUPLEX

# PUMPS.

For General Water Supply

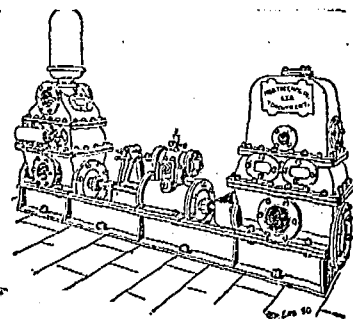
— AND —

FOR ALL DUTIES.



INDEPENDENT CONDENSER.

CATALOGUE FREE.



COMBINED AIR AND CIRCULATING PUMP.

eral store. Norman, has obtained an extension spread over a year. In September '92 he settled at 75c on the dollar, and has not done a great deal since.—Ansley & Thom, traders Credit Forks, have been granted an extension. They began nearly two years ago, succeeding Carroll & Vick, and agreed to dissolve partnership in June last, Jas N. Ansley continuing and assuming the liabilities.—G. A. Berdan, Ekfrid township has assigned. No particulars have been received.

—The business changes of the week in the Province of Quebec include the following:—Rochon Freres, builders, city, already referred to, have assigned.—W. Cowan, hotel, Quebec, is offering 50 per cent. on time. He owes \$57,000, with assets nominally the same.—J. Deegan & Co., men's furnishings, Quebec, has failed. He was unsuccessful some years ago, but started again last April with limited means. His liabilities are \$2,400.—Hudon & Ouellet, grocers, Black Lake have assigned. Liabilities \$5,700. They started in the spring of '92, but business has never been good with them.—Fluet & Jordan, grocers, city, have assigned with liabilities of \$1,100. This is a small house, not long in business.

—In New Brunswick, P. W. Sweezer, saw mill, Nappan, has assigned with liabilities of about \$3,500. He has been in business three and a half years, was previously a farmer, and had no experience.—J. W. McDermott, hotel, Weldford, is offering 30c on the dollar. Liabilities \$1,100, assets about \$400. His career extends back about 3 years, when he succeeded his late father. Business has all along been small and success problematical.—The old established firm of Geo. Hatl & Sons, grocers, Fredericton, has assigned. At one time it did the leading business. The senior member of the firm died last month, and affairs became complicated, ending in an assignment being recorded.—Elijah Clark, hats and furs Fredericton, was assigned after an experience of 25 years. Latterly he has only had a limited custom, younger men securing the trade.

—Letters have been received by creditors in this city from Geo. McSweeney, proprietor of the Brunswick Hotel, Moncton, N. B., offering a settlement of 20 cents in the dollar, cash, or 25 cents in two, four and five months. He states that he has assets of \$40,000, principal-

ly in real estate, and claims liabilities of equal amount. His creditors here do not see how he possibly could have incurred such a volume of liabilities, and express their intention to refuse the settlement and fight the matter to the bitter end.

—B. D. Johnson & Son, boot and shoe dealers, of this city, have filed a consent to assignment. The firm is an old established one, being the outcome of that of Leggatt & Johnson, who failed some 16 years ago. Last September the firm became pressed for money and obtained an extension of two, four and six months. Apparently they find themselves unable to meet the first payment satisfactorily. Liabilities are about \$7,000 and the estate shows a nominal surplus of from \$1,200 to \$1,500.

—Geo. H. Stevens, proprietor of the Hope Coffee House, one of the best known temperance restaurants in this city, has found it necessary to call a meeting of his creditors to consider the condition of his estate. It is understood that they are disposed to deal gently with him and that a moderate extension would be promptly acceded to.

#### A SERIOUS FIRE.

A fire which at one time promised to develop into a serious conflagration, took place on Wednesday night in the works of the Thos. McDonald Manufacturing Co. in this city. Fortunately the firemen were able to confine the flames to the rear building, although they could not prevent the tongues of flame reaching across the narrow courtyard that separated it from the paint, oil and glass works of A. Ramsay & Son and damaging some of the stock in the upper stories. Great credit is given by the insurance men to the brigade for the good work they did and the excellent manner with which they were handled; for had the flames once secured a grip upon the front building, stored as it was with inflammable material, the entire block would have been destroyed. The damage done is estimated at about \$20,000. The building is a total loss and is insured for \$5,000. The loss of the McDonald Company's likely to be mitigated by the salvage of the machinery and will probably not exceed \$15,-

000. It is insured for \$12,000 in the following companies: Northern \$2,500, Atlas \$2,500, National \$2,500, American companies \$4,500. The building belonged to A. Ramsay & Son, who carry \$28,800 in insurance divided into lots of \$8,200 in each of the following companies: Alliance, North American, Western, Quebec, Royal, Caledonian, North British and Mercantile, Eastern and Lancashire.

#### A NOVEL SWINDLE.

A new "fake" has been worked off upon the citizens of Hamilton with a slickness that shows that the operators were old hands at the game. Two smart young men, giving the names of Simmons & Rogers, came to the Ambitious City about two weeks ago and opened a photographic establishment on King street east. That is, they said it was a photographic gallery. No photographs were ever taken there; but the amount of "suckers" who gave up fifty cents in good Canadian silver in the hope of getting photographed was sufficient to justify the name. The two fakirs advertised that they would take photographs for 50 cents a dozen, or two for ten cents, payable, of course, strictly in advance. The class of smart Alecks, who are always looking to get something for nothing, poured in at once, paid in their dimes and half dollars, and chuckled to think of the bargain they were getting. They are not chuckling now. After about a hundred dollars had been collected Simmons & Rogers quietly shook the dust of Hamilton off their feet and their knowing customers are now endeavoring to find excuses for having been so easily taken in.

#### ACTUAL RESULTS.

The second number of "Fire Echoes," a bright little insurance journal published under the auspices of the Canada Life Assurance Company, at Hamilton, contains one very striking illustration of the advantages of life insurance. Mr. Wm. K. Muir, president of the Eureka Iron Works in Detroit, and formerly manager of the Canada Southern Railway, took out a ten payment policy in the Canada Life in December, 1875, for \$10,000 at the age of 47 years. He paid in premiums \$6,860, and in 1892 the policy paid \$14,062.50 or a net return over the cost of \$7,702.50. The

## LAMPS

Largest Stock, Greatest variety and lowest prices in Canada.

Every dealer should see our Samples before placing their orders.

If you cannot wait for our travellers send for Catalogue and Price List.

We are sole agents in Canada for THE CLARK BROS. LAMP CO. of Trenton, the largest manufacturers of Vase, Braquet and Hanging Lamps in the world.

All New Lines. No Old Stock.

**James A. Skinner & Co.**  
TORONTO & VANCOUVER.

**M<sup>r</sup>. AND L. Samuel Benjamin & Co.,**

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

Importers and Dealers in British, American Foreign and Continental

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

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

Shi ping Office, 1 Rumbold Place, Liverpool, Eng

We manufacture the

**Thorold Cement.**

It is the best

**Hydraulic Cement.**

FOR

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

**ESTATE OF JOHN BATTLE**  
Thorold Ontario.



**LYMAN'S  
FLUID  
COFFEE**

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

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

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

**LYMAN, SONS & CO., MONTREAL**

**PARK, BLACKWELL & CO. 170.**

Successors to JAS PARK & SON,  
TORONTO.

- FULL LINES OF -  
SUPERIOR CURED HAMS,  
BREAKFAST BACON,  
NEW SPICED ROLLS,  
BEEF HAMS,  
LONG CLEAR BACON  
Butter, Cheese, Lard, Eggs, Etc.  
**WRITE FOR PRICE LIST.**

cost thus was only \$45.23 per \$1,000. He had not paid a cent of premium for eight years before the policy became a claim; but all that time the profits were piling up, and in 1892 they had reached \$4,062 on the face value of \$10,000. Had Mr. Muir taken out this policy in a "without profit" company he would have had to pay \$58.63 per year for ten payments only, so his gain under the "with profit" system can be easily estimated.

-The leak in the Welland Canal, near Thorold, which has interrupted traffic for the past ten days, has been repaired and locking resumed.

**LIGHTBOUND,  
RALSTON & CO.**

Importers and

**Wholesale Grocers.**

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

PROPRIETORS OF THE

"EMPRESS QUEEN BRAND."

"All goods packed under this brand being of finest quality."

-A bed break has occurred in the Beauharnois canal at the fourth lock. Part of the wall from which the lock took its support has given away. It is estimated that three days will be required

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

AND  
**GENERAL AGENTS.**

27 & 29 St. Sacrament St., Montreal.

AGENTS FOR

George Sayer & Co., Cognac, France.  
Chas. Coran & Co., Cognac, France.  
Central Society, Vineyard Proprietors.  
Wisdom & Watter, Jerez de la Frontera Sherry.  
Walter and Max, Oporto Ports.  
Tait & Co., Tarragona Ports.  
A. Houtman & Co., Rotterdam, Holland Gin.  
Ind. Coops & Co., Burtor-on-Trent, Ales.  
Seigert & Sons, Trinidad. Genuine Angostura Bitters.  
Dublin City, Distillery Whiskey.  
Banagher, Irish Whiskey, on the Green Banks of the Shannon.  
Escheneaur & Co., Bordeaux, Claret, Sauternes, & Joseph Cuzol, Fils & Co., Bordeaux, Claret, Sauternes, etc.  
Nevou, Raphael & Co., St. Hilaire, Sparkling Sauternes.  
Fave & Copie, Macon, Burgundies and White Wines.  
Royal Hungarian Government Wines of Budapest, Hungary.  
James Watson & Co., Dundee, Scotch and Irish Whiskey.

to repair the break. Navigation is suspended.

The president of the Royal Canadian Ins. Co., Mr. Duncan McIntyre, addresses a circular letter to the shareholders, accompanying a second distribution, being "a bonus of \$1 per share out of the surplus funds on hand." Mr. McIntyre intimates there may be another small payment at the final close of the company's affairs. Here is an example which the patient shareholders of another purchased Canadian insurance company would be glad to see followed.

**INSOLVENCY LEGISLATION.**

The committee on insolvency legislation of the Board of Trade, composed of Messrs. Jas. A. Cantlie, J. B. McLean, E. B. Green-shields, C. F. Smith, W. Cunningham and A. A. Thibaudeau, has resumed its sessions. Only some informal discussions have taken place as yet because the members think that if the Government are determined to shirk this issue it is useless to waste time and money on deputations. It is practically decided, however, that a few of the leading members of the Montreal and Toronto Boards of Trade will interview Sir John Thompson informally on the matter, and endeavor to ascertain the real cause of his reluctance to touch the subject of insolvency legislation, before taking any official steps in the name of the Board of Trade.

**REID, TAYLOR & BAYNE,**

Wholesale Importers of

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

9 & 11 Wellington Street East, - TORONTO.

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

**LATHAM & CO.,**

MANUFACTURERS OF

**PANTS, SHIRTS,  
OVERALLS.**

57 FRONT STREET, WEST,  
TORONTO.

**RIDDELL & COMMON**

Chartered Accountants,

22 ST. JOHN STREET,

Commissioners for the Canadian Provinces and the State of New York.

A. F. RIDDELL.

W. J. COMMON.

**FOUNDRY FACINGS,**

Core Compound

Ceylon Plumbago.

Foundry Supplies.

CANADIAN AGENTS FOR

Root's Positive Blower.

Colliau Cupola Furnace

SEND FOR CATALOGUE AND PRICES.

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



# Canada Life Assurance Company.

ESTABLISHED 1847.

**BUSINESS OF 1892.**

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

PROVINCE OF QUEBEC BRANCH:

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

## THE STANDARD ASSURANCE CO. ESTABLISHED 1825

OF EDINBURGH. HEAD OFFICE FOR CANADA: MONTREAL.

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

WORLD WILD POLICIES.

Thirteen months for revival of lapsed policies without medical certificate of five years existence.

Loans advanced on Mortgages and Debentures purchased.

**W. M. RAMSAY,**  
 Manager.

## NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1892)

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

Head Offices:—London and Aberdeen.

Branch Office for Canada: Montreal—1724 Notre Dame St.

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

SEND FOR AN ESTIMATE FOR YOUR JOB PRINTING AT THE  
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# Journal of Commerce.

Insurance.

## PHOENIX

**Fire Insurance Co'y.**

LONDON:

Established in 1782. Canadian Branch  
 Established in 1861.

No. 25 St. Francois Xavier St.

**PATERSON & SON,**

Agents for the Dominion.

RAYMOND & MONDOU,

Agents French Department.

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ACCOUNTANT,

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Loans and Investments, Private Estates  
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R. G. DUN & CO.,

Beyond all question the leading agency.  
 85 years' accumulation of valuable information,  
 gleaned by carefully trained reporters.  
 Eleven offices in Canada; double the number of any  
 competitor, and 160, all told, in North America.  
 'The Daily Bulletin' originated by us, is the most  
 complete publication of its kind.  
 Merchants and others contemplating the use of an  
 agency are invited to test our facilities.  
**A. G. MATTHEWS, Manager, Montreal**

INSURE

WITH THE

## PHOENIX

INSURANCE CO., HARTFORD, CONN.

Full deposit with the  
 Dominion  
 Government.

Cash capital,

**\$2,000,000.00**

**GERALD E. HART,**

General Manager, Canada Branch, Montreal.

**FIRE INSURANCE!**

## EASTERN ASSURANCE CO. OF CANADA.

Head Office: **HALIFAX, N.S.**

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

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**SMITH JONES, Esq.,** (Brewer), St. John, N.B.

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**GENERAL INSURANCE AGENTS & BROKERS**

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**JOURNAL OF COMMERCE OFFICE.**

THE CANADIAN

## Journal of Commerce

MONTREAL, NOVEMBER 10, 1893.

WHAT CONSTITUTES A BANK CUSTOMER.

The designation 'a customer' is ordinarily applied by the banks to one whose name has been on their books for a considerable time, with whom

— USE SOMETHING GOOD —  
**PEERLESS, ENGINE,  
 DYNAMO & CYLINDER OILS**

SEND TO US  
 FOR SAMPLES . . .

Proprietors will find it to their advantage  
 to use our Oils.

We also manufacture **BURNING OILS** of all kinds, and we are the largest importers of **AMERICAN OILS** of every grade in the Dominion.

Prompt attention given to all orders. Correspondence solicited.

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 30 FRONT ST. E., TORONTO, ONT.

**J. & T. STEPHENS,**  
 Manufacturers of **FINE SHOES.**

**BEAUDRY STREET,**

Entrance between Craig and Notre Dame Streets, MONTREAL.

A. W. MARTIN

WM. MARTIN

W. L. MARTIN

**CANADIAN ELASTIC WEB COMPANY.**

**MARTIN BROS., Proprietors.**

MANUFACTURERS OF SUSPENDER, LOOM  
 AND GARTER WEBS.

**NIAGARA FALLS, ONT.,**

they have had frequent dealings, and with whose circumstances they have thereby become conversant. This seemingly proper interpretation of the term has not approved itself to one of the judges of an English County Court, for in a recent judgment he has defined the simple act of opening a deposit account as sufficient to constitute 'a customer'—at any rate within the meaning of the Bills of Exchange Act to which his judgment had reference.

Inasmuch as our own Bills of Exchange Act is based upon the English one this judgment may serve as a precedent, as in this particular instance it is not likely to be contested, for the reason that justice was meted out by the Court, notwithstanding the judge's strained notions of business. The public have an interest in a point of this nature, because any change of opinion on the part of the banks as to what constitutes 'a customer', in law as well as in reason, may work harm to the public interest. For any careless act committed by a bank teller with a stranger might rob some plaintiff of his rights, if the teller were in a position to say that the stranger had become a depositor, and thereby a customer—thus opening the door to a plea for protection under the Bills of Exchange Act. Section 81 of our act reads: "where a bank in good faith and without negligence, receives for a customer payment of a cheque crossed generally or specially to itself, and the customer has no title, the bank shall not incur any liability to the true owner of the cheque by reason only of having received such payment." The English case was this:—a youth, aged seventeen, obtained possession of a cheque for £21, remitted by a railway company, and took it to a penny savings bank, where without question he was allowed to deposit it, being a lad of respectable appearance. He

withdrew the money by instalments. The bank refused, according to rule, to encash the cheque, yet indirectly did so by receiving it to the lad's credit. The owner of the cheque instituted an action to recover his money from the bank, and obtained judgment on the ground of negligence on the bank's part. This negligence, apparent to any reader, could not have been sustained had it been a grown person (though a stranger, not a minor) who had become wrongfully possessed of the cheque and deposited it in the bank for the bank would have been able to plead effectually that they were protected under the act in having dealt with 'a customer'—there being no youthfulness or other circumstance connected with their client to prevent their acting with him in the ordinary way, or justifying the charge of negligence.

We hope our banks will still discriminate between the regular customer and the stranger, and not for the sake of any inferior expediency adopt the strained interpretation of the English judge. We should place morality before technicality in cases of this kind.

**THE HOUSE OF COOPER & SMITH.**

The "House that Jack built" had probably had a more extended chain of events as leading to the final catastrophe than that erected and conducted for many years by the Toronto firm of Sessions, Carpenter & Co. (in the good old ante-bellum days of the neighboring republic) and by their successors meantime. Sessions Cooper & Smith, latterly known as Cooper & Smith, boot and shoe manufacturers and dealers; but it may well be doubted whether the old rhyme furnishes as much of moral interest or entertain-

ment to the nursery as the recital of the latter-day history of this firm may to their creditors and the trade generally, especially to who were not made to suffer because of the ultimate crushing disaster.

The saying, which has passed into a proverb, that "There's nothing like leather," loses none of its force by the history of Cooper and Smith. Indeed the figures subjoined go to prove that they have actually "Beaten the Record." History will repeat itself, for we find a "swell house," as it is termed, among the little expenses of partner Cooper, between whom and Smith no love has been lost of late after the time honored method of closer associates— "when Poverty comes in at the door, Love flies out of the window." Cooper blames Smith, and Smith blames Cooper. Smith's hobby, or rather hobbies, were of an unusual number of hands high, being no less than fast horses from the blue grass regions of Kentucky. Fast horses are an expensive luxury. Whatever the standing of the riders may be, they not unfrequently conduct them to the "deep sea" or to the other well known alternative that lies in the same direction. Cooper was the practical partner in the business. Smith attended to the office and the financial affairs of the firm, and in doing so, it is quite evident from the figures that he cannot be accused of unduly neglecting the affairs of Smith; but Cooper kept up his own end of the stick in this respect fairly well also. Cents are omitted in the tables; hence the totals in each case are a dollar or two short.

The wonderful prestige enjoyed by the firm was almost wholly, if not altogether due to the success of the retired original partners, one of whom is yet living in Boston, not far from his early

home, lending at good interest the money he made in Canada at a time when there was some profit in the business—at all events fewer losses, fewer Kentucky race horses and fewer boot and shoe palaces lining University Park, Toronto. The trade little suspected how rotten the business had become—they remembered the success of the old partners—and it is all the more to be wondered at that the trade did not suffer more heavily. Fifty or sixty thousand dollars will cover the losses to the trade; while the banks cannot lose much beyond the amount of any single-name paper that may have passed through. The total to the banks is about \$155,000. How the estate may pan out must depend on the validity of the claim for \$130,000 of the estate of the late John Smith (popularly known as "Dutch Smith") for many years a well known and prosperous figure in Toronto business circles, the father of the Mr. Smith under notice. We subjoin the figures in the case, which are full of moral interest to the shoe and leather trade, and doubtless may convey some instruction also to other manufacturers and dealers:—

JOHN C. SMITH'S PERSONAL ACCOUNT.

Period Ending	Amount Withdrawn.	Interest on Overdraft.	Allowance per Articles.	Overdraft end of Year.
Dec. 31, 1877, overdraft	\$ 1,270			
" 1878, "	4,018	\$ 88	\$4,000	\$ 1,383
" 1879, "	4,890	86	5,000	1,361
" 1880, "	4,422	91	5,000	876
" 1881, "	15,987	493	5,000	12,366
" 1882, "	10,525	919	5,000	18,801
" 1883, "	25,762	1,585	5,000	41,149
" 1884, "	8,910	2,490	5,000	47,650
" 1885, "	13,206	3,049	5,000	58,800
" 1886, "	22,185	3,393	5,000	79,375
" 1887, "	7,898	4,702	5,000	86,976
" 1888, "	7,133	5,278	5,000	96,387
" 1889, "	5,384	5,723	5,000	102,495
" 1890, "	5,272	5,889	5,000	108,657
" 1891, "	5,309	6,459	5,000	134,313
" 1892, "	16,992	6,925	5,000	115,425
Aug 31, 1893, "	3,493	5,420	3,383	139,894
	\$164,639	\$52,587	\$77,383	

JAMES COOPER'S PERSONAL ACCOUNT.

Period Ending	Amount Withdrawn.	Interest on Overdraft.	Allowance per Articles.	Overdraft end of Year.
Dec. 31, 1877, at credit			\$ 76	
" 1878, "	\$ 4,052		4,000	
" 1879, "	4,951		5,000	
" 1880, "	10,775		5,000	\$11,703
" 1881, "	5,663	\$ 705	5,000	13,072
" 1882, "	2,892	810	5,000	11,775
" 1883, "	13,670	841	5,000	21,237
" 1884, "	6,372	1,053	5,000	23,713
" 1885, "	3,302	770	5,000	22,786
" 1886, "	6,946	707	5,000	25,439
" 1887, "	10,465	1,526	5,000	32,421
" 1888, "	2,916	1,945	5,000	32,232
" 1889, "	6,718	1,936	5,000	35,938
" 1890, "	8,944	2,156	5,000	43,039
" 1891, "	7,200	2,522	5,000	46,762
" 1892, "	17,031	2,805	5,000	61,599
Aug. 31, 1893, "	3,917	2,464	3,383	64,647
	\$121,811	\$20,245	\$77,409	

YEARLY TOTALS OF WORKING ACCOUNTS.

Year.	Yearly Sales.	Interest Earned.	Discount Earned.	Manufacturing Profit.	Warehouse Profit.	Gross Profit.	Charge.	Net Profit.	Net Loss.
1878 - -	\$506,517	\$ 443	\$4,022	\$23,591	\$43,481	\$72,497	\$63,612	\$ 8,225	
1879 - -	532,264	1,254	7,974	34,444	45,904	89,577	68,881	25,695	
1880 - -	579,108	1,943	8,332	25,858	44,793	80,978	60,817	20,160	
1881 - -	595,207	129	7,507	20,520	48,153	76,311	60,295	16,015	
1882 - -	668,193	1,838	4,816	19,251	63,181	89,088	66,462	22,626	
1883 - -	615,330	2,629	1,860	19,400	46,828	70,719	61,237	9,461	
1884 - -	578,307	2,446	9,346	18,111	39,988	69,893	66,457	3,436	
1885 - -	559,109	1,903	3,363	8,259	51,282	69,808	60,729	9,078	
1886 - -	517,019	1,764	4,630	15,587	44,470	66,452	64,005	2,446	
1887 - -	514,049	5,310	7,267	23,628	34,647	70,854	64,469	6,384	
1888 - -	414,263	2,996	2,133	10,075	30,312	45,517	64,672		\$19,155
1889 - -	422,889	3,170	5,069	26,635	18,433	58,309	62,012		3,703
1890 - -	436,419	6,291	832	41,551	27,077	75,802	70,963	4,839	
1891 - -	460,121		1,561	23,228	37,864	62,654	71,683		9,020
1892 - -	461,639	3,018	4,253	22,476	34,401	64,149	69,698		5,548
1893 *	\$7,860,934	\$35,139	\$78,972	\$332,620	\$610,822	\$1,057,554	\$671,000	\$128,990	\$42,436
	296,250	1,899	1,124	19,756	24,424	47,205	55,447		8,241
	\$8,157,184	\$37,038	\$80,096	\$352,377	\$635,247	\$1,104,760	\$1,026,448	\$128,990	\$50,678

YEARLY CHARGES.

Year.	Freight.	Interest Est. J. Smith.	Other Interest.	General Expenses.	Insurance.	Travelling Expenses.	Salaries.	Partners' Allowance.	Bad Debts.	Total Charge.
1878 - -	\$4,010	\$13,379		\$ 3,028	\$1,546	\$6,053	\$13,467	\$ 8,000	\$ 9,127	\$63,612
1879 - -	3,536	18,527		2,867	1,616	5,554	13,622	10,000	8,129	63,831
1880 - -	3,313	17,591		2,798	1,911	6,808	13,575	10,000	4,819	60,817
1881 - -	3,302	13,429		2,722	1,938	7,655	14,945	10,000	6,301	60,295
1882 - -	3,085	11,184		7,335	2,098	7,229	13,332	10,000	10,194	66,462
1883 - -	2,751	8,879		3,583	2,103	7,350	15,221	10,000	11,341	61,237
1884 - -	2,792	8,378		3,004	2,025	6,182	16,038	10,000	17,946	66,457
1885 - -	2,897	8,383		4,180	2,123	5,514	15,907	10,000	11,722	60,729
1886 - -	3,019	8,340		3,176	2,610	6,465	15,961	10,000	14,431	64,005
1887 - -	2,813	8,100		3,972	2,466	6,588	16,709	10,000	13,813	64,469
1888 - -	2,423	8,100		5,995	2,224	7,163	19,416	10,000	9,851	64,672
1889 - -	2,332	7,825		3,695	2,156	6,507	18,609	10,000	10,885	62,012
1890 - -	2,617	7,800		10,071	2,156	7,095	19,449	10,000	11,772	70,963
1891 - -	3,310	7,684	\$207	9,541	2,156	8,725	19,258	10,000	10,708	71,683
1892 - -	3,299	7,500		9,290	2,248	7,111	19,662	10,000	10,586	69,698
1893 *	\$45,537	\$160,105	\$297	\$75,352	\$31,385	\$102,004	\$247,177	\$148,000	\$161,139	\$971,000
	2,220	4,654		8,820	1,007	4,030	12,950	6,666	15,091	55,447
	\$47,764	\$164,759	\$297	\$84,173	\$32,393	\$106,035	\$260,127	\$154,666	\$176,230	\$1,026,448

\* 8 months.

It is needless again to revert to the moral. It was fully recited in our issue of 8th September, under the caption "Go Slow;" but it may be summed up in a few words here: Stick to your business; avoid Kentucky racers and other fast things; if you must have a hobby, let the "limit" be a small one; when you find yourself making money fast, do not lose your head; lay it aside, carefully invested, for a rainy day, for a season of depression. A glance at the personal drawings of the partners, Smith & Cooper, shows there is yet a good profit to be made in legitimate business when not handicapped by reckless competition, extravagant hobby-horses and bad debts.

#### FIRE INSURANCE AFFAIRS AMONG US.

Mr. Jamieson told Mr. Brownson—who told Mr. Smithson—who told the birds—that a week or two ago there was held in Montreal a Convention of Fire Underwriters, some of whom travelled there in such heaviness of spirits as detained the railway trains which attempted to carry such unusually heavy baggage as they had with them; and that they had as reporter, the celebrated editor of the New York Newspaper, whose forte is the preparation of startling head lines such as

"Fire Insurance Rates Doubled!"

"The Eighty per cent. clause to be enforced all over Canada!" to be followed of course on the next day with suitable retractions and apologies in the next issue bearing, however, others equally startling such as

"More Money Demanded!"

"English Companies insisting on great increases in rates of Premiums" and, again, on the day following, with "Discord in the Camp!"

"Tossing up for a Tariff!" and such like nonsense; followed of course on the next day with

"One Canadian and one English Manager resist the Unrighteous Plunderers!"

"A New President appointed so as to give the members a chance to speak," and so on.

Really it is a shame that so important a body as the C. F. U. A. should be subjected to such ridiculous reports simply because they have imitated the example of a celebrated Macedonian Monarch who granted the appeal directed to "Philip sober." It is not true that instead of the National

Anthem, the Convention was closed by singing the refrain:

"The Duke of York with ten thousand men

Marched up the hill, and then

the Duke of York with ten thousand men

Marched down again."

Is it not high time that the status of Fire Insurance in Canada was more generally considered?

The summary on page 75 of the report of the Superintendent of Insurance of the Dominion of Canada for the year 1892 shows—as to the years 1869 to 1892 inclusive:—

Amount of Policies written	\$10,265,583,173
Net cash premiums received	98,519,114
Losses paid	68,160,386
There being a margin between net cash premiums and losses of	30,358,728

These are very large sums, and they should be very suggestive; but to them must be added those of the business in Canada of the Mutual Insurance Companies, who do not report to the Minister of Finance, and of the Foreign Companies who are not authorised to do business in Canada, but have, nevertheless received very large sums for Fire Insurance on mills, factories, railways, etc., in this country. The superintendent's report shows for the year 1892:

Amount of Policies written,	\$587,175,588,
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an amount affording ample room for the exercise of any internal reform which may be deemed desirable; an aggregate of risks in the consideration of which the utmost experience and good judgment might have ample scope; a variety of hazards needing the very highest talent for their proper consideration, and these in turn complicated by infinite variations arising from differences in occupancies, in exposures by other hazards, and by the honesty, cleanliness, and care of the owners—each requiring due estimation, if justice is to be done among them.

#### THE PROPOSED PACIFIC CABLE.

The announcement from Australia that Hon. Mackenzie Bowell, Minister of Trade and Commerce, has succeeded in arranging a meeting between himself, Mr. Sanford Fleming, C. E., and representatives of the Australian colonies, to discuss the subject of a Pacific cable between the island-continent and Canada, removes that project from the category of ultimate possibilities, and makes it to a certain extent a live

issue. Some account, then, of the scheme which it is proposed that the Dominion shall assist in subsidizing, may prove of interest to our readers.

As at present planned by the Societe Francaise des Telegraphes Sous-Marins, which is already engaged in laying the first link of the cable to New Caledonia, the route in miles (allowing seven per cent. for slack of cable) will be 7,859 miles, if Vancouver be the terminus on this continent, and 6,844, if San Francisco be selected. Which of these cities will be ultimately chosen depends largely upon the share of the burden Canada is willing to assume; for in business there is no sentiment, and the shareholders will look exclusively to their own interest. Owing to to the length of the route—practically three times as long as that across the Atlantic—the system will consist of five separate and distinct cables. The first runs from Sandy Cape, Queensland, to Noumea, New Caledonia, a distance of 791 miles. The second is from Noumea to Levuka, in the Fiji Islands about the same distance. The third is from Levuka to Apia, in the Samoan group, 685 miles. Then comes the immense stretch of 2,417 miles from Samoa to Hawaii, via Fanning Island, and then a still longer stretch of 2,675 miles from Hawaii to Vancouver, or, if San Francisco be chosen, of 2,160 miles to that port. Each of these stretches is practically equivalent in length to a trans-Atlantic cable.

The approximate cost of the proposed cable is put by Mr. Audley Coote, M. L.C., of Tasmania, the company's agent in Australia, at \$10,000,000. On this the company will likely ask a guarantee of four per cent. for thirty years. This means \$400,000 per year to be divided between Australia, Canada, Hawaii and Fiji. The Government of Hawaii have passed an act giving a subsidy of \$25,000 per year. The authorities of Fiji recommend a similar subsidy, and there is every reason to believe that both the Imperial Government and the German Empire will aid the cable. But the main burden will fall upon New South Wales, Queensland and Canada, who will be called upon to meet a guarantee of at least \$300,000 per year between them, unless military exigencies should induce the English Government to assume a larger proportion of the subsidy to ensure the terminus of the cable being upon British soil.

As to whether it would be wise, from

a commercial point of view, for Canada to saddle herself with a heavy subsidy, payable to a foreign company, for the sake of having the terminus of the proposed cable located at Vancouver instead of San Francisco, seems open to doubt. Our trade with Australia may be considered at present as almost non-existent, and it cannot be expected that the proposed cable will suddenly galvanise it into activity. Australia exports practically the same staples that we do. She exports wheat, cheese, butter, fruit and wool. She needs none of our natural products. All that we could hope to send to her would be agricultural implements, boots and shoes, furniture and similar lines of manufactures. These already reach her much more cheaply from San Francisco and England, where the Australian trade has been fostered for years and the requirements of that market are known to a nicety. To secure any portion of the Australian market for Canadian wares would be impossible without considerable outlay of money and time. Even then the result would be disheartening, unless the Government came to the aid of exporters; and this is hardly likely. No doubt the establishment of closer business relations between ourselves and Australia would be a glorious step on the road to the confederation of Greater Britain, and from a purely patriotic standpoint is a consummation devoutly to be wished. But patriotism and profit do not always go hand-in-hand, and we must remember that in these latter days, when competition in business is accentuated to an extreme, a merchant or manufacturer cannot afford to indulge in sentiment. Under these circumstances it is doubtful if Canada is called upon to contribute for the purpose of locating the terminus of the cable at Vancouver. A terminus at San Francisco would suit the mercantile world here equally well. If then, the Imperial Government desire that it shall end in British territory for strategic reasons, it is only fair that they should foot the bill themselves and not appeal to the patriotism of Canada to do so.

#### THE GAMBLING SPIRIT.

The increase in the speculative tendencies of the business community has been illustrated by some very striking examples during the past few weeks, and notably by the developments arising from the unceremonious closing of the city agencies of the bucket shop

firm, the Monroe Miller Co., and in those following the sudden extinction of the produce commission house of Shaw & Simpson. In the case of the bucket shop the customers were well aware that they had not the slightest resource in law against the owners of the place, that the head office of the company in New York was the outcome of a bankrupt firm which had let the speculative public in badly some years ago, and that it is the almost universal plan of all these places to take in all the money they can from the public so long as the market is going their way, and then, the moment the tide turns against them, to "lie down" in the parlance of the street, and quietly divide their winnings and start again. And yet their customers were many, and the same men cheerfully forgot their losses and started to bet again with their successors in the hope of again getting something for nothing. It is the true gambling instinct under the thin veil of speculation; for these men not only bet that they will win, but take the extra hazard of the doubt of their ever being paid if they are successful; while they are confronted with the absolute certainty of having their own money raked in if they lose. The chances are as much against them as in a game of faro, and yet they take them without the slightest hesitation. In the case of the Monroe Miller Co., their bankers in this city state that at least \$50,000 were remitted from Montreal to that firm during the three months of the downward market in New York, and yet, the moment the market took an upward turn and the public won back about \$3,000 of their own money they suspended their agencies in this city at once. It was a simple case of "Heads I win, tails you lose!" and their customers were quite well aware of the fact. And yet, after a little growling, they accepted the situation, allowed the bucket shop to pocket the snug little balance that had come out of their own pockets, and started in cheerfully to bet with their successors. If this is not the true gambling spirit, what is?

The case of the absconded firm of Shaw & Simpson is another one in point. The farmers and factorymen who dealt with that firm so eagerly and were fleeced so unmercifully, were quite aware of the risk they were running; but they took it for the sake of the extra profit. They must have

known that no firm could afford to do business for two and a half per cent. and allow their agents five per cent, as well as a monthly salary and a bonus for each new customer. They knew that the firm was absolutely unknown, and that they were purchasing their goods on credit for a higher figure than any other produce house could afford to pay and selling them for cash in the city at less than the market value. And still they continued to send consignments in. Each man knew it could not last; but each one thought he would get paid before the crash came. In other words they bet that they would "get out" in time to avoid loss for the sake of the anticipated higher profit so temptingly dangled before them. No one thought the bubble would burst before the first settling day. All were willing to bet it would last at least a month, and then they would cash in their profits and go back to the old reliable firms they had dealt with for years with a comfortable little roll of bills in their pockets. Unfortunately for them it was the unexpected that happened. The only partner in the firm left town, after about three weeks' work, with some \$12,000 of their money in his pockets, and the only ones who made anything out of him were the sharp produce men who snapped up the bargains he offered so readily.

The reasons for this increased tendency to take chances in the hope of gaining larger profits than can be got by legitimate trading, are not far to seek. The increasing severity of competition has brought the profits to be secured by a safe and conservative method of doing business down to the very lowest ebb, while the growing taste for luxury that pervades all classes has brought the cost of living up to a higher point than at any previous period in the history of our country. Hence men are forced to take a certain amount of risk because their neighbors do so, and because they need the money, and this spirit of taking chances has gradually grown upon them until it borders very closely upon the verge of gambling. How impossible it is to eradicate this gambling spirit, when once it has a firm hold upon a man, can be illustrated by a case that occurred in this city about three weeks ago. A gambling den on St. Lawrence Main street, which had ruined hundreds of men, was raided by

the police and closed. Instantly the profits of an adjacent betting and pool room advanced over one hundred per cent. The customers of the closed room simply passed from one form of gambling to another. Debarred from "craps" and "roulette" they took to betting on the races. Some kind of gambling was necessary to them, and when they could not get the one they preferred they promptly took to another. The feverish excitement engendered by the hope of gain by chance was in their blood, and showed itself again at the first opportunity. For them there was no hope. The tardy action of the authorities in closing the room only prevented it from doing further mischief by removing the temptation from new comers. So far as the habitués are concerned it might just as well be still running full blast.

If then this spirit of speculative gambling is so injurious to the moral fibre of the business community as to render its victims comparatively easy prey to any glib-tongued plausible shark, it becomes the duty of all those interested in the welfare of Canadian commerce to check it in every possible way. Much can be done by means of the standard business journals; but much must be done by private precept and example. Much can also be done by the wholesale houses if they shut firmly and squarely down upon any of their customers whose transactions savor too much of the gambling spirit. With all these influences properly directed, at work, it should not be impracticable to hold in check (since it is impossible to eradicate it) one of the most dangerous tendencies of the age. But it will be a difficult and perhaps a disheartening task.

#### INCENDIARISM FOR GAIN.

Reviewing the fire losses since 1886 the Fire Marshal of Boston finds that sixty per cent of those who had sought to defraud companies by means of incendiary fires had a record which might have prevented them obtaining insurance, had it been enquired into. He further makes the startling statement that seventy-five per cent of the fire losses of the last seven years have been for gain. He says moreover that the policies under which these losses occurred would never have been issued had a proper system of investigating the record of claimants been established. Growing out of this, the proposi-

tion has been made by a Boston man to create a Moral Hazard Bureau as a modification of the mercantile agency system, which supplementing a series of special questions to be introduced into policy applications as to the applicants' experience with fire claims, will help to support his fitness for insurance, or bring to light such a record of fraudulent dealings with insurance companies as will drive him out of insurance circles altogether. The proposition is quite in keeping with the shrewdness of our American cousins but it always seemed to us that the very first point on which a company should be satisfied is that of moral hazard and the Bureau in this way is only extending to a systematic plan what as a principle should be as old as the hills with every company.

#### NEWFOUNDLAND AFFAIRS.

Recent advices indicate that the government of Sir William Whiteway may be returned with a reduced majority. Both parties were disinclined to make confederation with Canada an issue, as many influential men are violent opponents of such a measure.

For several weeks there has scarcely been any trade done with the Island, as a long spell of stormy weather, during which no fish could be taken was immediately followed by the elections. From the close of the polls up to Christmas a distinct revival is looked for, as the position of the people financially is considered sound. Railway construction and the rebuilding of the city of St. John's has furnished employment for thousands of men. A Montreal contractor is prosecuting the railway works, which, by opening up a rich mining country and distant fishing ports, must prove of infinite benefit to the community. Newfoundland is one of Montreal's best customers for flour and produce, and in return we take her fish and oils in large quantities. A feature of the trade this year is the short supply of Labrador herrings. Not a single cargo has come direct from the Labrador coast and this is something unheard of at this season. A leading importer reports the arrival of 100 barrels by way of Harbor Grace, and says ten thousand would be nearer his usual supply. Shore herrings, salmon and cod are fairly abundant. The cod fishery was fair to good, and prices are well sustained in spite of the disturbances in Brazil, which must interfere with orders from an important customer. It appears to be increasingly difficult to pursue the bank fishery, as the men object to the isolation and the hard continuous work. The seal fishery was satisfactory there being a good average catch, evenly divided.

The manifesto of the premier, in which he stands forth as the workingman's champion and cries "down with the merchants," provokes a smile, as it is well known that he counts a strong party of merchants amongst his supporters. Politics in the

colony seem to require sharp seasoning and a heavy batch of promises. What Sir William proposes may be thus outlined. He will settle the Crown lands with hardy agriculturists. He will complete the railways, and secure a fast line of Atlantic steamers connecting with Canada, and catching Dominion trade by a steam ferry from St. John's across the gulf to Cape Breton. He will reduce the telegraph rates, will erect more lighthouses and will make an effort to keep young men at home by encouraging local industries and fostering mining, agricultural, and other enterprises. There is also to be tariff reversion, "so as to discriminate between the poorer and wealthier classes."

One of the promises given by the premier in 1889 was that the question of confederation should not be raised again until the people demanded it at the polls. This pledge, he says, will be adhered to, in the future. Speaking of his fishery treaty with the United States, he remarks that, "through the interference of Canada, and the unpatriotic conduct of the opponents of his late government, the convention has not been ratified by Her Majesty's government. What the country has lost thereby, it is perhaps difficult to compute. Suffice it to say that the fishermen are at present suffering from the effects of the low price of fish. Had the convention with the United States been ratified, this could hardly have been the case, for a free market with 65 millions of people would have been opened to our fishermen, the value of whose catch would have been enhanced by the increased demand." The colony appears to have piled up its debt at a lively rate. In 1885 it amounted to \$1,924,277, to represent which the government had all the roads, 1,230 miles of telegraph, 60 lighthouses, the dry dock and the public buildings in St. John's. By the end of 1889 the Thorburn government brought the amount up to \$4,690,996, an increase in four years of \$2,766,718. The increase was accounted for as follows: 27 miles of railway, 75 miles of agricultural roads, 3 lighthouses, 26 miles of telegraph, the steamship *Fiom* and the survey of a second railway, with fifteen miles gradea. Since then the railways have been pushed, and other public works undertaken, so that the debt now exceeds seven million dollars, or an increase of \$2,318,754 over the debt of 1889.

If this course is persisted in the colony may soon be ripe for confederation, provided the proposed foster mother does not consider the nursing too dear at the price.

#### THE OSTIGNY CASE.

The receipt of a cable from Mr. E. N. St. Jean, Q. C., (who is now in England in the interests of L. J. Forget & Co., in the celebrated stock-broking case of Forget vs. Ostigny) to the effect that counsel in Great Britain, after studying the case, expressed their opinion that there was no doubt but that an appeal to the Privy Council would be allowed, has awakened fresh interest in the case in financial circles in this city.

In 1887 Mr. J. O. Ostigny (at that time cashier of the Hochelagn Bank in Joliette) purchased a quantity of Street Railway and Gas stocks on margin from L. J.



Forget & Co. The market went against him. His margin was eaten up, and as he refused to put up any more the stock was sold, the loss over and above the margin amounting to \$1,900. This he refused to pay, and Messrs. L. J. Forget & Co. decided to sue him for it. The case was tried in the Superior Court before Mr. Justice Pagnucio, and given against the brokers on the ground that the transaction was a gambling one. It was then taken to the Court of Appeals and argued before Chief Justice Lacoste and Justices Wurtz, Hall, Baby and Bosse. The judgment of the lower court was confirmed, Justice Hall alone dissenting; but the Chief Justice stated that he would be glad if the matter were taken to a higher tribunal, and the limit where a legitimate commercial transaction in stocks ended and a gambling transaction began, were definitely fixed.

Acting upon this suggestion, L. J. Forget & Co. laid the whole matter before the Stock Exchange. They were informed by their counsel that the cost of a motion to appeal would be about \$1,000, and that the cost of the appeal itself would be \$4,000 more. As the amount at stake was only \$1,900 they did not feel justified in expending \$5,000 in recovering it; but as the case was one of great importance to the stock-broking fraternity, and one that should be decided one way or another at once, they were willing to pay \$1,000 for the motion to appeal provided that, if the motion were granted, the Stock Exchange would furnish the \$4,000 necessary for prosecuting the appeal itself. Two meetings of the Board were held, and the offer was unanimously accepted. Mr. E. N. St. Jean, Q.C., was dispatched to England by Messrs. L. J. Forget & Co., to push the motion and his cable seems to indicate that the appeal will be allowed, and that the question of the liability of clients to their brokers in the case of transactions on margin will be finally put at rest.

#### MEN'S STYLES.

The marked feature in this year's styles for men is the absence of smooth or hard finished cloths. Everything must have a soft finish to be stylish. Frock-coats, and even dress coats, are made of Thibet cloth, a soft twill worsted, and tailors claim that these are lighter, fit better, and are more comfortable to the wearer than the old smooth surfaced cloths. Vienna cloths, plain unfinished worsteds, camel's hair goods and woolly chevots, are also in style, and for the time diagonals and smooth finished coatings are not called for. For business suits the fashionable cloths are homespuns and hopsackings in black and white, and brown and white. Black and white, the magpie combination, is the stylish color here, just as gray is just now in New York, and navy blue is but little called for save for overcoatings.

For overcoats blue and black meltons and beavers are the cloths most run upon, and the loose box coat is the prevalent shape worn. The style this year demands that, with the exception of the neck and

shoulders, the garment shall be as baggy, loose, and ill-fitting, as possible. The acme of fashion is to look like a blue melton tub, perfectly round, and the same on all sides. This fashion extends even to the new kennel or covert-coats which hang like a single-breasted sack, straight down, in front, but fit like a Newmarket behind. These are made in heavy ribbed covert cloth, specially woven for the purpose, and are much affected by well-dressed men.

The side stripe is coming in again for trousers, and most of the new trouserings show fancy edgings for this purpose. Ultra fashionable men will wear soutache braid and even stitching on their dress trousers in place of last year's silk braid. Trousers are cut moderately loose, about seventeen inches at the instep, and with a small spring.

#### THE NORTH BRITISH DEFALCATIONS.

The defalcations in the North British and Mercantile Insurance Co.'s fire department in London are not so serious as was anticipated. In fact the total sum is not more than \$40,000, which to a wealthy and powerful corporation is comparatively a mere flea-bite. But the fact that so many of the employes of the company (if not absolutely accomplices) were perfectly cognizant of the frauds, or else culpably negligent in their duties, seems to indicate that a drastic purging of the staff may be expected. Two of the officials occupying high positions are no longer at the office, and several minor clerks have not put in an appearance since. Of course the principal culprit was the late H. Wickens Hodges, superintendent of the fire department, whose death on October 20th was the occasion of the discovery of the frauds. Mr. Hodges began his career in a wholesale dry goods house and his first experience in insurance was when he entered the London branch of the Royal in 1859. In 1860 he left to join Garibaldi in his mission to free Italy. In 1861 he returned once more to the Royal, and was assigned to the Liverpool branch. A year later he went to the North British and Mercantile where he has been a trusted employe for over thirty years. The discovery that he was a systematic defaulter was made before the funeral took place and was a painful surprise to the directors. His frauds were committed principally by means of entries for bogus commissions, and so thoroughly was he trusted by the directors that even claims signed by him were allowed without question. A thorough investigation is now being made to ascertain how it was that the defalcations were not discovered before, and some drastic changes in the personnel of the staff are expected to result therefrom.

#### A SUCCESSFUL SALE.

The auction sale of teas held by Messrs. Tees, Wilson & Co., of this city, in the new Board of Trade building, Wednesday last, was attended by a large number of out-of-town and western buyers. Among these was one lady, who sampled the teas and bid upon her lots with all the sang-

froid of a veteran broker. The prices realized, although lower than those ruling at the Duncan sale, were very fair so far as the Japans were concerned—in most cases being above the brokers' estimates—but the Congou sold poorly, and for grades like Lapsang, Souchongs, and Orange Pekons, no bias could be obtained at all. Altogether, the auctioneers, Messrs. James Stewart & Co., sold 1,580 packages, of which 1,199 were Japans, 361 China, 10 Ceylon and 10 Indian teas. The prices realized were as follows:

This season's teas:—Japans, May Pickings, 8 hf.-ch. 21 1-2c; 20 hf.-ch. 20c; 15 hf.-ch. 20 1-2c; 25 hf.-ch., 21 1-2c; 41 hf.-ch. 17 1-2c. Japans, 48 hf.-ch. 19c; 22 hf.-ch. 17 1-2c; 102 hf.-ch. 17c; 50 hf.-ch. 16c; 44 hf.-ch. 12 1-2c; 44 hf.-ch. 12c; Japan Nibs, 104 hf.-ch. 10c; 40 hf.-ch. 9 1-2c. Japan Dust, 9 hf.-ch. 5 3-4c; 10 hf.-ch. 5c; 22 hf.-ch. 4 3-4c; 48 hf.-ch. 4 1-2c.

Last season's teas:—Japans, 50 hf.-ch. 20c; 30 hf.-ch. 14c; 20 hf.-ch. 12 1-2c; 45 hf.-ch. 11 1-2c, 142 hf.-ch. 11c; 25 hf.-ch. 10c. Japan Nibs, 50 hf.-ch. 15c. Japan Dust, 36 hf.-ch. 4 1-4c.

China teas:—Extra first Moyune Gunpowder, 10 cases 33c. Extra first Moyune Young Hyson 10 cases 30c. Moyune Young Hyson, 17 hf.-ch. 17c; 5 hf.-ch. 14 1-2c; 14 hf.-ch. 10c. Pakings, 25 hf.-ch. 21 1-2c; 71 hf.-ch. 16c; 75 hf.-ch. 13 1-2c. Monings, 40 hf.-ch. 11 1-2c. Kaison, 20 hf.-ch. 13c. Pecco Congou, 7 hf.-ch. 22 1-2c. 25 hf.-ch. 19 1-2c; 32 hf.-ch. 17c. Kintuck Congou, 10 hf.-ch. 20c.

Ceylon and Indian teas:—Ceylons, in 2 lb. packages, 40 to the chest, 5 chests 20c, 5 chests 19 1-2c; Dehra Doon, 10 chests 17c.

#### THAT COMMISSION HOUSE.

It now looks as if the sum which the "fake" produce commission house of Shaw & Simpson cleared during the four weeks they worked their consignment swindle in this city would be nearer \$12,000 than \$8,000 as was at first estimated. It appears that Simpson did not pay his small accounts as was stated at the outset. In fact he paid nobody. The printers who furnished his attractive circulars and pamphlets, and the country editors who inserted his seductive advertisements, are all out in the cold; while Simpson is comfortably sojourning in New York with a big roll in his pockets and a comfortable smile on his face. Some of his dupes are talking of sending detectives after him, but nothing is likely to be done. There is no sympathy felt for them in the trade. They knew well enough that no one could afford to buy goods at the top market price and sell them, for whatever they would fetch for cash, if he was doing a legitimate business, and yet they deliberately sent their goods to him and left the old established houses with whom they had done business for years to take advantage of his golden premises. The result is that the money they hoped to get is simply in his pocket, and likely to remain there, and in its place they have got a whole barrel-full of cold hard experience.

"CRUACHAN."

There is a possibility that Mr. Duncan McIntyre, the well-known millionaire, may allow himself to be nominated for the City Council at the next election. If only a few of our sterling and successful business men would come forward even at this late hour, a reform might be possible in our civic parliament ere it is yet too late, and the city be shortly relieved of much that it is obliged to bear in character as well as in pocket. But Duncan McIntyre is a host in himself and would soon compel a respectable following in the council.

It is probably somewhat premature,—but everything warrants the belief that the next occupant of the Mayor's chair in Montreal will be one to confer both dignity and decorum on the position.

FLORIDA ORANGE IMPORTS.

TRADE PROSPECTS.

Important Interview with Mr. Frank J. Hart.

Mr. Frank J. Hart, of the firm of Messrs. Hart & Tuckwell, wholesale fruiterers, 159 McGill street, and member of the Council of the Montreal Board of Trade, who has recently returned from a trip to Florida, has courteously furnished us with the following particulars concerning the orange crops, for which fruit we are now largely indebted to that State, and in which trade the firm have long been foremost among Canadian wholesale dealers.

Mr. Hart stated that the object of his visit to Florida was to make a personal investigation of the state of the orange crop in that district; and, likewise, to ascertain by individual enquiry on the spot, whether it was possible to obtain from Florida a supply of oranges sufficient to meet the growing demands of the Canadian public.

Until within the last two or three years the Dominion was supplied with oranges almost exclusively from Valencia. A change has, however, supervened, and the public have of late manifested an unmistakable inclination to favor the consumption of the Florida fruit, in preference to that obtained from Spain. Mr. Hart, prompted by the commercial instinct that so palpably distinguishes him, at once gauged the trend of popular taste, and determined, if feasible, to gratify it.

The result of his investigation surpassed his most sanguine expectations, and he was delighted to find that the orange resources of Florida are not only fully capable of meeting the demands of the United States, but are amply sufficient to cope with all the requirements of Canadian importers, up to next February and March.

Ten years ago the receipts of Valencia oranges, shipped principally from Liverpool, between November 25 and the end of December, amounted to 5,000 cases per week. Last year the average was 1,000 cases, and this year Mr. Hart does not anticipate that the average number of cases

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

will total up to more than 500 per week, notwithstanding the fact that the crops in Valencia this year are heavy, and the probability is that prices will rule unusually low.

The bulk of the Florida oranges are shipped out on consignment; and, so far as Mr. Hart was able to gather, one-fifth of the whole crop is marketed and looked after by the Florida Fruit Exchange Company, under the management of Mr. A. M. Ives, of Jacksonville, and Mr. Horace Davy, of the firm of Sgobel & Day, New York.

During the current year, Florida has, up to the present date, exported to Great Britain, via New York, 10,000 boxes of oranges. It is estimated that the crop in Florida will this year amount to about 5,000,000 boxes.

About two weeks ago, the orange districts were visited by a storm, and it was reported that about 20 per cent. of the oranges in the various groves were blown from the trees, or were "thorn pricked." But Mr. Hart, after carefully looking into the matter, is of opinion that the foregoing estimate is greatly exaggerated, and that not 3 per cent. of the oranges have been damaged.

Mr. Hart observed, in the course of the interview, that if his experience in going through apple orchards, and of estimating such crops in Canada, affords him any criteria for appraising the probable yield of the orange groves that he visited, he would not be at all surprised to find that the shipments from Florida this year will exceed the calculations that have been made by 1,000,000 boxes.

The asking price this year is from 75c to \$1 per box, for fruit on trees. The only sales Mr. Hart heard of were for 75c. The cost of boxes, picking, sorting and packing would run from 35c to 45c per box. That would make the average cost of oranges, free on board cars or boat, in Florida, \$1.15 to \$1.20 per box. The average freight to freight, from different points in Florida to New York, by steamer, would be from 50c to 60c. The

charges to Montreal would amount to from 90c to \$1 per box, making them cost here (including the Dominion Customs duty of 25 per cent. per box) \$2.50 per box for all sizes. The first car load received direct from the growers in Florida was sold in this city on Monday, October 6th, and averaged \$2.75 per box.

Mr. Hart, in bringing his valuable remarks to a close, expressed his belief that if prices continue to be satisfactory, or equal in proportion to those obtained in New York or Boston, Montreal will not fail to receive all the Florida fruit she demands, and is capable of consuming.

Financial.

Thursday Evg., Nov. 9, 1893.

The nominal rate for call money was 9 per cent. In the London market it was 2½ and the bank quotation was 8 per cent. Sterling closed dull. Sixty day bills 8 5-16 to 7-16 and 8¼ to ¾; demand 8 13-16 to 9 and 9¼ to ¾; cables 9¾ to ¾. New York funds 1-16 to 1-10 and ¼ to ¼. Documentary sixties 8 1-16 to 3-16. Cattle bills, 3 days, 8¼ to ¾. At the meeting of the Montreal Street Railway Company this week the proposed increase of the capital to \$5,000,000 was approved. A good statement was shown. The stock was moderately active between 172 and 174. Pacific was neglected and weak and is not likely to do much until New York improves. Cable showed signs of being firmly held. Telegraph steady with some investment buying. Richelieu was active, a firm of brokers who already had a good supply having all at once evinced a big appetite for more stock. There is now a crop of rumors afloat about changes in the directorate and a reconstruction of things generally. The shareholders are assured that they will be paid dividends which will certainly be a good thing for said shareholders. Sorel has treated the company well. It will continue to exempt it from taxation and besides this will give it a \$4,000 wharf and ample ground on the river front. True the company has many old boats but it should be able to pay dividends besides making repairs and improvements. Following is the record for the week, as per Chas Meredith & Co., stock brokers:

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal.....	12	222	221	236½
Molsons.....	162	153½	151	.....
Merchants.....	44	155	153½	164
Commerce.....	68	139½	137	146½
Quebec.....	25	124	124	.....

Miscellaneous.

Pacific.....	224	74	72	87
Cable.....	295	138	135½	171½
Telegraph.....	327	141½	140½	155½
Richelieu.....	1413	65	59	69½
Passenger.....	476	174	172	234
Gas.....	339	181	180½	222½
Colored Cotton...	30	76	75	109
Dominion Cotton.	50	117½	117½	137½
" bonds,\$1000		101	101	.....
Duluth Pref.....	25	17½	17½	28½

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Wholesale Manufacturers of

## Ladies Jackets, Capes, Ulsters,

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33 VICTORIA SQUARE,  
MONTREAL.

Voter, St. Catherine street.—If you have the courage of your convictions speak out. The penalty in the case you describe as provided by law, is \$25 for every vote giver under such circumstances. But, as Wordsworth wrote in his "Rob Roy's Grave,"—

"The good old rule—  
Sufficeth then;—the simple plan  
That they should take who have the power,  
And they should keep who can."

### MONTREAL WHOLESALE MARKETS.

Thursday Evg., Nov. 9, 1893.

The dry, mild weather has tended to delay country orders for dry goods, woolens, furs foot wear, etc., and the city retail trade, in such lines, has been quiet. Collections have been fair. It is not a heavy month for notes maturing, but harvest returns generally make themselves felt in merchants' offices, in November and December. The railways will enforce winter rates on the 13th instant, and there is some extra stir about shipments, to take advantage of the lower rates now current. The silver settlement does not appear to have done a great deal towards reviving industrial life in the United States and all eyes are now turned to the tariff problem. Business men in this city do not look for a sweeping change, especially in view of the recent Republican victory. There is naturally some thought given to possible changes at Ottawa but it is thought the Government will content itself with expunging well defined anomalies.

Ashes.—Receipts for November have been more liberal, several large makers having sent in their make for the season, but all received have been sold at \$4.30 to \$4.87 1-2 for first pots, the latter figures for choice tares, second \$4 to \$4.20, according to tares. Pearls are quiet. Ten brls first were sold at a trifle over \$6. Received since 1st Jan. 1,423 brls. pots, 137 brls. pearls; deliveries 1,477 brls. pots, 158 brls. pearls; in store 9th Nov. at 3 p. m. 41 brls. pots, 31 brls. pearls.

Apples.—The market was cabled lower in Britain and dealers say that the British and continental supplies must still hold out, as exports from this side have been small. Shipments were 9,000 brls. last week and are likely to be the same

this week. Glasgow was credited with 3,000 last week, but her proportion this week will be 7,000 brls. Only a thousand barrels were forwarded from Boston last week and 2,000 from New York. Prices on spot are \$2 to \$3.50.

Butter and Cheese.—The local demand for butter is satisfactory but exporters are buying slowly. Finest fall creamery is quotable at 22 1-2c to 23c, finest Townships dairy at 21c to 22c and finest Western dairy at 19 1-2c to 20c. There is a stand-off in cheese and both buyers and sellers seem able to slack up for a time. Offerings are not plentiful. The Liverpool cable quotes 55s. Prices are nominally as follows: Finest Ontario 11 1-8c to 11 1-4c, Townships 10 7-8c to 11c. French 10 3-4c to 11c, medium 10 1-2c. At retail choice print butter sells at 25c to 28c, creamery 25c, good dairy 22c to 25c, mild cheese 12c to 14c, strong 17c to 20c. Cheese is duller at late writing and the cable is down 6d to 54 6d. At Woodstock 10 factories offered 6,855 September and balance of season. No sales, 11 1-2c was asked and 10 7-8c bid.

Chemicals.—Local trade is in moderate compass but market is steady. English advices state that although the short supply of fuel has just recently been less pronounced, the production of chemicals, especially of the heavier classes, is still largely affected and prices of most continue firm. Trade nevertheless is in a disorganised and depressed state.

Dry Goods.—Long prior to this last year snow and slush gave evidence that winter was at hand, and the demand for heavy wear was quickened. We have had an unusually fine and dry fall and orders have been much delayed in consequence, as a large class of customers will not buy until they actually want the goods to wear. The sorting trade has only been moderate in the country as the farmers have kept on with field work, doing a good deal in the way of fall ploughing, fencing, draining, etc. Marketing of produce has been delayed, still remittances in cash have improved as they usually do during the two closing months of the year. It is early to speak about spring orders, but travellers are doing something in this way, although not carrying full lines of spring samples. Liverpool cotton quiet, American middlings 4 5-8d. N. Y. cotton futures steady; Nov. 8.21c, Dec. 8.26c, Jan. 8.27c, Feb. 8.34c. Close, spots dull; uplands 8 5-16c, gulf 8 9-16c. Futures steady; Nov. 8.16c, Dec. 8.22c, Jan. 8.20c, Feb. 8.38c, March 8.40c, April 8.47c.

Farm Produce, Etc.—Many waggon loads of oats have been offered by farmers and sales occurred by the bag at 75c to 85c. Farm peas were offered at 70c to 75c and cooking peas at 90c to 95c. Buckwheat, per bag, 90c to \$1 and flaxseed, per bushel, \$1 to \$1.10. Potatoes were jobbing out at 75c to 85c per bag. Chickens 50c to 75c as to size; fowl, per pair, 70c to 80c; turkeys 75c to \$1.25 and geese 65c to 85c each, ducklings per pair, 75c to \$1. Grass plover, per doz., \$2 to \$2.25; golden plover \$3.50 to \$4; snipe \$2.75 to \$3; prairie hens, pair, \$1.25 to \$1.30; partridge, brace, 50c to 75c; black ducks 90c to \$1, grey do 50c to 55c; blue bill do 45c to 50c; teal 35c to 40c.

Flour and Grain.—These markets have been dull, merely a jobbing demand has been experienced. Best brands of Manitoba patents are quoted at \$3.85 to \$3.90 and best brands of Manitoba strong bakers at \$3.60 to \$3.70. Offerings of Manitoba wheat are made freely but little is doing. No. 1 hard is quoted at 69c to 70c and No. 2 at 67c to 68c. Oats, afloat, 36c to 37c and peas 68c to 69c. Feed barley 43c to 44c, malting do 50c to 55c. Recent quotations for wheat in Chicago 66 1-8c Nov., 62 3-8c to 1-2c Dec., 69 5-8c May. A despatch from Winnipeg states that wheat has taken another drop of 1c, No. 1 hard being quoted at 41c Brandon freights. British cable speak of trade as slow for cargoes. Australian wheat, off coast, 27s 6d, present and following month 28s 3d. Chilian wheat, off coast, 26s, present and following month 26s 6d. California, promptly to be shipped 28s 3d, nearly due 27s 9d. Liverpool wheat, spot, steadily held, maize fair enquiry. Mixed maize 4s 3 1-4d. Canadian peas 5s 3d.

Fish and Oils.—There has been a fair catch of cod but Labrador herrings are unusually scarce and worth \$5.25. Green cod, large, \$5 to \$5.25; No. 1 \$4.75 and dry, per quintal, \$5. French shore herrings \$4.50 to \$4.75. Cod oil dull and in fair supply. The States are taking much of the oil reaching Halifax whilst Newfoundland continues to ship largely to Britain. Newfoundland coal oil 35c to 36c, Halifax 33c, Gaspé 33c to 34c.

Green Fruits.—The sale of Florida oranges early in the week attracted good buyers. About 300 boxes offered and the fruit was fine quality. An average of \$2.75 per box was obtained. Sizes of 126 sold at \$2.25, 150 size at \$2.75, 176 size

1898

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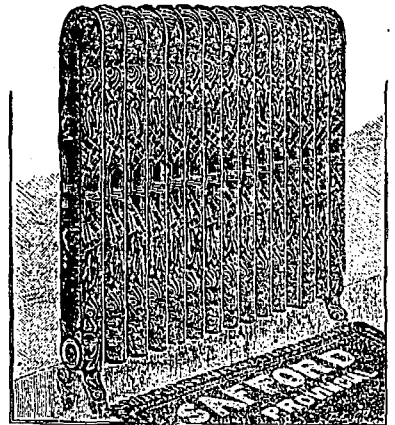
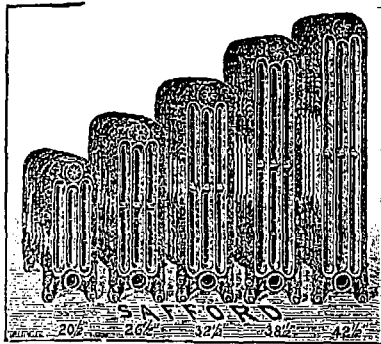
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SOLE AGENTS FOR THE TORONTO RADIATOR M'F'G CO., TORONTO.

LARGEST MANUFACTURERS IN CANADA.

ST. JOHN, N.B., QUEBEC, HAMILTON, WINNIPEG AND VICTORIA, B.C.

at \$2.75 to \$2 7-8 and 200 size at \$2.75 \$2 7-8. Another car of 300 boxes is shortly expected. About 150 Dominica oranges in barrels sold at \$4 5-8 to \$4 7-8 and 300 are coming next week. Bananas sold at \$1.40 per bunch, cranberries \$5.50 per brl. Canada pears 60c to 75c per basket. California peaches \$1.50 to \$1.75 per box. The Montreal fruit auction company has gained a good standing with the trade. Apples sold at \$1.80 to \$2.85 per brl. The crop is scanty in most parts and shipments will be small. The famous Montreal fameuse is scarce and much of the fruit is small and covered with black specks and blotches. Selected large, choice, bright stock is worth \$5 to \$5.50 per brl.

Groceries.—Refined sugars are down 1-4c all round on the week. The raw market is easier, also New York. Supplies of raw are not large here and the decline was in sympathy with the American market. Canned goods are flat. Packers are selling scarcely anything, as jobbers will not stock but only buy as they actually want the goods. Lobsters have sold at \$5.50 to \$5.75 for tall tins. Raisins nominal at 4 1-4c to 4 1-2c for ordinary. Prime Provincial currants, in barrels, 3 1-4c to 3 1-2c. Buyers must remember that these figures apply to large quantities and more is asked for small lots. In a large way, Tarragon almonds are quotable at 10 1-2c to 10 3-4c, Sicily filberts 8c to 8 1-2c, pecan nuts 8c to 8 1-4c, duty paid, pea nuts, green, 5 3-4c to 6c. The recent cut in raisins has induced another firm to make a cut on molasses which they quote by circular at 28 1-2c. The combine price which most houses adhere to is still 34c for single puncheons, and over. The tea sale of Tees, Wilson & Co., was numerously attended, the trade being well represented. Japan teas realized well and

Congous rather low prices. In all some 1,600 pkgs. changed hands, Jas. Stewart & Co. being the auctioneers. Japan nibs sold at 9 1-2c to 10c; do dust 4 1-2c, and ordinary Japans at 11c to 27 1-2c. Congous sold at the following: Paklings, 13c to 24 1-2c, Kaisows 13c, Moning 12 1-2c, Peeco Congou 9 1-2c to 22 1-2c, Kintuck 20c, Lapsang Souchong 10 1-2c, extra first Moyune Gunpowder 30c to 33c, extra first Moyune Young Hyson 30c, Moyune Young Hyson: 10c to 17c, Ceylon in lead pack-19 1-2c to 20c. All the jobbing houses are busy getting goods forward before the 13th. Collections are reported fair. Fine dried fruit, newly imported, is in moderate demand. London layers are selling at \$2 to \$2.10; conisseur clusters at \$2.80 to \$3 and Royal Buckingham clusters at \$4.25 to \$4.50.

Iron and Hardware.—The movement has been quickened by the expected rise in rail rates from the summer to the winter schedule. Sales, however, are of a jobbing character and there is nothing particular to mention, as there might be if railway or other large works were being undertaken. Pig iron is firmer, owing to the fact that ocean navigation will soon be at an end, for the season. The Nova Scotia iron, already referred to, is known as No. 1 Ferrona and is quoted at \$17.50 to \$18. The statement that a thousand tons more would be received by water, this fall, was printed in error. A few changes in prices are necessary and we quote Calder \$18.75 to \$19; Gartsherrie \$18.25 to \$18.50, Shotts \$19 to \$19.50, Summerlee \$18.75 to \$19, Carnbroe \$17 to \$17.50 and Eglington \$18. The importation of bar iron for the season has been small. This is now made by the various rolling mills in this country from scrap iron. Scrap pays a comparatively low rate of duty and it is possible a revision will be attempted during the next session. Warrants are

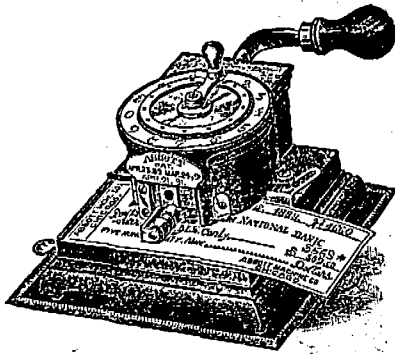
about steady in Glasgow, being cabled at 42s 3d.

Leather and Shoes.—The fine open weather has interfered with the sorting trade, and few orders have been booked, compared with some years, summer stock being made to do duty. It is yet early to speak of spring trade but moderate orders are being taken and good hopes are entertained. A late official compilation puts the capital invested in tanneries in the Dominion at \$6,321,233, value of annual product \$11,277,300. Capital invested in manufacture of boots and shoes \$9,671,120, value of annual production \$18,999,931. At Boston, shoe men are doing less than their usual business, but holders of leather are making no efforts to force sales. At Chicago, there is a better feeling. Jobbers have been exceedingly busy for several weeks. Banks are less exacting in respect to loans and manufacturers find it easier to operate their works. Western travelling men are out with spring samples and are not exuberantly hopeful. It is the general opinion that spring trade will be backward. At Quebec, many jobbers have been operating, but in irregular fashion. The late collapse of two big houses in Ontario is felt by more than one concern there, but unless recent reports are quite unreliable, buyers have not succeeded in hammering down prices to the ruinous basis of some past years.

Meal and Feed.—Oatmeal is quiet. Stan-in bags \$1.90 to \$2, bris. \$3.80 to \$4.10. Granulated in bags \$2 to \$2.05, bris. \$4.20 to \$4.30. Rolled oats in bags \$2.05 to \$2.10, bris. \$4.25 to \$4.35. Feed was wanted and a good business was done. Bran \$14, shorts \$15.50 to \$16 and moultrie \$22.

Provisions and Eggs.—Business in this line has been fair, up to recent date, but customers are now mostly supplied with

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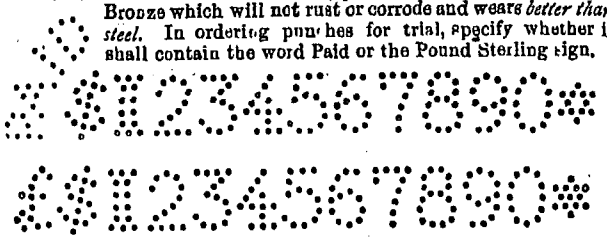


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The only Machine adapted to Foreign Exchange, as it contains the POUND MARK or the word PAID. The punches never get dull, the figures will not tear, the dies and all wearing parts are made of Aluminum Bronze which will not rust or corrode and wears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



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### TRAVELLERS WANTED.

A choice side line on commission, to travellers calling on the Retail Hardware trade, in Quebec, Nova Scotia, New Brunswick, Prince Edward Island and British Columbia.  
 Address giving references,

**HARDWARE MFGR.**  
 Box 311,  
 OSHAWA, ONT.

### TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Nov. 9, 1893.

Wholesale Trade has been quiet this week, with the volume said to be less than during the corresponding period of last year. Sales in most lines are hard to make and profits are small. The feature in merchandise is the decline in refined sugars, granulated now selling at 5c. Hardware quiet, with value generally steady. Remittances this month were fairly satisfactory especially from country points in Ontario. The money market shows some indication of relaxing, and loans are reported at 6 1-2, while the general rate is 7 per cent. Sterling exchange is dull and steady. The stock market has ruled quiet, with bank shares firmer in a number of cases. Canadian Pacific is heavy, with sales at 72 1-2, and Cable is about steady at 13 1-2. Montreal firmer, selling at 221 to 222. Commerce is higher at 139 1-2, Standard at 166, Ontario at 110 1-2, and Dominion at 273. Canada Permanent Loan sold in small lots at 194 1-4, and Western Canada at 170. Bell Telephone is very firm at 111 1-2, and Consumers Gas sold at 184.

Butter.—Offerings are a little more plentiful, with little change in prices. Choice tub sells at 21c to 22c and creamery at 22c to 23c. Pound rolls 24c to 25c. Medium tub 18c to 19c. Cheese is firm with sales of August make at 11c and September at 11 1-2c. Eggs are rather easier at 17c to 18c per dozen for fresh, and 15c to 16c for limed.

Hogs.—Receipts small, and the demand is also small, owing to warm weather. Sales at \$7.00 to \$7.25.

Flour and Grain.—Trade in flour is quiet. Sales of a few cars of well known brands of straight rollers were made at \$2.93; ordinary dull at \$2.85 to \$2.90 Toronto freight, and Ontario patents at \$3.10 to \$3.15. Manitoba patents are easier at \$3.75 to \$3.80, and bakers at \$3.50. Wheat fairly active. Sales of white west at 57c and of red winter at 56 1-2c middle freights. Spring sold at 60c on the Midland. No. 1

### VAN AUKEN'S-DUPLEX AUTOMATIC AIR VALVES FOR HOT WATER

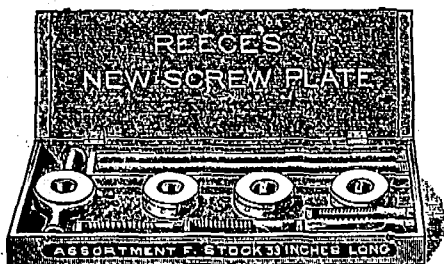
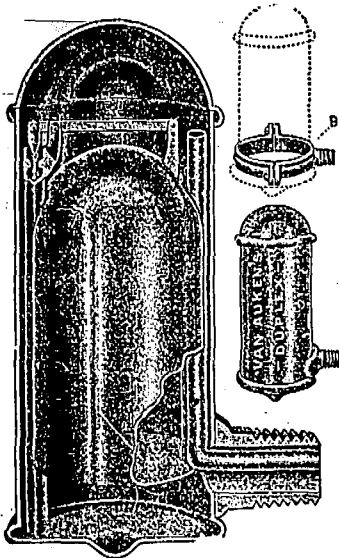
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ROCK ISLAND, P.Q.,

Manufacturers of

**Blacksmiths' Stocks and Dies  
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Cutting all sizes to 11 in. Taps for all uses.

**Young's New Axle Cutter,**

And other labor-saving tools.

pork. Smoked meats and lard continue to go forward, and are steady. Canadian short cut pork \$23 to \$24 and new mess western \$22 to \$22.50. Hams, city cured, 12c to 13c, bacon 11 1-2c to 12 1-2c. Lard 11 1-2c to 12 1-4c for Canada in pails and 8 1-4c to 9 1-4c for common refined. There have been small-

supplies of fresh eggs and business is mentioned at 16c to 16 1-2c. Choice limed have sold at 15c and over.

Wool.—At a sale of damaged Cape, this week, 250 bales were speedily sold. The total amount realized was close to \$13,000. The general market is quiet, but about steady.



Manitoba hard sold at 71c Montreal freight at 60c afloat Fort William. No. 2 hard nominal at 69c to 70c Montreal freight. Peas weak, selling at 51c west and at 52c on Midland. Oats sold at 29c for mixed. Cars on track 33c. Buckwheat sold at 43c east and rye at 43c east. Barley quiet, with sale of No. 1 outside at 40c, and No. 2 at 37c. Bran steady at \$12 on track. Shorts \$12.50 to \$13.50. Oatmeal unchanged at \$3.90.

Groceries.—The feature is the decline in refined sugars, with trade only moderate; granulated sells at 5c and yellow at 3 3-4c to 4 3-4c, the latter for bright. Tea in good demand medium Japan selling at 17c to 19c. Ric coffee scarce and nominal at 24c to 25c. Dried fruits quiet; Valencia sel. at 4c to 4 1-2c for off stalk and at 6c for layers. Currants 4c to 4 1-2c. Canned goods unchanged at 80c to 85c for tomatoes, corn and peas.

Hides and Skins.—Cured hides dull at 4c. No. 1 green 3 3-4c. No. 2 3-4c and No. 3, 1 3-4c. Lambskins are worth 65c and calfskins nominal at 6c to 7c. Tallow firm at 5 1-2 to 6c.

Live Stock.—There is nothing doing in an export way, the trade being over for the season. Choice cattle are scarce and firm. Stockers sel. at 2 3-4c to 3 1-2c. A few extra choice butchers' sold at 3 7-8c, good at 3 1-2c, and inferior at 2 1-2c to 2 3-4c. Sheep steady with sales at \$3.50 to \$4.50, and lambs brought \$2 to \$3.15 each. Hogs dull at 5 1-2c for the best, and 4 3-4c to 5c for stores and at 4 1-2c for rough.

Provisions.—Trade fair this week, with prices generally unchanged. Mess pork sells at \$20.50 to \$21.00. Short cut \$21.50 to \$22, and shoulders \$18 to \$18.50. Long clear bacon 10 3-4c to 11c, hams 12 1-2c to 13c, and ribs 10c to 10 1-2c. Lard 12c to 12 1-2c. Price apples firm at 6c to 6 1-2c and evaporated 10c to 10 1-2c. Beans \$1.25 to \$1.35 and hops 17c to 18c. Potatoes are easy at 50c per bag in car lots and jobbing at 65c.

Wool.—Trade very dull. Canadian fleece nominal at 17c. Clothing at 19c and South-down 21c. Pulled wools 21c to 21 1-2c for Supers and 24c to 25c for extras.

SPECIAL NOTICES.

ELECTRICAL INSTRUMENTS, ETC.

Among the various electrical instrument manufacturers and inventors on the other side of the border there are none who have contributed so largely to the electrical appliances, and deserve more honored mention than the firm of Messrs. J. Lang & Co., of 44 Michigan street, Chicago, Ill. Mr. J. Lang, the senior member of the firm, has been in business for a half



RIGBY POROUS WATERPROOF CLOTHING

THE repeat orders received for RIGBY from all quarters of the Dominion is the best evidence that it is giving satisfaction to the public.

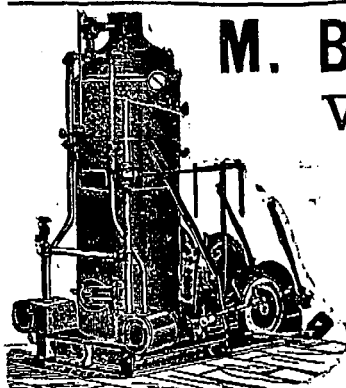
Sample Clippings will be sent to the trade on application with quotations for coats and cloth by the yard, both for ladies and gentlemen's wear.

We are showing some choice patterns in checks and plain effects, for Ladies' Ulsters for fall wear. The Rigby Ulster is now the most fashionable garment in the market.

Manufactured and for sale by us and the Dry Goods and Furnishing Houses throughout Canada.

H. SHOREY & Co.

1866 Notre Dame Street, MONTREAL.



M. BEATTY & SONS, WELLAND, ONT.

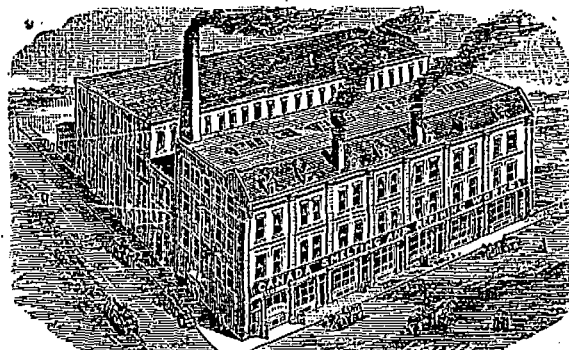
DREDGES, DITCHERS, Derricks, Steam Shovels,

HOISTING ENGINES HORSE POWER HOISTERS, GANG STONE SAWS,

Stone Derrick Irons, Centrifugal Pumps And other plant for Contractors' use.

Agents: J. S. G. STEWART & CO., Imperial Building, MONTREAL

CANADA SMELTING AND REFINING WORKS



FRED. T. TRAILLCOCK, Manager.

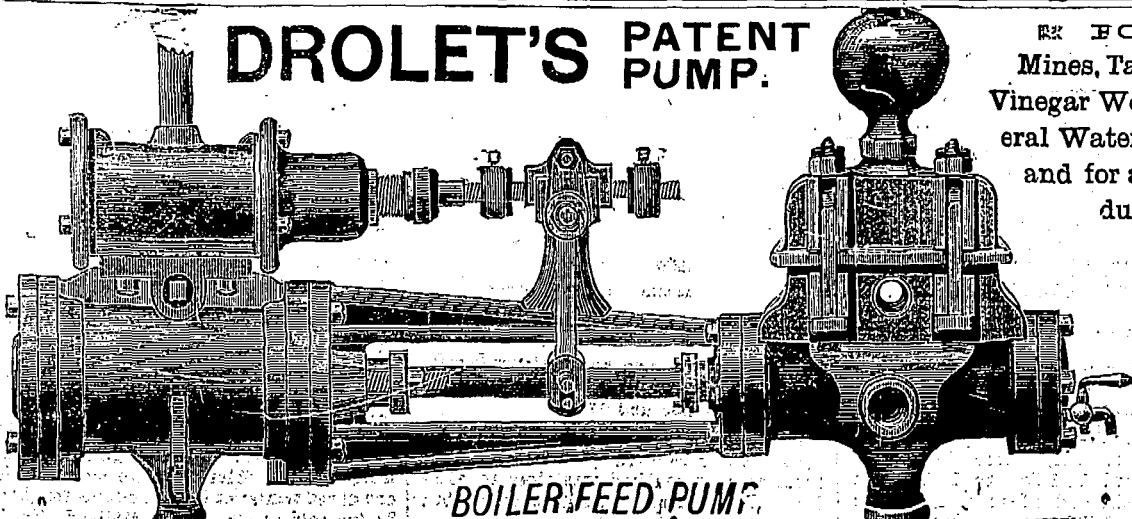
Office: Cor. Richmond and King Sts. Works: 173 King Street, LONDON, ONT., CANADA.

GOLD AND SILVER SWEEP SMELTING REFINING & ASSAYING.

Special attention and prompt returns given for Jewelers' Sweeps and Photographers' Waste.

All kinds of ore, Jewelers' Sweeps, Photograph Waste, old gold or silver or plated metals or any kinds of residue containing gold and silver, smelted and refined, and cash sent promptly to cover same.

DROLET'S PATENT PUMP.



FOR Mines, Tanneries, Vinegar Works, General Water Supplies, and for all other duties.

F. X. DROLET, Patentee and Manufacturer, 75 to 79 St. Joseph St., QUEBEC CITY, QUE.

Cheapest and best Pump made in Canada. Send for Catalogue.



**SURETYSHIP**

The only Company in Canada comparing itself to this business.

**THE GUARANTEE CO.**

OF NORTH AMERICA.

Capital Authorized, - \$1,000,000  
Paid up in Cash (no notes), - 204,600  
Resources - 1,119,948  
Deposit with Dom. Gov't, - 57,000

**THE BONUS SYSTEM**

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

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

**\$982,000.00** have been paid in Claims to Employers.

President and Managing Director: EDWARD RAWLINGS  
Vice-President, - - - WM. J. WITHELL

**HEAD OFFICE:**

Dominion Square corner Metcalfe St.

**MONTREAL.**

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

ESTABLISHED 1882

**THE CANADA JUTE CO.**

MANUFACTURERS OF BAGS,

Importers of

TWINES, HESSIANS, PADDINGS BOOKRAMS, ETC.

17, 19 & 21 ST. MARTIN STREET  
**MONTREAL.**

**Bookbinding and Job Printing**

OF ALL KINDS DONE AT THE

**Journal of Commerce.**

**STOCKS AND BONDS.**

NAMES.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div last 6 Mts	Dates of Dividends.	Per Cent Price Nov. 9	Cash Value per S
Brit. North America.	\$ 250	\$ 4,856,666	4,856,666	1,289,666	31	April Oct	156	279 88
Can. Bank Commerce.	50	6,000,000	6,000,000	1,000,000	31	June Dec	128	68 00
Commercial, Manitoba.	200	837,200	846,950	58,000	31	3 May 2 Nov	100	800 00
Commercial, Nfld.	200	806,000	806,500	1,165,000	31	30 June 21 Dec	40	800 00
Commercial, Windsor.	40	600,000	280,000	65,000	3	.....	105	42 00
Dominion	50	1,500,000	1,500,000	1,850,000	5	1 May 1 Nov	278 xd	186 60
La People	50	1,200,000	1,200,000	560,000	3	3 Mar 3 Sept	114	57 00
Eastern Townships	50	1,500,000	1,466,684	625,000	31	2 Jan 2 July	135	62 50
Federal	100	1,250,000	1,250,000	.....	.....	.....	.....	.....
Hamilton	100	1,250,000	1,250,000	650,000	4	1 June 1 Dec	160	160 00
Hochelaga	100	710,100	710,100	230,000	31	June Dec	126	126 00
Imperial	100	2,000,800	1,900,000	1,110,385	.....	June Dec	181	181 00
Jacques Cartier	25	500,000	500,000	215,000	.....	2 June 2 Dec	120	80 00
Merchants' Can.	100	6,000,000	6,000,000	2,900,000	.....	2 June 1 Dec	158 1/2	123 50
Merchants, Halifax	100	1,000,000	1,100,000	510,000	.....	1 Aug 1 Feb	140	140 00
Molson	50	2,000,000	2,000,000	1,100,000	4	1 April 1 Oct	158	76 50
Montreal	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	92 1/2	442 00
Nationale	80	1,200,000	1,200,000	.....	.....	1 May Nov	97	27 50
New Brunswick	100	500,000	500,000	600,000	6	1 Jan 1 July	249	249 00
Ontario	100	1,500,000	1,500,000	845,000	31	1 June 1 Dec	119	110 00
Ottawa	100	1,500,000	1,335,000	707,549	4	1 June 1 Dec	155	165 00
People's of N. B.	153	180,000	180,000	185,000	4	Jan. July	252 1/2	200 00
Quebec	100	2,500,000	2,500,000	550,000	31	June Dec	122	122 00
St. Stephen's	100	200,000	200,000	45,000	2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	550,000	4	Jan July	166	83 00
Toronto	100	2,000,000	2,300,000	1,800,000	5	1 June 1 Dec	285	226 00
Union, (Halifax)	50	500,000	500,000	40,000	3	.....	123	61 50
Union of Can.	100	1,200,000	1,200,000	250,000	3	2 Jan 2 July	102	102 00
Ville Marie	100	870,500	866,000	.....	31	2 June 1 Dec	82	82 00
Western Bank of Can.	50	600,000	619,132	85,000	31	1 April-Oct	99	99 00
Agri. Sav. and Loan Co.	100	630,000	630,000	.....	.....	.....	.....	.....
Brit. Can. Loan & Inv. Co.	100	1,625,000	822,412	80,000	31	1 Jan 1 July	119	119 00
Brit. Horiz. Loan Co.	25	450,000	289,036	63,000	31	2 July	.....	.....
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	102	25 50
Canada Cotton Co.	100	2,000,000	2,000,000	.....	.....	May Aug	62 1/2	62 50
Can Landed & Nat'l Inv't Co	100	1,500,000	668,980	158,000	.....	2 Jan 2 July	129	129 00
Can. Feys. Loan and Sav. Co.	100	5,000,000	2,600,000	1,582,253	6	1 Jan 1 July	185	195 88
Can. Sav. and Loan Co.	50	750,000	681,078	150,000	7	June Dec	123	61 60
Central Can. Loan & Sav. Co.	100	2,500,000	1,000,000	550,000	3	Jan July	120	120 00
Dominion Sav. and Inv. Co.	50	1,000,000	918,250	.....	2	30 July 31 Dec	88	44 00
Dominion Telegraph Co.	50	1,000,000	1,000,000	.....	1 1/2	15 Jan-Quly	107	53 50
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	212,500	3 1/2	May Nov	127	63 50
Freehold Loan and Sav. Co.	100	8,221,500	1,317,100	629,000	4	1 June 1 Dec	140	140 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	818,000	3 1/2	2 Jan 2 July	135 xd	135 00
Home Sav. and Loan Co.	100	1,750,000	176,000	147,936	3 1/2	2 Jan 2 July	130	130 00
Hochelaga Cotton Co.	100	2,000,000	1,000,000	.....	5	March-Quly	.....	.....
Huron & Lambton Loan Co.	50	500,000	315,039	47,570	2	2 Jan 2 July	162	81 00
Imperial Loan and Inv. Co.	100	629,250	625,900	106,000	3 1/2	8 Jan 8 July	123	123 00
Landed Banking and Loan.	100	700,000	493,000	80,000	3	2 Jan 2 July	119	119 00
Land & Can. Loan and A.	50	5,000,000	700,000	360,000	4	15 Moh 15 Sept	128 xd	64 00
London Loan Co.	50	679,700	622,650	69,000	3 1/2	31 Dec 30 June	108	54 00
London and Ont. Inv. Co.	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	.....	.....
Manitoba Inv. Assoc.	100	103,000	100,000	3,000	3	Jan July	60	60 00
Manitoba Loan	100	1,250,000	812,500	111,500	3 1/2	Jan July	113 xd	113 00
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	2 Jan-Quly	140	56 00
Montreal City Gas Co.	40	2,000,000	2,000,000	.....	4	15 April 15 Oct	180	72 00
Montreal Street Ry. Co.	50	600,000	600,000	.....	4	6 May 6 Nov	172 1/2	86 25
Montreal Cotton Co.	100	800,000	800,000	.....	8 qly	.....	120	120 00
Merchants M'fg Co.	100	.....	.....	.....	.....	.....	160	100 00
Montréal Loan and Mortg.	50	1,000,000	500,000	.....	3 1/2	15 Moh 15 Sept	120	62 50
Ont. Indus. Loan and Inv.	100	466,800	314,921	185,000	3 1/2	30 June 31 Dec	100	161 00
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	416,000	3 1/2	1 Jan 1 July	132	132 00
People's Loan and Dep. Co.	50	600,000	589,392	107,000	3 1/2	1 Jan 1 July	95	45 00
Real Est. Loan and Deb. Co.	50	800,000	477,209	5,900	3 1/2	Jan July	78	38 00
Richellen and Ont. Nav. Co.	100	1,619,000	1,550,000	.....	3	9 Feb 15 Sept	64 1/2	84 50
Royal Loan and Sav. Co.	50	500,000	470,000	67,000	4	J n July	130	65 00
Starr M'fg Co., Halifax	100	200,000	200,000	.....	5	March	25	25 00
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	1 eb-Quly	184	92 00
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	J n 1 July	133	66 00
Western Can. Loan & Sav.	50	5,000,000	1,400,000	700,000	5	July	169	84 50

REGISTERED TRADE MARK.



LION "L" BRAND.

THE LARGEST FACTORY OF THE KIND IN THE DOMINION.

**LION "L" BRAND**

Pure Goods, Honest Goods

LEADING DEALERS FROM OCEAN TO OCEAN HANDLE THESE GOODS.

**PURE VINEGARS.** WARRANTED PURE of natural strength, and free from any added acids. Manufactured solely under the supervision of the Inland Revenue Department. Unequalled for table use and pickling purposes. Put up in wood, all sizes, and in demijohns.

**MIXED PICKLES.** EQUAL TO ANY IMPORTED SIMILAR GOODS. Put up with selected fresh vegetables, in pure vinegar, in 20 oz. round bottles, and in wood packages of 1, 3, 5 and 10 Gallon.

**JAMS, JELLIES and PRESERVES.** WARRANTED FRUIT AND SUGAR. FOR COMMERCE: Specially prepared for Bakers' and Confectioners' use. FOR THE HOUSEHOLD: For Hotels, Boarding Houses, Clubs, Colleges, Convents, Hospitals, Asylums, etc. Also, for travelling, hunting, fishing, yachting excursions, pic nics, etc. Put up in 8 oz. and 1 lb. glasses; also in tin from 1 lb. to 10 lbs., and in wooden pails of 7, 14 and 30 lbs.

**MICHEL LEFEBVRE & CO., MONTREAL, P.Q.**  
Established 1849 Gold, Silver and Bronze Medals. 20 First Prizes.

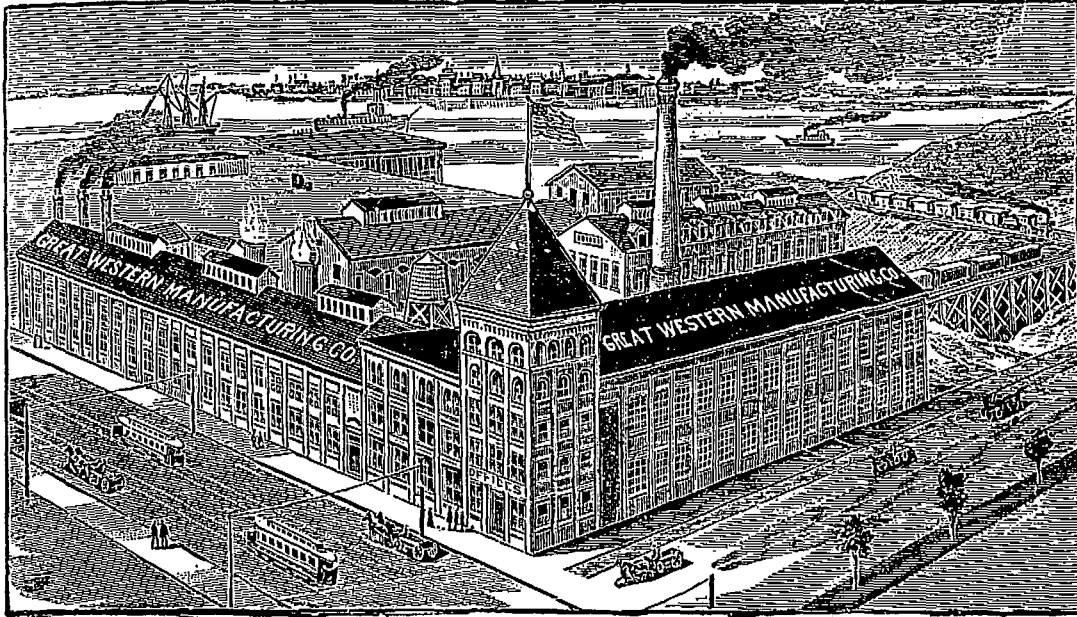
century, and is the inventor and manufacturer of a large number of switch boards used by the General Electric Co. of New York and many of the smaller companies throughout the American continent. There are over 5,000 of his improved switch boards now in use, which he makes in all sizes, from 50 to 2,000 amperes each, and Canadians who are in need of improved articles in this line, will find that Messrs. J. Lang & Co., who have been awarded the highest mention at the World's Fair, will be able to supply them, with a greater variety and better article than any other house we know of in the west. We gladly welcome them into the electrical arena of Canada, and wish them success.

**CAMPBELL BROS., AXES AND EDGE TOOLS.**

The axes made by Campbell Bros., 18 and 20 Smythe st. St. John, N.B., have become famous among lumbermen. The firm cannot be induced to use anything but the finest material, and in spite of low quotations and other temptations, will use but one grade of steel, and that, needless to say, the best. In this way they have built up a steady demand for axes which turn out good, year after year. Their axes are used chiefly by the largest lumber operators throughout the lower provinces, and some forty testimonials certify to the excellent quality of their goods. They have gained a deserved reputation on account

**The Great Western Manufacturing Co. DULUTH, MINN. & CHICAGO, ILL.**

Salesrooms: { 195 207 S. Canal Street, CHICAGO.  
 all 913 Olive Street, ST. L. URS.

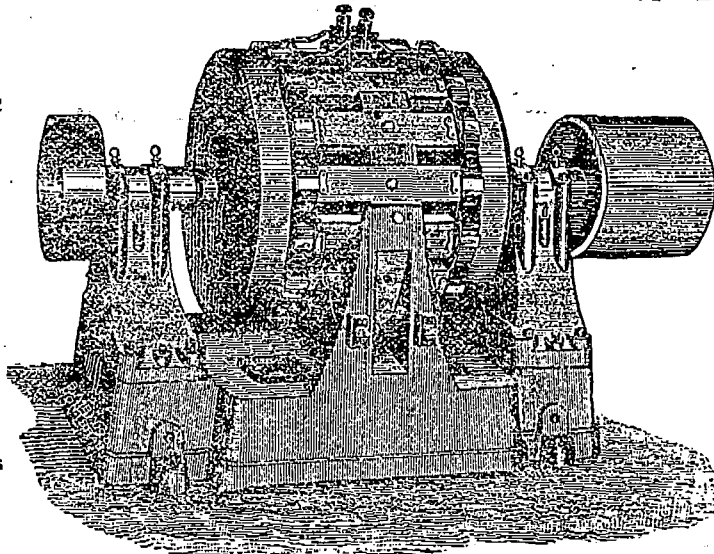


Manufacture of  
 Direct Alternating, Arc Apparatus, Mining Locomotives  
 Power Motors, Electrical Supplies and  
 Gas and Electric Fixtures.

WRITE FOR CATALOGUES AND PRICES.

**THE CLIMAX OF SIMPLICITY REACHED AT LAST.**

HERE  
 IT IS.



DYNAMOS,  
 MOTORS,  
 —AND—  
 TRANS-  
 FORMERS.

THE ROYAL ALTERNATOR.

The overwhelming advantages of this machine are that it has NO Commutators, NO Brushes, NO ROTATING ARMATURE. It is simplicity itself and CANNOT BURN OUT.

Correspondence with RESPONSIBLE AGENTS Everywhere Desired.

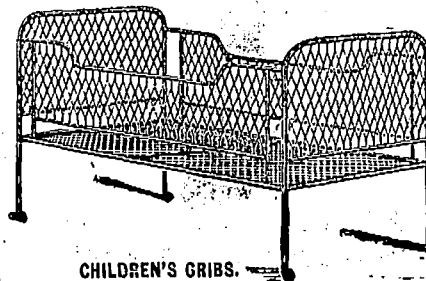
**THE ROYAL COLUMBIAN  
 ELECTRIC CO.,**

Secretary's Office;  
 Room 24, 53 Dearborn Street, CHICAGO.  
 Works: PEORIA, ILLINOIS.

of standing the severe frosts experienced in New Brunswick and elsewhere. They make any desired pattern, viz., Wedge, Nova Scotia, Yankee, Canadian, Double Bitt, etc. The firm also supplies a number of wholesale firms with particular patterns, with special label for their exclusive use. Their goods have been sold in the provinces of Quebec and Ontario with most favorable results. Ship carpenter's axes and adzes made by them are in demand by United States buyers, in spite of a duty of 45 per cent. They also manufacture edge tools, carriage springs and axles, and are always ready to quote prices to wholesale buyers. The firm report recent orders from Montreal, Quebec and Ontario for the making of axes according to patterns sent them.

**STAR WIRE WORKS. JOS. BELLON, Prop.** 116 to 118 BERRI STREET, MONTREAL, CANADA, P.Q.

Manufacturer of all kinds of

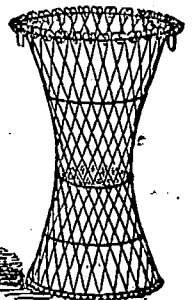


CHILDREN'S CRIBS.

Wire Window Guards,  
 Bank and Office Railings,  
 Flower Stands,  
 Flower Basket,  
 Wire Barrel Covers,  
 Coat Hangers, Hat Traps,  
 Ladies' Gents' and  
 Children's figures.

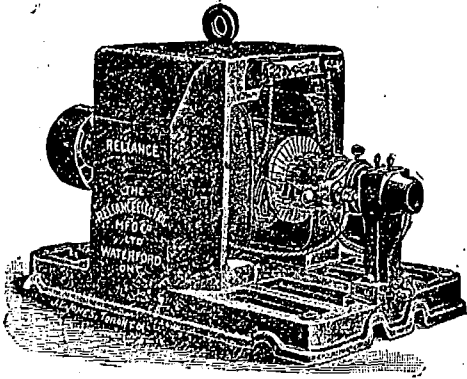
Wire goods for house  
 furnishing Trade, Flor-  
 ist Wire Designs and  
 other Florists' Goods.

Trade supplied in the  
 above goods at prices  
 defying all competition  
 in Canada.



Sponge or Paper Basket.

**The Reliance Electric Manufacturing Co. Ltd.,**



Manufacturers of  
The Reliance System of Arc  
and Incandescent Lighting.  
The Rae System of Electric  
Railway and Power  
Apparatus.

Branch Offices:  
141 KING STREET, WEST,  
TORONTO, ONT

HEAD OFFICE & WORKS:  
**WATERFORD ONT.**

**T. W. NESS, 749 Craig St., Montreal, - Agent Province of Quebec**

**How Brunswick Advertisements.**

**S. R. FOSTER & SON,**  
Manufacturers of  
**WIRE NAILS**  
STEEL & IRON-OUT NAILS.  
And SPIRES, TACKS, BRADS  
SHOE NAILS, BUNGARIAN NAILS, &c.  
ST. JOHN, N.B.

**St. John Bolt & Nut Co.**  
Superior  
Steel Boiler Rivets a Specialty.  
IN STOCK—A full line of machine Bolts,  
Lag-Screws, Square and Hexagon Nuts, With-  
worth's manufacturers' Standards, Stove,  
Bods and Washers, wrought and cast.  
ST. JOHN N.B.

**JAMES BAXTER**  
NOTE BROKER  
Buys and Sells Commercial Paper, &c.  
198 St. James Street,  
MONTREAL.

**GILMOUR PAINT WORKS**  
BEDFORD, QUE.  
MANUFACTURERS OF  
SUPERFINE COACH COLORS,  
WHITE LEADS, FLOOR PAINTS,  
COTTAGE COLORS,  
PURE OIL COLORS, Etc.  
Send for Color Cards.  
GEO. S. WALSH, Proprietor.

**FOR SALE.**  
One 30 light 1200 candle power arc dynamo,  
Thomson-Houston system. Armature new not yet unpacked. The entire machine in first class running order. Also, about twenty single 1200 candle power arc lamps same system, in good running order. Reason for sale, too small for present use. For further particulars apply to  
CANADIAN JOURNAL OF COMMERCE,  
MONTREAL, QUE.

**Bookbinding and Job Printing**  
Of all kinds done at the  
**Journal of Commerce.**

**OCT. LAURIN & CO.**  
Manufacturers and Manufacturers' Agents of  
Elm, Ash, Oak, Walnut & Cherry Furniture, Baby Carriages,  
Reed and Rattan Goods, etc.  
Specialty, CHAIRS & BEDROOM FURNITURE,  
BEAUBARNOIS, P.Q.  
Telephone No. 15  
Catalogue supplied on application.

**Montreal Pharmaceutical Journal**  
A Monthly Journal of Chemistry, Pharmacy, and Materia Medica.  
Official organ of the Quebec Pharmaceutical Association.  
It is the best medium of introducing, and keeping before the retail druggists of Canada and Newfoundland anything used or sold by them.  
Office of publication:  
**171 ST. JAMES STREET.**  
For advertisement rates apply to  
**P.O. Box 1144, MONTREAL, Can.**

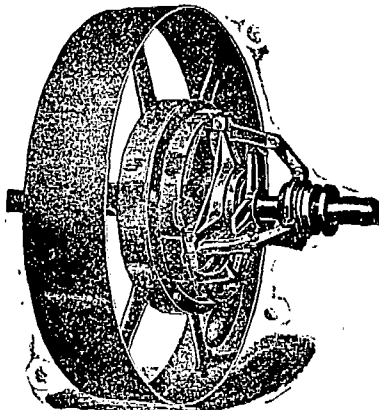
HIGH GRADE  
INCANDESCENT LAMPS  
**PACKARD**



MONTREAL

MANUFACTURED BY  
**PACKARD LAMP CO. LTD.**  
CHAS. O. PATER, Man. Dir., 96 to 100 King St.

**CLAUSSEN CLUTCH PULLEY AND CUT-OFF COUPLING.**

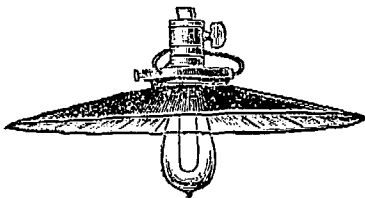


Simple, Durable and only one point of adjustment.  
Manufactured by:  
**DARLING BROTHERS, MONTREAL.**  
RELIANCE WORKS.

J. M. HARRISON.

H. A. SEYLER.

**MONTREAL ELECTRICAL SUPPLY CO.**  
781 CRAIG STREET, MONTREAL.



Practical Electricians, Manufacturing Contractors, Telephones, Annunciators, Bells Batteries, Push Buttons, Burglar Alarms, etc.

Electric Light, Wiring of Stores, Offices Con-cealed Wiring of Private Houses, complete installation of Electric Light Plants.

Electric Light Fixtures and Brackets.

N.B.—Repairs of all kinds neatly executed.

**BEDDING!!!**

GET YOUR **BEDDING AND BEDSTEADS** FROM A FIRST-CLASS HOUSE.

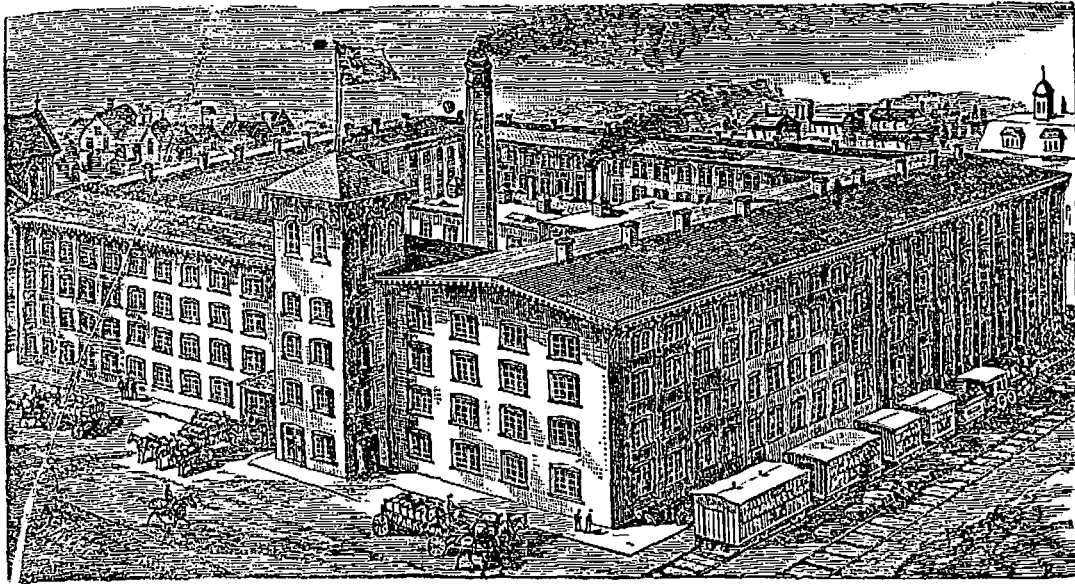
ESTABLISHED 20 YEARS. —:—:— BOOK BOTTOM PRICES.

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

**J. E. TOWNSEND,**

1 LITTLE ST. ANTOINE STREET, Corner St. James Street only.  
TELEPHONE 1906

**WM. PARKS & SON, Limited, ST. JOHN, New Brunswick.**



**COTTON SPINNERS, BLEACHERS, DYERS AND MANUFACTURERS.**

Yarns of a superior quality and Fast Colors for manufacturing purposes a Specialty.

ST. JOHN, N.B.  
NEW BRUNSWICK COTTON MILLS,  
ST. JOHN COTTON MILLS.

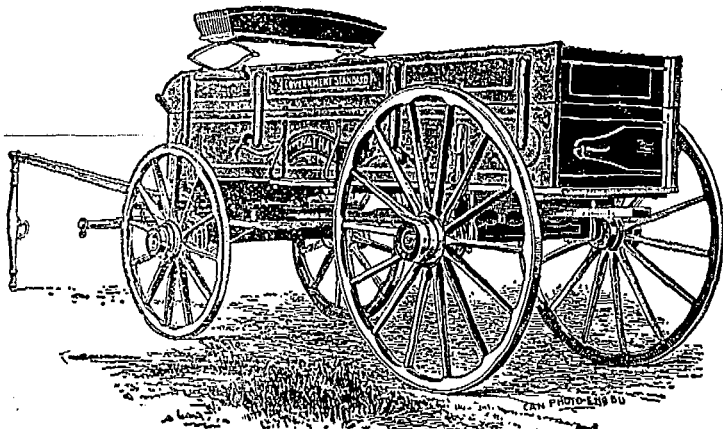
D. R. VAN-ALLEN, Pres. & Man. WM. BALL, Vice-Pres. WM. S. IRELAND, Sec.-Trea

**THE CHATHAM MANUF'G CO, Limited.**

AUTHORIZED CAPITAL \$300,000

MANUFACTURERS OF

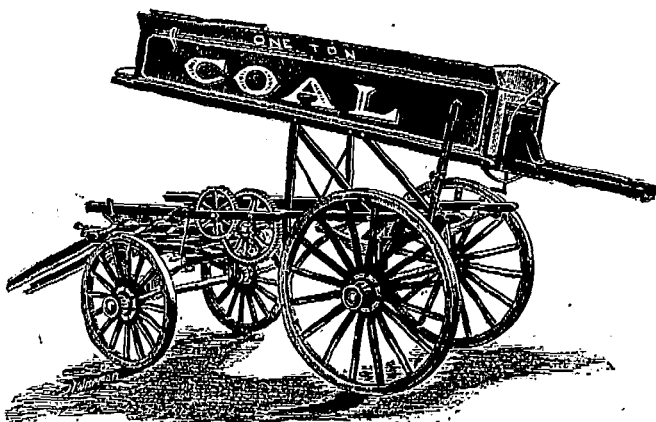
**Wagons & Wagon Stock, Hardwood Lumber & Ship Plank**



CHATHAM, ONT.

Made with Van-Allen's Patent Arm that at once does away with the old time breaking joint of axle and the necessity of any truss rods; consequently what is called the Chatham or Chautauqua Giant Wagon.

**AMERICAN PATENT COAL WAGON.**



4 WHEN UNLOADING.

Works same as two tons. A very handy and useful wagon. No Coal Merchant should be without them.

— Manufactured by —

**JEFFREY BROS.,**  
PETITE COTE, MONTREAL.

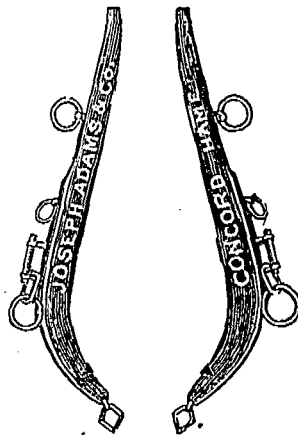


**BLACK'S**  
Horse Collar Works

PORT HOPE, ONT

Send for Price Lists.

The best and cheapest collar in the market.



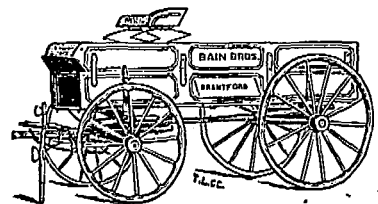
**High Top Concord Bolt Hammers**

Manufactured in all styles and quantities to suit the trade. Send for price list to

JOSEPH ADAMS & CO., HUNTINGDON, P. Q.

**BAIN BROS. MFG. CO., LTD.**

MANUFACTURERS OF



**The LEADING WAGON**

OF THE DOMINION.

BRANTFORD.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.				
		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.			
<b>Beets and Sheeps.</b>															
Brogans	.....	\$0 80	1 05	\$0 75	\$0 85	\$0 70	\$0 80	Roast chicken, 1-lb tins..		2 30	2 40	Soda Ash, .....	1 10	2 00	
Cobonras	.....	0 95	1 20	0 85	0 90	0 75	0 80	Roast turkey, 1-lb tins..		2 30	2 40	Soda Bicarb. ....	2 30	2 50	
Split Balmorals	.....	1 00	1 25	0 85	1 00	0 75	0 80					Sol Soda	0 90	1 00	
Kip	.....	1 15	1 40	0 98	1 15	0 80	1 10					Concentrated	1 75	2 00	
Buff	.....	1 25	1 50	1 10	1 50	0 90	1 15					<b>Dyestuffs.</b>			
Calf	.....	2 00	3 00	0 00	0 00	0 00	0 00	<b>Brooms.</b>				Archil, con	0 27	0 25	
Buff Congress	.....	1 25	1 60	1 10	1 50	0 00	0 00	Rose 4 strings, varn. hand	3 25	0 00	Cutch	0 07	0 05		
Calf	.....	1 90	3 40	0 00	0 00	0 00	0 00	Thistle 4	2 90	0 00	Ex. Logwood	0 10	0 15		
Split boots	.....	1 35	2 10	1 25	1 60	0 95	1 15	Map Leaf A 4 sigs	3 25	0 00	Chips	2 00	2 10		
Kip	.....	2 00	3 00	1 50	1 70	1 10	1 40	B 4 stained	2 10	0 00	Indigo (Bengal)	1 50	1 75		
Calf	.....	3 75	3 90	0 00	0 00	0 00	0 00	Shamrock A 4 varn bar	2 65	0 00	" Madras	0 70	1 00		
Welt boots half fox	.....	1 60	2 10	0 00	0 00	0 00	0 00	Daisy A 3 sigs varn handle	2 45	0 00	Gambier	0 25	0 05		
" full	.....	1 80	2 60	0 00	0 00	0 00	0 00	B 3 stained	2 10	0 00	Madder	0 14	0 15		
" Sox	.....	0 35	0 75	0 00	0 00	0 00	0 00	Tulip No 1 3 sigs	1 85	0 00	Sumac	70	00		
<b>Fur.</b>															
Split Batts	.....	0 65	0 85	0 70	0 80	0 40	0 50	<b>Drugs &amp; Chemicals</b>				<b>Fish.</b>			
Split Balmorals	.....	0 85	0 90	0 70	0 85	0 50	0 60	Acid Carbonic Cryst Med	0 40	0 45	Labrador Herrings, No 1	0 09	5 25		
Kip	.....	1 00	1 10	0 75	0 80	0 50	0 65	Aloes, Caps	0 12	0 15	Nfld Shore No. 1	4 50	4 75		
Buff	.....	0 90	1 15	0 80	0 90	0 50	0 65	Alum	1 50	1 75	Sea Trout No. 1 split p b	9 00	9 25		
Pebbled	.....	0 90	1 15	0 80	0 90	0 50	0 65	Borax, xtls	0 08	0 11	" half brls	4 75	5 00		
<b>Machines Sewed.</b>															
Poppled Button	.....	1 00	1 20	0 85	0 90	0 50	0 70	Brom. Potass	0 48	0 52	Cape Breton Herrings	2 75	3 00		
Glazed Buff Button	.....	1 00	1 20	0 85	0 90	0 50	0 70	Camphor, Eng. Ref	0 67	0 70	Mackerel, No 1, kits	0 70	1 00		
Goat	.....	1 50	2 00	1 15	1 50	0 80	1 35	Am. Ref	0 24	0 66	" 1 brl	5 10	5 25		
Polish Calif	.....	1 50	2 00	1 20	1 75	0 90	1 35	Clitic A lid	0 4	0 65	Green Cod, Large	5 10	5 25		
French Kid	.....	1 85	3 50	1 90	2 50	1 40	1 75	Copperas, per 100 lbs	0 75	1 10	" No. 1	0 00	0 45		
<b>Canned Goods.</b>															
Lobsters	.....	6 51	7 00	Lunch Trays 1-lb. per doz		3 25	0 00	Cream Tartar	0 25	0 3	Draft	5 00	0 01		
Sardines, js	.....	3 50	9 50	2-lbs. "		6 50	5 75	Gum Arabic per lb	0 17	0 20	Dr. "	5 00	0 01		
Mackerel	.....	1 00	0 00	4-lbs. "		8 25	9 00	Morphia	1 60	1 75	Salmon No. 1 brls	0 00	14 00		
Salmon	.....	1 45	0 00	6-lbs. "		8 75	9 00	Opium	4 00	4 25	" 2	0 00	12 50		
Clams, 1-lb tins, per doz	.....	2 00	0 00	8-lbs. "		19 35	19 50	Oxalic Acid	0 18	0 12	Salmon, No. 1 (tires)	0 00	21 00		
Oysters	.....	1 40	1 50	10-lbs. "		3 25	0 00	Phosphorus	0 85	0 7	" 2 large	0 00	18 00		
Peaches, 2-lb. yellow	.....	3 00	2 25	12-lbs. "		4 00	0 00	Potash Bicromate	0 10	0 12	" 3	1 00	15 00		
" 8-lb.	.....	3 00	3 15	14-lbs. "		6 50	0 00	Potass Iodide	3 60	3 75	" Brit. Col brls	12 00	15 00		
Bartlett pears, 2-lb tins, per doz	.....	1 75	00	16-lbs. "		8 25	0 00	Quinine	0 30	0 45	Boneless Fish	0 00	0 6		
Strawberries, 2-lb tins, per doz	.....	2 25	2 00	18-lbs. "		1 20	0 00	Tartaric Acid	0 40	0 45	" Cod Nfld	0 06	0 16		
Pineapples, 2-lb tin, per doz	.....	2 80	2 40	20-lbs. "		1 20	0 00	Tin Crystals	0 20	0 25	<b>Flour.</b>				
Blueberries, 2-lb. per doz	.....	0 75	0 90	24-lbs. "		1 20	0 00	Heavy Chemicals			Wheat	3 75	3 90		
Green Gages, 2-lb tins per doz	.....	1 25	1 75	28-lbs. "		1 20	0 00	Bleaching Powde	2 50	3 00	Manitoba patent b brands	3 45	3 50		
Corn, per doz	.....	6 80	1 00	32-lbs. "		1 20	0 00	Blue Vitriol	4 00	5 00	Jerome's ruser	3 11	3 15		
do 2-lb tins, farmount	.....	None.		36-lbs. "		1 20	0 00	Brimstone	1 75	3 25	Extra	2 00	3 10		
<b>Meats.</b>															
		Womens.		Misses.		Childs.						Manitoba Strong Bakers		3 41	3 80
		0 65		0 70		0 40						Best rands		3 61	3 70
		0 85		0 90		0 50						Sta. dard oatmeal per bag		1 90	2 00
		1 00		1 10		0 75						Uran		0 00	14 00
		0 90		1 15		0 80						shorts		15 50	16 00
		0 90		1 15		0 80						Mouille		00	00
		0 80		0 90		0 50									

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



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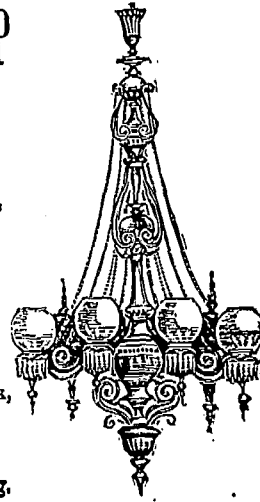
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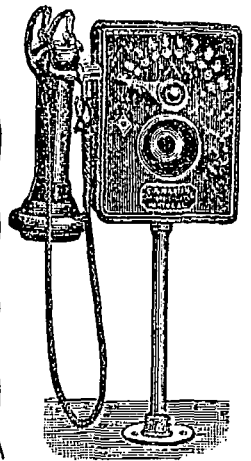
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 9 1893.

Name of Article	Wholesale	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
<b>Farm Products.</b>		<b>Barley, malting</b>		<b>Molasses, (Barbados) im's</b>		<b>Vermicelli; Canadian</b>	
Butter: Creamery	0 22 0 23	feed	0 50 0 55	0 00 0 34	0 00 0 00	Macaroni	0 06 0 07
Western dairy	0 19 0 20	Pens. per 86 lbs, adoot.	0 43 0 44	Porto Rico	0 00 0 00	Italian	0 06 0 07
Townships	0 21 0 22	Eye adoot	0 68 0 69	anigua	0 00 0 00	Past-Olston	0 10 0 13
Cheese: finest Ont	0 11 0 12	Jorn, in bond	0 16 0 17	Cuba	0 00 0 00	Orange	0 22 0 26
Finest Que	0 10 0 11	duty paid	0 90 0 90	Sahing Powder	0 00 0 00	Lemon	0 15 0 17
Medium	0 00 0 10		0 62 0 64				0 14 0 16
<b>Eggs:</b>		<b>Greceries.</b>		<b>Case 1, 3 dr. 5 oz. tins</b>		<b>Starch</b>	
Fresh	0 16 0 16 1/2	Tea (Hf.-Chest & Cad.)	0 12 0 17 1/2	2 25 0 00	2 00 0 00	Can. Laundry	0 03 0 04
Fresh (held)	0 00 0 00	Japan, com. to med. lb	0 17 0 25	0 00 0 00	0 00 0 00	Silver Gloss	0 06 0 07
Finest lined	0 00 0 00	good med. to fine	0 27 0 30	0 20 2 25	0 20 2 25	Benson's Prep. Corn	0 07 0 08
Western	0 00 0 00	finest	0 32 0 37 1/2	Con. Cluster	3 25 3 50	Can. Prep. Corn	0 37 0 07 1/2
		choice	0 38 0 42 1/2	Imperial	0 00 0 01	Winegr: Imp. Tripis, 1 brl	0 41 0 00
		fancy	0 15 0 30	Extra Dessert	4 25 0 00	Cote D'or	0 35 0 00
		fine to finest, lb	0 33 0 50	Royal Buckingham cluster	4 75 5 00	Crystal Pickling	0 28 0 00
		Gunpd. com.	0 13 0 18	Valencia	0 04 0 04	W. W. XXX	0 25 0 30
		good	0 35 0 45	Layers	0 04 0 05	W. W. XX	0 21 0 25
		med. to gd.	0 17 0 18	Currants, Provincial	0 03 0 04	W. W. X	0 10 0 00
		fine to finest	0 25 0 32 1/2	Prunes (French)	0 00 0 00	Pure Malt	0 00 0 55
		Twankay, com. to gd.	0 15 0 19	Bosnia	0 07 0 07	Cider X	0 20 0 30
		Oolong	0 28 0 50	Figs in bags	0 00 0 60	XXX	0 27 0 00
		Congou, common	0 12 0 15	new layers	0 00 0 00	Sep: Best Laundry	0 06 0 06 1/2
		good common	0 22 0 27	Sh. Almonds, bxs	0 01 0 25	Common	0 02 0 06
		med. to good	0 35 0 35	S. S. Tarragona	0 11 0 11	Watches: Telephone	3 00 0 00
		fine to finest	0 32 0 45	Almonds, paper shell	0 00 0 00	Parlor	1 75 0 00
		Ningohw common	0 15 0 16	Walnuts	0 00 0 00	Star	3 50 0 00
		med. to good	0 20 0 22 1/2	Grenoble	1 04 0 12	Star	3 50 0 00
		fine to choice	0 27 0 35	Wilberts	0 00 0 00	Nelson's Matches:	
		choice	0 42 0 61	Stilly	0 08 0 19	Steamboat	2 85 0 00
		Coffee, Mocca (green)		Stee: Cassia	0 07 0 07	Railroad	2 95 0 00
		Add 4c to 5 for roasting		Mace	0 90 1 20	Workboards	
		and grinding	0 26 0 37	Cloves	0 10 0 2	Nelson's Favorite	1 20 0 00
		Java	0 26 0 30	Nutmegs	0 45 0 90	<b>Hardware.</b>	
		Marsalho	0 24 0 35	Jamaica Ginger, Bl.	0 18 0 21	Antimony	0 10 0 12
		Jamaica	0 19 0 23	African Unbl	3 15 0 19	Block, L & F per lb.	0 22 0 22 1/2
		Rio	0 18 0 21	Pepper, Black	0 08 0 10	Straits	0 22 0 00
		Plantation Ceylon	0 00 0 00	White	0 07 0 08	Strip	0 00 0 25
		Chicory	0 11 0 13	Mustard, 4 lb. per jar, Wm	0 11 0 2	Upper: Ingot	0 11 0 12 1/2
		Sugar:		1 lb.	0 72 0 77	Sheets	0 15 0 22
		Ex Ground, in brls	0 00 0 05 1/2	4 lb. Jar, Cana.	0 23 0 25	<b>New Cut NAIL SCHEDULE.</b>	
		in bxs	0 00 0 05	1 lb.	0 65 0 70	Case—50d and 60d, f.o.b.	
		Powdered, in brls	0 00 0 05	Rice, large lots	0 22 0 24	Cut nails	2 25 0 00
		Paris Lump, in brls	0 00 0 05 1/2	Katna D. 100 lb.	3 60 3 85	Steel nails	2 85 0 00
		half brls	0 00 0 0	Japan	4 75 5 50		
		100-lb. bxs	0 00 0 0	Carolina D. lb.	0 00 0 00		
		50-lb. bxs	0 00 0 05	Tapioca, Pearl	7 00 8 00		
		Ex Granulated, brls	0 00 0 0 1/2	Flake	0 04 0 06		
		Brand V	0 01 0 0 1/2	Gelatine, 1 qt pk.	0 04 0 06		
		yrup, half brls	0 31 0 02	1 lb. pk.	1 05 1 10		
				9 "	1 00 0 00		

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

\*New Readers please to the wholesaler trade; others would have to pay additional

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Perfect Balance, Noiseless, no Sparking, Slow Speed, Very Large Commutator, Extra wide Brushes, no Heating. Boxes made of Brass and Babbitt and Fitted with Grease Cups. Armature and Field Core made of Wrought Iron. Compound Wound.

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JOURNAL OF COMMERCE,  
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Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
<b>Hardware—Continued.</b>		<b>Terms, 4 months, or 30 days.</b>	0 00 0 00	<b>Shot per 100 lbs.</b>	5 55 6 75	<b>Light.</b>	0 28 0 29
50d.	0 00 0 10	<b>Ass't—S.S.</b>	7 00 7 50	<b>Lead Pipe per 100 lbs.</b>	5 50 0 00	<b>Grained Upper.</b>	0 28 0 29
20d, 10d and 12d	0 15 0 00	<b>solid S.</b>	9 50 10 00	<b>Zinc Sheet</b>	5 09 5 50	<b>Scotch Grain.</b>	0 28 0 29
10d.	0 20 0 00	<b>Coll Chain—1</b>	0 04 0 00	<b>Spoiler.</b>	4 75 5 00	<b>Kip Skins, French.</b>	0 50 0 75
8d and 9d.	0 25 0 00	<b>Coll Chain—1</b>	0 05 0 00	<b>Scrap Iron.</b>	0 00 16 00	<b>English.</b>	0 50 0 70
6d and 7d.	0 40 0 00	<b>5-16</b>	0 05 0 00	<b>Machinery scrap.</b>	0 00 18 00	<b>Canada Kip.</b>	0 40 0 40
4d to 5d.	0 60 0 00	<b>7-16</b>	0 04 0 00	<b>Wrot Iron</b>	3 00 3 50	<b>Hemlock Calf.</b>	0 40 0 50
3d.	1 00 0 00	<b>Galvanized Iron:</b>		<b>Power? Canada Blasting</b>	4 75 5 00	<b>Light.</b>	0 35 0 50
2d.	1 50 0 00	<b>Morewoods Lion, No. 28.</b>	0 05 0 05	<b>F F to F F</b>		<b>French Calf.</b>	1 05 1 20
4d to 5d cold out, not pol. or bl'd.	0 50 0 00	<b>Morewood &amp; Heathfield.</b>	0 00 0 05	<b>Wire:</b>		<b>Splits, L. &amp; Medium.</b>	0 14 0 20
3d.	0 90 0 00	<b>Queen's Head, or equal.</b>	4 75 0 05	<b>Bright, No. 7, per 100 lbs.</b>	2 60 0 00	<b>Splits, M.</b>	0 12 0 15
<b>Fine blue nails—</b>		<b>Common</b>	0 04 0 04	<b>Ann. No. 7.</b>	2 65 0 00	<b>S. "</b>	0 12 0 14
3d.	1 50 0 00	<b>Pig Iron: Siemens No. 1</b>	17 50 18 00	<b>" all'd.</b>	2 70 0 00	<b>Leather Board, Canada.</b>	0 06 0 10
2d.	2 00 0 00	<b>Coltess.</b>	19 00 0 00	<b>Galvd. No. 7</b>	3 25 0 00	<b>Enamelled Cow, per ft.</b>	0 15 0 17
<b>Casing and box, roofing shook, and tobacco box nails—</b>		<b>Langlois.</b>	8 75 19 00	<b>Barbed Wire—</b>		<b>Pebble Grain.</b>	0 10 0 14
1 1/2 to 3/4.	0 50 0 00	<b>Shott's.</b>	18 75 19 00	<b>2 &amp; 4 bars.</b>	4 50 0 00	<b>Glove Grain.</b>	0 09 0 13
3/4 to 1/2.	0 50 0 00	<b>Hammerless.</b>	18 75 19 00	<b>Plain Twist, 2 &amp; 3 wrs.</b>	4 25 0 00	<b>B. Calf.</b>	0 12 0 13
1/2 to 3/8.	0 75 0 00	<b>Gartsherre.</b>	18 25 18 50	<b>Ribbon.</b>	4 75 0 00	<b>Brush (Cow) Kid.</b>	0 09 0 12
3/8 to 1/4.	0 75 0 00	<b>Garbros.</b>	17 00 17 50	<b>Staples.</b>	4 25 0 00	<b>Buff.</b>	0 11 0 14
1/4 to 3/16.	1 10 0 00	<b>Winton.</b>	14 00 14 00	<b>Wire Nails—75 p.c. off the list.</b>		<b>Russets, Light.</b>	0 25 0 40
3/16 to 1/8.	1 50 0 00	<b>L. F. Riv. Charcoal Iron No. 1 Furrone.</b>	17 50 18 00	<b>Hides and Tallow.</b>		<b>Russets, Heavy.</b>	0 28 0 30
<b>Finishing nails—</b>		<b>Ord. Crown.</b>	0 00 1 95	<b>Montreal Green Hides:</b>		<b>" No. 2.</b>	0 20 0 25
3 inch.	0 85 0 00	<b>Best Refined.</b>	0 00 3 20	<b>No. 1 per 100 lbs.</b>	0 30 4 30	<b>" Saddlers.</b>	8 00 9 00
2 1/2 to 2 1/4.	1 00 0 00	<b>Swedes.</b>	3 25 3 40	<b>" No. 2.</b>	0 00 3 00	<b>Imt. Fr. Calf.</b>	0 65 0 75
2 to 2 1/4.	1 15 0 00	<b>Sheet Iron 20 G &amp; heavier</b>	2 40 3 50	<b>" No. 3.</b>	0 00 2 00	<b>English Oak.</b>	0 23 0 43
1 1/2 to 1 1/4.	1 35 0 00	<b>21, 28 G.</b>	2 55 2 60	<b>Tanners pay 50c. more for sorted, cured and insp'd Norm.—The above are prices in the west.</b>		<b>Rough.</b>	0 16 0 21
1 1/4 to 1 1/8.	1 75 0 00	<b>Boiler Plates steel 1/2 in.</b>	0 10 2 60	<b>Sheepskins.</b>	0 00 0 00	<b>Dongola, extra.</b>	0 30 0 32
1 1/8 to 1 1/16.	2 25 0 00	<b>Boiler Heads, Steel.</b>	0 00 0 00	<b>Oils:</b>		<b>No. 1.</b>	0 20 0 25
<b>Canada Plates:</b>		<b>Hoops and Bands.</b>	2 55 0 00	<b>Cod Oil, Newfoundland</b>		<b>ordinary.</b>	0 15 0 20
<b>Good Brands.</b>	2 50 0 00	<b>Canada Plates:</b>		<b>Halifax.</b>	0 35 0 00	<b>Colored Pebbles.</b>	0 13 0 15
<b>Wro' Iron pipe, 1 to 2 n</b>	0 00 0 00	<b>Good Brands.</b>	2 50 0 00	<b>Gaspe.</b>	0 23 0 31	<b>" Calf.</b>	0 20 0 23
<b>62 1/2 p.c. over 2 in. 62 1/2 p.c.</b>	0 11 0 12	<b>Wro' Iron pipe, 1 to 2 n</b>	0 00 0 00	<b>S. R. Pale Seal.</b>	0 42 0 00	<b>Cod Liver Oil.</b>	0 31 0 40
<b>Steel, cast per lb.</b>	3 70 0 00	<b>62 1/2 p.c. over 2 in. 62 1/2 p.c.</b>	0 11 0 12	<b>Straw Seal.</b>	0 81 0 40	<b>Norwegian.</b>	0 67 0 73
<b>" Spring, 100 lb.</b>	2 50 0 00	<b>Steel, cast per lb.</b>	3 70 0 00	<b>Cod Liver Oil.</b>	0 80 0 85	<b>boiled.</b>	0 70 0 00
<b>" Tire "</b>	2 25 2 50	<b>" Spring, 100 lb.</b>	2 50 0 00	<b>W P Salad Oil.</b>	0 00 0 00	<b>(Distributing Press)</b>	0 20 0 25
<b>" Sleigh Shoe, lb.</b>	3 00 0 00	<b>" Tire "</b>	2 25 2 50	<b>Cod Oil, Newfoundland</b>	3 71 0 42	<b>Do Halifax.</b>	0 00 0 00
<b>" Machinery</b>	3 00 0 00	<b>" Sleigh Shoe, lb.</b>	3 00 0 00	<b>Do Gaspe.</b>	0 87 0 40	<b>Do S. R. Pale Seal.</b>	0 47 0 50
<b>Tin Plate:</b>		<b>Sheet</b>	4 00 4 25	<b>S. R. Pale Seal.</b>	0 47 0 50	<b>Straw Seal.</b>	0 43 0 47
<b>IC Coke.</b>	3 20 3 35	<b>IC Coke.</b>	3 20 3 35	<b>Cod Liver Oil, Nfld</b>	0 75 0 80	<b>Cod Liver Oil, Norway</b>	0 97 1 10
<b>IC Charcoal.</b>	3 75 4 25	<b>IC Charcoal.</b>	3 75 4 25	<b>Lard Oil, Extra.</b>	0 07 0 12	<b>" No. 1.</b>	0 60 0 70
<b>IX.</b>	Usual	<b>IX.</b>	Usual	<b>Boiled.</b>	0 63 0 64	<b>Machinery.</b>	1 00 1 10
<b>IXX.</b>	Trade	<b>IXX.</b>	Trade	<b>Oilve, Pure.</b>	0 85 1 10	<b>Extra, qt., p case</b>	3 00 3 50
<b>DC.</b>	Extras.	<b>DC.</b>	Extras.	<b>" pts. do.</b>	2 40 2 00	<b>" pts. do.</b>	2 70 5 53
<b>DX.</b>		<b>DX.</b>		<b>Spirits Turpentine.</b>	0 16 0 18		
<b>DX.</b>		<b>DX.</b>					
<b>Terne Plate IC, 20 x 28.</b>	7 00 7 25	<b>Terne Plate IC, 20 x 28.</b>	7 00 7 25				
<b>Russ. Shoes iron</b>	10 50 11 00	<b>Russ. Shoes iron</b>	10 50 11 00				
<b>Anchor, per lb.</b>	4 75 5 50	<b>Anchor, per lb.</b>	4 75 5 50				
<b>Lion &amp; Crown, Tin'd Sh's</b>	6 00 6 25	<b>Lion &amp; Crown, Tin'd Sh's</b>	6 00 6 25				
<b>24 gauge</b>	2 80 3 00	<b>24 gauge</b>	2 80 3 00				
<b>Lead: Pig, per 100 lbs.</b>	4 00 4 25	<b>Lead: Pig, per 100 lbs.</b>	4 00 4 25				
<b>Sheet</b>		<b>Sheet</b>					

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

\*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

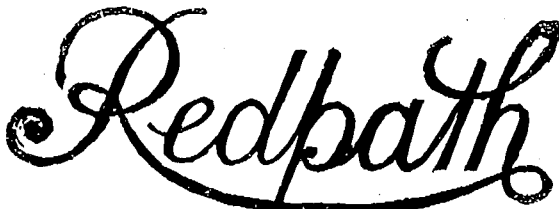
Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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

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"CROWN" GRANULATED, Special Brand, the finest which can be made.

EXTRA GRANULATED, very Superior Quality.

"CREAM" SUGARS, (not dried).

YELLOW SUGARS of all Grades and Standards.

SYRUPS of all Grades in Barrels and half Barrels.

SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.

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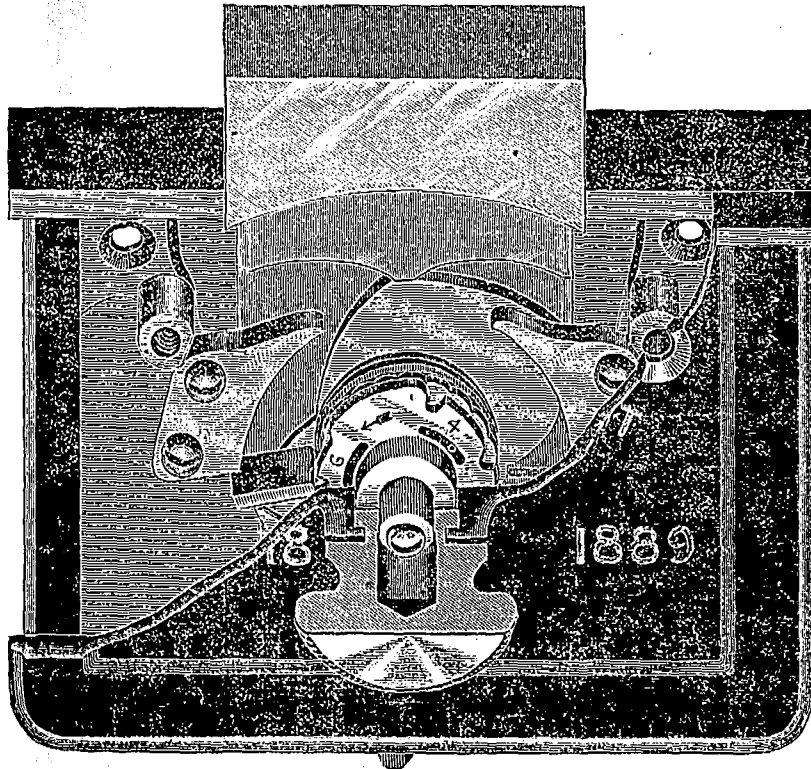
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HEATERS

Every Description of Cast and Wrought Iron Works Estimates furnished  
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Patent for Canada for sale very reasonable.



He had in his possession 56 skeleton keys which the police claim would open any door.  
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You are selling that kind of a lock every day and your

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

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General Manager for Canada

**BRITISH EMPIRE**

Mutual Life Assurance Co. of London, Eng.  
ESTABLISHED 1847

**CANADA BRANCH, MONTREAL,**

Canadian Investments, nearly, - \$1,500,000  
Accumulated Funds, - - - - 8,200,000  
Annual Income, over - - - - 1,300,000  
Assurance in Force, - - - - 31,500,000  
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Bonuses every 3 years. Free Policies  
Special Advantages to Total Abstainers.

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Offering six modes of settlement  
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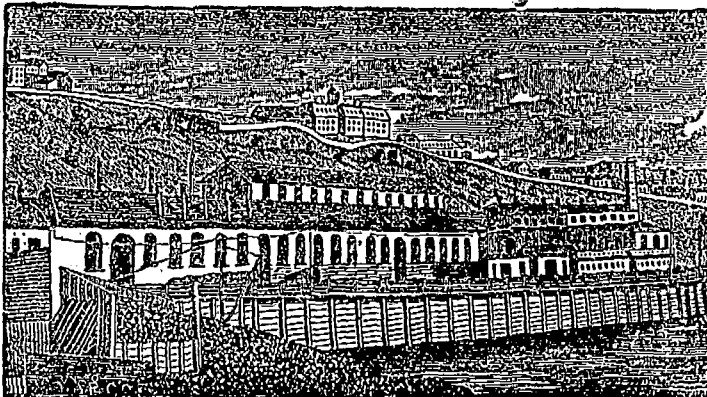
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A. M. SMITH, President. C. C. FOSTER, Secretary.  
J. H. ROUGH & Son, Managers Montreal Branch,  
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Capital and Assets ..... \$25,000,000  
Life Fund (in special trust for life policy-holders).... 5,000,000  
Total Net Annual Income..... 5,700,000  
Deposited with Dominion Government..... - 374,246  
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HEAD OFFICE, Canadian Branch, - - - MONTREAL  
EVANS & McCREGOR, Managers.  
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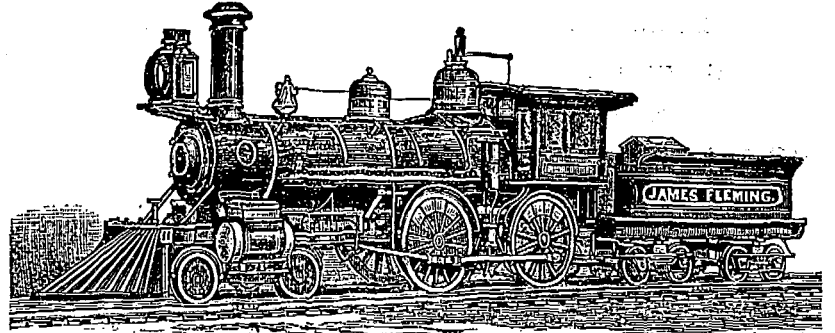
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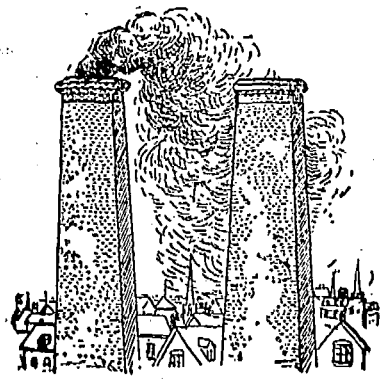
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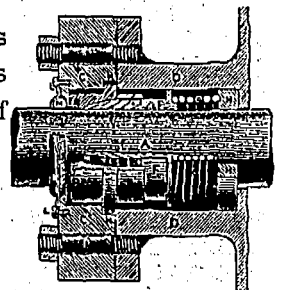
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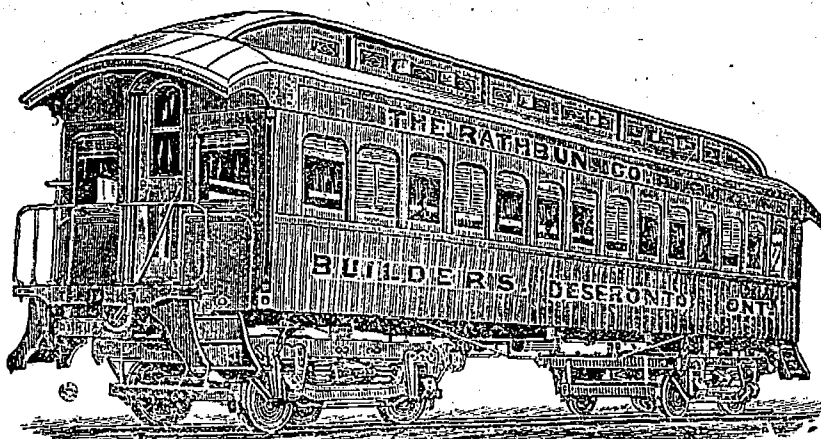
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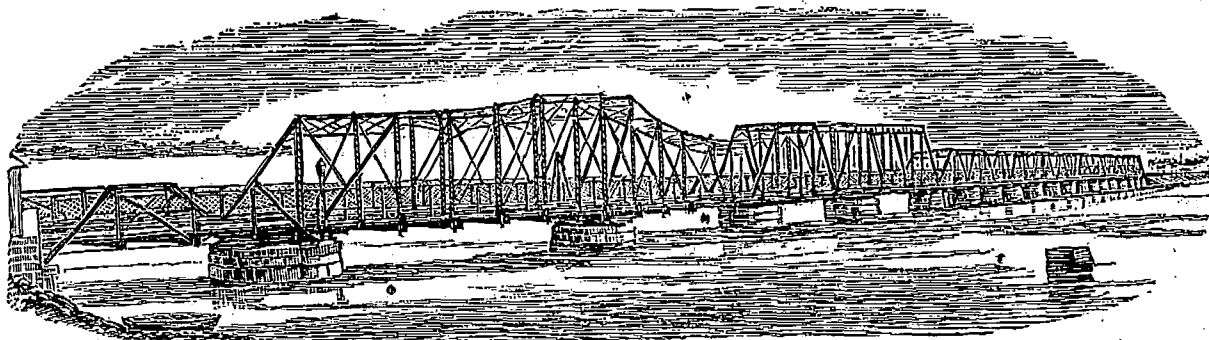
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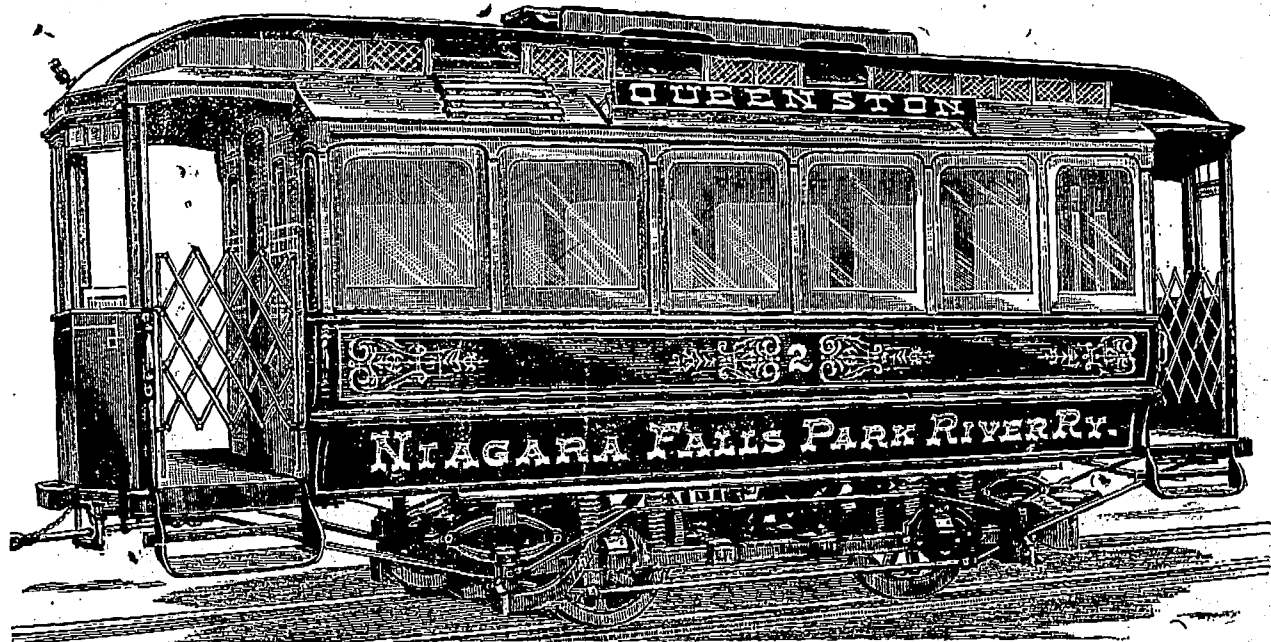
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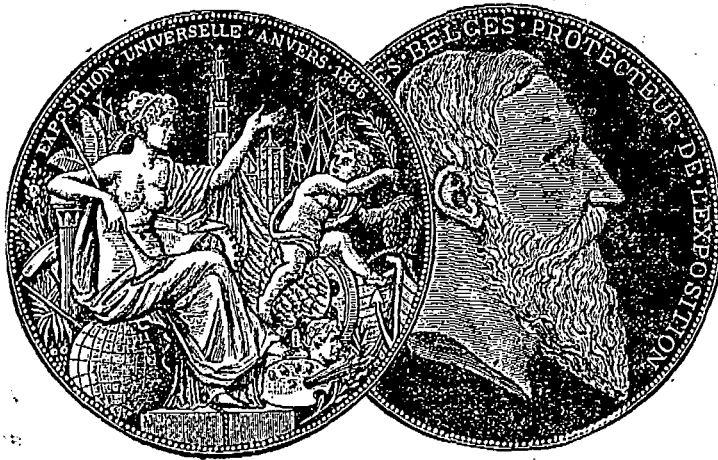
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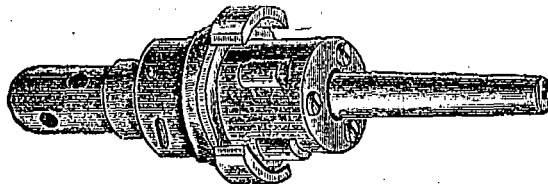
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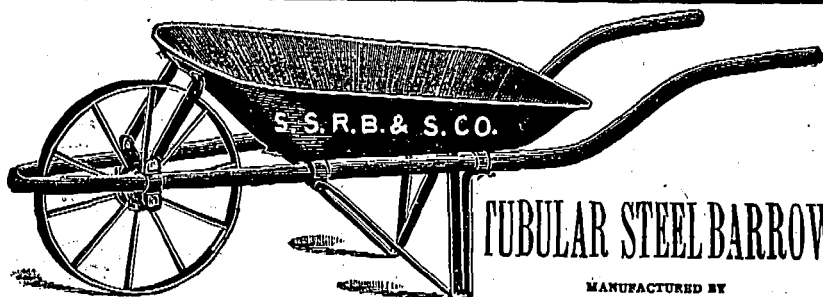
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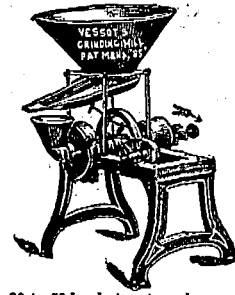
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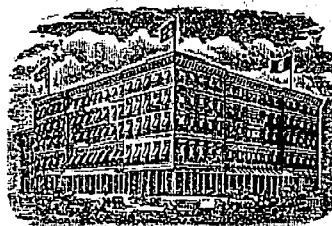
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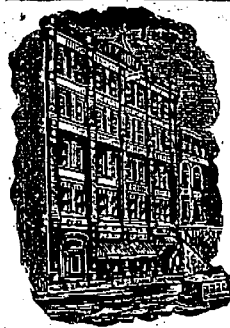
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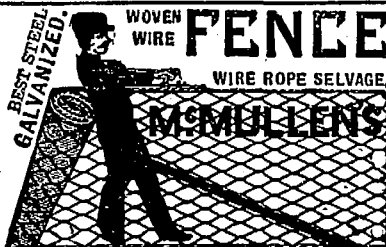
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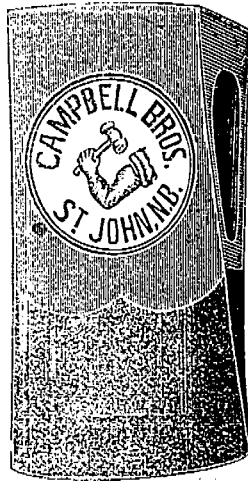
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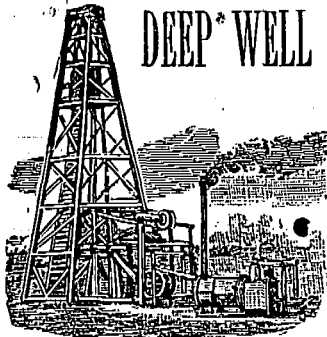
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## DEEP WELL SINKING TOOLS AND MACHINERY.

Having an experience of over 25 years in the manufacture of tools for deep well sinking by the CANADIAN SYSTEM, which is now the recognized standard of excellence. We are prepared with the best facilities to furnish complete outfits, including Drilling and Fishing Tools, Bigs, Engines, Bolders and all Fittings and Supplies in connection with Well Drilling for Oil, Salt, Gas, Water or prospecting for minerals.

Export work a speciality. Cable Address "Joyce, Petrolia."

OIL WELL SUPPLY CO.,  
Petrolia, Canada.

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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 still tanks Bleachers and Agitators, Salt Pans, Steam Boxes for Sturs and Hoop Mills, and any desired work in Plate or Sheet Steel or iron, as well as all reductions 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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Proprietor.

## McKEE & MARWICK,

ESTABLISHED 1871 . . .

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MANUFACTURERS OF

## STEAM PUMPS AND ENGINES.

ALL KINDS OF MILL MACHINERY AND OIL WELL SUPPLIES  
SPECIALITY, made to order or repaired.

FOREIGN ORDERS SOLICITED.

SECURITIES.		London	Oct. 25
British Columbia, 1877, 6 p.c.	122	127	
1887, 4 p.c.	113	116	
Canada, 4 p.c. loan, 1860	107	109	
3 p.c. loan, 1888	52 1/2	93 1/2	
Debs. 1884, 8 1/2 p.c.	103	105	
<b>Railway &amp; other Stocks</b>			
Quebec Province, 5 p.c., 1874	105	107	
Do do 1876, 5 p.c.	105	107	
Do do 1880, 4 p.c.	101	103	
Do do 1883, 5 p.c.	106	108	
Atlantic & Nth Western 5 p.c. Guar.			
1st M. Bds.	114	116	
Buffalo and Lake Huron £10 sh.	123	131	
Do 5 1/2 p.c. 1st Mort.	136	138	
Do 2nd Mort.	136	138	
Can. Central 5 p.c. 1st M. Bds Int.			
Guar. By Gov.	104	106	
Canadian Pacific \$100	75 1/2	75 1/2	
Grand Trunk, Georg Bay, &c.			
1st M.	101	103	
Grand Trunk of Canada Ord. stock	7	7 1/2	
2nd equir. mtg. bds, 6 p.c.	124	126	
1st pref. stock	49 1/2	49 1/2	
2nd pref. stock	51 1/2	52	
3rd pref. stock	17 1/2	18 1/2	
5 p.c. perp. deb. stock	126	128	
4 p.c. perp. deb. stock	94 1/2	95 1/2	
Great Western shares, 6 p.c.	120	122	
Hamilton and N.W., 6 p.c.	105	107	
M. of Canada Stg. Int. 5 p.c.	106	108	
Montreal and Champlain 5 p.c. 1st mtg. Bds	101	103	
Montreal and St. J. 1st mtg. 6 p.c.			
N. of Canada 1st Mt. 5 p.c.	104	106	
Northern Extension 6 p.c. pref.	96	98	
Quebec Central, 5 p.c. 1st Inc. Bds.	20	23	
T. G. & B. 4 p.c. bonds 1st Mort.	100	102	
Well, Grey & Bruce, 7 p.c. Bds.	100	102	
1st Mort.	99	101	
St. Law. and Ott. 6 p.c. Bds 4 p.c.			
<b>MUNICIPAL LOANS.</b>			
City of London (Ont) 1st pref. 5 p.c.	99	101	
City of Montreal stg 5 p.c.	104	106	
1874	104	106	
City of Ottawa, 5 p.c. stg.	107	110	
redeem 1875	102	104	
1875	112	115	
1875	103	105	
City of Quebec, 6 p.c. con. 1873	101	103	
6 p.c. redeem 1875	112	114	
redeem 1875	113	115	
City of Toronto, 6 p.c. stg. 1877	100	110	
6 p.c. stg. con. deb. 1874	105	121	
5 p.c. gen. con. deb. 1890	110	112	
4 p.c. stg. bonds, 1921-23	101	103	
City of Winnipeg, deb., 1884, 5 p.c.	110	112	
deb. scrip. 1885, 6 p.c.	118	120	
<b>MISCELLANEOUS COMPANIES.</b>			
Canada Company	85	88	
Canada North-West Land Co.	8 1/2	8 1/2	
Hudson Bay	13 1/2	14 1/2	

## R. & J. JACKSON,

LUMBER DEALERS  
& CONTRACTORS

Artesian and Oil Well Drillers'  
... Supplies ...

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**THE CANADIAN JOURNAL OF COMMERCE**

FINANCE AND INSURANCE REVIEW

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Manufacturing, Mining and Joint  
Stock Enterprises.

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BRAND

Buy these paints if you want to  
offer your customer the best  
in Canada.

EASILY APPLIED,  
QUICK DRYING,  
Durability Unsurpassed.

Manufactured only by

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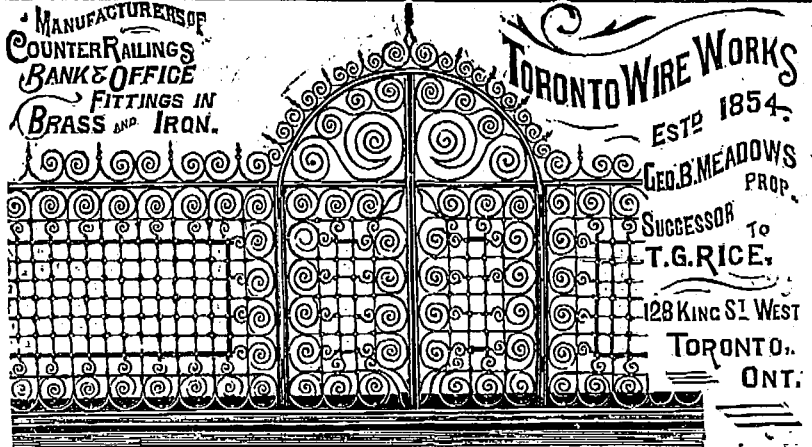
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POLISHED WOOD BASE. SET \$7.50

We keep a stock of Magnet Wires, Batteries, &c. Write for Prices.

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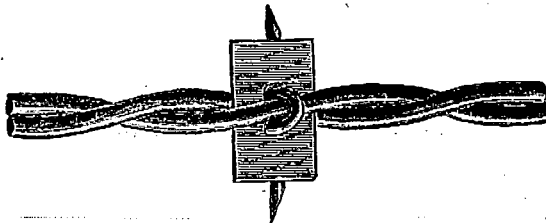
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Plain Twist, Safety 4 Pt., Ribbon  
Twist Staples, Clothes line wire, &  
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We wish to direct special attention  
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Wire.  
The perfection of barb wire.  
Takes the lead everywhere.

Its points of superiority are greater safety to stock. Being stronger gives greater security. It is the  
best manufactured wire on this market, therefore the most satisfactory to handle.  
Ask your dealer for it and take no other.

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ALL WOOL AND UNION DRESS GOODS Dyed and Finished, guaranteeing no shrinkage in the width.  
RIBBONS, SOFT SILK AND UNION, Dyed, Finished and Roblocked.  
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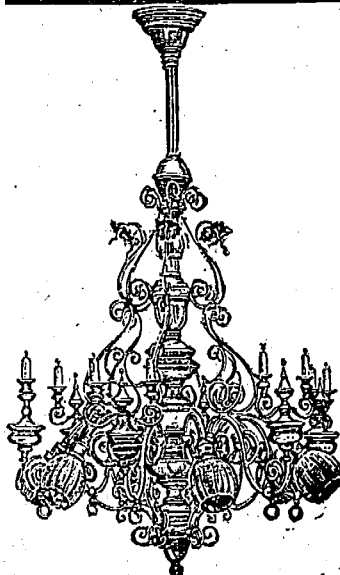
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Manufacturers of

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



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**THE  
Accident Insurance Co.  
OF NORTH AMERICA.**

Incorporated by Dominion Parliament, A.D. 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST.,  
MONTREAL.

President and Managing Director:

**EDWARD RAWLINGS.**

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

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Nov 6, 1893

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine...	10,000	2-6mos.	850	\$50	120½ 120½
Canada Life.....	2,500	7-6mos.	499	50	.....
Confederation Life.....	5,000	5-6mos.	100	16	297 300
Western Assurance.....	25,000	4-6mos.	40	20	151 147
Royal Canadian Insurance.....	20,000	6-12mos.	25	20	125 .....
Guarantee Co. of North America.....	18,372	6	50	10 50	109 110

BRITISH AND FOREIGN.—(Quotations on the London Market.) Oct 27, 1893. Market value p. p'd up sh.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
Atlas .....	24,000	50	.....	6	£21 .....
British and Foreign Marine.....	50,000	50	20	4	£21 .....
Caledonian .....	50,000	30	50	5	£29 .....
Commercial U. Fire, Life and Marine .....	5,000	10	100	15	.....
Edinburgh Life.....	100,000	5	50	5	.....
Fire Insurance Association .....	20,000	13	100	5	.....
Guardian Fire and Life .....	12,000	30	100	25	.....
Imperial Fire .....	100,000	27 p. sh.	20	2	.....
Lancashire Fire.....	10,000	15	40	3	.....
Life Association of Scotland .....	85,802	48	25	12½	.....
London Assurance Corporation .....	10,000	10	10	1	.....
London & Lancashire Life.....	£39,175	70	20	2	.....
Liv. & Lon. & Globe Fire and Life.....	40,000	25	.....	2½	.....
National.....	30,000	70	100	5	.....
Northern Fire and Life.....	40,000	50	60	6½	.....
North Brit. & Merc. Fire and Life .....	6,722	£21 p. s.	10	1	.....
Phoenix Fire.....	2,000	80	20	8	.....
Queen Fire and Life.....	10,000	60	20	8	.....
Royal Insurance Fire and Life.....	50,000	6	10	1	.....
Scottish Imperial Life.....	20,000	15	50	8	.....
Scottish Provincial Fire and Life.....					.....

**North British & Mercantile**

**INSURANCE COMPANY.**

Total Funds, - \$52,053,716.00  
Total Revenue, - \$12,899,247.00

**CANADIAN INVESTMENTS:**

**\$4,599,453.00**

THOS. DAVIDSON, Managing Director, MONTREAL.

Founded THE 1805.

**CALEDONIAN INSURANCE COMPANY**

Of EDINBURGH, SCOTLAND.

CAPITAL, - - \$5,000,000

PROMPT SETTLEMENTS. LIBERAL DEALINGS

45 St. Francois Xavier St., MONTREAL.

LANSING LEWIS, Manager.

Toronto Agents: MESSRS. MUNTS & BEATTY, 1 Victoria Street.

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

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

Established 1824.

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

Capital.....\$30,000,000 | Invested Funds.....\$13,500,000  
Total Assets.....34,472,705 | Deposit with Dom. Govt. 125,000

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

**Quebec Fire Assurance COMPANY.**

ESTABLISHED 1818.

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

Agents.—Nova Scotia—J. T. Twiney & Son, Halifax. P. E. L.—Urquhart & Brown, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son, Ontario—Geo. J. Pyke, Toronto. Manitoba—A. Holloway, Winnipeg. British Columbia—W. S. Gravesley, Vancouver.

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**YORK COUNTY LOAN AND SAVINGS CO.**

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

Subscribed Capital, - \$300,000

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

**THE MUTUAL LIFE**

Insurance Company of New York

RICHARD A. McCURDY, President.

Statement for the year ending December 31, 1891

ASSETS, - - - \$159,507,138.68

Reserve on Policies (American Table 4 p. c.).....	\$146,968,322 00
Liabilities other than Reserve.....	507,849 52
Surplus.....	12,030,967 16
Receipts from all sources.....	37,694,734 53
Payments to Policy-holders.....	18,755,711 86
Risks assumed and renewed, 194,470 policies.....	607,171,801 00
Risks in force, 225,507 policies, amounting to.....	695,753,461 30

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**MANUFACTURERS'**

**LIFE INSURANCE CO**

Head Office, TORONTO.

Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

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

JUNKIN & HOLT, Managers for Quebec,

162 St. James St., MONTREAL

INSURANCE

# THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$760,000  
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HOMANS' PLAN** and the most perfect Endowment

Send now before the public.

Agents wanted in all unrepresented districts.

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

## WORTH KNOWING

"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the ordinary Life Policy of The Temperance and General Life Assurance Co.

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

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HON. B. H. BLAKE, Q.C., - - - - - } Vice-Presidents.  
ROBT. McLEAN, Esq., - - - - - }

H. SUTHERLAND, - - - - - Manager  
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# BRITISH AMERICA ASSURANCE CO.

HEAD OFFICE, - - - - - TORONTO.  
Incorporated 1822.

FIRE AND MARINE.

Cash Capital, - - - - - \$750,000.00  
Total Assets over - - - - - \$1,265,570.70  
Losses Paid since organization, - - - - - \$12,475,201.09

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

THE

# United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER.  
MONTREAL OFFICE, 1740 NOTRE DAME ST.

Capital Subscribed .....\$1,250,000  
Capital paid up in Cash..... \$500,000  
Funds in hand in addition to Capital..... \$782,500

J. N. LANE, General Manager & Secretary.

T. H. HUDSON - - - - - Manager for Canada.

Approved Risks Insured upon the most reasonable terms.  
Losses promptly and liberally settled.

This Company has acquired by purchase the Canadian business and good will of the City of London Insurance Co., assuming thereby liabilities for all current risks. It also respectfully desires the continuance of the connection thus formed.

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Established in 1862. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, \$808,279.00

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

## MERCANTILE FIRE INSURANCE COMP'Y. WATERLOO, Ont.

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

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

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

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

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

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HON. HENRY STARKES, Chairman.  
EDWARD J. BARREAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. O. SMITH, Resident Secretary.

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

HEAD OFFICE, CANADA BRANCH: MONTREAL.

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

President, - - - - - JOHN L. BLAIR, Esq.

Vice-Presidents, - { - HON. G. W. ALLEN  
J. K. KNER, Esq., Q.C.

WILLIAM MCCABE, F. I. A., Managing Director

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

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

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

## DRUMMOND, McCALL Pipe Foundry Co. (LIMITED)

MANUFACTURERS

### Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING

MONTREAL.

WORKS: - - - LACHINE, QUE.

## THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1803

SUBSCRIBED CAPITAL \$6,000,000

PAID-UP CAPITAL \$1,500,000

TOTAL INVESTED FUNDS OVER \$8,000,000

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

E. D. LACY, RESIDENT MANAGER.

## SUN FOUNDED A. D. 1710

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

CANADIAN BRANCH,

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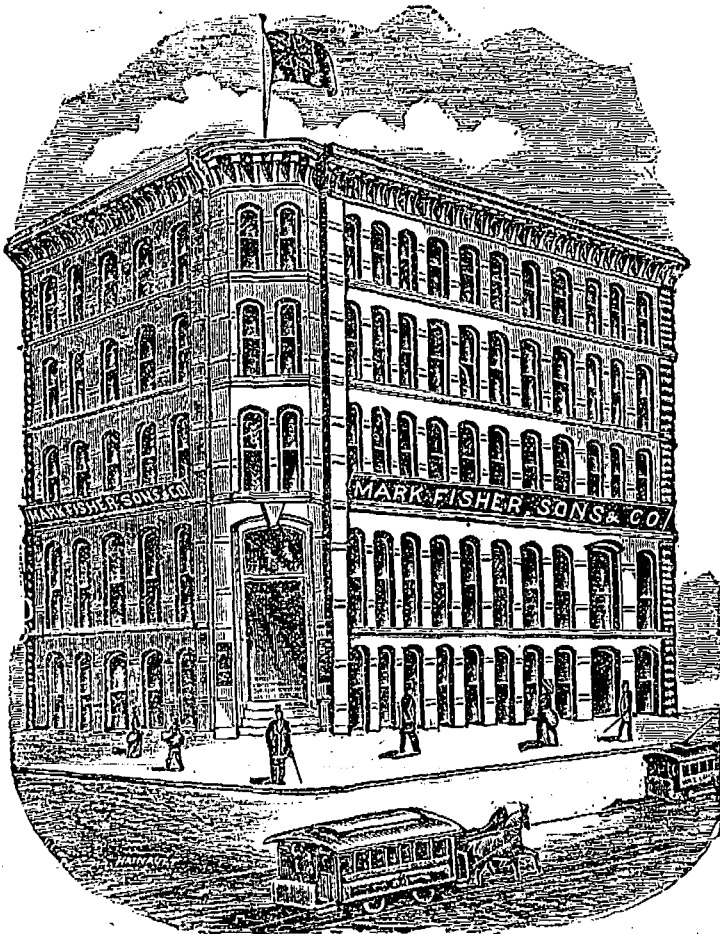
H. M. BLACKBURN, - - - - - Manager  
W. ROWLAND, - - - - - Inspector

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

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



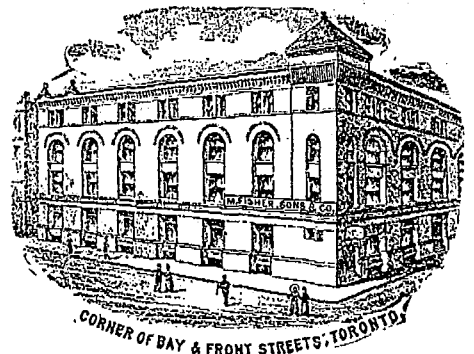
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