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Capital Paid-Up, \$1,500,000
Reserve Fund, 250,000
HEAD OFFICE, TORONTO.

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C. HOLLAND, General Manager.

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Aurora, Montreal, Pickering,
Bowmanville, Mount Forest, Toronto,
Cornwall, Newmarket, Whitby,
Guelph, Ottawa, 480 Queen St. W.,
Kingston, Peterboro', Toronto.
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AGENTS:
London, Eng.—Alliance Bank (Limited).
France and Europe—Credit Lyonnais.
New York—The Bank of the State of New York and Messrs. Walter Watson and Alex. Lang.
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UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000. Reserve fund, \$200,000

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Branches—Alexandria, Ont., Iroquois, Ont., Lethbridge, N.W.T., Montreal, Que., Ottawa, Ont., Quebec, Que., Smith's Falls, Ont., Toronto, Ont., West Winchester, Ont., Winnipeg, Man.
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Collections made at all points on most favorable terms. Current rate of interest allowed on deposits.

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OF MANITOBA. Authorized Capital, \$1,000,000

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

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Reserve Fund, 275,000

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THOMAS RITCHIE, Vice-President.
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Branch, Montreal, E. L. Pease, Manager.

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Bridgewater, N.S. Moncton, N.B.
Charlottetown, P. E. I. Newcastl., N.B.
Dorchester, N.B. Pictou, N.S.
Fredericton, N.B. Port Hawkesbury, C.B.
Guysboro, N.S. Saokville, N.B.
Kingston (Kent Co.), Summerside, P. E. I.
N.B. Sydney, C.B.
Londonberry, N.S. Truro, N.B.
Lunenburg, N.S. Weymouth, N.S.
Woodstock, N.B.

IN ISLAND OF MIQUELON—St. Pierre.
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New York, Chase National Bank.
Boston, the National Hide & Leather Bank.
Newfoundland, Union Bank of Newfoundland.
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Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

Capital Paid-up, \$1,000,000
Reserve Fund, 410,000
HEAD OFFICE, TORONTO.

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Brantford, Chatham, Ont. Markham,
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BANKERS.
New York and Montreal—Bank of Montreal.
London, England—National Bank of Scotland.
All Banking business promptly attended to. Correspondence solicited.
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Capital Paid-Up, \$1,500,000
Reserve Fund, 700,000

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Winnipeg, Woodstock.
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed.
Prompt attention paid to collections. Debentures purchased.

Eastern Townships Bank.

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

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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 WESTERN BANK

OF CANADA. HEAD OFFICE, OSHAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 341,000
Reserve, 60,000

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Branches—Whitby, Midland, Tilsonburg, New
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Collections solicited and promptly made.
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HEAD OFFICE, QUEBEC. Capital Paid-up, \$1,200,000

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Babin, Manager. Sherbrooke—W. Gaboury, Acting
Manager.

AGENTS
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Messrs. Grunbaum, Freres & Co., La Banque de Paris
et des Pays Bas. United States—National Bank of the
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Newfoundland—The Commercial Bank of Newf'land.
CANADA.—Prov. Ontario—The Bank of Toronto.
Maritime Provinces—Bank of New Brunswick, Merchants
Bank of Halifax, Bank of Montreal, Manitoba
—The Union Bank of Canada.
A general Banking, Exchange and Collection business
transacted. Particular attention paid to collections
and returns made with utmost promptness.
Correspondence respectfully solicited

Loan Societies.

THE CENTRAL CANADA
LOAN & SAVINGS COMPANY,
 HEAD OFFICE, - King St., - TORONTO

Capital Subscribed, - - - - \$2,000,000 00
 Capital Paid-Up, - - - - 800,000 00
 Reserve Fund, - - - - 180,000 00
 Total Assets, - - - - 2,641,810 80

Deposits received at current rates of interest paid or compounded half yearly.
 Debentures issued in Currency or Sterling, payable in Canada or Great Britain.
 Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.
 GEO. A. COX, F. G. COX, Manager.
 President, E. R. WOOD, Secretary

THE
Dominion Savings and Investment
SOCIETY,
LONDON, - - - - ONTARIO.

Subscribed Capital, - - - - \$1,000,000 00
 Paid-up, - - - - 931,926 95

ROBERT REID, Collector of Customs, President.
 WILLIAM DUFFIELD, President City Gas Company, - - - - Vice-President.
 THOMAS H. PURDOM, - - - - Inspecting Director.
F. B. LEYS, Manager.

THE HAMILTON
Provident and Loan Society.

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

Capital Subscribed, - - - - \$1,500,000 00
 Capital Paid-Up, - - - - 1,100,000 00
 Reserve and Surplus Funds, - - - - 240,056 75
 Total Assets, - - - - 3,686,818 01

DEPOSITS received and interest allowed at the highest current rates.
 DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.
 Banking House—King Street, Hamilton.
H. D. CAMERON, Manager.

The Toronto General Trusts Co.,
 And SAFE DEPOSIT VAULTS.

Capital, - - - - \$1,000,000

President—Hon. Edward Blake, LL.D., Q.C., M.P.
 Vice-President—E. A. Meredith, Esq., LL.D.

Consequent on the increase in business, the premises formerly occupied by the Canadian Bank of Commerce, on the corner Yonge and Colborne Streets, has been purchased and entirely reconstructed for the Toronto General Trusts Co. and its tenants.

Safe Deposit Department.
 The Vaults are in a building specially constructed, most substantial and secure, Fire and Burglar-proof, and unequalled in Ontario, costing over \$50,000.

Trust and Agency Department.
 Under the approval of the Ontario Government, this Company is accepted by the High Court of Justice as a Trusts Company, and from its organization has been employed by the Court for the investment of Court Funds. The Company acts as Executor, Administrator, Receiver, Committee of Lunatics, Guardian of Children, Assignee of Estates, Agent, etc., and as Trustee under Deeds, Wills, or Court Appointments or Substitutions, and also as Agent for Executors, Trustees and others, thus relieving them from onerous and disagreeable duties. It obviates the need of security for administration.
 The Company invests money, at best rates, in first mortgages or other securities; collects Rents, Interest, Dividends, and acts as Agent in all kinds of financial business. It also countersigns Corporate Securities. For further information apply to **J. W. LANCMUIR, Manager.**

BOSSIÈRE LINE.




Regular Service during Summer of 1890
 BETWEEN
Havre, Antwerp,
Quebec and Montreal.

Through Bills of Lading to all the principal stations in Canada and United States.
McLEAN, KENNEDY & CO.,
 Agents for R. & H. Bossiere Freres & Cie, Havre.

Oceanic Steamships.

Allen Line.



Under Contract with the Governments of Canada and Newfoundland for the Convoys of Mails.
1890—Summer Arrangements—1890

This Company's Lines are composed of the following double-engine Clyde-built
IRON AND STEEL STEAMSHIPS.

Vessels.	Tonnage.	Commanders.
Acadian.....	931	Capt. C. Mylius.
Assyrian.....	3,970	John Bentley.
Austrian.....	2,458	Vipond.
Brazilian.....	4,100	Whyte.
Buenos Ayrean.....	4,005	R. Carruthers.
Canadian.....	2,906	Dunlop.
Carthaginian.....	4,224	A. Macnicol.
Caspian.....	2,728	R. F. Moore.
Circassian.....	3,724	Alex. McDougall.
Corean.....	3,488	C. J. Menzies.
Grecian.....	3,613	C. E. LeGallias.
Hibernian.....	2,997	John Wallace.
Lucerne.....	1,925	Ninan.
Mantolian.....	2,975	Johnstone.
Mongolian.....	4,750	Building.
Monte Videan.....	3,700	Capt. W. S. Main.
Nestorian.....	2,680	Goodwin.
Newfoundland.....	919	McGrath.
Norwegian.....	3,523	W. Christie.
Nova Scotian.....	3,805	R. H. Hughes.
Numidian.....	4,750	Building.
Parisian.....	5,359	Joseph Ritchie.
Peruvian.....	3,038	"
Phoenician.....	2,425	John Kerr.
Polynesian.....	3,983	Lt. R. Barrett, R.N.R.
Pomeranian.....	4,364	Capt. W. Dalziel.
Prussian.....	3,030	J. Ambury.
Rosarian.....	3,500	D. McKillop.
Sardinian.....	4,376	Wm. Richardson.
Sarmatian.....	3,647	J. Brown.
Scandinavian.....	3,068	John France.
Siberian.....	3,904	John Park.
Waldensian.....	2,256	D. J. James.

The Steamers of the
Liverpool, Quebec and Montreal
Service.
 are intended to be despatched as under:

Steamships.	From Montreal.	From Quebec.
Parisian.....	8 Oct.	9 Oct.
*Corean.....	15 "	"
Circassian.....	22 "	23 Oct.
Sardinian.....	29 "	30 "
Polynesian.....	5 Nov.	6 Nov.
Parisian.....	12 "	13 "
*Corean.....	19 "	"

* N. B. — The Corean will not have accommodation for any class of passengers on voyages from Montreal and Quebec to Liverpool.
 Mail Steamers are despatched from Montreal at daylight on Wednesdays, and from Quebec at 9 a.m. Thursdays.
 The Parisian and Sardinian are lighted throughout with the electric light.

Rates of Passage:
 Cabin, by Parisian, \$50, \$60 and \$80; by other steamers, \$45, \$50 and \$60, according to accommodation. Intermediate, \$30. Steerage, \$20. Return Tickets: Cabin, by Parisian, \$100, \$120, and \$150; by other steamers, \$95, \$100 and \$115. Intermediate, \$60. Steerage, \$40. From Montreal or Quebec to Liverpool.

The steamers performing this service are built of iron, in water-tight compartments, are unsurpassed for strength, speed and comfort, and are provided with every requisite to make the trans-Atlantic passage both safe and enjoyable, having excellent bath, smoking and ladies' rooms, piano, library, etc., as well as an experienced surgeon and stewardess.

Nearly all the staterooms are situated on the saloon deck, thus ensuring perfect lighting and ventilation. None of the steamers in the Mail service carry live stock of any description.

London, Quebec and Montreal Service.

From London.	Steamships.	From Montreal to London on or about.
18 Sept.....	Assyrian.....	9 Oct.
9 Oct.....	Grecian.....	30 Oct.
20 Oct.....	Brazilian.....	10 Nov.
30 Oct.....	Assyria.....	20 Nov.

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.
20 Sept.....	Norwegian.....	7 Oct.
27 Sept.....	Sarmatian.....	14 Oct.
4 Oct.....	Siberian.....	21 Oct.
11 Oct.....	Buenos Ayrean.....	28 Oct.
18 Oct.....	Pomeranian.....	4 Nov.
25 Oct.....	Norwegian.....	11 Nov.
1 Nov.....	Sarmatian.....	18 Nov.

These steamers do not carry passengers on voyage to Europe.

Through Bills Lading
 Granted to Liverpool, London, Glasgow and Continental Ports from all Railway Stations in Canada, and United States.
 For Freight, Passage or other information, apply to any authorized agent of the line or to
H. & A. ALLAN
 25 Common Street, Montreal

Oceanic Steamships.

ROYAL MAIL
STEAMSHIPS.
DOMINION LINE.

FALL RATES.

Tons.	Tons.		
Vancouver.....	5,700	Oregon.....	3,850
Sarnia.....	3,350	Toronto.....	3,284
Ontario.....	3,176	Dominion.....	3,176
Texas.....	2,700		

Liverpool Service.
 SAILING DATES.
 From Montreal. From Quebec.

Toronto.....	Thur., Sept. 18.	
*Sarnia.....	Thur., Sept. 25.	
*Oregon.....	Thur., Oct. 2.	
Dominion.....	Thur., Oct. 9.	
*Vancouver.....	Wed., Oct. 15.	Thur., Oct. 16


Rates of Passage.
 Montreal or Quebec to Liverpool per steamship Vancouver—Cabin, \$50, \$60 and \$80; return, \$100, \$120 and \$150, according to accommodation.
 By all other steamers \$40 and \$50, according to steamer and accommodation in three and two berth rooms. Return, \$80 and \$90.
 Intermediate, to Liverpool or Glasgow, \$30.
 Steerage, to Liverpool, Queenstown, Londonderry, Belfast, London or Glasgow, \$20.

* These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room amidships, where but little motion is felt, and are handsomely furnished.
 For Freight or Passage, apply in Liverpool to Flinn, Main & Montgomery, 21 James Street; in Quebec, to W. M. Macpherson, or to

DAVID TORRANCE & CO.,
 Exchange Court; Montreal.

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 NO CHARGE FOR DIES.
THE GEORGE BISHOP ENGRAVING
AND PRINTING CO.
 169 St. James St., Montreal.

Railways.



Intercolonial Railway.
 1890, Summer Arrangement. 1890
 ON AND AFTER
Monday, the 15th September, 1890.
 the trains of this railway will run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot.....	8.00	22.15
Leave Lewis.....	14.30	7.10
Arrive Riviere du Loup.....	17.30	12.30
Trois Pistoles.....	18.27	13.57
Rimouski.....	19.58	15.57
St. Flavie.....	20.30	17.00
Little Metis.....	20.53	17.43
Campbellton.....	23.50	22.15
Dalhousie.....	1.15	
Bathurst.....	1.42	
Newcastle.....	2.50	
Moncton.....	5.00	
St. John.....	8.30	
Halifax.....	12.50	

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in twenty-seven hours and fifty minutes.
 The train to Halifax and St. John run through to their destination on Sundays.
 The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.
 All trains are run by Eastern Standard Time.
 Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence, and in the Maritime Provinces.
 For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Eastern Frt. & Pass. Agt.,
 136 1/2 St. James St.,
 Opposite St. Lawrence Hall, MONTREAL.
D. POTTINGER, Chief Superintendent
 Railway Office, Moncton, N.B., 5th June, 1890.

Legal Directory.

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

ONTARIO.

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 AYLMER..... Miller & Backhouse
 BARRIE..... Lount, Dickinson & McWatt
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 BOWMANVILLE..... R. Russell Loscombe
 BROCKVILLE..... Fraser & Reynolds
 BRUSHES..... E. E. Wade
 CAMPBELLFORD..... A. L. Colville
 COBOURG..... W. R. Riddell, LL.B.
 CORNWALL..... Lefsch & Fringle
 CORNWALL..... MacLennan, Liddell & Oline
 DEDERONTO..... Henry B. Bedford
 GERRICH..... Seager & Hart
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 BRIDGEWATER..... Owen & McLean
 HALIFAX..... Alfred Whitman
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 NORTH SYDNEY..... E. T. Moseley, Q.C.
 SYDNEY..... }
 { PICTOU..... Stewart & Tanner }
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 WINDSOR..... H. D. Buggles
 YARMOUTH..... Bobt. E. Harris, Q.C.
 YARMOUTH..... Sandford H. Felton

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SUMMERSIDE AND ALBERTON..... Henry E. Wright

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MONTREAL. TORONTO. HAMILTON.

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OF CANADA
 (MERCANTILE AGENCY),
 Montreal Office—162 St. James and 49 St. John Sts.
 J. L. LA WPLOUGH, Mgr. Mont. Branch.
 P. O. Box 998. Telephone 2133.
 Reliable Reports, Prompt Collections. Offices in
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Legal.

Cornwall, Ont.

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LEITCH & PRINGLE,
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Hamilton, Ont.

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Kingston, Ont.

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 Third Floor, Imperial Building.

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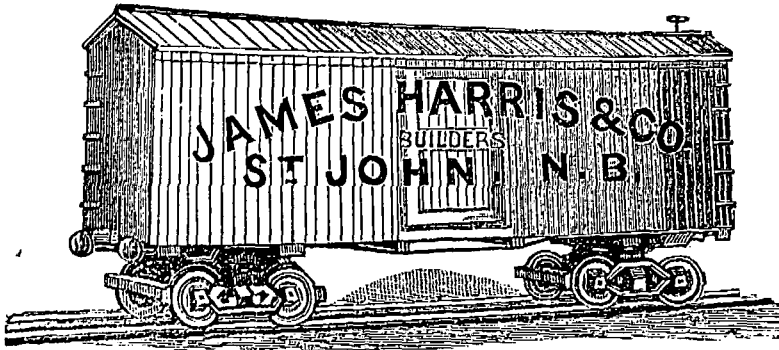
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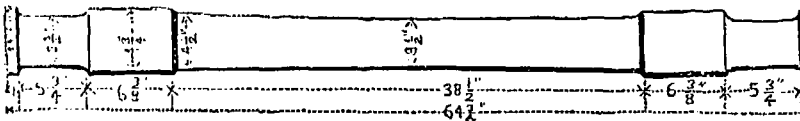


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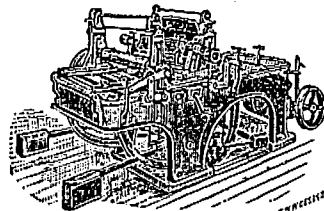
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For attaching the Slip-Never Plate to Rubbers and Overshoes. Protects heels from wearing. The best Creaser on earth. If you want to double your trade next winter
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Ironing Stoves, Large Washing Boilers

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WHITE, GREY & OOL'D BLANKETS,
FINE AND MEDIUM TWEEDS,
KNITTED GOODS,
PLAIN & FANCY FLANNEL,
LOW TWEEDS, ETOFFES, &c.

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Railway and Contractors Supplies

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Tanneries at Oakville, Ontario.

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Steel Boilers, Ice and Refrigerating Machinery.

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Water Works Pumping Machinery

Our IMPROVED COMPOUND and TRIPLE EXPANSION, and

Compound Duplex Pumping Engines

Are the most simple, economical and efficient made on the Continent, and are eminently adapted for Reservoir, Stand-Pipe or Direct Pressure systems of Water Works. We have many of these in use in all sizes of Water Works, forming the

MOST COMPLETE and EFFECTIVE SYSTEM of FIRE PROTECTION.

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OSBORNE-WORSWICK CO. (Ltd.)

Engineers,

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THOS. WORSWICK, (Consulting Mechanical Engineer)
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LOCOMOTIVE & ENGINE CO'Y
(LIMITED)**

Kingston, - Ontario,

MANUFACTURERS OF

Locomotive, Marine

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Stationary Engines

Boilers of all Descriptions.

Sole Licensees and Manufacturers in Canada for

ARMINGTON & SIMS' High-Speed Engines for
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Atkinson's Patent. The "Hazelton" Boiler.

NOTICE.—The Canadian Locomotive & Engine Co., of Kingston, Ont., have the exclusive License for building our Improved Patent High Speed Engine for the Dominion of Canada, and are furnished by us with drawings of our latest improvements.

(Signed) **ARMINGTON & SIMS.**

PROVIDENCE, B.I., Nov. 18th, 1889.

Descriptive Catalogues of the above on application.

Estimates given for all descriptions of Machinery.

Second-Hand
LOCOMOTIVES
Standard Gauge
In good working order, at low prices
Send for price and specification to
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Manufacturers of

Lead Pipe, Shot, White Lead,
Etc., Etc., Etc.

JOHN J. GARTSHORE,
49 Front Street W., TORONTO.

RAILS } Iron and Steel.
New and Second-hand
Rail way and Tramway Equipment.

Charcoal Pig Iron, Old Car Wheels, Scrap Iron, &c.
Send for particulars before placing orders.

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FOR ALL PURPOSES.

Retailers and Large Consumers of Paint will find it to their advantage to get quotations.

Correspondence solicited.

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Lead, :-: Paint :-: and :-: Color :-: Manufacturer,

:-: **OTTAWA.**

The A. G. PEUCHEN CO. (Ltd.),
Manufacturers of

PAINTS

DRY COLORS, WHITE LEAD

Oils : and : Varnishes.

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OFFICE:

ASHBRIDGE BAY. | 46 PRINCESS ST.

TORONTO.

Commercial Summary.

THE Lachine canal is to be deepened from thirteen to fifteen feet.

THE steamer Majestic made her last westward trip in 5 days 21 hours 20 minutes.

THE average price of wheat in Manitoba is 80c. Grain standards have been fixed.

THE Swedish elections for members of the Reichstag are going strongly in favour of the free trade party.

THERE are at present 270 prisoners in the city jail, or, as Mr. Payette says, 60 more than there is room for.

THE Minister of Railways and Canals has decided to call for fresh tenders for the work on the Morrisburg canal.

THE graceful sea gull has put in an appearance earlier than usual this season, and old salts predict a hard winter.

IT is reported on good authority that late purchases of red Alaska salmon for the English market involve not less than 100,000 cases.

EGAN BROS., of St. Thomas, have purchased the liquor stock of the estate of John Doyle, of that city, amounting to about \$5,000, at 100 cents on the dollar.

THE Bank of Hamilton has purchased the land at the southwest corner of James and Barton streets for \$9,000 and will erect a building for a branch thereon.

A FLOUR dealer just returned from the Northwest says the crop has not yet begun to move, and that the spring wheat

MUNN'S - *Pure* -

Boneless CODFISH

In 2-lb. Bricks.
Packed in Boxes, 12, 24 & 48 lbs.

This Fish is Cut from the Largest Newfoundland Codfish, and quality is unsurpassed.

Apply early.

STEWART MUNN & CO.
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MONTREAL.

STEEL, HAYTER & CO.
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PURE INDIAN TEAS

Direct Importers of Indian Teas from their Estates in
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AND KUMAON.

Indian Teas from the above districts always in stock.
Samples and quotations on application to

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TROTTER BROS.,

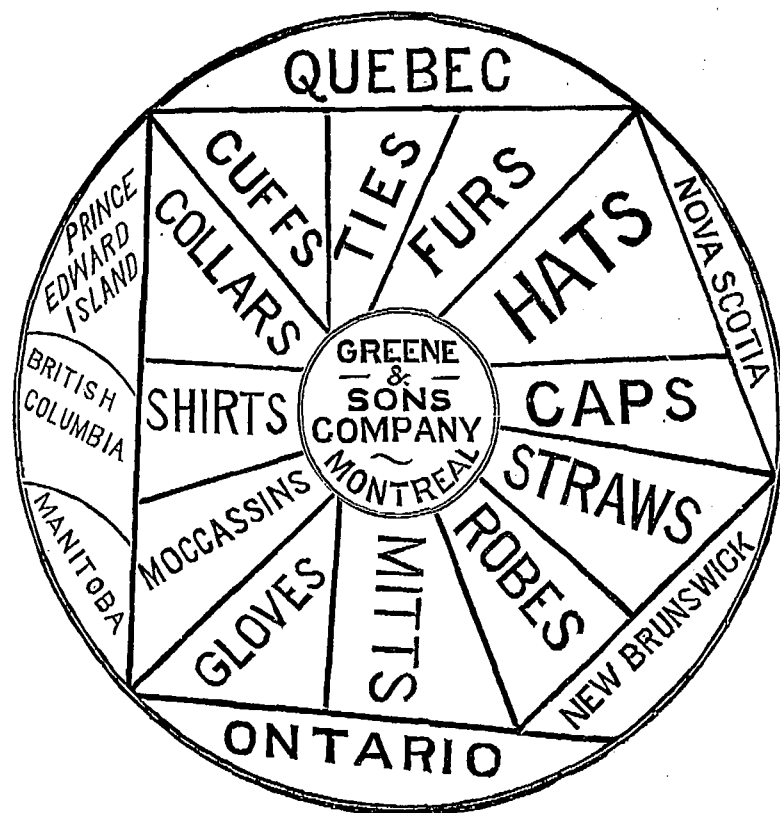
Custom House Agents,

STORAGE Bond or Free

30 & 32 St. Nicholas St.,

MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1890.



millers are turning bears on the prospects of a larger movement soon.

THE New York Central railroad have declared a quarterly dividend of 1 per cent, payable October 15th. Evidently the strike did not injure the dividend.

COCOANUT butter from Germany is among the latest curiosities in the market. It is valued at about 17c @ 18c per pound and said to be very good for cooking.

DAVID LATOUR, boot and shoe manufacturer, of this city, has assigned owing \$5,500. He was only in a small way and it looks as if the big houses had crushed him out.

THE Bloomingdale Furniture Co., limited, is the title of the new company now being organized by Mr. F. G. Gardiner, of Berlin, to go into operation there at once.

It is stated in Chicago that the North-Western Railway Company has entered into a deliberate plan to get rid of all their employees who belong to any labour organization.

It is rumored that a company, composed of some of Petrolea's business men, have purchased a piece of oil property, consisting of 35 acres, near Marthaville, for the sum of \$9,000.

GODFREY BEDARD, trader, 340 Rachel street, has made an assignment with liabilities of about \$1,700. Mr. E. H. Lemay, who made the demand, has a claim to the extent of \$1,371.69.

W. A. DOUGLAS, boot and shoe dealer of Emerson, has assigned. He came from Winnipeg early in 1889 and started his present business in a small way and on a very limited capital.

SINCE the foot of two Chicago footpads in holding up a street car, orders have been issued to the police not to wander too far from the City Hall alone lest some of them may be stolen.

TORONTO FAIR.

We beg to advise the trade that our representatives will be at Room 28, Rossin House, Toronto, during the Exhibition from September 8th to September 20th, with a line of seasonable Samples. A call is respectfully solicited.

G. F. BURNETT & CO.,

Wholesale Clothiers, MONTREAL

MESSRS. John Duncan & Co., will hold an an unreserved trade sale of tea, at their warehouse, on the 9th October. As heretofore, every lot will be absolutely sold to the highest bidder.

THE damage to the crop by frost last week will, according to some authorities, cut down the pack of canned corn in Maine about 50 per cent and reduce the percentage of the first class article.

T. BRENNAN, general storekeeper, of Copper Cliff, has assigned. He is a young fellow who started in the spring of 1889 with a few hundred dollars, but without any particular prospects of success.

THREE young men, who are said to belong to the most respectable families in Sandwich, "held up," Lawyer Ouellette last week and robbed him of \$41. The culprits were arrested the next morning.

It is stated that Germany instead of entering into a war of reprisals with the United States over the McKinley bill will adopt a scheme to lessen the cost of living to the masses by higher imposts on the moneyed classes.

A. S. SKIMMINGS, dry goods merchant of Halifax has assigned owing about \$3,000. He started in the fall of 1889 on a small capital and it is to the fact that some creditors have been pushing him that his present failure is due.

THE average quantity of barley sold in Sarnia during last week was 10,000 bushels per day, the prices paid being from 65 to 70 cents per bushel. The buyers shipped the barley over to the States about as fast as they took it in.

CHAS. J. PAIGE, general storekeeper, of Eastman, has assigned with liabilities of \$2,000. He started six years ago in a small way, and of late has been so far involved that caution has been recommended in crediting him.—Robert Lanning, a trader, of this city, has assigned. He owes \$1,000.

Country Merchants will find it to their interest to call on Hees, Anderson & Co., manufacturers of window shades, spring rollers, table oil-cloth, etc. Good bargains can often be picked up there. Office and salesrooms, 99 to 103 King St. W. Factory, Davenport Road, Toronto.

LOCKERBY BROS.

IMPORTERS

—AND—

Wholesale Grocers,

CORNER

St. Peter & St. Sacrament Sts.

MONTREAL.

WALTER BLUE,
Wholesale :: Clothing

69 and 71 Wellington Street,

Sherbrooke, Que.

CAMPBELL'S

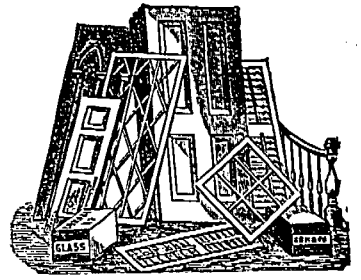
QUININE :: WINE

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

Kenneth Campbell & Co., Montreal

RHODES, CURRY & CO.

1,000,000 Feet Lumber kept in Stock.



Hard-Wood Flooring and Finish a specialty.
AMHERST, N. S.

E. LAZENBY & SON

LONDON, - - ENGLAND,

The oldest and largest manufacturers of

Choicest PICKLES.

Sole Proprietors of LAZENBY'S HARVEY SAUCE.

NOTE.—Every article with our name is guaranteed, ENTIRELY

UNADULTERATED

and of the CHOICEST QUALITY.

Sole Agents for Dominion of Canada:

ARTHUR P. TIPPET & Co., St. John, N.B. & Montreal

"OUR NATIONAL FOODS"

And Choice Breakfast Cereals

Desiccated Wheat.....4 lbs	1 doz. in case.	Patent Prepared Groats...1 lb tin
Desiccated Rolled Oats.....4 lbs		Gluten Flour.....4 lbs
Snow Flake Barley.....3 lbs		Barley Meal.....4 lbs
Roll'd Wheat Flakes.....3 lbs		Rye Meal.....4 lbs
Buckwheat Flour, S.R.....4 lbs		White Corn Grits.....4 lbs
Prepared Pen Flour.....2 lbs		Gorn Meal.....4 lbs
Baravens Milk Food.....1 lb tins		Fruity.....2 lbs
Patent Prepared Barley...1 lb	Pearl Barley (xxx).....2 lbs	

The Ireland National Food Co., (Ltd.,) Toronto, Ont.
The trade supplied in Montreal, Quebec and Maritime Provinces by

DAVID ROBERTSON & CO. 279 Commissioner St., MONTREAL.

Our valued exchange, the *Daily Commercial Bulletin* of New York, publishes a supplement containing the complete text of the McKinley Tariff as finally passed by Congress. Copies can be obtained at their office for 5 cents each.

The Society of German Wine-Growers has sent a memorial to Chancellor von Caprivi declaring that the McKinley bill will ruin the export trade with America, and asking whether it is possible to obviate this by diplomatic means.

M. J. TIERNEY, grocer of Peterboro', was offering his creditors a settlement on the basis of 35 cents in the dollar last month on liabilities of \$3,000. This offer has been definitely refused, and in consequence he has just made an assignment.

Mr. DAVIES, the absconding agent of Bryant, Powis & Bryant, will shortly revisit Quebec to give evidence in the case of the Banque du Peuple against Smith, Wade & Co. and Bryant, Powis & Bryant. Judge Caron has granted a safe conduct.

ANOTHER Petrolea by-law is that for the purpose of raising \$15,000 to be given by way of a bonus to the Erie & Huron Railway for the extension of their line from Dresden, through the village of Oil Springs, to a point in the town of Petrolea.

The mercantile agencies report the total failures in the Dominion for the past nine months as:—1890, number of failures, 1,184; assets, \$5,353,780; liabilities \$10,406,301. 1889, number of failures, 1,175; assets, \$4,376,155; liabilities, \$9,279,963.

LEANDRE LAURIN, tailor, of this city, has assigned. He started with very little and was supposed to be doing pretty well, but of late has had much sickness in his family in consequence of which he has run behind so far that he now owes \$7,300.

D. A. MORIN, general storekeeper, of Fraserville, has assigned. He was formerly a conductor on the I.C.R., and started in this line about three years ago. Too little capital is assigned as the cause of his failure.—W. Whelan, a small dealer in coal and wood in this city, has assigned. He shows liabilities of \$2,800.

JOSEPH DAGENAIS, who has run a small corner grocery on Cadieux street, in this city, for the past nine years, has assigned. His liabilities will reach \$3,500. He did only an average business and of late he has met with considerable opposition.

A MEETING of the creditors of W. J. Guy, plumber, Toronto, was held recently when a settlement was arrived at whereby Mr. Guy will be able to continue the business. The liabilities are not over \$5,000, and the assets will nearly cover them.

WHOLESALE hatters say that this has been the best season of many years. The distribution up to date has been large, and many manufacturers, even at this late date, are reported as away behindhand with their orders. Stiff hats have sold especially well.

QUILL tooth picks come from France. The largest factory in the world is near Paris, where there is an annual product of 20,000,000 quills. The factory was started to make quill pens, but when these went out of general use, it was converted into a tooth pick mill.

THE high prevailing rates of freight from Liverpool for this port are having a serious influence upon shipments of dried fruit hither, as goods in transit from primary sources are being detained at Liverpool to give better paying freight the preference in despatch.

J. M. BELL, general storekeepers of Vars, has assigned. He and his brother were in business for a year and dissolved last January. The firm were supposed to have a capital of \$2,000 to start with, but it is suspected that part of this was advanced to them by their father.

A DEPUTATION of Montreal citizens has waited upon the provincial Premier and Treasurer for the purpose of asking the Government to reduce the number of liquor licenses in the city of which there are nearly a thousand. Mr. Shehyn was inclined to reduce the number of licenses, but increase the amount, so that the revenue would not suffer.

Assessment System.

RECORD OF THE MUTUAL RESERVE FUND LIFE ASSOCIATION TO NOV. 29, '89

RECEIVED IN MORTUARY PREMIUMS
\$9,418,037.45.

RESERVE OR EMERGENCY FUND IN BANK AND SUPERIOR INVESTMENTS.
\$2,304,509.35.

Total Receipts.
\$9,592,614.64.

Paid to Widows and Orphans, Death Claims.
\$7,288,105.29.

RECEIVED IN INTEREST
\$174,577.19.

TOTAL CASH DISBURSEMENTS AND RESERVE.
\$9,592,614.64.

BY REDUCTION OF PREMIUMS HAS SAVED TO MEMBERS IN CASH, **\$20,000,000.**

Agents Wanted.

Offices: Mail Buildings, Toronto, - - - - - WELLS & McMURTRY, General Managers,
217 St. James Street, Montreal, D. Z. BESSETTE, Asst. Genl. Man.

T. F. MEDAL GLUE,
 GERMAN GLUE,
 COIGNETS GLUE GELATINE,
 FINE GELATINE,
 DEXTRINE
 GLYCERINE,
 QUININE.
 IN STOCK AND TO ARRIVE.
WULFF & CO.,
 32 ST. SULPICE ST., MONTREAL.

BAULD, GIBSON & Co.
 HALIFAX, N.S.
 [Established 1816]
 WHOLESALE GROCERS AND IMPORTERS.
 Special attention given to CANNED
Lobsters, Mackerel
 AND **SALMON** ALSO
MOLASSES AND SUGARS

E. P. Brockenridge, Toledo, Ohio, Pres.
 Edwin Norton, Chicago, Vice-Pres.
 W. C. Brockenridge, Resident Manager.
THE NORTON MANUFACTURING CO.,
 Manufacturers of
TIN CANS
 BY AUTOMATIC MACHINERY.
 Fruit Cans, Lard Pails, Paint Pails and Cans,
 Baking Powder Cans.
 Capacity, fifty thousand fruit Cans per day.
 Sole Agents in Canada for Norton Bros., "Soldier
 Hemmed" Caps, and Grocers' Sample goods,
 and Haskell's sample cases.
 Hamilton, Ont.

H. S. HOWLAND, SONS & CO,
WHOLESALE :-: HARDWARE
 37 Front Street West, - Toronto.
 Builders' and House Furnishing Hardware, Mechanics' Tools, Cutlery,
 Rope Chains, Axes, &c., &c.
 American "Dead Shot" and Schultz's Gunpowder.
 Stock Large and varied.

THE DOMINION LIFE ASSURANCE CO.
 HEAD OFFICE, - - - - - WATERLOO, ONT.
 Authorized Capital, - - - \$1,000,000 | Dom. Govt. Deposit - - - \$50,000
 Subscribed Capital, - - - 250,000 | Paid-up Capital, - - - 62,500
 JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.
 THOMAS HILLIARD, Managing Director.
 Our Policy is a straight promise to pay—like a bank draft, almost un-
 conditional. No restriction on travel or occupation. Is nonforfeitable
 after two or three years—upon failure to pay renewals. Remains in full
 force till the value is exhausted. It provides a legacy certain, instead of a
 law suit possible. There are three classes—Abstainers, General and
 Women—giving each in profits the true benefit of its own longevity.
 RATES compare favorably with any in the world. Choice of all sound
 plans of assurance offered, no other. Extension of Agencies in the Mari-
 time Provinces contemplated. Correspondence solicited.
THOS. HILLIARD, Man. Director.

The re-entry of feathers in dress trimming form is a conspi-
 cuous feature of fall style changes. Bands composed of very
 small ostrich feathers are having a large sale just at present,
 and promise to be highly popular in the garniture of street
 dresses for winter wear.

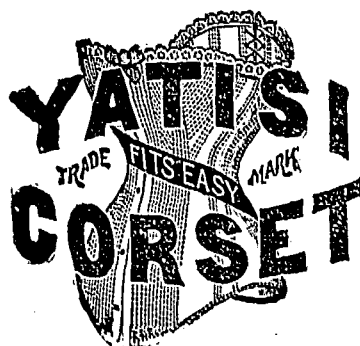
ALL the flour mill proprietors in Lisbon (Portugal) have com-
 bined to close their mills in order to try to compel the Govern-
 ment to allow them to import as much wheat as they like and to
 repeal the recent law forbidding them to import more than one-
 half of the wheat ground.

LAST week the Canadian Pacific railway receipts showed a
 falling off, amounting to \$16,000. This is said to be owing to
 the fact that last year there was a heavy movement of crops
 during the second and third weeks of September, as against
 little or nothing this year.

The Reliance Electric Manufacturing Company of Waterford,
 Ont., have decided to remove their extensive factory from the
 above named place to a more central locality. They are going
 into the manufacture of electric street railway apparatus and all
 other branches of electricity.

ARRORS of weights of Almeria grapes, it is remarked that
 package and cork dust make up 20@27 pounds per barrel of the
 average gross weight of 72@75 pounds, so that about 50 pounds,
 avoirdupois, is all the actual amount of grapes that can safely
 be calculated upon in a barrel.

CROMPTON'S
CORALINE
CORSETS.



AGENTS FOR
 EASTERN ONTARIO,
 QUEBEC
 AND THE MARITIME
 PROVINCES.

Robertson, Linton
 & Co.,
 Wholesale Dry Goods
 Corner St. Helen and
 Lemoine Sts.,
 Montreal

HUTGHISON, DIGNUM & NISBET,
 Manufacturers' Agents and Merchants,
 Linens, Imported Woollens and Tailors' Trimmings
SELECT CANADIAN TWEEDS,
 55 Front Street West, ; ; TORONTO.

—SOLE AGENTS IN CANADA FOR—
 Messrs. J. N. Richardson Sons & Owden, Belfast, - LINEN GOODS
 Messrs Currie, Lee & Gawn, Hawick, - - - SCOTCH TWEEDS
 Messrs. R. Pringle & Son, Hawick, - - - SCOTCH UNDERWEAR
 Messrs David Moseley & Son, Manchester, - RUBBER GOODS
 Messrs. J. S. Manton & Co., Birmingham, - - - BUTTONS
 Stock of Linens, Tweeds and Trimmings always on hand.

R. B. HUTCHISON (late Mills & Hutchison) Ed. J. DIGNUM R. A. NISBET

ZEPHIRIN LAFRANCE, hotel-keeper, of Quebec, has assigned.
 He became involved this spring by the failure of a former part-
 ner, as he was liable on some debts incurred before the dissolu-
 tion. This seems to have cramped him and no one is astonished
 to hear of his present assignment.

PHYSICIANS say that cases of nervous prostration are less fre-
 quent since low heels have come into more general use. They
 allow the whole weight of the body to rest on the foot, remove
 the tension to which the muscles are subjected by high heels, and
 keep the calf of the leg in its normal condition.

CHAS. L. SANDERS, jeweller of Barrie, has assigned. The firm-
 was originally S. L. and C. L. Sanders who dissolved in 1886. Chas.
 L. Sanders next went to Gananoque but returned in August 1889
 and started for himself. He did a fair business, but it was gener-
 ally suspected that he was making no headway.

The Canadian contractor who took the job to remove a
 sunken wreck from the path of navigation 3 1/4 miles from Point
 Piece in Lake Erie, found the obstruction gone when he went to
 do the work, and is now in the peculiar situation of a man asking
 pay for a task that nature took out of his hands.

The following small failures are reported during the week:—
 Geo. Barnes, tailor, Essex; C. F. Tucker, harness, Mattawa; W.
 T. Merrick, jeweller, St. Catharines; C. F. Burtis, stationer, Tor-
 onto; C. E. Smith, lumber, Fredericton; Jas. H. Willman,
 upholsterer, Brantford; J. & L. I. Thompson, butchers, Enter-
 prise; C. Cameron, fancy goods, Petrolia; E. J. Davis, furniture,
 Stouffville; T. Bucault, gents furnishings, Toronto; Robt. Jordan,
 plumber, and Christina Melady, dry goods, etc., of Toronto.

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

Cod.-Liver.-Oil

384 ST. PAUL ST.

COD LIVER OIL, Norwegian, in bulk.
COD LIVER OIL.

IZDAHL, Pints and One-Half Pints

COD LIVER OIL, Newfoundland.

PUREG ROUND SPICES.

PHARMACEUTICAL EXTRACTS

Lyman, Sons & Co.

ESTABLISHED 1800.

JAMES GUEST & CO.,
Commission Merchants

— AND —
GENERAL AGENTS,

27 & 29 St. Sacrament St., Montreal

AGENTS FOR

Geo. Sayer & Co., Cognac, France.
Chas. Coran & Co., " "
Auger, Fils & Co., " "
Musseron Frere, " "
Wisdom & Warter, Jerez de la Frontera, Sherries.
Warter & May, Oporto Ports.
J. T. Wilkens, Rotterdam, Holland Gin.
Ind Coope & Co., Burton-on-Trent, Ales.
Siegert & Sons, Trinidad, Genuine Angostura Bitters.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Eschenauer & Co., Bordeaux, Clarets, Sauterns, &c.
Cathcart & Co., Ayr, Carrick Blend, Scotch Whiskey.
Andrew Usher & Co., Edinburgh, Scotch Whiskies.
Royal Hungarian Government Wines, of Budapest, Hungary.

C. C. CLEVELAND. GEO. F. CLEVELAND.
J. L. GOODHUE & CO.,
Manufacturers of
LEATHER BELTING

— AND —
LACE LEATHER,
DANVILLE, - - - QUE.

W. B. CHAPMAN & CO., Montreal Agents.

THE
Dominion Button

WORKS

Manufacture all Styles and Colors in COVERED
BUTTONS, including Military, Police and Rail-
way. Names stamped on buttons if required.

Address

433 BEAUDRY STREET. 433
MONTREAL.

HODGSON, SUMNER & CO'Y

— IMPORTERS OF —

Dry Goods, Small Wares and Fancy Goods,

347 and 349 St. Paul St., MONTREAL,

And 39 Princess Street. - - - Winnipeg

NAROISSE LESPERANCE, a storekeeper of St. Thomas de Montmagny, went down to his cellar last Saturday to bring up some goods and his storeman, surprised that he did not return, went to look for him and found him lying dead on the ground. He had apparently burst a blood vessel in attempting to move a heavy box.

THE rate of allowance on account of contingent expenses of square timber cullers has been reduced, it having been found that the existing allowance was out of proportion to the requirements of the service. The new rates are as follows: Waney timber, one cent per piece; square timber, other than waney, half a cent per piece.

D. St. Louis & Sons, grocers of Windsor, have assigned. This was a continuation of the business of Campeau and St. Louis. The father has been in business a number of years but has never made a success of it, and, as his son is not remarkable for commercial shrewdness either, the ultimate success of the new firm was always doubtful.

SUSSMAN, SONS & Co., manufacturers of varnishes, are endeavoring to effect a settlement with their creditors on the basis of 45 cents in the dollar on liabilities of \$28,000. This was a surprise, although it was known that their premises had been recently damaged by fire and that considerable loss had resulted; but they were believed to be doing well. It seems likely the settlement will be accepted.

GORDON MACKAY & CO.

— IMPORTERS OF —

WOOLLENS and GENERAL DRY GOODS,
TORONTO.

Represented in MONTREAL by

A. I. MORISON & CO., Glenora Building

Special to the Trade.

400 Pcs. Navy Blue Flannel, 26 and 28 in.
Plain and Twills
500 Doz. Shirts and Drawers,
1000 Doz. Hosiery, Cashmere and Wool.

The Above to be Sold at less than MILL. PRICES

DUMARESQ. & CO., Glenora Buildings,
1886 Notre Dame St., - - - Montreal

POROUS TERRA COTTA

Is acknowledged by all Architects to be the best Material known for fire proofing buildings of all grades. It is Vermin and Sound Proof.

HAPANEE HYDRAULIC CEMENT, guaranteed to equal any native Cement. Address,

THE BATHBUN COMPANY,

DESHERONTO, ONT.

THE committee of managers of Western roads has adopted a report recommending slower time for both fast freight and passenger trains between all the principal points in the West. It is also recommended that fewer fast trains be run. From this change a material curtailing of expenses is expected to result without diminishing gross revenues.

Eighty thousand pounds of human hair, valued at \$1500, appear in the trade returns of Canton, and it could be wished that it did not, for, as the majority comes from the heads of beggars, criminals, and dead persons, it is not pleasant to think of it being worn by the ladies, even although it goes through long processes of purification before it is made up.

THE Scotch iron masters have definitely refused to accede to the terms demanded by their men. The Cumberland iron workers, who are now on strike in Scotland, offer aid to the Scotch iron workers on condition that the latter insist upon eight hour shifts. The abandonment of all hope of a settlement of the trouble has stiffened the pig iron market at Glasgow.

AN American labor journal says:—"What a profitable business smuggling will be after the McKinley Bill shall have passed. Of course it is naughty; but look at the inducements—profits reaching from 50 to 200 per cent and 10,000 miles of coast line

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

BEST for THE MONEY

ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS EVERY BAT IS BRANDED

INSIST 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 oz. Rolls.
Baled Goods same quality but lower prices.

L. A. WILSON & CO.,

28 Hospital Street, - - - Montreal.

— Agents in Canada for —

Manappier & Co.,	Bordeaux.	Clarets and Sauterns.
Bushmills Old Distillery Co.,	Belfast.	Irish Whiskies.
Greenlees Bros.,	Glasgow.	Claymore Scotch Whiskey
Sanchez Romate,	Jerez.	Sherries.
Quantin & Co.,	Cognac.	Brandies.
Clode & Baker,	Oporto.	Ports.
Sevil Hermanos,	Tarragona.	Reds and Mass Wines.
Deutz & Geldermann,	Ay.	Gold Label Champagne.

BASS ALE and GUINNESS STOUT—Dogs Head Bottling.

Suckling, Cassidy & Co.

TRADE AUCTIONEERS and COMMISSION MERCHANTS,
TORONTO.

Trade Sales held fortnightly. All classes of Merchandise handled.
Returns in Cash week following sale. Liberal advances made when requested.

CORRESPONDENCE and BUSINESS STRICTLY PRIVATE.

DAWES & CO., Brewers & Malsters

INDIA PALE and XX MILD ALE.
EXTRA and XXX STOUT PORTER.
Wood and Bottle. Families Supplied.
3 AND PORTER, Quarts and Pints.
Office - - 521 St. James Street West
MONTREAL.
Orders received by Telephone.

Halifax Steam Coffee and Spice Mills.
ESTABLISHED 1841.

W. H. SCHWARTZ & SONS,

WHOLESALE

COFFEES and SPICES

Of every description, put up in all kinds of packages.
Halifax, Nova Scotia.

LONSDALE, REID & CO., DRY GOODS.

Our Travellers are now on the road with a complete range of FALL Samples. All orders will have careful and prompt attention.

18 St. Helen Street, - - Montreal.



J. E. THOMPSON

W. H. THOMPSON.

J. T. LIEZERT.

J. E. THOMPSON & Co.,

Commission Merchants - and - Cheese Exporters

331 Commissioners St., - - - Montreal, Que

COLD STORAGE—PRESERVATION, ONT.

Cheese, Butter, Eggs, Poultry, Game, &c. Flour and Meal Cheese Furnishings—Dressed Hogs, Apples, Onions, Beans, &c. Correspondence solicited.

and 4,000 miles of land frontier upon which to conduct operations. Here is an opening for a new class of workmen."

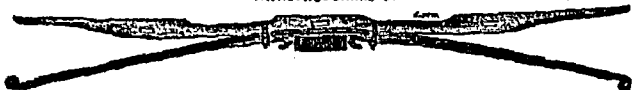
A MEETING of Montreal market gardeners was held in the Quebec hotel on Tuesday for the purpose of forming an association. Mr. W. B. Davidson occupied the chair. After some discussion Messrs. Davidson, King, Hennessy, McAvoy and Hughes were appointed to carry out the necessary arrangements for the starting of the society. Fifty members enrolled themselves.

IN the fall campaign in furs an effort is being made to bring ermine once more into high favor as of old. It is not generally believed, however, that the effort will succeed any better than it did a year ago. Ermine is costly and, many manufacturers say, trying to the complexion of the wearer. Nevertheless, some prominent furriers are industriously making the ermine "boom."

WM. PROCTOR, boot and shoe manufacturer of North Sydney, C.B., has assigned to C. H. Harrington to whom he gave, last August, a bill of sale for \$20,000. He was formerly manager of the Cape Breton Boot and Shoe Co. and succeeded them in 1874. The past year has been a poor one for him. Payments were slow and he felt it severely, for many of his customers were behind in their payments. He had too little capital for the amount of business he did, and as a consequence has been close run all the time.

ROBB BROTHERS,

MANUFACTURERS OF



THE COOK PATENT BUGGY GEAR.
KNOWLTON, - - - QUEBEC

Correspondence Solicited.

James Duggan & Sons, Auctioneers and Commission Merchants HALIFAX, N.S.

Special attention is given to sales of Live Stock, and all descriptions of Country Produce as well as Damaged Goods and Wrecked Materials, Household Furniture and Real Estate.

J. & A. CLEARIHUE VICTORIA, B.C.,

COMMISSION MERCHANTS And Dealers in
Fruits & Produce

Consignments received in all lines.
Agents for Skidgate Oil Works of Queen Charlottes Islands. Correspondence solicited.

THE statement in the daily papers that Mr. G. H. McHenry, manager of the Royal Canadian Fire and Marine Insurance Co., had left the city to attend the convention of the Fire Insurance Underwriters at London, Ont., is incorrect. Mr. McHenry is, we regret to say, suffering from the effects of a severe cold which preclude the advisability of his leaving home.

PETER SMITH, bookseller of Woodstock, started business in the spring of 1888 on very small means. He came from Guelph and it was believed was backed by some one there. About nine months ago he opened a branch in Ingersoll and, as he always showed an inclination to spread, it is believed he attempted more than his means would warrant. At all events he has just made an assignment.

THE creditors of Dan. Taylor & Co., druggists, of Toronto have decided to have the stock sold by auction. The assets are valued at \$2,000, while the liabilities were \$4,200. The creditors of Baird Bros., galvanised iron workers, of Toronto have held a meeting. An offer of 25c on the dollar was made, and an adjournment of ten days was made to consider the advisability of accepting this.

THE *Reporter* says:—"The past week has seen more barley delivered in Galt than any week within the knowledge of its

MACFARLANE, McKINLAY & CO.

Manufacturers of

WINDOW SHADES

Shade Cloth, Spring Rollers, &c.

TORONTO - - - ONTARIO

OUR STOCK OF **BAGS** AND - - -
HESSIANS

Is the LARGEST and most COMPLETE in CANADA

BAGS. HESSIANS

Every quality and size, Jute or Cotton. Every Width and Quality.
 Plain Printed in Colors. Plain or Striped

WE ARE OFFERING SPECIALLY LOW PRICES.

IT WILL PAY YOU to get our Quotations and Samples.

The Canada Jute Company (Ltd.)

17, 19 and 21 St. Martin Street,

MONTREAL.

McArthur, Corneille & Co.

Importers of and Dealers in
WHITE LEAD AND COLORS,
 DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 21, and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs, Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:
 310, 312, 314 & 316 ST. PAUL STREET.
 -AND-
 147, 149 & 151 COMMISSIONERS ST.
 MONTREAL.

ISLAND CITY
Paint and Varnish Works

Island City White Lead.
 " " Ready Mixed Paint.
 " " Coach Varnishes.
 " " Colors.

- ALSO -
 Anchor White Lead.
 Albion Ready Mixed Paint.

P. D. DODS & CO., Proprietors

TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it free to any Person who applies to NICHOLSON, 177 MacDougal Street, New York.

people. From morning to night the railway tracks and grounds round the storehouses have been crowded with teams, the grain being weighed and emptied directly into the cars from the wagons. Each day in the week has seen a repetition of this, and the estimate has been made that over 60,000 bushels have been delivered up to this time."

The McKinley Bill has given rise to some heavy transactions in wines and spirits in bond. In fact one leading firm of importers have cleared off their entire lot of fine wines, brandies and gins to representatives of New York and other American houses, while other houses speak of further enquiries as well as transactions. The supply in first hands has, in fact, been reduced to very slim dimensions.

The cotton crop for the year to Sept. 1, 1890, is the largest ever grown. According to the calculations of Mr. Alfred B. Shipperson, 7,297,117 bales, averaging 498.14 pounds per bale, against a crop last season of 6,939,284 bales, averaging 497.06 pounds per bale. The excess in weight makes the crop equal to 7,312,974 bales of same weight as the previous one. The spinning quality is about 3 per cent better than last season, and if this is also considered, it will make the crop fully equal to 7,500,000 bales of the same weight and quality as the crop of 1888-89.

A COMPANY has been incorporated at Toronto for the purpose of establishing a rolling mill and furnaces for the manufacture and sale of wrought iron and steel; to manufacture and sell iron and steel forgings; to manufacture wrought iron fences, and to purchase and develop the plant and business of the Toronto Drop Forge Company, by the name of the Toronto Rolling Mill & Forging Company (limited), with a total capital stock of \$200,000.

A SIGNIFICANT change in the terms of payment on purchase of Rainy River Lumber Limits exceeding \$10,000 has been made by the Ontario Government, to the advantage of purchasers. A new condition has been added, which reads as follows:—Purchasers over \$10,000 may make payments as before provided, or shall have the option of paying instead one-fifth of bonus in cash on day of sale, and giving notes for the remaining four-fifths of bonus at three, six, nine, and twelve months.

The actual liabilities of Potter, Lovell & Co., the failed bank ing house, have at last been reached, and they are found to have aggregated about \$6,000,000. The direct indebtedness to the banks is about \$3,000,000. The indirect liabilities are large, because of the guarantees placed upon a great deal of paper. Beside the Brazos paper of Lee & Ferguson, some of the Seavey, Foster & Bowman paper and some of the Worcester Steel Works paper was guaranteed by the note brokers.

PARKER & POPHAM

Fall Season, 1890.

TO THE RETAIL TRADE.

Our Travellers will have the pleasure of calling on you in a few days with our NEW FALL SAMPLES, comprising the very latest styles in

MEN'S, BOYS' AND YOUTHS' CLOTHING.

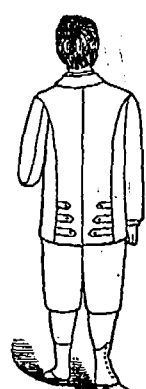
The very Finest Goods at the Lowest possible prices.

Our Travellers are also showing a fine assortment of SUMMER GOODS, to be cleared out at Job Prices.

Great Bargains among these.

Wholesale Clothing

6 LEMOINE ST., - MONTREAL



GILLESPIE, ROACH & CO.,

(Successors to Beall, Ross & Co.) Importers of

Staple and Fancy Dry Goods,
 SMALL WARES - - AND - - ART NEEDLE WORK.
 186 McGill St., MONTREAL.

ROSS, FORSTER & CO.
Wholesale :: Dry :: Goods

Nos. 9 & 11 Recollet Street, between St. Helen and St. Peter Streets.

SPECIALTIES :

Hosiery, :: Gloves, :: Trimmings :: and :: Smallwares.
 Letter Orders have Prompt Attention.

Canada Life Assurance Company.

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Secretary: R. HILLS.

Superintendent: W. T. RAMSAY

PROVINCE OF QUEBEC BRANCH:

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STANDARD LIFE ASSURANCE CO.

(ESTABLISHED 1825.)

Total Investments, \$35,000,000
Investments in Canada amount to nearly 5,000,000

MUNICIPAL BONDS PURCHASED and LOANS ADVANCED on MORTGAGE

BONUS YEAR 1890.

W. M. RAMSAY, Manager, Montreal.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1888)

Capital and Accumulated Funds, \$33,900,000

Annual Revenue from Fire Premiums }
Annual Revenue from Life Premiums } 5,345,000
Annual Revenue from Interest upon Invested Funds. }

Head Offices:—London and Aberdeen.

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

Manager for Canada, - ROBERT W. TYRE.

A. BROWNING, City Agent.



JAMES LOCKIE, Inspector.

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Stocks, Bonds, Mortgages and Cash Loans negotiated.

The B. Greening Wire Co. (Ltd.)
Wire Manufacturers and
Metal Perforators,
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HAMILTON, - - - - - ONTARIO

Insurance.

PHOENIX Fire Insurance Co'y.

LONDON.

Established in 1782. Canadian Branch.

Established in 1801.

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General Dry Goods Merchants
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HARTFORD.

Cash Capital, - - - Two Millions.

Canada Branch:

114 St. James St., - MONTREAL

GERALD E. HART, Gen. Manager.

A share of your Fire insurance is respectfully solicited for this leading Company, renowned for its prompt and liberal settlement of claims.

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Montreal.....	Laurin & Smith	Toronto.....	James B. Boustead
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FIRE.

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MARINE.

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—GENERAL—

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(ESTABLISHED 1865.)

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Telephone 1277.

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THE CANADIAN Journal of Commerce.

MONTREAL, OCTOBER 3RD, 1890.

THE MCKINLEY BILL.

In his late speech at Boston, Mr. Henry Watterson defined the American political situation with considerable accuracy when he observed that two dangers now threatened his fellow citizens. One of these is the gospel of force, as exemplified in the Force bill, and the other is the McKinley doctrine. The first is expected to hold the people down while the second skins it. Few speakers could have put the situation more tersely or epigrammatically.

That the McKinley Bill will partake of the nature of a boomerang, so far as the American consumer is concerned, seems reasonably certain. In other countries the current of business will gradually but inevitably adjust itself so as to flow equably into other channels. Shut out from one market trade will as assuredly find another as water will seek its level. What then shall we see in a few years? The spectacle of the rest of the world enjoying cheap goods and low prices while the United States, shut in by the brazen wall of the tariff, will be compelled to pay permanently higher prices for inferior domestic goods and to waste their labor and industrial energy in the vain effort to cut themselves off commercially from their cheapest source of supply.



Major McKinley's idea is of course that if the people of the United States are compelled by a prohibitory tariff to cease importing foreign goods they will be forced to use domestic manufactures. That the result will be a boom in home industrial circles. That every idle spindle and every cold furnace in the United States will at once spring into warmth and activity. In fact that the people can be taxed into prosperity. We trust he may see his anticipations verified; but at present we see very few indications that way. The stock market has taken a "slump" that hardly coincides with his predictions of universal wealth and prosperity after the sixth of October. Western railroads are planning how to cut down expenses instead of preparing to meet the boom which he confidently announces will follow the inauguration of his policy, and, most significant of all, the great financial institutions seem to place no more reliance in his monetary vaticinations than if he were a weather prophet. More than that, they do not scruple to predict evil results from this policy of exclusion. They look upon it as a distinctly retrograde step, and, at the risk of being styled unpatriotic, the leading commercial papers of the United States have not hesitated to endorse their views.

We can now only wait until the touch-stone of actual experience has been tried upon the new departure to see whether its results will bear out the anticipations of its originators. For the first year, or possibly two years, its effects must necessarily be slight. Supplies of dutiable goods have been rushed into the United States during the past few months at a rate which induces some importers to believe that the market is stocked for months to come. Every effort has been bent upon getting goods into bond before the first of October. Even in this market we have felt the effect of the rush to purchase before the new tariff could become law. During the past few weeks American buyers have swept this market clear of wines and spirits in bond, and have hurried eggs and barley across the frontier in unprecedented quantities. In fact every possible means to evade or mitigate the effects of the tariff have been put in motion to that end, and American storehouses are now glutted with purchases hurried in to evade the new duties. It is only natural, then, that the market thus stocked will be enabled for some time to come to sell at old prices, and that the effects of the McKinley Bill will not be immediately apparent. But, postpone the evil day as we may, it must assuredly come sooner or later; and when it does,

and the American citizen realizes that he is being taxed into the earth in order that a few wealthy monopolies may add still more largely to their gains, we may expect to see a political awakening that may cause a very marked change in the partisan atmosphere at Washington.

When the American farmer realizes that the price of the grain he has to sell is fixed in London, while the price of the supplies he is obliged to purchase is regulated at Washington, he will be very apt to kick. When he finds that the McKinley Bill will not add one cent to the value of a bushel of wheat or a barrel of pork, while it will tax every little necessary or comfort he is compelled to buy, his views of the McKinley doctrine will alter very materially. When the American consumer finds his potatoes, his eggs, his clothing and indeed every other thing he needs are higher priced in consequence of the new tariff, while his salary or income remains at precisely the same figure, he will be apt to wonder where the advantage to himself comes in. And, if he once does so, Major McKinley will have to step down and out. A very significant feature of the situation is the undisguised hostility of Mr. James G. Blaine to the present fiscal policy of his party. Mr. Blaine is undoubtedly one of the most far-seeing politicians of the present day, and the fact that he is the uncompromising opponent of the new departure is a pretty safe indication that he already anticipates its failure.

FIRE INSURANCE COMMISSIONS.

An impression prevails among the laity that the laws of the Fire Underwriters' Association, as by Canadian insurance men established, are a sufficient safeguard not only against the cutting of rates below a minimum profit, but also against excessive commissions. It is to be feared that like other rules of guidance, the laws of the Underwriters' Association, while not more honored in the breach than in the observance, are nevertheless loop-holed too frequently to serve all the purposes of those who framed them. A few days ago, before the departure of some of the principal managers for the convention at London, a fire insurance manager was asked by a field officer of long experience, whom he had not met for some time, whether a certain naturally competing office was making any inroads upon the business of his company. In a somewhat hesitating voice he admitted that it had coaxed a few of their agents away from them, "but," he added, "I'll pay 50 per cent before he gets any more of them." The company whose manager exhibits such magnanimity is one that can hardly afford, even for a time, to pay half its premium income for the mere sake of obtaining business, and undertake to provide for a very probable 60 per cent of losses besides expenses with the other 50 per cent. The fable of the Hare and the Tortoise in the race is too evident of application here to call for other comment. It is to be feared that the power is falling too much into the hands of the outside men,—that so necessary have good field-men become to the acquiring of a good share of the business that is going,—it is difficult to regulate the rate of commission; and men will occasionally be found willing to pay an extreme figure rather than allow an influential agent to go over to another company. This is a species of competition of which agents may not invariably choose to take advantage, especially where the company may not be overburdened with reserves. It has also the disadvantage

of supplying a secret service fund whereby rates may be cut to sweeten a wavering customer, or attract a new one from the ranks of a competing agency. It is a feature of the business which our leading underwriters have contemplated with no little anxiety for some time past, and which will require the combined wisdom of probably the most intelligent body of men in Canada, to cope with successfully before the evil has taken too deep root.

LOSSES IN THE CATTLE TRADE.

The large profits that were made last year and the year before by some fortunate shippers have not been repeated this summer, but, on the contrary, heavy losses have been incurred. Almost from the beginning of the season the export trade has been discouraging and some shippers who have manfully stood one loss after the other have had to succumb at last and go out of the business.

There are few departments of trade subject to greater risks, and experience does not always avail as the pioneers of live stock exportation have been among the greatest losers. The over-crowding of stock on the British market continues to be one of the most fruitful causes of disaster and we notice that American ranchmen, who have also been heavy sufferers, are advocating a huge combine to regulate supplies and avoid periods of depression. So far as Canada is concerned no combination seems possible except amongst shippers themselves, and nothing of the kind is contemplated so far. Those who have chiefly benefitted this year have been the steamship lines and stock raisers. Both have recently been compelled to lower their rates, and cheap cattle and low freights may cause some relief before the season closes. It is evident, however, that losses reaching \$10 per head, as in some instances, are not easily recovered from. In former seasons, heavy reverses have occasionally struck down profits, but never has there been such a protracted spell of uninterrupted losses as we have seen this year.

Owing to the strong representations of shippers the steamship companies have come to their assistance by a substantial reduction in freights, which are now quoted at 40s to 45s, and there is abundance of space. One of the disturbing features of the trade is the contracting ahead for space on the liners, which is done every spring, resulting in higher prices being paid than the market can stand. It is not likely that the steamship companies will object to anything which puts money in their coffers, and if the shippers are foolish enough to compete in this way they must be prepared for the consequences. Of late there has been a scarcity of good cattle, but this will probably be made up by receipts of ranche stock from Manitoba as usual in the fall. One train load was recently bought at about 3½c. For the eight months ended August, 434,801 head of cattle were unloaded in Great Britain, against 353,752 in 1889, the increase being largely in animals from the United States. Receipts from Holland were stationary, but Denmark sent a large number while Canada sent less than the previous year. More dead meat has been received, chiefly from the United States, while cargoes from Australasia and Argentine have shown a progressive increase. The large supplies of beef and mutton from all parts of the world are, no doubt, responsible for the stagnation which has been slowly creeping over the market.

The prospects for Canadian stockers are fair, but it is a mistake to ship young, lean animals instead of fattening them on this side ready for the final market. Latterly there has been a heavy fall in prices, on account of the large influx of American and Canadian. Prices are actually 30s to 40s lower than those paid in the spring. Young Canadian cattle suitable for farmers have sold at 22s 6d to 27s 6d per cwt. and have mostly been forwarded to Scotland. Some improvement in quality even here seems necessary, or there is a faulty selection, as an Aberdeen paper recently stated that farmers and dealers were disgusted with the large number of thin-fleshed, ill-shaped beasts that have figured in the arrivals there this year. In view of the advantages enjoyed by Canadian cattle in the British market the condition of affairs both for fat and lean stock is scarcely what might be expected, but the supplies have been so excessive, especially from the United States, where farm products are unusually depressed, as to upset all previous calculations.

THE BIRCHALL TRIAL.

There was one salient feature about the Birchall trial that illustrated the sound common sense and cool self-possession of the Canadian character in a very striking manner, and this was the utter absence of anything like sensationalism or maudlin sympathy for the prisoner simply because he was one. No weak natures were found ready to elevate what the evidence has shown to be a cold-blooded, calculating scoundrel to the level of a hero. No gushing females presented him with floral tributes or suffered from nervous prostration when he was sentenced. No sentimental school girls visited him in his cell, or wept over the sad fact that inexorable justice had at length marked him for her own. The silly tribe who flock round every murderer in the United States were conspicuous by their absence at Woodstock. The Canadian character does not lend itself to sensationalism, and its strict sense of right prevents it from according to a criminal any larger proportion of sympathy than that warranted by the evidence, and, as that evidence pointed out with fatal clearness the fact that Birchall was, and always had been, simply a polished gentlemanly scoundrel, it quietly accepted him as such, and refused to invest him with any of the attributes of a martyr.

The same atmosphere of stern justice pervaded the proceedings from first to last. The celerity, conciseness, and simplicity which marked the trial from beginning to end have excited the astonishment and admiration of the American people, and enhanced their respect for Canadian jurisprudence. No outside matter was permitted to be introduced to baffle the perceptions or enlist the sympathies of the jury. No legal quibbles were admitted to complicate or obscure their decision. Justice, and not law, was the aim of the court, and that strict justice has been meted out no one who is cognisant of the whole facts of the case can doubt.

It must be remembered that although a very fair idea of the more salient features of the trial could be obtained from the newspaper reports, these are necessarily incorrect in many minor particulars. The necessity for condensation may involve the omission of incidents trifling in themselves, but of the utmost importance as links in the chain of circumstantial evidence which the Crown has woven so strongly about the culprit. No newspaper can give an idea of the

demeanour of a witness; of the frank open look and clear ringing tones that emphasize the truth, or the shifting eye and hesitating tongue of he who knows more than he is willing to divulge. They can only give the bare words, which may be as nothing in comparison with the subtle adjuncts of manner which give the evidence much of its weight before a jury. Consequently any theory of the guilt or innocence of the culprit, based solely upon the printed reports, are of necessity less reliable than that founded upon the actual viva-voce testimony of the witnesses themselves.

The jury in the Birchall trial were evidently favorable types of Canadian character. Cool, cautious, and self-possessed, weighing every word of the testimony adduced, and forming each man his own individual opinion, unbiassed by the eloquence of counsel, and uninfluenced by sentimental considerations, their verdict was such as to increase public confidence in the Canadian jury system. When twelve such men decide unanimously and unhesitatingly upon the guilt of a prisoner, and their verdict is endorsed by the judge, there can be little doubt that it is a just one. Birchall has had a fair and open trial before thirteen honest and upright men. He has had every assistance that that money and forensic ability could afford. He has been given the full benefit of the Canadian love of fair play. If, with all these aids to prove his innocence, he has been unable to break even one link of the chain of circumstantial evidence woven about him by the Crown we can only endorse the justice of his sentence and implore for him a share of that Divine mercy of which even the foulest sinner may be a partaker.

CABLE TARIFFS AND BRITISH SUBSIDIES.

Contrary to expectations the Home government has refused to join the Australian governments in effecting a reduction in the cable rates, by means of a guarantee to the Eastern Extension company, and in giving his reasons for that decision, the Secretary of State for the colonies has defined the position of Great Britain with regard to the various cable systems. The stand taken is calculated to have an important influence on the fortunes of the Pacific cable, which has been backed by Canada, New Zealand and Australia and a brief reference to the whole subject seems called for.

It will be remembered that a Postal and Telegraph conference was held in Adelaide in May last, at which the Australian governments agreed to Mr. Goschen's proposals for a reduction in the letter postage to and from Australia to 2½d per half-ounce, instead of the present 6d, while at the same time they closed with an offer of Sir John Pender, chairman of the Eastern and Extension Telegraph companies, to reduce the cable rates from 9s 4d per word to 5s, and finally to 4s. To effect this, the Australian governments undertook to recoup the companies one-half the loss entailed by the reduction; and after the terms had been arranged, Downing street was informed as to what they had done, and was asked to participate in the guarantee. It certainly would have been wiser and more courteous to have asked the Home government to take part in the conference upon rates, if it was to be asked to participate in the burdens entailed, but it is not likely that this would have resulted in any other decision. The arguments used by the Secretary are such as to point to a similar refusal had Great Britain been invited to the conference, and he expresses greater

regret in the matter, because the colonies had met Mr. Goschen's postal reduction in a liberal spirit.

Lord Knutsford explains that hitherto Her Majesty's government has only afforded assistance to cable companies at the initial stage—this is, to secure telegraphic communications with dependencies which could not otherwise be secured, and which communications were deemed essential for political or strategical reasons. Such aid, too, has always been for definite sums and limited terms of years. The South African cable, the West coast of Africa cable and the Bermudas cable are instances cited. But no restrictions were imposed in any way upon the tariffs for mercantile and general telegrams, which were left to the consideration of the company, in itself a commercial enterprise. The pith of the decision is conveyed in the following concluding words: Under the proposal Her Majesty's government would substitute for a policy with entirely defensible objects a system under which no finality could be guaranteed as regards the claim that might be put forward in similar cases elsewhere, and which could not fail to lead to similar claims of reducing the cost of telegraphic communication. The Imperial government is unwilling to establish a precedent for the grant of State assistance in excess of the amount necessary for securing the objects which the State may properly aid in order to secure a benefit which will primarily fall to a limited class. It appears to them such a precedent could not fail to be invoked with a view to its extension, not only to other cases of cable companies, but also to objects of which State intervention and assistance would be opposed to the spirit of the commercial policy of the country." As to the soundness of these arguments, they are open to some doubt, as in England the State fixes the maximum fares upon the railways, and the entire internal telegraph system is under its direct control. There would therefore be no violent departure from existing affairs if the government stipulated for a limit to a cable tariff in return for a subsidy. As to the argument that there is no finality in the Australian proposals, they could, had the Treasury been so minded, have been met by a proposal to contribute a fixed sum as a maximum for a limited number of years.

Other considerations than those mentioned probably exercised the greater weight with the Home government. England has been repeatedly asked to grant a subsidy to the proposed Pacific cable, not only by Canada and the Canadian Pacific railway but also by New Zealand and Queensland, but the application has been refused. It is generally understood that the British government looks favorably upon this Pacific cable scheme, and to take steps which would render the laying of that cable financially much more hazardous, by subsidising an already wealthy and firmly established rival, would be a sore offence to Canada, while establishing a claim by the proposed Pacific company to similar treatment. The claims of the Pacific line could not, indeed, well be ignored by Downing street under those circumstances. The Home government and Australia stand in quite a different position, as to the granting of subsidies. Hong Kong, the Cape and Natal, or the West Indies, or India can have no claim upon Australian subsidies; but if England undertook the granting of such subsidies, they would have just cause of complaint if any other colonies were treated with partiality. The exorbitant tariff of the Pender companies has been maintained for many years to the great disadvantage of British-Australian

intercourse and commerce in the face of repeated expostulations and it is only the fears of a rival cable which has induced them to work the present deal, which is calculated to put them on a good fighting basis and also entangle the respective governments.

The British government has declined to assist the Pacific cable, but it knows that it will come sooner or later and has wisely decided to place no obstacles in the way. Greater cabling facilities are already called for between America, England and Australia and competition instead of subsidies must be relied upon to effect a reduction in the cable rates, which should be nearer 2s 6d than 4s per word.

SMALL-DEBT COURTS.

Every day we come upon instances in the commercial world of the crying necessity for a small-debts court, modelled upon the lines of the County Court procedure in England, for the cheap and speedy recovery of small debts. At present the amount of costs saddled upon the small debtor is out of all proportion to the amount at stake. We find cases where the costs vary from 50 to even 90 per cent of the debt. Take the following as an instance in point. A small manufacturer of this city had run behind two months in his rent and, as a measure of protection, the larger firm who sub-let him the premises took out a seizure against him, but at the same time warned their lawyers to keep the cost down as much as possible as they had no desire to injure the man but simply wished to secure their own interests. The rent seized for amounted to \$30, and yet, ten days later, when the debtor was able to pay the rent, he was confronted with the following bill of costs:—

Writ and copy.....	\$1.20
Bailiff's fee.....	2.40
Service of declaration.....	0.25
Return.....	1.10
Attorney's fee.....	2.00
Declaration.....	1.50
Extra on saisie gagerie.....	1.50
Exhibit.....	2.00
Discontinuance.....	0.40
Bill.....	0.40
Total.....	\$12.75

Had the creditors permitted their foreman, who was appointed guardian, to receive pay as such, the bill of costs would have been increased by \$20 and would therefore have amounted to \$32.75 for costs on a debt of \$30. And this, too, in a friendly action where there was no desire to press the debtor.

There are few of our large employers of labor who cannot enumerate numbers of similar instances where workmen in their employ have had their wages garnisheed for small debts. We find numberless cases in which the costs are equal in amount to the sum claimed, and some in which they far exceed it. This is manifestly an injustice; if not a crying evil. It is of no benefit to the creditor, for he simply receives that which he is entitled to and no more. It inflicts a heavy loss upon the debtor, which is altogether unmerited; unless we accept the hypothesis that poverty is a crime and, as such, is punishable. It simply rounds to the profit of the lawyers, and of the courts, and thus represents an unjust and onerous tax upon the class least able to afford it.

Again, the delay involved by the absence of a small debts court is a source of serious loss and inconvenience to small creditors. Take another case in point. A small clerk in this city let a house in May 1889 to a

fellow clerk. In the August of that year the latter absconded without going through the formality of paying his rent. The landlord seized a piano, and a boarder lodged an opposition on the ground that it was his. That was fourteen months ago, and the case has not been decided yet. The landlord therefore is still out, not only the amount of the rent, but \$25 which he was compelled to pay for preliminary costs before he could take out his action.

Here are two cases which, under the English procedure, would have settled in a few hours and at a comparatively trifling cost. - More than this, the English county court judge is invested with power to examine into and, if necessary, to reduce the creditor's claim. He can also fix the number and size of the instalments in which it shall be paid. Why should we not have such courts here? They would do away with much unintentional injustice towards the poorer class. They would abolish the existing distinction between law and justice. And above all they would do much to diminish the present plethora of petty lawyers, since they would curtail one of their principal sources of profit. No doubt such a reform would be bitterly opposed by the legal profession, who religiously oppose any measure calculated to simplify legal procedure, or to cheapen its cost, but it would prove a boon not only to the working classes but to all who are brought into contact with them, and as such we recommend the formation of small-debt courts to the authorities.

OUR GRAIN EXPORTS.

Despite the government refund of canal tolls on grain reaching Montreal for export through the Welland canal, and the fact that we have two trunk lines, instead of one, reaching out to the far west, the export grain trade shows no signs of expansion, and in reality has not held its own.

Official figures demonstrate that up to the 24th ult., the total exports of grain of all kinds from Montreal reached 7,094,920 bushels, against 7,400,102 to same date last year, whilst in 1887, our shipments of wheat alone were 7,649,237. This result seems to be due to the wheat crop shortage of the past two years in Canada and the States rather than to any prejudice against the St. Lawrence route on the part of United States shippers as our exports of American corn have largely increased being 5,043,453 bushels in 1889 and 4,369,773 this year, as against only 750,939 in 1887. On the other hand the movement of wheat to recent date has only been about a million and a half of bushels, or about the same as last year. The deficiency in wheat has not been made up by a larger export of flour scarcely more than half a million barrels having been shipped, or less than the average for several years past.

It is not encouraging to advocates of, and believers in, the all Canadian route to hear the statement made by shippers that unless permission be granted to store grain on the American side on its way to the seaboard a great deal of trade will be diverted from the St. Lawrence. This contention has been made by the Kingston and Montreal Forwarding Company which desires to store grain in transit at Ogdensburg. As is well known the government allows a refund of canal tolls paid on grain passing through the Welland canal if the cargoes go through to Montreal, the idea being to encourage the export of wheat and corn from this port. The tolls are refunded on the arrival of the barges here,

and no discrimination is made as to whether they are Canadian or American bottoms.

During the past season the Forwarding Company, above mentioned, has been storing grain in the large elevators at Ogdensburg whenever it had to wait for ocean tonnage, and the usual refund of tolls has been refused by the canal officials at Montreal on the ground that the grain has been unloaded and reloaded at a point on the United States side of the river. Whether this point is well taken admits of some doubt. In a recent interview with the premier the manager of the Kingston and Montreal Forwarding Company argued that under the terms of the Order-in-Council passed annually, his company were entitled to the refund, as nothing was said about the transshipment or storage on the American side. It would be just as reasonable, he said to refuse the refund because a vessel ran aground on the American shore and had to be unloaded. Sir John in reply, according to the Ottawa papers, said that communications had been received from the Boards of Trade of Toronto and Hamilton asking that they be heard as the transshipment of grain on the American side would injure Canadian forwarders. To this it was rejoined that unless permission to store grain at Ogdensburg was granted there would be a diversion of trade from Canada and that tolls upon grain carried to Montreal in American vessels were now refunded, so that the representations of Toronto and Hamilton were groundless. The difficulty has chiefly reference to the absence of sufficient storage and shipping facilities at lake points on the Canadian side and the Montreal trade believe that there is no excuse for refusing to refund tolls upon grain transhipped at Ogdensburg, which is a matter of convenience and economy to the shippers. The Board of Trade here has so far declined to pass any resolution in support of the contentions of the Hamilton, Toronto or Kingston boards and the latest news from Ottawa is that the premier has referred the whole question to the Minister of Justice.

There can be no doubt that if the government allows a refund of tolls on grain stored at Ogdensburg and which is subsequently shipped to Montreal, the forwarders will gain a decided advantage. Not only will they obtain competitive storage rates but a choice of routes, south or north. The decision of the minister is therefore awaited with much interest. It is not expected there will be a large movement in Canadian wheat this fall as prices here are above the export basis. One sale of new Manitoba wheat has been made for October shipment to Glasgow at 40s per quarter. Canada red winter wheat could not be laid down here under \$1.08 and Manitoba at about \$1.12 but buyers expect prices to fall and are not operating. Owing to the heavy fall rains there will be less than the usual proportion of No. 1 hard Manitoba wheat.

THE Court of Appeals have given judgment to-day in the *cause celebre* of the Great North-Western Telegraph Company against the Montreal Telegraph Company. The Great North-Western, it will be remembered, claimed a reduction of rent on the ground that they had been deprived of the revenue accruing from the telegraph lines of certain railways, especially by the action of the Canadian Pacific railway building new lines along those railways after coming into possession of them. It was asked in consequence that the rate of interest on the capital stock of the company defendant be reduced from eight per cent to six, and that the plaintiffs be refunded \$80,000 paid out under protest. Judge Wurtele, before whom the case was first heard in the Superior Court, dismissed the action. Chief Justice Sir Aime

Dorion rendered the judgment of the Court of Appeals, going over the principal grounds of the action in a most elaborate manner, and confirming the decision of the court below on every point. He held especially that the agreement between the two telegraph companies could not be called an ordinary lease, even if only for the reason that were it so the Great North-Western would have been obliged to supply the different offices with funds sufficient to guarantee the payment of the alleged rent, \$160,000. The nature of the agreement must be interpreted as a cession pure and simple of the business of one company to the other. Even admitting the contract to be a lease, then, as had been held by Judge Wurtele, the action of the Canadian Pacific Railway Company in building new lines was a mere *voie de fait*, for which recourse must be had against said railway company, and not against the lessor. He further held that the damages complained of were owing specially to the competition established, and should the Great North-Western succeed in an action against the Canadian Pacific railway as trespassers, the result might be the same as in the action of the Western Union Telegraph Company against the same Canadian Pacific Telegraph Company of New Brunswick, where the railway company defendant built another telegraph line just outside of the limits prescribed, and thus continued the competition. Chief Justice Dorion said, in conclusion, he would be disposed to go even further than had been held in the court below, and would not recognize in plaintiffs any right of action whatever against the defendants. This declaration, coupled with the fact that the judgment was unanimous, makes the decision all the more sweeping.

THE Cincinnati *Price Current*, in pursuance of its yearly practice, publishes an elaborate survey of the corn crop. From the conclusions arrived at, it says that the entire crop promises to be about 1,565,000,000 bushels—a reduction of 548,000,000 bushels, or nearly 26 per cent compared with last year. It says, however, that in view of the evidence from many localities in regard to the deficiency in filling out of the ears of corn where the outward appearance to casual observation would indicate a fairly good condition, it is quite likely that, when the test of harvesting is reached, there may be disappointments, from this cause, to an extent sufficient to make an appreciable reduction from the volume of the crop as now estimated. Of the old crop, seven surplus States—Ohio, Indiana, Illinois, Iowa, Missouri, Kansas and Nebraska—held a total of 667,000,000 bushels of corn on March 1 last in farmers' hands, according to Department of Agriculture estimates, or 47 per cent of last year's production. So far as we can approximate conclusions from evidence now received, these States appear to have about 250,000,000 bushels remaining on hand, or 18 per cent of last year's crop. The annual exports of corn, the percentage of the yearly production exported and the amount retained for domestic consumption per capita of population, for ten years, are shown in the following:—

	Exports, bushels.	Per cent exported.	Consumption, bush.
1879 80.....	99,572,329	6.43	28.88
1880 81.....	93,648,147	5.45	31.55
1881 82.....	44,340,683	3.71	21.79
1882 83.....	41,655,753	2.57	29.04
1883 84.....	30,912,713	1.99	27.14
1884 85.....	52,876,456	2.94	30.19
1885 86.....	64,816,309	3.35	31.60
1886 87.....	41,368,580	2.48	26.71
1887 88.....	24,278,417	1.74	22.89
1888 89.....	69,592,931	3.50	29.97
1889 90.....	101,973,717	4.83	30.94

The computation of the yearly domestic consumption, on the basis of per capita of population, is without reference to variation in reserves in the country from year to year.

UNITED STATES CROPS.—There has been a reduction of fully eleven points in the condition of spring wheat according to the latest Government reports. It is less in the Dakotas than in the other spring wheat districts. The average of condition is 80 in Wisconsin, 80 in Minnesota, 87 in Iowa, 71 in Nebraska, and 88 in the Dakotas. Chinch bugs and other insects have wrought considerable injury to the growing crop. Wisconsin, Iowa and Nebraska are now giving but little attention to wheat leaving the production of spring wheat mainly to Minnesota and the Dako-

tas. The condition of oats in June was the lowest on record for that month since 1879. Since June the decline has been from 89.8 to 81.6 in July and 70.1 the 1st of August, which is the lowest condition ever recorded. The failure of the oats crop on the Atlantic coast was due to the wet Spring and late planting in the North, and in the South to the freezing of winter oats in March. The aphid became a destructive pest, followed by rust and blight. To cap the climax in the central West, drought appeared in the critical period of ripening. The condition is highest on the Pacific coast, and the extreme East stands next. The following States have fallen below the general average: New Jersey, Maryland, Virginia, North Carolina, Georgia, Alabama, Texas, Arkansas, Tennessee, West Virginia, Kentucky, Ohio, Indiana, Illinois, Missouri, Kansas and Nebraska. The Spring rye crop averages 92.9 at present against 86.8 on the 1st of June. The decline has been heavy in the wheat growing states, but heaviest in Wisconsin. The condition is the lowest ever reported except in 1887, when it was 84.6. The principle increase in the area devoted to buckwheat is in the states of the Atlantic coast and in the Ohio valley. The average is low, being but 90.1. Averages in states of principal production are: New York, 89; Pennsylvania, 92; Michigan, 86; Wisconsin, 95; and Iowa, 86. The condition of barley is lower and averages now 82.8, a decline of about 5 points in the past month. The decline has been heaviest in portions of the Northwest and in Kansas, where the severe drought greatly injured the crop. In Wisconsin and California, where some 40 per cent of the crop is grown, there is little change since July 1.

Our American cousins seem to be somewhat uneasy now that with the passage of the Tariff bill and the adjournment of Congress, debate closes and effects must be waited for. Extreme protectionist opinion is represented in arguments that the United States is now assured of an era of prosperity. The way this is worked out is simple. The new tariff will exclude foreign made goods, and these must be supplied by increased home production; but the foreigner must buy as much as he did before, because he only buys those things he is compelled to have. Therefore, there will be a great increase in domestic trade, large importations of gold, and stock market booming. At this moment the stock market is not booming; it has been going down more and more during the tariff discussion; and now the new Tariff bill is about to become law and give the country the benefits above pictured, it looks as if it were in for another slump. The crops do not indicate any increase in prosperity, and the Western railroad managers are debating how to cut down expenses by reducing the number of trains run and running them slower. Some of the latest railroad returns show that the increased gross earnings are accompanied by an actual decrease in the net. On other roads, it is shown that each additional dollar earned cost 90 to 95 cents to earn it. Many operators in Wall street are selling their stocks because they think that between this and the close of the year there will be trouble in commercial circles. The markets have been glutted with goods bought in anticipation of a forced rise of prices through the higher tariff. Suppose these goods cannot be sold at the higher prices. Suppose that they eventually have to be thrown over at a sacrifice, or remain unsold on the merchant's hands. The certain result must be an extensive commercial liquidation, with numerous failures. A ragged, drooping stock market shows the effect of these apprehensions.

The new offering of fur garments is thus briefly outlined: Furs are liberally shown in the stores, and furriers are displaying a large variety of coats, pelerines, matinees and jackets. Astrakhan and seal in combination will again be fashionable. Many familiar shapes appear, but fashion has introduced a number of new ones. The old allround flaring shoulder cape is entirely out, but there are countless modifications of that style. Closely fitting pelerines ending just below the waist, and large collars with flat Spanish stoles are common. Some of the capes are made quite short, with just a fur band about the throat and no high arching collar. These curve at the lower edge; there is a point at the back; then the cape is curved in an upward direction and over the shoulders; thence describing a downward curve, the fur ends in a corresponding point a few inches below the bust. Some of the expensive seal jackets are made with

very exaggerated collars and high sleeves; but the shrewd woman who is now about to purchase a seal wrap, has a strong suspicion that these are the remains of last year's stock, which the dealer wishes to dispose of before he exhibits his less eccentric styles. The high fur collar is certainly very protective, and on a winter coat or cloak, desirable, but the type which rises above the tops of the ears is ugly and inconsistent, and it is likely that such exaggerations have had their day. The fact that the high collar and towering sleeves have been repudiated by royal leaders of fashion will certainly have an effect on future modes. Among models in pelerines now displayed is one the lower half of which was of sealskin, the upper part of silver-gray astrakhan. The Medici collar of seal was lined with gray feathers. En suite were Russian cap and muff, the crown of the former and the centre of the latter of the astrakhan.

ALL reports from Smyrna are that the fig crop is a good one and the weather for curing is favorable. The early arrivals have not been of as high a quality as the fruit which comes later in October, but they are eagerly sought for by grocers who are always anxious to get new figs. Prunes, it is expected, will bring better prices this year than last, not from any fault with the crops, but because other fruits are so scarce that the prune will be used as a substitute to a considerable extent; then again last year's prices were very low. The season of 1888 was a very beneficial one for the growers. They received high prices for their goods, and the trade had also to pay good prices for the prunes. As the season got later the demand fell off, and it was not long before the importers found themselves with a heavy stock on hand, which they were unable to sell at a profit. Consequently they were obliged to take what they could get for them, and the loss proved to be very heavy. Last season the caution displayed by importers in buying when the season for new prunes had opened, made the growers so uneasy that they were obliged to press their goods on the market at a lower price than anticipated. Cautious buying on the part of the dealers in fact saved them from a repetition of 1888. There is no fear of a scarcity in currants this season. The crops in the Grecian Archipelago are fine. New Zanti fruit is looked for this month, but importers are not speculating on the quality until they see the goods. It is generally expected that the goods will open at about last year's prices. Old currants are exceptionally well cleaned up, there being fewer goods now on the market than for several years past.

THE JUTE CROP.—This year, says the *Calcutta Englishman*, we have been receiving very favorable reports about the new crop from the various jute-producing districts, and it is generally believed that the crop will be a very large one. In the beginning it was said that rain fell in almost all the places, and sowings were almost equal to, and in some places even more than, those of last year. Prices of old jute were low, and a large stock at Calcutta and foreign ports has kept the market down. That the last year's crop was a very big one nobody can deny; and it was only the middlemen, and not the ryots, who suffered heavy losses after the fall in prices. The ryots cultivated about the same areas as in previous years; but this time they have not been so sanguine as to neglect paddy altogether. Seasonable rain and sun favored the growth of the early plants, but in many places rain was wanted very badly, and side by side plants of various heights were to be seen. After weeding was finished rain continued to fall incessantly and in torrents, to the great injury of the healthy growth of plants, and insects destroyed the tops of the plants in various places. Rivers did not rise as usual at first, but rose suddenly, and ryots could not help cutting kutchas and immature plants. At present almost the whole of Eastern Bengal is flooded, and we are sure that a good number of fields will be left uncut. By the time the water will subside the roots will have become rotten. Thus, taking all the circumstances into consideration, the crop will turn out about two to three annas less, and the quality after September will be very poor and dirty.

THE General Assembly of the Knights of Labor, which will meet in a few weeks, promises to be the scene of a mighty struggle between the supporters and opponents of General Master Workman Powderly. In the State of New York there

is a strong feeling against his continuance in office, and an organized attempt will be made to prevent his re-election. The charge is made, and apparently with some degree of truth, that the order is becoming more and more controlled by a few men, and that all who dare differ from these autocrats are either expelled or discredited. Laying aside the question of Powderly or no Powderly, the matter at issue in the Knights of Labor is one that sooner or later comes before all societies of whatever nature. The problem to be settled is whether better results are obtained from one man power or from control by the democracy. In the former case, if the autocrat be a benignant one, there is rapidity of thought and of action that oftens wins a victory when the slow moving democracy would lose the battle. But the disadvantage is the distrust of the people, who love to be consulted; who like well to say "we will be responsible;" and who are prepared to fight more steadily for a wrong position taken up by themselves than for a right course if forced on them. The struggle in the Knights of Labor will really be between these opposing principles, and the probability is that the order will emerge more democratic and minus Mr. Powderly.

THE wholesale milliners of Montreal and Toronto have sent to the council of the Board of Trade a copy of a lengthy petition which they had sent to the Governor-General-in-council in reference to the duty upon ladies' straw hats, and asked that the council should endorse its prayer. It will be remembered that when Hon. Mr. Foster delivered his budget speech last session he announced that the duties upon ladies' straw hats and bonnets would remain unchanged at 25 per cent. This was taken in good faith by the importers, and a large amount of business was done on that basis. Later on, however, the minister advanced the duty to 30 per cent, without any warning, and it is of the attempt on the part of the Government to collect this extra duty that the importers complain. They have consulted the highest legal authorities, and contend that the Government cannot legally collect this money. Therefore, they have drawn up and largely signed a petition setting forth legal and constitutional reasons why they should not be compelled to pay this extra duty, which amounts to a very large sum, and in many cases would reduce to a minimum the profits of a business conducted in good faith. The council considered the question at length and decided to address the Government, asking it to remedy the grievance complained of, and, if that is not possible, then to change the law on the subject.

NEW YORK insurance circles are considerably stirred up over the revelations regarding one William Ettinger, a public adjuster, who conducted a "Bureau" which furnished underwriters with secret information in the way of predicting fires in certain risks. For this information each subscribing company, according to the *Chronicle*, paid Ettinger about \$250 per year and received from him notice from time to time that a fire would occur in a certain risk at about a certain time. So accurate were his predictions that the companies immediately acted on them, cancelling their policies on the suspected premises. The information was generally conveyed by anonymous communications and rarely by word of mouth. In his character of public adjuster, Ettinger sometimes appeared after a fire which he had predicted, in the interest of the assured, and worked hard for his clients. Where he obtained the information on which his predictions were founded is not definitely known, but his knowledge of his customers and associates was very comprehensive. The total losses from fires predicted by Ettinger in the two years ending May 1, 1889, amounted to \$547,900. A notorious one which, as Ettinger had prophesied, occurred in March last, called the New York Fire Marshall's attention to the system, which he is now rather leisurely investigating. Some interesting reading is promised when the inside facts are made public.

ASBESTOS has come to play an important part in certain industries. In workshops, foundries; and mills it is used to guard the face and hands of the workmen from fierce heat, and generally to make working in hot metals a safer and more comfortable occupation. Asbestos mittens enable firemen, assayers, refiners, etc., to grasp hot irons, crucibles, and the like with impunity. Fireproof masks for the face are also made of asbestos, and the heat from the hottest fire is said not to penetrate them. Air is drawn from beneath the mask for breathing, so that the burned

or flame and smoke-laden atmosphere is not inhaled. Complete suits are made of asbestos fireproof cloth, principally for the use of firemen, and, for domestic use, sadiron holders, which enable the iron to be grasped with comfort, no matter how hot it is, are another example of the uses to which asbestos may be put. Asbestos curtains are now being introduced in theatres, and the utility of the material for this purpose was recently put to a severe test in Manchester, England, where a large theatre took fire. Although for a long time the extent of the fire on one side of the curtain was so great that the asbestos curtain must have been red hot, it remained intact, and the stage was saved and the stage stock was uninjured.

BRITISH COLUMBIA FRUIT.—California has for so many years been regarded as producing the finest pears in the world, that it is not surprising the people of British Columbia, with a climate scarcely less favorable along an extensive coast line, should experiment in a similar direction. That the efforts have been crowned with success is shown by the crop of Bartlett pears now being gathered from the orchard of the "Jubilee Farm" at Ladner's Landing, B.C., owned by Mr. Thomas McNeely, general merchant of that place, a specimen box of which was received at the JOURNAL OF COMMERCE office on Monday last, arriving, though fully ripe, without a bruise, after an express run of five or six days over the Canadian Pacific. As these pears are fully equal in size and flavor to the best California fruit we may look for a large increase in fruit growing on our Pacific slope—an important trade ere long in another valuable product of our own soil and, as shown by the American lines in respect of California, a considerable addition to the amount of traffic by our great national inter-oceanic highway.

MICHIGAN lumbermen estimate that as many logs will be put in the coming winter in the Saginaw district as last winter. The output of the mills this season, it is estimated, will exceed 700,000,000 and if the Canadian export duty on logs comes off, as expected, the quantity of logs rafted from Canada will steadily increase. Col. Bliss recently purchased the timber on an island in Georgian Bay for \$70,000. The Saginaw Lumber and Salt company will put in about 30,000,000 feet on the Wahnapiatae this winter, and J. W. Howry & Sons and others are lumbering on Georgian Bay. At Bay City, Gates, Folsom & Arnold are operating in Canada, and R. G. Peters, of Manistee, is also sending logs from Canada to Saginaw. The probable reduction of the duty on lumber and abolition of the log duty is stimulating the demand for Canadian timber, and prices of stumpage have appreciated during the past 60 days, with the possibility of a still higher range of values. There is at present a fair enquiry for men for the woods, but the supply will be abundant as soon as the mills are shut down.

CAPTAIN HAMILTON GUNN, a representative of the Inman Ocean Steamship company, is now in Canada obtaining information upon which he will base a report to his company on the subject of whether the freight business likely to be offered at Canadian ports in the future will be sufficient to justify the company in placing some of their large steamships on the Canadian route or tendering for the carriage of the ocean mail between Canada and England. Captain Gunn spent nearly the whole of last week in Ottawa, obtaining information in regard to the navigation of the gulf and the river St. Lawrence, the time made by steamships between Quebec and Liverpool, the Government's stipulations in regard to the ocean mail service, the amount of freight offering at different ports, etc. It is said that he regards the condition with respect to making a French port the destination of vessels bound east and the sailing point of vessels bound west, as a serious obstacle in the way of profitable carriage by the subsidized mail steamships.

BY THE census of 1880 there were 125,507,000 fowls of all kinds in the United States, and they produced 457,000,000 dozen eggs. Add the importations which for the year just ended were 15,918,859 dozen, of which 15,369,086 dozen came from Canada, 365,469 dozen from Europe and 127,300 dozen from China, and it is found that the average to the population was 111, or a little over nine dozen. Applying these proportions to Great Britain, we find that the production of eggs in the United Kingdom is 75,000,000 dozen, the imports 110,000,000, and, calling the

population 35,000,000, the average consumption is 51 per annum subject to the deduction for eggs that enter into consumption for the production of new chickens. It is curious to note that Ireland has almost one-half (15,000,000 out of 31,000,000) of all the fowls of the United Kingdom, with only about one-seventh of the population. This makes the United States the greatest egg consuming country per capita in the world.

A MEETING of the creditors of D Rothschild, at one time a peddler on the line of the C. P. R. and later a general store-keeper at Sudbury, whose assignment was chronicled in our issue of the 19th ulto., was held in this city last week. Mr. Picken, of Gault Bros., occupied the chair. The insolvent submitted a statement showing assets of \$7,000, \$3,600 in stock and \$3,400 in book debts, and liabilities over \$13,000. The following is the list of creditors: M. Vineberg, \$3,000; Smith, Fischel & Co., \$850; J. B. Cartwright & Co., \$664; E. L. Furniss & Co., \$326; Finlayson, Hirsch & Co., \$700; Gault Bros., \$465; J. Mc. Cready, \$335; Webster, Nutter & Co., \$200; J. M. Fortier, \$840; S. Roman, \$537; H. Kellert, \$290; Friedman Bros., \$325. As the insolvent could not make a favorable offer it was decided to sell the stock en bloc at an early date. Mr. Rothschild was particularly unfortunate, for besides losing his liquor license, he lost heavily in a real estate deal and lawsuit.

A CHICAGO dispatch announces that one of the largest banks in Great Britain is going to establish a branch in the United States at Chicago. From Chicago will be directed the agencies to be opened in various other cities in the country. The corporation will be a branch of the Lancashire Trust and Mortgage Insurance Corporation (limited). The head office is at Manchester and the authorized capital is \$5,000,000, of which \$1,875,000 has been subscribed. This will be the first branch of the Manchester and Liverpool District Banking Company (limited) and the concern will be able to put upon the Chicago market an enormous amount of money. The company will do a promoting and guarantee business, meaning the purchase of bonds and the floating of enterprises in the English market. It is intended to issue a limited amount of guaranteed 7 per cent stock in Chicago, simply for the purpose of having a local representation upon the Advisory Board.

WE regret to learn from our English exchanges that the present financial position of the Glasgow and London Insurance company is one that suggests grave anxiety. The funds have been supplemented to the extent of £13,600 by an expedient unusual in the case of insurance companies, i.e., the issuing of debentures. Adding this to the paid-up capital of £55,200, we arrive at a sum of £68,800. From this sum must be deducted £14,784, loss on the year's account. The remainder, in round figures £54,000, is all that is left to set against the liability under current risks. Regarded as a premium reserve, which, whatever it may be called, it now practically is, its sufficiency may be called in question.

THE Canadian Fire Underwriters Association commenced its session in London, Ont., on Wednesday last. A strong delegation left this city for the West to take part in the proceedings among them being Messrs. Thos. Davidson, North British and Mercantile; Gerald E. Hart, Phoenix of Hartford; R. Patterson, Phoenix of London; W. Tatley, Royal Insurance Co., E. P. Heaton, Citizens; G. F. C. Smith, Liverpool and London and Globe; H. J. Mudge, Queen; J. Kennedy, Fire Insurance Association; J. T. Vincent, Glasgow and London; E. D. Lacy, Imperial Fire; W. B. Evans, Commercial Union; G. A. Roberts, Guardian Fire; E. A. Lilly, London Assurance Co., and Alfd. W. Hadrill, the secretary of the Association.

SOME good-sized blocks of Alaska salmon were picked up a short time ago by large traders in the goods, and a portion of the quantity secured has since been disposed of at a neat profit, at about 92½c f.o.b. There is a chance that additional quantities may be picked up at 95c; but that price, to all accounts, is strictly inside value. Advices by wire Saturday stated that \$1 f.o.b. has become the general asking price and that \$1.10 is wanted for choice brands. In addition to that derived from the favorable prospects for liberal distribution, strength is imparted

to the market by poor reports from Alaska. Latest accounts are that there will be a large deficit for the season, many packs being a failure.

THE steamer Spaarndam, which arrived in New York last Monday, brought 6,500 bales of Sumatra leaf tobacco, worth without the duty about \$1,300,000. The old duty is nearly \$90 per bale, but under the new tariff bill it would be \$340 per bale and goods had to be in bond by October 6 to avoid the increased duty. The importers of this cargo save nearly \$200,000 in duties by the arrival of the vessel in time. The vessel had an exciting race against time. She is a slow ship and was stuck in the mud near Rotterdam for four days, so that the delay drove the importers nearly frantic. It is said 10,000 bales of Sumatra tobacco have reached New York in the last 10 days.

THE receipts at the Montreal Custom house for the month ended on the 30th were \$793,088.95, against \$736,127.50 in September, 1889, showing an increase of \$56,961.45. Tuesday also ended the first quarter of the Federal fiscal year and the receipts in Montreal for that period were:

	1889.	1890.
July.....	\$ 997,963 84	\$ 961,106 69
August.....	794,310 70	1,198,274 61
September.....	736,127 50	793,088 95
	\$2,528,402 04	\$2,952,470 25

This shows an increase of \$424,068.21 for the current year.

NOTWITHSTANDING the sharp advance in values of leather, the boot and shoe manufacturers have had severe work in establishing anything like an advance in their prices. Buyers refused to take into consideration the increased cost of raw material, so to speak, and stubbornly refused to meet the demands of manufacturers. They, however, have been gradually forced into a more reasonable frame of mind, although even yet prices can hardly be reported as satisfactory from the manufacturers' standpoint, or relatively as much so as before the recent advances in the leather market.

THE workmen of Paris appear to have no great anxiety for an eight-hour limit for a working day. Some months ago a Parliamentary Commission sent out 100,000 circulars to those of them who are electors, asking for opinions on the subject. Only 9,357 replies have been received, and of these only 2,249 were in favor of the eight-hour day; of the remainder 2,249 were adverse to any State intervention, while 4,841 favored a day of ten or twelve hours according to the requirements of trade. Under these circumstances the Government need scarcely trouble itself about the matter.

A NEW oil combination is reported from Ohio. The Manhattan Oil Company is removing its effects to Toledo. It is said in oil circles there that it has formed a combination with the Sun Oil Company, which is one of the strongest in the Wood County field, and that the Paragon Refining Company of Toledo is also in the deal. The union of these three will make a powerful and independent company, the largest ever organized in the Ohio oil field, and one that will be able to cope with the Standard. The combination will represent a capital of \$5,000,000.

A SERIOUS item of information has been cabled to this city. It is reported that the steamer *Norse King* from this port has been detained at Dundee, pleuro-pneumonia having been discovered among her cattle. If this report prove true Canadian cattle shippers will be deprived of their present privilege of landing cattle alive, and will be placed upon the same footing as American shippers whose cattle must be slaughtered immediately on arrival.

THE agencies report that the total number of mercantile failures for the United States for the nine months just past, with comparisons for preceding year are as follows:—1890, number of failures, 7,538; actual assets, \$44,450,712; liabilities, \$92,541,950; per cent of assets to liabilities, 47.8. 1889, number of failures, 8,334; actual assets, \$50,751,994; liabilities, \$101,755,518; per cent of assets to liabilities, 50.

The Inland Revenue receipts at the Montreal office for September were \$151,382.81, against \$160,015.32, a decrease of \$8,632.51. For the quarter the receipts show a decrease of \$117,444.55 as follows:—

	1889.	1890.
July.....	\$170,188 34	\$103,157 59
August.....	167,119 00	125,337 71
September.....	160,015 32	151,382 81
	\$497,322 66	\$379,878 11

SPEAKING of the contract labor law the *Daily Commercial Bulletin* of New York says: "Mr. Cullom expressed the fear that the law might liberalize existing conditions, and be too much for the country. It might "let in" people who were not wanted. So the bill went over. Now, will not some one prepare a bill to "let out" such people as are not "wanted?" A goodly list could be made of such, and they could be spared even if the census and the apportionment, or even Congress, suffered thereby."

NOTICE is given that letters patent have been issued incorporating William Angus, of the city of Montreal; Francis Pierce Buck, manufacturer; William Bullock Ives, advocate, of Sherbrooke; Rufus Henry Pope, of Cookshire, farmer, and George Van Dyke, of Lancaster, New Hampshire, lumberman, for the purpose of the manufacture of wood and chemical pulp paper and lumber, and a general manufacturing, milling, sawing and trading business by the name of "The Royal Pulp and Paper company," with a total capital stock of \$300,000.

THE stock of the Commercial Cable Company, generally known as the Mackay-Bennett system, has been admitted to the Montreal Stock exchange, where 102½ was bid, 104 asked, ex-dividend. The capital of the Commercial Cable company is \$7,716,000 in shares of \$100 each. Its original bonded debt was \$3,000,000, which has been reduced to \$2,100,000. The company is obliged to cancel \$200,000 of bonds per annum, and have an option of cancelling \$600,000. The stock is paying dividends of 1½ per cent. quarterly.

THIS season sees the supremacy of blue as the fashionable color *par excellence*, and the dethronement of the old favorite green. Two of the most popular blue tints now on the market are known respectively as *donne blue* and *Marguerite*. The former is a vivid, almost electric shade; the latter is a bright purple. Brown is also a trade-winning shade, and amongst its novelty gradations numbers the following, all of which are having a good sale at this time; Vandyke, nut, castor, otter and coffee.

THE Hoar Committee on Canada, which has been given a new lease of life by the United States Senate, will in all probability devote itself to an enquiry into the whole subject of reciprocity with Canada. In its trips last year, which are represented by 1,300 pages of testimony and statistics, it dealt principally with the general relations existing between the two countries. Henceforth the committee will pay special attention to the trade question, holding sessions at Chicago, Detroit and Buffalo.

A RECENT decision of the Supreme Court of New York concerning an engine installed on trial is of interest. An engine was put in a manufacturing establishment on a guaranty that it would give satisfaction, and paid for. Nearly a year afterwards the seller wrote to know what decision the buyer had arrived at, and the reply was a request for its removal. Under these circumstances the use of the engine for nearly a year was not acceptance, and recovery for the amount paid can be had.

O. BEGIN & Co., boot and shoe manufacturers of Quebec, have suspended with liabilities of \$20,000 and assets nominally equal in value. Begin failed as a carrier in 1883 and then started in as a manufacturer in the name of his wife, who died in 1888. The firm met with some heavy losses a year later and were forced to suspend. A settlement was secured at 30 cents in the dollar on liabilities of \$23,000. Since then he has had up hill work and to complicate matters suffered by fire a month or so ago.

THE cloak trade is about done with the fall trade, which has shown up poorly, especially in the demand for long garments. Newmarkets have been in practically no demand, and the only long coat given any favor worthy of record is that transplanted leader of the London market, known as the "Paysanne," or a modified edition of the old time "Peasant coat." The new comer, however, is dressier than its comfortable but rather rough-and-ready prototype.

INDIA, next to the United States is the largest cotton growing country in the world. The Indian crop of 1889-90 has proven to be the largest ever grown, and the quality, with the exception of Omra descriptions, concerning which there are complaints is believed to have given general satisfaction. Last year's receipts, that is from June 30, 1889, to June 30, 1890, were 387,000 bales larger than the record for any previous season.

AUGUSTE PERRON, contractor of Quebec, has suspended with liabilities of \$13,000 and assets of \$16,000. He was fairly successful for some time until he built a planing mill for a party who cleared out. To save himself he bought the mill, put in machinery, and tried to run it, but having no experience in this line, has naturally not made a success of it.

A DEPUTATION recently waited upon Sir John Thompson, and urged that in purchasing tobacco for the Indians the Government should buy only tobacco manufactured from Canadian leaf, in order to encourage the growing of tobacco in Lower Canada.

THE Western Fair, held at London, Ontario, was a grand success. The attendance was 196,000 and a feature of the fair was the increase in the number of entries to 6,960.

"WHERE THE COAL GOES."—In an article on this subject the St. John N.B., *Sun* says:—In 1878 the province of Ontario imported from the United States, 321,950 tons of bituminous coal. In 1889 the province imported not less than 1,290,222, or nearly four times the quantity. But Quebec did not quadruple its importation of bituminous coal. On the contrary, its purchases from abroad fell off from 129,486 tons to 86,029 tons. This was not because the consumption of coal did not increase, but because Nova Scotia coal took the place of the foreign product. The proof of this is that the sale of Nova Scotia coal in Quebec, for use in Quebec and eastern Ontario, was in 1878 only 83,710 tons. In 1889 the shipments to Quebec were 631,796 tons. New Brunswick was not a large importer of soft coal in 1878 and imported still less in 1889. But the sale of Canadian coal in this province increased from 115,245 tons in 1878 to 195,174 in 1889. It is worth noting that in 1879 the Intercolonial railway brought to St. John station 3130 tons of coal and to Coldbrook 642 tons. In 1889 the quantity brought to St. John by rail was 42,213 tons and to Coldbrook 6320 tons.

ANSWERS TO CORRESPONDENTS.

J. L.—The cotton syndicate is making as much headway as is possible with the refractory materials the present chief promoter has to work upon.

G. T.—KLOON'S MILLS.—The first of the two firms enquired about is at present working under an extension. The second, we understand, has succeeded in effecting an arrangement with creditors on the basis of 65 cents in the dollar.

MR. R. B. ANDERSON, dealer in hardware, lobsters and fishermen's supplies, Copp's Block, Port Elgin, N.B., writes for information as follows:—JOURNAL OF COMMERCE, Montreal.—Gentlemen, kindly advise me of the names of some wholesale grocers in your city, who would be likely to buy canned smelts. I have a chance to pack a large quantity of smelts and as the market for them green or frozen is not good, I should like to find a market for them canned, trusting you will give me the information. I remain truly and respectfully yours,

R. B. ANDERSON.

MONTREAL CLEARING HOUSE.—Clearings and balances week ending 2nd October, 1890:—

	Clearings.	Balances.
26th September 1890.....	\$1,934,924	\$269,313
27th " 1890.....	1,959,994	319,064
29nd " 1890.....	1,310,376	285,522
30th " 1890.....	1,997,808	282,480
1st October 1890.....	1,378,899	229,154
2nd " 1890.....	1,965,009	326,150
Total.....	\$10,637,609	\$1,711,683
Last week.....	\$10,149,166	\$1,490,649
Cor. week last year.....	\$ 9,660,744	\$1,892,106

THE MCKINLEY TARIFF.

The full text of the McKinley Tariff bill has been requested by a number of our subscribers. Unfortunately the bill is so voluminous that it would be impossible to find space for its reproduction in these columns; but for the information of those of our readers interested in, or affected by, its working we give a summary of those clauses which affect Canadian produce.

They are as follows:—

AGRICULTURAL PRODUCTS AND PROVISIONS.

Animals, Alive.	Old Duty.	New Duty.
Horses and mules, per head	20 p c	\$30 00
Horses valued over \$150, per head	20 p c	30 p c
Cattle over one year, per head	20 p c	\$10 00
Less than one year, per head	20 p c	2 00
Hogs, per head	20 p c	1 50
Sheep, one year old, per head	20 p c	1 50
Less than one year old, per head	20 p c	75c
All other live animals	20 p c	20 p c

BREADSTUFFS AND FARINACEOUS SUBSTANCES.

Barley, per bushel	10c	30c
Barley malt, per bushel	20c	45c
Barley, pearled, patent or hulled	10c	2c
Buckwheat, per bushel	10 p c	15c
Corn or maize, per bushel	10c	15c
Cornmeal, per bushel	10c	20c
Macaroni, vermicelli	free	2c
Oats, per bushel	10c	15c
Oatmeal, per bushel	10c	1c
Rice, cleaned	2 1/2c	2c
Uncleaned	1 1/2c	1 1/2c
Paddy	1 1/2c	3c
Rice flour, meal and broken	20 p c	1c
Rye, per bushel	10c	10c
Wheat, per bushel	20c	25c
Wheat flour	25 p c	25 p c

DAIRY PRODUCTS.

Butter and substitutes	4c	6c
Cheese	4c	6c
Milk, fresh, per gallon	10 p c	5c
Preserved or condensed	20 p c	20 p c
Including weight and packages	20 p c	3c
Sugar of	free	8c

FARM AND FIELD PRODUCTS.

Beans, per bushel	10 p c	40c
Beans, peas and mushrooms	35 p c	40 p c
Broom corn, per ton	10 p c	\$8
Cabbage, each	10 p c	1c
Older, per gallon	20 p c	5c
Eggs, per dozen	free	5c
Yolk	20 p c	25 p c
Hay, per ton	\$2 00	\$4 00
Honey, per gallon	20c	20c
Hops	8c	15c
Onions, per bushel	10 p c	40c
Peas, green, per bushel	10 p c	40c
Dried, per bushel	10 p c	20c
Split, per bushel	20 p c	50c
In papers or small packages	10 p c	1c
Plants, trees, shrubs and vines	free	20 p c
Potatoes, per bushel	15c	25c

SEEDS.

Castor beans, per bushel	50c	50c
Flaxseed, linseed, poppy seed, oil seed, per bushel	20c	25c
Garden seed	20 p c	20 p c
Vegetables, prepared or preserved	35 p c	45 p c
In natural state	25 p c	10 p c
Straw	free	30 p c
Tanzles	free	30 p c

FISH.

Fish pickled, mackerel or salmon, pickled or salted	1c	3c
Fresh	free	3c
Not otherwise provided for	1c	3c
Herrings, pickled or salted	1c	3c
Fresh	free	3c
Fish, packed in cans or packages	30 p c	30 p c
Shellfish, in cans not exceeding 1 quart, per dozen cans	30 p c	8c

Exceeding 1 quart (in addition) per dozen for each half quart or fraction. 30 p c 4c
(Provided that until June 30, 1891, such cans shall be admitted as now provided by law.)

FRUITS.

Apples, per bushel	free	25c
Dried, desiccated, prepared	free	2c
Grapes, per barrel of 3 cu. feet	20 p c	60c
Plums and prunes	1c	2c

MEAT PRODUCTS.

Bacon and hams	2c	5c
Beef, mutton and pork	1c	2c
Meats not specially provided for	25 p c	25 p c
Extract of, not specially provided for	20 p c	35c
Extract, fluid	15c	15c
Lard	2c	2c
Poultry, live	10 p c	3c
Dressed	25 p c	5c
Tallow	1c	1 1/2c
Wool grease, including degrass	1c	1c

SALT.

Salt, in packages, per 100 lbs.	12c	12c
In bulk, per 100 lbs.	8c	8c

WOOD AND MANUFACTURES OF.

Timber hewn and sawed	20 p c	10 p c
Squared or sided, per cubic ft.	1c	1c
Sawed boards, deals of hemlock, white wood, sycamore, white pine and basswood, per 1,000 feet	\$2	\$1
Sawed lumber, not provided for per 1,000 ft.	\$2	\$2
Sawed lumber, if planed, for each side so planed, per 1,000 ft.	50c	50c
If planed, tongued, and grooved, per 1,000 ft.	\$1 00	\$1 00
If planed on two sides, tongued and grooved per 1,000	\$1 50	\$1 50
Cedar posts, ties, telegraph poles	free	25 p c
Sawed cedar, lignum vitae, lance, wood, ebony, box, granadilla, mahogany, rose wood, satin wood and all cabinet woods, per 1,000	\$2	15 p c
Pine clapboards, per 1,000	\$2 00	\$1 00
Spruce clapboards, per 1,000	\$1 50	\$1 50
Hubs, car blocks, gun blocks, all like blocks, rough hewn or sawed only	20 p c	20 p c
Laths, per 1,000 pieces	15c	15c
Pickets and palings	20 p c	10 p c
White pine shingles, per 1,000	35c	20c
All other shingles	30c	35c
Staves of wood	10 p c	10 p c
Casks, barrels, packing boxes	30 p c	30 p c
Chair cane or reeds	35 p c	10 p c
House or cabinet furniture of wood and other manufactures of wood	35 p c	35 p c

PULP AND PAPER.

Mechanically ground wood pulp, per ton	10 p c	\$2 50
Chemical wood pulp, unbleached, per ton	10 p c	6 00
Bleached, per ton	10 p c	7 00
Sheathing paper	10 p c	10 p c
Printing paper, unsized	15 p c	15 p c
Sized or glued	20 p c	20 p c
Cigarette paper	15 p c	15 p c
Photographers' paper, not sensitized	35 p c	35 p c
Surface coated papers, cardboards, lithographic prints, autograph and scrap albums	25 p c	35 p c

THE FREE LIST.

The chief articles on the free list of interest to Canada are:—

- Antimony ore, crude sulphide of, apatite. Articles in a crude state used in dyeing and tanning.
- Asbestos, unmanufactured ashes, wood, and lye of, and beet root.
- Bones, crude or not burned, calcined, ground, steamed or otherwise manufactured, and bone

dust or animal carbon fit only for fertilizing.

- Charcoal.
- Coal, anthracite.
- Coal tar, crude.

Any animal imported specially for breeding purposes shall be admitted free, provided that no such animal of the female sex shall be admitted free unless pure bred of a recognized breed and registered in a book of record established for that breed.

Animals brought into the United States temporarily for a period not exceeding six months, for the purpose of exhibition or competition for prizes offered by any agricultural or racing association.

- Feldspar.
- Fish for bait.
- Fish skins.
- Fruits, green, ripe and dried.
- Hides, raw or uncured.
- Hones and whetstones.
- Hop roots for cultivation.
- Mineral waters, not artificial.

Ores, of gold, silver and nickel and nickel matte. Provided, that ores of nickel and nickel matte, containing more than 2 per cent of copper, shall pay a duty of one-half of one cent [2 1/2c.] per pound on the copper contained therein.

- Paper stock, crude.
- Phosphates, crude or native.
- Plaster of Paris and sulphate of lime, unground.

- Plumbago.
- Potash.
- Rags.
- Sauerkraut.
- Shrimps and other shellfish.
- Stone and sand, burrstone in blocks, rough or manufactured and not bound up into millstones; cliff stone, unmanufactured, pumice stone, rottenstone and sand, crude or manufactured.

Sugars not above No. 13 Dutch standard. Sulphuric acid which at the temperature of sixty degrees Fahrenheit does not exceed the specific gravity of one and three hundred and eighty thousandths, for use in manufacturing superphosphate of lime or artificial manures of any kind, or for any agricultural purpose.

Wood logs and round unmanufactured timber.

Firewood, handle bolts, heading bolts or stove bolts, and shingle bolts, hop poles, railroad ties, ship timber, and ship planking.

A minor controversy has arisen about the "largest check" that ever was written. It was announced that to the check drawn the other day by the Great Indian Peninsular Railway Company on the London and County Bank for £1,250,000 belongs the distinction. It was at the same time stated that one drawn by Vanderbilt for £700,000 had hitherto headed the list. The statement, however, is inaccurate, says the *Bullionist*. At least four of the London clearing banks have paid checks for considerably over £2,000,000 on more than one occasion. A few years ago the Manchester Ship Canal Company, when buying out the Bridgewater Trustees, drew one check for £1,750,000 on Glyn & Co., and this



MONTREAL OFFICE:

91 TEMPLE BUILDING,

ST. JAMES STREET.

EQUITABLE MORTGAGE COMPANY.

(Head Office, 208 Broadway, New York.)

CAPITAL, - - \$2,000,000
ASSETS, - - \$11,168,685

I have for sale the Debentures of this Company, bearing six (6) per cent. interest. They are in denominations of \$200, \$300, \$500, \$1,000, \$5,000 and \$10,000; and mature in five years, but are redeemable after three years; and can be registered in the name of the buyer.

These Debentures are issued in series of \$100,000; each series being secured by \$100,000 of first mortgages on improved properties transferred to the American Loan and Trust Company of New York, as trustees; and the fact of such transfer is certified by the Trust Company on each Debenture. Each mortgage is certified to be a first charge upon real estate appraised at not less than two and one-half times the amount of the mortgage; so that each Debenture is specially secured by \$100,000 of first mortgages on real estate certified to be worth not less than \$250,000. The Debentures are also a charge upon all the property and assets of the Equitable Mortgage Company, including its uncalled capital of \$1,000,000.

Half-yearly coupons for the payment of interest are attached to each Debenture. They are payable in New York, but, for the convenience of holders, they will be paid at my office, or they can be collected at maturity through the Quebec Bank in this city, or any other Bank.

The accounts of the Company are audited annually by the official auditors appointed by the States of Connecticut, Massachusetts, New Hampshire, Vermont and Rhode Island; and its Debentures are, by the laws of the States of Maine, New Hampshire, Vermont, Rhode Island and Pennsylvania, authorized as a suitable form of investment for trust funds.

These Debentures are for sale, at par and accrued interest, in amounts to suit purchasers. Any further information regarding them that may be desired I will be happy to give on application.

For information about the Equitable Mortgage Company I am permitted to refer investors to **Mossrs. MACINTOSH & HYDE**, Accountants and Trustees, of this city.

LEWIS A. HART, Notary,
 Imperial Building, 107 St. James St., Montreal

document can still be seen at the offices of the Ship Canal Company, Deansgate, Manchester, where it is framed as a curiosity. A check for an enormous amount passed through the "house" in 1879 or 1880. The amount was upward of £3 250,000, and was in settlement of an arbitration award. When the Alabama claim was settled, and the Halifax fisheries question was decided, large amounts of money changed hands.

M. Jules Simon has been giving his opinion on the proposal to tax French celibates. The total number in France, counting from the age of twenty-four to fifty-nine, is 3,974,180, and out of that number there are 1,750,000 young women. He proposes that if the law is voted the tax on celibates shall not apply to ladies. It is probable, he says, that a vast number of the ladies in question have not been asked to change their state of single blessedness, and it would be obviously unfair to punish them for what in reality was the fault of others. M. Jules Simon asks that the whole brunt of the law be directed against the unfortunate 2,223,480 men whom he considers to be "excellent material" for taxation. Many politicians ask why the limit of age should stop at fifty-nine.

Financial.

MONTREAL, THURSDAY EVENING,
 Oct. 2nd, 1890.

In the stock market Canadian Pacific has again absorbed the chief attention. After

selling down as low as 75½, the stock rapidly recovered, and closes at 78½ bid, 78¼ asked; the sales exceeding 10,000 shares. Next in point of activity was Street Railway, the sales of new and old stock reaching 700 shares. Most of the business in this stock was done earlier in the week and buyers and sellers are now far apart. The market throughout shows a recovery from the depression ruling last week. Montreal dropped as low as 226½, but since sold at 230½. Commerce has ruled firm, and closes with buyers at 128½. Richelieu has been dull and easy, and Gas and Telegraph steady. A sale of Northwest Land was put through at 79½.

Basis	No. Shares	Highest price	Lowest price.	Average % same week 1889.
Commerce	225	129	128	128
Merchants	54	147	146	146½
Montreal	260	230	226½	235
Peoples	.....	.....	.....	101½
Toronto	.....	.....	.....	222
Ontario	6	113	113	135
Molsons	16	159	159	167½
Hochelaga	29	102	102	97½

Miscellaneous.

Can. Pacific	10,282	78½	75½	70½
Can. Ship. Co.	.....	.....	.....	.....
Gas	260	209	208	203½
Hochelaga Oct Co	.....	.....	.....	.....
North West Land	150	79½	79½	84
Richelieu	164	56	55	58½
Telegraph	590	100	99	90
Street Railway	700	183	182½	209½

The traffic returns of the Grand Trunk Railway for the week ending Sept. 27th, 1890, show an increase of \$12,735 over the corresponding week of 1889.

MONTREAL WHOLESALE TRADE.

Montreal, Thursday, Oct. 2, 1890.

The salient feature in this market during the past week has been the increased firmness in nearly every branch of trade. The strong situation in England, and the increase in freight rates, have enhanced holders' views, and although buyers are as yet unwilling to concede any advance the indications are that they must do so before long. Money continues very scarce, and collections and remittances are a subject of much complaint and will probably continue to be so until the crops begin to move in earnest. Dry goods men complain too that the stock of heavy goods held over by retailers from last year is larger than was expected, and that consequently it is difficult to push sales. In the heavy metals the situation is strong, although warrants have declined somewhat from last week's quotations. The labor troubles in Scotland have forced values up and, although founders hesitate to stock up at present figures, there is no sign as yet of any reaction. Leather is firm, although the impression gains ground that prices have reached the top notch. Heavy chemicals are strong and dearer, and bicarb soda is very scarce in this market. Paints are stiffening in view of the rise in red and white leads. Cement is well held, and may advance before long; and in most other lines the feeling is one of increased confidence.

ASHES.—Receipts are still moderate, but a little in excess of September last year. First pots have been sold first hand at \$4.30 up to \$4.45; seconds at \$3.75. A few first pearls brought \$5.25. Receipts since 1st January, 1,493 brls pots; 340 brls pearls. Deliveries, 1,785 brls pots; 472 brls pearls. Stock in store, 1st October, at 6 p.m., 143 brls pots; 30 brls pearls.

CEMENT AND FIREBRICKS.—The market here is firm in sympathy with England. Cables show continued firmness and the advance in freights has increased the lay down cost fully 10 per cent over present consignments. We quote English brands at \$2.55@3.75 and Belgian at \$2.35@2.50, with a steady demand for moderate sized lots. Firebricks are firm at \$20@26.

DAY GOODS.—Money continues scarce and remittances are a subject of complaint. Most of the travellers are in from the sorting trip and report only small orders and buyers extremely cautious. Stocks of winter goods carried from last year are heavy throughout the country and this renders buyers timid. The city retail trade is very fair and sales are in excess of last year's figures. This also holds good of the suburban trade. The report that Messrs. Gault and Morris are negotiating for the Moncton cotton mills has strengthened the manufacturing position, since it bids fair to remove a source of useless competition. Reports from European markets show that prices continue firm and that makers are not anxious sellers.

DAIRY PRODUCE AND PROVISIONS.—In butter there has been a fair demand for late made creamery and Townships at good prices. The movement continues to be limited to small lots. Cheese has ruled dull and cable news is not encouraging. Holders on this side, however, seem disposed to hold rather than sell at the rates offered. The English trade evidently want the choice fall stock, but think they can get it at their own prices. The Liverpool cable is 45s. At Ingersoll, this week, the offerings were 4,375 August and 2,825 September; sales of 400 August at

GEO. D. ROSS & CO.

—: WOOLLEN :—

COMMISSION MERCHANTS

— AND —

MANUFACTURERS' AGENTS

MEDIUM and FINE TWEEDS,
CASSIMERES, DOESKINS, FLANNELS,
RUGS, SHAWLS, SHIRTS and PANTS, &c.

Sole Agents in Canada for

CLAPPERTON'S SPOOL COTTON,

KNOX'S LINEN THREADS,

KNOX'S GILLING NETS, &c.

MILWARD'S SEWING NEEDLES,

PATON'S BOOT and SHOE LACES,

Sudbury's "Castle Gate" Brand Hosiery, Bond's
Tapes, Asa Hardy & Co's Cords and Velveteens,
&c., &c.

MONTREAL: 648 Craig Street,
Toronto: 19 Front Street.

9½c and 370 at 9½c. August market quiet; 10c was offered for September but refused, salesmen holding for 10½c; 9½c was the general offer for August make. At Belleville, 31 factories offered 1,818 white and 1,127 colored; total 2,942. Sales of 815 white at 10c and 510 colored at 10 1-16c. These prices were bid for the whole board, the balance holding for better figures. Eggs unchanged with sales at 16½c@17c. Offerings in the near future are likely to be more plentiful and the tendency is easier. Pork and lard although unchanged in price are more active, both locally and on country and lumber account.

FLOUR AND GRAIN.—The flour market has been steady and we make no change in quotations. Buyers are only taking small job, big lots and chiefly the leading staple brands. There is likely to be a stand-off until new flour comes forward. There is little to say about grain which is dull and featureless. No business is reported in new wheat and quotations mentioned cover a wide range. Quality is likely to cause a good deal of trouble. A few lots of oats and peas have been sold at quotations and that is about all. Quantity of wheat in sight on this continent and afloat to Europe 40,728,000 bushels, a decrease of 965,000 bushels with a week ago, 993,000 bushels with two weeks ago, and an

JOHN A. PATERSON & Co.

IMPORTERS

MILLINERY

AND

Fancy Dry Goods,

12 and 14 St. Helen St.,
MONTREAL.

Our Inducements

A GOOD ARTICLE
AT A FAIR PRICE.

Our :: Celebrated :: Brands :

"Cable,"

"Mungo," "El Padre,"

AND

"Madre e Hijo,"

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

S. DAVIS & SONS,

The Largest Cigar Manufac-
turers in the Dominion.

increase of 8,755,000 with a year ago. The amount of wheat and flour reduced to wheat afloat to Europe is 23,928,000 bushels compared with 23,944,000 bushels a week ago, and 14,120,000 bushels at the same date last year. A recent letter from Chicago says: "With the exception of lighter receipts in the Northwest there was no change in the news to-day. Cables were heavy and the weather here very fine. The feeling, however, was firm all day, but trade largely local. About the only reason for the advance given was the firmer feeling in New York and to an insignificant war rumor in the *Herald* which, possibly, started some short covering. There was very little wheat for sale at any time without a material lessening of the receipts or other bullish feature, and it is difficult to see any foundation for much advance. Corn was active and very strong. The country bought moderately on the upper crop outlook, but local speculators were the principal cause of the advance which took place. They bought largely for all deliveries, basing their action on the sharp demand for shipment. The market closed firmly at about the highest price. Provisions ruled stronger in sympathy with higher prices at the stock yards." Owing to the freer offerings oats were quoted at last writing at 43c@44c for Ontario and 41c@42c for Quebec. Grain freights hence are dull and 1s is asked for Liverpool and 1s 6d for Glasgow. In answer to a correspondent at Hampton, N.B. we may state that "Middlings" is no longer a flour brand. It was a cheap flour and probably equal to "Fine," which is nominally quoted in the absence of sales at \$3.30@3.50.

FURS.—Lampson's great sale will open in London on the 27th and seal skins are expected to advance as fewer will be offered than expected. The total will be 78,000 skins made up of 21,000 Alaska, 15,000 North West coast and 42,000 Copper Island. Otter and beaver are expected to go up in sympathy. The offerings of sundry furs will comprise raccoon, muskrat, lynx, common cat, Russian sable, mink, otter, beaver, house cat, wolf, badger, Japan fox, chinchilla, dry hair seal, and Australian furs, also red fox and Hudson Bay marten.

FISH.—Very little is stirring in fish as yet. We quote French Shore herring, No. 1, at \$4 40; Sea trout at \$9; Cape Breton herring at \$6, with halves at \$3. No large green cod in market, No. 1 green is selling at \$4 50. Canned lobsters \$7 30@7 50. Canned mackerel \$4 60@4 75.

GREEN FRUITS, ETC.—There has again been an abundance of grapes and we quote Con-

Leading Wholesale Trade of Montreal

CARSLEY & CO.

WHOLESALE

DRY GOODS

We invite inspection of our well appointed
and well selected Stock of Fancy and
General Dry Goods for the

Fall Trade.

Special Value in

COLORED FRENCH CASHMERES,

SILK WARP HENRIETTAS,

FRENCH FOULE,

SATIN CLOTHS,

and FANCY DRESS GOODS.

GLOVES, CORSETS,

RIBBONS, EMBROIDERIES,

ART MUSLIN DRAPERIES,

IMITATION OF SILK,

32 in. PRINTED REAL CHINA SILKS.

PRINTED FLANNELS

and FLANNETTES.

Also a full range of

FANCY SHIRTING FLANNELS.

CARSLEY & CO.,

113 St. Peter Street,

MONTREAL.

AND

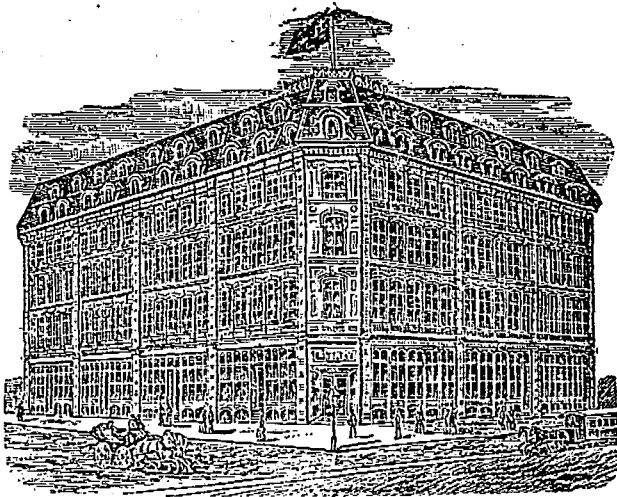
18 Bartholomew Close,

LONDON, ENGLAND.

cord at 3c@4c, red 4c@4½c, Niagara 4c@5c and Delaware 5c@6c. Apples scarce at from \$3@4. Peaches are about over. Pears in good demand. Bartlett's \$6@10 and other sorts \$3@6. Cranberries are dear this year and are quoted at \$9@11 per brl. Bananas \$1 25@1 75 for yellow and red \$1@1 25. Plums \$1@1 50 per basket. Jamaica oranges in brls \$7 50@8; lemons \$7@7 50 per box. Sweet potatoes \$4@4 50 per brl. Spanish onions in crates 80c@1; in cases \$3 50@4. Almeria grapes \$6 per keg.

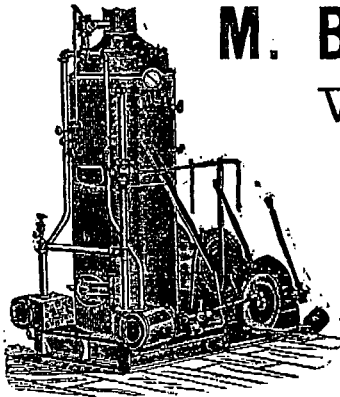
GROCCERIES.—Jobbers report a fair but not a heavy trade. They find it difficult to advance buyers views on tea. Importers have chiefly

MEN'S, BOYS AND YOUTHS' CLOTHING
CHILDREN'S CLOTHING A SPECIALTY.



Our Travellers for the FALL and WINTER
SEASON of 1890-91 are now on the road.

H. SHOREY & CO., WHOLESALE CLOTHIERS
1866, 1868 & 1870 Notre Dame, and 36, 38, 40 & 42 St. Henry St., MONTREAL.



M. BEATTY & SONS,
WELLAND, ONT.

DREDGES,
Derricks, Steam Shovels,
HOISTING ENGINES
HORSE POWER HOISTERS,
Stone Derrick Irons, Centrifugal Pumps

And other plant for Contractors' use.

A. ROBB & SONS, Amherst, N.S., agents for Maritime Provinces.

been concerned about new dried fruits, wines and liquors and sales of the latter have been large on American account. There has been a lull in tea shipments to the States as prices here are now held at a high price and it was stated that the provision relating to tea from Canada would be struck out of the McKinley bill. There was a report from Japan at last writing that teas have suddenly risen \$2 per picul there, but as silver is down and exchange has been steadily declining there is some doubt felt about its correctness. The large annual Duncan auction sale of tea here, fixed for the 9th inst, is causing some local stagnation at present. The total quantity is about 5,000 pkgs, of which some 2,500 half chests is Japan. It is thought likely that the market will improve after the sale as it did last year. Refined sugars on this market are steady and fairly active, but unchanged. Syrups strong and 1/2c higher at 37c@41c. Barbadoes molasses steady, but dull at 36c@37c. New raisins and currants, so far received, have shown good quality. There has been further business in stuff to arrive at figures mentioned by us last week. The London Economist of the 20th says:—Tea—A firm tone prevades the market. Black leaf congous are in demand, with business in fine for export at high rates. Latest sales for Russia have been at 1s 11d@2s 3d. Other grades in steady demand by private contract, but Kaisows remain quiet. Public sales have been very small, viz, 6,839 pkgs. Previous season's Moning sold from 4 1/2c@6 1/2d for common quality. Indian meets with ready buyers. Fine kinds are dearer. The total quantity brought to auction has been 29,928 pkgs, or more than for some time past; 9,295 pkgs Ceylon went 1/2d per lb dearer in many cases; 1,258 pkgs Java ranged chiefly from 6 1/2d@10 1/2d per lb. Fruit.—The trade do not buy freely of new currants and the lower descriptions are easier. Fine steady. Valencia raisins sell slowly at a decline. Sultanias very

high, the latest sales in new being up to 85s fine Muscatels have opened at high rates. Figs have, so far, ranged from 50s@80s

Hops.—Americans have been operating quite extensively in Ontario and shipping their purchases across the lines to avoid the new tariff which will be enforced on the 6th inst. It is said that owing to the extra competition few lots of this season's growth remain in first hands. As high as 32c@35c per lb. has been paid, and 40c is now asked for choice. There is likely to be a fair crop in England and Europe and it is probable that these hops being shut out from the States will seek this market in greater quantity.

HEAVY CHEMICALS.—The chemical market is very firm although buyers are still cautious. Soda ash is strong at an advance of about an eighth. Bicarbonate is very scarce in this market and sal-soda is well held, as at present prices it cannot be laid down in this market under 90 cents. Concentrated soda has risen 5s in England. Gambier is easy and a drop in values is expected.

IRON AND HARDWARE.—The market continues strong and the report of labor troubles in Scotland have had a stiffening effect here. During the week we hear of a sale of 100 tons Carbroe on private terms but understood to be over \$11. To-day Summerlee is quoted at \$23, Carabroes at \$21.50 and Eglinton at \$20.50@21. Tin plates are very strong. Charcoal are held at \$4.50@4.75 with \$5 asked for P. D. Crown. Cokes bring \$4.25@4.35. Canada plates which a week ago sold \$3.10 are now held firmly at \$3.25. Ingot tin is strong and none is offering under 25 cents. Nails are weak and we hear of sales on the basis of \$2.40 Bar iron unchanged. The American iron market shows great steadiness. The absence of outside brands at low prices

TELEPHONES!

TELEPHONES !!

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SOLD OUTRIGHT.

No Rental to Pay.

T. W. Ness

MANUFACTURER,

644 Craig St., MONTREAL

The Canadian Headquarters for

ELECTRICAL SUPPLIES

OF EVERY DESCRIPTION.

SPECIALTIES. THE BUNDY ELECTRICAL CASH REGISTER. THE BURNLEY DRY BATTERY. HAZAZER & STANLEY'S DUST-PROOF BELLS. THE CONNECTICUT MOTOR. SPEAKING TUBES, WHISTLES, &c.

Send for Catalogue No. 2. Mention this Journal

is very noticeable and consequently standard brands are readily taken at quoted rates and the supply barely equals the demand. Latest cable quotations are:—Tin, spot £102, futures £103; G. M. B. Copper, spot, £59 5s, futures £59 15s; Warrants in Glasgow, 52s; No 3 Middlesboro, 48s 6d; Soft Spanish lead, £14 7s 6d; Best selected Copper, £67 10s; Soft English lead, £13 5s; Silesian spelter, £25 5s; Hallett's Antimony, £75.

LEATHER.—Leather has been quiet as is usual at the end of a month. Shoe men are not free buyers. They are only taking just what they actually need at the moment. The impression seems to be that leather has reached the top notch, as it is hoped that, now that the fall killing has set in, hides may recede. But as the farmers have plenty of feed this year it is possible the killing may fall under the average, and, if hides keep up we may yet see higher prices ruling for leather!

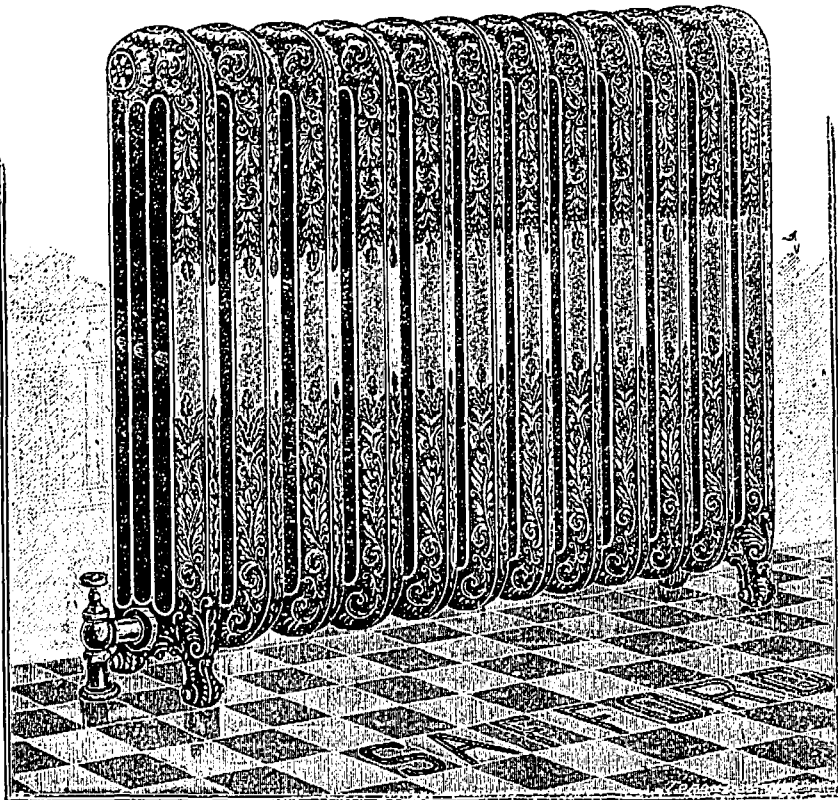
OILS, PAINTS AND GLASS.—Cod oil remains quiet and stagnant. We quote Newfoundland at 38c@39c and Nova Scotia at 32c, but buyers are as yet unwilling to operate in hopes of a drop in values. Cod liver oil is firmer and prices are stiffening. Linseed unchanged. Paints are strong. Both red and white leads are from 5s@10s higher on the other side and this has naturally strengthened the paint trade. Glass is unchanged and only a jobbing trade is reported.

Wool.—At the fourth series of London sales of colonial wool commencing on the 16th ult., there was a firm tone although spinners were inclined to resist advances in prices. The arrivals in time comprised 184,600 bales, 126,300 Australian and 58,300 Cape. Deducing what has been forwarded direct and sold privately, but adding the wools held over from last series the total available will amount to about 264,000 bales. As at present arranged the sales will last until the 14th October. The market here is firm; sales of Cape at 17 1/2c@18 1/2c, fine qualities 19 1/2c@20 1/2c. The sale of a lot of Cape was made at 16c net cash, and a lot of ordinary at 16 1/2c. North-western wool 15c@16 1/2c.

SAFFORD'S PATENT RADIATOR

FOR
HOT WATER AND STEAM HEATING.

PATENTED APRIL 16th, 1887.



"NEW DESIGN."

The **ONLY** Radiator in the Market Built **WITHOUT** Bolts and Washers. The **MOST EFFECTIVE** ever invented. The **FIRST ORNAMENTAL** Radiator manufactured in Canada. No Cumbersome Base. No Bolts. No Packed Joints. Free, Unobstructed Circulation. Even Castings, Nipple Connections, Absolutely Tight and Permanent Joints.

OVER 20,000 NOW IN USE.

Beware of weak imitations by unprincipled competitors, as we are the only manufacturers in Canada of the

"Safford" Radiator.

THE
Toronto Radiator Mfg. COMPANY,
TORONTO.

H. MCLAREN & CO., Eastern Agents
30 St. Francois Xavier St., MONTREAL.

OUR IMITATORS.

Owing to certain dealers attempting to palm off on the public the products of other makers, and representing them to be ours to the injury and reputation of our goods, we have issued the following:—

CAUTION TO THE TRADE

Merchants are respectfully advised that hereafter all gloves of our manufacture will be STAMPED or bear a SILK WOVEN label as below

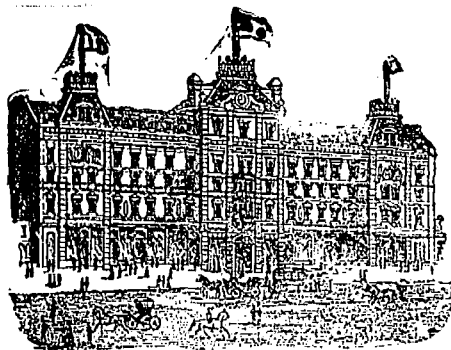
W. H. Storey & Son
Acton, Can.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Oct., 2 1890.

Wholesale trade is fairly active with the movement somewhat in excess of a year ago. The outlook generally is considered hopeful. Stocks are in moderate compass, and prices rule firm. Travellers in all lines report satisfactorily and payments are said to be improving. The money market is yet firm, but indications point to increased ease. Large quantities of produce have been shipped to the States earlier than usual, for which money returns will be coming in shortly. Call loans on stocks are quoted at 6½ per cent. and prime commercial paper is discounted at 6 to 6½ per cent. Sterling exchange is higher. Stocks are dull, but firm, some closing higher than a week ago. Fol-



Hotel Balmoral

This handsome and well known hotel is now being thoroughly refitted and improved, and is under a new management since the 1st of June. Electric Call and Return Bells and all other modern appliances. Located in the heart of the commercial part of the city. Cuisine and services unsurpassed.

WANTED—A GOVERNESS—ADDRESS, citing references, training and accomplishments. PARENT, P. O. Box 885. Mathematics highly essential.

Eggs are firmer selling at 18c@19c per dozen. Cheese dull and steady at 9½c@10c for small lots of the best.

DRESSED HOGS—Receipts a little more liberal, and prices easier at \$6 00.

FLOUR AND GRAIN.—The flour trade continues very flat. Ordinary straight rollers can be had at \$4.40 and extras at \$4.20 Ontario patents rule at \$4.50@5.25. Manitoba patents firm at \$6.50, and strong bakers at \$6.20 @5.30. Wheat dull and heavy. Sales of No 2 red winter and fall at 91c@92c G.T.R. west. Spring is quoted at 93c@95c on Midland. No. 2 Manitoba hard sold to arrive within ten days at \$1.15. Barley has been active up till to-day, when the demand slackened owing to scarcity of vessels and cars. No. 3 extra had been selling a few days ago at 67c@68c, and to-day it is off to 63c@65c. No. 2 would not bring over 68c@70c, while it sold at 72c on Monday. The nearness to

"The sale of the Maple Leaf Brand of Canned Salmon is controlled by A. Watts & Co., of Brantford, Ont., as formerly."

Following are the closing bids as compared with last Thursday:—

Banks.	Bid		Loan Cos.	Bid	
	Oct. 2.	Sep. 25.		Oct. 2.	Sep. 25.
Montreal.	229½	227½	Can Per.	199	.....
Ontario.	112	112½	Freshhold	144	.....
Toronto.	222	221	Union	132	132
Merchants.	145	144	Bldg. & Loan...	166½	.....
Commerce.	124½	127½	London & Can'd	126	120½
Imperial.	155	155	Imperial Saving	120½	121
Dominion.	232	231	Farmers Loan...	121	122
Standard.	147	147	Ontario Loan...	1.5	125
Hamilton.	154	168	National Invest	100½	100

BUTTER.—There is a good demand for choice qualities, and prime tub brings 16c; sales of good at 14c@15c, and inferior go down to 9c@10c. Creamery jobs at 20c@22c.

FEDERAL TELEPHONE Co.

(LIMITED)

Telephone :-
-: Engineers

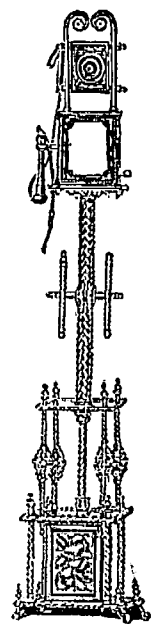
Manufacturers of every Description of Telephone Apparatus.

No Royalties; all Apparatus Sold Outright.

WM. CASSILS, President. | JAS. A. WRIGHT, Manager.

HEAD OFFICE:

11 St. Sacrament St., MONTREAL



Parlor Telephone.

R. TYLER, SONS & Co.

— IMPORTED —

WOOLLENS

— AND —

TAILORS' TRIMMINGS.

Albert Buildings,

Victoria Square, - MONTREAL.

Order your Posters, 1, 2 and 3-Sheet, at the JOURNAL OF COMMERCE OFFICE, 171 St. James St.

By Thos. J. Potter.

TRADE SALE

OF

TEAS

UNRESERVED

— FOR ACCOUNT OF —

JOHN DUNCAN & CO.

AT THEIR STORES

450 ST. PAUL STREET

On Thursday, 9th October, 1890

At Eleven O'Clock

— COMPRISING —

- 2526 Half-chests Japan,
- 143 Mats Japan, consisting of 5, 10 and 20 lb. boxes,
- 200 Boxes Japan, 30 and 40 lbs. each,
- 152 Boxes Imperial,
- 228 Boxes Gunpowder,
- 30 Boxes Young Hysons,
- 65 Cases and Half chests Moyune Gunpowder,
- 113 Cases and Half-chests Moyune Young Hyson
- 16 Half-chests Moyun Imperial,
- 13 Half-chests Hyson,
- 578 Boxes Congou,
- 37 Boxes Selected Orange Pekoe,
- 527 Half-chests Congou,
- 65 Half-chests Indian and Ceylon.

THOMAS J. POTTER, Auctioneer.

Samples and Catalogues ready Friday, 3rd October.

the time when the increased duty goes on in the States and the uncertainty of shipments causes the weakness. Oats are in demand and firm; sales outside at 37c, and here at 41c@42c. Peas are easier, with sales outside at 60c. Rye will bring 53c. Oatmeal steady at \$4.60 for cars of ordinary and \$4.70 for granulated. Bran dull, with sales on track at \$13, and at \$12 Toronto freights.

GROCKERS.—Trade has been fair this week, with no important changes in quotations. Sugars are selling at 7½c@7¼c for granulated and at 5¼c@6¼c for yellows. Valencia raisins 8. Currants reported firm outside; new Provincials bring 6¼c@6¾c. Coffees are steady, with Rioes selling at 22¼c@23¼c. There is less demand for teas, but prices are no lower. Syrups firm.

HARDWARE.—Good trade reported. Cables firmer for lead, tin and zinc. Bar tin now

REGAN, WHITE & CO.

— IMPORTERS —

AND

Wholesale Grocers,

CORNER

St. Helen & Lemoine Sts.,
MONTREAL.

EUGENE F. PHILLIPS' ELECTRICAL WORKS,

MONTREAL.

Manufacturers of Patent Finished

Insulated Electric Wires, Telephone and Incandescent Cords, Electric Light Wires.

FARADAY CABLES

For Telephone, Telegraph, and Electric Light Purposes.

Magnet Wire, Patent Rubber Covered Wire, Lead Encased Wire. Flexible Cordage. Office and Annunciator Wire. Write for prices.

sells at 28c@30c, and ingot at 26c@27c. Tin plates, I. C. coke, \$4.40@4.50. Pig iron firm at late advance.

HIDES AND SKINS.—Hides are steady, with dealers getting 7¼c@8c for No. 1 cured cows. They are paying 7c for No. 1 green and 6c for No. 2. Sheepskins are in fair receipt and firmer at 85c. Calfskins rule at 6c@8c, the latter for No. 1.

LIVE STOCK.—Receipts of cattle continue large and prices rule steady. Exporters are selling at 4c@4¼c, and occasionally 4½c is obtained. Stockers rule at 3c@3¼c per lb, and Milch cows from \$32@55 per head. The best butchers bring 3¼c@3½c and medium 3c. Sheep dull; ewes and wethers 4c per lb, and rams 3¼c. Lambs sell at \$3.80@4.50. Calves \$8@8.50 a piece, and hogs at 4¼c@4½c per lb.

ON SALE.

1,000 PUNCHEONS

Heavy :: Barbadoes

MOLASSES.

:(FIRST RUNNINGS)

APPLY TO

J. R. KNIGHT,
BROKER,

St. John's, Newfoundland

WANTED

To represent a Cigar or Tobacco Manufacturing firm as their agent for Nova Scotia, to take orders on commission.

Good connection with the Wholesale and Jobbing Grocery Trade.

Address, MANUFACTURERS' AGENT,
P. O. Box 496, Halifax, N.S.

PROVISIONS.—A moderate movement is reported, with some irregularity in quotations. Long clear bacon sells at 8¼c@8¾c, and U. O. at 8¼c@9c. New rolls 10c; backs 10½c and bellies 10c@10½c. Hams firm at 13c for smoked; pickled 11½c. Mess pork dull at \$14.50@15 for American and \$15@15.50 for Canadian. Potatoes easier at 60c per bag in car lots, and jobbing at 70c@75c. Beans firm at \$1.80@1.90 for jobbing lots. Onions sell at \$2.00@2.50 per barrel. New apples \$1.00@2.75 per barrel, the former for windfalls. Hops 30c@40c for new.

WOOL.—A good deal of fleece has been shipped across the line this week. Dealers are paying 20c for fleece, and 22c for clothing. Pulled wools sell at 23c for supers and at 28c for extras.

SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO.
OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 304,600
Resources Over - 1,048,429
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 twenty-two years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$717,528 18 have been paid in Claims to Employers.

President, - SIR ALEX. T. GALT, G.C.M.G.
Vice-President and Managing Director
EDWARD RAWLINGS.
Secretary, - JAMES GRANT.
Bankers, - THE BANK OF MONTREAL.

HEAD OFFICE:

157 St. James St., MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

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



SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Post Office, No. 1, St. Henri, P.Q." will be received at this office until Monday, 6th October, 1890, for the several works required in the erection of Post Office, No. 1, St. Henri.

Specifications can be seen at the Department of Public Works, Ottawa, and at office of A. Raza, Architect, Montreal, on and after Monday, 22nd September, 1890, and tenders will not be considered unless made on form supplied and signed with the actual signatures of tenderors.

An accepted bank cheque, payable to the order of the Minister of Public Works, equal to five per cent. of amount of tender, must accompany each tender. This cheque will be forfeited if the party decline the contract, or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind itself to accept the lowest or any tender.

By order, A. GOBELL,

Secretary.

Department of Public Works,
Ottawa, 16th Sept. 1890.

SPECIAL NOTICES.

SPRINKERS COPPERINE—Is advertised continually in this journal. The fame of this Box Metal has by this means reached all parts of the Dominion, and justly so as it has been tried and is now used by the best manufacturers and owners, and operators from ocean to ocean. It is an entirely different thing from Babbitt Metal (which was never a reliable article); it served its time. Improvements in this line became a necessity, and Copperine has come to the front and faced all difficulties right on its merits. It is freely admitted by everyone who has used it to be the best. Will wear longer, will not heat nor shrink nor cut a shaft or wristpin under any power or motion, and with all it is cheaper. All live hardware men sell it. It is really a good article; by its use machinery runs easier and longer without repairs; it saves oil and friction and reduces the fire risk by having No Hot Boxes.

The third annual meeting of the Lake of the Woods Milling company was held on the 24th ulto, when the principal shareholders were present. The president, Mr R. Meighen, submitted the annual report, which was very satisfactory, showing the company's business to be in a prosperous condition. The president, in speaking of the prospects for the next

STOCKS AND BONDS.											
NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Price Oct. 2.	Cash value per Sh			
Brit. North America...	\$ 343	\$4,866,666	4,866,666	1,216,666	4	April Oct	155 1/2	78 98 1/2			
Can. Bank Commerce...	50	6,000,000	6,000,000	800,000	3 1/2	June Dec	128 1/2	129 1/2			
Commercial, Manitoba...	50	587,200	587,200	304,150	3 1/2	2 May 2 Nov	400	400 00			
Commercial, Rfd...	200	306,000	306,000	145,000	4 1/2	30 June 31 Dec	105	42 00			
Commercial, Windsor...	40	500,000	280,000	60,000	3		232	116 0 1/2			
Dominion...	50	1,500,000	1,500,000	1,230,000	5	1 May 1 Nov	95 100	47 0 1/2			
Du Peuple...	50	1,200,000	1,200,000	400,000	3	3 Mar 3 Sept	130	65 0 1/2			
Eastern Townships...	50	1,500,000	1,466,684	650,000	3 1/2	2 Jan 2 July					
Federal...	100	1,250,000	1,250,000								
Hamilton...	100	1,000,000	1,000,000	450,000	4	1 June 1 Dec	154 ex-d	154 00			
Hochelaga...	100	710,100	710,100	125,000	3	1 June 1 Dec	101 102	70 1/2			
Imperial...	100	1,500,000	1,500,000	700,000	4	June Dec	155	156 0 1/2			
Jacques Cartier...	25	500,000	500,000	140,000	3	2 June 2 Dec	100 1/2	25 66 1/2			
Merchants' Can...	100	5,798,300	5,750,000	2,335,000	3 1/2	2 June 1 Dec	146 1/2	146 00			
Merchants, Halifax...	100	1,000,000	1,100,000	275,000	3	1 Aug 1 Feb	133	133 00			
Molson's...	50	2,000,000	2,000,000	1,075,000	4	1 April 1 Oct	155 164	77 50			
Montreal...	200	12,000,000	12,500,000	6,000,000	5	1 June 1 Dec	229 230 1/2	459 0 1/2			
Nationale...	30	1,500,000	1,200,000	100,000	2	1 May 1 Nov	80	24 00			
New Brunswick...	100	500,000	500,000	400,000	6	1 Jan 1 July	243	243 00			
Ontario...	100	1,500,000	1,500,000	210,000	3 1/2	1 June 1 Dec	112 1/2	115 1/2			
Ottawa...	100	1,000,000	1,000,000	400,000	4	1 June 1 Dec	140	140 00			
People's of N. B...	20	180,000	180,000	100,000	4	Jan. July	112 1/2	25 50			
Quebec...	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	120	120 00			
St. Stephen's...	100	200,000	200,000	35,000	2	April Oct					
Standard...	50	1,000,000	1,000,000	410,000	3 1/2	Jan July	247	73 50			
Toronto...	100	2,000,000	2,000,000	1,400,000	8	1 June 1 Dec	122	222 00			
Union, (Halifax)...	50	500,000	500,000	40,000	2 1/2		116	58 00			
Union of Can...	100	1,200,000	1,200,000	200,000	3	2 Jan 2 July	96	96 00			
Ville Marie...	100	500,000	478,430	20,000	3 1/2	2 June 1 Dec	100	100 00			
Western Bank of Can...	100	500,000	342,587	66,000	3 1/2	1 April—Oct	99	110 00			
Asst. Sav. and Loan Co...	50	630,000	619,132	98,000	3 1/2	1 Jan 1 July					
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July					
Brit. Mortg. Loan & Inv. Co.	100	450,000	289,036	52,000	3 1/2	2 July					
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	307 1/2	26 87			
Canada Cotton Co...	100	2,000,000	2,000,000			May Aug	43 1/2	43 50			
Canada Landed Credit Co...	50	1,500,000	663,990	158,000	3 1/2	2 Jan 2 July	120	60 00			
Can. Perm. Loan and Sav...	50	4,580,000	2,500,000	1,340,000	6	1 Jan 1 July	202	101 00			
Can. Sav. and Loan Co...	50	750,000	681,079	150,000	7	June Dec					
Central Can. Loan & Sav. Co.	100	2,000,000	800,000	180,000	3	Jan. July	122	122 00			
Dominion Sav. and Inv. Co.	50	1,000,000	918,250		3	20 July 31 Dec	80	40 00			
Dominion Telegraph Co...	50	1,000,000	1,000,000		3	15 Jan—Qty	87	43 50			
Dundas Cotton Co...	100	500,000	500,000				25	25 00			
Earners' Loan and Sav. Co.	50	1,037,250	761,430	112,500	3 1/2	May Nov	121	60 50			
Freehold Loan and Sav. Co.	100	3,231,500	1,317,100	629,000	5	1 June 1 Dec	146	146 00			
Hamilton Prov. and Loan...	100	1,500,000	1,100,000	285,000	3 1/2	2 Jan 2 July	126 1/2	126 25			
Home Sav. and Loan Co...	100	1,500,000	150,000	66,000	3 1/2	2 Jan 2 July					
Hochelaga Cotton Co...	100	2,000,000	1,000,000		2 1/2	March—Qty	125 150	125 00			
Huron & Lambton Loan Co.	50	500,000	315,039	47,570	3 1/2	2 Jan 2 July					
Imperial Loan and Inv. Co.	100	629,850	629,800	106,000	3	8 Jan 8 July	120 1/2	120 50			
Landed Banking and Loan...	100	700,000	493,000	80,000	3	2 Jan 2 July					
Land & Can. Loan and Ag...	50	5,000,000	700,000	360,000	4	15 Feb 15 Sept	126	63 00			
London Loan Co...	50	679,700	622,650	60,000	3 1/2	31 Dec 30 June					
Land and Ont. Inv. Co...	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	114 1/2	114 50			
Manitoba Inv. Assoc...	100	100,000	100,000	3,000	4	Jan July	101	104 00			
Manitoba Loan...	100	1,250,000	312,500	111,000	3 1/2	Jan July	99	99 50			
Montreal Telegraph Co...	40	2,000,000	2,000,000		6	15 April 15 Oct	208 1/2	211 33 1/2			
Montreal City Gas Co...	40	2,000,000	2,000,000		4	6 May 6 Nov	180	188 50 50			
Montreal Street Ry. Co...	50	600,000	600,000		2	Qty	75	75 00			
Montreal Cotton Co...	100	800,000	800,000		2	Qty	75	75 00			
Montreal Building Assoc...	50	300,000	300,000		0	March—Qty	27	13 50			
Montreal Loan and Mortg...	50	1,000,000	500,000		3 1/2	15 Feb 15 Sept	128 135	64 00			
National Investment Co...	100	1,700,000	42,000	30,000	3	31 Dec 30 June	160 1	100 75			
Ont. Indus. Loan and Inv...	100	466,870	313,431	165,000	3 1/2	30 June 31 Dec					
Ont. Loan and Deb. Co...	50	2,000,000	1,200,000	360,000	3 1/2	1 Jan 1 July	125	62 50			
People's Loan and Deb. Co.	50	600,000	384,300	107,000	3 1/2	1 Jan 1 July	115 1/2	157 75			
Real Est. Loan and Deb. Co.	50	800,000	47,200	5,000	3	Jan July	180	188 50 50			
Richelieu and Ont. Nav. Co.	100	1,619,000	1,500,000		3	9 Feb 15 Sept	55 58	55 00			
Royal Loan and Sav. Co...	50	500,000	370,000	57,000	4	Jan July	130	65 00			
Starr M'fg Co. Halifax...	100	200,000	200,000		2 1/2	March	50	50 00			
Toronto City Gas Co...	50	800,000	500,000		4	1 Feb—Qty	175 ex-d	87 50			
Union Loan and Sav. Co...	50	1,000,000	827,000	15,000	4	1 Jan 1 July	132	65 00			
Western Can. Loan & Sav.	50	3,400,000	1,100,000	700,000	5	1 Jan July	189	90 00			

year's business, said on account of the large English and Canadian demand for their flour they intend to increase the capacity of their mill from 1,600 to 2,000 barrels per day, as they expect to do a large export business from the fact of the large crop of wheat in Manitoba. The following directors were elected for the ensuing year:—Mr R. Meighen, Montreal; Mr. John Mather, Ottawa; Mr. R. B. Angus, Montreal; Mr. John Turnbull, Montreal; Mr. Wm. Cassils, Montreal. At a meeting of the directors, held after the annual meeting, Mr R. Meighen was elected president and managing director; Mr John Mather, vice-president; Mr. W. A. Hastings, general manager; Mr. G. V. Hastings, superintendent; Mr. S. A. McGaw, manager, Winnipeg; F. E. Bray, secretary, and B. S. Shering, assistant-secretary.

A FINE EXHIBIT.—Among the most noticeable exhibits at the Canada Central fair, held recently in Ottawa, was that of Messrs. John Burns & Co., the well-known Range manufacturers of Montreal. Mr. Burns of the firm is one of the most experienced men in the trade and his personal attention aided by his sons has made the Ranges of their manufacture household favorites not only in Montreal, but in various outlying towns and wherever they have been introduced. The firm of John

"The consumption of Canned Salmon is growing larger every year. The Maple Leaf Brand seems to take the lead. The packers allow nothing but the finest fish to be used. This is the secret of this Brand's success."

Burns & Co. are not of those who at considerable time and expense prepare a single article specially for show purposes, obtain for it a prize medal or diploma and rely upon it ever afterwards to lead the public into the belief that they are buying articles of equal merit to that which was awarded the prize. At the several exhibitions held in Ottawa, Montreal and elsewhere the Ranges of Burns & Co. have always been to the fore. In the recent exhibit they carried off the highest honors as usual, the judges awarding the munificently the diploma and first prize. These constitute the seventh diploma and the fourth first prize borne off by the firm, besides two second prizes in former years. The largest range in Ottawa, some twenty feet long, that at the Russel House, is of their make. They are used in this city by Sir D. A. Smith, Sir George Stephen, the mayor and other leading citizens.

Electric Light Stations, Grain Elevators,

And all Purposes where intermittent transmission of Power is required,

USE THE

HILL PATENT

Friction Clutch Pulleys and Cut-Off Couplings

IN USE NOW

BY THE

Royal Electric Co., Montreal.

Granite Mills Co., St. Hyacinthe, Que.

Sherbrooke Electric Light Co., Sherbrooke, Que.

St. Johns Electric Light Co., St. Johns, Que.

Gazette Printing Co. and the Ferrault Printing Co., Montreal.

Canadian Pacific Railway Company, and many others.

MILLER BROS. & TOMS,

SUCCESSORS TO MILLER BROS. & MITCHELL. ESTABLISHED 1869.

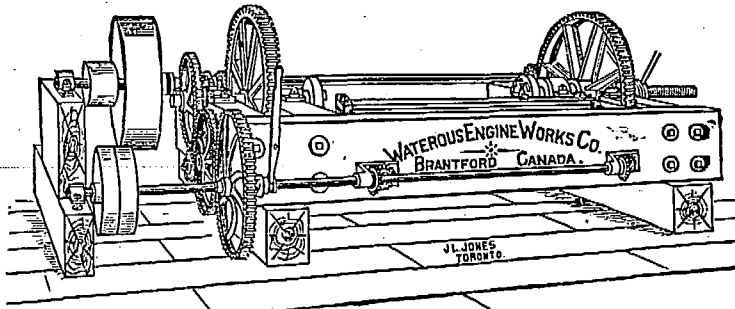
MONTREAL QUE.

SAWMILLERS INCREASE YOUR EARNINGS

By Cutting Cheese-Box and Basket Stuff, with our

VENEER MACHINE.

A NEW AND INCREASING TRADE. OUTFIT CHEAP. PROFITS LARGE.



Order at once and be the first to start in your district.

Waterous Engine Works Co. BRANTFORD and WINNIPEG.

W. A. ROSS,
30 St. Paul Street. 30
QUEBEC.

A. A. BENSON,
718 Craig Street. 718
MONTREAL.

THE MATERIAL Cut by this

Machine is increasing in

demand more than any wood

product. A small stock of logs

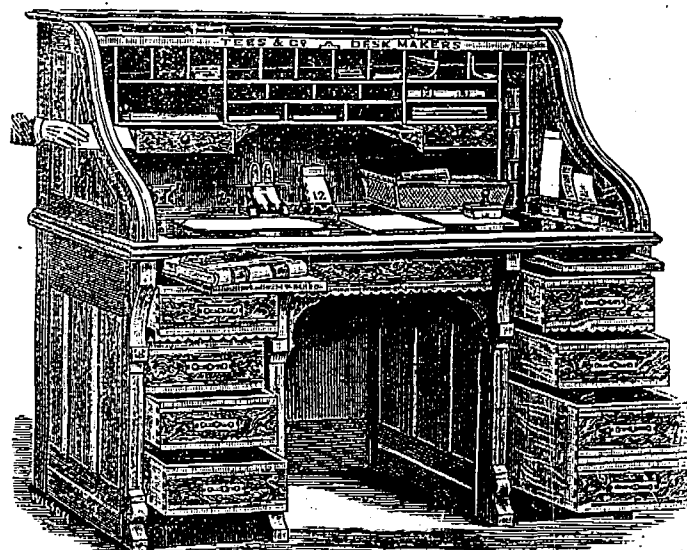
makes a great output of finished

material. No machine

pays better than one of these.

Will cut from 1-32 to 3-8 of

an inch in thickness



Tees & Co.,

MONTREAL

MANUFACTURERS

Bank, Railroad & Office Desks,

REVOLVING BOOK CASES,

Wood Carpet

AND

Parquet Flooring

TELEPHONE 327.

LARGE PROFITS

On Fifteen-Year Tontine Dividend Policies recently settled by the

NEW YORK LIFE Insurance Co'y,

They are based upon Policies of \$10,000 each.

Kind of Policy.	Cash value Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year
Ordinary Life.....	20 \$3,515 10	\$8,500 00
" "	40 5,137 40	9,760 00
" "	50 7,964 80	12,150 00
20-Year Endow'm't..	30 10,123 00	24,490 00
" "	40 10,666 80	20,250 00
" "	50 12,153 70	18,580 00
15-Year Endow'm't..	30 14,992 00	36,250 00
" "	40 15,584 60	29,600 00
" "	50 17,182 00	25,200 00

The Tontine Policies of the New York Life furnish, in connection with guaranteed insure ance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

DAVID BURKE,
General Manager for Canada.

Head Office: N. Y. Life Build'g, Montreal
Branch Office, Mail Building, Toronto.

BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL,

Canadian Investments, nearly 1,000,000

ACCUMULATED FUNDS.

1857	\$ 565,000
1865	1,185,000
1873	2,810,000
1881	4,210,000
1883	4,780,000
1885	5,304,000
1888	6,886,000
1889	6,854,000

F. STANCLIFFE General Manager.

General Agents, - Toronto,
J. E. & A. W. SMITH.

GLASGOW & LONDON

Fire Insurance Co.

CANADIAN BRANCH.

HEAD OFFICE:

CORNER NOTRE DAME AND ST. BELLE STREETS,
MONTREAL.

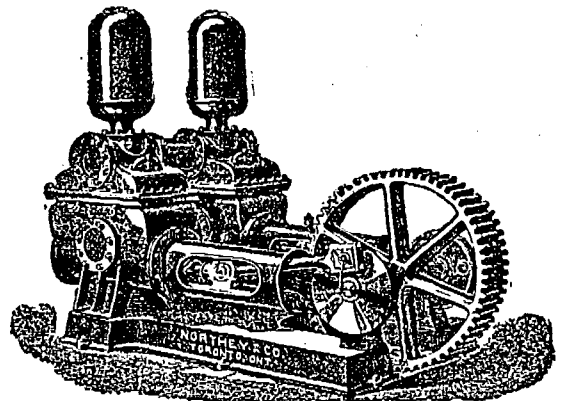
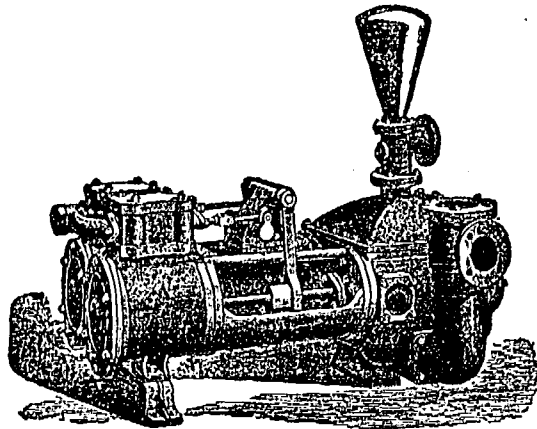
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WM. GASSIL, of the Dominion Transport Co.
D. GIBOUARD, M. P., Q. C., Montreal.
LARRATT W. SMITH, D. C. L., Q. C., President
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ROBT. C. JAMIESON, Esq., Montreal.
S. NORDHEIMER, Esq., President Federal Bank,
Toronto.
Geo. R. R. COOKBURN, Esq., M.P., (President
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SINGLE and DUPLEX Steam and Power Pumps for Boiler Feeding, Fire Protection, Water Supply, Mining Use, Etc., INDEPENDENT AIR-PUMP CONDENSERS for attaching to High Pressure Steam Engines, DOUBLE ACTING BREWERS' AIR PUMPS, ACID PUMPS, SPECIAL MASH PUMPS for Brewers' Use, TANK or LOW PRESSURE PUMPS, Etc.

NORTHEY & CO., - - - - - Toronto, Ont.
Office and Works, cor. Front and Parliament Sts.

WESTERN Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,859,054 40
Income for Year ending 31st Dec., 1889, - 1,716,090 80

Head Office - - - - - Toronto, Ont.

J. J. KENNY, Managing Director.

A. M. SMITH, President. C. C. FOSTER, Secretary.
J. H. ROUGH & Co., Managers Montreal Branch,
190 ST. JAMES STREET.

THE FIRE Insurance Association

(LIMITED),

of LONDON, ENGLAND.

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ROBERT BENNY, Esq., - - - - - } - - - Directors
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Chief Office for Canada: - - MONTREAL
No. 47 St. Francois Xavier Street.

J. KENNEDY, Manager.

LONDON

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LANCASHIRE

LIFE

Confederation Life

ORGANIZED 1871.

Head Office, Toronto.

Remember, after Three Years
POLICIES :: ARE :: INCONTESTABLE.

Free from all restrictions as to residence, travel or occupation.
Paid-up Policy and Cash Surrender Value Guaranteed in each Policy.
The New Annuity Endowment Policy affords absolute protection against

Early Death, provides an Income in old age, and is a good investment.
Policies non-forfeitable after payment of two full annual Premiums.

Profits, which are unexcelled by any company doing business in Canada, are allocated every five years from the issue of the policy, or at longer periods as may be selected by the insured.

PROFITS so ALLOCATED are ABSOLUTE and not liable to be reduced or recalled at any future time under any circumstances.

Participating Policy-Holders are entitled to not less than 90 per cent. of the profits earned in their class, and for the past seven years have actually received 95 per cent. of the profits so earned.

W. O. MACDONALD,
Actuary.

J. K. MACDONALD,
Managing Director.

HOEGG'S

Boston Baked Beans,
 Dominion Sugar Corn,
 Sterling Lobster and
 Spiced Salmon

Are the old reliable and favorite brands of
 Canned Goods, and are to-day without a rival.
 Every can guaranteed.

D. W. HOEGG & Co., Fredericton, N. B.

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FRUITS.

HART & TUCKWELL
 McGill Street, Montreal.

WHOLESALE FRUITS
 FOREIGN AND DOMESTIC.

Oranges, Lemons, Bananas, Pine Apples, &c., &c.
 Apples a Specialty
 Consignments solicited.

W. H. WIGGETT,

Manufacturer of

AERATED WATERS

Bottler and Dealer in Ales and Porter.

SHERBROOKE, P.Q.

Agent for the Celebrated St. Leon Water.
 Correspondence Solicited.

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Manufacturers of

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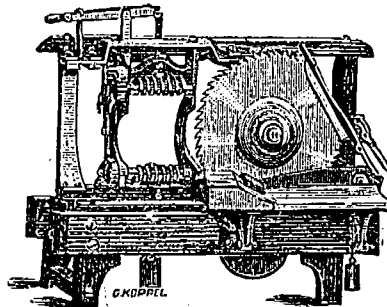
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MANUFACTURERS OF

PRINTING INKS,

32 and 34 Frankfort Street, N. Y.

Our Cut Inks are used on the MAGAZINE and WEEKLY
 by Harper & Brothers, and on this Paper.



I. FRECHETTE & CO., Mechanical Engineers,
 Buy and sell all kinds of Machinery, Machine
 Furniture, Gas Apparatus, Steam Engines, &c., &c.
 Proprietors and manufacturers of the celebrated
 patented Shingle Machine by Frechette. Machine
 Shop attached to the establishment. 586 and 698
 CRAIG ST., MONTREAL. Telephone 2849.

The HALIFAX Shovel Co., (Ltd.) Halifax, N.S.

MAKERS OF

Fenerty's Shovels, Spades, Scoops, &c.

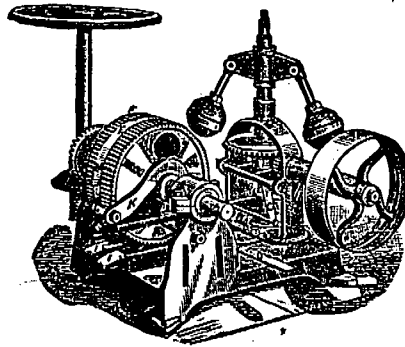
FOR ALL PURPOSES.

HALIFAX SHOVEL CO.

GENTLEMEN,—We are using your Shovels and Scoops, Brookfield and Gilmour Brands, Blue and Red
 Labels, for stoking sugar and general purposes, and find them the best we can get.

We can confidently recommend your new brands as being equal to the best. We use no other.

Yours faithfully,
 JOHN TURNBULL, Manager.
 For Nova Scotia Sugar Refinery (Ltd).



For particulars address

"CHAMPION"

Water-Wheel Governor

The Best in the Market.

HUNDREDS IN USE.

Guaranteed to regulate the speed of a
 Wheel perfectly.

Paxton, Tate & Co.

PORT PERRY, ONT.

ESTABLISHED 1864.

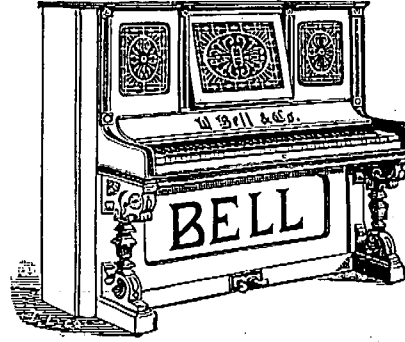
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PIANOS,

ORGANS

AND

Church PIPE Organs



Surpass all Competitors in Brilliancy and Power, Construc-
 tion, Appearance and Durability.

SEND FOR CATALOGUES TO

The Bell Organ & Piano Co., Ltd.

Head Office and Factories, - GUELPH, Ont.

Branches at London, Eng., Sydney, N.S.W., and Toronto, Hamilton & London, Ont.



PIANOS

We invite inspection of our large
 assortment of Pianos of the fol-
 lowing world-renowned
 makers :

CHICKERING, HAINES, STEINWAY,

Finest Assortment in the Dominion in our
 New Building.

Special attention is also directed to our varied stock of SECOND-
 HAND PIANOS, amongst which are some instruments of the
 standard makers, and that have been in use but a short time.

A. & S. NORDHEIMER

MONTREAL—213 St. James Street.

TORONTO—15 King St. East. Branches—Ottawa, London, Hamilton

McCAUSLAND & SON
 MEMORIAL WINDOW TORONTO ONT
 MEDALISTS CHURCH & SECULAR STAINED GLASS
 LONDON EST. 1886
 DESIGNS SUBMITTED

Buy the best Canned Goods.
WINDSOR LION BRAND

Tomatoes Corn, &c., &c.

PREPARED BY

JOHN WINDSOR & CO., Montreal

D. MASSON & Co., St. Paul St., Montreal Agents

We are now prepared to supply the trade with a superior line of

FEATHERBONE CORSETS

MADE AT PREVAILING PRICES.

Corded with Quill Bone, pronounced the best known Filling. Light. Unbreakable.

Orders solicited. Inspection of stock invited.

C. H. MARTIN, Mgr. Eastern Dept
207 St. James Street,

Bell Telephone No. 2721.

MONTREAL, Que.

Made by Canada Featherbone Co'y, London, Ont.

A NEW INDUSTRY I

Safety Barb Wire Com'y

Manufacturers of



FIELD STEEL

BARB WIRE

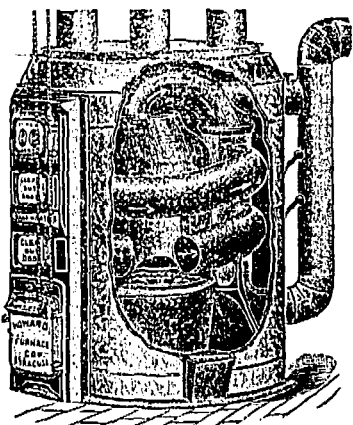
Unequaled for Fencing.

Safest for Stock

Manufactured under Broad Claim Patents.

TORONTO, Ont.

THE CELEBRATED HOWARD FURNACES



DEALERS!

Here is the Furnace you want. Low down, all Cast Iron, simple in parts and thoroughly original. Easy to "set up" and a good seller.

Successful beyond all precedent. Every heater fully guaranteed. Dealers protected in the sale of "Howard Furnaces."

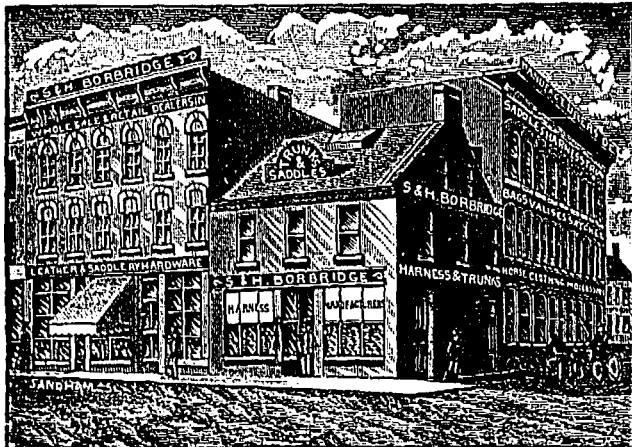
Telling points of superiority, Scientific Construction, entire utilization of Fuel, correct material, actual economy

Write for terms, price list and catalogue.

The Howard Furnace Co. of Berlin (Ltd.)

BERLIN, - ONT.,
And SYRACUSE, N.Y.

S. & H. BORBRIDGE,



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

Beef and Oil Tanned Moccasins,
OTTAWA.

China, Cuspadores,
Tea Sets,
Dinner Sets,
Toilet Ware,
Cups and Saucers

JOHN L.

Cassidy & Co.,

Manufacturers and Importers of

Metal, Bronzes
Piano and
Table,
Lamp Cutlery
and Plated Goods

China, Crockery & Glassware

Office and Sample Rooms: 339 and 341 St. Paul Street,

MONTREAL.

Lanterns,
Chimneys, Prisms,
Globes, Lamps,
Fruit Jars.

BRANCHES: 52 Princess St.,
Winnipeg, Man., and Govern-
ment St., Victoria, B.C.
Import Orders a Specialty.

Bisque Ornaments,
Bric-a-Brac,
Satin Ware,
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Montero Cigars!

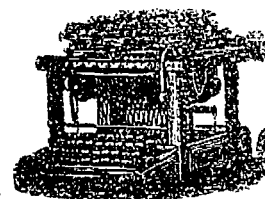
They are the Best Selling Cigars on the Market.

THE REMINGTON TYPE WRITER

IS THE ONLY DURABLE MACHINE.

SAVES

TIME, — MONEY,
EYESIGHT, — POSTAGE,
— &c., &c. —



THE BEST IS CHEAPEST.

To Circulars Apply,

JOHN O'FLAHERTY, 248 St. James St., MONTREAL.



BARBOUR'S

LINEN THREAD.

THOMAS SAMUEL & SON

AGENTS FOR CANADA,

8 St. Helen St., MONTREAL.

3 Wellington St., East, - TORONTO
299 St. Valler St., - - - - - QUEBEC

THE FAMOUS
Knickerbocker School Boots
MANUFACTURED BY
LANGLOIS & LANGLOIS,
QUEBEC



Obtained First Prize
at Central Ontario Ex-
hibition, held in the
City of Kingston, Sep-
tember, '89.

Correspondence
Solicited.

Send for Samples.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 2, 1890.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.	
Boots and Shoes.													
Brogans.....		\$0 80	1 05	\$0 75	\$0 85	\$0 70	\$0 80			Soda Ash.....		\$ 1 50	\$ 2 00
Cobourgs.....		0 95	1 20	0 85	0 90	0 75	0 80			Soda Bicarb.....		2 00	2 10
Split Balmorals.....		1 00	1 25	0 85	1 00	0 75	0 80			Sal Soda.....		0 90	1 00
Kip.....		1 15	1 40	0 90	1 15	0 80	1 00			Concentrated.....		1 60	1 80
Buff.....		1 25	1 50	1 10	1 50	0 90	1 15			Dyestuffs.			
Calf.....		2 00	3 00	0 00	0 00	0 00	0 00			Archil, con.....		0 27	0 39
Buff Congress.....		1 25	1 60	1 10	1 50	0 00	0 00			Cutch.....		0 07	0 08
Calf.....		1 90	2 40	0 00	0 00	0 00	0 00			Ex. Logwood.....		0 10	0 15
Split boots.....		1 35	2 10	1 25	1 70	0 95	1 15			Chips.....		1 90	2 25
Kip.....		1 90	2 40	1 50	1 70	0 00	0 00			Indigo (Bengal).....		1 50	1 75
Calf.....		2 75	3 90	0 00	0 00	0 00	0 00			Madras.....		0 70	1 00
Felt boots half fox.....		1 60	2 10	0 00	0 00	0 00	0 00			Gambier.....		0 07	0 08
" full.....		1 80	2 60	0 00	0 00	0 00	0 00			Madder.....		0 11	0 13
" Sox.....		0 35	0 75	0 00	0 00	0 00	0 00			Samac.....		65 00	75 00
Pegged.													
Split Batts.....		0 65	0 85	0 70	0 80	0 40	0 50			Fish.			
Split Balmorals.....		0 80	0 90	0 70	0 85	0 50	0 60			Halifax Fibred Codfish, 1-lb. pkgs, per cs. 40 pkgs		0 60	0 00
Kip.....		1 00	1 10	0 75	0 80	0 50	0 65			Labrador Herrings, No. 1 halves		2 00	2 00
Buff.....		0 80	1 15	0 80	0 90	0 50	0 65			French Shore, No. 1		4 50	0 00
Pebbled.....		0 90	1 15	0 80	0 90	0 50	0 65			Sea Trout.....		3 00	0 00
Machines Sewed.													
Peppled Button.....		1 00	1 20	0 85	0 90	0 50	0 70			Cape Breton Herrings, No. 1 halves		6 00	0 00
Glazed Buff Button.....		1 00	1 20	0 85	0 90	0 50	0 70			Maakerel, No. 1, kitta 1 brl		3 00	0 00
Goat.....		1 50	2 00	1 15	1 50	0 80	1 35			Green Cod, Largo " No. 1		5 00	8 00
Polish Calf.....		1 50	2 00	1 30	1 75	0 90	1 35			Draft " " No. 1		4 50	6 00
French Kid.....		1 85	3 50	1 90	2 50	1 40	1 75			Dry " " No. 1		5 50	6 00
										Salmon No. 1 brls		15 50	18 00
										" " 3		14 00	0 00
										Salmon, No. 1 (tierces)		0 00	22 00
										" " 2, large		00 00	21 00
										" " 3		00 00	18 00
										" Brit. Col brls		11 00	11 50
										Boneless Fish		0 04	0 05
										" Cod		0 05	0 08
Canned Goods.													
Lobsters, per case, new		\$ 7 00	7 25							Flour.			
Sardines, " "		7 50	0 00							Patent, winter.....		5 25	5 60
Mackerel.....		5 25	5 50							Patent, spring.....		6 30	0 00
Salmon, per doz.....		1 33	1 35							Straight roller.....		4 80	3 00
Clams, 1-lb tins, per doz.		1 40	0 00							Extra.....		4 65	4 75
Oysters.....		1 90	2 00							Superfine.....		3 75	4 50
Tomatoes, per doz.....		1 10	1 15							Fine.....		3 25	3 50
Peaches, 2-lb. yellow		2 20	0 00							Superfine Bags.....		1 90	2 10
" 3-lb.		3 00	0 00							Extra.....		2 20	2 25
Bartlett pears, 2-lb tins, per doz.		2 10	0 00							City Strong Bakers.....		6 00	0 00
Strawberries, 2-lb tins, per doz.		2 25	0 00							Strong Bakers.....		6 00	0 00
Pineapples, 2-lb tin, p. doz		2 30	0 00							[Seconds].....		0 00	0 00
Blueberries, 2 lb, per doz		1 20	0 00							Oatmeal, standard bag.		2 25	2 35
Gr'n Gages, 2-lb tins p dx		1 65	1 75							Oatmeal, granulated, bag		2 40	2 50
Corn, per doz.....		1 00	1 10							Rolled.....		2 40	2 50
do 2-lb tins, Yarmouth		1 75	0 00										
do 3-lb tins.....		0 00	0 00										

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

CANADA GALVANIZING & STEEL ROOFING CO.

Manufacturers of

Corrugated and Crimped Iron. Metallic Roofing.

SHINGLES AND SIDING—Plain and Ornamental.

Galvanized Buckets. Custom Galvanizing a Specialty

OFFICE AND WORKS: 22 Latour Street, MONTREAL.

AGENTS:

Maritime Provinces, W. A. MACLAUHLAN, Saint John, N. B.
Manitoba, Northwest and B.C. for Roofing, MERRICK, ANDERSON & CO, Winnipeg, Man.
do do do Buckets, J. G. T. CLEGHORN, do.

THE

Canadian Office and School Furniture Co.

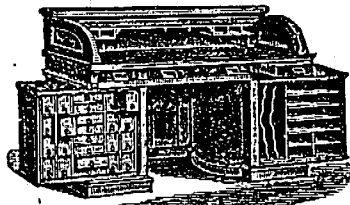
(LIMITED)

(Successors to WILLIAM STAHLSCHEMIDT & Co.)

PRESTON, ONT.

School, Office, Church and Lodge Furniture.

Received the Highest Award given at the Toronto Industrial Fair, 1886 and 1887



ROTARY OFFICE DESK—No. 51.



THE "MARVEL" SCHOOL DESK. Patented January 14th, 1886.

H. NIGHTINGALE, Montreal Representative, 1803 Notre Dame St.

SCHEAK & SCHEAK

Manufacturers' Agents,

Room 102 Temple Building, St. James St., MONTREAL.

THE QUEBEC HYDRAULIC CEMENT

T. A. GAUVREAU & CO.,

PROPRIETORS.

LACOSTE & CO., 589 & 591 Notre Dame Street, MONTREAL,

Sole Agents.

WHIP LASHES

MANUFACTURERS OF WHIP LASHES, DRUMHEADS, &c. AND Dealers in HIDES.

JOHN H. BROWN, HAMILTON, Ont.

GEO. H. LABBE & CO.

Manufacturers and Importers of Chairs, Rockers, Bedsteads, Bedroom, Parlor and Dining Room Furniture and Bedding, WHOLESALE, Nos. 443 & 445 ST. JAMES ST., MONTREAL, P.Q.

Illustrated Catalogues Printed at the Journal of Commerce Office.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 2, 1890.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
Farm Products.		Groceries.		Spices.		Preserved.	
Butter: Creamery, finest	\$ 20 0 21	Tea (Hf.-Chest & Cad.)	0 00 0 15	Sultanas.....per lb.	\$ 0 14 0 03	Laxenby's Pickles:	\$ c. \$ c.
Townships, cho. to finest	0 18 0 20	Japan, com. to med. lb.	0 20 0 00	Seedless.....	0 00 0 00	Imp'l Hf.-Pints...per doz	1 65 1 72
Morrisburg.....	0 00 0 00	" good med. to fine	0 20 0 00	Valentia.....	0 07 0 08	Imp'l Pints.....	3 00 3 25
Brookville.....	0 00 0 00	" finest.....	0 30 0 35	" Layers.....	0 08 0 09	Imp'l Quarts.....	5 75 6 00
Western, choice to finest	0 14 0 14	" choicest.....	0 37 0 42	Currants, Provincial.	0 05 0 06	Condensed Milk, per case,	
CHEESE: Finest.....	0 19 0 19	Nagasaki.....	0 15 0 00	Kranes (French).....	0 04 0 05	4 doz. 1-lb. cases.....	0
Good to fine.....	0 09 0 09	Y. Hyson, com. to gd.	0 15 0 23	" Bosnia, cases.....	0 07 0 08	Cond'd Coffee—Mocha V	
Medium.....	0 00 0 05	" fine to finest, lb.	0 30 0 60	Figs, Eleme.....	0 10 0 12	4 doz. 1-lb. cases.....	0 00
Eggs:		Gunpd. com.....	0 00 0 15	" new layers.....	0 14 0 16	Condensed Coffee—Java,	
Strictly fresh per doz....	0 16 0 17	" good.....	0 20 0 24	Sh. Almonds, bxs....	0 22 0 25	per cs, 2 doz. 1-lb cases..	0 00 0 00
Fresh.....	0 00 0 00	" Moyuna.....	0 35 0 45	S. S. Tarragona.....	0 13 0 15	Condensed Coffee—Jamaica,	
Finest limed.....	0 00 0 00	Imperial med. to gd.	0 22 0 25	Almonds, paper shell	0 18 0 20	per cs, 2 doz. 1-lb. cs.	0 00 0 00
Poor.....	0 00 0 00	" fine to finest.....	0 30 0 35	Walnuts.....	0 11 0 12	W. H. Schwartz & Sons, H	
Hops: 1889 per lb.....	0 18 0 25	Twankay, com. to gd	0 15 0 19	" Grenoble.....	0 14 0 00	" Peerless" Brand, Trade	all/ax, N.S.
Finest 1888.....	0 14 0 16	Oolong.....	0 40 0 60	Philberts.....	0 08 0 08	Ginger, 16-lb. bxs, 1/2 lb, b	Mrk Regis.
Old.....	0 05 0 10	Congou, common.....	0 14 0 16	" Sicily.....	0 09 0 10	Pepper, 16 " " "	xs, per lb.
Hog Products:		" good common.....	0 00 0 18	Selces: Cassia.....mats	0 06 0 09	Spices 10 " 2oz. "	" "
Bacon Smk'd per lb.....	0 09 0 10	" med. to good.....	0 19 0 25	Mace.....chests	0 22 0 25	Quotations on application	" "
Dressed Hogs.....	0 00 0 00	" fine to finest.....	0 35 0 65	Cloves.....	0 22 0 25	Starch:	
Hams Smk'd.....	0 12 0 12	Souhng, common.....	0 00 0 00	Nutmegs.....	0 60 0 90	White.....	0 04 0 05
Canvassed.....	0 12 0 18	" med. to good.....	0 25 0 32	Jamaica Ginger, Bl.	0 19 0 21	Crystal GLOSS.....	0 06 0 00
Pork Ca. s. o. per bbl....	17 50 18 09	" fine to choice.....	0 35 0 60	Unbl.....	0 16 0 19	Snow Flake.....	0 07 0 00
Western do.....	17 00 17 50	" Dust.....	0 57 0 08	African.....	0 06 0 07	Dom. Rep. Corn.....	0 07 0 00
Moss.....	16 50 17 00	Coffee, Mocha (green).		Pimento.....	0 08 0 09	" Corn Starch.....	0 06 0 00
Lard per lb.....	0 08 0 08	Add 4 to 5 for roasting		Pepper, Black.....	0 15 0 00	Pure White.....	0 00 0 00
Western.....	0 09 0 00	and grinding.....	0 28 0 30	" White.....	0 24 0 25	Vinegar: Imp. Triple, 1 brl	0 41 0 00
Meats:		Java.....	0 25 0 27	Mustard, 4 lb. per jar, Eng	0 72 0 75	Cote D'or.....	0 35 0 00
Clover, red, per bush....	4 50 5 00	Maracaibo.....	0 22 0 23	" 1 lb.....	0 23 0 25	Crystal Pickling.....	0 28 0 00
Alsike, per lb.....	0 10 0 11	Jamaica.....	0 19 0 22	" 4 lb. jars, Cana.	0 65 0 70	W. W. XXX.....	0 30 0 00
Timothy, per bush.....	2 09 2 15	Rio.....	0 18 0 22	" 1 lb.....	0 22 0 24	W. W. XX.....	0 25 0 00
Western.....	1 50 1 60	Plantation Ceylon.....	0 24 0 26	Rice, Mount Royal.....	3 60 3 85	W. W. X.....	0 20 0 00
Flax 56.....	1 72 1 75	Chioory.....lb	0 11 0 13	" Patna.....p. 100 lb.	0 60 0 60	Pure Malt.....	0 45 0 00
Potatoes, per bag.....	0 61 0 00	" Swags.....		" Japan Crystal.....	4 00 4 75	Cider X.....	0 20 0 00
Honey, in comb.....	0 13 0 16	Ex Ground, in brls....	0 07 0 09	Sago.....p. lb.	0 05 0 06	XXX.....	0 27 0 00
" in tins.....	0 09 0 10	" in bxs.....	0 08 0 00	Tapioca, Pearl.....	0 06 0 06	Sage: Best Laundry.....	0 06 0 06
Beeswax.....	0 21 0 25	Powdered, in brls....	0 06 0 00	Flake.....	0 07 0 07	Common.....	0 02 0 05
HAMS—Med. hand picked	1 55 1 70	Paris Lump, in brls....	0 07 0 10	Gelatine, 1 lb. pk....	1 05 1 10	Matches: Telephone.....	3 46 3 55
Medium.....	1 50 1 65	" half brls.....	0 07 5-16	" 1 qt. pk.....	1 60 0 00	" Parlor.....	1 76 1 90
White.....	1 80 2 00	" bxs.....	0 07 0 00	" 2 qt. gs.....	2 10 0 00	" Telegraph.....	3 75 3 85
Grain.		Ex Granulated, brls....	0 06 0 00	Vermicelli, Canadian..	0 06 0 07	" Star.....	3 65 0 00
Canada Red Winter Wheat	0 00 0 00	Branded Yellows.....	0 03 0 08	Macaroni.....	0 06 0 07	Hardware.	
" White Winter.....	0 00 0 00	Syrup, per lb.....	0 35 0 04	Italian.....	0 13 0 03	Antimony.....	0 10 0 20
" Spring.....	0 00 0 00	14 lbs. to the gallon.		Pest—Citron.....	0 28 0 32	Tin: Block, L & F per lb...	0 24 0 25
Hard Manitoba, No. 1.....	0 00 0 00	Molasses, (Barbados) im'g	0 38 0 37	Orange.....	0 16 0 18	" Straits.....	0 24 0 25
do No. 2.....	0 00 0 00	Porto Rico.....	0 00 0 00	Lemon.....	0 15 0 17	Strip.....	0 25 0 27
do No. 1.....	0 00 0 00	Antigua.....	0 00 0 00	Dalley's Extracts:		" Ingot.....	0 16 0 17
do No. 2.....	0 00 0 00	Breadmakers' Yeast—	0 00 0 00	Fine Gold, No. 8, per doz.	0 75 0 10	Sheathing.....	0 18 0 19
Oats, Quo.....	0 43 0 44	50 pkgs. 35 in bx.....	1 00 0 00	" " 1 1/4 oz.....	1 25 0 00	Heavy Sheet.....	0 18 0 19
" Ont.....	0 41 0 45	Baking Powder.....	2 25 0 00	" " 2 oz.....	1 75 0 00	Iron wire nails—per keg.	0 22 0 24
Barley, malting.....	0 65 0 70	Case 1, 3 dz. 5 oz. tins.	2 00 0 00	" " 3 oz.....	2 00 0 00	lady to 80ds.....	2 45 0 00
" feed.....	0 50 0 52	" 2, 1 " 14.....	2 00 0 00	Silver Star Stove Paste:		8dy and 9dy.....	2 70 0 00
Pens, per 100 lb, allont..	0 75 0 77	Wool: Loose Muscatel..	2 40 2 50	1 gross cases.....per gross	9 00 0 00	8dy and 7dy.....	2 95 0 00
Eye.....	0 00 0 00	Lays, Malaga.....	0 00 0 00	Blacking:		1dy to 5dy—Am. Pat.....	3 20 0 00
Corn, in bond.....	0 00 0 57	" London.....	2 90 3 40	Spanish, No. 3.....	4 50 0 00	3dy.....	3 65 0 00
" duty paid.....	0 65 0 00	Dehesas.....	5 80 5 75	" No. 70.....	9 00 0 00	3dy—fire hot out.....	5 45 0 00
		Black Basket.....	4 75 5 00				

Retainers will please bear in mind that above quotations apply only to large lots.
*Note.—Refiners prices to the wholesaler's trade; jobbers would have to pay 10 additional.

CAR LOTS or BROKEN LOTS

Flour, Meal, Buckwheat Flour
Cornmeal, Rye Flour,

or anything in the Flour, Food or Grain line furnished on shortest notice at lowest prices.

J. & R. ROBSON,

Millers and Grain Dealers,

BRANTFORD, - - - Ont.

New Flour Mills!

FULL ROLLER PROCESS.

Cookshire Flour Mill Co.,

MANUFACTURERS OF

BEST PATENTS and STRONG BAKERS, &c.

FROM

Manitoba Wheat.

Located 350 miles from St. John, N. B., on the C.P.R. Short Line. Wheat ground in transit on via freight rates. Correspondence solicited.

Cookshire, - P.Q.

EMBRO

OATMEAL

MILLS,

EMBRO, - - - ONT.

D. R. ROSS, - - Proprietor

The very best quality of Standard Granulated and Roller Oatmeal is manufactured at this mill. The best White Oats only are used. When not called only regularly by an agent, Produce, Wholesale Grocers and other Dealers should communicate direct by wire or mail.

New Brunswick Cordage Works,

THOS. CONNOR & SONS, Proprietors.

MANUFACTURERS OF ALL KINDS OF

Hemp and Manila Cordage, Lath and Shingle Yarns, Lobster Marline, &c., &c.

VESSEL OUTFITS supplied at Short Notice.

Binder Twine a specialty.

Quotations on application.

ST. JOHN, N.B., CAN.

AUTOMATIC REFRIGERATOR COM'Y

OF OTTAWA,

SOLE MANUFACTURERS OF

Hanrahan's Patent Refrigerator

IN THE DOMINION.

Especially adapted for the preservation of

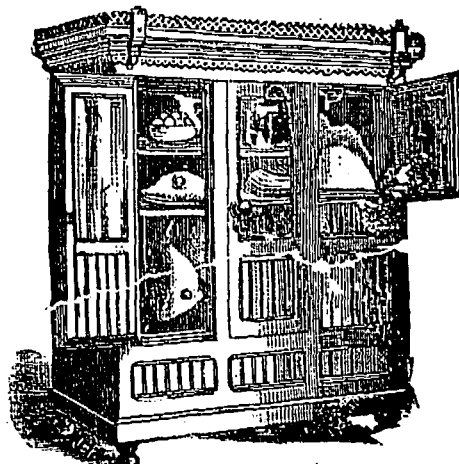
FRESH MEATS

cooked and uncooked, Fish, Milk, Butter, and all other perishable goods. Having a thorough circulation of dry, cold air, it is impossible for one article, no matter how sensitive, to receive odor from the other. Used by the Government in shipping fruit to the Colonial Exhibition. Send for specifications.

AUTOMATIC REFRIGERATOR CO.

and 222 Wellington Street, OTTAWA.

Montreal Branch: 1747 Notre Dame St. Toronto Office: Permanent Exhibition Buildings.



MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 2, 1890.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.	\$ c. s. c.	Horse Shoes.....	3 65 3 75	Shot per 100 lbs.....	5 55 5 75	Harness.....	0 26 0 32
4dy to 5dy—Gold Cut.	2 95 0 00	Terms, 4 months, or 3 po	0 30 0 00	Lead Pipe per 100 lbs.....	4 00 4 25	Upper Heavy.....	0 30 0 36
5dy—Can. Pat.	3 45 0 00	or 30 days.....	0 30 0 00	Zinc Sheet.....	0 00 6 50	Light.....	0 30 0 36
3dy—fine, HotCut, Am Pat	5 65 0 00	Ases ss. & ds.—25 to 30 dis	11 00 13 00	Spelter.....	5 00 6 25	Grained Upper.....	0 30 0 32
Steel Cut, Am. or Can. Pat	5 65 0 00	Coll Chain—1.....	0 04 0 00	Scrap Iron—Chairs.....	20 00 0 00	Scotch Grain.....	0 35 0 35
10dy to 60dy.....	2 55 0 00	Coll Chain—1.....	0 05 0 00	Machinery scrap.....	0 00 18 50	Kip Skins, French.....	0 60 0 75
8dy to 9dy.....	2 80 0 00	5-16.....	0 05 0 00	Wrot Iron.....	0 00 18 00	English.....	0 50 0 70
6dy to 7dy.....	3 05 0 00	7-16.....	0 04 0 00	Canada Blasting.....	3 00 3 50	Canada Kip.....	0 30 0 40
4dy to 5dy.....	3 30 0 00	Galvanized Iron:	0 04 0 04	Barbed wire, per lb. Gal	0 05 0 00	Hemlock Calf.....	0 50 0 65
3dy.....	4 05 0 00	Morewoods Iron, No. 28.	0 00 0 063	Paint.....	0 05 0 00	Light.....	0 40 0 50
3dy—fine.....	5 55 0 00	McG. & Co.....	0 00 0 07	Fencing wire, No. 8.....	0 00 2 75	French Calf.....	1 05 1 40
Casing, Flooring, Box, Shook		Queen's Head, or equal.....	0 00 0 051	No. 9.....	0 00 2 90	Splitts, Light & Medium.....	0 29 0 25
and Tobacco Box:		Common.....	0 05 0 051	No. 10.....	0 00 3 00	Splitts, Heavy.....	0 20 0 25
3dy.....	4 45 0 00	Pig Iron: Simeon No. 1.....	0 00 23 00	Buckthorn Wire.....	0 00 0 05	Small.....	0 14 0 15
4dy to 5dy.....	8 70 0 00	Coldness.....	0 00 23 50	Hides and Tallow.		Leather Board, Canada.....	0 06 0 10
6dy and 7dy.....	3 45 0 00	Calder.....	22 50 23 00	Montreal Green Hides		Enameled Cow, per ft.....	0 15 0 17
8dy and 9dy.....	3 20 0 00	Langlois.....	0 00 23 00	No. 1 per 100 lbs.....	0 00 8 00	Pebble Grain.....	0 12 0 16
10dy to 30dy.....	2 75 0 00	Shotts.....	0 00 23 50	No. 2.....	0 00 7 00	Glove Grain.....	0 12 0 16
10dy to 30dy.....	2 75 0 00	Sumnerlee.....	22 50 23 00	No. 3.....	0 00 6 00	B. Calf.....	0 12 0 14
Cut Splitts: all sizes.	2 70 0 00	Garthierrie.....	0 00 23 50	Tanners pay 50 cts. more		Brush (Cow) Kid.....	0 18 0 15
Common Flour Barrel:		Common.....	0 00 21 90	for sorted, cured and insp'd		Buff.....	0 12 0 15
0 1/2 in.....	4 85 0 00	Carbroe.....	0 00 21 90	Hamilton, No. 1 insp.....	7 50 0 00	Russetts, Light.....	0 25 0 40
1 in.....	4 45 0 00	Kglinton.....	20 00 29 50	No. 2.....	0 00 0 00	Russetts, Heavy.....	0 26 0 30
1 1/2 in.....	4 15 0 00	Hematite.....	25 00 0 00	No. 3.....	0 00 0 00	No. 2.....	0 25 0 30
Finishing Nails:		Bar Iron, per 100 lbs.....	2 25 2 50	Toronto No. 1.....	7 50 0 00	Saddlers'.....	8 00 9 00
1 in.....	6 46 0 00	Ord. Crown.....	0 00 2 75	No. 2.....	7 50 0 00	Int. Fr. Calf.....	0 65 0 80
1 1/2 in.....	4 70 0 00	Best Refined.....	0 00 2 50	No. 3.....	6 75 0 00	English Oak.....	0 83 0 43
1 in.....	3 95 0 00	Siemens.....	0 00 2 50	NOTE.—The above are		Rough.....	0 20 0 25
1 1/2 in.....	3 95 0 00	Swedes.....	3 75 4 00	prices in the west.		Dongola, extra.....	0 30 0 32
2 in.....	3 70 0 00	Sheet Iron to No. 20.....	2 75 3 00	Chicago Buff.....	0 00 0 00	No. 1.....	0 24 0 28
2 1/2 in.....	3 45 0 00	Boiler Plates.....	2 75 3 00	Stears.....	0 00 0 00	ordinary.....	0 19 0 22
3 in.....	3 20 0 00	Boiler Lowmoor.....	0 00 0 063	Calfskins.....	0 00 0 00	Oils.	
Clinch and Heavy Clinch:		Hoops and Bands.....	2 70 0 00	Bulls.....	0 00 0 00	Cod Oil, Newfoundland.....	0 40 0 00
1 in.....	6 40 0 00	Canada Plates:		Dry No'r West.....	0 00 0 00	Halifax.....	0 35 0 39
1 1/2 in.....	4 70 0 00	Good Brands.....	3 25 0 00	Sheepskins.....	0 00 0 00	Gaspé.....	9 38 9 39
1 in.....	3 95 0 00	Iron Wire: 0 to 7 p 100 lbs.....	2 75 0 00	Clips.....	0 00 0 00	S. R. Pale Seal.....	0 52 0 65
1 and 1 1/2.....	3 70 0 00	Wrot Iron pipe, 1/2 to 2 in.....	0 00 0 00	Lambskins.....	0 40 0 58	Straw Seal.....	0 50 0 50
2 and 2 1/2.....	3 70 0 00	55 p.c., over 2 in. 62 1/2 p.c.....	0 00 0 00	Calfskins uninspected.....	0 07 0 00	Cod Liver Oil.....	0 55 0 65
3 and 3 1/2.....	3 45 0 00	Steels, cast per lb.....	0 11 0 12	Horse Hides western, each.....	2 50 3 00	[Distributing Prices]	
3 in. and up.....	8 20 0 00	" Springs, 100 lb.....	2 50 0 00	City.....	0 75 1 25	Cod Oil, Newfoundland.....	0 42 0 45
Sharp and Flat Press'd Nails:		" Tire lb.....	3 00 0 00	Tallow, refined.....	4 75 5 25	Do Halifax.....	0 42 0 45
1 in.....	6 90 0 00	" Sleigh Shoe, lb.....	0 00 2 75	Leather.		Do Gaspé.....	0 40 0 45
1 1/2 in.....	5 20 0 00	" Machinery.....	3 35 3 50	No. 1 B. A. Sole.....	0 22 0 23	S. R. Pale Seal.....	0 55 0 57
1 in.....	4 45 0 00	Tin Plate:		No. 2.....	0 20 0 21	Straw Seal.....	0 50 0 55
1 and 1 1/2.....	4 20 0 00	IC Coke.....	4 25 4 35	No. 3.....	0 17 0 18	Cod Liver Oil.....	0 65 0 75
2 and 2 1/2.....	3 95 0 00	IC Charcoal.....	4 60 4 75	No. 1, ordinary Sole.....	0 20 0 21	Castor Oil.....	0 11 0 12
3 in. and up.....	3 70 0 00	IX.....		No. 2.....	0 19 0 20	Lard Oil, Extra.....	0 75 0 80
Terms.		DC.....		No. 3.....	0 17 0 18	Linseed Raw.....	0 68 0 69
Horse Nails: 9 lb.....	0 22 0 00	DX.....		Buffalo Sole, No. 1.....	0 60 0 60	Boiled.....	0 69 0 72
" " 8 lb.....	0 23 0 00	DX.....		No. 2.....	0 00 0 00	Olive, Pure.....	1 10 1 20
" " 7 lb.....	0 24 0 00	DX.....		China " No. 1.....	0 18 0 19	" Machinery.....	0 95 1 05
" " 6 lb.....	0 27 0 00	DX.....		No. 2.....	0 16 0 17	" Extra, qt., p case	3 00 3 25
" " 5 lb.....	0 30 0 00	Terps Plate:		Zansibar, No. 1.....	0 18 0 19	pta do.....	2 40 2 50
Dist. 55 p. c.		IO, 20 x 23.....	7 50 8 00	" No. 2.....	0 16 0 17	pts. do.....	2 70 3 00
Wrought or Shd Splitts:		Russ. Sheet Iron.....	11 00 0 00	" No. 3.....	0 14 0 15	Spirits Turpentine, brls.	0 63 0 65
7-16 and 1 in.....	3 60 0 00	Anchors, nor lb.....	4 75 5 50	Slaughter, No. 1.....	0 23 0 25		
3-8 in.....	3 95 0 00	Lion & Crown, Tin'd Shd's.....	6 50 0 00				
5-16 in.....	4 20 0 00	2 1/2 gauge.....	3 75 4 00				
1 in.....	4 45 0 00	Lead: Pig, per 100 lbs.....	8 50 9 00				
(Dis. 20 per cent.)		Sheet.....	4 25 4 50				

Retailers will please bear in mind that the 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.

THE THRIFTY HOUSEWIFE

SILVER STAR

Is always on the LOOKOUT for LABOR-SAVING DEVICES whereby the HOUSEWORK can be LESSENED. An article that SAVES LABOR, TIME and DIRT must be INVALUABLE in every house. Such an article is the NEW IMPROVED SILVER STAR STOVE POLISH. This Polish entirely SUPERCEDES all the OLD-FASHIONED DOME and OTHER LEADS, just as the ELECTRIC LIGHT SUPERCEDES the CANDLE. By the use of the SILVER STAR STOVE POLISH more than HALF the TIME, all the DIRT and HALF the LABOR, is SAVED, as it is all ready for use. It MAKES NO SMELL when HEATED, does not STAIN the HANDS, does not SLOP or SPILL. Can be USED on a HOT or COLD STOVE, and is altogether the MOST PERFECT STOVE POLISH of the DAY. Be sure you get the SILVER STAR as there are several IMITATIONS in the MARKET that are WORTHLESS. SILVER STAR is SOLD by all GROCERS, HARDWARE and STOVE DEALERS THROUGHOUT CANADA. If your dealer does not happen to have it he can GET IT from any WHOLE SALE HOUSE or FROM THE PROPRIETORS.

STOVE POLISH

F. F. DALLEY & CO., - Hamilton, Ont.

WALKERVILLE MALLEABLE IRON CO., L^TD.

..... MANUFACTURERS OF

Refined Air Furnace Malleable Castings,

Implement and Car Castings a specialty. Correspondence solicited.

WALKERVILLE, - ONT.

TIME CHECKING MACHINES.

LLEWELLIN'S PATENT.

For Checking Clerks, Foremen and Operatives. Absolute accuracy. R. FITZ-GIBBON, P. O. Box 617, MONTREAL

BAYLIS MANUFACTURING COY

MANUFACTURERS OF VARNISHES, JAPANS, WHITE LEAD, COLORED PAINTS, DRY COLORS, PRINTING INK, MACHINERY OILS & AXLE GREASE.

AND DEALERS IN Painters' & Printers' Materials Generally. 16 to 28 NAZARETH STREET, MONTREAL.

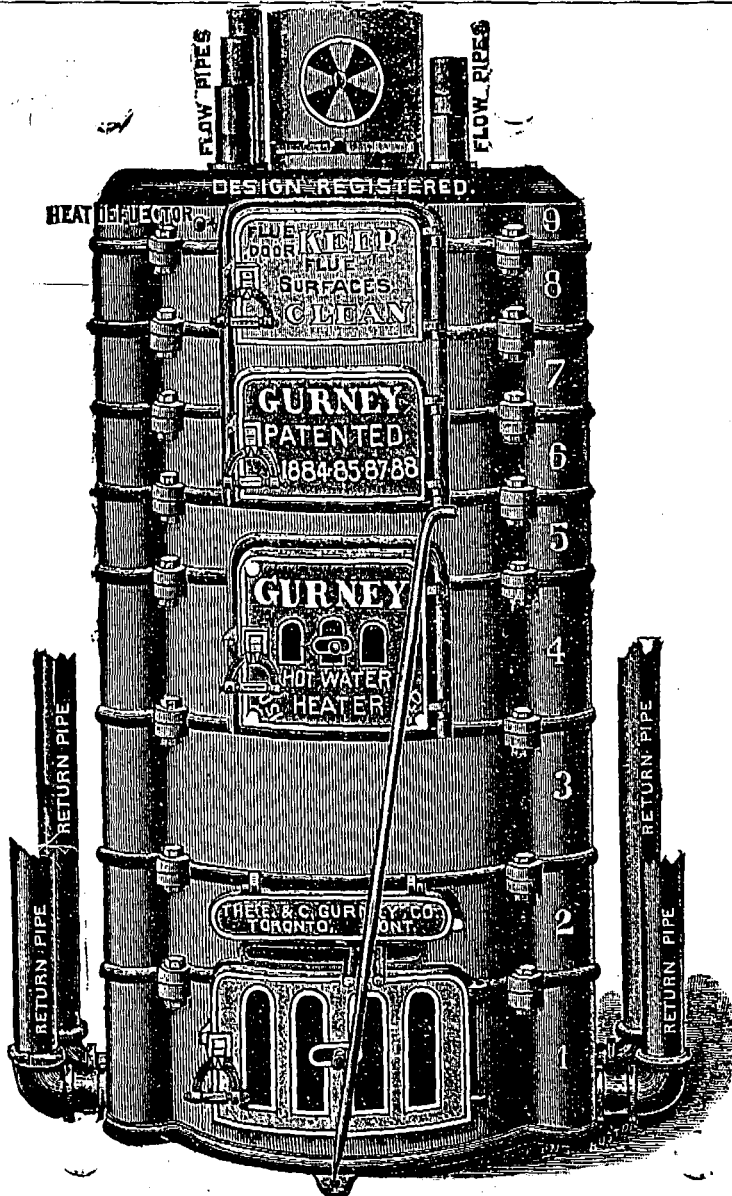
London Machine Tool COMPANY,

LONDON, - ONTARIO, MANUFACTURERS OF IRON AND BRASS WORKING MACHINERY.

L. A. MORRISON, with A. R. WILLIAMS General agents, Toronto.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:	\$ c. s. c.		\$ c. s. c.	Wines, Liquors, etc.	\$ c. s. c.		\$ c. s. c.
Crude	1 30 0 00			<i>All English</i> qts.	2 40 2 45	Ports	2 25 7 00
Car Lots Store, (2 b.c. off)	0 00 0 16	Lumber &c.		Bas, Dogs Head..... qts.	1 60 1 65	<i>Claret cases</i>	3 00 & up
Broken lots	0 00 0 17	Ash, 1 to 4 in., M.....	20 00 25 00	Domestic..... qts.	2 35 1 80	Hanappier & Co.....	4 00 12 00
Am. in car lots	0 00 0 23	Birch, 1 to 4 in., M.....	20 00 25 00	Porter: Dublin..... qts.	0 85 1 25	Class Claret of gd. brands	7 50 18 00
" 5 bbls	0 00 0 24	Baswood.....	18 00 20 00	Domestic..... qts.	0 60 0 75	Tarragona Ports, imp gal	1 15 1 30
" 10 bbls	0 00 0 23	Walnut, per M.....	60 00 100 00	Porter: Dublin..... qts.	2 40 2 45	<i>Burgundy</i>	
" single bbls	0 00 0 24	Butternut, per M.....	30 00 40 00	Domestic..... qts.	1 60 1 65	Still, Case.....	10 00 23 00
Class.	50R. 100R.	Cedar, round, lineal foot.	00 06 00 10	Brandy: best..... qts.	0 70 0 90	" Sparkling.....	16 00 17 50
United inches, 00 to 25.....	9 00 1 50	Cedar, flat, lineal foot.....	00 04 00 06	Quantin & Co. qts.	8 50 0 00	Can. Spirits, imp. gallon.	1 05 3 21
United inches 25 " 40.....	0 10 1 80	Cherry, per M.....	70 00 100 00	Comandon 1828, Reserve.....	25 00 0 00	Pure Spirits..... 65 O. P.	0 95 3 92
" 41 " 50.....	0 00 3 50	Elm, soft, 1st.....	15 00 17 00	Cheaper shippers..... gal.	3 75 4 25	" " " " " 25 U. P.	0 58 1 63
" 51 " 60.....	0 00 3 75	Elm, Rock.....	25 00 30 00	Irish Whiskey: - case qts.	7 00 9 50	Family Proof..... 20 "	0 58 1 63
Paints, &c.		Hemlock, M.....	9 00 10 00	Bushmills..... cases	10 00 10 50	Old Bourbon..... 20 "	0 58 1 63
W Lead pure, 60 to 100 lb kgs	8 00 7 00	Maple, hard, M.....	25 00 35 00	Mackie's R. O. Special.....	10 00 10 50	" " " " " 5 "	0 58 1 63
" No. 1.....	4 50 5 50	Oak, M.....	18 00 25 00	Islay Blend.....	8 00 8 25	" " " " " 7 "	0 58 1 63
" No. 2.....	4 00 4 50	Pine, clear, M.....	25 00 30 00	Scotch Whiskey—Claymore	9 00 9 50	" " " " " 8 "	0 58 1 63
White Lead, dry.....	4 50 5 75	Red, quality, do.....	14 00 16 00	Cheaper Scotch Whiskies.....	5 00 7 00	20 to 100 cases, net cash	
Red Lead.....	4 50 5 00	Shipping Casks.....	14 00 16 00	Jamaica Rum, 16 O. P., per	4 00 4 50	100 to 200 " 2 1/2 p off.	
Venetian Red, Eng. h.....	1 25 0 00	Mill do.....	8 00 10 00	imp, gal.....	3 50 4 00	200 cases and over 5 p off	
Yel. Ochre, French.....	0 50 0 80	Lath, M.....	1 50 1 60	Holland Gin: - imp gal	2 50 2 60	And add 3c for jobb'g lots	
Whiting, ordinary.....	0 50 0 80	Spruce, 1 to 2 in., M.....	10 00 13 00	Green cases.....	4 55 4 65	Islay Blend.....	8 00 8 25
" London, Washed	0 95 0 75	Shingles, 1st qual.....	8 00 3 25	Red cases.....	8 60 8 70	Cheaper Whiskies.....	5 00 7 00
" Paris.....	1 15 1 25	2nd ".....	2 00 2 25	Champagne:	26 00 28 00	APOLLINARIS—	
Portland Cement, brl.....	2 40 2 65	Tobacco (duty paid)		G. ld Laek—Deutz & Gel-	28 00 0 00	Qts., in car, 50 lots.....	7 50 0 00
Fire Brick.....	23 00 25 00	No. 1 Black Chewing, cads	0 46 0 00	dermann.....	15 00 0 00	" 100 ".....	10 50 0 00
Fire Clay.....	1 50 2 00	bx.....	0 45 0 00	Alfred Gratton.....	15 00 0 00	Wool.	
Domestic Broken Sheet	0 11 0 13	No. 2.....	0 46 0 00	Sherries—		Fleeco.....	0 21 0 23
French, T. F. Casks.....	0 11 0 11 1/2	No. 4.....	0 41 0 00	Sancho Romate.....	2 00 5 00	Pulled, unassorted.....	0 23 0 00
Bris.....	0 12 0 13	Bright Chewing.....	0 49 0 53	Cases " Cub, 1870	12 00 0 00	" Extra Super.....	0 00 0 00
American White, Bris.....	0 17 0 20	Smoking.....	0 62 0 00	Paris—Sevil Hermanos.....	1 25 1 66	" B Super.....	0 00 0 00
Salt.		R. & R.....	0 59 0 00	Mass Wine..... gal	1 25 1 66	" C.....	0 00 0 00
Liverpool per bag Klev'n's	0 46 0 50	Navy, 3s.....	0 52 0 00	Clode & Baker..... gal	2 00 5 00	Black.....	0 00 0 00
Canadian, in small bags.....	2 35 3 25	Smoking, 6s.....	0 45 0 50	" Invalid " cs	12 00 0 00	Natal.....	0 06 0 00
Quarters.....	0 83 0 35	Solace, 12s.....	0 50 0 00			Cape.....	0 174 0 20
Factory-filled per bag.....	1 20 1 25	".....	0 48 0 00			Australian.....	0 19 0 21
Quarters.....	0 85 0 40	Myrtle Navy.....	0 55 0 00				
Rice's pure dairy, per bag	0 00 2 00						
quarters.....	0 00 8 50						
Turk's Island.....	0 00 0 00						

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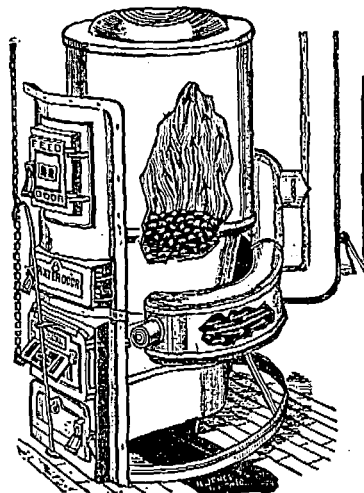
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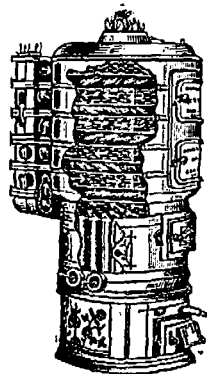
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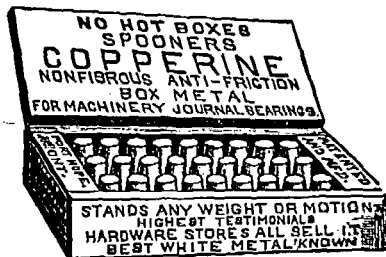
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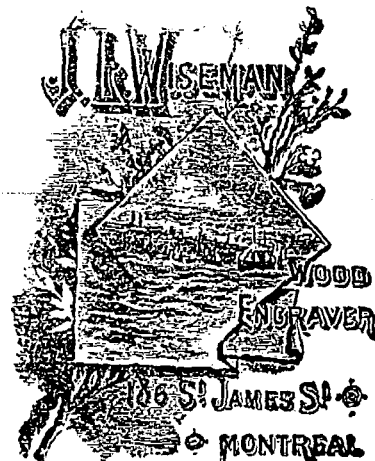
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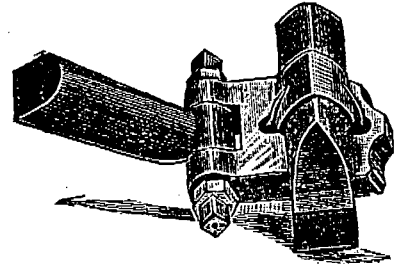
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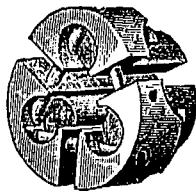
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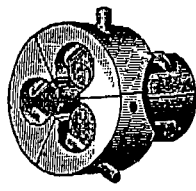
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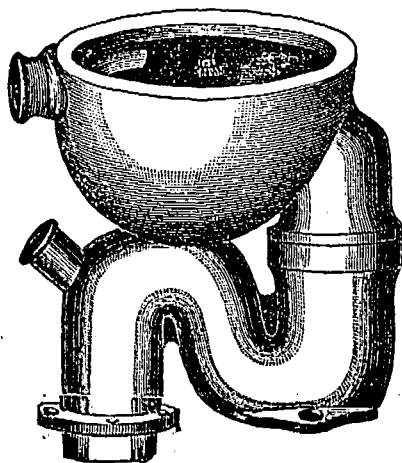
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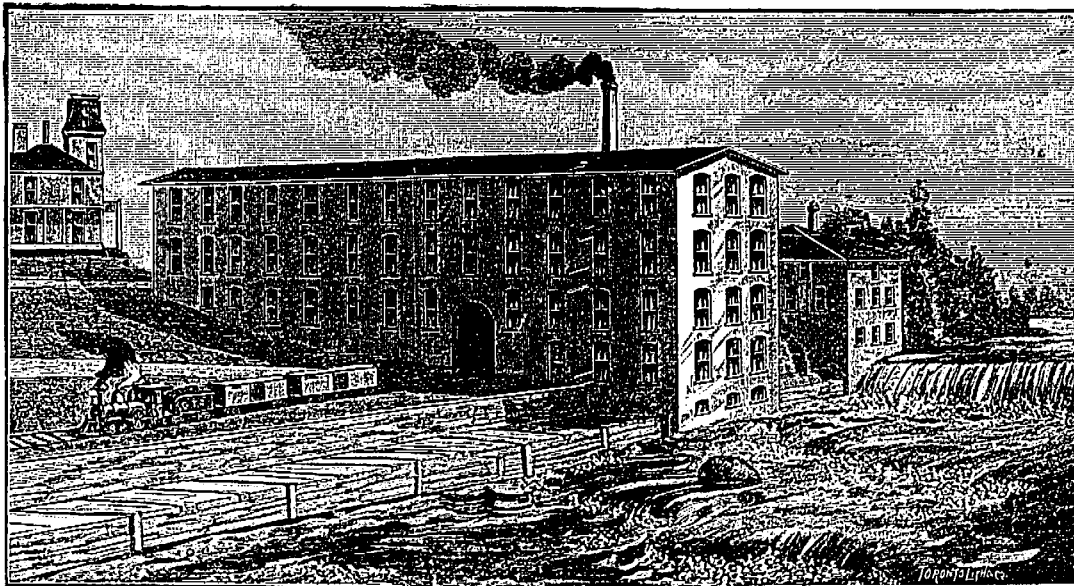
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	Do do 1876 5 p. c.	118 110
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10	Do 5 1/2 p. c. 1st Mort.	131 133
100	Do 2nd Mort.	131 133
300	Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.	108 110
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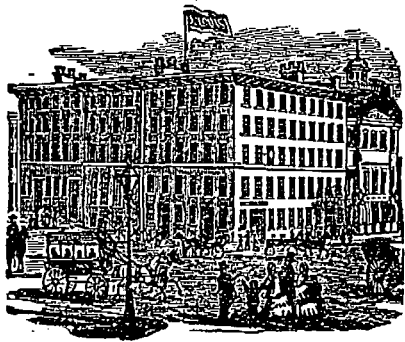
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.....AND.....

COLORS.

Also sole makers of the new and famous color,

CARMINETTE,

(A better Color than English Vermilion)

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Watering, Drainage, Transfusion.

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For Manufacturing

AERATED WATERS

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LONDON Guarantee AND Accident COMPANY

OF LONDON, - ENGLAND
CAPITAL, - \$1,250,000.

Head Office for Canada:
72 KING ST. EAST, - TORONTO.

BONDS OF SURETYSHIP
Issued for parties in position of trust where
security is required.

ACCIDENT INSURANCE on the most approved plans

A. T. McCORD - - - TORONTO,
CHIEF AGENT FOR CANADA.

Geo. H. Patterson, Agent, Montreal,
PROVINCE OF QUEBEC.

The Directors are open to entertain applications for
agencies where the Company is not already efficiently
represented.

Stocks and Bonds—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, Oct. 1, 1890.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine . . .	10,000	3-6mos.	Jan...July	\$50	\$50	105 107
Canada Life	2,500	7-6mos.	Feb... Aug	400	50	....
Citizens, Fire, Life, & Accident	11,380	6-12mos	Mar., y'ly	85	16	....
Confederation Life	5,000	5-6mos.	Jan...July	100	10	....
Western Assurance	25,000	4-6mos.	Jan...July	40	20	142 143 1/2
Royal Canadian Insurance	20,000	6-12mos.	15 Feb. y'ly	25	20	90 100
Accident Ins. Co. of North America . . .	2,610	6	15 J'ly 15 Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J'ly 15 Jan	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market.) Sept. 7, 1890. Market value p. p'd up sh.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
Atlas	24,000	50	.....	6	£25	....
British and Foreign Marine	50,000	50	.....	4	£22 1/2	£23
Caledonian	50,000	30	.....	5	£34	£34 1/2
Commercial U. Fire, Life & Marine . . .	50,000	30	.....	5	£33 1/2	£34
Edinburgh Life	5,000	10	.....	15	.....	....
Fire Insurance Association	100,000	5	.....	£10	£2	£16 3/8
Glasgow & London	20,000	13	.....	100	.....	....
Guardian Fire and Life	12,000	£7 p. sh.	.....	100	£18 1/2	£18 7
Imperial Fire	100,000	30	.....	25	£8 1/2	£8 11-16
Lancashire Fire	10,000	15	.....	40	.....	....
Life Association of Scotland	35,802	48	.....	25	.....	....
London Assurance Corporation	10,000	10	.....	10	1 7-20	£131
London & Lancashire Life	£39,175	70	.....	20	.....	£47 1/2
Liverpool & Lond. & Globe Fire & L. . .	40,000	25	.....	24	.....	....
National	30,000	70	.....	100	.....	£72 1/2
Northern Fire & Life	40,000	56	.....	50	.....	£52 1/2
North Brit. & Merc. Fire & Life	5,722	£21 p. sh.	.....	.....	.....	£28 1/2
Phoenix Fire	200,000	30	.....	10	.....	£7 1/2
Queen Fire & Life	100,000	60	.....	20	.....	£6 1/2
Royal Insurance Fire & Life	50,000	6	.....	10	.....	£42
Scottish Imperial Life	20,000	15	.....	50	.....	.....
Scottish Provincial Fire & Life	10,000	58 1/2	.....	50	.....	.....
Standard Life . . . . .	.....	.....	.....	.....	.....	.....

NORTH BRITISH & MERCANTILE FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED 1809.

Directors—GILBERT SCOTT, Esq., Hon. THOMAS RYAN, W. W. OGILVIE, Esq., A. MACNIDER, Esq.

Resources of the Company.

Authorized Capital	£3,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Reserves as at 31st December, 1888	1,592,235 "
Life and Annuity Funds	3,841,194 "
Reversion—Fire Branch	1,186,865 "
do Life and Annuity Branches	551,307 "

Agents in all principal Towns of the Dominion.

Head Office for the Dominion, 78 St. Francois Xavier Street,
MONTREAL.

WM. EWING, Inspector. R. MACDONALD, Sub-Inspector.
THOMAS DAVIDSON, Managing Director.

ROYAL INSURANCE CO'Y OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders Unlimited.

CAPITAL, - - - - - \$10,000,000
RESERVE FUNDS, - - - - - 10,624,435
LIFE FUNDS, - - - - - 16,288,046
Investments in Canada for the sole pro-
tection of Canadian Policy-holders, over \$800,000

Head Office for Canada: MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

CHIEF AGENT,

W. TATLEY.

NATIONAL ASSURANCE CO. OF IRELAND.

INCORPORATED 1899.

CAPITAL, - - - - - £1,000,000 STG.

CHIEF AGENT:

LOUIS H. BOULT,

Agents required in unrepresented towns.

ATLAS ASSURANCE COMPANY (OF LONDON, ENG.)

FOUNDED 1808.

CAPITAL, - - - - - £1,200,000 STG.

BRANCH MANAGER:

MONTREAL.

EASTERN ASSURANCE CO. OF CANADA.

(FIRE ONLY.)

HEAD OFFICE, HALIFAX, N.S. | CAPITAL, - \$1,000,000

President, JOHN DOULL, Esq. (President Bank of Nova Scotia).

Vice-Presidents: H. H. FULLER, Esq. (Wholesale Merchant), Halifax.
SIMON JONES, Esq. (Brewer), St. John, N.B.

CHAS. D. CORY, Managing Director. D. C. EDWARDS, Secretary

C. R. G. JOHNSON, General Agt., 42 St. John St., MONTREAL



THE Manufacturers Life

INSURANCE COMPANY
AND THE

Manufacturers Accident INSURANCE COMPANY

HEAD OFFICES, - TORONTO.

Authorized Capital, \$2,000,000 and
\$1,000,000 respectively

PRESIDENT:—RT. HON. SIR JOHN A. MACDONALD.

Vice-Presidents: } Geo. GOODERHAM, Pres. Bank of Toronto.
} Wm. BELL, Vice-Pres. Traders Bk. and Organ Mfr., Guelph.
} S. F. MCKINNON, Wholesale Merchant.
D. PARKS FACKLER, Consulting Actuary.

SELBY & ROLLAND, Quebec Managers for Life and Accident Coy's
162 ST. JAMES ST., MONTREAL.

Agents wanted in unrepresented districts.

JOHN F. ELLIS, Managing Director.

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

Established 1824.

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

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

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

Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.

Government Deposit, \$75,200.00

Directors—J. Greaves Clapham, President; Edwin Jones, Vice-Presi-
dent; W. R. Denn, Treas.; Senator C. A. P. Pelletier, Geo. R. Renfrew, A.
F. Hunt, Hon. Pierre Garneau, Chs. Langlois, Inspector; W. W. Welch, Secy.
Agencies.—Ontario—Geo. J. Pyke, Toronto. Montreal—J. H. Routh & Co.
New Brunswick—Thos. A. Temple. St. John. Manitoba—A. Holloway,
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 Prompt settlement guaranteed by the history of the
CALEDONIAN INSURANCE CO'Y
 OF EDINBURGH.

FOUNDED 1805.
 Fire Reserves equal to three years' Annual Income, making it one of the most reliable Companies doing business in Canada.
 Head Office, Montreal, TAYLOR BROS., General Agents

THE FEDERAL
 LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.
 Guarantee Capital, - - - - - \$700,000
 Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.
 On the Ordinary Level Premium Plans, the **POPULAR ROMANS' PLAN** and the most perfect Endowment.

Bond now before the public.
 Agents wanted in all unrepresented districts.
T. H. SCHNEIDER, General Agent, Montreal. **DAVID DEXTER,** Managing Director.

Temperance & General

Life Assurance Company.
 Head Office. - Manning Arcade, TORONTO

HON. GEO W ROSS, Minister of Education, - PRESIDENT.
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Policies issued on all the best approved plans, both Level and Natural Premium. Total abstainers kept in a separate class, thereby getting the advantage of their superior longevity.

AGENTS WANTED. **H. SUTHERLAND,** Manager.

BRITISH AMERICA
 ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1833.
 HEAD OFFICE, - - - TORONTO.
 Cash Capital and Assets, \$1,133,666.52.

BOARD OF DIRECTORS:
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 John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.
 A. Myers. Thos. Long. George E. Smith.
 Dr. H. Robertson.

ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - DUNCAN McINTYRE, Esq.
 Vice-President, - Hon. J. R. THIBAUDEAU.
 Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000
 Assets, - - - - - 745,000
 Income, 1888, - - - - - 625,000

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G. H. McHENRY, Manager.
 M. J. E. DROLET, Agent for City and District of Montreal.

SHIPPING TAGS

Having all the machinery necessary for the manufacture of SHIPPING TAGS, we would call the attention of Merchants and Manufacturers to our exceptionally LOW PRICES in this line at the Journal of Commerce.

Insurance.

The WATERLOO MUTUAL
 FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.
 Total Assets, Jan. 31, '90, \$264,549.00

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MERCANTILE
 FIRE INSURANCE COMP'Y.
 WATERLOO, Ont.

Subscribed Capital, - - - - - \$200,000.00
 Government Deposit, - - - - - 20,100.00
 Losses Promptly Adjusted and Paid.
 I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

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

Invested Funds, - - - - - \$40,633,714
 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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 EDWARD J. BARBAEU, Esq.
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 ANDREW FREDERICK GAULT, Esq.
 G. F. C. SMITH, Resident Secretary.
 Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.
 Standing Counsel—Geo. D. CRAMP, Esq.
 HEAD OFFICE, CANADA BRANCH:
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Insurance.

ESTABLISHED 1864.
CITIZENS
 Insurance Company
 OF CANADA.

FIRE ACCIDENT.

Total Assets, including Capital at Call, the whole of which is available for the protection of the Policy-holders \$1,328,131

HEAD OFFICE—The Company's Building, 181 St. James St., MONTREAL

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 ANDREW ALLAN, VICE-PRESIDENT.
 C. D. Proctor. A. Desjardins, M.P. Arthur Prevost
 J. O Gravel. H. Montagu Allan.
E. P. HEATON. **WM. SMITH,**
 Gen. Man. Sec.-Treas.

NORTH AMERICAN LIFE
 ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.
 Guarantee Fund, - - - - - \$300,000
 Deposit with Government, 50,000

HON. ALAN MACKENZIE, M.P., President.
 HON. G. W. ALLEN, } Vice-Pres's.
 JOHN L. BLAIR, Esq. }
 WILLIAM MCCOBB, F.I.A., Eng.,
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 62 St. James St.

Insurance.

QUEEN

INS. CO.

H. J. MUDGE, - - Chief Agent.

IMPERIAL
 Fire Insurance Company

OF LONDON.

Established in 1803.
 Subscribed Capital, - - - £1,200,000
 Cash Assets, more than - - £1,600,000
 107 St. James Street.

E. D. LACY,
 Resident Manager for Canada.

HURON & MIDDLESEX
 Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

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JOHN STEPHENSON, - Man. & Sec.
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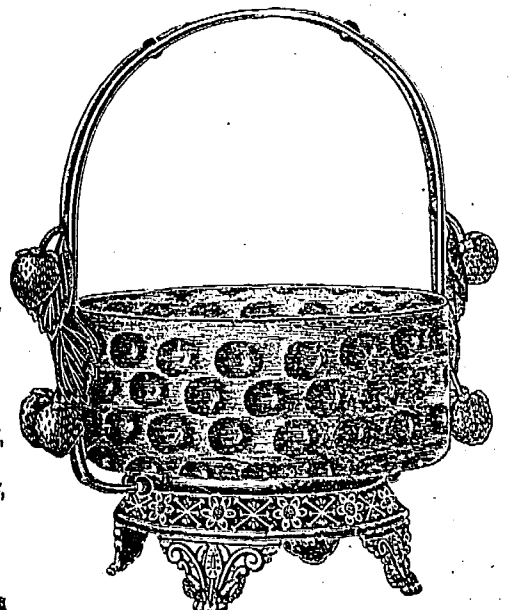
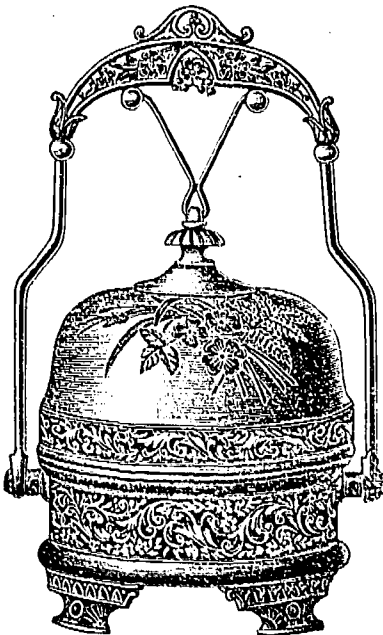
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EPERGNES, FRUIT STANDS,
&c, &c., &c.

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MANAGER FOR CANADA.