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 MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Finance Dept. 22dcs08

Vol. 37, No. 17
 New Series.

MONTREAL, FRIDAY, OCTOBER 27, 1898

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

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 & CO.**

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FINEST QUALITY School Slates,
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Of English and Domestic manufacture

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Filling Letter Orders a specialty.

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 F. N. PICARD, Agent.

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Plug Smoking Tobaccos are sold by
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General Dry Goods Merchants,
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Have been appointed Sole Selling Agents for
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Our Travellers
 are now showing samples of the
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Importers and Wholesale Dealers in:

**DOLLS, TOYS, GAMES,
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NOTRE DAME STREET,

—AND—

HUDDERSFIELD, England.

The Chartered Banks

The Chartered Banks.

The Chartered Banks.

BANK OF MONTREAL

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

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

By order of the Board,

E. S. CLOUSTON, Gen. Manager.

Montreal, 17th Oct, 1893.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER. Paid-up Capital, \$1,000,000 Stg. Reserve Fund, - - \$375,000

London Office, 3 Clement's Lane, Lombard St., E.C. COURT OF DIRECTORS!

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

Head Office in Canada, - St. James Street, Montreal. R. B. GELIND LLOYD, General Manager. H. Stikeman, Assistant General Manager, E. Starnes, Inspector.

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

Agents in the United States: NEW YORK, (52 Wall Street,) W. Lawson and F. Brownfield.

MAN FRANCISCO, (124 Sanson Street,) H. M. J. McMichael, and J. C. Welsh. LONDON BANKERS—The Bank of England and Messrs. Glyn & Co.

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

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855. HEAD OFFICE, MONTREAL.

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

BOARD OF DIRECTORS. JOHN H. R. MOLSON, - - - - - President. R. W. SHEPHERD, - - - - - Vice-President.

S. H. EWING, - - - - - W. M. RAMSAY. Henry Archibald, - - - - - Saml. Finlay, W. M. Macpherson.

F. WOLFFSTAN THOMAS, Gen. Manager. A. D. BURWORTH, Inspector. H. LOCKWOOD, Asst. Inspector.

BRANCHES: Aymer, Ont. Montreal, P.O. St. Thomas, Ont. Brockville, Ont. Morrisburg, Ont. Toronto, Ont. Calgary, Ont. Norwich, Ont. Toronto Jc Clinton, Ont. Ottawa, Ont. Trenton, Ont. Kester, Ont. Owana Sound, Ont. Waterloo, Ont. Hamilton, Ont. Ridgeway, Ont. Winnipeg, Man. London, Ont. Smiths Falls, Ont. Woodstock, Ont. Mesford, Ont. Sorel, P.Q.

AGENTS IN CANADA. Quebec—La Banque du Peuple and Eastern Townships Bank.

Ontario—Dominion Bank, Imperial Bank of Canada and Can. Bank of Commerce.

New Brunswick—Bank of New Brunswick. Nova Scotia—Halifax Banking Company, Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank.

British Columbia—Bank of British Columbia. Manitoba—Imperial Bank of Canada. Newfoundland—Commercial Bank of Newfoundland, St. John's.

IN EUROPE. London—Parry Banking Co. and The Alliance Bank, (limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co.

Liverpool—The Bank of Liverpool. Cork—Munster and Leinster Bank, Ltd. Paris, France—Credit Lyonnais.

Antwerp, Belgium—La Banque d'Anvers. Hamburg—Hesse, Newman & Co.

UNITED STATES. New York—Mechanics' National Bank; National City Bank; Messrs. W. Watson, R. Y. Hobden and S. A. Shepherd, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank.

Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco—Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—The City Bank. Milwaukee—Wisconsin National Bank.

Toledo—Second National Bank. Butte, Montana—First National Bank. Great Falls, Montana—North-Western National Bank. Minneapolis—First National Bank.

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

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

Letters of Credit issued, available in all parts of the world.

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

THE QUEBEC BANK.

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

BOARD OF DIRECTORS: ROBERT H. SMITH, - - - - - President. WILLIAM WITHALL, Esq., - - - - - Vice-President.

JAMES STEVENSON, Esq., Gen. Manager. Branches and Agents in Canada: Ottawa, Ont. Toronto, Ont. Pembroke, Ont. Montreal, Que. Thorold, Ont. Three Rivers, O.

Agents in New York—Bank of British North America. Agents in London—The Bank of Scotland. Directors.—Sir N. K. Belloan, K.C.M.G., J. R. Young, G. R. Renfrow, S. J. Shaw, J. T. Ross.

The Merchants Bank of Canada

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

FRIDAY, the 1st DECEMBER next.

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

By order of the Board,

G. HAGUE, Gen. Manager

Montreal, 24th Oct., 1893

THE BANK OF TORONTO, CANADA.

INCORPORATED 1855. HEAD OFFICE, - - - - - Toronto.

Paid-Up Capital, - - - - - \$2,000,000 Reserve Fund, - - - - - 1,500,000

DIRECTORS: GEORGE GOODERHAM, Esq., President. WM. H. BEATTY, Esq., - - - - - Vice-President.

A. T. FULTON, Esq., W. G. Gooderham, Esq., Henry Cawthra, Esq., Henry Covert, Esq., Robt. Reford, Esq.

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

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

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

BANQUE VILLE-MARIE.

HEAD OFFICE, MONTREAL. Capital Authorized, - - - - - \$500,000. Capital Subscribed, - - - - - 500,000.

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

Branch at Berthier, - - - - - A. Gariopy, Manager. Branch at Laclaire, - - - - - Hy. Frost, " Branch at Laclaire, C. Langlois, " Branch at Nicolet, - - - - - L. Belair, " Branch at Ste. Therese, - - - - - M. Boisvert, " Branch at Pt. St. Charles (city), W. J. E. Wall, " Branch at Hochelaga city, D. P. Riopel, "

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

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, - - - - - \$2,000,000 DIRECTORS. DUNCAN MACARTHUR, - - - - - President.

Hon. John Sutherland, - - - - - Alexander Logan, Hon. C. E. Hamilton, - - - - - W. L. Boyle.

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

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835. Capital Paid-Up, - - - - - \$1,200,000 Reserve, - - - - - 550,000

HEAD OFFICE, - - - - - MONTREAL. Board of Directors: JACQUES GRENIER, Esq., - - - - - President

GEORGE BRUSH, Esq., - - - - - Vice-President. M. BRANCAUD, Esq., - - - - - WM. FRANCIS, Esq. CHS. LACAILLE, Esq., - - - - - ALF. LECLAIRE.

A. PRÉVOY, Esq., - - - - - Cashier. WM. RICHER, - - - - - Assistant Cashier. ARTHUR GAGNON, - - - - - Inspector.

Branches: Notre Dame St. West—J. A. Blouin, Manager. St. Catherine St. East—Albert Fournier, Manager. Quebec, Basse-Ville, F. B. DuMoulin, Manager.

St. Roch, Nap. Lavoie, Three Rivers, Que., F. E. Fanneton, Manager. St. Jean, Que., H. St. Mars, Manager. St. Rémi, C. Bédard. St. Jérôme, Que., J. A. Têberge, Manager. St. Hyacinthe, J. Laframboise, Manager.

Agents in Canada: Ontario—Molsons Bank and Branches, New Brunswick—Bank of Montreal, Nova Scotia—Bank of Nova Scotia, Prince Edward Island—Merchants Bank of Halifax.

Agents in United States: Boston—The National Revere Bank. New York—National Bank of the Republic.

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

IMPERIAL BANK of CANADA

Capital Authorized, - - - - - \$2,000,000 Capital Paid-Up, - - - - - 1,940,607

Rest, - - - - - 1,100,865 DIRECTORS. H. S. HOWLAND, - - - - - President. T. R. MERRITT, - - - - - Vice-President.

Wm. Ramsay, - - - - - T. R. Wadsworth. Robert Jeffrey, - - - - - Hugh Ryan.

HEAD OFFICE, - - - - - TORONTO. D. R. WILKIE, Cashier. E. HAY, Inspector. B. JENNINGS, Asst. Cashier.

BRANCHES IN ONTARIO. Niagara Falls, Sault Ste. Marie, Port Colborne, St. Thomas, Galt, Rat Portage, Welland, Ingersoll, St. Catharines, Woodstock.

Toronto { Cor. Wellington street and Leader Lane } Yonge and Queen Sts. Branch. } Yonge and Bloor Sts. Branch.

BRANCHES IN NORTH WEST. Brandon, Man. Portage La Prairie, Man. Calgary, Alta. Prince Albert, Sask. Edmonton, Alb'a. Winnipeg, Man.

AGENTS—London, Eng., Lloyd's Bank, Ltd. New York, Bank of Montreal. A general banking business transacted. Bonds and debentures bought and sold.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, TORONTO. Paid-Up Capital, \$6,000,000. Res., 1,100,000.

DIRECTORS: GEO. A. COX, Esq., President. JOHN I. DAVIDSON, Esq., Vice-President. George Taylor, Esq., J. J. Crabb, Esq., Robt. Kilgour, Esq., W. B. Hamilton, Esq., John Koskin, Esq., Q. C., L. D., Matthew Leggat, Esq., H. E. WALKER, General Manager.

J. H. PLUMMER, Asst. General Manager. A. H. IRELAND, Inspector. G. de C. O'GRADY, Asst. Insp. New York, Alex. Laird & Wm. Gray, Agents.

BRANCHES: Alls Craig, Dundas, Orangeville, Stratford, Ag., Dunnville, Ottawa, Strathroy, Galt, Paris, Thorold, Bellefleur, Goderich, Parkhill, Toronto, Berlin, Geolph, Peterborough, Walkerton, Brantford, Hamilton, St. Catharines, Walkerville, Cayuga, Jarvis, Sarnia, Waterloo, Chatham, London, St. Ste. Marie, Windsor, Collingwood, Montreal, Seaforth, Woodstock, Simcoe, Winnipeg.

Head Office, 19-25 King St. W. City Branches: 798 Queen St. E.; 450 Yonge St., cor. College; 791 Yonge St.; 268 College St., cor. Spadina; 546 Queen St. W.; 115 Parliament St. and 128 King St. E. Toronto Junction. Main Office, 257 St. James St. City Branches: 2034 Notre Dame St. and 276 St. Lawrence St. Commercial credits issued for use in Europe, East and West Indies, China, Japan and South America.

THE ONTARIO BANK DIVIDEND No. 72

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

FRIDAY, the 1st day of December next.

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

By order of the Board, O. HOLLAND Gen. Manager Toronto, 20th Oct., 1893.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA. Capital Authorized, \$1,500,000. Subscribed, 1,500,000. Paid Up, 1,385,000. Res., 707,549.

DIRECTORS: CHARLES MAGEE, President. ROBT. BLACKBURN, Vice-President. Hon. Geo. Bryson, Fort Colongre, Alex. Fraser, Westminster; Geo. Hay, John Mather, David MacLaren. Branches—Arnprior, Carleton Place, Hawkesbury, Keewatin and Pembroke, Ont., and Winnipeg, Man.

LA BANQUE NATIONALE

HEAD OFFICE, QUEBEC. Capital Paid-up, \$1,200,000.

DIRECTORS: A. GABOURY, Esq., President. FR. S. KIROUAC, Esq., Vice-President. Hon. J. Thibaudon, T. LeDroit, Esq., E. W. Mésot, Esq., A. Painchaud, Esq., A. B. Dupuis, Esq., P. LAFRANCE, Cashier, M. A. LABRECQUE, Inspector.

Branches: Quebec, St. John Suburb, C. Cloutier, Accountant; St. Sauveur, L. Drouin; St. Roch, J. E. Huot, Manager; Montreal, A. Brunet; St. Lawrence St., M. Benoit; Sherbrooke, W. Gaboury; St. Francois, N. Est, Beauce, N. A. Boivin; Chicoutimi, J. E. A. Dubuc; Ottawa, Ont., A. A. Taillon; Winnipeg, Man., G. Crebassa.

Agents—England—The National Bank of Scotland, London. France—Credit Lyonnais, Paris, and branches Messrs. Grunbaum, Freres & Co., Paris. United States National Bank of the Republic, New York; National Reserve Bk, Boston, Mass. Particular attention given to collections and returns made with utmost promptness.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid), \$1,250,000. RESERVE FUND, 650,000.

HEAD OFFICE, HAMILTON. Directors: JOHN STUART, President. A. G. RAMSAY, Vice-President. John Proctor, George Roach. Wm. Gibson, M.P., A. T. Wood. A. B. Lee (Toronto).

J. Turnbull, Cashier. H. B. Stoven, Assistant Cashier. BRANCHES: Alliston, Listowel, Owen Sound, Simcoe. Chesley, Lucknow, Orangeville, Toronto. Georgetown, Milton, Port Elgin, Wingham. Hamilton, Mount Forest, Grimsby. Barton Street. Correspondents in United States:—New York—Fourth National Bk. and Hanover National Bk. Buffalo—Marine Bank of Buffalo, Detroit—Detroit National Bank, Chicago—Union National Bank.

THE DOMINION BANK. Capital, \$1,500,000. Reserve Fund, \$1,350,000. DIRECTORS: JAS. AUSTIN, President. Hon. FRANK SMITH, Vice-President. Wm. Ince, Edward Leadley, E. B. Osler, James Scott, Wilnot D. Matthews.

Head Office, Toronto. Agencies:—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanea, Oakawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esher; Dundas St., cor. Queen; Spadina Ave., No. 366; Sherbourne St., cor. Queen; Market Br., cor. King and George Sts. Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies. K. H. BETHUNE, Cashier.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,100,000. Reserve Fund, \$510,000.

BOARD OF DIRECTORS: THOM. E. KENNY, M.P., President. THOMAS RICHIE, Vice-President. M. Dwyer, Wiley Smith, Henry G. Bauld, H. H. Fuller. Head Office, Halifax, N.S., D. H. Duncan, Cashier. AGENCIES IN PROVINCE OF QUEBEC: Montreal, E. L. Pease, Manager. West End, Cor. N. Dame & Seigneur Sts. Ormstown.

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

CORRESPONDENTS: Dominion of Canada, Merchants Bank of Canada. New York, Chase National Bank. Boston, The National Hide & Leather Bank. Bermuda, Bank of Bermuda. Chicago, American Exchange National Bank. Newfoundland, Union Bank of Newfoundland. London, England, Bank of Scotland and Imperial Bank (limited). Paris, France, Credit Lyonnais. Collections made at lowest rates and promptly remitted for. Telegraphic transfers and drafts issued at current rates.

La Banque Jacques-Cartier.

Dividend No 16. Notice is hereby given that a dividend of three and one-half per cent. (3 1/2 p.c.) has been declared on the paid-up capital stock of this institution for the current half-year, and that the same will be payable at its head office in Montreal, on and after Friday, the First of December next.

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

By order of the Board, A. DEMARTIGNY, Managing Director

The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000. Res., \$250,000.

HEAD OFFICE, QUEBEC. Board of Directors: ANDREW THOMSON, Esq., President. Hon. E. J. PRICK, Vice-President. D. C. Thomson, Esq., E. J. Hale, Esq., E. Giroux, Esq., James King, Esq., M.P.P., Sir A. T. Galt, G.C.M.G.

Gen. Manager, Inspector. K. E. WESS, J. G. BILLET.

BRANCHES AND AGENCIES: Alexandria, Ont. Neepawa, Man. Belleville, Man. Ottawa, Ont. Carberry, Man. Quebec, Que. Chesterville, Ont. (St. Louis St.) Irons, Ont. Smith's Falls, Ont. Leithbridge, N.W.T. Souris, Man. Merrickville, Ont. Toronto, Ont. Montreal, Que. Winton, Ont. Moosomin, N.W.T. Winchester, Ont. Morden, Man. Winnipeg, Man.

FOREIGN AGENTS: London, Parr's Banking Co. & Alliance Bank (Ltd.). Liverpool, Parr's Banking Co. & Alliance Bank (Ltd.). New York, National Park Bank. Boston, Lincoln National Bank. St. Paul, St. Paul National Bank. Buffalo, Queen City Bank. Chicago, Ill., Globe National Bank. Detroit, First National Bank. Great Falls, Mont., North Western National Bank. Minneapolis, First National Bank.

THE STANDARD BANK OF CANADA.

Capital Paid-up, \$1,000,000. Reserve Fund, \$550,000.

HEAD OFFICE, TORONTO. DIRECTORS: W. F. COWAN, President. JOHN BURNS, Vice-President. W. F. Allen, Fred. Wyld, Dr. C. D. Morton. A. T. Todd, A. J. Somerville.

AGENCIES: Howmanville, Cannington, Kingston. Brantford, Chatham, Markham. Bradford, Colborne, Newcastle. Brighton, Durham, Parkdale, Toronto. Brussels, Forest, Picton. Campbellford, Harriston, Stouffville.

BANKERS. New York—Importers and Traders National Bank. Montreal—Can. Bank of Commerce. London, England—National Bank of Scotland. All Banking business promptly attended to. Correspondence solicited. I. L. BRODIE, Cashier.

Eastern Townships Bank.

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

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ST. STEPHEN'S BANK.

Incorporated 1836.

ST. STEPHEN, N.B.

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

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Capital Paid-Up, \$710,100
Reserve Fund, 230,000

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(INCORPORATED BY ACT OF PARLIAMENT.)

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

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INCORPORATED 1872

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

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Capital Subscribed, \$2,500,000.00
Capital Paid-up, 1,000,000.00
Reserve Fund, 250,000.00
Invested Funds, 4,186,673.66

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

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

The Dominion Savings & Investment Society

LONDON, CANADA.

Capital Subscribed, \$1,000,000.00
Paid-up, 932,474.97
Total Assets, 2,641,274.27

ROBERT REID, Collector of Customs, President.

T. H. PURDOM, Barrister, Inspecting Director.

H. E. NELLES, 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 Profits, 318,000.00
Total Assets, 2,918,000.00

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.

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Intercolonial Railway:

1893. Summer Arrangement. 1893

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

Leave Montreal by Grand Trunk Railway from Bonaventure Depot	23.15	7.45
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot		20.40
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	22.30	8.10
Leave Lewis	9.00	14.30
Arrive Riviere du Loup	13.20	17.40
Trois Pistoles	14.25	18.37
Kimouski	16.10	20.05
Sto. Flavie	16.50	20.35
Little Metis	17.12	20.57
Campbellton	23.50	
Dalhousie	1.30	
Bathurst	1.37	
Newcastle	2.58	
Moncton	5.00	15.35
St. John	8.30	13.08
Halifax	11.30	22.25

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

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

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

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

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

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

G. W. ROBINSON, Esq.,
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For CHARLESTON, S.C., the South and Southwest. For JACKSONVILLE, Fla., and all Florida Ports.

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The Only Line between New York and Jacksonville, Fla., without change.

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Str. "Seminole," Capt. E. C. Platt.
Str. "Yamacoo," Capt. J. Robinson.
Str. "Delaware," Capt. I. K. Chisholm.

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(De Bury Line)
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Through Tickets and Bills of Lading at Lowest Rates to all interior points in Florida.

Str. "City of Jacksonville," Capt. Shaw.
Str. "E. De Barry," Capt. T.W. Lund, Jr.
Str. "Everglade," Capt. Conner.
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Oceanic Steamships.

ALLAN LINE
ROYAL MAIL STEAMSHIPS



Liverpool, Londonderry, Quebec and Montreal Service.

From Liverpool	Steamships	From Montreal	From Quebec
21 Sept.	Parisian	7 Oct	8 Oct
28 " "	Laurentian	14 " "	21 " "
5 Oct.	Nunimidian	21 " "	22 Oct
12 " "	Bardianian	28 " "	29 " "
19 " "	Mongolian	4 Nov	
26 " "	Parisian	11 " "	12 Nov

Steamers are despatched from Montreal at daylight on day of sailing, and sail from Quebec at 9.00 a.m. Sundays.

Steamers with * do not stop at Quebec Rimouski or Londonderry.

Rates of Passage.

Winter rates, commencing Aug 1st, East-Bound, and Oct. 31st, West-Bound.
By SS. Parisian—\$50. \$60 and \$70 \$100, \$110 and \$130, return. Extra class cabins for two persons, rooms 50 to 57 \$30 single, \$150 return.
Extra class cabins for three persons, rooms 50 to 57 \$70 single, \$150 return.
By Sardinian—\$50, \$55 and \$60 \$100, \$105 and \$110 return.
By other Steamers—\$45 & \$50 \$95 & \$100 return.
Special accommodation \$40 cabin on SS Mongolian and Nunimidian in Hou of second cabin.
Round trip, second cabin, returning \$75

Glasgow, Londonderry and New York Service.

(Late State Line of Steamers.)

From Glasgow	Steamships	From New York
15 Sept.	State of Nebraska, 2.00 p.m.	5 Oct
22 " "	Peruvian	12 " "
29 " "	Norwegian	19 " "
13 Oct.	State of California, noon	2 Nov
20 " "	Graecian	9 " "
27 " "	State of Nebraska, 10.00 a.m.	16 " "
3 Nov	Norwegian	23 " "
10 " "	Siberian	30 " "
17 " "	State of California, 10.00 a.m.	7 Dec
24 " "	Graecian	14 " "
1 Dec	State of Nebraska, 3.00 p.m.	21 " "

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

London, Quebec and Montreal Service.

From London	Steamships	From Montreal to London or about
21 Sept.	Brazilian	7 Oct
30 " "	Rosarian	18 " "
13 Oct.	Monte Videan	31 " "
21 " "	Austrian	8 Nov
28 " "	Brazilian	15 " "

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
23 Sept.	Pomeranian	11 Oct
30 " "	Barnanian	18 " "
7 Oct.	Buenos Ayres	25 " "
14 " "	Hibernian	1 Nov
21 " "	Siberian	8 " "
28 " "	Pomeranian	15 " "

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

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

From Glasgow	From Liverpool	From Philadelphia	From St. Johns
9 Sept.	12 Sept.	Corean	8 Oct.
23 " "	25 " "	Carthaginian	22 " "
7 Oct.	10 Oct.	Assyrian	5 Nov.
21 " "	24 " "	Corean	19 " "
4 Nov	7 Nov	Carthaginian	8 Dec
18 " "	21 " "	Assyrian	17 " "
2 Dec	5 Dec	Corean	31 " "

And every two weeks thereafter. Calling only at St. Johns on the return voyage to Glasgow.

Carrying all classes of passengers from Liverpool to St. Johns and Halifax, and from St. Johns to Glasgow. No passengers carried to or from Philadelphia.

Glasgow, Londonderry, Galway and Boston Service.

From Glasgow	From Londonderry	From Galway	From Boston
20 Sept.	20 Sept.	Nestorian	7 Oct.
6 Oct.	6 Oct.	Scandinavian	21 " "
18 " "	18 " "	Scandinavian	4 Nov.
1 Nov.	1 Nov.	Nestorian	18 " "
15 " "	15 " "	Prussian	2 Dec
29 " "	29 " "	Scandinavian	16 " "
13 Dec.	13 Dec.	Nestorian	30 " "

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

H. & A. ALLAN,

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92 State Street, Boston
Sept 1893

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Toronto, Ont.

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- OTTAWA, Geo. F. Henderson
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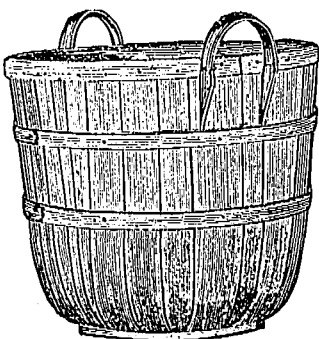
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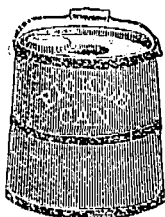
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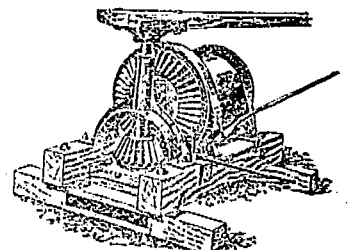
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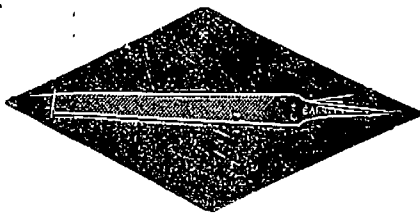
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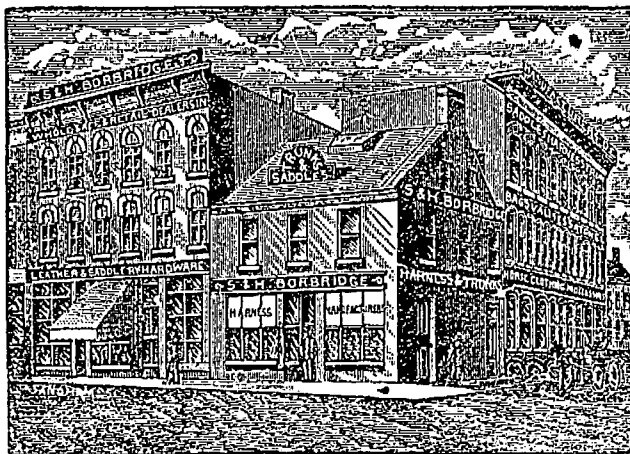
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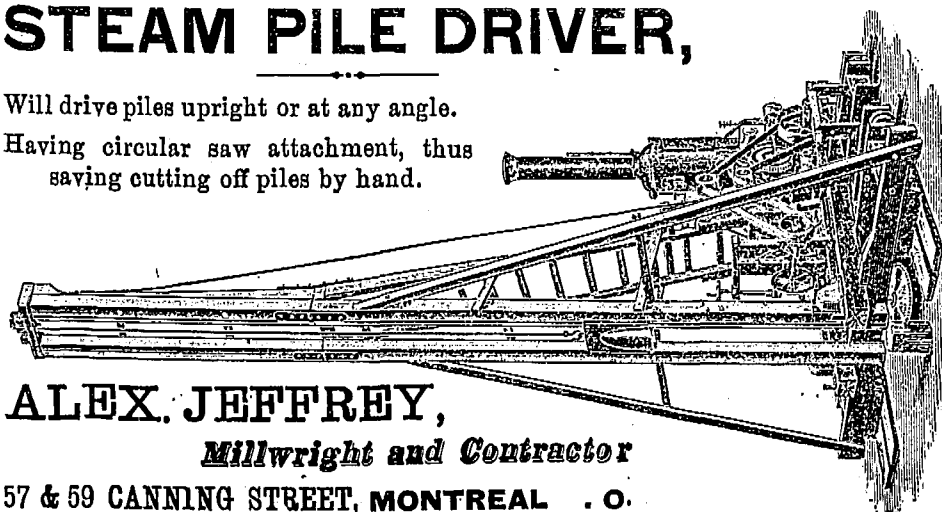
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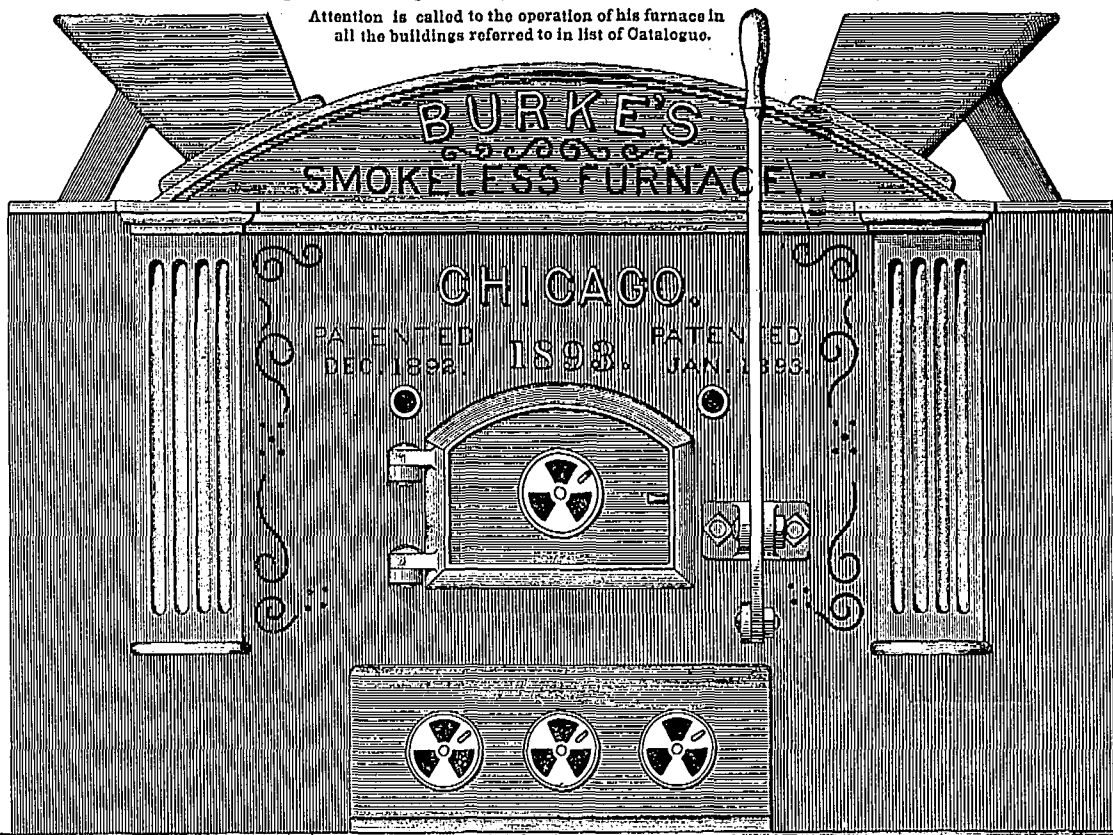
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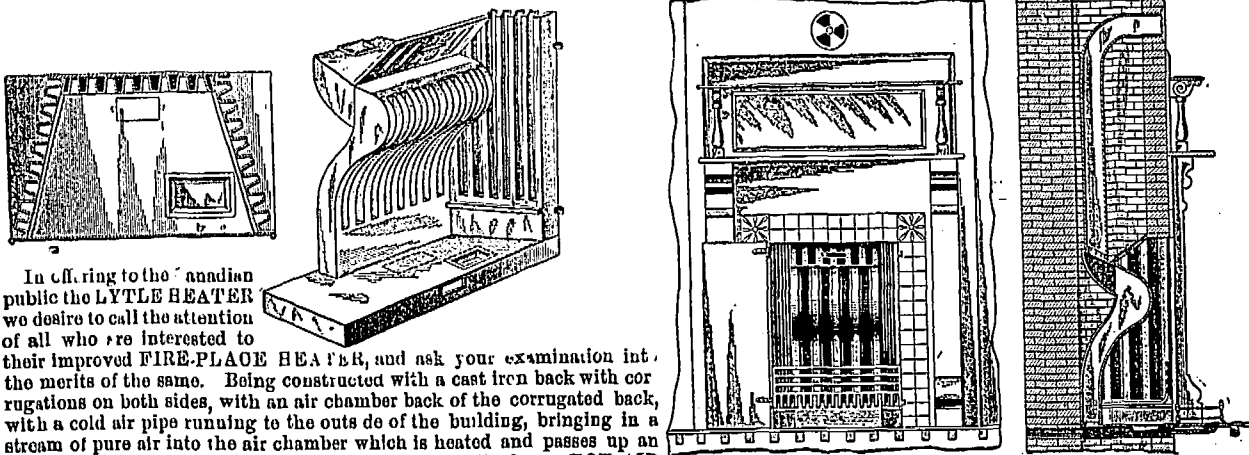


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NO MERE ORNAMENT.

BUT SOMETHING EVERYBODY NEEDS



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

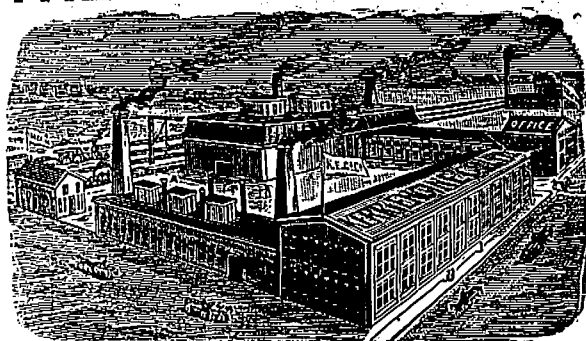
POINTS WE CLAIM FOR IT.

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

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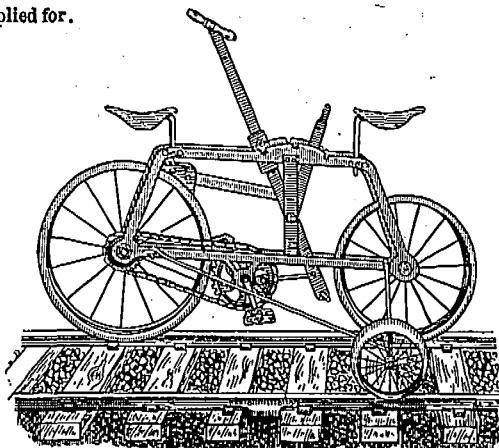


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Patent applied for.



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Twenty miles an hour or more can be made; curves grades or any kind of weather make no material difference, and it can be stopped in a few feet. With the old velocipede the speed is much less and will not work on wet or frosty track, and cannot be stopped quickly without jumping the same. Prices on application.

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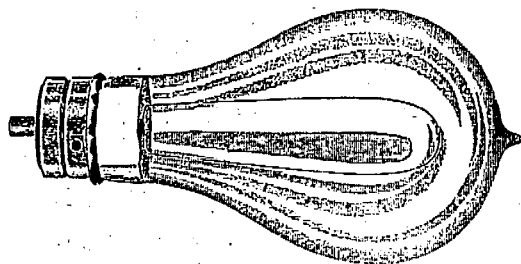
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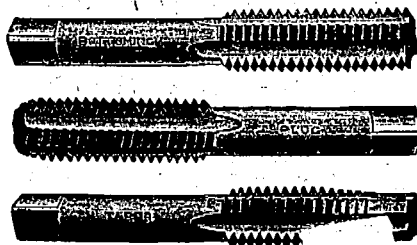


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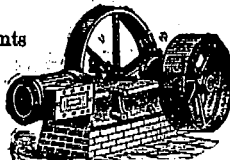
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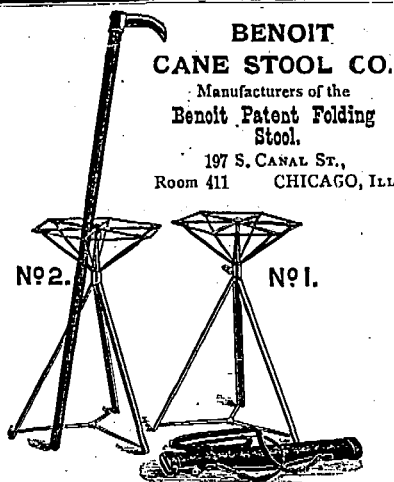
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Inquiries and Correspondence solicited. . .

HAMILTON, ONT.

Commercial Summary.

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

—D. McIntyre, of Duncan, British Columbia, lumberer, has assigned.

—Several "special notices" are unavoidably crowded out the present issue.

—M. Licht has increased his figures for European beet crop, and now estimates at 3,770,000 tons.

—A cranberry farmer at Clyde River, Shelburne county, N. S., last week shipped 230 barrels of cranberries to the Boston market.

—The stock of boots and shoes, machinery, and fixtures of the Cooper & Smith estate, Toronto, amounting to \$108,000 is to be disposed of this week.

—S. G.—Sherbrooke.—The "Journal of Commerce" was established in 1875 by M. S. Foley, who is still the editor and proprietor.

—There is a collection of old postage stamps in Montreal valued at \$10,000 by the collector. An appraiser offered \$8,000 for them recently.

—Mr. Alfred Shortt, of Halifax, general agent for Nova Scotia and Prince Edward Island of the United Fire Insurance Co., is on a visit to the headquarters for Canada in Montreal.

—Some members of the Underwriters' Association from Toronto were unavoidably absent from the opening meeting in Montreal on Tuesday, owing to a derailing on the C. P. R.

—The charge against Duncan MacArthur, ex-manager of the defunct Commercial Bank, Winnipeg, of making false returns to the Government, has fallen through.

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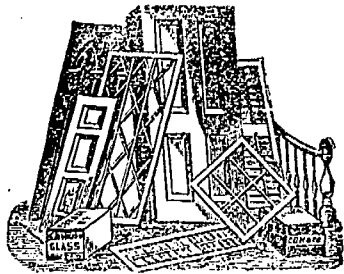
LONSDALE, REID & CO.,

Dry Goods Importers,
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SPECIALTIES

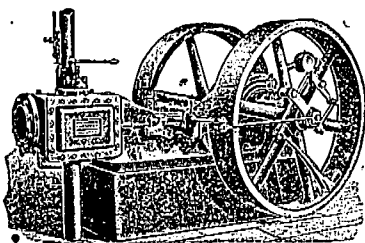
stock, Dress Goods, Cashmeres, Vests, Hosiery, Gloves, Laces and Fans, etc., etc., Canadian staples at market price.

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Built-on-American Interchangeable System.
Governor, Automatic or Throttling.

ROBB ENGINEERING CO. Ltd.,

AMHERST, N.S.

—The Campania's corrected time shows that she beat the western record by 22 minutes. A five days' trip across the Atlantic may be reckoned among the probabilities of the future.

—Mr. G. R. Kearley, for some years inspector of the Imperial Fire Ins. Co., in the New England States, under Mr. Paige, of the Boston office, has been appointed as inspector of the same company in Montreal under Mr. Lacy.

—In the paragraph relating to the purchase of the McCord property on St. James street (long occupied by the George Bishop Co.) by Mr. Graham, of the "Star," the figures \$35,000 should have read \$53,000.

—It has been estimated that 900 citizens of Brantford, Ont., have visited the World's Fair, and that their expenses whilst there reached \$50,000. The people of Brantford must be fond of sight seeing and having a good time.

G. DESOLA,

General Commission Merchant,
CUSTOMS AND FORWARDING BROKER

General agent in Canada for "Filature et Fileries réunies," United Thread Factories) of Alost, Belgium.

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BIGELOW & HOOD,
TRURO, N.S.

—Mr. Edward Rawlings has purchased the property adjoining his grounds and residence on the northwest boundary, 75 feet on Simpson street by 140 feet deep. The price is supposed to be somewhat over \$1.25 per square foot.

—"Their name is Legion," replied a popular manager early this week, on being asked as to the probable number of applicants for the vacant managership of the Canadian agency of the Phenix Insurance Co. of Hartford in Montreal. The choice will probably be made immediately.

—Grand Trunk Railway Company's return of traffic week ending October 21st, 1893: Passenger train earnings \$204,541, 1892 \$131,655; freight train earnings \$272,439, 1892 \$307,547; total train earnings \$476,980, 1892 \$439,202. Increase, 1893, \$37,778.

—The many friends of Mr. William Tatley, the chief agent of the Royal Insurance Company, will be glad to know that he has returned from the Pacific Coast, with renewed health and energy. We have no doubt but that the visit of Mr. Tatley would be of great benefit to the Royal and its Western Canadian agents as well as of mutual pleasure to agents and managers.

—The Canadian business of the Phenix of Hartford last year was about \$350,000, and the income of the manager was probably not less than \$8,000. The company was no exception to the general rule of heavy losses, but they are no more dismayed than sound companies usually in

CAUTION.

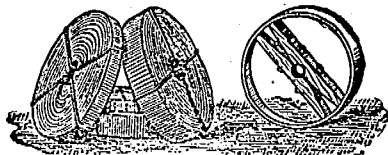
By using Forrester's
New Special Alloy
Wire Gauze Dynamo
Brush you will save
your Commutator.

SOLE MANUFACTURER,

THOS. FORRESTER,

118 ST. JAMES STREET, MONTREAL.

Very lowest prices for lamps



BALLS OF FIRE

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

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

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

1,200 Hickory bent rim split wood pulleys no glue in them, and light American metal pulleys, all balanced.

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

MULLIN & CO., 87 Papineau Sq., MONTREAL

HENRY PORTER,

Tanner and Manufacturer of:

LEATHER * BELTING,

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

OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

exceptionally bad years. The companies must philosophically take the bad with the good.

—That there is money to be made in timber limits is amply proved by recent enquiries. An investment of \$300 by Wm. MacKay, of Ottawa, 31 years ago, secured him a property for which he refused recently \$750,000. Mossom Boyd, a Michigan lumberman, bought timber land near Lake Nipissing in 1886 for \$86,000 which has yielded him \$450,000. The sum of \$72,000 was paid by Mr. Peter White for a limit from which timber worth \$250,000 has been taken, and the property has been resold for that amount. Similarly, Mr. John R. Booth, of Ottawa, bought seven years ago, at \$62,000, a timber limit now held at \$400,000. Other instances might be mentioned.

—The following are among the changes in Toronto for the week: L. B. Montgom-

ROYAL CARPET CO.,

Manufacturers of

TWO
AND
THREE
PLY

CARPETS

WOOL
AND
UNION

Art Squares and Carpet Fringe.

Dealers in Chenille Curtains, Rings, Poles and
Trimnings. CUELPH, Ont
samples sent free.



**CAMPBELL'S
QUININE WINE**

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

Kenneth Campbell & Co., Montreal

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

Capital \$250,000. Henry Sell, Manager, (Editor and
founder of "Sell's World's Press.")
Full particulars regarding British or European
Advertising, sample papers, rates, etc., at the
London Office, 157-163 Fleet street, or at
NEW YORK OFFICE, 21 Park Row, Ground Floor.

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

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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.

ery & Co., dealers in engineers' supplies, have assigned. The business was begun somewhat over two years ago, E. D. Montgomery being understood to be sole owner. The business was formerly carried-on-by-Montgomery, Wood & Co., who failed in June, '91. The present firm has not been more successful.—Wright & Co., hatters, etc., have also assigned. John J. Wright was the sole owner, having succeeded Coleman & Co. in 1880. He assigned in '88 with assets of \$21,000 and liabilities of \$7,000 and paid in full. Has had strong competition to contend with of late years, while expenses have also been quite heavy.

—The following list of United States patents granted to Canadian inventors, October 3, 1893, is reported expressly for the Journal of Commerce by James Sangster, solicitor of patents, Buffalo, N. Y.: Horace H. Bailey, Ottawa, apparatus for feeding hydrocarbon or other oils into stoves, furnaces, etc.; James Canan, Owen Sound, dredger; John T. Collins, Yarmouth, assignor to Hopedale Machine Co.,

Hopedale, Mass., thread breaking device for spinning or twisting frames; Joseph Drader, London, vehicle pole; John T. Dwyer, Montreal, internal stay for trunks, boxes, etc.; David S. Henderson, Brantford, machine for sharpening clip-pers; James H. Paterson, Ingersoll, screw cutting machine; Mungo Turnbull, Toronto, dynamical arranged Celestial sphere. Total issue including designs, trade marks and re-issues, 427.

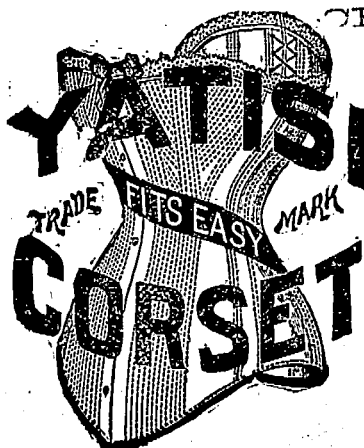
—The following are among the changes in Manitoba for the week: Moses Rein, in fruits, etc., at Winnipeg, has assigned, after a career of 5 or 6 years. He also conducted a hardware store. He showed signs of going behind for some time past. By last advices he has compromised at 30c on the dollar.—E. G. Shorts, a pork packer of Brandon, has assigned. He started in a small way last summer, coming from Wallaceburg, Ont., where he was in the same line for a year or two.—T. J. Warnken, dealer in agricultural imple-ments at Morden, has held a meeting of his creditors, but no particulars are yet

to hand.—J. E. Pulford & Co., hardware merchants, Winnipeg, already referred to as having made an assignment, are now offering 50c in the dollar at 4, 6, 9, 12 and 15 months, secured, which is being accepted, and the business will be continued.

—The following are among the changes in New Brunswick for the week: F. A. Jones, hotel keeper, St. John, has assigned with about \$10,000. His career extends back a quarter of a century. Until 1877 was of Barnes & Jones. Business of late years fell off rapidly with this result.—Thos. Brown, a butcher of Moncton, has assigned.—Mrs. Ozitte Beaulieu, carrying on a general store at Green River, has assigned. She succeeded her husband who failed in '89. Business has been small, and success was considered problematical for some time past.—Daniel Coughlan has been in the clothing trade for some years at St. John, but not wholly free from trouble. When he assigned in Oct., '92, some creditors tried to have the assign-ment set aside. He is now offering 20c

**Pure
Oak
Belting**

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



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CORALINE
CORSETS.**

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

**Robert Linton
& Co.,**
Wholesale Dry Goods
Corner St. Helen and
Zacarias Sts.,
Montreal.

A. R. MCKINLAY & CO.Successors to **MACFARLANE, MCKINLAY & CO.,****WINDOW SHADES,***Brass Goods, Poles, Rollers, Fringes, Laces***TORONTO, ONT****POTATO STARCH!
POTATO STARCH!**The Finest, Best and Cheapest in the
Canadian Market.

Send for a sample and prices.

Manufactured by

MCKINNON & McLEAN, Charlottetown, P.E.I.**THE
MACFARLANE**

Shade Co'y.

MANUFACTURERS

— GF —

WINDOW SHADES

Send for our new Illustrated Catalogue which is now ready.

J. F. M. MACFARLANE, President.

8, 10 & 12 LIBERTY STREET, - TORONTO.**HODGSON, SUMNER & CO'Y**

—IMPORTERS OF—

*Dry Goods, Small Wares and Fancy Goods,***347 and 349 St. Paul St., MONTREAL.**

Agents for The Churchgate brand of Hosiery

on the dollar (10c cash and 10c in six months, secured) to unsecured creditors. It is likely to be accepted and the above proceedings dropped.

—The following are among the changes in Nova Scotia for the week: Titus Fulton, confectioner at Digby, has assigned. Business very limited. He was formerly of Weymouth, but removed to Digby at the beginning of the year.—Max. W. Cohn, clothier, Halifax, has assigned after a strong competing struggle during the latter portion of his seven years' career. Formerly of Unger & Cohn, who dissolved in June, 1890. A correspondent says: Taking everything into consideration, the failure of Max W. Cohn is one of the worst that has occurred in Halifax for some time. Cohn's rating in all mercantile agencies was only \$2,000, with limited credit. In the face of this, the pre-

ferential claims amount to \$16,856. Among the preferred creditors is the firm of James O'Brien, Montreal, \$8,799. The liabilities are said to be about \$24,000 and assets the same.—F. C. Bishop, who carried on a small carriage shop at Bear River, has assigned. He was formerly of Bishop Bros., who started in the fall of '89 and dissolved in the fall of '91.—E. C. Leahy, of New Glasgow, has assigned.

—The following are among the changes in Montreal for the week: The Swardon Soap Co., of Montreal, under which title Benj. Beaupre has been carrying on business, has assigned, with liabilities of nearly \$5,000. The concern was established under this style in 1890, and has since undergone various changes in proprietors, the last being when Beaupre acquired the business a month ago, assum-

ing the liabilities, but which he evidently has not been able to meet.—J. E. Defoy, local druggist, has assigned. He has been in business only a couple of years, having succeeded Dr. Thibault. The competition has been too strong for him. Liabilities about \$2,500.—J. H. Dore, dry goods dealer, already referred to, is offering 70c on the dollar at 3, 6, 9, and 12 months. Liabilities \$10,148, assets nominally \$17,891.—Etienne & Delliere, also in the dry goods trade, have assigned with liabilities of about \$5,000. They were recently badly damaged by fire. They started only last June; both partners had been previously clerks.—Geo. St. Jacques, grocer in a small way, is offering 50c on the dollar, 25c cash and 25c in 1 year unsecured. Liabilities \$1,500.

—The following are among the changes in Ontario for the week: A. J. Wright,

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

MANUFACTURERS OF

**PLAIN &
FANCY HOSIERY****AND LADIES' UNDERWEAR.**

To the Wholesale Trade only

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

We offer for immediate delivery the following canned goods, new packing, just received.

TOMATOES,	CORN, (Sweet)	PEAS,
LOBSTERS,	BEANS,	SALMON.

All of the best known brands.

We specially call attention to Salmon "Trident" brand of superior quality.

N. B. — Write for quotations.

LOCKERBY BROS.,

IMPORTERS

—AND—

Wholesale Grocers,

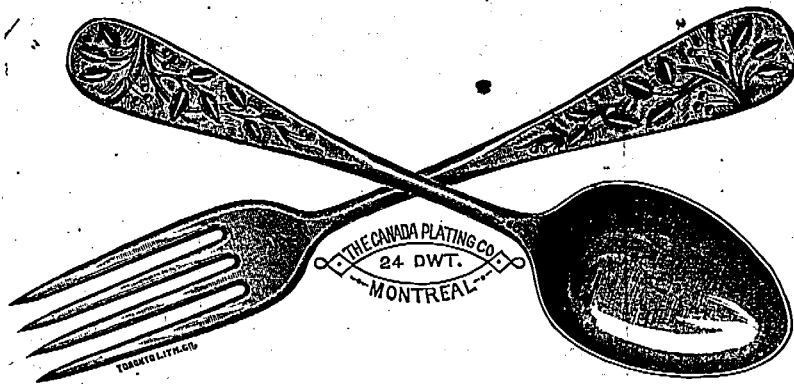
Corner St. Peter & St. Sacrament Streets,

MONTREAL.**D. McCALL & CO.***Wholesale Millinery, Mantles and
Fancy Dry Goods.*12 and 14 Wellington Street East, TORONTO.
1831 Notre Dame Street, - MONTREAL**THE TRADE INVITED TO CALL.****D. McCALL & CO.,
Toronto and Montreal**

THE CANADA PLATING CO.

THE ONLY
MANUFACTURERS
OF

Hand Finished
Goods
in Canada.



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

763 CRAIG STREET, - - - MONTREAL.

SIMPSON, HALL,
16 & 18
DEBRESOLES ST., MILLER & CO.
MONTREAL. Manufacturers of

THE FINEST QUALITY
ELECTRO-PLATED WARE

AND SOLE MANUFACTURERS
OF THE CELEBRATED

WM. ROGERS' Knives, Forks,
Spoons, Etc., Etc., Etc.

A. J. WHIMBEY, Manager.

furniture dealer in a limited way at Hamilton, has assigned. He started in the spring-of-1892, prior to which he had been in the employ of his father in the same line and whom he succeeded.—Alex. Lawrence, grocer at Mattawa, is offering 40c in the dollar after a brief career in a small way.—R. J. Healey, of Amherstburgh, dry goods dealer, has assigned. He started early this year, succeeding C. H. Kemp. Business has been very dull locally of late.—W. E. Milner & Co., grocers and grain dealers at Brampton, have assigned. W. E. Milner is the sole member of the firm and has been in business since June, '86. His troubles have been brought about by losses in the grain business.—J. B. Weldon, general store, Little Britain, has assigned, after a business career of some six years in a moderate way.—H. C. Ellis, grocer, Ottawa, has assigned. Has been in business but a couple of years. Latterly he has not been doing well.—Stapleton & Elcome, grocers, Peterboro, have assigned, after a trial of between three and four years with capital too small for the business.—Benj. Rolling, a peddler, in and around Laskey, has assigned. He had been doing business as a peddler in the neighborhood for some years, but trade was limited, and he was slow in payment.

—The following are among the changes in the Province of Quebec for the week: Joseph Fournier, dry goods, etc., Lachine, already noted, is compromising at 40c in the dollar, cash. J. A. Meagher, general storekeeper at Aston Station, already noted, has settled at 25c in the dollar at 2, 4 and 6 months, secured.—Poirier & Michaud, general

EGGS AND PRODUCE AULD BROTHERS,

Wholesale Grocers and Dealers
Grafton St., CHALOTTE TOWN, P.E.I

dealers, Lachine, already noted, have effected a compromise at 85c in the dollar, 50c cash and the balance in six monthly payments. Liabilities foot up \$8,300. They were recently badly damaged by fire, necessitating their closing up until the insurance was adjusted, this affecting their trade. They show a fair surplus.—Phileas Benoit, hotel keeper, Marieville, has assigned and since left the precincts. A meeting of creditors will be held on the 28th. There is quite a deficit reported, but no close figures of liabilities and assets are yet obtainable. Benoit had been in the present business a little over a year.—The liabilities of D. Drolet & Co., dry goods, Quebec city, who recently assigned, are returned at \$20,000, and assets at \$18,000.—Laferriere & Tellier, general storekeepers at Berthierville have assigned. They have been in business 9 years, but of late the volume has not been large enough to support two in face of the prevailing depression there.—L. L. Dusault, dry goods, Quebec, whose assignment is announced, commenced last spring on a small capital. He appears to have had little practical knowledge of the business. A property owned by him is mortgaged for \$2,100, or little short of its full value. Liabilities are returned at \$5,700, and assets, chiefly goods, at \$4,600.

—Bay of Quinte Notes.—Farmers are busy everywhere with fall ploughing.—The storm of the past week did much damage to the apple crop in all parts of the district.—Counterfeit Canadian "quarters" of aluminium are being circulated in some parts of the district. They are fairly good imitations of the genuine coin.—Mr. Alexander Smith, manager of the Merchants' Bank, Napanee, has been superannuated. It will be 30 years next May, since Mr. Smith established the agency of the Merchants' Bank there. At the suggestion of his physicians in Napanee and Montreal he has been endeavoring for some time to be relieved from his responsible position and he has been granted a

THE GARLOCK PACKING COMPANY

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

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

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

liberal allowance. Mr. T. E. Merrett will be his successor.—Passenger traffic on the Bay is rapidly falling off.—Mr. Carscallan, M. P., is said to have sold his gold mine in North Hastings to a United States syndicate for \$50,000.—It is probable that the Sydenham station of the Bay of Quinte Railway will be opened for traffic by the first of November and possibly before that.—The Rathbun Company of Deseronto have been awarded first prize at the World's Fair for cement manufactured at their works, Napanee Mills. This is a flattering recognition of the superior quality of this material.—The hop crop in Prince Edward is about half the average.—A good many new houses have been erected in Picton during the past year.—A new evaporator has been built at Wellington to replace that burned lately.—Surveyors are at work laying out the proposed line of the Kingston and Smith's Falls railway.—Many farmers in Frontenac have been fined for sending adulterated milk to the cheese factories.—The crop of small grain sown in Prince Edward this season is looking well and is the largest for many years.—The assets of the Napanee Paper Company are \$227,161, and liabilities \$115,000. The Newburgh and Fenelon Falls mills will be sold. The capital is all locked up in property.—Mr. Wood, Newburgh, is opening a general store at Camden East.—At Trenton a building owned by Sheriff Proctor and occupied by Wannamaker's bake shop, Dr. Shird's office, etc., was destroyed by fire Monday morning.—Amherst Island fair was a pronounced success.—The wind storm did very much damage in Belleville and vicinity.—John Beatty, near Gananoque, has raised a second crop of fine potatoes this year.—George Martin, of Athol, has leased his valuable farm to Wm. Newman and sons for five years.—The great wind storm interfered with

G. P. BROWNE,

(Successor to J. B. CARTWRIGHT & CO.)
Wholesale Wine and Spirit
MERCHANT

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

PORT—Lion Brand, Alicante.
PORT—Lion Brand, "A" Roussillan.
SHERRY—Lion Brand, Palido.
SHERRY—Lion Brand, Manzanilla.
CLARET—Lion Brand, "A"
WHISKEY—Lion Brand, Lion Rye.
BRANDY—Lion Brand, Lion Eau de Vie.

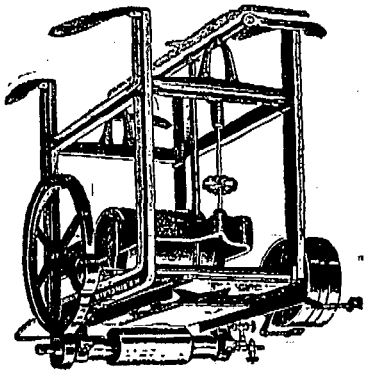
Agent for
JOHN ROBERTSON & SONS SCOTCH WHISKEY
CHAMPAGNE { Vin de Princesse.
 { Vin d'E.c.

OUILLET & DELAMAIRE
Jarnac Cognac Brandles
JOHN FERGUSON & SONS, Scotch Whiskey.
N. M. COUYPIGNE, Bourdeaux Clarets.

416 ST. PAUL STREET, MONTREAL

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

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



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

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

Belleville's waterworks system, the intake pipe being choked with weeds.—The outer Grand Trunk station at Kingston is a favorite resort of the rowdy element.

OUR CHEESE INDUSTRY.

Canadian cheese has, this season, increased the reputation previously held for quality, and it is now everywhere acknowledged to be the finest of its kind. The shipments have kept almost up to last year and it is probable that, by the close of navigation, they will be fully as large.

The exact figures on October 21st were 1,323,925 boxes, against 1,355,412 in '92, a decrease for this season of 31,487 boxes. Owing to the prompt and effective action of the Custom's authorities in insist-

Berlin Piano & Organ Co.

LIMITED.

BERLIN, ONT.

ing upon the banding of American cheese as such, there have been no complaints as in former years about an inferior article being shipped as Canadian product. Leading exporters, however, state that the only possible way of totally preventing States cheese from being shipped as Canadian is to allow none of it to come into the Dominion, unless the place of origin is branded on the cheese itself. The early part of the season was not at all profitable for shippers, but after the financial panic they were able to take hold of cheese once more, and are now realizing handsome profits. In many cases one cent per pound profit is being freely made.

Shippers would be able to have far better results if they were to agree amongst themselves, as brokers in other businesses do, and fix a minimum commission, below which they would not work, also if they would have a clear understanding about the weighing and paying for the cheese. Above all, buyers will have to insist that when they attend a country market to buy cheese, and those cheese are put on auction, that the farmer sells to the highest bidder. The Province of Québec has done surprisingly well at Chicago, and this should go a long way towards removing any prejudice against Quebec Province cheese, whether made in the English or French sections of this province. The Dominion at large excelled all pre-

STORAGE

(FRAN OR IN BOND)

FINLAYSON & GRANT,
CUSTOMS BROKERS,
413 to 417 St. Paul Street, Montreal
Bell Telephone 9087. P. O. Box 634.

MONTREAL SMELTING & REFINING WORKS

BABBIT.

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

GEO. LANGWELL & SON,

Metallurgists and Mfrs.

Wholesale trade only
solicited. Montreal, Q.

vious records at the Fair, and the mammoth cheese stood a severe test with splendid results. A careful estimate shows that, of five hundred and thirty-nine individual exhibits made by Canadians, four hundred and ninety received awards. There were one hundred and thirty Canadian exhibits which scored higher than the best exhibits of the United States. In the class for Cheddar cheese, made previous to 1893, Canada won 103 awards and the United States not one. In another class we captured 369 awards and the States only 45. Nine of the exhibits from Canada secured 99 1-2 points out of a possible 100 for perfection. Five of these lots were from Ontario and four from Quebec.

The result by provinces were as follows: Ontario, 275 exhibits, 260 awards; Quebec, 113 exhibits, 105 awards; Nova Scotia, 10 exhibits, 3 awards; New Brunswick, 4 exhibits, 2 awards; Prince Edward Island, 19 exhibits, 8 awards; Manitoba, 4 exhibits, 3 awards.

ESTABLISHED
12 YEARS

THE H. P. DAVIES CO., Ltd.

81 Yonge St., TORONTO.

HEADQUARTERS FOR

BICYCLES, GUNS AND AMMUNITION.

Sold Canadian Agents for

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

WHOLESALE AND RETAIL.

81 YONGE ST., TORONTO

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Mention this paper

LANCASHIRE

Fire Insurance Co. of England

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

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

MONTREAL

THE CANADA ACCIDENT INSURANCE CO'Y.

Head Office, 1740 NOTRE DAME ST., MONTREAL.

Reinsurers of

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

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

ACCIDENT EMPLOYERS' LIABILITY PLATE GLASS.

Good Agents
can get good contracts,

LYNN T. LEBT,
Manager for Canada

ESTABLISHED 1855

Taylor's Safes

145 & 147 FRONT STREET EAST TORONTO

—C. J. B.—That cement case, being before the Court of Review, we forbear comment for the present.

—An order-in-council has been passed rescinding the one which prohibited the importation of figs and other dried fruits from Smyrna. Cholera has ceased to be epidemic there, and no quarantine now exists against importations from Asia Minor.

—A demand for over \$7,000 has been made on the firm of Boyd, Ryrie & Campbell, alleged amount of unpaid duty, and a penalty may be inflicted by the Customs department as well. The report of the appraiser, exposing in detail the methods employed, has been lodged at Ottawa.

—The output of the Nova Scotia coal mines this year will reach two million tons for the nine months. The output for the Cumberland mines was 403,500 tons;

Pictou mines, 375,000 tons; Cape Breton mines, 904,000 tons, a total increase of 227,000 tons over the corresponding period last year. The Whitney syndicate mines increased their output 111,000 tons during the nine months.

—In a recent derailment on the Canadian Pacific one car, containing 416 packages of tea, came to grief. In American markets this incident was magnified into the story that an entire tea train had been wrecked, and its contents spilled into the lake. The trade not being easily gulled, prices were not appreciably affected.

—Our Arthur, Ont., correspondent writes: "The grain market is still very quiet, the combined effect of low prices and the fine weather. The hay pressing business, however, is much more active than ever before,



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

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

Our Wines are the best
in the Market.

—BRANDS—

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

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

Prompt attention to Letter Orders.

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



REED'S WORK LOOKS WELL AND WEARS WELL

Have you ever tried it?

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

CHARLES COCKSHUTT & CO.,

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

— WHOLESALE ONLY. —

59 FRONT STREET WEST, — TORONTO.

some 600 tons having been shipped from this station during the past month.—Mrs. T. W. Taylor has opened a stock of millinery.—It is rumored that there will be two new general stores opened here in the near future. A new supply of customers would be more "appropriate."

—Mr. E. G. Laughton Anderson, of London, England, general secretary of the London Guarantee and Accident Co., paid a brief visit to Montreal this week on his return from the West, accompanied by Mr. C. D. Richardson, of Toronto, assistant chief agent for Canada. Mr. Anderson, who is in the prime of life and looks

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

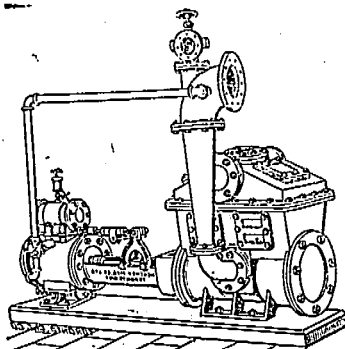
SINGLE and DUPLEX

PUMPS.

For General Water Supply

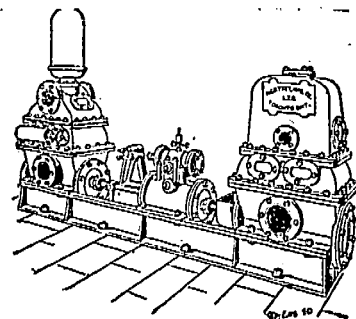
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INDEPENDENT CONDENSER.

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COMBINED AIR AND CIRCULATING PUMP.

every inch the London gentleman and man of business, has no stinted measure of praise for Canada, its climate, its loyalty and its people.

—The following from Mr. James Hart, a prosperous general merchant of Demorestville and Picton, Ont., and an old subscriber, is an example of a class of correspondence of which we cannot have too much: "The Journal of Commerce, Montreal:—Dear Sir,—Enclosed please find two dollars for renewal of my subscription for the Journal. The fact of my subscription being overdue escaped my notice until a day or two ago. I prize your paper very highly and wish to be prompt always in paying for it. Yours respectfully, James Hart.

—The failure of S. G. Doran, till recently president of the bucket-shop firm of Munro, Miller & Co., of New York, naturally caused some stir among the speculative fraternity in this city. It has been known, however, that the market had been against them for some time past, and that they had dropped a good deal of the large gains they made during the last "slump" in stocks. However, their branch offices were open for business as usual yesterday, and enquiry at their bankers elicited the fact that although the firm was a little pressed for money, they expected to pull through all right. The firm of Munro, Miller & Co. is practically a succession of the Doran, Wright Co., who failed some time ago. Both Messrs Munro and Miller were employes of the defunct firm, and it was believed at the time that S. G. Doran, whose failure is just announced, was their starter and financial prop. There be some people who hold that Mr. Munro is the moneyed man. The firm has three wires in this city, and others in Toronto, Hamilton, Plattsburg and Malone. Their wire to Quebec was recently taken out. Some months ago Mr. Miller left the concern, and Mr. Munro is now the head of the firm. As an example of the way in which the market has gone against them lately, the following is vouched for: One of our leading brokers bought Reading from them a few days ago for 17 1-2, and sold it twenty-four later at 22 1-2, realizing a clear 5 points per share on the deal.

—Joseph Fournier, dry goods and shoes, Laehine, Que., already noted, has compromised at 40c on the dollar cash, and sold

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his stock.—James Cheyne, a carpenter, of Hamilton, Ont., has assigned.—J. D. Pallis, general storekeeper, Kendall, Ont., has held a meeting of his creditors. He has been in business some years, but trade has been dull latterly and competition excessive.

The coal trade disputes in England are happily at an end. The men have returned to work at the ante-strike rate of wages; but the loss to the country and to the manufacturers, and the losses and suffering to the men themselves and their families probably exceed anything of the kind in the history of the contest between capital and labour.

A NEW RISK.

It has been reserved to one of the insurance fraternity to discover "something new under the sun." There is a foundry in Galt, Ont., the owner an occasional advertiser in these columns, the walls of the building are not necessarily weather-proof, although the roof is quite so. A fire which recently occurred was accounted for in this way: A quantity of cinder and ashes is deposited outside the structure and contiguous to a heap of coal, towards which the unconsumed particles are raked to be cast again into the furnace. It was noticed that the atmosphere about was kept largely impregnated with gas arising from the partial refuse. On the occasion of the fire the gas seemed to have gathered about the eaves and under the roof, where it caught fire from the flames below, and, setting fire to the roof, destroyed the building.

CANADIAN PIG IRON.

In a recent issue brief reference was made to the reduced imports of Scotch pig due, in part, to the increased production of Canadian iron. Our remarks have just received a further illustration by the arrival in port of the steamship Tiber, Captain Dalisle, from Pietou, N. S., with a full cargo of 1,900 tons of Ferrona iron. This is from the furnace of the New Glasgow Iron, Coal and Railway Company at Ferrona, Nova Scotia, and is the second cargo consigned to Drummond, McCall & Co., the Montreal sales agents, former lots having come by rail. The Ferrona furnace is now running out 90 tons a day. It is in

charge of an experienced foundryman from one of the best Scotch iron works, and the product is said to be equal to any American iron. Parties in the trade predict that Canada will soon supply her own wants and that foreign iron will have to seek a market elsewhere. The domestic iron, it is alleged, possesses all the qualities necessary for a good foundry iron whilst, at the same time, it is much lower in price than the Scotch. There are immense deposits of excellent ore, both east and west, according to the Government reports, and the rapid development of the industry should prove beneficial to the country at large.

PAYMENT OF DRAFT AFTER DRAWER'S INSOLVENCY.

A correspondent of the Bankers' Magazine propounds the interesting question: "Is it right, and can a bank which is holding funds of a bank that has suspended refuse payment of a draft drawn before suspension but not presented for payment pay, until a day after the drawee has suspended, in the absence of instructions from the drawer?" American authorities do not reveal any decision of the question, and English cases are not much help, as they are simply a construction of the English bankruptcy act. Doubtless, says our contemporary, if such a draft was paid by the drawee without notice of the drawer's failure or bankruptcy, he would be free from all liability to the drawer's assignee subsequently chosen; but if the drawer's bankruptcy was known, the safest course would be to decline to pay his draft. There are other cases also in which a draft operates as an equitable assignment of the drawer's funds in the possession of the drawee, and these can be safely paid without any reference to the death, bankruptcy or other happenings to the drawer. The drawee can always decline to pay unless he is under an obligation to pay them, implied from the relation existing between the drawer and drawee, as in the case of a bank and its depositor. Several cases have arisen in which the drawer has failed and the drawee had money in his hands, but instead of paying the drawer's drafts drawn before his bankruptcy, has applied it to discharge an indebtedness due from the drawer. The drawee is not compelled to pay, and doubtless the safe course

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is to delay payment until receiving legal direction.

THE BATTLE CREEK DISASTER.

No-railway-is-proof against such disasters as that which occurred on the Chicago and Grand Trunk Railway near Battle Creek, Michigan, last week. It was simply the consequence of disobedience of orders on the part of the conductor of the east bound train, whose patience evidently had become exhausted at the delay of the train going west which was about two hours late. It cannot be accounted an accident any more than the death of a person who

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throws himself before the wheels of a train in motion can be termed an accident. Disasters from disobedience or neglect of orders have occurred on more than one railroad of late. Delays are

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Warter and May, Oporto Ports.
Haig & Co., Taragona Ports.
A. Houtman & Co., Rotterdam, Holland Gin.
Ind. Coope & Co., Burton-on-Trent, Ales.
Seigert & Sons, Trinidad, Genuine Angostura Bitters.
Dublin City, Distillery Whiskey.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Escheneaur & Co., Bordeaux, Clarets, Sauternes, & Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Sauternes, etc.
Neven, Raphael & Co., St. Hilaire, Sparkling Sauternes.
Fayo & Corle, Macon, Burgundies and White Wines.
Royal Hungarian Government Wines of Budapest, Hungary.
James Watson & Co., Dundee, Scotch and Irish Whiskey.

more common on this side of the Atlantic, chiefly because of the greater distances, but it might be well to reconsider whether delays from any causes but such as are wholly unpreventable—e. g. a severe cold snap in winter, when it is impossible to keep up steam enough—cannot be more effectively controlled. If all American roads started on time there would doubtless be fewer accidents. The Grand Trunk has been remarkably free from accidents of late years, and this notwithstanding its greatly increased traffic, to which the extensive double tracking must have largely contributed. The loss by one such wreck is enormous; and it is needless to say that the terrible loss of life must be felt as keenly by those who control the operations of the road as it is possible for human hearts to feel under such dreadful circumstances. The time will probably come when railway trains will be built almost or wholly fireproof—of steel or iron—and all passenger coaches lighted by electricity. The total loss of life in the Battle Creek disaster is given at twenty-eight.

MONTREAL CLEARING HOUSE.

Total for week ending 26th October, 1898: Clearings \$10,907,266, balances \$1,563,636; corresponding week 1892 clearings \$11,854,379, balances \$1,496,935; corresponding week 1891 clearings \$10,414,196, balances \$1,481,029; corresponding week 1890 clearings \$9,298,334, balances \$1,244,842.

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OF EDINBURGH. HEAD OFFICE FOR CANADA: MONTREAL.

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

WORLD WILD POLICIES.

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

Loans advanced on Mortgages and Debentures purchased.

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Manager.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1892)

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



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THE CANADIAN

Journal of Commerce

MONTREAL, OCTOBER 20, 1893.

FIRE UNDERWRITERS IN COUNCIL.

The Canadian Fire Underwriters' Association convened and opened their tenth Annual Meeting at Montreal on the 4th instant, but in accordance with the statement in the the notice, it

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was adjourned until Tuesday the 24th inst., when a very long Agenda came up for discussion and consideration.

The attempts of the Fire Insurance Companies to obtain special legislation are justified by the action of the legislatures of Ontario and Quebec in the matter of statutory conditions. But these attempts very generally result unsatisfactorily by reason of the amendments in the committees of the legislatures which are made by members who do not quite comprehend that the interests of assured and assurer are one.

The Fire Underwriters endeavour so far as it is possible for them to discriminate equitably in favour of those places in which the fire department and appliances are equal to the local requirements but it is, no doubt, very provoking that the most ample provisions for safety are so often rendered worthless by the neglect or ignorance or the want of thought in those who have the charge of the appliances or the command of the forces.

In our reports we remember one case in which the engine was in a house so situated that the water froze on the threshold so that an axe had to be procured to chop out the doorway. Then the wheels of the engine were found entangled by the same impediment. As though this was not sufficient—when the engine got to the river, the ice again formed a barrier. During all this time the fire—which a few pails of water would have quenched—was gaining headway so that when the engine was ready to work the building and stock were already destroyed.

On another occasion the engine was promptly on the scene of the fire but something appeared to delay the raising of steam. Examination showed that no water had been put into the boiler.

This object was instantly remedied when the change of temperature caused

a collapse of the boiler and gave the fire a real good chance.

On another—engine, hose and men were all promptly at the scene of the fire; but only a trickling of water could be got for a long time. At last it was found that the hydrant had been only partially opened—but in the meantime the fire had become uncontrollable.

It is but recently that an impetuous fireman, having no key to the hydrant took a plank and knocked off the nozzle when of course no connection could be made and the fire went on its way unimpeded.

In another place in which there is a chemical engine the Chief ordered some four or five streams of water turned on to quell a smoke in a fragile stock where perforce wetting meant almost total loss of value.

It is a lamentable fact that in too many cases the chief of the fire department depends very much more on his stock of profanity than on the cool judgment which is necessary to safety and success.

We remember having read some years ago a series of papers on this subject which appeared to be of very great value in showing how fires should be attacked. Main strength and ignorance do too often cause more damage by the injudicious use of water, so that it is not alone the engines, hose, water and men but The Man on whom the companies and the people must rely for safety.

Infractions of Tariff will occur just so long as the Tariffs are level premium tariffs in which a horse is a horse whether just discarded by the Street Railway or one sired by "Muscovite" in other words—so long as every class of risks with one tariff rate presents differences in ownership, exposure and other occupancies.

Incendiarism will flourish so long as

it is profitable and no longer. Of course there are cases of incendiarism for revenge, but it is very singular how seldom these occur when the sufferer is lightly insured.

There have been cases in which incendiarism has been resorted to for the purpose of getting rid of a rival business, but the form which is most rife finds the persons with unsalable stocks or unrentable buildings and with insurances which lead the knowing ones to jump at conclusions to which they deem it unsafe to give utterance.

A little more care in taking applications for insurance and in inspecting the risks would materially diminish these sad occurrences because they would prevent over-insurances and would give the assured knowledge that without proper accounts he was "uninsurable."

Advances in Losses necessarily lead to advances in rates—but when a tariff which is a minimum tariff is continuously minimized by intrigue, it is rough on those whose properties present the minimum of risk, that they should suffer because they have not known "the ways that are dark and the tricks which are vain" but which are effectual in obtaining minimizations of the minimum.

Inspectors who inspect are valuable officers of insurance companies, but those who inspect the front exterior of the buildings only, or such parts of the interior as are specially brought to their notice by the proprietors of the properties, are an expense without proportionate benefit. Of course the rays of the sun, being concentrated do sometimes cause fires—but the much more frequent causes of fires require for their discovery and elimination a lantern and brains, and however difficult it may be to some of the inspectors to comprehend the fact, the causes of fires may be more generally found by entering the back door than by the front—whilst the

causes of conflagrations may be found in the rubbish of empty cases, empty crates and piles of straw and paper with which the alleys of nearly every town and village are strewn.

We are glad to note that the permits for other insurance without notice are to be restricted to certain classes of risks. We trust that the fullest consideration has been given to the article on this subject in our issue of the 13th inst., Under the heading of "Fire Losses in 1893."

"Plate Glass" is a deceptive description because so many of the large sized panes of glass are not properly plate glass but are of the thinnest and most brittle of all substances, so there should not only be specific amounts on plate glass in stock, but there should be a provision of non-liability for glass of more than 12x20 size when in windows in order that real plate glass may be more generally used and then it will be covered by the Plate Glass Companies; or if covered by fire policies will be specifically insured.

Is a Laundry a Laundry? or is it a Hospital? or a Hotel? are very important and difficult questions. Does the good samaritanism of the Hospital or the hospitality of the hotel lessen the dangers arising from the Laundry detached therefrom or not? If not, is the near neighbourhood of the Hospital a good excuse for insuring the Laundry at a lower rate than is commensurate with its hazard? If so, it will be a good idea to be careful to select locations for laundries near the good grey walls of the hospitals.

The Co-Insurance clause has been used too much as a patent medicine warranted to cover all the ills to which fire underwriting is liable. Its use should be as cautious as should be the "further insurance without notice" permit. To restrict the latter while requiring the former would be an anomaly. The truth is that in fire underwriting as in every other business—rules are good, but brains and experience are better—the latter will make such rules as may be necessary to success whilst the former alone will always degenerate and be misapplied.

Slop-Bowl—Is there a limit to the rate which may be adequately levied upon any risk? Is there a risk of a class which may not properly be insured? If so the companies do not want

the risks and they need not care who gets them. If not, then if the Companies are Fire Insurance Companies they should not refuse them.

But if they object to the class as un-insurable, or the proper rates be unobtainable, why should they object to the Agents having places to put that which they themselves do not want and will not have.

Are not the Companies in danger of having these which they deem not blessings in disguise if it becomes a question with the agent as to whether he shall lose his commission or not?

Is it not a fact now that if one company declines a risk it is sent from office to office with constantly modified descriptions until some unwary office is saddled with it, whereas if the agent had a slop-bowl or a hospital into which to put it, it would go there at once in all its naked deformity to the general safety of the more conservative companies?

If the companies require from their agents a distinct statement as to the risks declined by other companies, and the causes of their rejections, their eyes would sometimes be opened very wide by the audacity of the agents and their want of a Slop Bowl.

The Young Men—We trust the time will soon come when the young men of the fire offices will be eligible for membership in C. I. U. A., and that a series of addresses and discussions on the various questions affecting fire insurance will be a prominent feature of the Association. As it is proposed to organize a "House of Lords" in the guise of a Dominion Board, a "House of Cadets" would be a valuable counterpoise, leaving the House of Commons as the real legislators, so that there will be no encroachment upon "Provincial Rights"—no restriction upon "Home Rule" no bar to the Federation of the Empire—but general development at every desk, in every office—among the agents and in the education of the people in their co-interests in fire underwriting.

Time was when such gentlemen as M. Bennet, Jr. now of the Scottish Union and National, and George I. Hope late President of the Continental and other gentlemen who had made Fire Insurance a life study, made addresses which roused discussion to the universal benefit, whilst the field men of the Northwestern and Southern States wrote about and talked over the exper-

iences and difficulties which beset them in their various vocations; therefore we are glad to note that it is proposed to extend the eligibility to membership in the C. I. U. A. and we hope it will be in the direction of the young men to whom the interests of the country in respect to fire insurance will necessarily be confided.

It is undoubtedly necessary to the safety of Banks, Life Insurance Companies and Loan Companies that they should have some form of fire insurance which may give them protection against the acts of the owners of the properties on which they make advances; but this protection should not be against their own acts or laches; in other words, their fire insurances should always be upon real values and not merely on suppositious ones. It is a sad fact, however that warehouse receipts are not always guarantees of the properties specified in them, and that the buildings upon mortgage properties are not of their supposed intrinsic values. More than this, the subrogation clauses in policies have been found so generally deceptive that no reliance can now be placed upon them.

Under these circumstances it is somewhat difficult to understand why the fire insurance companies have so long offered special inducements for these classes of risks by paying commissions to clerks in connection with them.

BANK STATEMENTS.

It is a somewhat striking feature of the Government Bank Return to 30th September that while the trade discounts have diminished in volume there has been an increase in circulation of \$1,819,959 since 31st August. It must, therefore, be against withdrawals from deposit accounts that the outflow has occurred, as we find that a decrease is shown in the statement of these funds of \$1,203,113. The current accounts are however only affected to the extent of \$192,001, while time-deposits have been reduced \$1,011,113.

Though indicative of increased activity in trade, these changes show what need there was to bring into its arteries moneys which had been in dormant condition for some months, moneys which with the season's advancement came out of hiding to seek a greater profit than that afforded by a Bank Deposit rate: they might have remained undisturbed had there not been a shrinkage in the

amounts realized from the sale of grains and other commodities.

To revert again to circulation we find that the figures now before us are \$1,000,000 beyond those of the corresponding months of 1892 and 1891, and \$2,000,000 over the annual average of these two periods; we may therefore hope to approach, if not surpass, the record of last year, when November is reached, which as will be remembered totalled \$39,818,218 during November, 1892.

Deposits since September of last year show an increase of \$665,607 only, in both forms, as against a net increase of \$11,619,265 in advances. To admit of this latter increase the banks have reduced their lendings in the American centres, which from being \$24,211,355 in 1892 fell to \$18,451,883 at the close of last month. The shrinkage which has

taken place throughout the year in speculative ventures is shown in the reduction of \$4,868,080 in stock loans. Specie and Dominion notes are less than during August by \$242,095, though \$1,540,148 greater than in 1892. The average holding is a fair one from a conservative standpoint though in individual cases greater strength would not be amiss. Overdue debts, notwithstanding the midsummer appropriations, have increased \$649,134 since September, 1892, and this sum is about equal to four per cent. upon the total increase for the year in trade discounts.

We must defer further reference to the figures of the Return until another issue, meantime directing attention to the comparative statement which we print below, and to the larger statement in detail which is in its usual place:

Gazette of his Province, and there his bounden duty ends. In the Province of Quebec the prothonotaries of the Superior Courts, or their Deputies, to whom abandonments are made, could furnish the Department with certain rough and hastily prepared figures; so might the clerks of the Court of Queen's Bench in Manitoba and the Northwest Territories and the clerks of the various county courts in the other Provinces; but their figures would be insufficient and incomplete. The Department could only obtain exact information directly from the assignees themselves.

Hence it follows that certain legal enactments will be necessary before the public interest can be fully served, or the compilation of statistics made possible.

Should the sentiment of the business community, as it may find expression in the House of Commons, lead to the adoption of a general Bankruptcy measure it will be within the duty of the Minister of Justice to secure the insertion of a special clause in the Act under which assignees shall, within a reasonable delay after receiving an assignment file with the statistical office a balance sheet, on some uniform plan. We say within a reasonable delay for the moment at which the assignee at present transmits his announcement of the insolvency to the Official Gazette is too early a one in which to expect any certified statement of the insolvent's affairs. A later date must therefore be selected.

But even with the existence of a general Act, amendments must be made to the common law of the Province under which abandonments are at present effected for there are those in the legal profession and elsewhere who contend that a general Bankruptcy Act does not render the common law, in regard to bankruptcy proceedings, a nullity. The assignees thereby created must also be brought under the operation of the clause requiring a statement to be filed, and without the amendments to the law they would be under no obligation to the country at large beyond what their public spirit might suggest.

It will not be lost time for the Boards of Trade throughout the country to study our suggestions, and do what they can to help forward the preparation of the necessary statistics in Bankruptcy, which the able statistician Mr. Geo. Johnson is himself most anxious to provide for public information.

BANK STATEMENTS.

	Sept 1893	Aug. 1893	Sept 1892
Capital authorized.....	\$75,458,685	\$75,458,685	\$75,958,685
Capital subscribed.....	63,170,654	63,170,654	62,997,523
Capital paid up.....	62,074,078	62,029,038	61,652,233
Amount of Rest.....	26,181,959	26,062,576	24,826,594

LIABILITIES.

Notes in Circulation.....	35,128,228	33,308,967	34,927,615
Balance due Dom. Govt. after deducting advances for credits, pay lists, etc.....	2,310,334	2,476,608	2,516,627
Balance due to Provincial Govts.....	2,937,348	3,769,238	2,934,747
Public deposits on demand.....	61,245,942	61,437,993	65,753,885
after notice.....	104,004,598	105,015,710	98,831,098
Loans from other banks in Canada secured.....	64,000	103,278	150,000
Deposits payable on dem'd, after notice or on a fixed day by other Can. banks.....	2,621,736	2,718,117	3,491,261
Deposits payable on dem'd, after notice or on a fixed day by other banks in Canada in daily exchanges.....	120,767	132,048	126,002
Deposits payable to agencies of bank or to other banks or agencies in foreign countries.....	221,989	169,273	139,343
Balance due to agencies of the bank or to other banks or agencies in the United Kingdom.....	5,312,794	5,538,573	4,373,037
Other liabilities.....	222,623	250,002	2,379
Total liabilities.....	214,191,254	214,919,947	213,477,549

ASSETS.

Specie.....	7,316,292	7,706,937	6,770,649
Dominion notes.....	12,898,359	12,749,309	11,903,354
Deposits with Government for security of circulation.....	1,818,448	1,818,448	1,761,259
Notes and cheques on other banks.....	6,939,379	6,619,972	7,899,713
Loans to other bks. in Canada secured.....	38,385	83,385	150,000
Deposits payable on demand or after notice or on a fixed day in other banks in Canada.....	3,422,693	3,223,002	4,457,137
Deposits payable to agencies of bank or to other banks or agencies in foreign countries.....	129,472	125,270	196,343
Deposits payable to agencies of the bank or to other banks or agencies in the United Kingdom.....	13,451,843	13,562,629	24,211,345
Dom. Govt. Debenture Stocks.....	4,243,676	3,384,470	2,161,903
Can. Municipal Securities and British, Foreign, Provincial or Colonial public securities (other than Dominion).....	3,188,572	3,188,572	3,428,421
Canadian, British and other railway securities.....	9,545,002	9,398,221	8,423,534
Call Loans on bonds and stocks.....	6,017,717	5,979,966	8,068,091
Current Loans and Discounts.....	14,960,190	14,398,606	19,828,270
Loans to the Govt. of Canada.....	204,654,480	205,956,200	188,167,136
to Provincial Governments.....	1,335,120	1,402,503	1,296,351
Overdue debts.....	2,962,723	2,964,999	2,303,589
Real estate, other than bank premises, the property of the bank.....	909,841	912,783	1,123,258
Mortgages on real estate sold by the bank.....	652,111	660,395	839,506
Bank premises.....	4,977,733	4,917,787	4,622,679
Other assets.....	1,465,672	1,901,035	1,514,728
Total Assets.....	300,918,049	300,863,015	298,133,431
Aggregate of loans to directors and to firms in which they are partners.....	7,762,892	7,978,632	7,034,794
Average specie for month.....	7,369,449	6,958,448	6,759,916
Average Dom. notes for month.....	12,953,910	11,744,457	12,073,627
Greatest circulation during month.....	36,112,480	34,750,617	35,446,397

STATISTICS IN BANKRUPTCY.

We are in receipt of a letter from the Statistical Branch of the Department of Agriculture at Ottawa, concurring in the view which we expressed last week concerning the importance of having in the hands of the public a return of the failures throughout the Dominion which could be regarded as official. We appreciate with the Department the difficulties which surround the compilation

of statistics at the present time owing to the differences of legal procedure in the several Provinces, which multiply the avenues through which these statistics would have to be sought. Coupled with this is the fact that there is nothing in the statutes to compel an assignee of an insolvent estate to render a statement of affairs to the public. Notice of the insolvency is given by the assignee in the official

THE CITIZENS' RIGHTS AND DUTIES.

The recent formation of a Citizens' Municipal Association, having for its object the promotion of municipal reforms by the dissemination of literature bearing upon the subject, the raising and expending, in a legitimate way, of funds to secure the nomination and election of worthy men to sit at the Aldermanic Board—all this affords us opportunity to enlarge upon the necessity of understanding aright the duties which every male member of the community owes both to the State, and to that portion of it which constitutes the city or town in which he exercises his sufferages.

It is almost too late for him to perform these duties thoroughly, whether in assisting to redress wrongs, or to correct legislative abuses, or in working to improve civil government, if his activities have only been stirred through listening to the declamations or denunciations of others, after some abuse has crept in, and not because he has all along been engaged as a duty, in a careful study of the various events transpiring around him, and can say that the abuses have occurred notwithstanding his best and most loyal efforts.

Where can he get his knowledge of what ought to be, yet is not? His lack may be supplied through the instrumentality of some such organization as that whose formation we now chronicle, but the very existence of that organization and his having to seek his knowledge through it, suggests the absence of previous training in the rights and duties of citizenship.

Something has gone wrong. Taxation is excessive, how did it become so? Is it through reductions of revenue the result of exemptions of real property from taxation? Is it owing to heavy outlays for interest on loans incurred for some extravagant purpose—or for a rightful purpose, may be, but where the cost unfortunately has been swollen under some jobbing contract? Is it because work badly done has to be done again? Is it because monopolies have to be encouraged? These are questions which create in the citizen's mind, whether he can answer them or not, the belief that some one has erred, either because he was corrupted himself, or failed in his aldermanic duties through ignorance or partizan feeling.

If the questions be those affecting the State rather than the Municipality they bring into play a wider range of thought and experience. They require that the citizen should know why revenues have to be procured—how they ought to be applied—and under what con-

ditions they can best be obtained.

Will a business experience enable one to answer all these enquiries? To some extent, possibly, but not in a broad-minded way.

Our ordinary citizen has but a faint idea of the constitution of his country—what changes have been wrought in it by its very growth—how he came to have a country at all. The fact is he lacked school training. He fulfilled all his obligations as a scholar on the ordinary lines but his curriculum covered no instruction in the arts of finance, nothing regarding the functions of the State, and the duties which citizens owe to it; nothing as to the lawfulness of taxation, and the difference between it and the tribute of the slave; nothing as to the use and abuse of credit, and the immorality of repudiating debts of the city or State, or rashly incurring any public debt whatever.

There are ways of teaching these subjects which unfit the citizen for his duties, and make a narrow spirit dominate his career.

When in dealing with political and social science in his college, a professor there taught his students that 'the greatest job of all is a protective tariff. It includes the biggest log-rolling and the widest corruption of economic and political ideas,' he failed, in the very unworthiness of his English, to tone the minds of his students, and he was guilty of imparting a narrow view to a subject which can never be disposed of in the schools, but must be one of renewed debate in the legislatures of every country.

With the view of drawing attention to the need of training in political and social science at our schools and colleges, we would direct the attention of our business men, as well as the instructors in our educational establishments to an able article in a late number of the "Contemporary Review," by the Right Hon. James Bryce, M. P., on "The Teaching of Civic Duty," wherein he describes the habits of civic duty which a schoolmaster should seek to form in his pupils, as consisting of three things—1. To strive to know what is best for one's country as a whole. 2. To place one's country's interest, when one knows it, above party feeling or class feeling, or any other sectional feeling or motive. 3. To be willing to take trouble, personal and even tedious trouble, for the well-governing of every public community one belongs to, be it township or parish, a ward or a city, or the nation as a whole.

He gives two methods of forming these habits, 1. The giving of knowledge re-

garding the institutions of the country—knowledge sufficient to enable the young citizen to comprehend their working—and the inspiring of a love for the nation, an appreciation of all that makes its true greatness, a desire to join in serving it.

To apprehend the force of the headlines which we have affixed to these remarks, we quote further from Mr. Bryce's article, an incident occurring in one of the Swiss cantons, and in the course of his conversation with a peasant landowner, and member of the popular primary assembly, which regulated the affairs of the canton. In answer to a question whether it was not a fact that all citizens had the right of attending and voting in this assembly, the landowner replied, "It is not so much their right as their duty."

This is the spirit which should inspire us in the discharge of our citizenship, and if we possess that spirit in full degree, we shall not stop at the registration of our vote at the polls, but ceaselessly endeavour to raise the standards of political morality, whether of local or other politics, and be ever on the alert for reforms.

PROVINCIAL TAXATION.

As many of our readers are aware the tax problem has been made a subject of investigation by a joint committee of the Board of Trade, Chambre de Commerce and the Citizens' Taxation Committee, and the views of this body have just been impressed upon the leaders of the Legislature at a meeting held in this city. It is significant that the English and French members were a unit in the reforms recommended.

The committee presented a resolution declaring that the Provincial taxes of '92, collected from the mercantile community, were onerous and excessive. They recommended that in their place a tax of one mill be collected on all taxable real estate in the Province, such retrenchment to be enforced as would render the revenue so obtained sufficient to meet the present extraordinary requirements of the Government. The committee also suggested that all exemptions from taxation be abolished. The burden of the speeches was that the country must take its share of the burden of taxation. "Such a tax," said one, "would probably be opposed by the country members, for most of the money collected from the city was spent in their constituencies. But the merchants of Montreal would no longer stand their fair city being milked dry for the benefit of the rural districts."

L. E. Morin, president of the Chambre

de Commerce, said the rural population had too long been accustomed to having their taxes paid by Montreal, and it was time there was a change. The proposed land tax was not an onerous one, and if the Cabinet dared to appeal to the people on this measure he felt sure it would have the unanimous support, irrespective of politics, race, or creed, of all classes.

A member of the Citizens' Committee remarked, amid applause, that Montreal might seek political independence from the rest of the Province, if not relieved.

Other speakers insisted that the farmers would not feel the proposed tax, while the present tax on commerce was a tax on progress and a bar to enterprise. All should pay his proportion and then all would be interested in checking public extravagance. A tax on real property was shown to be more easily collectable and more equitable than a tax on personal property. The deputation was not satisfied with the tax of one and a half per cent. on real estate transfers; but they were in favor of having the exemptions from the tax on successions reduced from estates under \$10,000 to those under \$1,000. They thought all successions over \$1,000 should be taxed. This, and a tax of a half per cent. upon real estate transfers, would give the Government the extra money they required. As to the proposed real estate tax, the bulk of it would still fall on the cities. The value of the real estate of Montreal was \$167,000,000, that of Quebec was \$50,000,000. As the whole Province was only rated at \$387,000,000, more than half the tax would be paid by the cities. Such a tax, too, would not drive large concerns out of the Province, as the present business tax was doing. Some time was spent in discussing the provisions of the Hackett bill which has already been reviewed twice in these columns. The meeting appeared to fully realize the difficulty of organizing an equitable system of taxation at short notice to meet the legacy of bad debts and burdensome obligations left us by a former administration.

It is probably known to all the business men present at the meeting that a general tax on real estate throughout the Province, although admittedly the most equitable one, is rendered impracticable by the indifference of a large proportion of the municipalities to their duties in such a case. They will make no returns; and they will not even pay the \$10 to \$12 a year they owe for Building and Jury Fund for which many of them are years behind. Those of our readers who wish to study the subject thoroughly will find it all in a nutshell in the re-

port, page 20, "Journal of Commerce," 6 January, 1893, and editorially on page 97 of the issue of the 20th of the same month. It is surprising that no one seems to have followed up the idea there suggested of a tax on sales of stocks. The masked bucket shops might then contribute their "Rake-off"—their chips from the "Kitty,"—and no one be much worse off than before. Such luxuries might then bear a share of the burthen. We commend this to Messrs. Baylis, Featherston, Stephenson, in view of the almost impossibility of reaching the greater number of the municipalities east of Three Rivers.

YOUTHFUL DEFAULTERS.

Our attention has been directed several times lately to the frequent cases of defalcation among young men entrusted with the handling of money in business offices. We have before us at present not less than six cases of the kind, the actors in all of them of respectable parentage. The sums vary from \$50 to \$1,000, one of them, \$900 being the appropriations of the son of an insurance man and engaged in an office not a thousand yards distant. This fortunately, perhaps, for the young man's career, has been condoned, the father making the amount good to the company. The temptations to which young men are exposed in a large city like Montreal are so great as to call for continued circumspection on the part of parents and guardians. Young men of gregarious disposition—and they are the great majority—are keenly alive to inability on their part to keep pace with those of their companions who can or may spend money freely. There is no point on which boys and youths and even some of their elders are more sensitive than this of the purchase of luxuries for themselves and their companions. The schoolboy of 12 has already taken his degree, and the young man of 18 or 20 is probably a past master. Many parents provide home amusements for their boys, such as billiards, music, etc., to wean them from the street, but not every family has a room large enough for the former, and a sufficient taste for music is not universal. Happy the youth whose taste inclines him to so inexpensive a hobby as music—

— that internal power,
Active and strong and feelingly alive
To each fine impulse?"

—for everyone should have a hobby of some kind, only he must not allow the hobby to ride him. Why, it may be asked, do we not hear more on this subject from the pulpit? "Render unto Caesar the things that are Caesar's," and so on. The foundation of a career of dishonesty is laid at a time when the minds of youth are plastic, and it behooves parents and clergymen to warn, to direct, to make the impress of honesty, of honor while yet it is not too late. "If good we plant not, vice will fill the place,
And rankest weeds the richest soil de-
face."

One of the most painful cases recently made public, involving the "borrowing" of a very large amount of money, in sums great and small as required, was the third misappropriation in the man's career, but it is very rarely that the transgressor escapes so easily.

To every young man in a position of trust we raise the voice of warning; it is the first step that costs,—"*C'est le premier pas qui conte*," say the French: beware of the first step; do not touch a cent of your employer's money for your own use; do without the luxury; it is surely a poor thing compared with what you must barter for it,—your inheritance,—probably,—your character, your honour.

"N. E. S."

"A duty on heather!" sounds like a Customs joke; but the fact lies before us, and the fact is also present that goods—if they may be so termed—of a similar character have been regularly charged duty in the past. Among them are cut flowers, mistletoe, holly, etc. A St. James street grocer, whose name is legion in Inverness-shire, recently paid duty on a barrel of heather shipped from Glasgow, and valued at 5 shillings sterling. Some heather just imported from the purple hills of "Auld Scotia" by the Caledonian Society in Montreal, to be distributed as nosegays or boutonniere among the members and their friends on the occasion of Halloween, has been pronounced dutiable, as being among the goods "N. E. S." (not elsewhere specified), calling for a duty of 20 per cent, and notwithstanding the indignant protests of the Society, security had to be given that the duty would be paid as soon as the article could be appraised. Heather has some value in remote spots in its own country apart from its charm to the eye. There is a church in that most charming of Highland glens, Glen Urquhart, which is roofed with the lovely shrub; and every Highlander knows that white heather, now a favorite in the cottage gardens of the "North countree," has become so rare on the hills that tourists will pay silver for a small sprig. As a gift it has a meaning of its own. If, as has been stated, the gift of the purple heather to the Caledonian Society came through favor of the Earl of Aberdeen, our popular new Governor-General, the fact should have been made known to the Customs by the Society. Since writing the above we learn with pleasure that Mr. W. Clark Wallace has removed the duty from heather.

PRESENT AND COMING DRESS GOODS STYLES.

Serges, whipcords, tweed effects and cashmeres seem to be the prevailing lines for the fall, although some of the principal houses have had a demand for French broadcloths. Fawns, greys, navy and English red are the proper shades. Challies will be worn largely again for the coming spring, but instead of the pancy and larger patterns, small designs will be in vogue as in Europe, the bulk of the orders being for dark grounds. In cashmeres the "Soleil," or velvet finish

J. W. MACKEDIE & Co.,

Wholesale Manufacturers of

Ladies Jackets, Capes, Ulsters,

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

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

MERCHANTS SHOULD SEE OUR GOODS
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33 VICTORIA SQUARE,
MONTREAL.

will be the proper thing, as approaching the French Boards for lustre and elegance. English red, navy, manee grey, otter, fawn, reseda green, French grey and nut brown will be the tints in demand.

SPECIAL NOTICE.

THE NATIONAL CASH REGISTER.

One who is using the National Cash Register says: "It shows the amount of my cash sales, and keeps a record of my credit sales, money received on account, and money paid out. In addition to this, it shows the number of times the cash drawer has been opened for change. This system gives me a detailed statement of the amount of business done each day. It shows, also, the separate amounts of the sales of three kinds of merchandise—drugs, cigars, and postage stamps, enabling me to determine the profits or losses of each department. This is of decided benefit, and an improvement over the old way of having a different cash drawer for each line of goods, or marking the sales in a book." See the advertisement elsewhere, or write J. A. Banfield & Co., 63 King street west, Toronto, for handsome new illustrated pamphlets, etc.

Financial

Thursday Evg., Oct. 26th, 1893.

Money loaned on call at 6 to 6½ per cent. on this market. Sterling closed dull and unsettled. Sixty day bills 8¼ to ½ and 8½ to ¾; demand 8¼ to ¾ and 9 to 9½; cables 9½ to ¾. New York funds 1-32 to 1-16 and ½ prem. to ¾. Documentary sixties 8. Cattle bills, 3 days, 8¼. Money in London 2 to 2¼ and bank rate 3 per cent. The stock market was unsettled, but several securities were in demand and closed higher. Richelieu advanced from 55 to 64, closing with buyers at 63¼ and sellers at 64. The statement is reported to be a good one, and as previously mentioned a dividend is looked for. Street Railway was a favorite and it sold as high as 179, reacting several points before the close. Canadian Pacific, Cable and Gas divided most of the other business and \$2,500 colored cotton bonds were placed at 99. The following is a record of the week's doings:

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal.....	14	221	220	230½
Ontario.....	22	110	110	118
Merchants.....	60	155½	152½	161½
Commerce.....	..	....	....	144

Miscellaneous.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Pacific.....	800	74½	71	86½
Osble.....	375	137	134	165½
Telegraph.....	60	141	140	149½
Richelieu.....	700	64	55	66½
Passenger.....	1350	179	169½	241
Gas.....	520	183	181	218
Telephone.....	..	....	....	159½
Montreal Cotton .	6	125	125	137½
Col. Cotton Bds..\$2500	99	99	99	103½

MONTREAL WHOLESALE MARKETS.

Thursday Evg., Oct. 26, 1893.

The volume of business has continued moderate, the fine, open weather delaying trade in some lines. A lower temperature would be welcomed by dry goods traders, furriers, fuel dealers, and the host of retailers generally. Farmers continue to prosecute out-door work and are leaving their marketing until later. The production of butter and cheese has naturally kept up well, but the shrinkage is now beginning to be felt. Prices of staple goods have not undergone much change during the week, and the markets are steady on most importations. Higher freights will soon be a factor in the situation.

Ashes.—Receipts continue light. We quote pots 4.75 for firsts (one small bill selling for 4.80), seconds 4.10. Pearls 6.25 for firsts. Received since 1st January 1,286 pots, 94 pearls; delivered since 1st January 1,355 pots, 133 pearls; in store 26th October, at 3 p.m. 26 pots, 13 pearls.

Butter and Cheese.—The high price of butter is preventing business but it is likely more sales will soon develop. Offerings are chiefly late made creamery, fine dairy being scarce. Finest fall creamery is held for 22c to 23c and perhaps a fraction more. There is a scarcity at western points which formerly supplied a good deal of butter. Somebody should make money at present values, and handlers here say it is the producer, as up to 23c has been paid in the country. In cheese, some late made Ottawa Valley district is said

to have been placed at 11 1-8c. The market appears to be steady, despite reports to the contrary, and sales are being put through on private terms here and at country points. Finest Ontario fall is quoted at 11 3-8c to 1-2c, and Quebec at 11 1-8c to 1-4c. Liverpool cable 55s. At Ingersoll, offerings were 2,320 September. For some lots 11c was bid, but market was dull. At Woodstock 13 factories offered 8,300 Sept., and balance of season, but no sales were reported. The quick trip of the Campania gives us a late report of the London market. It says: The c. i. f. quotations cabled from New York and Canada are respectively 56s and 54s to 54s 6d, which are 2s to 3s higher than a week ago. The market does not respond, and business has been but slowly concluded at the former currency for the prime lots at 50s to 52s, with perhaps a fine parcel at 53s, inferior makes at 44s to 48s, and more or less heated sorts at 38s to 42s.

Cement.—Dealers report the usual fall business. Portland cement is selling at \$2.10 to \$2.25, according to brand, and Belgian at \$1.90 to \$2.

Chemicals and Drugs.—The market for heavy chemicals is quiet but steady. Demand for drugs has been slightly on the increase. Opium is easy in tone. The statistical position, as reported from the East, is favorable as regards new crop, but the quantity of old goods carried there and in the principal distributing markets is large. The position of quinine has further improved, the entire stock of foreign makes offered in New York at 19c cash having been taken up, the transaction aggregating 15,000 ounces.

Dry Goods.—The local mills continue to report steady work and are confining themselves to orders. Raw cotton and wool are firm in price and, in some instances, advances have been paid. Manufacturers' price lists are unchanged but the tendency is upward. Wholesale merchants inform us that the week's business has been on the quiet side, orders coming in slower than was expected. The extremely fine weather, of late, has had its influence on orders for heavier and warmer material. Farmers appear to be too busy to do any selling, or buying, as they are ploughing, and otherwise preparing, for the next crop year. Retail suburban business has been fair and city trade barely up to expectations. Buyers in Europe write of firmness, in all classes of goods, and advances are likely to be established on some lines, later in the season. Liverpool cotton quiet; American middlings 41-2d. Cotton futures firm;

1893

STILL AHEAD

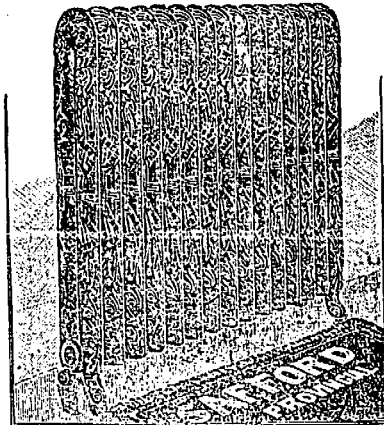
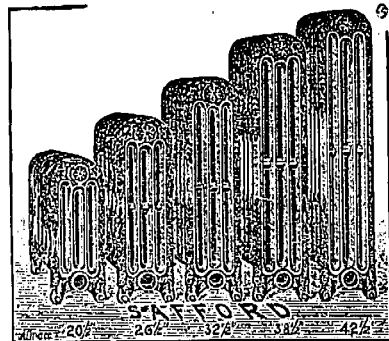
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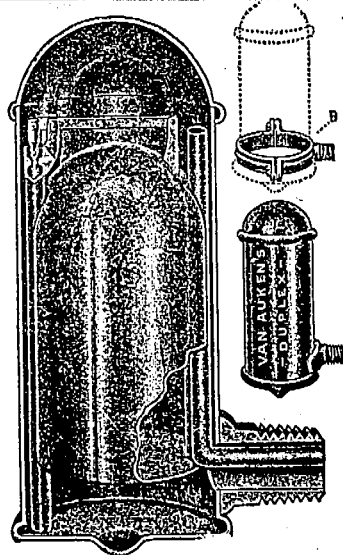
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The Van Auker Steam Specialty Co.
C. P. MONASH, Manager,
 201 S. CANAL STREET, CHICAGO, ILL.

trade are now busy in getting all orders pushed out, and, as usual at this season, are more intent on selling than in buying. In coffees, the market is yet bare of Rios and Santos, and orders sent in by travellers have to be cancelled. Some Maracaibo has come to hand since our last issue, and a few sales have been made at a slight advance. A small lot of Mocha, direct shipment from Aden, has also come to hand. In teas we have nothing to report, except that Ceylons and Indians show a hardening tendency. No purchases, at least to any extent, have been made during the past week, but prices nevertheless are steady. Japan teas unchanged in price and quiet. In canned goods there is nothing doing, buyers being supplied for the moment. We see that the U. S. is short of corn, the pack this year, owing to drought, being much short of last year. The situation as regards raisins is as was stated in our last. Prices in Denia have advanced and are now about 1s over lowest offers of last season. New York and London markets have stiffened, but here we don't show any hurry in following the markets, and fruits can be had in Montreal under what it would cost to lay it down. Currants are still low, and likely to remain so. Rice is a little stiffer in New York but no advance has been made here, so far. Tapioca and Sago have eased off a little on the London market, say about 3d per cwt. Spices are still low. Peppers are rather lower in London and so are cloves, a drop of 1-4d having been made. All gingers are high, and Cassia is going up in price, 7c for China being the inside price for large lots in New York, where it is mostly held in a few hands. Refined sugars in this market are unchanged. Rounds lots of Barbadoes molasses can be purchased at 81c, but the combine price for small quantities is 84c. Tart molasses have been offered at 25c. The States are said to be short of foreign, and one dealer claims to have received an

Nov. 8.00c, Dec. 8.10c, Jan. 8.20c, Feb. 8.28c. Close, spots, steady; uplands 8 1-2c, gulf 8 5-8c, futures steady. Nov. 8.10c, Dec. 8.19c, Jan. 8.28c, Feb. 8.36c, March 8.43c.

Flour and Grain.—Demand for flour was confined to the best grades, but there was little done. Wheat is slow and quoted lower. Peas easier at 68c to 69c afloat. Oats dull at 36c to 37c afloat. Feed barley has been sold at 42 1-2c in store. Late prices for wheat in Chicago are 63 1-4c October, 64 1-2c December, 71 1-2c May. A Liverpool despatch reports wheat steady but demand poor. Beerbohm says: "Cargoes off coast, wheat firm. Cargoes on passage and for shipments firmer, held higher. Mark Lane, English and foreign wheat quiet but steady. Flour quiet. French markets quiet. Australian wheat off coast, 27s 9d; Walla Walla 26s 8d.

California prompt 29s; nearly due 28s. No. 2 club Calcutta wheat, ex-ship, 26s 3d.

Green Fruits, etc.—The fruit exchange was only moderately attended this week by outside buyers, average attendance being 45. Apples are firm. California shippers are pleased with the Montreal market, and will extend the line of goods sent here, and we may expect to receive California raisins, wines, etc. Canadian apples sold at \$1.15 to \$3.65; pears \$5.10 to \$5.60, and grapes per lb. 1 1-2c to 2 1-4c. Cape Cod cranberries, dark, \$5.50 to \$5.75. California Salway peaches per box, \$1.20 to \$1.35. Lemons, 250 size, \$3 to \$3.25; 278 size, \$4 to \$4.25; 300 size, \$2.30 to \$2.50; 360 size, \$2.75 to \$3.

Groceries.—With the near approach of the close of navigation the wholesale

THE CANADIAN BANK OF COMMERCE.

DIVIDEND No. 53

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

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

By order of the Board,

B. E. WALKER,

General Manager

Toronto, Oct. 24th, 1893.

TRADE SALE OF TEAS

For account of TEES, WILSON & CO.

— ON —

WEDNESDAY, 8th NOVEMBER,
AT TEN O'CLOCK A.M.

We will sell in the "New Board of Trade Building," without reserve, about 3000 packages of

Japan, Congou, Assam, Ceylon,
Young Hyson and Gunpowder.

JAMES STEWART & CO., Auctioneers,

Teas will be on view and catalogues ready Tuesday, 31st October.

TRADE SALE.

DRY GOODS, BOOTS & SHOES AND
FANCY GOODS.

The undersigned will sell at their rooms,

69 ST. JAMES STREET,

On THURSDAY, 2nd NOVEMBER next,

SALE AT 10 A.M.

in lots to suit the wants of the trade and positively without reserve, a large bankrupt stock of Dry Goods, amounting to \$7,000.00, and comprising:

Tweeds, Serges, Beavers, Mellons, Cottons, Prints, Dress Goods, Cashmeres, Sheeting, Linings of all kinds Canvas, Tailors' Trimmings, Shirts, Braces, Hosiery, Gloves, Underwear, Neckties, Collars and Cuffs, Socks, Woollen Goods, Handkerchiefs, &c.

Also, about 300 cases of assorted Boots and Shoes, all fresh goods, newly bought for Fall and Winter trade.

And a large quantity of other goods on consignment.

MARCOTTE BROS.,
Auctioneer.

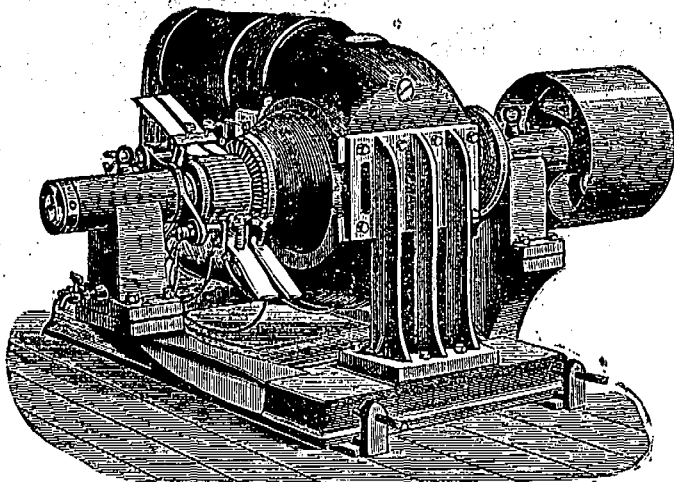
TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Oct. 26th, 1893.

Wholesale trade has been fair this week, and values show little change. In dry goods there is a slight improvement, while some fancy goods houses report business active. The colder weather is having a beneficial effect. Collections are fair, being backward in many cases. Money on call is still firm, brokers pay-

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

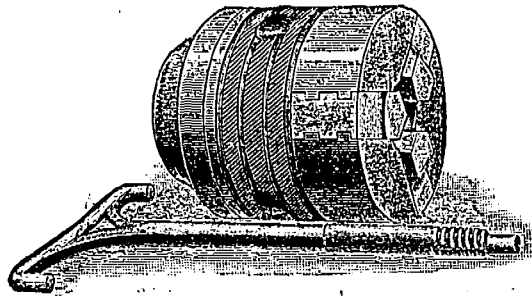


MANUFACTURERS OF

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

MONTRÉAL AGENT, JOHN A. BURNS, B.A., Sc., 686 Orange Street.

FULL LINE OF CHUCKS.



"AMATEUR"
"INDEPENDENT JAW"
"GEARED SCROLL"
"DRILL"
CHUCKS.

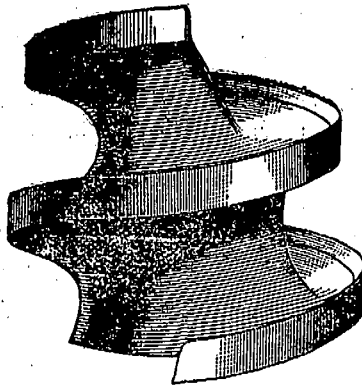
Try our celebrated
PEQUOT DRILL CHUCK
Best in the world.

SOLE AGENTS FOR

The D. E. WHITON MACHINE CO., NEW LONDON, CONN.

Send for Catalogue and prices to

MECHANICS SUPPLY CO., 96 ST. PETER STREET
QUEBEC.



W. J. BOLAND,

Builder of the latest improved

BRICK MACHINERY,

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

Latest and best plans and specifications for complete
Brickyard Plants furnished.

Descriptive Circulars and Prices on application.

209 S. Clinton Street, - CHICAGO, ILL.

ing 7 per cent. Discounts unchanged at 6 1-2 to 7 per cent. Sterling exchange is lower in sympathy with the New York market. The stock market is quiet, but quotations show a little more firmness. Commerce sold at 137 1-2, Dominion at 268, Imperial at 179 and Montreal 219 1-2 bid. Ontario easy at 109 1-2 bid, Canadian Pacific firmer with sales at 74 to 74 1-4, and Cable changed hands at 137 1-4. Incandescent sold at 114, and Gas is easier at 181 bid. Northwest Land dull. Loan company issues dull, with few sales. Union Loan, new, changed hands at 122.

Butter.—The receipts are rather better and prices unchanged. The best tub sold at 22c and medium at 17c to 19c. Creamery is firm at 23c to 24c for tub. Eggs

The Standard Bank of Canada DIVIDEND No. 36

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

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

By order of the Board,

J. L. BRODIE,

Toronto, 24th, Oct., 1893

Cashier.

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 Olgar Manufacturers in the Dominion.

are firm at 17c to 18c for ordinary stock. Cheese firm, with August make jobbing at 11c and Sept. at 11 1-2.

Dressed Hogs.—Receipts small, with little change in prices. Sales of choice packing at \$8 to \$8.10.

Flour and Grain.—Demand for flour inactive. Straight roller sold at \$2.90, Toronto freight. Ontario patents \$3.10 to \$3.20. Manitoba patents are quoted at \$3.80 to \$3.90. Wheat is steady. White and red sold outside at 57c, while spring is firm at 60c on Midland; Manitoba wheat dull, with cars of No. 1 selling at 71c west and at 72c east. No. 2 sold at 60c Fort William. Peas dull with sales at 51c west. Oats are also dull and prices easy; mixed are quoted at 28c to 28 1-2c at outside points, and at 32c on track. Buckwheat dull and nominal at 45c. Rye sold at 42c east. Bran weaker at \$11.50 on track, and at \$10.50 outside. Ton lots sell here at \$12. Shorts \$13 on track. Oatmeal dull at \$3.90.

Groceries.—Trade is fair, with dried fruits lower. Sugars unchanged at 5 1-2c for granulated and at 4 1-4c to 5 1-4c for dark to light yellows. Rio coffees very firm at 22c. Teas in fair demand, and canned goods unchanged at 80c to 85c for peas, corn and tomatoes. Dried fruits easy; Valencia raisins 4 1-2 to 5c and currants 4 1-2 to 5c.

Hides and Skins.—Cured hides unchanged



RIGBY POROUS WATERPROOF CLOTHING

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

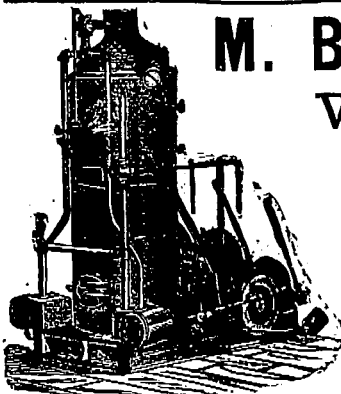
Sample Clippings will be sent to the trade on application with quotations for coats and cloth by the yard, both for ladies and gentlemen's wear.

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

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

H. SHOREY & Co.

1866 Notre Dame Street, MONTREAL.

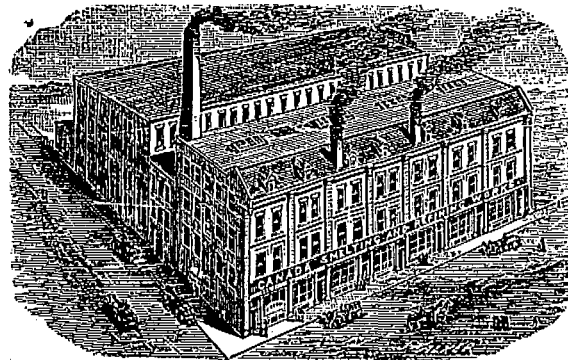


M. BEATTY & SONS, WELLAND, ONT.

DREDGES, DITCHERS,
Derricks, Steam Shovels,
HOISTING ENGINES
HORSE POWER HOISTERS,
GANG STONE SAWS,
Stone Derrick Irons, Centrifugal Pumps
And other plant for Contractors' use.

Agents: JAS. G. STEWART & CO., Imperial Building, MONTREAL

CANADA SMELTING AND REFINING WORKS,



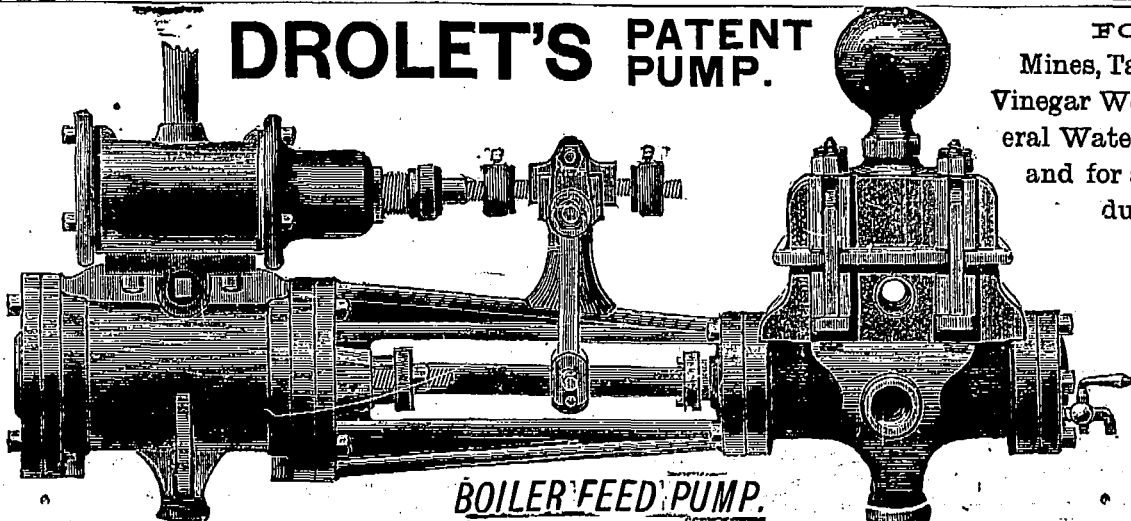
FRED. T. TREBILCOCK, Manager.
Office:
Cor. Richmond and King Sts.
Works:
173 King Street,
LONDON, ONT., CANADA.

GOLD AND SILVER SWEEP
SMELTING
REFINING & ASSAYING.

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

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

DROLET'S PATENT PUMP.



FOR
Mines, Tanneries,
Vinegar Works, Gen-
eral Water Supplies,
and for all other
duties.

BOILER FEED PUMP.

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

F. X. DROLET,
Patent and Manufacturer,
75 to 79 St. Joseph St.

SURETYSHIP

The only Company in Canada confines itself to this business.

THE GUARANTEE CO.

OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 204,600
Reserves 1,119,048
Deposit with Dom. Govt., - \$7,000

THE BONUS SYSTEM

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

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

\$962,000.00 have been paid in Claims to Employers.

President, EDWARD RAWLINGS
Vice-President - W. J. WITHALL
Semi-President - THE BANK OF MONTREAL.

HEAD OFFICE:

Dominion Square corner Metcalfe St.
MONTREAL.

EDWARD RAWLINGS,

Vice 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.

ESTABLISHED 1862

THE CANADA JUTE CO.

MANUFACTURERS OF BAGS,

Importers of

TWINES, HESSIANS, PADDINGS BUCKRAMS, ETC.

17, 19 & 21 ST. MARTIN STREET
MONTREAL.

Bookbinding and Job
Printing

OF ALL KINDS DONE AT THE

Journal of Commerce.

STOCKS AND BONDS

BANK:	Rate	Capital Subscribed.	Capital paid-up	Rest.	Div last 6 Ms	Dates of Dividends:	Per Cent Price Oct. 26	Cash value per \$
Brit. North America	2 1/2	\$4,866,666	4,866,666	1,289,666	3 1/2	April Oct	156	279 86
Can. Bank Commerce	50	8,000,000	6,000,000	1,000,000	3 1/2	June Dec	136	68 00
Commercial, Manitoba	50	587,200	546,950	56,000	3 1/2	2 May 2 Nov	100	...
Commercial, Nfld.	200	896,000	896,000	165,000	4 1/2	30 June 31 Dec	40	800 00
Commercial, Windsor	40	600,000	260,000	65,000	3	...	105	49 00
Dominion	50	1,500,000	1,500,000	1,850,000	5	1 May 1 Nov	265 xd	137 50
Du Peuple	50	1,200,000	1,200,000	550,000	3	3 Mar 3 Sept	111	55 50
Eastern Townships	50	1,500,000	1,469,884	625,000	3 1/2	2 Jan 2 July	135	62 50
Federal	100	1,250,000	1,250,000	in Liquid	action	...	...	...
Hamilton	100	1,323,500	1,250,000	650,000	4	1 June 1 Dec	159	159 00
Hochelaga	100	710,100	710,100	230,000	3 1/2	June Dec	128	126 00
Imperial	100	2,000,000	1,900,000	7,170,335	...	June Dec	179 1/2	179 50
Jacques Cartier	25	600,000	600,000	215,000	...	2 June 2 Dec	115	38 75
Merchants' Can.	100	6,000,000	6,000,000	2,900,000	...	2 June 1 Dec	158 1/2	153 50
Merchants, Halifax	100	1,000,000	1,000,000	510,000	...	1 Aug 1 Feb	140	140 00
Molson	50	2,000,000	2,000,000	1,100,000	4	1 April 1 Oct	138	69 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	217	424 00
Nationale	50	1,200,000	1,200,000	...	2	1 May 1 Nov	92	27 60
Now Brunswick	100	600,000	600,000	560,000	6	1 Jan 1 July	249	249 00
Ontario	100	1,500,000	1,500,000	845,000	3 1/2	1 June 1 Dec	119	119 00
Ottawa	100	1,500,000	1,335,000	707,649	4	1 June 1 Dec	155	155 00
People's of N. B.	150	180,000	180,000	168,000	4	Jan- July	138 1/2	210 00
Quebec	100	2,500,000	2,500,000	850,000	3 1/2	June Dec	124 1/2	124 25
St. Stephen's	100	200,000	200,000	45,000	2	April Oct	...	...
Standard	50	1,000,000	1,000,000	550,000	4	Jan July	165	82 50
Toronto	100	3,000,000	3,000,000	1,800,000	5	1 June 1 Dec	285	235 00
Union, (Halifax)	50	600,000	600,000	40,000	3	...	128	61 50
Union of Can.	100	1,200,000	1,200,000	250,000	3	2 Jan 2 July	102	102 00
Ville Marie	100	870,500	850,000	...	3 1/2	2 June 1 Dec	82	82 00
Western Bank of Can.	100	500,000	360,000	85,000	3 1/2	1 April-Oct	99	99 00
Acrl. Sav. and Loan Co.	50	430,000	419,123	98,000	3 1/2	1 Jan 1 July	...	...
Brit. Can. Loan & Inv. Co.	100	1,620,000	822,412	60,000	3 1/2	1 Jan 1 July	119	119 00
Brit. Mortg. Loan Co.	100	450,000	289,038	58,000	3 1/2	2 July	...	...
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	102	25 50
Canada Union Co.	100	2,000,000	2,000,000	...	8	May Aug	64 1/2	62 50
Can. Landed & Nat'l Inv't Co	100	1,600,000	668,590	153,000	...	2 Jan 2 July	133	133 00
Can. Perra. Loan and Sav.	100	5,000,000	2,600,000	1,562,252	6	1 Jan 1 July	195	195 00
Can. Sav. and Loan Co.	50	750,000	681,079	150,000	7	June Dec	...	...
Central Can. Loan & Sav. Co.	100	2,500,000	1,600,000	550,000	3	Jan. July	120	120 00
Dominion Sav. and Inv. Co.	50	1,000,000	918,250	...	3	30 July 31 Dec	87 1/2	43 75
Dominion Telegraph Co.	50	1,000,000	1,000,000	...	1 1/2	15 Jan-Qly	107	63 50
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	712,500	3 1/2	May Nov	117	48 50
Freehold Loan and Sav. Co.	100	3,221,500	1,317,100	629,000	4	1 June 1 Dec	140	140 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	318,000	3 1/2	2 Jan 2 July	135 1/2	135 00
Home Sav. and Loan Co.	100	1,750,000	175,000	147,300	5	2 Jan 2 July	130	130 00
Hochelaga Cotton Co.	100	2,000,000	1,000,000	...	2	March-qly.	...	...
Kuron & Lambton Loan Co.	50	600,000	315,039	47,570	...	2 Jan 2 July	162	81 00
Imperial Loan and Inv. Co.	100	629,350	625,900	106,000	3 1/2	8 Jan 8 July	123	233 00
Landed Banking and Loan.	100	700,000	433,000	80,000	3	2 Jan 2 July	119	219 00
Land. & Can. Loan and A.	50	5,000,000	700,000	360,000	4	15 Moh 15 Sept	127	62 50
London Loan Co.	50	679,700	622,650	60,000	3 1/2	31 Dec 30 June	108	54 00
London and Ont. Inv. Co.	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	...	...
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4	Jan July	000	000 00
Manitoba Loan	100	1,250,000	812,500	111,000	3 1/2	Jan July	113	113 00
Montreal Telegraph Co.	40	2,000,000	2,000,000	...	4	2 Jan-Qly	141 1/2	56 60
Montreal City Gas Co.	40	2,000,000	2,000,000	...	6	15 April 15 Oct	187	72 80
Montreal Street Ry. Co.	50	600,000	600,000	...	4	5 May 6 Nov	174 1/2	87 12
Montreal Cotton Co.	100	800,000	800,000	...	3 qly	...	120	120 00
Merchants M'fg Co.	100	1,000,000	500,000	...	3 1/2	15 Moh 15 Sept	120	62 50
Montreal Loan and Mortg.	50	405,800	314,291	185,000	3 1/2	30 June 31 Dec	100	100 00
Ont. Indus. Loan and Inv.	100	2,000,000	1,200,000	415,000	3 1/2	1 Jan 1 July	132	132 00
Ont. Loan and Deb. Co.	50	606,000	589,392	107,000	3 1/2	1 Jan 1 July	100	50 00
People's Loan and Deb. Co.	50	800,000	477,209	5,000	3	Jan July	78	39 00
Richelieu and Ont. Nav. Co.	100	1,619,000	1,350,000	...	3	9 Feb 15 Sept	63 1/2	63 25
Royal Loan and Sav. Co.	50	500,000	470,000	57,000	4	J n July	130	65 00
Starr M'fg Co., Halifax	100	200,000	200,000	...	5	Feb. 5	25	25 00
Toronto City Gas Co.	50	800,000	800,000	...	2 1/2	1 eb-Qly	184 1/2	9 25
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	1 n 1 July	133	63 50
Western Can. Loan & Sav.	50	3,000,000	1,400,000	700,000	5	any July	169	86 4



REGISTERED TRADE MARK.
LION "L" BRAND
Pure Goods, Honest Goods
LEADING DEALERS FROM OCEAN TO OCEAN HANDLE THESE GOODS.
PURE VINEGARS. WARRANTED PURE of natural strength, and free from any added acids. Manufactured solely under the supervision of the Inland Revenue Department. Unqualified for table use and pickling purposes. Put up in wood, all sizes, and in demijohns.
MIXED PICKLES. EQUAL TO ANY IMPORTED SIMILAR GOODS. Put up with selected fresh vegetables, in pure vinegar, in 20 oz. round bottles, and in wood packages of 1, 3, 5 and 10 Gallon.
JAMS, JELLIES and PRESERVES, WARRANTED FRUIT AND SUGAR. FOR COMMERCE: Specially prepared for Bakers' and Confectioners' use. FOR THE HOUSEHOLD: For Hotels, Boarding Houses, Clubs, Colleges, Convents, Hospitals, Asylums, etc. Also, for travelling, hunting, fishing, yachting excursions, picnics, etc. Put up in 8 oz. and 1 lb. glasses; also in tin from 1 lb. to 10 lbs., and in wooden pails of 7, 14 and 30 lbs.

MICHEL LEFEBVRE & CO., MANUFACTURERS, MONTREAL, P.Q.

Established 1849 Gold, Silver and Bronze Medals, 20 First Prizes.

at 4 1-4c. No. 1 green 4c, No. 2 3c and No. 3, 2c. Lambskins are worth 60c to 65c and calfskins nominal at 6c to 7c. Tallow firm at 5c to 5 1-2c.

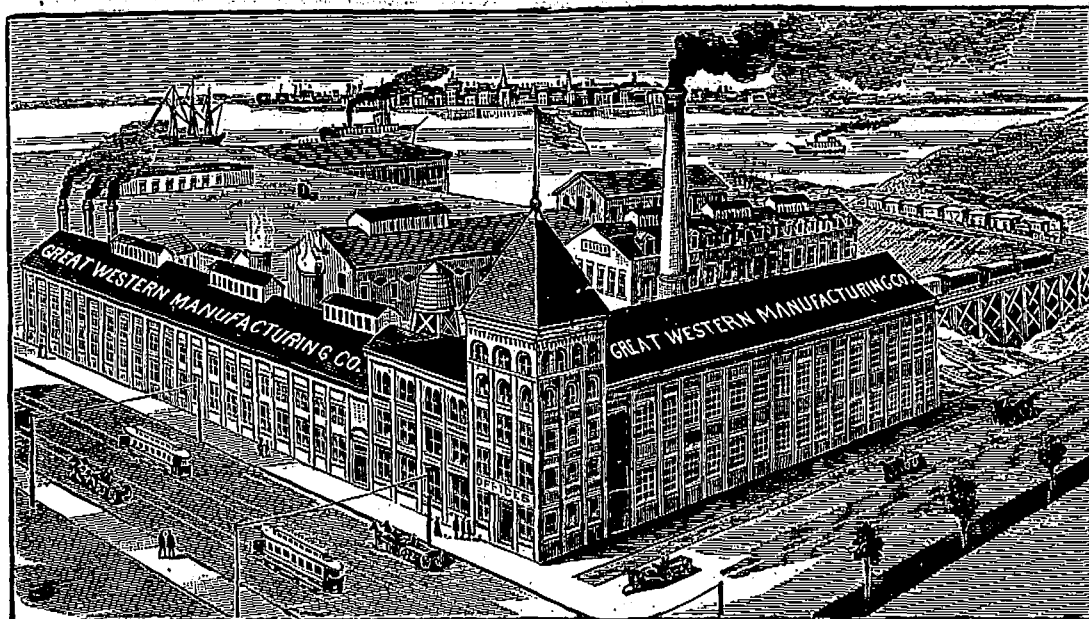
Live Stock.—The market for cattle is dull, the export trade being about over for the season. A few of the best sold at 3 1-2c to 3 3-4c per lb. and stockers at 8c to 3 1-4c. A few extra choice butchers' sold at 3 1-2c, good at 3 1-4c and inferior at 2 1-4c to 2 3-4c. Sheep steady with sales at \$3.50 to \$4.25, and lambs brought \$2 to \$3.25 each. Hogs dull at 6c for the best, at 5 1-2c for stores and at 5c for rough.

Provisions.—Trade quiet and prices generally firm. Mess pork sells at \$20.50 to \$21.00. Short cut \$21.50 to \$22, and shoulders \$18 to \$18.50. Long clear bacon 11c, hams 13c, and rolls 10c to 10 1-2c. Lard 12 1-4c to 12 3-4c. Dried apples unchanged at 4 1-2c to 5c and evaporated 8 3-4c to 9c. Beans \$1.25 to \$1.35 and hops 17c to 18c. Potatoes easy at 50c per bag in-year lots and jobbing at 65c to 70c.

Wool.—There is very little doing. Canadian fine clothing 19c and Southdown 21c to 22c. Pulled wools 21c to 21 1-2c for Supers and 25c to 26c for extras.

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

Salesrooms: { 195-207 S. Canal Street, CHICAGO.
911 913 Olive Street, ST. LOUIS.

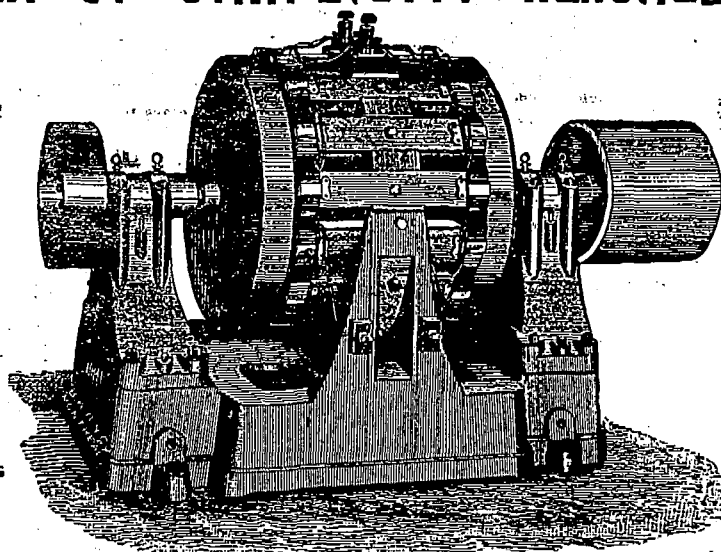


Manufacturers of
Direct Alternating, Arc Apparatus, Mining Locomotives
Power Motors, Electrical Supplies and
Gas and Electric Fixtures.

WRITE FOR CATALOGUES AND PRICES.

THE CLIMAX OF SIMPLICITY REACHED AT LAST!

HERE
IT IS.



DYNAMOS,
MOTORS,
—AND—
TRANS-
FORMERS.

THE ROYAL ALTERNATOR.

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

Correspondence with **RESPONSIBLE AGENTS** Everywhere Desired.

**THE ROYAL COLUMBIAN
ELECTRIC CO.,**

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

COLLINGWOOD DEBENTURES.

"Tenders are invited for the purchase of \$6,000 debentures, town of Collingwood issued as follows:

"Firstly—\$2,000 under authority of 47 Vic. Cap. 49; Ont. Stat., repayable Dec. 1, 1912.
"Secondly—\$4,000 under 54 Vic. Cap 65, "Ont. Stat., repayable December 1, 1915."

Whole to be issued in 6 debentures of \$1,000 each, interest at 5 per cent. payable half yearly on 1st June and December, payable at Bank of Toronto, Collingwood. Successful tenderer to pay at par here and cost of forwarding debentures. Tenders received up to November 1, 1893.

A. D. KNIGHT,
Town Trust.

STAR WIRE WORKS. JOS. BELLON, Prop.

116 to 118 BERRI STREET, MONTREAL, CANADA, P.Q.
Manufacturer of all kinds of

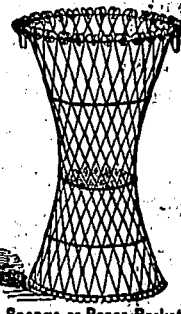


CHILDREN'S GRIBS.

Wire Window Guards,
Bank and Office Railings,
Flower Stands,
Flower Baskets, Wire
Barrel Covers, Coat
Hangers, Rat-Traps,
Ladies' Gent's and
Children's Figure.

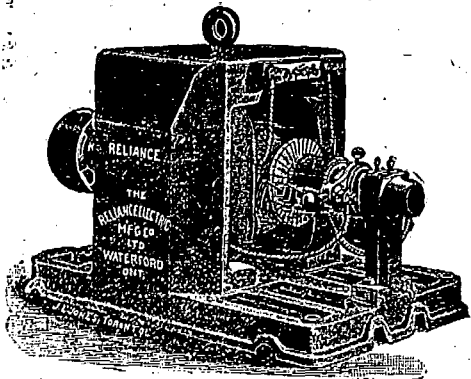
Wire goods for house
furnishing Trade, Florist
Wire Designs and
other Florists' Goods.

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



Sponge or Paper Basket.

The Reliance Electric Manufacturing Co. Ltd.,



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

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

HEAD OFFICE & WORKS:
WATERFORD ONT.

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

New Brunswick Advertisements.

S. R. FOSTER & SON,

Manufacturers of

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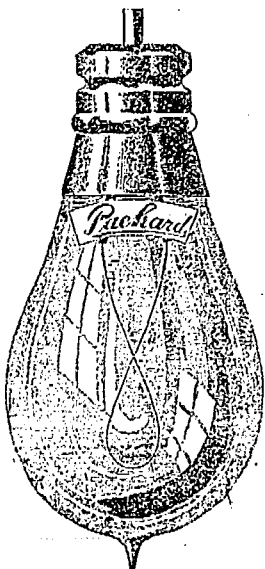
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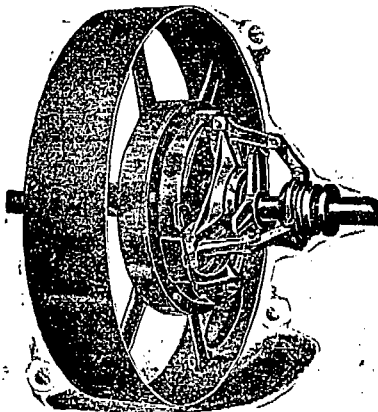
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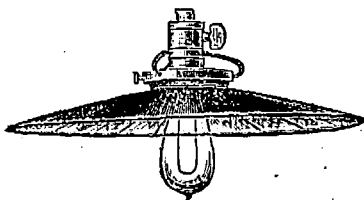
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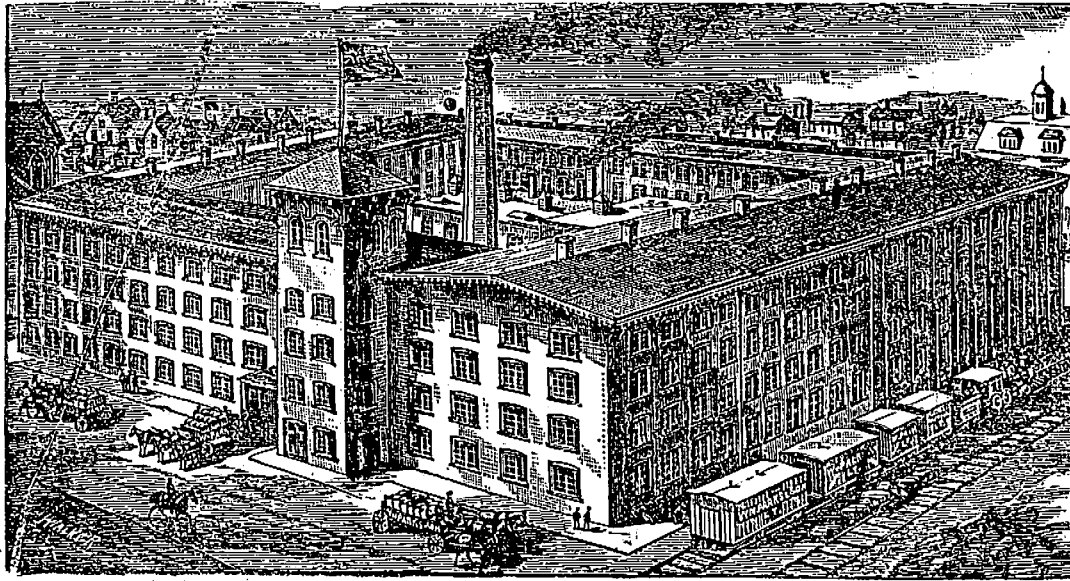
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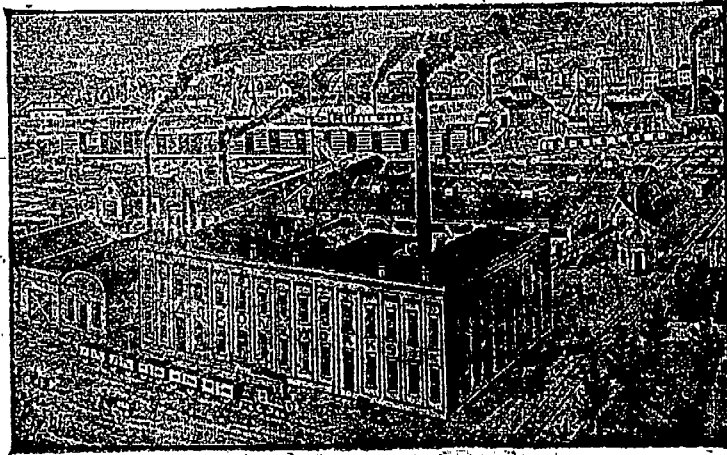
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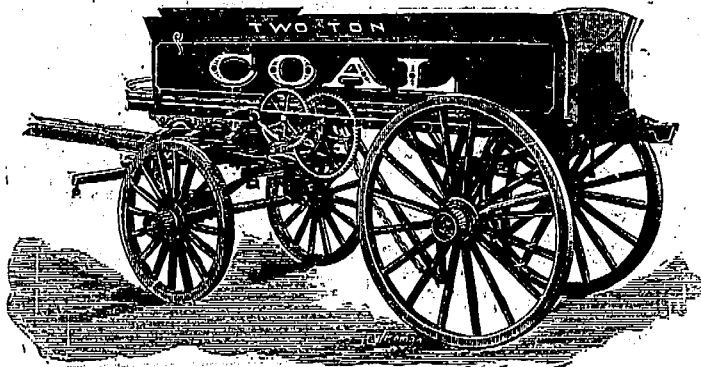
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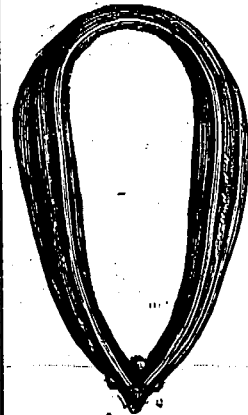
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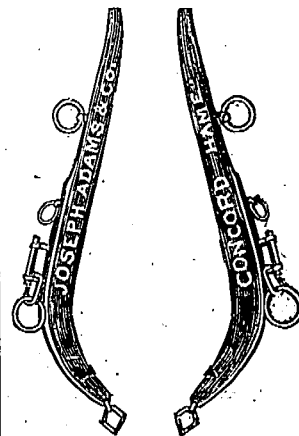


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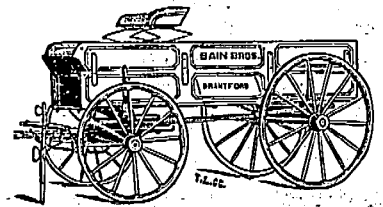
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OF THE DOMINION.

BRANTFORD.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 26, 1913

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Beets and Shoes.												
Brogans	\$0 80	1 05	Boys	\$0 75	\$0 85	Roast chicken, 1-lb tins.	\$ 2 30	\$ 3 40	Soda Ash	1 50	1 60	
Cobourgs	0 95	1 20	Youths	0 75	0 80	Roast turkey, 1-lb tins.	2 30	2 40	Soda Biscuits	2 30	2 50	
Split Balmorals	1 00	1 25		0 75	0 80				Salt Soda	0 80	1 00	
Kip	1 15	1 40		0 80	1 15				Concentrated	1 75	2 00	
Buff	1 25	1 50		0 90	1 15	Brooms.						
Buff Congress	1 25	1 50		0 90	1 15	Rose 4 strings, varn. hand	3 25	0 60	Dyestuffs.			
Buff Congress	1 25	1 50		0 90	1 15	Pausy 4	2 20	0 60	Archil con	0 27	0 25	
Buff Congress	1 25	1 50		0 90	1 15	This 4	2 25	0 60	Cutch	0 07	0 08	
Buff Congress	1 25	1 50		0 90	1 15	Map Leaf A 4 stgs	3 25	0 60	Mx. Logwood	0 10	0 10	
Buff Congress	1 25	1 50		0 90	1 15	Map Leaf B 4	2 70	0 60	Chips	2 00	2 10	
Buff Congress	1 25	1 50		0 90	1 15	Shamrock A 4	2 65	0 60	Indigo (Bengal)	1 50	1 75	
Buff Congress	1 25	1 50		0 90	1 15	Shamrock B 4	2 45	0 60	Madras	0 70	1 00	
Buff Congress	1 25	1 50		0 90	1 15	Daisy A 3 stgs varn handle	2 45	0 60	Gambier	0 05	0 05	
Buff Congress	1 25	1 50		0 90	1 15	Daisy B 3 stgs	2 10	0 60	Madder	0 14	0 15	
Buff Congress	1 25	1 50		0 90	1 15	Tulip No 1 3 stgs	1 85	0 60	Sumac	70	00	
Buff Congress	1 25	1 50		0 90	1 15	Tulip No 2 2 stgs	1 60	0 60				
Buff Congress	1 25	1 50		0 90	1 15	Ship	4 00	0 60	Fish.			
Buff Congress	1 25	1 50		0 90	1 15				Labrador Herrings, No 1	0 00	0 00	
Buff Congress	1 25	1 50		0 90	1 15				Nfld Shore, No. 1	4 00	0 00	
Buff Congress	1 25	1 50		0 90	1 15				Sea Trout No. 1 split p b	9 00	9 25	
Buff Congress	1 25	1 50		0 90	1 15				half brls	5 00	5 75	
Buff Congress	1 25	1 50		0 90	1 15				Cape Breton Herrings	4 75	5 00	
Buff Congress	1 25	1 50		0 90	1 15				halves	2 75	3 00	
Buff Congress	1 25	1 50		0 90	1 15				Mackerel, No. 1, kiffs	0 00	0 00	
Buff Congress	1 25	1 50		0 90	1 15				1 brl	0 00	0 00	
Buff Congress	1 25	1 50		0 90	1 15				Green Cod, Large	0 00	0 00	
Buff Congress	1 25	1 50		0 90	1 15				No. 1	0 00	0 00	
Buff Congress	1 25	1 50		0 90	1 15				Draft	0 00	0 00	
Buff Congress	1 25	1 50		0 90	1 15				per quintal	5 00	0 00	
Buff Congress	1 25	1 50		0 90	1 15				Salmon No. 1 brls	0 00	14 00	
Buff Congress	1 25	1 50		0 90	1 15				2	0 00	12 50	
Buff Congress	1 25	1 50		0 90	1 15				Salmon, No. 1 (tierces)	0 00	21 00	
Buff Congress	1 25	1 50		0 90	1 15				3, large	0 00	18 00	
Buff Congress	1 25	1 50		0 90	1 15				3, small	0 00	15 00	
Buff Congress	1 25	1 50		0 90	1 15				Brit. Cod brls	12 00	15 50	
Buff Congress	1 25	1 50		0 90	1 15				Boneless Fish	0 00	0 16	
Buff Congress	1 25	1 50		0 90	1 15				Cod Nfld	0 06	0 16	
Buff Congress	1 25	1 50		0 90	1 15				Flour.			
Buff Congress	1 25	1 50		0 90	1 15				Winter Wheat	3 75	3 90	
Buff Congress	1 25	1 50		0 90	1 15				Manitoba patent b brands	3 85	3 90	
Buff Congress	1 25	1 50		0 90	1 15				Strights roller	3 15	3 25	
Buff Congress	1 25	1 50		0 90	1 15				Extra	2 30	3 00	
Buff Congress	1 25	1 50		0 90	1 15				Superfine	2 69	2 90	
Buff Congress	1 25	1 50		0 90	1 15				Manitoba Strong Bakers	3 40	3 60	
Buff Congress	1 25	1 50		0 90	1 15				Best brands	3 60	3 70	
Buff Congress	1 25	1 50		0 90	1 15				Standard oatmeal per bag	1 90	2 00	
Buff Congress	1 25	1 50		0 90	1 15				Bran	13 50	14 10	
Buff Congress	1 25	1 50		0 90	1 15				Shorts	15 50	16 00	
Buff Congress	1 25	1 50		0 90	1 15				Mouille	00	22 60	
Buff Congress	1 25	1 50		0 90	1 15							

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



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MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY OCTOBER 26 1893.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Farm Products.							
Butter: Creamery	0 22 1/2 0 23	Barley, malting	0 50 0 55	Molasses (Barbados) im's	0 00 0 84	Vermicelli, Canadian	0 06 0 07
Western dairy	0 20 0 19 1/2	feed	0 48 0 44	Porto Rico	0 00 0 00	Macaroni	0 06 0 07
Townships	0 19 0 20 1/2	Peas, per 66 lbs, afloat	0 68 0 69	Antigua	0 00 0 00	Italian	0 10 0 13
Grass: finest Quo	0 11 1/2 0 11 1/2	Rye afloat	0 66 0 67	Cuba	0 00 0 80	Pest-Citron	0 22 1/2 0 25
F	0 11 1/2 0 11 1/2	Corn, in bond	0 90 0 90	Baking Powder	0 25 0 00	Orange	0 16 0 17
Medium	0 00 0 11 1/2	duty paid	0 62 0 64	Case, 2 drs. 5 ox. tins	2 25 0 00	Lemon	0 14 0 16
Eggs:							
Fresh	0 15 0 00	Greceries.					
Fresh (held)	0 00 0 00	Tes (Hf.-Chest & Cad.)	0 12 0 17 1/2	Layers, London	2 20 2 25	Can. Laundry	0 03 1/2 0 14 1/2
Finest lined	0 10 0 00	Japan, com. to med. lb	0 17 1/2 0 25	Con. Cluster	3 25 3 50	Silver Gloss	0 07 1/2 0 18
Western	0 00 0 00	good med. to fine	0 27 1/2 0 37	Imperial	0 00 0 00	Benson's Prep. Corn	0 07 0 07 1/2
Hops: 1893 per lb.							
Yearlings	0 15 0 19	finest	0 32 0 37	Extra Dessert	4 25 0 00	Can. Prep. Corn	0 07 0 07 1/2
Old	0 00 0 00	choicest	0 33 0 42	Royal Buckingham cluster	4 25 0 00	Passer: Imp. Triple, 1 bri	0 41 0 00
Hoe Products:							
Bacon Smk'd per lb	0 11 1/2 0 12 1/2	fancy	0 33 0 42	Valentin	0 04 1/2 0 05 1/2	Cote D'or	0 25 0 00
Dressed Hogs	0 00 0 00	Y. Hyson, com. to gd	0 15 0 30	Layers	0 05 1/2 0 06 1/2	Crystal Pickling	0 25 0 00
Hams city cured	0 12 0 13	fine to finest, lb	0 33 0 38	Garrants, Provincial	0 01 1/2 0 05	W. W. XXX	0 25 0 25
Canvassed	0 00 0 00	Gund. com.	0 13 0 18	Prunes (French)	0 00 0 00	W. W. X	0 27 0 25
Pork Ca. s. c. per bbl.	24 00 25 00	good	0 35 0 45	Bosnia	0 01 1/2 0 07	Pure Malt	0 60 0 65
Western do	00 00 00 00	fine to finest	0 17 0 18	Figs in bags	0 00 0 00	Giger X	0 20 0 00
Mess New Western	23 00 23 50	Twankay, com. to gd	0 15 0 19	Sh. Almonds, bxs	0 09 0 25 1/2	XXX	0 27 0 00
Lard per lb	0 11 1/2 0 12 1/2	Oolong	0 28 0 60	S. S. Tarrakona	0 13 0 14	Soap: Best Laundry	0 06 0 06 1/2
Common Refined	0 8 1/2 0 9 1/2	Congou, common	0 12 1/2 0 15	Almonds, paper shell	0 00 0 00	Common	0 02 1/2 0 05
Spices:							
Clover, red, per bushel	10 00 10 25	good common	0 22 0 25	Walnuts	0 10 0 12	Matchs: Telephone	3 10 0 00
Alsike, per lb	0 14 0 16	med. to good	0 22 0 27	Grenoble	0 00 0 00	Parlor	1 75 0 00
Timothy, (Can'n) per bsh	2 30 3 00	fine to finest	0 20 0 22 1/2	Filberts	0 04 0 09	Stat.	3 50 0 00
Western	2 50 2 70	Ningshow common	0 15 0 16	Stolly	0 08 1/2 0 09	Nelson's Matches	2 85 0 00
Flax	1 26 1 25	med, to good	0 20 0 22 1/2	Slices: Cassia	0 07 0 07 1/2	Steamboat	2 85 0 00
Potatoes, per bag 90 lbs	0 69 0 75	fine to choicest	0 27 1/2 0 35	Mace	0 90 1 20	Railroad	2 95 0 00
Honey, in comb	0 08 0 07	Coffee, Mocha (green)	0 26 0 30	Cloves	0 10 0 25	Washboards	1 20 0 00
strained	0 06 0 05	Add 4c to 5 for roasting	0 26 0 30	Nutmegs	0 45 0 80	Nelson's Favorite	1 20 0 00
Beeswax	0 00 0 00	and grinding	0 26 0 30	Jamaica Ginger, Bl.	0 18 0 21	Hardware.	
Choice	0 00 0 00	Java	0 26 0 30	Unbl	3 15 0 19	Antimony	0 10 0 12
Ordinary	0 00 0 00	Marsalbo	0 20 0 25	African	0 08 0 10	Vis: Block, L & Y per lb	0 23 0 23 1/2
White	0 00 0 00	Jamaica	0 19 0 22	Pimento	0 07 1/2 0 08	" Birails	0 23 0 00
Grain.							
Hard Manitoba, No. 2	0 72 0 73	Nio	0 18 0 21	Pepper, Black	0 09 0 12	Strip	0 00 0 25
do No. 3	0 70 0 71	Plantation Ceylon	0 09 0 00	White	0 13 0 23	Copper: Ingot	0 11 1/2 0 13 1/2
Catr afloat	0 36 0 37	Chicoory	0 11 0 13	Mustard, 4 lb. per jar, Eng	0 72 0 76	Sheets	0 15 0 32
Other Goods:							
		Ex Ground, in brls	0 00 0 05 1/2	" 1 lb.	0 23 0 25 1/2	New Cut Nail Schedule	
		in bxs	0 00 0 06	" 4 lb. jars, Cana.	0 65 0 70	Base—50d and 60d, f.o.b.	
		Powdered, in brls	0 00 0 05 1/2	" 1 lb.	0 23 0 24	Cut nails—per keg	
		Paris Lump, in brls	0 00 0 05 1/2	Rice, large lots	3 60 3 85	2 25 0 00	
		half brls	0 00 0 05 1/2	" Patna—p. 100 lb.	4 75 5 50	Steel nails—per keg	
		100-lb. bxs	0 00 0 05 1/2	" Japan	0 00 0 00	2 85 0 00	
		50-lb. bxs	0 00 0 05 1/2	" Carolina—p. lb.	7 00 8 00	Cut nails, fence and out	
		Ex Granulated, brls	0 00 0 05 1/2	Tapoca, Pearl	0 04 1/2 0 05	spikes—Hot out.	
		Branded Yellow	0 04 1/2 0 05	Fluko	0 04 1/2 0 05	40d—per 100 lbs	
		Syrup, per lb	0 02 1/2 0 02 1/2	Gelatin, 1 qt. pk.	1 05 1 10	0 05 0 00	
				" 1 qt. pk.	1 60 0 00		
				" 2 qt. ga.	2 10 0 00		

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

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MONTREAL.

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HARDWARE—Continued.		Terms, 4 months, or 8 pc	0 00 0 00	Shot per 100 lbs.	5 55 5 75	Light	0 28 0 28
80d	0 00 0 10	or 30 days	7 00 7 50	Lead Pipe per 100 lbs.	5 50 0 00	Grained Upper	0 25 0 25
20d, 18d and 12d	0 15 0 00	Axis—S.S.	3 50 10 00	Zinc Sheet	5 09 5 50	Scotch Grain	0 28 0 28
10d	0 20 0 00	solid B	0 04 0 00	Spelter	4 75 5 00	Kip Skins, French	0 60 0 75
8d and 9d	0 25 0 00	Coll Chain—1	0 04 0 00	Scrap Iron	0 90 18 00	English	0 50 0 75
6d and 7d	0 40 0 00	Coll Chain—1	0 05 0 00	Machinery scrap	0 08 16 00	Canada Kip	0 30 0 40
4d to 5d	0 60 0 00	5-16	0 05 0 00	Wrot Iron	3 00 3 50	Hemlock Kip	0 40 0 60
3d	1 00 0 00	7-16	0 04 0 00	Powder: Canada Blasting	4 75 5 00	Light	0 35 0 50
2d	1 50 0 00	Galvanized Iron:	0 04 0 00	F F to F F F		French Cal.	1 05 1 40
4d to 5d cold cut,		Morewoods Lion, No. 28	0 05 0 05	Wine:		Spits, Lt. & Medium	0 14 0 20
not pol. or h'd.	0 50 0 00	Morewood & Heathfield	0 10 0 05	Bright, No. 7, per 100 lbs	2 50 0 00	Spits, S	0 12 0 16
3d	0 90 0 00	Queen's Head, or equal	4 75 0 05	Annealed, No. 7,	2 55 0 00	No. 5	0 12 0 14
		Common	0 04 0 04	oiled	2 70 0 00	Leather Board, Canada	0 06 0 10
Fine blued nails—		Pig Iron: Siemens No. 1	18 00 18 50	Galvd, No. 7	3 25 0 00	Emameled Cow, per ft.	0 15 0 17
3d	1 50 0 00	Coldness	19 00 0 00	Barbed Wire—		Pebble Grain	0 10 0 14
2d	2 00 0 00	Calder	8 25 18 50	2 & 4 bars	4 50 0 00	Glove Grain	0 09 0 13
		Langlois	19 00 19 50	Plain Twist, 2 & 2 wts	4 25 0 00	B. Cal.	0 12 0 15
Casing and box, flooring		Shotts	18 50 0 00	Ribbon	4 75 0 00	Brush (Cow) Kid	0 09 0 12
shook, and tobacco box		Summerlee	18 25 18 50	Staples	4 25 0 00	Duff	0 11 0 14
12g to 30d	0 50 0 00	Gartsherrle	18 25 18 50	Wire Nails—75 p.c. of the		Russells, Light	0 35 0 50
10g	0 60 0 00	Carbroes	17 00 17 50	list.		Russells, Heavy	0 25 0 30
8d and 9d	0 75 0 00	Exlinton	17 00 17 50	Hides and Tallow.		No. 2	0 20 0 25
6d and 7d	0 90 0 00	rematle	17 50 18 00	Montreal Green Hides		ordinary	0 15 0 20
4d to 5d	1 10 0 00	G.L.F. Riv. Charcoal Iron	20 50 28 00	No. 1 per 100 lbs	0 00 4 00	Colored Pabbles	0 18 0 15
3d	1 50 0 00	Ord. Crown	0 00 1 95	No. 2	0 00 3 00	Calf	0 20 0 23
		Best Refined	0 00 2 20	No. 3	0 00 2 00	Oils.	
Finishing nails—		Swedes	2 40 3 50	Tanners pay 50c. more		Cod Oil, Newfoundland	0 34 0 00
3 inch	0 85 0 00	Sheet Iron 20 G & heavier	2 40 3 50	for sorted, cured and insp'd		Halifax	0 38 0 60
2 1/2 to 2 1/2	1 00 0 00	Boiler Plates steel 1/2 in	0 70 2 00	Now—The above are		Gaspe	0 33 0 40
2 to 2 1/2	1 15 0 00	Boiler Heads, Steel	0 00 0 06	prices in the west.		S. R. Pale Seal	0 42 0 00
1 1/2 to 1 1/2	1 35 0 00	Boops and Bands	2 25 0 00	Shoenskins	0 00 0 00	Straw Seal	0 33 0 40
1 1/4	1 75 0 00	Canada Plates:	2 50 0 00	Clips	0 09 0 09	Cod Liver Oil	0 87 1 72
1 1/8	2 25 0 00	Good Brands:		Lambskins	0 00 0 50	Norwegian	0 80 0 85
		Wro' iron pipe, 1 to 2 in	0 00 0 00	Calfskins unispected	0 06 0 00	Linsed, raw	0 00 0 00
Blating nails—		6 1/2 p.c over 2 in. 6 1/2 p.c	0 00 0 00	Horse Hides western, each	1 25 1 50	boiled	0 00 0 00
5d	0 85 0 00	Steel, cast per lb	0 11 0 12	City	0 75 1 00	W P Salad Oil	0 31 0 95
4d	0 85 0 00	Spring, 100 lb	3 00 0 00	Tallow, refined	0 00 5 00	[Distributing Prices]	
3d	1 25 0 00	Tire	2 50 0 00	rough	2 50 3 00	Cod Oil, Newfoundland	0 34 0 42
2d	1 75 0 00	Sleigh Shoe, lb	2 25 2 50	Leather.		Do Halifax	0 00 0 00
Common barrel nails—		Machinery	3 00 0 00	No. 1 B. A. Sole	0 20 0 22	Do Gaspe	0 37 0 40
1 inch	1 50 0 00	Tin Plate:		No. 2	0 17 0 18	S. R. Pale Seal	0 47 0 50
1 1/2	1 75 0 00	IC Coke	8 20 8 35	No. 3	0 15 0 16	Straw Seal	0 48 0 47
1 1/4	1 25 0 00	IC Charcoal	8 75 4 25	No. 1, ordinary Sole	0 19 0 20	Cod Liver Oil, NAD	0 75 0 80
1 1/8	3 50 0 00	IX		No. 2	0 16 0 17	Norwegian	0 90 1 10
		IXX		No. 3	0 14 0 15	Castor Oil	0 07 1 12
Clinch nails—		DX		No. 4	0 16 0 17	Lard Oil, Extra	0 80 0 90
3 inch	0 85 0 00	DXK		Buffalo Sole, No. 1	0 00 0 00	No. 1	0 50 0 70
2 1/2 and 2 1/2	1 00 0 00	Terne Plate IC, 20 x 28	7 00 7 25	No. 2	0 00 0 09	Linsed, raw	0 50 0 61
2 and 2 1/2	1 15 0 00	Russ. Sheet Iron	10 50 11 00	Zansibar, No. 1	0 21 0 22	Boiled	0 63 0 64
1 1/2 and 1 1/2	1 35 0 00	Anchors, per lb	4 75 5 50	Slaughter, No. 1	0 17 0 19	Olive, Pure	1 00 1 10
1 1/4	1 85 0 00	Lion & Crown, Tin'd Sht's	6 00 6 25	Harness	0 22 0 25	Machinery	0 95 1 10
1 1/8	2 50 0 00	24 gauge	2 80 3 00	Upper Heavy	0 23 0 24	Extra, qt., p case	0 80 0 80
1	3 00 0 00	Less: Pig, per 100 lbs	4 00 4 25			pts do	2 40 2 00
Horse Shoes	8 40 8 50	Sheet				pts, do	2 70 3 60
						Spirits Turpentine	0 46 0 47

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

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

*Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 2 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 26, 1893.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:		No. 1 Furnit's Vyn'h. pr gl	\$ 0 60 0 65	Wines, Liquors, etc.	\$ c. s. c.	Scotch Whiskies—	\$ c. s. c.
Car Lots Store. (H.p.c. off)	0 12 0 09	Extra	0 75 1 00	All-Bass's	2 50 2 55	MacKie's R. O. Special	10 00 10 50
Broken lots	0 11 0 13	Brown Japan	0 55 1 20	Perrier	1 62 1 67	Illy Blend	8 00 8 25
Am. in car lots	0 16 0 12	Black	3 50 1 00	Guinness & Sons		Sheriffs	8 90 4 00
" 10 bbis	0 17 0 0 0	Orange Shellac, No. 1	1 80 2 00	Dublin Stout	2 40 2 45	Hay, Fairman & Co.	9 75 0 00
" 5 bbis	0 17 0 0 0	Pure	2 00 2 25		1 57 1 62		0 00 0 00
" single bbis	0 17 0 0 0			Spirits Canadian—per gal.		Claymore	8 50 9 75
Benzine car lots	0 12 0 13	Salt.		Alcohol	0 00 0 00	Glenfalloch, High'd.	8 40 8 55
broken	0 14 0 15	Liverpool per bag	0 80 0 65	Spirits	0 00 0 00	case	8 50 8 75
		Canadian, in small bags	2 29 2 75	" 25 U.P.	0 00 0 00		
		Quarters	0 32 0 35	Imperial, 5 yrs. old	0 00 0 00	Gins—	
Glass.		Factory-filled per bag	1 10 1 25	" 1837 in cases, qts	0 00 0 00	Jno. De Kuyper	2 35 2 00
United inches, 00 to 25	1 30 1 35	Quarters	0 32 0 35	" 1837 flasks	0 00 0 00	...cs. red	10 50 10 80
United inches 25 40	1 40 1 45	Rice's pure dairy, per bag	0 00 2 00	" 1837 " do	0 00 0 00	A. C. A. Nolet	0 00 0 00
" 41 50	8 00 8 25	quarters	0 80 0 80	Club, 1837	0 00 0 00	...cs. red	0 00 0 00
" 51 60	3 25 3 50	Cheese salt per bag 210 lbs	1 75 0 00	" 1837 flasks	0 00 0 00	...cs. green	0 00 0 00
		Turk's Island bush	0 00 0 30	" 1837 " do	0 00 0 00	Irish Whiskey—	
				Clubrye, in brls., 1836, p.g.	0 08 0 90	Bushmills	18 00 0 00
		Tobacco (duty paid)		Paris		Jno. Jameson & Sons, 1 star	0 00 0 00
		No. 1 Black Chewing, cads	0 46 0 51	McKenzie, Driscoll & Co.	2 40 6 00	two stars	0 00 0 00
		bxs	0 46 0 51	T. G. Sandeman & Sons	0 00 0 00	three stars	0 00 0 00
		No. 2	0 45 0 00	Glode & Baker	2 10 4 00	Geo. Roe & Co, one star, qts	9 25 0 00
		Bright Chewing	0 54 0 58	Tarragona	1 10 1 50	two stars, qts	9 25 18 25
		Smoking	0 64 0 67	Serravallo-Pedro Domecq	0 00 0 00	Dunville & Co.	7 50 7 75
		Navy, 8s	0 52 0 57	Martin	2 60 5 50	Wisdom & Warter's Sher-	
		Smoking, 8s	0 50 0 55	Pisa	2 10 6 00	ries	2 00 6 50
		Solace, 12s	0 50 0 55	Uisges		Warter & May's Ports	2 10 6 50
			0 48 0 00	Barton & Guestier	7 00 26 00	Geo. Sayer & Co's	
		Myrtle Navy	0 55 0 60	Galvet & Co. vintage wines	0 00 0 00	Brandy	4 50 6 50
		Can. Chewing	0 32 0 33	Nat. Johnston & Sons	7 00 28 00	" cases, 1 star	11 50 12 00
		Smoking, Plug	0 35 0 45	Uisges		" V.S.O.P.	16 50 17 00
		do Cut	0 18 0 60	Pompony, Filis & Co	31 00 33 00	Ind Coops & Co, Rom-	2 10 0 00
				G. H. Mumm & Co, ex. dry	0 00 0 00	ford, Ales	45 0 00
		Wool.		Piper Heidsieck	28 00 30 00	Angostura Bitters, per	
		Fleece	0 17 0 20	Perrier, Jouet & Co.	31 00 33 00	case of 2 dos	14 00 15 00
		Pulled, unsorted	0 20 0 22	Gold Lack	23 00 30 00	Banagher Irish Whisky, qts	9 50 10 00
		Black	0 16 0 17	Louis Duvan	15 00 16 50	per gal	8 75 4 00
		Extra Super	0 00 0 00	Louis Roederer	29 00 31 00	Nerea Raphael, Spark-	
		B Super	0 00 0 00	Branley-Hennessy	6 50 8 00	ling Saumur	14 00 15 00
		North West	0 21 0 25	V. O.	12 00 0 00	Per case, pts	15 00 16 00
		Buenos Ayres	0 20 0 22	Martell	6 00 0 00	Jas. Watson & Co, Dundee,	
		Natal	0 15 0 17	Cases (one star)	11 60 0 00	3 Star Glenlivet, per case	9 75 10 00
		Cans	0 14 0 16	Barnett & Ellis, one star	0 00 0 00	Old Glenlivet	4 00 6 00
		Australian, scoured	0 60 0 00	V. S. O. P.	14 75 15 00	Watson's Old Scotch, qt, cs	7 00 8 00
				Bisquet Dubouche	9 50 0 00	pts, per cs	8 00 9 00
				Ronault & Co.	15 00 0 00	Watson's Old Irish, pts, per cs	8 00 9 00

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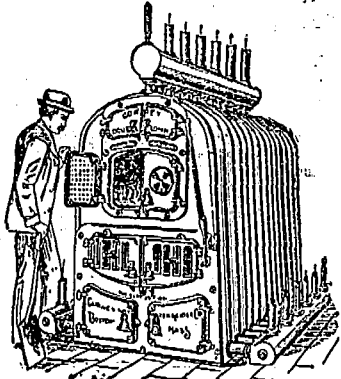
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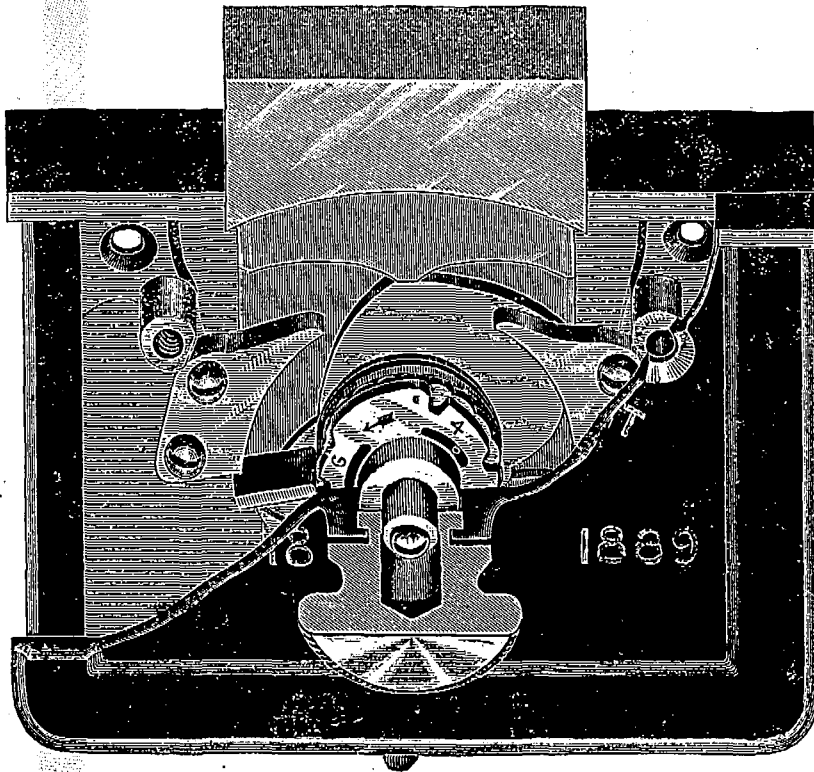
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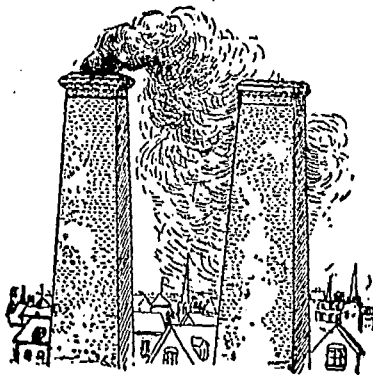
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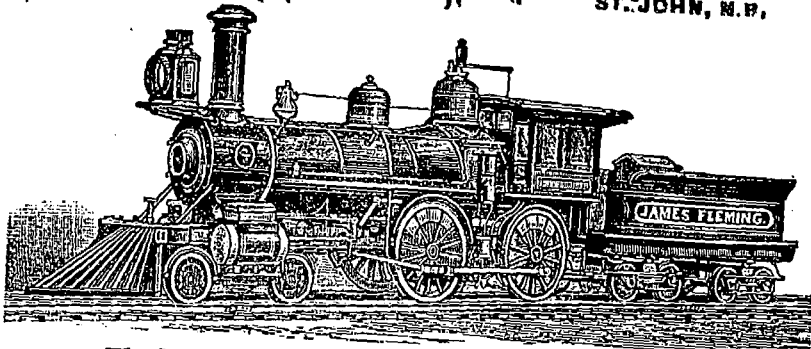
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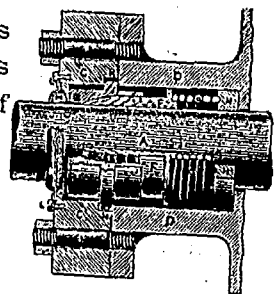
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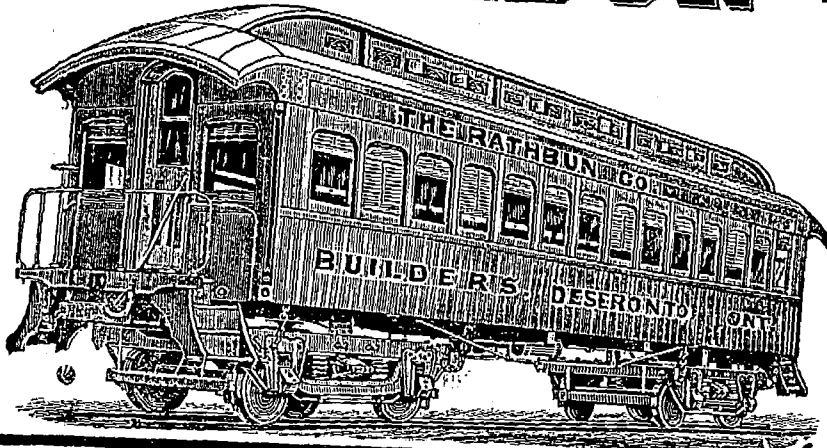
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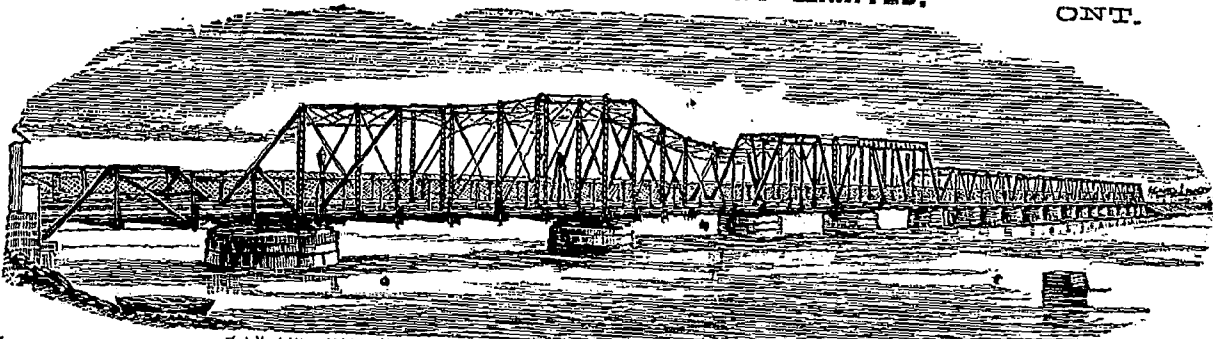
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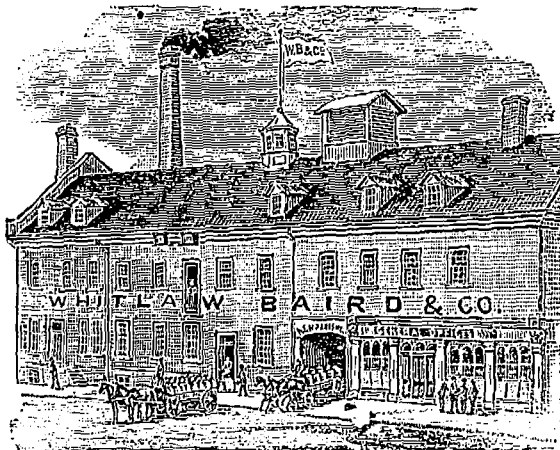
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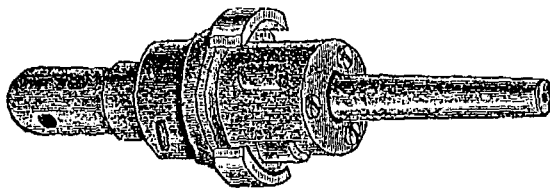
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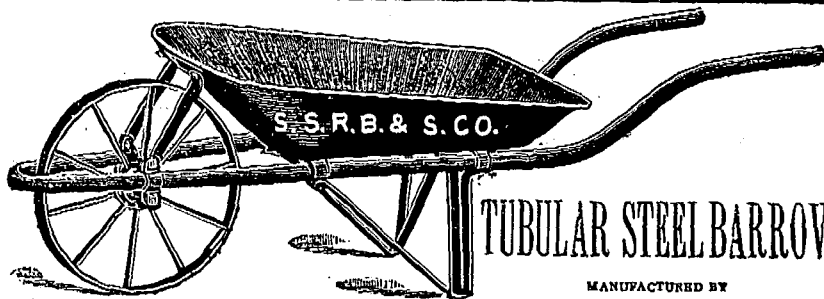


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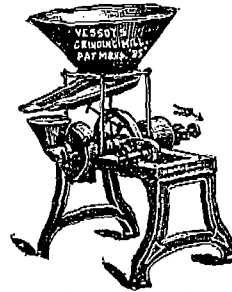
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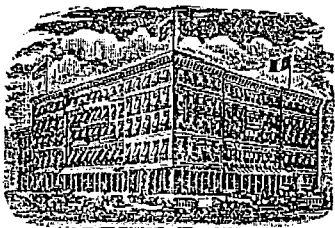
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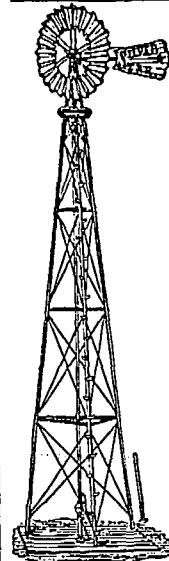
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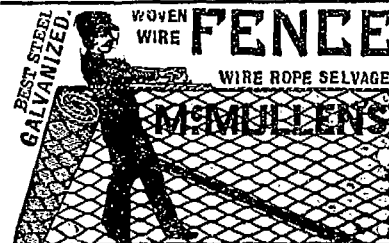
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GALT	The Queen's	J. Lowell
HAMILTON	The Royal	Hood Bros.
KINGSTON	The British America	J. E. Dunham
LONDON	The Tecumseh	O. W. Davis
OTTAWA	The Russell	Kenly & St. Jacques
TORONTO	The Queen's	McGaw & Winnett
QUEBEC.		
MONTREAL	The St. Lawrence Hall	Hy. Hogan
"	The Windsor Hotel	C. Swett
"	The Balmoral	S. V. Woodruff
QUEBEC	The Russell	W. Russell

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PRINCE EDWARD ISLAND.		
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CHARLOTTETOWN	Hotel Davies	J. J. Davies

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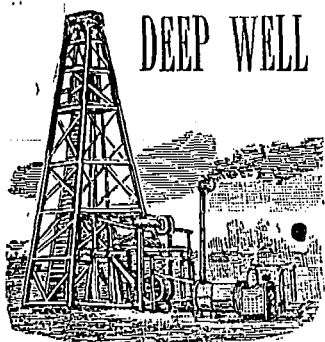
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SECURITIES.		London	Oct. 5
British Columbia, 1877, 6 p.c.	122	127	
1887, 4 p.c.	118	116	
Canada, 4 p.c. loan, 1860	106	108	
8 p.c. loan, 1888	92 1/2	93 1/2	
Debs. 1884, 8 1/2 p.c.	103	105	
Railway & other Stocks		Oct 5	
Quebec Province, 5 p.c., 1874	105	107	
Do do 1878, 5 p.c.	105	107	
Do do 1880, 4 p.c.	101	103	
Do do 1883, 5 p.c.	106	108	
Atlantic & Nth Western 5 p.c. Guar.			
1st M. Bds	114	116	
Buffalo and Lake Huron £10 sh.	123	131 1/2	
Do 5 1/2 p.c. 1st Mort.	136	138	
Do 2nd Mort	136	138	
Can. Central 5 p.c. 1st M. Bds Int. guar. By Gov.	104	106	
Canadian Pacific \$100	70 1/2	77	
Grand Trunk, Georg Bay, &c.			
1st M.	101	103	
Grand Trunk of Canada Ord. stock	7 1/2	7 1/2	
2nd equir. mtg. bds, 6 p.c.	124	126	
1st, pref. stock	51 1/2	51 1/2	
2nd pref. stock	33 1/2	34	
3rd pref. stock	18 1/2	19 1/2	
5 p.c. perp. deb. stock	125	127	
4 p.c. perp. deb. stock	93	94	
Great Western shares, p.c.	119	121	
Hamilton and N.W. p.c.	105	107	
M. of Canada Stg. 1st ort. 5 p.c.	106	108	
Montreal and Cham ain 5 p.c. 1st mtg Bds	101	103	
Montreal and Sorel 1st mtg. 6 p.c. N. of Canada 1st M' 5 p.c.	104	106	
Northern Extension 6 p.c. pref.	96	98	
Quebec Central, 5 p.c. 1st Inc. Bds	20	23	
T. G. & B. 4 p.c. bonds 1st Mort.	99	101	
Well, Grey & Bruce, 7 p.c. Bds	100	102	
1st Mort.	100	102	
St. Law. and Ott. 6 p.c. Bds 4 p.c.	99	101	
MUNICIPAL LOANS.			
City of London (Ont) 1st pref. 5 p.c.	99	101	
City of Montreal stg 5 p.c.	104	106	
1874	104	106	
City of Ottawa, 6 p.c. stg.	107	110	
redeem 1873	102	104	
1875	112	114	
1875	103	105	
City of Quebec, 6 p.c. con. 1873	101	103	
6 p.c. redeem 1875	112	114	
redeem 1875	113	115	
City of Toronto, 6 p.c. stg. 1877	100	110	
6 p.c. stg. con. deb. 1874	105	121	
5 p.c. con. deb. 1890	112	114	
4 p.c. stg. bonds, 1921-23	101	103	
City of Winnipeg, deb., 1884, 5 p.c.	110	112	
deb. scrip. 1883, 6 p.c.	116	118	
MISCELLANEOUS COMPANIES.			
Canada Company	85	88	
Canada North-West Land Co.	91	91	
Hudson Bay	151	141	

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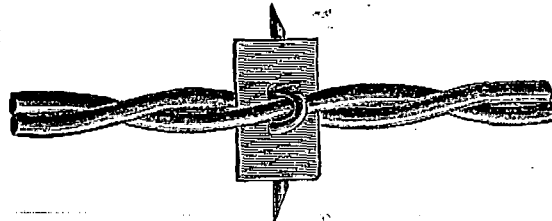
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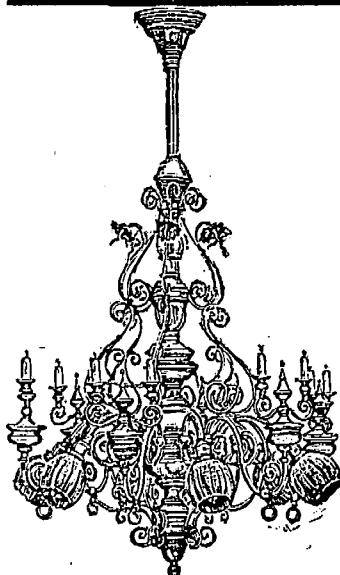
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STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct 17, 1893

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine...	10,000	3-6mos.	850	\$50	120 1/2
Canada Life.....	2,500	7-6mos.	498	50	120 1/2
Confederation Life.....	5,000	5-6mos.	100	10	237
Western Assurance.....	25,000	4-6mos.	40	20	152
Royal Canadian Insurance.....	20,000	6-12mos.	25	20	125
Guarantee Co. of North America.....	13,372	6	50	10 5/8	110

BRITISH AND FOREIGN.—(Quotations on the London Market.) Oct 6, 1893. Market value p. p'd up sh.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
Atlas	24,000	50	.....	6	£21 1/2
British and Foreign Marine.....	50,000	50	20	4	£21
Caledonian .....	.....	.....	.....	.....	.....
Commercial U. Fire, Life and Marine	50,000	80	50	5	£27 1/2
Edinburgh Life	5,000	10	100	15	.....
Fire Insurance Association	100,000	5	£10	£2	.....
Guardian Fire and Life	20,000	13	100	59	£ 8 1/2
Imperial Fire	12,000	£7 p. sh.	100	25	25
Lancashire Fire.....	100,000	30	20	2	5
Life Association of Scotland	10,000	15	40	8 1/2	.....
London Assurance Corporation	35,802	48	25	12 1/2	£54 1/2
London & Lancashire Life	10,000	10	10	1 7-20	4 1/2
Liv. & Lon. & Globe Fire and Life.....	£39,175	7 1/2	20	2	44
National.....	40,000	25	.....	2 1/2	.....
Northern Fire and Life.....	30,000	70	100	5	59
North Brit. & Merc. Fire and Life	40,000	58	50	5 1/2	33 1/2
Phoenix Fire.....	6,732	£21 p. s.	.....	.....	.....
Queen Fire and Life.....	200,000	8 1/2	10	1	7 1-16
Royal Insurance Fire and Life.....	100,000	60	20	8	46
Scottish Imperial Life.....	50,000	6	10	1
Scottish Provincial Fire and Life.....	20,000	15	50	8

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THE MUTUAL LIFE

Insurance Company of New York

RICHARD A. McCURDY, President.

Statement for the year ending December 31, 1891

ASSETS, - - - - \$159,507,133.08

Reserve on Policies (American Table 4 p. c.).....	\$146,968,322 00
Liabilities other than Reserve.....	507,849 52
Surplus	12,030,967 16
Receipts from all sources	37,634,734 53
Payments to policy-holders	18,755,711 86
Risks assumed and renewed, 194,470 policies.....	607,171,801 00
Risks in force, 225,507 policies, amounting to.....	695,758,461 30

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

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Head Office, TORONTO.

Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

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THE FEDERAL LIFE ASSURANCE COMPANY.

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Guarantee Capital, - - - - - \$700,000
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

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

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Incorporated 1838.

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

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

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

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Losses promptly and liberally settled.

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The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

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

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

MERCANTILE FIRE INSURANCE COMPY. WATERLOO, Ont.

Subscribed Capital, \$200,000.00
Dom. Govt Deposit, 50,072.76

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; J. LOCHIE, Esq., Secretary; T. A. GALK, Esq., Inspector.

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

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

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

CANADA BOARD OF DIRECTORS:

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

G. F. C. SMITH, Resident Secretary.

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

HEAD OFFICE, CANADA BRANCH: MONTREAL.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

President, - - - - - JOHN L. BLAINE, Esq.

Vice-Presidents, - { - HON. G. W. ALLAN
- J. K. KERR, Esq., Q.C.

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

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

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

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

DRUMMOND, McCALL Pipe Foundry Co. (LIMITED)

MANUFACTURERS
Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING
MONTREAL.

WORKS: - - - LACHINE, QUE.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1803

SUBSCRIBED CAPITAL \$6,000,000

PAID-UP CAPITAL \$1,500,000

TOTAL INVESTED FUNDS OVER \$8,000,000

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

E. D. LACY, RESIDENT MANAGER.

SUN FOUNDED A.D. 1710 INSURANCE FIRE OFFICE

HEAD OFFICE,
Threadneedle Street, London, Eng.

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

CANADIAN BRANCH,

15 Wellington Street, East.
TORONTO, C. NT.

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

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

ALLAN & WILLIAMS, - - - - - IBA CORNWALL,
Gen. Arts., Winnipeg. Gen. Agt., St. John, N. B.

**THE
ACCUMULATION POLICY
OF THE
NEW YORK LIFE**

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

DAVID BURKE,
General Manager for Canada

**BRITISH EMPIRE
Mutual Life
Assurance Co. of London, Eng.**

**ESTABLISHED 1847
CANADA BRANCH, MONTREAL.**

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

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

F. STANCLIFFE, General Manager.

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

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

Life Association's New Policy.

Enquire for particulars from any of the
agents, or from
H. J. JOHNSTON & SON, Managers, P.Q.,
207 St. James Street, MONTREAL.

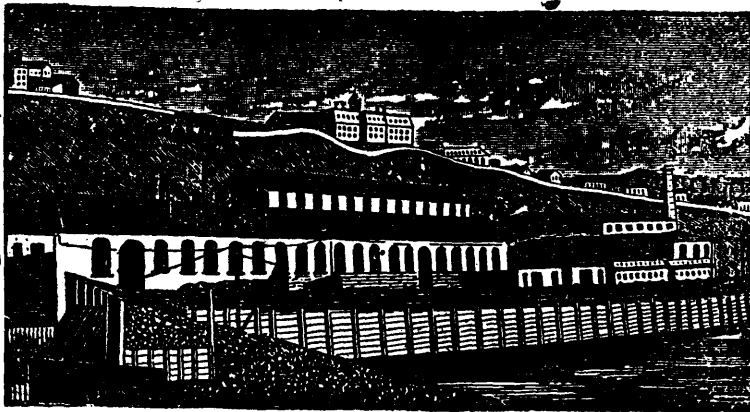
TELEPHONE 504.

ESTABLISHED

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Stove Fittings,
Holloware,
Floughs and
Flough Castings,
Builders' Castings

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



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

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

**WESTERN
Assurance Company,**
FIRE AND MARINE. INCORPORATED 1851.

Assets, - - - - - \$1,555,665 19
Income for Year ending 31st Dec., 1891 - 1,800,000 00

Head Office: - - - - - Toronto, Ont.
J. J. KENNY, Managing Director.
A. M. SMITH, President. C. C. FOSTER, Secretary.
J. H. BOUTH & Son, Managers Montreal Branch,
190 ST. JAMES STREET.

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

SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman
ROBERT BENNY, Esq., - - - - - } - - Directors
SANDFORD FLEMING, Esq., C.M.G. . . . }
Chief Office for Canada: - - MONTREAL
No. 47 St. Francois Xavier Street.
J. KENNEDY, Manager.

COMMERCIAL UNION

ASSURANCE CO., LTD.,
Of London, - - - - - England.
FIRE! LIFE!! MARINE!!!
Total Invested Funds - - - - - \$12,500,000
Capital and Assets \$25,000,000
Life Fund (in special trust for life policy holders) ... 6,000,000
Total Net Annual Income 5,700,000
Deposited with Dominion Government..... 374,246
Agencies in all the principal Cities and Towns of the Dominion.
HEAD OFFICE, Canadian Branch, - - - MONTREAL
EVANS & MCGREGOR, Managers.
F. M. COLE, Special Life Agent. - - N. FIGARD, City Agent.

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

Head Office for Canada: N. E. Cor. King & Yonge Sts., Toronto
BONDS OF SURETYSHIP
Issued for parties in position of trust where security is required.
General Accident and Employers' Liability Insurance on the most
approved plans.
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A. J. HUBBARD, General Agent, MONTREAL
The Directors are open to entertain applications for agencies where the Com-
pany is not already efficiently represented.