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été numérisées.

THEATRE FRANCAIS, St. Catherine St.
(Near St. Lawrence St.)
Continuous Performances, 2 & 8 P.M. daily.
W. E. PHILLIPS,
Lessee and Manager.

Theatre Francais, Week Commencing
Monday, Oct. 26th
CASTE.
By our own Stock Company. Vaudeville announcement in
Special Notice inside.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Finance Dept 22dec96

Vol. 43. No. 17
NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 23, 1896.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

McINTYRE, SON & CO.,
MANUFACTURERS' AGENTS
— AND —
IMPORTERS
— OF —
DRY * GOODS
— * —
SPECIALTIES:
LINENS, DRESS GOODS, KID
GLOVES AND SMALLWARES
— * —
VICTORIA SQUARE,
MONTREAL.

GRANITE * MILLS,
ST. HYACINTHE, P.Q.

Manufacturers of

Flannels, Ettoffes,
Tweeds & Dress Goods,
Hosiery & Underwear,
Lumbermen's
. . . Knitted Boots.

MONTREAL FELT HAT WORKS

1878—PARIS EXHIBITION— 1878.

Prize Medal Awarded for our manu-
facture of Felt Hats.

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

FUR GOODS Of Our Own Manufacture

PLUSH CLOTH AND SCOTCH CAPS,
GLOVES AND MITTS of English
and Domestic Manufacture.

Moccasins, Snowshoes, Fancy
Sleigh Robes, Buffalo, &c.

To Manufacturers.—We have a large stock of
Seal Persian Lamb and other skins
Trimmings &c., &c.

JAMES CORISTINE & CO.
Warehouse: 471 to 477 St. Paul St.
MONTREAL.

Leading Wholesale Houses.

John Macdonald * & Co.

To the Trade October 20th.

We have just received a repeat
order in these low and medium priced
cream and white
Lace Curtains for which there are
such great demand.
We have also received an especially
low line of extraordinary value in
Tapestry Squares, sizes 8 x 4 yards.
We are always pleased to forward
particulars of any line that we have
in stock.

Filling Letter orders a Specialty.

John Macdonald & Co.,

Wellington and Front Streets East, TORONTO.

X

The following Brands
Manufactured by . . .

→ **THE AMERICAN TOBACCO Co.,** ←
OF CANADA, Limited.

Are sold by all the Leading Whole-
.. sale Houses ..

CUT TOBACCOS.

Old Chum,
Seal of North Carolina,
Old Gold.

GIGARETTES
Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.

X

H. Shorey & Co.

WHOLESALE CLOTHIERS,
MONTREAL.

Our travellers will call upon you
shortly, and you will find it to your
advantage to give them an oppor-
tunity to compete for your trade.

BECAUSE . . .

We guarantee all of our work-
manship, and give a guarantee with
each garment.

We advertise that fact to your
customers, and they will ask for
our goods.

You will find it easier to sell the
goods you are asked for than to
substitute others.

Leading Wholesale Houses.

THE
Ames, Holden Co.

Of Montreal (Limited.)

Manufacturers of

Fine BOOTS
AND **SHOES,**

AND SOLE AGENTS FOR THE CELEBRATED

Granby Rubbers.

STOCKS CARRIED AT

St. John, N.B.
Montreal, Que.
Toronto, Ont.

Winnipeg, Man.
Vancouver, B.C.
Victoria, B.C.

FALL GOODS

Dolls, Toys, Games, Fancy Goods,
Etc.

Our line is now complete, and travellers are on the
road. It will pay dealers to wait till they see our
line before placing orders. We are showing the
largest assortment ever brought out in Canada.

H. A. NELSON & SONS,

59 to 63 St. Peter St.; MONTREAL.

Toronto Sample Room:

56 & 58 Front St. West.

We are making a specialty of Imported
Cigars and Tobacconists' Sundries.

John Fisher, Son & Co'y,

Woolleens & Tailors' Trimmings,

442 & 444 St. James St., MONTREAL.

Stock kept

Fully Assorted

for Fall & Winter



JOHN FISHER & SONS,

St. Georges Square,

RUDDERSFIELD, ENG.

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 at its Branches, on and after

TUESDAY, 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, General Manager.

Montreal, 16th October, 1896.

THE BANK OF TORONTO CANADA.

INCORPORATED 1855.

Head Office, Toronto, Paid-up Capital, \$2,000,000 Reserve Fund, 1,800,000

DIRECTORS:

GEORGE GOODERHAM, Esq., President. WM. H. BEATTY, Esq., Vice-President. Henry Cawthra, Esq., W. G. Gooderham, Esq., Robt. Reford, Esq., Geo. J. Cook, Esq., Charles Stuart, Esq.

DUNCAN COULSON, General Mgr. JORGE HENDERSON, Inspector.

Toronto - King St. Branch, G. J. Guthbertson, Montreal - Thos. F. How, Barrie - M. Atkinson, Brockville - T. A. Bird, Cobourg - J. S. Skeff, Collingwood - W. A. Copeland, Gananoque - C. V. Ketchum, London - John Pringle, Peterboro' - P. Campbell, Petrolia - W. F. Cooper, Port Hope - R. B. Andros, Point St. Charles (Montreal) - J. G. Bird, St. Catharines - G. W. Hodgetts.

Bankers:

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

BANQUE VILLE-MARIE, HEAD OFFICE, MONTREAL.

Capital Authorized, \$500,000 Capital Subscribed, 500,000 Rest, 10,000

Directors - W. Weir, Pres. and Genl. Manager E. Lichtenthal, Vice-Pres.; A. S. C. Wurtels, F. W. Smith and Godfrey Weir, F. Lemieux, Accountant. Branch at Berthier - A. Garlepy, Manager Branch at Lachute - Hy. Frost, Branch at Lachine - C. Langlois, Branch at Nicolet - L. Belair, Branch at Ste. Therese - M. Bolevert, Branch at Pt. St. Charles [city] - W. J. Wall, Branch at Hochelaga [city] - D. P. Rtopel, Branch at L'Epiphanie - J. H. Dusseault, Branch at Portneuf - J. H. Theoret, Branch at St. Laurent - O. W. Legault, Branch at Laprairie - P. J. Bourdeau.

Agents at New York - The National Bank of the Republic and Ladoburg, Thalman & Co. London - Bank of Montreal, Paris - La Societe Generale.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836. Incorporated by Royal Charter in 1840. Paid-up Capital, £1,000,000 Stg. Reserve Fund, 275,000 "

London Office, 8 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS: J. H. Brodie, Ed. Arthur Hoare. John James Cater, H. J. B. Kendall. Gaspard Farrer, J. J. Kingsford. Henry R. Farrer, Frederick Lubbock. Richard H. Glyn, George D. Whatman.

Secretary, A. G. Wallis. Head Office in Canada - St. James St. Montreal H. STICKEMAN, General Manager. E. STANGER, Inspector.

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

Agents in the United States: New York, (82 Wall St.) W. Lawson and J. C. Welsh. SAN FRANCISCO, (120 Sansome Street,) H. M. J. McMichael and J. R. Ambrose. 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. Marcuard, 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 Rest Fund, 1,400,000

BOARD OF DIRECTORS: JOHN H. R. MOLSON, President. S. H. EWING, Vice-President. W. M. Ramsay, Henry Archbald, Sam'l Finley. W. M. Macpherson, J. P. Cleghorn. F. WOLFERSTAN THOMAS, Gen. Manager. A. D. DURNFORD, Inspector. H. LOCKWOOD, Assistant Inspector.

BRANCHES: Aylmer, Ont. Montreal, P.Q. St. Thomas, Ont. St. Catherine St. Branch.

Brockville, " Morrisburg, Ont. Toronto, " Calgary, " Norwich, " Toronto Jc. " Clinton, " Ottawa, " Trenton, " Exeter, " Owen Sound, " Waterloo, " Hamilton, " Ridgetown, " Winnipeg, Man. London, " Smiths Falls, " Woodstock, Ont. Meaford, " Sorel, P.Q.

AGENTS IN CANADA: Quebec - Eastern Townships Bank. Ontario - Dominion Bank, Imperial Bank of Canada, and Canadian 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 - Bank of Nova Scotia, St. John's.

IN EUROPE: London - Parrs Bank (limited); Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Rose & Co. Liverpool - The Bank of Liverpool. Cork - Munster and Linstear Bank, Ltd Paris - France - Credit Lyonnais Berlin - Deutsche Bank. 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. Hehden, 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. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange, 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 REST \$500,000 HEAD OFFICE, QUEBEC.

BOARD OF DIRECTORS: ROBERT H. SMITH, President. WILLIAM WUTHALL, Esq., Vice-President. THOMAS McDUGALL, Esq., Gen. Manager. Directors - G. R. Renfrew, S. J. Shaw, J. T. Rose, Gaspard Lemoine, W. A. Marsh. Branches and Agencies in Canada: Ottawa, Ont. Toronto, Ont. Pembroke, Ont. Montreal, Que. Thorold, Ont. Three Rivers, Q. Agents in New York: Bank of British North America. Agents in London: The Bank of Scotland.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Notice is hereby given that a dividend for the current half-year at the rate of eight 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

TUESDAY THE FIRST DAY OF DECEMBER NEXT.

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

By order of the Board. G. HAGUE, General Manager.

Montreal, Oct. 20th, 1896.

ST. STEPHEN'S BANK.

Incorporated 1836. St. Stephen, N. B.

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

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

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized \$1,000,000 Capital Subscribed 500,000 Capital Paid-Up 372,400 Reserve 105,000

BOARD OF DIRECTORS: JOHN COWAN, Esq., President. REUBEN S. HAMLIN, Esq., Vice-President. W. F. Cowan, Esq., W. F. Allan, Esq. Robert McIntosh, M.D., J. A. Gibson, Esq. Thomas Patterson, Esq. T. H. McMillan, Cashier.

Branches - Whitty, Midland, Theonburg, New Hamburg, Paisley, Penetanguishene, Port Perry. Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed Collections solicited and promptly made. Correspondence at New York and in Canada - Merchants Bank of Canada, London, England - Royal Bank of Scotland.

Imperial Bank of Canada.

Capital Authorized \$2,000,000 Capital Paid-Up 1,938,800 Rest 1,156,800

DIRECTORS. H. S. HOWLAND, President. T. R. MERRITT, Vice-President. Wm. Ramsay, Hugh Ryan, Robert Jaffray, T. Sutherland Stayner, Hon. John Ferguson.

HEAD OFFICE, TORONTO. D. R. WILKIE, General Manager.

BRANCHES IN ONTARIO: Niagara Falls, Sault Ste. Marie. Port Colborne, St. Thomas. Fergus, Rat Portage, Welland. Ingersoll, St. Catharines, Woodstock. Toronto (Cor. Wellington St. and Leader Lane, Yonge and Queen Sts. Branch, Yonge and Hloor St. Branch). BRANCHES IN NORTH WEST: Brandon, Man. Portage La Prairie, Man. Calgary, Alta. Prince Albert, Sask. Edmonton, Alta. Winnipeg, Man. BRITISH COLUMBIA - Vancouver. AGENTS - London, Eng., Lloyd's Bank, Ld. 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, \$8,000,000
Reserve Fund, 1,000,000

DIRECTORS:
GEO. A. COX, Esq., President.
ROBERT KILGOUR, Esq., Vice-President.
Jas. Crathern, Esq., W. B. Hamilton, Esq.,
John Hoakin, Esq., G. C. L.L.D., Matthew
Légal, Esq., J. W. Flaville, Esq.
B. F. WALKER, General Manager.
J. H. PLUMMER, Asst. General Manager.
G. H. Ireland, Inspector.
C. H. Meldrum, Asst. Insp.

New York—Alex. Laird and Wm. Gray, Agents.
BRANCHES:
Ayr, Dunville, Parkhill, *Toronto,
Barrie, Galt, Peterborough, Toronto Jc'n
Belleville, Goderich, St. Catharines, Walkerton,
Berlin, Guelph, Sarnia, Walkerville,
Blenheim, Hamilton, S. Ste. Marie, Waterford,
Brantford, London, Seaford, Waterloo,
Cayuga, *Montreal, Simcoe, Windsor,
Chatham, Orangeville, Stratford, Woodstock,
Collingwood, Ottawa, Strathroy, Winnipeg,
Dundas, Paris, Thorold.

*Head Office, 19-25 King St. W. City Branches:
712 Queen St. E.; 450 Yonge St., cor. College; 791
Yonge St.; 268 College St.; cor. Spadina; 546 Queen
St. W.; 416 Parliament St. and 128 King St. E.
*Main Office, cor. St. James and St. Peter Sts.,
City Branch: 19 Chabolliez Square.
Commercial credits issued for use in Europe, East
and West Indies, China, Japan and South America.
Sterling and American Exchange bought and sold.
Collections made on the most favorable terms.
Travellers' letters of credit issued for use in all
parts of the world.

Interest allowed on deposits.
BANKERS AND CORRESPONDENTS.
Great Britain—The Bank of Scotland.
India, China and Japan—The Chartered Bk of
India, Australia & China; Germany, The Deutsche Bk
Australia & New Zealand—The Union Bk. of
Australia.
Paris, France—Crédit Lyonnais, Lazard Freres & Cie
Brussels, Belgium—J. Mathieu & Fils.
New York—The Am. Ex. National Bk of New York
Chicago—The Am. Ex. National Bk of Chicago.
San Francisco and British Columbia—The Bank
of British Columbia.
Hamilton, Bermuda—The Bk. of Bermuda.
Kingston Jamaica—The Bank of Nova Scotia.

The Ontario Bank.

Notice is hereby given that a Dividend of Two
and one-half per cent., for the current half year,
has been declared upon the Capital Stock of this
Institution, and that the same will be paid at the
Bank and its Branches, on and after

TUESDAY, THE FIRST DAY OF
DECEMBER NEXT.

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

By order of the Board,

C. MCGILL,
General Manager.

Toronto, 16th October, 1896.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.
Capital (fully paid up) \$1,500,000
Reserve Fund, 1,000,000

DIRECTORS:
CHARLES MAGEE, President.
GEORGE HAY, Esq., Vice-President.
Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,
John Mather, David MacLaren, D. Murphy,
George Hay, Charles Magee.
Branches—Amprior, Carleton Place, Hawkes-
bury, Keewatin, Kempville, Mattawa, Pembroke,
Perry Sound, Portage la Prairie, Rideau Street, Bank
Street, Ottawa, Renfrew, Ont., Rat Portage, Winni-
peg, Man.
GEO. BURN, General Manager.
D. M. FINNIE, Local Manager.

Eastern Townships Bank.

Authorized Capital, \$1,500,000
Capital Paid-Up, 1,500,000
Reserve Fund, 750,000

BOARD OF DIRECTORS:
R. W. HENNEKER, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, Thomas Hart,
N. W. Thomas, T. J. Tuck, G. Stevens,
John G. Foster.

HEAD OFFICE, SHERBROOKE, Que.
Wm. FARWELL, General Manager.

Branches—Waterloo, Richmond, Coaticook, Stan-
stead, St. Hyacinthe, Cowansville, Granby, Bedford,
Huntingdon, Magog.

Correspondents:
Montreal—Bank of Montreal.
London, England, National Bank of Scotland.
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and
promptly remitted for.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid) \$1,250,000
RESERVE FUND, 875,000
HEAD OFFICE, HAMILTON.

DIRECTORS:
JOHN STUART, President.
A. G. RAMSAY, Vice-President.
John Proctor, Geo. Roach,
Wm. Gibson, M.P., A. T. Wood,
A. B. Lee, (Toronto.)
J. Turnbull, Cashier.

H. S. STEVEN, Assistant Cashier.
BRANCHES:
Alliston, Listowel, Owen Sound, Simcoe,
Chesley, Lucknow, Orangeville, Toronto,
Georgetown, Milton, Port Elgin, Wingham,
Hamilton, E. Mt. Forest, Grimsby, Berlin,
Barton Street, Carman, Man. Winnipeg, Man.

Correspondents in United States:—New York—
Fourth National Bk, and Hanover National Bk. Buf-
falo—Marine Bank of Buffalo. Detroit—Detroit Na-
tional Bank. Chicago—National Bank of Illinois.
Correspondents in Great Britain—National Pro-
vincial Bank of England [Ltd].
Collections effected at all parts of the Dominion of
Canada at lowest rates. Careful attention given and
prompt returns made.

DIVIDEND NOTICE.

THE DOMINION BANK.

Notice is hereby given that a Dividend of Three
Per Cent. upon the Capital Stock of this Institution
has this day been declared for the current quarter,
and that the same will be payable at the Banking
House in this city, on and after
MONDAY THE SECOND DAY OF
NOVEMBER NEXT.
The transfer books will be closed from the 21st
the 31st October next, both days inclusive.
By order of the Board,
H. D. GAMBLE,
General Manager.

Toronto, Sept. 22nd, 1896.

MERCHANTS' BANK.
OF HALIFAX.

Capital Paid-Up, \$1,500,000
Reserve Fund, 975,000
Undivided Profits, 28,520

BOARD OF DIRECTORS:
THOS. E. KENNY, President.
THOMAS RITCHIE, Vice-President.
M. Dwyer, Wiley Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C. Hon. David MacKeen.

HEAD OFFICE, Halifax, N.S.
D. H. DUNCAN, Cashier. W. B. TORRANCE, Asst. Cashier

Agencies in Province of Quebec:
Montreal, E. L. Pense, Manager.
" West End, Notre Dame St. West.
" Cote St. Antoine, Green Avenue.
In Maritime Provinces:
Antigonish, N. S. Moncton, N. B.
Bathurst, N. B. Newcastle, N. B.
Bridgewater, N. S. Pictou, N. S.
Charlottetown, P.E.I. Port Hawkesbury, C. B.
Dorchester, N. B. Sackville, N. B.
Fredericton, N. B. Shubenacadie, N.S.
Guysboro, N. S. St. John's N.Fd.
Kingston, N.B. Summerside, P.E.
Londonderry, N. S. Sydney, N. S.
Lunenburg, N. S. Truro, N. S.
Maitland, 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, the Bank of Bermuda, Ltd.
Chicago, American Exchange National Bank.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly re-
mitted for.
Telegraphic transfers and drafts issued at current
rates.

Banque d'Hochelaga.

Notice is hereby given that a dividend of three and
one half p. c. (3 1/2 p. c.) for the current half-year, equal
to seven per cent. per annum, on the paid-up capital
stock of this institution, has been declared and that
the same will be payable at the Head Office or at its
branches, on and after

TUESDAY, THE FIRST DAY OF
DECEMBER NEXT.

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

By order of the Board,

M. J. A. PRENDERGAST, General Manager.
Montreal, 16th October, 1896.

The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, - \$1,200,000
Rest, - - - 300,000

HEAD OFFICE, QUEBEC

Board of Directors.
ANDREW THOMSON, Esq., President.
Hon. E. J. PRICE, - - - Vice-President.
D. C. THOMSON, Esq., E. J. Hale, Esq.
Ed. Gironx, Esq., James King, Esq., M.P.P.
Hon. John Sharples.
E. E. Webb, - - - Gen. Manager
J. G. Billett, - - - Inspector

Branches:
Alexandria, Ont. Ottawa, Ont.
Boisevain, Man. Quebec, Que.
Carberry, Man. " St. Lewis St
Carman, M. n.
Hastings, Ont. Shelburne, Ont.
Lethbridge, N.W.T. Smith's Falls, Ont.
Merrickville, Ont. Souris, Man.
Montreal, Que. Toronto, Ont.
Moosomin, N.W.T. Virden, Man.
Morden, Man. Warton, Ont.
Neepawa, Man. Winchester, Ont.
Norwood, Ont. Winnipeg, Man.

Foreign Agents:
London, Parr's Bank Limited.
New York, - - - National Park Bank.
Boston, - - - Lincoln National Bank.
Minneapolis, - - - National Bank of Commerce,
St. Paul, - - - St. Paul National Ban
Great Falls, Mont. - - - First National Bank
Chicago, Ill. - - - Globe National Bank.
Buffalo, N. Y. - - - Elliott Square Bank.
Detroit, Mich., - - - First National Bank.

The Standard Bank of Canada

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

HEAD OFFICE, TORONTO.

DIRECTORS:
W. F. COWAN, President.
JOHN BURNS, Vice-President.
W. F. Allan, Fred. Wyld.
T. R. Wood, A. J. Somerville
Jas. Scott.

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

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. Cor-
respondence solicited.
GEO. P. REID, General Manager.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

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

Board of Directors:
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Reserve Fund, 325,000 00
Contingent Fund 34,025 40
Total Assets, 5,454,720 34

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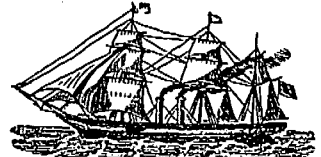
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Montreal.

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.

—ADVICES from Zanzibar note that the crop of cloves is reported at about 60,000 bales.

—THE total number of failures in Canada last week was 40, compared with 46 the previous week, and 46 for the corresponding week of 1895.

—MAIL advices from Messina say that the new crop of Sicily alberts will be very late, and that the stock of old does not amount to more than 750 bags. Prices are held high.

—THE St. John River rose 18 inches in two days last week, and the delayed 4,000,000 feet of logs of the drives are at last in the booms, and rafting is being rushed.

—THE old post office building at Hamilton, Ont., has been purchased by the Sun Life Assurance Co. for \$12,250. The building is to be converted into a fine edifice to be used for district offices.

—MIRAMICHI advices note that the SS. Fernside sailed last week from that port with her fourth cargo of lumber this season from that river. The barque Corona is now there loading her third cargo. A large fleet made two or three trips.

—THE bank clearings at Winnipeg, Hamilton, Toronto, Montreal, St. John, Halifax last week amounted to \$21,658,486 as compared with \$21,863,974 the previous week, and \$21,018,006 for the corresponding week of last year.

E. A. SMALL & CO.

MONTREAL.

—* Manufacturers of Clothing *—

SPRING TRADE 1896.

OUR TRAVELLERS ARE NOW ON THE ROAD.

—* Samples FOR Spring *—

Are now being shown by our travellers.

FOR STYLE, FIT and FINISH, we are fast getting to the front.

We fit every man who wears Clothing and guarantee satisfaction.

McMARTIN, CAMPBELL & CO.,

WHOLESALE CLOTHIERS,

256 St. James Street, - - MONTREAL.

THE DREXEL LIGHT

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

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

THEREFORE:

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

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

At Montreal the Drexel Light costs only 12 Cents per week to run, or less than a coal oil lamp.

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

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

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

Drexel Medical Co.,

112 St. Francois Xavier Street,

MONTREAL.

Telephone No. 630.

Maximum Light at Minimum Cost.

EVANS AND SONS LIMITED.

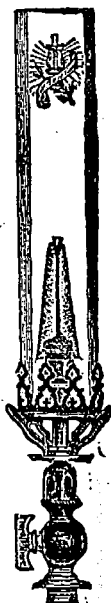
Wholesale Druggists and Manufacturing Pharmaceutical Chemists.

Sole Consignees for

Montserrat Lime Fruit Juice and Preparations

MONTREAL and TORONTO, Can.

LIVERPOOL, Eng., LONDON, Eng., Evans Sons & Co. Evans, Lescher & Webb



This Space belongs to

THOS. NIHLAN, CONTRACTOR, ST. CATHARINES, Ont.



CARROLL BROS.

Plumbers, Heaters and
—Roofers—

781 Craig Street.

... MONTREAL.

TELEPHONES: { Bell 1831.
 { Merchants 25.

—THE time for receiving contributions on the "History of a \$2 Note,"—or "bill" as it is commonly called—referred to elsewhere, will expire on the 31st December next. They should be written only on one side of the paper. The length is limited to 17,000 words, but may be condensed into about ten thousand. It is intended to give only about 1,500 words in each issue.

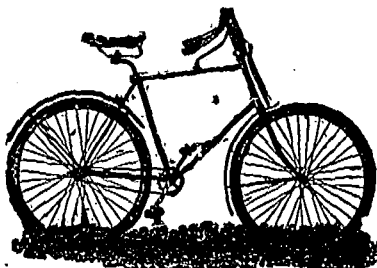
—"A SUBSCRIBER" is curious to know whether the advance in grain has come soon enough to warrant him in looking upon Sir William Van Horne as a prophet.

—L. W. BRISSETTE, general store, St. Eustache, Que., is now offering to compromise at 25 cents in the dollar, one-fourth cash balance, 3, 6, 9, and 12 months secured, but it is not likely that this will be acceptable.

—BICYCLERS may be interested in learning from the advertising pages of the *Mexican Financier* that a well known make of wheel sold in the United States at from \$45 to \$75 may be purchased in Mexico for from \$80 to \$150.

—THE London *Economist's* index number of the prices of staple commodities is 1958 for October 1. This represents a trifling improvement in prices since September 1 when the index number stood at 1928. A year ago it was 2009; on July 1, 1890, 2259, and on January 1, 1870, the number was 2089.

—THE importations at the port of St. John's, Nfld., during the quarter ending 30th Sept., have been large, as shown by the revenue returns. The amount collected was \$486,279, which shows an increase of \$83,702, over the corresponding period of 1895. The revenue for the whole year is likely to be good.



SOLE AGENT FOR MCGUINE

2373-2375 St. Catherine St.

TELEPHONE 4241.

F. H. Barr

IMPORTER AND
DEALER IN

Ranges, Stoves,
House Furnishing
Goods.

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

MONTREAL.

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent
and Pearl Batting.**
Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple,
or even in lowest grades. Three grades—Three prices and far the best at
the price.

H. Vineberg & Co.

FOR THE TRADE.

CLOTHING MANUFACTURERS.

1857 Notre Dame Street, MONTREAL.

Close Buyers will do well to write for samples and prices.



Macpherson, Grills & Co.

... WHOLESALE ...

HATS * AND * CAPS,
20 Front St. W., TORONTO.

—OUR correspondent at Port Elgin, Ont., writes that James McIntosh, stationery, fruit, confectionery, etc., of Port Elgin, Bruce County, Ont., has assigned to Wm. Burgess of Port Elgin. The insolvent has been in business about 12 years. Liabilities about \$1,200, and assets about \$500.

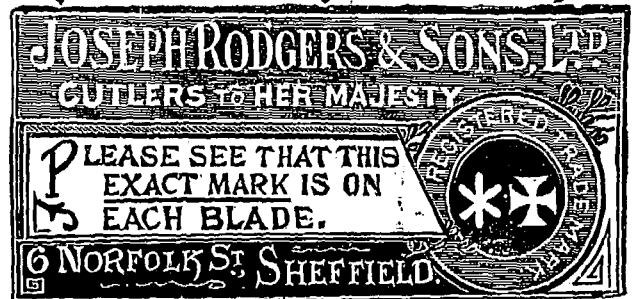
—THE estimate of Henry Neill of New Orleans of the cotton crop of 1896-7, made public this week is that the year's growth will be not less than 8,900,000 bales, and with fair conditions from now till frost may reach 9,100,000 bales, while a late frost would cause a still larger crop.

—AN exchange of great repute remarks that the advertisement in a trade paper may not bring more than one answer a month, perhaps not more than one a year, but one answer may be the beginning of a trade which will pay for the advertisement ten or a hundred fold—possibly a thousand fold.

—ADVICES from Calcutta note that the danger from famine in India is now regarded as imminent in consequence of the failure of ordinary rains in the Punjab, Odeh, and half the Northwest provinces. Relief work on a large scale will be necessary in the district which has 30,000,000 population. An immense stock of wheat will be required from this continent.

—TORONTO advices note that final tests of Algoma coal have been made, and those actively interested are satisfied they have a good thing and from the coal mines they will make money. The coal is said to contain 65 per cent of carbon, 10 per cent less than the high grade. There is a marked improvement in the quality as greater depths are reached.

—COPPER statistics for last month gave the visible supply in Great Britain and France as 35,374 tons. Deliveries amounted to 17,936 tons, as compared with 19,467 tons for the previous month. In the middle of the present month the total available supply stood at 36,269 tons. Supplies to hand amounted to 9,058 tons, the increase being staved as chiefly in Chili charters, while deliveries were 8,168 tons.



James Hutton & Co., Agents, - Montreal

Important Notice.

Capital Invited

Canada will pay large returns for capital invested to persons, Estates and others, who desire good investments in manufacturing enterprises, mining properties, clay deposits for brick, tile, and pottery manufacturing; also granite quarries of the very finest grade, woolen and carpet industries, wood manufacturing for veneer and cloth boards, improved farm lands in the greatest wheat Country of Canada, with the best railroad facilities, &c., &c. Mortgages bought and sold, Best Real Estate investment, Hotels and other properties.

This Country is now on the verge of a successful era. The coming Exposition of 1897 will do much for Canada. All investments done in good faith, and receive the most minute inspection before advisement of capital to invest.

Attached to our offices are two of the best Notaries, one of them having practised in France, and are thoroughly conversant with all matters pertaining to investments and settlement of Estates.

Correspondence in French, English, German, Spanish and Italian.

References abundant.

George O. Pickhardt, Manager.

MERCHANTS' & BANKERS' INTERNATIONAL GUARANTEE
COMPANY,
Nos. 13, 15 & 17 St. Lambert St.
Montreal, Canada.



D. A. McCaskill. James S. N. Dougall

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

Manufacturers of Fine
Varnishes, * Japans and Colors
MONTREAL,

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

JAMES MURRAY,
of ST. JOHN'S, Newfoundland,
GENERAL * COMMISSION * AGENT.

Respectfully solicits trial consignments in the following lines of goods handled:
Flour and Breadstuffs, Pork, Beef, and General Provisions, Sugar and Molasses, Nova Scotia and P.E.I. produce, Canadian products of all kinds, Tea, Manufactured Goods, Proprietary Articles, Fish, Oil and Newfoundland Products.

GOLD MINES!
ROSSLAND TRAIL CREEK

Mining Quotations:

Iron Mask.....	\$ 85	St. Elmo.....	\$ 15
Josie.....	63	Poorman.....	14
Evening Star.....	30	Monte Cristo.....	20
Big Th co.....	10	California.....	15
Great Western.....	22	May Flower.....	17½
Silverline.....	12		

Until further notice we will sell the above stocks at the prices quoted.

A. W. ROSS & CO.,
4 King Street, East, Toronto

This Space Belongs to

Alexander, Maguire & Co.,
Commission, Lumber, Shipping, Etc.
Montreal, Quebec, Rio Janeiro, Buenos Ayres, Etc.

—As already noted in these columns the Head line of steamers have been subsidized to make ten trips from St. John, N.B., to Belfast and Dublin during the coming winter. St. John advices indicate that these steamers will take part lumber cargoes from that port, thus opening another avenue for regular shipments in handy sized lots. Building operations are reported to be very active in Belfast.

—ADVICES from Hamilton, Ont., note that the Hamilton Board of Trade will likely recommend the Canadian Government to assist in diverting trade resulting from the development of mining in British Columbia from the United States to Canada, and that some plan should be developed to improve the railway system via the Lethbridge coal fields and Crow's Nest Pass.

—DURING the month of September, 1896, the mints of the United States coined from silver bullion on hand, purchased under the Act of July 14, 1890, 2,700,000 standard silver dollars, containing 2,088,358.51 ounces of pure silver, the cost of which was \$1,862,671, giving a seigniorage, or profit of \$837,329 to the Government, which sum has been deposited in the Treasury.

—FROM St. Paul, Minn., the following despatch has been sent all over Canada and the United States: The next big railway enterprise to be undertaken in the Canadian Northwest will be the construction of a road through the Crows Nest pass from Southwest Alberta to the Kootenay mining regions. The Canadian Government will probably assist the line by a substantial bonus.

—THE Selkirk town council has received a telegram from Ottawa stating that the fish hatchery at that place would not be

operated this winter. Some time ago it was feared that it was the intention of the Government to close the building this winter and a largely signed petition was sent down to the Department of Marine and Fisheries praying that it should be operated.

—MESSRS. HOLMES, WAINWRIGHT & Co. of Liverpool, Eng., whose heavy failure was recently referred to in these columns, will, by recent advices, scarcely be able to pay 10s in the £. The Quebec firm referred to at the time is a creditor for nearly \$275,000, the Cabinet Minister a creditor for about \$30,000 and King Bros. for a similar amount. These, we believe, are the only creditors for any amount in Canada.

—THE steamer Queen City has broken all grain carrying records by taking 134,000 bushels of wheat and 42,000 bushels of rye, equivalent to 174,000 bushels of wheat. This big increase is made possible by the increase of water at the Sault canal, allowing boats loaded up to 16 feet to pass. The new draught is cutting a big figure in lake commerce as the average increase of carrying capacity is about 15 per cent.

—A CLASS of old masters—the violin makers—had a valuable recipe which is lost forever. It was for a varnish which, besides preserving their instruments, sank into the wood and mellowed it. In spite of repeated efforts, however, the modern violin manufacturers cannot make a similar varnish, and it is principally for this reason that their instruments, though very good, cannot rank even with a mediocre "Strad" or Amati.

—THE well completed by a company of Canadians near Newport, Mich., has proved a blank failure. The well was drilled

ROBERT LINTON & CO.

IMPORTERS OF

British and Foreign Dry Goods

Woollens and Tailors' Trimmings a Specialty
Canadian Woollens and Cottons
from all the different mills.

No. 2 St. Helen St., MONTREAL

**PURE
OAK
BELTING**

The J. C. McLaren Belting Co.,
Montreal and Toronto
Tel. No. 363. Tel. No 875

J. DUNCAN DAVISON

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

COMMISSIONER

For Following Provinces:

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

ESTABLISHED 1886.

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

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

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

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

Offices and Warehouses:

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

WM. PARKS & SON,

Limited.

ST. JOHN, N.B.

Cotton Manufacturers.

AGENTS—J. SPROUL SMITH,
24 Wellington St., Toronto

DAVID KAY, Fraser Building, Montreal.

JOHN HALLAM, Toronto,
Special Agent for Beam Warps for Ontario.

Mills—New Brunswick Cotton Mills
St. John Cotton Mills.

to the depth of 1,200 feet, where salt water was struck in the Clinton limestone, and further drilling was stopped. This one venture does not signify that there is no oil there, by any means, and the company will venture further. Another well will be put down to a greater depth, as the owners of the duster will send the drill to the Trenton on the next occasion, and see what they can find down there.

—THE Petrolia, Ont., *Advertiser* asserts that the honour of first pumping an oil well by electricity belongs to Petrolia and not to Lima, O., as claimed by an American paper. It says "The Petrolia Electric Light, Heat and Power Company have been successfully pumping a group of seven wells for Messrs. J. and J. Kerr, of this town, since Tuesday, July 21st last. Consequently the Lima well is late in the field, and Petrolia, Canada, is evidently entitled to the honour of having the first oil well ever pumped by electricity."

—THE *Sabah*, a Turkish newspaper, is responsible for the following:—A Turkish peasant from Trebizond, named Mehmed Agha, has just arrived at Constantinople, who is 116 years old, and still hale and hearty. So far there is nothing very remarkable, but the *Sabah* goes on to say that Mehmed married at the age of 104 and that he is now the father of a girl ten years old with whom he has come to Constantinople on his way to Ismidt, in the neighbourhood of which town he intends to settle. Admitting that the figures given by the *Sabah* are correct, the case in question breaks the record of longevity and virility so far as we know it.

—WALL street is in a terribly nervous state over the political situation. It has been in the dumps for over a week on claims of Bryan gains in the central West. But recently prices went bounding up on Quay's claim of 270 votes for McKinley in the electoral college and 67 more in doubt. Certainly there was no other assignable cause for the sudden sport. It is a queer situation and offers exceptional opportunities to political managers for a successful speculation. All they need to do apparently is to dip in on one side or the other and then make loud claims for McKinley or Bryan.

—THE reduction in the price of gas in Glasgow from 2s 4d to 2s 2d per 1,000 cubic feet has been sanctioned by the Corporation as has also been the new method of charging for the electric current. A committee, in moving the adoption of the report, gave details of the working of the gas undertaking during the year. The total quantity of gas made was 4,811,884,500 cubic feet

being an increase of 286,619,000 cubic feet over the make in the previous year. The quantity of coal carbonized was 561,351 tons—an increase of 28,969 tons. Of crude oil 209,000 gallons had been used.

—THERE seems to be no limit to the ingenuity bestowed upon the devising of means for accomplishing the transport of the perishable produce of distant climes to the English market. A new method is that of packing butter in a box made of six sheets of ordinary glass, all the edges being covered over with gummed paper. The glass box is enveloped in a layer of plaster of Paris, ¼ inch thick, and this is covered with specially prepared paper. The plaster being a bad conductor of heat, the temperature inside the hermetically-sealed receptacle remains constant, being unaffected by external changes.

—THE *Marche Francais* of Paris estimates the world's wheat surplus at 344,000,000 bushels and requirements at 360,000,000 bushels; that North America can furnish 96,000,000, South America 44,000,000, and says Russian stocks are larger than in 1895. The *Corn Trade News* estimates that Germany's rye crop will be about 316,000,000 bushels, against 280,000,000 in 1895, and that Servia's crop will fall short 35 per cent and that Austro-Hungary will only export about 8,000,000 bushels. It is reported that India has established relief stations for its poor on account of short crops.

—ST. JOHN, N.B., advices note that the value of lumber exports from St. John for the quarter ending 30th September compared with the same period in 1895 is as follows:

	1895.	1895.
Lumber, lath, and shingles	\$475,538	\$357,248
Kiln wood	15,528	9,870
Total	\$491,066	\$367,118

The total value of lumber exports to all countries in September was \$288,592 compared with \$281,381 in September, 1895.

—DURING September the little port of River Herbert, at the head of the Bay of Fundy, sent 395,000 feet of long lumber, 2,170,000 lath and 2,250 pieces of piling to United States ports, the whole being valued at nearly \$7,000. In the same month the county of Cumberland, N.S., exclusive of Parrsboro, shipped lumber to British ports to the value of \$58,700, and the total value of shipments to all countries from that county, except Parrsboro, by vessel during July, August, and September was \$173,525. The Parrsboro shipments, over 40,000,000 feet thus far this year, were nearly all for British ports.

DIETZ DRIVING LAMP


From
On
In

If you get the results of much experiment and study, also of reflection.

If you get an astonishing flood of clear, white, penetrating LIGHT.

If we shed still more LIGHT in a little book, for a copy of which address

R. E. DIETZ CO., 60 Laight St., N.Y.
Mention this paper and get special discount.



"Dietz"
Driving Lamp.

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

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

DOMINION BRIDGE CO.,
Limited.
Montreal Lachine, Locks, P.Q.

Steel Bridges for Railways and Highways, Steel Piers and Trestles, Steel Water Towers and Tanks, Steel Roofs, Girders, Beams, Columns, for Buildings. A large stock of Rolled Steel Beams, Joists, Girders, Channels, Angles, Ties, Z Bars and Plates, always on hand, in lengths to thirty-five feet.

Tables, giving size and strength of rolled beams on application. Post Office Address: MONTREAL

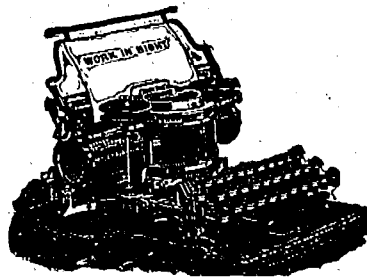
J. H. McGregor,
AGENT.
Canada Life Building, Toronto, Ont



Emil Pewny & Co.,

Sun Life Building,
MONTREAL.

Stock of Standard Lines on hand.



JAS. B. HAMMOND,

Sole Agent for

Hammond Typewriter.

TYPEWRITER SUPPLIES.

302 New York Life Building,
MONTREAL.

—AN important resolution of the British Association is contained in the report of a special committee, in which it is decided to present a memorial to Government on the question of the establishment by the State of a laboratory for research similar to those which exist in Germany. Having regard to the great value to many manufacturing processes in Germany which has resulted from these institutions, and especially those which have in this way obtained advantages over our own industries, it is felt that the scheme is deserving of all possible support. Among the members of the committee were Lord Kelvin, Sir Henry Roscoe, Sir John Evans, and Dr. Gladstone.

—THE short crop and active demand for California raisins from all sections have stiffened the views of sellers on the coast. Many orders for late October and early November shipment have been turned down. The coast markets are reported to be active and excited. The crops of raisins in California for five years have been as follows :

Year	Boxes	Pounds
1891.....	2,600,000	52,000,000
1892.....	2,850,000	57,000,000
1893.....	4,250,000	95,000,000
1894.....	5,150,000	103,000,000
1895.....	4,568,000	91,360,000

The crop of 1896 is estimated at not more than 60 per cent of that 1895.

—A DISPATCH from San Francisco gives the catch of the Arctic whaling fleet up to September 17, one month later than the last previous report, as 96 whales. Heavy ice is reported from Icy Cape to Point Barrow. Most of the fleet was caught in the ice from September 8 to September 17 at Point Barrow. The steamers Hume, Newport, Grapus, Freeman, and Fearless will winter in the Arctic. Barque Wanderer is laid up at Herschel Island with no crew. The steamers Hume, Newport, Freeman, and Fearless have already spent two winters in the Arctic, and, with the barque Wanderer, were to return to San Francisco this fall.

—THE Department of Agriculture at Washington received notice on Monday that proper sheds had been completed at Richford, Vt., for the examination of an ordinary train-load of cattle. The number of the sheds is understood to be 22, each capable of

holding the 20 animals which usually constitute a car-load. The completion of these facilities for the inspection of the cattle will result in the free admission of Canadian cattle for export by way of Boston, so long as they are found comparatively free from contagion. Permission will be granted to the Boston and Maine Railway to make shipments by way of Richford, subject to the usual requirements regarding government inspection.

—CHARLAND & LAHAISE, furniture, etc., Montreal, Que., held a meeting of creditors on 14th inst., but nothing definite was done, and the meeting was adjourned. They are trying to make arrangements to effect a settlement. They started business in Nov. 1890, succeeding Jno. S. Prince, and have been selling furniture, etc., on the weekly insolvent plan, but owing to the general depression have met with losses, the bulk of their assets being in outstandings of a weak character, so that they became embarrassed and were unable to meet their engagements at maturity. The liabilities are believed to be pretty large, though no close figures are as yet obtainable.

—RICHARD BURDETTE & SON, general store, Dundas, P.E.I., has assigned, with liabilities of about \$10,000, and preferences of about \$3,700. The stock is estimated at from \$4,000 to \$5,000; and while no particulars regarding book debts are obtainable, the latter are thought to be of a weak class, and estate, for general creditors, will, it is thought turn out poorly. The firm has been a long time in business, but without much success. It assigned in 1885, subsequently getting a settlement, and re-starting, and has since then been in a small way, and close run for funds. Trade the past year has been poor, and the business has not been very well managed.

—OUR correspondent at Liverpool, N.S., writes that the firm of I. N. Mack & Co. is in difficulties. The business was originally hardware to which has been added groceries and furniture. The firm consists of Isaac Newton Mack solely. He bought the old established business of Thomas P. Calkin, deceased, in 1892. An execution was lately levied on the stock for a small amount. But the difficulties are supposed to be mainly connected with the estate of Henry Mack deceased with which litigation has been in progress for some time by Mrs. Sarah V. Mack, widow of Edward Mack deceased, culminating in a judgment obtained by the latter for \$16,241. There will probably be an assignment in a few days. Isaac Newton Mack was a member of the House of Assembly of Nova Scotia from 1874 to 1878 being elected Speaker in 1876.

—ADVICES from St. John's Nfld., note that taken as a whole the cod and other fisheries this year are somewhat above the average and must be reckoned as fairly good. Southern Labrador has done badly, but the floating craft which keep moving and go far north have done very well. In the Straits of Belle Isle the fishing has been good. The shore fishery has been excellent, especially at Placentia Bay, Cape Ste. Mary and portions

The Golden Gate Mining Co.

Office, Room 75, Canada Life Building, Toronto,
and 411 Board of Trade Building, Montreal.
Mine Office, Main St., Rat Portage.

We are now offering a block of \$150,000, treasury stock for sale at par. Applications will be received until further notice is given. This affords a rare opportunity to invest in an active paying concern.

BRITISH COLUMBIA. GOLD MINES.

MINING QUOTATIONS.

Iron Mask.....	75	Poorman.....	12
Josie.....	63	Silverlens.....	12½
Jumbo.....	85	War Eagle.....	1 65
Hill Top.....	10	St. Elmo.....	14
Deer Park.....	13½	Virginia.....	28
Homestake.....	20	Monte Cristo.....	20
Grand Prize.....	10		

HILL TOP offers great inducements to both large and small investors. HOMESTAKE was the second claim located in the Trail Mining District, has had \$20,000 expended for development, and I can recommend it as a permanent investment.

Full information regarding above stocks on application.
Samples of all ores in Trail Mining District.

W. FULLERTON,
114 Yonge Street, Toronto, Ont.

STANDARD Trail Creek Mining Stocks.

Information, references, and quotations on any stock cheerfully given upon request. Correspondence solicited.

We only quote properties that have incontestable titles and upon which development work has been done.

We buy and sell stocks on commission only, and therefore have no interests of our own to promote.

Send address and we will mail you our weekly market report regularly.

Call upon or write to

SAWYER, MURPHEY & CO.,
Mining Brokers,

Canada Life Building, Toronto, Ont.

OFFICES--Rossland, B.C.; Spokane, Wash.; Toronto, Ont.

LYMAN'S FLUID COFFEE

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

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

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

LYMAN SONS & CO., MONTREAL.

REINHARDT & CO.

TORONTO,
For Leading Brands of

Lager * Beer

"Salvador,"
"Hofbräu,"
"Bavarian."

Alex. McKay

BOILER MAKER,

Land and Marine Boiler Repairing
a Specialty.

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

512 Demontigny St. East, - MONTREAL.

All orders promptly attended to.

Tel. No. 6483.

Lonsdale, Reid & Co.,

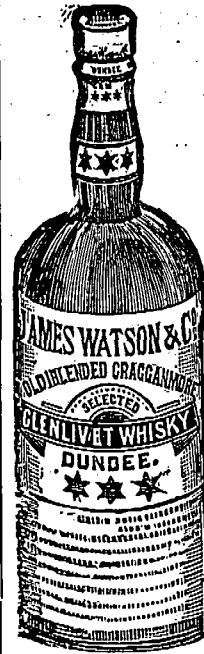
Montreal.

FALL 1896.

STOCK COMPLETE
IN EVERY DEPARTMENT.

Inspection Solicited.

Close prices for many clearing lines.



Chard,
Jackson & Co.,

Successors to
(Jas. Guest & Co.)

Wine
Merchants.

10
LEMOINE ST.,
MONTREAL.

General Agents for
Canada of the Superior
and Popular Brand of

Scotch Whiskey

indicated in the en-
graving herewith, and
of other first-class
brands of Liqueurs,

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

of the southern slope. The catch has rarely been so well cured as this year, and consequently its value is greater. The best cod are now selling in the St. John's market at from \$4 to \$4.50 per quintal. The great mass of the fishermen are comfortably provided for during the approaching winter.

—THE average yearly exports of lumber from Canada to the United States for the three years previous to the adoption of the McKinley law was 638,624,000 feet. For the fiscal year ending June 30, 1891, of which a little over three months was under the old law and the balance of the year under the McKinley law, 757,149,000 feet was imported, while the average yearly import for the three succeeding years was 630,982,000 feet. This average would have been greater but for the panic of 1893-4 which caused a falling off in imports for that year of 200,000,000 feet.

—ACCORDING to late advices the Hamilton Board of Trade has been interesting itself in the export trade of the city. A committee recommends the establishment of some system of cold storage warehouses close to the railways. A comparative statement was given showing the value of exports from the port of Hamilton for the years ended June 30, 1890, and 1896. In 1890 the value was \$604,683, and in 1896 \$1,080,225. Reference was made to the good resulting from the establishment of the smelting works. A clause was added recommending that the Government send a commissioner to South America and West Indies to open up a trade with Canada, and that steps be taken to place Canadian products before the English people.

—PREVIOUS to October 6, 1890, the American tariff on sawed boards imported from Canada was \$2 a thousand, board measure, except hemlock, whitewood, sycamore and basswood, on which the duty was \$1 a thousand. On October 6, 1890, the tariff act known as the McKinley bill became effective. This reduced the duty on rough white pine to \$1 a thousand. Under both laws there was an additional duty of 50 cents a thousand feet for each side planed or finished; \$1 a thousand additional if planed one side and tongued and grooved, and if planed on two sides and tongued and grooved \$1.50 a thousand in addition. The

Wilson bill, which became effective August 28, 1894, placed all lumber on the free list, except cabinet woods, although there has been some question raised in the customs department over the proper definition of the term "dressed lumber."

—MISS B. ROBLIN, milliner, Belleville, Ont., has assigned to N. Parkin Thomas, of this city, after having been in this business here since 1893. The trade has been small, and she had failed before, having compromised a few years ago, at 60 cents in the dollar, borrowing the money to make a settlement, and giving chattel mortgage on her effects. The liabilities at present are quite small—W. H. Steinhoff, baker, Elmvalle, Ont., has assigned to W. F. W. Lent. Liabilities are limited, and local—Alfred Parker, wool, New Toronto, Ont., has assigned to Geo. Clay. He has been in business only a few mouths, coming from Huttonville, where he was in the same line. He has only been doing a very small trade, and it has not been paying. Lack of capital is one of his troubles, although it is stated that he will eventually come into considerable money on the death of a relative. He contemplates making an offer of composition, which, if successful, will probably enable him to continue again without difficulty.

—F. A. MARR, milliner, Halifax, N.S., has suspended payment. He asked his principal creditors, who were in the Upper Provinces, for an extension of time, to pay in three years, but he states they refused to listen to the proposal. He also claimed to be unable to meet maturing obligations in full, and the recent difficulties of Jno. Maclean & Co., Montreal, to whom he owes largely, have placed him in a bad position financially. His liabilities are said to be \$11,000, apart from a mortgage of \$10,000 on business premises, which is owned jointly by himself and brother. He was formerly of the firm of H. G. & F. A. Marr, which dissolved in Feb. 1890, he continuing. The old firm did not have much success; compromising in 1886 at 50c in the dollar, but when alone, he did a little better. He suffered some loss by fire last March, which considerably affected his business, and the insurance he received did not meet the actual loss, and this hampered him.

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Men's, Youths', Boys' and Children's

CLOTHING

18 Front Street East,
TORONTO, ONT.

—ACCORDING to the United States Treasury Department the following are the details of the American imports of sawed lumber from Canada for the years named :

	Feet.
1887-8	608,326,000
1888-9	747,842,000
1889-90	659,703,000
1890-1	757,149,000
1891-2	668,134,000
1892-3	742,351,000
1893-4	514,461,000
1894-5	597,970,000
1895-6	786,102,000

In each instance the figures are for the fiscal year ending June 30, and it will be seen that for the year ending June 30, 1896, shipments of lumber were 28,953,000 feet greater than for any one of the previous eight years, an increase of nearly four per cent.

—In general the wheat harvest of 1896 decreased 185,485,542 bushels as compared with the harvest of 1895. The harvests in the United States, Canada, Argentina, Uruguay, Chili, Australia, and the East Indies show a decrease of 165,392,959 bushels. Of the European producing countries Russia only shows a large decrease of 56,575,467 bushels. The countries of consumption harvested 37,205,123 bushels more than last year; only Spain and Portugal among them had a bad crop. France harvested nearly as much as last year, while an increase is observed only in Italy and Great Britain. The decrease is attributed to reduction in the wheat acreage, owing to the low price of the last three years. The rye harvest shows a still greater decrease proportionately, it being estimated at 154,765,714 bushels. A decrease in oats and barley is also noticeable, but not to so great an extent. The exports of cereals from Russia during the first eight months of 1896 show a big decrease compared with the preceding year, being 192,440,651 bushels, as against 241,254,578 bushels.

—HART BROS. & Co., general store, Castleton, Ont., are offering to compromise at 30 cents in the dollar, owing about \$1,100. They began business about two years ago, with rather limited capital. Lacking ability, they failed to make a success, and assigned last January, but seem to have effected some arrangement and went on again, but did not do any better than before. —E. B. Loucks, hardware, Kingston, Ont., held a meeting of creditors on 13th inst., when a statement prepared by an assignee, showed liabilities of \$10,000, and assets \$7,000, and the insolvent made an offer of 25 cents in the dollar half cash, balance in 4 and 6 months, unsecured.—R. Gamble & Co., dry goods, Ottawa, Ont., have assigned to A. P. Mutchmore, Ottawa, with liabilities of \$22,000, and assets of \$19,800. A meeting of creditors is called for 23rd inst. They have been in business some time, but got into difficulties early this year, when they arranged an extension of time spread over 3, 6, 9, and 12 months, but business has been

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etc., etc.

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Rails, Tubes, Wire,
Electrical Cables,
Mining Ropes,
Steel Plates,
Angles & Channels,
Electrical and
Railway Supplies.

dull with them, and being unable to carry out their extension they had to assign—Jno. Monkhouse, tailor, Stouffville, Ont., has assigned to R. Underhill. He started business a few years ago, having a little money left him by his father. He did fairly at first, but the past year or two he gradually dropped what means he had.

—ALPHONSE DEMERS and Cleophas Brunet, doing business under the style of Drapeau, Savignac & Co., plumbers, Montreal, have filed consent to assign on demand of Thos. Robertson & Co. Liabilities are estimated at about \$25,000 direct, and about \$12,000 indirect. It is understood the estate will show a deficiency, after due paring has been made, though nominally there is a surplus. The business is an old one, having been established years ago, and old considerable trade. They however, have always worked to the limit of their capital, and have never been credited with any great amount of gain in their contracts. They have required more or less indulgence from their main suppliers. They contemplate holding a meeting of creditors and making an offer, which will no doubt be carried out, and put them on a sound footing again—W. Lamoureux, shoes, Montreal, has filed consent to assign on demand of Ernest Bouthillier, with liabilities of \$18,000. Firm has been established for over 20 years, and controlled quite a fair, and it is thought paying, business, but of late has been retrograding, and considerable capital has been locked up in real estate, which has probably depreciated in value. It is now believed the estate will show a deficiency, but as yet no offer of settlement has been made—T. J. McConomy, confectioner, Montreal, has assigned to the court on demand of Thos. McConomy, with liabilities of \$1,061. The principal creditors are T. McConomy, \$350; W. Meldrum & Co., \$160; Hyslop & Hunter, \$116.

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THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
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HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$40,000,000
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[WORLD WIDE POLICIES.]

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

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

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Agents throughout the Dominion.

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\$10,000

For 20 cents a day.

For a premium of \$74.00 a year a man aged 30 can secure a policy for \$10,000, guaranteeing an income of \$500 a year for twenty years as an income to his family at his death. Greater or lesser amounts at proportionate rates.

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THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 23RD, 1896.

WHY WHEAT IS ADVANCING IN PRICE.

"Wheat is King" is a phrase often heard when its ruling power over the markets is being specially manifested. Just now, when the United States is approaching one of the most important crises in its history, wheat is not only showing its dominance in the com-

Knabe.

Bell.

Williams.

A POPULAR TRIO OF PIANOS.

When the merchant or other man of business—he who is blessed with the musical sense—returns to his home, fatigued with

“The Cares that infest the day,”

he naturally asks his accomplished wife or daughter to discourse sweet music on the pianoforte.

Much depends on the instrument. If it be one of the above makes, under well-trained fingers, the said Cares will

“Fold their tents like the Arabs, and as silently steal away.”

WILLIS & CO., 1824 Notre Dame Street, Montreal, always maintain a select stock of these pianos, and people are welcome to test them at their convenience, in their warerooms at the above number.

mercial sphere but is rising into power as a ruling factor in political affairs. The rapid rise in wheat prices since the Presidential agitation in the States became so intense, has caused the theory to be broached that, the advance has arisen from a combination of speculative magnates at Chicago, New York, St. Louis, who are working in concert with European agents. To the free silver coinage party, “the wish is father to the thought.” They have built up their arguments and their appeals to the farmers upon the low prices of wheat, and are now finding this basis sinking under them. With wheat rising while silver is sinking in market price, there comes a demonstration that the demonetization of silver is not, as has been affirmed, the cause of wheat falling in value. The coincidence of wheat going up, and silver going down, must convince the U. S. farmers of the absurdity of looking to the greater demand for that metal as producing such conditions as will add to the value of wheat.

The advance in wheat is no speculative one; it is not feasible for grain operators to diminish the harvests of India, Russia, Australia and the United States, by which the actual, and probable forthcoming supplies have been decreased, and in consequence prices advanced. India has been importing wheat from California—which is unprecedented—and upsets the anticipation that the supplies of wheat from that region would become a continuously increasing volume. The Indian supply expected would not have affected prices beyond a fraction, but when it is wholly cut off, and India has to import wheat instead of exporting at a time when the other wheatfields have no superabundance, there is a condition created which inevitably causes prices to go up as they have recently done. Besides India's changing from being a seller to being a buyer, Australasia has made a similar change. Cargoes of wheat have been sent from San Francisco to Australia, and both that market and India are likely to require supplies for some time. Indeed large imports of wheat and other food supplies are needed to keep the vast population of India from famine. The fact that close upon six million bushels of wheat besides other grains were poured into Chicago in one 48 hours last week, is

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“MUTUAL PRINCIPLE.”

Mutual Reserve Fund Life Association.

(INCORPORATED)

It Leads Where Others Follow.

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The Motto of the Management is and will continue to be: Good Work at Honest Cost: True Economy and not its Shadow.

Dec. 31, 1891. SUCCESS IS THE ART OF SUCCEEDING. Dec. 31, 1895.

1,609	Number of Policies in Force	105,878
\$34,552	Income during Year	\$5,575,282
None	Death Claims Paid during Year	\$4,084,075
None	Reserve or Emergency Fund	\$3,435,026
\$15,616	Gross Assets	\$5,661,708
None	Total Death Claims Paid	\$25,000,000
\$7,760,000	New Business during Year	\$69,025,895
\$7,688,000	Insurance in Force	\$308,669,371

Fifteen Years Completed.

1895 Shows: An Increase in Gross Assets. An Increase in Income. An Increase in Net Surplus. An Increase in Business in Force.

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AGENTS WANTED.

proof enough that no “corner” existed to keep up prices by short supplies.

Besides the two factors above named we have a third one in the reported flooding of some of the wheat districts in Russia. This may be exaggerated, but it is certain there has been injury done on a considerable scale. The most important feature however in the wheat situation is the low yield of this year's harvest in the United States. The average yield per acre in bushels since 1890 has been as follows:—

Year.	Bushels.	Year.	Bushels.
1896	11.9	1892	13.4
1895	12.5	1891	15.3
1894	13.1	1890	11.1
1893	11.3	1889	12.9
Average 1889 to 1895		12.7	

The other grains—rye, oats, barley—have also this year a yield below that of 1895, as the following table shows:—

Year.	Rye.	Oats.	Barley.
1896	13.3	24.3	23.6
1895	14.4	29.6	26.4
1894	13.7	24.5	19.3
1893	13.3	23.5	21.7
1892	12.7	24.3	23.7
1891	14.4	28.9	25.8
1890	11.8	19.8	21.0
1889	11.9	27.4	22.2
Averages 1889 to 1895		13.2	25.5

The wheat production for 1896 is given by the New York *Commercial Chronicle*—an undoubted authority—as 411,966,000 bushels, against 467,102,947 bushels in 1895, 460,267,416 in 1894, and an average in 1893 and 1892 of 456,000,000. This makes the yield of 1896 55,136,047 bushels less than in 1895, and 49,000,000 of bushels below the average since 1892. Our valued contemporary gives the oats crop this year as 670,000,000 of bushels against 824,000,000 in 1895. Making then liberal allowance for erroneous computations, there is in the above facts amply sufficient to account for the advance in wheat. Household-ers will not find any comfort in the quartern loaf being dearer, but the entire farming population of this continent and their creditors also will rejoice over the larger revenue which this year's crop should bring. But temporary reaction is not at all improbable.

BREAKFAST BEVERAGES.

Though of little practical concern to Canadian tea importers, the recent revival in the New York tea market is not without considerable interest. Auction sales there during the latter part of last week have shown quick buying and at better prices, while outside there have been many new buying orders calling for the various descriptions at full recent rates, where the disposition had been to take small lines, extending recently to larger quantities. Japans and Formosa Oolongs are having most attention, and the orders are widening slightly to the better grades. In teas New York prices indicate pretty closely the prices ruling at Montreal and Toronto. But in coffees prices are slightly higher here than in New York. On Saturday last the following prices ruled at the New York tea market :

CHINA AND JAPAN TEAS.

Amoy		Good Moyuno or	
Common to fair		fenkai	12 @ 18
Cargo	7 @ 8	New crop	14 @ 16
Good	9 @ 9½	Fychow & other	
Superior	Nominal	sorts	9 @ 12
Foochow—		Pingsuey—	
Common to fair		Gunpowder—	
Cargo	7 @ 8	Extra First	22 @ 25
Good	9½ @ 10	First	17 @ 18
Superior	12 @ 13	Second	12 @ 15
Pine	15 @ 17	Cargo	7 @ 9
Finest	19 @ 21	Pea leaf	14 @ 16
Choico	23 @ 25	Imperial—	
Formosa, new crop—		First	13 @ 15
Common to fair		Second	10 @ 11
Cargo	12 @ 14¼	Third	8 @ 9
Good	16 @ 17	Cargo	6½ @ 7
Superior	19 @ 21	Young Hyson—	
Pine	25 @ 28	First	Nominal
Finest	30 @ 34	Second	10 @ 11
Choico	37 @ 40	Cargo	8 @ 9
Country greens in		Japans, new crop—	
chops, average make		Good medium	15 @ 16
up—		Fine	17 @ 19
Fine Moyuno or		Finest	20 @ 21
Tienkai	14 @ 17	Choice	22 @ 23
New crop	16 @ 19	Choicest	26 @ 28

INDIA AND CEYLON TEAS.

India—		Ceylon—	
Pekoe Souchong	14 @ 15	Pekoe Souchong..	14 @ 15
Pekoe	17 @ 20	Pekoe	17 @ 20
Orange Pekoe.	22 @ 25	Orange Pekoe....	23 @ 26
Fancy	30 @ 40	Fancy	30 @ 40

A native of China and Japan, most of the attempts to cultivate the tea plant in foreign countries have met with little success. Within the last few years, however, efforts have been made by the Dutch Government of Java to produce tea in that island with the assistance of Chinese cultivators. The British possessions in India now yield large supplies of tea, especially Assam. The Assam tea is of a superior quality, and commands a high price. The expansion of the Indian tea trade may be estimated from the fact that while in 1874 the imports into Britain from India amounted to only 17,608,598 lbs. in 1891 they had reached 109,600,000 lbs. Last year the total was considerably over the latter amount. India indeed now far exceeds China in its supply of tea. A tea come into favor with most people of English tastes in Montreal is that known as "Darjeeling," an India tea which may be said to rival the very best Chinese blacks. It is used chiefly as a blend, to impart flavor to poorer teas. Montreal owes its introduction chiefly to Mr. Silas Huxley of this city, tea merchant. Ceylon exports to Great Britain in immense quantities. The United States and Canada (as yet) obtain a large portion of their tea from Japan.

The Green teas are generally prepared by drying the leaves as quickly as possible after they are gathered; then slightly heating them, after which they are rolled separately or in small heaps, and then rapidly dried; while black tea is made from the leaves which, after being gathered, are exposed to the air for some time, and then, after being tossed about, are placed in heaps where they undergo a kind of fermentation; after which they are exposed to a fire for a short time, then rolled in masses to get rid of the moisture and to give them a twisted character; then they are again exposed to the air, and finally dried slowly over a fire. Much of the green tea which is exported from China and consumed in England and especially in Canada and the United States, is colored artificially with a mixture of Prussian blue, turmeric, and gypsum. As everyone knows, tea has been subjected to extensive adulteration. Mineral and organic matter have been used for increasing weight, and substances which impart fictitious strength, and colouring substances. But the careful official inspection to which tea is now subjected has reduced adulteration to the minimum point. The blending of teas by importers or jobbers is an education in itself.

The use of coffee is increasing in Canada. Its relatively small consumption here is accounted for in part by the extent to which adulteration was practised by grinders and those who put it up in packages. Its cost is about three times as great as tea. Our people as a rule have no idea of the flavour of good and well-made coffee. The article often sold to the country storekeeper is a mixture of roasted peas, chicory and other compounds. Much of what is sold as "Mocha" coffee has never seen the plantations of Arabia Felix. The best in the market is known to those who handle it as "Standard Arabian." The excellence of coffee depends in a great measure on the skill and attention exercised in roasting it. If it is roasted too little it is devoid of flavour, and if too much it becomes acrid, and has a disagreeable, burned taste. Coffee should be used in the form of an infusion and not a decoction. In this form it is decidedly preferable both as regards flavour and strength. Coffee, as commonly prepared by persons unacquainted with its nature, is a decoction, and is boiled for some time, under a mistaken notion that the strength is not extracted unless it is boiled. But the fact is just the reverse. The fine aromatic oil which produces the flavour and strength of coffee is dispelled and lost by boiling, and a mucilage is extracted at the same time, which also tends to make it flat and weak. The best modes are to pour boiling water through the coffee in a biggin or strainer, which is found to extract nearly all the strength; or to pour boiling water upon it and set it upon the fire, not to exceed ten minutes. Prepared in either way, it is fine and strong. There are coffee-machines in which the water is boiled, and the steam penetrates the coffee and extracts to a great degree the fine aroma. Immediately after, the boiling water is poured over it. In this way the best coffee is made. The Turks and Arabs boil the coffee, it is true, but they boil each cup by itself, and only for a moment, so that the effect is, in fact, much the same as that of infusion, and not like that of decoction. The Arabs do not take sugar or cream with the coffee, nor do the Turks. This is the vogue also to some extent in France,

and in a lesser degree in England. It improves the beverage very much to roast and grind the coffee just before it is cooked. It is needless to say that coffee is not cultivated in Canada; not so, however, with chicory, which is grown largely in the vicinity of Montreal. The chicory is marketed at wholesale at about 6c per pound. The imitation coffee bean made in the United States has found little favor here. But more of this anon.

It would be well if our coffee dealers presented their customers with directions for the proper preparation of the beverage. It is so badly prepared as a rule that we are not surprised that its consumption is limited. Directions for preparation are issued with all kinds of articles for human consumption, and there is no reason why coffee or even tea should be omitted from the list. There is an immense amount of popular ignorance respecting the preparation of tea as well as coffee.

Nourishing beverages which are not used as much as they ought to be are cocoa and chocolate furnished from the seeds of the cacao or cocoa tree of the West Indies and South America. Very often the chocolate sold in the shops is adulterated with flour, starch, and other matters. The purest form in which cacao is sold is what is called cocoa-nibs, which are the seeds or beans divested of their husks and broken by pressure. The common cocoa of the shops, which is more generally used than chocolate in Great Britain and Canada, is seldom pure. There are, however, several standard preparations which can be used with confidence and with much benefit as a nourishing and refreshing beverage.

THE UNDERWRITERS AT NIAGARA FALLS.

The Canadian Fire Underwriters' Association held its latest meeting a few days ago at Niagara Falls. Previously the members had met in this city, or Toronto. But so much had been accomplished since the Association was organized that the recent "agenda" were deemed of but limited importance, and the attendance of those near by gradually fell off, until it became evident that a change of location was unavoidable. Those who did attend were frequently telephoned for, probably in the very midst of some debate calling for their attention. Evening meetings had to be dispensed with, as the underwriters naturally felt more drawn towards other associations, where perhaps, a little "sprinkling" of business could be done, or to some public entertainment where they could study on the spot risks of that class, all in a business way of course. At Niagara Falls there were fewer distractions, and there was consequently more prompt despatch of Association business, according as individual company's business pressed at home.

The meeting was somewhat shadowed by news of the death of Secretary McLean. His post is to be occupied by Mr. Hadrill of this city, who will have Mr. Robbins of Toronto as assistant. The questions of farm risks and rates; the scheduling of different classes of towns; sprinkled risks; with some minor matters were carefully considered. An Inspector was appointed who will have entire charge of sprinkled risks, by whose services it is expected a considerable amount of

this business will be retained in Canada, which for some time past has been diverted to the States. The system of having the Association worked as two branches—Toronto and Montreal—is to be abandoned and the delays and obstruction arising from there being two partly independent sections will be done away with.

It is reported, but not vouched for, that, a Toronto member present, proposed a scheme for utilising the waters of the Falls for extinguishing fires in that city and other places, it being such a pity to see running to waste what might "sprinkle" such a vast quantity of risks. The whole proceedings were most harmonious, the members steadily attended all business meetings, and the experiment of meeting "far from the madding crowd" was pronounced an unqualified success.

THE BANK STATEMENT FOR SEPTEMBER.

When September closes the harvest is over, bringing to an end the temporary activities which are reflected in the bank returns of that month of reaping and gathering and distributing. This season the hearts of our farmers are rejoicing over abundant crops coming at a time coincident with largely advanced prices for wheat, and a good prospect of better prices for other grains. If, as there is reason to believe, considerable stocks of wheat are still on hand from last year in the barns of Ontario and in other wheat-growing districts, there has been a large addition made to their market value, sufficient to cover the expenses of carrying them, and leave a very welcome surplus for the farmers' pockets where there is ample room for more money. The most palpable effect of the harvesting season is seen in the Circulation, which expands from the Summer level to the higher one of the Fall with the regularity of the tides, and, thanks to our elastic currency system, without any more effort or disturbance to other elements. In the States the transference of the necessary funds for crop movements affects the money markets of the large centres of finance; the process there is clumsy and crude. In Canada the Circulation expands as quietly as wheat-ears fill up, no interference being caused with the ordinary course of banking business.

In July the note issues amounted to \$29,575,000; in August to \$31,509,000, in September to \$32,652,000, an advance in two months of \$3,077,000. This more closely corresponds to the increase in the same period last year than is usual, for the variation in the two years is only \$42,000. As indicative of the extent of the increase in Circulation for harvest purposes, we must however, take the maximum during September, which was \$33,268,000, showing that between the 1st August and some time in September, the bank note issues went up \$3,693,000. The advance in wheat is likely to encourage hoarding in some quarters. We have however grave doubts whether it would not be wiser to take advantage of the present good prices rather than wait for better ones next year, as it is unlikely the causes which have sent up prices will be either repeated, or aggravated next season.

The deposits of both classes remained at the end of September unchanged from their amount at the beginning. The amounts, \$65,827,000, demand deposits, and \$123,436,000, deposits on time, are severally \$1,847,000 below the same date last year, and \$6,802,000 in excess of September, 1895. These funds are likely to have a

considerable addition in the current year. An increase took place of \$746,000 in balances due by American agencies; almost the whole of it is shown in the returns of the Bank of Montreal. Call loan business was inactive last month. In Current Loans an increase was made, from \$207,411,000 to \$209,960,000, the increases being confined to banks in Ontario and Quebec. These loans, or discounts, are now \$12,200,000 in excess of their amount a year ago, and exactly four millions more than in 1893 before the "slump" set in which reduced these loans so heavily in 1894 and 1895.

Other items in the September return present no features of interest. Anxiety as to the financial outlook is quietening as Mr. Bryan's prospects of election are becoming darker every day. Gold is still being hoarded in the States, but as the supply is large, this movement has no influence. If the silverites are routed on the 3rd November there will almost certainly be a boom in the stock market, and, we trust a general return of confidence in the benefits of which Canada will participate.

Our usual comparative statement will be found in another column. The detailed statement is unavoidably held over:—

BANK STATEMENTS.				
	Sept. 1896.	Aug. 1896.	Sept. 1895.	Sept. 1886.
Capital authorized.....	\$ 72,958,688	\$ 75,458,688	\$ 73,488,688	\$ 79,579,666
Capital subscribed.....	82,518,762	63,013,952	62,857,252	94,299,799
Capital paid up.....	61,725,289	62,220,759	61,780,325	61,097,801
Amount of Rest.....	20,793,473	1,237,900	1,707,928	13,201,998
LIABILITIES.				
Notes in Circulation.....	32,632,176	31,509,154	32,774,442	31,927,050
Balances due Dominion Govt..	3,633,541	4,049,398	5,600,429	5,779,811
Bal. due to Provincial Govts..	3,870,419	4,417,332	3,911,353	2,208,703
Deposits on demand.....	65,827,150	65,264,335	67,774,818	51,275,589
" after notice.....	123,436,216	123,151,350	116,634,466	52,305,361
Loans from banks in Can. sec.	5,000	5,000	17,115	.....
Dep. on demand, in Can. banks	2,853,277	3,234,144	2,815,077	1,003,728
Bal. due Can. banks dly exch.	76,980	83,411	144,943	.....
Bal. due agencies, &c., abroad	257,759	200,157	171,561	120,627
Bal. due agencies, &c., in U.K.	1,939,697	2,106,101	3,863,060	1,277,626
Other liabilities.....	253,109	310,143	358,379	317,513
Total liabilities.....	231,810,663	231,391,104	234,074,548	149,220,218
ASSETS.				
Specie.....	8,199,889	8,329,226	7,575,818	6,157,323
Dominion notes.....	15,034,501	15,414,739	15,360,032	10,611,033
Deposits accruing circulation	1,847,031	1,546,340	1,814,524	.....
Notes & cheques on other banks	6,973,648	7,280,493	7,815,012	6,469,019
Loans to other banks in Can. sec.	.....	.....	17,115	191,802
Dep. on demand in Can. banks	3,503,429	3,950,758	3,634,262	3,365,805
Bal. due from banks dly exchgs.	142,320	195,510	226,517	.....
Balances due from banks, &c.	16,045,000	15,295,543	25,690,316	14,845,346
Bal. due from banks &c. in U.K.	9,881,702	10,747,400	6,373,133	2,071,251
Dominion Govt. Deb. Stocks.	3,176,153	3,037,540	2,057,044	5,105,877
Can. Municipal & public secs. (not Dominion)	9,447,721	9,576,270	9,490,491	.....
Can., Brit. & other R.R. secs.	11,716,748	11,638,832	10,000,521	.....
Call loans on bonds & stocks	13,677,151	13,218,553	17,096,695	11,775,325
Current Loans & Discounts	209,950,032	207,410,954	197,721,334	133,492,705
Loans to the Govt. of Canada	.....	.....	.....	1,069,678
" to Provincial Govts.....	466,274	462,315	265,251	1,495,468
Overdue debts.....	3,756,236	3,661,061	4,538,140	2,946,330
R. E. besides bank premises.....	2,084,715	2,072,476	1,242,741	1,306,167
Mortgages on real estate.....	665,056	571,576	608,441	601,254
Bank premises.....	5,631,046	5,627,030	5,657,025	3,543,865
Other assets.....	2,264,202	2,448,863	2,336,234	3,788,640
Total Assets.....	324,264,175	322,735,463	321,851,711	229,393,058
Liab to directors & their firms	7,210,154	7,100,713	7,941,317	8,481,956
Average specie for month.....	8,242,175	8,501,135	7,490,649	6,237,203
Avg. Dominion notes for mo.	15,234,612	15,037,447	15,052,332	10,653,876
Great circulation during mo.	33,268,021	31,900,414	33,153,175	.....

PRESIDENTIAL ESTIMATES.

It would not be in the nature of things for the presidential contest in the U. S. to escape the attention of betting men. We learn from the *Record* of Philadelphia that Joseph P. Smith, ex-State Librarian of Ohio, a personal friend of Major McKinley and closely connected with the campaign work, has made a statement on the outlook in which he claims an overwhelming victory. He says: "On August 19 I gave to a representative of the press, at his earnest solicitation, a prognostication of the result of the Presidential election. In this I said I believed that McKinley and Hobart would carry at least twenty-eight States and receive fully 302 electoral votes and a majority of the popular vote. This opinion I still confidently adhere to. In my judgment, the Republican candi-

dates will receive the electoral vote of the three Pacific States, California, Oregon and Washington, and also Wyoming. They will carry the three Southern States of Maryland, West Virginia and Kentucky, and have more than an even chance in Missouri. They will carry the six New England States and the four Middle States, New York, Pennsylvania, New Jersey and Delaware, by overwhelming majorities. They will receive the electoral votes of North Dakota, South Dakota, Minnesota, Nebraska, Kansas, Iowa, Illinois, Indiana, Ohio, Michigan and Wisconsin. This prognostication is the result of the most careful inquiry of the men whose sources of information and judgment are most to be relied upon in the management of the republican campaign. I would not at all be surprised to see McKinley and Hobart receive a million plurality in the four great States of the Union—New York, Pennsylvania, Illinois and Ohio." The following estimate is given:

For McKinley.			
Maine.....	6	West Virginia.....	6
New Hampshire.....	4	Kentucky.....	13
Vermont.....	4	Ohio.....	28
Massachusetts.....	15	Indiana.....	15
Rhode Island.....	4	Illinois.....	24
Connecticut.....	6	Michigan.....	14
New York.....	36	Wisconsin.....	12
Pennsylvania.....	32	Iowa.....	13
New Jersey.....	10	Minnesota.....	9
Delaware.....	3		
Maryland.....	8	Total.....	257
For Bryan.			
North Carolina.....	11	Tennessee.....	12
South Carolina.....	9	Missouri.....	17
Georgia.....	13	Nevada.....	3
Alabama.....	11	Utah.....	3
Mississippi.....	9	Colorado.....	4
Louisiana.....	8		
Texas.....	15	Total.....	123
Arkansas.....	8		
Uncertain.			
Kansas.....	10	California.....	9
Nebraska.....	8	Oregon.....	4
North Dakota.....	3	Washington.....	4
South Dakota.....	4	Virginia.....	12
Montana.....	3	Florida.....	4
Wyoming.....	3		
Idaho.....	3	Total.....	67

A WORD OF CAUTION.

In a recent issue of this JOURNAL we undertook to sound a note of warning to those of our business men who are ordinarily pressed to take stock, or to otherwise interest themselves in great west mining enterprises. In the great majority of cases this was doubtless unnecessary. We have had letters meantime from various parts of the Dominion commending the part we have taken in the matter. One or two, perhaps three, of these mining companies have proved somewhat successful, and it is upon the strength of this success that people are being canvassed all over the country to engage in anything which may be called a mine, before perhaps a pickaxe has scratched the surface of the spot, or a "pan of dirt" or "pay gravel" been washed out. A number of advertisements were sent us from certain business centres, but shortly after their appearance we felt it our duty to communicate with the senders and ask for "references." We are not satisfied as yet as to all the replies, but we may again caution our readers to make careful inquiry as to the character of any mining enterprise which they may have been invited to invest in before spending any money in that direction. Our readers will remember the article referred to in our issue of Sept. 18th. Among the mass of correspondence on the subject we reproduce the following sent us by one of the leading business men of Western Ontario:—

"I was interested when reading a paragraph of one of the recent visitors to your gold lands, a man very prominent and of high standing in business circles. He says:—'One thing impressed me very strongly at all points I touched in the Kootenay Country, that is the very liberal credit that is being given by the

merchants. They are apparently making a good profit upon their turnover, but after paying their indebtedness, any surplus they have is going on their books. They are making the same mistake that was made by the merchants in Manitoba at the time of the boom there and I have no doubt the result will be the same. The wholesale trade of the Dominion should combine to give nothing but ordinary terms in that country and insist upon all paper being met at maturity. There is also so much speculating going on in the mining country that I am afraid money will go in this direction that should be applied on past obligations. I was surprised to find on comparing notes with other houses that concerns which had first class rating and that were doing a large and profitable business, were very slow in their payments which must mean that their profits must be going into mining speculations or book accounts."

While we do not by any means wish to throw discredit upon the settlement of our Pacific Province, yet we are convinced, concurring with the writer of the foregoing communication, that all persons interested in the development of the country as regards its mineral wealth, the existence of which no one doubts, should go slowly and not "count their chickens before they are hatched."

MEDAL FOR A JOURNAL.

During the summer a grand international pharmaceutical exposition was held at Prague, Germany. The exhibits included pharmaceutical apparatus, preparations and publications. A feature was made of pharmaceutical magazines, and it was decided by the management of the *Montreal Pharmaceutical Journal* to make an exhibit. Mr. Henry Miles, the managing editor and publisher of that periodical has received from the secretary of the exhibition, a letter in which, he says, "I have the pleasure to inform you, that the jury of our exhibition has awarded to the *Montreal Pharmaceutical Journal* the Silver Medal, the diploma of which, will be forwarded to you in a short time." We may be pardoned perhaps if we mention in addition to the above that the *Montreal Pharmaceutical Journal*—which we are glad to say reflects so much credit on Mr. Miles, not forgetting his indefatigable associates—is printed at the office of the *JOURNAL OF COMMERCE*. It may be remarked also in the connection that any local notice given this well conducted publication is not introduced or prefaced by a quarter or half-column of alliterative, catch-penny head-lines in staring capitals such as usually herald forth the interesting fact that Charley Bates has jumped ten feet backward, that Tom Jones has kicked a foot-ball over the tallest tree in the college-green or that Geoffrey Delamayn has "scorched" all competitors on the cinder-path.

ARE YOU INSURED?

Another lesson to merchants and business men generally has been recently given by Captain W. L. Smith of Barrington, N.S. Captain Smith purchased the stock of a merchant in Barrington, paying his hard-earned cash for the same. Shortly after the receipt of his first purchase of fall goods his store was burned to the ground; he had no insurance, and as a consequence, he as well as his creditors will be heavy losers. The circumstance recalls an effort made by Senator Sanford, of the W. E. Sanford Manfg. Co. of Hamilton, some years ago in connection with several Boards of Trade to establish a principle of refusing credit to dealers other than for cash, unless they were insured, or would engage to insure to the extent of their liabilities. Owing to "some flagging of interest" among the insurance companies, — as our correspondent terms it—the scheme—a very good one it was believed if properly carried out—was not consummated. No investor would accept a mortgage that did not carry with it a policy of insurance. Why, then, should our merchants accept an unnecessary risk of loss occasioned by want of similar guarantee? It might

be well if our business men would take up this matter and, further, if they would, by circular or otherwise, impress upon their customers the importance of "insuring to the extent of their liabilities"—or, at all events, of their stock,—subject, of course, to the conditions ruling.

THAT DEFUNCT TRUST CO.

"The biggest swindle ever perpetrated in Montreal!" is what a leading accountant terms a certain "Trust Co." to which we referred at some length last summer, and which has meantime gone the way of all similar enterprises—sooner or later. It is believed that the concern may return ten cents in the dollar to the people who entrusted them with their money. Subscribers to the *JOURNAL OF COMMERCE* are not among them. We sounded a note of warning in due time. It would not be surprising however that men who heeded not the caution given concerning the office management of a precedent concern—which made room for the institution now exercising an able firm of accountants—and some others who trusted not wisely but too well, should have taken the alarm too late. Two dollars a year paid for the *JOURNAL OF COMMERCE* would have saved them their money. How people from obscure places in the Southern States, with a series of printed calculations which defied all common sense, backed by showy offices in a certain since defunct bank, could persuade people that they could invest their money for them at rates of interest double what any savings bank can afford to pay, passes all comprehension. It recalls the credulity which led to the gigantic fraud perpetrated in Boston some years ago under the promise of 10 per cent a month interest on deposits. They paid it to a few of the early pigeons, but decamped after they had realized a large sum of money, and before a second month's interest fell due. It is to be feared that some money recently lent by other companies of more respectable origin and surroundings may not turn out for the best; but as a prominent banker remarked not long since, "The only way to prevent all losses, is to cease doing business."

NEW LAID EGGS.

Now is the time when poultry-keepers should remember what we have more than once referred to concerning the price obtainable for fresh-laid eggs during the winter months. They already fetch retail 35 cents a dozen, and are scarce at that. Before 60 days they are likely to be worth upwards of 60 cents. They are handled only by leading retail dealers. What are known as "fresh" eggs, as quoted wholesale in our prices current, are not the eggs that command the above high prices.

A FIFTY-DOLLAR PRIZE.

A prize of \$50.00 will be given by the editor for the best history of a \$2 "bill," to contain not less than 17,000 words. The writing should be quite legible or type-written. The autobiographical treatment preferred.

A NEW DEVICE FOR COALING STEAMERS.

The rapid despatch in port with vessels of all kinds, both on the seaboard and on the lakes, has led to numerous devices for fueling steamers. A vessel of novel construction noted by *The Tradesman* has been introduced, which is claimed to have a capacity of 150 tons an hour. The hull is 180 feet over all and 36 feet beam, and it is propelled around the harbour by means of two ordinary screws. There are sixteen compartments or pockets in the hull, capable of holding about forty tons each, so that the capacity of the scow is about 640 tons. These pockets can all be loaded by

night, or after working hours in the evening, from the shipping or cargo deck, and the scow is ready to begin work the next morning with fuel enough, probably, for all the vessels in port. Under the pockets of the scow and on a line with the keel is a scraper or conveyor, which receives the coal from the pockets as it is dropped through doors in the bottom of the pockets. These doors, three to each pocket, can be opened or closed at will, fully regulating the supply of coal. The endless conveyor carries the coal under the pockets to the forward part of the vessel, where it is taken care of by the elevator and duly dropped into the bunkers that are being fueled.

THE BOARD OF TRADE MEETING.

At the largely attended meeting of the Montreal Board of Trade on the 20th inst. called to protest against the enforcement of the winter railway freight rates on 2nd November, effective speeches were made by Mr. James Crathern, Mr. J. B. Learmont, Mr. George W. Stephens, Mr. Henry Miles, and by the President of the Board, Mr. Robert Bickerdike. A resolution was presented by Mr. Crathern asking both the Canadian Pacific and the Grand Trunk to prolong the present rates until the close of navigation, and also to adopt in Canada the United States system of the same freight rates summer and winter. It is to be hoped that the railways will grant the request of the Board of Trade especially as our merchants have not been making any too great profits of late. The railways may argue that they have not been making profits either, but they should bear in mind that railways cannot make money unless the merchants make money as well.

Correspondence.

DEPARTMENT STORES.

To the Editor of the JOURNAL OF COMMERCE, Montreal.

DEAR SIR,—Your columns have ever been open to ventilate the wrongs, and remedy the ills where practicable, of mercantile life. Much has been said recently of the modern centralization of business under one roof, commonly termed "Department Store" methods. It is clear that this mode of doing business has come to stay, and the wise must just adapt their businesses to the changing circumstances. It is well, however, to look at this matter fully and see what the effect is likely to be on business generally. People have become accustomed now to the weekly announcements of Bargain days,—and are asking already how long this state of matters can continue. Merchants go on selling goods at cost or under, pay rents, taxes, wages (although in some places they may be starvation rates), and other expenses. It is perfectly clear all goods cannot be sold at cost. One or two incidents may suffice to show how readily the public are misled.

In a recent catalogue sent out by the largest of these department stores is a cut of a brass standing-lamp catalogued at \$19, the cost price of same being \$4.35. This shows quite a handsome profit.

Quite recently a lady had to pay 76c per yard retail for a piece of goods wholesaled at 34c per yard.

The Tinware and House-furnishing goods are being made up specially for these stores and are of second quality or inferior grades, frequently requiring to be repaired a day or two after purchase.

Certain leading lines are being slaughtered to draw custom, but the loss is more than made up in other lines that the public have less or no means of knowing the value of.

It seems quite certain that this fad in business methods must run its course, and be its own cure. The survival of the fittest is a fact proven by experience, and the public must sooner or later find out how unjust, dishonest and unprofitable these ways are and turn to the legitimate trader for honest goods at honest prices.

Meantime some interests must suffer. The effect upon store property in some cities has been quite marked and proprietors of real estate must experience this more and more. Municipal governments must expect a diminished revenue as storekeepers cannot continue to pay the taxes levied upon them with the unjust competition with which they have to contend. The Americans, a wide-awake people, are adopting measures to counteract this plan of monopolizing all trades and businesses by single firms, as the following extract shows:—

"Against Department Stores—Once more the merchants of the State of Illinois will attempt to clip the wings of the department store managers by making use of the taxing powers of the State Government. At the next session of the Legislature they will introduce a bill to establish a general license system for all merchants, the rate of license to be governed by the

"number of branches of business in which the applicant for license is engaged. It is proposed to adopt a plan something like the following:—Beginning with a fee of \$20 for a single line merchant, double that sum is added for an additional line, and so on. Thus a grocer and dry goods dealer, \$60; a dealer in three lines, \$140; a dealer in four lines, \$300; a dealer in five lines, \$620; a dealer in six lines, \$1,200; a dealer in seven lines, \$2,540; a dealer in eight lines, \$5,100; a dealer in nine lines, \$10,220; a dealer in ten lines, \$20,460; a dealer in eleven lines, \$40,140; a dealer in twelve lines, \$81,900."

Let the merchants of Montreal combine for self-protection and seek legislation in a similar direction, and the first step will be taken to check this growing evil. I trust your columns may be thrown open to the discussion of this whole question, let us by all means have all the light possible thrown upon the subject.

Yours truly,

PRO BONO PUBLICO.

Montreal, 15th Oct., 1896.

NEWFOUNDLAND AFFAIRS.

To the Editor of the JOURNAL OF COMMERCE, Montreal.

DEAR SIR,—The high prices paid here during the earlier part of the season for Newfoundland codfish have been broken at last, an excessive supply rushed forward into the foreign markets, being assigned as the cause for the decline. The fact is, however, that too high prices had been given here in the outports during the months of June, July and August, when the "first" or new fish came in—prices which, while they may have been profitable at the time to shippers, were such as no foreign markets could continuously sustain. I already reported to you that \$4.40 per quintal *tolquai* had been paid for such cargoes as were shipped to Europe from Burin, Fortune Bay, and other fish-collecting centres on our southwest coast. The worst of these high prices for codfish in the early season is that our local fishermen who cannot appreciate the special causes that occasion them, have a false standard of valuation set up for the article, and as this valuation is made by the exporting or shipping merchant, they naturally accept it as the true one. When, therefore, in consequence of excessive competition and collapsed foreign markets, the local price has subsequently to be reduced, the smaller or "dealing" fishermen feel they have been defrauded. They cannot sell their annual voyages in their own harbors, so as to avail of the high prices when these are being given, but must bring on their voyage to St. Johns—all of it—in the fall. When, as happens this year, they find themselves obliged to ultimately accept prices involving a loss of from 40 cents to \$1 per quintal, as compared with what they thought they were going to get, their sense of disappointment is very keen. To add to the latter, it so happens that they have now also to face a sudden advance in the prices of flour and pork, their two leading articles of provision, of which they (the fishermen) at this time usually lay in their annual supply. This means, with the "drop" in fish, a practical deduction of from 20 to 25 per cent. on the proceeds of their year's earnings.

Our farmers are well off this year, and have just housed more than usually fine and abundant crops of all sorts, except cabbage.

Mining claims and "finds" are the order of the day. There is no doubt this island is one mass of minerals, of one sort and another. What may be the intrinsic or relative value is hard to say, but certainly they're there all right, and must assume a large part in the future history of this country.—Yours truly,

JAMES MURRAY.

St. John's, 7 Oct., 1896.

A LARGE COUNTRY FAILURE.

One of the largest failures in country districts reported for some time is that of the estate of Charles Bertrand & Co., carrying on general store, milling business, &c., at Isle Vert, also at St. Anne des Monts, at Mechin and Notre Dame du Lac. It will be inferred that the firm has been too much spread out. This has not, however, prevented them from being respectably rated by the mercantile agency people, who doubtless, as usual, can explain to their subscribers why it is that a firm in such a condition can be rated worth from \$75,000 to \$125,000, and in "good credit." Probably all of the following list of creditors are subscribers to one or other of the mercantile agencies. We cannot believe, however, that a note of warning has not been sounded a long time before the crash, although it is difficult to account for some of the large claims subjoined. The total list of creditors foots up 226, and they are not, by any means, confined to wholesale houses or business men. Outside the banks, the largest creditors are in Quebec, among them being the following—Thibaudeau, Freres & Cie., \$6802; Geo. Tanguay, \$6774; N. Rioux & Cie., \$4887; P. Garneau, fils & Cie., \$4831; N. Lemieux & fils., \$2487; Jos. Hamel & Cie., \$2283; Chinc Hardware Co., \$1631; Whitehead & Turner, \$1042; A. B. Dupuis, \$569; Renaud & Cie., \$512. The Montreal creditors include the following,—Frothingham & Workman, \$5710; J. G. Mackenzie & Co., \$3302; James McCready & Co., \$2010; Mark Fisher; Sons

& Co., \$1377; Wilbrod Pagnuelo, \$5000; L. Gnaedinger, Son & Co., \$915; Robin, Sadler & Haworth, \$773; Hector Lamontagne & Cie., \$585; Lyman Sons & Co., \$500.—Fraserville—Peoples Bank of Halifax, \$18,285; Banque Jacques Cartier, \$7312.—Hypothecary creditors—Estate G. Bresse, Quebec, \$10,300; Estate Ls. Bourget, Quebec, \$1250.—Indirect creditors—Peoples Bank of Halifax, Fraserville, \$9140; Banque Jacques Cartier, Fraserville; \$18,367; Banque National, Quebec, \$2043.—Among the assets are: Materials, tools, stock in factory valued at \$23,865; stock in trade, etc., \$20,833; book debts and current accounts, \$35,180; promissory notes, \$43,459; judgments and other titles, \$13,284; obligations and hypothecs, \$60,539; and property valued at about \$30,000. The total liabilities are estimated at \$240,000, the assets are nominally \$295,000. Among the claims is one by the widow for \$125,000, which, however, is likely to be questioned by the creditors.

GRAND TRUNK RAILWAY.

Return of traffic week ending Oct. 14, 1896:

	1896.	1895.
	\$	\$
Passenger Train Earnings.....	116,713	131,690
Freight do. do.	317,770	276,029
Total do. do.	\$484,483	407,719
Increase 1896, \$26,764.		

THE FIRE RECORD.

At Montreal on Friday afternoon last Gilmour Bros. & Co., druggists' sundries, St. Peter street, were burnt out, and B. Goldstein & Sons, cigar manufacturers, and Kearney Bros., wholesale teas, were both damaged. Three firemen were killed by a falling floor and several were seriously injured. The Gilmour insurance was \$27,350 which about covers the loss.

—Look out for counterfeit half-dollars, made in China.

—Besides the building itself, Mr. A. F. Gault has donated the sum of \$50,000 towards the maintenance of the new Diocesan College in this city.

—FURTHER thanks are due to subscribers at a distance for prompt responses to our notices. A very large number yet remain to be heard from.

—THE question "What is an Auditor?" is not yet quite settled among a city association that ought to know, notwithstanding the presence of some very able men among them.

—SIR WILLIAM STEPHEN has just returned from a sojourn in Newfoundland where his influence, it may freely be admitted, was always exercised on behalf of a closer union with the great fish and sand-bank colony.

—THEIR many friends will rejoice to learn that a leading advocate of this city and one of the ablest of business men and manufacturers in the Townships, have disposed of their rich mining property near Danville. The amount is said to be in the millions.

—THERE is at least one busy wholesale hardware warehouse in Montreal, and that is on St. Peter Street. The hum of salesmen is heard there throughout the day, and goods for despatch to city and country crowd the floors towards the afternoons. The reason is not far to seek. "There are others" in which a nail could be heard drop.

—THE will of the late Mrs. Buckland, (née Kate Horne) shows an estate, immediately available, of about \$18,000. Of this \$12,000 goes to relatives in other lands, \$1,000 to each of several charitable institutions, and \$1,000 to the family of Robt. Reid the well-known marble and granite cutter of this city, while to Mr. Henry Hogan she bequeathed the picture of the late John Buckland, "the only bequest," remarked our worthy host of the St. Lawrence, "I ever received."

—AT the tenth American census, 1880, the production of coal in the United States is reported at 71,481,570 net tons; at the eleventh census, 1889, it had risen to 141,229,513 net tons, nearly double, and in 1893 the amount was 182,352,774 net tons, an increase of more than two and one-half times in thirteen years, doubling about every five years. Similar increases are noticeable in the other great coal-producing countries, as Belgium, Germany, Austria, France, and Russia.

—ABOUT the time the steam engine was invented, the consumption of coal in Great Britain was about 6,500,000 gross tons a year. In 1816 it had risen to 27,000,000; in 1850 to 50,875,000

tons; in 1860, to 84,042,998; in 1870, to 112,875,525; in 1880, 147,000,000; in 1890, 181,615,000 tons, and to 188,277,500 gross tons (210,870,828 net tons) in 1894. If the output increases in the same ratio as it has for the past twenty years it is said that the coal will be exhausted in little over a century.

—JAS R. ROBERTSON, tailor, Hopewell, N.S., has assigned in trust for the benefit of creditors to Hy. Russell. No particulars as yet—F. A. Marr, milliner, Halifax, N.S., is in difficulties, and endeavoring to effect a composition. His solicitor is in the upper provinces offering 25 cents in the dollar, cash. It is however considered doubtful whether creditors will accept, and it is understood that an investigation of his affairs will be made. There are a number of preferences, and should he go into insolvency it is feared there will be very little left for outside creditors—J. W. Hunter, lumber, Leamington, N.S., has assigned to J. W. Soley. No particulars.

—O. M. O'Donnell, general store, St. Giles, Que., has assigned on demand of Leclerc & Letellier, and Lefebvre and Taschereau named provisional guardians. This business was started by his brother, F. M. O'Donnell, several years ago, who failed under peculiar circumstances. A burglary was committed, the door of his safe being left open, and \$4,000 taken. Afterwards he took the business over, and has been managing it, but has been unable to make it pay. He was credited with having some capital but it is believed the estate will not prove satisfactory—J. H. Starrak, general store, New Richmond, Que., has assigned to court on demand of P. McAvity & Sons, of St. John, N.B. M. I. Kelly of New Carlisle has been appointed provisional guardian. As yet there are no figures—J. Joly, general store, St. Rose, Que., has assigned to the court on demand of F. Fournier, liabilities, \$1,373, principal creditors, T. Fournier, \$212; Laporte, Martin & Co., \$155; J. W. Desormeau, \$200; C. Langlois & Co., \$157. Meeting of creditors to appoint curator has been fixed for 27th.

—H. C. LEMON, tailor, St. John, N.B., held a meeting of creditors on 10th inst., his statement showing liabilities of \$1,800, and assets stock \$200, book debts \$1,200, latter unrealizable. He offered 20 cents in the dollar, cash, which the creditors declined to accept, and he has since assigned to H. L. Sturdee, high sheriff, for benefit of creditors—Hall & Fairweather, wholesale grocers, St. John, N.B., have assigned to S. S. DeForest, and G. W. Merritt, for the benefit of creditors, with liabilities of about \$60,000. This is an old established house, at one time doing a leading trade and credited with a large surplus. In June, 1894, Fairweather died, and since then S. S. Hall has been the only partner, but trade of late years has fallen off very materially. He has had close competition, and made a number of bad debts, which, it is understood has gradually wiped out his surplus. The assignee is at present preparing figures, and it is thought the estate should turn out fairly.

—ARTHUR DEPATIE, roofer, Montreal, has assigned in trust to Bilodeau & Renaud, with liabilities between \$1,500 and \$1,000. He was also at one time in the restaurant business, but sold this out last fall to Daniel Beaucage. Previous to that had been in roofing business for many years, and also had done something as butcher and shoe jobber, but has never been credited with much responsibility—W. & J. M. Farquhar, carpets, Montreal, have filed consent to assign on demand of Thos. Liggett, who has been named provisional guardian. They both had a good knowledge of the business, were practical men, and managed to keep going for a time, through their own endeavors. They have been steadily losing money of late—Mrs. P. O. Fiset, milliner, Montreal, has assigned to Chas. Desmarreau, with liabilities of \$1,000—Occidental Hotel & Wine Co., Montreal, against whom a contested demand of assignment was made a short time ago, recently held a meeting of creditors, when they made a proposition to pay off liabilities at the rate of \$200 per month, to be divided pro rata among creditors. The creditors named a committee of three J. M. Fulton, T. A. Grothe and E. James to look after the affairs and to report at a subsequent meeting to be held. It is understood they contemplate recommending acceptance of this offer. The ordinary liabilities are placed at about \$10,000, besides some small privileged claims, and the assets are about \$12,500—R. L. Prieur, grain, Montreal, has assigned on demand of J. A. Geoffrion, and C. A. Sylvestre has been named provisional guardian. The liabilities are \$8,240, and principal credi-

tors. J. & R. Esdaille, \$575; Bank Hochelaga, \$1,800; E. G. Prieur & Co., \$1,834; C. Renaud, \$312; L. H. Hebert, \$750; J. A. Geoffrion, \$346; Rev. A. Geoffrion, \$500; D. E. VanVorst, New York, \$300; DeWitt & Bourdrais, \$350; E. B. Prieur, \$500—Al-lard Wilbrod, grocer, Montreal, has assigned to Bilodeau & Renaud—Louis Perrault, mnfr. shoes, Montreal, failed last January, and compromised with his creditors at 25c in the dollar, this settlement it was thought giving him a good surplus. Recently he registered his wife as sole partner, he having since last failure, obtained separation as to property. He has been buying quite heavily of late, and his liabilities are over \$27,000. He claims he has no assets, but the creditors have had capias issued, and he has been arrested, but obtained bail to amount of \$2,000 on one claim, but we understand that the others all contemplate forcing their claims. The principal creditors are Banque Ville Marie, \$15,171; J. Etienne, \$854; Bickle & Wickett Toronto, \$450; A. R. Clarke & Co., \$1,511; P. P. Galibert, \$1,820; Hackburn & Bisson, \$611; F. C. McIndoe, \$708; S. E. Mosely, \$1,500; Logan-Tanning Co., \$285; D. Ray & Co., \$539; J. Leggat, \$355—Drapeau, Savignac & Co., plumbers, etc., Montreal who assigned to the court on the 17th, show liabilities of \$41,470, the principal creditors being J. A. H. Taylor, \$581; Warden King & Son, \$3,208; Jas. Robertson Co., \$1,000; Toronto Radiator Co., Toronto, \$443; Crathern & Caverhill, \$1,635; J. L. Caddigy & Co., \$375; I. Jacobs, \$1,915; Gurney Massey Co., \$3,981; H. R. Ives & Co., \$221; B. Jobert, \$200; D. Nicholson & Co., \$1,841; Campbell & Gildey, \$710; G. W. Reed, \$1,200; Thos. Robertson & Co., \$395; O. Cauchon, \$248; Star Iron Co., \$334; Lambert & Fils, \$200; Bradley & Hubbard, New York, \$200; R. Mitchell & Co., \$441; Caverhill Learmont & Co., \$239; J. C. Hodgson, \$761; D. Charland, \$300; Arcand Freres, \$303; New Rockland State Co., \$200. J. Belanger, mortgage, \$300; Estate of Ramsay, mortgage, \$10,000; F. Brown, mortgage, \$560; Quebec Seminary, \$2,125—W. Lamoureux, shoes, Montreal, to whom reference was previously made, has assigned with liabilities of \$9,913, the principal creditors being J. Leggat, \$1,152; Z. Lapiere & Son, \$350; Michaud, Lefebvre Co., \$900; J. Lamoureux, \$900; Mrs. A. Martineau, \$3,912; J. McCready & Co., \$635; L. Martineau, \$350; G. Bouthillier, \$450; R. Mongrain, \$375; G. Renaud, \$241; M. Couvrette, \$400; R. H. Greene & Co., Toronto, \$241; Jos. Lamoureux, mortgage, \$2,000; estate of Masson, mortgage, \$5,000; H. Comte, mortgage, \$5,000—Grothe Freres, contractors and builders, Montreal, previously referred to, are offering 25c in the dollar, cash, which creditors are considering. The curator's statement showed ordinary liabilities \$52,720; indirect, \$12,375; of this it is thought \$1,175 will become direct, making total of \$111,502, with nominal assets of \$74,972, subject of course to considerable shrinkage, so much so indeed as to warrant the belief in some quarters that the firm are offering all they can pay. It is to be hoped that the threat of one party to remember an old score against them will not be pressed. "Vengeance is"—not for such. If the more active brother will only abandon for good his too easy compliance with the requests of financing acquaintances, they may yet command success, as they are men of capacity and energy—W. & J. M. Farquhar, carpets, Montreal, have assigned to the court, showing liabilities of \$1,404. The principal creditors are Thos. Liggett, \$280, Jno. Macdonald & Co., \$293; Est. of Jno. Ogilvy, \$460.

—SINCLAIR BROS., general store, Cartier, Ont., has assigned to Richard Tew of Toronto. Their business was small, and had only been established about a year. Previous to that they had been clerks, and were assisted to start by their father, having very little capital of their own. No statement of affairs is as yet obtainable—Alex. Todd, shoes, Durham, Ont., has assigned to W. R. Vaïr. This is only a very small custom business, and liabilities do not amount to anything to speak of—M. Beauvais & Co., hotel, Ottawa, Ont., are endeavoring to compromise with creditors at 25 cents in the dollar. Nothing definite is yet known—H. H. Pigeon, dry goods, Ottawa, has made an offer of 40 cents in the dollar, secured, payable in 3, 6, 9, and 12 months. This is on his full indebtedness of \$24,795. The meeting was adjourned until 29th, to consider the advisability of accepting or refusing. Assets are \$19,200—H. W. Wilson & Co., drygoods Ottawa, whose failure has been already referred to, held a meeting a few days ago. It was decided to allow him 3 days to pay creditors 35 cents in the dollar, otherwise the stock will be sold. We understand he is endeavoring to obtain better terms. His liabilities are \$11,635.98, including chattel mortgage of \$3,196.

Assets are stock, \$9,321; fixtures, \$107; books debts, \$341—D. J. Smart, Toronto, Ont., has assigned to A. R. Dowsall. He has been in business a little over a year. Originally from the Old Country, he had no previous experience at this point. He has moved to different addresses, and has never had very good prospects. He has always attended closely, but is lacking in something to make a success; has also had strong competition, and only a limited capital. The liabilities do not exceed \$1,000 or \$2,000, and assets are probably half that amount—Grisson Bros., men's furnishings, Ottawa, Ont., show a statement as follows: liabilities, ordinary, \$1,779.03; privileged \$29; total, \$1,808.01. Assets, stock, \$1,001.80; fixtures, \$104.50; book debts, \$403.75; total, \$1,310.05; deficiency, \$297.98. They were endeavoring to get an extension of time, but have since offered 50 cents in the dollar cash, afterwards reduced to 40 cents. It is not thought this will be accepted, and the impression is that the firm will have to seek relief in insolvency—Frank Taylor, fruit, Ottawa, Ont., assigned to W. A. Cole. No particulars—Miss Kate McMillan, milliner, Toronto, Ont., has assigned to J. D. Smith, after having been carrying on a small business in this line for several years. At one time she did fairly well, but her trade of late has fallen off considerably. She has always been well regarded, but lacked capital. The assignee has not yet prepared a statement, but the liabilities are small—Jos. Lapatinkoff, general store, Valentine, Ont., has assigned to Hy. Barber. No statement has yet been produced, but he only owes a few hundred dollars—Wm. Lillie, general store, Belwood, Ont., has assigned to W. J. Stevenson. The business was only a very small one, of short duration. At one time it was conducted as Lillie & McGillivray, but they dissolved in July last. Assets and liabilities both small—Jas. McIntosh, fancy goods, Port Elgin, Ont., has assigned to W. C. Burgess of Port Elgin. The statement is likely to show rather poorly. He has property but it is fully encumbered. His stock and outstandings about represent his assets, but the stock is old and depreciable, and will not bring more than 50 cents. He has been at Port Elgin a long time, and once did fairly well, but of late business has retrograded, and he has steadily lost ground—Jno. Poland, tailor, Stratford, Ont., has assigned to G. G. Ewart. He has been in business since the summer of 1892. Previous to that he had been employed as cutter for J. R. Williamson, and began with little or no capital. His business is mainly custom work, and inadequate in quantity—Jno. Ferguson, grocer, Toronto, Ont., has assigned but no particulars have as yet come to hand. He has been running a small store at the corner of Church and Carleton streets, since the fall of 1892, when he succeeded A. Mossman. He came from Blenheim, where he had been in the same business. Predecessor had rather a good trade, but other opposition started up after Ferguson bought him out, and he lost his connection, besides making some losses by bad debts, etc. It is not thought, however, that his liabilities will exceed \$1,500 or \$2,000, and assets are probably \$1,200; Frederick Isaacs, harness, Walkerville, Ont., has assigned to R. Pinchin, after having carried on business for many years, at Walkerville and Rusland. He was always well regarded, considered a hardworking man, but any means he had were represented by a small nominal surplus in his stock. He has for some time been in difficulties, and it has been feared that he would not be able to survive. He contemplates making creditors an offer, and continuing business—A. E. Adams, general store, Calton, Ont., has assigned to A. A. Leslie. Began in 1890, buying bankrupt stock of W. E. VanEssler at 59 cents. Previously a clerk at Aylmer. Was credited with having small capital; but has been trusting freely, and his assets are principally by outstandings. It is thought he will effect a favorable settlement.

BUSINESS CHANGES.

ONTARIO.—J. McPherson & Co., mnfrs. shoes, Hamilton, business to be sold; J. D. Serre, grocer, etc., Hawkesbury, sold out; Mrs. S. Cornish, milliner, Ottawa, compromised; N. Andison grocer, Perth, sold out; Noonan & Buchanan, grocers, Perth, commenced business; J. F. Wilkinson, confectioner, St. Thomas, sold out; H. A. Branton, saloon, St. Thomas, sold out; F. S. Cousins, liquors, Amherstburg, sold out; W. C. B. Murray, physician, Bryanston, dead; Hart Bros. & Co., general store, Castleton, offering compromise; Hilbert Snell, grist mill, Chatham, advertises business for sale; Giese & Graves, mnfrs.

jewellers, London, stock advertised for sale by tender; Mrs. Theresa Shea, grocer, London, sold out to S. S. Armitage; S. H. Eagleson, grocer, Ottawa, estate sold; Wm. McGill, hardware, Thorold, sold out; J. F. Young & Co., produce, etc., Toronto, J. F. Young, dead; S. J. Henderson, machinist, Woodstock, sold out to Lawson & Minkler; Wallace & Buchanan, hardware, Galt, dissolved; H. E. McCartney, drugs, Midland, dead; Peter Griffin, grist mill, Mount Vernon, sold out; P. Baskerville & Bros., wholesale grocers, Ottawa, George Baskerville, dead; Grison Bros. men's furnishings, Ottawa, offering to compromise; C. B. Allison & Co., drugs, Picton, J. O. Clark, dead; Wm. Bell & Son, drovers, Shakespeare, W. Bell, dead; Mrs. J. Beaten, grocer, Toronto, dead; J. J. Johnston, marble, Walkerton, giving up business; Canada Can Co. Ltd. Dundas, incorporation granted; M. Waind, mnfrs. gloves, Georgetown, sold out to Warner Bros.; John McLaughlin & Co., grain brokers, Hamilton; out of business and away; Shepard, Rowe & Co., drugs, Mount Brydges, sold out to George Billington; Capital Cash Register Co., Ltd. Ottawa, incorporation granted; D. C. Loghead, shoes, Ottawa, commenced business; I. Shaw, hotel, Sandhill, about selling out; L. Johnston, hotel, Staffordville, sold out; C. H. Rowe Mfg. Co., mnfrs. wire goods, Toronto, sold out by bailiff; Geo. Ward, jeweller, Toronto, dead; Wilkes-Westwood Co., Ltd. Toronto, incorporation granted; Philip Pequegnat, jeweller, Waterloo, sold out to E. J. Roos; C. E. Williams, drugs, Wingham, sold out to John Wheeler; H. & L. Brown, cheese factory, Athens, succeeded by J. Green, J. R. Jackson & Co. tins, etc., Guelph, dissolved, C. Dolph, retires; Haldimand Milling Co., Ltd., Hagersville, applying for incorporation; London Gold Mining & Development Co., Ltd., London, applying for incorporation; London & Western Trusts Co. Ltd., London incorporation granted; Saml. Wainwright, tanner, Orillia, dead; Sherwood Bros. grocer, Ottawa, stock to be sold; be sold; Hy. Manley, physician, Owen Sound, dead; Golden Gate Mining Co. Ltd., Toronto, applying for incorporation; J. D. Ivey Co. Ltd., Toronto, applying for incorporation; Toronto Brass Co. Ltd., Toronto, incorporation granted.

QUEBEC—Wm. McIntosh, grocer, Montreal, dead; Thibault & Smith, pianos, Montreal, assets advertised for sale on 20th inst.; E. Bissonette & Co., shoes, St. Hyacinthe, stock sold; Canada Machinery Agency, Montreal, J. D. McD. Haines, appointed curator; A. P. Chabot, cigars, Montreal, sold out; Chateaufort & Co., stationers, Montreal, given up business; Gaucher & Lamert, photo artists, Montreal, bailiff's sale advertised; Grothe Freres, builders, Montreal, C. Desmarteau appointed curator; Precourt & Gauthier, hotel, Sherbrooke, sold out to S. Desrusseau; O. P. Robert, grocer, Lachine, real estate advertised for sale on November 9th; John McLean & Co., wholesale millinery, Montreal, Riddell & Common appointed curators; North American Phosphate Co., Montreal, John R. Fair, appointed liquidator, Alphonse Cote, hotel, Valleyfield, commencing business; Jos. St. Ouge, hotel, Valleyfield, sold out; V. N. Tremblay, brick maker, Chicoutimi, intends starting a pottery; P. Dufault, hotel, Coutrecoeur, commenced business; Olivier Gervais, hotel, Coutrecoeur, sold out; Cookshire Flour Mill Co., Cookshire, new co-partnership, Robt. Brownrigg, hotel, Montreal, bailiff's sale advertised; S. Desy, grocer, Montreal, assets to be sold; T. Dragon, saddler, Montreal, bailiff's sale advertised; Louis Lachance, provisions, Montreal, bailiff's sale advertised; H. A. Nelson & Sons, Co., Ltd., Montreal, incorporation granted; J. Rattray & Co., wholesale tobacco, Montreal, dissolved; Thos. Robertson & Co., Ltd., wholesale hardware, Montreal, applying for incorporation; Paul Lussier, grist mills, Varennes, dead; Lavallee Freres, jewellers, Montreal, stock sold; Loiselee Freres, grocer, Montreal, bailiff's sale advertised; A. Du Tremblay & Frere, general store and hotel, Roberval, about dissolving; Brossard & Co., saddlers, Sherbrooke, Mrs. A. Brossard ceased doing business under this style.

MAN. & N.W.T.—G. T. Hedden, tins, etc., Selkirk, commenced business; W. J. McKinley, general store, etc., White-mouth, sold out; D. J. McKenzie, shoes, Indian Head, starting; Alexander & Reid, bankers, etc., Treherne, commencing business; L. C. Clarke, fruit, etc., Winnipeg, opening; C. Bunn, hotel, Brandon, out of business; Hambury & McNea Mfg. Co., lumber, etc., Brandon, dissolved; J. D. Kennedy & Co., coal, etc., Brandon, out of business; Louis Wertheim, stationery and fancy goods, Winnipeg, sold out to A. J. Frankfurter.

BRITISH COLUMBIA—A. Stevenson, general store, Lytton, sold out to Anthony & Robson; W. Marriott & Co., shingles, Port Moody, style now Burrard Inlet Red Cedar Mills; Electrical Reduction & Refining Co., Ltd., Rossland, incorporation granted; Hercules Gold Mining Co., Ltd., Rossland, incorporation granted; St. Paul Gold Mining Co. of B. C. Ltd., Rossland, incorporation granted; Edward Adams, hotel, Three Forks, opening hotel at Cody Creek; Armstrong & Lawder, general store, Anaconda, dissolved, Lawder retiring; Kaslo Transportation Co., (not inc.), Kaslo, A. J. Scott, proprietor, dead; Goodwin & McCormack, hotel, Nelson, dissolved; Kootenay & Algoma Gold Mining Co., Ltd., Rossland, incorporation granted; Star Mining & Milling Co., Ltd., Sandon, incorporation granted.

NOVA SCOTIA—Brown & Co., general store, Thorburn, stock advertised for sale by tender; Hugh McGregor, general store, Westville, sold out to McGregor & Co.; J. E. Wilson, stoves, Halifax, dead; Foster Tupper, drugs, Canso, closing business and removing to Antigonish; Collas, Whitman & Co., Ltd., Halifax, applying for incorporation; Bligh & Prince, agricultural implements, Truro, about dissolving; Wm. Worth & Co., victuallers, Windsor, opened out in business; R. J. Sweet & Co., wholesale grocer, Halifax, new co-partnership formed, G. H. Foster & J. E. Hill; McAlpine & Townsend, general store, Louisburg, dissolved; Miss Minnie A. Babin, millinery, Pictou, about closing business.

LEGAL RECORD, &c.

Week ended Oct. 20, 1896.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards, (Montreal, from \$100. and upwards), and Chattel Mortgages and Bills of Sale for sums of \$550 and upwards :

WRITS ISSUED, PROVINCE OF QUEBEC.

	Oct. 15.
Beloeil—M. Desjardins vs Avila Bernard.....	\$ 340
Montreal—Dme. K. S. Bagg et vir vs J. Baxter, \$5,070; W. H. Burroughs vs Dme. R. P. Blanchard, \$137; Dme. M. L. Pillet et vir vs J. Brandon, \$105; R. Roy et al vs Dme. J. Clarkin, \$180; Z. Paquet vs J. L. Duhamel, \$105; A. P. Martin vs H. Laniel, \$199; B. St. Aubin vs J. Laporte, \$107; E. Gohier vs H. L'Heureux, \$100; N. Simard vs J. A. Madore et al, \$1,800; C. Perreault vs C. Meunier, \$1,000; C. A. Boucher vs N. Paul, \$3,500; Dme. M. Dorion, et vir vs Rich. & Ont. Nav. Co., \$170; J. Corbeille vs A. D. Turcot et al, \$106; J. St. Denis vs J. Wilson, \$2,000.	
St. Henedine—P. Gignac vs Jos. Paradis.....	400
St. Sylvestre—F. X. Lemieux vs Jean Nappert.....	1,120
	Oct. 16.
Ancienne Lorette—J. Jobin vs J. G. DeVarennes.....	459
Jeanne Lorette—F. X. Bedard vs L. Beaulieu.....	309
Montreal—E. A. Small et al vs H. Bercovitch, \$339; W. McNally vs H. N. Bernier, \$1,523; International Fibre Chamois Co. vs F. M. Cowperthwart, \$10,000; Canada Fibre Chamois Co. vs F. M. Cowperthwart, \$10,000; J. L. Caverhill vs O. Dubois, \$188; R. J. W. Birch vs P. Dumouchel, \$1,038; Dme. C. J. Ross et vir vs M. Lanctot, \$740; A. Goyer et al vs I. Lesperance, \$130; F. W. Francis vs J. O'Leary, \$451.	
Quebec—J. B. E. Letellier vs C. F. Letellier.....	350
St. Pierre de Riv. S.—E. W. Picard vs P. Morin et al....	352
Sorel—C. A. Boucher vs Narcisse Paul.....	3,500
	Oct. 19.
Deschaillons—A. J. M. Isol vs Lucien Beaudet.....	425
Montreal—L. Payant vs A. C. Giddings, \$114; H. S. Phillips vs C. W. Henderson et al, \$300; J. Baxter vs J. N. Hickey, \$257; J. Baxter vs W. P. Leamy et al, \$336; M. R. D. Goneau vs Metropolitan Club, \$165; G. Leveille vs J. Nantel, \$144; M. J. Lauder vs F. W. O'Dell, \$400.	
Montreal S.—Dme. C. Jane Ross et vir vs Mederic Lanctot, \$741.	
St. Adele—R. J. W. Birch vs Pierre Dumouchel.....	1,038
St. Hyacinthe—W. McNally vs H. N. Bernier.....	1,523
St. Simon—L. J. Forget et al vs D. Denis.....	4,038
	Oct. 20.
Ascot—Est. Geo. Croshere vs P. S. Laberee.....	526
Hull—J. Baxter vs W. P. Leamy et al.....	386
Montreal—Credit Foncier vs P. Coulombs et al, \$1,424; R. Turner vs J. Cox, \$200; De. V. A. M. Ritchie et vir vs De. C. Craven et vir, \$314; T. Lamb vs A. L. Deslauriers, \$247; Dme. J. L. H. de St. Ours vs C. Lamothe, \$500; J. O. Lacroix vs P. Laplante et al, \$113; De. M. H. Charlebois et al vs J. McCrory, \$240; Banque Ville Marie vs L. Perreault, \$798; O. Drouin vs De. M. A. Prevost et vir, \$130; Dme. D. Lefebvre vs E. Prevost, \$120; De. A. M. Proctor vs G.	

E. Townshend, \$361; Z. Leclaire vs A. D. Turcot, \$203; G. W. Stephens vs J. Wharton et al, \$525; P. Vidal et al vs De. C. Williams et vir, \$494.
Quebec—Peoples Bank of Halifax vs J. C. Kaine..... 378
St. Jean, L.O.—A. Simard vs Moise Pouliot..... 400

WRITS ISSUED, ONT.

Oct. 15.
Batteau—Molsons Bank vs Ily. Habgood..... \$ 566
Huntley—T. Frederick vs Thos. Hourigan et al..... 1,584
Osgoode Tp—Jacob Hanes vs Amanda J. Bates & T. J. O'Connor, \$475.
Ottawa—P. Murphy vs Hector McCae et al, admrs, \$983; Boyd, Gillies & Co. vs Mortimer & Co., \$406.
Oxford E.—Maria H. Swartz vs E. Coventry..... 345
Seneca—A. O'Neil vs John & Rachel McLellan..... 702
Sombra—F. McGibbon & Sons vs Timothy Green..... 1,037
.....—L. C. Johnson vs McLaughlin & Overholt..... 461
Oct. 16.
Barton Tp—J. W. Nesbit vs Ann E. & Hy. Beckett..... 1,120
Cumberland Tp—Hannah Hill vs Mary J. & John Wilson, \$343.
Easa Tp—J. D. Murphy vs Wm. Speers..... 897
Greenock—J. G. Hay vs Jane Hay..... 4,777
Markham Tp—C. Murison vs Mary Ramer..... 318
Ontario—A. W. Bell, admr. vs Canadian Accid. Assce. Co 5,000
Rawdon—Theda Wright vs Jas. Wright..... 2,000
Russell Tp—Annie Lalonde, exrx. vs Elise Cliche..... 396
Toronto—J. Riddell vs A. W. Anderson, \$837; N. Brown vs Canada Perm. L. & S. Co., \$3,944; Beaty & Hamilton vs C. W. Goodwin, \$3,286; R. A. Mainwaring vs Jas. Munsie & L. O. P. Genereux, \$543; F. A. Archibald vs R. J. Newlove, \$1,645; W. M. Clark vs H. T. & H. W. Johnson, \$303.
Vaughan Tp—W. L. P. Eager vs Jos. Atkinson et al.... 1,235

Oct. 19.

Clarke—G. Lumsden vs J. A. & W. G. Cowan..... 301
Cobourg—A. E. Pavey & Co. vs Margt. J. Minaker et al. 1,000
Drummond Tp—J. Ramsbottom vs Alexander Allan.... 2,170
Hastings—Ontario Bank vs John Walsh..... 1,557
Humberstone—W. Tanner vs Dickinson & Sues..... 2,250
Niagara Falls—Niagara Falls Park & River Ry. vs G. W. & Ellen Hawley, \$833.
Osgoode—T. Conlin et al vs Chas. McArthur (dmgs).... 1,000
Toronto—C. W. Covernton vs Chas. & E. Hardy, \$420; S. H. Janes vs F. F. Peard, \$368; T. Phillips vs W. J. Stibba, \$301; A. Sharpe vs H. J. Wickham, (dmgs), \$1,200; Ont. Mut. Life Assur. Co. vs J. J. & Margt. Withrow, \$43,138.
.....—Moldrum & McAllister vs Consolidated Milling Co., \$1,242.

Oct. 20.

Belleville—H. Corby vs C. W. Nosworthy..... 313
Dorchester S.—J. J. Teeple vs Randall & F. Clino..... 323
Fenelon Falls—Waterous Engine Works Co. vs J. W. Howry & Sons, \$1,210.
Osnabruck Tp—J. Brassard vs E. Markell..... 463
Ottawa—La Banque Nationale vs J. T. Lambert, \$683; J. Roos vs J. T. & W. H. Pennock, \$700.
Toronto—Morphy, Millar & Co. vs C. F. Bumberry, \$367; A. Casols vs Wm. Jewitt, \$971.
Toronto Tp—Martha I. Brewer vs J. P. Castor..... 500
Vaughan Tp—M. S. Burkholder et al, exrs. vs E. Line... 579
Woodstock—A. L. Dent vs W. C. McLeod (dmgs)..... 5,000

WRITS ISSUED B.C.

Oct. 16.

Eburne—W. W. Ross vs Wm. Cuckow..... \$ 441
JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

Oct. 15.

Lotbiniere—A. Paris agt Marcel Mercier..... \$ 324
Quebec—Banque Jacques Cartier agt Geo. Roy & Cie.... 629
St. Louis—Maison de L'Immacule Conception de Montreal agt Elzth. Beausejour, \$1,116.

Oct. 16.

Lachute—Sun Life Assco. Co. agt Jas. Palliser..... 1,618
Montreal—Montreal Invest. & Freehold Co. agt C. E. Fournier, \$148; Banque Nationale agt J. B. Pauze et al, \$1,977; Hon. F. E. Gilman agt Jacob Shapira, \$122; De. Mary A. H. Horan agt J. J. Walster, \$134.
St. Henri—J. F. Gravel agt Felix Gougeon..... 328

Oct. 19.

Granby Tp—J. C. Barr agt H. Beauregard et al..... 1,128
Montreal—P. Paquet et al agt Ferd. Bayard, \$953; H. W. Garth et al agt H. Boillard, \$122; T. A. Daves et al agt C. E. Carbonneau, \$340; L. Gibb et al, esql. agt Hy. Collins, \$117; Dme. Ellen K. Austin et vir agt Dme. C. A. Dansereau, \$2,500; N. St. Denis agt E. Pilon, \$109; G. Bernard agt A. L. Hurtubise, \$2,000; E. Mireault agt Jos. Leveille, \$100; R. Warrington agt W. H. Nolan et al, \$208.
Vaudreuil—Dme. Marie Levac agt Ant. Serre..... 1,730

Oct. 20.

Montreal—L. C. de Tonnancour agt A. E. Giroux, \$150; De. O. L. St. Germain agt De. Jos. Jerome, \$194; E. Sigouin agt Dme. Victor Lapointe, \$117; Banque Nationale agt Eusebe Longchamps et al, \$160.

Putnam—Credit Foncier agt L. Dupre..... 1,127
Varenes—N. Chicoine agt A. Provost..... 347

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

Oct. 15.

Ottawa—J. Moran agt M. Beauvals..... \$ 362
* * * Oct. 16.

Chicago, Ill—S. Munro agt C. Munro..... 786

Oct. 19.

Fenelon Tp—Incor. Synod of Toronto agt Jno. & S. Daniel, \$4,373.
Fisher, Minn—Sarah Vermilyea agt Hy. Neeley..... 307
Kenyon Tp—J. Tobin agt D. A. McLennan et al..... 349
Los Angeles—M. S. Roberts agt H. W. Westlake..... 2,725
Mimico—R. Blong agt W. R. Crux..... 1,623
Port Hope—British Amer. Assce. Co. agt John G. Lodge et al, \$342.
Toronto—R. Gilday agt J. J. Graham..... 366
Wawanosh Tp—P. Holt et al agt Geo. Anderson..... 452
.....—R. H. R. Munro et al agt Arch. Orr..... 420
.....—F. A. Hogaboom et al agt Wm. Pickles.... 2,594

Oct. 20.

London Tp—Guelph & Ont. Inv. & S. Soc. agt W. B. Robson, \$370.
Port Arthur—Dom. Brewing Co. agt W. H. Arnold & Co., \$630.

JUDGMENTS RENDERED, MANITOBA & N.W.T.

Oct. 15.

Souris—Warden Kingston Penitentiary agt R. I. Crisp.. \$1,196

JUDGMENTS RENDERED B. C.

Oct. 15.

Ladners—J. W. Lang & Co. agt Fisherman's Canning Co. Ltd., \$664.
Nicomene Isld—M. DesBrisay & Co. agt Ernest Desroches, \$547.
Trail—Baker, Crawford & Co. agt Ritchie & Klass..... 571
Vancouver—Brunette Saw Mill Co. agt M. J. Blanchfield, \$353; C. S. Hayes agt W. M. Hayes, \$10,348.

CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

Oct. 15.

London—D. Munn to N. W. Sinclair..... 790
North Bay—Jas. Dickinson et al to J. M. McNamara... 1,500
St. Catharines—Jas. Douglas to W. Douglas..... 1,039
Toronto—J. B. Parry to D. Kennedy..... 2,060

Oct. 16.

Elora—John Jacob to Farran & Archibald..... 2,650
Guelph—Jas. Hough to T. P. Coffee..... 716
Hamilton—Mrs. Mary C. & A. L. Burke to C. S. Burke. 1,065
Meaford—Hy. & G. T. Knight to J. Gardner..... 1,020
Mount Forest—Mrs. Lydia Zoellner to W. Field..... 6,250
Pembroke—W. Windle & G. C. Archer to Bank of Ottawa 4,309
Toronto—Mrs. F. W. Mossop to J. E. Seagram..... 1,000

Oct. 19.

Clinton—H. C. Barlett to Mary Chidley et al..... 600
Collingwood—A. & H. Foreman to J. H. Carrique..... 1,200
Hamilton—R. A. Wilson to S. B. Lawrence..... 1,985
Ottawa—Macdonald Bros. to Glover & Brais..... 2,474
Renfrew—Cathe. R. Betts to J. Craig..... 1,360
Seaforth—S. S. Murray & wife to R. S. Box..... 636
Sunnidale—Wm. Switzer to Donagh & Oliver..... 691
Toronto—J. S. King to R. G. Smyth, \$840; W. F. Maclean & wife to H. J. Bohme, \$700.

Oct. 20.

Brockville—J. R. McNish to Charlotte A. Harper..... 2,000
Burlington—Jas. Burgess & wife to H. Kuntz..... 586
Chatham—W. L. Cameron to Brewer Bros..... 1,511
Lochiel Tp—A. Theoret et al to Sadie A. Sutherland.... 724
Spence—J. A. & Alex. Keiller to J. Sharpe..... 3,948
Toronto Junc—A. R. Fawcett to L. Spurr..... 3,300
Toronto—Jos. Stanley to A. H. Dewdney, \$1,225; Wm. Thompson to J. Lumbers, \$666; Geo. Towner to Bank of Hamilton, \$23,000; Toronto Dry Dock & Shipbuilding Co. to G. Smith et al, \$4,212.
West Lorne—W. F. Mack, Jr., et al to W. F. Mack, Sr.. 550

CHATTEL MORTGAGES, B.C.

Oct. 15.

Dewdney—J. O. Trethway to I. Trethway..... \$2,000
Kamloops—R. & E. Smith to J. McIntosh..... 1,300
Vancouver—Robt. Robertson to D. Robertson..... 3,324

BILLS OF SALE PROVINCE OF ONTARIO.

Oct. 15.

North Bay—J. M. McNamara to J. Dickinson et al..... \$1,500

Oct. 19.

Lucknow—Saml. A. McLean to A. Thompson..... 900

Oct. 20.

St. Catharines—Lucius S. Oille to Grand Central Hotel & Sanitarium Co., \$2,500.
Toronto—O. Kerrhard to The Otto Higel Co., Ltd..... 1,045

El Padre Needles,

10 cents.

Varsity,

5 cents.

The Best ←

CIGARS

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

Made and Guaranteed by

S. DAVIS & SONS

Financial.

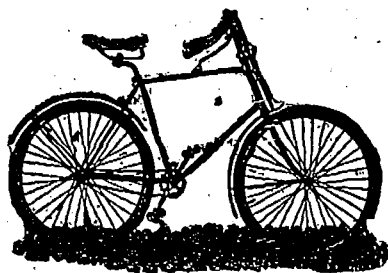
Thursday Ev'g., Oct. 22, 1896.

In sympathy with advances in the wheat market, and higher rates in New York, prices on the local Stock Exchange made a slight advance during the early part of the week. Later, however, came declines, and the principal stocks lost almost all they had gained. The amount of business done was larger than usual, but brokers still complain of inactivity. One or two mining stocks have been listed here, but so far they have not led to much activity. Brokers are a cheerful class, and even the dull times have had but little depressing effect upon their spirits. They draw amusement from their misfortunes and rally one another betimes on their enforced economies. Like Mungo Park's natives, they sometimes lighten their labors—or rather their inactivity—with songs. The burden of one of the latest is as follows:—

"Baby-bye,
Here's a fly;
We will watch him—
You and I."

Another peculiar feature of the week was a sale of Commercial Cable stock at 150 "Cum McKinley." This means that if McKinley is successful, the deal will go through at the price named, otherwise it will be declared "off." The dealer protected himself, however, by a counter spec. Montreal Street Railway, Toronto Railway and Gas, have held fairly steady, while bank stocks have been quiet. Dividends have been declared by the Bank of Montreal, semi-annual, 5 per cent.; Merchants Bank, semi-annual at 8 per cent. per annum, and Ville Marie Bank, 3 per cent. semi-annual. The Montreal Street Ry. Co.'s statement is not given, but it is believed to be favorable. Outside markets have been somewhat irregular. In London an uneasiness has been caused by continued gold exports, and the almost certain further increase in

OUR STOCK OF '96 WHEELS IS ALL SOLD



However we still offer machines made to order in

"Wolff American"

High Art Cycles.

"McCune" Cycles

Highest Grades and Great Values.

DORKEN BROS. & CO.,

140 McGill St., - - MONTREAL.

Commercial Cycles good Machines just coming in we offer at \$50.00.

the Bank of England rate to 4 per cent. American securities have held fairly steady in sympathy with the advances in wheat (though likely to drop again) and a confident belief that Mr. McKinley and the "Sound Money" party will be victorious. In New York there has been liquidation which was well received by the market. The Industrial shares were weak but in the standard shares there were some decided net advances among the coal stocks especially. Locally money is unchanged, call rates being 4½ to 5 per cent. Sterling Exchange is quoted as follows: Between banks—New York funds 1-16 to 1-10 premium; sixties, 8 1-16 to 8½; demand, 8 11-16 to 8 13-16; and cables 8½ to 9. Counter rates were—New York funds, ¼ to ¾ premium; sixties, 8½ to 8¾; demand, 9 to 9¼, and cables, 9¼. Appended is the usual comparative table compiled by C. Meredith & Co. :—

BANKS.	Shares.	Highest	Lowest	Average Last Year
Montreal	168	225	224	223½
Merchants	14	170	170	168½
Ontario	½	82½	82½	...
MISCELLANEOUS.				
Cable	1387	147	142½	161½
Can. Pacific	100	57¼	57	59½
Gas	353	179	177¾	201
Mt. St Ry.	203	219¼	218	208½
" X.D	1635	215¾	213½	205½
Toronto Ry.	380	71½	69¾	80½
Bell Tel	46	157¾	156	...
Telegraph	51	164	162½	165½
Royal Electric...	8	109¾	109	...
Mont. Cot. Co. .	46	120	119¼	124
W.L. & Tr't Co. .	10	94	94	...
Postal Tel. Co. .	450	79¾	77	...

MONTREAL CLEARING HOUSE.

Total for Week Ending Oct. 22, 1896.	Clearings.	Balances.
	\$11,096,903	\$1,566,473
Corresponding		
Week of 1895	12,465,170	1,502,145
" " 1894	12,966,646	1,922,444
" " 1893	10,907,266	1,563,636

Since writing the above a cablegram announces a rise in the Bank of England rate to 4 per cent. This will probably check exports of gold to New York as well as over-speculation at home.

MONTREAL WHOLESALE MARKETS.

Thursday Ev'g., Oct. 22nd, 1896.

Merchants are of opinion that the corner has at length been turned. Conditions, however, are still not all that could be desired, but prospects are certainly reassuring. In some lines a waiting tendency is noted, considerable interest being felt in the result of the American presidential election, but this known, one element of uncertainty will be removed. The projected changes in the tariff will probably

not go into effect before next July, before which time all spring business will be over. These, with the increased prices of grain, are factors of encouragement and have aided in bringing about the present more cheerful feeling. Early in the week a general meeting of the Board of Trade was held to protest against the imposition of winter freight rates as early as November 2nd. Resolutions were adopted asking the companies to postpone these until about November 20th or the close of navigation, and the Council appointed a deputation to present the resolutions. So far, no definite answer has been received. In the principal lines advances in prices have again been the rule, with business fairly brisk. In hardware, Canada plates and tin have advanced, while in paints and oils the feature has been advances in castor oil and linseed oil. In groceries, the comparative scarcity and high prices of dried fruit was a feature, while coffee and rice are firm at the recent advanced prices. Dry goods merchants report a fair amount of business, while leather hides and boots and shoes are all firm and fairly active. In green fruit, heavy shipments of apples are again the feature, although prices locally have an easier tendency and the English markets are demoralized owing to very heavy arrivals. Business in the other lines is fairly active and prices generally firm. A gratifying feature is the continued improvement in collections, which is particularly noticeable in the dry goods trade, although complaints are still heard from hardware men and in one or two other instances.

BOOTS AND SHOES—Sorting orders are coming in fairly well and prices are well maintained. Some manufacturers have already got out their spring samples and others are now at work on them. Collections generally are said to be fairly satisfactory on the whole.

CEMENT—Arrivals this week were as follows: 5,320 brls. Belgian cement, 3,800 brls. English cement and 65,000 firebricks. A fair amount of business is being done and prices are firm but unchanged, as follows: English cement, \$1.90 to \$2; Belgian, \$1.80 to \$1.90, and firebricks \$15 to \$21 per thousand.

DRY GOODS—A fair amount of sorting business is being put through and the feeling amongst wholesalers continues more encouraging. It is not thought that the tariff changes in prospect, will go into effect before the spring business has been completed, and this is stimulating trading somewhat. There is in some quarters, however, a waiting tendency, buyers holding off until the results of the American elections are known. City and suburban retailers report a fairly active business, the demand now being principally

MEDICINAL WINES



We produce them from the pure juice of the grape. Our wines are highly recommended throughout the Dominion by eminent physicians for their medicinal qualities. We can specially recommend our

FINE OLD PORT

for the use of convalescing patients; and for those preferring a drier wine, we would recommend our

DRY CONCORD.

Ask for our goods, or write us direct.

The Ontario Grape Growing
and Wine Mfg. Co.
ST. CATHARINES, ONT.

for the heavier lines of goods. Collections, generally, are better than they were. A New York dispatch says of the situation there: The market has passed through another decidedly quiet week in all departments. The demand for staple cotton goods has ruled light, and re-orders for fancy cottons in prints and gingham, although fair in number, have been small in quantity.

FLOUR—The rapid advances in wheat prices in Manitoba and Chicago, have led to corresponding advances in flour, straight rollers being now quoted at \$4.50 to \$4.90, Manitoba strong bakers at \$4.75 and Manitoba spring patents at \$5.05. A fair business is being done on local account at the advanced prices which are well maintained in spite of the decline of wheat on Wednesday, while some good export orders have been reported. The advances in oats, noted elsewhere, have stimulated oatmeal somewhat together with the colder weather, and with a fair amount of business, prices are substantially higher. The feed market is a little more active and prices decidedly firm.

GRAIN—Prices generally are well maintained, and in fact, oats have advanced materially as compared with a week ago. Peas, too, are firmer, and have advanced in Liverpool from 4s 8½d to 4s 11d. Sales of oats have been made as high as 29½c, while wheat in Manitoba is considerably higher, No. 1 hard Manitoba being quoted at 81 to 83c Port William. Buckwheat is fairly active and has sold at 41c, with 40 to 42c about the range. A feature has been a veritable "home" in wheat in Chicago, December having touched 80c. A reaction set in on Wednesday, however, which became more pronounced today, the price declining about 9½c. from the highest point. A weaker falling, too, was noticed.

GREEN FRUIT—The feature of the market is still the apple situation. During last week Montreal shipped 60,288 barrels; New York 17,842 barrels, Boston 33,335 barrels, and Halifax 21,765 barrels to Europe. The markets on the other side are less satisfactory owing to a glut of fruit, while locally business is dull and prices have an easier tendency. Other lines of fruit sell fairly well at steady prices.

GROCERIES—The sugar market, locally, is unchanged. A moderate business is reported at 8½c to 4c for granulated, and yellows at 2 15-16c to 8½c, according to quality. In New York the situation of the market for raw has not varied. The cable had shown a tone that had brought the market for beets close to the figures that prevailed before the decline at the latest last week. The tea market, locally, has been moderately active and a slight advance was noted in the better grades of Japans. Our advices from Hiogo, Japan, say that there is a falling off in the shipment of tea, compared with last year. The total shipments to Canada this season to the middle of September, amounted to 1,555,515 pounds, as compared with 2,390,809 pounds for the corresponding period last season. Arrivals from the interior have been much interfered with by floods. The coffee market holds very firm at the advance referred to a week ago, while rice has advanced in price. In this connection a reply from Calcutta, India, said: "Owing to the drought in the Ballam districts, and prospects for the new crop of this kind being so far very gloomy, holders of all kinds of rice have become firmer in their ideas, and dealers have now become very chary of entering into new crop forward business at the prices they were willing to entertain a fortnight ago." Molasses are quiet at generally steady prices, while in canned goods, peas and corn are firm but not quotably changed. Some packers of tomatoes have completely sold out and 65c to 67½c is now asked. In canned meats there have been a number of material changes, as will be seen by a reference to our table of prices current, while a fair amount of business is reported. The dried fruit market is very firm. The cargoes of the Avlona and Escalona have been nearly all sold at firm prices, while it is said that Sultana raisins are fully 2½c higher than last year. California fruit is also comparatively scarce, and it is said that 4c is asked for 3 crown raisins at the coast, equal to over 6c here. Other lines are fairly active at generally steady prices. Imported chicory is firmly held at 10½ to 11½ and a local product sells at about 5 to 7c.

HARDWARE AND METALS—An advance in tin plates of 15c a box is one of the features of this market. Charcoal are now quoted at \$8.25 to \$8.50 and cokes \$2.75 to \$3. Canada plates continue very firm at \$2.25 to \$2.35, and the supply is very small, so that a further advance in these would not come unexpected. Business generally is only moderate, and complaints are still made on the score of collections. No answer has as yet been received from the railway companies with respect to winter freight rates, which unless the protest of the trade is heeded, will go into effect on Monday, November 2nd.

HIDES—Tanners are buying moderately and in sympathy with firm American markets prices locally hold steady at the advance noted last week. Beef hides are quoted at 7c, 6c and 5c for Nos. 1, 2 and 3 respectively, while lambskins at 50c are firmly held. An American report said:—The market for common dry hides was without the slightest change or new feature of an interesting nature. Receipts were decidedly limited and as the stock in importers' hands was small, only a few odd lots were offered for sale. Demand, however, continued fair, as tanners were in the market for supplies and sellers experienced little or no difficulty in placing what little stock they had to offer at full quoted prices. The market for city slaughters was firm. Tanners were giving increased attention to market and recent transactions were at full prices.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods
Merchants.

SPECIALTIES:

COLORED
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CASHMERE

SILKS

AND

DRESS GOODS,

Mantles and Jackets.

Carsley, Sons & Co.,

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Substitution

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See you get Carter's,

Ask for Carter's,

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Carter's Little Liver Pills.

Winter's Coming!

'Tis best for you to know the facts about heating apparatus if you are considering about a plant for your home. "Safford" Radiators are the only heating apparatus in the world that has imitators; and why? Because they are the simplest and best in construction and durability.

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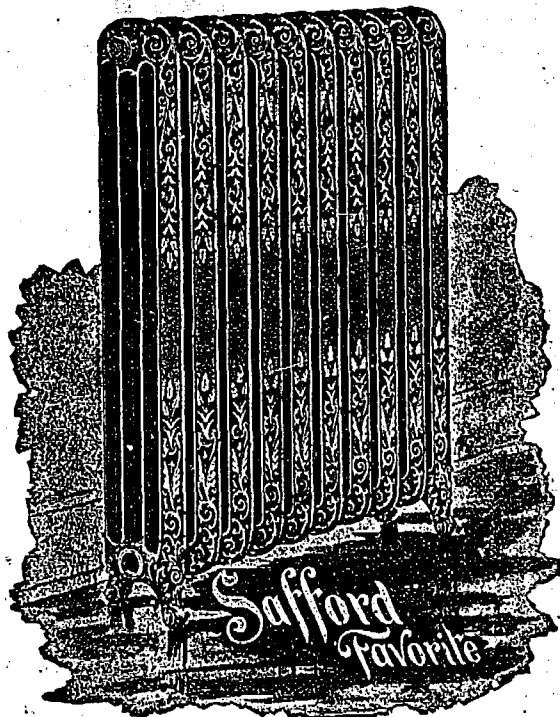
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The TORONTO RADIATOR MFG. CO., Limited,

Toronto, Ont.

AND H. McLAREN & CO.,

Montreal.



LEATHER—The firm position is well maintained, and some good-sized sales were put through during the week on the basis of our quotations. The export trade is still brisk, the English markets being as strong as ever, and indications are for a materially improved business locally for spring account.

PAINTS AND OILS—Compared with last week, linseed oil shows an appreciation of 1c, quotations now being, raw, 45 to 46c boiled, 48 to 49c. Castor oil is very firm and has advanced to 8 to 8½c, while turpentine is firm at the advance noted a week ago. Lead paints are active and steady, while glass, although not quotably changed from last week, is firm at the advance. Business generally is good, and collections are fairly satisfactory.

PETROLEUM—An active business is noted and prices continue firm at about the following range: Canadian refined, 15½c to 16½c; American, P. W. 19c to 20c; W. W., 20½c to 21½c; American benzine, 21½c to 25c; Canadian benzine, 14c to 15c; astral, 22½c to 23½c. Refined in Petrolia is quoted at 10c in bulk, and 12½c in barrels, in car lots, f.o.b. there. Market very firm.

PRODUCE AND PROVISIONS—The cheese market has been somewhat neglected this week, the bulk of the interest having been centred on wheat. Prices, however, have held on the whole fairly steady, and some fair sized sales have been noted. One sale of Western cheese was reported at 10½c, but the actual range is nearer 10¼c to 10½c. Quebec cheese is quoted at 10 to 10¼c. The English cable was unchanged at 49s to 50s for white and colored respectively. For butter there is a steady demand, locally, and shippers have handled some fair quantities of finest late made creamery at 19¼c to 19½c. Dairy and Townships sell fairly well at steady prices. Eggs are very firm, and good boiling stock sells as high as 18c; candled stock sells in good sized quantities at 14c to 15c, and culls at lower prices. In provisions, a fair amount of business is reported in pork and smoked meats, but there is still considerable room for improvement in the demand. Canned meats sell fairly well at steady prices. Lard, hams and bacon are steady. In sympathy

CAMPBELL'S QUININE WINE.

It will tone up your system, and restore the appetite.

The best cure for Debility.

JUST WHAT YOU NEED -- THIS SPRING.

with the decline in wheat, pork in Chicago fell about 10c a bbl., bringing January down to about \$7.75. When the barrels are paid for, the price of pork is certainly not very encouraging.

WOOL—The market is unchanged. Manufacturers are only buying sparingly and prices generally hold steady at quoted prices.

E. G. Chamberlain, PARKHILL, Ont.

EXPORTER OF

Raw Furs & Gensing Root.

Gensing Root a Specialty.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

TORONTO, Oct. 22, 1896.

Wholesale trade is quiet as a rule. There is a moderate movement in dry goods with dealers generally hopeful. There is a fair sorting up trade in hardware, with prices as a rule firm. Payments are improving. The higher prices of wheat and coarse grains are having a beneficial effect, and the outlook generally is more favorable. Money is unchanged with prime discount at 6 to 6½ per cent. Sterling exchange is weaker. Stocks are a little more active and the tone of the market firmer. Sales Cable at 140, Postal at 79½, Toronto Ry at 70, British Am. Assurance at 117, Western

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METALLIC ROOFING CO.
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Electric, Mechanical and Steamboat Bell-
Hanging.

Railings, Grilles and Fire Dogs.
Telephone No. 1736.

365 St. James St., - MONTREAL.

at 156, Dom. Telegraph at 122, Ontario Bank at 80, Imperial at 179, and Commerce at 125.

BUTTER, &c.—The butter market is practically unchanged. Choice qualities of dairy job at 14 to 15c, medium at 10 to 12c, and large rolls at 12 to 13c. Creamery unchanged at 18 to 19c, and rolls at 20c. Eggs firm at 15 to 15½c, for ordinary fresh in case lots. Cheese rules at 9½c to 10c.

DRESSED HOGS—The market is steady, with receipts still moderate. Choice car lots are worth \$5.00 and heavy \$4.50 to \$4.75.

FLOUR AND GRAIN—The flour market is very strong. Straight rollers now sell at \$3.95 to \$4, and Ontario patents are quoted at \$4.20. Manitoba patents higher at \$5 and strong bakers \$4.05. Bran \$7.50 to \$8 West, and oatmeal \$3.00. Wheat is higher, with red and white quoted at 80 to 81c west. No. 1 Manitoba hard sold at 93 to 94c Toronto freight, and No. 2 hard at 90 to 91c Toronto freight. Barley quiet; No. 1 is quoted at 36c to 37c, No. 2 at 31c, and feed at 25c outside. Oats firmer, with sales of white at 22c and mixed at 21c outside. Peas higher at 46 to 47c north and west. Rye 35c outside and corn 27 to 28c.

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GROCERIES — Trade is quiet. Granulated sugars are selling at 4c, and yellows at 3½ to 3¼c. Teas in moderate demand, chiefly medium grades. Rio coffee at 15 to 16c. Canned goods; tomatoes 65 to 70c, peas, 65 to 75c; corn, 50 to 70c; salmon, Cohoes \$1.20. Valencia raisins, now off stalk 6c, and selections 6½; Prunes 6¼ to 6½c. Currants, 5c.

LEATHER — The feeling is better and prices generally are steady firm.

HIDES AND SKINS — Hides are firm with cured quoted at 7 to 7½c. Dealers are paying 6½ for No. 1 Green, 5½c for No. 2 and 4½c for No. 3. Sheepskins 60 to 70c. Calfskins unchanged at 6 to 7c for No. 1, and 4c for No. 2. Tallow firmer at 3¼ to 3½c per lb.

LIVE STOCK — There is little or no change in this market. The demand for export cattle is only moderate, with the best bringing 3¾c and others 3¼ to 3½. Choice bulls for export 3c to 3¼c. Butchers' cattle unchanged, the best selling at 3 to 3¼c, medium 2½ to 2¾c and inferior 2 to 2¼c. Milch cows firm at \$20 to \$35 each the latter for choice. Calves \$3 to \$7.00 per head. Sheep sell at 2¾c to 3c for choice exporters and 2½c for butchers. Lambs at \$2. to \$3.00 each. Hogs steady, the best bacon lots selling at 3¾c; thick fats 3¼, and light 3½c. Sows 2½ to 3c, and stags 1½ to 2c per lb.

PROVISIONS — Trade dull and featureless. Mess Pork is quoted at \$11 to \$11.25 short cut at \$11.25 to \$11.50, shoulder mess \$10. Bacon 5½ to 6c for long clear. Breakfast bacon 10 to 10½c and backs 9 to 9½c. Smoked hams 10 to 11c. Lard 6½ to 7c. per lb. the latter for pails. Dried apples 3½c, and evaporated 6c. Beans 60 to 70c per bushel. Potatoes are quoted at 35c per bag.

WOOL — The market is firm with fleeco quoted at 20 to 21c. Pulled wools dull at 20 to 21½c, for supers and 21½ to 22c for extras.

STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Oct 22.	Cash value per S.	
BRITISH NORTH AM.	243¾	4,866,868	4,866,868	1,338,833	2	Apl. Oct.	100	243 50	
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3¼	June Dec.	124¼	62 25	
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion ..	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov.	225	112 50	
Du Peuple.....	.....	.....	.....	.....	.....	.....	6	3 00
EASTERN TOWNSHIPS.	50	1,500,000	1,499,905	780,000	3¼	Jan July	142	71 00	
Hamilton	100	1,250,000	1,250,000	675,000	4	June Dec.	151	151 00	
Hochelaga	100	800,000	800,000	345,000	3 & 1	June Dec.	122	122 00	
Imperial	100	1,963,600	1,962,370	1,158,175	4	June Dec.	179	179 00	
Jacques Cartier.....	25	500,000	500,000	235,000	3¼	June Dec.	100	25 00	
Merchants' Can.	100	6,000,000	6,000,000	3,000,000	4	June Dec.	169	169 00	
Merchants' Halifax	100	1,500,000	1,500,000	975,000	3¼	Aug Feb.	157	157 00	
Molson's	50	2,000,000	2,000,000	1,400,000	4 & 1	April Oct.	176	87 50	
Montreal	200	12,000,000	12,000,000	6,000,000	5	June Dec.	223¾	169 50	
Nationale	30	1,200,000	1,200,000	30,000	2	.....	70	21 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00	
Ontario.....	100	1,000,000	1,000,000	50,000	2½	June Dec.	81	81 00	
Ottawa	100	1,500,000	1,500,000	925,000	4	June Dec.	.....	.....
People's of N. B.....	150	180,000	180,000	116,000	4	Jan July	188¾	158 75	
Quebec	100	2,500,000	2,500,000	500,000	3½	June Dec.	117¾	117 75	
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct.	.....	.....
Standard	50	1,000,000	1,000,000	600,000	4	June Dec.	168	163 00	
Toronto	100	2,000,000	2,000,000	1,800,000	5	June Dec.	226	113 00	
Traders	100	700,000	700,000	85,000	3	.....	97	97 00
Union Halifax.....	50	500,000	500,000	160,000	3	.....	123	61 50
Union Can	100	1,200,000	1,200,000	305,000	3	Jan July	100	100 00	
Ville Marie	100	500,000	479,620	10,600	3	June Dec.	73	73 00	
WESTERN.	.....	.....	.....	.....	.....	.....	.....	.....
Agri. Sav. and Loan Co	50	600,000	377,238	105,000	3½	Apl Oct.	.....	.....
Bell Telephone Co.....	100	630,000	625,000	130,000	3	Jan July	.....	.....
Brit. Can. Loan & Inv. Co..	100	3,168,000	3,168,000	800,000	4½	Jan Quarterly	157	157 00	
Brit. Mortg. Loan Co.....	100	1,820,000	895,413	112,000	3¼	Jan July	100	100 00	
Building and Loan Assoc.	100	450,000	811,975	75,000	3½	July	.....	.....
Can. Colored Cot. Mills Co.	100	750,000	750,000	124,075	3	Jan July	.....	.....
Can. Landed & Nat'l Inv't Co.	100	2,700,000	2,700,000	.....	3½	Oct	60	15 00
Can. Perm. Loan and Sav. Co.	5	2,008,000	1,004,000	1,450,000	5	Jan July	105	106 00	
Can. Sav. & Loan Co.....	50	5,000,000	2,600,000	195,000	3½	June Dec.	136	65 00	
Central Can. Loan & Sav. Co.	100	750,000	722,000	325,000	3	Jan July	140	54 50	
Dominion Sav. and Inv. Co.	50	2,600,000	1,250,000	325,000	3	Jan July	120	120 00	
Dominion Telegraph Co	50	1,000,000	932,412	10,000	3	July Dec.	76	88 00	
Dominion Cotton Mills Co.	50	1,000,000	1,000,000	.....	1½	Jan-Qtly	121	60 50
Farmers' Loan and Sav. Co.	100	3,000,000	3,000,000	.....	3½	Mar-Qtly	85	85 00
Freehold Loan and Sav. Co.	50	1,057,250	611,430	146,195	3½	May Nov	100	60 00	
Hamilton Prov. and Loan ..	100	3,223,500	1,319,100	659,550	4	June Dec	103	113 00	
Home Sav. and Loan Co.....	100	1,500,000	1,100,000	339,395	3½	Jan July	112	112 00	
Huron & Erie Loan & Sav. Co.	100	2,000,000	200,000	190,000	3½	Jan July	165xd	165 00	
Imperial Loan and Inv. Co.	100	3,000,000	1,337,000	670,000	4½	Jan July	161	82 50	
Landed Banking and Loan	100	840,000	703,558	164,054	3½	Jan July	100	150 00	
London & Can. Loan and Ag.	50	700,000	674,381	145,000	3	Jan July	116	115 00	
London Loan Co.....	50	5,000,000	700,000	405,000	4	Jan July	115	47 00	
London and Ont. Inv. Co.....	100	679,700	659,050	74,000	3	Jan July	102	51 00	
Manitoba & North-W. Ln Co	100	2,750,000	552,000	160,000	3½	Jan July	99½	99 50	
Montreal Gas Co.....	40	2,750,000	375,000	111,000	3	Jan July	95	95 00	
Montreal Telephone Co.....	40	1,800,000	1,100,000	.....	2	Jan-Qtly	163	65 20
Montreal Street Ry. Co.....	50	2,600,000	2,497,704	.....	6	April Oct.	178	71 40
Montreal Cotton Co.....	100	1,800,000	1,800,000	.....	4	May Nov	214½xd	107 85
Merchants M'g Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	118	118 00	
Montreal Loan and Mortg...	25	600,000	600,000	300,000	3½	Feb Aug	90	90 00	
Ont. Indus. Loan and Inv.	100	500,000	500,000	300,000	3	Feb Sep	124	38 50	
Ont. Loan and Deb. Co.....	50	468,800	314,316	180,000	3	Jan July	30	3 00	
People's Loan and Dep. Co.	50	2,000,000	1,200,000	462,000	3½	Jan July	123	61 50	
Real Est. Loan Co.....	40	600,000	600,000	115,000	2	Jan July	25	12 50	
Richellen and Ont. Nav. Co.	100	40	581,000	321,880	50,000	3	Jan July	60	20 00
Toronto Electric Light Co.	100	1,350,000	1,350,000	250,000	2	.....	81xd	81 00
Toronto Street Railway.....	100	10	500,000	20,000	2	Quarterly	130	130 00	
Union Loan and Sav. Co.....	50	6,000	.....	.....	Nil	.....	70	70 00
Western Can. Loan and Sav.	50	1,000,000	679,645	280,000	4	Jan July	95	47 50	
Western Loan & Trust Co..	50	3,000,000	1,500,000	770,000	4	Jan July	130	65 00	
Windsor Hotel	50	1,000,000	276,000	18,000	5¾	June Dec.	98	49 00	



SHERIFF'S SALES.

V. E.—No. 722—GEORGE FARRELL vs. MAXIMILIEN PRUDHOMME.

A land situate in the municipality of the village of Saint Louis du Mile End, fronting on Park avenue, and forming part of lot number twelve (12), of the official plan and book of reference of the incorporated village of Cote Saint Louis, and more particularly known on the subdivision plan of said lot number twelve (12), as subdivisions number six, seven, eight and nine, of subdivision number nine, of said official lot (12-9-6, 12-9-7, 12-9-8, 12-9-9) and subdivisions numbers thirty-three, thirty-four, thirty-five, thirty-six, forty-nine, fifty, fifty-one and fifty,

two, of the subdivision number ten, of the said official lot (12-10-33), 12-10-34, 12-10-35, 12-10-36, 12-10-49, 12-10-50, 12-10-51, 12-10-52), and also that part of the subdivision number thirty-seven, of the said subdivision number ten (12-10-37), which is bounded as follows: on the south east by subdivision number thirty-six, of the said subdivision number ten, of the said official lot (12-10-36), on the south west by subdivisions forty-nine, fifty, fifty-one and fifty-two, of the said subdivision number ten, of the said official lot (12-10-49, 12-10-50, 12-10-51 and 12-10-52), on the north-east by subdivisions numbers thirty-three, thirty-four and thirty-five, of the said subdivision number ten, of the said official lot (12-10-33, 12-10-34, 12-10-35), on the north west by the residue of said subdivision lot number thirty-seven, being divided from the said residue by a line which is the continuation of the north west line of the subdivision number thirty-three, of the said subdivision number ten, of the said official lot.

The whole forming one block of land bounded in front by Park avenue, in rear by Admiral road, on one side to the south east by subdivision number

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY OCT. 22, 1866

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.				
Boots and Shoes.															
Brogans or Cobourgs	\$0 60	0 80	Youths.	\$0 60	0 85	Boys.	\$0 55	0 80	Soda Ash	1 50	2 00				
Split Balmorals	0 90	1 40		1 00	1 20		0 70	0 80	Soda Bicarb.	2 80	2 50				
Kip	1 00	1 50		1 00	1 25		0 75	1 00	Sal. Soda	0 70	0 80				
Buff	1 40	2 00		1 10	1 50		0 90	1 15	Concentrated	1 50	2 00				
Split Boots	1 40	2 00		1 25	1 50		0 85	1 10	Dyestuffs.						
Kip	2 00	3 00		1 50	2 00		1 00	1 00	Archil. con.	0 27	0 29				
Grain	\$2.00	\$3.00							Catch	0 07	0 08				
Felt Boots, half fox	\$1 50	2 10							Ex. Logwood	0 10	0 15				
Womens.															
Split Batts or Bals	0 70	1 00		0 70	0 80		0 55	0 65	Chips	2 00	2 50				
Kip Pebbled or Buff Bals	0 80	1 10		0 80	1 00		0 65	0 75	Indigo (Bengal)	1 50	1 75				
Pebbled Button, Machine Sewed	0 90	1 25		0 85	0 90		0 70	0 80	Indigo Madras	0 70	1 00				
Glazed Buff Button	1 00	1 25		0 85	0 90		0 50	0 70	Gambier	0 07	0 09				
Goat	1 25	2 00		1 15	1 50		0 80	1 35	Madder	0 10	0 15				
Polish Calf	1 25	2 00		1 00	1 75		0 90	1 35	Sumac	62 50	70 00				
French Kid	1 55	3 50		1 90	2 50		1 40	1 75	Fish.						
Dongola Kid	1 00	2 00		1 00	1 50		0 75	0 90	Distributors prices.						
Children.															
Mens' Calf, Bals, Cong or Butt, Goodyear Welt							2 00	3 50	Cape Brit. Herring	3 25	0 00				
" Tan Russia Calf, Bals, Cong or Butt, Goodyear Welt							1 50	2 50	Labrador Herrings	0 00	0 00				
" " " " " McKay Sewn							2 50	3 50	Sea Trout No. 1 split p.b.	0 00	0 00				
" French Pat. Calf or Enamel Leather Bals, Butt, and Cong.							1 50	2 50	" half brls.	0 00	0 00				
Ladies' Glaze Dong. Butt. and Bals, Goodyear Welt							3 50	4 50	No. 1 Shore Herrings	0 00	0 00				
" " " " " Turns							2 00	3 00	" Nova Scotia	43 00	13 50				
" " " " " McKay Sewn							1 50	2 50	Mackerel No. 1, kitts	0 00	0 00				
Wholesale.															
Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Canned Goods.															
Lobsters	9 50	10 50	Corn Beef 1-lb	1 15	1 35	Citric Acid	0 40	45	Copperas, per 100 lbs	0 75	1 00	Green Cod, No. 1	0 00	0 00	
Sardines, 1/2	7 00	13 00	" 2-lbs	2 00	2 35	Cream Tartar	0 25	0 30	" large	0 00	0 00	Draft	0 00	0 00	
Canadian Sardines	4 75	5 00	" 4-lbs	4 15	0 00	Epsom Salts	1 50	1 75	No. 2	0 00	0 00	No. 1	0 00	0 00	
Mackerel	1 50	0 00	" 6-lbs	7 70	0 00	Glycerine	0 22	0 27	Large dry, per quintal	0 00	0 00	Salmon No. 1 brls Lab.	0 60	0 00	
Salmon	1 00	0 00	" 14-lbs	14 50	16 75	Gum Arabic per lb.	0 50	1 00	Salmon, (terces)	18 00	00 30	Brit. Col brls.	10 30	10 75	
Clams, 1-lb tins, per doz.	1 90	2 00	Lunch Tngs 1-lb per doz.	3 00	0 00	Morphia	1 75	1 85	Boneless Fish	0 04	0 04	Cod	0 08	0 61	
Oysters	1 10	1 75	" 2-lbs	6 05	0 00	Opium	4 00	4 25	Finnan Haddies	0 06	0 07				
Tomatoes, 3s. per doz.	0 70	0 75	Soups, 2 lbs	0 00	2 00	Oxalic Acid	0 05	0 12							
Peaches, 2-lb. yellow	2 00	2 25	3 lb Baked Beans	1 35	2 10	Phosphorus	0 11	0 15							
" 3-lb.	2 50	2 75	Deviled Tong's, 1/2 lb.	1 20	0 00	Potash Bichromate	3 90	4 00							
Bartlett Pears, 2-lb. tins, per doz.	1 75	2 00	Ham, 1/2-lb.	1 20	0 00	Potash Iodide	0 85	0 45							
Strawberries, Pres'd 2s.	1 75	0 00	Chicken, 1/2-lb.	2 00	2 20	Quinine	0 75	0 90							
Raspberries 2s.	1 75	0 00	Turkey, 1/2-lb.	7 20	0 00	Stychnine	0 35	0 40							
Pineapples, 3-lb tin, p. doz	2 30	2 40	Ox Tongue, 1/2-lb.	3 45	0 00	Tartaric Acid	0 20	0 25							
Gooseberries Pres. 2s.	2 00	0 00	" 2-lb.	11 00	0 00	Tin Crystals	0 20	0 25							
Gr'n Gages, 2-lb. tins, p. d.	0 55	2 00	" 3-lb.	12 70	0 00										
Corn, 2 lb. tins.	0 70	0 75	Finnan Haddies	0 07	0 07										
Peas, 2-lb. tins.	0 75	1 00	Roast Chicken 1-lb tins.	2 25	0 00										
			Roast Turkey, 1-lb tins.	2 25	0 00										

five, of subdivision number nine, of the said official lot (12-9-5), and by subdivision number fifty-three of subdivision number ten, of said official lot (12-10-53), and on the other side to the north west partly by subdivision number ten, of subdivision number nine, of the said official lot (12-9-10), and by subdivision number forty-eight, of the said subdivision number ten, of the said official lot (12-10-48), and by the subdivision number thirty-two, of the said subdivision number ten, of the said lot (11-10-32), and by the residue of lot number thirty-seven, of subdivision number ten (12-10-37)—with a brick and stone villa and other buildings thereon erected.

To be sold at my office, in the city of Montreal, on the TWENTY-EIGHTH day of OCTOBER instant, at TEN o'clock in the forenoon.

C. W.—No 197.—A. L. KENT et al, curators, vs. JAMES CUDDY, insolvent.

An emplacement of ground situate in the Saint James ward, city of Montreal; fronting to the south east on the new line of Notre Dame street, as lately expropriated by the city of Montreal, and having a frontage of about thirty-nine feet nine inches on said street, and bounded to the east by lot official number ninety-eight (98) of said ward, and to the west by a part of lot official number one hundred and ten (110), of said ward, the property of Patrick Wright, with the block of stone houses, stores three stories in height thereon erected, said emplacement being made up as follows: 1° Of lot official number ninety-nine (99), of the Saint James ward, deducting therefrom the portion in front expropriated by the city of Montreal for the widening of Notre Dame street aforesaid. 2° The north easterly portion of lot official number one hundred and ten, of the said ward, deducting therefrom the portion thereof expropriated by

the city of Montreal for the widening of said Notre Dame street.

To be sold at my office, in the city of Montreal, on the THIRTIETH day of OCTOBER instant, at TEN of the clock in the forenoon.

F. F.—No. 1447.—SAMUEL C. PARSON vs. DENIS TREACY, es-qual. et al.

The undivided half of the property number six hundred and twenty-nine (No. 629), on the official plan and book of reference of the Sainte Ann's ward, city of Montreal, the said property being situate at the corner of Farm and Wellington streets—with the buildings thereon erected; said property being in common with the plaintiff who purchased the undivided half belonging to the defendant. Denis Treacy, at sheriff's sale, on the eighteenth day of October, one thousand eight hundred and ninety-five.

To be sold at my office, in the city of Montreal, on the THIRTIETH day of OCTOBER instant at ELEVEN of the clock in the forenoon.

F. F.—No. 99.—AMEDEE LAMARCHE and al, curators, vs. JOSEPH COLLETTE, insolvent.

1° A land situate in the parish of Sainte Julie, county of Vercheres, district of Montreal, containing two arpents and a half in front by thirty arpents in depth, more or less—with a house and two barns thereon erected, said land known as number one hundred and twenty-eight (128), on the official plan and book of reference of the said parish of Sainte Julie.

2° A wood land situate in the sixth concession of the parish of Belœil, containing nearly five arpents in area, known as numbers four hundred and ninety-eight and four hundred and ninety-nine, of the cadastre of the municipality of Belœil, county of Vercheres, district of Montreal; said two lots forming one and the same plot.

To be sold as follows, to wit: paragraph one (1) at the parochial church door of the parish of Sainte Julie, on the THIRTIETH day of OCTOBER instant at TEN o'clock in the forenoon; and paragraph two (2), at the parochial church door of the parish of Belœil, the SAME DAY, at THREE o'clock in the afternoon.

F. F.—No. 755.—DELIMA ROULLARD vs. PIERRE ARCHAMBAULT et THEODORE ARCHAMBAULT.

Seized as belonging to the said Pierre Archambault, the following immoveable, to wit:

A certain land situate in the parish of Saint Vincent de Paul, district of Montreal, county of Laval, being a part of the lot of land known under the number three hundred and forty-three (343) of the official plan and book of reference of the said parish of Saint Vincent de Paul, in the said district and county; bounded in front by the turnpike leading to Terrebonne, the whole measuring three arpents in superficies, without guarantee as to exact measure—with dependencies.

Seized as belonging to Theodore Archambault, the other defendant, the following immoveable, to wit:

A land situated in the parish of Saint Francois de Sales, to be taken from the southern extremity of the land of Louis Didyme Masson or representatives, entered into the hypothecary cadastre of the county of Laval, under the number ninety-five, 95, of the said parish of Saint Francois de Sales, containing the said land, one arpent and twenty feet in width, more or less, from the line which divides it from the land bearing the number ninety-four (94), of the said cadastre, by the length from a cross fence in stone on the land of the said Louis Didyme Masson to the *trait carré* of the lands of the

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY OCT. 22, 1896.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.		Groceries.		Spices: Cassia.....mata		Hardware.	
Butter: Creamery,	0 19 0 19 1/2	Barley, malting.....	0 43 0 45	Mace.....cheests	0 90 1 20	Antimony.....	0 08 0 09
Townships, dairy,	0 15 0 17	" feed afloat.....	0 34 0 34 1/2	Cloves.....	0 07 0 09	Tin: Block, L & F, # lb.	0 00 0 15
Western.....	0 00 0 00	Peas, per 60 lbs, afloat now	0 50 0 57	Nutmegs.....	0 35 0 75	" Straits.....	0 14 0 00
Lower grades.....	0 00 0 00	In store.....	0 00 0 00	Jamaica ginger, bl.	0 18 0 21	" 1 lb.....	0 16 0 16 1/2
Rolls.....	0 00 0 00	Rye No. 2.....	0 00 0 43 1/2	" unbl.	0 15 0 18 1/2	" 2 lb.....	0 11 0 12
CHEESE:		Corn, in bond.....	0 00 0 00	African ".....	0 08 0 10	Parlor.....	1 70 1 75
Finest Ontario Sept.	0 10 1/2 0 10 1/2	" duty paid.....	0 00 0 00	Pimento.....	0 07 0 08	" Tiger.....	2 60 2 60
Finest Ontario Aug.	0 10 0 10 1/2	Tea, (Hf.-Chest & Cad.)..		Pepper, Black.....	0 06 0 07 1/2	Nelson's Match:	
Quebec Sept.	0 10 0 10 1/2	Javan, com. to med., lb..	0 12 0 15	" White.....	0 10 0 12 1/2	Steamship.....	2 40 0 00
Quebec Aug.	0 10 0 00	" good med. to fine..	0 17 0 19	Mustard, 4 lb # jar, Eng.	0 72 0 75	Railroad.....	2 50 0 00
Eggs: Montreal limed.....	0 00 0 00	" choicest.....	0 22 1/2 0 25	" 1 lb.....	0 23 0 25 1/2	Washboards:	
Candled.....	0 13 0 14	" fancy.....	0 26 0 36	" 4 lb jars, Cana.....	0 55 0 70	Nelson's Royal Lily.....	1 20 0 00
Shipped as strictly fresh..	0 15 0 20	Y. Hyson, com. to good..	0 11 0 20	" 1 lb ".....	0 22 0 24	do Rose.....	1 40 0 00
Hops: per lb.....	0 00 0 00	fine to finest, lb	0 20 0 45	Rice, large lots, standard B	0 00 3 45	Hardware.	
" Old.....	0 00 0 00	Gunpowder, Mogyune....	0 17 0 20	" Patna..... # 100 lb.	4 75 5 00		
Hog Products:		" good.....	0 25 0 35	" Japan Standard "	4 25 4 40		
Bacon, smoked, per lb....	0 05 0 00	Pingsuey, med to good..	0 11 0 13	" Crystal Japan "	4 75 5 00		
Hams, city cured, ".....	0 10 0 12	fine to finest.....	0 23 0 23	" Carolina... # 100 lb	6 50 7 50		
" Canvassed.....	0 00 0 00	Oolong.....	0 28 0 42	Tapioea, Pearl.....	0 04 0 06		
Pork Ca. e.c. per bbl. clear	10 00 11 00	Congou, common.....	0 11 0 13	" Flake.....	0 04 0 06		
do mess.....	12 50 0 00	" good common.....	0 15 0 20	Gelatine, 1 qt pk.....	1 15 0 00		
Lard, per lb.....	0 05 0 08 1/2	" med. to good.....	0 22 1/2 0 27 1/2	" 1 1/2 qt pk.....	1 75 0 00		
" Com. Refined.....	0 01 1/2 0 05 1/2	fine to finest.....	0 32 0 35	" 2 qt pks.. ..	2 30 0 00		
SEEDS:		Indian.....	0 17 1/2 0 30				
Clover, red, per lb.....	0 00 0 09	Ceylon.....	0 16 0 20				
Alfalfa, per lb.....	0 07 1/2 0 09	Coffees, Mocha (green)—					
Timothy, (Can'n) per bush.	2 50 2 75	Java.....	0 23 0 28				
" Western.....	2 00 2 50	Maraocabo.....	0 16 1/2 0 18				
Flax 55 lbs.....	1 20 1 30	Jamaica.....	0 17 1/2 0 18 1/2				
Potatoes, per bag.....	0 00 0 00	Kio.....	0 15 0 16 1/2				
Honey, strained.....	0 00 0 00	Plantation Ceylon.....	0 27 0 29				
Beeswax.....	0 00 0 00	Chicory.....	0 06 0 11				
Spring Rye.....	1 20 0 00	Canadian do.....	0 09 1/2 0 10 1/2				
BEANS: white ordinary bus	0 00 0 00	Sugars:					
" hand-picked.....	0 00 0 00	Ex Ground, in brls.....	0 05 1/2 0 00				
		" in bxs.....	0 05 1/2 0 00				
		Powdered, in brls.....	0 03 0 00				
		Paris Lump, in brls.....	0 05 1/2 0 00				
		" half brls.....	0 05 1/2 0 00				
		" 100-lb bxs.....	0 05 1/2 0 00				
		" 50-lb bxs.....	0 05 1/2 0 00				
		Ex Granulated, brls.....	0 03 1/2 0 04				
		Off grade gran'd.....	0 00 0 00				
		Branded Yellows.....	0 03 0 03 1/2				
		Syrup.....	0 01 1/2 0 02 1/2				
Grain.							
Hard Man. No. 1 Ft. Wm.	0 80 0 83						
" No. 2.....	0 00 0 00						
Canada No. 2.....	0 20 0 22 1/2						

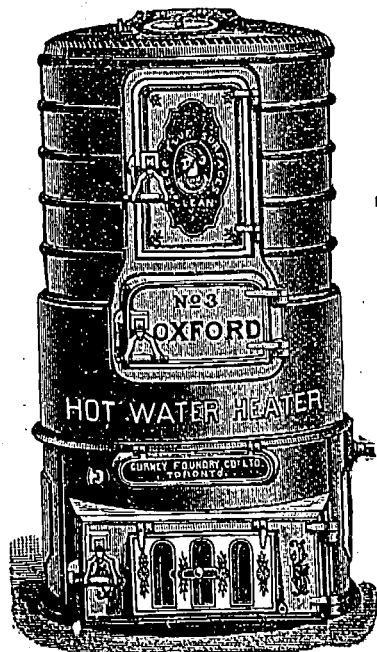
SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.

A Moment with the Thoughtful.

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

INFERIOR GOODS ARE DEAR AT ANY PRICE.

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



OXFORD

HOT WATER

HEATER.

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

NOT HOW CHEAP, BUT HOW GOOD.

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

Grande Côte des Ecores, forming a depth of about ten or eleven arpents; bounded on the west by the remainder of the said land, from which it is cut off—without buildings.

To be sold as follows, to wit, as belonging to Pierre Archambault; at the church door of the parish of Saint Vincent de Paul, on the THIRTY-FIRST day of OCTOBER instant, at TEN o'clock in the forenoon; and the land belonging to Theodore Archambault, on the SAME DAY, at the parochial church door of the parish of Saint François de Sales, at TWO o'clock in the afternoon.

Sheriff's Office, } J. R. THIBAudeau,
Montreal, 21st } Sheriff.
Oct., 1896



A SESSION OF THE COURT OF QUEEN'S BENCH (Crown Side), holding criminal jurisdiction in and for the DISTRICT OF MONTREAL, will be held in the COURT HOUSE, in the CITY OF MONTREAL, on

MONDAY, THE SECOND DAY OF NOVEMBER NEXT, AT TEN O'CLOCK IN THE FORENOON.

In consequence, I give PUBLIC NOTICE to all who intend to proceed against any prisoners now in the Common Gaol of the said District, and all others, that they must be present then and there; I also give notice to all Justices of the Peace, Coroners and Peace Officers, in and for the said District, that they must be present, then and there, with their Records, Rolls, Indictments and other Documents, in order to do those things which belong to them in their respective capacities.

Sheriff's Office, } J. R. THIBAudeau,
Montreal, 14th } Sheriff.
Oct., 1896.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 22 1896

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Sharp and flat pressed nails	1 35 0 00	IX Charcoal		No. 1, ordinary sole	0 20 0 21
NEW CUT NAIL SCHEDULE.		3 inch..... extra	1 50 0 00	IXX " " " " " "		No. 2 " " " " " "	0 19 0 20
Base—50d and 60d, f.o.b.	2 75 0 00	2 1/4 and 2 3/4 " " " "	1 65 0 00	D C " " " " " "		No. 3 " " " " " "	0 17 0 18
Cut Nails.....per keg	2 75 0 00	1 1/4 and 1 3/4 " " " "	2 50 0 00	DX " " " " " "		Buffalo Sole, No. 1	0 00 0 00
Steel nails..... " "	2 75 0 00	1 " " " " " "	3 00 0 00	DXX " " " " " "		" " No. 2	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		Horse Shoes	2 50 0 00	Terne Plate IC, 20x28	5 75 6 00	Zanzibar.....	0 00 0 00
40d..... extra	0 05 0 00	Azes—S. S.	3 50 8 75	Russ. Sheet Iron	0 09 0 10	Slaughter. No. 1	0 22 0 24
30d..... " "	0 10 0 00	"—solid S.	6 50 10 00	Anchor, per lb.	0 04 0 05	" " No. 2	0 18 0 21
30d. 16d and 12d.	0 15 0 00	Coll Chain— 3/4 chain	2 50 0 00	Lion & Crown tin'd sh ts	0 05 0 06	Harness	0 25 0 25
10d..... " "	0 20 0 00	" 5-16	0 00 4 50	22 and 24 gauge	0 06 0 00	Upper, heavy	0 27 0 30
8d and 9d..... " "	0 25 0 00	" 7-16	3 50 0 00	26 gauge	0 06 0 00	Upper, light	0 25 0 28
8d and 7d..... " "	0 40 0 00	" 1/2	3 25 0 00	Lead: Pig, per 100 lbs.	3 15 3 25	Grained Upper	0 25 0 28
4d to 5d..... " "	0 60 0 00	" 3/4	3 15 0 00	Sheet,	4 00 4 25	Scotch Grain	0 25 0 28
4d..... " "	1 00 0 00	" 1	3 00 0 00	Shot, per 100 lbs.	5 35 5 75	Kip Skins, French	0 50 0 75
4d to 5d, cold cut not pol. or bl'd.	1 50 0 00	Galvanized Iron:		Lead Pipe, per 100 lbs.	5 09 0 00	English	0 50 0 70
3d..... " "	0 50 0 00	Morewoods Lion, No. 28	5 00 5 25	Zinc: Sheet	4 75 5 70	Canada Kip	0 50 0 60
2d..... " "	0 90 0 00	Queen's Head, or equal	4 25 4 50	" Spelter per 100 lbs	4 25 4 50	Hemlock Calf	3 50 0 60
Fine blued nails—		Common	3 75 4 00	Scrap Iron—		" Light	0 50 0 60
3d..... extra	1 50 0 00	Pig Iron: Siemens No. 1.	16 75 0 00	Machinery scrap	0 00 1 39	French Calf	1 05 1 40
2d..... " "	2 00 0 00	Sammerlee	20 00 20 50	Wrot Iron	0 00 1 03	Spits, lig.	0 18 0 20
Casing and box, flooring, shook, and tobacco box nails		Gartehrie	40 00 0 00	Powder—Canada Bl'sting	2 00 0 00	" heavy	0 14 0 18
12d to 30d..... extra	0 50 0 00	Carbroe	18 00 0 00	F F to F F F	5 00 5 25	" small	0 14 0 16
10d..... " "	0 60 0 00	C.I.F.T. Riv. Charcoal iron	26 50 28 00	Bright No. 7, per 100 lbs	2 60 0 00	Leather Board, Canada	0 06 0 10
8d and 9d..... " "	0 75 0 00	No. 1 Ferrons	17 50 17 75	Annealed No. 7	2 65 0 00	Enameled Cow, per ft.	0 15 0 17
6d and 7d..... " "	0 90 0 00	Bar Iron, per 100 lbs.		" oiled " "	2 65 0 00	Pebble Grain	0 10 0 13
4d to 5d..... " "	1 10 0 00	Ord. Crown	1 50 1 55	Galv. No 6	3 15 0 00	Glove Grain	0 10 0 12
4d..... " "	1 50 0 00	Best Refined	2 25 2 50	Trade discount on above		B. Calf	0 11 0 13
Finishing nails—		Norway	3 00 0 00	20 per cent.		Bruich (Cow) Kid	0 10 0 11
8 inch..... extra	0 85 0 00	Sheet iron 16 G & heavier	2 30 0 00	Barbed Wire—		Buff	0 11 0 15
2 1/4 to 2 3/4 " " " "	1 00 0 00	" " 17, 18, 20 G " "	2 00 0 00	2 and 4 barbs.	8 4c Que. and	Rus sets, light	0 35 0 40
2 to 2 1/4 " " " "	1 15 0 00	" " 22, 24 " "	2 05 0 00	Plain Twist 2 and 3 wrs.	3 c Ontario	" heavy	0 26 0 30
1 1/4 to 1 3/4 " " " "	1 35 0 00	" " 26 G " "	2 15 0 00	Staples	100 lbs deld	" No. 2	0 20 0 25
1 1/4 " " " "	1 75 0 00	" " 28 G " "	2 25 0 00	Wire Nails Ont. 70x 2 1/2 p.c	up to 25c	" Saddlers'	8 00 9 00
1 " " " "	2 25 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	10 kegs up to 25c p t for	freight.	Imt. French Calf	0 70 0 75
Slatting nails—		Boiler Heads, steel	0 00 0 25	fight. Que. 70 10x 2 pc f.o.b		English Oak	0 85 0 48
5d..... extra	0 85 0 00	Hoops	2 15 0 00	Montreal with a special		Rough	0 20 0 23
4d..... " "	0 85 0 00	Band Imported	0 00 2 00	allowance of 5 c. per		Dongola, extra	0 80 0 82
3d..... " "	1 25 0 00	" Canadian	1 80 1 85	kegs.		" No. 1	0 20 0 25
2d..... " "	1 75 0 00	Canada Plates:		Hides and Tallow		" ordinary	0 12 0 20
Common barrel nails—		Good Brands	2 25 2 35	Montreal Green Hides		Colored Pebbles	0 15 0 16
1 inch..... extra	1 50 0 00	Wrot iron pipe, 1/2 to 2 in	0 00 0 00	" No. 1 per 100 lbs	0 00 7 00	" Calf	0 20 0 28
3/4 " " " "	1 75 0 00	70 p.c., over 2 in 67 1/2 p.c.	0 00 0 00	" No. 2	0 00 6 00	Oils	
1/2 " " " "	2 25 0 00	Imported iron pipe, 1/2 %		" No. 3	0 00 5 00	Cod Oil, Newfoundland	0 25 0 26
Steel nails 10c extra.		1/2 inch. 65 & 5 p.c. 3/4 to 2 in		Fanners pay \$1 extra for		" Gaspe	0 32 0 35
Clinch nails—		70 & 5 p.c.		sorted, cured & inspect'd		S. R. Pale Seal	0 45 0 46
3 inch..... extra	0 85 0 00	Steel, cast per lb.	0 08 0 00	Sheepskins	6 70 0 75	Straw Seal	0 33 0 35
2 1/4 and 2 3/4 " " " "	1 00 0 00	" Spring, 100 lbs.	2 50 0 00	Clips	0 00 0 00	Cod Liver Oil, Nfld.	1 00 1 10
2 and 2 1/4 " " " "	1 15 0 00	" Tire,	1 90 0 00	Lambskins	0 50 0 00	" Norwegian	
1 1/4 and 1 1/2 " " " "	1 35 0 00	" Sleigh shoe, 100 lbs.	1 85 0 00	Calfskins, No. 1	0 06 0 00	Process	2 00 0 00
1 1/4 " " " "	2 00 0 00	" Machinery	2 50 0 00	" No. 2	0 04 0 00	Castor Oil	0 08 0 04
1 " " " "	2 50 0 00	Tin Plates:		Horse hides west., each.	0 00 1 50	Lard Oil, Extra	0 60 0 65
		IC Coke	2 50 2 75	" City	0 00 0 00	" No. 1	0 50 0 53
		IC Charcoal	3 00 3 50	Tallow, rendered	4 50 5 00	Linseed, raw	0 45 0 46
				" rough	2 00 2 50	" boiled	0 48 0 49
				Leather		Olive, pure	0 85 0 90
				No. 1 B. A. Sole	0 22 0 24	" Extra, qt., per case	3 00 3 70
				No. 2 " " "	0 20 0 22	" pts. do	2 40 2 50
				No. 3 " " "	0 17 0 18	" 1/2 pts. do	2 70 3 60
						Spirits Turpentine	0 48 0 44

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.
 Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 90 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc mos. or 3 per cent. off in 30 days.

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

Redpath

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


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

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Multipolar and Bipolar, Dynamos and Motors, Transformers, Meters, and Lamps.

Rubber Covered and Weather proof Wires, also all other supplies.

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JOURNAL OF COMMERCE

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:	\$ c. \$ c.	Salt.	\$ c. \$ c.	Porter—	\$ c. \$ c.	Scotch Whiskeys—	\$ c. \$ c.
Car Lots Store, [2. p.c. off]	0 16 0 00	Liverpool per bag	0 40 0 45	Dublin Stout... qts	2 40 2 45	Kilty	9 00 9 50
1 to 20 brls	0 16 0 16	Canadian, in small bags:	0 25 0 30	do do pts	1 57 1 62 1/2	Morning Dew	9 00 0 00
American P.W.	0 19 0 20	do	0 25 0 50	Spirits Canadian—per gal.		And. Usher	9 25 10 25
do W.W.	0 23 0 23 1/2	Factory Filled per bag	0 85 1 00	Alcohol... 65. O.P.	4 25 0 00	House of Common	9 25 12 00
Astral	0 23 0 23 1/2	do Quarters	0 85 0 80	Spirits... 50. O.P.	3 71 0 00	Sheriffs... per gal	3 90 4 00
Benzine American	0 21 0 25	Special Dairy, per brl.	2 00 2 50	do 25 U.P.	2 00 0 00	do cases	9 75 0 00
do Canadian	0 14 0 16	Spl Cheese Salt p bag 200lb	0 45 0 50	Rye Whisky... 25 U.P.	2 01 0 00	Glenfalloch High'd... gal	3 40 3 50
Class.		Turk's Island per bush	0 30 0 35	Corby's IXL Rye, qts	8 00 8 50	Walkers Kilmarnock	10 00 15 25
United Inches, 00 to 25	1 25 1 35	Tobacco duty paid.		" XTC "	6 00 6 50	Mitchell's Scotch	6 50 12 50
do 25 to 40	1 35 1 45	No. 1 Black Chewing, cads	0 46 0 51 1/2	Ports—		do Irish	6 50 12 50
do 41 to 50	2 80 2 90	No. 2 do	0 45 0 50	Burnstees	2 10 4 00	Jas Watson & Co. Dundee	
do 51 to 60	3 00 3 10	Old Chum bri'd do sol. 8s.	0 53 0 57	Tarragona	1 10 1 50	3 star Glenlivet, per case.	9 50 10 00
Paints, &c.		Navy, Bright Smoking 8s.	0 55 0 57	Sandeman	2 00 6 00	do do	8 50 9 00
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	do do do 7s.	0 54 0 57	Warter & May Ports gal.	2 10 6 50	Old Glenlivet... per gal	4 00 6 00
do No. 1	4 50 4 75	Derby Ping Smk'g sol. 12s.	0 50 0 50	Sherries—Pen rtin	2 00 5 50	Watson's Old Scotch qt. cs	6 50 7 00
do No. 2	4 25 4 50	do do do 7s.	0 50 0 50	Mis	2 10 6 00	do do pts, per cs	7 50 8 50
do No. 3	4 00 4 25	do do do 3s.	0 50 0 50	Mackenzie	2 10 6 00	Gin—	
White Lead, dry	5 00 5 25	Myrtle Navy Plug Smk'g sol	0 67 0 00	Wisdom & Warter's Sher-		De Knypner red cases	11 00 11 00
Red Lead	4 00 4 25	Old Chum Plug Smk'g sol 4s	0 67 0 00	ries... per gal.	2 00 6 50	do green do	5 75 0 00
Venetian Red Eng'h.	1 50 1 75	do Smoking sol.	0 67 0 00	Clarets—		do hlds.	2 50 0 00
Yel. Ochre, French	1 25 1 30	and R. & R... 8s.	0 67 0 00	Barton & Guestier	4 00 25 00	Blinkhennyn & Nolet, Key	
Whiting, ordinary	0 45 0 50	Myrtle do 9s.	0 70 0 00	Nat. Johnson & Sons	4 00 25 00	gin, red cases	9 50 9 75
do Gliders	0 60 0 70	Can. Chewing	0 30 0 33	J. Calvet & Co	4 50 40 00	Green cases	4 75 5 00
do Paris, do	1 00 1 10	do Smoking, Plug...	0 35 0 45	Champagnes—		Ponies	2 50 2 75
English Cement, cask	1 90 2 03	Wool.		Pommery, Fils & Co	28 00 30 00	Irish Whisky—	
Belgian Cement	1 80 1 90	Fleece comb. ord.	0 18 0 21	G. H. Mum	28 00 30 00	Bushmills	9 50 0 00
Fire Bricks per 1000	15 00 21 00	do clothing	0 00 0 00	Perrier, Jouet & Co	28 00 30 00	Mitchell's Irish	6 50 12 50
Fire Clay	1 50 1 75	do Combing	0 00 0 00	Brandies—		Geo Roe & Co. 1 star, qts	9 50 0 00
Rosin	2 40 4 50	Pulled	0 21 0 23 1/2	Hennessy ..gal.	6 50 8 00	do do 3 stars, qts	9 70 10 50
Glue—		North West	0 00 0 00	1 Star	12 00 0 00	John Jamieson & Co	9 50 11 50
Domestic Broken Sheet	0 11 0 14	B. A. Scoured	0 25 3 84	Barnett & Fils, V.S.O.P.	12 25 0 00	Dunville & Co	7 50 7 75
French Casks	0 10 0 12	Natal	0 00 0 00	Cases (one star)	14 75 15 00	Angostura Bitters, per	
do brls.	0 00 0 13	Cape	0 13 0 15	Bisquet Dubouche, one star	9 50 10 50	case of 2 doz	14 50 15 00
American White, brls.	0 15 0 20	Australlan	0 14 0 16 1/2	V.S.O.P.	16 00 16 50	Banagher Irish Whisky, qts	9 50 10 00
Coopers' Glue	0 18 0 24	Wines, Liquors, &c.		Renaut & Co	10 00 38 00	do do do per gal	3 75 4 00
Golden Ochre	0 04 0 04	Ale—English	2 50 2 55	E. Puet, V.V.O.P.	0 00 23 00	Watson's Old Irish, qts, pr cs	6 50 7 50
Brunswick Green	0 04 0 10	do pts	1 62 1 67 1/2	do 1840	0 00 29 00	do do pts per cs.	7 50 8 50
French Imperial Green	0 11 0 15	Ind Coope & Co, Rom-	2 10 0 00	Boutelleau Fils	9 00 20 00		
Vermillionette	0 12 0 40	ford Ales	1 45 0 00	DeLaage	9 00 24 00		
Genuine Quackilver	0 75 0 90			Richard V.S.O.P.	12 00 00 00		
No. 1 Furnit'o Varn'h, pr. gl	0 70 0 85			do V.S.O.	10 00 00 00		
Extra do	0 65 0 75			do V.O.	8 50 0 00		
Brown Japan	0 55 1 20			Geo. Sayer & Co's			
Black Japan	0 50 1 00			do do Brandy, do	4 50 6 50		
Orange Shellac, No. 1	1 90 2 00			do do cases 1 star do	11 50 12 00		
do do Pure	2 10 2 25			do do do V.S.O.P do	16 50 17 00		
White do	2 25 2 40						

ANOTHER GAS MAKING PROCESS.

A new and ingenious process of gas making invented by Prof. Riche of the technical school at Lisors, consists simply in the distillation of the combustible, whether liquid or solid, and the forcing of the gases and vapors produced by this distillation through a layer of glowing coal. The plant is described as having one or more vortical retorts closed by a cover provided with a hydraulic joint and open at the lower end, which dips into a water reservoir, and a pipe connects the lower part of the retort with the cooler. After the retort has been filled to three-quarters of its size with glowing charcoal, which in continuous working is the residue of the preceding charge, and heated to red heat either by means of a lateral firing or gas burners, or, finally, by waste heat, the cover is removed, the retort filled up with wood, and closed. The distillation commences immediately, and its products—as aqueous vapor, pyrolygic, methylic, and carbonic acid—not being ble to escape in an upward direction are forced to traverse the glowing charcoal, and are consequently transformed into carbonic oxide, hydrogen, methane, etc., which pass through the cooler into the holder and into charcoal, which takes the place of the charcoal contained in the retort at the beginning of the operation, the latter having been consumed by steam and carbonic acid for their reduction. In order to avoid the formation of an excessive quantity of charcoal, water is allowed to drop down from the top of the retort; the steam thus produced transforms the surplus carbon into carbonic oxide and hydrogen, which combine with the gases already formed.

EDWIN B. McDOUGALL,
 Manufacturer Newfoundland
Cold-Drawn COD LIVER OIL.

This oil is made after the Norwegian process; and, being drawn through ice in the process of manufacture, is non-freezing. While retaining all the virtues of the original liver, it has been deprived almost entirely of all its nauseous properties, so that it can be easily entertained by the most delicate stomach, and it is on this account an invaluable boon to all invalids.

Wholesale agent for the oil in Newfoundland,
JAMES MURRAY,
 P. O. Box 992, St. John's, Nfld.,
 Or correspondence may be opened direct with Mr. McDOUGALL.

I have examined and tested samples of E. B. McDougall's refined frost-drawn Cod Liver Oil, and found it to contain all the properties characteristic to the purest and most superior article.

AN. NELSON, Supt. of Fisheries,
 St. John's, Nfld., Sept. 20th, 1896.

(From The Lancet, London, March 25th, 1896.)
 Cod Liver Oil (Cold Drawn.) E. B. McDougall, St. John's, Newfoundland. "The feature of this preparation consists in its having been expressed from the liver in the cold. It is a clear and brilliant oil of a pale straw color and its specific gravity was found to be 0.929. To test paper it is neither acid nor alkaline. Whatever may be the particular method of its preparation it is certainly as free from disagreeable flavor as cod-liver oil pure and simple can well be. It is well borne, without the unpleasant eructations which follow the ingestion of oils of a less degree of refinement."

The London Times says: "The sub-joined table, which gives the value of our imports of wheat from various countries for the eight months ended August 31, shows that the United States has profited appreciably by the partial failure of the supplies usually put on the market by its competitors:

	1896.	1895.	1894.
Rus la	£3,412,000	£4,407,300	£2,871,000
United States	5,040,000	5,350,000	5,134,000
Argentina	1,331,000	2,785,000	2,384,000
India	612,000	1,589,000	960,000
Australasia	2,000	889,000	747,000
British North America	631,000	335,000	493,000
Other countries	1,288,000	827,000	612,000
Totals	£13,210,000	£16,073,000	£13,092,000

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A Pullman Tourist sleeper leaves Bonaventure Station every Friday at 9.15 a.m. for the Pacific Coast, all that is required is a second class ticket and in addition a moderate charge is made for sleeping accommodation. This is a splendid opportunity for families moving West. For tickets and reservation of berths apply at 143 St. James St., or at Bonaventure Station.

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Young men in country towns and villages who wish for some light, respectable and remunerative employment during the winter months, may address, EDITOR, P. O. Box 576, Montreal.

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Patent Power Ventilating

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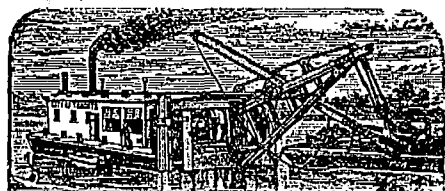
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14 Highest Awards Given to the Blackman Air Propellor.

ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

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CENTRIFUGAL PUMPS (for drainage works, pumping sand, gold mining, etc.), **SUBMARINE ROCK DRILLING MACHINERY, HOISTING ENGINES, SUSPENSION CABLEWAYS, GANG STONE SAWS.**

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Mention Journal of Commerce.

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Vancouver, B.C.



FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 86 in. dia.
- 9 " " " 72 " " 40 "
- 4 " " " 72 " " 86 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " 72 " " 17 "
- 2 " " 72 " " 16 "
- 2 " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 64 in. x 14 feet.
- 3 Iron Rolls, 82 in. face, 10 in. dia.
- 1 " " 37 " " 11 "
- 1 " " 40 " " 12 "

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Before the first ocean steamer arrived,
Before postage stamps were used in Canada,
When £. s. d. was Canadian Currency,

E. B. Eddy's Matches

Were known throughout Canada,
as they are now,
as the best matches made.

Archd. Bowes.

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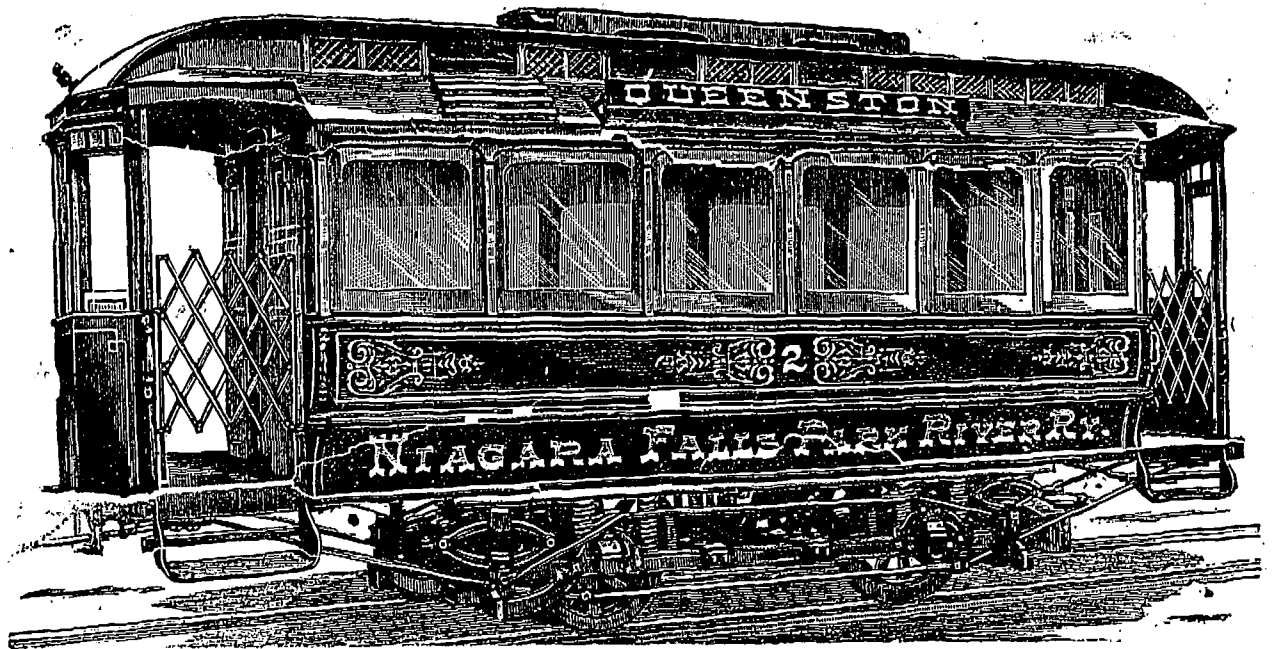
88 St. Denis Street,
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Telephone 6057.

Branch Store: Ottawa.



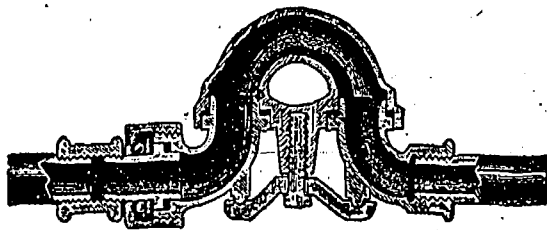
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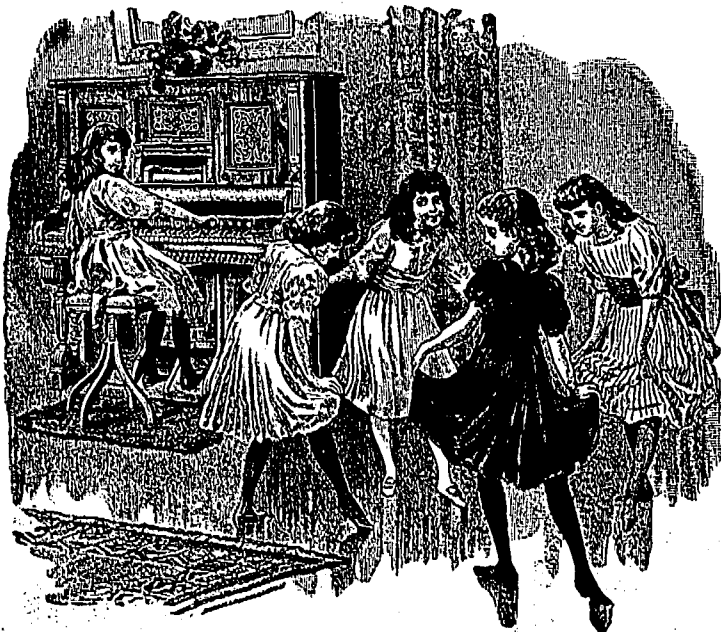
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It will allow the joining of iron pipes so that the sections may be easily moved in any direction, at will or rotate on a swivel.

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

Continued on Page 738

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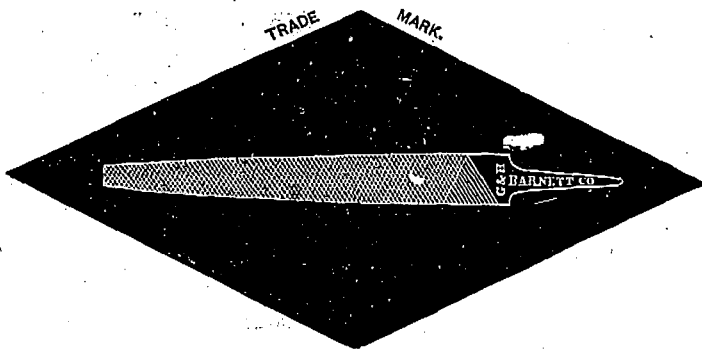
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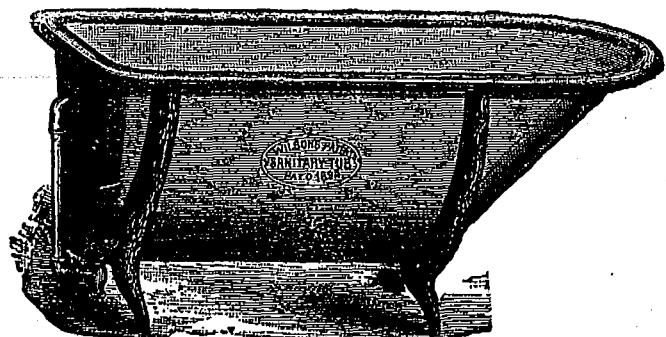
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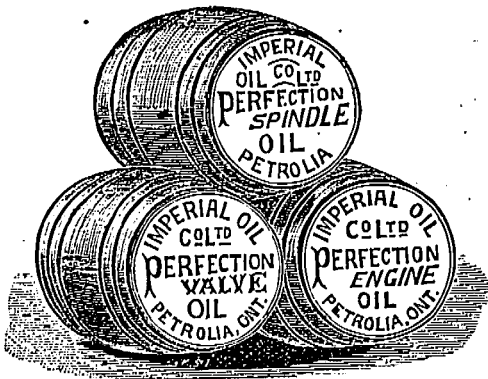
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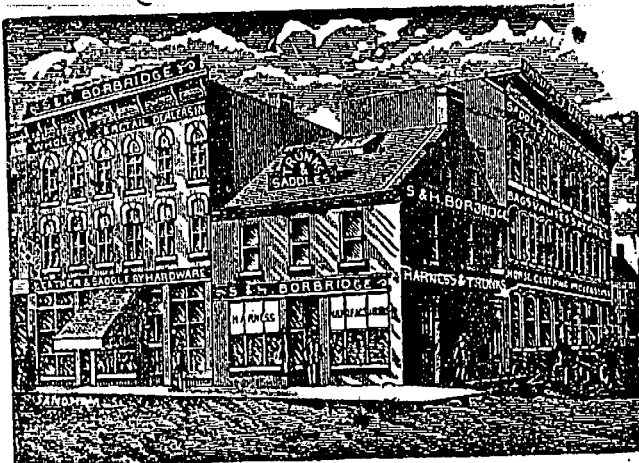
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SECURITIES.		London Oct. 8
British Columbia, 1877 5 p.c.	121	124
1887, 4 1/2 per cent	117	119
Canada, 4 per cent. loan, 1860	109	111
3 per cent. loan, 1888	102	104
Debs. 1884, 3 1/2 per cent	109	111
Railway and other Stocks.		Oct. 8
Quebec Province, 5 p. c., 1874	110	115
1876, 5 p.c.	110	116
1880, 4 1/2 p.c.	102	104
1883, 5 p.c.	112	117
Atlantic & Nth. Western 5 p.c. Guar	119	121
1st M. Bds	113 1/2	123 1/2
Buffalo & Lake Huron \$10 shr	184	187
do 5 1/2 p.c. 1st mort	184	187
do 2nd mort	184	187
Can. Central 5 p.c. 1st M. Bds, Int. guar. by Gov.	104	106
Canadian Pacific \$100	59 1/2	59 1/2
Grand Trunk, Georgian Bay, &c	93	96
1st M.	93	96
Grand Trunk of Canada Ord. stock	4 1/2	4 1/2
2nd equip, mtg. bds. 6 p.c.	121	124
1st pref. stock	29 1/2	29 1/2
2nd pref. stock	16 1/2	17 1/2
3rd pref. stock	9 1/2	9 1/2
5 p.c. perp. deb. stock	123	125
4 p.c. perp. deb. stock	80	81
Great Western shares, 5 p.c.	111	114
Hamilton & N.W., 6 p.c.	96	98
M. of Canada Stg. 1st Mort 5 p.c.	90	92
Montreal & Champlain 5 p.c. 1st mtg. bds	89	92
*Montreal & Sorel, 1st mtg., 5 p.c.		
N. of Canada, 1st mtg., 5 p.c.	95	97
Northern Extension, 8 p.c. pref.	00	000
Quebec Central, 5 p.c. 1st Inc. Bds.	26	30
T. G. & B. 4 p.c. bonds, 1st mort.	107	109
Well., Grey & Bruce, 7 p.c. bds.		
1st Mort	97	99
St. Law. & Ott. 6 p.c. Bds., 4 p.c.	109	111
MUNICIPAL LOANS.		
City of London (Ont) 1st pref 5 p.c.	104	106
City of Montreal stg. 5 p.c.	104	106
1874	104	106
City of Ottawa, 6 p.c. stg.	104	108
redeem 1873	100	103
redeem 1875	111	115
City of Quebec, p.c. redeem 1875	117	119
redeem 1873	121	124
City of Toronto, 6 p.c.	99	102
6 p.c. stg. con. deb. 1874	101	120
5 p.c. gen. con. deb. 1890		
4 p.c. stg. bonds, 1921-23	106	108
City of Winnipeg deb., 1884, 5 p.c.	110	118
Deb. scrip. 1883, 6 p.c.	121	123
MISCELLANEOUS COMPANIES.		
Canada Company	18	20
Canada North-West Land Co.	80	40
Hudson Bay	14	14 1/2

HOTEL DIRECTORY---Continued

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

QUEBEC.

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

NOVA SCOTIA.

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

PRINCE EDWARD ISLAND.

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

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Indigestion and Too Heartily Eating. A per-
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STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct. 20 1896

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3¼-6mos.	350	\$50	115¼ 115¼
Canada Life.....	2,500	5-6mos.	400	50	810 875
Confederation Life.....	5,000	7¼-6mos.	100	10	207 272
Western Assurance.....	25,000	5-6mos.	40	20	154¼ 154¼
Guarantee Co. of North America.....	18,372	6	50	50	... ..

BRITISH AND FOREIGN.—Quotations on the London Market, Oct. 10 1896 Market value p. p'd up s. l.

Atlas	24,000	22 p. s.	50	5	£97¼	£26¼
British and Foreign Marine.....	67,000	25	20	4	£24	£25
Caledonian	21,500	24	25	5	£30-0-0	£30
Commercial U. Fire, Life and Marine	50,000	25	50	5	£38	£39
Edinburgh Life.....	5,000	19s	100	20	56-0-0	00
Fire Insurance Association.....	100,000	5	£10	£2	5	5
Guardian Fire and Life.....	200,000	8½	10	5	11¼	11¼
Imperial Fire.....	50,000	20 p. s.	20	5	20	30
Lancashire Fire.....	186,493	5	20	2	4¼	5¼
Life Association of Scotland.....	10,000	17-6-7 p. c.	40	8¼	1-0-0	0-0
London Assurance Corporation.....	35,852	20	25	12¼	42½	68¼
London & Lancashire Life.....	10,000	10	10	2	4½	5
Liv. & Lon. & Globe Fire and Life.....	245,640	85	St.	2	59½	54½
National of Ireland.....	40,000	£25	21 p. c.	£2½	20	70
Northern Fire and Life.....	30,000	30	100	10	77	70
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	8¼	37½	38½
Phoenix Fire.....	53,776	23s.	50	5	£42	£48
Queen Fire and Life.....	200,000	80	10	1	7 1-16	8 13-16
Royal Insurance Fire and Life.....	125,234	53¼	20	3	58½	54½
Scottish Imperial Life.....	50,000	8¼ d	50	1	1-17-0
Scottish Provincial Fire and Life.....	20,000	15	50	3

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The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1896

Assets,	\$184,935,690.80
Reserve on Policies (American Table, 4 p. c.)	\$169,221,916 00
Liabilities other than Reserve	1,623,951 00
Surplus.....	15,089,823 80
Receipts from all sources	41,933,145 02
Payments to Policy-holders	20,835,472 48
Whole Life Risks assumed and renewed, 219,808 policies.....	637,726,276 00
Risks in force, 273,213 policies, amounting to	802,867,478 00

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

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Policies World Wide

.. AFTER ONE YEAR FROM ISSUE..

Capital and Assets - - - - \$1,000,000.00
Surplus to Policyholders, - - - - 704,141.28

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GUARANTEED INSURANCE BONDS.

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

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Correspondence solicited. Agents wanted.

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Total Assets 34,472,705 | Deposited with Dom. Govt., 125,000
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THE NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office: 22 to 28 King St. W., - TORONTO, Ont.
President, - John L. Blaikie.
Vice-Presidents,
Hon. G. W. Allan, J. K. Kerr, Q. C.

The great success which has attended the Company from its organization, and particularly during 1895 (its banner year), is duly evidenced by figures taken from the last financial statement:

Cash Income.....	\$ 591,478.24
Expenditure including death claims, endowments, profits and all payments to policy-holders	262,284.93
Assets	2,300,518.15
Reserve Fund	1,795,822.00
Net Surplus	405,218.35

WM. McCABE, F.I.A., Man.-Dir.
Dr. CHAS. AULT, Man. for Prov. Quebec.
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British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

York County Loan & Savings COMPANY.

Head Office: - Confederation Life Building, Corner Yonge and Richmond Sts., - TORONTO

Subscribed Capital, - \$300,000.

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

Quebec Fire Assurance Co'y.

Established 1818.

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

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

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

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

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

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

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

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

Head Office, Canada Branch: MONTREAL.

THE WATERLOO MUTUAL Fire Insurance Company.

Established in 1883. Head Office, Waterloo, Ont.

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

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

MERCANTILE FIRE INSURANCE COMPANY.

INCORPORATED 1875.

Head Office, WATERLOO, ONT.

Subscribed Capital.....\$200,000 00
Deposit with Dom. Govt..... 50,079 76
All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000.

WM. A. SIMS, Pres. JOHN SHUH, Vice-Pres.
JAMES LOCKIE, Man.-Dir. T. A. GALE, Inspector.

"The St. Lawrence" FIRE INSURANCE COMPANY,

Incorporated 1886.

Capital - - \$250,000.

Head Office: 10 Place d'Armes, MONTREAL.
J. Gustave Lavolette, Pres. F. Gauthier, Man.

Get an Estimate

FOR

CATALOGUES.

OUR BUSINESS DIRECTORY.

CANNED GOODS, FRUIT & VEGETABLE.
Trenton, Ont. - Log Cabin Brand, - Miller & Co

FURNITURE MNFRS.
Belleville, Ont. - Geo. S. Tickell & Son

SCALES.
Montreal Superior Qualities, James Fyfe
Corner, St. Paul and St. Peter Streets.

STREET CARS, OMNIBUSES & HOSE
ONS.
Belleville, Ont. - St. Charles & Pringle

NEW YORK LIFE

INSURANCE COMPANY,
JOHN A. McCALL, President.

January 1st, 1896.
 Total Assets, \$174,791,990.
 Actual Surplus, \$24,038,677.
 Insurance in Force, \$800,000,000.

CANADIAN BUSINESS.
 Income in Canada, - - - \$1,008,484.74
 Assets " - - - - \$4,811,253.04
 Liabilities, " - - - - 3,784,305.75
 Surplus Assets, " - - - - 526,947.29
 Insurance in Force, " - - - -20,026,514.00

DAVID BURKE,
 GENERAL MANAGER,
 Company's Building, MONTREAL

THE BRITISH EMPIRE MUTUAL

LIFE ASSURANCE COMPANY,
 OF LONDON, ENGLAND.

ESTABLISHED 1847.

Head Office, - CANADA.
 British .: Empire .: Building,
MONTREAL.

Government Deposit, - \$747,207.34
 RESULTS OF VALUATION 1893.

Larger Cash Surplus,
INCREASED BONUS.

Valuation Reserves Strengthened,
 IMMEDIATE ANNUITIES GRANTED.
SEND FOR TERMS.
F. STANOLIFFE, Gen'l Manager.

CONFEDERATION

LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.

Cash Values,
 Paid up Policies,
 Extended Insurance.

GUARANTEED IN THE POLICY.

Montreal Office:
207 ST. JAMES ST.
H. J. JOHNSTON,
 Manager, P.O.

"He Who Serves his Customers Best,

Best Serves Himself."



No other Method approaches the perfection of the

"GOODYEAR METHOD" of Shoe making in its advantages for every kind of wearer.

You will serve your own best interests by recommending only

→ Goodyear **WELTED SHOES.**

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over - - - - - \$2,320,000.00
 Income for Year ending 31st December, 1895, over - 2,400,000.00

Head Office. - Toronto. Ont.

Geo. Cox, President. J. J. KENNY, Vice-President & Man.-Dir.
 C. C. FOSTER, Secretary.

J. H. ROUTH & Son, Managers Montreal Branch.
190 ST. JAMES STREET.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,
 Of London, England.

FIRE! LIFE! MARINE!

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

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

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:
 COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
G. R. KEARLEY, Resident Manager.

THE LONDON

Guarantee and Accident Com'y, Ltd.

Of London. England.

Deposit at Ottawa - - - - - \$73,000.00
 Funds exceed - - - - - \$1,500,000.00

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

Canada Branch, TORONTO.
 Montreal Chief Office, 180 St. James St.
E. I. HUBBARD, Manager for Canada