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 301 ST. JAMES ST., MONTREAL.
 Sole Manufacturers
 Cold-Air-Circulation System.

Over 3,200 Machines Sold.
 Special Machines for DAIRIES, BUTCHERS, Etc.
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THE CANADIAN
JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW.

Vol. 49. No. 18
 New Series.

MONTREAL, FRIDAY, NOVEMBER 3, 1899.

M. S. FOLEY,
 EDITOR AND PROPRIETOR

Leading Wholesale Houses.

MCINTYRE SON & CO.,

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OF CANADA, Limited,

Are sold by all the Leading Wholesale
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Old Chum,

Seal of North Carolina,

Old Gold.

CIGARETTES

Richmond Straight Cut,

Sweet Caporal,

Athlete,

Derby.

X

X

MARK FISHER SONS

AND COMPANY,

Merchant Tailors and

Woolen Buyers

will find our Stock replete with all the
 Latest Novelties selected in the Home
 and Foreign Markets.

We have never shown a more extensive
 line of

STAPLE WOOLLENS

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Modern
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MONTREAL.

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 TAILORS'
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Letter orders receive

prompt attention

101 & 103 St. Peter Street,

QUEBEC.

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, 6,000,000.00
Undivided Profits, 1,102,792.72

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord STRATHCONA AND MOUNT ROYAL, Pres.
Hon. Geo. A. DRUMMOND, Vice-President.
A. T. Paterson, Esq., Sir William C. Macdonald.
Hugh McLennan, Esq., R. B. Angus, Esq.
Ed. B. Greenshield, Esq., A. F. Gault, Esq.
W. W. Ogilvie, Esq.
E. S. CLOUSTON, General Manager.
A. Macnider, Chief Inspector and Supt. of Branches.
W. S. Clouston, Insp. of Branch Returns.
F. W. Taylor, Asst. Insp. James Aird, Sec.

Branches in Canada:

MONTREAL, H. V. Meredith, Manager.
West End Branch, St. Catherine St.
Point St. Charles Branch.
Almonte, Ont. Perth, Amherst N. S.
Belleville, " Peterboro, " Halifax, N. S.
Brantford, " Pictou, " Calgary, Alta.
Brookville, " Sarnia, " Lethbridge, Alta.
Chatham, " Stratford, " Regina, Assa.
Cornwall, " St. Marys, " Winnipeg, Ma.
Deseronto, " Toronto, " Greenwood, B.C.
Ft. William, " Yonge st. dr. Nelson, B.C.
Goderich, " Wallaceburg, " New Denver, B.C.
Guelph, " Montreal, Que., " New Westminster.
Hamilton, " Quebec, Que., " ter, B.C.
Hull, Que., Chatham, N.B. Rossland, B.C.
Kingston, " Fredericton, N.B. Vancouver, B.C.
Lindsay, " Moncton, N. B. Vernon, "
London, " St. John, N.B. Victoria, "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E.C.
Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hebdon and J. M. Greats
Agents, 59 Wall Street.
Chicago—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and Branches.

BANKERS IN THE UNITED STATES:

New York—The National City Bank.
The Bank of New York, N. B. A.
Boston—The Merchants National Bank.
J. B. Moore & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, 1st April, 1899.

The Bank of Toronto.

DIVIDEND NO. 37.

NOTICE is hereby given that a DIVIDEND OF FIVE PER CENT, for the current half-year, being at the rate of TEN PER CENT. PER ANNUM, upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after Friday, the 1st day of December next.

THE TRANSFER BOOKS will be closed from the 16th to the 30th days of November, both days included.

By order of the Board,

D. COULSON,

General Manager.

The Bank of Toronto, Toronto, October 25, 1899.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.

Incorporated by Royal Charter in 1840.
Paid-up Capital, \$1,000,000 Sg.
Reserve Fund, 300,000 "
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, Frederic Lubbock.
Richard H. Glyn, George D. Whatman.
Secretary, A. G. Wallis.

Head Office in Canada: St. James St. Montreal

H. STIKEMAN, General Manager.

J. ELMESLY, Inspector.

Branches in Canada:

London, Ont. Halifax, N.S. Ashcroft, B.C.
Brantford, " Sydney, C.B. Atlin
Sarnilton, " St. John, N.B. Bennett,
Toronto, " Fredericton, Greenwood,
Kingston, " Yukon District Victoria,
Midland, " Dawson City Vancouver
Ottawa, " Winnipeg, Man. Rossland
Montreal, Que. Brandon Kaslo
Quebec " Trail, Sub-Agency
Drafts on Dawson City, Klondike, can now be obtained at any of the Bank's Branches.

Agents in the United States:

New York, (52 Wall St.) W. Lawson and J. C. Welsh, Agents.
SAN FRANCISCO, (120 Sansome Street,) H. M. J. McMichael and J. R. Ambrose, Agents.

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
Res. Fund, 1,625,000

BOARD OF DIRECTORS:

Wm. Molsom Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsey, Sam'l Finlay.
Henry Archbald, J. P. Cleghorn.
H. Markland Molsom.

F. WOLFERSTAN THOMAS, Gen. Manager.
A. D. DURNFORD, Inspector.
H. LOCKWOOD, W. W. L. CHIFFMAN, Asst. Inspectors.

BRANCHES:

Alvinston, Ont. Meaford, Ont. St. Thomas, "
Aylmer, " Montreal, P.Q. Sorel, P.Q.
Brockville, " Morrisburg, Ont. Toronto, Ont.
Calgary, " Norwich, " Toronto, Jc. "
Chesterville, " Ottawa, " Trenton, "
Clinton, " Owen Sound, " Valleyfield, Que.
Exeter, " Port Arthur, " Vancouver, B.C.
Fraserville, Que. Quebec, P.Q. Victoria, B.C.
Hamilton, Ont. Revelstoke, " Victorville, Q.
Hemlock, " Station, B.C. Waterloo, Ont.
Kingville, " Ridge town, Ont. Winnipeg, Man.
Knowlton, Que. Simcoe, " Woodstock, Ont.
London, Ont. Smiths Falls Ont.
Montreal St. Catherine St. Branch

AGENTS IN CANADA:

British Columbia—Bank of British Columbia.
Manitoba and North West—Imperial Bank of Canada.
New Brunswick—Bank of New Brunswick.
Newfoundland—Bank of Nova Scotia. St. John's.
Nova Scotia—Halifax Banking Company, Bank of Yarmouth.
Ontario—Canadian Bank of Commerce, Dominion Bank, Imperial Bank of Canada.
Prince Edward Island—Merchants Bank of P.E.I. Summerside Bank.
Quebec—Eastern Townships Bank.

IN EUROPE

London—Parr's Bank limited; Messrs. Morton, Chaplin & Co.
Liverpool—The Bank of Liverpool, Limited.
Cork—Munster and Leinster Bank, Ltd.
France, Paris—Société Générale, Credit Lyonnais.
Germany, Berlin—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
Belgium, Antwerp—La Banque d'Anvers

IN UNITED STATES.

New York—Merchants National Bank; Natior al City Bank; Hanover National Bank; Messrs. Morton, Bliss & Co. Boston—State National Bank; Suffolk National Bank; Kidder, Peabody & Co. Philadelphia—Corn Exchange National Bank; First National Bank; Philadelphia National Bank; Fourth Street National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—State Savings Bank. Buffalo—City National Bank. Milwaukee—Wisconsin National Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco and Pacific Coast—Bank of British Columbia. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Traveller's Circular Letters issued available in all parts of the world.

The Chartered Banks.

MERCHANTS BANK OF HALIFAX.

Capital Paid-Up, \$1,682,660
Reserve Fund, 1,394,495

BOARD OF DIRECTORS:

THOS. E. KENNY, President.
THOMAS RITCHIE, Vice-President
M. Dwyer, Willey Smith, Henry G. Bauld
Hon. H. H. Fuller, M.L.C. Hon. David MacKeen

HEAD OFFICE, Halifax, N.S.

D. H. Duncan, General Manager; E. L. Pease, Joint General Manager; W. B. Torrance, Superintendent of Branches; D. M. Stewart, Inspector.

Branches in Province of Quebec:

Montreal, A. E. Brock, Manager.
West End, Cor. Notre Dame & Selgneurs Ave.
Westmount, St. Catherine St. & Green Ave.

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, N. S.
Dorchester, N. B. Sackville, N. B.
Fredericton, N. B. Shubenscadie, N.S.
Guyaboro, N. S. St. John's N.P.D.
Kingston, N.B. Summerside, P.E.I.
Lundonery, N. S. Sydney, N. S.
Lunenburg, N. S. Truro, N. S.
Maitland, N. S. Weymouth, N. S.
Woodstock, N. B.

Branches in British Columbia: Atlin, Bennett, Grand Forks, Nanaimo, Nelson, Rossland, Vancouver, Vancouver East and Victoria and Ymir. Agency in Cuba, Havana.

Correspondents:

Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, National Hyde & Leather Bank.
San Francisco, First National Bank.
Chicago, America National Bank.
Bermuda, Bank of Bermuda, Ltd.
China and Japan, Hong Kong and Shanghai Banking Corporation.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly remitted for. Telegraphic transfers and drafts issued at current rates.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000
Reserve, 45,000

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, 385,000
Reserve, 118,000

BOARD OF DIRECTORS:

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

Branches—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont.
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.

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 at its branches on and after

Friday, 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, 21st October, 1899.

The Chartered Banks.

The Canadian Bank of Commerce.

Dividend No. 65.

NOTICE is hereby given that a Dividend of THREE AND ONE-HALF PER CENT. upon the capital stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

Friday, the 1st day of December next.

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

B. E. WALKER,
General Manager.

Toronto, October 24th, 1899.

Traders Bank of Canada.

Dividend No. 28.

NOTICE is hereby given that a Dividend at the rate of Six (6) per cent. per annum upon the paid-up capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the head office of the Bank, and at its Branches, on and after

Friday, the 1st day of December, 1899

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

H. S. STRATHY,
General Manager.

Toronto, 18th October, 1899.

Banque D'Hochelega.

NOTICE is hereby given that a Dividend of Three and one-half 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 the Bank and its Branches, on and after Friday, the 1st day of December next.

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

By order of the Board,

M. J. A. PRENDERGAST,
General Manager.

Montreal, 24th October, 1899.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of Four Per Cent. on the capital stock of the Bank for the half year ending 30th November has this day been declared, and that the same will be payable at the Bank and its Branches on and after 1st December next.

The transfer books will be closed from the 16th to 30th November, both inclusive.

By order of the Directors,

J. TURNBULL,
Cashier.

Hamilton, 25th October, 1899.

Eastern Townships Bank.

Authorized Capital.....\$1,500,000
Capital Paid-Up.....1,500,000
Reserve Fund.....850,000

BOARD OF DIRECTORS:
R. W. BENEKER, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, H. B. Brown,
N. W. Thomas, T. J. Tuck, G. Stevens,
C. H. Kathan.

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

Branches—Bedford, Coaticook, Cowansville, Granby, Huntingdon, Magog, Ormstown, Richmond, Stanstead, St. Hyacinthe, Waterloo, Grand Forks, B.C.

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 DOMINION BANK

Capital, \$1,500,000 | Reserve Fund, \$1,500,000

DIRECTORS:
Hon. Sir FRANK SMITH, President.
E. B. OSLER, Vice-President.
Wm. Ince, Edward Leadley, W. R. Brock,
A. W. Austin, Willmot D. Matthews.

HEAD OFFICE, TORONTO.
Agencies—Brampton, Belleville, Cobourg, Guelph, Hantsville, Lindsay, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W. cor. Bather; Dundas St., cor. Queen; Spadina Ave. cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts; Montreal, Que.; Winnipeg, Man.
Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.
R. D. GAMBLER, Gen. Manager

The Standard Bank of Canada.

Notice is hereby given that a Dividend of FOUR PER CENT. for the current half year upon the Paid-up Capital Stock of the Bank has this day been declared, and that the same will be payable at the Bank and its agencies on and after

Friday, the 1st day of December next.

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

By order of the board,

GEO. P. REID, General Manager.

Toronto, Oct. 25th, 1899.

The Bank of Ottawa.

Dividend No. 47.

NOTICE is hereby given that a Dividend of Four per cent. and a bonus of one per cent. upon the paid-up capital stock of this Bank, has been declared for the current half year, and that the same will be payable at the Bank and its Branches, on and after Friday, the 1st day of December, 1899.

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

The annual general meeting of the shareholders will be held at the banking-house, in this city, on Wednesday, the 13th day of December next.

The chair to be taken at 3 o'clock p.m.
By order of the Board,

GEO. BURN,
General Manager.

Ottawa, 26th October, 1899.

The Chartered Banks.

Union Bank of Canada.

Dividend No. 66.

Notice is hereby given that a dividend of THREE 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 the Bank and its Branches on and after

Friday, the 1st day of December

next. The transfer books will be closed from the Sixteenth to the Thirtieth November, both days inclusive.

By order of the Board,

E. E. WEBB,
General Manager.

Quebec, October 24th, 1899.

The Quebec Bank.

NOTICE is hereby given that a Dividend of THREE 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

Friday, the 1st day of December next.

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

By order of the Board of Directors.

THOMAS McDOUGALL,
General Manager.

Quebec, October 24th, 1899.

HALIFAX BANKING CO.

Incorporated 1872.
Capital Paid-Up.....\$500,000
Reserve Fund.....875,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:
ROBIE UNIAKKE, .. President.
C. W. ANDERSON, .. Vice-President.
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE
H. N. WALLACE, .. Cashier,
A. ALLAN, .. Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor. New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Can.—Molson Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank London, England—Parr's Bank, Limited.

Bank of Nova Scotia.

INCORPORATED 1832.
Capital Paid-up.....\$1,750,000
Reserve Fund.....2,000,000

DIRECTORS.
JAHUS HART, .. President
JOHN Y. PAYZANT, .. Vice-President
R. B. SEETON, CHARLES ARCHIBALD, R. L. BORDEN,
GEO. S. CAMPBELL, J. WALTER ALLISON.
HEAD OFFICE, .. HALIFAX, N.S.
H. C. McLEOD, Gen. Mgr. D. WATERS, Inspector.

BRANCHES.
In Nova Scotia—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.
In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcas-le, St. John, St. Stephen, St. Andrews, Sussex, Woodstock.
In P. E. Island—Charlottetown and Summerside.
In Quebec—Montreal. H. A. Flemming, Mgr.
In Quebec—Yapebiac.
In Ontario—Toronto. J. Pitblado, Manager.
In Manitoba—Winnipeg. C. A. Kennedy, Mgr.
In Newfoundland—St. John's. J. A. McLeod, Manager.
Harbor Grace.
In West Indies—Kingston, Jamaica. W. P. Hunt, Manager.
In U. S.—Chicago, Ill—Alex. Robertson, Manager. and W. H. Davies, Asst. Mgr. Calais, Maine.—H. S. Pethick, Mgr. Boston, Mass.—W. E. Stavert, Manager.

The Chartered Banks.

Imperial Bank of Canada.

DIVIDEND No 49.

NOTICE is hereby given that a Dividend of Four and one-half 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 the Bank and its Branches on and after Friday, the 1st day of December next.

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

By order of the Board,

D. R. WILKIE,

General Manager.

Toronto, October 22, 1898.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Paid-Up, \$1,200,000; Rest, 150,000

DIRECTORS:

- R. AUDETTE, Esq., President. A. B. DUPUIS, Esq., Vice-President. Hon. Judge Chauveau, V. Chateaufort, Esq., N. Rioux, Esq., N. Fortier, Esq., J. B. Laliberté Esq., P. LAFRANCE, Manager Quebec Office, N. LAVOIE, Inspector.

Branches:

P.Q.—Quebec, St. Roch's, St. John's St., Montreal, Ottawa, Ont., Sherbrooke, P.Q., St. Francois P.Q., St. Marie, P.Q., Chicoutimi, P.Q., Joliette Que., Montigny, P.Q., Murray Bay, P.Q., Roberval, P.Q., Rimouski, P.Q., St. Hyacinthe, P.Q., St. John's, P.Q. Agents—England—The National Bank of Scotland, London, France—Credit Lyonnais, Paris and Branches. United States—The National Bank of the Republic, New York; Shoe and Leather National Bank, Boston, Mass. Prompt attention given to collections. Correspondence respectfully solicited.

Union Bank of Halifax.

INCORPORATED 1856.

HEAD OFFICE: HALIFAX, N.S.

Capital, \$500,000; Reserve Fund, 255,000

DIRECTORS.

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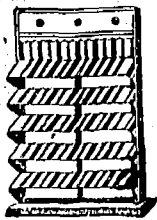
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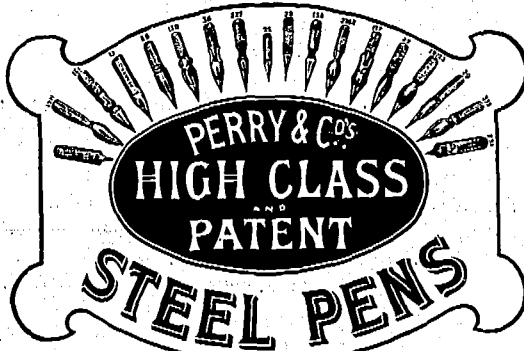
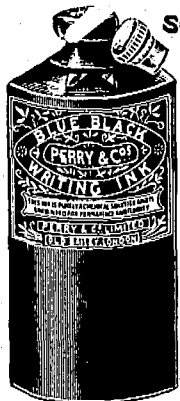
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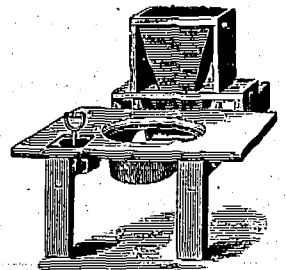
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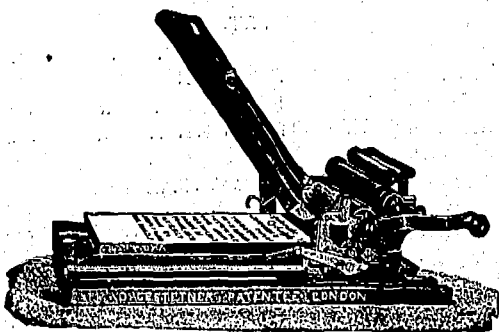
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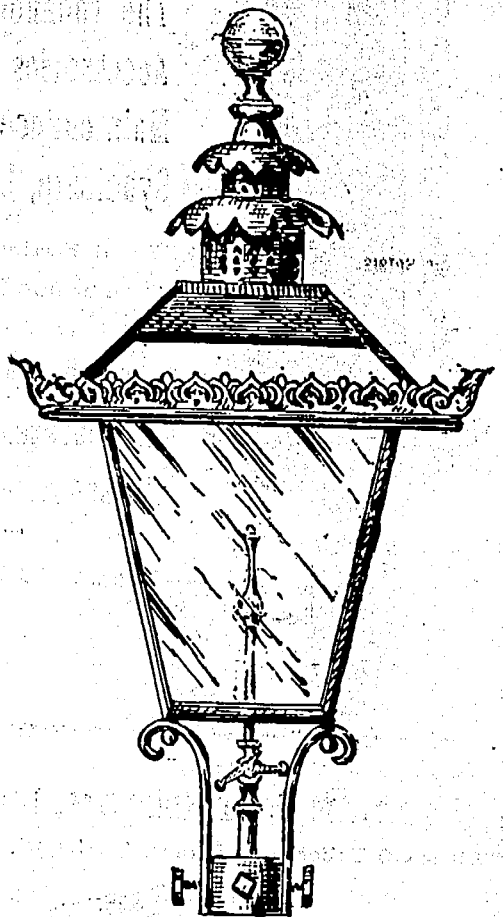
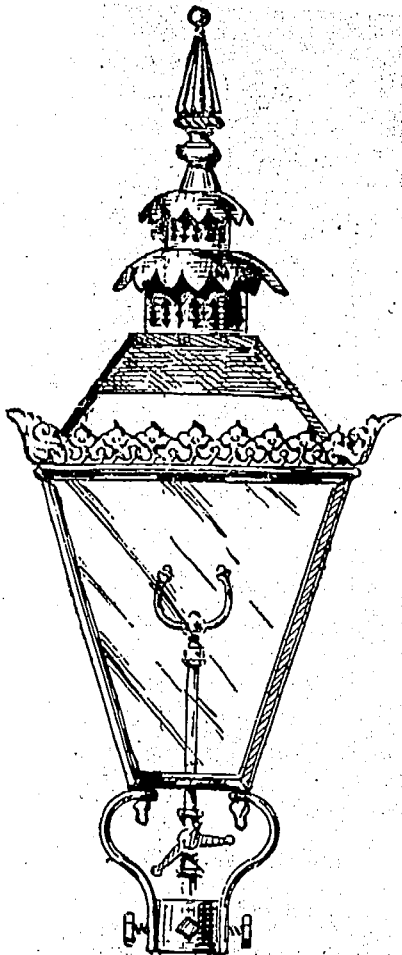
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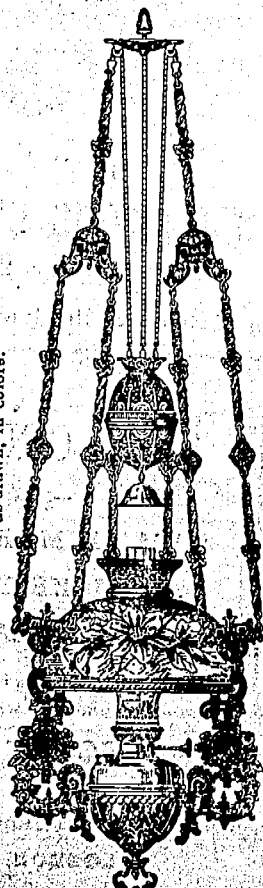
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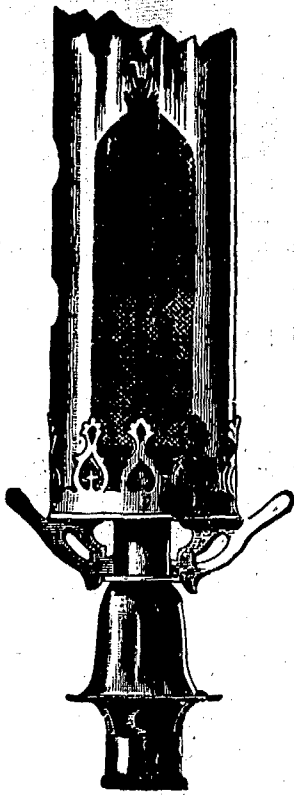
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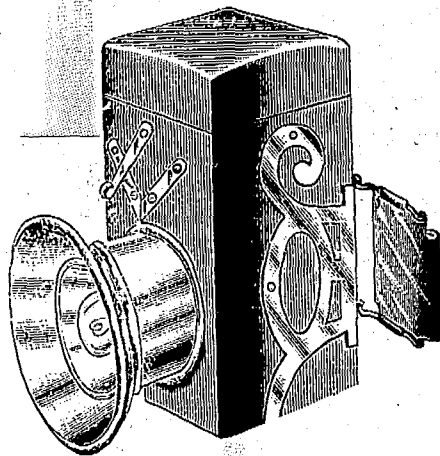
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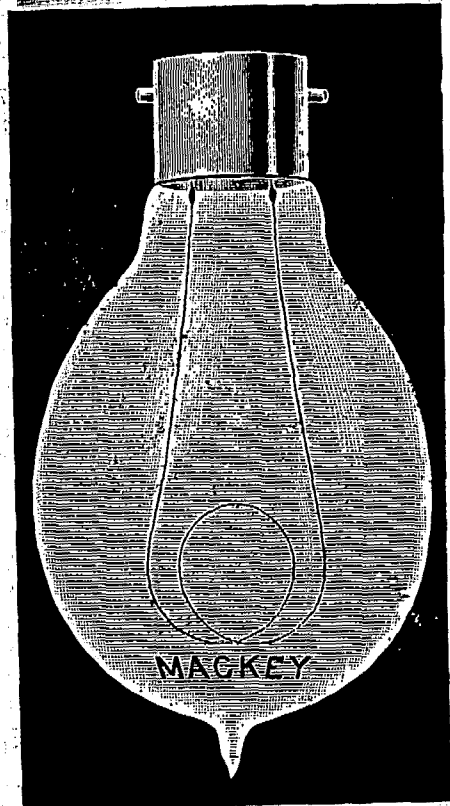
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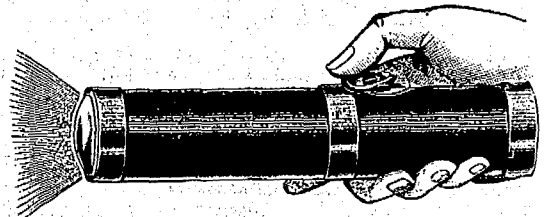
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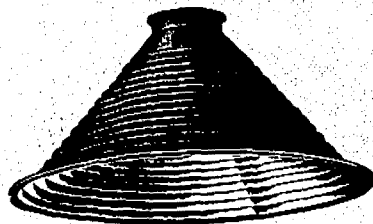
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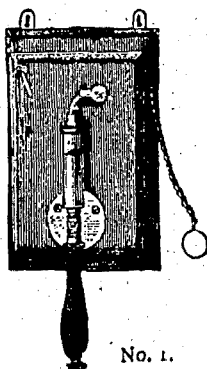
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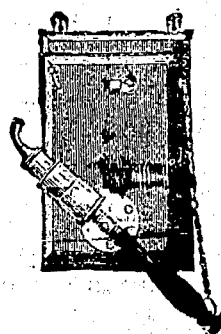
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Figure 1 shows apparatus hanging. Figure 2 shows instantaneous flame in moving handle to the right.

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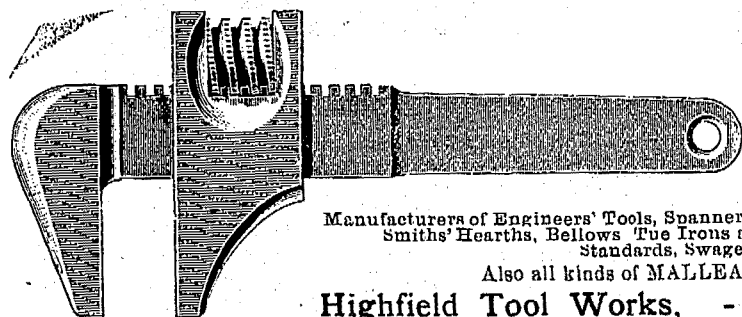
INSTRUCTIONS: The detachable nickel-plated Burner of apparatus requires refilling about once a week in accordance as it may have been used, and will burn continuously for about three hours: it can be carried about and replaced on apparatus in position as required.

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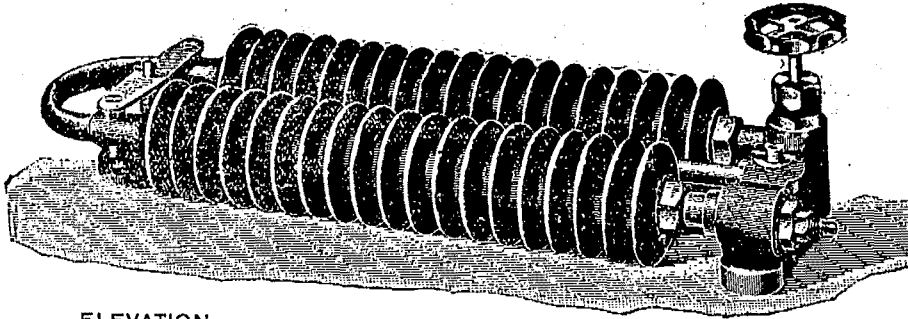
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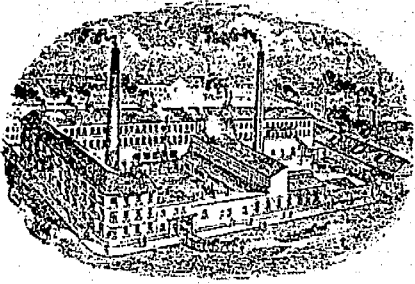
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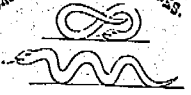
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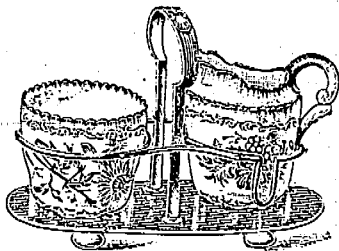
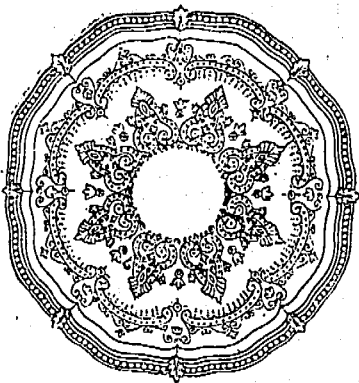
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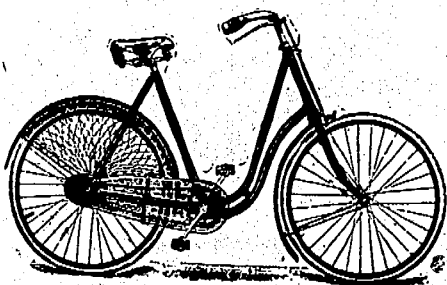


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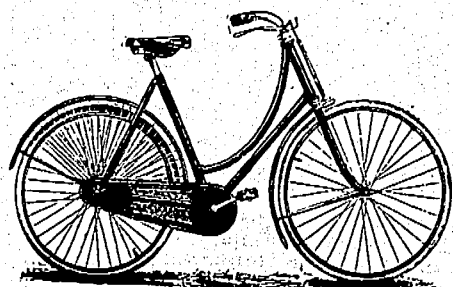
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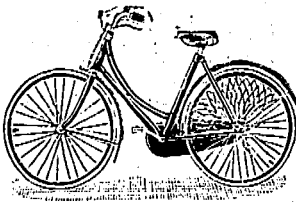
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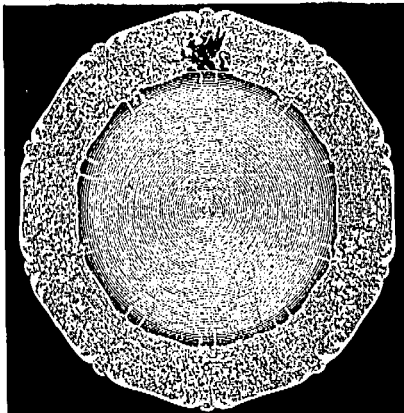
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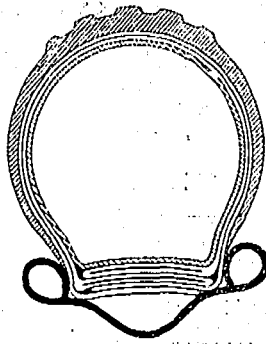


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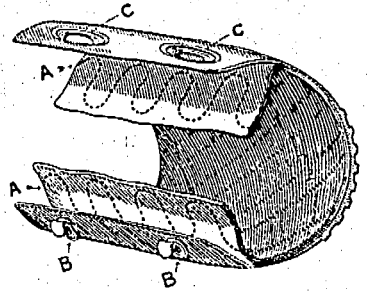
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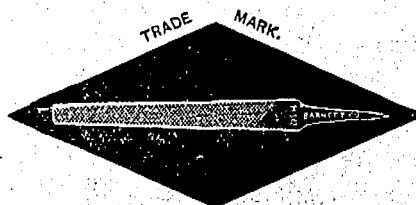
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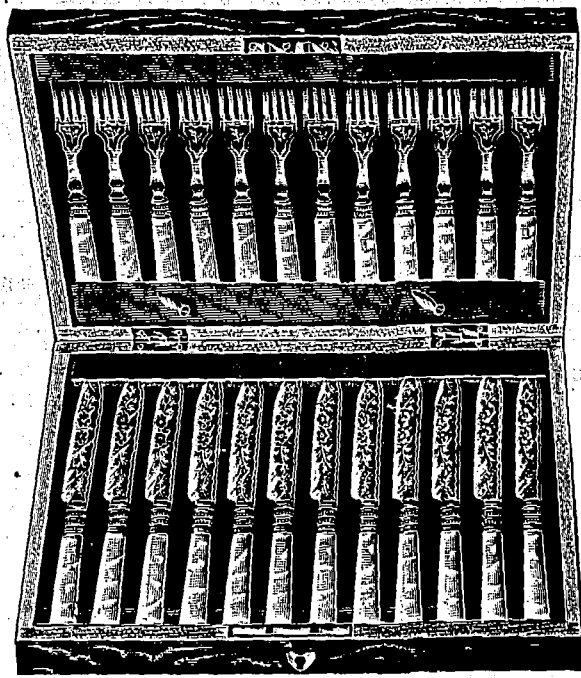


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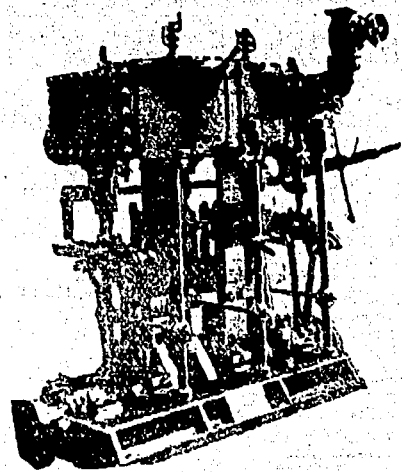
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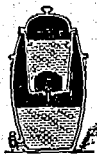
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11 & 17 Place d'Armes Hill, MONTREAL, QUE.
Bell Tel. Main 1430

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.

—Collingwood, Ont., is fully alive to her growing facilities and is vigorously pushing work in connection with the rapidly expanding lake traffic.

—The Toronto City Treasurer has forwarded his second return of the taxes paid for 1899, showing the result of the first two of the three collections. The total amount of taxes for the year is \$2,665,101, the two first payments due being \$1,645,364. There has been paid to date \$1,740,879, or 65.32 per cent. of the whole levy, leaving \$924,222, or 34.68 per cent to be collected with the last instalment. Taking into consideration the total sum due, the present return represents the largest percentage of payment at this stage of the collection received in many years.

—The Department of Trade and Commerce have received a report from the commercial agent in Jamaica regarding the proposed development of trade between Canada and Jamaica. It is stated to be certain of the desired end, but serious efforts will have to be made by the respective governments, the Canadian traders, commission houses and manufacturers. He suggests the establishment of a fast direct line, with a six day fortnightly trip, from Montreal in summer and St. John in winter. He reports that a lively and appreciable trade could be done with dairy and breeding cattle from Canadian ports, but that excessive freight charges, in addition to local rates, make it almost prohibitory.

The "FLUX" Fountain Pens.

TRADE MARK.

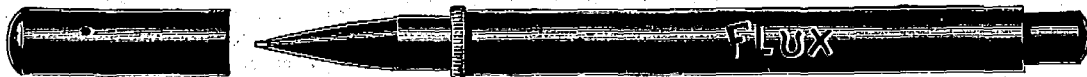
Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 18 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurting, so common with cheap fountain Pens.



Plain Cases or chased in various elegant patterns, also chased and gold mounted. Prices, 5/-, 5/6, 8/6, 10/6 and 13/6 each.

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



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

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

—The Kingston locomotive works have received an order for ten more compound engines for the C.P.R.

—Hamilton cigar dealers, it is stated, have decided to fight the opposition of the authorities to the employment of nickel-in-the-slot machines.

—The directors of the Quebec, Hamilton, and Fort William Navigation Company have placed \$50,000 of stock on the market. It was expected to be taken up within a few days of issue.

—New York papers estimate the expenditures of Sir Thomas Lipton in building and racing the Shamrock at about \$1,000,000. He had six vessels here in connection with the race. But the profits on tea are quite large, and Sir Thomas remains a bachelor, "in spite of all temptations."

—The returns of the free exports from the port of Toronto ending September 30 show an increase of over \$100,000. The largest increase is in the forest products, while there is a great falling off in the export of agricultural products: Mines, \$3,159; fisheries, \$1,797; forest, \$43,653; animals, \$1,446,525; agricultural, \$98,984; manufactures, \$449,191; miscellaneous, \$19,449; total, \$2,062,758; total last year, \$1,959,487; increase, \$103,271.

—A Japanese Consul will likely be located in this city before long. A member of the Japanese delegation now touring the continent stated at Toronto that before another year Japan would appoint a consul-general to Canada, who will be located in Montreal. "This will not be particularly as a consequence of our exertions, but in consonance with the general policy of the Japanese Government, which is endeavouring to extend its trade relations in all directions, and which recognizes the importance of cultivating closer relations with Canada."

—At a meeting of creditors of James A. Sword, dealer in men's furnishings, Toronto, held on the 26th ult., a statement was presented showing assets of \$18,010, and liabilities amounting to \$17,142.12, including preferred claims of \$907.25. The chief creditors are: Toronto, Cunnell, Henderson, & Burns, \$551; Montreal, Tooke Bros., \$4,196; Gault Bros. & Co., \$3,153; Glover & Brais, \$1,631; Matthews, Towns & Co., \$1,415; Canadian Underwear Co., \$650; Fitzgibbon, Schafheilin & Co., \$450; Purvis & Co., \$263; S. Crowninshield, Son & Co., \$125; Hamilton, E. Van Allan & Co., \$1,436; and Old Country claims, aggregating, \$1,360.

—The following Ontario companies have been incorporated: The Guelph Axle Manufacturing Company, capital \$20,000, provisional directors, John Mitchell, A. W. Alexander, and A. R. Woodyatt.—The Cyclone Gate Bar Co., of Toronto, capital \$20,000; provisional directors, Henry Truesdell, Fergus Donovan, George E. Challes and George H. Kilmer of Toronto, and John R. Barber of Georgetown.—The Britannia Consolidating Gold Mining Company of Ontario, with head office at Ottawa, capital \$300,000.—The Chalcraft Screw Company of Brantford, capital \$75,000; provisional directors, Edwin Chalcraft, Frederick Chalcraft, Edward L. Gould and C. Cook of Brantford, and George Randall of Waterloo.—The Dupont Gold Mining Company of Ottawa, capital \$1,000,000.—Barchard & Co. of Toronto have been incorporated with a capital of \$20,000, to manufacture boxes and to carry on a general woodworking and lumber business.

—Gradually the bars are being taken down along the border. The wearer of a sealskin garment can now cross from Canada to the "land of the free" and wear her furs with freedom, a privilege which will, doubtless, startle the outside world, as the news becomes spread and confirmed in its reality. A Washington letter says: Assistant Secretary Spaulding has issued a circular letter of instructions to collectors of customs amending the former rulings of the department, so as to permit the entry without detention of sealskin garments worn by persons temporarily visiting the United States from Canada. Under the new ruling persons arriving from Canada with fur-skin garments, who declare their intention of returning within 90 days, will be required to execute an affidavit to that effect.

—The formidable position being assumed by the American navy in the large number of vessels now building is beginning to awaken some of the smaller European powers to action. A Berlin paper of recent date declares that the imperial government intends to double the strength of the navy. The reason given is the great increase of the America, which is evidently destined to become a great sea power.

—Canning factories find it possible to use machinery for almost all kinds of work connected with the preparation, cooking and sealing of their products. Peas are shelled, berries, sorted and fruits peeled by machinery, but nothing has yet been invented that will successfully husk corn or string beans.

(FOUNDED 1825.)

Law Union & Crown Ins. Co. (OF LONDON)

Assets exceed, - \$21,000,000.

Fire risks accepted on most every description of insurable property.

OSWALD BROS. (J. K. OSWALD),

Special Agents for Montreal, 30 Hospital St., Room 4.

Canadian Head Office: 67 Beaver Hall, Montreal.

J. E. E. DICKSON, Manager

Agents Wanted throughout Canada.

FRANCIS BAGLEY,

... MANUFACTURER OF

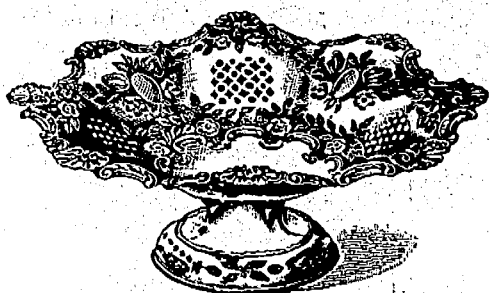
Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

Agent in **TORONTO & MONTREAL, COVENTRY, Eng.**

F. A. TURNER.

ALLAN GREEN



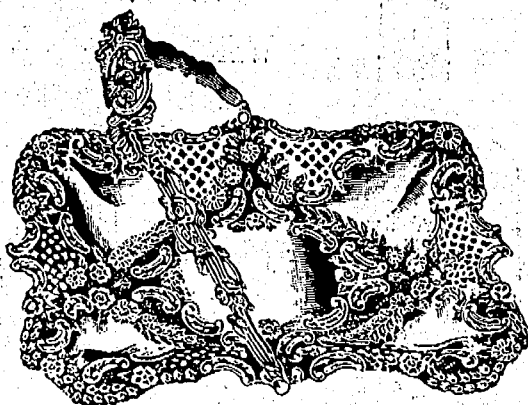
MANUFACTURER OF

STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.

..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—It is stated that the average consumption of domestic glass during the past ten years has not exceeded 450,000 boxes a month, and during the past year, with an increase of building activity, the consumption has not exceeded 500,000 boxes. Next year the glass stocks will be expected to reach 2,400,000 boxes, enough to supply the trade for five months ahead, if present building activity does not largely increase.

—A syndicate has been organized for the purpose of establishing electric works at Burleigh Falls, 17 miles north of Peterboro. Stock and bonds for \$1,000,000 will be issued. The enterprise is intended to supply Peterboro and Lindsay with electric power and light, in both places there being a great demand for power to run the manufacturing establishments which have become quite extensive and will increase when cheap power is secured.

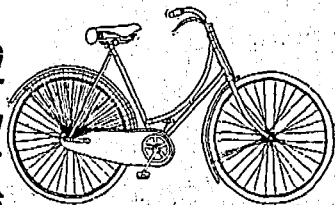
—The enterprising people of Barrie, Ont., are using every endeavor to more rapidly increase the growing importance of that town. A letter received on the 28th ult. states that Mayor Wells, Messrs. Mortimer Atkinson, Manager of the Bank of Toronto; H. H. Strathy, Q.C., and J. J. Brown returned from Montreal, where they had a satisfactory interview with General Manager Hays on the relation of the railway to Barrie's interests. Mr. Hays dwelt on the need of a summer hotel there, advocated energy along the line of manufacture, for which the town is admirably situated; offered a free site and tracks for a large grain elevator, and gave many other suggestions that the Board of Trade will work on.

—Our Brantford, Ont., correspondent writes:—Our city is at present undergoing the result of an experience which is not altogether uncommon where public positions are given through recognition. The Council made a political appointment last spring with the result that the assessment rolls are in such a shape that the City Council has had to refer them to a special committee. The assessor reported a decrease in the population of the city of some 600, when everybody was looking for a substantial increase. A hurried glance at the rolls reveals omissions of families from the population column not only sufficient to make up the alleged decrease but to show a very substantial increase in the city's population.

—The Hamilton correspondent of an Ontario paper, referring to the local fish market last week, said: "There is a fair demand for fish; but in buying either herrings or mackerel packed in brine it seems to be impossible to get one shipment to follow another properly. Herrings branded 'Labradors' are being sold all over, which never saw that country or anywhere near it, and to such an extent is this carried out that shippers in the Lower Provinces offer to put the brand 'Labrador' on anything the merchant wants to buy. Some very good No. 1 mackerel has been in this market, but when you come to duplicate your order the fish are thin, rusty and covered with stuff like machine oil. This should receive attention from the trade." While these conditions may, at times, exist, the trade are, as a rule, aware of such irregularities, which serve to make transactions less disappointing, if not less troublesome. Very little No. 1 mackerel is sold in Canada, as the high price practically prohibits its sale. Strictly No. 1 would cost the retailer over \$20 a barrel. Nos. 2 and 3 are principally dealt in which are good selling grades, worth at wholesale, \$14 to \$17 per barrel of 200 pounds. In regard to Labrador herring there are very few genuine Labrador arriving on the market. The best brands of Nova Scotia herring are sometimes branded as Labrador. Occasionally a poor lot may be sent by some unscrupulous dealer, but such cases are exceptional.

—A beneficiary in an accident insurance policy, on representation of his physician and the physician of the company, honestly made, that he was recovered, signed a release, and accepted a sum as indemnity, and surrendered his policy. Thereafter, on insured's application, another certificate was issued to him, which stated that it was a substitute for the one surrendered, though dated on the day of issue, and it recited that all previous certificates issued to insured were thereby cancelled. It also provided that its provisions should not extend to death, or any bodily injury happening directly or indirectly, wholly or in part, in consequence of any previous injury. Thereafter the insured died from a result of the injury not known to exist at the time of the execution of the discharge. Held, that his estate could not recover, under either policy, for the death. Wood vs Massachusetts Mut. Acc. Ass'n., 54 N. F. Rep. (Mass.).

AGENTS



On the
Look Out
For
Business

...Should drop a line to....

THE COVENTRY WHEEL CO., LTD.
COVENTRY, ENGL. (Only address).

Makers of the celebrated
"Coventry Wheel" and "Maxim" Cycles.

Cable Address:
FABRIQUE, "LONDON."

BRITISH AND FOREIGN

Patents, Designs & Trade Marks.

ADVICE AND FULL PARTICULARS FROM

REGINALD W. BARKER
PATENT AGENT,

58 LUDGATE HILL, LONDON, ENGLAND.

CUNINGHAM, COVENEY & CO.,



WINE &
SPIRIT
BROKERS.

33 Seething
Lane,
GREAT
TOWER ST.,
London, E.C.,
ENGLAND.

GEORGE PHILLIPS & CO.,

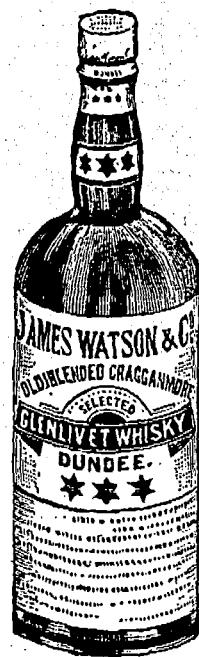
St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

Unswd. Gin	Orange Bitters
"Old Tom"	" Brandy
British Brandy	" Gin
Imperial "	Ginger "
Champagne	" Brandy
Irish Whiskies	Cherry
Scotch "	Aniseed
Jamaica Rum	Noyau
Demerara "	Raspberry
Vatted "	Lovage
Hollands	Shrub
Dantzic Spruce	Gingerette
Ports	Mint
Sherries	Cloves
Clarets	Capillaire
Champagnes	Coloring
Lime Juice Cordial	Peach Bitters

Glenallan Pure Malt Whisky.
Shaunbeg " Irish
Free Mickey " "
Maid O'the Mist Scotch Whisky.

Sole Agents for

Rivaud Frere & Cie., Cognac
Hyperkoff & Wacholders Old Schiedam.



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

**Watson's
Dundee
Whisky**

Undoubtedly the
Finest Imported.

**Henry J.
Chard & Co.**

Agents for Canada,

28

HOSPITAL ST.,
MONTREAL.

—The growing West is making rapid moves. In Rossland it is reported that commencement has been made of the survey for a new extension of the Canadian Pacific to Sophie Mountain. A force of eighteen surveyors left with a train of pack horses to commence running the preliminary lines. The survey has been made at the request of Sir Charles Tupper, the Chairman of the Company which owns the controlling interest in the Velvet. This is in line with the Canadian Pacific's policy of reaching all the shipping mines in the southern part of the Province.

—The bravery of the British soldiers in storming the heights of Elandslaagte is being eulogised most enthusiastically by the American press. There is a humorous element in this, as we find American papers which, in ordinary times, repudiate the idea of being Anglo-Saxons, are now praising Anglo-Saxon courage and claiming to be of that race! Of course we all know the term "Anglo-Saxon," as applied to a race, to be a misnomer, and we know too that the heroes of Glencoe and Elandslaagte were mostly Celts, but "Anglo-Saxon" has come to mean nowadays, those who and whose forefathers were born in the United Kingdom of Great Britain and Ireland.

—Swedish insurance companies decline to accept risks of goods at the Paris Exhibition, owing to, "the insecure state of things in France." The "Baltimore Underwriter," which is usually a particularly sober-minded journal, considers that "the utmost caution should guard all underwriting at Paris for the next year." Caution is always in order and especially so in insuring goods in a vast public Exhibition. But, we doubt there being any special reason for extreme caution owing to the probability of political disturbances at Paris next year. The Exhibition means so much financially to the citizens of Paris, of all classes, that it is hardly conceivable that an emeute or revolution will break out while it is open. The French Government will maintain law and order thoroughly while that harvest is being reaped for the Parisians. The dangerous classes are likely to be so much benefited by visitors' money as to keep quiet.

—The following is worth consideration by Canadian shippers: "As to your packing, an important matter to the importer, I must say that the North American packing is the worst that is known. Its faults are the following: the merchandise is not sufficiently well arranged inside the boxes, which generally contain voids, or empty places filled with sawdust or excelsior. The cases should be well made to measure and the goods well arranged. The wood in the cases is too thick, heavy and rough, all of which is prejudicial on account of the freights, as well as on account of the custom dues and poor condition of the merchandise." This concurrence of opinion regarding the shortcomings of American manufacturers in their foreign relations is too marked to leave room for doubt that the requisites for successfully prosecuting trade with foreign peoples are not understood in this country. The matter is of the supremest consequence, and demands most careful consideration at the hands of American manufacturers, Canadians as well.

—The Imperial Bank of Canada has perfected arrangements with the Standard Bank of South Africa which will prove of great convenience to travellers and soldiers in the Transvaal and other parts of the country. The bank is prepared to issue letters of credit which can be converted into cash at any of the branches of the Standard Bank of South Africa in the Transvaal, Natal, Cape Colony, or Rhodesia. Those who wish to send money to friends there will find this a safe and convenient means of doing so at slight expense.

—A. P. Richardson, dry goods, is holding a closing out sale. Has managed carefully, but there are too many in the business.—J. Walker has severed his connection with Messrs. John Finlay & Son and is starting a wheel and spoke factory in Madoc. He is a careful workman and has a local partner there.

—Our Norwood, Ont., correspondent writes: Philip Metcalf, grocer, has moved to Cordova Gold Mine in Belmont, where a number of men are employed. He is a cash dealer.

"Every Factory in Canada should
"use the best Belting. Our
"EXTRA" brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent
and Pearl Batting.**

Purity. Brightness. Loftiness.

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

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.

Contractors to H.M. Government and the Principal Railways.



NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and
Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

—After many years at the forge, Thos. Fitzpatrick, a Strathroy, Ont., blacksmith, has been forced to assign. Liabilities are not heavy.

—An experience of 18 months in the drug trade appears to have absorbed the resources of J. A. Desilets, Nicolet, Que., who assigned. Liabilities light. He was formerly an assistant.

—The jewellery firm of Galbraith & Co., at Shelburne, Ont., is offering to settle at something less than invoice prices. Mrs. A. B. Galbraith is the sole owner. Her husband learned the trade at Georgetown, and began business. His present liabilities are about \$1,300 and he desires to settle over as above.

—Numerous reverses have fallen to the lot of J. E. Nelson, Ridgeway, Ont., whose business is at present held by the assignee. He was originally at St. Thomas, Ont., but was not overly successful, and compromised in the spring of '95 at 35 cents in the dollar, cash. He subsequently moved to Ridgeway, where he was recently burned out. His present liabilities are about \$1,300 and he desires to settle by paying 33 1-3 per cent.

—A Lachine hotelkeeper, D. O. Frye, has assigned, with liabilities of about \$4,500. He began in the fall of '97, then conducting the Strathcona. Lack of capital has been a constant trouble of late, several suits being instituted. The principal creditors are: J. N. Fulton, \$875; W. Farrell, \$698; R. Dalglish, \$450; V. E. Traversey, \$158; C. H. Martin, \$160; John Fair, \$344; W. A. Wilder & Co., \$143; H. J. Ross, \$182; S. Davis & Sons, \$193; T. Ridgeway, \$193; T. Liggett, \$100; J. O. Dupuis, \$335; Corporation of Lachine, \$123.

—A Montreal hotelkeeper, G. Forest, has assigned, with liabilities of about \$7,500. He was formerly of the St. James Hotel, which he exchanged last January for T. Lanctot's saloon. He was given an extension of time last summer. The principal creditors are: C. F. Lalonde, rent, \$2,260; F. X. St. Charles & Co., \$700; L. A. Wilson & Co., \$700; S. Davis & Sons, \$200; Theo. Lanctot, \$300; Dawes & Co., \$230; Union Dressed Meat Co., \$125; W. Graham, \$125; J. M. Fortier, \$200; Imperial Electric Light Co., \$125; Corporation of Montreal, \$300; Jas. Virtue & Son, \$150; Joseph Tasse Cigar Co., \$170; St. Julien and de Boucherville, \$350; Alfred Richard, \$105.

—A compromise at 25 cents in the dollar, cash, has been secured by R. Guilbault, retail shoes, Montreal. He owed about \$3,400. He began in the summer of '97, with but little capital, and consequently has been unable to ward off the competition which is always sure to be encountered by the man whose capital will not allow him to make a display sufficient to deter others from coming too near. He should now go in to win, having a clearer field.

—The dry goods store of A. T. Williams, Montreal, has been closed by the assignee. He has been in business many years, being at one time of Brault & Williams. This firm dissolved in February, '84, Williams retiring and subsequently re-starting alone.

—A Detroit letter states that the eight wooden steamers of the Ogdensburg Transit Company were sold on the foreclosure of a mortgage for \$300,000. They were bid in by the Rutland Railroad Company of Vermont, which corporation is the principal bondholder interested in the boats.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands.
Engleb 16, 21 and 28 oz. Sheet.
Rolled Rough and Polished Plate Glass.
Colored Plain and Stained Enamelled Sheet Glass.
Painters' and Artists' Materials.
Chemicals, Dye & ff.
Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

THE NEW COVENTRY CYCLE.

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE
NEW COVENTRY CYCLE CO.,
MOOR ST., EARLSDON,
COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE

BRITISH SYPHON MANUFACTURING CO.,

SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write for our

SAMPLES & PRICES.

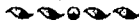


Offices and Warehouse:

2 GRESHAM BUILDINGS,
GUILDHALL,
LONDON, E.C.,
ENGLAND

Smollens & Mitchell,**WHOLESALE JEWELLERS,****Watch Manufacturers . . .**

. . . AND . . .

. . . Diamond Merchants,**52 HATTON GARDEN,****LONDON, E.C., ENGLAND.**

Watches, Clocks, Jewellery, Electro Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &c., &c

Established 1820.

James Lyne Hancock,
INDIA RUBBER MANUFACTURER.

Office & Warehouse : 266 GOSWELL ROAD,

Works : 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
LONDON, E. C., ENGLAND.

Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing,

Closet Covers,
(Ordinary and Patent),
Gas Bags,
Football Bladders,
Tyres,
Mats,
All Surgical goods
and Chemical
Articles.

—The Goldie Milling Company has purchased the Stockwell mills at Ayr, Ont., formerly owned by the Todd Milling Co.

—British Board of Trade returns, quoted by "The Timber Trades Journal" give the following quantities and values of timber imports from Canada into the United Kingdom for 9 months ending 30th September, 1898 and 1899: Hewn timber, 1898, 95,243 loads, value, \$2,316,000; 1899, 93,248 loads, value \$2,250,200; timber sawn, split, planed or dressed, 1898, 1,260,775 loads, value, \$14,795,000; 1899, 1,321,649 loads, value \$16,097,000, a total this year of 1,414,897 loads, value, \$3,670,921, against 1,356,018 loads, value, \$3,422,451, in 1898.

—There is some talk of establishing smelting works at Port Colborne, Ont. Interested parties from Hamilton visited there last week and spoke in favorable terms of the proposed industry, provided sufficient local encouragement would be given. For a free site of twenty acres and a cash bonus of \$25,000, they propose to erect a blast furnace with a capacity of 200 tons per day, which would cost \$300,000, and pay out in wages from \$150 to \$300 per day. They say that directly and indirectly it would employ from 200 to 250 men. The city of Hamilton is credited with too much ambition to allow such industries to be located outside her precincts without at least knowing why.

—Those who imagine that Great Britain is having its locomotive trade destroyed by American competition, should study the following from official returns: The value of the locomotives exported from the United Kingdom in September, 1898, was \$626,000, as compared with \$621,000 in September, 1897, and \$274,000 in September, 1896. British India figures in these totals for \$331,600, \$203,000 and \$52,000 respectively. The aggregate value of the locomotives exported to September 30 this year was \$5,191,000, as compared with \$4,695,000 in the corresponding period of 1898, and \$4,279,000 in the corresponding period of 1897. British India figured in these totals for \$2,609,000, \$1,273,000 and \$999,600 respectively; South America for \$725,000, \$597,000 and \$547,000 respectively, and Australasia for \$320,100, \$965,000 \$754,500 respectively.

E. BOISSEAU & CO.

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

CLOTHING

Yonge & Temperance Sts..

TORONTO, ONT.

—A private circular from London, Eng., dated October 20th, treating of the butter situation, says: The past week has been an excellent specimen of proverbial October weather. Bright bracing days and clear moonlight cold nights, have prevailed over nearly the whole of Western and North-western Europe. The frosty nights have checked the growth of the young grass and now all hopes of good crops of grass fodder are gone. The heavy supplies of Canadian and States butters referred to in last circular have produced a collapse in the Danish butter market, which has re-acted on Colonial. The bulk of Canadian and States butters has been dumped down on the Northern markets of England, and combined with the regular supplies of Danish, Swedish, Russian and Norwegian butters which find their best markets there, have proved more than the markets could take. The Manchester buyers have taken advantage of these large Canadian supplies at lower values, to practically withdraw from the Danish trade, and consequently Danish fell 12s to 14s per cwt. on Tuesday last, and Colonial, both Canadian and Australian have since depreciated by about 6s per cwt. Curiously enough this collapse has occurred simultaneously with the smallest weekly imports of Canadian butter since 24th June. The imports totalling only 900 cwts. against an average of 19,000 cwts, for each of the three previous weeks. "Choicest" Canadian is making 106s to 108s, "Finest," 100s to 104s; "Choicest" Australian, 110s to 112s; "Finest," 105s to 108s. It is very evident Canadian must fall another 5s to 6s per cwt. to restore its relative value with that of Colonial and other butters."

M^caskill, Dougall & Co
Tow Varnish & Japan
Manufacturers
Montreal
Price Lists on application

BRICK.

DON'T || **Good Money on poor Bricks,**
SPEND || **We make the highest grade made in**
Canada

THE MILTON PRESSED BRICK CO., Ltd.

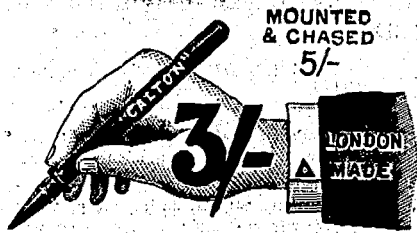
Works & Head Office : MILTON, Ont.

Dr. ROBERTSON, President.

J. S. McCANNELL, Managing Director.

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"JEWEL" Fountain Pen, fitted with 16 ct. Gold Nib Iridium Tipped, 5s. Mounted & Chased, 7s. 6d. All kinds repaired.

THE TRADE SUPPLIED.

JEWEL PEN COMPANY,
58 FENCHURCH STREET, LONDON, ENGLAND.

—Manager Beddall, of the Royal, on his return from Europe, was interviewed by a reporter for the New York "Times," and said: "So far as I could learn, fire insurance, unlike other business, is in anything but a satisfactory condition the world over, and the managers of those companies with whom I had the opportunity of conversing were unanimous in their statements that no money had been made this year thus far. This is attributable, doubtless, to the severe reduction in the rates of premium which has taken place throughout the world generally, as well as in the States, owing mainly to the increased competition which has been brought about by the creation of new companies, encouraged apparently by the success which had attended the business in previous years. Fire insurance, like every other business, is governed by the law of demand and supply, and whenever there is more insurance to sell than the people need the price will surely be reduced, no matter what the article itself may cost. To-day the companies are suffering from a plethora of insurance in the Old World as well as in the New, to be remedied, doubtless before long, by those natural laws which will sooner or later restore the equilibrium which acute competition has so seriously disturbed."

—The price of Irish linens is keeping pace with the advances in other textile fabrics. A Belfast letter of the 22nd ult. states that business is very brisk, and there is no ap-



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Registered TEA STRAINER.
Fits: Cups or Glasses.
Nickel Silver 8s. per doz.
E.P.N.S. Gilt inside. 2s. "
Hall-Marked Silver,
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- Bright, Gilt In. 12s. 6d. "
- No. 2. Electro-Plate on
- N°1 Silv'r. Gilt In. 2s. each
- No. 2. Hall-M'kd Silv'r.
- Gilt inside..... 7s. 6d. "
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- N°1 Silv'r. Gilt In. 2s. 6d. "
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- Gilt inside..... 8s. 9d. "



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All above are size of large tea spoons.



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Made to take Ordinary Wooden Safety matches. The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

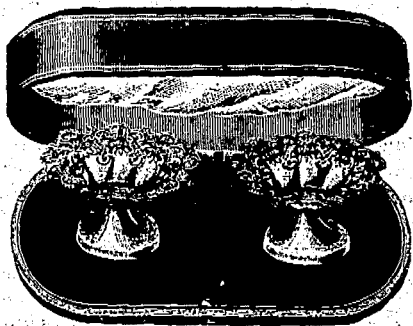
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- Hall-Marked Silver, Gilt inside..... 8s. 6d. "

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pearance of any cessation in buying. The American demand is hardly up to expectations, but an improvement is looked for, and, if realised, will add increased strength to the market prices, which, as a rule, are extremely stiff, with a fractional upward movement. The spinning end shows a steady expansion, and the value is hardening. The manufacturing branch is well supported at best points. The orders on hand are very large, and fresh contracts are offering freely. Prices are nominally unchanged, but some producers are harder to deal with. Finished linens for home consumption are rather improved. The general export trade is satisfactory.

—The Deseronto car works are filling orders for outside points. Twelve plaster cars are being constructed for the Albert Manufacturing Company of Hillsborough, New Brunswick, and a conductors' van for the Bay of Quinte Railway.—A large fleet of lake schooners is always located at the Deseronto derrick loading lumber and wood for lake ports.—The Kingston Locomotive Works are asking the Council of that city for a bonus to enable the company to put in modern machinery. Toronto and Montreal are spoken of as possible aspirants for the establishment should the Council not see their way to granting the wish of the company. Kingston's city fathers are considering the question. The works have received an order for ten more compound engines from the Canadian Pacific Railway.



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POST'S "C.B.Q." THE MOST EFFECTIVE CURE yet discovered for GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES.

UNQUESTIONABLE TESTIMONIALS.

T. H. ROBERTS, Esq., Proprietor of "Illustrated Bits," writes:

158 Fleet Street, London, E.C.,

September 22nd, 1898.

Dear Sir,—I did not answer your letter of some three months since, because I wanted to feel sure that the benefit I derived from "C.B.Q." was not simply temporary. I have now to say that, prior to the Autumn of 1897, I had frequent attacks of Gout, in some cases incapacitating me for six weeks at a time.

About August, 1897, I began to try your "C.B.Q.," of course being careful as to diet, &c., and for the past twelve months have taken no other medicine, having used in all ten bottles.

I have never laid up a single day since I first started your remedy. I give you my hearty thanks for what I have every reason to believe is a permanent cure from an atrociously painful ailment.

Faithfully yours,

T. H. ROBERTS.

A. M. Post, Esq.

Tay Villa, Gaywood, King's Lynn,

December 12th, 1898.

Dear Sir,—About six years ago I began to suffer from severe pains in the head, and was treated for Neuralgia, but without any permanent benefit, and although many remedies were tried, I gradually grew worse, until at last I was seized with severe pain. In July last I saw your "C.B.Q." remedy advertised, and decided to give it a trial. After using the Tablets a few days, I found that my general health was improving and that I could sleep well, which I had not done for years and after forty-five days' treatment the malady completely disappeared. It is now over three months since I stopped taking the medicine, and as during that time I have never felt ache or pain, I think I may safely say I have been cured.

Yours sincerely,

A. M. Post, Esq.

A. WYLIE.

Fairfield, Connaught Road, Harlesden, N.W.,

31st August, 1898.

Dear Sir,—In reply to your letter of 24th inst., I have much pleasure in recommending your "C.B.Q." Tablets for Eczema.

I have suffered during the greater part of last year from it, and after trying no end of lotions and ointments without effect, I was advised to try your tablets, and am happy to say that after taking about four bottles of them I am quite free from this distressing disease.

You are at liberty to make use of this as a testimonial if you wish.

Yours truly,

A. M. Post, Esq.

C. F. HOCKIN.

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

No Colchicum, Calomel or Mercury.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 1½d. per box. Of Chemists, or carriage paid in the United Kingdom from

A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.

DRY GOODS NOTES.

—Foreign manufacturers of wool underwear have sent cables to their American representatives within the past week, ordering further advances on all wool goods.

—Late advices from Yokohama state that silk prices are advancing rapidly with buyers showing much eagerness in securing goods. Reliable quotations are impossible.

—It is rumoured that the coming spring season will see another change in the manner of hair dressing, which may affect the manufacture of combs. It is predicted that pompadours will disappear, the hair to be parted in the middle and brushed back.

—A Canton, China, cable of the 26th ult. quoted No. 1 filatures at \$3.97½, 3½ months delivery. This silk sold one year ago for \$1.40. A sale of Canton silk was reported last week to a manufacturer, who paid 60 cents more for the silk than he did a month ago. The silk was to be used in the manufacture of crepe de chine.

—The present hosiery rage in Paris, both in ladies' wear and half hose, is said to be for plaid. Light greens are not included in the stylish qualities, but golds, browns and reds predominate. A large line of these imported goods is being shown on the New York market, but up to the present there has been no general tendency to order plaids, except in the better grades.

—Now that wool prices have improved so much during the past eight months, says the "Textile Mercury," it becomes interesting to note some of the previous fluctuations in merino. In 1872, the period of inflation following the termination of the Franco-Prussian war, good New South Wales greasy wool sold at up to 15d. per lb. in London, while in 1874 the same class of wool in that market sold at 12½d. By 1876 the price was down to 7½d., and four later, 1880, it rose again to 14d. The year 1886, was a terribly bad one during the first half at all events, for 6½d. the lowest point ever known, was then arrived at, but in 1889 there was a recovery to 11½d. In 1895 the price got back to 6½d., and to-day in London this quality of wool may be quoted at about 11½d. to 12d. per lb. In following these movements fair average wools have been taken, and not very superior clips.

—We hear with very great regret that Mr. Gamble, General Manager of the Dominion Bank, is returning home from Europe in a serious condition of health. We trust the ocean voyage will remove all fears by its bracing effect.

—The day of large amalgamations appears to be but dawning. A Philadelphia report states that one of the greatest financial combinations of the century is in process of formation. The originators of the Continental Telegraph, Telephone and Cable Company, recently incorporated in New Jersey, have obtained control of all the independent telephone companies in the United States, and aim to combine these with the great telegraph companies, and the five Atlantic cable companies.

GROCERY NOTES.

—Late cables report a much higher market for Valencia and Jordan shelled almonds 23s 6d being quoted for either.

—Pearl tapioca is dearer in New York owing to short supplies, 3¼c was paid for a round lot on that market last week.

—The price of prunes is likely to advance sharply with the advent of the cold weather. Present prices are unusually low in comparison with the light stock.

—Late mail advices from Bordeaux are to the effect that the crop of Grenoble walnuts will not exceed 4,000 to 5,000 bales, against an average crop of 20,000 bales.

—Late advices from France are to the effect that sardines suitable for the American trade are scarcely to be had. The pack this year was but 20 per cent. of that of last.

—The price of fancy quarter-oil American sardines has been again advanced to \$3.75 f.o.b. Eastport. The Seacoast Packing Company, in announcing the advance, says: "Usually the sardine packing season closes December 1. This year it is now practically closed in consequence of the absence or non-appearance of sardine fish in the weirs. There is consequently a 'short pack' for the season of 1899."

—The introduction of seeded raisins appears to have taken a lasting hold on the trade, both local and foreign. Whatever makes life easier for the mistress of the kitchen will eventually win. In a review of raisin matters the "California Fruit Grower" says: "The California seeded raisin gave such eminent satisfaction to the Eastern consumer last year that jobbers are placing orders for more than three times the amount bought in 1898. In that year 450 carloads were seeded; this year the seeders of Fresno will turn out not less than 1,000, and possibly 1,500 for Eastern shipment. When Colonel Wm. Forsyth, one of the large seeders of Fresno, was in England last year he endeavored to place orders for seeded raisins, asking dried fruit dealers in London to allow him to seed for them. They had no faith in the seeded raisin, because seeding, or 'storing,' as it is called there, had been tried without success in Liverpool. The Colonel argued to no purpose, except to prevail upon one large jobber to ship some of the foreign Valencias to his packing house at Fresno. These Valencias were shipped a distance of 6,000 miles to that city, processed and packed, kept nearly a year, and returned to London, thereby making a transit of 12,000 miles. The jobber was so pleased with the product that he is now negotiating to handle these raisins."

—St. Thomas, Ont., has carried a by-law to raise \$4,000 for an electric fire alarm system.

—The property of the Londonderry Iron Company, of Londonderry, N.S., was sold at auction in this city on the 1st inst. The purchaser was Mr. H. S. Holt; the price being \$153,000. It is expected the works will be re-opened.

PROPOSED BICYCLE COMPANY.

—A rival of the recently organized Canadian Cycle & Motor Company is reported to be in process of formation. A Toronto letter states that if suitable buildings can be secured a huge bicycle manufacturing concern will be established in that city before the new year. The following statement has been given by the manager-elect:—"The very large trade in Canada previously done by the companies now incorporated in the American Bicycle Co. is to be preserved and continued by a syndicate of Canadian capitalists, who have purchased for Canada from the American Bicycle Co. all their patents, rights and good-will and business, and will immediately establish in Canada, a complete manufacturing plant, capable of turning out not less than 30,000 bicycles per year. In addition to this plant, the plants of the Canadian Typograph Co., manufacturers of the E. and D. bicycle, the E. C. Stearns Co. and the Wheeler & Christie Saddle Companies will be incorporated. The latest improved machinery will be used. This plant will be established in Canada within the next sixty days. Toronto has been chosen as the site, if suitable buildings can be secured. The company will have a capital of \$2,500,000, which has all been arranged for, and contracts have been signed for the delivery of all the property and machinery. It will also manufacture automobiles, and will turn out in Canada all the different styles of these carriages controlled by the American Bicycle Co., in the United States." The companies composing the above are 45 in number. Should this enterprise be carried through it would give to Canada the manufacture of wheels now sent in from the United States.

LAKE FREIGHTS.

—From present indications the coming season is likely to develop increased interest if not increased charges—in American lake freights. The scarcity of vessels during the present season and the inability to prevent a recurrence for next summer's growing trade will doubtless be turned to good account by those who now largely control the bulk of the vessels. A Cleveland letter states that lake vessels capable of moving 17,798,000 gross tons of iron ore in 1900 are already in the hands of the ore companies. These are large figures and it may be that no such amount of ore can be produced from the Lake Superior region, but it is a fact, nevertheless, that the ore companies have this carrying capacity within their control, either through charter or ownership of the vessels; John D. Rockefeller's representatives have 6,300,000 tons of it. Whether all of this capacity will be used in the ore trade or not is a question that cannot be answered at this early date, but the situation is certainly one that should cause considerable anxiety among the shippers of grain and other commodities, coal included, as the ore companies have it within their power to cause the great bulk of this tonnage to go up the lakes light if it is possible to mine and move on the railroads the unprecedented record in ore output that is looked for next year. At no time in the past have the vessels been tied up to sea-son contracts as they are for 1900. This is due mainly to the struggle between the Rockefeller and Carnegie interests for control of the great bulk of the capacity.

THE BUTCHER

—If any dealer on earth who sells his goods by weight should increase his stock, flourish, and add regularly to his bank account, it is the Montreal butcher. He may be handy with the knife, cleaver and saw, many traders are, but when it comes to balancing the scales the butcher is known to excel. The grocer who loses time in the endeavour to prevent more than the correct quantity of sugar remaining in the package cannot begin to match the deftness with which the seller of meat handles the scales. They seem to poise at his first touch with an accuracy at even weight that astonishes the average caller. Yet occasionally a butcher is known to fail, though other causes may arise over which he has less control. A Corriveau, a Montreal, butcher of limited means, has made an assignment. He owes about \$1,300. He has been doing a small business for some years.

FRIDAY, NOVEMBER 3RD, 1899.

BREAKFAST FOODS.

The retail grocer of the present, as he glances at his shelves and sees from ten to fifteen different kinds of breakfast food, is apt to recall his own earliest recollections of the breakfast table. Oatmeal and buckwheat cakes will be very apt to run the limit of his memory, beyond the regular bill of fare. Should he attempt to conduct his store to-day without carrying the full quota, which really requires a retentive memory to keep in mind, he is apt to lose custom as a consequence.

Among the score or more of special foods now on the market, each one claiming all the good qualities of the others, together with an added health-giving nerve-strengthening feature naturally and peculiarly its own, may be mentioned the following, which vie with each other for morning recognition, and all day remembrance: Shredded wheat biscuit, package, 15c; granose biscuit, package, 15c; vitos, wheatall, wheat manna, Pettijohns, grain-o, rolled oats, 10 pounds, 25c; cornmeal, 12 pounds, 25c; flake barley, pound, 5c; rolled wheat, 8 pounds, 25c; oatmeal, 9 pounds, 25c; granose flakes, package, 15c; granola, package, 15c; grape nuts, package, 20c; Swiss food, package, 15c; Quaker oats, package, 12c; germ meal 9 pounds, 25c. The prices given are those announced by departmental stores and are, doubtless, cut close in some instances, although ten pounds of rolled oats for 25 cents means a profit of 33 1-3 per cent. on the investment, or 25 per cent. of the sale at present market quotations.

All the above goods possess nutritive qualities which should at once commend them to the purchaser of family supplies. The evil to the grocer lies in their great variety. To conduct his store on first-class principles, he must keep what is on the market and commands ready sale. To buy a case of each of the packaged goods gives him too much stock, for all do not sell alike; furthermore, he requires to buy 5 cases at a time of some lines in order to get the lowest price and be able to compete with others who buy in this manner. Some goods are guaranteed, the owners or jobbers replacing unsold stock with fresh packages the following season, but others are sold unconditionally and such goods give the dealer most trouble.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON.

*Luxury and Home Comforts.**Unexcelled Cuisine.***Inclusive Terms, from 10/6 per day.**

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For Visitors, "ERMINES," LONDON.

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THE STANDARD ASSURANCE CO. ESTABLISHED 1826.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$44,700.00
 Investments in Canada, 14,150.00

[WORLD WIDE POLICIES.]

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

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NORTHERN ASSURANCE CO'Y.

INCOME AND FUND (1892)



Capital and Accumulated Funds, \$38 355,000
 Annual Revenue from Fire Premiums.....
 Annual Revenue from Life Premiums..... } 5,715,000
 Annual Revenue from Interest upon Invested Funds.....
 Deposited with Dominion Government for the security of Canadian policy-holders 200,000

Head Offices:—London and Aberdeen.
 Branch Office for Canada, Montreal, 1730 Notre Dame St.
 Manager for Canada,—ROBERT W. TYRE.

Insurance.

PHENIX ASSURANCE CO'Y

OF LONDON, ENG.

Established in 1780. Canadian Branch
 Established in 1804.

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WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms.

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

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THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
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THE IMPERIAL LIFE ASSURANCE COMPANY

OF CANADA.

HEAD OFFICE - - TORONTO.

President:—Hon. SIR OLIVER MOWAT, P.C., G.C.M.G.

CAPITAL - - - \$1,000,000.00.
 Government Deposit - - - \$250,000.00.

Being the largest Government Deposit made by any Canadian Life Company.

For an annual consideration of \$350, a young man aged 25, can secure a competency for himself by obtaining an Imperial Life Bond, guaranteeing to him an income of \$500.00 per annum for fifteen years upon his attaining the age of 55, and the face value of the bond, \$10,000.00, when the annual income ceases. In the event of death before age 55, the same guarantees will be paid to his estate.

For further particulars apply to **PROVINCIAL OFFICE,**
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ESTABLISHED 1865.

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MONTREAL.

Telephone Main 947.

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THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, NOVEMBER 3RD, 1899.

THE SUSPENSION ON THE LAKES OF THE CANADIAN COASTING LAWS.

The recent action of the Dominion Government in suspending partially the Canadian coasting laws for the remainder of the season of navigation, so far as the carrying of grain on the great lakes and the upper river St. Lawrence are concerned, has naturally given rise to the feeling that an injustice is being done to the interests of the large Canadian inland shipping and transportation companies.

It is claimed by those interests that this concession, in favour of American vessels, has been made without any necessity for Canadian interests and without any reciprocal advantage given by the United States. This arrangement will allow American vessels to carry grain, for export only, from one Canadian port to another Canadian port.

The reasons given for this action of the Government are that there is a larger accumulation of Manitoba grain at Port Arthur and Fort William than the number of Canadian vessels would be able to carry within reach of the Canadian seaboard before navigation closes, and, but for this relaxation of the laws, the inevitable result would have been that the grain would be carried to Buffalo and once there it would find its way to American seaports, whereby trade would be lost to Canada, whereas by this concession, the greater part of its handling would still be Canadian.

As, in most cases, there are two distinct standpoints from which to look at this matter, the principle involved

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SWIFT CYCLES.

We made the first Bicycles in England in 1869, and are making the best Cycles to-day.

Applications and Enquiries to

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CHEYLESMORE WORKS,

COVENTRY, ENGLAND.

being a most important one. It is claimed by those who have been sufficiently influential to induce the Dominion Government to take this course—care being taken to say that it is only temporary—that the block of grain at Fort William rendered it necessary and figures showing the grain there and to arrive, seem to justify their pretensions, if the figures can be relied upon. This is where the difficulty comes in. It is confidently stated by others who are equally well posted in these matters, that the quantity of grain now stored at Fort William and Port Arthur, awaiting shipment, is exaggerated. They affirm there being Canadian registered vessels with a capacity equal to the work of carrying all the grain now ready for shipment, and all that is likely to accumulate at those points before navigation closes. They consider it feasible for Canadian vessels to place all this grain within reach of Canadian seaports before winter closes navigation on the great lakes. Any lack of such capacity can be made up by Canadian railways.

These statements are diametrically opposed to each other, but there should be no difficulty in determining which one is correct. If the latter, which we understand is the contention of the Canadian inland shipping interest, is the fact, then it is apparent on the face of the matter that the Canadian inland shipping interests have ground for the feeling that injustice has been done them at this time.

This question is not a new one. The coasting laws of the United States form a part of the Chinese wall system adopted by that country to promote its own interests. The Canadian coasting laws are very similar, they were adopted as a defensive measure to preserve the possibility of maintaining a Canadian marine interest.

In the Canadian laws, however, there is a proviso that the trade would be free to all, if the United States would adopt a similar course. The government of the United States have not shown, or, are likely to show any

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(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

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

Income During 1898, \$6,154,327.27
 Death Losses Paid, 1898, \$3,887,500.95
 Total Paid Members, 1898, \$4,584,005.12

CASH AND INVESTED ASSETS.

Net Surplus Invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898. \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898. Policies, 12,779 Ins., \$32,027,390
 Total Business in Force Dec. 31, 1898 " 102,379 " 280,169,321
 Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

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intention, of changing their coasting laws either on the lakes or elsewhere. Unless then there is a valid substantial reason, based on Canadian interests, for this relaxation of the law, it certainly appears to be an unnecessary sacrifice of Canadian inland shipping interests.

In so serious a matter as this the Government should have been sure of the ground for action to which serious objection is taken. The important opposing interests were entitled to be heard, and if they could have shown that they were able and willing to carry all the grain offered at the points mentioned, they should have been allowed the protection of the law to transact this trade. This is claimed to be only a temporary measure, which is largely of an experimental nature. This may be the case, but experiments are not always successful, and in matters of statecraft are often dangerous.

The world knows the careful way in which our good neighbours to the South look after and protect all their interests, large or small. This is a praiseworthy feature in their national character, and which the Canadians would do well to copy. The danger from this suspension of the Canadian shipping law is, that once the American inland vessel owners have a taste of this particularly precious share of the trade of the great lakes, it will, if it is allowed to continue for any length of time, be considered by them as a national grievance if it is ever taken away from them.

There are certain interests here known to be desirous of throwing the Canadian coasting laws overboard, and letting the Americans have a free run for the trade without any similar concession from the other side. Such course would simply be suicidal from a national standpoint. We do not believe those ideas are at all likely to prevail; but there is always a danger in opening the door, be it ever so little, of not being able to close it again. Some fear the experiment which is now being tested may be the entry of the thin end of the wedge that may result, with continued efforts, in a cleavage not contemplated by those who consented to its introduction. We do not share those fears. Canada now has a marine inland transportation of considerable proportions. It is of too much importance to the country to be sacrificed for the sake of purely theoretical notions. It will not be permanently sacrificed, but even the giving away of our privileges and rights temporarily cannot be justified except for far more overpowering reasons than, so far, in this case, have been clearly established.

The season of navigation is now near a close, yet for various reasons, no progress has really been made in preparing for the great increase in the grain trade via the St. Lawrence route, which was expected and promised on the completion of our fourteen feet waterway—now an existing reality. Why this is the case will shortly become a live question, and responsibility for the failure will have to be placed on the parties upon whom it justly falls.

If Montreal is to be the great entrepot for that trade as we expect it to be, it must be provided with more elevators and storage capacity than it now possesses. There promises to be a revival of interest in this respect shortly. We may expect to see developments soon that will lead to something tangible for the public to take hold of. Far too much valuable time has been lost in this matter owing to conflicting personal interests and, in the general interest, these conflicts should now cease.

Owing to the withdrawal of so many of the regular vessels, from their being chartered for the Imperial service to South Africa, and the discouragement of occasional tramp ships by the unfair insurance discriminating rates to the St. Lawrence, there is such a scarcity of ocean vessels at this port as cannot fail to reduce the volume of exports from Montreal for the remainder of the season. This, however, is only a temporary matter. It is all very well to say that it is now established by authority that Montreal is the national port of the Dominion. This being granted, it is incumbent on those in the trade here to show that they can rise equal to the occasion and by uniting their efforts make it a manifest reality by providing the accommodation necessary for maintaining the eminent position claimed for this port.

BRANCH BANKS ATTACKED.

In his address at the Illinois Bankers' Association held at Chicago, on 5th ult., the president, Mr. J. L. Hamilton, Jr., made a sharp attack upon the branch bank system of Canada. This is a new departure, as it has hitherto been usual for American bankers to speak of our branch banks with envy. Indeed the reason Mr. Hamilton fell foul of our branch banks, at the recent Convention was, that, "We have to-day, especially in the Eastern States, quite a number of bankers advocating the system of branch banking, and the State of New York has gone so far as to authorize State banks to establish branches." He went on to show the probability of a bill being passed to permit National bankers to establish branches at pleasure. "This branch banking system," said Mr. Hamilton, "is being advocated by almost every banking journal in the country, and they call attention to systems in operation in other countries, especially to that of Canada, and recommend for this country the same system." Canada is thus put in the forefront as the chief culprit responsible for setting the alleged bad example to the States. A vicious example our system would indeed be if it were true what our critic says that, "No greater calamity could come to the United States than the adoption of such a system."

Mr. Hamilton charges that the branch system is meant "to squeeze out all banks with a capital of less than \$500,000." He asks, "How many banks are there in this State, Illinois, that could compete, or would be in existence ten years from now, if the branch banking plan was adopted?" In answer to the plea respecting the advantages of branches enabling funds to be transferred from places where there is a surplus to those where there

is a shortage, the economy of management, &c., it was replied that, "the same thing occurs to-day with far less chances of loss to the parent banker," as no trouble is experienced by banks in small places in raising money from large cities if the loans in the locality are good. Our critic says, "I notice that some of the parent banks in Canada fail, and their branches go with them." From the way this is expressed one would suppose the failing of banks in Canada was as frequent an occurrence as it is in the States. What are the facts?

Every year more banks go into liquidation in the States than the total number that have failed in Canada in the last fifty years. In 1896, for instance, there were 37 American banks went into voluntary liquidation, and 27 for which the Comptroller of the Currency found it necessary to appoint receivers. That is, in one year as many American banks failed as there are in Canada. Those 64 banks which failed in the States in 1896 had an aggregate capital of only \$6,094,000, or an average of only \$95,220. In 1896 there were 1,372 National banks in the United States in liquidation. The banks, other than National, which failed from 1864 to 1896 numbered 1,234, their average capital being \$43,463. Here we have a record of 2,606 American banks which failed in a period when the total number of liquidations of Canadian banks was only 17! Yet we are asked to believe that the Canadian system of branch banks under which only 17 banks were liquidated in thirty years is a weaker one than the American system, under which 2,606 banks failed in thirty-two years. The number of Canadian chartered banks which have gone into liquidation since Confederation in 1868 is, however, liable to give an erroneous impression as to bank failures in this country. Out of the 17 which have gone into liquidation 12 paid their creditors in full, so the number of actual bank insolvencies in Canada in the same period as there were 2,606 bank failures in the States, viz., 32 years, was only five.

Our critic sneers at the Canadian system of providing for the payment in full of note holders, which he says, "have to take what is left, after the notes are redeemed." This is involved necessarily in any system of currency which provides special protection for the redemption of note issues. Either the President of the Illinois Bankers' Association approves of bank issues being specially protected, or, he wishes bank notes to be treated like other liabilities. If he takes the former position he ought not to have sneered at the Canadian currency system; and if he considers notes should be issued without special protection he is utterly at variance with every sane banker in the world. The depositors in those few Canadian banks which have become insolvent have lost so trifling a sum that, had the noteholders been paid only the same dividend, the difference to the depositors would have been an inappreciable fraction. Had the United States been provided with a system of branch banks similarly organized to those in Canada and Great Britain it is reasonable to conclude that its number of bank failures would have been less by probably two thousand, and the credit of the whole banking system of the States would have been as sound as is that of Canada, instead of being "blown upon" by incessant failures.

The critic of our branch system may well ask— "How many American banks would be in existence in 10 years from now, if the branch banking plan was adopt-

ed?" Doubtless were branches of strong banks established there would be a large clearance of those numerous institutions which are conducting business on a capital utterly inadequate for the safe conduct of banking business, of banks wholly incapable of providing for the financial needs of the local traders. There would have been no such worry and alarm in New York over supplies of money for interior or harvesting purposes as existed recently. The solid fact is that United States finances are constantly being disturbed because of the wretched currency system of the country, and the incapacity of the petty local banks to expand or contract their business operations as promptly and economically as is done in Canada by the branch bank system.

We advise the objector to our branch system to look at the bank returns for the last few months. He will find that, between July and September the banks issued \$6,410,000 additional notes, an increase of 16 per cent., and made an enlargement of their loans by over this large amount. Thus provided they met a sudden demand for currency and accommodation without effort or departure from ordinary routine methods; the currency machine indeed worked as quietly and accurately as a good watch. This movement being so sure and so safe, and so efficient, and so easy was owing to the branch system. The same movement in the United States kept the money market in a turmoil of worry and excitement, as the American currency machine puffs and blows and groans like a worn out steam engine too weak for its work, which threatens under unusual pressure to explode.

ENQUIRY INTO ONTARIO PUBLIC ACCOUNTS.

The new Premier of Ontario, the Honble. G. W. Ross, and his colleagues, have taken a step which entitles them to commendation. In speaking of the Public Accounts of Ontario we have on several occasions suggested their being examined and reported upon by a committee of expert accountants familiar with the financial operations of governments and other public bodies, or large mercantile firms. We have advised this course, as it seemed to us bordering on absurdity for a discussion to be prolonged year after year as to whether the Province of Ontario but the surplus or no surplus question was the one over each successive Provincial Treasurer, or, that such surplus was a myth, as the Opposition asserted.

Manifestly such a problem was wholly beyond the capacity of ordinary members of a Legislative Assembly to solve. There were other points chronically in dispute, but the surplus or no surplus question was the one over which, for many years, the battle raged with more fury than knowledge or wisdom. Into the fray there plunged, every Session, numbers of members on both sides of the Legislative Assembly whose knowledge of accounts would not enable them to earn a living in a business establishment.

One of the most honest, as he was was also one of the ablest critics of the Ontario Accounts, who is now no more troubled with mundane affairs, confessed to us, that his endeavours to get at the real position of affairs, as regarded the great Surplus problem, made him sick. Yet there is nothing in the accounts of a government to puzzle any clear-headed accountant, though, we must admit, that such accounts are not infrequently so stated as to sicken any one who delights to find orderliness, clearness, frankness, and intelligence, displayed in statistical statements. The most fruitful source of muddle in ac-

counts is, an absence of a distinct grasp of this fact, that accounts have only two sides, debit and credit. There is no middle term in accounts. There may be items in suspense, items not classified, items not mature, but, whatever may be their nature as contingencies, they must be enrolled as either of a debit or credit character, either assets, or liabilities. Unless then the mind of a critic of public accounts is quite clear on this vital point he may go on quoting figures till Doomsday, and all the time be floundering about like a man in a dense fog, unable to take a straight course to the haven of a demonstrated result. The very fact that every member of the Ontario Assembly decided whether the Province had a surplus of several millions, or that no surplus at all existed, according to his political views on other matters, was enough to show how near the discussion on the question bordered on the farcical. The Ross Government has appointed a commission of bankers and financiers to examine the books and accounts of the Treasury department, who will be asked to report on the bookkeeping methods, the statements, the investments, and the assets and liabilities of the Province of Ontario. The report of this commission will be awaited with great interest, and, no doubt it will pass a final judgment on the great Surplus question, which has elicited more irrelevant and muddled speeches than any subject ever discussed by a Legislative Assembly.

The Commissioners appointed for the above audit are: Mr. B. E. Walker, General Manager Bank of Commerce; Mr. Angus Kirkland, Manager Bank of Montreal branch, Toronto; and Mr. John Hoskin, Q.C., President of the Toronto General Trusts Company, whose report will command universal confidence.

COURTESY IN MINOR WANTS.

If strict and cheerful attention were always given—or expected to be given—to the minor details of the retail trade, it would not be a point considered worthy of advertising in the local paper that "Your little wants are attended to with as much pleasure and care as we devote to the larger orders that come before us." Yet such is the wording of an advertisement in a prominent Ontario paper by a representative retail house. The little child who goes for a penny purchase is attended to as promptly and politely at the properly-governed store as the lady who rides there in her private carriage. Anything less the little child of the present day would not, or should not, expect. Yet in many retail shops the wants of the little lady or gentleman of tender years are too often neglected through the need of strict attention to the well known shop rules of waiting on each caller in turn.

Still, it is not always the little child who requires the little purchases. In the general store it occasionally takes as long to serve the customer who wants only a certain size and make in a sewing-machine needle, 5 cents worth of wire, or a spool of some particular shade of sewing silk, costing three cents, as the caller for a hat or pair of kid gloves, on either of which a good profit is likely to be realized. This want of attention to minor sales is more likely to become apparent in the energetic, anxious assistant than in one whose most interesting thoughts turn to the hour of closing. A caller for a pair of shoe laces, who is given pleasing attention while he hesitates, perhaps, before deciding between a three-quarter and a four-quarter length, and then between a two-cent pair and a pair of mohair for five cents though

he does not speak of the time he is using, thinks of it nevertheless, and on leaving the store carries, besides the hoes, an opinion of the store and its assistants that cannot easily be changed.

A case in point—a case of pens—may be mentioned. A gentleman purchased a box of writing pens in a large store recently, a store not generally known as handling stationers' sundries. On opening the box he discovered he had but two-thirds the required quantity. He returned and, mentioning the shortage, was handed another box in exchange. Again at his desk, he noticed he had been given another style of pen to what he originally bought. Returning a second time he was referred to the manager who, assuming an air of injured innocence, said: "We are not accustomed to making mistakes in this establishment." The purchaser, when referring to the matter, stated he'd go to Quebec or Toronto for his next box of pens, rather than again patronize that store.

A splinter in the finger will cause more attention to be given that particular member, while awaiting relief, than if the trouble was a broken leg. The millionaire who finds a nickel on the street crossing will probably not console himself with the fact that he is 5 cents richer, but will be apt to recall his lucky experience every time he passes that corner. Doubtless the reason why so many of the minor duties in life are carelessly carried out is owing to the impression, too generally entertained, that but slight notice is taken of small transactions.

THE DELIVERY OF ICE QUESTION.

It is presumable that most cities and towns have each some peculiarity of custom that the residents of other places cannot appreciate or even understand how they can be tolerated. One of the smaller matters that enter into the life of many Montreal householders is that of the delivery of the daily supply of ice in the supposed blocks of ten pounds weight, one block or more of which is supplied to their customers by the various ice companies in the business. As the custom for doing this business has heretofore been conducted has been accepted until now, as a correct one, the companies in question may, perhaps, be excused if they take it for granted that their clientele are satisfied with the present dirty, slovenly method of throwing the ice blocks on the sidewalks, without any notification, there to remain until the party for whom it is intended has occasion to open the front door for other purposes.

In the residential streets of the city, under these conditions, those blocks of 1-2-3 hunks of ice may be seen at many doors before they are taken in. Leaving out all the sanitary features that might be brought in it seems strange that fastidious people, able to pay for the luxury of a daily supply of ice, should allow, and take in for daily use, this particular article in a manner that they would not consent to in the delivery of any other product that enters into the daily family consumption. Visitors from cities have expressed their astonishment that this dirty custom should be tolerated by the friends they may chance to be staying with. That feeling is not surprising, for possibly such a custom does not prevail elsewhere.

Our citizens have grown up with the custom and, perhaps, do not realize the condition with the same keenness of vision that a stranger would. The manner of the present delivery is certainly unique. The man at

the end of the ice wagon is armed with his forcep-shaped instrument and seizing hold of block after block, hurls them, with more or less precision, on the sidewalk with the calculated impetus to land them in the middle of the pathway. The successful ice-deliverer will always be a successful curler, as the same rule in the application of a propelling force will apply to both. In the case of the curler, however, there is always a friendly hand with a besom in it to sweep away any obstacles, dirty or otherwise, to prevent the stone reaching the tee, but the block or blocks of ice is sent along to its destination, and passes over anything that may be in its way, no matter how dirty it may be. In many, if not most cases, these blocks remain for hours for passing dogs to sniff at and as stumbling blocks for pedestrians whose thoughts or looks may be for the moment in other directions.

There is no reasonable excuse or justification for this unseemly manner of ice-delivery in Montreal. In the great city of New York, for example, perhaps more families are supplied with ice in proportion to the population than in any city in the world. There, throwing the blocks, on the sidewalks, to be left for an indefinite period would not be tolerated. In that city the ice is carried direct from the wagons and placed in a decent manner either on the steps or inside of the residences. Why should that not be done in Montreal? The prices charged in New York are no higher than they are here, but the question of charge is not the main question, rather it is one of decency and domestic, as well as public, convenience.

The general delivery of ice for the season is now pretty well over, although families are more and more getting into the way of using it all theyear round. There are many companies now engaged in the ice business and before another season for the general delivery comes round, it might be found to pay the most enterprising ones to inaugurate a change in their methods of delivery and cause the blocks to be delivered on the top steps of their customers' residences, and the door bell rung, so that it might be taken in without any contamination from the street.

It is attention to matters like this that add to the comfort and attractions of urban life, and once the change in this respect is brought about—as it surely will be before long—citizens will wonder how they ever submitted to the present system of ice delivery in Montreal.

THE LOCAL VOLUNTEER SEND-OFF FIASCO.

The City Council of Montreal made a deplorable blunder in allowing our volunteers to leave this city without any public demonstration, such as was made in all other cities and towns in Canada from whence recruits were drawn for service in South Africa. At Halifax, Toronto, Peterboro, Guelph, Woodstock, Kingston, London, Belleville, St. Hyacinthe, and other places, east and west, the whole population turned out to show the volunteers that they had the heartiest good wishes and warmest sympathy of their fellow-Canadians. At every station passed by the trains conveying the volunteers there were crowds waiting to manifest their loyalty by cheering, "The Soldiers of the Queen." In every place the brave fellows were showered with gifts from the local Corporation, and private citizens.

Never before, not even when troops left for service in the North-West, were such enormous crowds assembled to

give a hearty send-off to Canadian volunteers. Never before were such splendid manifestations of loyalty to the Empire made in this Dominion. Never before were private gifts so numerous, so munificent, so considerate, made to men going on a public service. Numerous firms all over Canada not only presented those of their employees who were leaving for the seat of war with handsome gifts, but assured them of their situations being kept open for them until their return, and assured them also of their dependent relatives being provided for in their absence. Besides all this enthusiastic liberality many firms effected at their own cost, insurance on the lives of their employees. To crown this outburst of munificence one Canadian provided Sir Charles Tupper with the means to furnish each volunteer of the entire contingent with life insurance for \$1,000, and accident insurance, in case of his being wounded, to amount of \$500. This operation was duplicated by the Federal Government, so the men are well provided for in this respect, which fund, we trust, will not be touched.

Montreal has raised some \$8,000 towards a fund for providing for the dependent relatives of the local recruits who have gone to the war, so this is quite enough to show that the hearts and the brains of this city are sound. But, it was a most unfortunate thing for the authorities of the city to have shown by their apathetic neglect of this great occasion that they do not represent either the sentiments or the intelligence, neither the hearts nor the brains, of the people of this commercial metropolis. This only can be said in excuse. The Ottawa militia authorities, with scorn for the proprieties of such an occasion, fixed the time for the departure of the troops from this city at so early an hour, 7.30 a.m., as to prevent a popular demonstration. But the same irrational policy was tried with Toronto, but the City Council so warmly resented this, as to compel the militia department to fix the time for departure of the volunteers at an hour convenient to the citizens. The result was, that the people of Toronto turned out en masse to bid the men. "Good-bye and Good Luck!" Had our Council been half alive to their duty they also would have had had the hour of departure changed so as to give our citizens a chance such as those of Toronto, Halifax, London, Ottawa, Kingston, and many other places enjoyed. Had this been done Montreal would have been saved from what even the English press regards as "a grave reproach," and which, outside of this city, and outside of Canada, is regarded as a proof that this city is not in harmony with the rest of the Empire.

Historic opportunities are rare. The departure of our volunteers on Imperial service was a great historic opportunity. The occasion was unprecedented for manifesting to a clique of ill-conditioned cavillers at home, and to doubters and the ill-informed abroad, that Canada is a unit standing by the Empire in its time of peril. The neglect of this opportunity has no meaning beyond exhibiting the lack of public spirit, and the supineness regarding public duty which characterises the present City Council. We deplore there having been no opportunity given in this city for displaying the popular sentiment. But our city volunteers are intelligent enough to know, that they leave Canada with the heartiest cheers, good wishes, and sympathy of the people of Montreal, of all races, all creeds, and all parties. The magnificent demonstration at Quebec did honour to that city, and to the Dominion;

TAXATION AND REPRESENTATION.

A warm public controversy has sprung up over what we submit is a false issue, an issue which in fact has no existence here. A strong protest has been made against Canada bearing the cost of the South African contingent on the ground that, as Canada has no representation in the British House of Commons, she ought not to be taxed to bear any part of the cost of a British war.

The principle is sound enough, but there is no existing condition to which it can be applied. Canada has not been called upon by the home Government to supply troops for South Africa. The offer made by Canada to send a contingent to the seat of war was a purely voluntary act by Canada. The British Government gave no intimation that it would expect such a contingent, much less demand it, nor, when it was offered, did the home authorities demand that its cost be defrayed by Canada. The whole of the fuss then being made over Canada being taxed for an Imperial object without her having a voice in Imperial councils is a very bad case of, "Vox et preterea nihil," or, "Much ado about nothing."

When Great Britain demands our assistance by a military contingent in a foreign war, and demands that we bear the cost of such assistance then will be the time to talk about taxation and representation going together. Under existing circumstances the controversy and the excitement it has raised are highly irrational. As the Hon. Edward Blake said in a memorable debate, "It is time to bid the Devil good morning—when you meet him." The whole grace and significance of the Canadian contingent for South Africa arise from its being a spontaneous movement on the part of the people of Canada, apart from the Government. In the last half century we have seen many popular outbursts in the old land, and on this side, but never one which was so enthusiastic, or one anything like so universal as the movement in Canada to help the Mother Country in its struggle to defend British supremacy in South Africa.

HISTORY OF BANKING IN CANADA.

Mr. B. E. Walker, General Manager of the Canadian Bank of Commerce, has issued in book form his, "History of Banking in Canada," which appeared some time ago in an American publication. The bankers of Canada, as well as all interested in the financial history of this country, indeed of its history generally, are indebted to the author of this work for placing it before them in so attractive a form. We need hardly say how excellent this treatise is from a literary standpoint, as Mr. Walker's eminent ability as a writer is well known. The work before us well illustrates the combination of fullness of knowledge, practical experience, sound judgment, with a capacity for the orderly arrangement of a vast body of materials in a succinct, readable narrative which proceeds and develops in chronological sequence step by step unencumbered by extraneous matter.

Mr. Walker is known to be a powerful champion of the Canadian banking system as now established. His personal views are not obtruded in this work, but he makes the history convey its own lesson, as a skilful advocate marshals evidence so as to constitute a convincing argument in support of his case.

The history is divided into the following sections, or groups: (1) 1668-1760—New France. Card money and other paper issues, 1685-1719, 1729-1749, and 1750.

1760. (2) 1760-1791—British occupation. Country without paper money. Coins of several countries legal tender. (3) 1791-1812—Representative government established in 1791, but attempts to obtain charters for banks of issue unsuccessful. (4) 1812-1717—Paper money issued by Army-bill Office. (5) 1817-1867—Joint stock banks established under provincial charters. (6) 1867-1890—Dominion of Canada. Charters issued by the Federal, instead of Provincial Government. The banking history of all these periods is dealt with as succinctly as possible, with a brevity however which does not overlook any relevant facts, or movements.

The nature of the Banking Act now in force is treated more fully: A copy of this Act is given in full, with comments of a practical nature on the different sections, and upon the respective relations of the borrower and of the depositor to the bank, and of the bank to them. A terse statement is made of the branch bank system, which is summed up as follows: "This system not only enables every town of 1,000 or 1,200 people to have a joint stock bank, but to have a bank with a power behind it generally twenty to fifty times greater than a bank would have such as is found in the towns of similar size in the United States." Mr. Walker's history ought to be in the possession of, and to be mastered by every bank officer in Canada.

FRAUDULENT ELECTIONS.

The result of the North Waterloo election trial at Toronto, before Justices Meredith and Osler, is, that 20 persons are reported for bribery and two are found guilty of tampering with ballots. The recipients of the bribes, which were proved to have been paid, ought to be disfranchised for a wholesome length of time. As for those who tampered with ballots, their offence is one recognised and a punishment provided for in the criminal law. The offence is really forgery and involves perjury in some cases. In other instances it is the theft of, or destruction of public property. On the lowest ground, viewed as a property privilege, a ballot paper is a highly valuable document. The right to cast a ballot has cost some voters heavy sacrifices. The fact of bribery being practised proves ballots to have a monetary value. The destinies of a country may be changed by a small number of ballots, and men may get control of the entire revenues of a nation by manipulating ballot boxes. To secure such a stake, or some office, unprincipled politicians will grovel in the mire of electoral crimes. Manifestly it is a very dangerous thing to hand the government of a country over to men who have won their positions by a mean form of rascality, by absolute crime. These election scandals are a menace to business interests, as they prove that it is feasible to secure by fraud authority to guide the legislation of the country.

The operators recently condemned by Justices Meredith and Osler, secured an appointment as sworn election officials. They had the handling of ballot papers placed by voters in the ballot box. By some "devilish contrivance," as Burns says in *Tam O'Shanter*, they learnt how each ballot was marked. If one was in favour of their party opponent they spoiled it by making a second mark by which it was vitiated. This was done by a small piece of lead pencil fixed under the finger nail by glue, which fixture, though practically invisible, enabled a mark to be made by the person so fraudulently equipped. The trick showed a deliberate intention to

commit crime, as the operators had been instructed in the art of fixing these nail-pencils, and of detecting which ballots to so mark as to destroy.

The possibility of so tampering with ballot papers ought not to exist. To avoid the risk is a very easy matter. The ballot in Ontario is manifestly not secret, nor is there open voting. The system allows the ballots to become exposed to certain officials. These officers are appointed by the Government of the day, so that, by such espionage, the authorities are able to hold a whip over the heads of any class of voters they choose to hold in subjection.

Such a system is unmanly, it is demoralising. It pretends to be the thing it is not, for, pretending to be a secret ballot system it is so arranged as to expose all ballots to the observation of officials who, by it, are able to record how every elector has voted, just as well as if open voting were practised. Beyond the absolute theft of the voter's ballot; the wrong done to the other electors; the fraud practised on the Legislature; and the defilement of a constituency by tampering with ballots, there is declared to be a gross fraud practised upon the party charged with concocting these crimes. "An enemy hath done this" is loudly proclaimed by the accused. Certainly no enemy of a political party could do it a fouler wrong than unjustly to fix upon such party the disgrace of tampering with ballot boxes and ballots. Election scandals, which disgrace Canada before the world, will continue while the present hypocritical ballot system of Ontario is maintained as it suggests and facilitates fraud.

LADY ABERDEEN ON CANADA.

In a magazine article Lady Aberdeen tells an interesting fact about the late Mr. Gladstone. When Lord Aberdeen was selected by him as Governor-General of Canada, Mr. Gladstone expressed a wish that he should pass every year a portion of his time in each of the Provinces and reside in various capitals so as to acquire a thorough knowledge of Canadians and the Dominion. The Grand Old Man showed much wisdom in this request, to which Lord Aberdeen paid due attention. One of the results of the knowledge thus acquired is a strong recommendation by Lady Aberdeen for persons in England who retire from business to settle in one of the Maritime Provinces—she favors Prince Edward Island of the attractions of which for residence her ladyship speaks quite enthusiastically in the *Temple* magazine.

"There are the Maritime Provinces, which visitors to Canada see little of. Yet they are extraordinarily attractive. British folks, in middle life, who have a small competence and want to go abroad to settle down, cannot do better than choose a Maritime Province for their home. The one idea of people who leave the Mother Country for Canada is to push out into the far west, and they rather overlook the beautiful country nearer at hand. There has been a considerable migration from the Maritime Provinces themselves to the west, with the result that there are many nicely arranged farms to be obtained, within easy reach of the towns, with many educational advantages, and where life would be delightful. Anybody accustomed to farm life and has £500 to spare could get a really beautiful home in every sense of the word. One of the spots I became enamored with was Prince Edward Island. Indeed, speaking of Prince Edward Island, I can use no more expressive term than

to say it is a perfect love of a place. It is very green, has high red cliffs, and all belonging to it are so devoted that they never speak of it as anything else than "The Island."

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

The above company has issued a circular to its policy-holders explanatory of the change made in its plans of life assurance. The circular reads:

Had a present member originally insured under the present whole-life plan of the Association, he would have paid a certain premium based on age of entry and have accumulated a certain reserve, the amount of which is determinable from the original date and age of issue. This reserve he could have borrowed, the policy affording ample security for the loan. The Association will utilize this fact—common to life insurance—to permit him to change to the plan at the present table rate for his original age at entry, upon his giving a note, as a lien against his policy and any surplus or dividends thereunder, for the amount which would have accumulated as a reserve at the time of change. This note will bear interest at the rate of five per cent. per annum. No medical re-examination will be required. If the member desires, he can pay, in cash, the amount of the required reserve, or by a small annual addition to his premium he can provide for extinguishing the loan within a number of years equal to that of his membership at the time of change, each completed year making a proportionate reduction in the amount of the loan and, consequently, in the annual interest.

If any member desires to pass a medical examination and place his insurance upon attained age, thus avoiding the lien incident to the plan above outlined, the privilege will be accorded him of paying seventy per cent. of his premium in cash and the balance in a premium note bearing interest at the rate of five per cent. per annum, against which future dividends may be credited.

The circular declares that, "either plan is simple, scientific and equitable, and the offer is to the advantage of every member who holds one of the old forms of contract."

THE BANK OF ENGLAND.

(Continued from last issue.)

The offices comprised in the Issue Department of the Bank are the Hall, the Bullion Office, and the Gold-weighing Room. In the Hall, notes and gold are exchanged by the public one for the other, and notes are exchanged for other notes of a higher or lower denomination. In the Bullion Office bar-gold is bought at the rate of £3 17s 9d per ounce, or exchanged for sovereigns at the rate of £3 17s 10½d per ounce, at which rate bullion is also sold. Nearly all the imports of gold and silver to this country are taken to the Bank of England for delivery to consignees. The duties connected with these consignments are undertaken by the Bullion Office, where small charges are made for weighing, packing, and collecting freight, &c. In the Gold-weighing Room gold coin is weighed automatically, at the rate of about 2,000 pieces an hour each, by about a dozen beautiful little machines worked by an atmospheric engine. Bank-notes are not re-issued after having been once paid, and in the Bank Note Office registers are kept in which are recorded the dates of issue and return to the Bank of each respective note. The particulars of the payment of any note can be ascertained by a reference to the Bank Note Library, where the paid and cancelled notes are kept for seven years, after which they are burnt on the Bank premises. For the privilege of issuing the £15,750,000 against

securities, and for exemption from stamp duty, the Bank pay an annual sum of about £200,000, together with any profit which they may derive from the notes issued against gold to the Government. The paper on which bank notes are printed is manufactured expressly for the Bank of England at Laverstock in Hampshire, but the dies from which the water-mark is made, as well as the plates from which the notes are printed, are made at the Bank. The notes are all printed at the Bank's own printing-office under the care of the printing superintendent, the quantity of notes required from time to time being regulated by the chief cashier, who is responsible for their safe custody as soon as, by a second process of printing, the numbers and dates have been filled in for the purpose of issue. The average number of bank notes paid and cancelled each day is more than 40,000, and no less than 80,000,000 cancelled notes may be found as a rule, stored and sorted for reference, in the Bank Note Library. The Bank of England also undertakes the printing of "rupee paper" for the Indian Government.

The "Banking Department" of the Bank of England is the separation of the ordinary banking business from the business of financial agency and issuing notes. In a speech on the renewal of the Bank charter in 1844 Sir Robert Peel said, "With respect to the banking business of the Bank, I propose that it should be governed on precisely the same principles as would regulate any other body dealing with Bank of England Notes." The Bank Act of 1844, then, does not touch the management of the Banking Department in any way beyond requiring that a weekly statement of its assets and liabilities shall be published. The statement—which forms part of the "Bank Return"—may be thus analysed. On the left hand side are the liabilities, divided into the liability towards the proprietors of the Bank as shown by the amounts of "Proprietors' Capital" and "Rest" (which latter is practically an addition to the capital); the liability to the Government, as shown by the amount of "Public Deposits," which are balances of different Government accounts; the liability to the customers as shown by the amount of the "Other Deposits," which are the sum of the balances of the current or "drawing" accounts; and the liability to the holders of the Bank's acceptances as shown by the amount of "Seven-day and other Bills" in circulation. On the other side of the statement are the assets by which these liabilities are represented, divided into "Government Securities," which show the amount of the banking capital invested in Government securities; the "Other Securities," which show the amount of other investments made by the Bank; and, separately, the "notes" and "gold and silver coin," which show the amount of cash in hand for the current purposes of the Banking Department. This sum of notes and gold and silver coin forms, so to speak, the cash assets of the Bank, and the proportion which it bears to the current liabilities disclosed to the public and other deposits and seven-day bills is called the proportion of reserve to liabilities, and is always a matter of great interest, and often of great anxiety to the City on Thursdays.

The question of proportion which these cash assets should bear to liabilities is one of extreme importance to a prudent banker. It is generally considered that it should be about one-third, but a proportion of reserve to liabilities of only 33 per cent. in the Bank Return would create considerable anxiety, while in an ordinary joint-stock bank's accounts it would, I fancy, be abnormally great, far greater than that disclosed by the half-yearly accounts submitted to the shareholders, which may naturally be supposed to represent the financial position in the most favourable light. The publication of the weekly Bank Return is so useful and important to commerce, banking, and finance that it is to be regretted that the law which calls for it is not extended to all joint-stock if not to private banks. We might then hope to see an end put to that faulty system of banking, which in good times, in order to pay extraordinary dividends, encourages overtrading by giving every possible facility to speculation, and, when a reaction comes, suddenly cuts off all "accommodation" calls in all the resources, and drives its customers to the Bank of England, in the hope of obtaining that ready money which it is no longer willing itself to supply. The Bank of England, through their Banking Department, undertake duties merely to

BANKING IN THE KLONDYKE.



BANK BRITISH
NORTH AMERICA
1 1/2 TON

THE LAST SHIPMENT OF GOLD FROM DAWSON CITY SEP 14 1898
ABOUT ONE MILLION AND HALF

CLIP PHOTO
C. DANSON (NY)
CANADIAN
BANK OF
COMMERCE
1 1/2 TON

We give another illustration depicting an incident of banking life in the Klondyke. It represents certainly a highly remarkable scene. There are few persons living who ever saw boxes piled up containing three tons of gold, or even a single box of the precious metal prior to its being coined. The picture exhibits the 4th shipment of gold made by the Bank of Commerce from its Dawson City branch, amounting in value to \$1,500,000. The eight iron-

bound boxes are those from the Bank of Commerce, each box requiring two men to carry it. The smaller boxes are those of the first and only shipment of the season of the Bank of British North America, which also has an agency at Dawson City. The gold is en route to the smelter for conversion into bullion. Now that the South African gold field seems likely to have its supply cut off, the stream of gold from the Yukon will be found particularly convenient.

wards their own customers and the Government. Their banking business is conducted for the most part (in theory, at all events, on the same lines as any other banking institution. It is unreasonable, therefore, to suppose that it is any part of their duty, in times of panic or crisis, to find ready money for a public shunted over to them by its own bankers, who from an inordinate desire to pay large dividends have placed themselves in a position of inability or unwillingness to find it themselves. And yet some such theory as this is advanced by many well-known writers on banking and finance. Bankers, probably knowing the weak points in their system, become sadly selfish, and are quick to take fright at the first signs of a panic, which they often do much to increase. The suspension of the Bank Act is to them the only true solution of the difficulties caused by over-trading, over-speculation, and inflation of general business. At their earnest entreaty—not at the solicitation of the Bank of England—has the Act been thrice suspended; not, as subsequent events proved, because any suspension of the Act was really necessary, but because bankers hesitated to do their duty to their customers except under the shelter of its protecting wing. Nothing can be more erroneous, or, indeed, more mischievous, than the doctrine that it is the duty of the Bank of England to keep the "reserve" of the whole country, simply on the ground that, for Clearing House purposes, it suits the convenience of bankers to entrust them with large balances, and because they

act as agents for the Government in automatically regulating the note issue of the kingdom.

(To be continued.)

WEBSTER HOUSE FIRE.

The burning of the Webster House in this city, on Tuesday morning last, resulting in the loss of three lives and serious injury to many others, is but another proof of neglect of proper fire escapes. The knowledge of such loss of life in New York city recently, would be thought sufficient to prevent such hotels as the above from being patronized, particularly by the travelling public, who, as a rule, are known to the average hotel clerk as being most careful in inquiring as to these conveniences. But danger will continue to be discounted and such disasters will be chronicled from time to time until a law is enforced for proper protection of guests in public hostelries by fire escapes being conducted to afford safe egress to inmates when a fire breaks out.

RECENT FIRES.

Fingal, Ont., October 25th.—Fulton Bros. saw mill completely destroyed. Loss, \$5,000; no insurance.—Port Dalhousie, Ont., 29th.—The Windsor Hotel property, along with

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WESTMINSTER, S.W., - - LONDON, ENGLAND.

John R. Smith's butcher shop was totally destroyed. Probable loss on building, \$6,000.—Leamington, Ont., 28th.—Kennedy Bros.' evaporating factory, near the Michigan Central depot, destroyed. The fire originated from the kiln, and was thought to have been caused by excessive heat. The building belonged to the Molsons Bank. The loss is estimated at about \$2,000, with no insurance. The factory employed about 60 hands.—Montreal, 31st.—Webster House burned. Loss, \$40,000 to \$45,000; insurance on building, \$10,000 in Hartford and \$6,000 in Royal. On contents, \$3,000 in Norwich Union.

—Bay of Quinte Notes.—Mr. Gaylord, managing director of the Deseronto Iron Company, has visited different parts of North Hastings looking for iron to be used in the Deseronto smelter. The iron property known as the "Mountain," sixteen miles from the O. B. & N. Railway, was visited. He intends to make a thorough test of the property to ascertain the amount of ore, and if the quantity is sufficient, an extension of the O. B. & N. Railway will in all probably be built to the mine. The vein has been traced 700 feet and is 24 feet wide. In testing it by the compass it stood at ninety degrees which is the highest possible compass test. Mr. Gaylord took additional samples back with him to Deseronto, for further assay testing. He will begin within a week to make cross cuts every few feet across the vein. The work will be under the direction of Edward Cowan, of Marmora, who has for some time past been employed by the Rathbun Company, prospecting iron properties for the company.—That this is Canada's growing time is evidenced by a visit to the Deseronto steamboat dock, where the large freight sheds of the Bay of Quinte Railway and Deseronto Navigation Company are always in an overcrowded condition, the space being completely inadequate for the storage of arriving and departing freight. The cold storage department has been in constant use all the season by shippers of cheese, its facilities being turned to good account by the factories of the district. More and larger buildings are a necessity.—Deseronto people complain of a lack of suitable houses to rent. They cannot be secured for love or money.—The Deseronto Iron Company are making heavy shipments of charcoal

land this week.—The steamers of the Deseronto Navigation Company are doing a splendid carrying business this fall.—Fourteen carloads of hardwood arrived at the Deseronto Chemical Works recently from Coe Hill district. It will be converted into charcoal. These works are kept busy supplying charcoal for the smelting works. Six or seven carloads a day are used in the manufacture, representing sixty-six cords.—Local railway men have been making desperate efforts to break the blockade at Deseronto Junction. The rush of traffic has been on a great scale. A double track to the Junction from Deseronto is almost a necessity.

—Rumor has it that Canada will soon have the largest paper mill in the world. Some \$6,000,000 is said to be the estimated cost of a huge plant to be erected in the Ottawa Valley, to be completed by September of next year. Employment will be given to 2,000 hands. English capital is said to be at the back of the enterprise, some New York financiers being also interested. Ample water power and raw material are obtainable in that district.

—The capture of four burglars, in this city, on the 31st ult., immediately following the breaking of safes in the offices of Mr. James Price, dealer in hides, and Messrs. J. R. Walker & Co., commission merchants, reduced but did not entirely subdue the gang, who have been operating freely of late. The Canadian Brewing Company's offices were entered and robbed of \$200 the following night. These daring thieves are neither deterred by night watchmen nor modern safes; they go through both with ease.

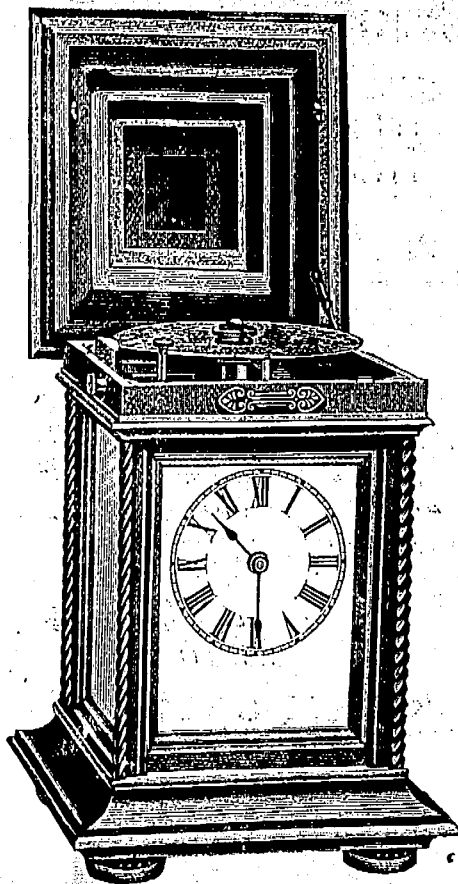
—The Hon. A. S. Hardy, who has just resigned as Attorney-General and Premier of Ontario, has accepted the offices of Surrogate Clerk and Clerk of the Process at Osgoode Hall. The acceptance by Mr. Hardy of such inferior positions, which are little more than sinecures, shows that his health is unequal to the strain of higher duties. Irrespective of party all will wish the ex-Premier of Ontario a return of strength and health. We had marked Mr. Hardy out for a much higher position, which probably he

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BUSINESS CHANGES.

Ontario—J. E. Stephenson, harness, Alma, advertises business for sale; Volta Electric Storage Co., Ltd., Hamilton, incorporation granted; A. Lefebvre, hotel, Sturgeon Falls, sold out to Langlois Bros.; M. McFarlane, general store, Clearville, moved to Ridgetown; L. Banghart, general store, Palmyra, opened branch at Clearville; R. T. Dickson, general store, Turin, giving up business; Philip Young, general store, Vittoria, succeeded by H. Gustin; J. B. Brown, groceries and liquors, Hamilton, has sold out; Estate of T. Fitzgerald, livery and coal, Peterboro, business sold to T. H. Donne; W. A. Broddy, general store, Uxbridge, opening branch at Saunderland.

Quebec.—Bernier & Langlois, agents, Montreal, partnership registered; Whitley Bros., leather, Montreal, dissolved; A. Davignon, general store, Notre Dame de Stanbridge, commenced business; N. Chenier, hotel, Montebello, commencing business; A. Chene, hotel, St. Andre Avellan, removing to St. Victor d'Alfred, Ont.; L. P. Collette, saloon, Montreal, commencing business; Z. L. Desaulniers, grocer, Montreal, commenced business; R. A. Taschereau, drugs, Montreal, commenced business; E. E. Wells, marble, Bedford, commencing business; A. E. Baldwin, drugs, Coaticooke, commencing business; C. Boright, general store, Mansonville, commenced business; T. J. Quirk, drugs, Montreal, commencing business.



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ness; Dean Bros., general store, Noyan, dissolved; Seguin & Co., butchers, Rock Island, commencing business; J. L. H. Langevin, dry goods, Valleyfield, has sold out.

Manitoba and N.W.T.—John Lineham, saw mill, &c., Okotoks, sold general store business to Mahon & Ross; A. MacDonald & Co., general store, Battleford, succeeded by Prince Bros.; L. Bourdeau, general store, Prince Albert, opening branch at Strathcona.

British Columbia.—S. Duck & Co., second-hand furniture, &c., Victoria, retiring from business; Kimpton & Pitts, general store, Donald, opening branch at Athalmer.

New Brunswick.—M. J. Brown, rest., St. John, advertises business for sale; G. C. Jewett, groceries, Fredericton, sold out to Mrs. Lillian A. Ferguson.

Nova Scotia.—Capt. J. H. Coumans, general store, East Jordan Bay, opening branch, at Lockport; A. Riley, groceries, Hantsport, closed business; C. C. Brown, groceries, Wolfville, succeeded by E. B. Bishop & Son.

LEGAL RECORD.

WRITS ISSUED—ONTARIO.

October 26.

Alvinston—London & Western Trust Co. admrs vs M. C. McIntyre, \$602; Bathurst Tp.—B. James vs Christopher Donaldson, \$437; Chatham—Huron & Erie L. & S. Co. vs S. M. Knapp, \$1,041; Etobicoke Tp.—H. Whitham vs Fredk. and L. E. Barrett, \$750; Hamilton—J. Stuart & Co. vs Morris & Co., \$378; T. D. J. Farmer vs Robt. Smith, \$445; London—A. S. Emery vs Jas. Forman et al, \$412; Merriton—C. H. Hare vs G. S. Wilson, \$5,000 Ottawa—H. Glenn vs John Allen, \$1,718; St. Catharines—Helen C. and Mary B. Wallace vs Wm. Garson et al, \$1,605; Sarnia—Evans & Sons vs Sutherland Johnston, \$428; Toronto—A. Thibaudeau vs British American Assurance Co., \$2,500; Winchester Tp.—A. Henderson vs David Moffatt, \$516;—Jane Spratt



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Copper Rope and Tape Lightning Conductors.
Electro Gilt and Silver Picture Cord. Copper and Galvanized Wire Sash Cords. Patent Lockwedge Fencing, Gates, Hurdles, Iron Fencing, &c.

vs Edward Johnson et al, \$850;J. Greer et al vs Southampton Lumber Co., Ltd., \$542.

October 28.

Brampton—T. W. Duggan vs Agnes F. J. O. Hutton and B. F. Justin, \$8,013; London—Guelph Rag and Metal Co. vs J. Harris et al., \$300; Napanee—Jno. Taylor vs Vanluven & Co., et al, \$5,101; Ottawa—O. Leclair vs Sir Adolphe P. Caron, \$389; Sidney—C. A. Jones vs T. H. Blanchard, \$315; Toronto—J. C. Hallamore vs Draper Music Publishing Co. et al, \$300; W. Oxford vs Lydia J. Fleming, \$880; Kensington Furniture Co. vs Ideal Weekly Payment Store, \$482; J. Mitchell vs. Elizth. Mitchell admr., \$743; J. C. Hallamore vs Whaley-Royce & Co., \$300; Wingham—J. Sheppard et al vs W. H. Day, \$491; Hartney, Man.—Confederation Life Assn. vs Ruth A. Dale, \$7,107.

October 31.

Belleville—I. Crowe vs Grace Walker, exrx, \$3,115; W. H. Crowe vs Grace Walker, exrx, \$608; Lis-towel—A. Pequegnat vs C. George, \$546; Oxford—A. M. Ken-nedy vs T. H. Sloan, \$421; Sophiasburgh—Bank of Mont-real vs S. J. Cotter et al, \$310; Toronto—Kate Crowley vs Copland Brewing Co., \$2,500; Bellhouse, Dillon & Co., vs D. L. Vanlack, \$1,500; T. Burke vs Henry Smith, \$300; —J. Brown vs Merchants Bank of Canada, \$617; Buffalo, N. Y.—Conf. Life Association vs Leonard Nattress et al, \$2,070.

JUDGMENTS RENDERED—ONTARIO.

October 26.

Hamilton—W. R. Howse agt Grant-Lottridge Brewing Co., Ltd., \$10,177; Canadian Pacific Railway agt Andrew On-derdonk, \$4,678.

October 28.

Fordwich—Knox, Morgan & Co. agt F. A. Donaghy, \$529; Marmora—C. F. Rees agt W. L. Mitchell, \$314; Niagara—J. Barry agt Frank Menzie, \$970; St. Thomas—H. M. Blackburn agt A. J. Clark et al, \$541.

October 31.

Chatham Tp.—G. Stephens & Co. agt James Langstaff, \$318; Galt—Merchants Bank of Can. agt G. H. Ball et al, \$426; Ottawa—E. B. Tatchell agt A. W. H. Stimpson, \$2,104; Toronto—Canada Per. L. & I. Co. agt Mary Carruth, admr., \$594.

JUDGMENTS RENDERED—MANITOBA.

October 31.

Moose Jaw—J. A. Healey & Co., \$3,024, \$764, \$1,433, \$501.

JUDGMENTS RENDERED — QUEBEC.

October 26.

Montreal—I. Desjardins agt M. E. Bernier, \$200; R. Gard-ner agt C. R. Ellacott & Sons, \$1,500; Montreal Loan & Mtge. Co. agt Mary E. Guerin, \$770; Montreal Loan & Mtge Co. agt Michael Guerin, \$1,371; Montreal Loan & Mtge. Co. agt J. J. Guerin, \$521; Sherbrooke—S. G. Archibald agt J. P. McCall et al, \$700.

October 28.

Montreal—F. Thibaudeau agt Jos. Brouillette, \$1,677; A. A. Phillips agt Dme. Anna M. Duplessis et vir, \$181; H. F. Hoerner agt T. W. Pickus, \$245.

October 31.

Isle Bizard—Emile A. Wallberg agt Nap. Boileau et al, \$552; Montreal—C. H. Ellacott agt C. R. Ellacott & Son, \$2,000; Sun Life Assee. Co. agt Hon. James McShane, \$10,898; Dme. C. Drolet agt Dme. Octave Pepin, \$600; Jane Robb agt J. B. Rose, \$364; Ste. Cunegonde—P. Leompte et al agt Dme. Julien Martineau, \$1,207; St. Jean des Chail-lons—C. J. Marchildon agt Victor Lefleur, \$300; Montreal—Eva St. Amand et vir agt A. Thouin et al, \$210; Weedon Sta-tion—P. A. Drolet et al agt Ad. Tanguay, \$318.

EXECUTIONS—QUEBEC.

October 26.

Montreal—Montreal Board of Trade agt G. Bourdeau, \$300; Bank of Montreal agt A. Charlebois et al, \$2,428; De M. Papineau et vir et al agt Euphemi Lenoir, \$4,002.

October 28.

Montreal—Trust and Loan Co. agt Ludger Cousineau et al, \$7,740; J. B. Caverhill et al agt C. A. Dansereau, \$238; S. Carsley agt Henry Millen, \$3,002; St. Louis—Birkbeck In-vestment Security Savings agt Dme. J. Poirier, \$5,169; Sault au Recollet—Dme. A. Pominville et al agt E. Prevost, esql., \$1,060.

October 31.

Montreal—Z. Charest agt Damase Beaupre, \$200; F. Tremblay agt Dme. Henri Campeau, \$207; R. Gohier et al agt M. L. Desaulniers et vir, \$259; C. F. Lalonde agt Gedeon Forest, \$2,040; Montreal Loan and Mortgage Co. agt Dme. Alex. McT. Watt, \$1,225; Notre Dame de G.—F. Tremblay agt Simond Lacombe, \$812; St. Justin de Newton—M. Leroux agt E. Lavac, \$2,789.

BILLS OF SALE—NOVA SCOTIA.

October 26.

Hopewell—H. E. & T. W. McArthur, \$2,600.

By Special Appointment to H. R. H. The Prince of Wales

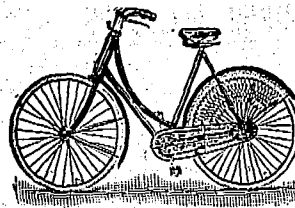
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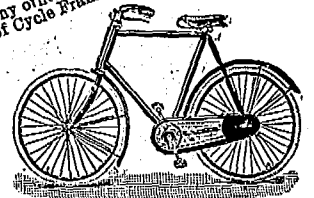
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of Cycle Frames.

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Business Established 1875.

BILLS OF SALE—BRITISH COLUMBIA.

October 26.
Vancouver—Blanchfield & Fraser, \$2,762; A. H. Woodhouse,
\$1,000.

October 31.
Vancouver—G. R. Gordan Co., Ltd., \$10,024; Greenwood—
Frank Hartinger, \$1,600; Nelson—A. J. Marks, \$4,500.

BILLS OF SALE—NEW BRUNSWICK.

October 26.
Newcastle—A. E. Shaw, \$1,900; Stewarton—Archd. Wiley,
\$1,075.

BILLS OF SALE—MANITOBA & N.W.T.

October 26.
Edmonton—Markes-Clavet Dobie Co., Ltd., \$1,400.

CHATEL MORTGAGES—MANITOBA & N.W.T.

October 26.
Edmonton—J. M. Closson, \$1,300.

Shoal Lake—W. J. Tully, \$804.

October 28.

CHATEL MORTGAGES—BRITISH COLUMBIA.

October 26.
Revelstoke—R. S. Wilson, \$2,137; Vancouver—T. G. Bligh,
\$600.

BILLS OF SALE—NEW BRUNSWICK.

October 28.
Fredericton—Simmons & Ferguson, \$2,500.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

October 26.
Duncan City—John Bull, \$343.
October 28.
Camp McKinney—J. M. Lynch, \$523; Vancouver—Jos.
Sheasgreen, \$704.
October 31.
Vancouver—D. King, \$306.

—With all lines of industry held more or less in check through inability to produce and ship supplies, a late report from India is somewhat of an offset. A Calcutta despatch states that the critical condition of the cotton industry is exciting considerable attention there and at Bombay, owing to the over-production of the mills. It is feared the decision to partly close down came too late to save the situation.

BUSINESS DIFFICULTIES.

Joliette, Que., reports two assignments during the past week. J. A. Charland, tailor and mens' furnishings, shows liabilities of some \$6,000. He began in the summer of '98, moving from St. Alexis de Montcalm, where he had been in business for a few years.—Hector Robitaille, dry goods, same place, has assigned with liabilities of \$3,800. He started on his own account in the spring of '97, being formerly a

clerk. Last spring he obtained a quiet extension.

—A demand of assignment has been made on G. Brouillet & Co., shoe manufacturers, Montreal. Mr. Brouillet was formerly of Michaud, Brouillet & Co., and afterwards conducted a factory at the reformatory school, where he was unsuccessful.

—At Lindsay, Ont., James Little, who has conducted a harness shop for twelve years, has made an assignment. His debts are few and small.

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

Made and Guaranteed by

S. DAVIS & SONS,

MONTREAL, Que.

FINANCIAL.

Montreal, 2nd November, 1899.

The war situation has assumed an aspect which threatens more serious financial effects than have been either felt or feared. The power of the Boers has been underestimated. It is now evident that they have been preparing for years for an effort to eject the British from South Africa. The "Notice to quit," served by Mr. Kruger, on the home government, had been long determined upon. Mr. Chamberlain made the startling statement in his brilliant defence that the government had positive proof of the, would be, Czar of South Africa, having been engaged in intrigues, looking to the securing of European aid in this movement. That fact alone justifies the stand taken by

Great Britain. A Vienna paper predicts that quotations of European securities will be controlled by results of battles with the Boers. Oddly enough the Continental markets have been more disturbed by the war than the British. Consols dropped to 102½, a lower point than for some years, but they quickly recovered to 104. The Bank of England has been adding to its gold reserve. The issue of Exchequer bills to provide war funds absorbs a large sum of money waiting for investment, of which there is too much afloat to make it likely there will be any serious drain on the supplies needed for trade. These "bills" are issued at from 2 to 3 per cent., and may be called in any day. There is more trouble in the States over its disturbed finances, caused by bad currency laws, than in England over the war. Call money in New York has again been fetching very high rates, even going to 30 per cent., to the great profit of our banks who have funds at that centre. The rate is now ranging from 5 to 8 per cent. and will likely soon be lower. The annual meeting of the Montreal Street Railway is being held as we go to press. The statement shows a net profit for past year of \$630,870, as against \$601,704, 1898. After four 2½ per cent. dividends were paid there remained a surplus of \$152,537. As the company has now ample funds to enlarge its rolling stock, it should be more merciful to its patrons by taking off the open cars during such cold, and wet weather as has prevailed recently. The Stock Exchange bears tried to do a little squeezing when bad news came from Ladysmith, but failed. Business naturally is flat amid so much uncertainty. Pacific has ranged from 94 to 94½, Toronto Street 108 to 109½, Montreal Street 310½, Richelieu 108½ to 109, Merchants Bank 166½, Molsons 208, Commerce 151½, Dominion 270, and Im-

perial 217. Canada Life has been sold at 500. Late London advices show the market to be firm, no sign of a scare being visible, as the Ladysmith reverse has intensified popular approval of the war. The local rates for call loans stands at 5, and for mercantile paper the same as for some time past.

The following is a comparative table of stocks for w.e. Nov. 2nd, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Montreal.....	53	265	265	246
British N. Amer..	15	122	122	.....
Molsons.....	8	208	207	200
Merchants.....	33	167½	165	181
Eastern Townships	10	156	156	150
Can. Bk. of Com.	76	151	151	150
MISCELLANEOUS.				
Can. Pacific.....	4620	98	98½	81½
Duluth S.S. & At.	2225	6½	5½	3
Dul. S.S. & At. Pf.	50	15½	15½	5
Comm. Cable.....	445	190	183	181½
Republic, xd.....	13250	122	118	.....
Payne Mining Co.	3450	106	104	.....
Montreal-Teleg..	158	175	174	175½
Virtue.....	19700	48	45½	.....
Rich. & Ont. xd..	275	110	110	95
Royal Electric ..	74	158	157	156
Royal Elec. N'ws'k	112	156	156	.....
M. S. R. xd.....	700	312	310½	276½
Twin City.....	200	62½	62½	.....
Montreal Gas Co.	163	195	192	191½
Bell Telephone ..	161	191½	190	173
Toronto Ry. Co..	2093	110	108½	102½
Mont. & Lon.....	650	47	46	.....
Halifax Ry.....	50	102	100	127
War Eagle, xd..	15000	206	277	296½
Mont. Cotton Co.	10	146	146	150½
Can. Col'd Co. bds.	1300	101	100½	98
Can. Col'd Cot. int.	20	25	25	.....
Dom. Cotton Mills	298	101	99	98½

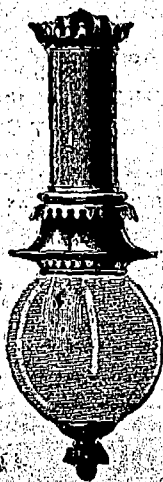
Brazilian exchange for the week ending Nov. 1st, is as follows:

Oct. 26.....	7 8-16d
" 27.....	7 5-82d
" 28.....	7 3-32d
" 30.....	7 1-8d
" 31.....	7 1-8d
Nov. 1.....	7 1-32d

20,000 IN USE.

USERS.

- H.M. Government (1,100 Lamps).
- 40 Corporations and Vestries.
- Over 20 Railways.
- 50 Electricity Supply Stations,
- Etc., Etc.,



BROCKIE-PELL PATENT ARC LAMPS.

Trade Mark—" BROCHIEPEL " without which none are genuine.

OWNERS of PATENTS and SOLE MAKERS:

BROCKIE-PELL ARC LAMP LIMITED.

21, 23, 25, TABERNACLE STREET,

USERS.

- Wm. Whiteley.
- D. H. Evans & Co., Ltd.
- Gardiner & Co.
- Chas. Baker & Co., Ltd.
- Jones Bros.
- Horne Bros.
- Lewis's.



MONTREAL WHOLESALE
MARKETS.

Montreal, Nov. 2nd, 1899.

While hardware, that great staple which seems to take the lead in the prosperous march, appears to be seeking a well-earned rest, many other commodities have kept advancing on. Leather is very firm owing to an advance of 1½ cents per lb. in dry hides. Teas are advancing owing to tight supplies. Glass has been marked up about 5 per cent. In groceries sugars are again lower by 5 cents per 100 lbs., while Valencia Raisins are steadily advancing. There is a serious shortage of freight space, both on land and water. The two leading Canadian roads are very short of cars and much freight is being delayed.

BUTTER.—The market during the past week has been disappointing to those who looked for an improvement. There has been little doing, foreign advices being very unfavorable, which has caused exporters to hold off, consequently there are but few transactions of importance to report. We hear of several sales of choicest creamery in boxes at 20½ to 21 cents, which are for local use, or speculative account. Exporters are making 20 cents the limit and quality must be the choicest. Receipts have shown up large, the greater part of which goes into cold storage. Factorymen are looking for higher prices than prevail at present and are ordering the butter stored. Dairy butter is more active, supplies being small receivers find no difficulty in marketing speedily. Fancy Townships is quoted at 19 to 20 cents, Western ranging from 15 to 18 cents. Rolls are arriving freely and meet with readysale at 17 to 18 cents for choicest lots.

CHEESE.—In this market there has been considerably more doing, prices ruling firm at an advance of ¼ to ¾ cents over last week. Choicest Western is difficult to buy under 11½ to 11¾ cents, with Eastern, 10½ to 11 cents; anything fancy in quality is easily placed at outside quotations. Liverpool cables report available supplies 63,900 packages, as against 53,040 a year ago, showing a reduction of 19,140. At Stirling, Ont., on the 1st inst., 1,884 white cheese were boarded, 11c offered; no sales. Picton, Ont., 1st,—290 colored offered, 11½c bid, 11c sold.

DRUGS, CHEMICALS, BARKS, ETC.—Opium is easier in sympathy with lower prices in producing markets. Quinine is steady with no change since last report. Cocaine is very firm at the recent advance with very limited stocks. Cuttlefish bone is very scarce and prices as a result are expected to be advanced. Foreign markets report a strong demand for white hellebore with stocks on hand almost exhausted. Belladonna holds a similar position with available supplies nearly extinct. Smyrna canary seed and Dutch caraway seed are both higher.

CEMENTS, ETC.—Trade steady, with no transactions of note to record. Arrivals of English cement during the week ending 1st, were: 4,775 brls.; Belgian and German, 1,050 brls. Fire bricks, 134,400.

DRY GOODS, DOMESTIC WOOLLENS.—The word "advanced" appears to tell the story in all lines of dry goods. Even the little sundry supplies that might not be expected to follow any movement, appear to have worked up sufficient life to step forward with the crowd. While raw silk, which has been advancing rapidly within the past two weeks, and fine wool continue in their present condition these features of the dry goods and woollen market will pre-

dominate. Prices of domestic cottons are firm at the recent advance.

EGGS.—The condition of the egg market varies little from last week's showing, except that better prices rule for strictly fresh stock. This quality is scarce, receipts being very light throughout the week. Quotations today are 19 to 21 cents. Lined are also moving well and are difficult to buy as offerings are light. The range of prices is between 15 and 16 cents. There is a large lot of held, or refrigerator, eggs in the market which are not in favor, these being quoted at 12 to 15 cents, but drag along very slowly in keeping with the hesitancy that generally attaches to their age.

FISH, OYSTERS, ETC.—The market has not shown any distinct features since last report. Business is improving with the advent of cold weather, but prices show no change. A St. John's, Nfld., dispatch states that 20 American fishing vessels from Gloucester have arrived at the Bay of Islands in quest of herring. These fish have struck in along the coast in great numbers, and all the vessels are expected to load speedily. There is also a plentiful supply of herring in the southern bays of the island, where great catches are being made.

FLOUR, FEED AND MEAL.—The flour market is experiencing a boom under circumstances which limits its movements. Freights both at sea and land are unable to cope with the general rush for space and flour is one of the first to feel this condition. 5,000 bags were ordered last week from a leading firm here for the Transvaal. Prices are unchanged. Feed is still held in light supply under a continued active demand and firm prices. Quotations are: Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60; and in bags, \$1.65; Manitoba patents, \$4 to \$4.20; strong bakers, \$3.70 to \$3.80; bran Manitoba, bulk, \$14; do. Ontario, \$14.50 to \$15; shorts, \$15.50 to \$16.50; mouille, \$20 to \$23 per ton; oatmeal, \$3.50 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$9 to \$9.50; No. 2, \$7.50 to \$8.00; clover and mixed, \$7 to \$7.50, in car lots on track. Best timothy hay in bulk is held at \$7.50 to \$8 per load, averaging 1,500 lbs.

GAME, FOWL, ETC.—Prices in these lines show little change, owing presumably, to the mild weather, which permits of limited handling by retailers. Receipts, however, are gradually becoming larger and the demand so far, has been equal, preventing any accumulation of stock. Turkeys sell well at 10 cents lb.; geese, 6 to 7c; ducks, 3c to 9c; chickens and fowls, 6 to 7 cents per lb.; partridges, 50 to 55 cents per brace; venison, 4½ to 5 cents per lb.; in carcass; saddles, 8 to 10 cents.

GREEN FRUITS, ETC.—The warm weather of the past weeks has had a depressing effect on apples, both home and abroad. There is little doing locally, though prices are hardening through reports of scarcity from inland points. Regular quotations are: Verdelli lemons, \$2.75 to \$3.50; Spanish onions, in crates, 60c to 65c; California plums, \$1.25 to \$1.40 per box; bananas, \$1.75 to \$2.25; apples, in brls., \$2 to \$3.50;

Cable address: "Scent Fountains" London.

R. R. PATTISON & Co.,

SOLE IMPORTERS OF
FOREIGN FANCY GOODS.
and Factors of English Toys
OF EVERY DESCRIPTION.
191 HIGH HOLBORN, LONDON, W. C. England.
Bone Goods with Sea Side Views.

Thos. B. Cumpston & Son,

LINEN,

Works: St. Helen's Mills, Hunslet,
Whitehouse Street, HUNSLET,
LEEDS, ENGLAND.

Reg. Telegraphic Address:
"CUMPSTON, LEEDS."

—MANUFACTURERS OF—

Railway Carriage Roofing Canvas
D.S. & D.D. Cover Canvas,
Brattice Cloth & Wagon Covers.

Contractors to the following British Rail-
way Cos.:—Midland, Great Northern,
North Eastern, Gt. Western,
South Eastern, and
Gt. Southern and Western Ry. of Ireland.

Auction Sales.

BENNING & BARSALOU.

IMPORTANT TRADE SALE

...BY...

BENNING & BARSALOU,
Auctioneers,
No. 86 & 88 St. Peter Street,
MONTREAL.

...ON...

WEDNESDAY, NOVEMBER 8th,
At 10 o'clock A. M.

(On three months' credit).

REGULAR WEEKLY SALE OF
Dry Goods, Woollens and Worsteds,
Fraises and Beavers, Dress Goods,
Velveteens, Cottons, Prints, Shirtings,
Housekeeping Linens, Blankets,
Shawls, Shirts and Drawers,
Hats and Caps, Men's and Boys' Clothing,
Notions, Etc.

ALSO AT TWO O'CLOCK:

1,000 pairs Assorted Polish and Nickel
Skates.

ALSO AT THREE O'CLOCK:

5 cases manufactured Furs, Raccoon Coats,
Etc.

Also 200 cases assorted Boots and Shoes,
In lots to suit the country and city trade.

32ND ANNUAL SALE

OVER 7,000 CASES

India Rubber Boots and Shoes,
Etc., by Catalogue,

AT AUCTION.

BENNING & BARSALOU, Auctioneers,
Will sell, at their Sale-rooms,
No. 86 & 88 ST. PETER ST.,
MONTREAL.

On **THURSDAY, the 9th NOVEMBER,**
OVER 7,000 CASES

Of RUBBERS and FELT OVERSHOES, being
Seconds of this year's production, consisting of
MEN'S, WOMEN'S, MISSES', BOYS' and
CHILD'S COTTON and WOOL LINED RUB-
BER, LADIES' CARNIVAL BUTTON
OVERSHOES, MEN'S SNOW EXCLUDERS
AND ARCTICS, PURE GUM BOOTS and
SHOES, Etc., Etc.

Sale without any Reserve whatever.
Catalogue mailed on application.

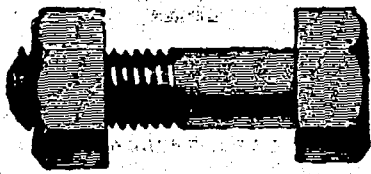
The particular attention of buyers is
invited to this very important sale.

SALE AT 10 A. M. SHARP.

For best quality of **Coal** and Dry Kindling **Wood**, go to **L. Cohen & Son** 36 Prince Street
Tel. Main 814
MONTREAL.

Telegraphic Address: "COOPER, SHEFFIELD,"
11937

Manufacturers of every description of



Bolts, Nuts, & Rivets.

Geo. Cooper & Sons,
EFFINGHAM NUT and BOLT WORKS,
SHEFFIELD, ENGS.

Railway Spikes,
SET SCREWS, WASHERS, &c.

Agents:—Messrs. GEORGE BERKLEY & Co.,
Victoria St., Westminster, London, Eng.

pears, 25c to 50c basket; grapes, Delaware, 20 lbs., 35c; Rogers, 10 lbs., 30c; Niagara, 10 lbs., 20c; blue, 10 to 18c; pears, bris., \$3 to \$5; sweet potatoes, \$2.25 bri.; quinces, 25c to 40c per basket; oranges, \$5 to \$5.50; chestnuts, 7c to 8c per lb.; malaga grapes, \$4.50 to \$7 per keg; California Tokay, crates, \$2 to \$2.25; cranberries, \$6 to \$6.50 bri.; Nova Scotia cranberries are expected to arrive on the market this week.

GROCERIES.—The sugar market has shown another decline of 5 cents per 100 lbs., all round, the third movement of a like amount in three weeks. Granulated is again \$1.50 with yellows \$3.70 to \$4.35. Valencia raisins are steadily advancing and nothing is to be had on the market now under 6 cents. Rice is firm and likely to advance. Beans have advanced considerably being now \$1.30 to \$1.45 per bushel. Molasses holds steady at previous quotations.

HARDWARE AND METALS.—The market appears to have settled down to the old business of buying and selling after succeeding in getting prices, apparently, at a satisfactory mark. No changes have taken place in list prices or discounts the past week. Trade is shown to be good, with very few failures among retailers. Considerable fluctuations are shown in pig tin, both in New York and London but prices react to former levels.

HIDES AND TALLOW.—Prices of green hides show no change. A fair trade is being done at 10c, 9c and 8c for Nos. 1, 2 and 3. Lambskins advanced to 75 cents, as was expected, on 1st November. Dry hides have advanced 1½ cents per lb., and this has caused tanners to look for further advances in leather. Tallow is quiet and unchanged in price.

LEATHER, SHOES, RUBBERS, ETC.—While the local demand for leather has been quiet, as usual at the end of the month, export business shows no falling off from the spirited movement which has characterized it through the season. Prices are very firm here, another advance would not surprise any in the trade. Dry hides have advanced 1½ cents per lb., and leather must naturally follow. Manufacturers' agents are notified to get outside prices in every case. A further advance in sole leather is looked for. Shoe manufacturers are receiving good orders and say prospects for spring trade are bright. The mild weather has held off the usual activity in rubbers, but retailers are fairly well supplied.

PAINTS, OILS AND GLASS.—There has been an advance in glass of about 5 per cent. within the past week, caused principally by the lightness of local stocks, coupled with the strength in the United States. New quotations are: First break, per 50 feet, \$2; second break, per 50 feet, \$2.10; per hundred feet, first break, \$3.80; second break, \$4; third break, \$4.50; fourth break, \$4.75; fifth break, \$5.25; sixth break,

\$5.75; seventh break, \$6.25. There has been no change in paints since last report. The dullness in mixed paints, usual with autumn, is expected, but with light stocks of most materials prices are firmly held. Foreign makes of lead are all advanced in the primary markets. Red lead continues scarce, and zincs are experiencing a like condition. Oils are steady. Rosins are very firm. Turpentine is lower, being quoted to-day at 75 cents.

POTATOES, ROOTS, ETC.—In this market offerings of potatoes have been rather lighter during the past ten days. The low price in comparison with that prevailing for most other commodities has given a hint around that this staple would shortly show an advance. But the crop has been plentiful throughout the continent and this will prevent any purchases on speculative account for some time. Prices range from 40 to 45 cents per bag for best kinds. Turnips are selling at 25 to 30 cents per bushel in a small way, carrots about the same.

PROVISIONS.—A steady trade is being done in smoked meats. The tone of the market has been much firmer, but no advance has taken place. Export trade is good, with full prices being paid. Lard is unchanged under a fair demand. Liverpool cables quote a decline of 6d, but fluctuations are in order and this will undoubtedly be covered before the end of the week. Pork is slow owing to the quite mild weather. Quotations are: Selected, heavy short

boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15 per bri; pure Canadian lard, per pail, 7c to 7½c; compound refined, 5½c to 5¾c; hams, 12c to 13½c per lb., as to size; bacon, 11½c to 13c per lb., as to grade.

WOOL.—DOMESTIC AND FOREIGN.—The market for fine wools continues—and is expected to continue—very firm, with light supplies all round. Manufacturers here are still holding aloof from liberal purchases and are using the limits on any available stock. A Boston report of the 30th ult, states:—"Al previous records of a week's sales

WOOLS,

Cape, Australian, B. As.

COTTON,

Peruvian,

only Canadian Importer

YARNS,

Fancy and Worsted.

GARNETED WASTES.

TETLOW'S CARD CLOTHING.

ROBT. S. FRASER,

17 Lemoine St., - MONTREAL

ESTABLISHED 1867.

Telegraphic Address, MEASURES, SHEFFIELD

TYZACK & HOLMES,

STANDARD WORKS, SHEFFIELD, England.

Manufacturers of

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

SPECIALTIES:

Cold Rolled Cast Steel,
Up to 8 inches wide by ½ inch thick, of the very first quality.
Steel for Springs,
Clock, Watch, and other Flat Coiled Springs.

Cold Rolled Steel for Cycle Trade.
BAND SAWS Set sharpened, Brazed ready for use
or in long lengths unfinished.

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

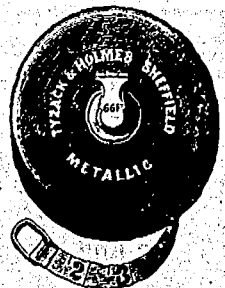
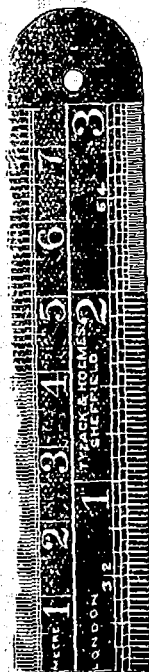
Proprietors and Sole Makers of the

REGISTERED SPRING MEASURE, No. 943,

and of the

Enamelled Waterproof Linen and
Metallic Measure, No. 69227.

GARDEN SPRINGERS.



The Syracuse Smelting Works, William & St. Thomas Sts., Montreal, Are the LARGEST MANUFACTURERS of White Metals in Canada.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

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

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

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

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

have been eclipsed by the enormous business of the last six days. The sales for 1899 have not approached those of the speculative year of 1897, but they are more than twice as large as last year. The American Woolen Company has been much in evidence as a buyer this week, but the demand has been general. An advance of at least a cent a pound has been made all along the line. The Australian markets have advanced 5 per cent. this week, and one big block of Australian wool purchased last spring by an English speculator, held in bond and sold this week at 15¼d. or 42c duty paid, to an American mill, nets the speculator a profit of over one hundred thousand dollars."

SPECIAL NOTICE.

The present is an appropriate time for the trade to take advantage of such sales as are announced on another page by the well known firm of Benning & Barsalou of this city. At the advent of the winter season such bargains as are readily picked up in this way not only serve as direct profit-makers, but throw added life into a business which is often felt throughout the entire season. Bargains tell not only for the purchaser but for the seller. The 32nd annual sale of India rubber coats, shoes, etc., by catalogue will be held on Thursday, 9th inst. Over 7,000 cases of rubbers and felt overshoes will be offered. These are seconds of this year's production; but as seconds in rubber goods are actually as good as first in wearing quality, these are bargains which dealers would do well to cap-

W. SAYNOR,
- Cutlery Manufacturer, -
60 CHARLES STREET,
SHEFFIELD, - England.

Orders Promptly Attended To.

ESTABLISHED 1800.

Rio Works, Howard Street,
SHEFFIELD, England.

Joseph Rodgers & Co.

MANUFACTURERS OF

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

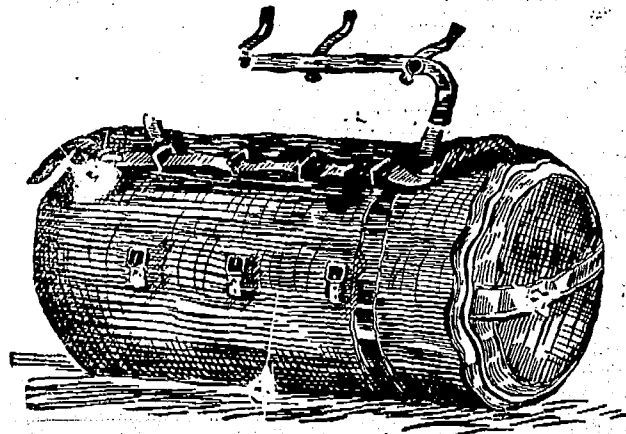
ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.

S. & H. BORBRIDGE

88 & 90 Rideau, 15 to 23 Mosgrove Sts., OTTAWA.

Manufacturers of the following KLONDYKE GOODS:



Rubber Kit Bags, Dumage Bags, Sleeping Bags, Pack Straps, Pack Bags, Pack Saddles, Klondyke Boots, Klondyke Shoes, Been Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican, English and all other kinds of Saddles, Trunks, Valises, Bags, Satchels, Horse Clothing, &c. &c.

Telegraphic Address:—"ASKHAM, SHEFFIELD."

Askham Bros. & Wilson

LIMITED

MANUFACTURERS OF

Cast Steel, Special Tool Steel, and Double Shear.

Crucible Steel Castings.

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

TRAMWAY MATERIAL

Crucible Steel Points & Crossings.

SHEFFIELD,

ENGLAND.

ture. There are no trade-winners equal to cheap rubbers, when they are good. See advertisement on another page. On the 5th inst., dry goods, woollens, and worsteds, freizes, beavers, dress goods, velveteens, hats, caps, etc., will be offered.

GLOVES.

Messrs. A. Jugla & Co., of London, England, have struck out on a new line as makers of gloves. They have patented a method of measuring the hand, so that a more exact fit can be secured than by taking gloves in the ordinary way by sizes. A buyer can have his or her size registered which ensures an exact fulfilment of a true reproduction of the size, for every glove made on this system can be



A. JUGLA, ESQ., LONDON, ENG.

produced ad libitum, with mathematical precision, and invariable superiority. Messrs. Jugla & Co. are not satisfied to cut their kid gloves by the ordinary sizes, but adopt much finer grades so as to ensure a more perfect fit. They divide sizes into eighths instead of quarters. Their gloves are all made from skins which have been specially prepared for their trade. The black gloves of this firm do not stain or mark the hands as is commonly done by those of other makers, who use inferior dyes. They manufacture ladies' chevette gloves of a specially fine quality. Also gents' gloves for dress and street wear and for driving, which are highly popular for their quality and perfect fit. The Jugla firm has also a high reputation for gents' shirts, collars, neck-ties, and underwear. Their silk hose are favoured highly by wearers of these articles of luxury, also

RUSSELL, HORSFIELD, & WHITE,



MANUFACTURERS OF SAWS, ETC.

CANADA WORKS,
38 CHARLES STREET, Sheffield, Eng.

ESTABLISHED 1792.

HILL BROTHERS,

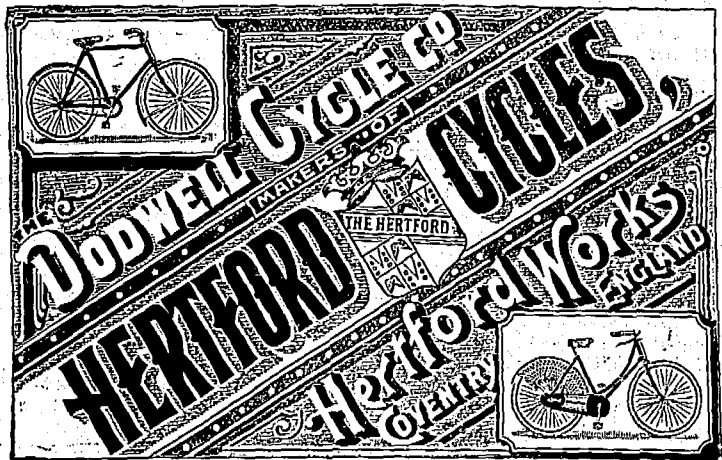
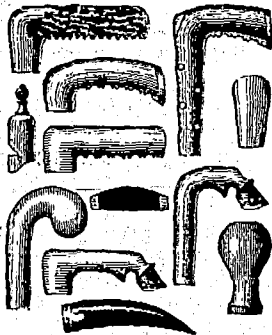
(LATE CHARLES HILL).

BURGESS STREET HORN WORKS,
Sheffield, England.

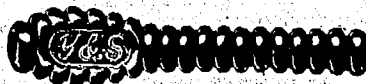
Manufacturers of Every Description of

UMBRELLA AND WALKING-STICK HANDLES,
Stag Hooks for Sticks and Whips,

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



Easily broken to convenient Size.
Patented, August 15th, 1899.



A Striking and desirable Novelty.
Packed 50 Sticks to Box.

Young & Smylie's Corrugated Stick Licorice.

If your druggist offers you CORRUGATED Stick Licorice, you know it is all right,—it is the Old, Reliable **Y & S** Brand. Manufactured solely by the undersigned who are makers of the Manhattan Wafers in Pliable Licorice and the Acme Licorice Pellets, &c.

Sold by the Wholesale Drug & Confectionery Trade.

Established 1845.

YOUNG & SMYLIE, Brooklyn, N.Y.

Write for Illustrated Catalogue.

those of lisle thread. Buyers of goods of the above classes may thoroughly confide in the goods made by Messrs. A. Jugla & Co. as certain to command a large sale.

SILVER QUEEN CYCLES.

The Silver Queen Cycle Company, London, England, make a class of bicycles styled the "Silver Queen," and "Royal Ajax." These bikes have met with very extensive patronage, as they combine excellent wearing qualities with very moderate prices. The company prefers to come into direct contact with bicycle riders, as their judgment is relied upon to ensure sales. These machines have the unique distinction of being the best value offered to the public at the low prices charged. Dealing direct with each customer, there are no middleman's profits, so the purchaser gets the full benefit of low prices. An enormous trade has been developed by this prominent company selling on the instalment plan, monthly payments being taken, thus giving those who cannot spare a lump sum down, an easy chance of getting a first-class machine at the lowest possible price. Naturally a reference is required when a sale is made on these terms. The "Silver Queen" and "Royal Ajax" have every modern improvement. The improved ball heads are dust-proof, and very neat in appearance. To the "Royal Ajax" Safeties, the company is now fitting a special dust-proof bottom bracket, together with a narrower tread. Their high frame safety for tall riders is much appreciated. The No. 3 "Royal Ajax" is a rigid and elegant mount which is finished in superb style. It is a great favourite with experts, and is designed for speedy touring work. The "High Art" Lady's Safety is a splendid machine and comparison of it with those sold at double the price is challenged. To enumerate all the styles and attractions of the bicycles made by the Silver Queen Company would occupy all one number of this journal. But we must be content to say, that whoever requires a bike of the very best make, most reliable for wear, most elegant in appearance, at a price the very lowest at which they can be sold, will have the utmost satisfaction in dealing with "The Silver Queen Cycle Company."

SHEFFIELD SAWS.

There are saws made elsewhere of good quality, but after all the efforts made by its rivals, Sheffield still holds the palm for these tools. In no place in the world is there as much practical knowledge of the metal used in making saws, or of the actual work they call for, on the part of the principals in this trade as there is in Sheffield. It is known to us that a

partner in one leading firm used to drive to the works in a stylish carriage, where he donned a leather apron, stood at an anvil next the office, and passed every hand-saw under his own eyes, and removed any defect with his own hands before allowing it to be packed. He, although wealthy, was the best saw hammerer in a large factory. This practical expertness and care have given to Sheffield made saws their pre-eminence. Messrs. Russell, Horsfield & White of the Canada Works, Sheffield, command a large trade which has been built up in the last 85 years, by supplying a thoroughly reliable quality of saw, such as a mechanic requires and without which life is a

burden to him. No firm could have stood its ground since 1814, when this firm was established unless its products had been popular with mechanics. If our memory is correct, "Russell's Saws," are what this firm's goods are best known by, and this name is, of itself, a guarantee of first-class quality. We need not enumerate the different kinds of this tool produced by Messrs. Russell, Horsfield & White, suffice to say that every class of saw is turned out which buyers may implicitly rely upon for doing with perfect efficiency whatever work they are adapted for. Firms of so high a standing cannot afford to put their brand on an inferior article, for the brand sells the goods.

Cable Addresses—BRADBURY, SHEFFIELD.
SILVIUM, LONDON.

THOMAS BRADBURY & SONS,

22 and 24 Arundel Street,
SHEFFIELD,

..... AND

15 Charterhouse Street,
LONDON, England.

MANUFACTURERS OF

- - SOLID SILVER GOODS - -

— OF —

Every Description;

— ALSO —

Best Electro-Plate Only.

Spoons and Forks, &c.

Reproductions of Old English Silver a Speciality.

7 GOLD
MEDALS.

B. SKINNER, BRISBANE, QUEENSLAND.

24 FIRST
PRIZES.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

FINISHED
SOUP.
Special Prices
to Hotels
and Trade.

Genuine



Turtle Soup.

READY FOR
USE.

Half-Pint

2s 3d.

Pint 3s 6d.

RETAIL PRICE

CLEAR or INVALID.

To the Recipe used by him in London for the CORPORATION BANQUETS.

B. SKINNER selects the best kind of GREEN TURTLE when in full season, PRIME and FAT, and, having HIS OWN BOATS, he gets them FRESH FROM THE SEA, and by preparing them as soon as CAUGHT he retains the delicious flavour described by Mr. GORDON STABLES, M.D., R.N. in his travels.

Obtain your Supplies
from the

ONLY DIRECT EXPORTERS FOR CANADA,

G. H. ADAMS & CO., 101 Leadenhall St., London, E. C. Eng.

All Orders by Telegram or otherwise despatches per return. Telegraphic Address—"ARSENIC" LONDON.

Old Outer Covers

Repaired Equal to New or Bought for Cash

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

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY

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

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.

[Of the Best Workmanship and Material.]

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET, HOLBORN, LONDON, E. C., Eng.

SHOVELS, PICKS, HAMMERS, &c.

Messrs. Bell Bros. & Co., Shovel, Pick, Hammer and Fork-Works, Sheffield, England, produce a class of tools which are well known throughout the United Kingdom. Goods of this class are especially dependent for their value upon their quality, and their quality can only be proved by use. But buyers may rely with absolute confidence on the goods sold by Bell Bros. & Co. being the best of the kind made. Their manufactures include any class of shovel made either from rolled or hammered plates, also round or square nosed, also picks, forks, and hammers adapted to any class of work, all of which are thoroughly reliable as of first-class quality. They make also nuts, bolts, screws, and washers in every variety, except inferior quality. The stamp "Bell Bros. & Co., Sheffield," guarantees excellence in every respect.

DRESSING CASES, &c.

Mr. Frank H. Peace, of Sheffield, England, is to the front as a manufacturer and patentee of dressing cases, fitted bags and rolls, despatch desks, tourists' cases, scissor and razor cases, pocketbooks, and all articles of this class. The cutlery capital is also the principle seat of the manufacture of goods above named. Specialties of Mr. Peace are crocodile, lizard, and seal goods, gold and silver mounted. His leather dressing cases, for ladies or gentlemen, are especially attractive in make up, convenient in arrangement, serviceable, and moderate in price. The Peace factory turns out all saleable styles of these goods, also brush and jewelry cases, fitted bags, with lift out centre, bill cases, music cases, toilette cases, work cases, ladies' cutlery companions for scissors, penknives, buttonhooks, &c. The variety of patterns and of qualities is so large as to give buyers unlimited choice in selecting goods suited to their particular class of trade.

TOYS AND FANCY GOODS.

Now that Christmas and New Year's Day are so near the thoughts of children, and some of their elders too, are not lightly, but seriously turned to thoughts of seasonable presents. The

STOCKS AND BONDS.

NAME.	Par Val.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Nov. 2 (Bid)	Cash value per S
British North Am.	243	4,866,666	4,866,666	1,460,000	2 1/2	Apl. Oct	150%	1508 1/2
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	10	42 00
Commercial, Windsor..	40	500,000	370,000	90,000	3	May	288	134 00
Dominion	50	1,500,000	1,500,000	1,500,000	3	Jan	155	77 50
Eastern Townships.....	50	1,500,000	1,500,000	850,000	3 1/2	Feb. Aug	155	79 00
Halifax Banking Co.....	20	500,000	500,000	375,000	3 1/2	June Dec	194	194 00
Hamilton	100	1,499,700	1,497,190	1,000,000	4	June Dec	152	152 00
Hochelaga	100	1,859,700	1,251,100	565,000	3 1/2	June Dec	152	152 00
Imperial	100	2,343,900	2,214,766	1,439,599	4 & 1/2	June Dec	216	216 00
Jacques Cartier.....	25	600,000	500,000	265,000	3	June Dec	165	166 00
Merchants' Can.	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	165	166 00
Merchants' Halifax	100	1,937,500	1,632,669	1,394,495	3 1/2	Feb. Oct	180	180 00
Molsons	50	2,000,000	2,000,000	1,625,000	4 & 1/2	Feb. April	207	103 50
Montreal	200	12,000,000	12,000,000	6,000,000	5	June Dec	255	530 00
Nationale	30	1,200,000	1,200,000	150,000	3	May Nov	90	27 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	300	300 00
Nova Scotia.....	100	1,755,100	1,746,440	2,005,500	4	Feb. Aug.	210	210 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	130	130 00
Ottawa	100	1,500,000	1,500,000	1,170,000	4 & 1/2	June Dec	191	190 00
People's of N. B.....	150	180,000	180,000	140,000	4	June Dec	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	128 1/2	128 25
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	192	96 00
Standard	50	1,000,000	1,000,000	600,000	4	April Oct	192	96 00
Toronto	100	2,000,000	2,000,000	1,800,000	5	June Dec	242	242 00
Traders	100	829,820	829,820	70,000	3	June Dec	113	113 40
Union (Halifax).....	50	500,000	500,000	250,000	3	Mch. Sept	123	61 00
Union of Can.	100	2,000,000	2,000,000	450,000	3	June Dec	131	131 00
Ville Marie	100	500,000	479,620	10,000	3	June Dec	131	131 00
Western.....	100	500,000	385,239	116,000	3 1/2	April Oct	131	131 00
Agri. Sav. and Loan Co	50	630,000	629,544	160,000	3	Jan July	190	190 00
Bell Telephone Co	100	3,168,000	3,168,000	910,000	4 1/2	Jan July	95	95 00
Brit. Can. Loan & Inv. Co.	100	1,937,900	398,451	120,000	3 1/2	Jan July	95	95 00
Brit. Mortg. Loan Co.....	100	450,000	816,504	100,000	3	July	112	112 00
Building and Loan Assoc.	25	750,000	750,000	100,000	2	Jan July	40	40 00
Can. Colored Cot. Mills Co.	100	2,700,000	2,700,000	.....	.....	Oct	70	70 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	95	95 00
Can. Perm. Loan and Sav.	50	5,000,000	2,800,000	1,200,000	3	Jan July	121	60 50
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	June Dec	118	58 50
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	360,000	3	Jan July	131	131 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,320	40,000	2 1/2	July Dec	75	37 50
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan	129	64 50
Dominion Cotton Mills Co.	100	3,000,000	3,000,000	.....	.....	Mar	160	107 00
Freehold Loan and Sav. Co.	100	3,221,500	1,319,100	300,000	3	June Dec	76	76 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	112	112 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	180	90 00
Imperial Loan and Inv. Co.	100	840,000	720,647	160,000	3	Jan July	95	95 00
Landed Banking and Loan	100	700,000	698,098	180,000	3	Jan July	111 1/2	111 70
London & Can. Loan and Ag.	50	6,000,000	700,000	210,000	4	Mch. Sep	67	33 00
London Loan Co.....	50	681,700	681,700	81,000	3	Jan July	106 1/2	53 25
London and Ont. Inv. Co.	100	2,750,000	550,000	160,000	3 1/2	Jan July	86	86 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	.....	Jan July	45	45 00
Montreal Telegraph Co	40	2,000,000	2,000,000	.....	2	Jan	175 1/2	70 20
Montreal Gas Co	40	2,500,000	2,997,916	.....	5	April Oct	193 1/2	77 50
Montreal Street Ry. Co	50	5,000,000	5,000,000	334,247	2 1/2	Feb.	311	155 50
Montreal Cotton Co	100	1,400,000	1,400,000	600,000	4	Mch.	144	144 00
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb. Aug	130	130 00
Montreal Loan and Mortg.	25	500,000	500,000	300,000	3 1/2	Mch. Sep	.....	.....
Ont. Indus. Loan and Inv.	100	466,800	314,386	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	121 1/2	65 37
People's Loan and Dep. Co.	50	600,000	600,000	40,000	2	Jan July	20	10 00
Real Est. Loan Co.....	40	378,440	378,720	50,000	3	Jan July	62	31 00
Richelleu and Ont. Nav. Co.	100	1,350,000	1,350,000	250,000	3	Jan	109 1/2	109 50
The Royal Electric Co	100	1,500,000	1,500,000	232,862	4	Jan	157 1/2	157 50
Toronto Electric Light Co.....	100	500,000	.....	20,000	2	Jan	139 1/2	185 75
Toronto Street Railway	100	6,000,000	6,000,000	.....	1	Jan	109	169 00
Union Loan and Sav. Co.....	50	1,095,400	699,420	200,000	3	Jan July	35	19 00
Western Can. Loan and Sav.	50	3,000,000	1,500,000	770,000	3	July Dec	115	57 50
Western Loan & Trust Co.....	50	2,201,300	561,721	52,000	3 1/2	June Dec	98	49 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	105	105 00

* Paying quarterly dividends.

up to date storekeeper is also casting about to provide novelties to attract customers, for the cry for some new thing is a feature of the age, a feature, by the way, of itself no novelty at all, but old as human nature. It will be a positive god-send to many a storekeeper to learn where he can secure a supply of everything that is made in any part of the world in the line of toys and fancy goods suitable for the Christmas trade. Messrs. S. Gottschalk & Co., London, England, are the greatest purveyors of these goods. They make a speciality of novelties. The toy and fancy goods makers the world over know that anything in their line which will catch the eye and delight the taste, of buyers and receivers of presents in the Christmas season, will find a market at the Gottschalk Emporium. Hence to this firm there flows a constant stream of novelties, and the firm itself stands in the front rank as "The Novelty Inventors." They do not copy, or reproduce, or follow old lines, but strike out new ideas. Storekeepers unable to make a personal selection may safely entrust an order to Messrs. Gottschalk & Co., who will send a consignment of the choicest and most saleable goods known to the trade. Early orders are desirable as the pressure for deliveries is already being felt. Our columns would be all taken up were to enumerate the stock carried by this firm, but we may generalise it by saying, it includes, toys from a few cents to many dollars, mechanical devices which a young Prince is proud to own, articles of the Santa Claus stocking variety. Japanese goods, quaint, curious and beautiful, musical toys, dolls, all but alive, games, balls of all kinds, miniature furniture, mouth organs, ornaments, fancy boxes, arks, cards, &c., &c. They are offering a Mouth Harmonica, which is the finest Concert Harmonica in the world. In a word, Gottschalk & Co. are able to supply a greater variety of attractive goods for the Christmas trade than was ever before at the command of the toy and fancy goods trade.

ESTABLISHED 1855

Taylor's Safes

145 & 147 FRONTS EAST TORONTO

Brousson's Agencies, Ltd.,

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

The best medium to secure a permanent supply of the latest

ENGLISH & CONTINENTAL

China, Glass & Earthenware Goods

At makers' own lowest prices with highest discounts.

Correspondence Invited.

IMPROVED "QUEEN'S" WHITE CHINA.

MADE IN ENGLAND

<p>TRADE ONLY SUPPLIED.</p> <p>Cut will appear shortly.</p>	<p>Cut will appear shortly.</p>
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TALL.

Teas & Supper, 2s. 9d. doz. ; Breakfast & Supper, 4s. 3d. doz. ;
40 p. Tea Set, 6 in. Muffin, 6s. 6d. set.

This shape is modelled throughout with all accessories. The "Queen's" is the best selling White China in England and is sure to become a favorite in Canada wherever shown.

All Current English China Supplied... Watch this advertisement from week to week.

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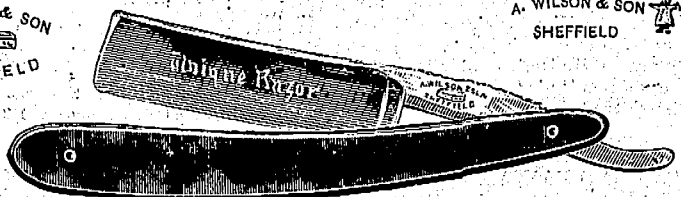
GIVE US A TRIAL ORDER.

ALBERT WILSON & SON,

MANUFACTURERS OF ALL KINDS OF

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56 BOWDON-STREET, MILTON-STREET,

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FINE FARM FOR SALE.

FOR SALE, in Canada (about 5 miles West of Niagara Falls) in the Garden of the Dominion, the "Pleasant Green, Pasture and Fruit Farm" known as "BERRYLANDS" situated immediately East of the town of Thorold, and 41 miles from St. Catharines in the Province of Ontario: about 4 miles from P. O. Market, Railway Stations, Churches, Schools, &c. containing about 40 acres fertile loam clay; flowing stream of Water and Railway through the place; Fertile Gravel at lower end; Barns, Stables and other Outbuildings, all for \$7,500. Or will sell without large Stone House and part of Orchard, Grove and Lawn, say 5 acres. The Gothic Stone Lodge House, at the North gate is ample for ordinary family. Easy terms of payment. The place is well adapted for, and produces Wheat, Oats, Barley, Hay, Clover, Apples, Grapes, Peas, Potatoes, Plums, Cherries, Quinces, Strawberries, and other small fruits, nearly all of the finest quality. Or will Lease Farm, Lodge and Outbuildings (the latter somewhat out of repair), with privilege of buying. No waste land.
Address M. S. POLEY, Editor and Proprietor of the Journal of Commerce, Montreal, Canada.

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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 FRIDAY, the FIRST DAY OF DECEMBER next.

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

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 17th October, 1899.

M. GOLDMAN,

7 HATTON GARDEN, LONDON, E.C., ENG.

Works : 41 Frederick Street, Birmingham, Eng.



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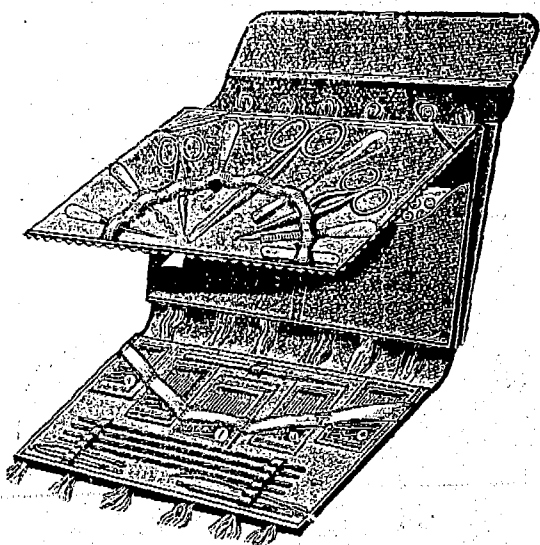


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Special Attention to Appropriation Orders.

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Fancy Leather and Cabinet Case Manufacturer.

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Patentee and Manufacturer of
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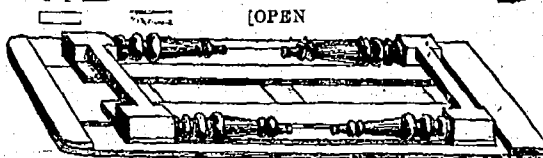
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TIRE UPSETTERS WILL UPSET TIRES

Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell him one of ours.

It Pays to Sell the Best Tools.

A. B. JARDINE & CO. HESPELER, ONT.

Telegraphic Address: "SOYTHES." Established 1872

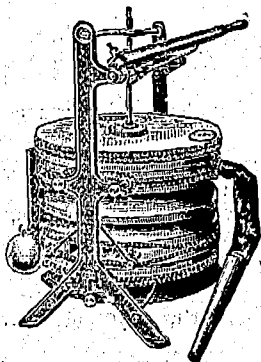
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Makers of Smiths' Bellows, Portable Forges, Smiths' Hearths, Anvils, Vices, Tug Irons, and General Smiths' and Engineers' Tools.

Brazing Bellows and Forges for Silversmiths, Cycle Makers, &c.



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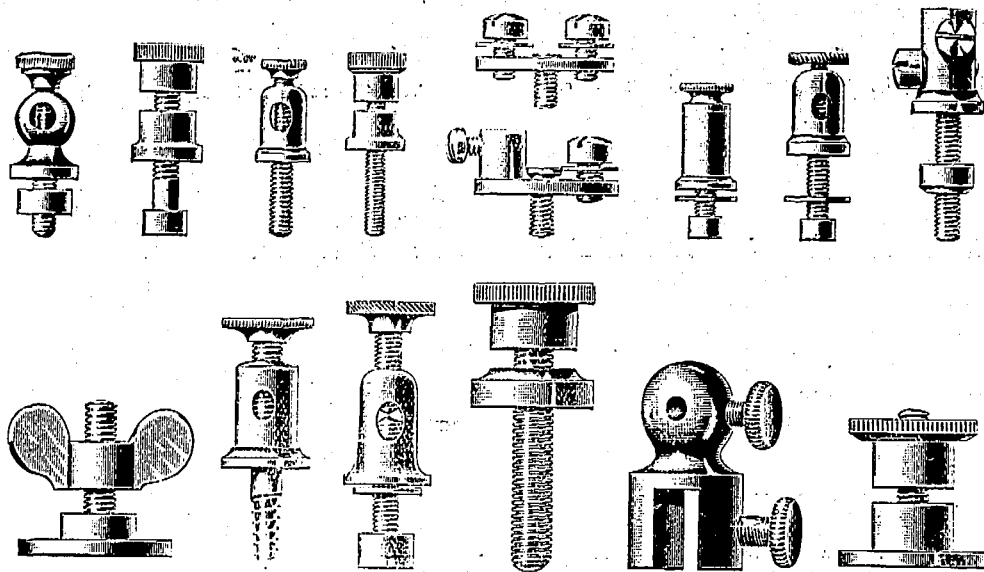
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Screws for most purposes,
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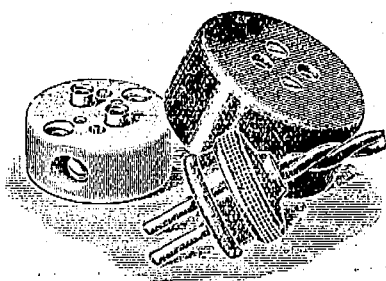
Send on your samples and
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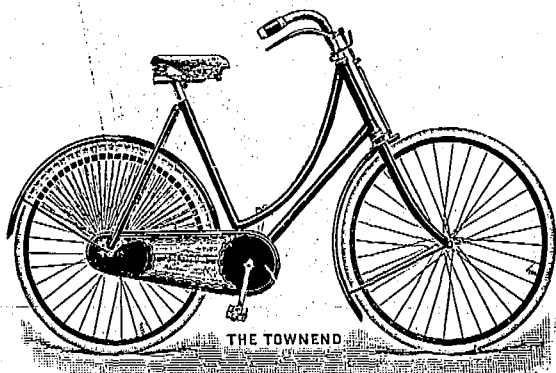
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Every description of Electrical Fittings, Switch Boards, Improved Pioneer Combinations, Electric Wall Connections, Advance Connections, Adapter Fittings, Meteor Table Connections, Distributing Fuse Boards, Premier Cut Outs, High Voltage Detachable Ceiling Rose, and everything in connection with Electrical Lighting, at prices and terms to suit customers.

TOWNEND



CYCLES.

Send for Terms and Catalogue.

The New Townend Bros., Ltd.
COVENTRY, Eng.

Are you fitting the "LONDON" Patent + +

DISC ADJUSTING HUBS?

If not, you must examine the locking device and the quality of material and workmanship to appreciate their value. Don't assume you are already using the best you can buy, but send us an order and see what we offer you. We will return your money within seven days if not approved of.

Can be adjusted to the 1,440th part of an inch.
The bearing is absolutely and effectively locked, and cannot possibly work loose.
Any child can adjust them, and the locking arrangement consists of two pieces only.
Every Hub is guaranteed turned from bar steel.
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Dustproof and Oil Retaining. Made with 1½-in., 1⅝-in., 1¾-in., and 2-in. (for tandem) Chain Line.
And the price—14/6 less 2½% 30 days, 5% cash.
Guaranteed for three years.
Don't procrastinate! Let us hear from you at once.

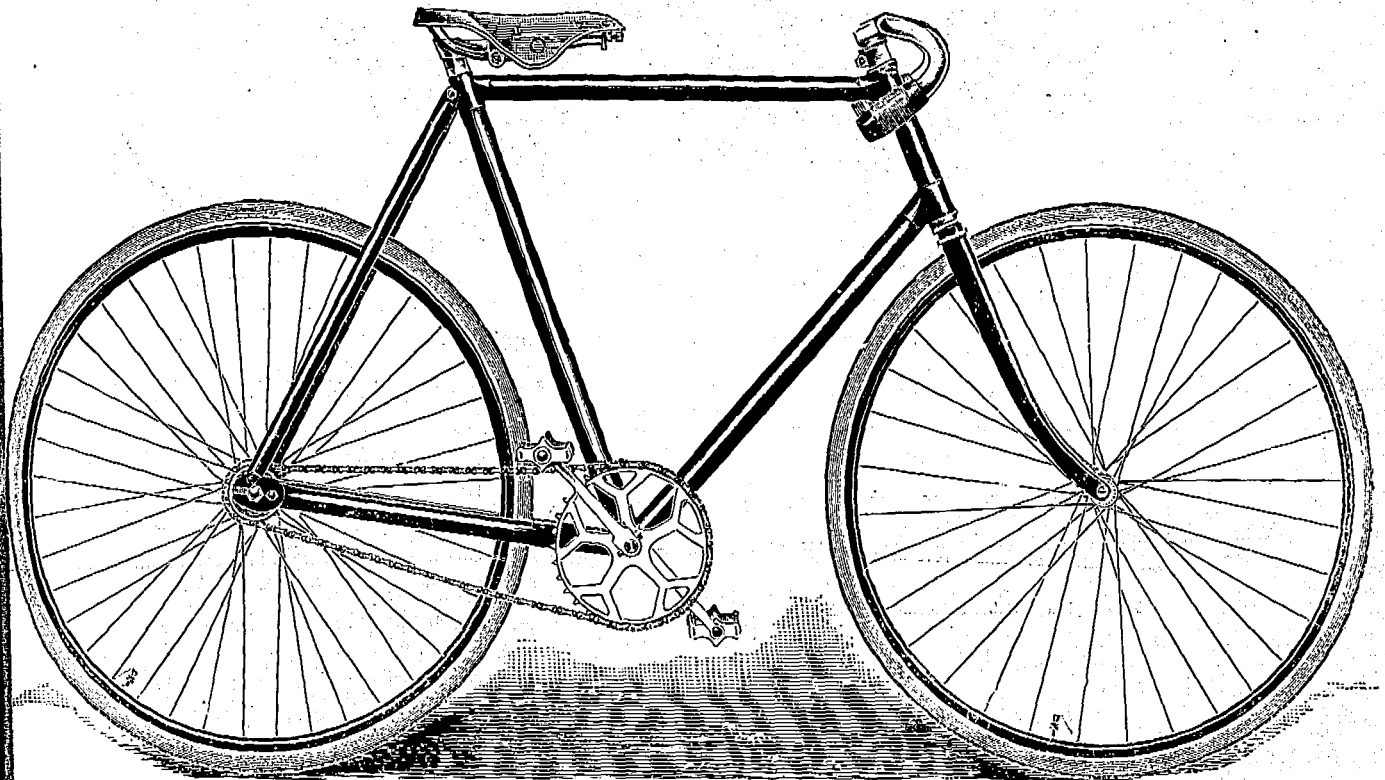
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122 NEW KENT ROAD, LONDON, S.E., ENG.

Marvellous Value.

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Just send for a 1899 List.

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EACH MACHINE GUARANTEED TWELVE MONTHS.

TRY a SAMPLE of our CYCLE with Warwick
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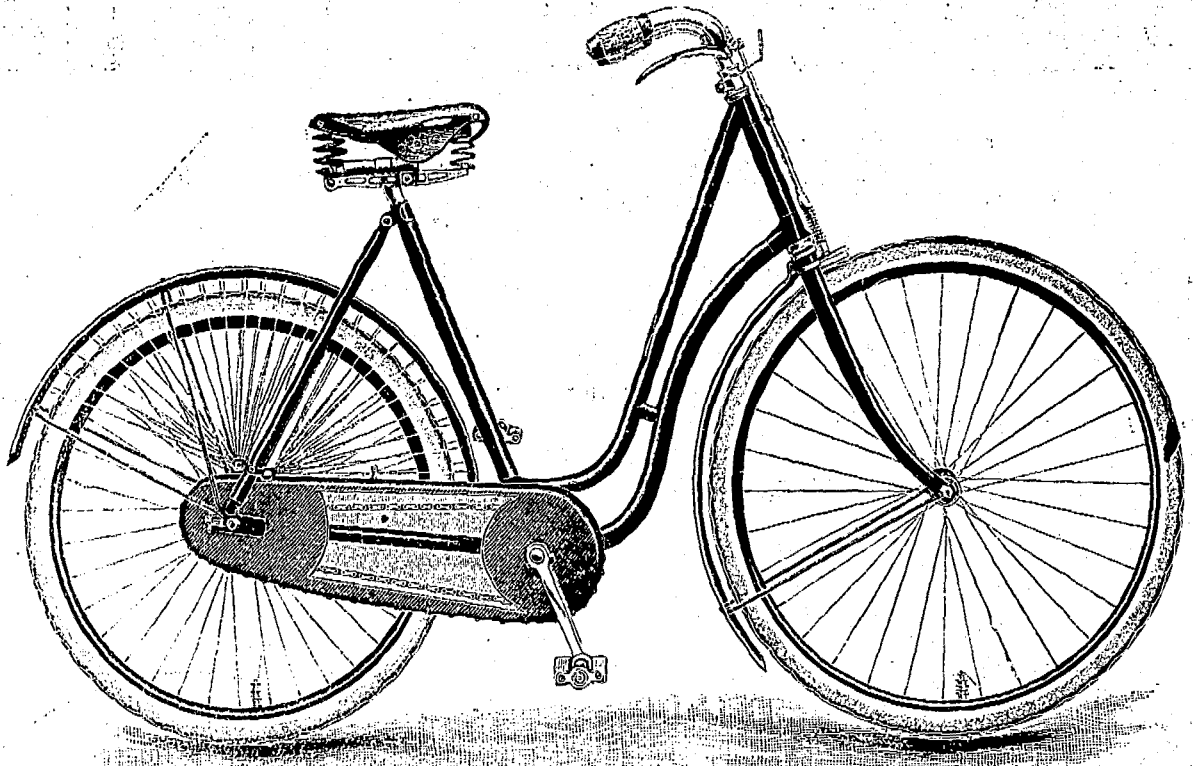
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 2, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.	Name of Article.		Wholesale.
Boots and Shoes.				Brooms		Heavy Chemicals.				
Brogans or Cobourgs		Mens.	Boys.	Youths.	Good Luck 2-4 stg. Var. Han.			Bleaching Powder		
Split Balmorals		\$0 75 0 85	\$0 60 0 65	\$0 55 0 60	Rose 4 varn. hand heavy	3 21 0 00		Blue Vitriol	1 75 2 50	
Kip		0 90 1 10	0 80 0 90	0 70 0 75	Pansy 4 " " medium	3 50 0 00		Brimstone	2 00 2 50	
Buff	or Congress	1 10 1 20	0 95 1 00	0 80 0 85	Thistle 4 " " "	3 10 0 00		Caustic Soda 60	1 75 2 00	
Split Boots		1 20 1 50	1 00 1 20	0 90 1 00	Map Leaf A 4 stgs.	3 80 0 00		" 70	2 00 2 25	
Kip		1 80 1 75	1 10 1 25	0 90 1 00	B 4 " stained	3 20 0 00		Soda Ash	1 2 1 50	
Glazed Buff		2 10 2 75	1 50 1 75	1 10 1 30	Shamrock A 4 " varn han	3 10 0 00		Soda Bicarb	2 25 2 35	
Felt Boots, half fox		2 10 2 75	1 50 1 75	1 10 1 30	B 4 " stained	2 85 0 00		Sal. Soda	0 60 0 70	
		\$1 75, \$2 00	full 2 42 2 50		Daley A 8 stgs varn handle	2 80 0 00		Concentrated	1 50 2 00	
					B 3 " stained	2 45 0 00		Dyestuffs.		
					Tulip No. 1 3 stgs " "	2 25 0 00		Archil. con	0 27 0 29	
					" 2 2 " " "	1 80 0 00		Cutch	0 08 0 08	
					Curling 4 " " "	3 60 0 00		Ex. Logwood	0 10 0 15	
					Warehouse 4 heavy	3 60 0 00		Chip	2 00 2 10	
					Letter A 2 plain	1 10 0 00		Indigo (Bengal)	1 50 1 75	
								Indigo Madras	0 70 1 00	
								Gambier	0 04 0 06	
								Madder	2 10 0 15	
								Sunac	70 " 75 00	
								Fish.		
								Cape Bret. Herring	5 50 0 00	
								Labrador Herringe, N.F.	0 00 5 61	
								No. 1 Shore Herringe	0 00 5 00	
								" Nova Scotia	0 00 4 50	
								Mackerel No. 1, palls	1 75 2 00	
								" 1/2 barrel	0 00 0 00	
								Green Cod, No. 1	0 00 4 75	
								Green " large	0 03 5 00	
								Draft "	0 00 0 00	
								No. 2 "	4 00 0 00	
								Large dry Gaspe per qntl.	5 00 5 50	
								Salmon No. 1 Bris Lab.	1 10 1 50	
								Salmon, (terces)	0 00 0 00	
								" Brit. Col bris.	0 00 13 00	
								Boneless Fish	0 04 0 00	
								" Cod	0 05 0 06	
								Finnan Haddies	0 06 0 17	
								N. S. Salt Herringe, in half-barrels.	2 75 3 00	
								Salt Lake Trout, half-bris	0 40 4 50	
								Flour.		
								Winter Wheat patents	3 80 4 00	
								Manitoba patents	4 00 4 20	
								Straight roller	3 50 3 65	
								do bags	1 00 1 05	
								Strong Bakers	3 70 3 80	
								Superfine	0 00 0 00	
								Oatmeal, brl.	3 50 3 60	
								Corn meal, bag	0 05 1 00	
								Bran Manitoba, bags	0 00 15 00	
								Bran Ontario bulk	0 00 15 00	
								Shorts, Ontario bulk	0 00 15 50	
								Monilla	0 00 0 00	

Name of Article.	Wholesale.	Name of Article.	Wholesale.
Canned Goods.			
Lobsters	\$ 25 13 50	Corn Beef 1-lb.	Ca. Amr. 1 27 1 45
Sardines	7 00 17 00	" 2-lb.	2 31 2 63
Canadian Sardines	3 75 8 00	" 4-lb.	4 73 5 12
Mackerel	1 40 0 00	" 6-lb.	7 10 8 63
Salmon	1 30 1 60	" 14-lb.	16 50 19 00
Clams, 1-lb tins, per doz.	1 15 1 40	Lunch Tngs 2-lb per doz.	2 50 3 45
Oysters	0 00 0 85	Ox Tongue, 1 1/2-lb.	5 00 6 80
Tomatoes, 3-lb. yellow	0 00 1 75	" 2-lb.	6 60 9 50
Peaches, 3-lb.	2 60 2 90	" 3 1/2-lb.	7 70 10 80
Bartlett Pears, 2-lb. tins, per doz.	1 50 2 00	" 4-lb.	8 50 12 50
Strawberries, Pres'd 2 1/2	1 45 1 75	" 5-lb.	9 25 13 75
Raspberries 2 1/2	2 30 0 00	Devilled Tong's 1/4 lb.	1 10 0 93
Pineapples, 3-lb tin, p. doz	2 00 2 40	Ham, 1/2 lb.	1 10 1 85
Gooseberries Pres. 2 1/2	2 30 0 00	Chicken, 1/2 lb.	1 10 1 85
Gr'n Gages, 2-lb. tins, p. d.	1 00 1 50	Turkey, 1/2 lb.	1 10 1 85
Corn, 2-lb. tins	1 05 1 10	Soups, lbs	1 10 1 95
Peas, 2-lb tins	0 85 0 90	3 lb Baked Beans	1 15 1 90
String Beans	0 90 1 00	Sliced Bacon, 1/2 lb.	0 00 1 65
		" Ham, 1 lb.	0 00 3 00

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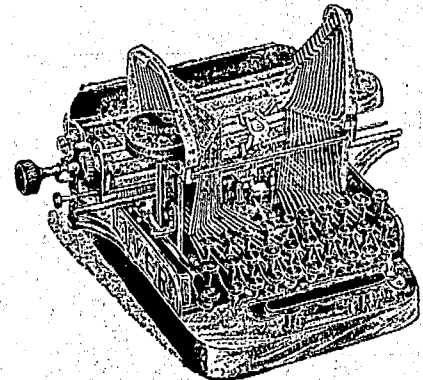
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Manufacturers for
CANADA AND SOUTH AMERICA

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 2, 1899

Table with 12 columns: Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price, Name of Article, Wholesale price. Sections include Farm Products, Grain, Groceries, and various oils and sugars.

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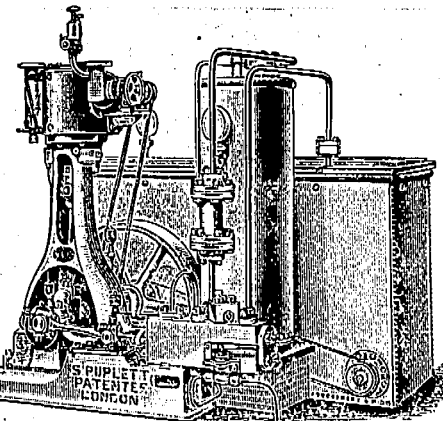
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 2, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, caks—	
CUT NAIL SCHEDULE.		100 lb. box	4 15 00	No. 1 Wrought Iron	16 50	" barrel (refined)	0 00 00
Base Price, per Keg	2 55 00	Bright	3 35 00	No. 1 Machinery	16 00	" Ordinary	0 01 04
Extras—Over and above 30d,	less 5c keg			Stove	10 50	Rough	0 01 02
40d, 50d, 60d and 70d Nails,	rebate.	Galvanized Iron:		Malleable iron	6 00	Leather	
Cut and Fence Nails—		Queen's Head,		Hard Steel	6 50	No. 1 B. A. Sole	0 25 02
16 and 20d Hot Cut, per 100 lbs	0 05 00	or equal	4 65 4 90	(per long ton 2240 lbs)		No. 2 B. A. Sole	0 24 02
10 and 12d "	0 19 00	do		Lead sold	0 03 1/2	No. 3 B. A. Spanish Sole	0 23 02
8 and 9d "	0 15 00	do	4 40 4 65	" tea	0 09	Slaughter, No. 1	0 27 02
6 and 7d "	0 30 00	do	2 30 base	Copper Brass	0 08 1/2	light medium & heavy	0 27 02
4 and 5d "	0 40 00	28 gauge	4 00 0 00	Copper Bottoms	0 13	No. 2	0 25 02
3d "	0 65 00	Ord. Crown, base	0 00 0 00	Red Copper	0 1 1/2	Harness	0 26 03
2d "	1 00 0 00	Best Refined	0 00 0 00	Heavy Yellow Brass	0 11	Upper, heavy	0 34 03
Cut spikes 10c, per Keg ad-		Norway	3 50 0 00	Yellow Metal Sheathing	0 10 1/2	Upper, light	0 33 03
vance.		Am. Sheet Steel, 62 1/2	3 10 0 00	" 0 09 1/2		Grained Upper	0 34 03
Fine blued nails—		" 17	3 00 0 00	WIRE		Scotch Grain	0 34 03
2d per 100 lbs	1 00 0 00	" 18 & 20	3 10 0 00	Bright and Annealed		Kip Skins, French	0 35 03
3d "	1 50 0 00	" 22 & 24	3 10 3 05	No. 2 to 9 base	3 35 0 00	English	0 40 03
Casing Box, Tobacco Box		" 26	3 20 0 00	Net, extra for other		Canada Kip	0 45 05
and Flooring Nails—		" 28	3 30 0 00	sizes.		Hemlock Calf.	0 50 0 80
20 to 30d per 100 lbs	0 65 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	Light Brass	0 09 1/2	" Light	0 50 0 80
10 to 16d "	0 60 0 00	" " " 3-16 in.	0 00 2 50	Light Brasses	0 09 1/2	French Calf.	0 85 1 10
8 and 9d "	0 65 0 00	Boiler Heads, steel	0 00 0 03 1/2	Copper Bottoms	0 08 1/2	Splits, light and heavy	0 22 0 25
6 and 7d "	0 70 0 10	Hoop Iron, base for 2 in.	0 00 3 20	Heavy Copper	0 1 1/2	" heavy	0 17 0 20
4 to 5d "	0 95 0 00	and larger		Red Brass	0 11	" small	0 18 0 20
3d "	1 20 0 00	Band Canadian, 1 to 6 in.		Heavy Yellow Brass	0 10 1/2	Leather Board, Canada	0 06 0 10
Fishing nails—		30c; over base of ordin-		Yellow Metal Sheathing	0 09 1/2	Enameled Cow, per ft.	0 16 0 18
3 inch and longer per 100 lbs	0 60 0 00	iron, smaller size Extras		WIRE		Pebble Grain	0 11 0 13
2 1/2 and 2 3/4 inch	0 65 0 00	as adopted July 7th.		Bright and Annealed		Glove Grain	0 12 0 15
2 and 2 1/2 inch	0 70 0 00	Canada Plates:		No. 2 to 9 base	3 35 0 00	B. Calf.	0 15 0 20
1 1/2 and 1 3/4 inch	0 95 0 00	Good Brands	2 50	Net, extra for other		Brush (Cow) Kid	0 11 0 13
1 1/4 inch	1 20 0 00	Full Polished	3 25	sizes.		Buff	0 13 0 16
1 inch	1 50 0 00	Galvanized	0 00 4 25	Barbed Wire	3 40 f.o.b.	Russetts, light	0 35 0 40
Slating nails—		Wro't Iron pipe, 1/2 in.	3 40	2 and 4 bars	3 40 f.o.b.	" heavy	0 35 0 40
1 1/2 and 1 3/4 inch per 100 lbs.	0 95 0 00	3/4 in.	3 00	Plain Twist 2 and 3 wrs.	3 35 0 00	No. 2	0 35 0 40
1 1/4 inch	1 20 0 00	" 1 in.	4 00	Staples		Saddlers' doz	7 50 9 10
1 inch	1 50 0 00	" 1 1/2 in.	5 75	Spring Wire per 100, 85c		Imp. French Calf.	0 65 0 75
Common barrel nails—		" 2 in.	9 75	net extra.		English Oak lb	0 30 0 35
1 1/2 inch per 100 lbs	1 00 0 00	per 100 ft. nett.	12 75	Rope.		Dongola, extra	0 38 0 42
1 inch	1 00 0 00	Steel, cast per lb.		Seal, base	0 12 1/2	" No. 1	0 20 0 22
3/4 "	1 25 0 00	" Spring, 100 lbs	0 03 base	" 7-16 and up	0 12 1/2	ordinary	0 14 0 16
3/8 "	1 50 0 00	" Tire	3 10 0 00	" 5-16 "	0 13 1/2	Colored Pebbles	0 13 0 16
3/4 inch nails—		" Sleigh shoe, 100 lbs	2 85 base	" 1/2 "	0 13 1/2	" Calf.	0 16 0 22
3 inch and longer per 100 lbs	0 60 0 00	" Toe Calk	3 30	" 3-16 "	0 14	Oils	
2 1/2 and 2 3/4 inch	0 65 0 00	" Machinery	3 60 base	Manilla, base	0 14	Cod Oil	0 85 0 40
2 and 2 1/2 inch	0 70 0 00	Tin Plates:		" "	0 15	S. R. Pale Seal	0 40 0 42 1/2
1 1/2 and 1 3/4 inch	0 95 0 00	IC Coke, 14 x 20	4 50	" 3/8 "	0 15	Straw Seal	0 35 0 37 1/2
1 1/4 inch	1 20 0 00	IC Charcoal, 14 x 20	4 75	" 1/2 "	0 16	Cod Liver Oil, Nfd. Norw	0 70 0 80
1 inch	1 50 0 00	1XX "		" 5/16 "	0 16	" Process	1 10 1 10 1/2
Sharp and flat pressed nails		DC "	Usual	" 3/8 "	0 16	Castor Oil	0 08 0 09
3 inch and longer per 100 lbs.	1 35 0 00	DX "	Trade	" 1/2 "	0 16	Castor Oil brls	0 07 0 07 1/2
2 1/2 and 2 3/4 inch	1 50 0 00	DX "	Extras	" 3/4 "	0 16	Lard Oil, Extra	0 62 0 67 1/2
2 and 2 1/2 inch	1 85 0 00	Terne Plate		" 1 "	0 16	" "	0 62 0 67 1/2
1 1/2 and 1 3/4 inch	1 85 0 00	IC, 20x28	8 00	" 1 1/2 "	0 16	Linseed, raw, nett.	0 8 0 61
1 1/4 inch	2 50 0 00	Rus. Sheet Iron	0 10 1 00	" 2 "	0 16	" boiled, nett.	0 62 0 64
1 inch	3 00 0 00	Lion & Crown tin dishes		" No. 3	0 00 0 08	Olive, pure	0 90 1 10
Coil Chain—No. 6	0 11 0 00	22 and 24 gauge case lots		" No. 2	0 00 0 08	Extra, qt., per case.	3 00 3 70
" 5	0 94 0 00	28 gauge	7 00 7 20	Fanners pay \$1 extra for		Turpentine, nett	0 00 0 75
" 4	0 68 0 00	Lead: Pig, per 100 lbs	7 50 8 00	sorted, cured & inspect'd		Petroleum:	
" 3	0 77 0 00	Sheet	4 25 4 00	Sheepskins	0 00 0 00	Gasoline 76 gravity	0 00 0 20 1/2
1/2 inch	0 66 0 00	Shot, per 100 lbs.	4 00 4 25	Clips	0 00 0 00	Stove Gasoline	0 01 0 13 1/2
5-16	0 05 0 00	Lead Pipe, per 100 lbs.	4 75 6 50	Lambskins each	0 00 0 00	Benzine	0 10 0 17 1/2
7-16	0 14 0 00	Zinc:		Calfskins, No. 1	0 75 0 00	" for Lots Store, [1. p. c. off.]	0 15 0 16 1/2
9-16	0 25 0 00	Spelter, V. M., per 100 lbs	7 00 0 00	" No. 2	0 11 0 00	Crown Acme	0 18 0 17 1/2
1-1/2	0 40 0 00	" S.S. "	0 00 6 25	Horsehides, No. 1	0 09 0 00	American W. W.	0 18 0 19 1/2
2	0 90 0 00			" No. 2	0 00 2 00	Astral	0 20 0 21 1/2
2 1/2	3 00 0 00			" No. 2	0 00 1 50		
3	8 00 0 00						



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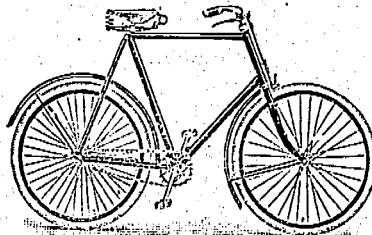
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Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Class.	\$ c. \$ c.	Salt—Continued.	\$ c. \$ c.	Capstan Cigarettes, 10s. 50s.	\$ c. \$ c.	Ports—	\$ c. \$ c.
United inches, 00 to 25.....	0 00 2 00	Special Dairy, per brl.	2 00 2 50	Gold Flake, 10s, 50s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 26 to 40.....	0 00 2 10	quarters	0 45 0 60	Three Castles, 10s, 50s.....	0 20 1 00	Sandeman	2 00 6 00
do 41 to 50.....	0 00 4 10	Spl Cheese Salt p bag 200lb	1 25 1 50	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & May sPorts gal.	2 10 6 50
do 51 to 60.....	0 00 4 75	Turk's Island per bush.....	0 30 0 95	Gerth's Smoking, per lb.....	0 00 1 60	Sherries—Per artin.....	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warter's Sherries..... per gal.....	2 00 6 50
Lead pure 50 to 100 lb. kgs.	0 00 6 374	No. 1 Black Chewing, case	0 50; 0 654	Fleece, combing ord.....	0 15 0 18	Clarets—	
do No. 1.....	0 00 6 0	No. 2 do	0 59 0 00	do clothing.....	0 16 0 17	St. Juliens.....	2 60 2 65
do No. 2.....	0 00 5 624	Old Chum, in pkg., 10s and	0 00 0 82	Tab Wash.....	0 17 0 18	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 00 5 25	12s	0 00 0 82	Pulled, combing.....	0 18 0 19	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 21 0 00	J. Calvet & Co.....	4 50 40 00
Red Lead.....	4 50 5 00	1/4s	0 00 0 95	do extra.....	0 00 0 00	Champagnes—	
Venetian Red Eng'h.....	1 50 1 75	Old Chum, 1-8 tins.....	0 00 0 95	B. A. Scoured.....	0 45 3 48	Pommery, Filis & Co.....	28 00 30 00
Yel. Ochre, French.....	1 25 3 00	Puritan, in pkgs., 1-11s	0 00 0 85	Natal.....	0 20 0 214	G. H. Mumm.....	28 00 30 00
Whiting, ordinary.....	0 40 0 55	do 1/2 lb. tins.....	0 00 0 83	Cap.....	0 27 0 293	Ferrier, Jonet & Co.....	28 00 30 00
do Gliders.....	0 80 0 70	do 1 lb tins.....	0 00 0 80	Australian greasy.....	0 60 0 00	Brandies—Hennessy ..gal.	7 00 8 50
do Paris, do	0 85 1 00	Cut Cavendish, in pkg., 1-10s	0 00 1 00	scoured.....	0 60 0 00	1 Star..... cases	12 75 14 00
English Cement, cask.....	2 00 2 20	Durham, in bage, 1-12s and	0 00 1 00	Waste.		Scotch Whiskies	
Belgian Cement.....	2 00 2 20	1 6s	0 00 1 00	No. 1, White Cotton.....	0 07 0 08	Dewars Scotch extra spec.	12 25 13 00
Fire Bricks per 1000.....	13 00 26 00	Durham, 1 lb. drums.....	0 00 1 05	" 2, " ".....	0 06; 0 07	Spl. Liqueur.....	9 25 10 00
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	" 3, " ".....	0 06; 0 064	Gin—	
Roan.....	2 75 4 50	do Smoking Mixture,	0 00 0 95	" 3, " ".....	0 01 0 044	De Kuyper red cases.....	11 30 11 50
Glue—		1/4 tins	0 00 0 80	No. 1, Colored Cotton.....	0 04; 0 05	do green do.....	5 80 6 00
Domestic Broken Sheet.....	0 13 0 15	Ritchie's Smoking Mixture,	0 00 0 80	" 2, " ".....	0 01 0 04	do hnds.....	3 00 3 15
French Casks.....	0 114 0 13	1-10s	0 00 0 68	" 3, " ".....	0 034 0 04	Irish Whisky—	
do Brls.....	0 16 0 20	Unique, 1-15 pkgs.....	0 00 0 61	Wines, Liquors, &c.		Geo Roe & Co. 1 star, qts	9 50 0 00
American White, brls.....	0 20 0 25	do in pkgs., 1 lb.....	0 00 0 60	Ale—English.....qts	2 50 2 55	do do 3 stars, qts	9 70 10 50
Coopers' Glue.....	0 04 0 04	do in pkgs., 1/2 lb.....	0 00 0 60	".....pts	1 624 1 674	John Jamieson & Co.....	9 50 11 50
Golden Ochre.....	0 04 0 04	O. K. Mixture, in pkgs., 15s.	0 00 0 61	Porter—		Angostura Bitters, per	case of 3 doz.....
Brunswick Green.....	0 04 0 10	Plug Tobaccos—		Dublin Stout...qts	2 40 2 45	do do per gal	14 50 15 00
French Imperial Green.....	0 12 0 18	Ritchie's Derby Smoking,	0 00 0 63	do do .pts	1 574 1 624	Banagher Irish Whisky,qts	9 75 10 25
Vermillionette.....	0 12 0 40	Solace, 3s, 8s and 15s.	0 00 0 67	Spirits Canadian—per gal.		do do per gal	4 00 4 25
Genuine Quicksilver.....	0 75 0 65	Ritchie's Old Virginia Smok-	0 00 0 70	Alcohol..... .65. O.P.	4 65 0 00	Watson's Old Irish, qts, pces	6 75 7 75
No. 1 Furnit's Varn'h, pr.gl	0 60 0 65	ing Twist, 3/4s.	0 00 0 70	Spirits.....50. O.P.	4 25 0 00	do do ptes per ca.	7 75 8 75
Extra do do	0 75 1 00	Old Virginia Solace, 3/4s...	0 00 0 70	do.....25 U.P.	3 25 0 00	Canadian Wines	
Brown Japan.....	0 58 1 00	Ritchie's Old Chum Chewing	0 00 0 67	Club Whisky..... U.P.....	3 60 0 00	Golden Diana, qts.....	6 00 0 00
Black Japan.....	0 50 1 00	Solace, Thick and Thin 9s,	0 00 0 67	Corby's IXL Rye, qrts....	8 00 8 50	Fine Old Port.....	5 00 1 25
Orange Shellac, No. 1.....	2 00 2 20	do Thin, 9s.....	0 00 0 67	do..... XTC.....	8 00 6 50	Niagara.....	5 00 1 25
do do Pure.....	2 25 2 40	Standard, 9 1/2s, 6 lb. cads..	0 00 0 67	Rye Whisky.....	gal.2.35	Burgundy.....	4 50 1 00
White do.....	2 25 2 40	do Thin, 9s.....	0 00 0 67	Canadian Wines		Claret.....	4 50 1 00
Putty Bulk per cask.....	1 65 1 70	W. D. & H. O. Wills,		Golden Diana, qts.....	6 00 0 00	Dry Concord.....	6 50 1 00
Paris green in drum 1 lb pk.	0 16 0 18	(E. A. Gerth, agent.)		Westward Ho, 1/2 lb. tins..	0 00 0 75	Meridian (Cavendish 1/2 lb..	0 00 0 60
Salt.		0 00 0 50		Traveller.....	0 00 0 60	Three Castles.....	0 00 0 50
Liverpool per bag.....	0 35 0 45	0 00 0 50		Bristol Birds Eye.....	0 00 0 50	Capstan Navy Cut.....	0 00 0 50
Canadian, in small bags.....	2 10 3 00	0 00 0 50		Capstan Navy Cut.....			
Canadian, Quarters.....	0 25 0 50	0 00 0 50					
Factory Filled per bag.....	0 00 1 00	0 00 0 50					
do Quarters.....	0 25 0 30	0 00 0 50					

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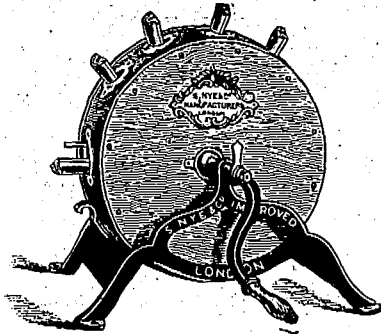
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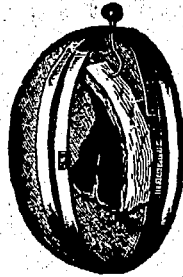
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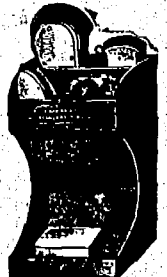
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Patent Applied for



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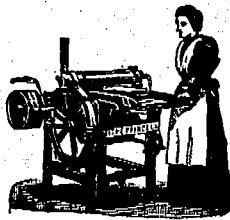
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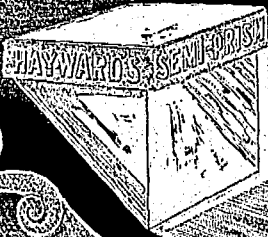
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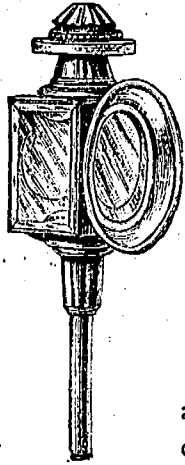
Directors: W. Eckstein
J. A. Willmore
D. W. M. Innes

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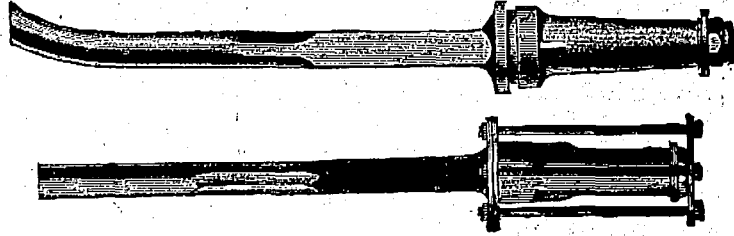
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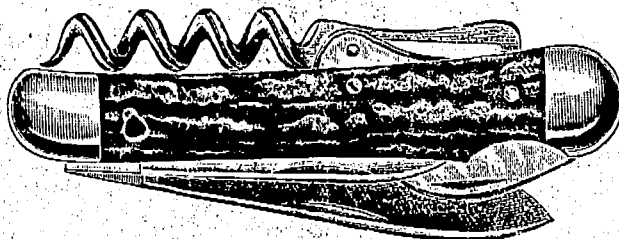
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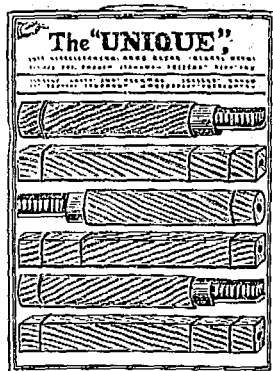
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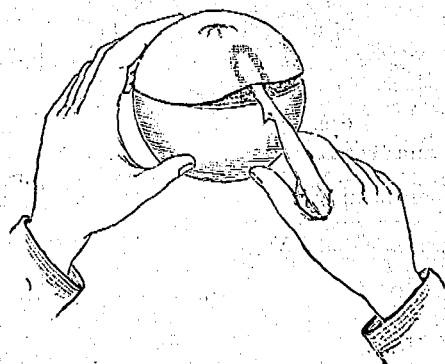


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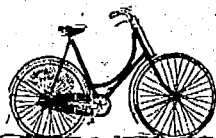
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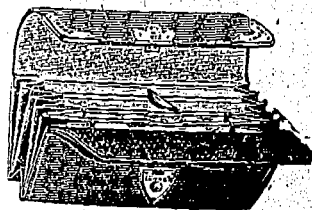
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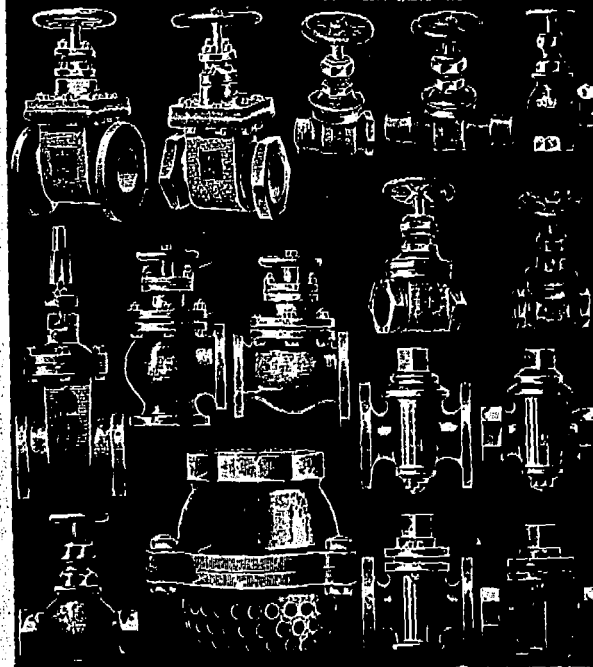
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Canada Life.....	2,500	5-6mos.	400	50
Confederation Life.....	10,000	7¼ 6mos.	100	10
Western Assurance.....	25,000	5-6mos.	40	20	164
Guarantee Co. of North America.....	13,372	6	50	50

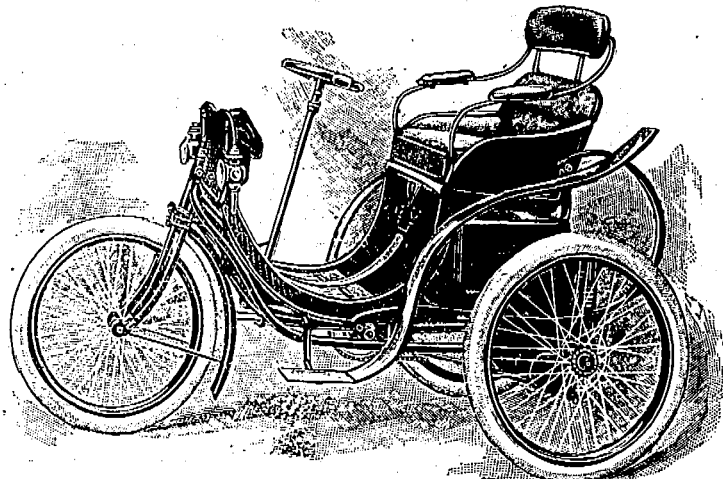
BRITISH AND FOREIGN.—Quotations on the London Market, Oct. 21, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9¾	10½
Atlas	24,000	24 p.s.	50	6	£28½	£29½
British and Foreign Marine.....	87,000	25	20	4	21½	22½
Caledonian	21,500	12s. p.s.	25	5	....	36 7-16
Commercial U. Fire, Life and Marine.	60,000	27½	50	5	41¼	42¼
Guardian Fire and Life.....	200,000	9	10	5	10	10½
Imperial Fire.....	60,000	25	5	5	26	27
Lancashire Fire.....	136,493	5	20	2	3¾	4¼
Lion Fire.....	100,000	8	8¼	1¾	5	5
London and Lancashire Fire.....	85,100	22	25	2½	16¼	16¾
London Assurance Corporation.....	35,882	20	25	12¾	55	56
London & Lancashire Life.....	10,000	10	10	2	7½	8
Liv. & Lon. & Globe Fire and Life...	391,762	30	8t.	2	48½	49¼
Northern Fire and Life.....	30,000	*22½	100	10	77	79
North Brit. & Merc. Fire and Life...	110,000	30s. p.s.	25	5¼	38	39
Norwich Union Fire.....	11,000	*33¼	100	12	121	124
Phoenix Fire.....	55,776	85	50	5	£40	£41
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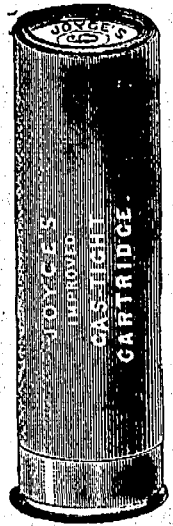
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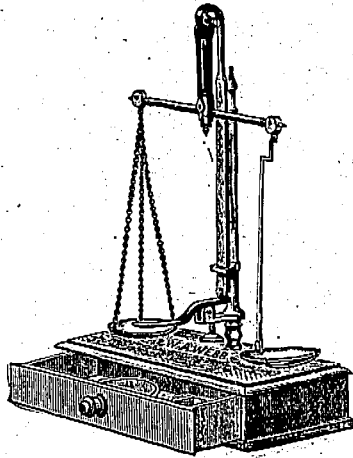
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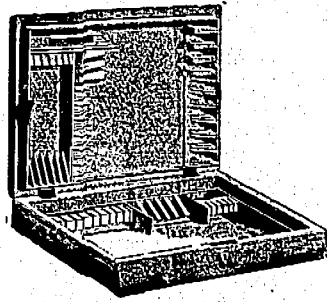
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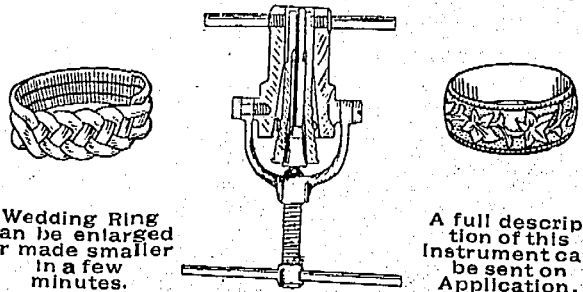
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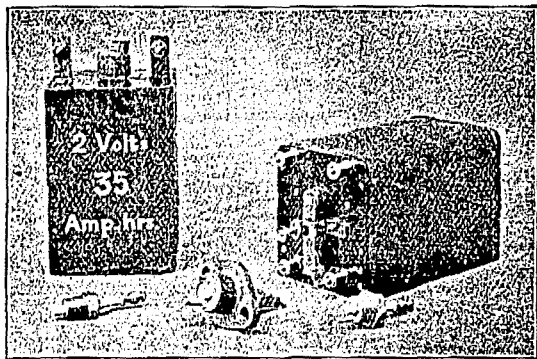
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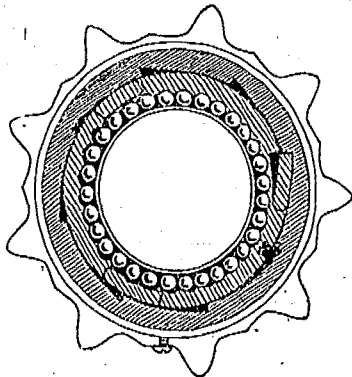
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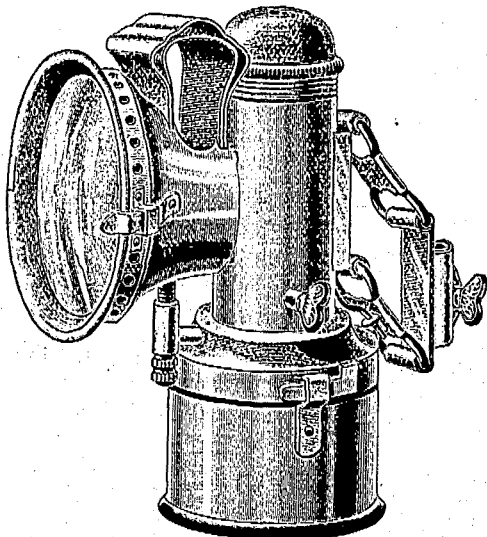


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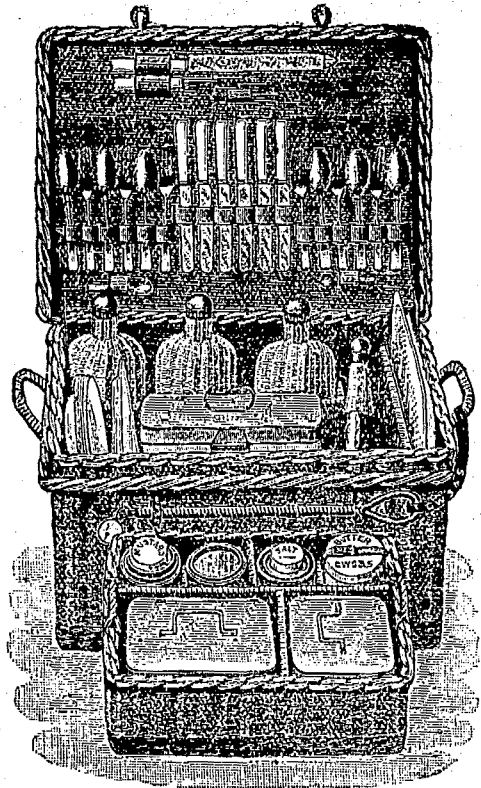
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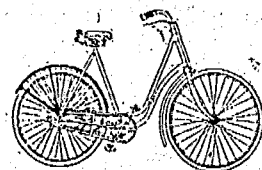
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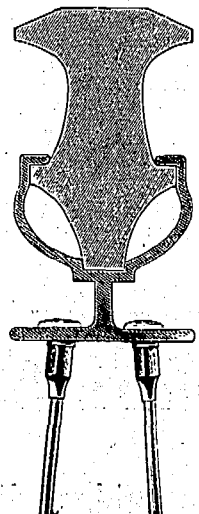
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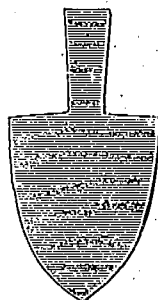
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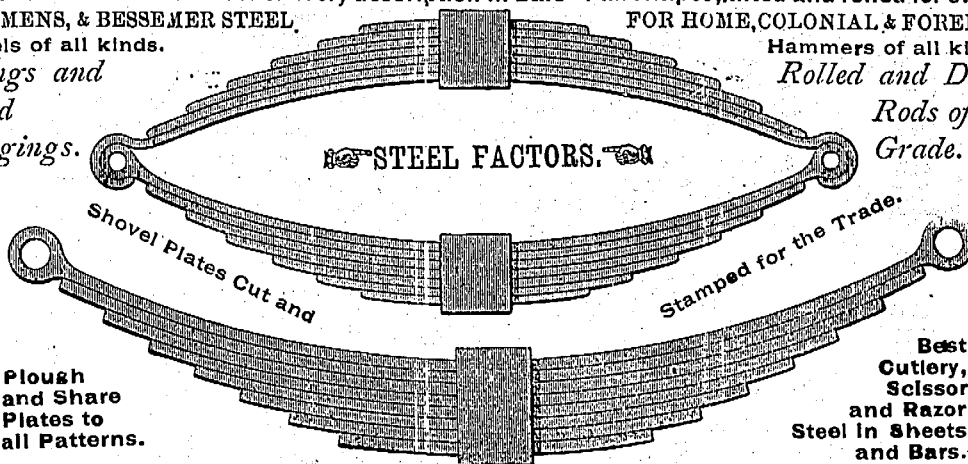
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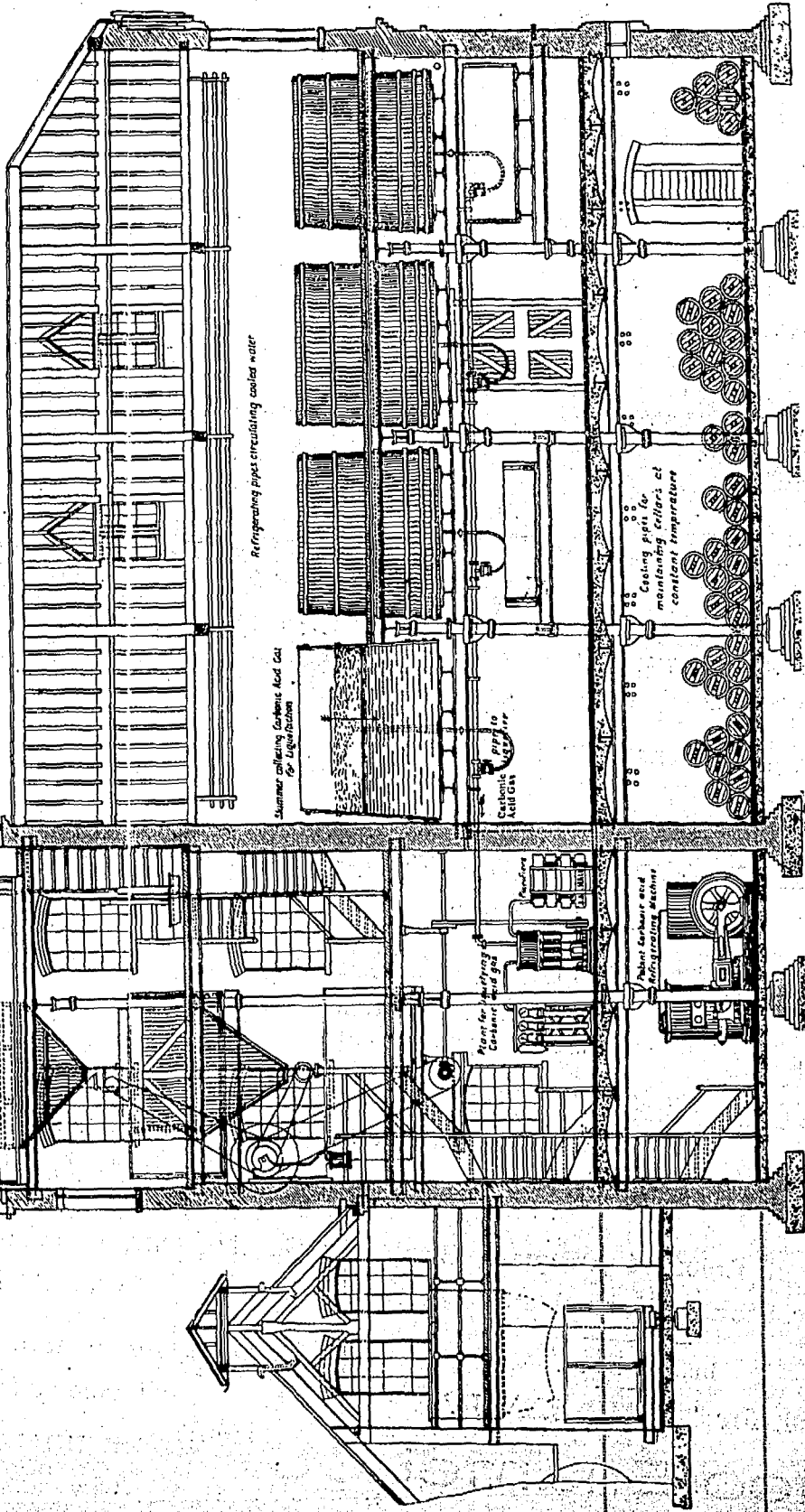
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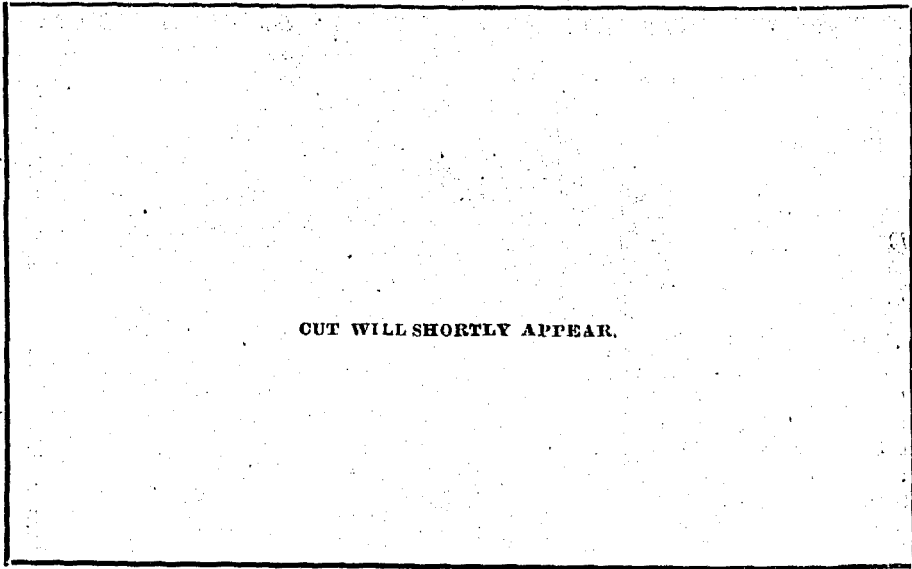
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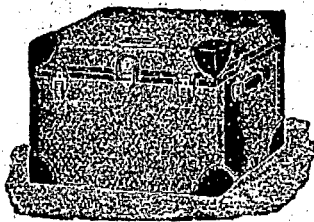


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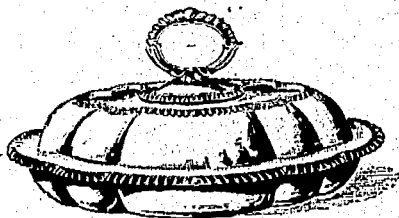
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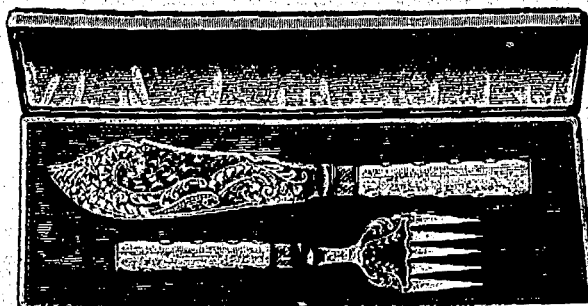
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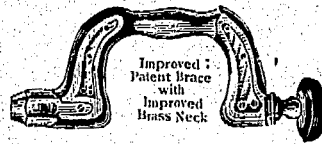
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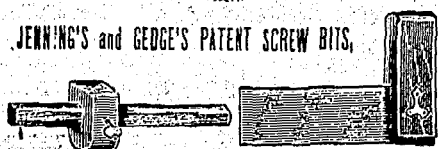
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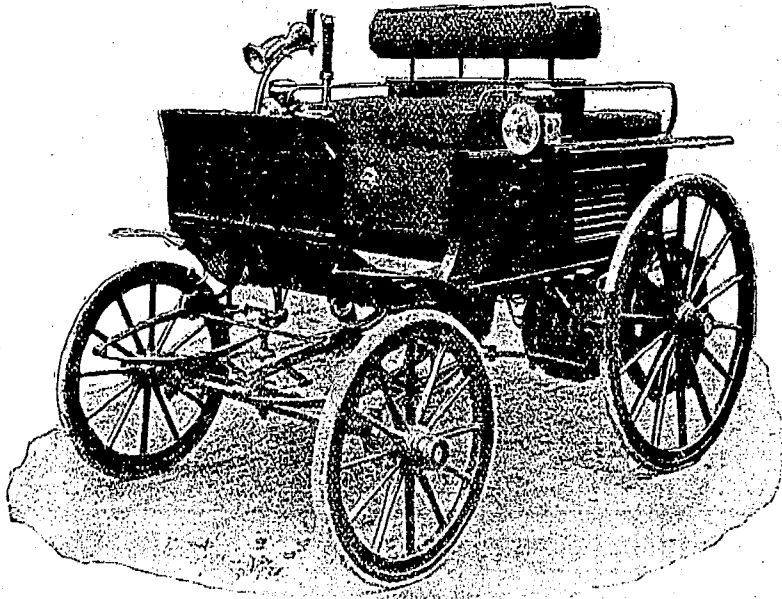


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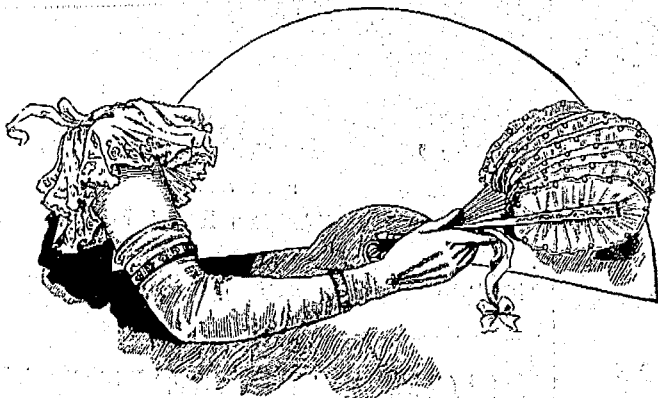
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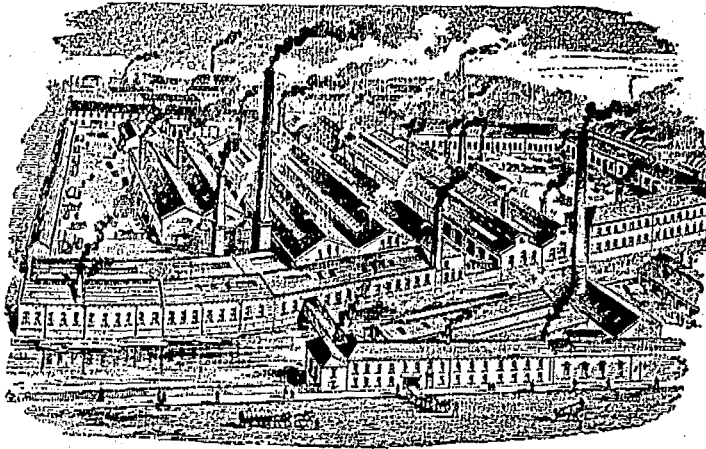
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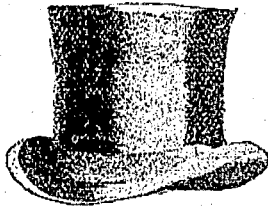


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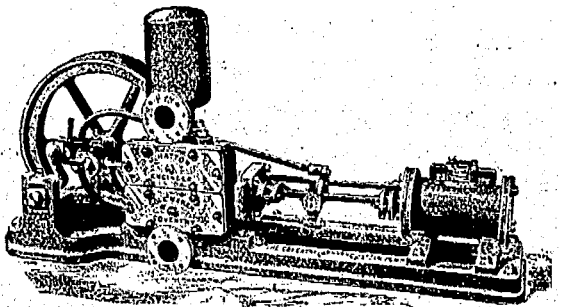


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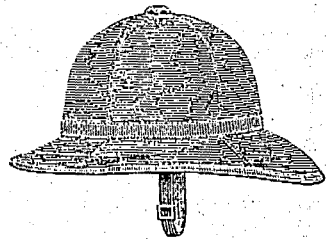
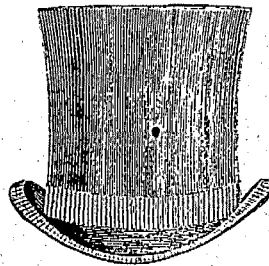
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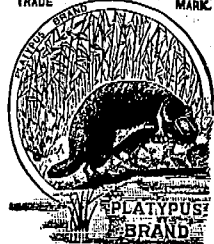
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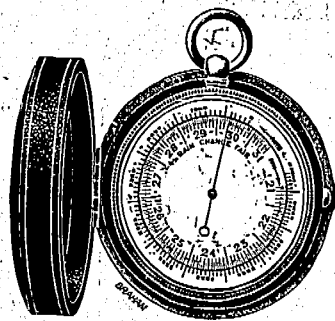
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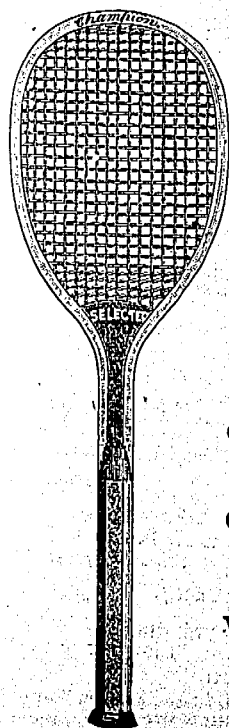


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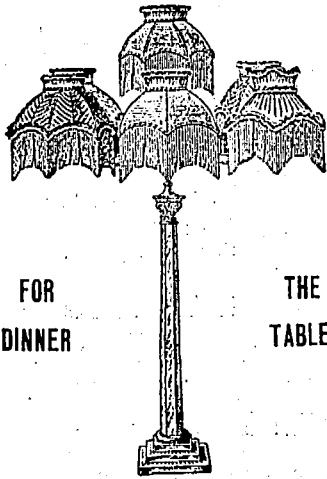
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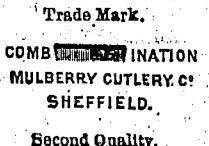
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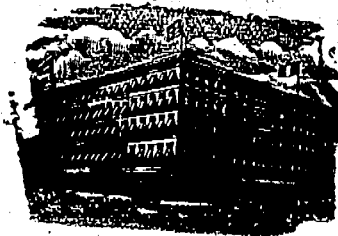
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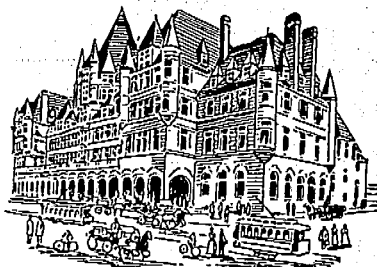


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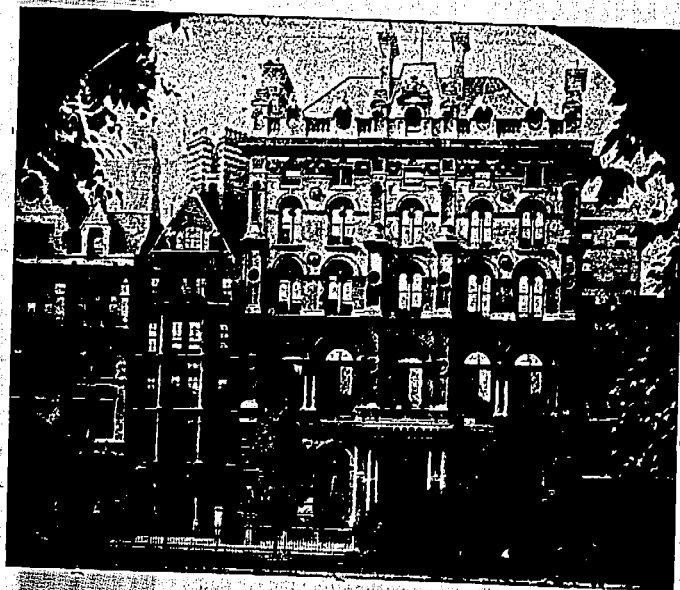
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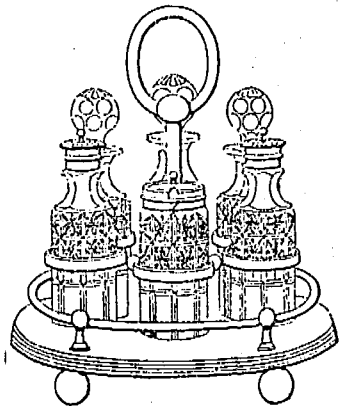
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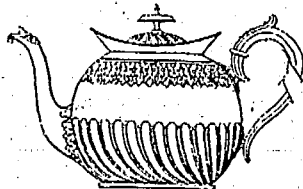
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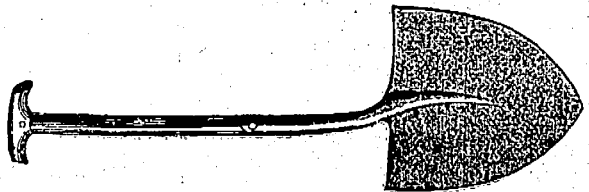
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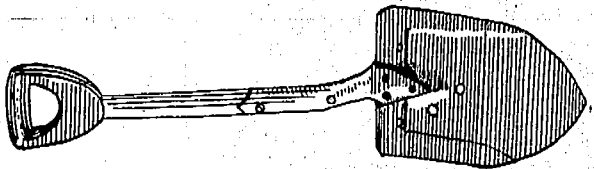
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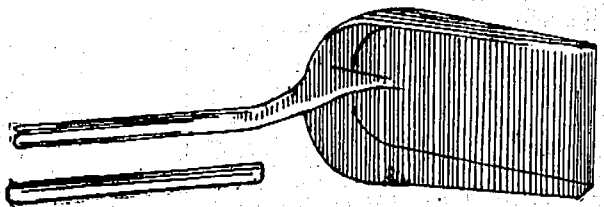
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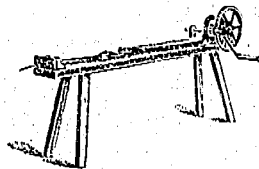
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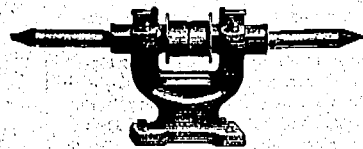


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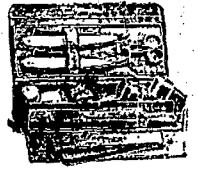
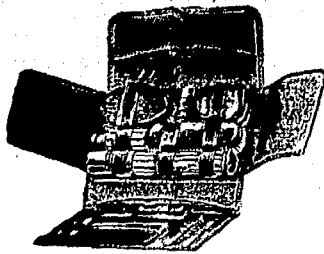
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Assets \$ 3,137,828.61
 Cash Income 785,180.81
 Net Surplus 474,029.08
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North British & Mercantile

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Canadian Investments, 6,466,460.08

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Arch'd Macnider, Esq.

Thos. Davidson, Managing Director.

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

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HARTFORD, CONN.

Established 1794.

Cash Assets, \$10,004,697.55.

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

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

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Head Office: TORONTO.

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DAVID BURKE, General Manager, MONTREAL.

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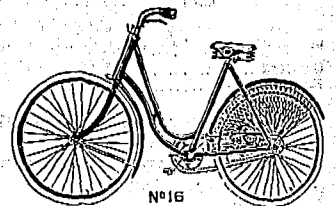
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FIRE AND MARINE. Incorporated 1851.

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Income for Year ending 31st December, 1898, over 2,200,000.00

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JAMES MCGREGOR, Manager.

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FIRE.

LONDON.

ESTABLISHED 1808.

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

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Deposit at Ottawa \$73,000.00
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