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THE CANADIAN
JOURNAL OF COMMERCE
 Finance Dept. - 22 Dec 99
FINANCE AND INSURANCE REVIEW.

Vol. 49. No. 24.
 New Series.

MONTREAL, FRIDAY, DECEMBER 15, 1899.

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

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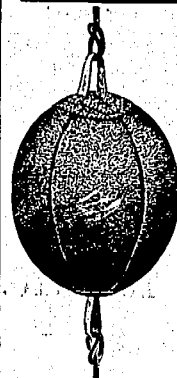
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Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, - 6,000,000.00
Undivided Profits, - 1,160,954.19

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A. Macdind, Chief Inspector and Supt. of Branches.
W. S. Clouston, Insp. of Branch Returns.
F. W. Taylor, Asst. Insp. James Aird, Ser.

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St. Charles Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. Amherst, N. S.
Belleville, " Peterboro, " Halifax, N. S.
Brantford, " Picton, " Sydney, N. S.
Brockville, " Saratoga, " Calgary, Alta.
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Branches.

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" The Bank of New York, N.B.A.
Boston—The Merchants' National Bank.
" J. B. Moors & 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, 31st October, 1899.

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INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

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

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New York—The National Bank of Commerce.
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The Chartered Banks.

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Established in 1836.

Incorporated by Royal Charter in 1840.

Paid-up Capital, £1,000,000 stg.
Reserve Fund, 300,000
London Office, 3 Clement's Lane, Lombard St., E.O.

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Gaspard Farrer, J. J. Kingsford,
Henry R. Farrer, Frederic Lubbock,
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis.

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J. ELSMSLY, Inspector.

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Issue Circular Notes for Travellers, available
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HEAD OFFICE: MONTREAL.

Paid-up Capital, \$2,000,000
Res Fund, 1,025,000

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A. D. Durnford, Inspector.
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Knowlton, Que. Simcoe, " Woodstock, Ont.
London, Ont. Smiths Falls, Ont.
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Manitoba and North-West—Imperial Bank of
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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.
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Summerside Bank.
Quebec—Eastern Townships Bank.

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Cork—Munster and Leinster Bank, Ltd.
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Germany, Berlin—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
Belgium, Antwerp—La Banque d'Anvers.

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delphia—Corn Exchange National Bank; First Na-
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Bank. Chicago—First National Bank. Cleveland—
Commercial National Bank. Detroit—State Sav-
ings Bank. Buffalo—City National Bank. Mil-
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Reserve Fund, 1,577,492

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Hon. H. H. Fuller, M.L.C. Hon. David MacKeen.

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Joint General Manager; W. B. Torrance, Superin-
tendent of Branches; D. M. Stewart, Inspector.

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" West End, Cor. Notre Dame & Seigneurs Sts.
" Westmount, St. Catherine St. & Greene Ave.
BRANCH IN PROVINCE OF ONTARIO.

Ottawa.

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Branches in British Columbia; Atlin, Bennett,
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Republic, Washington.

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New York, Chase National Bank.
Boston, Shawmut National Bank.
San Francisco, First National Bank.
Chicago, America National Bank.
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Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000
Reserve, 46,000

F. H. TODD, President.

J. F. GRANT, Cashier.

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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: OSIIAWA, ONT.

Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Subscribed, 385,000
Reserve, 118,000

BOARD OF DIRECTORS:

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REUBEN S. HAMLIN, Esq., Vice-President.
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Robert McIntosh, M.D., J. A. Gibson, Esq.,
Thomas Patterson, Esq.,
T. H. McMillan, Cashier.
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Hamburg, Paisley, Penetanguishene, Pickering,
Port Perry, Ont., Tavistock, Ont.
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and sold. Deposits received and interest allowed
Collections solicited and promptly made.
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Merchants Bank of Canada. London, England—
Royal Bank of Scotland.

THE ONTARIO BANK.

Capital Paid-up, \$1,000,000
Reserve Fund, 110,000
Profit and Loss Account, 40,360

HEAD OFFICE: TORONTO.

DIRECTORS:

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Donald Mackay, Esq., Vice-President.
A. S. Irving, Esq., Hon. J. C. Aikins,
D. Uilyot, Esq., J. Hallam, R. D. Perry, Esq.,
C. McGill, General Manager.
E. Morris, Inspector.

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Aurora, Mount Forest, Scott & Well-
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Lindsay,

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France and Europe—Credit Lyonnais.
New York—The Fourth National Bank and the
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Boston—Ellot National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, - - TORONTO. Paid-up Capital, - - - \$6,000,000 Rest, - - - 1,000,000

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(Incorporated by Act of Parliament 1885). Authorized Capital, - - - \$1,000,000 Capital Paid Up, - - - 917,350 Reserve Fund, - - - 70,000

Board of Directors: C. D. Warren, Esq., President. John Drynan, Esq., Vice-President. W. J. THOMAS, Esq., C. KLOPPER, Esq., M.P. J. H. BEATTY, Esq., Guelph. Geo E. TUOKERT, Esq., Hamilton.

Head Office, Toronto. General Manager, J. A. M. ALLEY, Inspector.

BRANCHES: Aylmer, Ont., Ingersoll, Sarnia, Drayton, Leamington, Stratroy, Dutton, Newcastle, St. Mary's, Elmira, North Bay, Sturgeon Falls, Glencoe, Orillia, Sudbury, Cuelph, Port Hope, Tilsonburg, Hamilton, Ridgetown, Windsor.

BANQUE D'HOCHELAGA.

Capital Paid-Up, - \$1,250,000. Reserve Fund, - 565,000.

DIRECTORS: F. X. ST. CHARLES, President. R. BICKERDIKE, M.P.P. Vice-Pres. Chs. Chaput, Hon. J. D. Rolland, J. A. Vaillancourt, M. J. A. FRENDRIGAST, Manager C. A. GIBOUX, Assistant Manager O. E. DORAIS, Inspector

Head Office, Montreal. BRANCHES - Joliette, P.Q.; Louiseville, P.Q.; Quebec, Sorel, P.Q.; Sherbrooke, P.Q.; Three Rivers, P.Q.; Valleyfield, P.Q.; Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, 1393 St. Catherine St. E., 1755 St. Catherine St. C., 2204 Notre Dame St. W. CORRESPONDENTS - London, Eng. - The Clydesdale Bank (Limited). Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris. Paris, France - Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Societe Generale. Brussels, Belgium - Credit Lyonnais. Vienna, Austria - Banque Imperiale-Royale Priv. des Pays Autrichiens. Berlin, Germany - Deutsche Bank. New York - National City Bank; National Park Bank, Importers and Traders' National Bank, Messrs. Ladenburg, Thalmann & Co., and M. M. Heidebach, Ickelheimer & Co. Merchants National Bk. of N. Y., Boston - National Bank of Redemption, Third National Bank, Chicago - National Live Stock Bank. Illinois Trust and Savings Bank. Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

The Chartered Banks.

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British Correspondents: - National Provincial Bank of England [Ltd.] London. American Correspondents: - New York - Fourth National Bk. and Hanover National Bk. Boston - International Trust Co. Buffalo - Marine Bank. Chicago - Union National Bank. Detroit - Detroit National Bank. Kansas City - National Bank of Commerce. St. Louis - National Bank of Commerce.

Eastern Townships Bank.

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

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

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The Standard Bank of Canada

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

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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 15th 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

Capital Paid-up, - \$2,000,000 Rest, - 450,000 HEAD OFFICE, - - - QUEBEC

Board of Directors: ANDREW THOMSON, Esq., President. JAMES KING, Esq., M.P.P., Vice-President. D. C. THOMSON, Esq., E. J. Hale, Esq., Ed. Gironx, Esq., Hon. John Sharples, Wm. Price, Esq.

E. E. Webb, Gen. Manager J. G. Billett, Inspector

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THE QUEBEC BANK.

HEAD OFFICE, - - - QUEBEC Founded 1818. Incorporated 1822.

CAPITAL AUTHORIZED - \$3,000,000 PAID-UP - 2,500,000 REST - 700,000

DIRECTORS: JOHN BREAKEY, President. JOHN T. ROSS, Vice-President. Gaspard Lemoine, W. A. Marsh, Vesey Boswell, F. Billingsley, THOMAS McDougall, Gen. Manager.

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Agents: London, Eng., Bank of Scotland. New York, U.S.A. Agts. Bk. of Brit. North Amer. do Hanover National Bank.

HALIFAX BANKING CO.

Incorporated 1872. Capital Paid-Up, - - - \$500,000 Reserve Fund, - - - 375,000

HEAD OFFICE, .. HALIFAX, N.S. DIRECTORS: ROBE UNLACK, President. C. W. ANDERSON, Vice-President. JOHN MAONAB, W. J. G. THOMSON, W. N. Wickham H. N. WALLACE, Cashier. A. ALLAN, Inspector.

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Bank of Nova Scotia.

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

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The Chartered Banks.

Imperial Bank of Canada.

Capital Authorized \$2,600,000
 Capital Paid-Up 2,311,034
 Rest 1,602,172

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 T. R. MERRITT, Vice-President.
 Wm. Ramsay, Robert Jaffray,
 T. Sutherland Stayner, Elias Rogers, Wm. Hendrie,
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 D. R. WILKIE, General Manager.

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 Fergus, Montreal, Que. Sault Ste. Marie,
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 Hamilton, Port Colborne, St. Thomas East,
 Ingersoll, Rat Portage, Welland,
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The Imperial Bank is prepared to issue letters of credit negotiable at any of the branches of the Standard Bank of South Africa, Ltd., Transvaal, Cape Colony, Natal, Rhodesia.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

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

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 J. B. Laliberté, Esq.,
 P. LAFRANCE, Manager Quebec Office
 N. LAVOIE, Inspector.

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 P. Q., Montmagny, P. Q., Montreal, Murray Bay,
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 St., Rimouski, P. Q., Roberval, P. Q., Sherbrooke,
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 Correspondence respectfully solicited.

Union Bank of Halifax.

INCORPORATED 1856.

HEAD OFFICE: - HALIFAX, N.S.

Capital, \$500,000
 Reserve Fund, 225,000

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 WM. ROCHE, Esq., Vice-President.
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 C. C. BLACKADAR, Esq.,
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 Merchants' Bank of Halifax, St. John's, Nfld.

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 North Sydney, C.B., C. W. Frazee, "
 Dartmouth, N.S., F. O. Robertson, "
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 Kentville, N.S., A. D. McRae, "
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1862—HEAD OFFICE, MONTREAL—1898

Capital Paid-up, \$500,000
 Surplus, 291,000

Hon. ALFRED DESJARDINS, President.
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 DUMONT LAVOLETTE, Esq., G. N. DUCHARME, Esq.,
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 TANGREDE BIENVENU, Gen. Manager.
 ERNEST BRUNEL, Asst. Manager.
 C. S. POWELL, Inspector.

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 " { St. Catherine, Fraserville, P. Q.
 " St. East, Hull, P. Q.
 " St. Gungonde, Valleyfield, P. Q.
 " St. Henry, Victoriaville, P. Q.
 " St. Jean Ste. Ottawa, Ont.
 Beauharnois, P. Q., Edmonton (Alba.) N.W.T.

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 Paris, Le Credit Lyonnais
 London, Eng.—Comptoir National d'Escompte de
 Paris, Le Credit Lyonnais, Glynn, Mills, Currie & Co.
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 National Bank of the Republic, National Park Bank,
 Boston, Mass.—National Bank of the Common-
 wealth, National Bank of the Republic, Merchants
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 Chicago, Ill.—Bank of Montreal.
 Letters of Credit for travellers, etc. issued avail-
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 Collections made in all parts of the Dominion.

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LOAN AND SAVINGS COMPANY.

26 King Street East,
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Notice is hereby given that a Quarterly Dividend for the three months ending December 31st, 1899, at the rate of SIX PER CENT. PER ANNUM has this day been declared upon the Capital Stock of this Institution and that the same will be payable at the Offices of the Company in this city on and after

January 2nd, 1900

The transfer books will be closed from the 20th to the 31st December, both days inclusive.

By order of the Board.

E. R. WOOD,
 Managing Director.

Toronto, 7th Dec., 1899.

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Subscribed Capital, - \$2,201,200
 Assets, - 2,417,237

Office—No. 13 St. Sacrament St.,
 MONTREAL, P.Q.

DIRECTORS:

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 M. P.

R. W. Knight, Esq., John Hoodless, Esq.,
 J. N. Greenshields, Esq., G. C. W. L. Hogg, Esq.,
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OFFICERS:

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 Wm. Strachan, Esq., Vice President
 W. Barclay Stephens, Esq., Manager,
 J. W. Michaud, Esq., Asst. Manager.

SOLE AGENTS:

Messrs. Greenshields & Greenshields.

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This Company acts as assignee, administrator, executor, trustee, receiver, committee of Lunatic, guardian, liquidator, etc., also as agent for the above offices.

Debentures issued for three or five years, both debentures and interest on the same can be collected in any part of Canada without charge.

For further particulars address the Manager.

The Dominion Savings & Investment Society

London, Canada.
 Capital Subscribed, \$1,000,000 00
 " Paid-Up, 932,474 97
 Total Assets, 2,541,274 27

ROBERT REID, Collector of Customs, President.
 T. H. PURDOM, Barrister, Inspecting Director.

NATHANIEL MILLS, Manager.

THE HAMILTON

Provident and Loan Society

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

Capital Subscribed, \$1,500,000 00
 Capital Paid-Up, 1,100,000 00
 Reserve and Surplus Funds, 349,109 05
 Total Assets, 3,610,255 80

Deposits received and interest allowed at the highest current rates.

DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized

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25 Nov.	Numidian	13 Dec.	14 Dec.
30 Nov.	Californian	16 Dec.	17 Dec.
9 Dec.	Laurentian	27 Dec.	Direct.

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 Capital Paid Up, - 250,000 00

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RIGHT HON. LORD STRATHGUNA AND MOUNT ROYAL, G.C.M.G.

VICE-PRESIDENT:

HON. GEORGE A. DRUMMOND.

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 E. B. Greenshields, A. T. Paterson,
 C. M. Hays, James Ross
 C. R. Hosmer, T. G. Shaughnessy,
 Sir William C. Van Horne, K.C.M.G.

Temporary Offices—Savings Department, Bank of Montreal, St. James Street, Montreal.

Bankers—The Bank of Montreal.

The Company is authorized to act as Trustee, Executor, Assignee, etc., to manage estates, to countersign and issue bonds, to act as judicial surety-security in Appeal, etc., and as Transfer Agent and Registrar of Shares; and to accept any Financial Agency.

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* Ottoman,	Dec. 20th, 2 p.m.,
Domafon,	Dec. 23rd, 2 p.m.,	Dec. 24th, 5 p.m.
Cambroman,	Dec. 30th, 2 p.m.,

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Dec. 7th,	New England.	Dec. 20th, 12.30 p.m.

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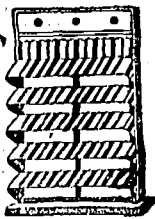
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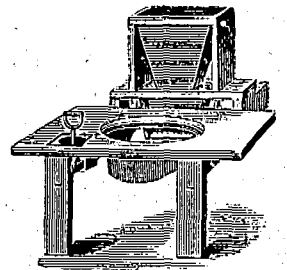




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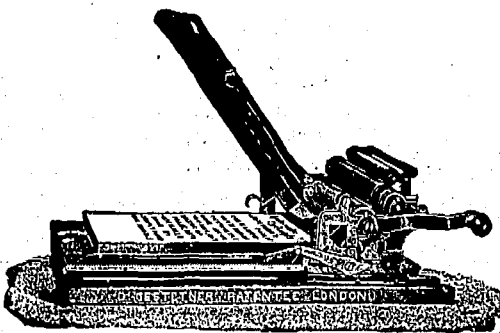
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A FEW ADVANTAGES.

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ESTABLISHED 1828.

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ESTABLISHED 1828.

Gas and Electric Lamp
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WIRING—BELLS.

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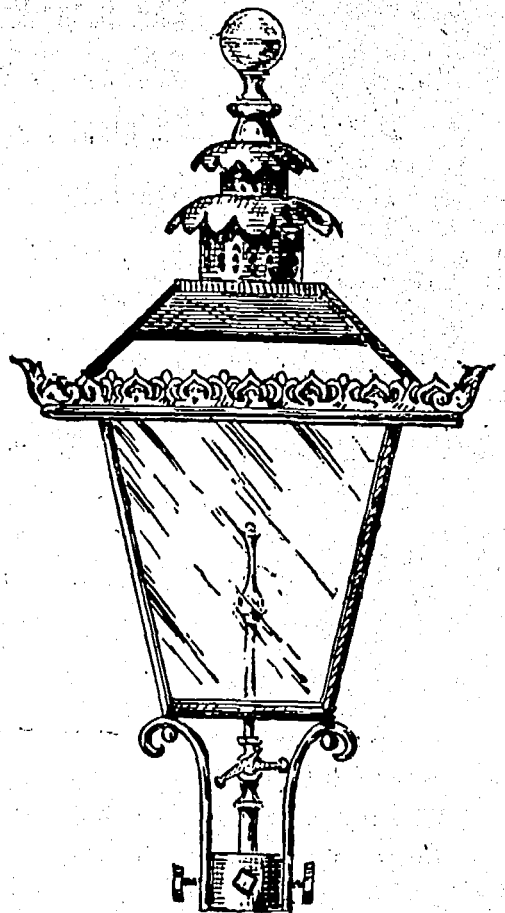
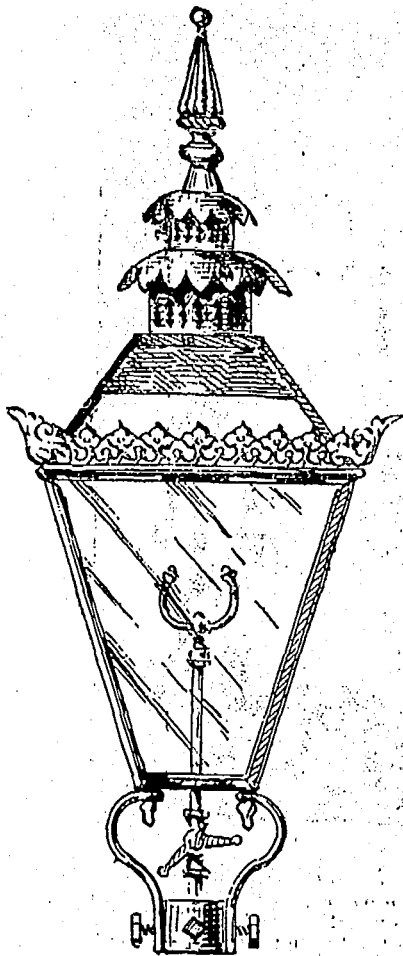
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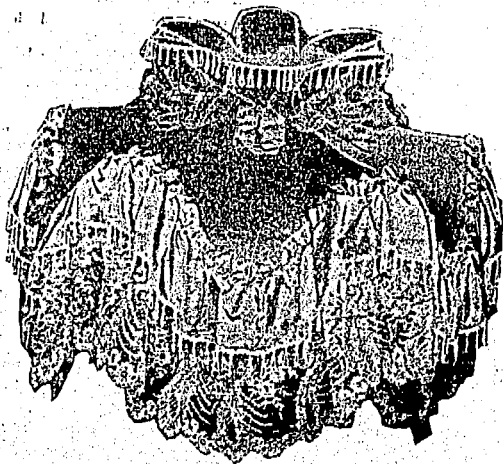
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LAMPS,
GAS,
ELECTRIC
LIGHT,
CANDLES,
Etc.



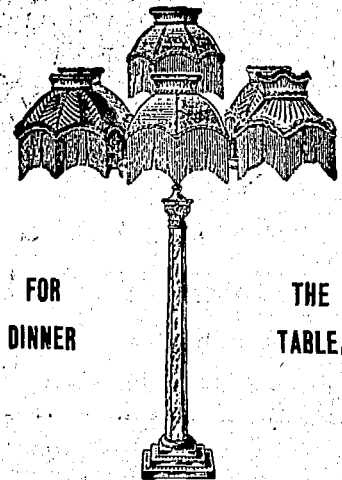
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When you want anything in the line of Printing, write to the
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(CLARKE'S PATENT).



A SHOW-ROOM at 132, REGENT STREET, W., has been
opened for the Sale of these Charming Lamps for
Lighting a Dinner-Table.

N.B.—These Lamps can be OBTAINED ONLY at the
"CRICKLITE" LAMP SHOW-ROOM, 132, REGENT
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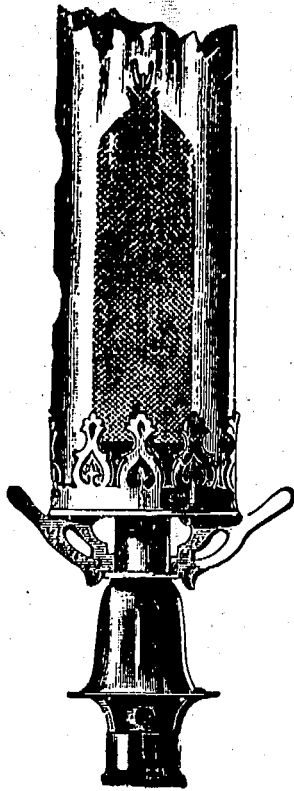
Clarke's Pyramid and Fairy Light Co., Ltd.,
CRICKLEWOOD, LONDON, N. W.

CAUTION.—Purchasers are requested to see
that the Trade Mark, "CRICKLITE," is upon
every Lamp and Standard, as Imitations are being
offered.

Legal proceedings will be taken against any
Dealer selling or offering for sale a Lamp as a
"CRICKLITE" Lamp—not being made by

CLARKE'S PYRAMID & FAIRY LIGHT CO., LTD.,
ONLY DEPOT—CRICKLEWOOD,

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London, W., England. LONDON, N. W., England.
For sale by A. T. Wiley & Co., Montreal, P. Q.



The Incandescent
Accessories and
Maintenance
Syndicate, Limited,

11 Farringdon Road,
LONDON, E.C., England.

Manufacturers of

Incandescent Mantles
and Accessories

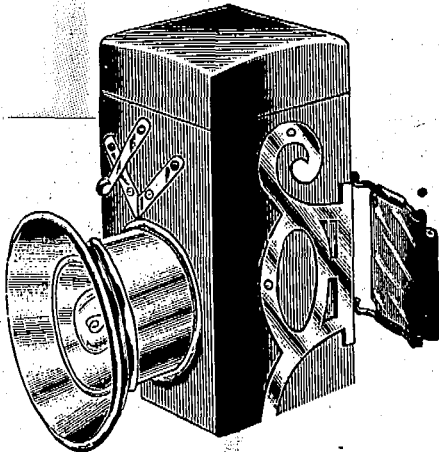
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Telegraphic Address: "UNBUCKLING, LONDON."

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The "A. & A."

→ **ELECTRIC CYCLE LAMP** ←

Weights 1 lb. — Burns 6 hours.

It can be fixed to the lamp bracket of any cycle.



The London Mica Co.,

—MANUFACTURERS OF—

MICA CHIMNEYS,
SMOKE TOPS and
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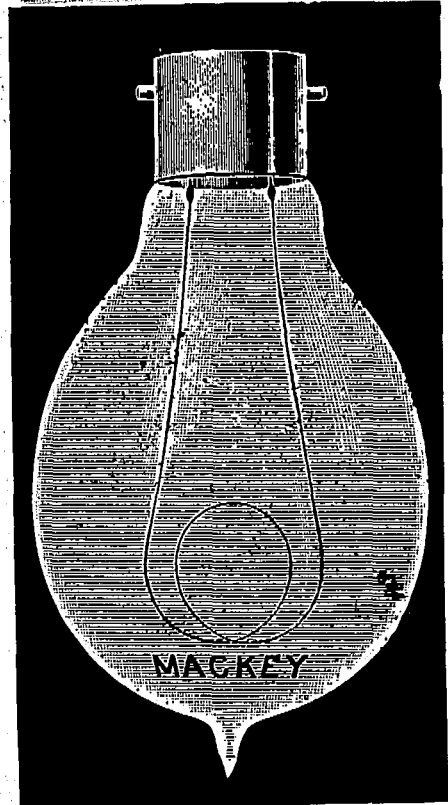
And Importers of all accessories
in connection with

INCANDESCENT GAS LIGHTING,

Newlyn House, - 4 and 5 High Street, Aldgate,
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INCANDESCENT LAMPS

Warranted English make; from 2 to 220 Volts, in all Candle-Powers.



A Large Stock of Ordinary Voltages on Hand.
Every Size and Shape to Order.

All Lamps tested before despatch.

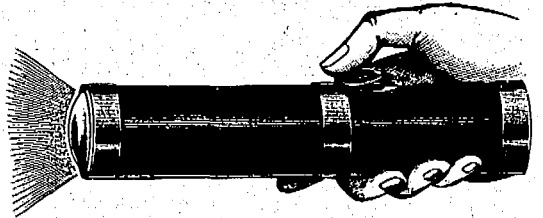
Caps fitted to suit any holders in ordinary use

MACKAY'S ELECTRIC LAMP CO., Ltd., Manufacturers,

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The SAFETY ELECTRIC POCKET LIGHT.

LATEST
NOVELTY.



AN EVER READY ELECTRIC LIGHT FOR EVERYBODY.

And for all purposes where a safe and handy flash light is desired. Burns when ring is pressed upon the band, and goes out when pressure is released. No wires to get out of order. No chemicals to spill. Can be carried into a cellar full of leaking gas, into an oil tank, alcohol and malt vats, or placed in a keg of powder without the slightest danger of explosion.

6,000 to 8,000 Lights Before Battery is Used Up.

Size, 9 1/2 inches; weight, about 18 oz. Price complete, 2/1-; free by post, securely packed, 2/6. Extra Battery, 2/-, post free 2/3, from

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**Aluminum
Reflectors**

GIVE THE BEST RESULTS.

Do not tarnish and will not break.
Increase the light and give fine results.

**WE KEEP EVERYTHING IN THE
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CRUCIBLE CAST STEEL OF EVERY DESCRIPTION IN BARS OF ALL SHAPES, TILTED & ROLLED FOR EVERY PURPOSE.

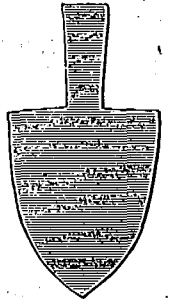
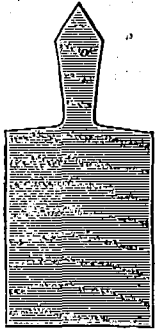
SWEDISH, SIEMENS, and BESSEMER STEEL for Home, Colonial and Foreign Markets.

STEEL FACTORS.

Plough & Share Plates to all patterns.
Best Cutlery, Scissor & Razor Steel in Sheets & Bars.

SHOVELS OF ALL KINDS. SHOVEL PLATES CUT AND STAMPED FOR THE TRADE.

Steel Castings and Hammered Forgings. Hammers of all kinds. Rolled and Drawn Wire Rods of every grade.



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Billiard Table
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Manufacturers and
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Do all kinds of work in
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Telephone 6057.
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VERDON BARNES,

Manufacturer of . . . **IVORY TABLE KNIVES**

French Cook Knives, Xylonite a Specialty.
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6d. and 1s.

Sample Bottles, Post Free, 1s.

Specify "CLUB BLACK."

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Sample Tins, Post Free, 1s.

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"SILICO" ENAMEL

Will protect your bright parts, and make them rainproof and rustproof.
Vaseline superseded.

"CLUB BLACK

Is the oldest and best enamel on the market, and has the largest sale
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It is "SPECIAL HARD DRYING," and wears like Stoving Enamel.

Makers of Coloured Lacquers, Black
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Burning Oils, Lubricating Oils, Double
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Enquiries for quotation in bulk will be
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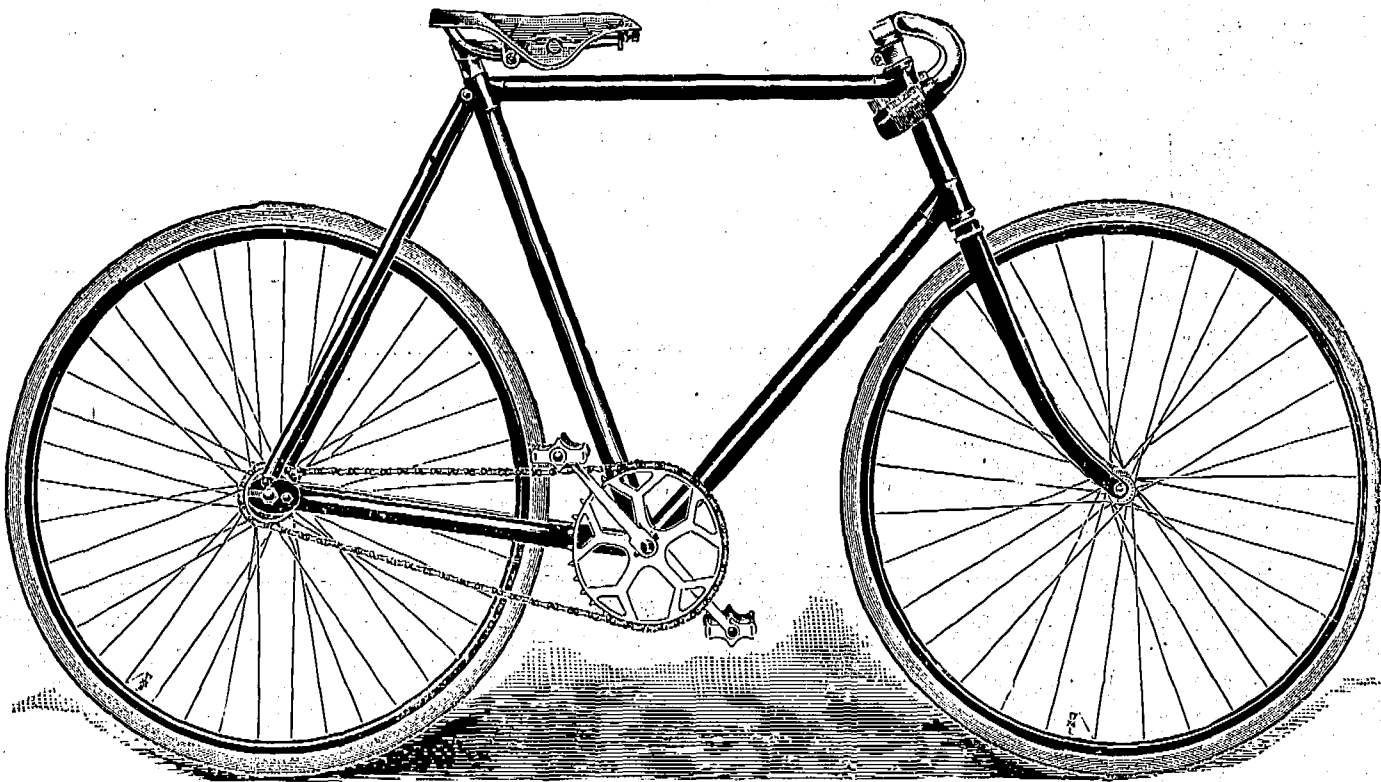
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Marvellous Value.

.. Good English Make ..

Just send for a 1899 List.

SPECIFICATIONS AS BELOW.



EACH MACHINE GUARANTEED TWELVE MONTHS.

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DOUBLE TUBE TYRE

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Dunlop 10/ extra.

Made with genuine set B.S.A. Fittings, and DUNLOP
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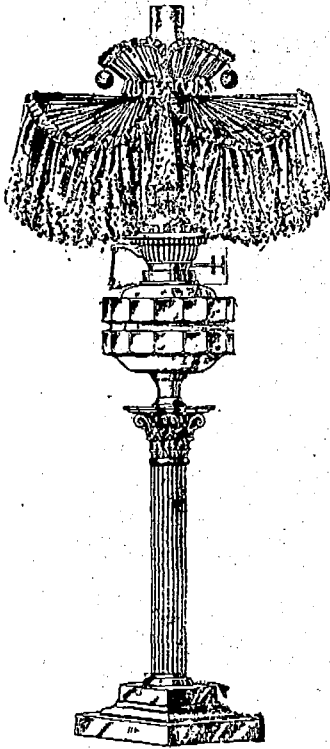
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112. Polished Brass Corinthian Pillar, Sliced Cut Crystal Funnel, II quality.
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 Fancy Shells Lace Shade, 17 inch, in assorted colors.
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 \$50.

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 Manufacturers of the following grades of
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Jobber in
 CLOTH SAMPLES, REMNANTS
 and TAILOR CLIPS
 also dealer in
 All kinds of Raw Furs and Fur Clippings.
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Brousson's Agencies, Ltd.,
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The best medium to secure a permanent supply of the latest

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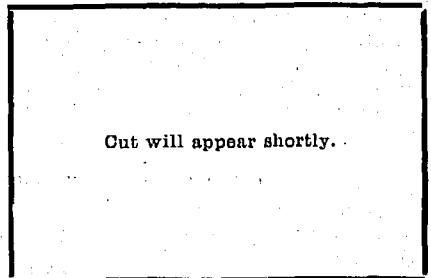
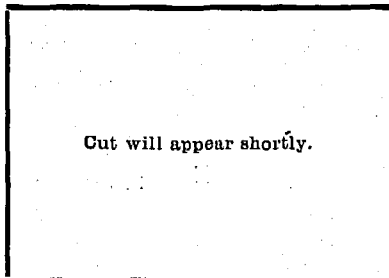
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At makers' own lowest prices with highest discounts.

....Correspondence Invited.

ROYAL CHINA.

.....MADE IN GERMANY.....



"SPIRAL" TEA POT. 1 1/2 pt.

TOAST RACK, "SCROLL."

Lock Lids { White, 6s. 6d. doz.
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The "Spiral," "Fluted," "Rococo" and "Queen Ann" Sets modelled throughout.

Specialty in Tea Pots, Butters, Toasts, Cruets, Egg Frames,
 Candle Sticks, Fern Pots & Trinket Sets.

Ask for full Illustrated Price List post free.

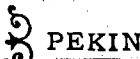
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Watch this advertisement from week to week.

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ESTABLISHED 1823.

CORPORATE MARK.



Marsden & Beeten,



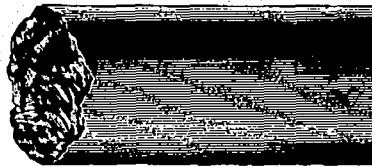
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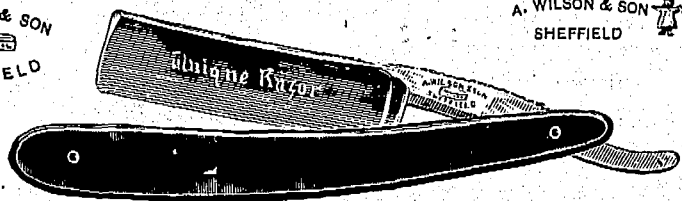


ALBERT WILSON & SON,

MANUFACTURERS OF ALL KINDS OF

A. WILSON & SON
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A. WILSON & SON
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RAZORS



56 BOWDON-STREET, MILTON-STREET,

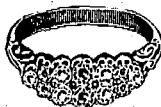
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ENGLAND.

M. GOLDMAN,

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

Works : 41 Frederick Street, Birmingham, Eng.



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GEM RINGS A SPECIALITY.

Special Attention to Approbation Orders.

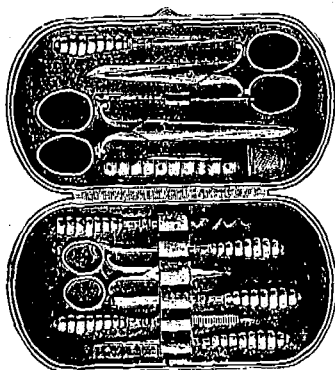
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SEND FOR ILLUSTRATED PRICE LIST.

Fancy Leather and Cabinet Case Manufacturer.

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PATENTEE AND MANUFACTURER OF



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Bags, Writing Folios,
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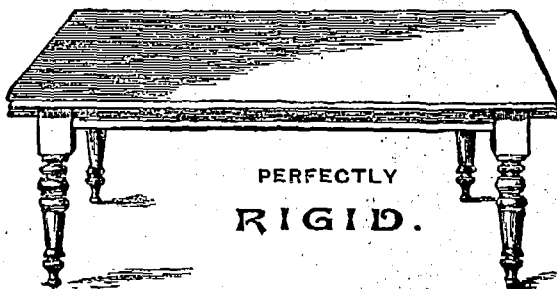
and all descriptions of Leather and Cabinet Case Goods.

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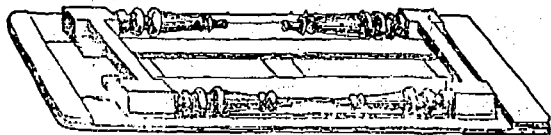
THE LYLE COMPANY, LTD.

CABINET MAKERS,

Patentees of Folding Tables & Rout Seats.



PERFECTLY RIGID.



FOLDED

Send for Price List to
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FINLAYSON & GRANT,
CUSTOMS BROKERS,

418 to 417 St. Paul Street, Montreal

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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.

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Telegraphic Address : "SCYTHES."

Established 1872

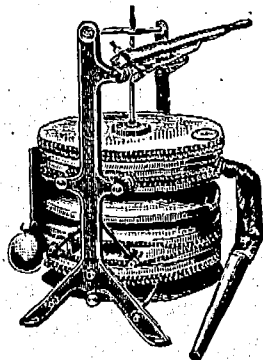
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LINLEY & BINGHAM,

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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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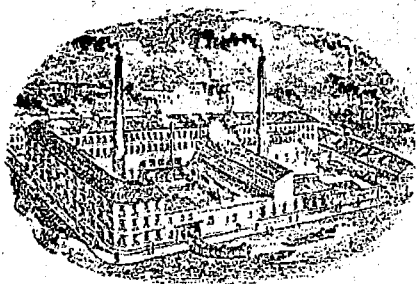
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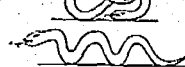
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PEN AND POCKET KNIVES. RAZORS, SCISSORS, &c., &c., &c.

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SPEAR POINT, BUTCHERS, DAGGER AND HUNTING KNIVES.

MARK WILLIS & SON,

.. MANUFACTURERS OF ..

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Goods —

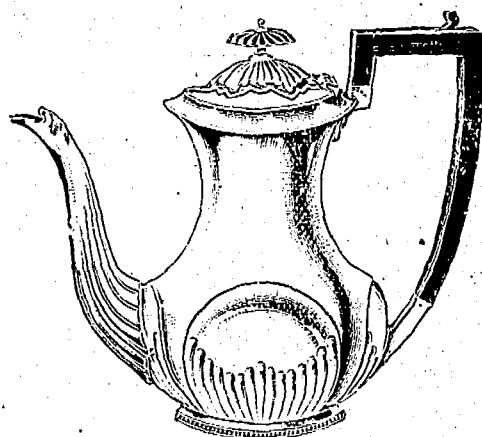
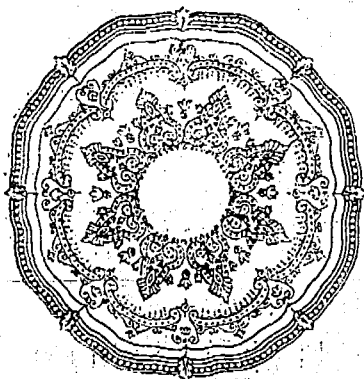
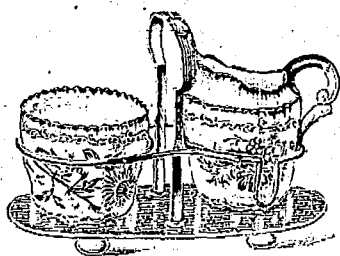
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Exchange Works,

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Made only by . . . MAIN BELTING CO., 60 McGill Street, MONTREAL

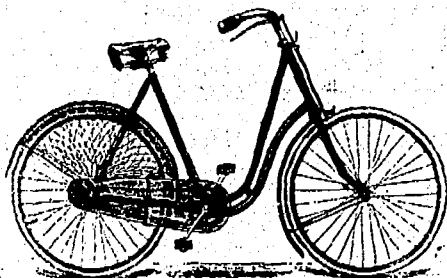


This Belting Costs no more than the Cheap Leather Belting, and is not affected by Heat, Dampness or Steam. No joints to Separate and come apart. Guaranteed to be Stronger, more Durable and to drive more than any Leather Belt made.

Write for particulars and prices. BRANCHES: Boston, Philadelphia, Chicago, Pittsburgh, etc.

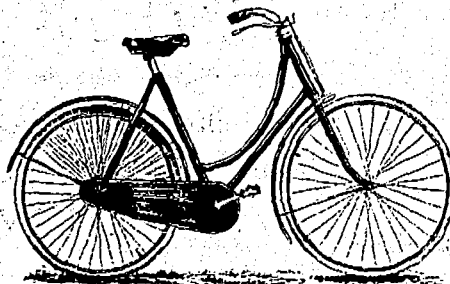
The Foleshill Cycles MACKLIN CYCLES.

NONE EQUAL TO THEM.



FOLESHILL CYCLE CO., Ltd.
COVENTRY, ENG.

The best in the Market, . . .
Only the HIGHEST GRADES



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GOSFORD ST., COVENTRY, England.

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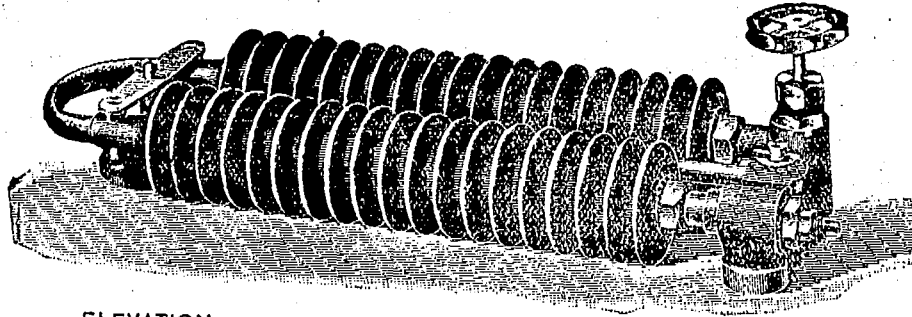


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ELEVATION.

Size:

18 in. long,
4 in. high,
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Prices on Application.
Special Quotations for Quantities.

Being perfectly Automatic, will keep Railway Carriage Compartments at any desired temperature, discharging the products of condensation without the aid of a steam trap or attention of any kind when once started.

ADVANTAGES.

LIGHTNESS. COMPACTNESS. RELIABILITY. SELF-CONTAINED.
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The ROEBLING
SYSTEM
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Fire-Proof Floors, Ceilings, Partitions, Girder and Column Protection, Furring and Wire Lathing for Ornamental Plaster effects, Exterior Wall Wire Furring, Etc.

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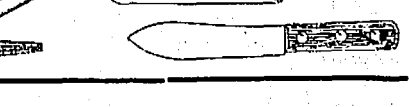
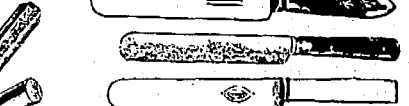
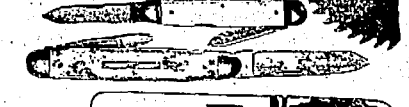
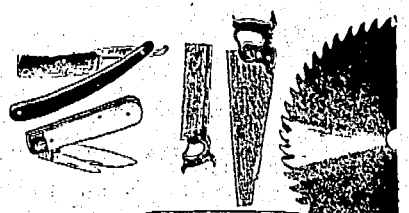
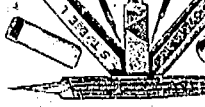
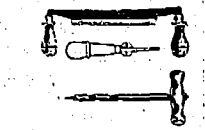
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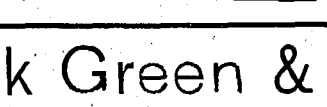
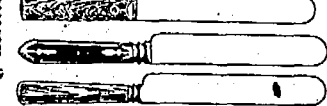
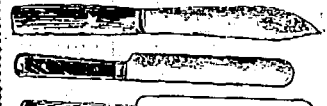
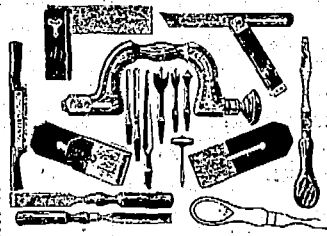


MAZEPPA.

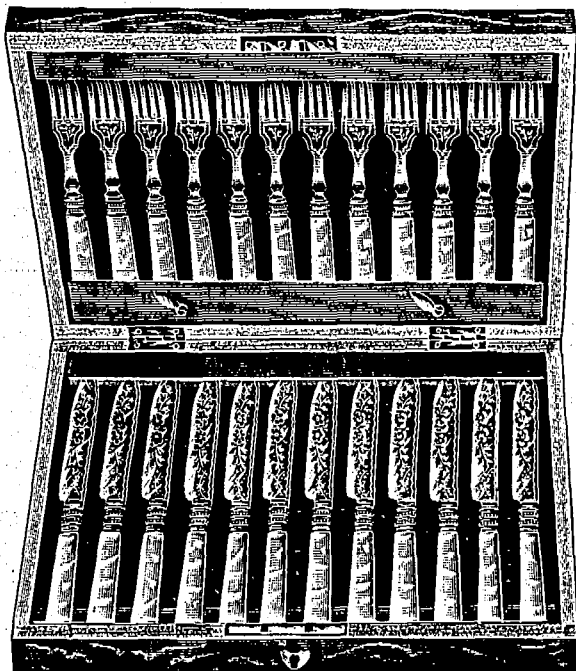


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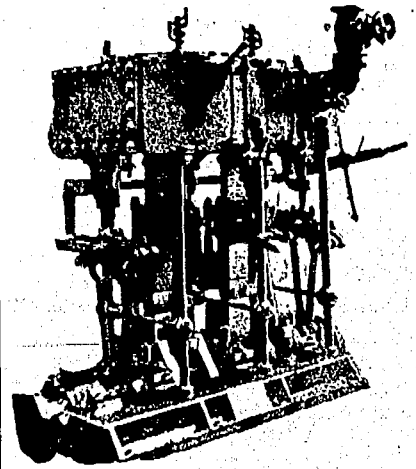


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Complete Hotel and Bar Fitters,

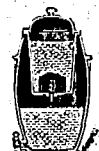
Beer Engine Manufacturers,

Brass, Gun & German Silver Founders.

Patentees and Makers of The "WASTE NOT" Beer Engine.

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"SAFETY" FILTERS



Have been for many years, AND ARE NOW, used in all H. M. Military and Naval Hospitals and Barracks throughout the Empire.

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Shirtings, Gingham, Ticks, Cottonades, Oxfords, Denims, Flannelettes, Yarns, Awnings, Dress Goods, Sheetings, etc.

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Mills at Paris, Thorold, Port Dover, Coatcook, Ladies' and Gent's Wool and Cotton Underwear, Topshirts, Socks, Hosiery, Balbriggans, etc.

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Grey, Navy and Fancy Flannels, in All Wool and Unions; Dress Goods, Tweeds, etc.

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1000 page - - - - -	\$1.85
750 " - - - - -	1.50
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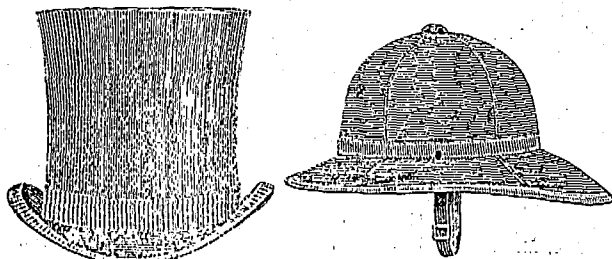
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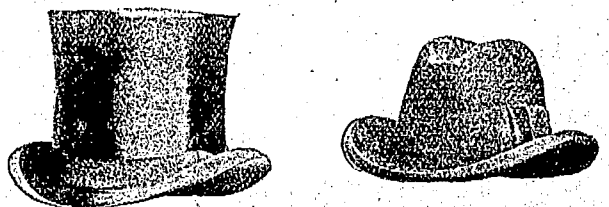
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Cable Address: "LUCK," London.

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Hats, Helmets, Caps, Etc.

Silk Hats, Hard Elastic and Soft Felt Hats

Helmets, Men's and Youths' Straw

Hats, Caps, etc.

For Colonial and Indian Markets.

Canadian Colored Cotton Mills Company.

Cottonades, Tickings, Denims, Awnings, Shirtings, Flannelettes, Gingham, Zephyrs, Skirtings, Dress Goods, Lawns, Cotton Blankets, Angolas, Yarns, &c.

Wholesale Trade only Supplied.

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Fine News, Book, Lithographic, Writing and Colored Papers, and Chemical Wood Fibre Manufacturers.
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It will tone up your system, and restore the appetite.

The best cure for Debility.

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FANCY MOUNT ROYAL MILLS.

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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.

— A starch manufacturing industry at Kingston, Ont., to reported to be a possibility of the near future.

— Two prominent American firms are stated to be endeavoring to purchase suitable sites in Vancouver, B.C., for large lumber mills. The timber belts of Douglas pine in Washington State are becoming exhausted and owners are seeking other fields.

— It is rumoured that negotiations are under way for the removal to Hamilton of the McLaughlin Carriage Co., of Oshawa, Ont. The plant was recently destroyed by fire.—The National Cycle and Automobile Co., with a capital of \$2,500,000, are reported to have secured temporary quarters in the Wauzler building and will build at once. They will employ 500 to 1,000 hands.

— The Montreal custom house returns for November show a total trade at this port of \$15,293,581, an increase of \$875,000 over November of 1898. The total exports for the month, including goods not the produce of Canada, were \$0,032,236, an increase of \$8,651 over last November. The exports of wheat declined from 1,745,869 bushels in 1898 to 991,614 in November, 1899, a decrease of nearly one-half, but the increase in butter and cheese was heavy. The total imports were \$6,261,345, an increase of \$86,896 for the month. The importation of iron and iron goods was slightly short of November, 1898. The imports of sugar fell from \$423,665 in 1898, to \$293,623, in November, 1899.

The well dressed man is well introduced.

THE CELEBRATED "FIT REFORM"

E. A. SMALL & CO.

MONTREAL.

"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

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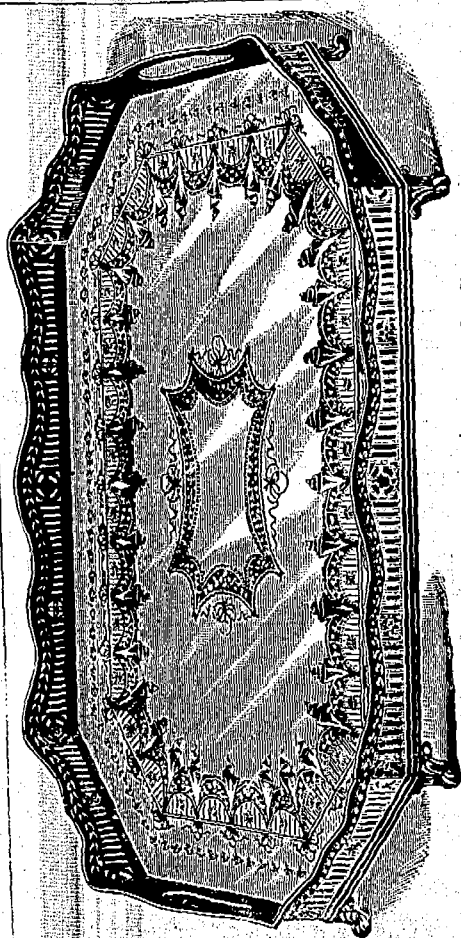
NATIONAL PHARMACY

E. GIROUX, Jr., Proprietor,

216 St. Lawrence Street
MONTREAL, Que.

Cable Addresses: Bradbury, Sheffield, Silvevm, London.

THOMAS BRADBURY & SONS



Sheraton Pierced and Escalloped Border Tray. 9088.

22 & 24 Arundel Street,
SHEFFIELD, Eng.

AND

15 Charterhouse Street,
LONDON, Eng.

Manufacturers of
Solid Silver Goods

... of Every Description.

— ALSO —

Best Electro-Plate only,
Spoons and Forks, &c.

Reproductions of Old English Silver a Specialty.

The "FLUX" Fountain Pens.

TRADE MARK.

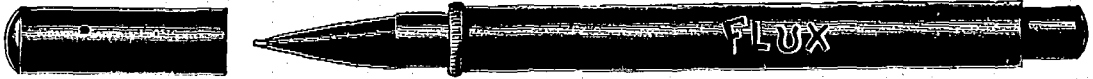
Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on both or rough writing paper with equal ease and comfort. There is no scratching and spurring, so common with cheap fountain Pens.



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 Grand Trunk Railway earnings 1st to 7th December, 1899, were \$548,381, as against \$454,296 for same week in 1898, an increase of \$94,085.

—Dunnville, Ont., has cast aside its village dress, abandoned its village ways and will in future maintain the higher dignity which attaches to a town. Its population numbers 2,000.

—Among the latest companies to be granted incorporation by the Ontario Government are the following:—Slocan-Kilo Mining Co. of Ottawa; capital, \$7,000,000; the Grand-Hamilton Oil Co. of Toronto; capital, \$40,000; the Improved Realty Co. of Toronto; capital, \$175,000; the G. W. Robinson Co. of Hamilton; capital, \$100,000; the Ontario Glass Co.; capital, \$100,000.

—A North Sydney, C.B., letter states that the Nova Scotia Steel Company is making arrangements for the removal of its plant to that place. The works will be greatly enlarged. A staff of surveyors is now on the grounds and it is stated that the necessary capital for the plant, which will include roller mills, blast furnaces, smelters, and coke ovens, has been subscribed thrice over. It is expected that work on the structures will begin almost immediately.

—The North-West is gradually showing its capacity for increased production. To December 1 this year, says a Detroit letter, tonnage through the American Soo canal was 24,636,533, an increase of 15 per cent. over the total for 1898. Food for a nation went through the locks: fifty-four million bushels of wheat; twenty-eight million bushels of other cereals, and seven million barrels of flour. Iron ore made up the great bulk of the lake commerce, nearly fourteen million gross tons, an increase of about four millions over last year. Lumber amounted to over a billion feet, and coal reached almost four million tons. Passengers up and down the lakes increased to almost fifty thousand in number, a 20 per cent increase.

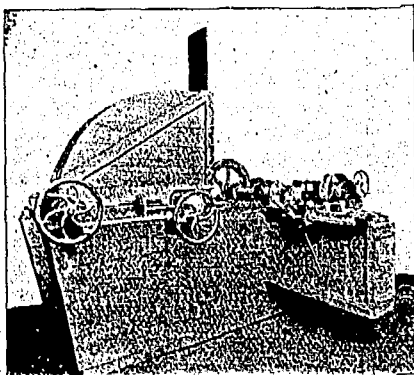
—The British Board of Trade returns for the eleven months ending overember, show following increases in the British imports from Canada: Sheep, £36,000; wheat flour, £172,000; hams, £65,000; butter, £486,000; cheese, £70,000; wood, hewn, £20,000; wood, sawn, £414,000. Decreases: Cattle, £139,000; wheat, £49,000; peas, £65,000; maize, £381,000; bacon, £237,000; eggs, £21,000; fish, £234,000; horses, £49,000. Increases in British exports to Canada are: Cotton, piece goods, £85,000; linen piece goods, £21,000; woollen tissues, £25,000; railroad iron, steel £143,000; tin plates, £80,000; iron hoops, boiler plates, £48,000; unwrought steel, £93,000; haberdashery, £21,000. Decreases: Apparel and slops, £30,000; earthenware, £34,000.

—The price of glass, which has advanced considerably within the past four months, or since the formation of the large U.S. combine, is likely to take a sudden drop, if rumour now afloat in the Pittsburg district is verified. A dispatch from that city states that the American Window Glass Co. is reported to have made a cut of 33 1-3 per cent. in the price of window glass, effective on the 6th inst., and to have ordered fires lighted in all its factories, the purpose being to resume operations about January 1. This move is considered a declaration of war on the independent manufacturers.

—In replying to the toast of "Trade and Commerce" at the annual banquet of the Employing Printers' Association in Toronto last week it was stated that Canada was destined to be the great paper-producing country of the world. It was now making rapid strides in that direction. For the size and wealth of the country there was more money invested in Canada in this industry than in any other country on the globe, and the industry was advancing by leaps and bounds. That which benefited the paper-making industry must also tend to the benefit of the allied trades.

—Application will be made to Parliament next session by the Canadian Pacific Railway Co. for an act authorizing the company to construct or acquire and to operate a railway from Morden to Miami, and thence to Carman, Manitoba; and also a railway from Hartney and Souris to Bois-savain and Ninga, on the Manitoba and Southwestern Colonization Railway.

DAVID ASHTON & Co., ENGINEERS,



Speciality:—File & Saw Manufacturing Machinery.
AZTEC WORKS, NEEPSSEND,
SHEFFIELD, ENG.

FRANCIS BAGLEY,

... MANUFACTURER OF ...

Ribbons, Belts, Hat Bands, Ties, Etc.

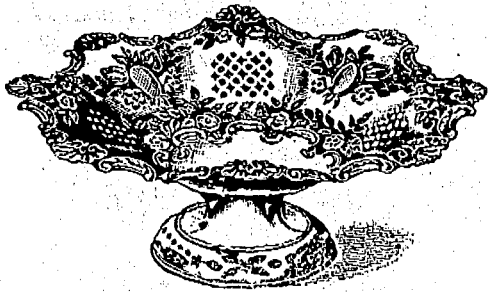
EARL'S COURT,

Agent in
 TORONTO & MONTREAL.

COVENTRY, Eng.

F. A. TURNER.

ALLAN GREEN

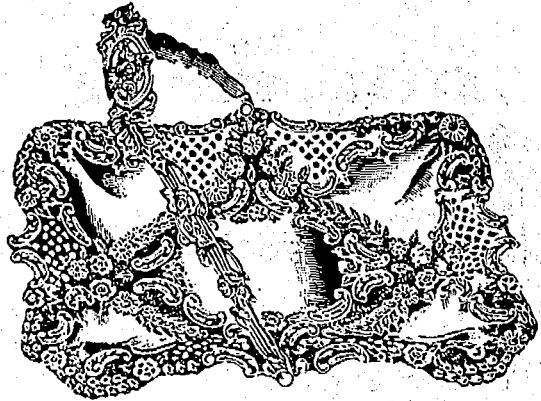


MANUFACTURER OF

STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.
..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—The member for Utah, a Mr. Roberts, has been refused a seat in Congress by an overwhelming majority, on the ground that he is a polygamist, having three wives living. Mr. Roberts should join the U.S. army, so brave a man is lost in private life.

—Suit was brought against the Metropolitan Insurance Co. by a Mr. Willmott, for recovery of premiums paid by his wife on a life policy taken by her on his life without his knowledge. The Toronto Court of Appeal dismissed the suit a few days ago, with costs.

—Two men in Ottawa made a bet, the loser to pay the gainer, a Mr. Roger, a suit of clothes. The clothes were delivered and Mr. Roger was sued by the tailor for the bill, \$67. He set up the plea, that he won the goods on a bet and the person to pay was the loser of it. The Court declined to recognise this plea as a defence, but told Mr. Roger to take what action he thought proper against the man who lost the bet.

—Mr. W. C. J. King, who has been acting here, pro tem., as assistant manager of the Bank of Commerce, has received notice of his being appointed to that position. Mr. King is well known in this city, having been accountant of the bank some years ago. Since then he has had charge of the Berlin branch. The appointment is very favourably received, as Mr. King is judged to be "the right man in the right place." The business of the Bank of Commerce here is enlarging daily and the staff is kept working late every night to keep up with the work.

—At Montevideo, South America, a syndicate has been operating for defrauding life assurance companies. The local managers of the New York Life, the Equitable, and the Sud-America were surprised some time ago to have so many death claims arising from policy-holders dying of pulmonary phthisis, or "galloping consumption," who had only been insured a year or two. They found the doctors had passed the deceased as first-class risks. Further enquiry revealed that the insurance on their lives had been effected by a syndicate of speculators amongst whom were the examining physicians. The amount was excessive for their income. It has now become known that there was a wholesale scheme of fraud being worked to rob the companies.

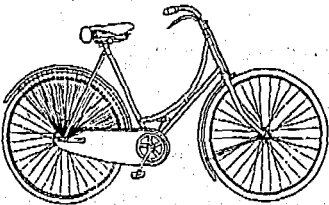
—Our Whitby, Ont., correspondent writes:—The annual convention of the Ontario Fruit Growers was concluded here last week. Much time was given to the subject of fraudulent packing of apples for export, and strong resolutions in amendment passed. It is hoped this representative gathering will not have met in vain in the endeavour to shield the trade of the future from the result of the frauds practised by a few unscrupulous individuals. The report of the nominating committee was adopted unanimously, the new officers being W. M. Orr, Fruitland, president; G. C. Caston, Craighurst, vice-president. Directors—District No. 1—W. H. Whitney, Froquois. District No. 2—R. B. Whyte, Ottawa. District No. 3—Harold Jones, Majland. District No. 4—W. W. Boulter, Pieton. District No. 5—Thomas Beal, Lindsay. District No. 6—Elmer Lick, Oshawa. District No. 7—Murray Pettit, Winona. District No. 8—A. M. Smith, St. Catharines. District No. 9—James S. Searff, Woodstock. District No. 10—J. I. Graham, Vandeleur. District No. 11—T. H. Race, Mitchell. District No. 12—Alex. McNeil, Walkerton. District No. 13—G. L. Stevens, Orillia. Auditors—A. H. Pettit, Grimsby, and George E. Fisher, Freeman. The treasurer's report showed an expenditure of \$6,706.89, leaving a balance of 635.51.

—In the case of *Cinque vs Cassani* (43 App. Div., 383), the Supreme Court of N. Y. State, Second Department, holds that "where a written contract for the sale of merchandise is silent as to the time of delivery, the law imports that delivery be within a reasonable time; it is competent, however, for the parties, by subsequent oral agreement, to fix the time for delivery." It is further held, in the same case, that "a contract for the sale of 500 barrels of wine, payment to be made at four months from the arrival of the wine, is an entire contract, and the vendor must deliver the whole quantity before he is entitled to demand payment from the vendee."

—Peterborough correspondence J. of C.:—Messrs. R. J. Fife and D. Davidson carrying on business here as druggists, under the firm name of Ormond and Walsh, have dissolved partnership by mutual consent. The business is continued under the same name by Mr. Fife.

—The Eastern Townships Bank purposes opening a branch in this city early next year. The office will probably be at the corner of St. James street and Victoria Square.

AGENTS



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Look Out
For
Business

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

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

Makers of the celebrated

"Coventry Wheel" and "Maxim" Cycles.

Cable Address:
FABRIQUE, LONDON.

BRITISH AND FOREIGN

Patents, Designs & Trade Marks.

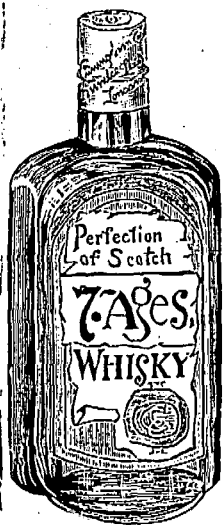
ADVICE AND FULL PARTICULARS FROM

REGINALD W. BARKER

PATENT AGENT.

56 LUDGATE HILL, LONDON, ENGLAND.

CUNINGHAM, COVENEY & CO.,



WINE &
SPIRIT
BROKERS.

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

W. SAYNOR,
- Cutlery Manufacturer, -
60 CHARLES STREET,
SHEFFIELD, - England.
Orders promptly Attended To.

ESTABLISHED 1860.

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.



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.

—From St. Gideon, Que., we hear of the assignment of L. O. Couture, a small general dealer of some years' experience. His debts are small.

—The Toronto Retail Grocers' Association, at a meeting on the 12th inst., decided to petition the City Council in reference to the early closing movement. The fact that civic servants are permitted to draw their salaries several days before they are due was also up for discussion. The grocers object to the system, as it interferes with garnishee proceedings.

—Joseph H. Slater, liquors, St. John, N.B. has assigned. He began some 15 years ago, with little capital, giving a bill of sale at the time, which still exists. Liabilities light.

—An offer of 25 cents in the dollar is now made by the Maritime Electric Company, Halifax, N.S., whose assignment was chronicled last November. Geo. E. Siebert is the sole owner. Liabilities aggregate about \$2,700, with assets of some \$700, including household effects.

—The Deputy Commissioner of Crown Lands, Ottawa, as referee appointed by the High Court to decide a claim by O'Neil and Ferguson, railway contractors, against the St. Anthony Lumber Company, has handed out his decision. The contractors were constructing a section of the Parry Sound Railway when a fire broke out in the St. Anthony Company's limits near Whitney. At the request of the Ontario bushrangers, the railway men fought the fire, about 200 men being engaged for several days. The contractors asked the lumber company to pay the actual wages of the men for the time so employed. The request was refused, on the ground that the railway construction contributed to the fire, and that the bushrangers were not agents for the company. Judgment was given against the Lumber Company for \$653. It was contended that the rangers have power to call for assistance in the event of fire at the expense of the lessees. If this finding is sustained by the High Court, the decision will form an important precedent.

—The first annual meeting of the shareholders of the Slater Shoe Company, limited, Montreal, was held on the 12th inst., at the company's board room, 225 St. James street. The secretary-treasurer presented a statement of the first six months, which was in every way satisfactory, and shows a considerable increase in business. Only one dealer in every town, who is under contract, has sole control of these stamped priced shoes for his locality, and the agency list showed twenty-two new contracts closed, making a total of 190 agencies in Canada. A dividend was declared at the rate of 7 per cent. per annum, and the election of officers for the ensuing year resulted as follows: Chas. E. Slater, president and general manager; J. J. Westgate, vice-president; Chas. C. Gray, secretary-treasurer; R. M. Smith (Chesterville); A. McKim (of A. McKim & Co.), Albert MacLaren (Buckingham); W. Starke (of Howden, Starke & Co.), and C. O. Clarke (Cote St. Paul), directors.

—The Ontario Government Bureau of Mines has commissioned Prof. Dekalb, of Kingston, to make a report on the extent and quality of salt beds in Ontario. A detailed report on the peat industry, with special reference to its use as fuel, will soon be issued. It is the intention of the Government assay office, at Belleville, to make a specialty of check assay work. Mailing bags for ore are to be furnished free on application.

—Refr. Portage, Ont., despatches say this will be the busiest winter ever known in the Lake of the Woods district. All the old mines, with one exception, are working largely increased gangs of men, while at least twenty mines that were idle last winter are now in course of development.

—The assignment is reported of Boivin & Co., contractors, Sorel, Que. Mrs. Wm. Boivin is the sole owner having continued the business as above for the past 12 years. Her husband was at one time of Boivin & Beauchemin, who were not altogether successful.

—It is stated a branch of a large Toronto Brewery will shortly be built in this city at a cost of \$100,000.

“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, oily 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.

—From Rossland, B.C., we learn of the assignment of Palmer, Webb & Co., grocers. They began in December, '98. Their location was not good for business.

—Too heavy losses through book debts have caused the assignment of Thulin Bros., general dealers, Lund, B.C., They have been in business a few years but made little headway.

—A bonus of \$8,000 is asked from the Waterdown, Ont., village council by the promoters of a new cement company, who claim to possess, through recent purchase, valuable cement property in the vicinity.

—A good workman, but keen competition caused extended credit, and too limited capital tells the rest of the story. Such statements are frequently sent us of merchant tailors who have been compelled to abandon their estate for a settlement of their obligations. The real cause of failure has been the extended credit. A grocer is anxious to extend his trade, but selling on risky credit is no advertisement. The public cannot see where his goods are always delivered, nor do they care. The same with shoes, furnishings, and various other minor lines. But when it comes to a suit of clothes, there is an advertisement—a walking one—for the tailor who made them. Thus it may readily be understood why a tailor gets drawn into a credit business. He is most anxious to become friendly with the very class who will, if need be, take advantage of that friendship, often to the merchant's loss. R. Boettinger, tailor, Waterloo, Ont., has assigned. He began in January, '97, with limited capital, but too free crediting hindered his good workmanship from balancing his accounts on the right side.

—Early last summer Alcide and Leopold Poirier began the manufacture of shoes at Quebec, under the style of the Alcide Shoe Company. They had previously been in their father's employ and possessed but light capital, on beginning for themselves. Fortune has not flown their way, however, hindered, doubtless, by the recent advances in leather and other shoe findings. A writ was recently issued and their assignment followed a few days later.

—The negotiations with the promoters of a large organ manufacturing concern, which intends locating in Toronto, says the "Globe," are about completed. The company will employ about a hundred hands, and will make Toronto the headquarters for Canada.

—From Lower East Pubnico, N.S., we hear of the assignment of Amiro Bros., general dealers and makers of oil clothes. S. & Geo. L. Amiro are the sole owners since August, '97. Another brother was partner for four years previously.

—A small general store at St. Raymond, Que., owned by C. Bernier, is held by the assignee. He has been in business a few years, but has been slow in payments of late. Family affairs have not smoothed his path meantime.

—At Iberville, Que., Jos. Bergeron, general dealer, has assigned. He was originally of J. and A. Bergeron, who began in '90, and dissolved in July, '98, the former continuing. He attempted too much for his capital.

—The grocery firm of Sleuth & Alston, St. John, N.B., has assigned. The latter died recently. The business was started in the spring of '98. Liabilities are \$2,300; assets about \$1,400.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,

MONTREAL.

Manufacturers and Importers of

White Lead, Colors,

Glass, Varnishes,

Glues, &c.

Oils, Chemicals, Dyestuffs,

Tanning Materials, &c.

AGENTS FOR

BERLIN ANALINE CO.,

Berlin, Germany.

Manufacturers of Aniline, Colors and other Coal Tar Products.

THE

NEW COVENTRY CYCLES.

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,

MOOR ST., EARLSDON,

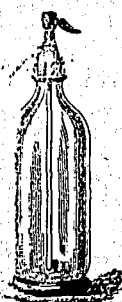
COVENTRY, ENC.

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

Established
1824.Established
1824.

NEEDHAM'S PASTE.

"THE FAVORITE METAL POLISH."

You have to use water to Needham's Paste, but the water costs you nothing, you have only to go to the tap for it. Remember when you buy "grease" polishes, you pay, and pay extravagantly for having it in a moist state. Needham's Paste gives a brighter and cleaner polish, and goes three times as far.

MANUFACTURERS:

JOSEPH PICKERING & SONS

Aloyn Works, SHEFFIELD, Eng.

—The Halifax "Morning Chronicle," "Evening Echo," and a weekly owned by late Mr. Annand of that city, were sold on 6th inst., for \$16,500 to Mr. B. C. Pearson.

—The council of the adjoining municipality of Maisonneuve, Que., has been asked to grant a bonus of \$5,000 for a woollen factory to be established there. Two shoe factories are reported as about starting operations in this ambitious suburb.

—A Hamilton, Ont., letter states that a large trust backed to the extent of \$5,000,000 by merican and English capital, is seeking control of all the knitting factories in Canada.—The Cataract Power Co. will build an addition to the transformer station at Victoria Avenue, costing \$3,000.

—Our Toronto correspondent writes:—The Ontario Government have just closed a contract for the sale of pulp limits on the Nepigon, a renewal of the old offer made some time ago as a bonus for the pulp works. Mills are anticipated at Nepigon on the C.P.R. to utilize the water power at foot of Lake Helen, where 13,000 horse-power can be developed.

—Some of our contemporaries need to learn that the Volunteer regiments of Great Britain cannot, under any circumstances, be required to serve outside the United Kingdom. To discharge that duty they swear, but no other, nor is there any power existing to summon them on foreign service. The English Militia and the Volunteers are not the same organisation as some of our contemporaries imagine.

E. BOISSEAU & CO.

Manufacturers Wholesale

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

CLOTHING

Yonge & Temperance Sts.

TORONTO, ONT.

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.

—An Ottawa dispatch states that a large mining enterprise, in which Ottawans are interested, has received its charter from the Ontario Government. It is called the Slovan-Kito Development Company and is capitalized at seven million dollars. Mr. Charles Magee, president of the Bank of Ottawa, is one of the provisional directors. The company has some twenty claims in Kootenay, and will soon work mining properties in Ontario. They are now installing a 100-stamp mill in Slovan.

—A Vancouver, B.C., report states that canners and fishermen on the Fraser River will have serious problems to solve next year if the present troubles continue. The canners are organizing a combine and now 400 fishermen have notified them as a body that the price of fish will be doubled to the canners next year and that throughout the full season the price will be forty cents.

—Canadian paper manufacturers, it is stated, have in contemplation the formation of an association for mutual protection, and for regulating trade whereby prices may be upheld. Some of the interested parties have expressed the belief that every foot of pulpwood cut in Canada should be manufactured into paper in the country and endorse legislation to that end.

—A license has been granted the St. Charles Condensing Company of Illinois State, U.S., to sell all kinds of milk products in the Province of Ontario.

M^c Laskill, Dougall & Co
Fire, Varnish & Japan
Manufacturers
Montreal
Price Lists on application

BRICK.

DON'T

SPEND

Good Money on poor Bricks.

We make the highest grade made in Canada

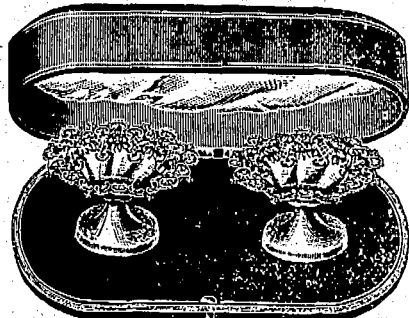
THE MILTON PRESSED BRICK CO., Ltd.

Works & Head Office: MILTON, Ont.

DR. ROBERTSON, President.

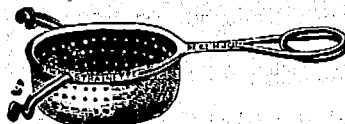
J. S. McCANNELL, Managing Director.

Montreal Agt., T. A. MORRISON & Co. 204 St. James St.



S. E. Breakspear,
 Manufacturing Jeweller
 AND Silversmith,

38 St. John's Lane, - - CLERKENWELL,
 LONDON, E.C., ENGLAND.



The "STRAINETTE"
 Registered TEA STRAINER
 Fits Cups or Glasses.
 Nickel Silver..... 8s. per doz.
 E.P.N.S. Gilt ins'g. 9s. "
 Hall-Marked Silver,
 Gilt inside..... 7s. 6d. each
 No. 1. N'k'l Silv'r.. 8s. p. doz.
 " 1b " " "
 Bright, Gilt in. 12s. 6d. "
 No. 2. Electro-Plate on
 N'k'l Silv'r, Gilt in. 2s. each
 No. 3. Hall-M'kd Silv'r,
 Gilt inside..... 7s. 6d. "
 No. 3. Electro-Plate on
 N'k'l Silv'r, Gilt in. 2s. 9d. "
 No. 3. Hall-M'kd Silv'r,
 Gilt inside..... 8s. 9d. "



All above are size of large tea spoons.



The "SAIFTEE"
 (H. J. Cooper's Patent.)

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

Electro-Plate on N'k'l Silver 1s. 8d. each.
 Hall-Marked Silver, Gilt inside..... 3s. 6d. "

Illustrated Price Lists of above and all kinds of
 Watches, Jewellery, etc., 1ree.

H. J. COOPER & Co., Ltd.. 22 & 23, Tavistock Inn, Holborn Circus,
 LONDON, E. C. 4, Eng.

The sixth new steamer of the Manchester Liners, Limited, was launched at West Hartlepool, on the 9th inst. She is to bear the name of Manchester Shipper, and will rank among the largest vessels owned by the company, having a cargo capacity of 10,666 tons. Built specially for the Manchester-Canadian trade, the Manchester Shipper is of steel, and is fitted with the telescopic masts rendered necessary by the canal bridges. Her cattle decks will accommodate 500 head of cattle, and separate tanks below the boilers insure a plentiful supply of fresh water for the animals carried, whilst a cellular double bottom for water gives the vessel a total capacity for water ballast of 1,600 tons. The steamer is 382 feet in length, and is divided into water-tight compartments by steel bulkheads, and the thorough ventilation of the lower decks insures the safe carriage of grain, cattle and general merchandize. Special steering telegraphs are provided for use in navigating the canal, and the vessel is lighted with electricity.

ADULTERATED OILS.

It is a question whether the careful housekeeper will continue much longer to confidently treat by home methods many of the minor family troubles which her experience has taught her to economically overcome without the aid of a physician. She has avoided, in food products, the use of adulterated baking powders, coffee substitutes, mysterious low-priced jams and jellies, pays the highest price for ground spices and buys them subject to guarantee for purity, avoids trashy tea and compound lard, and is pleased at the knowledge that no such agency of deception as butterine is sold in the country. But what of the confidence all along reposed in the trusty castor oil bottle and its mate containing the natural product of the olive? The analytical experts are abroad in the land, and their reports tell of gross deception practised or late in these two articles of daily necessity and sometimes midnight call.

There was shipped from Galveston, Texas, last week a

cargo of cottonseed oil for Marseilles, France, and it is stated the American people are likely to get this returned under the label of olive oil. There are fewer olive trees in Texas than any other State in the Union in which they can be grown, yet that State, says the "Drug Review," produces more "olive oil" than all other States combined. The analytical expert of the Indianapolis U.S., Board of Health, has discovered, after an exhaustive examination, that nearly all of the substance sold in that city for castor oil is in reality a cheaper substitute, which contains not one trace of the genuine article. While the fact that castor oil is nearly always adulterated has been known for some time, it has heretofore been impossible to tell what the spurious substance really was. That it was a vegetable oil, with scarcely any impurity, was apparent, but its identity was only established after many tests. It has been discovered that nearly all the article which passes for castor-oil in Indianapolis is really cotton-seed oil, which is also used in imitating olive oil, but with poorer results, it being easily detected. When sold as castor oil it is almost sure to pass without detection, as in smell appearance, taste and consistency it is almost exactly like the genuine castor oil. The method adopted for working the cotton-seed oil into the more expensive castor oil is simplicity itself when once explained. The process consists simply of running the oil from one tank to another and blowing hot air through it while it is being transferred. While the sale of this oil is contrary to the State drug law, it is not regarded as injurious, and aside from the fraud perpetrated on people who buy it for castor oil, no one is harmed.

Established 1842.

Thomas Otley & Sons,

Manufacturers of all kinds of

Electro-Plated, Nickel Silver,

and Britannia Metal Goods.

Meadow Works,

SHEFFIELD, ENGLAND.

Egginton Bros.,

Manufacturers of all kinds of

Table & Butchers' Steels.

For Home and Export Markets.

ALSO ALL KINDS OF FITTINGS FOR THE ABOVE.

Edward Works,

140 Edward Street, Sheffield, Eng.

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.

CAUSES OF FIRE WASTE.

Although the fire underwriters have tried earnestly to lessen the fire waste, by insisting on protective equipments in large risks; have offered lower rates at inducements for the installation of the equipments; have maintained, at considerable cost, bureaus and boards to promote the science and improve the methods of fire protection and have circulated information on the subject, the negligence and carelessness of individuals, the accidents to mechanisms, and the unforeseen acts of incendiaries, are matters that are beyond the ken and supervision of the most cautious and the strictest managers in the business.

Underwriters have no sure thing in anything. Whatever may be done to improve a risk, a weak spot may be left somewhere. The possible weak spots in risks that have protective equipments are indicated in the reports of the success or failure of sprinkler systems that have been collected by the National Fire Protection Association and analyzed for the purpose of showing what may happen and suggesting better care and management of the systems and water supplies and firmer grasp of the engineering problems involved. The faults resulted in serious fire losses, but the failure of the sprinklers can be attributed to the peculiar conditions. The inclination of some watchmen to be slack over their duties, the carelessness of workmen, the thoughtlessness of individuals who ought to have common sense, and the tendency of inanimate things to cause trouble sometimes are evident in many instances of faults reported.

The analysis of the causes of failure in 32 cases, with attendant fire waste, given in the "Insurance Press" shows 11 cases of water shut off from freezing, and other causes, and 21 cases of defective water service of different kinds, and neglect of watchmen to keep the service in order. If, out of that number, watchmen were negligent in the number of cases indicated, the question for the serious consideration of every employer is: Can I depend on my watchman? One may have a very good preventive equipment, but if dependence be placed on a watchman the system may be thrown out of joint.

All of these faults should be considered by local agents in their inspection of risks. Very often the agents in

towns and villages manifest little interest in the subjects of fire waste and fire prevention. The national association is doing its share of work toward lessening the fire waste—more than any state or city government. The cost of maintaining the bureaus and boards is borne by the stock fire insurance companies. Under the system that they have established, they have brought about more uniform regulations governing the installation of automatic sprinklers throughout the United States and Canada, and it has been declared that that work alone is worth all that the association has cost. They are developing fire insurance to a more scientific and reliable basis. The greater the interest of local agents in getting at the causes of fire waste, and suggesting to the insured better methods of prevention, the quicker can the basis be established.

RECENT FIRES.

Perth, Ont., Dec. 6.—Barrie hotel stables burned, including nine horses; also stables of J. McLenaghan, with contents.—St. John's, Que., 6th.—Building known as the Pierce Mansion badly damaged, Insured.—Winnipeg, 6th.—Parkin & Moore's general store, at Hartney, destroyed. The building was owned by S. H. Dickson. Total loss about \$9,000; tenants insured for \$4,000.—Oshawa, Ont., 7th.—McLaughlin Carriage Co.'s plant destroyed, with portion of contents. Loss about \$140,000; insurance about \$70,000. Some 300 hands have been temporarily deprived of work.—Milbrook, Ont., 7th.—Two storehouses owned by the Midland Loan Company, and occupied by C. H. Winslow & Co., grain dealers. Loss on building, about \$4,000; partly covered by insurance; contents, 15,000 bushels of wheat, covered by insurance.—Winnipeg, Man., 7th.—Auction rooms of A. H. Pulford & Co. burned. The building was known as Trinity Hall, having been used as Holy Trinity church before the present edifice was erected. Loss on building about \$3,000, and on stock, \$2,000.—Montreal, 9th.—New house owned by M. Monette, at St. Louis, burned. Loss about \$1,000.—Regina, N.W.T., 11th.—Residence of Constable Saunders destroyed, together with his three children.—Quebec, 11th.—Outbuildings of P. Kelly, Little River, destroyed.

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.

EXPORTS OF FARM PRODUCTS.

A statement has been prepared by the Customs Department of the value of the principal articles under the head of "Animals and their produce and agricultural products," exported to Great Britain and the United States respectively. According to this statement, Canada exported during the year 1899 horses to the value of \$895,063, of which Great Britain took \$591,200, and the United States, \$283,593. Cattle exports totalled \$8,522,835, being \$7,129,430 worth to Great Britain and \$1,298,170 to the United States. Sheep, \$1,540,857, of which the United States took \$1,176,687 and Great Britain \$333,736. Butter was exported to the value of \$3,700,873 in all, Great Britain taking \$3,526,997 worth, and the United States but \$3,984.

Of a total cheese export of \$16,776,765, Great Britain took \$16,718,418 worth and the U.S. \$17,739 worth. Exports of eggs amounted to \$1,267,063, of which the \$1,254,392 worth went to Great Britain, and \$6,666 to the United States. Of furs, \$1,555,237 worth in all were exported, Great Britain taking \$1,165,260, the United States \$382,266. The total value of bacon exported was \$9,953,582, of which Great Britain took \$9,948,327, and the United States \$3,992. Other meats, totalling \$834,834, were taken by Great Britain to the value of \$763,797, and by the United States \$24,836. Fruits, total export 3,596,415, of which \$2,773,491 went to the Mother Country, and \$347,376 worth to the United States. Oats were exported to the value of \$3,268,388, of which Britain took \$2,811,112 worth, and the United States \$38,726. Of an export of \$1,955,598 worth of peas, \$1,651,192 went to Great Britain and \$73,230 worth to the United States. Great Britain took the bulk of our \$7,784,487 exported of wheat, namely, \$7,458,338 worth, and the United States \$12,643. Of flour Canada exported to the Old Country \$2,097,773 worth, and \$19,582 worth to the United States. Unenumerated agricultural products to the value of \$1,852,738 were taken by England, and \$2,056,291 by the United States, out of a total of 4,857,139 exported under that head.

Of the total of \$69,696,045 worth of farm and dairy produce exported as above detailed, \$60,052,542 worth was taken by Great Britain, \$5,775,219 by the United States, and \$3,865,284 by other countries. Compared with the export of these articles in 1898, the export for 1899 shows the following increases and decreases:—Increases—In sheep, \$268,780; in butter, \$1,654,187; in bacon, \$2,662,297; in fruits, \$1,887,055; in oats, \$226,810. Decreases—In horses, \$599,381; in cattle, \$200,457; in cheese, \$795,998; in eggs, \$262,854; in flour, \$2,320,472; and in wheat the large decrease of \$9,529,429.

—Our correspondent at Perce (Gaspé Co.), Que., writes:—"The Petroleum Oil Trust," London, England, having its plant and owning extensive limits at and around Gaspé Basin, has lately registered under the name of "The Canada Petroleum Co."—Edgar C. Levine and Geoffrey Levine, sons and successors of the late R. M. Levine, of Fox River, have entered into partnership under the name of "Levine Bros."—W. T. Baker, Martha Collin, widow of the late James Baker, and John Baker, as tutor to Harold Baker, have also registered as successors and general merchants at Cape Cove, and elsewhere in the County of Gaspé, under the name of "J. and W. Baker."—The timber limits, mills, &c., of McCallum & Robertson, of Barachois of Malbury Mould have lately been transferred to Mr. Calhoun.—Owing to the high wages paid to lumbermen in the Ottawa and Upper districts, hundreds of good axe men and shantymen have left this county by the last boats.—The fishing season has been fairly good and prices more remunerative, 50 per cent. higher in many instances having been paid by Halifax and St. John firms.—The large and commodious fishing room and stores of Mr. Philip LeBoutillier, successor to Hon. John LeBoutillier, and for the last 25 years occupied by "Valley and LeBas" and "The Perce Fishing Co." of this town, have been offered for lease. A wharf to give the best accommodation to steamers and seagoing vessels is about to be built by the Government in the immediate vicinity and at the foot of this valuable property. The contract for the building of a stone church just above it has also been awarded. One of the best spots on the Gaspé for enterprising and up-to-date men, who will conduct a cash business. For further particulars apply to your correspondent. No time to lose.

FRIDAY, DECEMBER 15TH, 1899.

CANADIAN GRAPES IN ENGLAND.

The announcement of a good export demand for Canadian grapes will be hailed with pleasure by fruit growers throughout the Dominion. Recent experiment in shipping to England have proved so satisfactory that the papers there are giving this new representative much praise and predict a steadily growing demand. A recent issue of the "London Mail" says: "There is now every prospect of a cheap supply of fresh grapes being put upon the English markets in future years during the autumn and winter months. Already test shipments of these fruits, carried in refrigerated chambers, are on show at Manchester, and the trade expresses much satisfaction at the saleable nature of the fruit. There can be no doubt that this great development of the Canadian fruit trade in the United Kingdom will do much to extend the demand for cheap late grapes, for hitherto the middle and working classes have had to depend upon the hard Spanish Almerias, which are sent into our ports packed in cork-dust in barrels weighing from 50 pounds to 60 pounds gross. These are the well-known green grapes, so popular with grocers and dried fruit traders.

The Canadian supply will ensure ample quantities of luscious, aromatic grapes, of far superior quality to the Almerias and at a reasonable price. These new grapes have already produced a bit of a sensation in fruit trade circles, for when arrangements have been completed the English markets will be kept well stocked with regular shipments of fresh grapes put up in dainty little baskets, and thus render the storage of the Almeria grapes by marketmen, to ensure supplies after Christmas unnecessary.

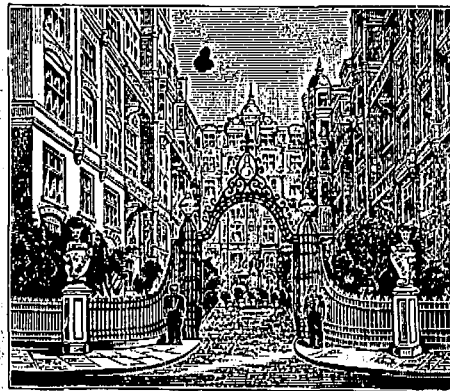
The quality of the fruit is excellent, and it is highly satisfactory to know that Canada can send to this country all the late cheap grapes we need. Although, as previously announced, the Canadian fruit exports will include the finest pears that are grown, yet the addition of late grapes by no means exhausts the list. Various other fruits are to be sent in time, and the French, Spanish, and Dutch shippers will find many of their fruits displaced by the superior products dispatched from Canada."

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INCOME AND FUND (1892)



Capital and Accumulated Funds, :: \$38 355,000
 Annual Revenue from Fire Premiums..... } 5,715,000
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THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, DECEMBER 15TH, 1890.

STORAGE ELEVATORS.

The feeling regarding the action of the Harbour Board on the proposal of the Conners syndicate has risen to fever heat in trade quarters opposed to it, many hard words are being used. This is to be regretted, the more so, on account of the matter having been discussed, and so far as the details were concerned, arranged for at private meetings of the Board. Those outside were in the dark as to the reasons actuating the individual members in such an important matter as this undoubtedly is. The natural consequence of this unusual mystification was a myriad of rumours set afloat, with more or less foundation on facts.

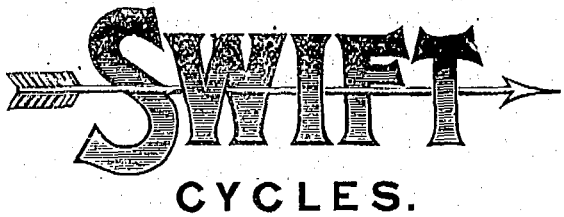
It was an unfortunate move the Board made on the 28th November, which called for plans and estimates of cost of the constructions and the amount of business proposed to be done by any one desiring sites for elevators, to be sent in on the 1st December, practically only two clear days. After the question had been left in abeyance for so many months, it was a mistake and, to say the least, bad tactics on the part of the movers to spring the matter so suddenly. This policy gave those opposed to the principle of alienating any portion of the harbour property for a long term of years, grounds for saying, that it was done with indecent haste, and that the arrangements had been practically cut and dried in the interest of the Buffalo syndicate before the extremely short call was made to the parties who responded, all of whom asked for more time to prepare propositions.

As might have been expected, nothing was gained by this attempt to rush the measure through. The Cou-

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ners proposal was accepted, subject to an agreement with sufficient guarantees that the conditions be carried out. In order to block the way of further action some of the more active opponents applied to the Superior Court for an injunction to restrain the Board from completing the agreement. This was presented on Saturday last and, by consent, argument on it was postponed until Thursday of this week, therefore at this writing the outcome is not known.

The management of the Corn Exchange has appointed a committee to wait on the Premier, on the subject with the view, it is stated, of urging the fulfilment of the promises made that the Government would build elevators both here and at Port Colborne. Thus the matter stands to-day with all the complications and divergent views surrounding it.

It has all along been contended in these columns that more storage elevators are urgently needed to meet the requirements of the trade that will surely flow through the waterway of the St. Lawrence, with its minimum depth of 14 feet of water. It is claimed by the opponents of the Buffalo syndicate that elevators would have been provided for by local and purely Canadian interests but for dependence on the Government's implied promise to build them, encouraged in that belief after the return of the Minister of Public Works from Europe, before which time the grant of \$250,000 which had been placed in the estimates had been withdrawn in the absence of the Hon. Minister by whom it had been introduced.

As regards the merits of the scheme as proposed in the latest modification of the Conners syndicate, we are still of the opinion that has been previously expressed in this journal, that there is much on the face of it to be commended, and if carried out faithfully, would undoubtedly benefit not only this port, but the country

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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, \$6,134,327.27
 Death Losses Paid, 1898, \$3,887,500.95
 Total Paid Members, 1898, \$4,584,095.12

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., \$32,037,390
 Total Business in Force Dec. 31, 1898 " 103,379 " 239,169,321
 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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T. W. P. PATTERSON, Gen. Man.

generally, which would be benefited by the cheapening of transport over the St. Lawrence route. This is where the great difficulty comes in with many people. There is a want of faith in the sincerity of the proposals made to divert the traffic from Buffalo to Montreal. This distrust is only natural. Business men look upon such matters from a business standpoint. Somewhere about a year ago our Harbour Commissioners returned from a business and festive tour all round the great circle after having rested at Buffalo. Shortly after, what has come to be known as the Buffalo syndicate, led by Mr. Conners, turned up, and these men were heralded as millionaires who really controlled the American shipping trade of the great lakes and the elevator system in Buffalo. In view of what has since transpired, the course then taken was as unwise as it was uncalled for. It at once raised a feeling of distrust in the good faith of men, who, if they had so many millions at stake in one port, would want to destroy them to benefit a port in a foreign country in which they had no interest.

The promoters were not long in finding out the general feeling in Canada. The astounding propositions first made were then so much modified and changed as to appear as if emanating from an International Syndicate composed of Canadians and Americans, and so made as to deceive even the very elect. It is a curious fact that the same parties in Montreal who were the loudest in proclaiming that Mr. Conners and his friends were the controllers of all the American shipping on the lakes and the elevators in Buffalo are now the ones that are trying to make us believe that Mr. Conners has no influence or control of either American lake shipping or Buffalo elevators and that he is not really the important man up there that he had been represented to be. They lead us to believe that he is simply a promoter of companies who happens to have a time contract for shovelling grain at the elevators and transferring package freight from vessels to trains, &c., at Buffalo.

It is to be regretted that, in some quarters, an attempt is being made to give a party political tinge to this question in order to force it through in its present shape. That is a serious mistake. This is a matter of business which ought not to come within the domain of politics. The most active opponents of the measure are not confined to one side of politics, far from it. All these side issues, however, have nothing to do with the intrinsic

merits and value of the measure in question that has given rise to a feeling of there being a danger that, in some undefined way, our great prospects for the development of the possibilities of the St. Lawrence route will be jeopardised by the granting of privileges to interested outsiders.

In a sense true Canadians will sympathize with these feelings, and will hold responsible those men whose duty it is to see that Canadian interests are really protected in the agreement which is proposed to be signed. The Harbour Board has acted wisely in submitting the draft of the agreement for public consideration. If the arrangement with the Connors syndicate is to be signed, it is to be hoped that all the safeguards for Canadian interests are drafted so strongly that this whole thing will not degenerate into a mere game of bluff originated to throttle the trade of the St. Lawrence with its now completed system of 14 feet depth of waterway. It cannot be denied that many of those best informed in the grain trade believe that to have been the motive of the proposition emanating from Buffalo. We do not say that we entirely coincide with that view, but the frailty of human nature must not be altogether lost sight of. There has been no opportunity yet of studying out fully the bearing of all the conditions attached to the proposed agreement. But if it is to be signed, we trust that the best possible legal advice will be secured, so that the most stringent possible precautions will be taken to ensure that the conditions will be observed to the letter, as well as the spirit. All this the public have a right to expect.

THE BANK OF OTTAWA.

We have pleasure in drawing attention to the full report of the annual meeting of the Bank of Ottawa which appears in this issue. The net profits of the year were, \$217,893, as against \$185,184 last year, which is a very gratifying increase. The business of the Bank of Ottawa has expanded largely in the past year, the increase in discounts having been over 38 per cent. The address of the President will be found very interesting reading. Mr. Burn has our congratulations upon the excellent results of his year's work.

HARBOUR STATISTICS, 1899.

The last official statement emanating from the Harbour Board gives the number of arrivals and tonnage of vessels and the revenue of the harbour for this year as compared with the previous one. Taking all things into account, the result must be considered satisfactory; that is, so far as the volume of business is concerned. It must be borne in mind that the number of ocean vessels arriving, and the tonnage was greater in 1898, than in any previous year in the history of the port of Montreal, the arrivals being 868 with a tonnage of 1,584,073 tons. This year the arrivals were 801, with 1,517,611 tons. These figures clearly denote the increased size of the ocean vessels that come here. There is a shortage of 67 vessels, while there is only a slight falling off in the tonnage.

The revenue, of course, is the test by which to prove the volume of business passing through the port, as everything, large or small, has to pay harbour dues. In 1898 the total receipts, up to the end of November, were \$263,364; for this year up to the same date the receipts were \$264,565, showing a small increase over the large business of 1898. The harbour dues from imports in-

creased \$15,500 this year, over those of last year, whilst the dues on exports were \$15,000 less this year than in 1898.

This apparent falling off in the exports can readily be accounted for. A number of the larger regular liners had been chartered by the Imperial Government for service to South Africa, consequently they were withdrawn from the St. Lawrence trade during the months of October and November. As is well known, vessels coming West are seldom if ever fully laden, consequently all the importations were easily provided with space. With the exports, however, the conditions are entirely different, these are limited by the amount of tonnage available. Going outwards the vessels are always loaded to their full capacity, with cargo of one kind or other.

It is to be presumed that the owners of the regular lines made profitable arrangements for the vessels withdrawn, but they did not replace them with temporarily chartered vessels to keep up the full trade of the port, as some think they might have done. Had this action been taken, it would have made the season of 1899 show the usual progression as far as the shipping business of Montreal goes, over that of the previous year. As things drifted, much outward freight, that would have come this way has gone, or will go, by rail to Atlantic ports to the loss of Montreal.

The season was too far advanced when the regular liners were withdrawn for, what are called tramp ships, to come of their own accord. As a matter of fact these tramp ships have not been sufficiently encouraged to come to the St. Lawrence of late years, yet they are of great importance as regulators if the trade is to expand as it must. Of late the tramps have been handicapped in various ways. The dangers of the St. Lawrence have been magnified unfairly and unjust discriminating marine insurance has been imposed. Further, when these vessels reach here, they have not, of late years, had adequate accommodation set aside for them. In the general interest of the port these matters should be put right as soon as possible.

There have been comparatively few serious accidents on the St. Lawrence river route during the past season. With all the improvements and aids to navigation now progressing from Montreal to the Gulf, it is only reasonable to expect that the trade will continue to grow more rapidly in the future than it has even in the past.

Montreal can only obtain the full benefit from this likely to be increased trade by the steady and united efforts of its citizens to promote it. Much has been done in the past but much remains to be done to make Montreal a credit to the Dominion, as its national port. The country requires that the terminal charges of all kinds connected with the transfer of goods here shall be reduced to the lowest figure possible, and no monopolies allowed.

We have long heard the cry of a Free port for Montreal, and we have heard it again and again. Leading men on both sides of politics have repeated it often. The present Premier, with many of his colleagues, are committed to it, and in some way or other, before long we are satisfied that it will be brought about. As a step towards this end it would be well at once to reduce the harbour dues. The tariff, as it now stands, is high compared with that of most Atlantic ports, and it is a matter entirely controlled by the Harbour Board and the Government.

The surplus revenue in 1898, above ordinary expenditure, was over \$54,000. This year's surplus, when the

books are closed, will probably be as much, or more, as nearly all the works carried on this year, have been on capital account. This large surplus might well be applied to the reduction of the harbour charges. Each of the three reductions that have been made in the last twenty years has resulted in stimulating and increasing the trade in the harbour. A similar result would doubtless follow another concession to shippers, and prove a general benefit to the whole country.

THE IRON AND STEEL TRADES.

One afternoon, at Dudley, England, in 1865, a number of Black Country ironmasters, with a few friends, gathered in a circle around an immense iron tub which was filled with molten iron which was run from a blast furnace near at hand. Into this a pipe was fixed through which atmospheric air was forced at a high pressure, the result being a splendid fountain cascade of fire-works like sparks, which indicated there being a purification of the metal by its grosser particles being eliminated, which, broadly speaking, is what is done when iron is converted into steel. That experiment, conducted by Mr. Bessemer, was the initial step in the revolution of the iron and steel trade which has had such enormous results by cheapening steel and so bringing it into more general use for all manner of structural purposes. Yet, of those who witnessed that remarkable experiment, there was not one, save Mr. Bessemer, who regarded it as being of any practical importance to the iron and steel trades, of which it was the initial turn in a complete metallurgical revolution. To the cheapening of steel and high grade iron which followed, is attributable the present enormous consumption and the adaptation of steel to uses and on such a scale then not dreamt of.

The existing conditions of the iron and steel trades are stimulating projects for mining east of the Alleghany Mountains, Lake Champlain ores being regarded as likely to go in large quantities to Pittsburg and Cleveland furnaces. It is interesting to hear, that from 175,000 to 200,000 tons of Newfoundland iron ore have been sold for delivery early next year to Pennsylvania smelters. It is somewhat singular, that the mining interests of the Lake Superior district have not shared in the prosperity of the iron trade this year, but arrangements are in progress to give mine operators in that region a profitable share of the trade of 1900.

The general revival of trade would have given an upward tendency to the prices of iron and steel even had the consumption been confined to such goods as have been staples for many years. But the recently introduced system of using iron girders and pillars in the structure of buildings, of all classes, created a demand for iron which exceeded the productive capacity of the furnaces and mills as they stood a year or two ago. This demand will probably slacken, but, it has come to stay to an extent which will affect the prices of iron may be for years, until the capacities of production have been equally developed with the increased consumption of structural iron.

High prices encourage capital to engage in any trade where they prevail, until an equilibrium is reached, which is fixed by the ordinary rate of profit on capital engaged in manufacturing enterprises. The disasters that have so often inflicted terrible suffering upon those in the iron trade have resulted from capital being invested in new works, or extensions, when prices were very tempting. By this movement the productive capacity of the trade was

increased to an extent exceeding the present consumption, or its future prospects. Then, a slacker demand set in, resulting in the output capacity being so much in excess of the requirements of buyers, that prices dropped heavily, and capital was wiped out wholesale.

In the iron districts of Great Britain the entrance of new makers, the re-opening of closed works, or building of new ones, have often been the signal for a combination of the richer and older ironmasters, who, to check competition, have again and again put down prices below the level of profit. They have kept up this game of "beggar my neighbour," until a clearance has been made of new rivals by their being forced into bankruptcy. This having been effected, iron was again put up \$5, or one pound, per ton, and what money had been recovered in the squeezing out movement was more than recovered by those in the combination securing a monopoly.

The "perils that do environ the man who meddles with cold iron," are not merely those caused by deadly weapons, for the iron trade has very imminent possibilities of peril to all engaged in it. Their harvest is now plenteous and they who are wise will "make hay while the sun shines." The wisest ones will also store it so as to have a good sized stock when the less provident are out of financial provender.

TWISTED THREADS.

In a recent article on the situation, as regards the principal firms engaged in the manufacture of threads, we showed how mixed were their affairs. According to the London "Economist," the tangle is becoming less complicated. The English Company, whose thread mill in Spain had been closed owing to the Cuban market to which it was restricted being no longer available, found itself forbidden to sell its products in Spain, owing to an arrangement with the Coats Company. To keep its factory going its machinery is being altered to allow of yarn being spun instead of thread, part of which the Coats Co. will buy and the rest will be on sale in Spain.

Our contemporary says: "It may not be generally known that before the absorption by J. and P. Coats, Limited, of the three great firms of Clarks, Brooks, and Chadwicks, there was a working arrangement among them for the regulation of sales in the several markets in which two or more of them competed." Manifestly, therefore, if "Protection is the mother of combines," as a famous Free Trader said, Free Trade England has taken some of the offspring under her wing as useful members of the family. The combine in this case is styled the Central Thread Agency, which now controls the selling machinery of the firms in the Coats combination. That the combine was intended to restrain freedom of trade and thereby regulate prices, is shown by the arrangement being that "Neither company was to be at liberty to extend its business in any one of certain markets at the expense of the other, and when a market increased in volume there were provisions for dividing the increase. In some markets, as Spain, the English Company was debarred from competing, while in other markets, as Cuba, the Coats Company was debarred."

At present the combined firms are not quite harmonious. Jealousies and disagreements have arisen as to the respective shares enjoyed of the business in certain markets, and the Coats Company, which appears to be the Boss of the combine, is likely to insist upon revisions and re-adjustments by which it will secure a larger in-

terest in sales. The Coats Company is declared to be, "equipped at every point, and prepared for everything," and has threatened the English Company that steps will be taken to punish it severely unless its business is brought into subjection to the rules laid down by the Coats Company. This monopolising scheme is causing friction between these organisations, and a suspension of their working arrangements. But, it is believed that a truce will be declared shortly, and peace established by new working arrangements being established. The perfecting of the combine organisation is not likely to bring any reduction in the prices of threads, the probabilities point the other way, as is always the case when competitors arrive at a mutual understanding.

The Coats Company has made a second large investment in the Fine Spinners' Company, upon which it is dependent for a considerable supply of the yarn it consumes. This new investment is another phase of the combine movement, it will go far to give the Coats Company the control of the yarn production.

It is pointed out by our London contemporary that a new business has of late sprung up in the manufacture of a cotton yarn which has the appearance of silk. The process is styled "mercerising." The yarn is treated to a bath in which caustic soda is an ingredient. The finer the yarn the more silk-like the thread, and this new product is in great demand. Cotton dress goods are on sale here made by this process, and in appearance are so like silk as to be very deceptive to the eye. It seems likely that the Coats Company has acquired partial control of the Fine Spinners' Company as a step towards bringing the manufacture of this new product under the power of the combine. The phases of the situation as they gradually develop are exciting great interest in the cotton trade and among dry goods merchants generally, as prices can hardly fail to be affected by the combine of thread manufacturers becoming a more complete monopoly.

THE CAUSE AND PROGRESS OF THE WAR.

Mr. T. Schreiner, brother of the Premier of Cape Colony, has published a letter in which he states that 17 years ago he was invited to join an organisation, called the Afrikaner Bund, the purpose of which was to secure the expulsion of the British from South Africa. He proves that "lust for gold," cannot have had anything to do with the war, nor any desire on the part of England to deprive the Transvaal of its independence, as the gold fields were not known when this conspiracy was being organized, and "England had only recently granted the same." Mr. Schreiner thus concludes his letter:—"My object is to show that, not the British Government, but the republics, led by Kruger, Reitz, Steyn, and their co-workers, have been steadily marching on towards this war, and consciously plotting for it, ever since the "magnanimous retrocession of the Transvaal by England, and even before the goldfields were discovered."

The Dean of Maritzburg has also published a letter in which he declares that the Boers have been preparing for war for 20 years. He writes: "They have apparently brought their whole force into the field, having themselves no reserves to fall back upon. Their efforts must consequently expend themselves in a short time, and then let us pray that peace may be restored." Tomorrow is the 19th anniversary of the first shot being fired by the Boers as rebels against Great Britain. So much

for the real cause of the war, which, so far as England is concerned, is strictly a defensive one. Not a shot has been fired outside British territory invaded by Boers.

Considering the alleged population of the Transvaal the number of Boer combatants is a puzzle. It has been stated in a city contemporary, that England is making war upon a State with only 200,000 people. The official representative of the Boers, Dr. Leyds, declares that they have over 70,000 men in the field. Now, in the population of any country there cannot be more than 20 per cent. of males capable of bearing arms in a campaign. So that the number of the Boers must be grossly under-estimated, and, if the Dutch population of the Transvaal, the whites, amounts to even 300,000, every adult male must be in the fighting force. This, however, cannot be so, as Mr. Kruger issued an order requiring those Boers who were on their farms to plough and seed the lands of their neighbours who were invading a British Colony. The very large number of Boers at the front, and their enormous stores of weapons and other munitions of war, which must have cost many millions of dollars, and taken years to accumulate, and a long period for the men to be drilled in their use, all prove that the war was being deliberately prepared for while England was wholly unsuspecting of such an intention, or even possibility. The revenue out of which the war equipments were provided was not drawn from those who are now using them against British troops, but wholly from taxes levied on British subjects and money borrowed which they were intended to pay. British colonists are now paying the current expenses of the Boers whose commissariat supplies are furnished by those whose homes and farms are being raided to feed the Boer invaders.

How the struggle stands at this moment it is difficult to say. There have been a large number of brushes with the enemy which have been very fatal and very indecisive. It is difficult to comprehend what is the British plan of campaign. Lord Methuen seems to be trying to force his way to Kimberley against very serious odds, being outnumbered, and engaged against an enemy entrenched in strong positions, who have the advantage of being familiar with the local topography. To ignorance on this vital point was due the reverse under General Gatacre, and the better success of Methuen is partly due to his having, in 1884, ridden all over the district South of Kimberley. We do not understand, however, how a commander could be so imprudent as to entrust the lives of our brave soldiers to a native guide, who, if faithful, might not have the skill to do what he undertook, and of whose fidelity and skill as a guide General Gatacre could have no positive knowledge.

Looking at the campaign in the light of the Napoleonic wars, it seems a mystery why so many scattered detachments were ordered to engage an enemy not only stronger in numbers, but, who held almost impregnable positions. Divide and be conquered, seems to have been the policy of our Generals. The British Intelligence Department also seems to have been miserably managed. When the Germans invaded France in the last war, they had a more intimate knowledge of the highways and by-ways of France than the native officers. It is now being shown that the Boers are better acquainted with the topography of Natal, a British colony, than the natives, or the British military authorities.

The situation is disheartening. General Buller, who was to have eaten his Christmas dinner in Pretoria, has

been at the seat of war for many weeks without showing any sign of there being a master-mind guiding the campaign. As to the final outcome of the war we have no fears, but, so far all the honour and glory has been won by the indomitable pluck of Tommy Atkins, not by the strategical skill of those in command. Napoleon is reported to have said that with British troops he could conquer the world. It is evident that England needs a commander and officers in South Africa, who to their undoubted dash and bravery, add some measure of Napoleon's military strategic genius.

A DRY GOODS VIEW OF THE BRITISH PREFERENCE.

The view we have expressed as to the effect upon British imports of the concession in their favour of a rebate of 25 per cent. on ordinary duties, is confirmed by the experience of Mr. Caldecott, dry goods importer, Toronto. He recently wrote to the "Globe," stating that the preferential tariff induces the importation of British woollens and dress fabrics to a remarkable extent. To Yorkshire goods in particular it is giving a great leverage over those of foreign manufacture. In cotton goods the same remark applies. It has quite changed the proportion of the importation of cotton shoe laces from Germany and England. English goods, which had almost disappeared from Canada, are now competing with goods made in Germany. In silks, it has enlarged British imports to a remarkable extent. This testimony is especially valuable, as being based upon the experience of a merchant in his own business. We hope to have the opportunity shortly of dealing with this question more fully. Meanwhile we may remark that English manufacturers, as our advertising columns testify, are becoming alive to the advantages offered them by the preferential tariff for selling goods in the Canadian market, and Canadian buyers are learning where goods may be profitably bought in the Old Country.

ADVERTISING AS A TRADE STIMULANT.

When making a purchase to-day of a Christmas gift we took occasion to compliment the storekeeper on the enlargement of his premises and the manifest signs of his doing a considerable business. We recalled the time, when, only a few years ago, he opened a small store, which for some time, was far from attractive, or promising for future development.

His reply was to this effect, "I began business with a determination to build up a good business. I spent heavily on advertising, my friends said very greatly out of proportion to the trade I could do in so small an establishment. The result was my little store became a familiar one to the whole population of this city and district. Every dollar I saved was spent in display advertisements, and as they were enlarged so was my trade, until I made an addition to my premises. I kept hammering away at the public until business went on growing rapidly, and I found every addition I made to ads. brought new customers until I had to make a further enlargement, which as you see gives me a very commodious store, over five times the size of the one I opened out in. I owe my prosperity to advertising, and, of course, to selling goods of the right quality and price." I remarked that we had found his employees very cour-

teous and pleasant to deal with. "Yes," he answered, "that I owe much to, my clerks are taught and encouraged to be as polite to a person who only looks at my goods as to the largest buyer, so every one who enters my doors goes away with a pleasant impression, and is tempted to pay further visits. I find that cultivating a cheerful manner helps the clerks to get through the day's labours with less weariness, so their services are more valuable as a worn out clerk makes a poor salesman."

Merchants, manufacturers and their employees also, will find it of advantage to study the above views and experience. They were narrated to us by quite a young man, who has built up a large business in this city in a few years in the face of keen competition.

DEATH OF SIR GEORGE A. KIRKPATRICK, K.C.M.G.

The death of Sir George A. Kirkpatrick will bring deep regret to the whole country. Few men in political life for as many years as was the deceased, have won and kept the general esteem of all parties. He was born at Kingston, Ont., on Sept. 13, 1841, his father being the late Thos. Kirkpatrick, Q.C., M.P. He graduated from Trinity College, Dublin, in 1861, where his B.A., was won with honours. In 1865 he was called to the Bar, and became a highly popular legal practitioner in Kingston and district. He succeeded his father in 1870 as member for Frontenac. While in the House of Commons he was one of Sir John A. Macdonald's most trusted friends. He was for some time Chairman of the Public Accounts Committee, and his judgment was regarded with great respect on both sides of the House. His genial and refined manners also helped to make him highly popular. He was appointed Speaker of the Commons in 1883, a position which he graced. He was made an honorary LL.D. by his Alma Mater, also by Queen's, and Toronto Universities. He served as a private in the volunteers, was made Adjutant of the 14th Battalion, and became Lt.-Colonel of the 47th Battalion in 1872. In 1876 he was in command of the Wimbledon Team, and in 1884 was elected President of the Dominion Rifle Association. He was a director of the Canadian Pacific Railway, the Canada Life Assurance Company, the B.C., Southern Railway, and the Imperial Loan and Investment Co. As Lieut.-Governor of Ontario he was exceedingly popular, but, while in this office his health gave way. At the Queen's Jubilee, he was created a K.C.M.G. Canada may well mourn the loss of one of her most cultured, high-minded, and faithful sons.

THE LATE DR. J. W. MOUNT.

As worthy a citizen as ever adorned a community passed away when on 8th inst., Dr. John William Mount, ended his earthly career in this city. The deceased, though in his immediate neighbourhood best known for his skill and charity as a "beloved physician," will be long honoured by our citizens for his services in the City Council. In that sphere he set an example of sterling uprightness which was high and rare enough to be memorable. To him the citizens at the East End owe their charming riverside park, which affords recreation, in the truest sense, to a large population to whom so pleasant a breathing place is a great blessing. The bereaved fam-

ily have our sympathy, but their grief will be assuaged by living memories of one who in his daily life as a physician, as a citizen, and a father, had won the affection of all with whom he came in contact.

THE PRESS AS AN AID TO FRAUD.

By a unanimous vote the Grand Jury of Brooklyn has censured the Police Department of that city for its lax efforts regarding the Franklyn Syndicate in allowing the scoundrel Miller to escape, as, "the Grand Jury is positive there was ample time to arrest him and his associate." The Syndicate referred to is the swindling gang who worked a scheme for robbing depositors by offering 10 per cent. interest monthly. The New York police are charged with having piloted depositors to this den of thieves in order to pocket commissions. The exposure is due to the action of bankers. The press of New York, and other places, is also positively alleged to have been gagged by bribes to keep silent over a gigantic swindle. The "American Banker" speaks out its indignation at the disgraceful conduct of the newspapers, with commendable warmth. It says: "Newspaper ethics permitted them to take money from the concern in exchange for advertising space, though they must have known that it was a fraud. They began to expose when there was nothing more to be gained from silence or indifference. Possibly there were honorable exceptions. But it is a notorious feature of our newspaper management that space is sold in the advertising columns generally without the slightest sense of moral responsibility on the part of the publishers. Even the so-called religious press offends in this direction, though no longer so flagrantly as in former years when all sorts of hoecuspocus in quack medicine, finances or other lines might have been found grotesquely accompanying the pious text! The Franklin Syndicate's success is due to a mixture of human credulity, police negligence and newspaper complaisance. The absence of any one of these features would have been fatal to at its birth." The "Banker" is right in fact, as well as in anger. We have time and time again refused point blank to accept advertisements and puffs of dubious concerns, though large inducements were offered, but space in our advertising columns never was and never will be on sale except to honourable firms or companies, and our editorial columns are, and ever have been, unpurchasable to any extent by any one at any price.

DR. PARKIN ON TEACHERS' SALARIES.

Dr. Parkin, the eminent Principal of Upper Canada College, which is one of the largest boys' schools in Canada, has been "talking right out in meeting." This eminent educationalist stands at the head of the teaching profession in Canada, so that his judgment on matters relating to the school system carry great weight. On the 6th inst., he addressed a large gathering of teachers. He expressed dissatisfaction at the public school system on the grounds upon which we have based similar criticisms in this journal. One of his remarks was, "The free school system has pauperized the public mind in regard to education," which is a paraphrase of our comments made in a recent issue.

He condemned the scale of teachers' salaries as wholly inadequate. We are not with Dr. Parkin wholly in

this judgment. The salaries of teachers are governed mainly by the supply of teachers, and the crowd of young people who are anxious to secure a school appointment is clear proof that the applicants are satisfied to accept the salary offered. Dr. Parkin said, he was far from satisfied with his own salary, he intimated his intention to give up his appointment unless it were raised. Now, the proper course for him to take is, to enter upon some other occupation if the scholastic sphere pays him too little. So with all other teachers, if they can earn more outside a school why should they remain in one? We should be glad to have every teacher's salary doubled, just as we should every other man's income increased. Poverty is no blessing to the community, and a general elevation of the income standard results in raising the resources of those who are most favourably placed, as well as of those who are on a lower plane. When a pillar is raised the sculptured capital goes up, as well as the plainer base.

What is needed to raise the standard of teachers' salaries is, a check put upon the rush into the teacher's calling. When candidates are in excess of positions, the remuneration must go down. What is called the higher educational system in Canada is chiefly a system for preparing youths for a scholastic career. They get their preparatory education free, so they can hardly expect to be handsomely paid in the calling they have been gratuitously prepared for. The occupation of a public school teacher cannot be very laborious, for there are thousands of this class who, while teachers, prepare themselves for a professional career as lawyers, doctors, or clergymen. A young man in a business office has very rarely anything like the leisure time of public school teachers, and never their lengthy vacations, or other holidays. If the average age of teachers were ascertained it would be found that it was about 20 or 25 years. Very few men are teachers after their 30th year, so that, either the calling is fearfully fatal, or, it is recognised as only a stepping stone to some other which is more congenial or remunerative. From this notorious fact we get another one which is, that public funds, or private benefactions are being spent in training hundreds of young men for a scholastic calling which the vast bulk of them abandon in early manhood.

Considering, then, the cost of a public school teacher's training and the hours he is occupied, his salary is not so mean as Dr. Parkin affirms. It is certainly fully up to the standard of bank clerks, or of those in business offices. The crowd of applicants for scholastic positions and the positive craze there now is for entering the teacher's calling, are a demonstration that the salaries obtainable are regarded as attractive. As to lady teachers, it is well known, that they pass through our schools in a steady stream into matrimony, which, naturally and honourably, they regard as the goal of their ambition.

Dr. Parkin and his sympathisers cannot raise teachers' salaries one dollar a year by public complaint as to their inadequacy. They must do something to change the present excess of supply to demand into a reversal order of disproportion. When markets are glutted prices rule low. There is a definite relation between the cost of production and the saleable price of all commodities. When it costs more money to secure the requisite education for a school teacher, and when the examination for certificates is fixed so much higher as to demand special qualifications, more genuine and lasting intellectual culture, before it can be passed, then candidates for this

calling will be so sifted as to lower their numbers, the standard of the scholastic profession will be raised, and, consequently, the salaries of teachers will be increased.

BANKING IN THE KLONDYKE.

In our next issue we hope to have further illustrations of banking in the Klondyke, the views in preparation not being ready for this issue.

MR. STIKEMAN RETURNS HOME.

Mr. Stikeman, General Manager of the Bank of British North America, recently returned from a visit to England. The trip across followed the completion of a tour in which he looked over the business of each branch of the bank so as to bring himself into close touch with the entire staff and become familiar with the local conditions prevailing at different points. This new feature in the administration of the Bank of British North America, was introduced by Mr. Stikeman, who devoted some year and a half in the inaugural visitation of branches. The desirability of this policy is too obvious to business men to need defence or explanation. Although every bank has an Inspector who makes a periodical examination of the accounts of each office, there is something more needed which can only be done by the General Manager in person. By visiting each branch he is better able to judge the merits, or demerits of each member of his staff, and, from what he sees and learns, he is able to make whatever changes he judges to be desirable. After such a tour of observation his report thereon to the Board of Directors carries greater weight, it is far more valuable, than one compiled without personal cognizance of the facts or opinions it narrates or expresses. The Board of Directors highly appreciate the policy Mr. Stikeman has inaugurated, as they also do his progressive and sagacious management generally.

A GROCERY FAILURE.

Wm. Rourke, a Montreal grocer, has assigned. Liabilities are \$21,774. The principal creditors are Mrs. Rourke, \$12,500; T. B. Greening & Co., Hamilton, \$1,049; Howard Bottling Co., \$210; Stephens & Hutchins, \$150; A. McGillis, \$302; Quintal & Fils, \$190; and the following privileged claims: D. H. Scroggie, rent, \$668; R. Rourke, wages, \$843. Mr. Rourke was originally of Hill & Rourke, who were unsuccessful. In April, '89, he bought out D. Crawford, and in the following year admitted N. S. Hogg, but they failed in August, '90. Mrs. Rourke then bought the stock, continuing till '97, when John Campbell registered as sole owner. He retired three months later, since which time the present owner has had the management of the business. It has been remarked as perhaps worthy of note that all creditors save two or three are for amounts under \$200, the lowest limit for which a demand can be made. The effort some weeks ago by Alex. D. McGillis, commission merchant, fell through. The present demand was by the bottlers, with whom R. Rourke has been associated. Indeed there would appear to be a prominent family feature about the affair. The editor of this journal has inadvertently been favoured with a few notices in the matter—one kind from a humble creditor, another from a firm of accountants. Mr. Rourke has been making strenuous endeavours for many years to establish a respectable family grocery trade. With this object he sought for premises in what he believed to be favourable localities; but the amount of business done, with other circumstances over which he had no control, operated against his success. Mr. Rourke himself was always courteous in dealing, and the great majority of his customers regret he has not been more successful.

A meeting of creditors will be held this afternoon. Mr. Rourke offered 25 per cent. as a settlement prior to the last demand of assignment but it was not accepted.

NOTES FOR NEW SUBSCRIBERS.

All market reports in this Journal are accurately corrected up to the hour of going to press. The constantly increasing list of subscribers—many unsolicited—bears testimony to the accuracy of all reports, and the unbiased treatment of commercial subjects by the most widely experienced business men of the Dominion. As Montreal is at the head of ocean navigation, so is the "Journal of Commerce" at the front of business affairs, wherein all the latest news is garnered to the best advantage. A favour will be conferred by subscribers reporting any unnecessary delay in receiving papers.

SUGGESTIONS TO RETAILERS.

A good time now to plan for catching new trade, by giving strict attention to the many little arts that serve to entice custom, and cause transient traders to remember the details attending their casual purchasing trips. Purchasers are more apt to remember the details attending their first visit. This is human nature and cannot be avoided. How important, then, it is that all such customers should be served as though they were specially invited guests. In reality they are. The show window silently yet eloquently—we trust—invites their presence, and the management of the store is lacking in true business discipline unless each assistant is capable of sustaining the dignity and magnetism which the show window does its best to produce.

Everything about the store should be given an appearance indicative of the Holidays. It cannot be overdone. A blacksmith, with an artistic turn of mind, can give his shop an inviting appearance if occasion suggested. How much more readily can any line of goods, already manufactured and finished with the skill which modern progress has achieved, be placed in attractive exhibits and heightened in effect by many inexpensive articles suggestive of the present season? Such time and expense are not thrown away. Business is conducted now on a scale vastly different from that of a few decades ago. To be with the times attraction must be a feature. An attractive store will sell at 30 per cent. profit Holiday goods which otherwise offered would not go as quickly at first cost.

Meetings, Reports, &c.

BANK OF OTTAWA.

The twenty-fifth annual meeting of the shareholders of the Bank of Ottawa was held at Ottawa, on the 13th inst.

Among those present were: Messrs. Sheriff Sweetland, J. G. Whyte, J. Roberts Allan, R. L. Blackburn, F. J. Wilson, Albert Maclaren, J. B. Maclaren, Alex. Maclaren, J. Christie, Hon. George Bryson, jr., Alexander Fraser, Charles Magee, George Hay, John Mather, D. Murphy. On motion of Mr. J. Mather, seconded by Mr. Alexander Fraser, the President took the chair, and the General Manager was requested to act as Secretary.

The Secretary read the twenty-fifth annual

REPORT OF THE DIRECTORS.

The balance at the credit of profit and loss account on 30th November, 1898, was \$46,057 06
 Net profits for the year ending 30th November, 1899, after deducting expenses of management, and making necessary provision for interest due to depositors, unearned interest on current discounts, and for all bad and doubtful debts. 217,893 96

\$263,951 02

Appropriated as follows:—

Dividend No. 46, paid 1st June, 1899. . \$60,000 00
 Dividend No. 47, and bonus of one per cent., payable 1st Dec., 1899. 77,056 74

Applied in reduction of bank premises and furniture..	22,070 28
Carried to rest account..	60,000 00
	219,127 02
Balance carried forward at credit of profit and loss account	44,824 00
	1,170,000
The balance at the credit of rest account on 30th November, 1898, was	1,170,000
To which has been added, premiums, on new stock	140,400
Transferred from profit and loss account as above	60,000
	\$1,370,400

As will be seen from the balance sheet herewith submitted, the bank has shared, to some extent, in the increased trade and prosperity, which has been enjoyed by the country generally for a considerable part of the past year. In view of this general improvement in trade and the consequent probable increased demand for money, your directors deemed it prudent, in June last, to avail themselves of the authority given them by the shareholders at the annual meeting in 1897, to issue five thousand shares of new stock, which they accordingly did at \$175 per share. They consider that this action has been justified by the subsequent course of business, and they have pleasure in reporting that most of this issue has been taken up by the shareholders.

Since the last annual meeting, branches of the bank have been established at Avonmore, Hull, Lachute, Lanark and Vanckleek Hill, in each case with satisfactory results. The bank has now twenty-five offices in all. Your directors felt obliged to decline overtures made for the opening of branches at several other points.

The usual inspections of the offices of the bank have been made during the year.

The directors have pleasure in testifying to the zeal and assiduity with which the officers of the bank have performed their respective duties.

All of which is respectively submitted,

CHARLES MAGEE, President.

General Statement of Liabilities and Assets as on 30th November.

Liabilities.	1898.	1899.
Notes in circulation	\$ 1,428,055 00	\$ 1,615,551 00
Deposits bearing interest	5,472,242 44	6,791,508 70
Deposits not bearing interest	1,077,618 87	1,573,742 00
Deposits made by other Banks in Canada	499 85	.....
Balances due to other Banks in foreign countries	939 94	261 23
Balances due to other Banks in United Kingdom . . . . .	.....	199,883 24
	\$ 7,979,356 07	\$10,180,946 17
Capital paid-up	\$ 1,500,000 00	\$ 1,687,200 00
Rest	1,170,000 00	1,370,400 00
Dividend and Bonus	75,000 00	77,056 74
Reserved for interest and exchange	15,792 50	13,239 00
Rebate on current discounts	34,257 00	66,456 42
Balance of Profit and Loss Account carried forward	46,057 06	44,824 00
	\$10,820,462 63	\$13,440,122 33
Assets.		
Specie	\$168,102 99	\$207,924 97
Dominion Notes	451,604 50	457,032 75
Notes of and cheques on other Banks in Canada	242,599 53	328,085 61
Deposits in other Canadian Banks	241,758 11	90,724 73
Balances due from Banks in Canada . . . . .	.....	350 80
Balances due from Banks in foreign countries	166,227 83	109,506 28

Balances due from Banks in United Kingdom	402,122 94	.....
Dominion Government Debentures or Stocks	394,702 77	394,702 77
Deposited with Dominion Government for security of Note circulation	65,000 00	75,000 00
Canadian Municipal Debentures and other Public securities	357,605 16	483,214 52
Provincial Bonds	69,920 00	69,950 00
Railway Securities . . . . .	.....	91,332 67
	\$ 2,559,643 83	\$ 2,307,825 10

Call Loan on Stocks and Bonds	972,476 21	1,119,136 04
Loans and Bills discounted	7,109,656 47	9,835,840 07
Overdue Debts (estimated loss provided for)	26,514 73	38,565 12
Real Estate, the property of the Bank other than Bank premises	11,675 64	7,383 25
Mortgages on Real Estate sold by the Bank	11,695 75	11,372 75
Bank Premises	128,800 00	120,000 00
	\$10,820,462 63	\$13,440,122 33

GEORGE BURN, General Manager.

THE PRESIDENT'S ADDRESS.

The President said: Gentlemen, before moving the adoption of the report I propose, as is the custom, to offer a few remarks.

This Bank commenced business in December, 1874; we are to-day celebrating our twenty-fifth birthday, and I think the report submitted by the Directors is one that should be satisfactory to the Shareholders. It exhibits the result of a quarter of a century's almost continuous progress and prosperity, not only in material wealth and strength, but in growth of public confidence.

On the 30th November, 1898, the total deposits in all the banks amounted to \$246,002,000, and on the 31st October, 1899, according to the latest Government return, they were \$272,837,000, showing an increase of \$26,835,000 for the 11 months. Our proportion of this increase would be \$704,000, whereas the actual increase in our deposits for the year ending 30th November is \$1,815,000.

The increase in loans and discounts is still more marked being \$2,872,844. Our holding of municipal and railway securities is increased by \$216,941.

The circulation only increased by about the same amount as the increase of paid-up capital, as we have been for some time close up to our limit, and have circulated within the last three months, over \$1,500,000 of other banks' bills.

Rates for call money have advanced during the last half of the year, but the competition for the better class of commercial business is so keen that discount rates have not advanced in proportion.

Your are informed by the report that five branches of the Bank have been opened during the year. The opening of so many branches in one year is a serious strain on the staff, as well as on the profits of the year, as the preliminary expenses of a new branch usually swallow up the profits of the first half-year.

A very considerable reduction has been made in the Bank Premises' Account by the present appropriation. The Bank owns the offices in Winnipeg and Carleton Place, as well as this building. These properties, as well as the safes and fittings, in all the offices, are included in the amount of \$120,000 at the debit of Bank Premises.

The coming session of Parliament will probably be one of considerable interest to the banking community of Canada generally, as the usual decennial revision of the Bank Act is likely to come before the House then. Ten years ago very material improvements were introduced into the Act, more especially in the sections relating to circulation, but recent occurrences seem to indicate a necessity for closer control over the issues of each bank, particularly in view of the fact that each bank is in a measure respon-

Ice-Making and Refrigerating Machinery

(P. SCHOU'S PATENT) ON THE AMMONIA COMPRESSION SYSTEM, FOR
COLD STORAGE PURPOSES.

Most Economical in Working.

OVER 250 PLANTS RUNNING . .
IN ALL PARTS OF THE WORLD.



FOR PARTICULARS AND ESTIMATES APPLY TO

The North-Pole Ice and Refrigerating Co., Ltd.,

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

sible for the circulation of all the others. However, this control may be secured, whether by means of the Canadian Bankers' Association, or through the Finance Department, it is to be hoped that a measure will be devised, by which the issuing of notes for circulation beyond the limits prescribed by law will be decisively checked.

The lumber trade has been very active during the past season. Almost everything fit for shipment has been sold and moved out, and prices have advanced very considerably, especially red pine and spruce lumber. It is just possible, however, that prices may have advanced too rapidly and there may be danger of a reaction. The quantity of logs to be taken out this winter may be somewhat restricted, owing to the scarcity of and advance in the cost of labor.

Business of all kinds throughout the Dominion is active and profitable, the people generally are prosperous and contented, loyal to Queen and country and proud of forming part of the great Imperial power of Greater Britain. It occurs to me, however, that the advantages received from the connection with the Mother Country are not sufficiently appreciated. The very prosperity of the Bank, as exemplified in the report we are considering, and the security for life and property enjoyed by the people of this country, is largely due to the protection afforded by the army and navy of Great Britain, and towards the maintenance of which Canada contributes nothing. The feeling is growing throughout the Dominion that the time has come for some amendment to the articles of co-partnership, and that we should cease to occupy the undesirable position of taking all and giving nothing. It is true, we have, recently voluntarily sent a thousand of our bravest and best young men to assist in maintaining the rights of British subjects in South Africa, and from present appearances the second contingent offered will likely be accepted; but that is not enough. The country can afford, in addition to making greater provision for the defence of the different provinces, to follow the lead of Australia and Cape Colony, and make a direct annual contribution to the cost of supporting the British navy.

I need hardly say that these latter are my own views

and that you must not hold the Board of Directors responsible.

The Chairman then delayed putting the motion, pending the remarks from the shareholders, after which it was Moved by the President, seconded by the Vice-President, "That the report of the Directors and the statement now read be adopted and printed for the information of the Shareholders."—Carried.

THE DIRECTORS THANKED.

Mr. Sheriff Sweetland, in moving a vote of thanks to the President, Vice-President and Directors, said that the result of the year's business was very satisfactory, and he thought the management was much to be congratulated upon it. He was glad to note that the Bank was getting its share of the increased volume of business, and he felt sure that the Directors knew enough, and had had experience enough in the past to be able to take in sail when the proper time came, so as to avail themselves to the full of the era of prosperity, without suffering at a later date from loss, when the rebound came and financial storms began to blow. He had much pleasure in moving, seconded by Mr. J. G. Whyte,

"That the thanks of the Shareholders are due, and are hereby tendered to the President, Vice-President, and Directors for their careful attention to the interests of the Bank during the past year."—Carried.

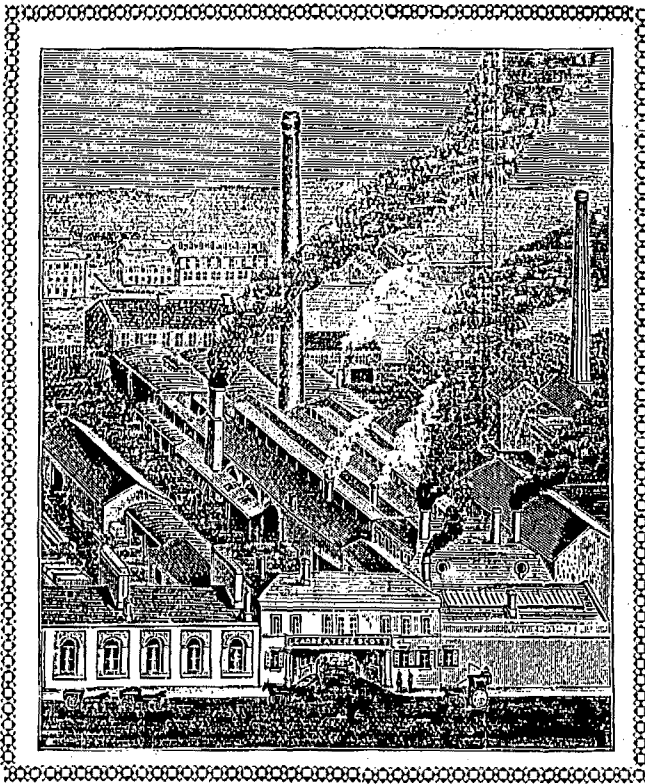
Mr. J. G. Whyte, in seconding the motion, said, he thought the report was one which could not fail to be gratifying to the shareholders, showing, as it did, a material advance in business during the year. He thought it a pity that our neighbors to the South of us could not take pattern by our banking system, and adopt some of its good points, just as they had adopted the Canadian ballot and called it the Australian ballot; but he feared that they would scorn to do so, as coming from their weaker neighbor to the north of them. The troubles of the past year in Montreal, showed, however, that there were flaws among the Canadian banks, as well, and the events then transpiring were enough to make shareholders in banks think of the double liability. He had pleasure in seconding the motion.

The resolution was then carried.

Contractors to Her Majesty's Government.

LEADBEATER & SCOTT,

◆ SHEFFIELD, ENGLAND, ◆

. . . *Manufacturers of*STEEL of all kinds for all purposes . . .FILES of best quality and workmanship . . .HAMMERS for Engineers, Shipbuilders, &c.TOOLS for Quarries, Collieries, Smiths, &c.WIRE RODS and WIRE.

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ESTIMATES ON APPLICATION.

Telegraphic Address:—"Leadbeater, Sheffield."

THE GENERAL MANAGER.

Moved by Mr. Alex. MacLaren, seconded by Mr. J. Roberts Allan:

"That the thanks of the shareholders be tendered to the General Manager and other officers of the Bank for the efficient manner in which they have performed their respective duties."

Mr. MacLaren, in moving the above resolution, said that from the management of his own business he knew how important it was to be well supported by efficient employees who took an interest in their work and he knew that in conducting the affairs of a Bank this must also be very necessary. He thought the report of the year's business showed that the employees had been zealous and efficient in their respective capacities, and he had much pleasure in moving the resolution, seconded by Mr. Allan.

In putting this resolution to the meeting, the Chairman said he had much pleasure in doing so, and in endorsing everything that had been said regarding the diligence and efficiency of the staff.—Carried.

The General Manager, in replying for the staff, thanked the meeting for the resolution and for the words of commendation which accompanied it; and which he was sure would be highly appreciated by the other members of the staff as they were by himself. He said he was satisfied that, take them as a whole, the 113 employees which the Bank now had were as efficient and diligent a staff as that of any other institution of the kind in the country. He believed that most of them realized that their interests were identical with those of the Bank they served. He then proceeded, in reply to Mr. J. G. Whyte's remarks, to refer to what is known as the Baltimore plan for amending the banking and currency system of the United States, which was adopted at a bankers' meeting at Baltimore some years ago, and which is based to a very considerable extent on the Canadian system. He referred to the good work the Canadian Bankers' Association had been doing for the

banks as a whole, and to the fact that incorporation was being applied for by that body.

THE DIRECTORS.

The scrutineers reported the re-election of the old Board. The meeting then adjourned.

At a meeting of the newly-elected Board, held immediately afterwards, Mr. Charles Magee was re-elected President, and Mr. George Hay, Vice-President.

BUSINESS CHANGES.

Ontario.—W. B. Stewart, coal and implements, Beamsville, has sold out; J. J. Kerr, dry goods, &c., Napance, moving to Deseronto; British Canadian Produce Co., Ltd., Stouffville, incorporation granted; Nine Little Tailors Co., Ltd., tailors, Toronto, advertise business for sale; D. Forsyth, grocer, Middlemiss, succeeded by M. Darville; A. Haas, mfr., bricks, Walkerton, advertises business for sale; Hawkins Bros., general store, Algoma Mills, sold out to G. C. McQuir; J. P. Clark, general store, Exeter, retiring from business; D. W. Elsley, general store, Kingsmill, sold out to George Dean; Miner & Co., grocers, St. Thomas, out of business; V. Campbell, shoes, &c., Tilbury, retiring from business.



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

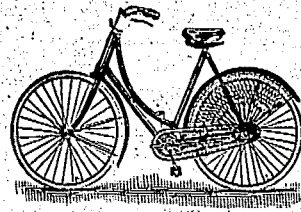
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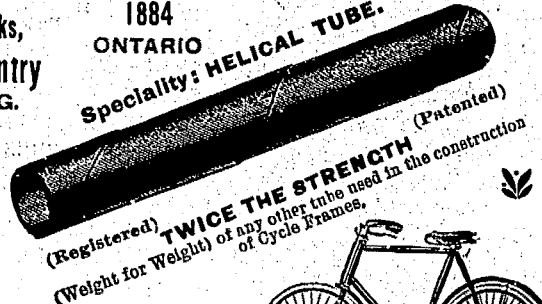
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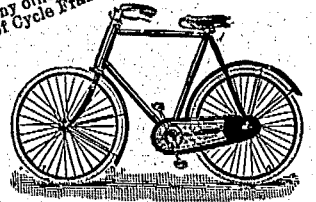
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Business Established 1875.

Quebec.—Canada Cycle and Motor Co., Ltd., Montreal, incorporation registered; Adelard Cote, saloon, Montreal, commenced business; Paul Goldsmith, mfr. artificial flowers, Montreal, commencing business; Dme. O. Sarrasin, hotel, St. Henri, commenced business; A. Martel & Co., cheese, &c., Brompton Falls, dissolved; E. M. Buzzell, jeweller, Magog, has sold out; P. A. Marscom, wines Montreal, commenced business; Medical Alliance of America, Ltd., Montreal, seeking incorporation; Laprairie Brick Co., Montreal, incorporation registered; Maxwell & Shattuck, traders, Montreal, dissolved; Bonanza West Mines, Ltd., Sherbrooke, applying for incorporation.

Nova Scotia.—H. V. B. Farnsworth, general store, Aylesford, sold out to C. H. Clements; John McGregor, general store, Enfield, dead.

Manitoba and N.W.T.—Toohill & Britton, implements, Killarney, dissolved; Robt. Sang, blacksmith, Beulah, advertise business for sale; Evans & Stovin, general store, Deloraine, opening branch at Wascada; John Halenback, general store, Olds, stock taken over by John Sharples; John Stewart, general store, Parkisimo, removed to Miniota; Walter Young, baker, Souris, sold out to Spicer Bros.

British Columbia.—J. F. Henry, confectionery, Victoria, sold out to Miss Mabel Godson; Geo. Johnston, saloon, Wellington, sold out to S. Waters; Henry Ewart, jeweller, Trail, removing to Rossland; Letson & Burpee, machinists, Vancouver, opening branch at Fairhaven, Washington; R. G. Oliver, grocer, Nelson, sold out to Alfred McNeil.

New Brunswick.—Estate of E. D. R. Phillips, general store, Bath, stock sold to W. P. Jones; Mrs. Daniel Desmond, hotel, Campbellton, sold out to W. R. Riddell; S. Dayton's Sons, general store, St. Mary's, dissolved; G. S. Dayton continues.

Prince Edward Island.—G. L. Webber, grocer, &c., Summerside, stock sold at auction.

Grimsby—W. L. Ross vs Wm. Konkle, \$362; Merriton—Mary A. Oswald vs Richard Leeson, \$661; Napanee—Welch, Halme & Clark Co. vs Vanluven & Co., \$367; Merchants Bank vs Vanluven & Co., \$711; Ottawa—Banque Nationale vs Napoleon Mongenais et al, \$1,041; Purpleville—J. Macdonald & Co. vs H. J. Stump & Co., \$413; Toronto—H. A. Raw vs Mary A. Gilbert et al, \$1,050; Teutonia National Bank vs Northey Mfg. Co., Ltd., et al, \$810; Uxbridge Tp.—A. Hisey vs M. B. Houek et al, \$382.

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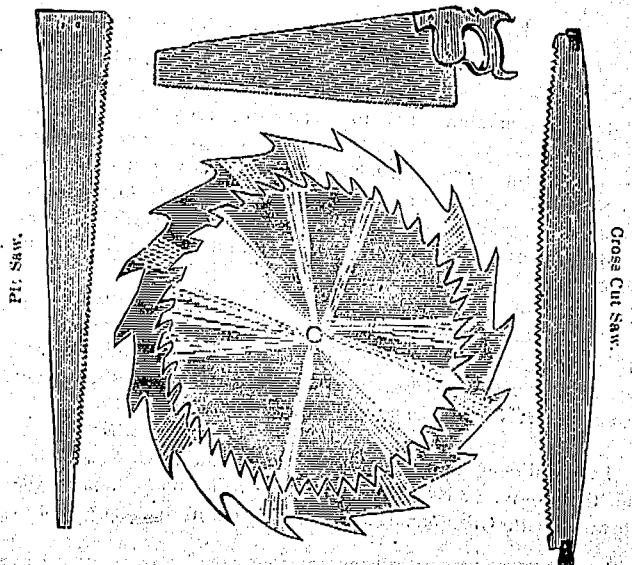
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LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale (for sums of \$550 and upwards), as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in cases of writs, etc.

WRITS ISSUED—ONTARIO.

December 7.

Ernestown Tp.—F. Snider vs George Robinson, \$2,000;

USED ALL OVER THE WORLD.

Melbourne, 1883—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

Dunedin, N. Z., 1890—1st Award.

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Electro Gilt and Silver Picture Cord. Copper and Galvanized Wire Sash Coras. Patent Lockwedge Fencing, Gates, Hurdles, Iron Fencing, &c.

December 9.

Hagarty Tp.—Atlas Loan Co. vs A. J. McDonnell et al, \$947; Ottawa—Ottawa Powder Co. vs Brewder & McNaughton et al, \$767; Shallow Lake—Canadian Mutual L. & I. Co. vs T. L. Brown et al, \$120; Toronto—Bank of Toronto vs A. O. Andrews, \$336; Building and Loan Association vs W. B. Hope, admr., \$1,800; E. R. C. Clarkson vs Robt. and H. C. Lovell, \$1,557; Whitby Tp.—J. F. Paxton vs B. E. Campbell, \$520;—Louisa McNevin vs Canadian Railway Accident Co., \$1,000;—J. Ardil vs Grand Trunk Ry. Co., \$2,000;—W. Hill vs Ingersoll and Port Burwell Gravel Road Co., \$1,000.

December 12.

Barton Tp.—W. Lodon vs Frank Wilkinson, \$1,563; Brockville—J. H. Whelan et al vs A. A. Davis et al, \$2,504; Dover—Jennie Thompson vs Wm. Morrison et al, \$800; Gwillimbury N. Tp.—W. W. Pegg vs Jno. and A. Allan, \$626; Hamilton—C. D. Gage et al vs Sarah and F. W. Bearman, \$3,166; Trusts and Guarantee Co. vs Royal Templars of Temperance, \$2,000; London—Lon. Loan Co. vs Chas. and Lucy Burfett, \$2,779; Ottawa—Globe Sav. and Loan Co. vs Wm. and Eleanor Skillen, \$551.

WRITS ISSUED—MANITOBA AND N.W.T.

December 12.

Portage la Prairie—McLeod and Rothwell, \$389.

JUDGMENTS RENDERED—ONTARIO.

December 7.

Cardinal—W. N. Abbott agt Allan Cameron, \$382; London—Niagara District Fruit Growers' Stock Co. agt Chas. Abbott, \$1,242; Napanee—Wilson, Patterson & Co. agt Vanluven & Co., \$4,021; Merchants Bank agt Vanluven & Co., \$394; Ottawa—Bank of Ottawa agt J. P. and Rosina Lawless, \$383; Toronto—G. McConnell & Co., agt John Beer, \$470; Lincoln, Neb.—T. H. Lee & Son Co. agt F. Walton, \$362.

December 9.

Fort William—T. B. Reive agt Geo. Postill, \$444; Hawkesbury W. Tp.—Jane Smith agt John Sherman and Thomas Wharry, \$2,030; Toronto—W. F. Latimer agt Michael Burns, \$87; G. Brown agt W. H. Fortier, \$617.

December 12.

Brockville—Aiguire Combination agt A. A. Davis, \$2,555. Millbank—W. F. Rutherford agt R. C. Clark et al, \$365; Ottawa—R. P. Gilmour agt P. H. Chabot and James Gouin,

\$1,360; Toronto—Bank of Toronto agt Robt. Cheyne, \$807; J. D. Cayley et al agt T. H. Graham, \$3,068; Rutherford, Marshall & Co. agt J. B. Lewis, \$302; J. Dunnet agt John Sheppard, \$2,041; C. McLennan agt C. J. and A. M. Thorley, \$932;—Jennie Patrick agt Grand Trunk Ry. Co., \$1,500.

JUDGMENTS RENDERED—QUEBEC.

December 7.

Montreal—A. M. Foster agt George Bishop, \$25,573; Delle. M. P. Poirier agt W. C. McDonald et al, \$1,300; Delle M. B. Gelinus agt W. C. McDonald, \$1,800; J. F. Gravel agt T. H. Mallette, \$200; St. Barnabe—G. Gelinus agt S. Bourassa, \$561; Banque d'Hochelega agt Severin Bourassa et al, \$1,032; St. Henri—Credit Foncier agt Joseph Jacob, \$10,465; Three Rivers—Hamilton Blast Furnace Co. agt Three Rivers Iron Works Co., \$905; Yamachiche—P. Faucher agt M. Lamy, \$448.

December 9.

Maisonneuve—P. Toupin agt Louis Champagne, \$2,140; Montreal—P. McCormick agt Mary E. Cutler, et al, \$194; Dme. G. F. E. P. Sorocold, esq, agt Chas. Lamothe, esq, \$2,000; C. H. Winch agt J. G. Machlin, \$1,500; J. O. Chabot et al agt Pierre Picote, \$191; J. R. Wilson agt Stadacona Water, Light and Power Co., et al, \$3,002.

December 12.

Megantic—J. A. Cote et al agt J. A. Comptois, \$301; Mars-ton—M. J. A. Decelles agt M. L. Benoit et vir, \$373; J. Proulx agt Dme. C. McGuillen et vir, \$345; Montreal—T. Gauthier agt Ged. Bourdon et al, \$1,705; J. W. Smith agt Jos. Carriere, \$277; M. F. Sheridan agt Pat. Flanagan, \$198; A. Dalbee agt M. Guerin, \$221; H. Paton et al usq, agt Dme. Henry Millen et al, \$12,000; Orford—Merchants Bank of Canada agt T. W. Page et al, \$705; Sherbrooke—A. Roux agt Dominion Lime Co., \$419.

JUDGMENTS RENDERED—NOVA SCOTIA.

December 7.

Halifax—Archd. McFatridge, \$502; Little Judigne—D. D. Beaton, \$2,018; Louisburg—G. H. Crowdis, \$527; Sheet Harbor—C. W. Davies, \$568.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

December 9.

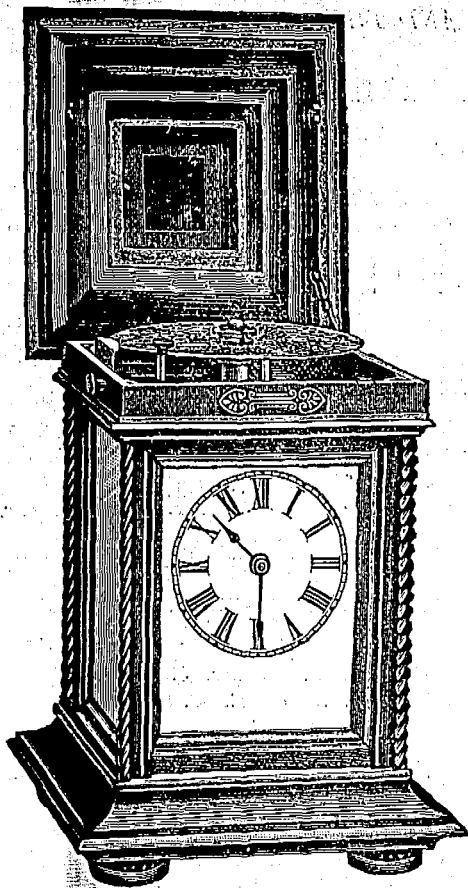
Arrowhead—E. J. Kerr, \$592; Vancouver—Texada Proprietary Gold Mines, Ltd., \$329.

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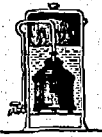
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EXECUTIONS—QUEBEC.

December 7.

Montreal—R. Terroux agt J. O. Benjamin et al, \$486; J. Ward agt Hubert Cadieux et al, \$205; Hon. T. Berthiaume agt Alcime Hurteau, \$183; Sun Life Assce. Co. agt Louis Paquette, \$8,342; Rodgers & Hubbard Co. agt G. C. Snyder, \$235.

December 9.

Montreal—W. F. Sharwood agt Edouard Carter, \$220; E. Pelosse agt James Douglass, \$343; R. King agt M. E. M. Kaye et al, \$958; A. Lamarche et al agt Delle. Aureli J. Kelly, \$647; Toronto Steel Clad Bath and Metal Co. agt A. J. Martin, \$350.

December 12.

Montreal—A. Valois agt Az. Bordua, \$514; L. A. Boyer et al esq. agt M. J. Curot, \$260; Marie L. Gervais agt Pierre Dansereau, \$490; Credit Foncier agt Jos. Jacob, \$10,551.

CHATTEL MORTGAGES—ONTARIO.

December 7.

Elkfrid Tp.—D. McLachlin to A. Stuart, \$840; Hamilton—Henry Kempf and wife to J. Gompf, \$4,300; North Bay—Fee & Mackey to Prov. B. and L. Assn., \$7,472; Orillia—Margt. Daly to E. Daly, \$1,300; Ottawa—Mrs. Blanche A. C. and J. W. Wurtele to L. C. Mitchell, \$1,649; Seaforth—Hugh Robb to Elliott, Marr & Co., \$600; Toronto—Mrs. E. M. Clare to E. Nerlich, \$1,575; Jas. Frawley to Cosgrave Brewery Co., \$4,405; Jas. Frawley to L. Reinhardt, \$3,000; Waterloo—Carl Ritetrshouse to L. S. Weber, \$1,173; Williams B. Tp.—Fernhill Cheese and Dairying Assn. to T. Campbell, \$628;—H. and Annie Sturch to G. H. Horning, \$665.

December 9.

Enniskillen—Wm. Muxlow to J. McAlpine, \$605; Goderich Tp.—Wm. Monk to J. R. Holmes, \$3,500; Malahide—Jas. Brackenbury to C. E. Clark, \$1,121; Westmeath Tp.—Thos. and Henry Poff to A. Fraser, \$592; Whitechurch Tp.—J. A. Usherwood and wife to J. L. Ross, \$746; J. A. Usherwood and wife to J. L. Ross, \$637; Zorra W.—A. J. Chapin to Helen M. Chapin, \$1,009.

December 12.

Arthur—John Anderson to A. Broddy, \$2,000; Cannington—W. A. Robinson to D. Gillespie, \$786; Hamilton—James Quirk and wife to Grant-Lottridge Brewing Co., \$1,552; Rama Tp.—Nathaniel and Thos. Carriek to W. B. Tisdale, \$1,000; Whitby—W. H. Newport to E. Hart, \$1,186; Wm. Newport to F. Hatch, \$687.

CHATTEL MORTGAGES—NOVA SCOTIA.

December 7.

Windsor—Chappell Bros., \$20,000.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

December 9.

Grand Forks—J. W. Stout, \$9,571.

December 12.

Kaslo—J. McCallum, \$1,204; Fairview—W. B. Hine, \$2,000; Grand Forks—M. A. McKenzie, \$2,800.

BILLS OF SALE—ONTARIO.

December 7.

Beverley Tp.—Edward Lewis to Alice M. Lewis, \$1,143; Hamilton—Anna Jahn to E. Kempf, \$5,000; Mariposa—David Rogers et al to Mariposa Cheese Factory, \$750; Nis-souri E.—John Brazier, sr., to A. Brazier et al, \$1,000.

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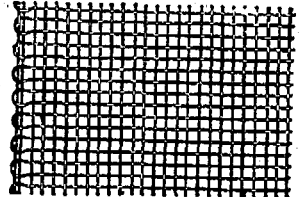
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UPHOLSTERERS' SPRINGS, ETC.



December 9.

Fort William—Fort William and Port Arthur Journal Co. to Rutledge, Smith & Co., \$3,616; Toronto—T. E. Perkins to Rachael C. Hutchinson, \$750; Toronto Junction—A. W. Chesley to Martha A. Chesley, \$600.

BILLS OF SALE—MANITOBA & N.W.T.

December 9.

Winnipeg—Canadian Litho Co., Ltd., \$2,500; Printers Litho and Engraving Co., \$3,000.

BILLS OF SALE—BRITISH COLUMBIA.

December 9.

Greenwood—W. S. Fletcher, \$10,000.

December 12.

Rossland—C. M. Weller, \$600; Vancouver—H. Peppard, \$1,370.

BILLS OF SALE—NEW BRUNSWICK.

December 7.

Moncton—Barbara E. Fownes, \$700; Red Rapids—Mrs. C. M. Leonard, \$682; Woodstock—C. L. Tilley and Son, \$825.

BILLS OF SALE—NOVA SCOTIA.

December 7.

Lakeville—Daniel McGilivray, \$1,582.

—An Owen Sound, Ont., dispatch states that the C.P.R. traffic through that port during the present season has shown a tremendous development. The tonnage of the westbound merchandize will be double that of last year, and the down flour and grain traffic has also largely increased. Forty thousand dollars is a conservative estimate of the amount paid in wages to truckers alone.

OUR NEW POSTMASTER.

Alderman Beausoleil, M.P., has been appointed Postmaster of Montreal, as has been anticipated for some time. The new postmaster has commenced well by being at his post daily by 9 a.m. The office grievously needs such an example, the loose discipline which has crept in is much complained of. Letters are misplaced with extraordinary frequency, and other irregularities are altogether too common. Some time ago the clerks were punished who made frequent errors, but since this system was changed complaints have greatly increased. We trust Mr. Beausoleil will distinguish his career by raising the

standard of the city Post Office to a higher state of efficiency.

BUSINESS DIFFICULTIES.

—Joseph Brautt, general storekeeper, Laprairie, Que., has assigned. Liabilities about \$7,500.

—Wm. Nelles, a small dealer in harness, at Dresden, Ont., has assigned. He has been in business several years.

—At Hespeler, Ont., Herman Kreig, coal and wood, has assigned. He began in March, '93, and recently suffered by fire.

—A settlement at 30 cents in the dollar has been secured by J. Roston,

shoes, Montreal, recently reported in difficulty.

—Last March, E. A. Cooper started a shoe store at Brantford, Ont., claiming a capital of \$700. The assignee is now in charge.

—Liabilities of \$5,270 and assets estimated at \$3,800 are shown in the matter of P. L. Lefebvre, grocer, Montreal, who has assigned.

—Resuming the cigar business at Woodstock, Ont., in '97, after abandoning it in '93, Fuller & Co., now assign. Light capital the cause.

—P. H. Villeneuve, furniture, St. Louis, Que., has assigned. Liabilities, \$2,700; assets, \$5,950 in which are in-

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sation. An agreement so stringent, running for forty years, needs to be very strictly guarded against all chances of being avoided by some legal defect. It would be most disastrous to this port to tie up a very large space at the harbour front for 40 years unless the business of the port were increased and maintained at such increase proportionately to the value of the concessions granted for its free occupation. Stock Exchange business has not been of any particular interest. A sharp rise has taken place in New York exchange. Here sixties are quoted at 8½ to 8¾, and demand, 9 15-16 to 10. Money for mercantile paper and call loans remains unchanged.

The following is a comparative table of stocks for w.e. Dec. 14th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Bank of Montreal.	16	260½	260	245
Molsons Bk., Right	417	8	7½	.....
Merchants Bank..	143	166	164¾	177¾
MISCELLANEOUS.				
Can. Pacific	2425	95	93	85½
Duluth S.S. & At.	150	6¾	6½	2
Comm. Cable Co..	440	195	187½	184¾
War, Eagle, xd....	4850	277	264	293
Virtue.....	45300	70	56	.....
Montreal Teleg..	75	176½	176	176
St. John Ry., Rights	50	75	75	.....
Rich. & Ont.	675	114	111½	99¾
Payne M. Co.....	37975	106	104¾	.....
M. S. R.....	2225	322	312½	288½
Twin City	635	68	64	.....
Montreal Gas Co.	1689	191¼	189	206¾
Bell Telephone ..	8	175	175	170
" new stock.	16	175¼	174	.....
" Bonds	1000	115	115	.....
" Rights	89¼	75	68	.....
Royal Electric, xd	5865	198	190¼	168
Toronto Ry. Co..	1346	110¾	107½	106¾
Republic, xd....	27000	116	108	.....
Haltfax Ry.....	75	98	97	128
Mont. & Lon. xd.	5550	40	39	.....

Mont. Cotton Co.	5	144	143	153½
Dom. Cot. Mills..	837	103¾	100	65
I Col. Coal, pfd ..	45	50	50	.....
Hal. H. & L. Co..	75	10	10	31

Brazilian exchange for the week ending Dec. 13, is as follows:

Dec. 7.....	7 1-32d
" 8.....	7 1-32d
" 9.....	7d
" 11.....	7d
" 12.....	7d
" 13.....	7 1-32d

MONTREAL WHOLESALE MARKETS.

Montreal, Dec. 14th, 1899.

For the first week in many months trade has shown a quiet front. The turn to mild weather which marked the beginning of the week was severely felt in many lines which needed but the regular cold to enliven and make the closing weeks of the year as brisk could be wished. Dry goods was among those affected, retailers beginning to take a gloomy view of the situation as they read of signs portending an open winter. The approach of the holidays has found some wholesale houses finishing stock-taking, and little life will be infused till after the turn of the year. Leather keeps firm in price. Groceries are active on rush repeat orders for Christmas goods. Teas are quiet, but firm. The Japan market is closed, no more teas to be had there for the season; as a consequence Japans are very firm, no new teas being available from first hands before next July. Montreal is well prepared for a brisk Holiday trade, which requires but cold weather to insure. Failures have been few and unimportant.

BUTTER.—The market during the past week has been showing a softer feeling, largely owing to the unseasonable weather. Supplies are showing some increase, and with receivers anxious to keep clear on stocks prices have been lowered. Choicest creamery can be bought to-day fully 1½ cents lower than the same commanded a week ago. Best October is quoted at 21c to 21½c, with November and December makes offering at 20 to 20½ cents. In dairy butter, owing to supplies being light, the market shows no change, there being ready sale for all arrivals. First quality is worth 18 to 19 cents; under grades, 16c to 17c. Rolls are in good demand, holding steady at 17½ to 18½ cents. Although the tendency of the market is easier it is not expected prices will go much, if any, lower, as stocks, on the whole, are small.

CHEESE.—In this market there has been but little business passing, owing to holders asking prices above exporters' views. On the whole the market is quiet, but few transactions taking place these ranging between 11 and 12 cents, as to quality and section.

DRUGS, CHEMICALS, BARKS, ETC.—The local trade are undergoing a quiet period. Quinine is higher in the London market and firm here as a consequence, Carbolic acid is also higher. Cinchona bark has advanced abroad. Opium is strong with an upward tendency.

EGGS.—The condition of the egg market is improving. Strictly fresh are in very small supply and rule firm, with a good business passing at 21 to 23 cents. Straight candled sell at 17 to 18 cents. Cold storage stock is not so much in favor and admits of a wide range of values, being sold at 12 to 16

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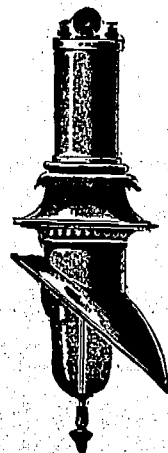
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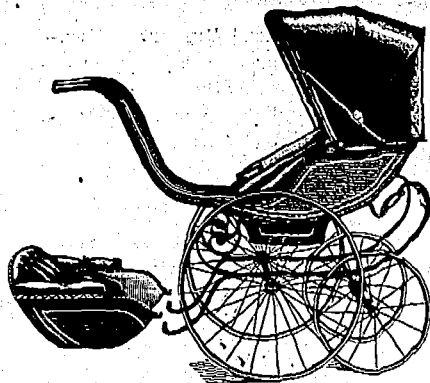
The "ZENANA," 57s.



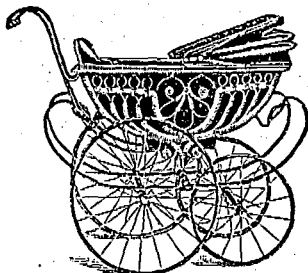
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The "HARPER," 65s.; as shown, 72s. 6d.



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cents, as to grade. No. 2 are offered plentifully at 12 to 14 cents.

FISH, OYSTERS, ETC.—The market has been completely broken up for all kinds of fresh fish, owing to the warm weather. In fact, dealers have become fearful in this respect and prefer losing custom than losing stock direct. Quotations are: Salt Fish.—B. C. salmon, No. 1, \$13.50 to \$14 barrel; Labrador salmon, \$14 to \$14.50 for barrels; \$17.50 for tierces; green cod, \$5 to \$5.25 per barrel for No. 1 and \$4 for No. 2; Nova Scotia herring, \$5.25 to \$5.50 per barrel, and \$2.75 for half barrels; No. 2 herring, \$15.50 a barrel; No. 1 green haddock, \$4; No. 1 large round herrings, with milt and roe, \$5.25. Smoked Fish.—Finnan haddies, 6c a pound; kippered herrings, \$1.25 a box; bloaters, 90c to \$1 a box; smoked herrings, in small boxes, 12c a box; Loch Fyne herrings, \$1 a keg and \$3.50 per half barrel. Prepared Fish.—Skinless cod, in 100 pound cases, \$4.50; dried cod, in 112 lb. bundles, \$4.75; boneless cod, in one and two pound bricks, 5½c to 6c per lb. Fresh Fish.—B. C. salmon, fresh, 10c a pound; haddock, 3½c per lb.; halibut, 10c to 12c; dore or pickerel, 6c; market cod, 3c to 3½c; steak cod, heads off, 4c; Manitoba white fish, 7c; smelts, 6c to 7c; fresh herrings, \$2 to \$2.50 per 100. Oysters.—Shell, Malpeques, hand-picked, \$3 to \$6; Miramichi hand-picked, \$4 a bbl.; standards, in bulk, \$1.30 per gal.; selects, \$1.50 to \$1.60.

FLOUR, FEED AND MEAL.—The situation in flour is practically unchanged for the week. A slightly easier tone is being shown where a quantity is being priced; this being brought about by the easier feeling in wheat. The movement is confined to small local needs, which have no bearing on the market. Feed is also easier, the remarkably open season being greatly in favor of farmers' supplies being preserved. Oatmeal is steady in price with a better movement recorded. The quotations for this week are: Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60; and in bags, \$1.65; Manitoba patents, \$3.90 to \$4; strong bakers, \$3.60 to \$3.70; Manitoba bran, bulk, \$14; Ont., \$14.50 to

\$15; shorts, \$15.50 to \$16.50; mouille, \$19 to \$20 per ton; oatmeal, \$3.55 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$10 to \$10.50; No. 2, \$8.25 to \$9; clover and mixed, \$7 to \$7.25; best timothy hay in bulk is held at \$8 to \$8.50 per load, averaging 1,500 lbs.

GAME, FOWL, ETC.—Prices in these have had another set-back through unseasonable weather, the market having been demoralized for some days prior to the present change. We quote: Turkeys, 9c to 9½c; ducks, 8c to 8½c lb.; chickens, 6c to 7c lb.; fowls, 5½c to 6½c lb.; geese same price; partridges are scarce at 80c to 85c pair.

GREEN FRUITS, &c.—Considerable oranges and lemons are being landed here lately, which had been originally intended for Boston distribution. At the auction rooms these have been speedily disposed of at good figures. Jamaica oranges sold at \$2.25 a box; Californias sold up to \$3.55; different sized boxes of Mexicans sold up to \$2.85; Messina lemons sold at about \$2.00 each; Catawba grapes, 14c basket. Apples, locally, are slow, more arriving, of a kind scarcely suitable for export, than requirements warrant. Quotations are:—Messina lemons, boxes, \$3.25 to \$4; Spanish onions, in crates, 60c to 65c; Canadian do. brls., \$1.75 to \$2; California plums, \$1.25 to \$1.40 per box; bananas, \$2 to \$3; apples, in barrels, \$2 to \$3.50; pears, 25c to 50c basket; grapes, Catawbas, pony baskets, 23c to 25c; sweet potatoes, \$3 brl.; quinces, 25c to 40c basket; oranges, \$6 to \$6.50; chestnuts, 8c per lb.; Malaga grapes, \$4.50 to \$7 per keg; California Tokay, crates, \$3.25; cranberries, \$6 to \$6.50 brl.; figs, 12 to 15c lb.; cocoanut, \$3.25 to \$3.50; chestnuts (French), 10c lb.; evergreen wreathing, for 200 yard rolls, \$2 to \$2.25. The Minister of Agriculture speaking of the recent shipments of grapes to England said:—"We are hardly in a position yet to say whether a successful fruit trade can be carried on. The last shipment was quite successful, and we intend to experiment further." The last shipment of grapes were the first really successful shipments we have made. The varieties we sent seemed to suit for the first time, the English taste, and they re-

ceived much favourable comment from English fruit dealers. Another consignment of the same varieties will soon be sent. At present indications are favourable to development of a very considerable trade in that line."

GROCERIES.—The sugar market has been steady for a week, following the unusual slight advances and declines. Granulated is \$4.40 and branded yellows \$3.60 to \$4.25. A New York letter of the 13th inst. says: The news that parties are now at work drawing up papers of incorporation, under the laws of Delaware, for a company which is to be a rival of the American Sugar Refining Company, and which is to have an authorized capital of \$100,000, is exciting considerable interest. It is thought many of the independent refiners are in the deal.—Raisins are in extremely short supply in distributors' hands, and, accordingly, are very firm. Molasses and syrups are unchanged.

HARDWARE AND METALS.—The market shows more advances during the week notwithstanding the near approach of the New Year which generally admits of a quieter movement. Sleigh shoe steel has advanced to \$3; tire to \$3; harrow tooth to \$3.40, and toe calk to \$3.65. Terne plates have been marked up to \$8.50 per box, and galvanized Canada plates to \$4.50. Bar

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LEEDS, ENGLAND.

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

For all Trades of **Anti Friction Metals,** Communicate with **Syracuse Smelting Works,** William & St. Thomas St., MONTREAL.

iron is now \$2.50 per 100 lbs. base and \$2.45 in car lots. Iron and steel wire 6 to 9 has advanced to \$3.45 per 100 lbs.

LEATHER, SHOES, RUBBERS, ETC.—The closing weeks of the year are expected to be quiet, leather dealers moving little beyond post orders. Prices continue firm. Shoe manufacturers are mostly through taking stock. Indications are for a brisk spring trade based on the orders being received.

PAINTS, OILS AND GLASS.—There has been a decline in both linseed oils and turpentine, a little contrary to the expectations of some weeks ago when these goods were advanced through circumstances which would appear to warrant their remaining. Raw linseed is now 62c to 63c and boiled 64c to 65c. Turpentine has dropped 2 cents and is now 75 cents. Lower prices in primary markets caused the decline. Glass is steady and unchanged. Cod liver oil is hardening in sympathy with higher prices abroad. Some large distributing firms have withdrawn from the market for want of stock, while others quote extreme prices. Coal oil has advanced as will be observed in prices on another page.

PROVISIONS.—The market has been featureless owing to the want of cold weather. While there are a few transactions always being put through nothing of a nature sufficient to show an inclination either way is apparent. Dressed hogs are held firmer with a good trade passing. Fresh killed are held at \$5.60 to \$5.75 for light weights, and \$5 to \$5.25 for heavy. The English market shows a decline of 6d. on bacon. Lard keeps steady in price, with but light movement. Quotations are:—Selected heavy short boneless mess pork, \$14.25 to \$14.50; heavy Canadian short cut mess, \$14; short cut back, \$14; heavy long cut mess, \$14 per barrel. Pure Canadian lard, per cask, 7c to 7½c; compound refined, per cask, 5½c to 5¾c; hams, 11c to 12½c per lb., as to size; bacon, 10½c to 12c per lb., as to grade.

WOOL.—DOMESTIC AND FOREIGN.—The market confidently retains all the firmness which has characterized it in the recent past, nothing but higher prices being looked for. The last London sales of the year closed on Monday at 12½ to 20 per cent advance. A private cable from France on Wednesday to a prominent importing firm here announced that the kind of wool wanted here could not be supplied from there owing to want of water. Prices advanced 1d. per lb. over prices quoted

a week earlier. Dealers here are holding off meantime. B.A. washed is now worth 54c to 60c as compared with 30c to 35c about a year ago. Capes are out of the question altogether, being worth 25c to 26c for greasy. A little California and Oregon, U.S., wool is arriving trying to take the place of Capes, but manufacturers are unwilling to use it, owing to its being faulty. Some, however, must be used. Australian is out of the market for the time.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Dec. 14, 1899.

General trade fairly active this week. Some improvement in dry goods, with good demand for reasonable lines. Fancy goods and notions active. Prices continue to rule firm. Mills are well supplied with orders for spring trade. Orders for spring goods are fairly numerous, and general outlook bright. Groceries and hardware fairly active, with prices steady. Hides are firm. A good deal of flour has been shipped at low prices. Money is unchanged, with prime-commercial paper discounted at 6 to 7 per cent. Brokers pay 6 per cent. on stock collateral. Stock market lower. Latest sales: Standard Bank 194, Bank of Toronto 244, Dominion Bank 270, Imperial 214, Cable 189, C.P.R. 92½, Gen. Electric 180, Toronto Ry. 108, Consumers' Gas 228, North-West Land pl. 55, London Electric 115, Building and Loan 40, Canada Landed Loan 85, Can. Permanent Loan 128.

Butter.—Receipts are fair, with demand good for all qualities. The best tub jobs at 18c and medium at 15c to

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Modern . .
Improvements.

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Bone Goods with Sea Side Views.

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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**.

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Turtle Soup.

**READY FOR
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Half-Pint
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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.** on his travels.

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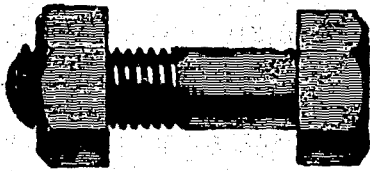
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Agents:—Messrs. GEORGE BERKLEY & Co.,
Victoria St., Westminster, London, Eng.

16c. Large rolls 15c to 17c and choice pound rolls 19c to 20c. Creamery rules at 21½c to 23c, the latter for choice rolls. Eggs, fresh, 18c to 19c, in case lots. Cheese firm at 12c.

Dressed Hogs.—Offerings small and prices unchanged. Selected lots are worth \$5.20 to \$5.25.

Flour and Grain.—Flour has sold fairly well, but at low prices. Straight rollers \$2.80 to \$2.85 in barrels west. Manitoba patents, \$4 and strong bakers \$3.50 to \$3.60. Bran unchanged at \$12 to \$12.50 and west and shorts \$14 to \$14.50 west. Wheat steady, with sales of white and red winter at 65c to 65½c west. Goose 69c to 70c low freight. No. 1 Manitoba hard 77c grinding in transit, 75½c to 76c Toronto and west, and 65½c Fort William. Barley dull, with No. 2 quoted at 38c west. Oats 25c west for mixed and 26c for white. Peas steady at 57c west, and 58c east. Rye, 50c outside. Oatmeal \$3.25 in bags and \$3.35 in barrels on track.

—Groceries.—Business good in sorting-up orders for dried fruits. Sugars are unchanged, with granulated \$4.48 to \$4.53, and yellow \$3.73 to \$4.13. Canned vegetables in good demand with prices firm. Peas fairly active and firm.

Hardware and Metals in fair demand, with values generally unchanged. Wire nails firmer. Shot higher. Good demand for cutlery, snow shovels and seasonable goods. Scrap copper and brass ½c to 1c lower.

Hides.—Demand for hides is good and prices firm. Cured quoted at 10c to 11c. No. 1 green is unchanged at 9½c and No. 2 at 8½c. Calfskins, 10c for No. 1, and 8c for No. 2. Sheepskins 90c to \$1.

Live Stock.—Some Christmas cattle offered this week, and sold at \$4.75 to \$5.25 per 100 lbs. for choice stock. A few exportable lots of the best sold at the same prices. Ordinary butchers' ruled at \$3.25 to \$4.25, and inferior \$2.50 to \$3. Light stockers, \$2.50 to \$3.25. Sheep, 3½c to 3½c per lb., and lambs 3½c to 4c. Hogs are unchanged at 4½c for the best bacon lots; heavy and light fat, 3½c to 4c per lb.

Provisions.—Trade fair, with prices firm. Mess pork, \$13.50 to \$14, and short cut \$15.50 to \$16. Lard, 6½c to 7¼, according to package. Bacon, 7c to 7½c. Hams, smoked, 10c to 11c. Rolls, 8c to 8½c. Beans, \$1.40 to \$1.50 for hand-picked. Dried apples, 6c to 6½c, and evaporated 8½c to 9c. Hops, 15c to 17c. Potatoes, 40c per bag in car lots.

Wool.—The demand for fleece is good and prices are firm, at 20c to 21c. Un-

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Excels all others for ease & Simplicity of Fitting, Efficiency and Appearance.

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The most Powerful Brake on the Market Does not injure Tyre or Rim. The only Brake NOT rendered useless by Soft Deflated or Punctured Tyres.

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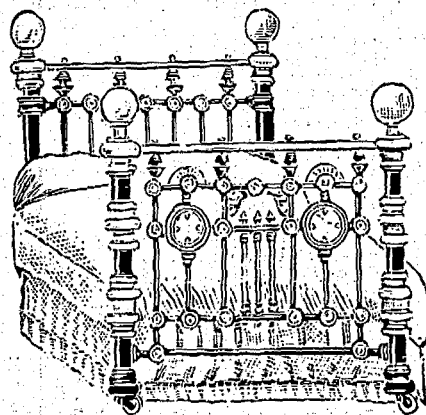
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...The Mersey Bedstead Co., Ltd.,



Manufacturers of

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BEDSTEADS,

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Hadfield Works, St. James' St.

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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.

washed 10c to 10½c. Pulled supers sell well at 20c to 22c and extras at 23c to 25c.

THE NOVELTIES EMPORIUM.

The leading emporium for novelties adapted to the Christmas and New Year's trade is the establishment of Messrs. Gottschalk & Co., London, England. We doubt if there is another warehouse in the world where a more various and attractive display of goods of this class are kept in stock, certainly none where such enterprise is shown in the introduction of novelties. The firm is making a specialty of confectionery articles specially adapted for the festivities of the winter season. A forest of Christmas trees might be laden with fruits from the Gottschalk store, each different, and each fascinating to those for whom these displays are made. Japanese goods for filling, for pocketing, for stocking, for co-saques are found in endless variety, the firm having a house in Japan, with buyers in all the districts of that empire. They have also the control of the output of one of the principal factories for Kali barrels and boxes. As to wooden toys the firm defies competition, they have 20,000 gross cases, of assorted goods always ready for dispatch, consisting largely of new patterns, made specially from the firm's own designs, as well as those of a standard character. Cases of any size are made up to suit customers in the trade, no retail business being done. Their Candle Boxes are quite new and undoubtedly the best lines in the trade. The firm originated this class of goods and still remains ahead. Of glass, and other Xmas tree toys they have 100,000 gross ready for immediate delivery, which are not old stock, but their own novelties. Having had unequalled experience in catering for the trade, Messrs. Gottschalk & Co. may be thoroughly relied upon to fill orders promptly and to select goods certain to command quick sale. Storekeepers desirous of being abreast of the times should communicate with this eminent firm, business done with whom is certain to prove both agreeable and profitable.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent. Price Dec. 14 (Bid)	Cash value per S.
British North Am.....	241	4,866,666	4,866,666	1,480,000	2 1/2	Apl. Oct	147 1/2	147 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	105	105 00
Commercial, Windsor..	40	500,000	80,000	90,000	3	..... 11	270	135 00
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	May	168	79 00
Eastern Townships.....	50	1,500,000	1,500,000	850,000	3 1/2	Jan	158	79 00
Halifax Banking Co.....	20	500,000	500,000	375,000	3 1/2	Feb. Aug	192	192 00
Hamilton	100	1,499,700	1,497,100	1,000,000	4	June	152	152 00
Hochelaga	100	1,359,700	1,280,100	565,000	3 1/2	June Dec	214	214 00
Imperial	100	2,100,000	2,311,034	1,502,172	4 & 1/2	June Dec	162 1/2	180 00
Jacques Cartier.....	25	600,000	500,000	265,000	3	June Dec	190	95 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	257 1/2	514 50
Merchants' Halifax	100	1,957,500	1,953,520	1,577,498	3 1/2	Feb. Aug	210	210 00
Molson's	50	2,000,000	2,000,000	1,625,000	4 & 1/2	June Dec	180	180 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	Oct	90	27 00
Nationale	30	1,200,000	1,200,000	600,000	3	Jan	210	210 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan	131	131 00
Nova Scotia.....	100	1,755,100	1,746,440	2,005,500	4	Feb. Aug.	190	190 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	250	375 00
Ottawa	100	2,000,000	1,887,200	1,370,400	4 & 1/2	June	125	125 00
People's of N. B.....	150	180,000	180,000	140,000	4	June Dec	193	193 00
Quebec	100	2,500,000	2,500,000	700,000	3	June Dec	240	240 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	111	111 00
Standard	50	1,000,000	1,000,000	600,000	4	April Oct	193	193 00
Toronto	100	2,000,000	2,000,000	1,800,000	5	June Dec	111	111 00
Traders	100	1,000,000	917,220	70,000	3	June Dec	193	51 00
Union (Halifax).....	50	500,000	500,000	250,000	3	Mch Sept	118	59 00
Union of Can	100	2,000,000	2,000,000	450,000	3	June Dec	105	105 00
Ville Marie	100	500,000	479,620	10,000	3	June Dec	118	118 00
Western.....	100	500,000	388,239	118,000	3 1/2	Aprl Oct	173	173 00
agr. Sav. and Loan Co	50	630,000	629,544	160,000	3	Jan July	86	86 00
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan	105	105 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,481	120,000	3 1/2	Jan July	105	105 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	Jan July	88	88 00
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan July	87 1/2	87 1/2 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	100,000	2	Oct	85	85 00
Can. Landed & Nat'l Inv't Co.....	100	2,005,000	1,004,000	350,000	3	Jan July	115	115 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,200,000	3	Jan July	123	123 00
Can. Sav. & Loan Co.....	50	750,000	750,000	320,000	3 1/2	Jan Dec	124	124 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	300,000	3	Jan July	75 1/2	37 75
Dominion Sav. and Inv. Co.....	50	1,000,000	894,200	10,000	2 1/2	Jan Dec	100	100 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	75	75 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar	113	113 00
Freehold Loan and Sav. Co.....	100	3,221,500	1,319,100	300,000	3	June Dec	140	140 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	849,109	3	Jan July	180	180 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	95	95 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	112	112 00
Imperial Loan and Inv. Co.....	100	840,000	720,647	160,000	3	Jan July	65	32 50
Landed Banking and Loan.....	100	700,000	688,098	160,000	3	Jan July	103	103 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Mch Sep	85	45 00
London Loan Co.....	50	679,700	561,850	81,000	3	Jan July	45	45 00
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	176	70 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	2	Jan July	189 1/2	75 80
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	5	Jan	313	313 00
Montreal Gas Co.....	40	2,500,000	2,997,916	394,247	3 1/2	Aprl Oct	143	143 00
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	800,000	4	Feb. Aug	130	130 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	.....	3 1/2	Mch	123	61 50
Merchants Mfg Co.....	100	600,000	600,000	.....	4	Feb	25	12 50
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3	Mch	61	30 50
Ont. Indus. Loan and Inv.....	100	468,800	314,856	150,000	3	Jan July	111 1/2	111 1/2 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	194	194 00
People's Loan and Dep. Co.....	50	800,000	600,000	40,000	1	Jan July	136 1/2	136 1/2 00
Real Est. Loan Co.....	40	578,840	378,720	50,000	3	Jan July	107 1/2	107 1/2 00
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	40	20 00
The Royal Electric Co.....	100	1,500,000	1,500,000	232,882	4	Jan	110	55 00
Toronto Electric Light Co.....	100	500,000	20,000	.....	2	Jan	95	49 00
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan	105	105 00
Union Loan and Sav. Co.....	50	1,085,400	699,020	200,000	3	Jan July	110	55 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan Dec	105	105 00
Western Loan & Trust Co.....	50	2,201,200	564,721	52,000	3 1/2	June Dec	116	116 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	.....	.....

* Paying quarterly dividends.

ESTABLISHED 1865.

Telegraphic Address: "Shafting, Leicester."

THE "LEICESTER" IMPROVED

Otto Gas and Oil Engines.

SOLE MAKERS:

Adolphus Barron & Co., Ltd.

HEAD OFFICES AND WORKS:—

Rydal Street, LEICESTER, England.



SPECIAL HOLIDAY OFFER

One of these \$3 00

Laughlin Fountain Pens

sent, post, paid, on a week's trial for only

\$1.00.

If it does not suit you WE BUY IT BACK and offer you \$1.10 for it.

If it suits you if it does not suit you Any way you figure it

YOU HAVE MADE A PROFIT.

This is the best pen made. Here is your chance to test it.

Finest Quality Diamond Point Gold Pen.

Only one pen sent to one address on this offer.

A gift of never ending usefulness and a constant pleasant reminder of the giver.

Get your order in early order to-day. State whether lady's or gent's style is desired. Address

LAUGHLIN M'FG. CO
DEPT. "P"
DETROIT, MICH.

REFERENCE—Any Bank or Express Co. in Detroit.



ESTABLISHED 1792.

HILL BROTHERS.

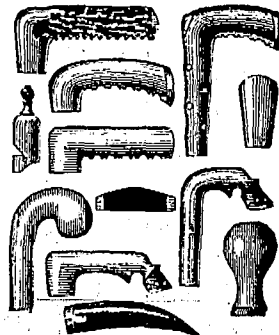
(LATE CHARLES HILL).

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,
Tap Handles, Corkscrew Handles, Sewing Machine
Handles, &c.



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 1/2 inch thick, of the very first quality.
Steel for Springs.
Clock, Watch, and other Flat Colled Springs.

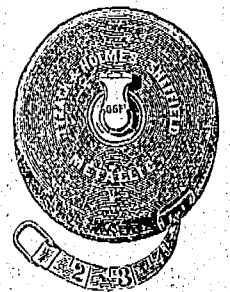
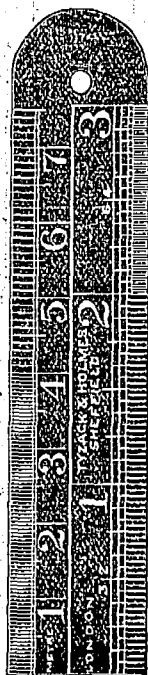
Cold Rolled Steel for Cycle Trade.
BAND SAWS Set sharpened, Brazed ready for use,
or in long lengths unfinished.

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 SYRINGES



C. ROSENBERG,

Importer and Jobber of Wholesale Dry Goods & Fancy Goods

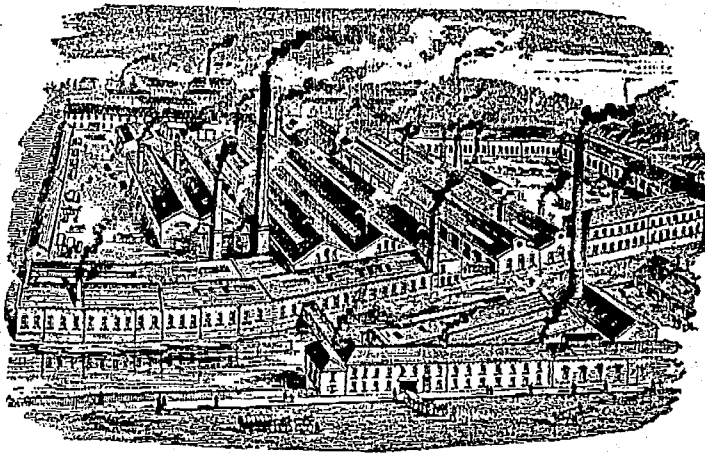
87 St. James St, MONTREAL.

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

Telephone No. 1349.

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W. T. BEESLEY & CO. Limited,
STEEL MANUFACTURERS.



Universal Steel Works & Rolling Mills,
SHEFFIELD, - - - ENGLAND.

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 Wholesale * Stationers,
MONTREAL.

All kinds of Printing and Writing Papers and
 Book-Binders' Supplies
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New Cottage

with all improvements,—situated on Greene Ave,
 just below Dorchester Street. Apply at office of

Journal of Commerce,
 or A. G. Ross & Co.,
 Canada Life Building.

**THE UNION CLOTHING
 MANUFACTURING CO.**

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 Also Cloth cut, trimmed and made for the Trade,
 Formerly Coat Contractors for E. A. Small
 and Doull & Gibson.
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 Send for Catalogue.

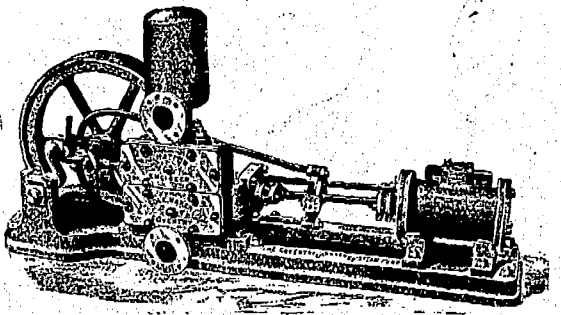
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MALLEABLE IRON Co'y.,
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 ...MANUFACTURERS OF...

Iron Stairs,
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 Balconies, Elevator Enclosures,
 ...AND ALL CLASSES OF...

Ornamental Iron Work.

Malleable Iron Pipe Fittings & Castings,
 19 to 29 Mill St., MONTREAL.

JOSEPH HATTON,
ENGINEER,
 IRON and BRASS FOUNDER



—Sole Maker of the—
Coventry Challenge Steam Pump
 ALBION FOUNDRY,
KING ST., - COVENTRY, ENG.

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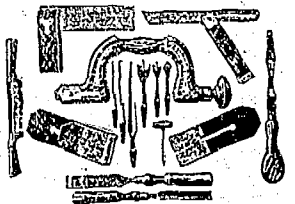
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JOINERS' TOOLS.
 Braces, Bits, Edge Tools, Files, Saws,
 Skutes, Augers, Gimlets, Tool Chests,
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 and GENERAL MERCHANTS.

We are the Sole Proprietors of the following Marks:
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Indents Promptly Executed.

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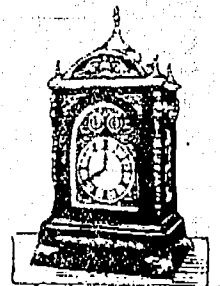


J. JENNENS

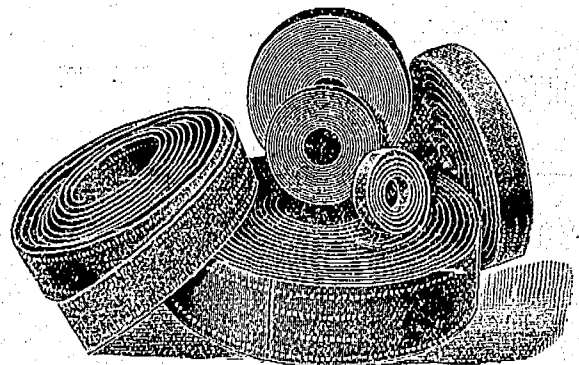
Manufacturer of Every Description of

ENGLISH CLOCKS.

4 & 5 Skinner Street,
CLERKENWELL,
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Leather Belting .. For all Purposes.

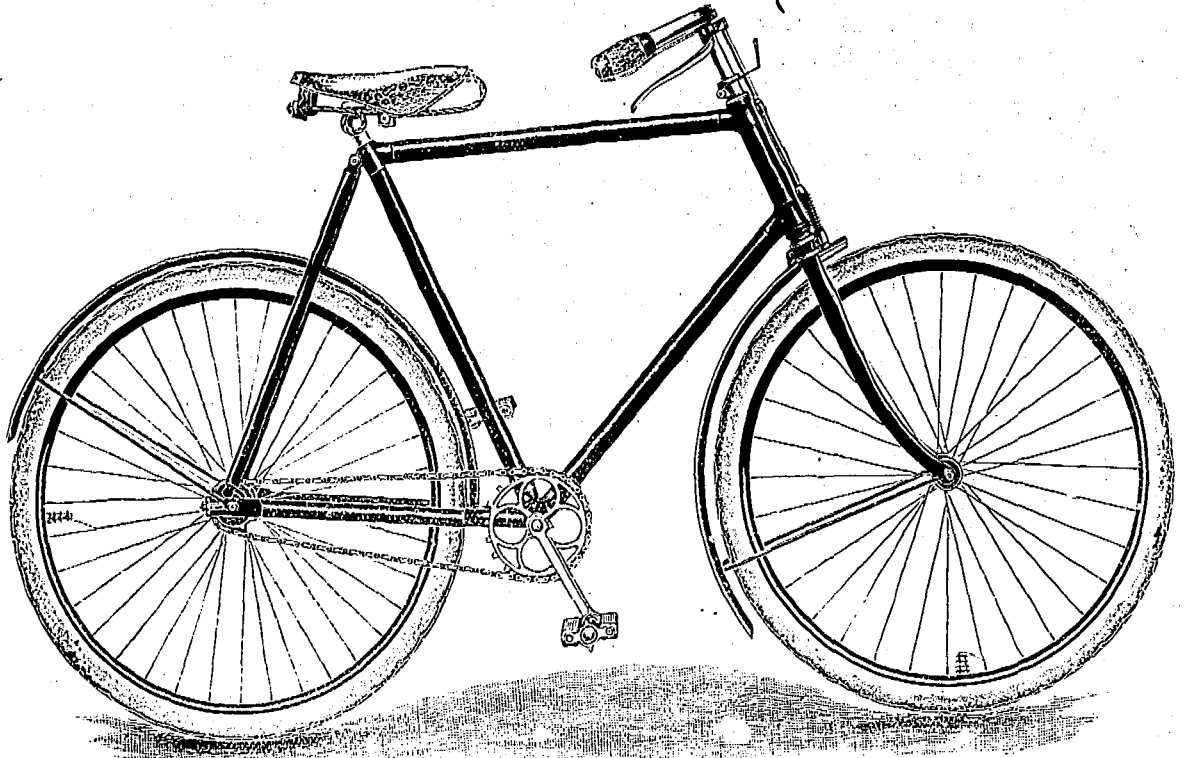


We have exceptional manufacturing facilities and export
 largely to many parts of the world; where our belting is in high
 favor.

If Dealers will tell us the class of Belt desired, we will quote
 competitive prices, give good value and prompt-delivery.

ASHTON'S, Ltd., *SPEEDWELL WORKS:*
SHEFFIELD,
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THE ELK CYCLES.



Price and Quality not Equalled in England.

BENNETT, COTTON & CO., Ltd. - - Works: COVENTRY, ENGLAND.

E H. CRIPPS,

161, KENNINGTON ROAD, S.E.,
LONDON, ENGLAND,
MAKER OF ALL KINDS OF

SWITCH & FUSE CASES,
BLOCKS & BOARDS of all DESCRIPTIONS,

*In Teak, Mahogany, Oak, Walnut, and all
Whitewoods, &c.*

Price List of Standard Sizes on Application.

ESTIMATES FREE.

RALPH HAWLEY,

Butchers Steel Manufacturer,
POOL WORKS,

Burgess Street, Sheffield, Eng.

Send for Quotations.

THE Ward Commercial Agency

Mercantile Reports. Collections.

Personal Attention. Prompt Returns

246 St. James Street, MONTREAL

Attention Given to Special Reporting.

MOUNT BROS.,

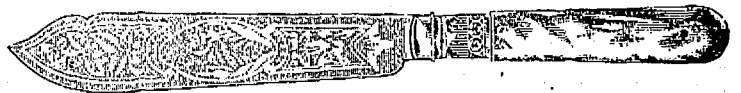
Manufacturers and
Dealers in

Electrical Supplies,

Wiring and Electric Light Contractors.

Bells, Annunciators, Telephones, etc.

784 Craig St., - Montreal.



Telegraph and Cable Address—"PEARL, SHEFFIELD."

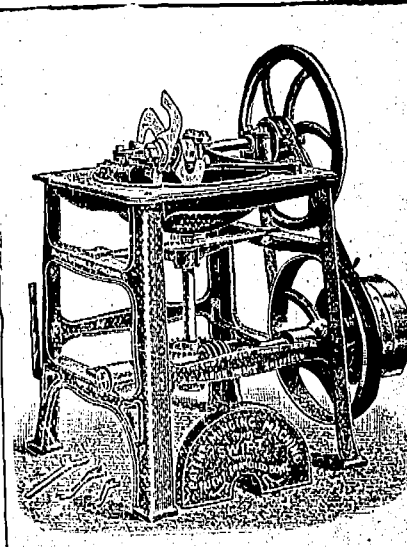
HARDY & WHITELEY,

MANUFACTURERS OF ALL KINDS OF

Electro - Plated Cutlery,

E.P. PEARL TABLE CUTLERY,
Fruit Knives, Dessert Knives, Fish Eating and
Carving Knives, Butter Knives, &c.,

20 Cambridge Street, SHEFFIELD, Eng.



THE
"SWIFT"
SILENT
SAUSAGE
MACHINE
& SAUSAGE FILLERS
WRITE for ILLUSTRATED PRICE LIST
TO SILENT MACHINE CO.
ALBION WORKS, SAVILE ST SHEFFIELD

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 14, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.			
Boots and Shoes.				Mens.	Boys.	Youths.	Brooms.				Heavy Chemicals.			
Brogans or Cobourgs		\$0 75	0 85	\$0 60	\$0 65	\$0 55	\$0 60	Good Luck 2-4 stg. Var. Han.	3 45	0 00	Bleaching Powder	1 75	2 50	
Split Balmorals		0 90	1 10	0 80	0 90	0 70	0 75	Rose 4 varn. hand heavy..	4 25	0 00	Bine Vitriol	7 00	5 00	
Kip		1 10	1 20	0 95	1 00	0 80	0 85	Pansy 4 " " medium	3 85	0 00	Brimstone	2 00	2 50	
Bur	or Congress	1 20	1 50	1 00	1 20	0 90	1 00	Thistle 4 " " "	3 45	0 00	Caustic Soda 60	2 00	2 10	
Split Boots		1 30	1 75	1 10	1 25	0 90	1 00	Map Leaf A 4 stgs.	4 25	0 00	" 70	2 20	4 80	
Kip		2 10	2 75	1 50	1 75	1 10	1 30	" B 4 " stained	3 60	0 00	Soda Ash	1 25	1 50	
Grain	\$2.00 to \$3.00, Felt Sox	2 10	2 75	1 50	1 75	1 10	1 30	Shamrock A 4 " varn han	3 45	0 00	Soda Bicarb.	2 25	2 50	
Felt Boots, half fox		\$1 75	\$2 00	fall 2 42	2 50			" B 4 " stained	3 20	0 00	Sal. Soda	0 70	0 80	
								Daley A 3 stgs varn handle	3 15	0 00	" Concentrated	1 50	2 00	
								" B 3 " stained "	2 90	0 00	Dyestuffs.			
Split Batts or Bals		0 75	80	0 65	0 70	0 47	0 50	Tulip No. 1 3 stgs "	2 65	0 00	Archil. con	0 27	0 20	
Kip Pebbled or Buff Bals		0 90	1 00	0 80	0 90	0 60	0 70	" 2 2 " "	2 40	0 00	Cutch	0 08	0 07	
Pebbled Button, Machine Sewed		1 00	1 10	0 90	1 00	0 70	0 75	Curling "	3 75	0 00	Ex. Logwood	0 10	0 15	
Glazed Buff Button		1 00	1 10	0 90	1 00	0 70	0 75	Warehouse 4 heavy	3 80	0 00	Ohp	2 00	2 10	
Polish Calf		1 25	1 30	1 15	1 25	0 80	1 00	E. 3 str. bamboo handle	2 75	0 00	Indigo (Bengal)	0 70	1 70	
Dongola Kid 1 quality		1 00	1 10	0 90	0 95	0 75	0 80	Drugs & Chemicals				Indigo Madras	0 70	1 00
" 2 " "		1 15	1 35	1 00	1 15	0 85	0 95	Acid Carbonic Cryst. med.	0 35	0 45	Gambier	0 04	0 08	
" 3 " "		1 50	2 00	1 20	1 50	1 00	1 10	Aloes, Cape	0 16	0 18	Madder	4 10	0 11	
								Alum	1 40	1 50	Sumac	70 lb	75 00	
Mens' Calf, Bals. Cong or Butt. Goodyear Welt				2 80	3 50			Borax, xils	0 08	0 07	Fish.			
" " McKay Sewn				1 90	2 10			Brom. Potass	0 70	0 75	Cape Bret, Herring	5 50	0 00	
" " Tan Russia Calf, Bals. Cong or Butt. Goodyear Welt				2 50	3 50			Camphor. Eng. Ref Rings	0 65	0 70	Labrador Herrings, N.F.	0 00	5 60	
" " McKay				1 90	2 10			" Refoz. ck	0 70	0 75	No. 1 Shore Herrings	0 00	0 00	
French Pat. Calf or Enamel Leather Bals. Butt. and Cong.				3 50	4 50			Citric Acid	0 45	0 50	" Nova Scotia	5 25	5 50	
Ladies' Glaze Dong. Butt. and Bals. Goodyear Welt				2 10	3 00			Citrate Magnesia lb	0 00	0 75	Mackerel No. 1, palls	1 80	2 00	
" " " " " Turns 2 " "								Cocaine Hyd. (oz)	0 00	7 50	" " 1/4 barrel	0 00	0 00	
								Cream Tartar	0 20	0 25	Green Cod, No. 1	0 00	5 25	
								Epsom Salts	1 50	1 75	Green " large	5 00	5 25	
								Glycerine	0 16	0 20	Draft "	0 00	0 00	
								Gum Arabic per lb.	0 25	0 50	No. 2 "	4 00	4 25	
								" Trag.	0 50	1 00	Large dry Casps per gnd.	5 00	5 50	
								Insect Powder lb	0 25	0 40	Salmon No. 1 bris Lab.	14 00	14 50	
								do per keg, lb	0 22	0 80	Salmon, (terces)	13 50	14 00	
								Morohia	1 75	1 85	" Eric, Col bris.	0 04	0 00	
								Oil Peppermint lb.	2 00	2 25	" Cod	0 00	0 04	
								Oil Lemon	1 60	1 80	" "	0 05	0 07	
								Optum	4 25	4 50	Flour.			
								Oxalic Acid	0 08	0 10	Winter Wheat patents	3 70	3 90	
								Phosphorus	0 65	0 75	Manitoba patents	3 90	4 00	
								Potash Bichromate	0 09	0 12	Straight roller	3 50	3 60	
								Potash Iodide	3 40	3 75	do bags	1 60	1 65	
								Quinine	0 35	0 45	Strong Bakers	3 60	3 70	
								Stychnine	0 75	0 90	Superfine	0 00	0 00	
								Tartaric Acid	0 35	0 40	Oatmeal, brl	3 50	3 60	
								Tin Crystals	0 28	0 32	Corn meal, bag	00 95	1 00	
								Licorice.				Bran Manitoba, bags	00 00	15 50
								Stick, 4, 6, 8, 12, & 16			Bran Ontario bulk	00 00	15 00	
								to lb., 5 lb. boxes	2 00	0 00	Shorts	0 00	15 00	
								Acme Licorice Pellets,			Monilla	19 00	20 00	
								cans	2 00	0 00				
								Licorice Lozenges, 1	1 50	0 00				
								5 lb. cans						

AS USED IN THE HOUSE OF COMMONS.

That's the Electric Switch that applies the Flame.

50 Lights a minute.

50,000 Matches saved per week by each.

The Patent Instantaneous

"GLORIA" AUTOMATIC LIGHTER.

Economy. Cleanliness. Safety.

MATCHES SUPERSEDED.

Every Private House, Club, Hotel, Restaurant, Saloon, Bar, Cigar Store, Smoking or Billiard Room requires one or more.

PERPETUAL and INSTANTANEOUS LIGHT.



No. 2.

ADVANTAGES: The advantages of this apparatus may be enumerated as follows:— It does away with the use of Matches, and by avoiding the dropping of burnt portions of matches into lamps, on billiard tables, carpets, etc., insures safety and cleanliness. It also effects a very great economy over the usual mode of obtaining a light, and saves a great amount of trouble. Figure 1 shows apparatus hanging. Figure 2 shows instantaneous flame in moving handle to the right.

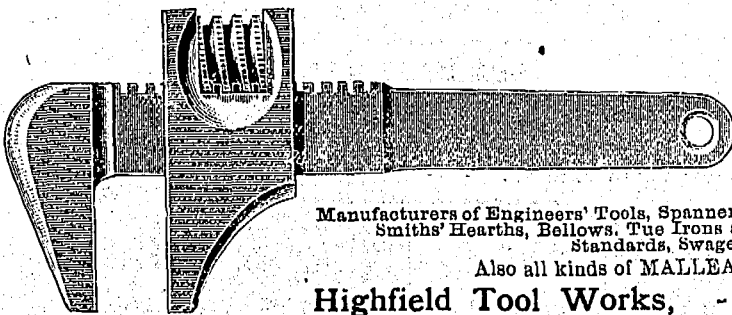
The Battery of apparatus is guaranteed to last, with reasonable usage, for one year for public places, such as Hotels, Restaurants, Cafés, Cigar Stores, Smoking Rooms, etc., and a longer period for private houses. The cost of maintenance of burner is under one penny per week.

INSTRUCTIONS: The detachable nickelled 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.

PRICES: No. 1. Walnut Case, Nickel-plated Lighter, £1 10s. Od. each.
No. 2. " " Detachable Nickel-plated Lighter, £1 12s. 6d. "

Each Machine must have Address:

JOHN WALTON, 176 Shaftesbury Avenue, LONDON, W.C., England.



SPECIALITE—CLYBURN SPANNERS.

The Largest Makers in England.

JOSEPH EVANS & SONS, Limited,

Manufacturers of Engineers' Tools, Spanners, Hammers, Steel Files, Vices, Water Ties, Irons, Anvils, Smiths' Hearths, Bellows, The Irons and Cisterns, Vice Benches, Parallel Vices, Blast Standards, Swage Blocks, &c. Vices Repaired.

Also all kinds of MALLEABLE CASTINGS of the finest quality

Highfield Tool Works, - HEELEY, SHEFFIELD, Eng.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 14, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake	0 00 0 06
CUT NAIL SCHEDULES.		100 lb. box, 1½ to 1¾	4 95 0 00	No. 1 Wrought Iron	0 10 0 00	" barrel (refined)	0 04½ 0 04½
Base Price, per Keg	2 50 0 00	Bright, 1½ to 1¾	3 75 0 00	No. 1 Machinery	0 00 0 00	" Ordinary	0 04½ 0 04½
Extras—Over and above 30d.	less 5c keg rebata.	Galvanized Iron:		Stove	0 00 0 00	Rough	0 00 0 02
40d, 50d, 60d and 70d Nails.		Queen's Head, or equal, } gauge 25	4 75 5 00	Malleable Iron	0 00 0 00	Leather	
Cut and Fence Nails—		do } 26 gauge	4 40 4 65	Hard Steel	0 00 0 00	No. 1 B. A. Sole	0 26 0 27
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Bar Iron, per 100 lbs.	2 50 base	Lead solid	0 00 0 00	No. 3 B. A. Spanish Sole	0 25 0 25
10 and 12d " "	0 10 0 00	Car lots	2 45	" tea	0 00 0 00	Slaughter, No. 1	0 25 0 25
8 and 9d " "	0 15 0 00	Ord. Crown, base	0 00 0 00	Light Brass	0 00 0 00	Light medium & heavy	0 25 0 25
6 and 7d " "	0 30 0 00	Best Refined	0 00 0 00	Copper Bottoms	0 00 0 00	No. 2	0 26 0 27
4 and 5d " "	0 40 0 00	Norway	3 75 0 00	Heavy Copper	0 00 0 00	Harness	
3d " "	0 65 0 00	Am. Sheet Steel, 63½ 14	3 10 0 00	Red Brass	0 00 0 10	Upper, heavy	0 31 0 34
2d " "	1 00 0 00	" " " 17	3 00 0 00	Black Sheet Iron		Upper, light	0 34 0 36
Cut spikes 10c, per Keg advance.		" " " 18 & 20	3 00 0 00	Per 100 lbs.		Grained Upper	0 35 0 37
Fine blued nails—		" " " 22 & 24	3 40 3 05	12 to 16 gauge	3 10 0 00	Scotch Grain	0 34 0 35
2d per 100 lbs	1 00 0 00	" " " 26	3 20 0 00	18 to 20 do	2 00 0 00	Kip Skins, French	0 35 0 38
3d " "	1 50 0 00	" " " 28	3 30 0 00	22 to 24 do	2 95 0 00	English	0 60 0 65
Casing Box, Tobacco Box and Flooring Nails—		" " " 28	3 30 0 00	25 do	3 10 0 00	Canada Kip	0 45 0 55
20 to 30d per 100 lbs	0 55 0 00	Boiler plates, iron, ¼ in.	0 00 1 75	28 do	3 15 0 00	Hemlock Calf	0 50 0 60
10 to 16d " "	0 60 0 00	" " " 3-16 in.	0 00 2 50	Wine:		" Light	0 50 0 60
8 and 9d " "	0 65 0 00	Hoop Iron, base for 2 in. and larger	0 00 8 20	Plain galv d, No. 9	3 55 0 00	French Calf	0 55 1 10
6 and 7d " "	0 70 0 00	Band Canadian, 1 to 6 in.		do do No. 12	3 70 0 00	Split, light and medium	0 17 0 25
4 to 5d " "	0 95 0 00	30c; over base of ordin. iron, smaller size Extras		do do No. 13	3 55 0 00	" heavy	0 17 0 20
3d " "	1 20 0 00	Canada Plates:		Barbed Wire—	3 6 f.o.b. Montreal.	" small	0 15 0 20
Finishing nails—		Galvanized	4 50	Sprung Wire per 100, 85c net extra		Leather Board, Canada	0 09 0 10
3 inch and longer per 100 lbs	0 60 0 00	52 sheets	2 50	Iron and Steel Wire	3 45 base.	Enameled Cow, per ft.	0 10 0 12
2½ and 2¾ inch	0 65 0 00	60 do	2 30	Rope.		Pebble Grain	0 12 0 14
2 and 2½ inch	0 70 0 00	75 do	3 00	Steel, base	0 12½	Glove Grain	0 12 0 13
1½ and 1¾ inch	0 95 0 00	All bright	3 25	" 7-16 and up	0 13½	B. Calf	0 15 0 20
1¼ inch	1 20 0 00	Wool Iron pipe, ¼ in.	3 40	" 5-16 "	0 13½	Brush (Cow) Kid	0 11 0 13
1 inch	1 50 0 00	" " ½ in.	3 60	" ¾ "	0 14½	Buff	0 13 0 16
Slating nails—		" " ¾ in.	4 00	" 3-16 "	0 15	Russets, light	0 35 0 40
1½ and 1¾ inch per 100 lbs.	0 95 0 00	" " 1 in.	4 50	Manilla, base	0 15	" No. 2	0 35 0 40
1¼ inch	1 20 0 00	" " 1½ in.	5 75	" "	0 15	" Saddlers' doz	7 50 9 00
1 inch	1 50 0 00	" " 2 in.	9 75	" 5-16 "	0 16	Imt. French Calf	0 65 0 70
Common barrel nails—		per 100 ft. nett.	12 75	" 3-16 "	0 16	English Oak lb	0 30 0 35
1½ inch per 100 lbs	1 00 0 00	Steel, cast per lb.	0 00 base	Lath yarn	0 11	Dongola, extra	0 35 0 42
1 inch " "	1 00 0 00	" Spring, 100 lbs.	3 60 0 00	Wire Nails.		" No. 1	0 20 0 22
¾ " "	1 25 0 00	" Tire	3 00 base	Base Price carload	3 25	Colored Pebbles	0 13 0 16
¾ " "	1 50 0 00	" Sleigh shoe, 100 lbs.	3 00 base	Less than	3 17½	" Calf	0 16 0 22
Oil-nail nails—		" Toe Calk	3 65	2d extra	1 00	Oils	
3 inch and longer per 100 lbs	0 60 0 00	" Machinery	3 75 base	2d f	0 65	Cod Oil	0 25 0 40
2½ and 2¾ inch	0 65 0 00	" Harrow Tooth	3 40	3d	0 65	S. R. Pale Seal	0 40 0 42½
2 and 2½ inch	0 70 0 00	7 in Plates:		4d and 5d	0 40	Straw Seal	0 35 0 37½
1½ and 1¾ inch	0 95 0 00	IC Coke, 14 x 20	4 50	6d and 7d	0 30	Cod Liver Oil, Nfld. Norw	
1¼ inch	1 20 0 00	IC Charcoal, 14 x 20	4 75 4 80	8d and 9d	0 15	" Process	0 80 0 90
1 inch	1 50 0 00	IX Charcoal		10d and 12d	0 10	" Norwegian	1 15 1 20
Sharp and flat pressed nails		IX " "		10d and 12d	0 10	Castor Oil	0 08 0 10
3 inch and longer per 100 lbs.	1 35 0 00	D C " "		10d and 12d	0 10	Castor Oil bric	0 07 0 09
2½ and 2¾ inch	1 50 0 00	DX " "		10d and 12d	0 06	Lard Oil, Extra	0 65 0 70
2 and 2½ inch	1 65 0 00	DX " "		30d to 60d	Base	" "	0 60 0 65
1½ and 1¾ inch	1 85 0 00	DX " "		Hides and Tallow		Linseed, raw, nett	0 62 0 63
1¼ inch	2 50 0 00	DX " "		Montreal Green Hides		" boiled, nett	0 00 0 65
1 inch	3 00 0 00	Terne Plate IC, 20x28	8 50	" No. 1	0 00 0 10½	Olive, pure	0 90 1 10
Coll Chain—No. 6		Russ. Sheet Iron	0 10½ 0 00	" No. 2	0 00 0 09½	Extra, qt., per case	3 00 3 70
" 5	0 12 0 00	Lion & Crown tin'd sh'ts	7 00 7 20	" No. 3	0 00 0 08½	Turpentine, nett	0 74 0 75
" 4	0 10 0 00	28 and 24 gauge case lots	7 50 8 00	Fanners pay \$1 extra for sorted, cured & inspect'd		Benzine	0 18 0 19
" 3	0 08½ 0 00	28 gauge	7 50 8 00	Sheepskins	0 00 0 00	Petroleum	
" 3 inch	0 08 0 00	Lead: Pig, per 100 lbs;	4 30 4 50	Clips	0 00 0 00	Gasoline 7½ gravity	0 00 0 22
" 5-16	5 65 0 00	Sheet, per 100 lbs.	4 00 4 25	Lambskins each	0 85 0 00	Stove Gasoline	0 01 0 21
" 7-16	4 80 0 00	Shot, per 100 lbs.	5 50 6 00	Calfekins, No. 1	0 11 0 00	Car Lots Store, (1. p. c. off)	0 16½ 0 17½
" 9-16	4 05 0 00	Lead Pipe, per 100 lbs.	7 00 0 00	Calfekins, No. 2	0 09 0 00	Crown Acme	0 17½ 0 18½
" 11-16	4 50 0 00	Zinc:	less 17½ p.c.	" No. 1	0 00 2 00	American W. W.	0 20 0 21
" 13-16	4 45 0 00	Spelter, V.M., per 100 lbs	7 00 0 00	" No. 2	0 00 1 50	Astral	0 21½ 0 22½
" 15-16	4 40 0 00	" S.S.	0 00 4 25				

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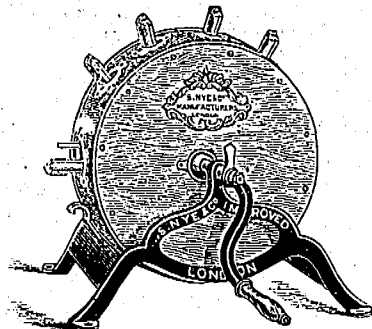
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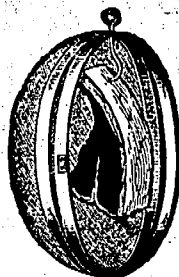
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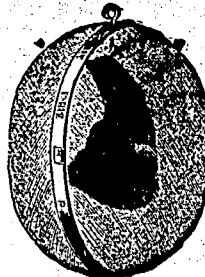
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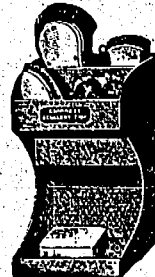
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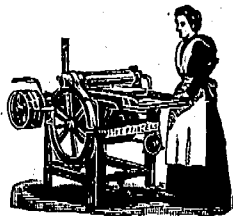
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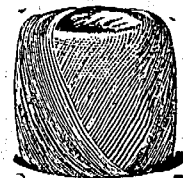
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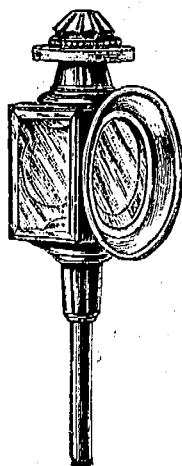
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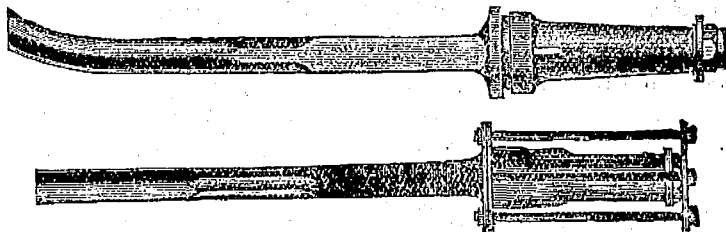
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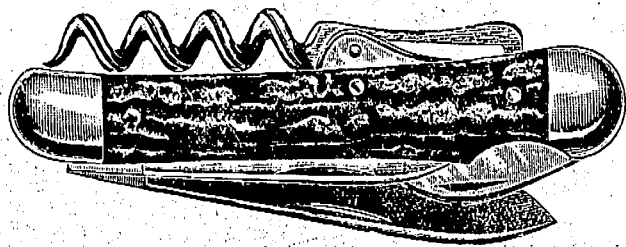
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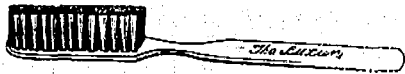
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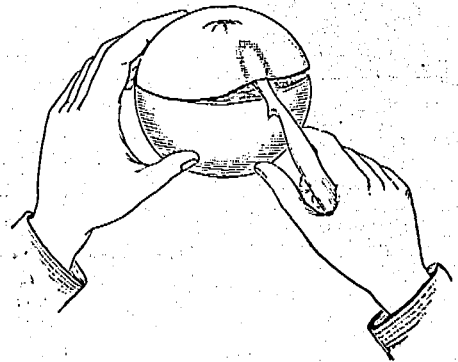
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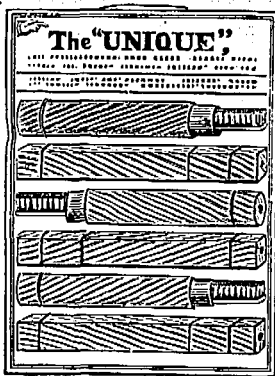
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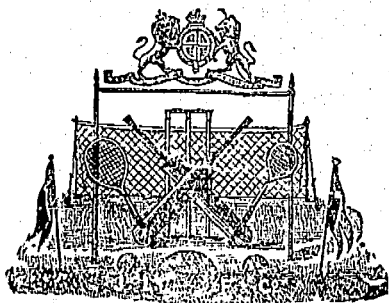
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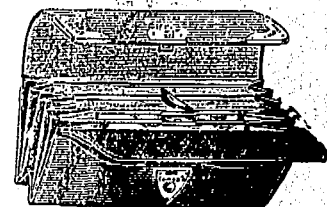
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Western Assurance.....	25,000	5-6mos.	40	20	165
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Atlas	24,000	24 p.s.	50	6	42 1/2	42 1/2
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Caledonian	21,500	12s. p.s.	25	5	36	36 7-16
Commercial U. Fire, Life and Marine.....	50,000	27 1/2	50	5	41	42
Guardian Fire and Life.....	200,000	9	10	5	10	11 1/2
Imperial Fire.....	60,000	25	20	5	30 1/2	27 1/2
Lancashire Fire.....	138,493	5	20	2	32 1/2	4 1/2
Lion Fire.....	100,000	9	8 1/2	1 1/2	7 1/2	7 1/2
London and Lancashire Fire.....	85,100	22	25	2 1/2	16	10 1/2
London Assurance Corporation.....	35,882	20	25	12 1/2	54 1/2	55 1/2
London & Lancashire Life.....	10,000	10	10	2	7 1/2	8
Liv. & Lon. & Globe Fire and Life.....	391,752	30	50	2	46	47
Northern Fire and Life.....	30,000	*22 1/2	100	10	74	76
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6 1/2	33	39
Norwich Union Fire.....	11,000	*33 1/2	100	12	120	123
Phoenix Fire.....	53,776	35	50	5	£40	£41
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Union	45,000	18 p.s.	10	4	24 1/2	25 1/2

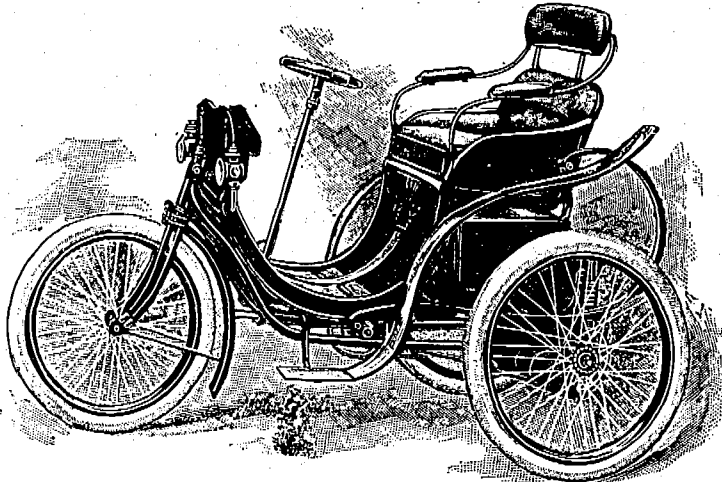
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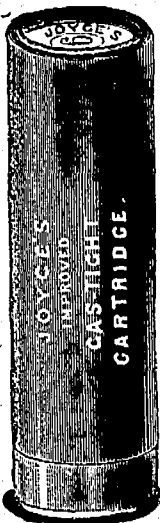
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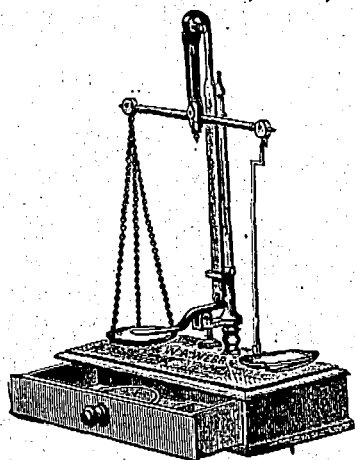
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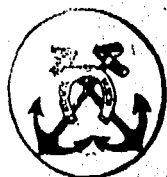
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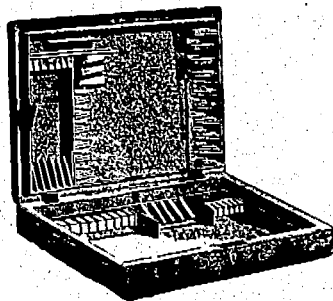
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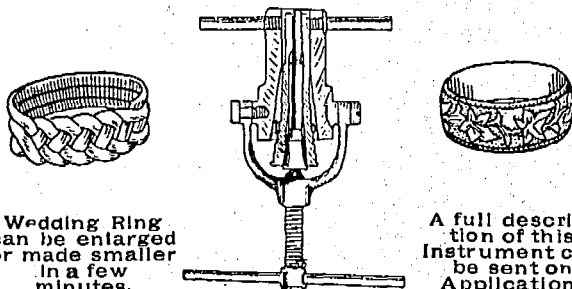
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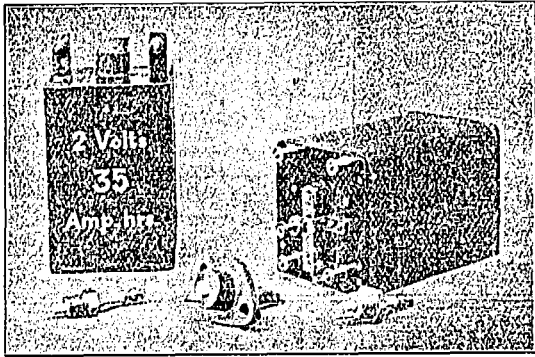
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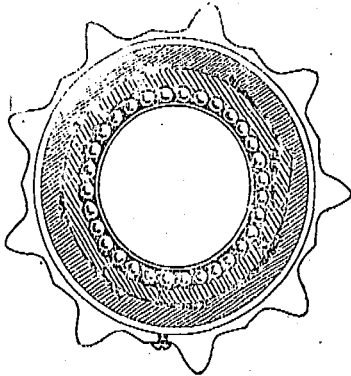
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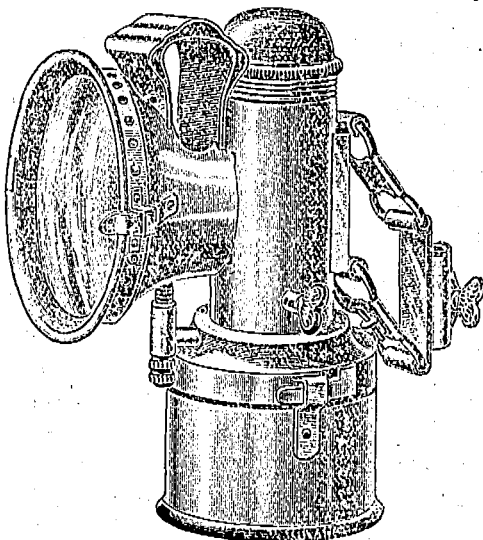


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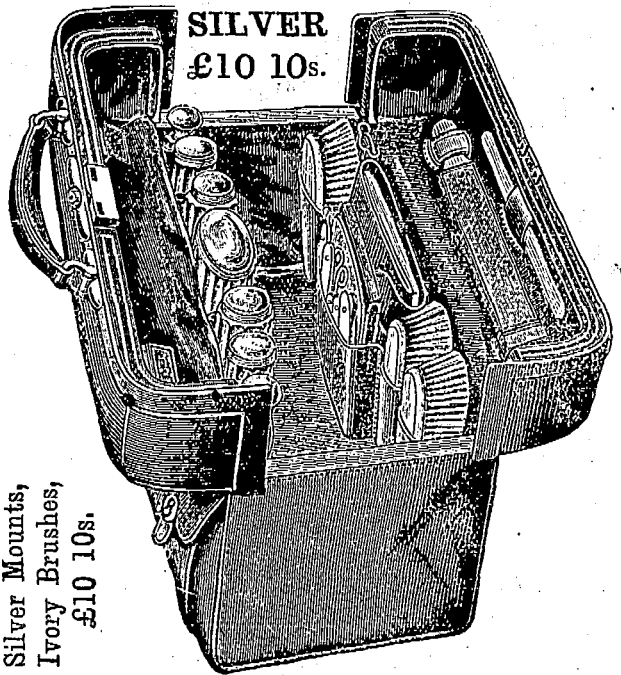
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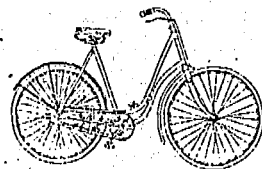
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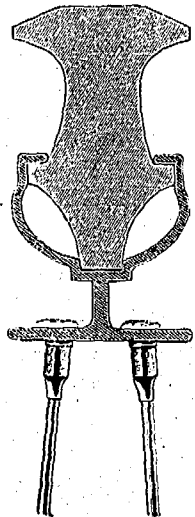
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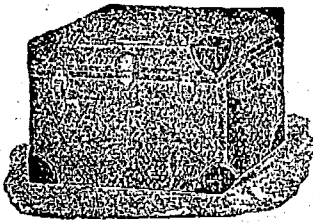
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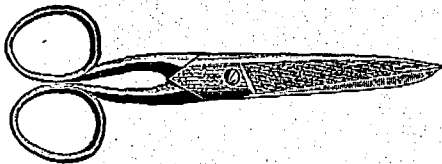


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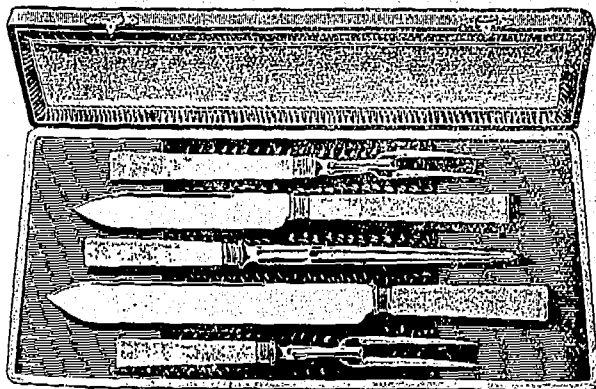
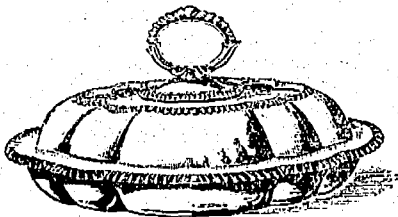
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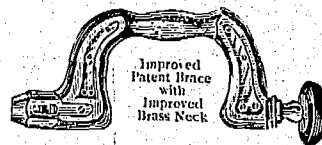
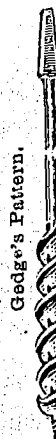
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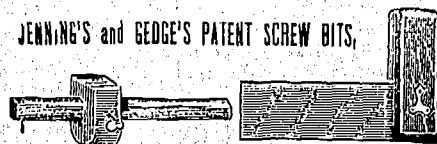


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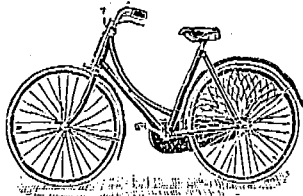
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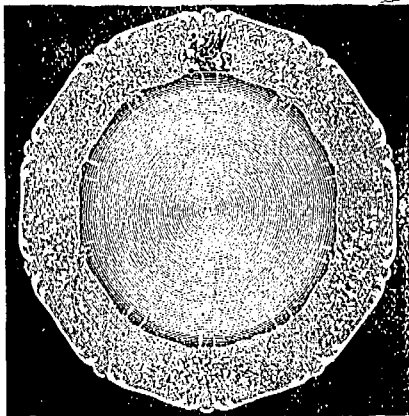
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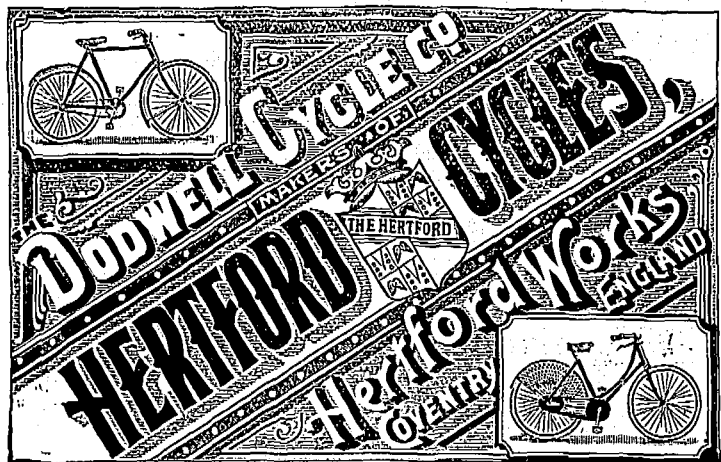
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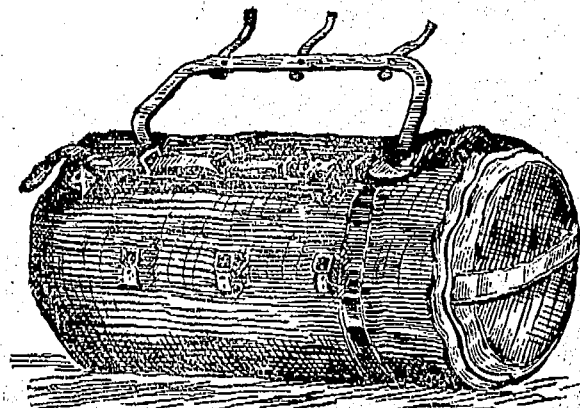
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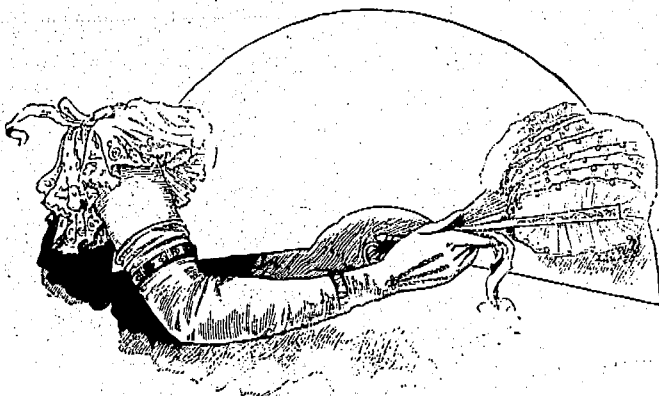
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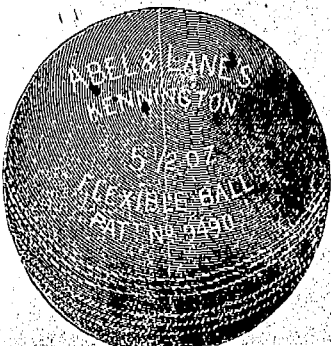
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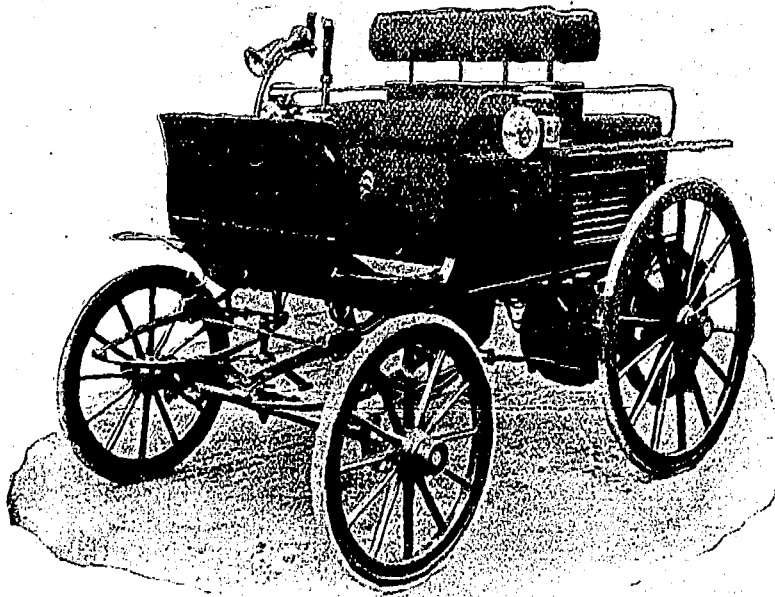
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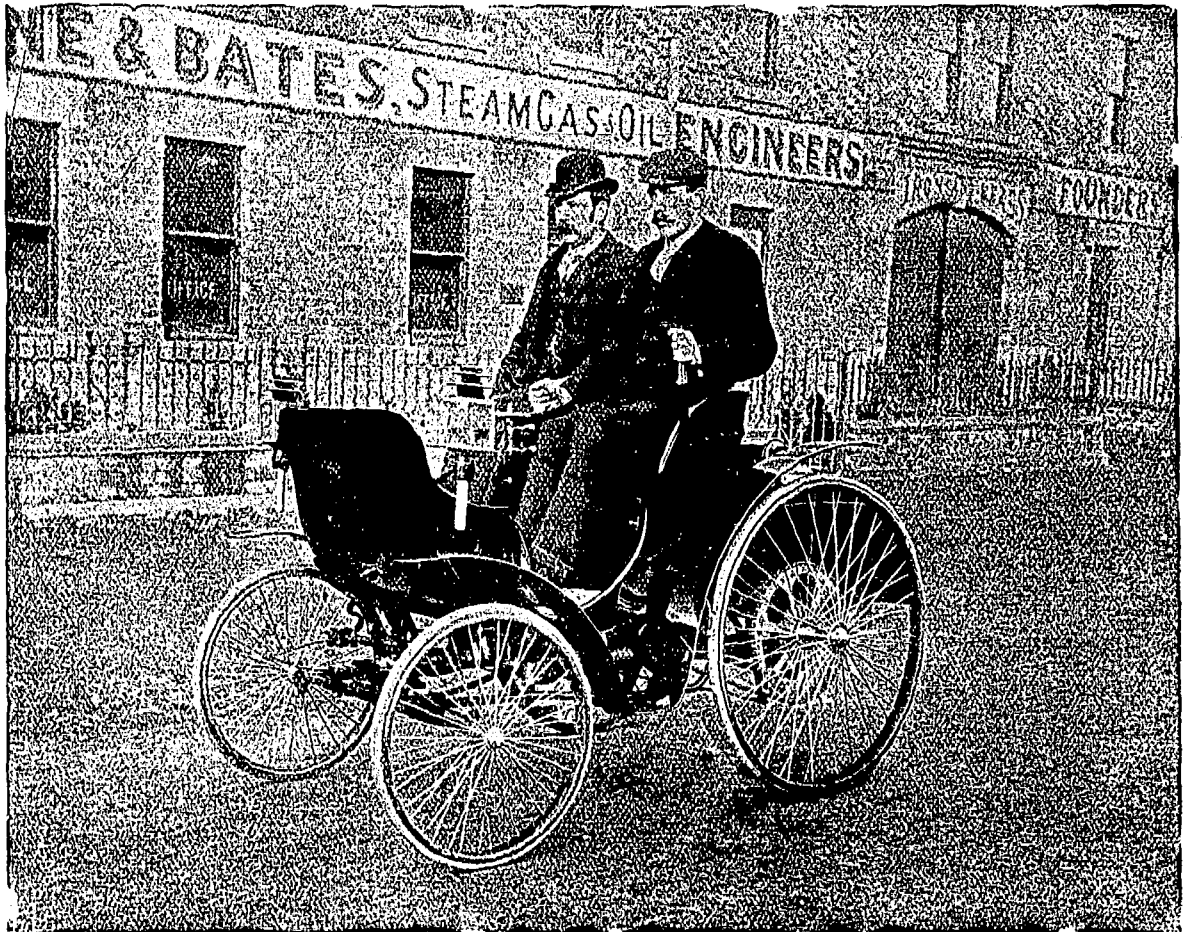
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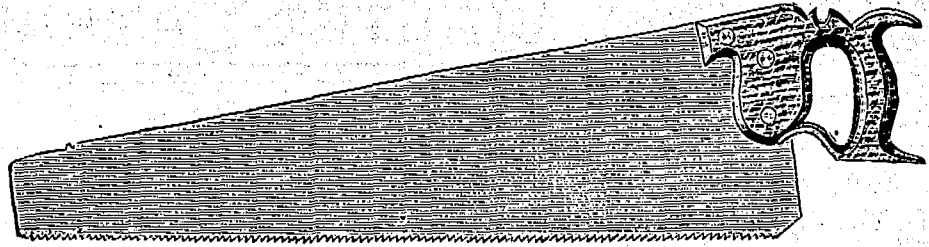


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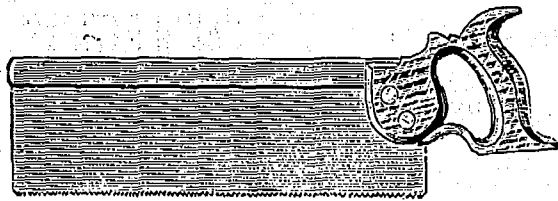
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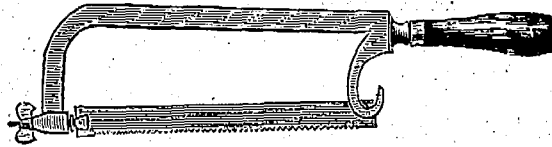
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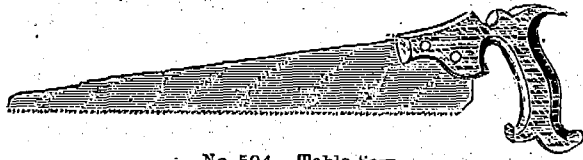
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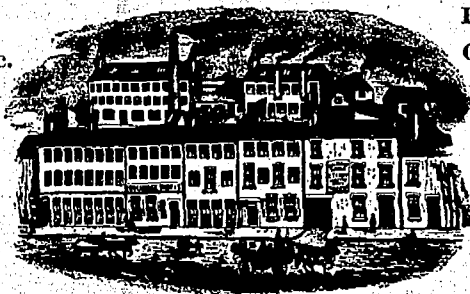
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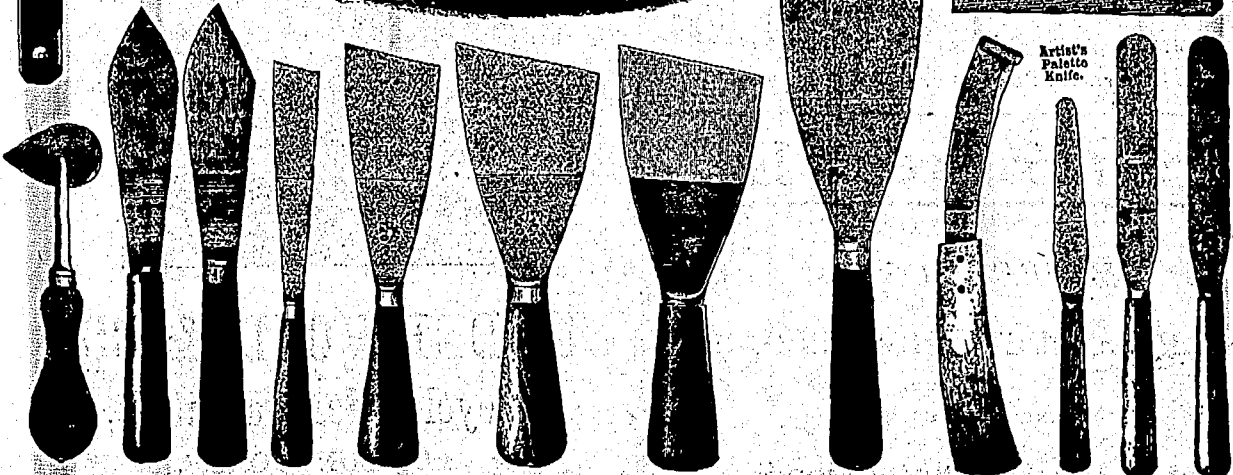
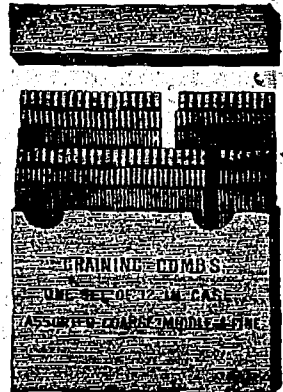
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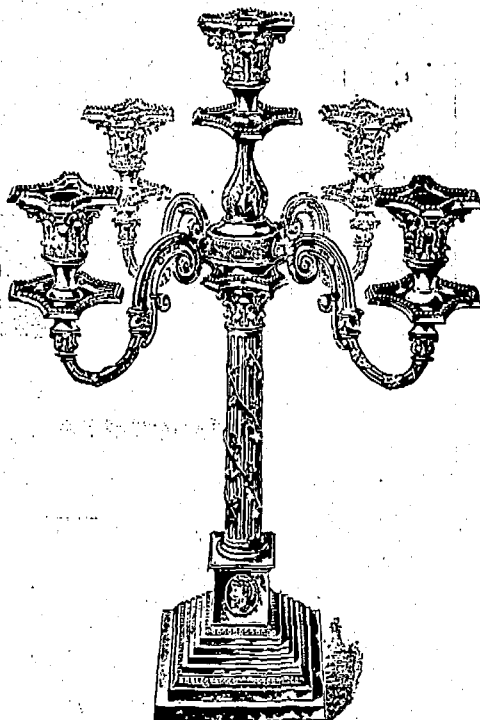
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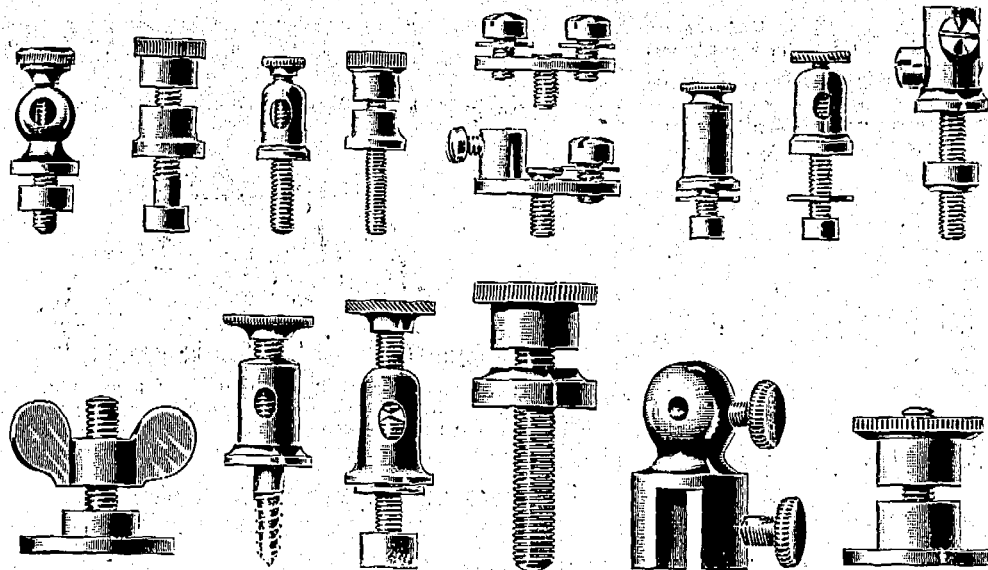


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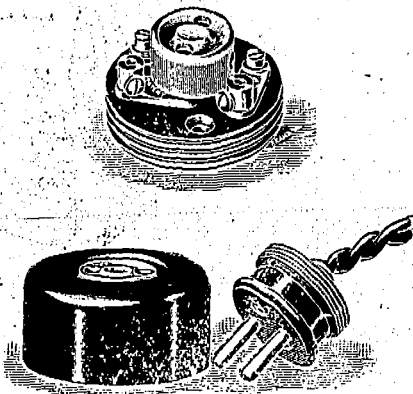
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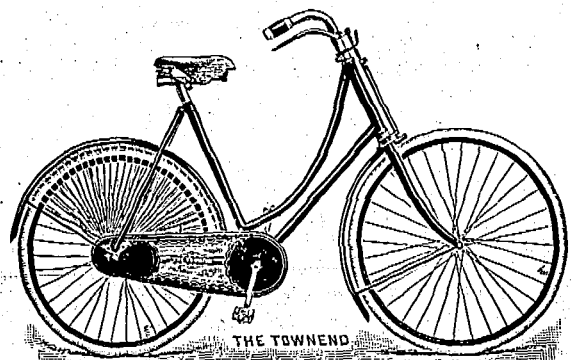
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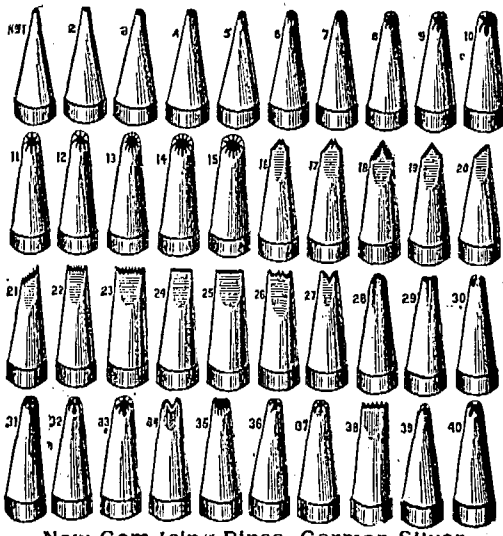
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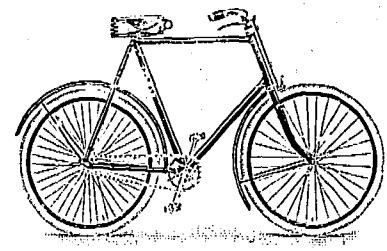
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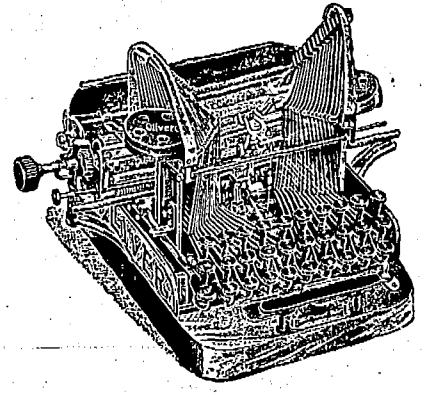
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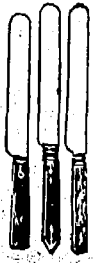
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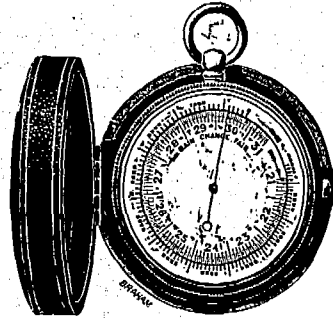
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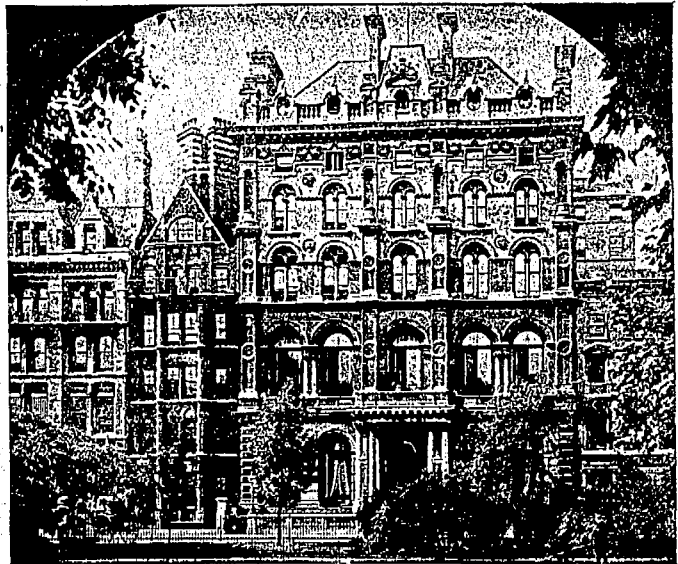
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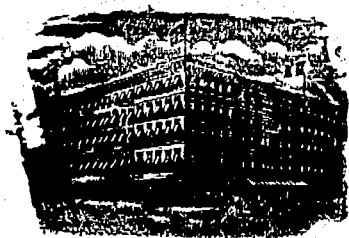
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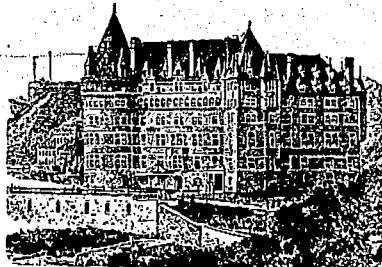


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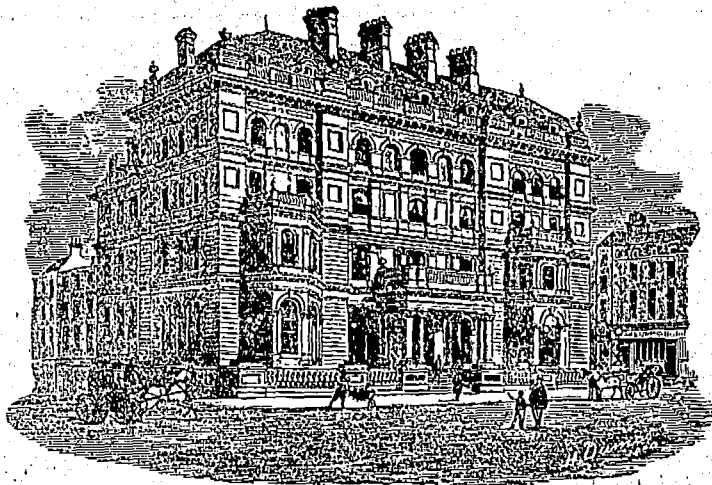
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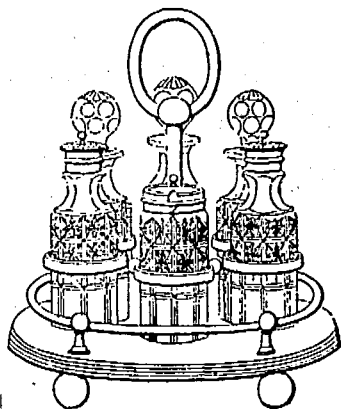
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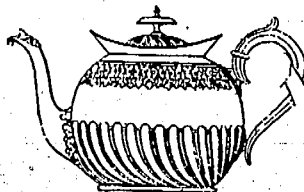
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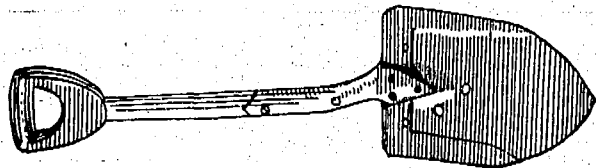
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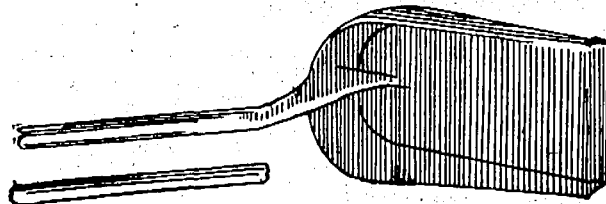
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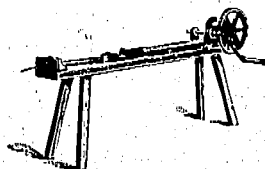
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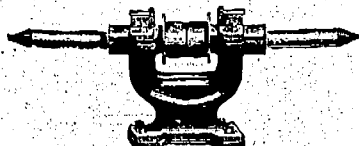


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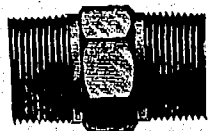
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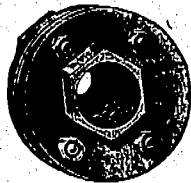
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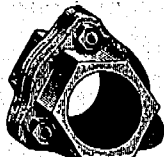
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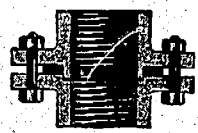


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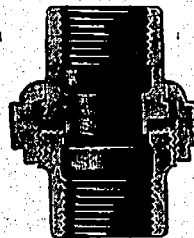
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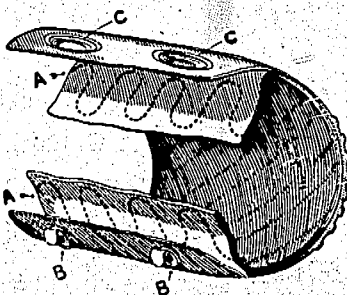


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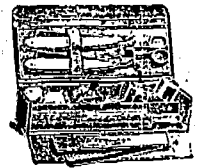
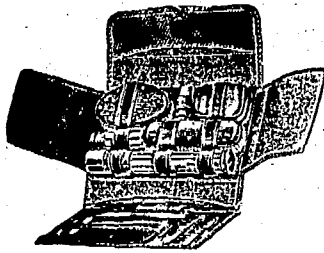
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SCHLEICHER, SCHUMM & CO.,

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TEN-HORSE POWER. WITH SLIDE GOVERNOR.

Needs no engineer. Can be started immediately with a match. No smoke, no smell. In first-class Running condition. Very economical.

Costs from 90 cents to \$1.25 a day for gas and all expenses. Always ready.

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Victoria-Montreal Fire Insurance COMPANY.

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Capital Authorized.....\$1,000,000
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The Canada Accident Assurance Company.

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A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all liabilities including Capital Stock

T. H. HUDSON,
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R. WILSON-SMITH,
President

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41
 Surplus to Policyholders - - - 717,884.21
 Paid Policyholders in 1898 - - - 148,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.

J. K. McCUTCHON, Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

The Best Company FOR THE BEST RISKS

is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

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Scottish Union and National INSURANCE COMPANY.
 Of Edinburgh, Scotland.

ESTABLISHED 1834.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.
 Capital \$30,000,000 | Invested Funds \$13,500,000
 Total Assets \$4,472,705 | Deposited with Dom. Govt., 125,000
 (Market value.)

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. \$750,000.00
 Total Assets, over \$1,510,827.88
 Losses Paid since organization, \$16,920,202.75

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LANSING LEWIS, Manager.

THE

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets \$ 3,137,828.61
 Cash Income 785,130.81
 Net Surplus 474,029.08
 Insurance in Force 20,595,708.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY,
 Managers for Province of Quebec,
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Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

NEW YORK, April 29th, 1898.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."

Address all communications,
 Montreal Pharmaceutical Journal,
 53 St. Sulpice St. MONTREAL

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Available Assets, - - \$58,553,900
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:
 EDMOND J. BARBEAU, Chairman.
 WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAML. FINLEY, E. S. CLOUSTON.
 G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:
MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

Saxe & Archibald,

ARCHITECTS

Room 79, Imperial Building,

MONTREAL.

Fire. Life. Marine.

Edward T. Taylor & Son

General Insurance Agents,
 Money to Loan on Mortgage.

43 St. Francois Xavier St.,
 MONTREAL.

Telephone Main 8205.

Accident. Employers' Liability.

"The St. Lawrence" FIRE INSURANCE COMPANY

Incorporated 1856.

Capital - - \$250,000.

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J. Gustave Laviolette, Pres. F. Gauthier, Man.

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INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1898
\$67,000,000

AN UNPARALLELED RECORD.

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N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 20 King St., East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

→ COMMISSIONER

For Following Provinces:

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

Established 1809.

North British & Mercantile Insurance Company.

Total Funds, Dec. 1898, \$87,244,580.00
Canadian Investments, 6,466,460.08

Directors:

Henri Barbeau, Esq. W. W. Ogilvie, Esq.
Arch'd MacIndar, Esq.

Thos. Davidson, Managing-Director.

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

C. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

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.

C. Ross Robertson & Sons, Agents
11 Hospital Street, MONTREAL.

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Head Office: - TORONTO.

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

Cash Values,

Paid up Policies,

Extended Insurance.

GUARANTEED IN THE POLICY

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Manager, P.O

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General, Special, District and Local Agents Wanted in unrepresented Territory in Quebec, Ontario, Nova Scotia, New Brunswick, Manitoba, British Columbia and the Territories by

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Good Contracts will be given to Good Agents.

Applications to the General Manager will receive prompt attention and be considered confidential.

DAVID BURKE, General Manager, MONTREAL.

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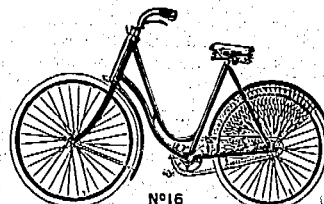
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COVENTRY AND LONDON.

Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over - 2,290,000.00

Head Office: - Toronto, Ont.

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C. C. FOSTER, Secretary.

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

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ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL

JAMES MCGREGOR, Manager.

(FOUNDED 1825.)

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

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Fire risks accepted on most every description of insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.

J. E. E. DICKSON, Manager

Agents Wanted throughout Canada.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$6,000,000

PAID-UP CAPITAL, 1,500,000

TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

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

G. R. KEARLEY, RESIDENT MANAGER.