

AGE OF ENLIGHTENMENT.—In an age of enlightenment like the present, the value of electricity, and of compounds containing an electric principle as remedial agents, is widely appreciated. Foremost among the latter, both as regards the thoroughness and safety of its effects, and the rapidity of its action, is THOMAS' ELECTRIC OIL, a widely popular external and internal remedy for coughs, colds, sore throat, asthma, croup, and other affections of the breathing organs; an invaluable outward specific for lame back, soreness and contraction of the muscles, and every variety of pain; and a medicine upon which the public can also implicitly depend in cases of rheumatism, neuralgia, piles and kidney complaints, inflammatory affections, dysentery, and many other ailments. Its persistent use eradicates the most obstinate of the disorders to which it is adapted. Physicians speak of it in the highest terms. Moreover, horsemen and stock raisers administer it with the greatest success for diseases and hurts of horses and cattle. Sold by all medicine dealers. Price, 25 cents. Prepared only by NORTHROP & LYMAN, Toronto, Ont.

NOTE.—Electric—Selected and Electrified.

MONEY AND COMMERCE.

TRUE WITNESS OFFICE, Tuesday, July 22.

There is still very little enquiry at the banks for accommodation, and rates of interest and discount have not undergone any change during the past week; first-class mercantile is discounted readily at 7 to 8 per cent, with occasional reactions at slightly lower figures, and money on call is easily obtained at 4 to 5 per cent. For time loans 6 per cent is charged.

Exchange continues dull in this market, and prices are easier, now quoted at 105 1/2 to 105 3/4 for 60-day bills, between banks, and 109 to 109 1/2 as to amount, over the counter. The range for documentary bills is wide, choice bringing 8 1/2 to 9 1/2, while for ordinary the rates are 8 1/2 to 9 1/2.

The New York market for sterling is also dull at \$4 1/4 to \$4 1/2 for actual transactions, and \$4 1/2 to \$4 3/4 for sixty-days. Drafts on New York are still quoted at about par.

The statement for June last of banks doing business in Canada does not exhibit much change, as compared with that for the previous month. The circulation has increased \$584,000; "other deposits" have increased \$343,622 during the month, and provincial government deposits show an increase of \$306,000. There is no change of consequence in the Dominion government deposits. The amount due agents in the United Kingdom shows a reduction during June of \$175,000. On the assets side of the account there is a reduction of \$200,000 in specie, but this item is offset by an increase of \$175,000 in Dominion notes. There is an increase of \$580,000 in "notes and checks on other banks" of \$310,000 in balances due from banks in Canada and from agents in the United States. Loans to the Quebec provincial government have increased \$360,000, of which \$478,000 was made by the Bank of Montreal. There is a decrease of \$35,000 in advance on Bank stocks, and an increase of \$145,000 in loans on bonds. The current discounts have been reduced \$463,000, a not inconsiderable amount when the increase in circulation is remembered. Overdue debts show an increase of \$45,000 unsecured and of \$21,000 secured. Sales of real estate have reduced the amount held by banks by \$237,000. Another noticeable decrease is that of \$589,452 in directors' liabilities.

Morton and Rose have invited subscriptions for the new Toronto loan of £130,000 sterling in five per cent debentures.

The traffic returns of the Great Western railway for the week ending July 11th were, \$77,925.52, compared with \$79,443.14 for the corresponding week of 1878, being a decrease of \$1,517.62.

Mr. S. H. Ewing, of the firm of S. H. & A. S. Ewing, has been elected a director of Molsons' bank in the stead of Mr. T. J. Claxton, resigned. Mr. Ewing is said to be a gentleman of undoubted good business ability, and will, therefore, likely prove to be a valuable acquisition to the board.

The Grand Trunk railway return of traffic for the week ending 12th July, 1879, compared with the corresponding week of 1878 shows an increase of \$1,578.

Failures in Canada and U.S.

Messrs. Dun, Wiman & Co. have issued their circular showing the number of failures, with amounts of liabilities, in Canada and the United States during the past six months ending on June 30th ult. During that period there have been 1,207 failures in Canada, with liabilities of \$17,025,958, against 947 failures, with liabilities of \$18,508,729 in the corresponding period last year, showing an increase of 150 failures, and of \$1,517,169 in the amount of liabilities. In the United States, on the contrary, there is a decrease in the number of failures by 176, and in the total amount of liabilities by \$6,563,374, as shown by the statement that the failures in the first six months in 1878 were 5,225, with liabilities of \$139,827,740, against 4,458 in number, and \$55,773,330 in liabilities during the past six months of 1879. In the United States the failures for the second quarter in the present year are 1,534 in number, with a total amount of liabilities of \$18,508,729, figures are notably less than in any single quarter of the past five years. As compared with the second quarter of 1878, the difference in favor of the last three months is 1,000 failures, indicating a decrease of over 50% failures in that period, with a decline in liabilities of 20 millions in the quarter—a lessened loss or look up by about two million dollars, and a corresponding increase in the United States, Messrs. Dun, Wiman & Co., say:—The indications are numerous on every hand of an improved condition of business, not only in Canada, but in the United States. Aside from the direct losses of large sums through misfortunes of this character, the amount looked up in the last two months is of great importance, and is a most serious withdrawal from active capital, but even greater than this is the effect upon the confidence so essential to business pursuits. It is a relief to the business community in a greater ratio than any other single circumstance while the probability of lessened disasters begets faith in the future, and this feeling is reflected in the market, as well as in the incentive to transactions as the hope of gain. The decline in values and the absence of remunerative profits experienced in all branches of business, have been a source of anxiety to the public mind, and the feeling of anxiety always felt when losses by failure are frequent or even probable; but now that the figures above mentioned are before the public, and the confidence restored, the feeling of anxiety is lessened, and the feeling of confidence is added to the growing confidence already manifested. It is especially worthy of notice that the present steadiness in prices and improvement in values of many staples, and the evident growth in the volume of business, should be remembered that the trade depression and "hard times" were felt in the United States a considerable time before they were felt in Canada. It is only nature that signs of improvement and restoration properly should be visible there at a correspondingly earlier period than in the Dominion. It is to be hoped that the next quarterly report will show an equally favorable recovery in Canada.

WEEKLY REVIEW OF THE CITY WHOLESALE TRADE.

TUESDAY, July 22.

Since our last weekly review, a slight improvement has been noticed in business in this market. This being the dull season for the wholesale trade, as has been reiterated in the various newspaper reports, nobody expects to see the merchants crowded with business, but we are nearer the fulfilment of the hopes and prospects of a more than average fall business. As regards the Canadian market, the growing crops, and should the remainder of the season continue as favorable as in the past, there will certainly be something after harvest upon which to rely. The bulk of the business is a better state of affairs. Latest accounts from all localities in Canada are very cheering; we learn to-day that the farmers in the vicinity of Belleville, Ont., have not only cut out a fine barley, rye and fall wheat, and harvesting is expected to become general next week. Barley is a splendid crop, fall wheat even better, but the market is not so bright.

ROOTS AND SHOES.—Orders for summer goods for immediate use continue to be received regularly by manufacturers, and the late travelers are making a moderate business in place of orders for full goods. Prices indicate an upward tendency, but no quotable alteration has yet taken place; many country dealers are not ordering, and the few who do are ordering in small quantities. The short-term of credit, 30 days being the time agreed upon by some houses here. Remittances are reported to have increased.

DRY GOODS.—Several buyers have left the city during the past week for England, there to make purchases of full goods for the respective houses which they represent. Now, in view of the fact that the July garments by several writers and commercial authorities, of sending out travelers to sell winter goods in advance of the wants of customers, and the consequent amount of money being advanced, it is not surprising that the error should be made in sending the buyers to the foreign markets too early in the season. The goods were not in the market for the travelers to see, and they would not have been able to do so.

POETRY AND GAME.—Turkeys, \$2.50 to \$2.50 each; geese, \$5 to \$10.00 per pair; ducks, \$3 to \$4.00 per brace; game, 50c to 60c per dozen; chickens, 20c to 30c per pair; quails, \$2.00 per pair; prairie hens, 75c to \$1.00 per pair.

THE CATTLE MARKETS.

St. Gabriel, Monday, July 21.

The receipts of live stock at Point St. Charles during the past week included about 42 carloads for shipment to Europe, and some 29 carloads for the local market. Among the shippers of stock to Great Britain were Messrs. T. D. Mathison, of Black Rock, 6 cars sheep; G. Ross, Toronto, 8 cars sheep; R. Tooley, Toronto, 2 do do; J. Dunn & Co. of the same place, 7 do do; T. Flanagan & Co., and T. Crawford, also of Toronto, 7 and 4 cars of sheep respectively; John Robson, Drumbo, or St. Mary's, and Scott & Black, Galt, each 3 cars sheep; and Mr. J. W. House received 2 cars cattle from S. Burnett, Toronto, for shipment. It will be seen from the above that the shipments comprised nearly all sheep, which were forwarded by Toronto exporters. The stock brought to the Montreal markets were mixed, though principally consisting of cattle and hogs, the owners of which have been named in previous reports during the week.

On Saturday night and this morning about 8 carloads of cattle and one car of hogs, arrived at St. Gabriel market, but the quality of the stock was, for the most part, very ordinary, being chiefly grass-fed cattle, and the demand was slow and easy; the tendency in values for anything not coming under the head of first-class is evidently downwards. As usual of late, the majority of the cattle were driven to the market for sale. Mr. F. Ritchings, of Toronto, had two loads of cattle; he sold 12 head, averaging about 1,200 lbs each, to Mr. J. W. House, for shipment at \$43 each, and 38 head to the same shipper on Saturday evening at 5 1/2c; these last-named would weigh about 1,250 lbs each. Mr. Ritchings sold 4 others for \$127.50, 3 head for \$110, and 2 head for \$88, to local butchers. He also sold two car-loads to W. J. House, on private terms, last Saturday evening. Robert Cochrane, Guelp, had one load cattle; he sold 9 head, averaging about 1,200 lbs each, to local butchers at \$36 to \$45 per head, and three head to Mr. Ald. McShane at a little over \$30 per head. Mr. H. Soper, of Brockville, who had a load of cattle in since Thursday last, sold 18 head, 4 to Geo. Patterson, Guelp, at \$27.25 each, and 14 to A. Malette, of Montreal, for \$300. Mr. Ald. McShane bought 49 head cattle to-day, principally for grazing in England; he purchased 20 head from Wm. Roberts, of Granby, for \$600, and some 29 others from different parties at about \$31 each. He bought three head of "Springers" from Mr. W. Campbell, of Point

THE QUEBEC MARKETS.

QUEBEC, July 18.—There has been no sales of square timber during the week. First quality deals have been sold at \$86 per standard, for 11 inch and upwards. Merchantable white staves sold at \$200, and merchantable W. O., W. I., pun at \$60.

Only one cargo of Scotch steam coal arrived during the week, but the demand is very slack, dealers being nearly all fully stocked, and the consumption is very light. The latest sale was at \$4 75 per chaldron. Lower port coal is only worth \$4 to \$4 15.

In salt there is no change on last week's quotations. Liverpool coarse sell at 42c, 100 to the ton.

Firebrick, Car brand, is selling ex-wharf at about \$27 per M, and inferior quality at \$25 per M.

The pig iron market is dull, Summerlee No. 1 selling at \$18 per ton.

THE FARMERS' MARKETS.

BONSCOURS and St. Ann's—Prices at Farmers' Waggon, July 22.

At an early hour this morning, before many of our citizens saw the light of day, Jacques Cartier square and Bonscours market square were filled up with waggons, loaded with farm and garden produce.

There was a marked falling off, however, in the offering of grain, etc., the majority of farmers, no doubt, being too busily engaged home at present to market their small stocks of last year's crops. As the morning hours wore on, the attendance of buyers increased, and a tolerably good business was done during the forenoon, and the bulk were apparently the only kinds of grain offering; the former sold at 75c to 95c, and for the latter, which was very scarce, \$1.20 to \$1.30 was asked. New potatoes were plentiful and cheaper, selling at 50c per bush in baskets. Prices for vegetables are steadily declining; Montreal tomatoes selling at \$4.50 to \$5 per bush; green peas at 25c do; string beans at 75c do; cucumbers at 25c per dozen; cabbage from 40c to 60c per dozen, and cauliflowers at \$1 to \$1.50 per dozen.

In fruit there is not much change to note. Nutmeg melons, the first of the season, were selling at 60c to \$1 each; they were retailed at 75c to \$1 each. Cincinnati harvest apples are still worth \$5.50 per bbl. Montreal and western Ontario cherries were selling at 75c to \$1.25 per basket of 4 gallons, and Quebec strawberries brought 20c per quart box.

The following are the prices current, corrected up to date:—

VEGETABLES.—New potatoes, 50c per bushel; new carrots, 10c per dozen bunches; parsnips, 50c do; beets, 25c do; turnips, 10c to 90c per bushel; celery, 10c to 90c per parcel of a dozen bunches; spinach, 10c to 1c per lb; green peas, 25c to 30c each; rhubarb, 10c to 20c per dozen bunches; radishes, 15c do; water cress, 60c per basket; new cabbage, 10c to 90c per dozen per head; lettuce, 10c to 15c per dozen bunches.

FRUIT.—Apples—New, \$4 to \$5.50 per bbl, and 40c to 50c per peck; 30c to 40c per bushel; new oranges, 25c per dozen bunches; pears, 50c do; peaches, 25c do; turkeys, 10c to 90c per bushel; celery, 10c to 90c per parcel of a dozen bunches; spinach, 10c to 1c per lb; green peas, 25c to 30c each; rhubarb, 10c to 20c per dozen bunches; radishes, 15c do; water cress, 60c per basket; new cabbage, 10c to 90c per dozen per head; lettuce, 10c to 15c per dozen bunches.

FARM PRODUCE.—Butter—Prima, 18c to 18c per lb; roll, 10c per lb; Extra No. 1, 12c to 12c; No. 2, 10c to 10c; No. 3, 8c to 8c; No. 4, 6c to 6c; No. 5, 4c to 4c; No. 6, 3c to 3c; No. 7, 2c to 2c; No. 8, 1c to 1c; No. 9, 1c to 1c; No. 10, 1c to 1c; No. 11, 1c to 1c; No. 12, 1c to 1c; No. 13, 1c to 1c; No. 14, 1c to 1c; No. 15, 1c to 1c; No. 16, 1c to 1c; No. 17, 1c to 1c; No. 18, 1c to 1c; No. 19, 1c to 1c; No. 20, 1c to 1c; No. 21, 1c to 1c; No. 22, 1c to 1c; No. 23, 1c to 1c; No. 24, 1c to 1c; No. 25, 1c to 1c; No. 26, 1c to 1c; No. 27, 1c to 1c; No. 28, 1c to 1c; No. 29, 1c to 1c; No. 30, 1c to 1c; No. 31, 1c to 1c; No. 32, 1c to 1c; No. 33, 1c to 1c; No. 34, 1c to 1c; No. 35, 1c to 1c; No. 36, 1c to 1c; No. 37, 1c to 1c; No. 38, 1c to 1c; No. 39, 1c to 1c; No. 40, 1c to 1c; No. 41, 1c to 1c; No. 42, 1c to 1c; No. 43, 1c to 1c; No. 44, 1c to 1c; No. 45, 1c to 1c; No. 46, 1c to 1c; No. 47, 1c to 1c; No. 48, 1c to 1c; No. 49, 1c to 1c; No. 50, 1c to 1c; No. 51, 1c to 1c; No. 52, 1c to 1c; 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