

—A very useful little Manual of instruction has been carefully compiled by Mr. Henry Lye, for the use of the Agents of the Canada Agricultural Insurance Company of Montreal. The hints contained in the book will be worthy the perusal of insurance agents generally.

Commercial.

MONTREAL MARKET.

From our own Reporter.

MONTREAL, Sept. 14, 1875.

We cannot say there is any very decided improvement in business since the date of our last report, but if there is any change it is for the better. Merchants generally are acting very cautiously, and in many cases for want of confidence in the financial status of the country dealers are chary about filling their orders.

The failure of a firm in the provision trade, the mysterious absence of a well known broker, and the heavy defalcations discovered in one of our city banks, and also the disappearance of the teller, does not tend to restore confidence.

Dry goods have been moderately active. Hardware continues to be moved in small lots; prices likely to advance. Drugs and chemicals are dull and difficult to move in quantity. Leather is almost a drug in the market. Groceries quiet, but moderately firm. Breadstuffs dull and lower since this day week. Provisions quiet and steady, with the exception of cheese, which is lower, but difficult to sell for shipping. Ashes steady.

Freights are quiet and quotations nominal. Tonnage is still in fair supply.

We had two or three very cold days last week, but the weather changed on Sunday night and it is now more seasonable. Harvest operations are now well over and crops secured in good condition.

ASHES.—*Pots*.—The receipts this week have been light, while buyers were plenty, and a shade over our closing quotations of last week were realized; firsts were placed at \$5.10 to \$5.15, closing at \$5.05 to 5.10. Seconds were bought to a small extent at \$4.05. Thirds are scarce and nominal. *Pearls* are almost nominal at \$5.50, but there have been no sales reported for sometime past while stock is increasing and likely to drive down prices. The stocks at present in store are *Pots*, 2357 brls. *Pearls*, 1298 brls.

BOOTS AND SHOES.—Without any special activity a moderate business has been done, and stocks are being reduced with no prospect of any surplus stock. Remittances are reported as the turn better, quotations are as follows: Men's kip boots \$2.75 to 3.30; do. French calf \$3.00 to 3.75; ditto Buff Congress \$1.75 to 2.25; ditto split Brogans \$1.10 to 1.25; do. kip Brogans \$1.40 to 1.50; Boys' split Brogans 90c to \$1.50; do. Buff and Pebbled Congress \$1.40 to \$1.50; Womens' Buff and pebbled Balmorals \$1.20 to 1.80; do. prunella Bals. 75c to \$1.75; do. do. Congress 75c to \$1.75; Misses Buff and Pebble Balmorals 90c to \$1.15; do. prunella Balmorals and Congress 70c to \$1.25; Childrens' do. do. 60c to \$1.00.

CATTLE.—There were 12 car loads of cattle brought into market yesterday, but in the early part of the day butchers showed no disposition to buy, probably with the view of bringing down prices, but without success. Ordinary animals brought from \$3.25 to 4.83 per 100 lbs. live weight, extra quality bringing from \$5.00 to 5.50 per 100 lbs. live weight. *Hogs*.—There was a fair supply in the market and realised from \$7.50 to 8.25 per 100 lbs. live weight. 4 Hogs were disposed of at \$9.75 per 100 lbs. dressed weight. No *Sheep* or *Lambs* in market.

DRY GOODS.—There has been a little more animation visible in this branch of business during the week, but many houses still complain of the dullness of trade. Stocks, however, are being gradually reduced, especially of fancy goods, which have met with the most demand. For the moment the demand for clothing is light, but activity is looked for as the season advances. Remittances are still far from satisfactory.

DRUGS AND CHEMICALS.—We cannot report any very decided improvement, demand continuing to be quite of a jobbing character. No round lots are changing hands, while stocks are generally full. *Bi Carb* is steady at \$4.00 to 4.25; *Sal Soda* is firm and held at \$1.40 to 1.45; *Soda Ash* quiet at 2 to 2½c; *Caustic Soda* steady, 3½ to 3½c; for *Bleaching Powder* there has been a moderate demand for small lots at 2½ to 2½c; *Copperas* 1½c; *Alum* 2½c; *Blue Vitrol* 6½ to 7c; *Epsom Salts* \$1.87½ to 2.00 according to size of lot; *Saltpetre* \$8.00 to 8.50; *Borax* 12½ to 14c; *Brimstone* \$2.75 to 3.00; *Sulphur* \$3.25 to 3.50; *Cream Tartar Crystals* 27 to 28c. *Cream Tartar ground* 30 to 31c; *Madder* 8 to 10c. There is no change to notice in other articles, demand being very small.

FURS AND SKINS.—By fall advices received of the London sales it is found that the decline in prices will range from 10 to 15 per cent., with the exception of *Raccoon* which has fallen from 20 to 35 per cent. Market here is very dull and no animation is looked for till next month. The quotations here are as follows:—*Beaver* \$1.75 to 2.00; *Black Bear* \$6 to 12, according to size; *Fisher*, \$5.00 to 7.50; *Silver Fox* \$25.00 to 60; *Cross Fox* \$2.00 to 5.00; *Red Fox* \$1.25 to 1.60; *Lynx* \$1.50 to 1.75; *Dark Labrador Martin* \$7 to 8; *Pale Martin* \$1.25 to 1.50; *Prime Dark Mink* \$2.50 to 0.00; *Dark Mink*, 2nd \$1.50 to 2.00; *Fine Dark Otter* \$8 to 10; *Fall Muskrat* 12 to 15c; *Winter do.* 20 to 23c; *Spring do* 27 to 30; *Raccoon* 20 to 50c; *Skunk* 20 to 50c.

FISH.—Trade just now is dull, and owing to the smallness of the catch, *Codfish* and *Mackerel* are likely to rule high. Stocks of new fish are by no means heavy. We quote *Dry Cod* \$4.75 to 4.87½c; *Green Cod* of good quality is scarce at \$4.25; *Labrador herrings* \$5.00; *Bonne Bay herrings* \$4.00. *Salmon* \$15½ to 16; 14½ to 15, and \$13 to 14 for numbers 1, 2 and 3 respectively. *Mackerel* \$8.50 and \$7.50 for No. 1 and 2, but there is very little in the market.

FREIGHTS.—There is a pretty fair supply of tonnage, but there is not much demand for tonnage for grain. Latest engagements by steamer to Liverpool for heavy grain were believed to be at 5/6 and to Glasgow 6/3, but these figures are now nominal. The nominal rate for vessels for orders is 5/- to 5/6. The rates for lumber to the River Plate are unchanged.

FLOUR.—Receipts for the past week 19,153 brls.; total receipts from 1st January to date 636,928 brls., showing a decrease of 25,329 brls. on the receipts for the corresponding period of 1874; Shipments for the week have been 17,013 brls.; total shipments from 1st January to date 483,433 brls., being a decrease of 59,620 brls. on the shipments for the corresponding period of 1874. The quotations noticed at the close of this market in our last report has continued all week, under the influence of depressing advices from England, only one or two round lots of Welland Caral flour having changed hands, any demand being for small lots for the supply of local wants. There was a firmer feeling to-day for spring extra, for which \$5.25 was paid. Coarse grades of flour were easier changing hands at quotations. We quote *Superior Extra* \$6.05 to 6.15 nominal; *Extra Superfine* \$5.80 to 0.00; *Fancy* \$5.50 to 5.55 nominal; *Spring Extra* \$5.25 to 5.30; *Superfine* \$4.90 to 5.05; *Strong Bakers Flour* \$5.60 to 0.00; *Fine* \$4.50 nominal; *Middlings* \$4.25 nominal; *Pollards* \$3.60 to 3.70 nominal; *U.C. Bag flour* \$2.52½ to

2.55; *Oatmeal* dull at \$5.60 to 5.65; *Cornmeal* \$3.70 to 3.75.

GRAIN.—*Wheat*.—Receipts for the past week 354,743 bushels; total receipts from 1st January to date 5,759,617 bush.; being an increase of 202,634 bushels on the receipts for the corresponding period of 1874; shipments for the week 307,019 bush, total shipments from 1st Jan to date 4,814,909 bush, being a decrease of 966,352 bush on the shipments for the corresponding period of 1874. The unsettled state of the English market causes a stagnation in this market, and although there has been, and is, a good deal of wheat offering, it is difficult to find buyers. Some car loads of Treadwell wheat were sold yesterday at \$1.15, but to-day rather more would be paid, say \$1.17½. *Maise*.—We have heard of no sales all week until yesterday, when a cargo was sold on private terms, understood to be about 64c. *Peas*.—Are entirely nominal. *Barley*.—Is also nominal in the absence of transactions. *Oats*.—Car lots continue to be sold from 41 to 42c.

GROCERIES.—*Teas*.—Stocks of *Japans* are now well under control, and with a moderate demand the market has been rather firmer. Old seasons teas sold from 40 to 49c, according to grade; new crop bringing 55 to 57c for small lots. Young *Hyson* low grades are enquired for, and sales reported from 25 to 28c; *Black tea* dull and unchanged. *Coffee*.—With small stocks here, and advices of advancing markets all over the world, this market is very firm, but the high prices asked prevents trade, and in the absence of wholesale transactions our quotations, which are the same as last week, are nominal. *Java* 31 to 33c; *Maracaibo* 25 to 27½c; *Singapore* 26 to 28c; *Laguagra* 25 to 26c. *Sugar*.—In *Raws* there has been very little doing. A few small sales of *Cuba* took place early in the week at from 6½ to 7½c; *Barbadoes* 6½ to 6½c; *Demerara* 8½c; *Scotch Refined* 7½ to 8½c; *American Granulated sugar* is worth from 8½ to 9c, *Local Refined* in fair demand at the following prices: *Ground (table)* 3½c; *extra ground* 9½c; *crushed A* 8½c; and *yellow refined* 7½ to 8½c. *Molasses*.—Stocks are light but quite sufficient for the present demand. *Barbadoes* 41 to 42½c; *Centrifugal* 32½ to 35c; *Sugar House*, 26 to 27c. *Syrups*.—*Amber* 65c; *do Golden* 45 to 51c. *Rice*.—Stocks are now large and prices are weaker; sales from \$3.80 to 3.85. Considerable shipments have been made to the West understood to be on consignment. *Spices*.—We hear of no transactions beyond a few jobbing lots, the market having been dull and weak. *Black Pepper* is lower, sales from 12½ to 13c; *White Pepper* 21c; *Cloves* 37½ to 40c; *Cassia* 18 to 22c; *Nutmegs*, 75 to 95c; *Ginger unbleached* 20 to 23c; *do bleached* 26 to 27c; *Piments* 8 to 9c; *Mace* \$1.30 to 1.40. *Fruit*.—As the time for the arrival of new fruit approaches, the demand for the stock is light. *Layer raisins* are scarce and held at \$1.90 to 1.95; *Valencias* very few now in the market, and sell at 8 to 8½c; *Sultanas* scarce and firm at 16c; *Muscatsels* \$2.75 to 3.00; *Currants* are quiet, selling in small quantities at 5½ to 5½c; *Figs* nominal at 12 to 14c; *Prunes* 6 to 6½c; *Languedoc Almonds* 14 to 14½c; *Tarragona Almonds* 13½c; *Filberts* dull at 8 to 8½c; *Walnuts* 5 to 7c.

HIDES AND PELTS.—We have no change to note in prices; business this week has been dull, with almost no demand. We quote No. 1 *Inspected hides* \$6; No. 2 ditto \$5; No. 3 ditto \$4 per 100 lbs. *Sheep and Lambskins* 50 to 60c; *Calfskins* 10c per lb.

HARDWARE.—There has been a fair amount of business done during the past week and the prospects for the future are improving from day to day. Prices are moderately firm and likely to become stiffer as stocks get reduced. There is a strong desire felt by the hardware trade to reduce the terms of credit to 4 months for all classes of goods, this would seem to be a movement in the right direction and out to meet