

—The Western Assurance Company declares a half-yearly dividend of four per cent., which, with the six per cent. previously declared, makes ten per cent. to their shareholders for the year, by no means a bad return.

—The forty-third dividend of the Western Canada Loan and Savings Company is declared. It is at the same rate as that maintained by the company ever since its inception, ten per cent.

#### "HOW HAVE YOU FOUND BUSINESS?"

We have been favored with some hundreds more of replies to our circular desiring information in reply to the above enquiry. Regretting that we have not space to print them all, we give below a selection from each locality in order of receipt.

Messrs. C. S. Shaw & Co., of Ottawa, importers of china and plated ware, say that they have found trade very satisfactory this year, "Our sales," continues their letter, "have been twenty per cent. better than they were last year."

"For the information of your most valuable paper"—such is the complimentary way in which Messrs. Joseph Kidd & Son, of Dublin, refer to the *MONETARY TIMES*—"For the past year we have but little to complain of in regard to business; but money has been very slow and scarce. Our sales have kept up to the standard. Lots of large accounts in the hands of good farmers throughout the counties of Perth and Huron."

We congratulate Messrs. J. & R. Craig, of Ottawa, upon their trial of the cash trade, the result of which they describe below:—"Business with us is quite satisfactory. We have been doing for 'strictly cash' since the beginning of last March, and find the system to work admirably."

A firm of merchant tailors in Kingston, Messrs. C. Livingston & Brother, say:—"We beg to state briefly how trade is in our line. In our order clothing department we find business even better than last year, but in the ready-made clothing and sale work we find it not so good, no doubt owing to the low prices farmers are receiving for grain and some of our largest industries being shut down."

Mr. JOHN McKINNON, druggist, of Beaverton writes: "Replying to your enquiry, trade during the current year has been fairly good. Crops were beyond the average in this section, prices are certainly low but considering the increased yield farmers are no worse off than last year. The great drawback is the slowness of marketing grain, many feel disposed to hold over for next year consequently accounts are coming in badly."

Leading Wholesale Trade of Toronto.

## IMPERIAL FRENCH BLACKING

Put up in half gross cases.

No. 1 Retail at 5 cents per box.

No. 2 " 10 " "

Handsome colored show cards sent free to any address where advised by the wholesale trade.

### FOR SALE

By all the Wholesale Trade throughout the Dominion of Canada.

AGENTS:

H. BERNARD, 309 St. Paul St., Montreal.

ROBT. MITCHELL, 128 Peter St., Quebec.

The postmaster at Cheddar, in Peterboro county, who is also a general trader, gives the following testimony as to the condition of things in that neighborhood on Dec. 17th: "Business is rather dull here and has been very much so during the last summer and fall. Money was scarce and remittances not good generally. There are some signs of improvement now. Crops have been good and the lumbermen are in and paying good prices for beef, pork, oats and hay, so that settlers in the woods are getting better prices than what are paid in the front townships for more of their produce."

The following is from a well-known retail dealer in Windsor, Ont., Mr. J. W. Blackadder: "I can say the current year has been a hard one, October and March being the only fair business months in it. The entire loss of the Indian corn crop of 1883, with more than partial failure of the wheat crop in this county, has been felt ever since, and the good corn crop of this year (1884) has not made its presence felt yet, being still in the cribs on the farms. It is, however, exerting an influence in sustaining confidence for the future. The low price paid by our American cousins for the now famous "Mackinaw straw braid," which is grown and braided in this county by the French Canadians largely, has paralyzed that industry also, so that the prospect for the present is not very encouraging. However, the stocks on the shelves of the dry goods men are down to rock bottom prices of manufacture, so it is better for us than if we had our stocks laid in at old high figures."

Leading Wholesale Trade of Toronto.

## WHOLESALE MILLINERY

## BRAYLEY, McCLUNG & CO.

9 & 11 Wellington St. East.

TORONTO.

Show a magnificent stock of all the Staple Lines required and the latest Novelties as they appear in all Departments throughout the Season.

Letter orders receive special attention.  
Terms Liberal.

## COLE'S

PATENT IRON-BOUND

## - SNOW SHOVEL -

-FOR-

SNOW, SHOP & STABLE.

These Shovels are constructed on an entirely new principle, and will be found to possess new PR. CTICAL points of sterling merit, a proof and appreciation of which is shown by their enormous sale last year in the U.S. Most particularly do these properties apply, and the superiority over all other shovels become evident WHERE RAILWAYS AND OTHER CORPORATIONS EXIST, and where the area to be cleaned is large and time limited; as their peculiar construction greatly reduces labor and largely increases results. For GENERAL USE their light weight and strength, and utility for shoveling purposes THROUGHOUT THE WHOLE YEAR, ensure their popularity and makes them unquestionably the cheapest in the market.

SEND FOR QUOTATIONS.

## CHAS. BOECKH & SONS

80 YORK ST., TORONTO.

Leading Wholesale Trade of Toronto

## BRYCE, McMURRICH & CO.

## Large Stock of Linens

on hand, which we offer at such LOW PRICES as must induce the closest buyer to purchase.

GENERAL STOCK FULLY ASSORTED.

BRYCE, McMURRICH & CO.,  
34 Yonge st., - TORONTO.

## Christmas Goods.

Boxes Finest Vega Layer Raisins.  
Boxes and Qr. Flats Finest Dehesa Layer Raisins.  
" Black Baskets  
" and Qr. Flats Black Baskets.  
" and B. xos London Layers.  
" and 1/2 " Selected Layers Valencias.  
" and 1/2 " Selected Valencias.  
" and 1/2 " Fine off Stalk Valencias.  
" Ordinary off Stalk Valencias.  
" Sultan Raisins.  
Finest Elme Figs in 1 lb., 2s. 5s, 10s and 20s.  
Malaga and Camadra Figs in Mats.  
French Pums in Cases.  
French Prunes in Kegs  
Bosnia Prunes in Casks, Kegs and Cases to arrive.  
Finest Leghorn Lemon, Orange and Citron Peel.  
A full assortment of Crosse & Blackwell's Table Luxuries.

## EBY, BLAIN and CO.

Importers and Wholesale Grocers,  
Cor. FRONT AND SCOTT STS., TORONTO

## BERTRAM & CO.

General Hardware & Iron Merchants.

### SPECIAL TRADE PRICES

Will be given by the undersigned on application for

Bar Iron. Horse Nails. Axes.  
Boiler Plate. Horse Shoes.  
Tire Steel. Anvils & Vices. Files.  
CROSS-CUT SAWS,

All our Importations are made direct from the Manufacturers.

## BERTRAM & COMPY,

114 Yonge St., Toronto.

## McPhail, Hewat & Co

—MANUFACTURERS OF—

## Furs & Imitation Lamb Goods,

Dealers in Raw & Dressed Skins.

—Importers of and dealers in—

ENGLISH, FRENCH,

AMERICAN & CANADIAN

Stiff and Soft Felt Hats and Straw Goods.

## McPHAIL, HEWAT & CO.,

44 Yonge & 3 Wellington St., W.  
TORONTO.