

# D. MORRICE & CO.,

GENERAL MERCHANTS,  
Manufacturers' Agents, &c.  
MONTREAL & TORONTO.

Tweeds, Etoffes, Knitted Goods,  
Flannels, Shawls, Woollen  
Yarns, Blankets, &c.

**HOCHELAGA COTTON CO.,**  
Brown Cottons and Sheeting, Yarns and  
Bags.

**STORMONT COTTON CO.,**  
Ducks, Ticking, Checks, &c.  
Colored Cotton Yarns.

**VALLEYFIELD COTTONS,**  
Bleached Shirtings, Wiggins, Silicias,  
Shoe Drills, Corset Jeans, &c.

**ST CROIX COTTON MILL,**  
Fancy Checks, Gingham, Yarns.  
Bleached Shirtings, &c.

**WINDSOR COTTON MILL,**  
Brown Cottons and Yarns.

The Wholesale Trade only Supplied  
**CAST IRON**

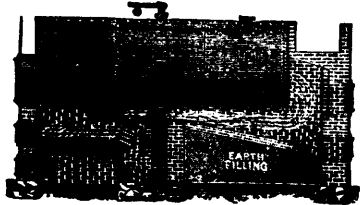
# Steam Fittings,

Ells, Ties, Manifolds, Bushes,  
&c., &c., &c.

**NASON STEAM RADIATORS.**  
**SOIL PIPE AND FITTINGS,**  
**SINKS, &c.**

**E. & C. GURNEY & CO.,**  
TORONTO.

## JARVIS PATENT FURNACE FOR SETTING STEAM BOILERS



Economy of Fuel, with increased capacity of steam power. The same principle as the SIEMENS' PROCESS OF MAKING STEEL, utilizes the waste gases with hot air on top of the fire. Will burn all kinds of Waste Fuel with out a blast, including screenings, wet peat, wet hops, saw dust, logwood chips, slack coal, &c. Over 2,000 boilers set in this way in the United States and Canada. Send for Circular.

**JAS. R. ANNETT, Agent,**  
110 KING ST. (P. O. Box 33), MONTREAL, QUE.  
Please mention this paper.

# CANADIAN PACIFIC RAILWAY COMPANY.

## AMENDED LAND REGULATIONS

The Company now offer lands within the Railway Belt along the main line at prices ranging from  
**\$2.50 PER ACRE UPWARDS,**

with conditions requiring cultivation.

A rebate for cultivation of from **\$1.25 to \$3.50** per acre, according to price paid for the land, allowed on certain conditions.

The Company also offer lands **WITHOUT CONDITIONS OF SETTLEMENT OR CULTIVATION**, at prices which can be obtained from the **Land Commissioner**.

Valuable sections are offered in

## SOUTHERN MANITOBA.

along the South Western Branch of the Canadian Pacific Railway, and in the districts of the Souris, Pelican and White Water Lakes and Moose Mountains.

## TERMS OF PAYMENT.

If paid for in full at time of purchase, a Deed of Conveyance of the land will be given, but the purchaser may pay one sixth in cash and the balance in five annual instalments with interest at 6 per cent. per annum, payable in advance. Payments may be made in Land Grant Bonds which will be accepted at ten per cent. premium on their par value and accrued interest. These bonds can be obtained on application at the Bank of Montreal, Montreal; or at any of its agencies.

For further particulars apply to **JOHN H. McTAVISH**, Land Commissioner, Winnipeg, to whom all applications should be addressed.

By order of the Board,

Montreal, 5th December, 1882.

# Farmers' & Traders'

## LOAN ASSOCIATION

DIVIDEND No. 7.

Notice is hereby given that a dividend at the rate of

## EIGHT PER CENT. PER ANNUM

has been declared upon the paid up Capital Stock of this Association for the half-year ending 31st inst., and that the same will be payable at the offices of the Association in Hamilton, on and after the

**2nd. DAY OF JANUARY, 1883.**

The Transfer Books will be closed from the 16th to 31st inst., both days inclusive.

By order of the Board,

**WALTER J BALLARD,**  
Manager.

Hamilton, Dec. 12, 1882.

# THE BELL TELEPHONE CO.

## OF CANADA.

**ANDW. ROBERTSON, Prest. C. F. SIRE, Vice-Prest.**  
**C. P. SOLATER, Secretary-Treasurer.**

This Company, which owns the original Telephone Patents in Canada of Bell, Blake, Edison, Phelps, Gray and others, is now prepared to furnish, either directly or through its Agents, Telephones of different styles, and applicable to a variety of uses. Also to arrange for Telephone lines between Cities and Towns where exchange systems already exist, in order to afford facilities for personal communication between subscribers or customers of such systems. It will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for individuals or firms, connecting their different places of business or residence.

This Company is also prepared to manufacture telegraph and electrical instruments, electro-medical apparatus, fire alarm apparatus, magnets for mills, electric gas-lighting apparatus, burglar alarms, hotel and house annunciators, electric call-bells, &c. Any further information relating hereto can be obtained from the Company.

**No. 12 Hospital St., Montreal.**

N.B.—All persons using Telephones not licensed by this Company are hereby respectfully notified that they are liable to prosecution, and for damages for infringement, and will be prosecuted to the full extent of the law.

## NOT A CHEERING EXHIBIT.

The fire insurance situation as the end of the year draws nigh, is not suggestive of cheerfulness. It has been a year of exceptional fire waste, and consequently a heavy loss ratio for most of the underwriters. Since May, in particular, almost every month has scored a severer fire record than the corresponding months of past years of which any account has been kept—barring June 1877, when St. John N. B. went up in a blaze of glory, costing property-owners \$27,000,000 and insurance companies \$7,000,000. When the fire record of 1882 is compiled, we shall be agreeably surprised if it does not foot up \$90,000,000, and to surpass in its wastage of property and insurance capital anything known of late years. The fact has been that, even without such extraordinary occurrences as the Chicago, Boston and St. John conflagrations, the fire companies have had all they could do—to hold their own of late years. Our own columns have furnished the official death list, showing that, since January 1, 1870, no fewer than 355 joint-stock fire companies have gone out of the business, taking with them some \$100,000,000 of capital and assets. The list, as published in detail by us a few weeks ago, was summarized as follows:

| State.                 | Dead Co's. | Assets.       |
|------------------------|------------|---------------|
| New York.....          | 66         | \$22,000,000  |
| Ohio.....              | 36         | 10,500,000    |
| Massachusetts.....     | 33         | 16,500,000    |
| Pennsylvania.....      | 32         | 8,000,000     |
| Illinois.....          | 37         | 10,000,000    |
| Missouri.....          | 25         | 4,500,000     |
| Connecticut.....       | 12         | 6,000,000     |
| New Jersey.....        | 18         | 4,000,000     |
| Kentucky.....          | 6          | 1,800,000     |
| Maryland.....          | 13         | 2,000,000     |
| Louisiana.....         | 12         | 2,000,000     |
| Virginia.....          | 14         | 2,000,000     |
| Other States.....      | 47         | 11,060,000    |
| Foreign Companies..... | 4          | 2,000,000     |
| Totals.....            | 355        | \$101,800,000 |

Other companies have withdrawn since this list was compiled; and we shall not be astonished to hear of the withdrawal of several more, whose condition is not strong enough to stand the pressure of Department inquisition. The chief, perhaps the only consolation either for stockholders or policy-holders is the undoubted fact that there are plenty of sound, strong, expertly managed companies left to help the property owner fight the fiery enemy. While the weaker offices have had to succumb under the fierce onslaught of a kind of competition which a few years ago was unknown, the stronger companies do not appear to have added as much to their strength as their increased business would lead us to expect. They have taken up burdens which the others have laid down, but without any proportionate accession of strength for the extra burden-bearing. Nevertheless, they possess what the retiring companies lacked, namely, resources enough to supply the sinews of war, if war must be the order of the day. Both in money and brains, the large agency companies are well equipped. The pity is that both the money and the brains should be used to intensify a frantic competition and feed the fight between managers rather than between companies.—*Bulletin.*

—The Lake Shore & Michigan Southern Railway has declared a quarterly dividend of two per cent. payable on February 1st. The Michigan Central does the like.

—Among the heaviest losses at the recent great fire in London, (the most disastrous there for nearly a quarter of a century), were the following: The North British and Mercantile, £80,000; Commercial Union Assurance Company, £50,000; Phoenix Company, £45,000; and the Royal Exchange Assurance, £42,000, or considerably over \$1,000,000. The total amount of insurance was \$10,000,000 and the amount of loss, \$15,000,000.

# British Mortgage Loan Co. of Ontario.

Dividend No. 9.

Notice is hereby given that a dividend at the rate of 7 per cent per annum on the paid up capital stock of this Company has been declared for the half year ending December 31, 1882 and the same will be payable at the office of the Company, on and after **TUESDAY, the 2nd of JANUARY next.**

The transfer books will be closed until the 31st December, inclusive. By order of the board,  
**ANJREW MONTGOMERY, Manag Dir.**  
Stratford, Dec. 18, 1882.

**CHARLES DRINKWATER, Secretary,**