

	Nov.	Dec.
Wheat	\$0.72	\$0.72½
Corn	39½	36½
Oats	25½	25½
Pork	11.25	
Lard	6.55	6.70

On Saturday wheat opened quiet with but small demand, closing with but little change from yesterday's quotations. Corn in fair demand. Oats steady with but little demand. Pork unchanged. Lard opened steady and closed firm.

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Oats	25½	25
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TORONTO. STOCKS.

The stock market of the past week has been remarkable principally for the small amount of business done. The gap between sellers and buyers has been widening, and to reach figures for selling was simply impossible in the case of some stocks, there being at times 2 to 2½ between sellers and buyers. Quite a number of the leading bank stocks are considerably lower than they were a week ago, while some less popular stocks have advanced a little. Federal, for instance, has advanced somewhat, while Northwest Land Co. has shown considerable firmness. These points cannot be taken as very marked indications of the market tendencies, as the limited amount of business done and the gap between offerings and bids makes quotations in some instances to some extent nominal. The closing bids of Wednesday, Nov. 12th and 19th gives an idea of what changes have taken place, and are as follows:

	Nov. 12.	Nov. 19.
Montreal	189½	185½
Ontario	107	104
Molsons		
Toronto	172	172½
Merchants	109½	106½
Commerce	116	117½
Imperial	128	128
Federal	43	44½
Dominion	184	184
Standard	111½	111
Hamilton	117½	114
Northwest Land	38	39

GRAIN AND PRODUCE.

The grain market of the past week has been remarkable for dullness, the quantity of business done being exceedingly limited for this season of the year. There is practically no export demand for wheat or any other grain, and holders have recognized this fact and are offering lightly but after all in sufficient quantity for the demand. Prices have naturally weakened and a lifeless feeling is general except in barley for which the local demand has been quite active, while the supply of fine quality lots has not been too liberal. In provisions the feeling has also been weak. Meats show a decidedly downward tendency, and as packing progresses lower figures are expected. In dairy products alone has there been any firmness, and even in these there is not the steady upward tendency general about the opening of winter.

WHEAT

Buyers are shy and holders seem unwilling to part at present prices in hope of an export de-

mand springing up. No. 2 fall has been selling at 74c, and No. 2 at 72c; No. 1 spring at 73c and No. 2 at 71c; No. 3 and grade were scarcely asked for.

OATS.

Although the demand has not been active prices have held firm owing to the limited receipts. Car lots of prime white have sold at 32c and mixed at 31c.

BARLEY.

Although the market has been irregular in its workings prices have held up to our last week's quotations and a fairly active demand continues. No. 1 sold freely at 70c; No. 2 at 66c; No. 3 extra not so freely at 58 to 59c, and No. 3 slowly at 52 to 53c.

RYE.

No car load sales reported, and prices are ruled by street receipts which range from 59 to 60.

PEAS.

No car lots have been offered although asked for. Prices are therefore nominal, bids being 59c for No. 2.

POTATOES.

There have been no changes in prices since last report although offerings have been abundant. Car lots have sold from 37 to 38c.

BUTTER.

Receipts have been on the increase and prices have been steady. Even prime qualities have been more plentiful and equal to the demand. Prime lots have sold at 19 to 20c; medium in tubs at 13 to 15c, and in rolls at 15 to 17c. The lower grades are not quoted and not called for.

EGGS.

Round lots of fresh have been taken eagerly at 20c, while less desirable packed lots have sold quite freely at 18c. Receipts are falling off.

PORK.

There has been an unsettled feeling all week and sales have been mostly of small lots. The average quotation has been \$16.

BACON.

The feeling has been steadily growing easier and prices are slightly lower. Long clear is now worth 9 to 9½c, and Cumberland 8 to 8½c. Rolls are worth 11c.

HAMS.

like all other meats are easier. Smoked have sold as a rule at 13c but a few lots brought 13½c.

LARD.

The feeling has been quiet and prices are somewhat easier. Pails and tins sell at 10½ to 11c.

POULTRY.

Dressed turkeys have sold at 9 to 10c a pound, and geese at 5½ to 6½c. Ducks are worth 40 to 60c a pair, and fowl 30 to 40c.

APPLES.

Inferior lots still sell at 95c to \$1; good to choice, \$1.25 to 1.75, and choice winter packed, \$2 to 2.25.

Bank of Montreal.

The statement of the Bank of Montreal for the half year ending 31st ult., was issued on Tuesday. An increase in circulation and a decrease in deposits are shown. The profits of the half year, \$663,000, added to the balance of profit and loss, shows a balance of \$569,000 after payment of dividend, which is a smaller balance than at the same time last year. The earnings were \$30,000 less. There is a decrease in loans and discounts, while "over due debts secured" show an increase of \$50,359; and

over due debts unsecured an increase of \$47,974. The amount held in specie and Dominion notes is increased by \$1,300,000. Following are some principal items:

LIABILITIES.

	Oct. 1883.	Oct. 1884.
Circulation	\$6,352,508	\$7,031,258
Deposits without interest	7,293,917	7,874,011
Deposits bearing interest	13,134,192	12,489,600
ASSETS.		
Loans and discounts	\$29,748,049	\$28,591,648
Overdue debts secured	181,431	231,487
Overdue debts not secured	257,816	305,750
Gold and coin	2,101,246	2,829,000
Government demand notes	2,364,346	3,550,600

A Word with the Country Dealer.

We make no apology for calling to the memory of the retail store keeper certain matters which, if he attends to them now, may make a great difference in his balance sheet when the New Year comes.

Are you a holder of grain, of wool, of butter of furs? and are you asking Montreal or London importers for time on your notes until you sell this produce at a profit? If you are, would it not be better to realize upon it now, and settle your account?

Are you tempted by some genial commercial traveller to give him an order this week for a line of cottons on which seven months interest may be had? If so, would it not be wiser to refuse to speculate on future prices? Better stick, we should think, to four months term and buy what you need, only.

Have you many outstanding accounts? If you have, let nothing delay your making the out and pressing for payment. It is doubtful at the time of low prices for many staples have cash in hand so that you may buy to the best advantage when you see prices begin to rise.

Are your expenses too large in proportion to the business you do? Do rents, taxes, light, clerk-hire, and family outlay exceed the profit you make on your annual turn-over? If they do, you may fairly begin to ask whether as a merchant, your usefulness is not gone.

Do you know how much stock you have in your store? Are there not dark corners, neglected drawers, dusty shelves, whose contents your clerks know little of and yourself nothing about? Ah! the live store-keeper is the one who knows the fewest old, rusty, tossed and neglected goods. Better get rid of such stuff at once than let it cost you more to decieve yourself by looking at your stock sheet with it, year after year.

Are you arranging for stock taking at the end of the year? Be sure you don't take it at prices beyond its value.

Are you insured?

Do you keep a record of your notes?

Do you check your invoices?

Do you keep an order book?

Are you trying to sell for cash?

Is there any fire protection in your place?
—*Monetary Times.*