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# THE MONETARY TIMES

## — TRADE REVIEW —

### AND INSURANCE CHRONICLE.

VOL. XVII—NO. 40.

TORONTO, ONT., FRIDAY, APRIL 4, 1884.

\$2 a Year. 10c. per single copy

Leading Wholesale Trade of Toronto.

## Assorting Season.

We are now fully prepared with complete stocks to meet the demands of the Trade at this season. Our values cannot be surpassed, and are in many instances unprecedented.

We are now showing special lines in Shirts, Cottonades, Canadian & Scotch Tweeds, Prints, Dress Goods and Hosiery.

We invite an early inspection of the Trade.

**FREE RETURN TICKETS** on all the principal railroads to Bona Fide buyers, during this month.

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WAREHOUSES:

21, 23, 25 & 27 Wellington St. East, } TORONTO.  
28, 30, 32 & 34 Front St. East,

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Toronto, Apr., 1884.

## HARDWARE

To the TRADE we are now offering at LOW QUOTATIONS,

Screw Hooks and Hinges,  
Heavy and Light  
Strap and T Hinges,  
Wrought and Cast Butts,  
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## Rice Lewis & Son

Hardware & Iron Merchants,

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ARTHUR B. LEWIS

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## A. R. McMASTER & BROTHER, DRY GOODS IMPORTERS.

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Offices—34 Clement's Lane, Lombard St., London, E.C.

Toronto 1884

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**RAISINS**—Finest Vega, Dehesa, Black Basket, London Layers, Loose Muscatels, Sultanas (extra quality), Seedless in kegs, C. Morand's Finest Selected and off Stalk Valencias.

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**DATES**—Finest Persian Layers boxes 50 lbs.

**PRUNES**—Finest French cases, Ordinary in kegs, Finest Salonica in kegs, Finest Bosnia 50 lb. boxes and hogsheads.

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—OF—

General Dry Goods.

AGENCY OF

The Lybster Cotton Manfg. Coy.

Sheetings,

Shirts,

Tickings,

Yarn, &c.

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TORONTO.

Toronto, 1884.

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WHICH IS

LARGE AND WELL ASSORTED.

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Toronto, Mar., 1884.

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ESTABLISHED IN 1818. CAPITAL (All Paid Up) \$19,000,000. RESERVE FUND, 5,780,000.

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Issue circular notes for Travellers, available in all parts of the world.

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CAPITAL, Paid-up, \$1,500,000.

RESERVE FUND - - - 335,000

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Reserve Fund 650,000

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RESERVE FUND, 1,150,000.

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Incorporated 1855.

Paid up Capital.....\$2,000,000

Reserve Fund..... 1,060,000

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ST. CATHARINES.....G. W. HODGETTS, "

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NEW YORK.....NATIONAL BANK OF COMMERCE

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CAPITAL AUTHORIZED, \$1,000,000

CAPITAL PAID-UP, 764,800

RESERVE FUND, 140,000

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FRED. WYLD, J. L. BRODIE, Cashier.

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The Chartered Banks.

**THE MOLSONS BANK.**

Incorporated by Act of Parliament, 1855.  
 HEAD OFFICE, MONTREAL.  
 Paid-up Capital, \$2,000,000.  
 Rest Fund, \$500,000.  
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*Nova Scotia*—Halifax Banking Company and its branches. *Prince Edward Island*—Union Bank of P. E. I., Charlottetown and Summerside.  
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 Head Office, Quebec.

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Incorporated by Act of Parliament, 1873  
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 St. John—The Bank of Montreal.  
 do—The Bank of British North America.  
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 New York—The National Citizens' Bank.  
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Incorporated 1836.  
 ST. STEPHEN'S, N. B.  
 CAPITAL, \$200,000.  
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 J. F. GRANT, Cashier.

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The Chartered Banks.

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Capital Paid-up, \$2,966,800.  
 Rest, 1,500,000.

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 SUBSCRIBED CAPITAL, 1,000,000  
 PAID-UP CAPITAL, 993,263  
 REST, 110,000  
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CAPITAL PAID UP, \$1,000,000  
 RESERVE, 200,000  
 HEAD OFFICE—HALIFAX, N.S.

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CAPITAL PAID UP \$500,000  
 RESERVE FUND 50,000  
 HEAD OFFICE Halifax, N.S.  
 W. L. FITZPATRICK, Cashier.

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 Incorporated by Act of Parliament, 1864.  
 A. F. RANDOLPH, President.  
 J. W. SPURDEN, Cashier.  
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 New York—Fourth National Bank.  
 Boston—Eliot National Bank.  
 Montreal—Union Bank of Lower Canada.

The Chartered Banks.

**BANK OF HAMILTON.**

CAPITAL SUBSCRIBED, - - \$1,000,000

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 Port Elgin—W. Corbould, Agent.  
 Wingham—B. Willson, Agent.  
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AUTHORIZED CAPITAL \$1,500,000  
 CAPITAL PAID IN 15th MAY, 1880, 1,440,000  
 RESERVE FUND 850,000

**BOARD OF DIRECTORS.**  
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 Hon. M. H. Cochrane, Jno. Thornton, Hon. J. H. Pope, G. K. Foster, G. N. Galer, Hon. G. G. Stevens, T. S. Morey.

**Head Office—Sherbrooke, Que**  
 WM. FARWELL, General Manager.

**BRANCHES.**  
 Waterloo, Cowansville, Stanstead, Coaticook, Richmond, Granby, Farnham.  
**Agents in Montreal**—Bank of Montreal. **London, England**—London and County Bank. **Boston**—National Exchange Bank. **New York**—National Park Bank.  
 Collections made at all accessible points, and promptly remitted for.

**LA BANQUE DU PEUPLE.**

Established in 1855.  
 CAPITAL \$2,000,000  
**Head Office, - - - Montreal.**  
 G. S. CHERRIER, President.  
 A. A. TROTIER, Cashier.  
**Foreign Agents.**  
 London—Glyn, Mills, Currie & Co.  
 New York—National Bank of the Republic.  
 Quebec Agency—La Banque Nationale.

**THE MARITIME BANK OF THE DOMINION OF CANADA.**

Head Office, - - - St. John, N.B.  
 Paid up Capital, \$686,000.

THOS. MACLELLAN, President. ALFRED BAY, Cashier.  
**BOARD OF DIRECTORS**—Jer. Harrison (of J. & W. F. Harrison, Flour Merchants), Thos. Maclellan, (of Maclellan & Co. Bankers), John McMillan, (of J. & A. McMillan, Booksellers), John Tapley (of Tapley Bros., Indiantown), How. D. Troop, (of Troop & Son, Ship owners), A. A. Sterling, Fredericton, and Josiah Wood, M.P., Sackville.  
 Agency—Fredericton—A. S. Murray, Agent. " Woodstock, N.B.—G. W. Vanwart, Agent.

**BANK OF NOVA SCOTIA**

Incorporated 1832.  
 Capital paid up \$1,114,000 Reserve Fund, \$470,000  
**Directors**—John S. Maclean, President, John Doull, Vice-President, Samuel A. White, James Bremner, Daniel Cronan, Adam Burns.  
 CASHIER—THOS. FYSHE.  
**Head Office, - - - Halifax, N.S.**  
**AGENCIES** at Amherst, N.S., Annapolis, Bridgetown, Canning, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Pictou, Yarmouth, Campbellton, N.B., Chatham, Fredericton, Moncton, Newcastle, Richibucto, St. Andrews, St. John, St. Stephen, Sussex, Woodstock, Winnipeg, Man., Charlottetown, Montague, and Summerside, P. E. I.  
 Collections made on favorable terms and promptly remitted for.

**THE NATIONAL BANK OF SCOTLAND, LIMITED.**

Incorporated by Royal Charter and Act of Parliament.  
 ESTABLISHED 1825.  
 HEAD OFFICE—EDINBURGH.  
 Capital, £5,000,000. Paid up, £1,000,000. Reserve Fund, £660,000.  
 LONDON OFFICE—37 Nicholas Lane, Lombard Street, E.C.  
 CURRENT ACCOUNTS are kept agreeably to usual custom.  
 DEPOSITS at interest are received.  
 CIRCULAR NOTES and LETTERS OF CREDIT available in all parts of the World, are issued free of charge.  
 The Agency of Colonial and Foreign Banks is undertaken and the Acceptances of Customers residing in the Colonies, domiciled in London, retired on terms which will be furnished on application.  
 All other Banking business connected with England and Scotland is also transacted.  
 JAMES ROBERTSON, Manager in London.

The Chartered Banks.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, ONT.

CAPITAL AUTHORIZED..... \$1,000,000  
 CAPITAL SUBSCRIBED..... 500,000  
 CAPITAL PAID-UP..... 200,000

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.  
 REUBEN S. HAMLIN, Esq., Vice-President.  
 W. F. Cowan, Esq. W. F. Allen, Esq.  
 Robert McIntosh, M.D. J. A. Gibson, Esq.  
 Thomas Paterson, Esq.  
 T. H. McMILLAN, Cashier.

Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.  
 Correspondents at London, Eng., The Royal Bank of Scotland. At New York, The Bank of Montreal.

PEOPLES BANK OF HALIFAX

Capital authorized.....\$800,000  
 Capital Paid-up..... 600,000

Directors:

R. W. FRASER, President.  
 W. J. COLEMAN, Vice-President.

THOMAS A. BROWN, Esq. GEORGE H. STARR, Esq.  
 AUGUSTUS W. WEST Esq.

PETER JACK, Cashier.

Branches: Lockeport and Wolfville, N.S.  
 Agents in London.....The Union Bank of London.  
 " New York.....The Bank of New York.  
 " Boston.....Williams & Hall.  
 " Ont. & Que.....The Ontario Bank.

LA BANQUE NATIONALE

CAPITAL PAID UP, . . . . \$2,000,000.

HEAD OFFICE, QUEBEC.

HON. ISIDORE THIBAUDEAU, President.  
 JOS. HAMEL, Esq., Vice-President.  
 P. LAFRANCOE, Esq., Cashier.

DIRECTORS:

Théophile McDroit, Esq. U. Tessier, Jr., Esq.  
 Hon. P. Garneau. E. Beaudet, Esq., M.P.P.

M. W. Baby, Esq.

Hon. Dir., Hon. J. B. Thibaudeau, Montreal.  
 BRANCHES—Montreal—C. A. Vallee, Manager; Ottawa—C. H. Carriere, do.; Sherbrooke—John Campbell, do.

AGENTS—England—The National Bank of Scotland, London; France—Messrs. Alf. Grunbaum & Co. and La Banque de Paris et des Pays-Bas, Paris; United States—The National Bank of the Republic, New York; The National Revere Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland; Ontario—The Bank of Toronto; Maritime Provinces—The Bank of New Brunswick, The Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Merchants Bank of Canada.

THE BANK OF LONDON

IN CANADA.

HEAD OFFICE, LONDON, ONT.

Capital Subscribed..... \$1,000,000  
 Capital Paid-up..... 100,000  
 Reserve Fund..... 30,000

MANAGER—A. M. SMART.

HY. TAYLOR, President. JNO. LABATT, Vice-Pres.

DIRECTORS—W. R. Meredith, Nathaniel Reid, Isaiah Danks, Thos. Fawcett, Thos. Kent, Benj. Cronyn, Thos. Long (Collingwood), Jno. Morison, (Toronto), John Leys (Rice Lewis & Son, Toronto), Hy. Northrop (Northrop & Lyman, Toronto.)

Correspondents in Canada.—Molson Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of Exchange. Letters of Credit issued, available in all parts of the world.

THE CENTRAL BANK

OF CANADA.

Capital Authorized, . . . . \$1,000,000

Capital Subscribed, . . . . 500,000

Capital Paid-up (1st Mar., 1884), . . . . 100,000

HEAD OFFICE, . . . . TORONTO.

BOARD OF DIRECTORS.

DAVID BLAIN, Esq., . . . . President.

SAML. TREES, Esq., . . . . Vice-President.

H. P. Dwight, Esq., A. McLean Howard, Esq., C. Blackett Robinson, C. Chisholm, Esq., M.P.P., John Ginty, Esq., D. Kitchell McDonald, Esq.

A. A. ALLEN, Cashier.

Branches—Brampton, Durham, Guelph and Richmond Hill.

Agents in Canada—Canadian Bank of Commerce; in New York—Importers & Trades Nat. Bank; in London, Eng.—National Bank of Scotland.

The Loan Companies.

Present Investments

\$7,500,000.00.

The Canada Permanent Loan & Savings Company has a large amount to invest at current rates.

Address J. HERBERT MASON,  
 Manager, Toronto.

THE FREEHOLD  
 LOAN AND SAVINGS COMPANY,  
 TORONTO.

ESTABLISHED IN 1859.

SUBSCRIBED CAPITAL \$1,050,400  
 CAPITAL PAID UP - - - 680,080  
 RESERVE FUND - - - 261,500  
 CONTINGENT FUND - - - 6,672

President, . . . . HON. WM. McMASTER  
 Manager, . . . . HON. S. O. WOOD.  
 Inspector, . . . . ROBERT ARMSTRONG.

Money advanced on easy terms for long periods repayable at borrower's option.  
 Deposits received on interest.

THE HAMILTON  
 PROVIDENT AND LOAN SOCIETY.

PRESIDENT: G. H. GILLESPIE, Esq.

VICE-PRESIDENT: JOHN HARVEY, Esq.

Capital Subscribed.....\$1,500,000 00  
 " Paid-up..... 1,100,000 00  
 Reserve and Surplus Profits..... 111,518 87  
 Total Assets..... 2,791,8 33

DEPOSITS received and interest allowed at the highest current rates.  
 DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.  
 Banking House, King St., Hamilton.  
 H. D. CAMERON, Treasurer.

AGRICULTURAL  
 SAVINGS & LOAN COMPANY,  
 LONDON, ONTARIO.

Pres. WILLIAM GLASS, Sheriff, Co. Middlesex.  
 Vice Pres. ADAM MURRAY, Co. Treas.

SUBSCRIBED CAPITAL..... \$600,000  
 PAID UP CAPITAL..... 575,000  
 RESERVE FUND..... 87,000  
 TOTAL ASSETS..... 1,266,000

The Company issues debentures for two or more years in sums of \$100 and upwards, bearing interest at highest current rates, payable half-yearly by coupons. Executors and Trustees are authorized by law to invest in debentures of this Company.  
 For information apply to

JOHN A. ROE, Manager.

Dominion Savings & Investment Soc,  
 LONDON, ONT.

INCORPORATED, . 1872.

Capital Subscribed, . . . . \$1,000,000.00  
 Paid-up, . . . . 1,000,000.00  
 Reserve and Contingent, . . . . 683,191.00  
 Savings Bank Deposits and Debentures, . . . . 135,539.18  
 Total Assets, . . . . 2,818,730.18

Loans made on farm and city property, on the most favorable terms.  
 Municipal and School Section Debentures purchased.  
 Money received on deposit and interest allowed thereon.

F. B. LEYS, Manager.

The Farmers' Loan and Savings Co.

OFFICE: No. 17 Toronto Street, Toronto.

Capital . . . . \$1,067,850  
 Paid-up . . . . 611,480  
 Assets . . . . 1,125,000

MONEY advanced on improved Real Estate at lowest current rates.  
 STERLING and CURRENCY DEBENTURES issued.

MONEY received on Deposit, and interest allowed payable half-yearly. By Vic. 42, Cap. 21, Statutes of Ontario, Executors and Administrators are authorized to invest trust funds in Debentures of this Company.

WM. MULOOK, M. P., Gso. S. O. BETHUNE,  
 President Secretary-Treas

The Loan Companies.

WESTERN CANADA  
 LOAN & SAVINGS CO.

Fixed & Permanent Capital, (subscribed)\$2,000,000  
 Paid-up Capital . . . . 1,200,000  
 Reserve Fund . . . . 600,000  
 Total Assets, . . . . 4,525,000

Offices: No. 70 Church Street, Toronto.

Deposits received, Interest paid or compounded half-yearly.

Currency and Sterling Debentures issued in amounts to suit Investors. Interest Coupons payable half-yearly at all principal Banking points in Canada and Great Britain.

Executors and Trustees are authorized by Act of Parliament to invest in these Debentures. Money to Loan at lowest current rates. Favorable terms for repayment of principal.

WALTER S. LEE, Manager.

HURON AND ERIE  
 LOAN & SAVINGS COMPY  
 LONDON, ONT.

CAPITAL STOCK PAID UP..... \$1,000,000

RESERVE FUND..... 334,000

Money advanced on the security of Real Estate on favorable terms.

Debentures issued in Currency or Sterling. Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company.

Interest allowed on Deposits.

WM. SAUNDERS, . . . . President.

R. W. SMYTHE, . . . . Manager.

THE HOME  
 SAVINGS AND LOAN COMPY.  
 (LIMITED.)

Office: No. 72 Church St., Toronto.

AUTHORIZED CAPITAL, \$2,000,000.

SUBSCRIBED CAPITAL, \$1,000,000.

Deposits received, and interest a current rates allowed thereon.

Money loaned on Mortgage on Real Estate, on reasonable and convenient terms.

Advances on collateral security of Debentures, and Bank and other Stocks.

Hon. FRANK SMITH, . . . . President.

JAMES MASON, . . . . Manager.

BUILDING & LOAN ASSOCIATION

PAID-UP CAPITAL, . . . . \$747,960

TOTAL ASSETS, . . . . 1,613,904

DIRECTORS.

Larratt W. Smith, D.O.L., Pres. John Kerr, Vice-Pres.

Hon. Alex. Mackenzie, M.P. C. R. B. Cookburn, M.A.

James Fleming. Joseph Jackson.

W. Mortimer Clark.

Walter Gillespie, Manager.

Offices—Cor. Toronto and Court Streets.

Money advanced on the security of City and Farm Property.

Mortgages and Debentures purchased.

Interest allowed on deposits.

Registered debentures of the Association obtained on application.

THE LONDON & ONTARIO  
 Investment Co., Limited.  
 OF TORONTO, ONTARIO:

President—HON. FRANK SMITH.

Vice-President—WILLIAM H. BRATTY, Esq.

Directors—Messrs. William Ramsay, Arthur B. Lee, W. B. Hamilton, J. G. Worts, Jr., Alexander Nairn, George Taylor, Henry Gooderham, Frederick Wyld and Henry W. Darling.

Money advanced at lowest current rates and on most favorable terms, on the security of productive farm, city and town property.

Mortgages and Municipal Debentures purchased.

A. M. COSBY, Manager.

84 King St. East, Toronto.

The Ontario Loan & Savings Co.  
 OSHAWA, ONTARIO.

CAPITAL SUBSCRIBED..... \$300,000

CAPITAL PAID UP..... 800,000

RESERVE FUND..... 50,000

DEPOSITS & Can. Debentures.. 601,000

Money loaned at low rates of interest on the Security of Real Estate and Municipal Debenture Deposits received and interest allowed.

HON. T. N. GIBBS, Pres.

W. F. COWAN Esq., Vice-Pres.

T. H. McMILLAN,  
 Secy-Treas.

The Loan Companies.

**Ontario Investment Association,  
LIMITED.**  
OF LONDON, ONTARIO.

Capital Subscribed - \$2,650,000  
Reserve Fund - 500,000  
Contingent Fund - 4,106  
Invested - 1,871,859

**DIRECTORS:**

CHAS. MURRAY, Manager Federal Bank, President.  
SAMUEL CRAWFORD, Esq., Vice President.  
BENJ. CRONYN, Barrister. W. R. MEREDITH, Q. C.  
DANIEL MACFIE, Esq. C. F. GOODHUE, Barrister.  
JOHN LABATT, Brewer. J. B. STRATHY, Esq.  
JNO. ELLIOTT, Manufac'r HUGH BRODIE, Esq.  
ISAIAH DANKS, Secretary F. A. FITZGERALD, Presi-  
Water Commissioner. dent Imperial Oil Co.

This Association is authorized by Act of Parliament to Loan Money on Real Estate secured by Mortgages; buying and advancing Money upon School, Municipal, and other Debentures, and Public Securities, and the Debentures of the various Building and Loan Societies, Investment Companies, and other Societies and Companies of this Province, and has the largest Reserve Fund of any Company in Western Ontario.

HENRY TAYLOR, Manager.

OFFICE—Richmond Street, London, Ont.

**THE ONTARIO  
LOAN AND DEBENTURE CO.**  
OF LONDON, CANADA.

Capital Subscribed,	\$2,000,000
Paid-up Capital,	1,300,000
Reserve Fund,	978,000
Total Assets,	3,705,000
Total Liabilities,	1,827,000

Money loaned on Real Estate Securities only.  
Municipal and School Section Debentures purchased.

WILLIAM F. BULLEN,  
Manager.

London, Ontario, 1874

**LONDON AND CANADIAN  
Loan & Agency Co.**  
(LIMITED.)

PRESIDENT—SIR. W. P. HOWLAND, C.B., K.C.B.

VICE-PRESIDENTS:

Col. C. S. GZOWSKI, A.D.C. to the Queen  
A. T. FULTON, Esq.

Money lent on security of Improved Farms, and productive City and Town Property.  
Mortgages and Municipal Debentures purchased.

J. G. MACDONALD,  
Manager.

44 King Street West, Toronto.

**The Canada Landed Credit Co'y.**  
IS PREPARED TO MAKE  
**STRAIGHT LOANS**  
—AND TO—  
**PURCHASE MORTGAGES**

On the Security of Improved Farm or Substantial City Property.

ON THE MOST FAVOURABLE TERMS  
Forms of Application and full particulars may be had on application.

D. MCGEE, Secretary,  
23 Toronto St., Toronto.

**The National Investment Company  
OF CANADA, Limited.**

Equity Chambers, Adelaide Street, Toronto.

CAPITAL - \$2,000,000.

President:—WILLIAM ALEXANDER, Esq.  
Vice-President:—WM. GALBRAITH, Esq.

Money Lent on Mortgage of Real Estate.  
Debentures Issued bearing interest at FIVE per cent. per annum, payable half-yearly.  
ANDREW RUTHERFORD,  
Manager.

The Loan Companies.

**UNION  
LOAN AND SAVINGS COMP'Y.**  
(Incorporated 1865.)

Capital Authorized	\$1,000,000
Capital Paid-up	600,000
Deposits and Debentures	652,327
Reserve Fund	175,000

OFFICE—28 & 30 TORONTO ST., TORONTO.

Money to loan at lowest current rates.  
Deposits received and Debentures issued at highest current rates.  
Executors and trustees are authorized by law to invest in these debentures.  
FRANCIS RICHARSON, W. MACLEAN,  
President. Manager.

Financial.

**John Stark & Co.**

28 and 30 Toronto Street.  
(Members Toronto Stock Exchange.)

Special attention given to the investment of money on Real Estate, Debentures, Bank and Loan Company's Stocks.

—CORRESPONDENCE INVITED.—

**MOFFAT & CALDWELL.**

444 Main St., Winnipeg, Man.,

Bankers, Stock & Real Estate Brokers,

Transact a General Banking Business. Municipal Debentures bought and sold. Collections promptly attended to. Real Estate bought and sold. Correspondence invited.

**MANNING & CO.,**

BANKERS,

WINNIPEG.

Transact a General Banking business. Drafts issued available at all points in Canada. Collections made on all accessible points with despatch.

**JACKSON RAE,**

General Financial, Investment and Commission Agent.

Municipal or other Bonds and Stocks bought and sold. Loans on Mortgages or other Securities effected.  
Advances on Stocks, Merchandise or Commercial paper negotiated.  
Royal Insurance Chambers, Montreal.

**JOHN LOW,**

(Member of the Stock Exchange.)

**STOCK & SHARE BROKER,**  
58 St. Francois Xavier Street,  
MONTREAL.

**THE BELL TELEPHONE CO.  
OF CANADA.**

ANDW. ROBERTSON, Prest. C. F. SIEB, Vice-Prest.  
C. P. SOLATEB, 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., &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.

Financial.

**GZOWSKI & BUCHAN**  
50 King Street East, Toronto,  
BANKERS & STOCK BROKERS.

American and Sterling Exchange. American Currency, &c., bought and sold. Stocks, Bonds, and Debentures bought and sold on Commission.  
C. S. GZOWSKI, JR. EWING BUCHAN.

**COX & CO.,**  
STOCK BROKERS,

MEMBERS TORONTO STOCK EXCHANGE,  
No. 26 Toronto Street,

Buy and Sell Canadian and American Stocks for Cash or on Margin, also Grain and Provisions on the Chicago Board of Trade.

**PETER RYAN,**

TRADE AUCTIONEER, &c.,

29 Front Street West,  
TORONTO.

Fortnightly Sales to the Trade only.

**A. W. ROSS,  
LAND BROKER.**

Dundas Block, Main St. Winnipeg.

SIXTY THOUSAND ACRES of selected farming lands in the most fertile districts of Manitoba and a large number of building lots in the most saleable parts of Winnipeg.

Lands sold on commission.

M. T. FERON. W. B. SHAW. J. A. STEUART.

**FERON, SHAW & STEUART**

COMMISSION MERCHANTS,

GRAIN AND PROVISION BROKERS,  
WINNIPEG & PORT ARTHUR.

Correspondence solicited.

1884. 20th Year. 1884.

**CITIZENS  
INSURANCE COMP'Y  
OF CANADA.**

CAPITAL AND ASSETS, - \$1,624,095.00  
LOSSES PAID, - - - - 2,000,000.00

Insure in this Reliable Company and  
Patronise Home Industries.

LIBERAL AND PROMPT SETTLEMENTS.

FIRE - ACCIDENT - LIFE

**BOUSTEAD & GIBBS,**  
CHIEF AGENTS.

12 Adelaide St. East, Toronto.

Leading Wholesale Trade of Montreal.

**DOMINION EXHIBITION,  
ST. JOHN, N.B.**

FIRST PRIZE, Silver Medal awarded

**The Merchants' Manufacturing Comp'y.  
OF MONTREAL,**

For Superior Bleached Shirtings.

Extract from Press despatch to Montreal Herald, Oct 5, 1883—"Another remarkably fine exhibit from Montreal is that of the Merchants' Manufacturing Co. for which Messrs. Cantlie, Ewan & Co., are the agents. Their display of bleached cottons is certainly far ahead of anything in the fair, and has received the first prize, a silver medal."

Miscellaneous.

**Dominion Line.**

Composed of the following Full Powered Double Engined Clyde Built Iron Steamships, built in watertight compartments:—

Sarnia .....	3,850 Tons.	Oregon .....	3,850 Tons.
Brooklyn ..	4,500 "	Montreal .....	3,300 "
Toronto .....	3,800 "	Ontario .....	3,200 "
Dominion ..	3,200 "	Texas .....	2,710 "
Mississippi .	2,600 "	Quebec .....	2,700 "
		Vancouver .....	5,700 Tons.

Sail from **PORTLAND** for **LIVERPOOL** direct every **THURSDAY**.

TORONTO .....

27th MAR. ONTARIO .. 10th APR.  
DOMINION ... 3rd APR. \*OREGON ... 23rd "

\*These steamers have Saloon, Music Room, Smoking Room and State-room amidships where but little motion is felt, and are luxuriously fitted up.

Rates from Toronto—Cabin \$62 \$72 and \$82. Return \$106, \$128 and \$148 according to steamer and berth, all outside rooms and comfortably heated by steam. Intermediate and Steerage at very low rates.

The last train connecting with steamer leaves Toronto Wednesday morning.

For further particulars apply to **ALF. X. SIUART**, 50 Yonge St., **GEO. W. TORRANCE**, 45 Front St., Or to

**DAVID TORRANCE & CO.**, Montreal.

**ALLAN LINE**

—ROYAL MAIL—

STEAMSHIPS.

Liverpool, Londonderry and Glasgow.

Steamship.	Sails from Portland.
OASPIAN, - - -	Thursday, Mar. 27th.
SARMATIAN, - - -	" Apr. 3rd.
PARISIAN, - - -	" 17th.
POLYNESIAN, - - -	" May 1st.

Steamship.	Sails from Halifax.
OASPIAN, - - -	Saturday, Mar. 29th.
SARMATIAN, - - -	" Apr. 5th.
SARDINIAN, - - -	" 12th.
PARISIAN, - - -	" 19th.
OIROASSIAN, - - -	" 26th.
POLYNESIAN, - - -	" May 3rd.

Last train leaves Toronto on Thursdays at 9 a.m.

Rates from Toronto, including first-class rail to Halifax,

Cabin, \$91, \$81 & \$63. Intermediate, \$48.

Steerage same as by other first-class lines.

Intermediate and Steerage passengers forwarded by rail from Liverpool to Glasgow without extra charge. Steerage passengers forwarded to London, Cardiff, Bristol, Queenstown & Belfast, at same rate as to Liverpool.

For tickets, &c., apply to **H. BOURLIER**, Allan Line Office, Corner King & Yonge Sts., Toronto.

**GEORGE SEVERN,**

BREWER OF

**ALE AND PORTER,  
Yorkville Brewery,**

ADJOINING TORONTO.

Leading Wholesale Trade of Montreal.

**W. & J. KNOX.**



FLAX SPINNERS

And Linen Thread Manufacturers

**KILBIRNIE** Scotland.

SOLE AGENTS FOR CANADA

**WILLIAM NEW & CO.**

648 Craig Street, Montreal.

PAINT.

**Ramsay's Concentrated Zinc**

One pound will cover and wear better than three pounds of best Lead. Guaranteed and manufactured by

**A. RAMSAY & SON, Montreal.**

Should be sold by all paint dealers.

—J. S. MAYO,—

Manufacturer of Lard Oil

—AND—

Importer of Pure Olive Oil,

9 COMMON ST., MONTREAL.

**The Canadian Rubber Company  
OF MONTREAL,**

Manufacturers of Rubber Shoes and Felt Boots, Rubber Belting, Steam, Brewers and Lawn Rubber Cotton and Linen Hose, all sizes, Rubber Springs, Valves, Gas etc, all designs. Sh. pes and thickneses, Steam Packings, Wri. ger Rolls, etc., also Ladies' & Misses Gossamer Clothing and heavy Rubber Coats, Star Brand Rubber and Eureka Unittple Cotton Steam Fire Engine Hose, the best Fire Hose in the market, 280,000 feet in use, all under practical fire duty and its record unparalleled. Correspondence solicited.

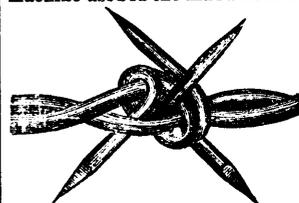
Offices and Warerooms: 335 St. Paul St.,

MONTREAL.

and 45 Yonge St., Toronto.

**BARB WIRE FENCING.**

FIRST PRIZE awarded us at Exhibition held in Montreal, September, 1882, and silver Medal for the machine used in the manufacture of same.



THE MANITOBA Four Point Barb Galvanized Steel Wire Fencing Ordinary fencing barbs 7/8 in. ap rt Hog wire for bottom line, barbs 4/8 in. a-art Plain Twisted Wire Fencing, without barbs, at reduced

price. Send for circular and price lists THE CANADA WIRE CO. H. R. IVES, President and Manager, Queen Street Montreal.

**SPENCERIAN PENS**

Are made in England from the Best Steel by the best workmen. Sample box, 20 pens for trial, sent post paid on receipt of 10 cts.

**BUNTIN, BOYD & CO., Montreal.**

Leading Wholesale Trade of Montreal.

**Cochrane, Cassils & Co.,**

(Successors to Smith, Cochrane & Co.)

**BOOTS & SHOES  
WHOLESALE,**

Cor. Craig & St. Francois Xavier Streets,

M. H. Cochrane, } **MONTREAL, Q.**  
Charles Cassils, }

**McARTHUR, CORNELLE & CO.**

**OIL, LEAD, PAINT**

Color and Varnish Merchants,

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All orders executed DIRECT from the Mills at Cornwall. Accounts open with the Wholesale Houses only.

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The Hotel of the Town. Telephone, Gas, Billiard Parlour, Electric Bells. Rates, \$1.50, \$2.00 per day. Special rates to Tourists. C. LOWELL, Prop.

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730, 732, 734, 736 Craig St.,  
MONTREAL.

**Mercantile Summary.**

LOUIS ROUELLARD, who began store-keeping in a small way at Chenier, P. O., Tingwick, Que., a few years ago, has not been able to make a success, and has just assigned, owing about \$3,000. The place afforded very little scope for business.

T. P. HAYDEN, of Prescott, a young lad who was assisted to start in the grocery business by his mother, in 1882, has managed to dissipate all his own means, and a fair proportion of those of his creditors as well; and talks of offering sixty cents. He owes about \$3,400, and shows assets of \$2,500.

MAXIME LAVIGNE, a general dealer at Hull, Que., who has met with only a poor share of success in the past, has assigned to Messrs. Kent & Turcotte, of Montreal. He was formerly of Lavigne & freres, who failed at Masham a few years ago, and he subsequently opened at Hull alone, to meet with no better success. Liabilities are put at about \$4000.

LEON CHARLAND was a baker, &c., at Yamaska, Que., and made a few hundred dollars, with which he was foolish enough to start a dry goods business at Sorel, two years ago, in partnership with a brother-in-law. They opened up in a stand, which has the name of being unlucky, and their chances were considered doubtful from the start. The partnership was dissolved in June last, and Charland is now seeking a compromise.

An old time trader of Dundee, Que., George Long by name, has assigned to two of his principal Montreal creditors. Though over twenty-five years in business, he has never progressed much; and in 1878 made a compromise at thirty-five cents on the dollar. He has been under assistance of friends at various times, but has not apparently benefited thereby.—Henry L. Ross, harness maker, of Bedford, Que., cannot meet his obligations. He owes one house and the Exchange Bank mainly.

We find in a Winnipeg paper the following low class rates to be charged by the Canadian Pacific Railway during the coming season on second class tickets:

Montreal to Winnipeg	\$17 00
" Portage la Prairie	17 85
" Brandon	19 00
" Broadview	21 65
" Regina	28 50
" Moose Jaw	24 80
" Swift Current	26 65
" Medicine Hat	29 55
" Calgary	34 05

The distance from Montreal to Calgary is 2,845 miles. People coming from the old country and who buy their tickets there, can go from Montreal to Winnipeg for only \$9.75.

A LOAN of \$25,000 asked for by the city corporation of Kingston, says the *News*, has been taken by the Bank of British North America at 5 per cent. on seven days' call.

THE Canadian Pacific Railway Co. has erected ice-houses at Rat Portage, Ignace, and Port Arthur, in each of which about 600 tons of ice have been stored.

THE Bell Telephone Company, of Boston, held its annual meeting on Tuesday, the 28th ult, when the statement presented showed earnings of \$2,295,594 against \$1,576,031 for the previous year.

ALEXANDER GIBSON, the New Brunswick "Lumber King" cut 39,000,000 feet of logs on the river Nashwash in addition to 90,000,000 being got out on the St. John River and its branches by other operators.

A LARGER quantity of flour has arrived here since Sunday last, says the *St. John, N.B. News*, than ever arrived here before in a similar period. Thirty eight cars, containing 5,000 barrels of flour, were received, besides three car loads of sugar. All the flour was of Canadian make, one car load being from Winnipeg.

THE Canadian Pacific Railway telegraph line is now stated to be in operation between Montreal and Algoma Mills. It is also completed from Winnipeg to Michipicoten on the Lake Superior branch. At the present rate of construction it is thought telegraphic communication will be established between Winnipeg and Montreal, by the 1st of May.

The steamship *Aurora*, the first arrival from the sealing grounds, came into St. John's, Newfoundland, on Friday of last week, after three weeks absence, with 28,000 prime seals valued at from \$60,000 to \$65,000. The steamers *Neptune* and *Hector* follow with full cargoes. The former has 35,000 prime harps, and the latter 25,000.

Action has been taken by the liquidators of the Exchange Bank against S. W. Beard for the lump sum of his indebtedness to them, which amounts to \$339,805.82, and includes notes, overdrafts and other transactions. Action has also been taken against Beard by C. H. Walters for \$3,102.50, alleged to be due as the result of business transactions.

A FANCY goods dealer in Bowmanville, Tho's Darlington, who has been gradually getting behind in payments, finds now some five judgments against him but no execution. He is very much behind with his landlord.—Mrs. Radcliffe, milliner, Lucknow, has asked the kind consideration of creditors, and it is stated that she intends to offer 40 per cent. A local banking firm has security for \$1,000 upon her effects.

THE annual meeting of the Starr Mann acting Company was held last week in Halifax when the directors were re-elected as under: Allison Smith, President; W. J. Stairs, Vice-President; T. A. Ritchie, G. A. S. Crichton, F. G. Parker, J. C. Mackintosh, Geo. R. Anderson. The annual statement showed a profit during the year ending February 29, of \$18,262.53. The capital stock is \$200,000, on which 6 per cent. was paid, and the preferential stock, \$29,000, on which 10 per cent. was paid.

THE assets of the Oshawa Cabinet Company have been sold to H. H. Laing & Co. The stock, we understand, was sold at not far from 50 per cent., and the business will be continued.—Hugh Ross, a dry-goods dealer in Port Hope, who has been in business about twelve years, effected a compromise at 50 per cent. in 1880. A couple of years afterward he failed with liabilities of \$24,000. He has now again assigned.—Edwin A. Smith, druggist, Yonge street, Toronto, has made an assignment.

WHILE we, near Lake Ontario, are doing penance under a fresh snow storm, there are some signs of spring further west. The steamer City of Detroit passed down into Lake Erie, on Wednesday, 2nd April, commencing her regular trips between Detroit and Cleveland. The lake and river Detroit are clear of ice. The entire body of ice in the lake off Buffalo has shifted considerably during the past two days. A great deal of open water is visible along the north shore above Port Colborne.

THE following conversation took place between two laborers at the gate of a large ship-building yard on the Clyde, rather famous for numerous and serious accidents:—"Whaur are ye workin' noo, Bob?" "Doon at Dalmuir." "That's a lang road aw'. What pay are they giein'?" "Oh, no sae bad. I've a pound a week. What are they giein' in here?" (nodding toward the gate). "Oh, no sae muckle's that; I've aughteen shillin's an' my chance." "Yer chance. What chance hae ye?" "The chance o' bein' kill't."

MR. R. G. HECTOR, general store-keeper at Creemore, has compromised with creditors liabilities of \$10,500, at 57½ per cent. secured.—A harness maker in Chesley, W. E. Husband, has been in business since 1881, and last December got an extension, this week he is asking a compromise.—Donald McMillan, general store-keeper, Hillsburg, failed in 1877 and compromised. Since then, although industrious and appearing to have done a fair business, he did not succeed. He has assigned.

ADAM MCKEAN & SONS, of Pictou, N. S., who have been doing a quarrying business, shipping large quantities of stone to the United States, are reported as failed. They were owners of a fine property, and were considered to be in fair standing. Preferences exist for a large amount.—In the same town, R. W. Oliver, in business some thirteen years, has also failed and assigned. For ten years or so after starting he was considered to be doing well, but for the past two years had been getting slow, without any apparent cause. His assignment provides preferences, to parties who secured his banking account, as well as some leading creditors, to the amount of \$5,600.

AMONG business difficulties reported from Manitoba and the North West are the following: The Birtle Farming Co. at Beulah is in difficulties and the few assets that remain have been seized by the sheriff and are to be sold for the benefit of creditors.—The Birtle Lumber Co., the leading spirits of which compose the Farming Co., is in similar straits and the sheriff will sell the effects.—Chas. Wisser, who was an agent at Brandon, is reported to have left. His present whereabouts are not known.—In the debatable land of Rat Portage, a hardware firm, Chadwick & McLellan, have assigned. Their statement shows about \$7,000 assets. The liabilities amount to a like sum.—Richard Lake, a general storekeeper at Medicine Hat has assigned.

THE statement in our last that the Barter Manufacturing Company had failed is denied by Mr. Barter. It is true that, when burned out here in February last, a \$300 claim due to the Company was sued upon (in violation of an agreement, as Mr. Barter claims) and the sheriff put in possession, which possibly gave rise to the report of the failure, but this has since been paid. Settlement of another small claim due has been offered. Apart from this, he contends, they have nothing overdue, but possess a good surplus, and are recommending business in new premises. As to insurance, we find that the claim made of \$9,300 loss is not all admitted by the four insurance companies, whose policies amount to some \$6,600.

AN amusing story is told in connection with the vagaries of the telephone, which transmits with the fidelity of the human ear itself, everything it hears. The other day, says a London journal, a grocer wished to purchase a large quantity of sugar. He telephoned to a well-known firm to ask the price. "27s.," was the reply. "No; I will give 26s. 6d.," said he, and then listening he heard one of the firm say to his partner, "Shall we take it?" "Yes," said the partner, but try to screw another threepence out of him." Then loudly through the telephone: "My partner says 26s. 9d. is the lowest we can afford." "Indeed," came the answer, "why I heard him say try to screw another threepence out of me. No, no; 26s. 6d. is the price;" and so it was.

WHAT is termed a great invention was shown at Essex Institute, Salem, Mass., last week. It is a new bleaching process by paraffine soap, which is termed an event in scientific discovery. Unrotted field flax just as it is cut from the field and dried, was rendered snow white in forty minutes, by this process, while the old process of bleaching takes a week to ten days; the new one but a few hours; by the former method a loss in weight of 10 to 20 per cent., and by this method almost nothing. There is no loss of fibre by the new process, so it is claimed, the cloth never mildews. Dyed cloth retains its color. Even the root of the cotton plant can now be used for threads and cloth. All the fibrous growths, it is claimed, will show a bank of white flossy fibre ready for spinners' cards or paper makers' vats.

FROM all the facts that investigations furnish, we are inclined to believe, says the *New York World*, that butter is passing out of existence very much as wax-tapers and stage coaches did. Experts give it as their opinion that the real article is exceedingly scarce. Vast quantities of another substance have taken its place in Washington Market. Milk, which it may not be generally known to our readers is a necessary ingredient in the manufacture of butter, is no longer put to that purpose. It is mixed with water and sold for cream. Machinery and chemistry have come into the field, and it does not pay to make butter. However, let us be brave and readjust our simple beliefs to the teachings of science. Butter is a beautiful dream of youth. Let us relegate it to poetry, but in the stern, practical duties of life, let us boldly recognize the scientific factor of oleomargarine."

#### IMPORTS AND EXPORTS AT WINNIPEG.

Some interesting and valuable tables of figures are appended to the consular report, dated November 26th, 1883, of Mr. Taylor, the United States Consul at Winnipeg, referring to business matters in Manitoba. There is much solid information in the report itself. First we take the table which exhibits the total commerce recorded at Winnipeg during the twelve years ending with 1883:

Year.	Imports.	Exports.	Total.
1872.....	\$ 1,413,585	\$ 295,452	\$ 1,709,037
1873.....	1,288,257	256,324	1,544,581
1874.....	2,423,990	565,323	2,989,313
1875.....	1,865,679	587,547	2,453,126
1876.....	2,318,391	672,666	2,991,057
1877.....	1,876,753	695,970	2,572,723
1878.....	2,545,421	849,725	3,395,146
1879.....	3,422,375	587,574	3,999,947
1880.....	4,837,668	518,665	5,356,333
1881.....	7,362,640	636,197	7,998,837
1882.....	16,191,772	871,614	17,071,386
1883.....	24,291,767	1,843,481	26,135,248

The next table gives the yearly amount in value of imports for the years beginning with 1872. It is to be noted that the extraordinary importation of 1874 was caused by the change in the following year from the old tariff of the colony of Assini-

bois, 4 per cent. *ad valorem*, to the Canadian tariff of 20 per cent., since increased to an average of 25 per cent. Importations at Winnipeg, Manitoba, from 1872 to 1883 were, from

Year.	Canada.	United States.	Great Britain.
1872.....	\$ 412,104	\$ 323,059	\$ 652,016
1873.....	322,064	441,198	510,199
1874.....	695,997	781,277	1,024,620
1875.....	637,774	780,307	440,107
1876.....	582,964	940,187	776,570
1877.....	662,489	803,332	400,888
1878.....	1,374,311	769,792	389,499
1879.....	2,266,088	839,499	335,324
1880.....	3,599,900	833,983	393,698
1881.....	5,351,665	1,496,968	503,937
1882.....	11,034,800	4,506,920	618,805
1883.....	14,197,076	8,495,985	1,539,240

Turning to exports from Winnipeg, we find a steady growth in their aggregate from 1872 to 1878, when a decline took place of nearly forty per cent. as shown in the figures of 1881. The increase was resumed, however, and by 1883 the yearly figure more than doubled that of any previous year. It is to be noted that in 1874 the establishment of a line of steamers on Red River induced the Hudson's Bay Company to send their annual stock of furs to Europe and Canada to the care of their agent at St. Paul, Mr. N. W. Kittson; hence the sudden increase of exports to the United States. In 1878 the railway communication from Winnipeg to St. Paul was completed, when the company relinquished their St. Paul agency, and forwarded their stock directly to London, suddenly swelling the exports to Great Britain from \$35,980 in 1877 to \$670,500 in 1878. The great increase in the exports to Eastern Canada from \$6,342 in 1881 to \$935,718 in 1883 says Mr. Taylor, represents for the most part the surplus of Manitoba wheat.

Table of exports at Winnipeg, Manitoba, during the years 1872 to 1883:

Year.	Canada.	United States.	Great Britain.	Total.
1872....	\$108,859	\$5,738	\$131,355	\$ 295,452
1873....	119,758	30,327	106,238	256,323
1874....	124,404	419,505	21,418	565,322
1875....	180,757	390,482	16,307	587,547
1876....	116,241	555,329	1,095	672,666
1877....	105,757	554,233	35,980	695,970
1878....	127,827	55,395	670,500	849,725
1879....	20,700	137,929	374,454	537,574
1880....	55,458	94,283	368,924	518,665
1881....	63,42	127,436	502,419	636,197
1882....	163,410	214,671	493,633	871,615
1883....	935,718	402,828	504,935	1,843,481

—In spite of all warnings, and even after bitter experience, people continue to pay good money to co-operative and assessment concerns for very poor life insurance. We find an account of one of these swindles in a Milwaukee paper. The Insurance Commissioner and Assistant Attorney-General of Wisconsin went to Grand Rapids to look after an insurance society that has been doing business at that place, in violation of the statute regulating the admission of such organizations in the state. The visit resulted in the

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**CLINTON E. BRUSH & BROTHER,**

—IMPORTERS—

**Buttons, Dress Trimmings, etc.**

—MANUFACTURERS OF—

**BALL'S  
COILED WIRE SECTION  
—CORSETS—**

Every pair Guaranteed Satisfactory or Money Refunded.

**33 FRONT ST. WEST,  
TORONTO.**

total dissolution of the society. The order referred to goes by the significant title of the "Red Cross." About six months ago a Dr. C. C. Edson arrived in Grand Rapids from Chicago, and succeeded in starting a society at that point. The plant flourished and had a membership of fifty, including many of the best and most intelligent citizens. In order to make the thing appear imposing, officers were required by the regulation to be arrayed in tinsel and linen and other gaudy apparel when on duty. Dr. Edson settled at Grand Rapids and became examining surgeon of the lodge, and received a fee of \$1 for each examination. Yearly dues of \$3 were required and an assessment of \$1 at each death of a member throughout the land. The dues and assessment were sent to Chicago where they were well cared for. The members at Grand Rapids feel the thing is a big humbug, and join with Commissioner Spooner in the prosecution of Dr. Edson. His arrest was effected and he was brought up for examination, which he waived, and furnished \$250 bail to appear at court. This is another added to the many instances in which people show themselves ready to be taken in by the representations of plausible strangers.

In consequence of the drop in the price of tin, a curtailment of expenses has been found necessary in most of our Cornish mines, and miners' wages have been reduced with that end in view. In the Camborne district especially miners and workpeople on the "streams" are suffering from the recent decrease in their monthly earnings, and many dissatisfied ones are leaving for foreign parts. It is reported that thirty emigrated last week to Canada, and that many more are on the point of leaving.—*Western Morning News.*

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Wholesale Millinery.

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March 4th, 5th & 6th,

AND FOLLOWING DAYS.

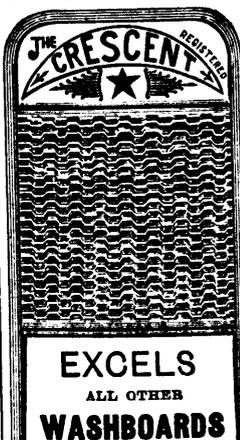
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and a large stock of NOVELTIES in every Department.

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THE  
LATEST  
AND  
BEST.

Unequaled for Design, Finish, Durability, Economy of Labour and Effective

CLEANSING POWER.

INSPECTION and COMPARISON INVITED.

SEND FOR QUOTATIONS.

**CHAS. BOECKH & SONS**

60 YORK ST. TORONTO.

—The annual meeting of the shareholders of the Manitoba Southwestern Colonization Railway Co. was held at the offices of the company in Winnipeg recently. Mr. J. M. Egan chairman. The election of directors for the next year resulted as follows: Donald A Smith, John M. Egan, R. B. Angus, W. C. Van Horne, John H. McTavish, J. J. Hill, Allan Manvel, A. H. Bode and W. S. Alexander, the last four from St. Paul.

—Since the introduction of the 2-cent letter postage into the United States, there has been, it appears, an unexpected reduction in the number of postal cards issued. For five years the average annual increase in the issue has been fourteen per cent. Since July 1st last there has been an increase of eighteen per cent. in adhesive stamps, and twenty-five per cent. in stamped envelopes issued. During those eight months the issue of postal cards only reached 256,552,750, as against 260,226,250 in the corresponding period in the preceding year.

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**—BRYCE, McMURRICH & CO.—**

**Nun's Veiling**

Best value ever offered.

**Black Wool Cashmeres**

Special line—full range of prices.

**Dress Serges**

In all shades.

A few odd lots of Dress Goods NEW STYLES at CLEARING PRICES.

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34 YONGE STREET,  
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**EBY, BLAIN and CO.**

Bosnia Prunes, in Cases, Kegs and Hhds. Currants, in Cases, Brls. and Half Brls. Valencia Raisins, fine, old, cheap. Canned Fruits and Vegetables. Teas—Green, Black and Japans. Sugars and Syrups. Largest Assortment of General and Fancy Groceries in the City. Wholesale Agents for the celebrated Honey Drop Sugar Corn and Royal Baking Powder.

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Importers and Wholesale Grocers,

Cor. FRONT AND SCOTT Sts., TORONTO

**McPhail, Hewat & Co**

—MANUFACTURERS OF—

**Furs & Imitation Lamb Goods,**

Dealers in Raw & Dressed Skins.

—Importers of and dealers in—

**ENGLISH, FRENCH,**

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Stiff and Soft Felt Hats and Straw Goods.

**McPHAIL, HEWAT & CO.,**

44 Yonge & 3 Wellington St., W.  
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Leading Wholesale Trade of Toronto.

**WYLD, BROCK and CO.**

FULL ASSORTMENT OF

**SPRING DRY GOODS**

AND

**MERCHANT TAILORS' SUPPLIES**

**CANADIAN TWEEDS**

AND OTHER

**Domestic Manufactures**

(Warehouse—Cor. of Bay and Wellington Streets,

**TORONTO.**

**Ouetton St. George & Co**

TORONTO, ONT.,

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**Wines, Brandies & Liqueurs,**

FROM THE

VINEYARDS OF FRANCE, SPAIN, GERMANY, &c.

VAULTS—12, 14 and 16 KING STREET WEST.

**COOPER & SMITH,**

Manufacturers, Importers & Wholesale Dealers in

**BOOTS & SHOES,**

86, 88 & 40 Front Street West,

JAMES COOPER,  
JOHN C. SMITH.

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EDWD. TROUT, MANAGER.

TORONTO, CAN., FRIDAY, APRIL 4, 1884

### THE PROVINCIAL SUBSIDIES.

There is to be an increase of the Provincial subsidies all round. The representatives for Quebec, when the Canadian Pacific loan was before Parliament, made a demand for better terms, direct and indirect, which the Government was unable to resist. Sir John Macdonald seems to have resisted till an intimation was made that Quebec might possibly take her eggs to a better market. The demand was backed by a knot of speculators who appear to exercise a mysterious influence over the local government. These men speak in the name of their Province with a view to carry their own ends. They have seized upon a portion of the French press, under the guise of investments; and this engine is worked, in the name of the public, with a view to fill the pockets of individuals. This organization, in connection with the local authorities, seized the Ottawa Government by the throat, and would not leave hold till their demands were conceded. It is said that the caucusing members from Quebec could not be got into the chamber to give the final vote on the Canadian Pacific Loan Bill, till the bell had rung twice. Whether this be tolerably true or not, it represents fairly the spirit in which they acted.

Quebec demanded "better terms" in two forms: direct increase of the annual subsidy, and an indirect increase in the form of a repayment, in whole or in part, of an expenditure made by the Province on railways which connect Montreal, Quebec, and Ottawa. Those railways between these two cities had been sold by the Province—sold at a loss, indeed; but the object of the construction was not a direct, but an indirect return on the capital expended. Besides the purchase money obtained, the indirect benefits expected are being reaped, and will continue to be reaped. Unless the construction of these roads was a mistake, the Local Government, between what it had got directly on the sale, and what it is getting indirectly, was already indemnified. It is true, the roads had already been declared by Parliament to possess a national character. But the connections which entitle them to that description had been sought by Quebec; the westward extension had, among other objects, this connection in view. Under pressure the government agreed to give \$12,000 a mile in respect of the road between Montreal and Ottawa, and \$6,000 in aid of the construction of a road between Montreal

and Quebec. But the wire-pullers have no intention of allowing this latter road to be built. Their object is to force the Grand Trunk to surrender the North Shore Railway to the Canadian Pacific; and armed with this menace they hope to succeed. The object is plainly avowed by the organs of the ring. No doubt, it would be folly for the province to build a new road, and not less so for the Grand Trunk to retain the burthen of two parallel roads between Quebec and Montreal; so that the nature of the situation tells in favor of the outside speculators who wish to force the transfer. In any case, the province would probably manage to avoid the responsibility of building a third line between Montreal and Quebec. This is the link which the Pacific Co. will be obliged to get, in one way or another; and if it fails to secure the North Shore Line, it must build. But if the province would, in that case, be obliged to let the \$6,000 a mile go in aid of the construction, the effect of the grant would be a further subsidy of that amount to the Canadian Pacific Railway Company. Still whatever disposition is made of the money, it is an indirect addition to the federal subsidy to Quebec, extorted, under pressure, from the Dominion.

The grants to these railways are not, it must be confessed, without precedents; though the precedents do not quite fit. The Canada Central and the Northern Pacific extension, in Ontario, have both been subsidized. But neither of these roads was built by the Local Government—one of them may be taken possession of by the Federal Government in a certain eventuality—and, consequently, neither of them has been sold by the Local Government. But though the analogy is not complete, it runs half way, and these things cannot always be measured by the rule and square. If the grants to the two railways in Ontario would go far to justify, or would even completely justify, the proposed grants to the railways between Ottawa and Quebec, it is difficult to see how we can stop here; other provinces may put in similar claims for the re-payment of subsidies granted to railways, local in their origin, which have been nationalized by Act of Parliament and the progress of events. Already there are indications that such claims will be made; and we confess, it is difficult, after what has been done, to see on what principle they can be resisted. The door seems to have been opened to a system of railway finance which implies indefinite expenditure, on the part of the Federal Government.

If the indirect increase of the federal subsidies to the provinces, involves indefinite expenditure, the augmentation of the direct subsidy to one province necessitates a new deal all round. Three provinces—Manitoba, Quebec, Nova Scotia—were asking for better terms; and as these demands could not be granted without other subsidies being added, every province is to get a share, whether it asked for it or not. This policy is not the dictate of reason or the child of commercial necessity; it is extorted by the caucus, by which Parliament seems at last to have been not only overshadowed but conquered.

It is not probable that the doles now proposed to be given to the smaller Provinces, will satisfy them. Each Province will be

credited with so much capital due to it by the Dominion, and on this capital interest will be paid at the rate of five per cent. per annum. The amounts of capital to be placed at the credit of the several provinces will be: Ontario, \$1,900,000; Quebec, \$1,250,000; Nova Scotia, \$450,000; New Brunswick, \$850,000; Manitoba, \$64,000; British Columbia, \$48,000; P. E. Island, \$106,000. On these amounts, the interest payable to the several provinces will be: Ontario, \$95,000; Quebec, \$62,500; Nova Scotia, \$22,500; New Brunswick, \$17,500; Manitoba, \$3,200; British Columbia \$2,400; P. E. Island, \$5,300. British Columbia is getting a settlement, apart from this increase of subsidies; but the amount put at the disposal of Manitoba cannot soothe yet may increase the irritation of that Province. If any Province was entitled to a substantial addition to the Federal subsidy, it was Manitoba, with its greatly increased population; and perhaps some modification of the above scale in its favor, may yet be possible.

As Mr. Wurtele, the ex-treasurer of Quebec, recently stated, there are three remedies open to a Province that finds itself deficient in revenue: to obtain, if it can, an increase of the Federal subsidy; to diminish the expenditure; or to impose direct taxes. But no Province that can get an addition to its revenue by asking for it, will diminish expenditure or impose direct taxes upon itself.

The receipt of these additions to the subsidies is not without peril for the recipients. By accepting them, they must be supposed to give additional confirmation to the conditions on which they are granted. There could be no pretence that they were necessary, if the Provinces were not restricted to direct taxes; it is quite clear that if the Provinces had the power to levy indirect taxes, they could as easily raise what revenue they require, as to ask the Federal Legislature to do it for them. By accepting an increase of the subsidy, each province in effect agrees to continue the restriction to direct taxes for the purpose of raising a provincial revenue. The increase of the subsidies carries with it another consequence, which no one has any excuse for pretending not to understand. Without a Customs' tariff, higher than would otherwise be necessary, these additional amounts, imposed from time to time, could not be paid. Whoever votes for, or refrains from opposing these additions, does, in effect, give his voice, positively or negatively, for an abnormally high tariff, higher than the needs of the Dominion require.

### COLLECTION OF DEBTS.

Loud and long have been the complaints of the mercantile community, against the present law regulating the collection of debts. Another session of the Dominion Parliament is evidently about to close, without any relief being afforded. The propriety of assimilating the laws existing in the different provinces, on the subject, is so manifest as to require no argument. It is also abundantly clear that in common fairness, some law ought to be enacted to secure the ratable distribution of the estates of insolvent debtors, and to prevent fraudulent transfers

and preferences. As we have frequently demonstrated, such relief as is needed can be afforded only by the Dominion Parliament. The principal Boards of Trade representing the mercantile community, not only urged the enactment of such a measure, but went to much trouble and expense in securing united action, and in framing a measure acceptable to all parties concerned. Notwithstanding this, the same policy of inactivity has been pursued as heretofore. Apparently the politicians at Ottawa are so busily engaged in party squabbles that they find it impossible to devote a little time and attention to a much needed reform, because, forsooth, there is no room for making political capital out of it.

Instances of the injustice of the present law in this province, have been so frequent that it seems idle to repeat them. The fact, however, that judgment has just been given for the first time by the Ontario Court of Appeal, involving a much disputed point, viz.: whether under our present law there was any redress against preferences secured by collusive judgments, is important as showing the utter hopelessness of securing redress without legislation. The decision we refer to, is that rendered in the action brought by John Macdonald & Co., of this city, to test the validity of a judgment recovered by Messrs. Stewart & McDonald, of Glasgow, against one Gideon Morrison, who formerly carried on a retail dry goods business on Yonge street, in this city. In that case, the judgment in question, was obtained by collusion for a debt of over \$32,000, no part of which was due, and the unmatured paper representing which, was, at the time the judgment was recovered, in Scotland, in the hands of either the creditors, or someone else. Notwithstanding these circumstances, by the unanimous decision of the Court of Appeal, it is held that the judgment is unimpeachable, and that the other creditors are without redress.

There have been scores of cases where, as in this case, the whole of a debtor's assets have been swept away to satisfy an unmatured claim of one debtor, while other creditors having claims overdue at that time are entirely debarred from participation. It is idle, of course, to find fault with the Courts. It may as well be accepted as final that the law of the land is as laid down by our judges in this and other cases. John Macdonald & Co. are entitled to the thanks of the whole business community for the brave fight they have made, single-handed against such an iniquitous preference as was secured in this case, but it is evident that the fight is a hopeless one, owing to the imperfection of the law. The remedy must come, not from the Courts, but from the legislature.

The present confusion will, we venture to predict, be very much increased by the action of our local government in bringing into force their proposed act for a ratable distribution in a qualified sense, through the agency of the Sheriff's office. It was framed and passed through the legislature some four years ago, but not brought into force until now. We pointed out at that time that, owing to the restricted jurisdiction—if any jurisdiction at all does exist—of the local legislature, the result of any such meas-

ure could not possibly be satisfactory. The enactment in question, is doubtless an honest attempt to do all that lies in the power of the local house, to relieve the mercantile community from the annoyance and injury inseparable from the present state of things. It is notwithstanding a somewhat cumbersome measure, and it will require much time for the Courts to settle its exact effect, as applicable to existing laws. Again, it is very doubtful whether the measure is not *ultra vires*. The very fact that its constitutionality will inevitably be disputed, must create very serious trouble and loss. The immediate practical effect of this enactment must stop entirely, for a time, the realization of claims by legal process. Whether the ultimate effect of the measure, if decided to be constitutional, will be such as to atone for the present serious disadvantage, remains to be seen.

#### ADULTERATION OF FOOD AND DRUGS.

If people were always aware of what they were eating and drinking, there is reason to fear that they would often feel very uncomfortable. The public analysts have reported adulterations innumerable; and it seems the law is not strong enough to put an end to the abuse. The Government at Ottawa has brought in a bill to amend the Adulteration Act; but we are not sure that it will attain the end aimed at. The bill does not say that any foreign admixture in or of articles of food or drink shall be illegal, which would cover the whole ground; but it prohibits by catalogue. The danger is that this catalogue may not be exhaustive, and to make sure a general inhibition of any foreign admixture should be added.

Some provisions of the bill will give rise to discussion as to the injurious nature of certain things. The milk or butter of cows fed on unwholesome food is not to be sold. This ought to give the death-blow to feeding cows on distillery slops. It is too late in the day to argue that still-fed cows give healthy milk; but there may be people courageous enough to make the attempt. But if still-fed milch cows give unhealthy milk, what about still-fed beef? Is that also to be condemned? This bill does not condemn it. Any article is to be considered adulterated if it contains any pernicious ingredient, or any ingredient injurious to the health of the person consuming it. Any one who turns to the catalogue of honors presented by Dr. Lesage, on the second reading, will find in it some old acquaintances, which he has been in the habit of cherishing as friends. He gives high authority—that of Dr. Prévost, who has charge of a French hospital—for saying that Liebig's extract, taken in a strong dose, is poison. This and similar extracts are greatly puzzling to unscientific persons, who carefully note what is going on. Many medical men recommend their use to patients as valuable articles of food. Other scientific men say that they contain no nutriment—Professor Nicholson has repeatedly said so—and that they are sometimes injurious. Now we are told, on high authority, that a strong dose of Liebig's extract is poison. Liebig, we believe, never claimed

that it was nutritious; but many medical men, with but a slender stock of science at their command, have acted on the notion that it is valuable for its nutritious qualities. This is certainly an error, but it is an error that is every day repeated. Dr. Prévost has killed dogs with the extract; but has he thereby proved that it is a poison? When fed exclusively upon the extract, they die sooner than they would if deprived of all food; because, while it does not nourish, it irritates. The question is whether the irritation is the effect of poison. Dr. Prévost answers in the affirmative—and Dr. Lesage accepts his conclusion—naming chloride of potash and other salts of potash, present in the extract, as the cause of the mischief.

In drinking milk we may be unconsciously sucking in typhoid fever. It seems, too, there is a possibility of "cereal convulsions" from eating rye-bread, into which neither miller nor any one else has put any injurious admixture. The danger comes from a disease to which the grain is subject: the ergot. Animal and vegetable parasites both beset wheat flour. Among the latter are microscopic *champignons*; and this mixing of mushrooms with flour is dangerous to the human frame, when the two are taken into it. But here there is nobody to punish; nature itself works the evil. Yet no doubt flour, under certain conditions, is more liable to attack than under others. Inferior flour is more liable to be attacked than superior, a hint that may be of service to those who insist on eating bread. But of course diseased flour should not be sold. Is, then, every grocer and flour dealer to be a chemist, and be bound to examine every bag of flour he sells? M. Lesage has put the bloodhounds of the public analyst's bureau on the track of the dealers who poison people on reasonable terms (*qui s'empoisonne ainsi à bon marche*). But if every sample of low-priced flour ought to be officially analysed, an army of chemists would be required to spread themselves over the land. Here we are getting beyond the bounds of the possible. If we would have sound meat, M. Lesage tells us we must have public *abattoirs*. But if this be true, the bill which this gentleman seems to have undertaken to explain for Mr. Costigan is defective in not providing that no cattle in cities shall be killed outside a public *abattoir*. The *abattoir* question does, in truth, seem to be on the point of simplifying itself. The trade of *matador* is becoming a distinct calling; the butcher no longer does his own killing; he buys his meat ready dressed. Large numbers of cattle and sheep are killed in a single place, and it is important that that place should be fit and proper for the purpose. So long as it remains private there is the minimum of guarantee that it will be so; a public *abattoir*, properly built and under suitable regulations, could be easily inspected. It would not be unreasonable to require cities of a certain population to erect a public *abattoir*, where all cattle and sheep intended for the market should be killed. It is probable that many animals now butchered are not fit to be eaten; and the public inspector might sometimes condemn an animal before it was killed.

Dr. Lesage is of the opinion that the alcohols of the present day are more poisonous

than those of former times ; or, rather, he says the difference is, and the whole difference, that where our ancestors drank a glass of alcohol we drink a glass of poison. For that matter, perhaps, both are poisons, as he would probably admit ; but what he means is that what now is sold as alcohol is much more injurious than the alcohol of former days. In other words, liquors are adulterated by the addition of water and burning corrosive poisons. This may be true of brandy ; but of Canadian whiskey scarcely. This adulteration is a serious evil. Distillation is surely better performed than formerly, though too much essential oil is still generally left in the spirit. Better rectification might be insisted on, or the sale of whiskey should be prohibited till most of the essential oil has been absorbed by the cask. But the essential oil is less injurious—it is another alcohol—than the ingredients used in adulteration. The essential oil may not be exactly the poison it is sometimes described ; but it is of the two alcohols of which spirits are composed by far the more injurious. A learned professor in one of our universities is said recently to have brought a terrible indictment against tea, charging its excessive use as the most prolific single cause of lunacy in this country. It seems pertinent to ask, what shall we eat and what shall we drink ?

So far, the laws against adulteration have been very inefficient as a remedy. Will Mr. Costigan's bill prove any more efficacious ? No doubt there are additional objects required to be added to the list of prohibited things. If we get rid of milk of still-f.d cows a great step will have been taken, and the loss of thousands of lives prevented.

LIFE INSURANCE PREMIUMS.

It is a prevalent notion in some sections of the country, and one which is sedulously inculcated by assessment associations, that the premiums collected by the regular life insurance companies are higher than necessary. It may seem so, for a time, because there can be no question that with ordinary care in selection, the death losses will not be so heavy upon that section of the membership which has only recently come from the medical examiners' hands. But all the saving from this source is likely to be needed a few years later, when consumption, heart disease, cancer, and other constitutional diseases, combined with old age, all come to the front with their heavy bills for settlement. Their claims cannot be set aside by healthy members refusing to pay assessments, in a regular company, and everybody dropping out and leaving no one behind to be sued for the unpaid losses. They have to be met, with one hundred cents to the dollar, whether the current year's income from premiums is sufficient to provide for them or not. The interest upon the reserve fund will have to be used in the course of time, and finally the reserve itself will be needed with which to meet the calls.

In some of the neighboring States, life insurance has been practised for a great many years, and the death losses of a number of companies, in those States, are therefore now growing somewhat heavy, so much so, as to consume all the current premiums. This fact shews that the rates of old line

companies are none too high for safety, and that assessment collections would come to the same thing, provided members could be forced to pay assessments.

The following is the record of premiums received, and losses paid by several companies in the State of New Hampshire, during the year 1883 :—

Company.	Premis. rec'd.	Losses paid.
Ætna Life .....	\$24,674	\$ 44,789
Conn. Mutual.....	32,190	30,560
Conn. General.....	568	1,466
Continental.....	3,092	8,950
John Hancock.....	988	3,066
Manhattan .....	4,518	8,200
Mutual Life.....	39,667	103,451
Mutual Benefit.....	13,635	12,786
National, of Vt.....	3,793	18,000
N. E. Mutual.....	4,177	19,992
Phoenix Mutual.....	14,349	14,150
Union Mutual.....	7,276	19,152

Ten other companies collected more premiums than they were called upon to pay out, so that the total money paid in by the New Hampshire people, to twenty two life insurance companies, was \$310,704, and the amount received from the same companies by New Hampshire claimants was \$354,687 or almost \$44,000 more than was paid in during the year. And in addition, no doubt, fully \$50,000 was disbursed in dividends to the insured, and something for expenses,—the whole making a considerable draft upon the reserve funds of the companies. It is easy, therefore, to see that if a reserve fund had not been laid aside during the earlier years, from New Hampshire life insurance premium receipts, it would have been impossible for many of the companies to have survived the year 1883, if the business in other States had been of the same character. That some of the claims were for maturing endowment policies, does not alter the proof herein furnished, as to the danger of attempting to do a business of life insurance without an actuarial reserve fund.

OUR FIRE APPLIANCES.

The report of Mr. Alfred Perry, of Montreal, upon the water supply and fire appliances of this city, has been sent us. We make room, in other columns, for a large part of the report, space not permitting us to print it in full.

The key note of the report appears to be that our system of fire extinguishment, while possessing some strong features, is faulty in some very important details. In other words portions of the chain are very strong, but there are weak links ; and the breaking of these weak links is what permits such fires as the burning of Erskine church or the serious loss at Winans & Co's. wool warehouse on Sunday last. (Winans' place was probably burning for hours, but no policeman discovered it. Alarms were given by persons several blocks away, who saw the reflection of the fire on the Cathedral spire.)

Here, for instance, we have the fire alarm telegraph which arouses the firemen instantly on discovery of a fire. It is contended that the city has largely outgrown the capacity of the existing electric apparatus. Four circuits are no longer adequate ; and looking to the future growth of the city not less than ten are declared to be needed. This implies an altered machinery, of which the city hall should be the centre. "Gauges should be

placed in the offices of the chief of police, city engineer, pump-house, police offices, water-works repair shop."

But, says Mr. Perry, the police must be on the alert, night and day, to make the discovery of a fire promptly enough upon its development to render the subsequent steps effectual. And as a result of his tests the report declares that "the first essential branch of the city organization to which is intrusted the duty of discovering fire and indicating it to the next department, is not to be relied on." It is apparent that the police of Toronto do not feel it to be so much their duty to look out for fires and give timely notice of them as they do to look out for burglars or to "run in" disorderly characters. Improvement can be made in this, and it ought to be done. The suggestions made on this point will be found in our abridgement of the report.

Supposing the alarm be given, the rapidity with which our firemen get their hose reels to a fire is very creditable, and no fault is found with this, except that smaller and lighter hose-carts would be an advantage. "It is not large, heavy and unwieldy appliances that master a small fire. Light and expeditious handling should be the study of the chief." Mr. Perry says some words of deserved praise as to the care and cash expended in buying apparatus, keeping it in efficient order and making the firemen comfortable. The men are found to be smart and well up in their calling. One eminently proper suggestion is made, and that is as to the size and style of the branch pipes. The flexible branch-pipe in use in Montreal are clearly to be preferred to those used here, in close quarters, as on a ladder at a narrow window, it can be bent so as to throw water where it will be most good. Another point made is that in reference to the wrench used in Montreal, which will open any hydrant in that city, and every fireman there carries one.

A double headed fire department is a double-headed nuisance, when the duties of its two "chiefs" are not clearly defined or when they conflict in action. And there is much force in what the report states, that "there is far more responsibility, ability and attention required from the chief previous to a fire, than working at it." In other words it is of more consequence to the city that the chief of the fire brigade shall make provision beforehand in respect to the means for coping with fire than ever that he shall perform feats of daring and strength, axe or branch in hand, at a blaze. For example—He should know, at any moment, day or night, what pressure of water there is at the pumping-house as well as in different sections of the city. He should have his office connected by telegraph or telephone with every fire station, the Police office, the Water Works office. He should see that hose-keys fit, that wrenches will open hydrants, that the hydrants are not frozen, the signal box keys will work—in short, that every part of the machinery for discovering and putting out fires is workable. Intelligence, as well as diligence, is needed.

Now, as to water-pressure. Mr. Perry's idea is that much of the difficulty found in obtaining a supply of water at several recent Toronto fires arises from the circumstance that the mains in some streets are too small. At the

Erskine church fire, for example, "the firemen used the hydrant in the immediate vicinity of the church, which was fed from a four-inch pipe that connected, between the two parallel streets, a twelve-inch and a six-inch pipe; and "it is universally admitted that there was want of water as well as of pressure." Most hydrants in Toronto are supplied from six-inch pipes, and if three or four streams are used at once from these hydrants none of the streams can be very powerful. The improvement suggested is to replace the present hydrants at the intersection of principal streets where six-inch pipes exist, by a sort of enlarged hydrant or reservoir with a nine-inch connection, into which receptacle water pipes from different directions will flow. We understand that this idea commends itself to Underwriters.

As to water supply for fire purposes along the Esplanade. Mr. Perry is bold enough to say that "the enormous traffic occasioned by the railroads, so largely impeding free access, almost renders your fire appliances useless." That is, among other things, the driving of a steam fire engine over the network of railway tracks would involve both difficulty and delay. So he dismisses the idea of tanks for the "steamer" and advocates dependence upon water pressure. But here, in the important water-front of the city, with grain and merchandize stored in quantity on wharves and in elevators, there are twenty hydrants depending for their supply upon a twelve-inch main extending along Front street. This, in Mr. Perry's opinion, is utterly inadequate, and affords sufficient explanation of the lack of water-pressure at the expensive elevator fires of late occurrence. His recommendation is, broadly, that means should be provided whereby, when a dangerous fire declares itself at a point, say east of York street on or near the Esplanade water-pressure can be concentrated in the eastern section. To do this, he would remove the present line of twelve-inch pipe from King street and connect it with the twenty-four inch main at the pump-house entrance, passing *via* the Esplanade to Sherbourne; while Front street should be relaid with a sixteen-inch pipe connecting with the same main at the corner of Simcoe. This being done, he would have cut-off gates placed at, say, the corner of Front and Simcoe streets, and would fill these mains in case of a serious Esplanade fire, by diverting the stream pumped by the Water Works engines from the bay into them, relying, meantime, for the supply of the remainder of the city upon the pressure from the reservoir.

No more important suggestion finds place in the report. A plan is detailed for hydrants on the bay side of the Esplanade, fed direct from this twelve-inch main, to protect elevators, as well as hydrants on the city side of it, which latter should be fed by metal pipes laid under the rails, thus obviating the need of a dozen lines of hose running across railway tracks. This, he considers, "will be more effectual than a dozen portable steam fire engines."

As to the little utility of chemical engines, we cannot agree with Mr. Perry. We have already stated our opinion as to these machines. But his report is a comprehensive one, and some of his recommendations—notably that of the salvage corps—certainly are deserv-

ing of adoption. The Associated Underwriters have referred it to a committee, and meanwhile defer their proposed raising of rates till 1st July, to see what the City Council will do. One deputation sent by the Council to enquire into fire appliances some weeks ago has not yet reported. Another is now visiting Milwaukee, negotiating about an engine. Some decisive result, in the way of action, may therefore be expected to follow the action of the underwriters.

—The competition of India, in wheat production, with other wheat exporting countries, is becoming a question of profound interest. As the Indian population mainly lives on rice, India could export a larger proportion of the wheat she grows than any other country. Any great extension of wheat cultivation there means an extraordinary addition to the European supply. The extension of the railway system, which is continually being developed, is the only thing wanted to ensure a large extension of wheat lands. The cultivator, though able to live chiefly on rice, will eat the little wheat he grows, unless he gets a certain price for it. The extending railways will secure him his price. There is, perhaps, no country from which so large an increase of wheat may be expected to be sent to Europe in the coming years as India.

#### WHEN IS A MAN THE WORSE OF LIQUOR?

About four ounces of whiskey per day, and that, too, diluted with forty ounces of water; such is the limit of alcoholic consumption, beyond which a man may not go without, in the opinion of scientists, incurring the reproach of drinking to excess. This means, of course, the average; some might be made tipsy by much less; others could take three times that quantity with comparative impunity and with much less water. In former days, physiologists considered that six ounces per day could safely be taken. In discussing the question "what constitutes alcoholic excess," the editor of the Quarterly *Journal of Inebriety* fails to arrive at a satisfactory conclusion. The want of today is a knowledge of the different alcohols and their different physiological and therapeutical effects. And Dr. Leffman, in the *Polyclinic*, also treats the subject, mainly from the experience of former writers. The general ground is, however, taken that alcohol is in excess when it can be detected unchanged in the *excreta* of the human body.

"Of course," says the *Pharmaceutical Journal*, "the amount that can be taken by different persons, without this result following, varies very greatly; but, with the average man, the limit is stated at one and a half ounces of absolute alcohol, during twenty four hours. (This amount corresponds with about four and a third ounces of ordinary Canadian whiskey—a moderate daily ration.) The author insists on the admixture of water in large excess, and would have us "drown the miller," as convivial language has it—one part of absolute alcohol in ten parts of water being the stated limit."

Some will not believe in the need of such a severe restriction, and will laugh at the learned men who say that one "stiff horn" of whiskey per day will hurt them. Possibly the effect of this much may not be perceptible upon a strong man; but the same dose of whiskey, "especially bad whiskey," as the Scot said, would upset the nerves and injure the mental machinery of a weaker man for a whole day. We are dealing

with averages; and it will be money in the pocket and health in the veins of many a man who is to-day indulging in his forenoon, noon and evening grog, if he shall mark the above conclusion of observant men and govern himself accordingly. The effect of alcohol upon the tissues of the human body is indicated in the recommendation to put "ten waters" to one's drink. That sounds very like a teetotaler's advice, but any person who understands the action of raw whiskey on the coatings of the stomach will hardly laugh at it. People of sedentary habit often take spirits in the day-time as a restorative after mental exhaustion. They had far better take a walk in the fresh air or take fifteen minutes' exercise with dumb-bells in the office. Prevention is better—and cheaper—than cure, and it may stop many a man's drifting into demoralizing habits if he be made to understand that the average human system cannot stand repeated strong doses of whiskey in a day without injury.

One meets with cases, in the mercantile and professional world, of men whose health is being steadily undermined by over work. Their nervous force is drained by constant labor in the counting-house or in the study, and they give the system no chance, by means of physical exertion or other recreation, to recover its tone. Ignorance sometimes, a mistaken view of duty often, pure negligence oftentimes of all, is to blame for these cases. The sufferings of such men are real, to be sympathized with deeply. Opium-eating, the chloral habit or whiskey-drunkenness result in such cases from the craving of the system for relief, and many a man has become a confirmed drunkard from over work of this kind.

There is a prescription in use in England for the cure of drunkenness by which thousands are said to have been enabled to recover themselves. The recipe came into notoriety by the efforts of Mr. John Vine Hall, commander of the *Great Eastern* steamship. He had fallen into such habitual drunkenness that his most earnest efforts to reclaim himself proved unavailing. At last he sought the advice of an eminent physician, which he followed faithfully for several months, and at the end of that time he had lost all desire for liquor, although he had been for many years led captive by a most debasing appetite. The recipe, which he afterwards published, and by which so many other drunkards have been assisted to reform, is as follows: Sulphate of iron, 20 grains; magnesia, 40 grains; peppermint, 44 drams; spirits of nutmeg, 4 drams. Dose, one tablespoonful twice a day.

A memorial to one of the inventors of the locomotive engine has just been placed in the church at Newburn, England. It consists of a window at the base of which is an inscription stating that it is dedicated by William Hedley, of Newton, to the glory of God, and in loving remembrance of his relatives interred in the adjoining churchyard, amongst whom are his father, William Hedley, of Newton and of Burnopside Hall, near Lancheater, Esquire; and his brother, Thomas Hedley, barrister-at-law also of Newton, Esquire. By the inventive genius of the former, the locomotive engine was first brought into successful operation, A.D. 1812 and 1813 at Wylam. At the bottom of the plate is the representation of a railway engine, and underneath are the words: "Drawing of the first locomotive invented by William Hedley, originally placed in Kensington Museum."

THE Congo trade has just taken a start. Several thousand bags of coffee, from the Portuguese dependency of Loango, have been sold to arrive in New York.

FOREIGN CURRENCIES.

The Customs Act having declared that all invoices of goods purchased abroad shall be made out in the currency of the country whence the merchandize is imported, and shall represent the true value of it, the Governor-in-Council being empowered to declare the value of such currency, there appears in the *Canada Gazette* last week a proclamation, giving a list of the monetary units of various countries, and the value of each in Canadian currency. All invoices of foreign goods made out in foreign currencies are to be reduced to Canadian currency for Customs purposes at the rates assigned in this table, which we subjoin :

Country.	Monetary Unit.	Standard.	Value in Canadian Currency.	Standard Coin.
Argentine Repub.	Peso .....	Gold and Silver	.96.5	$\frac{1}{20}, \frac{1}{10}, \frac{1}{5}, \frac{1}{2}$ and 1 peso, argentine and argentine.
Austria .....	Florin .....	Silver .....	.39.8	
Belgium .....	Franc .....	Gold and Silver	.19.3	5, 10 and 20 francs.
Bolivia .....	Boliviano .....	Silver .....	.80.6	Boliviano.
Brazil .....	Milreis of 1000 reis .....	Gold .....	.54.6	
Chili .....	Peso .....	Gold and Silver	.91.2	Cendor, doubloon and escudo.
Cuba .....	Peso .....	Gold and Silver	.93.2	$\frac{1}{10}, \frac{1}{5}, \frac{1}{2}, \frac{1}{3}$ , and one doubloon.
Denmark .....	Crown .....	Gold .....	.26.8	10 and 20 crowns.
Ecuador .....	Peso .....	Silver .....	.80.6	Peso.
Egypt .....	Piastre .....	Gold .....	.04.9	5, 10, 25, 50 and 100 piastres.
France .....	Franc .....	Gold and Silver	.19.3	5, 10, and 20 francs.
Greece .....	Drachma .....	Gold and Silver	.19.3	5, 10, 20, 50 and 100 drachmas.
German Empire.	Mark .....	Gold .....	.23.8	5, 10 and 20 marks.
Hayti .....	Gourde .....	Gold and Silver	.96.5	1, 2, 5 and 10 gourdes.
India .....	Rupee of 16 annas .....	Silver .....	.38.3	
Italy .....	Lira .....	Gold and Silver	.19.3	5, 10, 20, 50 and 100 lire.
Japan .....	Yen .....	Silver .....	.86.9	1, 2, 5, 10 and 20 yen, gold and silver yen.
Liberia .....	Dollar .....	Gold .....	1.00	Peso or dollar, 5, 10, 25 and 50 centavo.
Mexico .....	Dollar .....	Silver .....	.87.5	
Netherlands .....	Florin .....	Gold and Silver	.40.2	
Norway .....	Crown .....	Gold .....	.26.8	10 and 20 crowns.
Peru .....	Sol .....	Silver .....	.80.6	Sol.
Portugal .....	Milreis of 1000 reis .....	Gold .....	.1.08	2, 5 and 10 milreis.
Russia .....	Rouble of 100 copecks .....	Silver .....	.64.5	$\frac{1}{2}, \frac{1}{3}$ and 1 rouble.
Spain .....	Peseta of 100 centimes .....	Gold and Silver	.19.3	5, 10, 20, 50 and 100 pesetas.
Sweden .....	Crown .....	Gold .....	.26.8	10 and 20 crowns.
Switzerland .....	Franc .....	Gold and Silver	.19.3	5, 10 and 20 francs.
Tripoli .....	Mahbub of 20 piastres .....	Silver .....	.72.7	
Turkey .....	Piastre .....	Gold .....	.04.4	25, 50, 100, 250 and 500 piastres.
United States of Columbia .....	Peso .....	Silver .....	.80.6	Peso.
Venezuela .....	Bolivar .....	Gold and Silver	.19.3	5, 10, 20, 50 and 100 bolivar.

stead and pre-emption, is given for improvements in the colony, or for opening up the more inaccessible and less inviting portions, so as to secure as complete and speedy settlement as possible, for the enhancement of the value of their own estates in such a community. The odd numbered sections thus released will be promptly resold to the subscribers, in order to secure systematic and, therefore, speedy settlement of the whole tract." \* \*

More important still, the scrip issued by this company, as appears by the document now before us dated April, 1882, contains the following words:—"This scrip may be used for even numbered sections when five payments, or \$320 with the interest then accrued, shall have been discharged by prepayment, and the order of choice on such even numbered sections shall be the order of such prepayment."

A SERIOUS LIABILITY.

In a case decided on Friday last by the Ontario Court of Appeal, a principle is laid down as law, which to the ordinary layman is somewhat startling. The action in question was one by a mill owner on the banks of the Fenelon River against the proprietor of a steamboat which had been running on the river, for damages for destruction of the mill by fire; such fire having been occasioned as was alleged by sparks from the steamer. The evidence as to the origin of the fire was conflicting, but the judge who tried it determined in favor of the plaintiffs, and the Court of Appeal did not feel disposed to interfere with that finding. There was also conflicting evidence as to the care that had been taken by the steamship proprietor to prevent the escape of sparks, and as to whether or not under the circumstances he had been guilty of negligence. This evidence the Court of Appeal cast to one side; and laid it down as a principle that if the fire was occasioned by sparks from the vessel, the proprietor was liable for the damage caused even if he had exercised all possible care to prevent any loss from occurring. In other words it is enunciated as a principle of law that the steamboat proprietor was bound, at his own risk, to run his vessel in such a way as not to injure property along the banks; and if, notwithstanding the greatest possible care, a loss occurred, he was liable to make it good. What makes this an important decision in the public interest is that this rule is not laid down on the ground of anything peculiar to this case. The principle is said to be that a man who is running a conveyance on a public highway, whether by land or water, does so at the risk of being made answerable for any injury caused by the way in which he runs it. It is admitted, as we understand it, that there are some exceptions to this rule, notably where the business is carried on under legislative sanction, such as that of railway companies. In the case in question there was, it is held, no legislative sanction but merely the common law right to navigate a river that was navigable.

In laying down this rule the Court claims to follow English authorities. It was admitted however, that in a number States of the neighboring Union the courts had refused to follow these same authorities. As between English and American decisions, it appears, a Canadian court considers itself bound by the former.

We have no intention of discussing the legal point involved, and assume that the law of this country is as expressed by the Court of Appeal. It does seem to us however that the rule here laid down is unfair and should be altered.

If there were anything unlawful or unauthorized in the business that a man carries on, it might be proper enough to require him to be at

TEMPERANCE COLONIZATION CO.

In an action brought by John Clark against the Temperance Colonization Company some startling evidence was given. Fraud was charged against the company, but the charge was finally withdrawn, on a settlement being made, on the suggestion of Chief Justice Hagarty. The company, according to the evidence of the plaintiff, which was not rebutted, sold to him two even numbered sections which it did not own and had no right to sell. But the company was entitled to purchase for \$2 an acre such quarter sections bearing even numbers as the settlers on the adjacent quarter sections might not, after receiving their deeds, pre-empt. It is difficult to understand how the company could be in legal possession of whole even numbered sections at the time it made this sale, or, indeed, at any time. The company was the agent of the Government for the settlement of the even numbered sections; but it had no right to sell them. If there be any explanation of the conduct of the company it is a pity it was not made. Charges of fraud are easily laid; and they are made in about half these North West land cases, though they are seldom proved. But if a fraud really does occur, it ought to be exposed; and the fact that clergymen or other prominent citizens might be implicated in the wrong doing is no reason for hushing up the scandal, but rather a reason why the mask should be torn off. It is not surprising that this experiment in colonization, which was a plausible

scheme for making money, under a philanthropic guise, has not met the expectations of the promoters. They applied for 2,000,000 acres; but the company has been in default since June last, and is now entitled to no more than 213,000 acres. The misadventure is easily accounted for. Of the five or six millions of dollars invested in Manitoba and North West lands, by citizens of Toronto, it is doubtful whether twenty per cent. could now be realized on a forced sale. But the fact remains that some of the proceedings of this company, in spite of the settlement with Clark, appear to be entirely indefensible.

The following extracts from the company's report, submitted at the meeting held on 14th March, 1883, show an intention to make money out of the lands in a way never contemplated by the Government. We quote from the *Globe's* report:—

"As the quantity of land subscribed for, (\$5,000,000 worth) considerably exceeds our ability to supply from the 2,000,000 acre plot allotted to us, we have only issued scrip and accepted payment for the odd numbered sections in such tract, after reserving the most valuable portions for sites of towns, cities, etc. A large number of the subscribers, however, are consenting to settle on the even numbered sections and pay their subscriptions all the same for the benefit of the colony in which they are mutually interested—That is to say, whatever their subscriptions may exceed the amount necessary to cover the expense to the Government for home-

all risks consequent on his conduct of it. But where two men are carrying on different trades the fairer rule would appear to us to be, that laid down by the American courts, viz, that each party is liable for the consequences of his acts occasioned by want of proper care, but that apart from this i.e. as to accidents, each party takes his own risks. The Dominion Government has recently refused to hold itself responsible for damage done to the property of two farmers, by fire originating from the sparks of an Intercolonial R. R. engine. The Minister of Railways admitted that the claim was equitable; adding—incorrectly it now seems—but not legally admissible.

TO CORRESPONDENTS.

BEAVER; Lindsay.—We have not complete data, write J. Bell, Forsyth & Co., Quebec, for their circular, or to J. B. Snowball at Miramichi. We find in the St John, N. B., *News* of a recent date the following figures, which indicate the comparative cut of lumber in that Province this winter as compared with those of last year. They include, also, operations on the Aroostook and Upper St. John waters and in Maine, where the logging is mostly conducted by New Brunswick parties. The falling off is close upon one-half.

SUP. FEET.	1883.	1884.
Upper St. John.....	42,000,000	17,000,000
Aroostook River.....	70,000,000	36,000,000
St. John River (scattering)	12,000,000	8,000,000
Nashwaak.....	28,000,000	16,000,000
St. Croix.....	20,000,000	12,000,000
Grand Lake.....	12,000,000	7,000,000
Bay Shore (est'd).....	25,000,000	14,000,000
T. W. Miramichi.....	90,000,000	50,000,000
S. W. Miramichi.....	36,000,000	17,000,000
Restigouche.....	15,000,000	6,000,000
North Shore (scattering) ..	36,000,000	20,000,000
Total.....	386,000,000	203,000,000

S. B.; Kingston.—With respect to the weather prevailing in the Canadian North West, Major Bell, of the Bell Farm at Indian Head, N.W.T., telegraphed on Monday last:—"The weather here is most favourable for farming, and two weeks earlier than last season. A full staff is at work in the fields." Further west, near the Rocky Mountains, we hear that the spring opened still earlier.

N. W. R.; Kincardine.—Glad of the suggestion. We have procured the information and print it to-day.

T. D. K writes as follows:—"I am twenty-eight years old, and am offered to be insured for \$1000 for fifteen years at \$32.25 per year, Tontine plan. At the end of that time I am to have my choice of \$736 00 cash or of a paid-up policy for \$1000, and \$29.00 per annum as long as I live, or if I am in a healthy state a paid-up policy for \$2,060. Can the North-American company carry out these terms, and is the system, which I think well of, a good one.

[The Tontine system is workable, and the company named is respectable. The terms are not materially different from those of other companies doing like business. For example. The Equitable Life while charging \$34.30 per annum gives a larger cash bonus than the one offered here.]

—An enquiry was made in Parliament, a day or two ago, by Mr. Deejardins, with respect to the recent action of the Newfoundland legislature, threatening retaliation against Canadian trade, to which the Finance Minister replied that the matter is engaging the best consideration of the government, and that communications on the subject have been received from the Montreal Board of Trade and Corn Exchange.

—On Monday last, at a meeting of the directors held to discuss a structure for the Bureau of Arts and Manufactures in Quebec, a resolution was passed declaring that the time had arrived when a building to be used for their schools should be erected at once. A deputation was appointed to proceed to Ottawa in connection with the project. Hon. Senator Ross has given ground to erect the institution, and upon it is sure to receive aid from some manufacturers.

—Exports from Hamilton to the United States during March, as declared in the United States consulate, were of the value of \$109,605.

ARTICLES.	VALUE.
Animals.....	\$ 7,350 00
Barley.....	20,964 61
Books.....	1,000 00
Clover seed.....	10,000 00
Hides, skins, etc.....	7,018 72
Household goods.....	4,404 00
Lumber.....	15,459 25
Machines.....	5,288 74
Malt.....	9,261 15
Tea, Japan.....	22,130 79
Tobacco.....	1,184 85
Wool.....	2,505 93

To these items must be added those of peas, turnips, herrings, and cotton waste, and miscellaneous articles.

—Returns from the following cities as to March Customs receipts show the reduced volume of imports this spring compared with last:—

	1884.	1883.
Montreal—customs.....	\$537,073	\$645,496
Toronto.....	285,273	344,744
St. John N.B. ".....	76,362	104,974
Halifax.....	166,595	215,220
Ottawa.....	22,539	.....
Kingston.....	15,214	.....

—Mr. George Denoon, formerly secretary to the Canada Fire and Marine Ins. Co., and pretty well known in insurance circles, has been appointed manager of the Canadian department of the British America Ins. Co., and has taken his place in that institution.

EXTRACTS FROM THE REPORT.

BY MR. ALFRED PERRY, UPON THE WATER SUPPLY AND FIRE APPLIANCES OF TORONTO, MADE AT THE REQUEST OF THE TORONTO BOARD OF FIRE UNDERWRITERS.

"The modern means now adopted by the most important cities and towns on this continent, demand from those interested in the suppression of fire, an amount of energy and intelligence, more than was the case, or required formerly, ere the introduction of the Steam Appliance, Fire Alarm Telegraph, and permanent paid organizations. The want of intelligent heads of departments completely destroys the efficiency of the existing costly appliances as now kept up.

The first impulse to move the Fire Department should emanate from the police, by being on the alert night and day, in discovering fire at the first inception, and then using the Fire Alarm Telegraph to convey the fact to the firemen, whose duty it is to be waiting to respond to the signal. They, on their part, can or subdue a fire unless they can obtain an ample supply of water. Toronto has at its command, Police, Fire Alarm Telegraph and water. The question then is, wherein lies the alleged inefficiency?"

Referring to the false alarms of fire given, with a view of testing the efficiency of the police in giving prompt alarm of fire, the report goes on:—"This last test, you will observe, took place at an early hour, and probably on the most public thoroughfare of your city, demonstrating as it does, that the first essential branch of your City organization to whom is entrusted the duty of discovering fire and indicating it to the next department, is not to be relied on so far as those two tests can be taken as any indication. This being so, the Fire Alarm Telegraph the Fire department as well as that of the Water, is of secondary importance. I followed up my investigation as to how far the Police force of

your city may be found to work in thorough accord with their duty in case of fire.

On this point I have but one opinion, and that is that they believe that their duty is to sound the alarm, but they do not feel their responsibility to the city in this particular as they do in being guardians of the peace. From the head of the central station I could not obtain the slightest record of how many fire alarms were given during the year, or any given period. In talking with the lieutenant and others then present, I gathered from them that such information ought to be obtained from the chief of the fire brigade; they were a separate body governed and controlled by commissioners; they had no interchange of duty or communication with the fire or water department. I would urge on you, from this point, to insist that in future that the police should feel their position towards the citizens and property holders as much to be on the alert for discovery and suppression of fires as it is to prevent crime. They should be held as responsible for not sounding an early alarm as if they permitted a robbery. Each man should be in possession of a key, with his number on it, so that should he give the alarm none but the chief of the fire brigade should be allowed to release the key from the box. In this way the police would feel that there was a record kept of who gave the alarms, whether they or not. In every city that I have extended my inspection to such record is kept. During the past year I availed myself of the police record of Montreal, where I find that the police there gave 82 alarms out of 253 fires, showing the workings of the department.

The city should be divided into districts. At the first alarm the Sergeant of the nearest police station should proceed with his men to the fire, each station providing ropes.

If a second alarm is given, the men of the next nearest station should proceed to the fire in the same manner.

If a third alarm is given, all men should proceed to the fire.

If the alarm is given by the police, the man should remain at the box, till the arrival of the fireman to inform them as to where it is, should it be required.

Each key should correspond with the sub-constable's number.

Every constable should know where the alarm boxes are situated.

The principal duties of the police at fires, consist in giving help to the firemen, in saving life and property, in watching over property saved from the flames, in preventing robberies, maintaining order, in clearing the streets by roping off the crowd, and in taking special care of the hose, by preventing people and vehicles from passing over them, or otherwise interfering with them.

CHIEF ENGINEER.

"I find it difficult to learn where or with whom is the duty, if not responsibility, of the proper suppression of fires. I find one chief has or is supposed to have an office, which should be in the city hall, the other in no particular locality, but he may at times be found in one of the fire stations. In no other city does this state of things exist, and it should not be permitted in yours. The head of the department to whom the lives and property of Toronto are intrusted for protection, should be equal to its requirements. There is far more responsibility, ability, and attention required from him previous to a fire than when working at it.

The Chief should have his office in a prominent position at the city hall, and should when not at fires be found there as regular as clock work at certain given hours during the day. He should have in the office a telephone and telegraph communication with each fire station, water works, pumping house, work shops and offices, as, also, the central police office. He should have placed in a prominent position before him at the office, a water pressure gauge that would indicate the quantity and pressure of water in or over any section of the city night or day, as well as the pumping house. By such means he would be in a position to know what water is at the disposal of his department to check fire at its inception.

FIRE ALARM TELEGRAPH.

"Since the introduction of this part of our fire appliance, the city has largely increased in size and population, and has largely outgrown the capacity of the existing apparatus. Four circuits, as now, are totally inadequate. Twelve or fifteen would be no more than ample to meet the future increase of the city. To do this the present work would have to be entirely recon-

structed. \* \* It is proposed, I am informed, to place over each signal box illuminated letters to indicate more clearly at night where the key to open it is to be found. I would wish to point out a further simple arrangement of having the street lamps that are close to the box, glazed with bright colored glass. This, at night, if lit up would be the means of more readily pointing out the existence of the box which is now little known to the general public.

THE FIRE BRIGADE AND ITS APPARATUS.

"I visited the several fire stations, and was much impressed with what came under my notice—the lavish expenditure involved in the purchase of the apparatus, as well in maintaining the same, in such efficient order. The men's comfort is not neglected—no expense is seemingly spared in this direction. The men are as a rule smart, able and intelligent, and seemed to be thoroughly up in their calling. This being the case, I naturally endeavoured to discover where lay the cause of our anxiety, in reference to the general impression that there existed a state of inefficiency in suppressing fires in Toronto. Having satisfied myself that there existed a strong desire with Alderman Farley and the other members of the Fire Committee to have your brigade both in apparatus and men, second to none on this continent, I have taken considerable pains to find out, as far as possible, if there is any improvement to be suggested and acted on to put your fire and water department in such a condition as to have it *thoroughly efficient*. To my mind it can be so, and that at no extra large expenditure. To accomplish this, you will require to have but one head or chief of the fire department. You now have two gentlemen. One is officially known as the "chief of the fire department," the other "chief of the fire brigade." Where the distinction begins or ends I cannot surmise.

"One of the chief causes for the complaints of broken or imperfect hose, is too often caused by the recklessness with which sleighs, trucks, waggons or carts are permitted to be driven over them during their use, either at a fire or on any other occasion. This evil should be at once remedied; with any well developed force (police or fire) this should not occur. Another cause of destruction of hose is the nipples or nails of the horses' iron shoes, which are sharp, and, when the pressure is on, they cut into the rubber. There should be no half measure on this point to have it prevented. All traffic should cease in the immediate vicinity during the time of the fire. Even the firemen should understand that they should be more guarded than permit their own horses or vehicles to come in contact with it.

The best new hose can be burst by suddenly opening the hydrant. There is, at all times, a large amount of air in the barrel of the hydrant and hose. By suddenly opening the valve, should there be a pressure of 90 or 100 lbs, something is most likely to give way. This pressure acts very similarly to a battering ram. The regulator nozzle is not required, and should be abolished.

SALVAGE CORPS.

I was surprised to learn that your city is without a salvage company. A fire organization such as yours cannot be considered equal to the claim you have on it for suppressing fires, saving life or preventing uncalculated damage to the contents of stores or dwellings without one section at least being specially equipped for this purpose. Chicago, St. Louis, and I may say every city of importance, takes great interest, as well as pride, in this branch of the service. I avail myself of Captain Buckingham's annual report on this branch of the Montreal fire organization during the year 1883, to give some idea as to its importance in saving life and property. There were 253 alarms and fires. The salvage section responded to all, spreading 574 covers, and extinguished 52 fires with the small portable Babcocks, without the other section of the brigade being required to use their appliances. During the same period they rescued from death by suffocation or fire, four children, two women and two men. It is impossible to compute the saving of capital effected by this company during the same period in Montreal, but it has been considerable.

Toronto should have a like organization, to be stationed in the central part of the business portion of the city. It should go to all fires and be the first to put in an appearance. Light waggons, and well-trained Canadian ponies and light apparatus, such as would effectually equip it, would cost:—

One waggon .....	\$ 800 00
Two horses .....	400 00
50 Covers at \$15 each.....	750 00

Two fire extinguishers.....	100 00
One set of double harness.....	50 00
Two folding ladders.....	15 00
One door opener.....	15 00
Two hooks.....	4 00
Two axes.....	4 00
Jumping sheet.....	10 00
Medicine chest and contents.....	30 00
Sundries, bags, nails, hammers.....	20 00

Total .....	\$1,693 00
The cost of maintaining it in good order will be about the following per annum:—	
Clothing for men.....	\$ 300 00
Three men at \$600 per annum.....	1,800 00
Captain in charge.....	800 00
Horse feed and shoeing for year.....	250 00
Repairs .....	100 00

Total .....	\$3,250 00
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WATER DEPARTMENT.

"I endeavored to ascertain why it was that there was a want of water and ample pressure at the fires which destroyed the elevators and Erskine Church. Neither department could explain it, or if they could, they refrained from doing so. From the engineer at the pumping house I learned that the firemen used the hydrants in the immediate vicinity of the church, which was fed from a 4-inch pipe that connected between the two parallel streets from a 12-inch and a 6-inch pipe. It is universally admitted that there was a want of water as well as pressure, but as to the amount of pressure there is no record. Had each fire station been in possession of a water gauge it could have been known, and the neglect in having ample supply would have been brought home to the persons employed to attend to it. The head of the fire department would be in a position to have shown clearly, where, and with whom the neglect lay, and could have taken such measures as to obviate it in future. So far as I could discover these are most essential points that never enter into the minds of the chiefs as a part of their duty or business. They go to a fire, and expect to be furnished with ample water and pressure. If it is not available, they simply desire to have it otherwise when again called out to suppress the succeeding fire.

On this point permit me to instil into your minds that it should be the duty of the chief to find out why there was not an ample supply of water at his disposal. He knew there was a deficiency, and through it there was a severe loss to the city, as well as to the underwriters, and that it might have been prevented; or, if not, then it should not be permitted to be repeated. The Chiefs are entrusted with the protection of the city from fires. They might as well neglect to have their men, hose, or other apparatus taken to the fire, as neglect to notify the Mayor or the Fire and Water Department that there was inexorable negligence on the part of the Water Department, to furnish their branch of the municipal service with water to extinguish fires

"Let the responsible heads of each department understand that it is by a combination of the Police, Water and Fire organizations working and "pulling all together," and not separately, that you can hope to have fire losses reduced to a minimum point, or be protected against further casualties. If the police are not active in giving the alarm, the telegraph is of comparatively little value. Should the engineer in charge of the pump neglect to have his steam up, the firemen cannot extinguish a fire at its inception, nor can they be expected to confine it to a small compass. The alleged inefficiency of your fire and water supply in Toronto may be traced to the (lack of?) combined working of the three departments, and not to any one separate organization exclusively. The responsible heads should have their head office in one building, and be in constant communication, and consult and examine minutely into all reported defects immediately. I need scarcely inform you such a practice does not exist at present. Your city has, beyond a shadow of doubt, the foundation for ample protection against fire, if those intrusted with these departments attend more minutely to the requirements.

"The pumping power of your works is large and ample, being as per engineer's published report for 1879 and 1882, equal to 12,000,000 gallons, whilst the consumption is only an average of half this quantity, viz., 6,000,000 gallons. Presuming these figures to be reliable, there must be some radical defect, or the want of water and power would not be so evident to the degree you complain of at the recent fires.

"The engine and pumps of the water works forced during the month of January, 1884, into the reservoir or city mains 10,871,438 gallons per twenty-four hours. In the year 1883, same month they gave 8,068,208 gallons, showing an increase of 2,803,230 gallons on this year's consumption. Toronto, with a population of 100,000 had actually pumped into it 374,428 gallons per day more, this year, than Montreal with a population of 160,000. The water pumped by the water works of the latter averages 10,500,000 gallons every twenty-four hours. The following table will more fully illustrate the loss of power and water in Toronto in excess of the cities enumerated, all using much similar pumping apparatus:

Toronto .....	108 gallons per head.
Montreal.....	65 " "
Cleveland .....	54 " "
St. Louis, U.S. ..	43 " "
Cincinnati .....	53 " "
Philadelphia .....	53 " "

"Permit me to say in conclusion, that the cost of lifting and relaying the 12-inch pipe from King street to the Esplanade, the purchase and putting down the 16 inch main on King street, making the connection at pumps, and placing the large cut-off valves and gates, would amount to the sum of forty-six thousand dollars.

"If the suggestions in this report are adopted by your Council, it will in the future render it almost impossible to have any extensive fires, or loss from them.

"The fact of your city having a reservoir situated three miles from the engine or pump-house, containing 40,000,000 gallons, at an elevation of 220 feet, or that the existing pumps can force at the rate of 12,000,000 gallons per twenty-four hours, it cannot give you the requisite amount of water demanded for fire purposes; or did you double these in capacity, it would not remedy the difficulty. What is wanted for the suppression of fire is an ample supply of water in any given section or street of the city, at the shortest possible notice. You should impress on your Council the necessity that, in future, no pipes less than 8-in. should be put down in any street where a hydrant is to be employed; and that, in several of the existing street, the 6-in. should be gradually taken up, and replaced by 10 in. ones. If this principle is acted on, the same pumps would fill them and keep them filled, as they do with the 6 in. or smaller ones now in existence."

THE NEW DOMINION LINE STEAMER

The sixth vessel built by Messrs. Connell, of Glasgow, for the Mississippi and Dominion Steamship Co., limited, is the *Vancouver*, which was launched on the 13th March, and is intended to sail on the 8th May. She is 430 feet long, 45 feet beam, and 33 feet h'd. She registers 5,300 tons, and is a four decker. Eight water-tight bulkheads are carried up to the main deck. The sanitary arrangements for male passengers are under a long turtle back forward, and for the women and children under the turtle-back aft; the steerages are well ventilated and lighted. The single men are berthed on the forward part of the ship, and the single women are berthed aft in charge of an experienced matron. Married couples in centre. Accommodation is provided for 160 saloon passengers, thirty second cabin, eighty-eight intermediate, and 1,200 steerage. Electric light is supplied to all parts of the ship, the system being that of Messrs. Siemens Bros. & Co., London, combined with Swan's lamps. The provision for the intermediate passengers is much superior to what has hitherto been thought good enough, and is more like second cabin, there being not more than four berths in a state room; for this class there are provided male and female bath rooms, pantry, and a spacious sitting-room. The state rooms are unusually large, several of them fitted with family or honeymoon beds. The state rooms being in a single line along the side of the ship makes them airy, light, and cheerful—a great desideratum to passengers. The berths are fitted with Rawcliffe's patent wire-woven mattresses, which adapt themselves easily to the sleeper's form, and are most comfortable.

The great stability and easy motions of this ship, like her sisters, the *Sarsia* and *Oregon*, are sure to prevent vacant places at table, and to contribute much to the comfort of the passage. The promenade deck is 188 feet long, without any obstruction whatever. There is ample promenade room on the main deck for intermediate and steerage passengers. The smoking room is on bridge deck, and is a

very cosy place, smokers can have as much fresh air as they desire to admit. The rig of the ship is square sails on the two forward masts, and fore-and-afters on the two after masts; she can spread a large surface of canvas when the wind blows fair. The ship is steered by Harrison's patent steam steering gear, the machinery placed aft, where either the hand gear or steam gear can be used at option; connecting also by steam pipes with the wheel-house in front of the bridge, where the quartermaster is always under the eye of the officer in charge. By this arrangement, the steering amidships is rendered noiseless. The model of the ship is of medium fineness, with a good lifting bow, which will prevent her plunging heavily in a sea way, and enable her to maintain her speed in heavy weather. The engines and boilers have been made by Messrs. J. & J. Thomson. The engines are of the three cylinder type, the high pressure cylinder being fifty-eight inches diameter, and the two low pressure cylinders being eighty inches each, and the stroke sixty-six inches; the boilers being six in number, having thirty furnaces, forty-six inches diameter. It is expected that the "Vancouver" will prove one of the fastest vessels in the Canadian trade. The hull and engines were constructed under the supervision of Mr. William Glover, the company's consulting engineer. Captain C. J. Lindall, favourably known for his courtesy to passengers, and success as a navigator, while in command of the steamers "Brooklyn and Sarnia," has been appointed to command the "Vancouver."

STOCKS IN MONTREAL.

MONTREAL, April 5, 1884.

STOCKS.	Lowest Point in Week.	Highest Point in Week.	Total Transac'n in Week.	Buyers.	Sellers.	Average Price Week Date, 1884.
Montreal .....	193	195	969	193	193	200
" x. d. ....	188	191	750	189	189	197
Ontario .....			8	108	104	112
People's .....				6	65	80
Molson's x. d. ....				115	122	122
Toronto .....	189	185	363	188	185	185
Jac. Cardier .....						
Merchants .....	11	11	161	114	115	123
Commerce .....	126	127	510	126	127	133
Eastern Tys .....				111	114	
Union .....				69		
Hamilton .....						
Exchange .....						150
Mon. Tel. x. d. ....	117	118	360	116	118	120
Dom. Tel. ....				86	90	
Rich. & O. ....	63	65	1361	63	64	71
City Pass .....	121	122	1930	122	123	
Gas .....	189	190	1600	B	C	
" x. d. ....	180	184	1787	179	180	172
B. O. Ins. Co .....						

THE FORTH BRIDGE.

The engineers report that the contractors, have practically completed their arrangements for the manufacture of the large spans and for the grading of the great piers. Nearly the whole of the required machinery is on the ground, including twenty steamboats and barges of different classes, more than fifty steam and hand cranes, and about 80 steam engines, some of which are to be used in driving the machinery, others for working the electric lights, and others again for compressing air for the pneumatic foundations and rock drills. At Inch-Garvie and on the north shore there are temporary iron stagings for the purpose of landing material &c. The value of the plant and temporary works at present executed is estimated at about £180,000. One of the large cantilever end piers is partly built, and the coffer dam for the other is ready. On the Fife shore one of the main cylindrical piers is half built, and at Inch-Garvie the rock is excavated and the iron caisson is in position for another cylindrical pier, while on the South Queensferry shore the first of the great diving-bell caissons is resting on the launching ways where it is being riveted up. The approach viaduct girders are being made at Glasgow, and the erection of this portion of the work will shortly be proceeded with. Siemens Martin steel will be used for the bridge. The contract time for the completion of the work is five years from the commencement.

—The Montreal Warehouse Company held its annual meeting on the 5th inst, when the old board was re-elected:—Andrew Allan, John S. Hall, W. M. Ramsay, A. W. Ogilvie, and Thos. Davidson. Mr. Andrew Allan was again chosen president, and John S. Hall vice-president and managing-director for the current year.

HUDSON'S BAY COAL.

Mr. Huffman, chemist of the Geological Survey of Canada, analyzed a specimen of anthracite, from Long Island, on the east coast, with the following result, as we learn from the *Selkirk Herald*:

Fixed carbon .....	94.91
Volatile combustible matter .....	1.29
Water .....	3.45
Ash .....	0.35
Total .....	100.00

Mr. Huffman reported also on the composition of the Moose River lignite, as follows:—A piece of this lignite, immersed in water for over three days, remained apparently unaffected, it had not disintegrated, nor imparted any coloration to the water.

This specimen having been kept in laboratory for months, may be regarded as having been thoroughly air-dried.

Two approximate analyses by slow and fast cooking gave:

	Slow Cooking.	Fast Cooking.
Fixed carbon .....	45.82	44.03
Volatile combustible matter ..	39.60	41.39
Water .....	11.74	11.74
Ash .....	2.84	2.84
Total .....	100.00	100.00

—What liberties will not advertisers take with the human form divine in aid of their schemes? Says the *New York Times*, "the travelling sandwich," which consists of a man incased between two long boards, on which are depicted the merits of Stickem's Stomachic Solvent or Potter's Purgative Pills, has become a nuisance of long standing, or, more strictly speaking, perambulating. Of later date are the colored gentlemen arrayed in tawdry finery and tinsel, like the circus clowns of old, and the bogus Nubians and Indians, duly tinted, who are walking advertisements of dumb bells, Indian clubs, and cheap restaurants. A milder form of the movement was exhibited in the cases of other colored gentlemen, elegantly,—not to say ultra-fashionably—attired, whose shirt collars of heroic dimensions bore testimony in the largest of type, to the extra quality of Somebody's Soap. From marking the dress they got to marking the person itself, and a Boston man originated the device of tattooing men's bodies with advertisements, pictorial and otherwise, of tobaccoists, the object being to put the tattooed men on exhibition in museums. But all these schemes fade into insignificance beside the one now reported in London, England where an enterprising patent medicine dealer has printed a call for twenty bald-headed men willing to have an advertisement of his precious nonstrum burned on the back of their heads. And although perhaps this not what he intended, it may be that the advertiser will actually receive responses from persons who are willing to be branded—for a consideration.

Commercial.

MONTREAL MARKETS.

MONTREAL, April 2nd, 1884.

We cannot yet record any solid improvement in business as a whole, and there is no doubt that the bulk of the spring trade will be done later than usual this year. Poor communication in country parts, is a great drawback. Though remittances cannot be called satisfactory, no serious shortage on April 4th payments is feared. The numerous failures which some predicted for March, have not happened, and the cautious policy on all sides during the fall and winter has doubtless worked beneficially. There is a plentiful supply of money available, call loans being made at 4 to 4 1/2 per cent., regular discount rate 7 per cent. Sterling exchange is quiet but firm, at about 9 1/2 for sixties; the city is reported to have bought a considerable block yesterday, at a shade under 9 7/16ths.

ANDES.—Receipts from the first of the year to April 1st, have been 1,419 barrels of *Pots*, 142 of *Pearls*, making 1,561 brls. in all as against 1,795 brls. for the same period of 1883. To show how light the export movement has been, we need only quote the figures of stocks in store, which on April 1st, were 1926 brls. as against 1,182 brls. on same date last year. Prices remain on the same level, \$4.20 to \$4.25 being the quotations for No. 1 *Pots*.

DRY GOODS.—There have been rather more buyers in the market since last writing, and some houses report several busy days, though the parcels bought were in no case heavy. City retail trade has not thus far been remarkably brisk, and local dealers have been buying more lightly than usual. General remittances have bettered a little, but some houses report a good many applications for indulgence on 4th of April payments, and this from people considered pretty sound. There does not seem to be any general apprehension however, as to the manner in which the day will pass.

DRUGS AND CHEMICALS.—The market presents little change, but business is perhaps a little better. Bleaching powder is in very light supply, but other heavy chemicals are not any scarcer than usual at this season. We quote *Sal Soda*, \$1.20 to 1.25 per 100 lbs.; *Bi. Cb. Soda*, \$2.50 to 2.60; *Soda Ash* \$1.50 to 1.75; *Bichromate of Potash* per 100 lbs., \$10.00 to 11.00; *Borax* refined, 12 to 13 1/2c. *Cream Tartar* crystals, 80 1/2 to 82c.; do ground 36c. to 38c.; *Tartaric Acid*, 57 to 60c. per lb.; *Caustic Soda*, white, \$2.40 to 2.60; *Sugar of Lead*, 11 to 12 1/2c.; *Bleaching Powder*, 3.00; *Alum* \$1.80 to \$2.00; *Copperas*, per 100 lbs., 90c. to \$1.00; *Flowers Sulphur*, per 100 lbs., \$2.90 to \$3.00; *Roll Sulphur*, \$2.40 to \$2.60; *Sulphate of Copper*, \$6.00 to \$6.50; *Epsom Salts*, \$1.25 to \$1.40; *Saltpetre*, \$9.00 to 9.50; *German Quinine*, \$1.50 to \$1.65; *English and American do.*, \$1.75 to \$1.90; as to makers, per oz. bottles: *Opium*, \$4.00 to \$4.25; *Morphia*, \$2.15 to \$2.30. *Gum Arabic*, sorts, 33 to 35c. *White*, 40 to 55c.

FURS.—The Mink sales at Sir Curtis Lamson's last week resulted very poorly, very few skins being sold indeed. There has, in consequence being a serious decline, and shippers will buy very cautiously. The result of the *Fur Seal* sales taking place this week, has not been learned at moment of writing. Wholesale manufacturers are very quiet. We quote *Beaver*, \$3.00 to \$3.50 per lb.; *Otter*, \$9.00 to \$12.00; *Bear*, large, \$9.00 to \$12.00; small, \$4.00 to \$7.00; *Cub do.* \$3.00 to \$5.00; *Fisher*, \$4.00 to \$6.00; *Red Fox*, \$1.20 to 1.35; *Cross do.*, \$3.00 to \$7.00; *Mink*, 50c. to 1.00; *Marten*, \$1.00 to \$1.20; *Muskrat*, (winter) 12 1/2 to 14c. \$1.25; *Muskrat*, (winter) 12 1/2c. (spring) do. 18 to 20c.; *Skunk*, 40 to 60c.; *Raccoon*, 50 to 80c.

FLOUR.—The market has maintained a uniformly dull tone since last report, and the trade done has been purely a local one. We quote *Superior Extra*, \$5.55; *Extra Superfine*, \$5.25 to \$5.30; *Fancy*, \$5.00; *Spring Extra*, \$4.90 to \$5.00; *Superfine*, \$4.25; *Canadian Strong Bakers*, \$5.25 to \$5.50; *American ditto*, \$5.50 to \$5.55.

GROCERIES.—Business continues on the dull side, and travellers are not encouraged by many or large orders. The general break-up of the country roads has much to do with the state of affairs. Country dealers are averse to laying in heavy stocks, but wholesalers are looking for a very fair spring trade, though it will likely be late. There was quite a drop in *Japans*, in the New York market last week of about seven cents, and the feeling was quite panicky, but the market has since recovered some three to four cents. Prices here have not been affected, as stocks, as a rule, are light, and the local market has always ruled below the level of that of New York. The price of *raw sugars* has rarely been so low as at the present time, and *refined sugars* are perhaps a shade easier than they were, as we hear of some exceptional lots being sold by refiners a shade under 8 1/2c.; bright yellows are still scarce. A few small lots of *Porto Rico* grocery sugars are to hand, and are quoted at 6 1/2 to 6 3/4c. *Fruits* are dull and cheaper; some sales of off brands of *Valencias* have been made at 5c.; good reliable brands sell at 5 1/2 to 6c.; currants, 5 to 6c.; in *Malaga* fruit nothing doing; *Figs* are getting scarce, and were to 13 to 15c. in boxes, pulled figs 7 to 7 1/2c.; *prunes* in fair supply at 5 1/2 to 6c. In *Spices*, pepper continues high, nutmegs a little cheaper, other lines unchanged. *Rice* at the moment scarce, and will be so until fresh cargoes for the mill come in. *Coffees*—No stocks, and nothing doing in *Rio*; *Jamaica* is the only coffee in demand, and that in light supply. *Syrups* are low; stocks large, and demand small, which differs from the usual experience at this season. There appear to be stocks of dark syrups, while any demand there is for light; molasses still 43 to 44.

LEATHER.—Sole leather continues firm at the slight advance recorded last week, and considerable sales are reported. Quebec men have been ready buyers the last several days. Splits are in better demand, and latest account sales from

England show fair prices realized. Local shoe men are looking around a little more after stock, but are not buying at all freely yet.

**METALS AND HARDWARE.**—Rather more is doing in metals, but all in small transactions and trade is still far from lively. The market in Britain is reported very steady, with little movement, and neither side disposed to yield. Warrants are cabled at 42/5d., being within a penny of last week's figures. Tin plates are rather firmer; IC is scarce and decidedly higher, nothing being obtainable under \$5. Bar iron continues on the low basis of \$1.85 to \$1.90. In general hardware there is not very much more doing. Country stocks are reported as fuller than usual at this season; orders from the West can hardly be called better than sorting orders, though some fair ones are reported from the East. Payments are stated to be moderately good. We quote as before.

**PROVISIONS.**—In *Pork* business has been light. We quote Canada *Short Cut* \$21.50 to \$22.00; *Western Mess* \$21.00; *Hams* 13½ to 14½c.; *Bacon* 13 to 14c.; *American Lard* 12½ to 13c.; *Canadian do.* 12 to 12½c. In *Butter* there is only a light local trade doing, with full supplies. We quote *Townships* about 21c.; *Morrisburg* 18 to 20c.; *Western* 14 to 18c. *Cheese* 13 to 14c., for best makes, *Eggs* 22 to 23c.

**OILS AND PAINTS.**—*Linseed oil* not so firm as it was, and is selling at from 56 to 57½c. for raw as to lot; boiled about 60 to 61c. *Seal*, too, is easier, probably due to the fact that very favorable reports are to hand of the success of the sealing fleet, as well as owing to a very fair sized lot having recently been thrown on the market. Holders still ask 72½c. in wholesale lots, though some claim it can be had cheaper, pale vat and straw are in very light demand. *Newfoundland Cod* is quoted at 65 to 67½c.; *Gaspe*, 62½ to 65c.; *Cod Liver Oil*, \$1.85 to \$1.90; *Olive Oil* \$1.05 to \$1.10. *Turpentine* is a little lower in the south and quotes at 52½ to 55c. There has been no increase of activity among paint and color men yet, and prices continue exactly the same. We quote: *White Lead*, (genuine and first-class brands only) \$6.50 to 7.00; No. 1, \$5.75 to 6.25; No. 2, \$5.25 to 5.75; No. 3, \$4.75 to 5.00. *Dry White Lead* 6 to 6½c. *Rad do.* 5 to 5½c. These prices for round lots. *London Washed Whiting* 60 to 65c.; *Paris White* \$1.25 to 1.50; *Cookson's Venetian Red* \$2.00 to 2.50; *Yellow Ochre*, \$1.50 to 1.75; *Spruce Ochre*, \$2.25 to 4.00 as to quality.

**FISH.**—There is really very little doing in this line now, dealers are all pretty well supplied, wholesale stocks are light, and prices are nominally just what we last quoted.

**SALT.**—There is no movement to note. We repeat former prices: *Tens*, 57½c.; *Elevens*, 50 to 52½c.; *Twelves*, 45 to 47½c.; *Factory Filled*, \$1.25 to \$1.40; *Eureka and Ashton's*, \$2.40.

AMERICAN MARKETS.

NEW YORK, April 2nd, 1884.

Cotton opened this morning, with futures four to five points higher than closing prices yesterday. Sales were made at opening call of April at \$11.40 to \$11.45c.; May \$11.57 to 11.60; June \$11.71 to 11.75; July \$11.85; August \$11.95; later months lower. 12,800 bales were sold at opening call, and up to 11.30 a. m. the market was active, and prices had advanced five points over the opening figures. Spot cotton is called firm at 1-6 higher.

CHICAGO, April 2nd, 1884.

Wheat unsettled. April, 82½c. 83½c.; May opened at 88c., closed at 87½c.; Flour dull; Corn for May opened at 56 and June 56½c.; the latter closing at 55½c. Pork, May delivery, opened at \$17.87½ and closed at 20c. lower; Lard was \$9.25 for May at opening, declining to \$8.95.

ENGLISH MARKETS.

LONDON, April 2, 1884.

Beerbohm's report says:—Floating cargoes—Wheat and maize, slow. Cargoes on passage—Wheat and maize, heavy. Mark Lane—Wheat and maize, slow. Good cargoes red winter wheat off coast, 38s. 6d. to 39s.; was 38s. 6d. Good cargoes No. 1 California wheat off coast, 38s. 6d.; was 38s. 6d. to 39s. English and French country markets, quiet. Imports into the United Kingdom the present week—Wheat, 195,000 to 200,000 qrs.; maize, 125,000 to 130,000 qrs.; flour, 220,000 to 225,000 bbls. Liverpool—Spot wheat, dull; No. 1 California wheat, 7s. 10d.; No. 2 ditto, 7s. 7d., both a penny cheaper; red winter, 8s.; spring 7s. 11d.; maize,

4s. 9½d., all unchanged. Paris—Wheat and flour, quiet.

Liverpool, Apr. 2.—Flour, 10s. to 11s. 6d.; spring wheat, 7s. 9d. to 7s. 11d.; red winter, 8s. to 8s. 6d.; No. 1 California, 7s. 8d. to 8s. 4d.; No. 2 California, 7s. 4d. to 7s. 7d.; corn, new, 4s. 9½d.; old, 5s. 1d.; barley, 5s. 6d.; oats, 5s. 5d.; peas, 6s. 8d.; pork, 73s. 6d.; lard, 46s.; bacon, 46s. to 46s.; tallow, 38s. 8d.; cheese, 70s.

The Cotton market opened this morning for spot cotton firm, with a good demand; middling uplands, 6 1-16d; middling Orleans, 6 3-16d. Sales 14,000 bales, and receipts 15,000 bales, of which 13,800 bales were American. Cotton for future delivery opened with an apparent quieter feeling, but has since become firmer; April and May delivery sold at 6.02 to 6.03d.; June and July, 6.07 to 6.8d.; August and September, 6.12d. to 6.16d.; October and November, 6.11 to 6.12d.; July and August, 6.15 to 6.16d.; August and September, 6.19d.; November and December, 6.04d. The Manchester market for cloths was strong, and hardening yarns were quiet but steady.

Liverpool, 22nd March, '84.—Messrs. Gillespie's & Co's. grain market report states as follows:—Imports of wheat have been small, but large of flour and Indian corn. At yesterday's market only a small business was done in wheat flour at late prices. Peas and oatmeal without quotable change. Indian corn in fair demand for rather less money. We quote as follows:—

Wheat, American & Canadian, white.....	8/ to 8/6	per 100 lbs.
Wheat, American & Canadian, red.....	8/ to 9/	" " "
Wheat, No. 2 Spring ..	8/ to 8/2	" " "
Flour, Patents .....	12/6 to 14/	" " "
" Canadian extras..	11/ to 12/	" " "
Indian Corn, m'r'd Amer.	4/8 to 4/9	" " "
Peas, Canadian.....	6/5 to 6/6	" " "
Oatmeal .....	9/9 to 10/	" " "

The weather, add Messrs. Gillespie, has been unusually warm and mild for the season, but with occasional storms

TORONTO MARKETS.

TORONTO, March 21, 1884.

Lewenz and Co's tea letter of 21st March says: "Nobody seems to think anything more of possible Franco-Chinese complications, and this continued dullness in business is not without effect upon those importers who have been holding their teas back. Among these many now appear to be growing more anxious to sell, and as they chiefly hold better grade Congous, for which there is at present apparently no want or

Leading Wholesale Trade of Hamilton.

**E. & C. GURNEY & CO.,**  
HAMILTON, ONT.,

MANUFACTURERS OF

STOVES, HOLLOW WARE, &c.

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

Manufacturers of

STOVES, HOLLOW WARE, &c., &c.

**E. & C. GURNEY & CO.,**  
336 St. Paul St., Montreal, Q.,  
Jobbers of Stoves and Hollow Ware.

**E. & C. GURNEY & CO**  
Rupert St., Winnipeg, Man.,

Jobbers of Stoves and Hollow Ware

**GURNEY & WARE,**

MANUFACTURERS OF

Platform and Counter Scales of every description  
HAMILTON ONT.

Leading Wholesale Trade of Hamilton.

**BROWN, BALFOUR & CO.,**  
Wholesale Grocers & Importers  
HAMILTON.

Teas

Sugars

New Season's Japan, all kinds, Japan Pekoe, Moyana, and Ping Suey, Young Hyson and Gunpowder, India Teas, Black and Green, Morning Kalsow and Paklin, Congous, Hyson, Oolong, Large Stock, well assorted.

Canada, Glasgow, and Liverpool refined all sorts. A full stock of Tobaccos, Syrups, Coffees, Fruits and General Groceries.

Hamilton, 1st Feb. 1884.

**SIMPSON, STUART & CO.,**  
Importers &

Wholesale

Grocers,

HAMILTON, ONT.

**James Turner & Co.,**  
HAMILTON,

SELLING  AGENTS.

Butts Prince George, 10s. Chewing Tobacco.

Caddies Jolly Dogs, 10s & 12s Smoking Tobacco.

Crown Jewell Chewing Tobacco.  
Put up in Tin Foil, and in 10s Paper Boxes.

**TEAS. TEAS. TEAS.**

Having anticipated recent advance by importing largely at lowest point of the market, are in a position to offer SPECIAL INDUCEMENTS, and can with confidence solicit the attention of the trade to samples now in hands of our travellers.

We pay particular attention to this branch of the business, and can recommend every line we offer as possessing superior cup quality.

**W. H. GILLARD & Co.**

WHOLESALE GROCERS,

W. H. GILLARD. HAMILTON.  
JOHN GILLARD.

G. J. HOPE.

R. E. HOPE.

**ADAM HOPE & CO.**  
HAMILTON.

Hardware and Metal Merchants.

JONES' Spades, Shovels, Forks and Draining Tools, a large stock of all their Brands. Jobbers get our Price List. Equal to "Ames" in quality and cheaper.

AXLES manufactured by Byers Bros. & Co., very superior quality and finish.

CARRIAGE SPRINGS complete stock of Gananoque Spring Co., second to none.

HOOKS & HINGES, heavy and light, T hinges, Butts and Washers, Cowan & Britton, celebrated make.

WRINGERS, Royal Canadian, by Cowan, best in the market.

SNATHES & CRADLES, Skinner & Co. make also Farmer & Bullock and Goulette good, in stock; "Gananoque," we are glad to proclaim, still ranks high in its Iron & Steel manufacture.

SOYTER'S, Grass and Grain, from the celebrated makers Hubbard, Blake & Co.

enquiry Public Auction "without reserve" is being resorted to by them, which accounts for the increasing quantities of first crop teas weekly up in sale of late. The China public sales this week amounted to 35,675 packages, including 6,390 green and 4,313 scented tea, and the Indian sales to 185,62 packages, including 2,319 Java tea."

**BOOTS AND SHOES.**—With the exception of a few small sorting up orders selling, there is nothing doing. The past season has been a fair one but renewals, even from good men, have been more frequent than is cared for.

**DRUGS AND CHEMICALS.**—Business still keeps on improving without any important features to note. No change of price can be noted in any of the leading lines.

**FLOUR AND MEAL.**—We have another week of extreme dullness to report, and almost no business upon which to give other than a purely nominal price. The following will represent the approximate value of the different grades: Superior extra, \$5.05 to \$5.10; Extra, \$4.75 to \$4.80; Spring wheat extra, \$4.50 to \$4.60; Oatmeal, \$4.20 to \$4.25; Cornmeal, \$3.50; Bran is a little dearer, \$16 to \$16.50.

**GROCERIES.**—There is very little of interest to note in this market, business being on the quiet side, owing to the bad state of the country roads. Coffees, although still dull, are slightly stronger than last week, owing to the recovery of the break which occurred a week or so ago. Teas are steady and firm. Japans were somewhat weakened in New York, caused by speculative transactions, but the decline was only temporary and was not appreciably felt here. Fruits, owing to a spurt in New York, are stronger. Layer raisins, \$1.90 to \$2.10; New London, \$2.60 to \$2.65; old Valencias, 3/4 to 4c.; new ditto, 6 to 6 1/2c. Sugars are steady, with a pretty good demand existing.

**GRAIN.**—Little or no change in quotations of grain this week. No. 1 fall wheat \$1.09c. to 1.10c.; No. 2 \$1.07c. to \$1.08; No. 3 \$1.08c. to \$1.04c. Spring wheat No. 1 \$1.11; No. 2 \$1.09; No. 3 \$1.05 to \$1.06. Barley is higher and in good demand, No. 1, 73 to 74c.; No. 2, 69 at 70c. extra 64 at 65; No. 3, 53 at 60c. It is hard to find any No. 1 barley in market to-day, nor is No. 2 much more plentiful. No. 3 and 3 extra are the prevailing grades. Oats are scarce, and wanted at 56 to 37c. Corn and Rye nominal.

**STOCKS IN STORE.**

	March 31, 1884.	Mar. 24, 1884.	March 2, 1883
Flour, brls .....	2,635	2,635	9,260
Fall wheat, bush ..	95,257	94,088	353,049
Spring " " ..	106,018	107,553	177,375
Oats " " ..	.....	.....	295
Barley " " ..	143,813	158,299	149,076
Peas " " ..	50,132	45,865	13,529
Rye " " ..	.....	129	.....
Corn " " ..	.....	.....	2,200
<b>Total grain..</b>	<b>395,220</b>	<b>405,934</b>	<b>695,524</b>

**HARDWARE.**—There has been a slight lowering in prices of cut nails. We quote:—10 to 60 dy. \$2.90 to \$2.95; 8 to 9 dy., \$3.15 to \$3.20; 6 to 7 dy., \$3.40 to \$3.45; 4 to 5 dy., \$3.60 to \$3.65; 3 dy., \$4.40 to \$4.45. The unfavorable state of the country roads does not help matters much in this line, and sales are rather dull this week.

**HIDES AND SKINS.**—There are no features of interest to note in this market. Prices steady and unchanged, as follows:—Steers, 8c.; cows, 7c.; curd and inspected, 8 1/2 to 9 1/2c.; calfskins, green, 11 to 13c.; ditto, cured, 13 to 15c.; sheepskins, 75c. to \$1.10; tallow, rough, 3 1/2c.; ditto, rendered, 7 to 7 1/2c.

**LEATHER.**—As already noted, there has been quite a stiffening in prices in sole and upper. While however, the advance is not more than say 1c. on sole, and perhaps 1 and 2c. on upper, still the indications are that prices may yet go higher. The demand is somewhat improved, and the outlook more hopeful. Payments are being fairly well met for this season of the year.

**OILS.**—We can make no change in the prices of illuminating oils which are as follows: Canadian refined in five to ten barrel lots, 13c., smaller quantities, 13 1/2c.; American prime white is worth 23 1/2c., while water white brings 26 1/2c.

**PROVISIONS.**—The past has been a very quiet week in the provision market. In butter there have been heavy receipts, and prices are weaker; Choice Eastern still brings 24c., but there is very little to be had. Cheese is firm and unchanged

at 14 to 14 1/2c. Owing to a break in Chicago, hog products are easier; though stocks here are light, dealers do not anticipate any decline; there has been a fair jobbing demand. Mess pork is meanwhile quoted at \$21 to \$22; Dressed hogs \$7.50 to \$8; Shoulders 9 to 9 1/2c.; long clear bacon 10 1/2 to 11c.; Cumberland cut 9 1/2 to 10c.; Smoked 12 1/2 to 13 1/2c.; Hams 13 1/2 to 14c., and Lard 12 to 13c. Eggs are easier, and selling to-day at 17c., with prospects of lower prices.

**WOOL.**—A fair demand from the factories exists, but principally for small lots. There is no change in quotations, which we here repeat:—Fleece, ordinary, 16 to 20c.; ditto, Southdown' 22 to 24 1/2c.; pulled combing, 17 1/2 to 19c.; ditto, super., 22 to 23c.; extra, 27 to 29c.

**E. B. EDDY,**

MANUFACTURER

OF ALL KINDS OF

**Woodenware.**

**BRIMSTONE & PARLOUR Matches**

The best and most reliable Goods in Canada.

Orders solicited from the jobbing trade only.

Mammoth Works, Hull, Q., Canada.

**NEW BRUNSWICK COTTON MILLS,**

ST. JOHN N. B.

**WM. PARKS & SON, Cotton Spinners, Bleachers & Dyers,**

now have their mill in the Most Complete Running order and are prepared to fill the largest orders, on the shortest notice for the following goods, viz.:

- Beam Warps, of Every Description.
- Bundle Cotton Yarns, 5's to 10's.
- Carpet Warps, White and Coloured,
- Hosiery Yarns, of Every Size and Make.
- Ball Knitting Cottons in great variety,

— AND —

**FANCY WOVE SHIRTINGS,**

Noted for their "brilliancy" and "fastness" of colours.

We hold "Gold and Silver Medals" for all the above named "First Class Goods," obtained at our Canadian Exhibitions during last and previous years.

AGENTS:

ALEX. SPENCE, Lemoine St., Montreal. WM. HEWETT, 11 Colborne St., Toronto

**SITUATION WANTED**

as BOOKKEEPER. Long experience in Double Entry. Good references.

Address—ACCOUNTANT, Monetary Times Office.

**TAKE NOTICE** that the Company now known as the "Essary Manufacturing Company," carrying on business at the City of Toronto will after four weeks from the first publication hereof, apply to the Lieutenant Governor-in-Council for an order changing its name to the "Toronto Planing Mills Company." Dated this 3rd day of April, A.D. 1884.

R. A. COLEMAN, Solicitor for the Company, 85 Adelaide St. East.

**STATEMENT OF THE EQUITABLE LIFE Assurance Society**

For the Year ending Dec. 31, 1883.

LEDGER ASSETS, Jan. 1, 1883.....\$45,529,581.54

**INCOME.**

Premiums.....	\$10,727,547.96	
Interest, Rents & Realized		
Net Profits on Investments and on Sales of Real Estate .....	2,743,023.72	13,470,571.68
		\$59,000,153.23

**DISBURSEMENTS.**

Claims by Death and Matured Endowments .....	\$ 3,410,614.97
Dividends, Surrender Values, and Annuities .....	2,906,999.94
Discounted Endowments .....	143,455.75

<b>TOTAL PAID POLICY-HOLDERS</b> .....	<b>\$6,461,070.66</b>
Dividend on Capital.....	7,000.00
Commissions, Advertising, Postage and Exchange .....	1,019,156.66
General Expenses .....	973,616.06
State, County and City Taxes .....	107,060.11

TOTAL DISBURSEMENTS .....

NET CASH ASSETS, Dec. 31, 1883...\$50,437,349.73

**ASSETS.**

Bonds and Mortgages.....	\$ 13,072,941.20
New York Real Estate, including the Equitable Building and purchases under foreclosure .....	5,819,817.08
United States Stocks, State Stocks, City Stocks, and Stocks authorized by the laws of the State of New York .....	15,341,915.12
Loans secured by Bonds and Stocks (market value, \$10,698,652 00) .....	8,199,000.00
Real Estate outside the State of New York, including purchases under foreclosure and Society's Buildings in other cities .....	3,627,515.66
Cash in Banks and Trust Companies at interest* .....	3,979,998.38
(*A large portion of this amount was in transit and has been since invested.)	
Committed Commissions .....	112,545.15
Due from Agents on account of Premiums .....	278,517.14

Market value of Stocks and Bonds over cost ..	765,653.53
Interest and rents due and accrued .....	451,850.44
Premiums due and in process of collection (less premiums paid in advance, (\$25,349.00) .....	446,125.00
Deferred Premiums .....	985,208.00

TOTAL ASSETS, Dec. 31, 1883.....\$57,030,581.70

TOTAL LIABILITIES, including valuation at four per cent..... 43,914,812.44

TOTAL UNDIVIDED SURPLUS.....\$9,115,969.26

Upon the New York standard of 4 per cent. interest the Surplus is.....\$12,109,756.79

Of which the proportion contributed (as computed) by Policies in general class, is .....

Of which the proportion contributed (as computed) by Policies in FORTUNE CLASS, is.....\$ 5,669,233.00

NEW ASSURANCE IN 1883.....\$ 81,129,756

TOTAL ASSURANCE .....

From the undivided surplus, contributed by policies in the General Class, reversionary dividends will be declared, available on settlement of next annual premium, to ordinary participating policies. From the undivided surplus contributed by policies in the Fortune Class, the amounts applicable to policies maturing within the present year will be duly declared, as their respective annual premiums become due.

GEO. W. PHILLIPS, } Actuaries.  
J. G. VAN CISE, }

HENRY B. HYDE, PRESIDENT.  
JAMES W. ALEXANDER, VICE-PRESIDENT.  
W. J. SMYTH, MANAGER, Toronto.  
R. W. GALE, MANAGER, Montreal.  
A. C. EDWARDS and B. A. FIELDING, General Agents, Halifax, N. S.

### Notice to Creditors

In the matter of the distribution under a trust deed of the estate of

**EDWIN A. SMITH, of the City of Toronto, in the County of York.**

The Creditors of Edwin A. Smith, lately carrying on business at 274 Yonge Street, Toronto, as a retail druggist, are hereby notified that he has made an assignment of his stock-in-trade and other assets to our Mr. John Donaldson, of No. 50 Front Street East, Toronto, as Trustee for the Creditors of the said Edwin A. Smith, and are further notified to deliver their accounts, with the vouchers upon which they are based, to the said Trustee at the above address, on or before the First day of May next, as said Trustee will then forthwith proceed to distribute the proceeds of the assets of said estate, and will not be liable to any person of whose claim he shall not then have had notice.

Dated at Toronto, this second day of April, 1884.  
**DONALDSON & MILNE,**  
 for John Donaldson, Trustee.  
 50 Front St. East, Toronto.

### Notice to Creditors.

In the matter of the distribution under a trust deed of the estate of Robert Glenn Hecor, of the Village of Creemore, in the County of Simcoe.

The creditors of Robert Glenn Hecor, lately carrying on business in the Village of Creemore, in the County of Simcoe, as a general merchant, are hereby notified that the said Robert Glenn Hecor has made an assignment of his stock in trade and other assets to William Robins, of No. 27 Wellington Street, East, in the City of Toronto, as Trustee for the Creditors of said Robert Glenn Hecor, and are further notified to deliver their accounts, with the vouchers upon which they are based, to the said trustee, at the above address, on or before the sixteenth day of April next, as said trustee will then forthwith proceed to distribute the proceeds of the assets of said estate, and will not be liable to any person of whose claim he shall not then have had notice.

Dated at Toronto this 13th day of March, 1884.  
**WILLIAM ROBINS,**  
 Trustee.  
**THOMPSON & HENDERSON,**  
 Solicitors for Trustee.



### NOTICE.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Indian Supplies" will be received at this office up to noon of THURSDAY, 1st May, 1884, for the delivery of the usual Indian Supplies, duty paid, in Manitoba and the North-West Territories, consisting of Flour, Bacon, Groceries, Ammunition, Twine, Tents, Cows, Bulls, Agricultural Implements, Tools, &c.

Forms of Tender and full particulars relative to the Supplies required, can be had by applying to the undersigned, or to the Commissioner of Indian Affairs at Regina, or to the Indian Office, Winnipeg. Parties may tender for each description of goods separately or for all the goods called for in the Schedules.

Each Tender must be accompanied by an accepted Cheque of a Canadian Bank for at least five per cent. of the amount of the tenders for Manitoba, and 10 p. c. of the amount of the tenders for the North-West Territories, which will be forfeited if the party tendering declines to enter into a contract when called upon to do so, or if he fails to complete the work contracted for. If the tender be not accepted the cheque will be returned.

Tenders are required to make up and attach to their tender the total money value of the goods they offer to supply, or their tender will not be entertained.

The tender for beef must be a separate tender; if it includes any other article it will not be considered.

The lowest or any tender not necessarily accepted. [No newspaper to insert without special authority from this Department through the Queen's Printer.]

**L. VANKOUGHNET,**  
 Deputy of the Superintendent  
 General of Indian Affairs.

DEPARTMENT OF INDIAN AFFAIRS,  
 OTTAWA, 19th March, 1884

## GAINS MADE

—BY THE—

# Aetna Life Insurance Company

IN THE YEAR 1883.

The following shows the progress made by the

## ÆTNA LIFE INSURANCE COMPANY

OF HARTFORD, CONN.,

the past year in its several departments:

A gain in membership of .....	1,225
A gain in premium receipts of .....	\$ 198,657 89
A gain in interest receipts of .....	213,748 27
A gain in surplus of .....	329,604 88
A gain in income of .....	412,406 16
A gain in new business of .....	507,368 00
A gain in assets of .....	977,669 20
A gain in amount of insurance of .....	2,111,475 00
<b>ASSETS, JAN., 1, 1884</b> .....	<b>\$29,080,555 99</b>

Surplus, Jan. 1, 1884.

By Conn. and Massachusetts Standard .....	\$ 4,747 728 56
By New York and Canada Standard .....	6,200,000 00

WESTERN CANADA BRANCH:

YORK CHAMBERS, COR. OF TORONTO & COURT STS.  
**WILLIAM H. ORR, - - - - - Manager.**

## TO CAPITALISTS AND INVESTORS.

THE DOMINION

# Paper-Making and Staining Company

(LIMITED.)

Capital \$300,000, in Shares of \$100 each.

The balance of the Capital Stock of this Company is now being placed on the Market, and presents an exceptionally favourable opportunity for Investors. The business has been carried on successfully for over 27 years.

The Protection is ample; the Profits large; the Security undoubted. A large amount of Stock has now been taken up.

For Prospectus and full particulars, apply to

**A. J. CLOSE & CO., Brokers,**

35 Adelaide St. East, Toronto.

## THIN CIRCULAR SAWS.

Give us a chance to estimate for you before you place your order for Circular Saws this year, and we will explain the advantages of our American Damascus tempered solid Saws, and inserted-tooth Saws, and how it comes that we can save you money by using them.

**WATEROUS Engine Works Co., Brantford, Canada.**

**Insurance.**  
**NORTH BRITISH  
 AND MERCANTILE  
 FIRE & LIFE  
 INSURANCE CO'Y,**  
 ESTABLISHED 1808.

Subscribed Capital ..... £2,000,000 Stg  
 Subscribed Capital Paid-up ..... 500,000 "  
 Subscribed but Uncalled Capital..... 1,500,000 "

**ESTABLISHMENT IN CANADA.**  
**MANAGING DIRECTORS.**

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

**DIRECTORS.**  
 Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
 Charles F. Smithers, Esq., General Manager Bank of  
 Montreal.  
 The Hon. Thomas Ryan Senator.

WILLIAM EWING, Inspector.  
 GEORGE N. AHERN, Sub-Inspector.

**R. N. GOOCH, Agent,**  
 26 Wellington St. E., TORONTO

Head Office for the Dominion in  
**Montreal.**

D. LORN MACDOUGALL,  
 THOMAS DAVIDSON,  
 General Agents.

**SURETYSHIP.**  
**THE GUARANTEE CO.**  
 Of North America.

CAPITAL, (authorized), \$1,000,000  
 PAID UP IN CASH, (no notes) 300,000  
 ASSETS and Resources (over) 775,000  
 DEPOSIT with Dominion Gov't 57,000

This Company is under the same experienced  
 management which introduced the system to this  
 continent over nineteen years ago and has since  
 actively and successfully conducted the business to  
 the satisfaction of its clients.

Over \$210,000 have been paid in  
 Claims to Employers.

HEAD OFFICE,—260 ST. JAMES ST., MONTREAL.

President: Vice-President:  
 SIR A. T. GALT, G.C.M.G. HON. JAS. FERRIER,  
 Managing Director: Secretary:  
 EDWARD RAWLINGS. JAMES GRANT.

**Directors in Toronto:**  
 John L. Blaikie, Chairman, President Canada  
 Landed Credit Co.  
 O. S. Gzowski, Vice-President Ontario Bank.  
 Hon. D. L. Macpherson, President of the Senate.  
 T. Sutherland Stayner, Director Bank of Commerce  
 Sir W. P. Howland, C.B., President Ontario Bank.

**Agents in Toronto.**  
**JOHN STARK & CO,**  
 28 & 30 Toronto Street.  
**EDWARD RAWLINGS,**  
 Managing Director.  
 Montreal, Aug., 1888.

\*NB—This Company's Deposit is the largest made  
 for Guarantee business by any Company, and is not  
 liable for the responsibilities of any other risks.

**GUARDIAN**  
**Fire and Life Assurance Company,**  
**OF LONDON, ENGLAND.**  
 ESTABLISHED 1821.

Capital - - £2,000,000 sterling  
 Invested Funds £2,981,000 sterling  
 Dominion Deposit - \$100,343

Gen. Agents for { ROBT. SIMMS & CO. } Montreal  
 Canada. { GEO. DENEHOLM. }  
 Toronto—HENRY D. P. ARMSTRONG, 58 King St.  
 East.  
 Kingston—E. W. VANDEWATER, Ontario Street.  
 Hamilton—GILLIESPIE & POWIS, 20 James St. S.

**Insurance.**  
**RATES REDUCED.**  
**The Standard Life Assurance Co.**  
 HEAD OFFICES:  
**Edinburgh, - - - Scotland.**  
**Montreal, - - - Canada.**

Total Risks ..... \$95,000,000  
 Accumulated Funds ..... 37,500,000  
 Annual Income ..... about 4,000,000  
 Claims paid in Canada ..... over 1,300,000  
 Investments in Canada ..... " 2,000,000  
 Total amount paid in Claims during the last 8 years,  
 over Fifteen Millions of Dollars, or about \$5,000  
 a day.  
 CLAIMS settled in Montreal, giving to this Com-  
 pany all the advantages of a local office, with the  
 benefits of an extended business and connection  
 otherwise.  
 LOANS ADVANCED on Mortgage of Policies to the  
 extent of the office value.  
**C. HUNTER,** Gen. Agent. **W. M. RAMSAY,**  
 Office—55 Toronto Street, Toronto. Manager for Canada.

**LIVERPOOL & LONDON & GLOBE**  
**INSURANCE COMPANY.**

Invested Funds, - - - \$29,000,000  
 Investments in Canada, 900,000  
**Head Office, Canada Branch, Montreal.**

**BOARD OF DIRECTORS.**  
 Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep.  
 Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.;  
 Edward J. Barleau, Esq.  
*Mercantile Risks accepted at Lowest Current Rates*  
 Dwelling Houses and Farm Property Insured on  
 Special Terms.  
**JOS. B. REED,** **G. F. C. SMITH,**  
 Toronto Agent, Chief Agent for the  
 20 Wellington St. E. Dominion, Montreal

**QUEEN**  
**INSURANCE CO. OF ENGLAND**

**FORBES & HUDGE,** Montreal,  
 Chief Agents for Canada.  
**GEO. GRAHAM,** Agent, Toronto, 6 Wellington  
 street East.

**IMPERIAL FIRE INSURANCE CO.**  
**OF LONDON.**

(Established 1803.)  
**Head Office for Canada, 6 Hospital St., Montreal**  
**RINTOUL BROS., Agents.**  
 Subscribed Capital, ..... \$1,500,000 Stg.  
 Paid-up Capital, ..... 700,000 Stg.  
 Cash Assets, 31st Dec., 1879, ..... 1,526,014  
 Toronto Agency—ALF. W. SMITH.

The Oldest Canadian Fire Insurance Co.  
**QUEBEC**  
**FIRE ASSURANCE COMPANY.**  
 Established 1818.

GOVERNMENT DEPOSIT, - - - \$75,000  
**AGENTS.**  
 St. John, N.B.—THOS. A. TEMPLE.  
 Halifax, N.S.—GEO. M. GRANT.  
 Montreal—THOS. SIMPSON.  
 Toronto—Ontario General Agency,  
 Geo. J. Fyke, General Agent.

**British Empire**  
**LIFE COMPANY.**  
 Established 1847.

ASSETS nearly - - - \$5,000,000  
 New Policies issued in Canada  
 Branch in 1883, 520 policies  
 for \$1,159,000.

Money loaned on first-class properties.  
 An Inspector and General Agent wanted for Wes-  
 tern Ontario.  
 Apply to  
**F. STANCLIFFE,**  
 General Manager,  
 Gen. Agts. in Toronto, J. E. & A. W. SMITH. **MONTREAL.**

**Insurance.**  
**NORTH AMERICAN**  
**LIFE ASSURANCE CO.**

Incorporated by Special Act of the Dom'n. Parliam't.  
**FULL GOVERNMENT DEPOSIT.**

**DIRECTORS:**  
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 No other company in Canada issues Unconditional  
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 ESTABLISHED 1858.

London Ass'ce Corporation,  
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 Established, - - - 1790.

**National Assurance Comp'y**  
 OF IRELAND.  
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Head Office, Galt, Ontario.  
Established 1838.

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JOINT MANAGERS :  
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J. T. VINCENT, Inspector.  
DONALDSON & FREELAND, Agents,  
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STOCK AND BOND REPORT.

BANKS.	Shares	Capital S'bscrib'd	Capital paid-up.	Best.	Dividend last 6 Mths.	CLOSING PRICES.	
						Toronto, Apr. 2.	Cash value per share.
British North America.....	\$243	\$4,866,666	\$4,866,666	\$889,718	3 p.c.		
Canadian Bank of Commerce.....	50	6,000,000	6,000,000	1,900,000	4	126 126	63.00
Commercial Bank, Windsor, N. S.....	40	500,000	260,000	78,000	4		
Dominion Bank.....	50	1,500,000	1,500,000	870,000	5	200 201	100.00
Eastern Townships Bank.....	50	1,600,000	1,399,739	350,000	3 1/2	113	56.50
Exchange Bank.....	100	500,000	500,000	300,000	4		
Federal Bank.....	100	2,968,800	2,951,210	1,450,000	3 1/2	137 1/2 138	137.75
Halifax Banking Co.....	20	500,000	500,000	50,000	3		
Hamilton.....	100	1,000,000	978,510	200,000	3 1/2		117.25
Imperial Bank.....	100	1,500,000	1,500,000	650,000	4	138 139 1/2	138.00
La Banque Du Peuple.....	50	2,000,000	1,600,000	240,000	2 1/2	62 1/2 65	31.25
La Banque Jacques Cartier.....	25	500,000	500,000	140,000	3 1/2	85 95	21.25
La Banque Nationale.....	100	2,000,000	2,000,000	150,000	3 1/2	60 90	60.00
Maritime Bank.....	100	686,000	685,000				
Merchants Bank of Canada.....	100	5,798,267	5,714,508	1,150,000	3 1/2	114 114 1/2	114.00
Merchants Bank of Halifax.....	100	1,000,000	1,000,000	200,000	3 1/2		
Molson Bank.....	50	2,000,000	2,000,000	500,000	4	118	59.00
Montreal.....	200	12,000,000	12,000,000	5,750,000	5	191 193	384.00
New Brunswick.....	100	1,000,000	1,000,000	400,000	4		
Nova Scotia.....	100	1,273,000	1,111,300	470,000	4		
Ontario Bank.....	100	1,500,000	1,500,000	335,000	3	103 1/2 104 1/2	103.75
Ottawa.....	100	1,000,000	992,573	110,000	3		
People's of Halifax.....	20	600,000	600,000	71,000	3		
People's Bank of N. B.....	50	150,000	150,000				
Pictou Bank.....	40	500,000	200,000	50,000	3		
Quebec Bank.....	100	2,500,000	2,500,000	325,000	3 1/2	107 110	107.00
St. Stephen's Bank.....	100	200,000	200,000	50,000	4		
Standard Bank.....	50	764,600	764,600	143,000	3 1/2	114 1/2 115 1/2	57.25
Toronto.....	100	2,000,000	2,000,000	1,063,000	6	183 184	183.00
Union Bank, Halifax.....	100	1,000,000	500,000	80,000	3		
Union Bank, Lower Canada.....	100	2,000,000	2,000,000		3 1/2	70	70.00
Union Bank P.E.I.....	100	400,000	383,970	20,000	4		
Yarmouth.....	100	400,000	383,970	20,000	4		
LOAN COMPANIES.							
Agricultural Savings & Loan Co.....	50	600,000	571,311	67,000	4		
Brant Loan & Savings Co.....	50	180,000	181,000	6,000	3 1/2		
British Can. Loan & Invest. Co.....	100	1,350,000	287,066	27,000	3		
British Mortgage Loan Co.....	50	450,000	181,313	27,000	3 1/2		
Building & Loan Association.....	25	750,000	747,574	68,000	3	101 1/2 105	26.12
Canada Landed Credit Company.....	50	1,500,000	663,940	130,300	4	114 1/2 121 1/2	60.75
Canada Landed Loan & Savings Co.....	50	2,000,000	2,000,000	1,100,000	6 1/2	216 1/2	108.25
Canada Perm. L. & S. Co.—New Stock.....	50	1,000,000					
Canadian Savings & Loan Co.....	50	700,000	650,410	120,000	4	120 124	60.00
Canada Sav. & Inv. Society.....	50	1,000,000	862,400	149,000	4	114 1/2 115 1/2	57.25
English Loan Co.....	100	2,044,100	295,647	6,500			
Farmers Loan & Savings Company.....	50	1,057,250	611,430	82,393	4	125	61.50
Freehold Loan & Savings Company.....	100	1,050,400	690,030	261,500	5	166	166.00
Hamilton Provident & Loan Soc.....	100	1,500,000	1,100,000	110,300	4	121 125	121.00
Home Savings and Loan Co.....	100	1,000,000	100,000	40,300	3		
Huron & Erie Loan & Savings Co.....	50	1,000,000	1,000,000	334,300	5	160	80.00
Huron & Lambton Loan & Sava. Co.....	50	350,000	280,090	32,000	3 1/2		
Imperial Loan and Investment Co.....	100	629,850	621,704	85,000	4	110 1/2	110.50
Landed Banking and Loan Co.....	100	700,000	316,400	30,000	3		
Landed Can. Loan & Agency Co.....	50	4,000,000	560,300	240,000	5	1.9 139 1/2	69.30
London Loan Co.....	50	659,700	413,800	43,547	4		
London & Ont. Inv. Co.....	100	2,000,000	400,000	50,000	3 1/2	113	113.00
Manitoba Investment Assoc.....	100	400,000	100,000	3,000	4		
Manitoba Loan Company.....	50	1,000,000	471,718	45,000		116 1/2 118	116.00
Montreal Building Association.....	100	1,000,000	550,000	64,000	3 1/2	70	35.00
Montreal Loan & Mortgage Co.....	100	1,000,000	550,000	64,000	3 1/2	54	54.00
National Investment Co.....	100	1,700,000	333,733	20,000	3 1/2	105 107	106.00
Ontario Industrial Loan & Inv. Co.....	50	806,900	230,796	27,000	4		
Ontario Investment Association.....	50	2,650,000	500,000	500,000	4	126	63.00
Ontario Loan & Debenture Co.....	50	2,000,000	1,200,000	276,000	4	123 127	61.50
Ontario Loan and Savings Co. Oshawa.....	50	900,000	300,000	50,000	4		
People's Loan & Deposit Co.....	50	500,000	487,048	42,000	3 1/2	104 1/2	52.12
Real Estate Loan and Debenture Co.....	50	500,000	345,313		3		
Royal Loan and Savings Co.....	50	400,000	299,603	24,000	4		
Union Loan & Savings Co.....	50	1,000,000	600,000	160,000	4	127 1/2 128 1/2	63.75
Western Canada Loan & Savings Co.....	50	2,000,000	1,200,000	610,000	5	183	98.00
MISCELLANEOUS.							
Canada Cotton Company.....	100						70.00
Montreal Telegraph Co.....	40	2,000,000	2,000,000		4	117 118 1/2	46.80
New City Gas Co., Montreal.....	40					181 1/2 182	72.60
N. S. Sugar Refinery.....	100				2 1/2	64 65	64.00
R. & O. Navigation.....	100				6		
Star Mfg. Co., Halifax.....	100				5	151 153 xd	75.50
Toronto Consumers' Gas Co. (old).....	50	800,000	800,000		5		

INSURANCE COMPANIES.  
ENGLISH—(Quotations on London Market.)

No. Shares.	Last Dividend.	NAME OF COMPANY	Share Par val.	Amount Paid.	Last Sale.
20,000	5	Briton M. & G. Life	\$10	\$1	
50,000	\$1	C. Union F. L. & M	50	5	18 19
5,000	10s	Edinburgh Life	100	15	
50,000		Fire Ins. Assn	10	2	1 1/2 2 1/2
20,000	\$3-	Guardian	100	50	60 6.
12,000	\$7yrlly	Imperial Fire	100	25	133 138
100,000	8s	Lancashire F. & L	20	9	4 1/2 5 1/2
35,862	\$3	London Ass. Corp	25	12 1/2	62 55
10,000	1sd	Lon. & Lancash. L.	10	27	
40,000	0-5-0	Lon. & Lancash. F.	25	24	4 1/2 5
87,504	\$1	Liv. Lon. & G.F. & L	30	9	23 1/2 24 1/2
30,000	\$2-10	Northern F. & L	100	5	41 43
8,000	\$1	North Brit. & Mer.	50	6 1/2	27 1/2
6,722	\$10-10	Phoenix			200 210
200,000	3sd	Queen Fire & Life.	10	1	2 2 1/2
100,000	\$1-5	Royal Insurance	30	3	29 3 1/2
50,000	7 1/2	Scottish Imp. F. & L	10	1	
20,000	10	Scot. Prov. F. & L.	50	3	
10,000	\$2-10	Standard Life	50	12	
CANADIAN.					
10,000	5-6 mo.	Brit. Amer. F. & M.	\$50	\$50	117 120
2,500	7 1/2	Canada Life	50	4 0	
5,000	5	Confederation Life	100	10	250
5,000	10 12mo	Sun Life Ass. Co.	100	12 1/2	\$24 1/2
4,000	12	Montreal Assurance	100	15	50 52
	5	Royal Canadian	100	65	
5,000	10	Quebec Fire	100	40	
1,085	15	Quebec Marine	50	10	
2,000	10	Queen C. & F. & L.	50	10	
20,000	11-12mo	Western Assurance	40	20	121 12 1/2

SECURITIES.

	London, Mar 27.
Canadian Govt. Deb. 5 p.c. et. stg. 1899-4.....	101 1/2
Do. do. 5 p.c. et. Inscr'd Stk.....	105
Do. do. 5 p.c. et. stg., 1895.....	102
Dom'ion 4 p.c. et. stock 1908 of I. R. B. loan	112
Do. 4 do. do 1904.....	
Dominion Bonds, 4 p.c. 1904, 86 Ins. Stock	
Montreal Harbour bonds 5 p.c.....	1 6
Do. Corporation 5 p.c.....	1 6
Do. 5 p.c. et. 1874.....	
St. John City Bonds.....	115 1/2
Toronto Corporation 5 p.c. et.....	116
Toronto Cor. et. 1906 Water Wks. Deb.....	
Township Debentures 6 p.c. et.....	
RAILWAYS.	
Atlantic and St. Lawrence.....	\$100 137
Canada Southern 5 p.c. 1st Mortgage	100 11 1/2
Grand Trunk ordinary stock.....	114
5 p.c. per cent. debenture stock.....	100
Do. Eq. F. Bonds, 2nd charge.....	120
Do. First Preference.....	100 92
Do. Second Pref. Stock.....	100 69
Do. Third Pref. Stock.....	100 29
Great Western ordinary stock.....	\$20 10 18 1/2
Do. 5 p.c. Preference.....	112
Do. 6 p.c. Bonds, 1890.....	108
International Bridge 6 p.c. Mort. Bds	
Do. 6 p.c. Mort. Bds. 2nd Series.....	100 95
Midland Stg. 1st Mtg. Bonds 1908.....	100 102
Northern of Can. 5 p.c. First Pref Bds.....	100 101
Do. do. 5 p.c. Second do.....	100 71 1/2
Toronto, Grey & Bruce 6 p.c. Bonds	

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LAWRENCE COFFEE. THOMAS FLYNN

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IN

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**Notice to Creditors.**

In the matter of the distribution, under a trust deed, of the estate of Peter Patterson, of the City of Toronto, hardware merchant.

The creditors of Peter Patterson, lately carrying on business at 24 King Street East in the City of Toronto, hardware merchant, under the firm name of P. Patterson & Son, are hereby notified that the said Peter Patterson has made an assignment of his stock in trade and other assets to LEWIS SAMUEL, of No. fifty eight Yonge Street, in the said City of Toronto, as trustee for the creditors of the said Peter Patterson and are further notified to deliver their claims or accounts with the vouchers upon which they are based to the said Trustee at the above address on or before the 14th day of April next, as said Trustee will then forthwith proceed to distribute the proceeds of the assets of said estate and will not be liable to any person of whose claim he shall not then have had notice.

Dated at Toronto, this 3rd day of March, 1884.

THOMSON & HENDERSON,  
Solicitors for Trustee.

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**THE SECRETARY,**

**TORONTO PRICES CURRENT.—April 3, 1884.**

Name of Article.			Wholesale Rates.		Name of Article.			Wholesale Rates.		Name of Article.			Wholesale Rates.	
Breadstuffs.					Groceries.					Hardware.				
Flour: (½ brl.) f.o.c.	\$	c.	\$	c.	Jozees: Gov. Java ½ lb	\$	c.	\$	c.	Tin (4 mos.)	\$	c.	\$	c.
Superior Extra	5	05	5	11	Rio	0	14	0	15	Bars per lb.	0	24	0	28
Extra	4	75	4	80	Jamaica	0	15	0	22	Ingot	0	22	0	23
Strong Bakers	0	00	0	00	Mocha	0	30	0	52	Copper: Ingot	0	17	0	18
Spring Wheat, extra	4	50	4	60	Ceylon native	0	15	0	20	Sheet	0	25	0	28
Superfine	0	00	0	00	planta'tn	0	22	0	27	Lead (4mos) Bar	0	05	0	05
Oatmeal	4	20	4	25	Fish: Herring, scaled	0	22	0	25	Pig	0	04	0	04
Cornmeal	0	00	0	00	Salmon, hf. brls	9	00	10	00	Sheet	0	04	0	05
Bran, per ton	16	00	16	50	Dry Cod ½ 112 lbs.	5	00	6	00	Shot	0	06	0	06
Grain: f.o.c.					Sardines, Fr. Qrs.	0	11	0	12	Zinc: Sheet	0	05	0	05
Fall Wheat, No. 1	1	09	1	10	Fruit: Raisins, Layers	1	0	2	17	Solder: hf. & hf.	0	00	0	00
" No. 2	1	07	1	08	" London New	2	50	2	65	Out Nails:				
" No. 3	1	03	1	04	" Valentias old	0	03	0	94	10 to 60 dy. p. kg 100 lb	2	90	2	95
Spring Wheat, No. 1	1	11	0	10	" Val'nti's, new	0	06	0	06	8 dy. and 9 dy	3	15	3	20
" No. 2	1	09	0	00	Loose Muscatel	2	60	2	20	6 dy. and 7 dy	3	40	3	45
" No. 3	1	05	1	06	Currants Prov'l	0	05	0	00	4 dy. and 5 dy	3	60	3	65
Barley, No. 1	0	73	0	74	" Patras.	0	07	0	00	3 dy.	4	40	4	45
" No. 2	0	69	0	70	Vostizza	0	06	0	09	Horse Nails:				
" No. 3 Extra	0	64	0	65	Prunes	0	05	0	14	P & F	£	0	0	0
" No. 3	0	63	0	60	Almonds, Taragona	0	16	0	18	Ordinary	£	0	0	0
Oats	0	31	0	30	Filberts Sicily	0	12	0	12	Galvanised Iron:				
Peas	0	74	0	75	Walnuts	0	07	0	10	Best No. 23	0	06	0	06
Rye	0	03	0	00	Molasses:	0	50	0	32	" 24	0	06	0	06
Corn	0	80	0	83	Syrups: Common	0	50	0	53	" 26	0	06	0	06
Timothy Seed p. bu.	1	60	1	75	" Amber	0	55	0	63	" 28	0	06	0	06
Clover	6	50	6	90	" Pale Amber	0	70	0	72	Iron: Pig—				
Flax screen'd 100 lbs.	0	03	0	00	Rice: Arracan	3	65	3	90	Summerlee	23	50	00	00
					Patna	0	04	0	05	" arnbree	22	00	00	00
					Carolina	0	08	0	09	Nova Scotia No. 2	20	00	00	00
					Spices: Allspice	0	11	0	12	Nova Scotia bar	2	58	2	55
					Cassia, whole ½ lb.	0	15	0	17	Bar, ordinary	1	97	2	00
					Cloves	0	21	0	23	Swedes, 1 in. or over	0	40	0	40
					Ginger, ground	0	25	0	35	Hoops—Coopers	2	40	2	50
					" Jamaica, root	0	23	0	27	" Band	2	40	2	50
					Mace	0	85	1	10	Boiler Plates	2	65	4	00
					Nutmegs	7	0	1	05	" Rivets, best	5	00	6	00
					Pepper, black	0	18	0	19	Canada Plates:				
					white	0	30	0	33	Clifton	3	25	3	30
					Sugars: Porto Rico:					Thistle	3	25	3	30
					Dark to fair	0	06	0	07	Boars Head	3	25	3	30
					Bright to choice	0	00	0	00	Blaina	3	25	3	30
					Canada'n refined	0	06	0	06	Pen	3	25	3	30
					Extra Granulat'd	0	08	0	08	Iron Wire:				
					Standard	0	06	0	06	No. 6 ½ bundle 68 lbs.	1	75	1	85
					Redpath Paris Lump	0	09	0	09	" 9	3	05	3	10
					Scotch Refined	0	06	0	07	" 12	2	50	2	60
					Teas: Japan:					Galv. iron wire No. 6	2	60	2	80
					Yokoha, com. to good	0	18	0	30	Barbed wire, galv'd	0	07	0	07
					" fine to choice	0	35	0	50	" painted.	0	06	0	06
					Nagasa, com. to good	0	21	0	28	Coil chain ½ in.	0	04	0	05
					" fine to choice	0	30	0	40	Window Glass:				
					Congou & Souchong	0	20	0	25	25 and under	2	00	0	00
					Oolong, good to fine,	0	30	0	55	26 x 40 do.	2	15	0	00
					" Formosa.	0	45	0	65	41 x 60 do.	2	45	0	00
					Y. Hyson, com. to g'd	0	18	0	28	41 x 80 do.	2	95	0	00
					" Med. to choice	0	30	0	45	Steel: Cast	0	12	0	13
					" Extra choice	0	50	0	65	Boiler plate	0	02	0	04
					Gunpowd, com to med	0	20	0	35	Sleigh shoe	0	02	0	02
					" med. to fine	0	36	0	50	Tin Plates: IC Coke.	4	70	4	75
					" fine to finest	0	55	0	75	IX	5	00	6	25
					Imperial	0	27	0	60	IX	6	75	7	00
					Tobacco manufactured					IXX	8	50	8	75
					Dark renew	0	33	0	34	DC	4	50	0	00
					Bright's rts gd to fine	0	45	0	50	IC Bradley Charcoal	6	00	0	00
					choice	0	60	0	75	Gunpowder:				
					" Myrtle Navy	0	50	0	52	Can blasting per kg.	3	50	0	00
					Solace	0	36	0	51	" sporting FF.	4	50	0	00
					Gold Flake	0	70	0	75	" "FFF	4	75	0	00
					Globe chewing	0	75	0	85	" rifle	7	25	0	00
					Wines, Liquors, &c.					Rope, Manila	0	11	0	12
					Ale: English, pts	1	65	1	75	Sisal	0	07	0	08
					" pts	2	55	2	75	Aces, L'man's Pride.	0	20	0	75
					" Younger's pts.	1	65	1	75	" Keen cutter.	8	25	8	50
					Porter: Guinness, pts.	1	65	1	75	" Dufferin	10	00	00	00
					" pts.	0	55	0	65	" Black Prince	8	00	8	25
					Brandy: Hen's case	1	50	1	75	" Lance	10	75	net.	
					Martell's	1	10	1	11	Petroleum.				
					Otard Dupuy & Co	1	00	1	00	(Refined, ½ gallon)				
					J. Robin & Co.	1	00	1	00	Canadian, 5 to 10 brls.	0	13	0	00
					Finet Castillon & Co.	9	00	9	00	" single brls.	0	13	0	00
					A. Matignon & Co.	8	50	15	00	" American Prime White	0	23	0	00
					Gin: De Kuypers, ½ gl	2	25	2	37	" Water	0	26	0	00
					" B. & D.	2	20	2	30	Oils.				
					" Green cases.	4	25	4	50	Cod Oil—Imp. Gal	0	65	0	70
					" Red	8	25	8	50	Straits Oil	0	55	0	60
					Booth's Old Tom	0	00	0	60	Palm per lb	0	08	0	11
					Rum: Jamaica, o-p.	2	75	3	00	Lard, No 1 Morse's	0	82	0	90
					Demerara,	2	54	2	65	Lunseed, Raw	0	60	0	61
					Wines:					Lunseed boiled	0	63	0	70
					Port, common	1	25	1	75	Olive, ½ Imp gal	1	15	1	20
					" fine old	2	50	4	00	Salad	2	10	2	20
					Sherry, medium	2	25	2	75	" qt., ½ case	3	00	3	20
					" old	3	00							

**Watertown Agricultural Insurance Co.**

*Of Watertown, New York, Organised, 1853*  
**NET ASSETS, \$1,650,067. LOSSES PAID, \$6,725,262.**  
 \$100,000 Deposited with Government for exclusive protection of Policy-holders in Canada.  
 Insures only Residences and Farm Property, and has never yet lost over \$5,000 by any one fire.  
 Insures against damage by lightning whether fire ensues or not, and insures live stock against being killed by lightning in the field.  
 The largest and strongest resid uce Insurance Company in the world.

R. F. WILLIAMS, City Agent, 50 Yonge St.  
 J. FLYNN, Gen. Agent Cobourg, Ont.

**PHENIX**

**Fire Insurance Company of London**  
 ESTABLISHED IN 1782.

AGENCY ESTABLISHED IN CANADA IN 1804.  
 Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.  
 GILLESPIE, MOFFATT & Co.,  
 General Agents for Canada,  
 15 St. Sacrament St. Montreal  
 ROBT. W. TYRE, Manager.

**The Canadian Pacific Railway Co.**

**LAND REGULATIONS.**

The Company offers land within the Railway Belt along the main line, and in Southern Manitoba, 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 offers Land WITHOUT CONDITIONS OF SETTLEMENT OR CULTIVATION.

**THE RESERVED SECTIONS**

along the Main Line, i. e., the old numbered Sections within one mile of the Railway, are now offered for sale on advantageous terms, to parties prepared to undertake their immediate cultivation.

**TERMS OF PAYMENT:**

Purchasers may pay one-sixth in cash, and the balance in five annual instalments, with interest at SIX PER CENT. per annum payable in advance.

Parties purchasing without conditions of cultivation, will receive a Deed of Conveyance at time of purchase, if payment is made in full.

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 PRICES and CONDITIONS OF SALE and all information with respect to the purchase of Lands, apply to JOHN H. McTAVISH, Land Commissioner, Winnipeg.

By order of the Board.

**CHARLES DRINKWATER, Secretary.**

Montreal, December, 1883.

**Agents' Directory.**

**THE ROYAL AUCTION MART**, by I. B. Tackaberry, Licensed Auctioneer, Broker, Valuator, and Real Estate Agent, established in 1867, has removed to his commodious premises, 99 Sparks street Ottawa, opposite the Russell House. Money advanced on consignments. I will hold trade sales every two weeks at the Mart.

**GEORGE F. JEWELL**, Public Accountant and Auditor. Office—No. 3 Odd Fellows' Hall, Dundas Street, London, Ontario.

**R. C. W. MACQUAIG**, Licensed Auctioneer, Broker, General Insurance, Passenger and Real Estate Agent, 58 Sparks Street, Ottawa.

**TROUT & JAY**, Agents for Royal Canadian; Lancashire; Canada Fire and Marine & Sovereign Fire, also the Confederation Life Insurance Co.; Canada Per. Build. & Sav. Soc.; London and Canadian Loan and Agency Co., Meaford.

**DONALDSON & MILNE**, Collecting Attorneys, Assignees in Trust, Accountants, Estate and General Agents, 50 Front St. East, Toronto. Special attention given to Investigating Slow and Unsatisfactory Accounts, obtaining security for same, and Managing Insolvent Estates, also Auditing Bank, Insurance, Loan Society and Mercantile Books.

**Railways.**

**Intercolonial Railway.**

**THE GREAT CANADIAN ROUTE!**

**TO AND FROM THE OCEAN.**

**FOR SPEED, COMFORT AND SAFETY IS UNSURPASSED,**

Fullman Palace Day and Sleeping Cars on all through Express trains. Good Dining Rooms at convenient distances.

No Customs House examination. Passengers from all points in Canada and Western States to Great Britain and the Continent, should take this Route, as hundreds of miles of Winter Navigation are thereby avoided.

IMPORTERS and EXPORTERS will find it advantageous to use this route, as it is the quickest in point of time and the rates are as low as by any other. Through freight is forwarded by fast special trains, and experience has proved the Intercolonial route to be the quickest for European freight to and from all points in Canada and the Western States.

The Fullman cars which leave Montreal on Monday, Wednesday, and Friday run through to Halifax without change, and those which leave Montreal on Tuesday, Thursday, and Saturday, run through to St. John, N.B., without change.

Tickets may be obtained, and also information about the route and about freight and passenger rates from

ROBT. B. MOODIE,  
 Western Freight and Passenger Agent,  
 98 Rossin House Block, York St., Toronto.  
 D. POTTINGER,  
 Chief Superintendent.

Railway Office, Moncton, N.B., Dec. 10th, 1883.

GOLD MEDAL, PARIS 1878.



**JOSEPH GILLOTT'S STEEL PENS.**  
 Sold by all dealers throughout the World.

**WESTERN ASSURANCE COMPANY.**

**FIRE & MARINE.** Incorporated 1851.

Capital and Assets.....\$1,637,553 10  
 Income for Year ending 31st Dec., 1879 1,001,052 20

HEAD OFFICE, - TORONTO, ONT.

A. M. SMITH, Presid't. J. J. KENNY, Man'g. Director.  
 JAS. BOOMER, Secretary.

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 FIRE INSURANCE CO. OF LONDON, ENGLAND.

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 Head Office, - Toronto.  
 S. F. MAQRN, Gen'l Agt.  
 WM. ROWLAND, Inspector for Ontario & Quebec.

**QUEBEC BRANCH.**  
 Head Office, - Montreal.  
 W. R. OSWALD, Gen'l Agt.

Chairman: THE RIGHT HON. H. E. KNIGHT, Lord Mayor.  
 General Manager: L. O. PHILLIPS, Esq.

**CAPITAL,** £2,000,000 Stg.  
 All Losses adjusted and paid in the various Branches without reference to England.

**Nova Scotia Branch**  
 Head Office, Halifax.  
 A. F. SHORT, General Agent.

**New Brunswick Branch**  
 Head Office, St. John.  
 H. CHUBB & CO., General Agents.

**Manitoba Branch.**  
 Head Office, Winnipeg  
 G. W. GIRDLESTONE, General Agent.

Leading Manufacturers.

—THE—

# Toronto Paper Mf. Co.

WORKS at CORNWALL, Ont.

CAPITAL, \$250,000.

JOHN R. BARBER, (President and Man'g Director.)  
CHAS. RIORDON, (Vice-President.)  
EDWARD TROUT, (Treasurer.)

Manufactures the following grades of paper:

**ENGINE SIZED SUPERFINE PAPERS.**  
WHITE AND TINTED BOOK PAPER,  
(Machine Finished and Super-calendered),  
BLUE AND CREAM LAID AND WOVE  
FOOLSCAPS, POSTS, ETC. ACCOUNT  
BOOK PAPERS.

Envelope and Lithographic Papers.

Colored Cover Papers, superfinished.  
Apply at the Mill for samples and prices.  
Special sizes made to order.

# Steam Pumps.

## NORTHEY & CO.,

TORONTO.

—SEND FOR CIRCULAR.—

# THE OSHAWA MALLEABLE IRON Co

Manufacturers of

**MALLEABLE IRON,  
CASTINGS**

TO ORDER FOR ALL KINDS OF

**AGRICULTURAL IMPLEMENTS  
And General Purposes.**

OSHAWA, CANADA.

# BLIGH & CO.,

ST. CATHARINES, Ont.,

## PAINT & COLOR MANUFACTURERS.

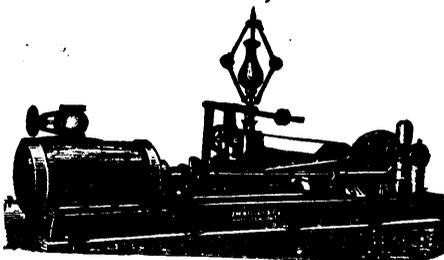
SPECIALTIES

Coach Painters' Colors,  
Cottage Colors, (Ready Mixed)  
Reds for Agricultural Implements.

**McKECHNIE & BERTRAM,**  
Canada Tool Works,  
DUNDAS, ONTARIO.

Supply complete outfits of Machinery for Railway  
Machine Shops, Locomotive Builders, Car Builders,  
Implement Manufacturers, Planing Factories, etc.  
CONTRACTS taken and fulfilled at shortest notice.  
Tenders given, and Price Lists and Catalogues fur-  
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**J. H. KILLEY & CO.,**  
HAMILTON, ONT.



Builders of the most Simple, Economical and  
Modern of all CUT-OFF ENGINES.  
C. H. No. 1 Iron and Steel Boilers  
of all sizes in stock ready for  
delivery.

Leading Manufacturers.

CAST IRON

# Steam Fittings,

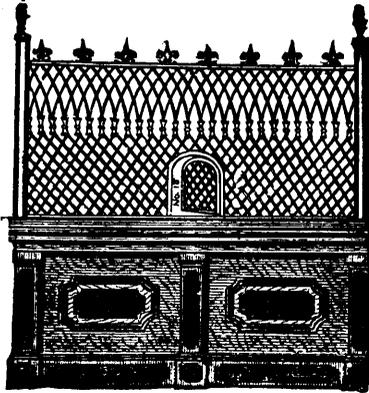
Ells, Ties, Manifolds, Bushes,

&c., &c., &c.

NASON STEAM RADIATORS.

SOIL PIPE AND FITTINGS,  
SINKS, &c.

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



**E. T. BARNUM,** (Wire & Iron  
Windsor, Ont. Works.

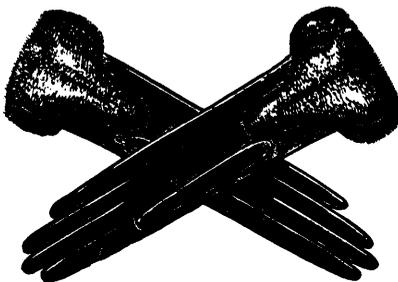
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work. Architects, Bankers, Builders, In-  
surance Managers & others interest-  
ed send for catalogue.

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Manufacturers of Gloves and Mitts,  
And Dealers in Indian Moccasins.  
N.B.—FINE CALF and BUCK Goods a Specialty



**ST. CATHARINES SAW WORKS**  
**R. H. SMITH & CO.,**

ST. CATHARINES, ONTARIO  
Sole Manufacturers in Canada of

THE "SIMONDS" SAWS,

All our Goods are manufactured by the "Simonds" process.  
Our CIRCULAR SAWS are unequalled. We manufacture the  
Genuine HANLAN, LANCE TOOTH, DIAMOND, NEW IMPROVED  
CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand  
Saws are the best in the Market and as cheap as the cheapest. Ask  
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The Largest Saw Works in the Dominion.

Leading Manufacturers.

1828.

Established

1828.

# J. HARRIS & CO.

(Formerly Harris & Allan.)

ST. JOHN, N. B.,

New Brunswick Foundry,  
Railway Car Works,  
Rolling Mill.

Manufacturers of Railway Cars of every descrip-  
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Railway Fish-Plates, Hammered Shafting and  
Shapes, Ship's Iron Knees and Nail Plates.

# THE PENMAN MANUFACTURING CO., Limited.

Manufacturers of

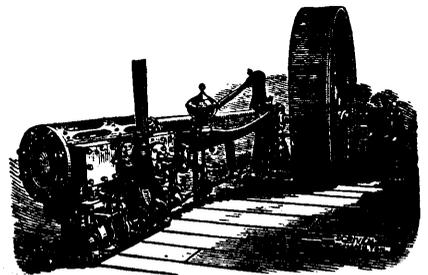
Ladies' Misses',  
Gent's and Boys' Underwear,  
Glove and Rubber Lining,  
Yarns, Horse Blankets, &c.

Also, The Celebrated PATENT SEAM-  
LESS HOSIERY, smooth and equal to hand  
knitting, in COTTON, MERINO, WOOL,  
with three-ply heels, double toes for Ladies, Misses  
Gents and Boys.

Mills at PARIS, ONTARIO, Canada.

JOHN PENMAN, President.

Agents:—D. MORRICE, SONS & CO.,  
MONTREAL AND TORONTO.



**THOS. WORSWICK,**  
GUELPH, ONT.,

Manufacturers of the WORSWICK "BROWN  
AUTOMATIC CUT-OFF ENGINE.

For durability, accessibility of parts and econom-  
y of fuel, this engine has no equal. Boilers of  
Steel or Iron, made to order, Shafting, Pulleys, and  
Hangers furnished on short notice.

**BRACEBRIDGE TANNERY**  
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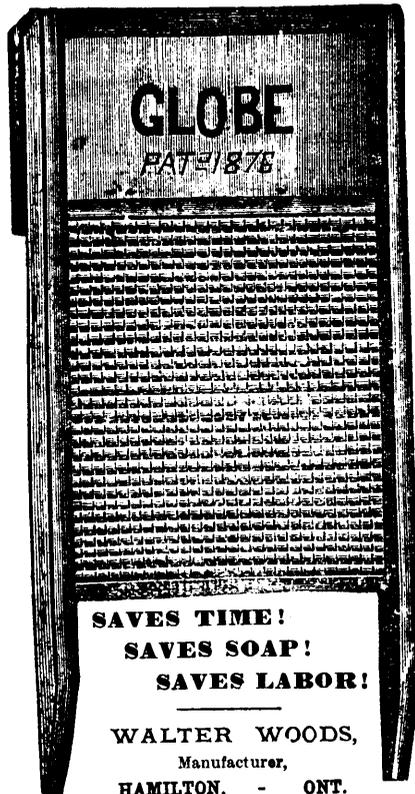
Spanish Sole Leather.

THIS IS THE LARGEST TANNERY IN THE  
PROVINCE.

D. W. ALEXANDER, C. W. TILLSON,  
Agent for Toronto. Proprietor.



84,000 SOLD IN 17 MONTHS.



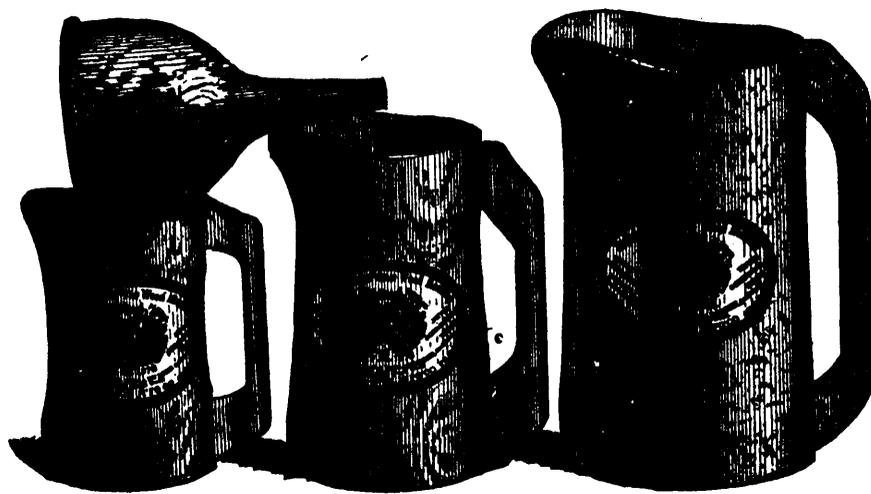
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*who buy the GLOBE, have no trouble in making sales. The public ASK for and WILL HAVE the GLOBE.*

REFERENCES  
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**SAVES TIME!**  
**SAVES SOAP!**  
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**Grocers' Wood Vinegar Measures.**

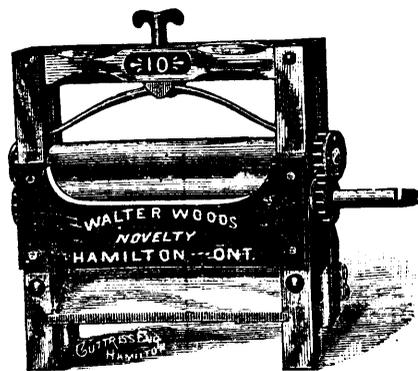
FEATHER  
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 10 INCH TO 16 INCH.



HEADQUARTERS  
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 Wood Butter Plates.

**IMPROVED NOVELTY WRINGERS.**

PAPER,  
 PAPER BAGS  
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Brooms, Brushes,  
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 —AND—  
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