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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 19, No. 15. }
New Series.

MONTREAL, FRIDAY, OCTOBER 10, 1884.

} M. S. FOLEY.
Editor and Proprietor

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

Having made special arrangements with a number of the leading Mills in the country, we shall be prepared, during this season, to offer unusual advantages to intending purchasers in our "CANADIAN MANUFACTURES DEPARTMENTS." We will show a large and varied stock of the best value in the following lines:

- Canadian Tweeds,
- Canadian Flannels,
- Canadian Shirts and Drawers,
- Canadian White and Grey Blankets,
- Canadian Wool Scarfs and Clouds,
- Canadian Hosiery,
- Hochelaga, Valleyfield and Stormont Cottons.

Orders through our Travellers, or otherwise, will receive our usual careful and prompt attention.

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.
Prize Medal awarded for our manufacture of
FELT HATS.

We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.

FOR THE
Fall and Winter Trade
We offer a full assortment of
FUR GOODS
Of our own Manufacture.
FLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS
Of English and Domestic Manufacture.
Moccasins, SNOW SHOES, FANCY SLEIGH ROBES, BUFFALO, &c.
TO MANUFACTURERS—We have a large stock of Seal, Persian Lamb and other Skins, Trimmings, &c.

JAMES CORISTINE & CO.

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ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto.

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MANTLES, DOLMANS
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BROCADED MANTLES, Fur-Lined,
FUR CAPES, REVERSABLE,
FUR TRIMMINGS AND SETS.

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MANCHESTER, ENGLAND.

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DEALERS IN
DOMESTIC WOOLLEN
And other Manufactures.

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Leading Wholesale Houses of Montreal

SPECIALTIES

FOR FALL TRADE.
Dolls, in Wax, Rubber, China, &c.,
Toys, Games, &c.,
Sleighs and Toboggans,
Photograph Albums,
Glass Vases and Toilet Sets,
China Cups and Saucers and Mugs,
China Ornaments,
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A full line of Fancy Goods, Toys, &c., shown at Exhibition.

Send for a \$4, \$10, \$20, or \$50 package of
CHRISTMAS CARDS,
which are nicely assorted for the retail trade.

H. A. NELSON & SONS,

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S. GREENSHIELDS,

SON & CO.

WHOLESALE
DRY GOODS

MERCHANTS,
17, 19 and 21,

VICTORIA SQUARE
AND

730, 732, 734 & 736,

CRAIG STREET,
MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
CAPITAL ALL PAID-UP, - - \$12,000,000
RESERVE FUND, - - - - 6,000,000
Head Office, - - - - Montreal.

Board of Directors.

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H. V. Meredith, Assistant Inspector.

A. B. Buchanan, Secretary.
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Quebec, Que.
Almonte, Ont. Kingston, " Regina, Ass'n.
Belleville, " Lindsay, " Sarnia, Ont.
Brantford, " London, " Stratford, " N.B.
Brockville, " Moncton, " St. John, N.B.
Shatham, N.B. Ottawa, " St. Mary's, Ont.
Cornwall, Ont. Perth, " Toronto, " Goderich, " Peterborough, Ont. Winnipeg, Man.
Guelph, " Pictou, " Halifax, N.S. Port Hope, Ont.

Agents in Great Britain.—London, Bank of Montreal, 9 Bireh'n Lane, Lombard Street. C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq. Sir John Rose, Bart., G.C.M.G.

Bankers in Great Britain.—London, The Bank of England; The Union Bank of London; The London & Westminster Bank. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 164 Madison Street, W. Munro, Manager; R. Y. Hobden, Asst. Manager.

Bankers in the United States.—New York, The Bank of New York, N.B.A.; The Merchants' National Bank, Boston; The Merchants' National Bank, Buffalo, Bank of Commerce in Buffalo. San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand.

(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

THE BANK OF TORONTO, CANADA. Incorporated 1855.

Paid up Capital, \$2,000,000. Rest \$1,000,000.

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HENRY COOPER.

HEAD OFFICE, TORONTO.
DUNCAN COULSON, CASHIER.
HUGH LEACH, ASSISTANT CASHIER.
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LONDON, ENG., The City Bank Limited, New York, National Bank of Commerce, New York, W. Watson & A. Lang, Oswego, N. Y., Second National Bank, Quebec, La Banque Nationale, Ottawa, La Banque Nationale, Winnipeg, Bank of Nova Scotia.
Collections made on the Best Terms.

Banque Ville-Marie.

HEAD OFFICE, - MONTREAL.

Capital Authorized, - \$500,000.
Capital Subscribed, - \$500,000.

DIRECTORS:
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Branch at Louiseville, F. X. O. LACOURSIÈRE, Agent.
Branch at Nicolet, - C. A. STYVESRE, Agent.
Branch at St. Jérôme, J. A. THÉBERGE, Agent.
Agents at New York:
THE NATIONAL BANK OF THE REPUBLIC.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA. Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.
London Office—3 Clement's Lane, Lombard St. E. C.

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall, John James Cater, J. J. Kingsford, Henry R. Farrer, Frederic Lubbock, Richard H. Glyn, A. H. Philipotts, Edward Arthur Hoare, J. Murray Robertson.
Secretary—A. G. WALLIS.

HEAD OFFICE IN CANADA.—St. James St., Montreal.

R. R. GRINDLEY, General Manager. W. H. NOWERS, Inspector.

Branches and Agencies in Canada.
London, Kingston, St. John, N.B.
Brantford, Ottawa, Fredericton, N.B.
Paris, Montreal, Halifax, N.S.
Hamilton, Quebec, Victoria, B.C.
Toronto,

Agents in the United States:
New-York.—D. A. McTavish and H. Stikeman, Agents.
Chicago.—H. M. Broden, Agent.
SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents.
LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.
Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies, Colonial Bank, Paris—Messrs. Marcuard, Krauss & Co. Lyons—CREDIT LYONNAIS.

Issue Circular Notes for Travellers, available in all parts of the world.

The Shareholders of THE MOLSONS BANK

Are hereby notified that a dividend of FOUR PER CENT

upon the capital stock has been declared for the CURRENT HALF-YEAR, and that the same will be payable at the office of the Bank, in Montreal, and at its branches on and after the

First Day of October Next.

The Transfer Books will be closed from the 16th to the 30th of September.

The Annual General Meeting

of the Shareholders of the Bank will be held at the Bank in this city,

On Monday, the 13th of October Next;

At three o'clock in the afternoon.

By order of the Board,
F. WOLFERSTAN THOMAS,

General Manager,
Montreal, 22nd August, 1884.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - \$5,700,000.
Reserve Fund, - - - 1,250,000.

HEAD OFFICE - - MONTREAL

BOARD OF DIRECTORS.

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ROBT. ANDERSON, Esq., - - - Vice-President
Wm. Darling, Esq., Jonathan Hodgson, Esq.
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Hector Mackenzie, Esq., John Duncan, Esq.
Hon J. J. C. Abbott, M.P.

GEORGE HAGUE, - - - - General Manager

J. H. PLUMMER, Assistant General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville. Kingston. Kenfrew.
Berlin. London. Sherbrooke, Que.
Brampton. Montreal. Stratford.
Chatham. Napanee. St. Johns, Que.
Galt. Ottawa. St. Thomas.
Gananoque. Owen Sound. Toronto.
Hamilton. Perth. Walkerton.
Ingersoll. Prescott. Windsor.
Kincairdine. Quebec.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon,
Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.

Agency in New York.—61 Wall Street. Messrs. Henry Hague and John B. Harris, jr., Agents.

Bankers in New York.—The Bank of New York, N.B.A.

A general banking business transacted. Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada. Sterling Exchange and drafts on New York bought and sold.

Letters of credit issued, available in China, Japan and other foreign countries. Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - MONTREAL.

C. S. CHERRIER, Esq., President.

GEO. S. BRUSH, Esq., Vice-President.

A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

London—Glynn, Mills, Currie & Co.
New York—National Bank of the Republic.
Quebec Agency—The Bank of Montreal.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP - - - - 2,000,000

DIRECTORS.

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Hon. P. Garneau, N. W. Baby, Esq.
T. LeDroit, Esq., Abt. Poincheud, Esq.
U. Tessier jr, Esq., P. LAFRANCE, Cashier.
Honorary Director:—Hon. J. R. Thibaudau, Montreal.

BRANCHES:—Montreal—G. A. Vallée, Manager; Sherbrooke—John Campbell, Manager; Ottawa—C. H. Carrière, Manager.

AGENTS:—England—National Bank of Scotland, London; France—Messrs. A. F. Grunbaum & Co., La Banque de Paris et de Pays Bas; United States—National Bank of the Republic, New York; National Reserve Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland.

CANADA—Prov. Ontario—The Bank of Toronto. Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Union Bank of Lower Canada.

A general banking, Exchange and collection business transacted. Particular attention paid to collections and returns made with utmost promptness. Correspondence respectfully solicited.

The Chartered Banks.

THE CANADIAN

Bank of Commerce.

Head Office, Toronto.

Paid-up Capital \$6,000,000
Rest 2,000,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.

WM. ELLIOT, Esq., Vice-President.

T. Sutherland Stayner, Esq., Jas. Cruthern, Esq.,
John Waddle, Esq., Hon. S. C. Wood,
George Taylor, Esq., W. B. Hamilton, Esq.,
W. N. ANDERSON, General Manager.
JNO. C. KEMP, Asst Gen'l Manager.
ROBT. GILL, Inspector.

New York—J. B. Goadby and B. E. Walker, Agents,
Chicago—A. L. Dewar, Agent.

BRANCHES.

Ayr, Goderich, St. Catharines,
Barré, Guelph, Sarnia,
Belleville, Hamilton, Seaforth,
Berlin, London, Simcoe,
Brantford, Montreal, Stratford,
Chatham, Norwich, Strathroy,
Collingwood, Orangeville, Thorold,
Dundas, Ottawa, Toronto,
Dunnville, Paris, Walkerton,
Galt, Parkhill, Windsor,
Peterboro', Woodstock.

Commercial credits issued for use in Europe, the
East and West Indies, China, Japan, and South
America.

Sterling and American Exchange bought and sold.
Collections made on the most favorable terms.
Interest allowed on deposits.

BANKERS.

New York—The American Exchange National Bank
London, England—The Bank of Scotland.

IMPERIAL BANK

OF CANADA.

Capital Paid up \$1,320,000
Reserve Fund 650,000

DIRECTORS:

H. S. HOWLAND, Esq., President,
T. R. MERRITT, Esq., Vice-President, St Catharines,
Hon. Jas. R. BENSON, T. R. WADSWORTH, Esq.,
St. Catharines, Wm. RANSAY, Esq.,
P. HUGHES, Esq., JOHN FISEEN, Esq.,
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES—Fergus, Ingersoll, Port Colborne,
St. Catharines, St. Thomas, Welland, Winnipeg,
Woodstock, Brandon.

Drafts on New York and Sterling Exchange
bought and sold. Deposits received and inter-
est allowed. Prompt attention paid to collec-
tions.

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL, \$1,500,000
CAPITAL PAID UP, 1,449,000
RESERVE FUND, 375,000

Board of Directors.

R. W. HENKKE, President.
A. A. ADAMS, Vice-President.
Hon. M. H. Cochrane, G. N. Galer,
Thos. Hart, Hon. J. H. Pope,
T. S. Morey, Hon. G. G. Steves,
WM. FARWELL, General Manager,
Head Office—Sherbrooke, Que.,
Branches.

Waterloo, Richmond,
Castrook, Stanstead,
Covansville, Granby,
Bedford, Farnham.

Agents in Montreal—Bank of Montreal.
London, England—Natl. Bank of Scotland.
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and
promptly remitted for.

The Chartered Banks.

BANK OF HAMILTON.

CAPISUBSCRIBED, \$1,000,000
Head Office, Hamilton.
Reserve Fund, \$250,000

DIRECTORS.

JOHN ST. JARRE, Esq., President.
Hon. JAMES TURNER, Vice-President.
A. G. Ramsay, Esq., Dennis Moore, Esq.,
Edward Gurney, Esq., John Proctor, Esq.,
George Ronch, Esq.,
E. A. COLARNOUX, Cashier.
H. S. STEVEN, Assistant-Cashier.

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H. M. Watson, Agent. Listowel—H. H. O'Reilly,
Agent. Milton—J. Butterfield, Agent. Port Elgin
—W. Corbould, Agent. Totouham—W. P. Roberts,
Agent. Wingham—B. Willson, Agent.
Agents in New York—Messrs. Walter Wilson and
Alex. Lang, and John J. Cisco & Son.
Agents in London, Eng.—The National Bank of
Scotland.

BANK OF OTTAWA,
OTTAWA.

Authorized and subscribed Capital...\$1,000,000
Paid up Capital... 993,263
Rest... 110,000

JAMES MACLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.

DIRECTORS:

G. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo.
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GEO. BURN, Esq., Cashier.

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E. Walker, Agents in London, Eng., Alliance Bank

The Central Bank of Canada.

HEAD OFFICE, TORONTO, ONT.

CAPITAL AUTHORIZED, \$1,000,000
CAPITAL SUBSCRIBED, 500,000
CAPITAL PAID-UP, 175,000

DAVID BLAIN, ESQ., President.

SAM'L TREES, ESQ., Vice-President

DIRECTORS:

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JNO. GINTY, D. M. McDONALD.

A. A. ALLEN, Cashier.

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National Bank. Agents in London, England—
National Bank of Scotland, London.

BANQUE JACQUES-CARTIER.

HEAD OFFICE, - MONTREAL.

Capital Authorized, \$500,000.
Capital Subscribed, \$500,000.

DIRECTORS:

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Ls. S. Monat, Esq., I. O. Gravel, Esq.,
Lucien Huot, Esq.,
A. L. DEMARTIGNY, Cashier.

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Branch at St. Hyacinthe, S. A. Durocher, Manager.
Branch at St. Romé, P. G. C. Bedard, Agent.
Branch at Valleyfield, C. E. Irish, Agent.
Agents in New York: National Bank of the Republic
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

Head Office, - ST. JOHN, N.B.

CAPITAL PAID UP - \$321,900
REST - \$40,000

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JER. HARRISON, Merchant, Vice-President.
JOHN TAPLEY (of Tapley Bros., Indian town).
JOHN McMILLAN, (of J. & A. McMillan, Book-
sellers.
A. A. STERLING, Fredericton.
AGENCY—FREDERICTON: A. S. Murray, Agent.
—WOODSTOCK, N.B.: G.W. Vanwart,

The Chartered Banks.

THE BANK OF LONDON

IN CANADA.

HEAD OFFICE, LONDON, ONT.

Capital Subscribed..... \$1,000,000
Capital Paid-up..... 100,000
Reserve Fund..... 50,000

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

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Isaiah Duks, Thos. Fawcett, Thos. Kent, Benj.
Gronyn, Thos. Long (Collingwood), Jno. Morison,
(Toronto), John Leys (rice Lewis & Son, Toronto),
Hy. Northrop (Northrop & Lyman, Toronto).

Correspondents in Canada.—Molson's 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 Ex-
change. Letters of Credit issued, available in all
parts of the world.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.

CAPITAL AUTHORIZED..... \$1,000,000
CAPITAL SUBSCRIBED..... 500,000
CAPITAL PAID-UP..... 250,000

BOARD OF DIRECTORS.

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

Deposits received and interest allowed. Collec-
tions solicited and promptly made. Drafts issued
available on all parts of the Dominion. Stering
and American Exchange bought and sold.

Montreal Loan & Mortgage Co.

AND TRUST COMPANY.

Incorporated 1858.

CAPITAL \$1,000,000 00

LOAN MONEY ON REAL ESTATE AND

PURCHASE MORTGAGES.

This Company is authorized to act in any position
of Trust, either as Executor, Administrator, Guardian,
Trustee or Receiver.

Registrars and Transfer Agents of the Stocks and
Bonds of Incorporated Companies.
Trustees of Mortgages executed by Railroad and
other Corporations.

INTEREST ALLOWED ON DEPOSITS.

Issue Sterling Debentures payable in London
also Currency Debentures payable in Canada.

BOARD OF DIRECTORS.

M. H. GAULT, Esq., M.P., President. RICHARD
BOLTON, Vice-President. Hon. A. W. OGLIVIE.
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.
JAMES CRATHERN, of Crathern & Crockett.
J. R. BLACK. J. L. MORRIS.

Trustees and Executors are authorized by Act of Parlia-
ment to Invest in the Debentures of this Company.

W. L. MALTBY, Manager.

OFFICE, 181 ST. JAMES STREET, MONTREAL.

THE ONTARIO

Investment Association
(Limited.)

OF LONDON, ONTARIO.

CAPITAL UNCALLED, - \$2,050,000

CAPITAL PAID UP, - 600,000

RESERVE FUND, - 500,000

INVESTMENTS, - 2,000,000

Parties wanting money on Real Estate Mortgages,
Apply to HENRY TAYLOR, Manager.

Dominion Savings & Investment Soc.

LONDON, ONT.

INCORPORATED, - 1872.

Capital, \$1,000,000.00

Subscribed, 1,000,000.00

Paid-up, 868,840.28

Reserve Fund, 149,000.00

Contingent Fund, 963.12

Loans made on farm and city property, on the
most favorable terms. Municipal and School Sec-
tion Debentures purchased.

Money received on deposit and interest allowed
thereon.

**THE HAMILTON
Provident and Loan Society.**

President, GEORGE H. GILLESPIE.
Vice-President, JOHN HARVEY.
Capital subscribed.....\$1,000,000.00
paid-up.....1,100,000.00
Reserve and Surplus Profits.....111,519.80
Total Assets.....2,791,108.36
Deposits received and interest allowed at the highest current rates.
Debentures issued 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, Manager.**

**STRATHY BROS.,
STOCK BROKERS,
2 STOCK EXCHANGE BUILDING,
MONTREAL.**

Stocks and other securities bought and sold for investment or on margin.
Business strictly confined to commission.

**MacIVER & BARCLAY.
STOCK BROKERS,
(Members Montreal Stock Exchange),
120 St. Francois Xavier Street, Montreal.**

Canadian and New York Stocks and Grain and Provisions in Chicago bought and sold for cash or on margin. Agents in New York—Baldwin & Weeks; Agents in Chicago—Cyrus H. Adams & Co.

**JAMES C. MACKINTOSH,
BANKER AND BROKER,
HALIFAX, N.S.**

Special attention given to investments in sound dividend-paying STOCKS and DEBENTURES.
Collections made in all parts of the Maritime Provinces.
Business information afforded to customers.
166 HOLLIS STREET.

H. J. BEEMER,

Contractor for Building Railways, Canals, Bridges, Buildings, etc., also Steam Dredging and Sub-Marine Works. Office for the Montreal Extension of the Canadian Pacific Railway, Cor. Barclay and Water Streets. Office at Windsor Hotel, Montreal.

Legal.

For Accountants, &c., see other page.

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BARRISTERS, &c.,**

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DENMARK & NORTHRUP, Barristers, &c., Belleville, Ont.**

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BARRISTERS & ATTORNEYS-AT-LAW,
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DOMINION LINE of STEAMSHIPS



Running in connection with the
Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....3,284	Toronto.....3,284
Dominion.....3,176	Ontario.....3,176
Texas.....2,700	Sarnia.....3,850
Quebec.....2,700	Orkton.....3,850
Mississippi.....2,680	Vancouver.....5,700
Brooklyn.....3,600	

DATES OF SAILING

FROM QUEBEC TO LIVERPOOL.

Sarnia.....27th Sept.	*Oregon.....18th Oct.
Brooklyn.....4th Oct.	Montreal.....25th "
Toronto.....11th "	*Vancouver.....1st Nov.

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60, \$85 and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. All outside rooms are comfortably heated by steam. Second Cabin, \$40.

Prepaid storage tickets issued at the lowest rates. * These steamers carry neither cattle nor sheep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chattel Mortgages collected.

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THOS. BOTHAM, Banker and Broker, Brantford, Ontario, Justice of the Peace, County of Brant. Issuer of Marriage Licenses. Post Office and Bill Stamp Distributor. Agent for Steamship, Insurance and Loan Companies.

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REAL ESTATE AND LOAN AGENT,
ACCOUNTANT, &c.,
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Assignments taken and Estates managed**

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**JOHN M. M. DUFF,
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Commissioner for
New York, Massachusetts and Illinois,
ISSUER OF MARRIAGE LICENSES,
118 ST. JAMES STREET,
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Public Accountants & Auditors,**

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A. L. KENT. ALPHONSE TURCOTT**

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Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails.
1884. Summer Arrangements. 1884.

This Company's Lines are composed of the following Double Engine Clyde built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Building.
Siberian.....	4,600	"
Carthaginian.....	4,600	"
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wylie.
Sardinian.....	4,660	Lt. W. H. Smith, R.N.R.
Polynesian.....	4,106	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	" W. Richardson.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	Mr. Dalziel.
Hibernian.....	4,434	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberian.....	4,600	Building.
Buenos Ayrean.....	3,800	" R. F. Moore.
Corean.....	4,000	" Barclay.
Grecian.....	3,600	" C. E. LeGallais.
Manitoban.....	3,150	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,500	" J. Brown.
Waldensian.....	2,600	" R. H. Hughes.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,600	" Mylins.
Aodian.....	1,350	" F. McGrath.

The shortest Sea Route between America and Europe, being only five days between land to land.

**The Steamers of the
Liverpool, Londonderry and Quebec
Mail Service.**

Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM QUEBEC:

Sarmatian.....	Saturday, Sept. 20
Sardinian.....	Saturday, " 27
Parisian.....	Saturday, Oct. 4
Circassian.....	Saturday, " 11
Polynesian.....	Saturday, " 18
Peruvian.....	Saturday, " 25

Rates of Passage from Montreal via Halifax:
Cabin.....\$60.00, \$70.00 and \$80.00
(According to Accommodation.)

Intermediate.....\$36.75
Steerage.....At lowest rates.

The Steamers of the

**Liverpool, Queenstown, St. John,
Halifax and Baltimore Mail Service**
are intended to be despatched as follow:—

FROM HALIFAX:

Hanoverian.....	Mondays, Sept. 22
Caspian.....	Monday, Oct. 6
Nova Scotian.....	Monday, " 20

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:
Cabin.....\$20.00 | Intermediate.....\$15.00
Steerage.....\$6.00.

Persons desirous of bringing their friends from Britain can obtain Passage Certificates at lowest rates.

An experienced surgeon carried on each vessel. Berths not secured until paid for.
Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

**H. & A. ALLAN,
State St., Boston, and 46 Common St., Montreal.**

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SLAUGHTER SOLE.**
IT IS RELIABLE.

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*Building Paper, Coal Tar, Pitch,
Paper Bags, Wrapping Paper,
Twine, &c., &c.,*

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Manufacturer of

WOOL HATS,

WHOLESALE ONLY.

St. Gabriel Locks, Montreal.

DRAIN PIPES, Fire Bricks,
Flue Covers,
Fire Clay,

Portland, Roman, and Canada Cements, Chimney
Vents, Chimney Tops, Enamelled Sinks, white
Pressed Bricks, Garden Vases, &c. Coal Oil, Benz-
zine, Gasoline, &c. **ALEX. BREMNER,**
640 CRAIG ST., - - MONTREAL.

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STORAGE for all kinds of Merchandise in
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WHOLESALE
BOOT & SHOE
MANUFACTURER
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W. & F. P. CURRIE & CO.
100 GREY NUN ST., Montreal,
MANUFACTURERS OF
SOFA, CHAIR & BED SPRINGS.
A large Stock always on hand.

Roman Cement, Portland Cement,
Water Lime,
Drain Pipes, Vent Linings.
Flue Covers, Fire Bricks, Fire Clay.
Whiting,
Plaster of Paris,
Borax,
China Clay, &c

Blotting Paper.

First Prize Dominion Exhibition 1880.
JOHN CRILLY & CO.,

MANUFACTURERS OF
Blotting Paper, Flour Sack Paper,
Music Paper, Fine Manilla Paper,
Colored and Brown & Grey Wrapping
White Printing Paper,
Paper, Roofing Felt and Match
Flour Sack Paper Brgs, &c., &c. Paper.
Special Sizes and Weights made to order
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(MILLS AT KINGSEY FALLS, P.Q.)
MANUFACTURERS OF

The following grades of high class papers:—
Nos. 1 & 2 Book and Printing, (Toned & White),
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New Patterns now on the Road.
INSPECTION SOLICITED.

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Awarded to the

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Bronze Medals for Writing Caps to Posts,
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Special sizes and weights made to order.

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MONTREAL and TORONTO.**HOCHELAGA COTTONS.**

Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &c.

ST. CROIX COTTON MILL.

Tickings, Denims, Apron Checks, Fine Fancy Checks, Ginghams, Wide Sheetings, Fine Brown Cottons, &c.

ST. ANNE SPINNING CO. [Hochelaga].

Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only supplied.

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Canada Cotton Man'g. COMPANY,

CORNWALL, - - - ONT.

MANUFACTURE
COTTONADES, WOVEN DUCKS, DYED DUCKS,

White Ducks for Sails, Tents, in

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CANTON FLANNELS, BLEACHED, UN-

BLEACHED and COLORED.

GRAIN BAGS, SUGAR BAGS.

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

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THE

GRANBY RUBBER CO'Y,

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make all styles of Gossamer Clothing in seven different grades or qualities. The trade supplied. Address the

Goodyear Rubber Co' of Canada, Limited,
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WM. PARKS & SON,COTTON SPINNERS,
BLEACHERS AND DYERS
NEW BRUNSWICK COTTON MILLS
ST. JOHN, N. B.

COTTON YARNS, White and Colored, Single and Double Twist Yarns, Bleached and Colored. CARPET WARPS, White and Colored. BEAM WARPS, for Woollen Mills in all the varieties required.

ROSEBAY YARNS of every description. HALL KNITTING COTTON, superior in quality to that imported.

FANCY WOVE SHIRTINGS and APRON CHECKS. These Goods have been awarded FIRST PRIZES for each of the above articles by Montreal, Toronto, Halifax and Kingston Exhibitions, best, best and best.

A GOLD MEDAL

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Denims, Tickings, Cottonades, Fancy Wove Shirtings & Apron Checks.

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all kinds. Cottonades and Denims.

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Batts put up in Cases or Bales in any weight to suit the trade.

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Silk and Cotton Manufactories, &c.

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We make to order
ORGANZINE
In Fast Colors for Tweeds.

HAVE IN STOCK,
Ribbons, and Embroidery Silks
For Trimming Knitted Goods.

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WHOLESALE ONLY.

FULL ASSORTMENT OF LINEN GOODS AND SPECIAL NOVELTIES.
Always on hand and for sale on
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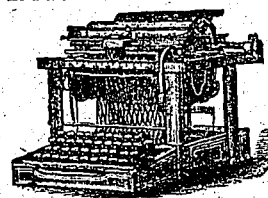
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PIC AND BAR IRON CAR WHEELS,
CAR AND LOCOMOTIVE AXLES,
NAIL PLATE, &c.
All Orders for the Company's products executed
DIRECT from the WORKS, LONDONERRY, N.S.
OFFICE IN MONTREAL,
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Robt. Miller, Son & Co.,
156 and 158 MCGILL STREET.

Owing to the fire which destroyed our late place
of business on Victoria Square, we are to be found
at the above address, with an entire new stock of
Papers, Stationery,
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Miscellaneous Books,
Paper Hangings
and Window Shades.

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The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c., &c. Send for Catalogue and Testimonials. P. O. Box, 1324.
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Leading Wholesale Trade of Montreal.

WM. BARBOUR & SONS,
IRISH FLAX THREAD
LISBURN.

Received Gold Medal THE Grand Prix Paris Exhibition, 1878.

Received Gold Medal THE Grand Prix Paris Exhibition, 1878.

Linen Machine Thread, Wax Machine Thread,
Shoe Thread, Saddlers' Thread, Gilling
Twine, Hemp Twine, &c.
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Sole Agents for the Dominion,
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SPOOL COTTON.
Recommended by the principal SEWING MACHINE Co.'s as the BEST for hand and Machine Sewing.

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ESTABLISHED 1820

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD at the Centennial Exhibition for Excellence in Color, Quality & Finish.
Wholesale Trade supplied by
WALTER WILSON & Co.,
1 & 3 St. Helen Street, MONTREAL

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MONTREAL

ALL LINEN REINFORCED FRONTS
LINED SHIRTS
TO BE HAD AT ALL THE
Principal Dry Goods Houses in the Dominion
TRADE MARK STAMPED ON EACH SHIRT
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Leading Wholesale Trade of Montreal

JAMES TURNER & Co.,
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WHOLESALE GROCERS AND LIQUOR MERCHANTS
Hamilton, Ont.

TURNER, ROSE & Co.,
Wholesale Grocers and Tea Merchants
Montreal, Que.

Turner, Mackeand & Co.,
WHOLESALE GROCERS,
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Schwarz & Reinhardt Manufacturers
Jewel Cases and Jewellers' Supplies, Plush Goods, Brush; Comb, Mirror and Odour Cases, and Cases of every description. Orders solicited.
712, 714 & 716 Craig St., Montreal.

Commercial Summary.

JAMES A. WHITE, pottery manufacturer, St. John, N.B., has assigned, with liabilities estimated at \$20,000. Assets about \$3000 in stock besides factory buildings.

We may endeavor next week to account for the more or less inaccurate rumors afloat for some time past concerning the Mutual Life Association of Canada, headquarters in Hamilton.

The Dominion Bank is making a handsome addition to its premises and effecting important alterations in the interior of the present building, which for years past has been one of the chief ornaments of King street.

The Hamilton agent of a prominent Canadian Fire and Life Insurance Co. has resigned owing to some differences about agents' balances, the amount involved being about \$1,200. A new agent has been appointed.

The corporation grant of \$30,000 for the purpose of building two large elevators at the freight depot of the Canada Pacific Railroad, with a combined capacity for storing 1,000,000 bushels of grain, has been ratified.

MANUFACTURERS are buying very little India rubber in the American market, as they are all pretty well supplied. Prices, however, are steadily maintained, and it is thought that as soon as the least demand springs up values will again advance.

A DESPATCH from Oakville, Ont., dated Oct 4th, says: "Scott's banking house here has been closed for the last three days, all business being suspended. This banking house is a branch of Scott's banking house at Wingham, of which C. Tait Scott is proprietor." There are some ugly rumors afloat concerning one of the Scotts. At last accounts the Oakville manager had not returned from his ostensible visit to Toronto about a week ago. The personals in the Toronto dailies have reference, it is supposed, to the absentee.

FARRAR'S PATENT IMPROVED SNOW PLOUGH AND FLANGER COMBINED.

Is attached to the Locomotive and operated from the cab.

In use the past four winters with perfect success. The undersigned are now prepared to receive and execute orders, or furnish drawings and specifications to any Railway Company desiring to build for themselves, as may be arranged. Send for circular.

JOHN TAYLOR & BRO.,
Agents for Canada,
No. 16 St. John Street, MONTREAL.

PORTER & SAVAGE, TANNERS and Manufacturers of

LEATHER BELTING,
FIRE-ENGINE HOSE, HARNESS, MOCCASINS,
LACE, RUSSET and
OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:
436 VISITATION STREET, MONTREAL.

PRATT'S ASTRAL OIL

Delivery made from New York, Quebec or Montreal. Trade confined to one buyer in small Towns and Villages. Correspondence solicited.

C. PEVERLEY,
General Agent in Canada.
OFFICE: 1782 NOTRE DAME ST., MONTREAL.

Messrs. Radiger & Ballart, carrying on the retail dry goods business in Guelph, for some few years past in company with the younger Mr. Williamson, are severing their connection with the business, which will probably be resumed by Mr. Williamson, sen.

MONTREAL real estate appears to be improving, to judge from the auction sale of the small house No. 98 Stanley street, which went under the hammer for \$3,775. The house No. 11 Brunswick street was also sold for \$3,690. These prices are more than could have been had a few months ago.

Messrs. McGibbon, McCalman & Co., manufacturers of the celebrated aerated and mineral waters in this city, have been awarded first prize at the Ottawa Exhibition for soda, the most important article used in their business. They also took extra prize at the same show for ginger beer.

REGARDING the reported failure of the Labrador herring fishery, a dealer in this city states that for several years past there has been short catch, according to first reports received from Newfoundland, but that it has been found there was always enough and to spare before the season was over. We hope such will again prove to be the case.

It is understood that the difficulties of A. O. Bucham, Guelph, referred to in our last issue, have been amicably arranged by the transfer of the liquidation of the estate to the charge of Mr. E. R. C. Clarkson of Toronto, this action having been decided upon by the request of the principal creditors. Mr. Bucham took in \$1100 over the counter the 29th ult, the result of his "clearing sale," referred to last week. The trustee secured some \$100 cash.

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY, MONTREAL.

HATS, CAPS

AND
FURS,
1884.



WELL ASSORTED STOCK IN ALL LINES

BUFFALO

AND

FANCY ROBES.

Gentlemen's Furnishings.

LATEST STYLES

Selected for Fall Trade, 1884.

Agents for

WOODROW'S HATS.

WAREHOUSE:

517 to 525 ST. PAUL STREET, MONTREAL.

The inactivity noted last week in the Boston wool market has become more pronounced, holders having manifested less firm symptoms. They are not as content as they were in allowing customers to leave their stores without purchasing. Extreme prices for XX Ohio are no longer obtainable. All kinds of medium wools are slow sale.

BANKATYNE & Co., wholesale grocers, Winnipeg, have been compelled to call a meeting of creditors, but they only want an extension of time, as the statement of their affairs show assets in excess of liabilities to the extent of \$30,000. It is thought they will obtain the time asked for. Their liabilities are \$53,000, of which \$20,000 secured is due to their bankers.

It is, perhaps, not generally known that our late fellow citizen, W. J. Ingram, of Federal Bank notoriety, concluded it better to place the territory between New York and Montreal between him and his friends before tendering his resignation as manager of the Montreal branch of that financial wreck. He telegraphed his resignation on the evening of his begira.

The Standard Bank is erecting new and elegant premises on the corner of Wellington and Scott streets, Toronto. The building is four storeys high with mansard roof and basement, both fronts being of the handsome drab freestone employed in other recent bank structures in that city. The portions not occupied by the bank will be leased for offices and warehouses.

Mr. J. W. Lyon—the World Publishing Co.,—of Guelph, Ont., has again been attracting the attention of the customs authorities. It will be remembered that last spring he was satisfied to escape by the payment of about a thousand dollars. The present charge is based upon the alleged entry of a quantity of book plates from the United States at \$150

instead of \$750, and there is some probability this time of more than the pecuniary penalty provided by law.

Before Judge Torrance in the Superior Court of this city on Tuesday last, two important cases were heard arising out of the failure of Cassils, Stimson & Co. Stansfield, Brown & Co., English creditors of the above firm, and represented by Mr. R. D. McGibbon, claimed to have the sale of certain goods cancelled, and requested their return on the ground that Cassils, Stimson & Co. had not paid the price. Another similar claim against the same firm was that of Hughes Bros., of England. Both cases were taken *en délibéré*.

Messrs. J. & A. Armstrong & Co., carpet manufacturers, Guelph, Ont., are working their employes every evening till half-past nine, owing to pressure of orders. Several skilled hands from Philadelphia are being added to the force. The Toronto *World* recently hazarded the statement that a certain firm some miles west of Guelph were "the only carpet manufacturers in Canada making Stair Car-pets and Super Unions." It is almost needless to say that Messrs. J. & A. Armstrong & Co. manufacture these as well as other carpets of numerous patterns and varieties.

ONE of the smoothest road beds on the continent is that of the Canadian Pacific Railway from Smith's Falls to St. Thomas, Ont., where it connects with the Michigan Central Railway system for Detroit and Chicago. So remarkable is this and so free from that hammering at the ends of the rails as well as from that lateral rolling motion which in some people produces sea-sickness, that conversation is carried on at the ordinary pitch, and writing can be performed with ordinary freedom. It is evident the company is not shirking any of the details of its great work but is building for the future as well as the present.

J. S. HAMILTON & CO.,

BRANTFORD, ONT.

AGENTS FOR THE DOMINION for

- J. H. Henkes, Delftshaven—Holland Gin.
- Ayala & Co., Chateau d' Ay, Ay.—Champagnes.
- Pelee Island Vineyards.—Canadian Wines.
- William Younger & Co., Edinburgh.—Scotch Ale.
- D. C. Ross, Dingwall.—Scotch Whiskey.
- A. Matignon & Co., Cognac.—Cognac Brandy.
- Louis Latour, Beaune.—Burgundies and Mass Wines.
- John S. Shiels & Sons, Leith.—Glenishiel Whiskey.
- R. Van Zellar, Oporto.—Ports.
- Sanchez Romate Hermanos.—Jerez de la Frontera, Sherries.
- Manappier & Co., Bordeaux.—Clarets.
- Wm. Edmonds, Jr., & Co., Liverpool.—Export Bottlers
- Bass' Ale and Guinness' Stout.

Orders from the Trade solicited for Direct Importation or Delivery from Store.

OAK TANNED LEATHER BELTING,

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

ENGLISH LINEN HOSE

JNO. C. McLAREN,

292 & 294 ST. JAMES ST. WEST, MONTREAL.

Manufacturer of Card Clothing, etc., and dealer in every variety of Mill supplies.

McARTHUR, CORNELLE & CO.,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star, Diamond Star, & Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet. Rolled, Rough and Polished Plate Glass. Col'd, Plain and stained Enamelled Sheet Glass. Painters and Artists Materials. Chemicals, Dye Stuffs. Naval Stores, &c., &c., &c.,

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street and 258-256 and 257 Commissioners Street

MONTREAL.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar,
603 CRAIG STREET,

MONTREAL.

shrank to considerably less than half that amount. Under the circumstances he met his creditors last Wednesday for the purpose of offering them 20 cents in the dollar in full. His assignment dates from the 19th ult.

The receipts of the Canada Pacific Railway for the last week in September were \$198,000, against \$134,000 for the same period last year, showing an increase of \$64,000. The total receipts from January 1st to September 30th were \$3,971,712 against \$3,854,500 for the corresponding period, being an increase of \$117,212. The total mileage is now 2,587 miles, against 1,704 miles a year ago.

JOHN E. CONKIN, of La Have, N.S., general dealer, recently found himself threatened on a lee shore, and, seeing no way out, assigned for the benefit of such creditors as might sign off within three months from the 26th September. He was formerly engaged on a coasting trader with his father and brothers. He owes between \$2,000 and \$3,000. There are a few small preferences.

FERD. PELLETIER, a small trader at St. Arsene, Que., is offering to compromise at 50 per cent cash. He owes \$500 and has assets of about \$350 in stock and a small house and lot.—R. S. Donnelly, of Mattawan, Ont., is reported to be in difficulties. He began business only about a year ago, when he left off clerking at Ottawa. His liabilities are small and chiefly to Pembroke or Ottawa firms.

J. A. McINTOSH, who began storekeeping at Parkhill, Ont., somewhat over a year ago, recently assigned. Although doing a fair

C. A. LIEFFITON,

Importer and Wholesale dealer in

COFFEES AND SPICES,

Acme Coffee and Spice Steam Mills.

329 ST. JAMES STREET,

Agent for MACURQUHART & CO'S, London, E., Celebrated Worcestershire Sauce.

JAS. COLLIER & SONS, London, Eng., Mustards, Chocolates, Coconuts, &c. Also the "Globe London Soap Powder."

trade and attentive, his capital was too small, and he was altogether in the hands of one firm. Liabilities will not exceed a few thousand dollars.—The offer of 30 cents in the dollar recently made by Fayette Shaw & Bros., leather manufacturers, Boston, Mass., will probably be accepted by the creditors, the great majority of whom have already agreed.

The recent sudden departure of O. G. Martin, jeweller, from Blyth, Ont., is not likely to prove a serious loss to the people of that village.—The sheriff is in possession of the general stock of Joseph D. Pierson of Milverton, Ont., at the instance of J. B. Laing, and under a writ of attachment.

ISAIAH Tingley, who for some time had been engaged in the nursery business with his father at Salisbury, N.B., opened a general store at that place a few years ago, with a capital of some \$1500. He recently found himself owing \$8,000, to pay which he had little beyond his stock and book-debts, and was obliged to assign.—W. A. Wheaton, carriagemaker, also of Salisbury, assigned about the same time, owing about \$3,000, with assets somewhat less. Although hardworking and industrious, he never was noted for prompt payments.

S. DEYENNE, jr., a dry goods dealer in a small way at Portland, N.B., who was obliged to give a Bill of Sale on his household effects last spring, recently made an assignment.—His course dates from the Spring of 1883.—E. C. McLatchey began as a dealer in groceries, etc., at Moncton, N.B., last year, with very small capital, carrying a stock of only about \$500. Last spring he bought out the stock of G. J. Dobson. He gave a Bill of Sale on stock in July last, and has meantime been rather closely pressed. He was formerly a ship-captain, and it is evident that he had better have stuck to his sea-farming.

PAUL DESCHAMP & Co., boot and shoe dealers of St. Onegonde, have assigned with liabilities of about \$10,000.—A. Canon & Co., boots and shoes of this city, have also assigned.—W. L. Marshall, Port Perry, Ont., carrying on business as grocer has assigned, and his stock has been sold to J. H. Brown, of the same place. His stock consisted of the balance saved from the late fire.

The total amount of cotton in sight on Oct. 3rd was 1,491,701 bales, against 1,685,727 bales a year ago, showing a decrease of 194,026 bales. As compared with the same date in 1882, there is an increase of 81,043 bales.

The announcement of President Stephen's mission to London had a strengthening effect upon the Canada Pacific stock.—Mr. Hugh Montagu Allan, son of the late Sir Hugh Allan, has been elected a director of the Citizen's Insurance Co. in the place of the late Mr. N. B. Corse, of this city.

J. B. DOMVILLE, general store, St. Alban, Que., is offering his creditors 50c on the dollar.—Ferdinand Pelletier, general store, St. Arsene, Que., is asking a compromise.—The assignment is reported of Rufus F. Page, general trader, Thompson, N.S.—Joseph McDonald trader, James River, N.S., has assigned in trust.

LOUIS GENDRON, grist miller, St. George, Beauce County, Que., recently found himself owing about \$7,000, and that his assets had

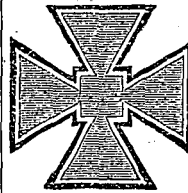
J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS,**MONTREAL,**

Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

We have enlarged our new premises to double the original size and capacity. A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

**VULCANIZED****India Rubber Goods**

For Mechanical Purposes.

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 200,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the day*, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PA (KING Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

WAREHOUSES: TORONTO, 10 & 12 King St. E.; NEW YORK, 33 & 35 Warren St.; CHICAGO, 159 & 161 Lake St.; SAN FRANCISCO, CAL., 501 Market St., PORTLAND, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.

THE CUTTA PERCHA & RUBBER M'FG. CO'Y.

10 & 12 KING ST. East, Toronto. T. McILROY, Jr., Manager.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,**CORNER**

St. Peer and St. Sacrament Streets,

MONTREAL.

ONE or two local contemporaries, in their efforts to appropriate articles from the columns of this journal and pass them off upon their readers as original, remind us of that bird of the desert which on the approach of danger plunges its head into the sand in the belief that it may escape observation. The first column of the last page of Saturday's *Star* contained an article on the "Insurance Convention" which was copied verbatim from our article of the day before, but without a word of credit. The *Herald* copied it on Monday, also without credit. The former erroneous statements of our contemporaries on the subject will probably account for the mistake.

Mr. R. B. MORRISON, of Morrison, Ont., one of the oldest-established general merchants in Wellington county, possesses an interesting record of the prices of grain in that vicinity extending over several years, beginning with 1852, when he first began buying wheat from the farmers. In January and February of that year the price of wheat was 4s. 6d. York, or about 56½ cents per bushel; towards March the price advanced to 5s. 4d. York, the average for the year being about 60 cents. Mr. Morrison, who founded the village to which he gave its name, has recently resumed general storekeeping in connection with the manufacture of flour. His merchandise warehouse, erected in 1861, is one of the finest in the county.

CUTLER BROS. & CO.'S
INSECT POWDER.

IN PATENT SIFTING-TOP CANS.

Sure death to Flies, Fleas, Red A. ts, Bed Bugs, Lice on Cattle, and those pests of Housekeepers, Hotel and Restaurant Proprietors, Confectioners, Bakers, and of all places where hot-water or steam pipes are laid, WATERBUGS AND ROACHES. Is especially effectual on Dogs, Cats, Birds, Fowls, Plants, &c.

Sure and speedy death to Insects.

Safe to use, and Harmless to Human Life.

Sample tin mailed on receipt of 25 cents.

EMIL POLIWK & CO.,

394, 396, 398 & 400 ST. PAUL ST., MONTREAL, Q.

Sole agents for the Dominion.

ALL

Competitors acknowledge the superior value of

"Rising Sun" Ball Blue,
"Syndicate" " ""Laundress Friend" Square Blue;
and our FIFTY different GRADES of**Ultramarine in Dust.****BEUTHNER BROTHERS,**

MONTREAL.

IF IT IS at all possible to save much out of the wreck of the Federal Bank, Mr. Yarker should accomplish it. He is busy day and night at his duties with an energy that argues confidence in the result. The forthcoming statement is looked for with no little anxiety by the shareholders, and it will doubtless compare favorably as to accuracy with the monthly statements to the government signed by the late general manager, H. S. Strathy, extending over a considerable time beyond the recent culmination. "Let him rub his character on them," said an irate broker one day recently in Toronto, when a friend remarked that somebody's boots wanted blacking.

REPORTS from London, Ont., announce the absconding of Henry L. Ainslie, secretary and manager of the Huron and Middlesex Mutual Fire Ins. Co., the head office of which is in that city. It is also intimated that Mr. Ainslie has been systematically taking advantage of his position in the company for some time, although it is difficult to understand how any amount of consequence could be misappropriated in view of the character of the company, which depends upon assessments to pay losses, etc., and had only \$110 in the treasurer's hands at the last annual meeting in February. Mr. L. C. Leonard is president and treasurer.

FELT, United Factories of Giengen, Germany, Warehouse, 511 St. Paul Street, Montreal. Dress Felts, Shoe Felts, Saddler's Felts, Organ Felts, Piano Felts, Furriers' Felts. Felts of all kinds for all purposes.**L. GNAEDINGER, SON & CO.,**

SOLE AGENTS FOR DOMINION OF CANADA.

N. B.—Orders for direct importation especially solicited.

BATTY'S PICKLES.**C. H. BINKS & CO.,**
MONTREAL.**JOHN STUART, SON & CO.,**

Importers and Wholesale Dealers in

TEAS, COFFEES, SUGARS, SPICES,
And General Groceries.

Warehouse—Cor. John and Main Sts.

(Formerly occupied by late firm of Stuart & Macpherson.)

HAMILTON, ONT.

PRIVATE bankers are having troubled times. The suspension is now reported of W. S. Fuller & Co., who carried on business as bankers at Alliston, Ont. They commenced business about four years ago, but being recently implicated in the Fawcett failure they were compelled to close their doors. Mr. Fuller was an old clerk of Fawcett, and it was through the assistance of the latter house that he was enabled to start business. When Fawcett failed the chartered bank ceased making advances, and Fuller suspended until he could get his affairs in hand, but he expects to go on again. The bank is secured by collateral paper, and depositors are now nearly all paid off and there appears to be very little anxiety among them for the balance.

The failure is announced of J. M. Crawford, & Co., grocers and liquor dealers, Mount Forest, Ont. who began business about 10 years ago as tinsmiths. Their assets are said to be in pretty good shape, and an assignment has been made to E. R. C. Clarkson of Toronto. They started with a capital of \$2600 in real estate and cash. Mr. Crawford endorsed pretty heavily for a friend—a railway contractor—who failed. Hence the commencement of the firm's difficulties.—R. C. Stonehouse, general trader, Wallaceburg, Ont., who commenced business in 1880, has assigned with liabilities

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,
AND EVERY DESCRIPTION OF

CUT NAILS.
Railway and Ship Spikes.

Iron, Steel, Zinc & Copper Shoe Nails,
And Shoe Tacks,

Extra Swede Iron Tacks, Upholsters' Tacks, B.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slatting, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails Also, Tinned Nails and Tacks of all kinds.

Carrriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

MONTREAL ROLLING MILLS

COMPANY,

MANUFACTURERS.

CUT NAILS,
HORSE NAILS,
WROUGHT IRON PIPE,
TACKS, BRADS, ETC.,
HORSE SHOES, ETC., ETC.

of \$1800. The assets, which are about \$1700, consist of a mortgage of \$300, and stock and book debts \$1400. The causes of his troubles are attributed to trade depression and a want of proper knowledge of the business.

The people of Windsor, Ont., are rising to a sense of their civic requirements. The streets are being paved with cylindrical cedar blocks such as used in Detroit, and those who remember Windsor in all its muddy or dusty condition will admit that it is none too soon. The town can now boast of hotels that furnish accommodation which can bear comparison with that of the best across the river. Among the ornaments of the place is the building occupied by the Merchants Bank branch, and other imposing structures are under way on the same street. A sewer tunnel, six feet in diameter and extending six thousand feet along Ouellette avenue is almost finished, and will drain the 'coolie' to the north of the town. The crowded ferry boats, leaving every ten minutes, bear witness to the large intercourse between both sides of the river.

A MEETING of the creditors of Mr. John Chisholm, general storekeeper, Alexandria, Ont., was held at the Albion Hotel, this city, last Monday. The firm was formerly Macdonald & Chisholm, and ex-Lieut. Governor Macdonald, now of Montreal, appears as a creditor for \$2,800. Messrs. James Johnson & Co., who are interested to the extent of \$3,800, are the

Leading Wholesale Trade of Montreal.



DOMINICA
Lime Fruit
JUICE.

Pure, - Fruity,
Wholesome,
FREE FROM ALCOHOL,
Clear as Crystal.

Sole Agents,
LYMAN SONS & CO.,
MONTREAL.

A liberal discount to the trade.
also
Filtered West India
LIME JUICE,
In Jars, Kegs or Barrels.

The Canadian Manufacturers' Agency

Are now prepared to take orders for full delivery for the following goods, viz: from

"The Otterville Canning Co.," Otterville, Ont.

CANNED

APPLES, TOMATOES,
GREEN PEAS, SWEET CORN,
STRAWBERRIES, BLACK CAPS,
CHERRIES.

EVAPORATED

SWEET CORN, APPLES.

From LAIDLAW & CO., Victoria, B.C., & San Francisco,
CANNED SALMON.

Ask for Price List. **P. POULIN,**
63 ST. JAMES STREET, MONTREAL.

largest creditors. The total liabilities are about \$12,000, and the assets are equal in amount, but composed of book-debts, \$9,000, and stock \$3,000. Mr. Chisholm, although possessing the full confidence of his creditors, was evidently not prepared to make any offer, and seemed desirous of giving up business owing as alleged, to some troubles entirely apart therefrom. Book-debts in that section of the country were fully doubled during the last twelve months, owing to the almost total failure of the harvest of 1883.

The following particulars regarding the failure of D. N. Murray & Co, harness and trunk makers of Picton, N.S., have reached us. On the 10th ult. they were burned out; this was the immediate cause of suspension. They assigned on the 12th to James Murray (father of both members of the firm), and Richard McKean jointly, both assignees being creditors. The assets provide for payment of: 1st expenses of liquidation; 2nd, bank account, say \$425; 3rd, any sums due either of the assignees or for which they are liable as sureties; 4th, accounts due Heney & Lacroix and the Williams Manufg Co., Montreal. The assets will be—insurance \$1600 to \$1700, stocks say \$800, book debts say \$300 or \$400—in all about \$2,500 or \$3,000. Creditors not signing within thirty days will not receive any benefit from the assignment. The insolvents say that liabilities are less than assets, but this may be taken with a grain of salt.

Leading Wholesale Trade of Montreal

JAMES GUEST,
COMMISSION MERCHANT

—AND—

GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]

W. & J. Graham & Co., Oporto Ports.

E. C. Ivison, Jerez de la Frontera Sherries.

Jules Regnier, Dijon, Burgundies and Chablis

L. M. Cauneaux et Fils, Château de Dizy, près Epernay, Champagnes.

Renaudin Bollinger & Co., Ay, Champagnes.

Seigert & Sons, Trinidad, Genuine Angostura Bitters

Wheeler & Co., Belfast Ginger Ales, &c. (Export

Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, &c.

Roig, Ponsset & Co., Barcelona and Tarragona Spanish

Ports.

Eschenauer & Co., Bordeaux, Clarets and Sauternes

H. Sichel & Sons, Mayence Rhine Wines.

George Roe & Co., Dublin, Celebrated Old Irish

Whiskies.

James Watson & Co., Dundee, Fine Old Scotch

Whiskies.

E. J. F. Brands, Schiedam Gins,

TEES, WILSON & CO.

(Successors to James Jack & Co.,)

IMPORTERS of TEAS
AND GENERAL GROCERIES,
66 ST. PETER STREET, MONTREAL

H. VINEBERG,
Wholesale Clothier,
752 Craig St., Montreal.

Close Buyers visiting the markets will do well to give me a call.

INSTANCES are not wanting during the last week or two of retailers whose struggles to keep afloat during the dullness of the last twelve months have at length ceased to be effectual, owing in a measure to the withholding of the harvest yield from the market. Among these probably is the firm of Stewart Bros., dry goods merchants, Ottawa, who assigned on the 27th ult. The career of the brothers Stewart has not been uncheckered. They became involved in 1878, during the then dry goods troubles at the capital, through the failure of a local wholesale house, and compromised at 50 cents. They were again—in 1882—compelled to ask for indulgence, settling this time at 60 cents in the dollar. They formerly conducted two stores but consolidated over a year ago, and shortly afterwards opened a branch at Perth. They were partially burned out last spring, but the loss was not heavy. The present liabilities are about \$12,500, and the assets nominally about a thousand dollars less,—subject to the shrinkage usual to stock and book debts. In view of all the circumstances creditors agree to take 50 cents in the dollar, spread over eight months, secured, which terms the firm will probably accept.

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds about - - - - - \$7,000,000
Annual income over - - - - - 1,200,000

A. G. RAMSAY, Pres't. R. HILLS, Secy.

ALEX. RAMSAY, Supt.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.

J. D. HENDERSON, Agent, Toronto.

D. MACCARVEY, Secy. P. McLARREN, Gen. Agent.

Maritime Provinces Branch, Halifax, N.S.

CEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.

W. L. HUTTON, General Agent, Manitoba Branch, Winnipog.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....about \$100,000,000
Invested funds.....do 30,000,000
Annual Income.....do 4,000,000
or over \$10,000 a day.

Claims paid in Canada.....do \$ 1,300,000

Investments in Canada.....do 2,000,000

Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY

— OF THE UNITED STATES. —

Amount of NEW BUSINESS in 1883 - - - - - \$81,129,756.00
Largest Business of any company in the World.
Total Outstanding Assurance - - - - - 275,160,588.00
Total ASSETS December 31st, 1883 - - - - - 53,030,581.70
Total UNDIVIDED SURPLUS - - - - - 12,109,756.79
PAID POLICY-HOLDERS Since organization - - - - - 73,877,699.51

All Policies Incontestable after three years.

Such Policies are payable immediately upon receipt of satisfactory proofs of death, WITHOUT THE DELAY of Sixty or Ninety days, as usual with other Companies.

R. W. CALE, Manager

223 ST. JAMES STREET, MONTREAL.

A. & T. J. DARLING & CO.
BAR IRON, TIN &c AND SHELF HARDWARE

OUTLERY A SPECIALTY

FRONT ST., East. TORONTO.

CAUTION! CAUTION!!

It having come to the knowledge of the undersigned that attempts have been made to introduce for sale in the Dominion of Canada an imitation of our

ACME SKATES

in violation of our patent rights:

This is to Caution all dealers against purchasing the same, as parties found importing or dealing in those imitations will be prosecuted.

The Starr Manufacturing Co.

Halifax, N.S., May 1st, 1884.

1883-St. John Exhibition-1883

LEATHER BELTING,
FIRE ENGINE HOSE,
&c., &c.,

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The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 10, 1884.

FIRE UNDERWRITING.

The interest felt by the public in the proceedings of the convention of Canadian Fire Underwriters recently held in Montreal is shown by the various comments which have appeared in the public journals; these comments have generally been inspired by the answers of the insurance people to the interrogatories of interviewers, but at least two of them have been mainly composed by persons present at the convention; so that, from them we may guess pretty fairly at the feelings underlying the discussions and their probable results.

The initial difficulty with fire insurance is, that although it should be a science, or a profession, its management is too often entrusted to persons who have not been trained or subjected to special studies to fit them for their duties; consequently, they are unable to

comprehend either the fullness or the minutiae of their profession. The next difficulty with fire insurance is the employment of agents whose whole interest is bounded by the income they can derive from it; they often know, but seldom care for the consequences which must necessarily flow from the issuing of policies to persons and upon risks of doubtful or bad character. The third difficulty is that, from motives of false economy on the part of the managers of the fire insurance companies, very little, if any, inspection is made of the properties upon which insurance is granted, dependence being too generally placed upon plans which do not fully or truly disclose the hazard of the risk, whereas one glance at the place, the stock, or the man, would cause cancellation or reconstruction, and so save the companies from avoidable losses. The next difficulty is the adjustment of losses by incompetent persons and by local agents, who, by sharp practice, or by collusion with fraudulent claimants, irritate honest men and encourage dishonest ones. In addition to these drawbacks there is the wild race for risks between some of the foreign and one of the home companies consequent upon the formation of the latter, by means of which an army of ghouls in the shape of brokers, were allowed to fatten upon the business, although their only qualifications were their ability to obtain privileges without payment, to reduce rates beyond cost of insurance, and to blanket several risks in one so as to secure to the companies total losses in place of partial ones.

By reason of these weaknesses the practice of fire insurance fell, as was natural, into disrepute; the people found that its rates and practices were based upon the necessities and not upon the experiences of the companies, and so they dictated to the managers the rates of premium, the forms of policies and the adjustment of losses, until there was neither body nor bones in fire insurance in Canada. The problem now was "how to secure reform"—a problem the solution of which was rendered more difficult by the fact that every one was ready to join in the work of reforming "the other fellow" but no one was ready to be reformed, lest the "other fellow" should secure some of his business. Circumstances caused Mr. McLean of Toronto to be available, and inasmuch as he had prepared the ground by his correspondences, he was chosen as the secretary of the Tariff Reform Association; the good work was begun at the foundation by a revision of the tariff of rates, and its adaptation to the various degrees of

hazard supposed to be represented by the want of organizations and apparatus for extinguishing fires in the various places,—with an arrangement for preventing agents from benefiting by premiums obtained by cutting rates and some minor details. This was all the progress made until the present time, except the learning of the lesson that "rates" are not the whole of fire insurance—a lesson taught by the people, who quickly adapted their practices to those of the insurance companies; those who were honest and careful in themselves, and not subject to fires caused by the want of care or of honesty on the part of others, reduced the amounts of insurances carried by them to the amount of probable loss by a fire; those who were subject to danger from others or from outside exposures took care to let the insurance companies carry the whole of the risk; whilst those who dishonestly desired over-insurance were quite willing to make the temporary sacrifice of high rates, so that whilst the insurance companies did not materially increase their gross income by means of the increased rates, they were more subject to total losses under their policies, and so could not make any profit or provision for future contingencies.

Over-insurance, under-insurance, electric lighting, over-time in factories, adjustments, mortgage clauses, local taxes, blanket policies, other insurances without notice until required, exposures, extra occupancies, privileges without payments, and general principles, presented such a formidable list of matters requiring consideration and reform as to astonish some of the managers and affright others, because they had imagined the evils of fire insurance were to be banished by an increase of rates; whereas now it is shown to be necessary to study the science and follow its principles, in order that they may make reasonable profit for the companies in the present, make provision for the conflagrations and general increase of losses arising from hard times or from increased hazard of processes of manufacture, whilst they, at the same time, may present to the people at large reasons for actions, the result of experiences and common-sense, instead of running rates up and down until they induce wild competitions which result in general depravity and demoralization.

We believe in pure and unadulterated business in all its branches, we believe that every business worth following is worth studying; that every man should be able to justify his practice by the light of experience, and that his reasoning and his practice should command the respect

of those with whom he is brought in contact; we know that fire insurance, properly conducted, is a blessing to the country, but if it be in the hands of inexperienced or reckless men, it is full of danger to everybody, therefore our columns have always been open for the advocacy of conservative underwriting.

THE BUSINESS OUTLOOK.

The maritime trade of this port for 1884 has a lease of only about five or six weeks more to run, and yet very little progress has been made towards that general improvement in business which about two months ago was confidently anticipated and readily discounted by bankers, as well as the majority of mercantile houses. Whence, then, has arisen the disappointment? Certainly not in the main cause, which reasonably led to the expectation of a good fall trade, for the crops have even exceeded the estimates that obtained prior to harvest-tide, both as regards quantity and quality. The incentive to sell however is wanting, owing to current low prices as compared with former years; and notwithstanding their matured obligations, farmers prefer to obtain extensions thereof from country merchants, rather than realize in the present condition of the grain market. A heavy responsibility will therefore rest upon wholesale merchants, unless a material and speedy advance in the price of wheat comes to their aid, whereby an active movement of grain from first hands ensues, the probabilities of which are slim. It is the opinion of some of our leading exporters that there will be a large movement of grain from Canada via Portland during the winter season, this view being based upon the belief that values cannot rest much longer at their present low status. Be this as it may, the present outlook cannot be said to favor any important change in an upward direction, except the speculative element comes into active play on account of the holding policy of growers, or unforeseen circumstances arise. In the event however of the winter deliveries of grain being restricted, the spring movement will necessarily be large, regardless of prices, as farmers generally will not be able to hold out beyond that period, and those who are inflexible holders now will be ductile sellers then. From whatever stand-point the business situation is viewed, all hopes of a brilliant fall campaign appear to be abandoned; but to make this sentence complete, it should be added

that there is no valid reason why confidence in the future should be shaken, as no one can deny that the country is full of exportable produce from one end to the other. The trade of the country therefore rests upon a solid foundation, and materials are abundant wherewith to rear the superstructure of a good spring business, even though our long winter prove a dull one. The fine open full weather which has prevailed up to the time of writing has been an unfavorable factor in the dry goods trade, although there is ample time for the application of a remedy should the latter half of October give us its usual foretaste of the climatic severity which generally follows. For some time to come the dry goods market will be influenced entirely by the weather bureau. The trouble connected with the over-production of cotton still hangs fire, and it is found that a further contraction of out-put is imperative, in order to equipoise supply and demand, especially in the case of bleached goods. The labor market has consequently been adversely affected, and is likely to be so for some time to come. The iron interest has also been subjected to a lengthened spell of dullness, and, despite the slight evidences of improvement referred to in last week's JOURNAL, some of our prominent merchants do not attach much importance to it, as they say it is difficult to obtain the advanced rates. Still, we hope it is a healthy sign to see the late depression in values lifted. The sugar trade continues to suffer from the glutted nature of supplies, both at home and abroad, and no immediate correction of the present unsatisfactory condition of the market is looked for. The features of the lumber trade are likewise scarred by the unprofitable ventures of the present season, caused by low prices in the English market. Nor, in the present review, ought reference to the losses sustained by cattle shippers be omitted, as they have formed an important item in the recent banking troubles of Western Canada, and it is apprehended that the last has not been heard of them. In dairy produce the prospects have been more cheerful of late, although it is feared that it will be difficult to evade losses on a considerable portion of July and August contracts. Still, both butter and cheese have recently done better in the English market. Reviewing the situation as a whole, there appears to be no immediate prospects of a general revival of business this fall, although there is ample material upon which to build reasonable hopes for a turn in the tide next spring, if not before.

IMPERIAL FEDERATION.

It would in our judgment be a great mistake to attach undue importance to the opinion formed by Mr. Desjardins, M.P., of the views entertained by the members of the British Association, with whom he travelled to the North West, on the subject of Imperial Federation. We do not mean to impute to Mr. Desjardins any intention whatever to misrepresent, and we feel assured that he was told in substance what he has related to the reporter by whom he was interviewed, but we are convinced that those opinions were not those of any appreciable number of the British Scientists, but of a few enthusiasts, who lost no opportunity, when in Montreal, to express similar views. The large majority of our visitors took little interest in the question except to ascertain the state of Canadian opinion, and Mr. Desjardins seems to have done his part in enlightening them. Our belief is that the visit of the British Association, instead of encouraging the prosecution of any scheme of Imperial Federation, will have an entirely contrary effect.

We assume, of course, that the same opinions which Mr. Desjardins expressed, as well on his own behalf, as on that of the section of the population of whose opinions he might claim to be an exponent, were likewise expressed by those belonging to other portions of our mixed population. Our own conviction is that there is hardly a question which has been discussed in Canada on which there is so much unanimity of opinion as on that of Imperial Federation. Its practical effect would be to deprive the Colonial dependencies of the Empire of that self-government, which they have so long enjoyed and have so highly prized. We have pointed out on former occasions that it is a great mistake to attach too much importance to the opinions of irresponsible parties. The public opinion of the people of the United Kingdom can only be properly ascertained through its Parliament as that of the people of Canada through its Parliament. Over and over again, on no other foundation than a leading article in the *Times* newspaper, we have had discussions carried on in Canada, based on the assumption that such articles were to be considered as an expression of the sentiments of the nation.

It is highly probable that the promoters of the late demonstration in London believe, that they were taking a course that would be satisfactory to the Colonists, and, strange as it appears, they had some foundation for such a surmise. Sir Alexander Galt, while still holding the office

of High Commissioner, did not deem it inconsistent with propriety, to express in a public lecture strong opinions in favor of Imperial Federation, qualifying them merely by a declaration that they were not those of the Government, which he represented, but his own personal opinions. He does not appear to have mentioned that he had on previous occasions advocated annexation, independence and our present Federal system. Sir Charles Tupper was present at the meeting, and certainly said not a word to discourage the promoters of the scheme. It is satisfactory to know that, whatever opinions may have been formed by any of our recent visitors, or by any individuals in Great Britain, no matter how great their influence, there is not the most remote probability that any attempt will be made to change our political institutions, without the concurrence of our own people through their representatives in Parliament.

THE FLOUR TRADE.

So rarely has the flour trade afforded opportunities during the past twelve months of writing it otherwise than dull, that when an increased business does occur it is well that it should not be passed unnoticed. Recently some large sales of strong baker's flour in sacks have been made by Minnesota and Wisconsin millers to Montreal parties, on the basis of \$4.10 per 196 lbs. c. and f., delivered here in bond, and several lots we understand, have been placed at even a lower figure, which it is said cannot be repeated. Minnesota patents have also been placed at \$5 c. and f. Montreal, the sales of American flour in all amounting to probably over 10,000 sacks. This appears to have aroused the latent energies of Montreal millers, who are determined to contest the further annexation of Canadian orders by Americans, even though the latter have the advantage of a bonus of 21 cents per barrel from the Government at Ottawa (through the lesser duty on flour than on wheat) to enable them to compete successfully with our home millers. Sales of Canadian flour have therefore transpired at very low figures, low enough in fact to slacken the rush that was being made for Minnesota strong bakers' and patents, in order to secure supplies prior to the advance in railroad freights. So that, between Messrs. Montreal, Wisconsin and Minnesota millers and Montreal merchants quite a number of contracts have been consummated. One of our leading millers has stated that he will be bound by no quoted prices,

which it is thought means mischief to those who have closed their American contracts. So far as prices are concerned the market is demoralized, for although sales of superiors are quoted at \$4.15 to \$4.20 they are offered freely at the inside figure, with business at \$4.10, and some dealers expect them to go still lower. Extra has sold at 3 95 and Spring Extra at \$3.90. City bags have changed hands as low as \$2.40, and quotations range from that figure up to \$2.60. Despite the low price of flour, bakers continue to demand with brazen audacity last January's prices for bread. According to the ratio at which they put up prices when flour advances, the price of bread should be at least 4 cents per loaf lower than it is, taking into consideration the decline in the value of flour.

A VERY OLD GRIEVANCE.

The *Montreal Gazette* has published, without comment, a labored article, which appeared recently in *La Minerve*, the object having been to establish that the Union of the two Provinces of Upper and Lower Canada, in 1841, conferred great pecuniary advantage on the former, at the expense of the latter. It cannot be denied that a plausible case has been presented, but there is much to be said on the other side, which was not likely even to have engaged the consideration of the writer of the article in *La Minerve*. Prior to the Union, the customs revenue was collected almost entirely at the ports in Lower Canada, and was divided in a manner that was the constant subject of complaint on the part of Upper Canada, which, moreover, had no means of increasing its revenue. Had Upper Canada been able to regulate its own finances, it would not have been, "in the summer of 1839, on the eve of bankruptcy." Again, the financial difficulties at that time were owing to the large expenditure, on capital account, in the construction of public works, principally the ship canals, which certainly were even more for the benefit of Lower than of Upper Canada.

Independently altogether of the political complications, which existed at the time, it would have been absolutely necessary for the Imperial Government to have provided some means by which Upper Canada would have been freed from the control of Lower Canada, in regard to her fiscal policy. We need not discuss the question, on which wide differences of opinion prevail between the people of the two great nationalities, which exist in Canada. It is nevertheless important

to point out that there is a thorough conviction in the minds of the people of British origin in both Provinces that they are much larger consumers of dutiable articles than the French Canadians, and that they consequently contribute much more to the revenue. When the existence of such a conviction is borne in mind, it can be imagined what the people of Upper Canada must have felt at finding that Lower Canada seized on the lion's share of the common revenue, collected chiefly at the Montreal custom house. Had not the union been determined on in 1840 there would have been a demand, which could hardly have been resisted, for the annexation of the Island of Montreal to Upper Canada, so as to give it a port of entry and the means of establishing a fiscal policy that would have enabled it to raise a revenue adequate to meet that expenditure which had become absolutely necessary.

The *Minerve* has given an array of figures to support its case of large expenditure in Upper Canada, which we notice, chiefly to call attention to one extraordinary item:—"Surplus of works carried on by the Imperial Government, or by private capital"—\$47,492,149. What bearing such expenditure has upon the question we own that we fail to comprehend. One of those works, doubtless, was the Rideau Canal, a military work, constructed by the Imperial Government. As no detail is given of the works under the above head, we are unable to verify the figures, but we venture to doubt whether the *Minerve* has charged Lower Canada with all the expenditure incurred by the Imperial Government on the fortifications at Quebec and elsewhere in Lower Canada.

OUR DAIRY INTERESTS.

The exports of cheese from this port since the opening of navigation have played no unimportant part in supplying the deficiency in our wheat shipments, for whilst the decrease in the latter has amounted in value to \$1,400,000 the increase in the former is very nearly \$1,000,000, as compared with the corresponding period last year. The total exports of cheese from the beginning of the present season to date are valued at over \$5,000,000 against a total value of about \$2,600,000 for those of wheat. But were we to compare the exports of the present season with those of five or six years ago, the increase in cheese and the decrease in wheat would show a much greater ratio. No more striking instances

could be brought forward to demonstrate the remarkable ebb and flow of commerce in certain channels than the shipments of the above-mentioned products from this port. Regarding cheese, the export trade has developed during the season of 1884 into proportions which have exceeded the most sanguine and radical calculations of the trade, and greatly astonished outsiders. In round numbers about 50,000,000 lbs have been sent forward to Great Britain since the beginning of the present season, against about 40,000,000 lbs for the corresponding period last year, and yet the cravings of the "tight little Island" for Canadian cheese are unappeased, quite a brisk enquiry having sprung up for September and October makes at an advance of 2s. to 3s per cwt., and according to cable advices received in New York there have been recent sales in Liverpool aggregating about 15,000 boxes of September and October makes at 58s 6d, 59s, 59s 6d, and 60s c. i. f., part of which were taken on London account. It is now thought that the demand for the late fall-made cheese will help the disposition of the held-over July and August stock, sales of the latter having already been made at an advance upon late prices, although they were scarcely up to contract rates. The butter trade has also met with an improved demand for English shipment, the total exports from May 1st to date aggregating about 3,700,000 lbs, against about 3,000,000 lbs for the like period of 1883, but this is a very unsatisfactory exhibit, when it is considered that during the same period of 1880 we exported 7,746,540, and that Canadians have it within their power to double the exports of 1880 if they would only contrive to make a first-class article and market it in its fresh condition. Carrying out this principle, Denmark increased her shipments of butter to Great Britain from 7,200,000 lbs in 1865, to 30,000,000 lbs in 1881. This, however, was attained mainly by the application of the creamery system. The poor quality of dairy butter produced in Canada is unquestionably the great drawback against making any material progress in our butter exports, for it is estimated by competent authorities in the trade that the relative proportion of fine butter to poor is as follows:

Finest Canadian dairy.....	5 to 10 percent
Fine " "	25 to 30 " "
Poor to good " "	50 to 60 " "

Millions of dollars are therefore sacrificed annually through a defective system of butter-making in the Dominion, and until the creamery plan supersedes that of the dairy Canada will be counted as a

mere unit in competing for the trans-Atlantic trade. It is a sorry spectacle to witness, that, when England wants first-class goods, Canada, as a rule, has only second-class and poor qualities to give her. We would be shipping double and treble the quantity now going forward were it not for the fact that most of the butter held in the country is of second and inferior quality. This is a condition of affairs which needs the application of a prompt and stern remedy, which would save millions of dollars annually to Canadian producers.

DULL TRADE AND INSOLVENCY.

The remark that times are dull is one more frequently heard than is desirable, and it must be accepted that good reason exists for the complaint, although it is generally conceded that crops have been satisfactory and that other necessaries besides food are in abundant supply. This being so, there ought not to be cause for complaint, if the transaction of business were conducted on a less risky principle than the extreme system of credit which prevails in the various branches of trade. Without entering deeply into an exposition of the inevitable consequences of the credit system as conducted in Canada, in the way of exposure to risk of loss from the fact that every transaction upon credit being a contract for the future delivery of money, involves a speculation in its value at the date of delivery or payment; it may be sufficient to say broadly that credit and insolvency are, and must be inseparable, and that seasons of abundance, which in their nature and in fact are seasons of prosperity in the brightest sense of the term, are too frequently complained of as seasons of hard times, simply because traders find themselves unable to realize from their wares sufficient money to discharge their obligations; and per contra, we hear of booming times in the presence of war or some other misfortune, when a diminished production, entailing positive privation, is accompanied by the necessary consequence of enhanced prices. In this respect, the common interpretation of the signs of the times is the reverse of scientific, and a time will doubtless come when on this and kindred subjects juster views will prevail, and a people in possession of abundant food and other necessities of life, will find themselves free to enjoy their good fortune, in the absence of the misery resulting from debts, which cause prosperity to be regarded as an evil.

But the prevailing error in the mode of transacting business, while it continues to be practiced, must be dealt with so as to entail as little suffering as possible, and where a trader's power to realise money is short of his contracts to pay, it is clearly in the interest of justice between creditors that they should share rateably in the assets, and bear in equitable proportions the consequent loss. The absence of any means for bringing this about has done much toward holding up Canadian legislation to reproach. The Textile section of the London Chamber of Commerce recently passed a resolution in which it was declared that "the fraudulent preferences resulting from the lack of a bankruptcy law in the Dominion of Canada are highly detrimental to the honorable name as well as the commercial credit of the mercantile community of Canada." There is unfortunately too much reason for the opinion here expressed: the preferences and absence of fair dealing which accompany so many of the numerous insolvencies can scarcely be too strongly reprobated; and the encouragement given, by an antiquated system of laws, to fritter away the assets that may be within reach, by litigation that only ceases when the estate has been exhausted, fully justifies the charge of the honorable member for a Quebec constituency, who was candid enough to declare that in this Province distribution under existing laws is synonymous with confiscation.

This was aptly illustrated in the case of Levetus, referred to in these columns some twelve months ago. The litigation then in progress could only end in disaster; after serious mischief had been done the creditors had an offer made of ten cents in the dollar, that, with one exception, they resolved to accept. Unfortunately for the general body, the Federal Bank did not see it to be consistent with its interest to settle on the terms proposed; and so the litigation prospered, but not so the creditors, who will now be fortunate if they ever see one cent on the dollar, and they may take such consolation as they can find in the reflection that a legislature which denies to the creditor any portion of his debtor's assets, dispenses them lavishly among lawyers, bailiffs and court officials.

This is only one of many instances that can be cited: the Beard case, involving enormous debts, including one to the unfortunate Exchange Bank of nearly a quarter of a million dollars, is now in a position similar to that formerly occupied by the Levetus estate, and before the law as it stands has done its work, there is

too much reason to fear, that the unfortunate creditors of the bank will have good cause to execrate the impotency of our laws for the collection of debts.

Sir Leonard Tilley had an opportunity while last in Britain of learning something of the strong feeling that prevails there on the subject, and one can scarcely suppose that he is otherwise than well aware of the disgraceful preferences that are fostered by the laws of the Maritime Provinces. In answer to the representations then made to him, Sir Leonard Tilley is understood to have promised to bring the subject before his colleagues, with the view of having it properly dealt with, and for the good name of our commerce it must be hoped that the Government will not fail to take action now.

The Boards of Trade in the various Provinces have for years struggled unsuccessfully to enlist the serious attention of Ministers on this question. It is understood that Sir John A. Macdonald at one time considered that a bankrupt law should have only an intermittent existence, its enactment being chiefly directed to the relief of bankrupts. This view of the case is clearly erroneous. Transactions on credit, and bankruptcy, are certainly inseparable as the association of bankruptcy with cash transactions is impossible. Until credit dealings are abolished bankruptcy will be unavoidable, and the necessity for intelligently dealing with it may therefore be unhesitatingly accepted, unless it be determined that public opinion and grave injustice are matters which are unworthy the serious attention of Ministers of the Crown.

SIR JOHN MACDONALD.

The flying visit to Montreal of Sir John Macdonald on last Monday, on his way to London via New York, took everyone by surprise, and the accounts in the newspapers would lead to the inference that there was something very mysterious connected with his trip. If the reporter for the *Star* is to be believed Sir John himself informed him that "my business has not the most remote bearing on any public matter." The *Montreal Gazette* states:—"The mission of the Premier, although partly concerning public affairs, is mainly for the restoration of his health, which has not latterly been good." The *Mail* distinctly affirms that the visit is on public business although "it would be premature to state its nature and importance." The probability is that while Sir John can always find business that may engage his atten-

tion in England, the real object is to consult a physician under whose care he was a few years ago when suffering from a similar attack. There will, we feel assured, be a general desire on the part of all classes of the population that he may derive benefit from rest and the sea voyage, and that he may be able to return to his important duties at the time contemplated, viz., early in December.

THE CANADIAN PACIFIC RAILWAY.

Mr. George Stephen, President of the Canadian Pacific, has left for England, as has Mr. Duncan McIntyre, and they will be followed in a few days by the Hon. J. J. C. Abbott, M.P., the Solicitor of the Company. The immediate object of Mr. Stephen's visit is to endeavor to interest British capitalists in the construction of the South Western and other branch lines in the North-West, and also in the establishment of a line of steamers on the Pacific between Port Moody, the Pacific terminus, and ports in Japan and China. We sincerely hope that Mr. Stephen will have all the success that he can desire in effecting the objects of his visit. We have on more than one occasion had to express our regret that the Pacific Railway enterprise, the success of which is so important to Canada, should have been made a party question. There was a time when it was at least open to doubt whether it might not have been expedient to postpone the construction of the section on the north of Lake Superior, but since the completion of the Northern Pacific it has been sufficiently manifest that the true policy for Canada was to secure the completion of the entire line as speedily as possible. The time for renewing the efforts of the Company to procure the construction of branch lines appears to be propitious, as there has been an accumulation of disinterested testimony in favor of the work that has been already completed. We are glad to find that the City Council have with greater unanimity than is generally evinced voted \$30,000 to aid in the building of the revetment wall, which the Pacific Company will undertake in connection with the erection of elevators. The proposition of the Company had the approval of the Harbor Board, Board of Trade, and Corn Exchange, and the work will, we learn, be commenced very shortly.

THE OTTAWA EXHIBITION.

The recent exhibition at the capital, of which notice has been unavoidably postponed, proved a marked success not only in the agricultural department, in which the chief interest appeared, but in the textile and fine arts exhibits, which,

though limited, were highly creditable to the owners. Among the former were the Watrous Engine Co., of Brantford, exhibiting a Portable Grist Mill, a Portable Steam Engine for agricultural purposes, a Steam Gauge, and Steam Engine Governor, and a Burr-stone Corn Cracker;—the Joseph Hall Manufacturing Co., of Oshawa, a Steam Power Thresher and a Horse Power Thresher;—the Guelph Carriage Goods Co., superior Buggy and Jump Seat and Carriage Springs;—Wm. Evans of Montreal a great variety of goods, including Drills, Seeders, Churns, Cider and Wine Presses, Corn, and Cob and Straw and Root cutters, etc.;—The Haggart Bros. Manufacturing Co., of Brantford, Threshers, Reapers and Mowers;—Messrs. Frost and Wood of Smith's Falls, Reapers, Mowers, Twine-Binders, Rakes and a fine collection of Plows.—Among the other exhibitors in this department were Messrs. L. D. Sawyer & Co., of Hamilton, Harris Sons & Co., of Brantford, John Abell of Woodbridge, the Cochrane Manufacturing Co., of St. Thomas, Patterson Bros. of Patterson, James Ferguson of Maxville (Threshers), the Corbin Steel Disk Harrow, St. Lawrence Manufacturing Co., (of Prescott), W. T. Dingle, Oshawa, J. W. Mann Manufacturing Co., Brockville, J. O. Wisner & Co., Brantford, Geo. A. Masson, Toronto, G. Wilkinson, Aurora, Jas. Sharman, Stratford, Jeffrey Bros., Petite Cote, Que., Moody & Sons, Terrebonne, Que., and the Gananoque Carriage Co.

In the main building, one of the finest exhibits was made by Mr. S. T. Willett of Chambly (Richelieu Woolen Mills), consisting of blankets, tweeds and ladies' dress goods of domestic wools, all these being of superior texture and finish and of various colors, shades and patterns, the latter two classes being difficult to distinguish from imported goods; these goods were also awarded Extra Prizes at Montreal.—Messrs. W. Bell & Co., of Guelph exhibited eleven varieties of their organs. This firm, who continue to employ upwards of 300 hands, have recently established a large business in Great Britain under the management of Mr. Bell, junior, and the sales in that country already average one hundred organs per month.—D. W. Karn & Co., of Woodstock also made an exhibit of organs; Messrs. Cowan & Co., and Gault, Gourley & Co., both of Galt, made a fine exhibit of wood-working machinery. The exhibit of the Montreal Saw Works was almost equal to that of the same house at Montreal. Messrs. John Baird & Co., of Almonte, made a fine exhibit of Tweeds, &c., manufactured chiefly from Australian wools. Messrs. McCrae & Co., of Guelph, made a superior exhibit of their well-known yarns. Messrs. Robin & Sadler were to the front with the usual fine exhibit of Leather Belting; Messrs. Colin McArthur & Co., of Montreal were on hand with a fine collection of wall paper, as were Messrs. McGibbon, McCulman & Co. also of Montreal, with samples of their superior soda and mineral waters, ginger ales, etc. The Geo. Smith Middlings Purifier was also exhibited and commanded scarcely less attention than in Montreal.—Among the other exhibits were those of Christie Brown & Co., Toronto, the Diamond Dye Works Co., of Burlington (Vt.) and Montreal, Goldie McCulloch & Co (sauces) Galt, John Burns, ranges and boilers, Montreal, Johnson's Fluid Beef, etc., etc.

PACIFIC RAILWAY PROGRESS.

The Dominion Government Arbitrator has returned from the westward construction terminus of the Canadian Pacific Railway on the borders of British Columbia, whither he was sent by the authorities some weeks ago to adjust some difficulties which had arisen be-

tween the advance construction party and the miners. Those who remember the frequent complaints against Mr. Brothers while acting in a similar capacity on the Canada Southern, the Hamilton & North Western, and other roads, are not surprised that he should fail to make friends of the squatters on mining property in the Rockies. Forcibly throwing down their tents and interfering with their crude mining apparatus could scarcely fail to create a strong antagonistic feeling in these rude sons of toil, and the conviction is scarcely avoidable that the visit was not made a week too soon for Mr. Brothers' health. Brothers, however energetic, and able as a linguist to command a large construction party composed of various nationalities, appears to prefer violent to pacific measures. Every thing was however amicably arranged, and the railway company is in peaceable possession of the strip of territory required. The construction forces at these two ends of the line are now only eighty miles apart, and it is estimated will meet before the end of the year. The scenery through the Rockies is described as something inconceivable by eastern tourists. The Lake Superior section of the road is also being rapidly pushed forward, but, owing to the character of the rock, which does not abound with veins as in the Rocky Mountain region; it is much more difficult of construction. It is estimated, however, that it will be finished in the spring of 1886.

The low price of wheat is still preventing farmers from marketing their grain. Those who study the interests of our agriculturists do not grieve over the suspension of private banks throughout the western districts of Ontario. The loans from these institutions to the farmers, enabling them to hold over their grain till Spring in expectation of higher prices, usually prove unprofitable to the latter and give the lender the cream of the business. The facilities for transportation, owing to the various railway lines running in every direction through Ontario, save to the farmer no little time and labor as compared with former years. The quantity of wheat shipped at so small a point as the Schaw station on the Canadian Pacific Railway, is something remarkable.—Farmers in that fertile district who formerly spent a day in driving their loads to Dundas or Hamilton, are enabled to deliver two or three loads of grain to the one of ante-Pacific days.

JUDGMENT has been rendered in the Superior Court in this city in the matter of Herbert Beerworth, involving an important point. Beerworth had his store exactly on the frontier line in the Township of Hinchinbrook, part of the store being in the State of New York and part in Canada. One night all his goods were removed from the Canada side of the store to the American, leaving nothing but empty shelves for his Canadian creditors to look to, and they issued a capias against Beerworth, alleging fraudulent secretion of his effects. It was contended by Beerworth's counsel that the goods had been moved by William Douglass, to whom he had made an assignment, giving Douglass voluntary preferences for over \$10,000, which would more than exhaust his whole estate. It was argued that under the laws of New York all debtor's property, wherever situated, was vested in the assignee, and that he was justified in removing the goods to the American side of the store. The Court, however, upheld the pretensions of the Canadian creditors. This case, it will be remembered, received due notice at the time of the transfer.

JOSEPH E. SEAGRAM DISTILLER, WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT WHISKEY.

MONTREAL WHOLESALE MARKETS.

Oct. 9, 1884.

Trade continues to fall short of general expectations, both as regards the volume of transactions and payments, the paper maturing on the 4th and the few following days having surprised our dry-goods merchants by the unsatisfactory manner in which it was met, renewals having been much larger than was expected. Confidence however in the future is unshaken. The stock market was very firm, Bank of Montreal advancing 2 to 2½ per cent, closing at 189 to 189½; Ontario, 106½ asked Peoples, 40½ to 45; Toronto, 173½ bid; Merchants, 111½ to 112; Commerce, 118½ to 119; Federal, 49½ to 51; Montreal Telegraph, 110 to 110½; North-West Land Co., 40s to 41s; Richelieu, 53½ to 55; City Passenger, 115½ to 116; City Gas, 177 to 177½; Canada Pacific, 46 to 46½. Money is plentiful, call loans being

obtainable at 4 per cent, and good commercial paper is taken at 7 per cent discount. Sterling Exchange is quiet, at 8 5-16 premium for sixties between banks, and 8 13-16 demand. Counter rates are ¼ higher. New York drafts at par. The Bank of England rate has advanced 1 per cent to 3. The following were the business in, and prices of, Montreal stocks during the week.

Banks.	Shares	Highest price.	Lowest price.
Commerce	190	117	116½
Federal	25	51	51
Merchants	14	110½	110½
Montreal	751	190	182½
Ontario	77	105	106
Peoples	21	42	42
Toronto	15	175	174
Union	31	60	60
<i>Miscellaneous.</i>			
Can. Pacific Ry. Co.	400	44	44
Gas	1625	177	175
Mon. Tel. Co.	560	110	109½
N. West Land	125	44	41
Passenger	1000	116	112½
Richelieu & Ontario	1375	55	53

ASHES.—The advance in the price of Pots has caused Receipts to increase very much, still prices have been well maintained. Sales have been freely made at \$4.30 to \$4.35, which is the value to-day. Secouds \$3.75 to \$3.80. No Thirds offering. Pearls—no receipts, 40 brls. First Sort are reported sold on private terms. Receipts since 1st January 5125 Pots, 727 Pearls. Deliveries, 4902 Pots, 677 Pearls. Stock in store at 6 p.m. 8th October, 1607 Pots, 200 Pearls.

BOOTS AND SHOES.—Whilst jobbing manufacturers talk business on the rush, other houses do not share in the activity, one or two of the

latter having curtailed their out-put owing to accumulation of stocks, and until these are worked down they do not purpose putting on additional steam. Remittances are variously reported, but on the whole they are scarcely up to the mark.

CHEMICALS.—The stock of heavy chemicals in this city is said to be very light, and prices are generally steady. Very few orders for fall importation have gone forward, and the market generally may be termed quiet. Buyers here continue to pursue the hand-to-mouth policy, and consequently the speculative element is altogether absent. The supply of bicarb is very much depleted, which causes prices to be well sustained at an advance of 5c to 10c per keg. Sal Soda has changed hands at 95c to \$1.00 in round quantities ex store. Caustic Soda remains quiet at \$2.25; bleaching powder steady at \$2.30 for lots ex ship, smaller quantities from store higher. Soda ash in small supply at \$1.50 in lots ex ship.

COAL.—Business has again shown limited proportions, owing to the continued open weather. A few sales of hard coal have transpired at \$6.00 per net ton delivered, for stove and chestnut, and at \$5.75 for egg and furnace. Large lots can of course be had at lower prices. Steam coal is also dull but steady; very little Scotch is offering, but Lower Ports coal is in ample supply. Prices are: Scotch steam \$4.50, Pictou \$4.00, and Cape Breton \$3.50.

DAIRY PRODUCTS.—Butter.—A good export demand obtains for finest grades of creamery and dairy, the former having realized 26c for choice, and the latter 21½c to 22c for selected parcels. Western is held at 18c to 19½c for

EVENING CLASSES AT

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Corner Notre Dame and Place d'Armes.

COMMENCE MOND Y. OCT. 6TH.

THOROUGH COMMERCIAL COURSE

ENGLISH, FRENCH & SHORTHAND.

The course of instruction is a short, sharp and thorough drill in practical education for business purposes. Students may enter for the full course or for a single subject. Day Classes as usual. Send for circular. Address, DAVIS & RUE, Business College, Montreal.

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EPPS'S COCOA.

BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency of disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—(Civil Service Gazette.)

Made simply with boiling water or milk. Sold only in Packets by Grocers, labelled thus:

JAMES EPPS & CO., Homoeopathic Chemist,
London, England.

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MONTREAL

WALL PAPER FACTORY.

COLIN McARTHUR & CO., WALL PAPER MANUFACTURERS,

Were awarded the First Prize, Silver Medal for Best Selection of Wall Paper, Canadian make. They have just issued their new designs for 1885. The Trade will be waited on in a few days.

FACTORY—1 to 21 VOLTICEURS ST.,
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USE GARLILE'S SPOOL COTTON,

IT IS UNSURPASSED FOR

Strength and Smoothness,

TO BE HAD AT ALL RETAIL DEALERS

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EX. STOCK AND TO IMPORT,
Manufacturers of MIRROR PLATES,
(MERCURY PROCESS.)

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Sole Agents in the Dominion of Canada for
Vve Binet, Fils & Co., Reims, Champagnes.
De Venoge & Co., Epernay,
Heidsieck & Co., Reims, Dry Monopole Champagne.
Bouvier & Freres, Neufchatel,
Edouard Pernod, Couvet, Absinthe
Van Hoytema & Co., Culumberg, Gin.
Paul Grapin, Dijon, Burgundy Wines.
Faue & Freres, Bordeaux, Bordeaux Wines.
Polo Auguste, Alger,
Dubos Freres, Bordeaux,
J. J. V. Veg-er, Cadix, Sherry Wines.
Robertson, Broth & Co., Oporto, P. et Wines.
Stein Hermanos, Tarragona, Tarragona
Comte de St. Michel, Bordeaux, St. Michel Wine.
a splendid wine for weak constitutions.
Noilly, Prat & Co., Marseilles, Vermouth.
Durrand de Liard & Co., Marseilles, Vermouth.
Delizy & Loistau Fils, Paris, (Liqueurs Fines)
Cordials.
La Benedictine, Fecamp, La Veritable Benedictine.
L. Dutang & Cie., Beauvais, La Petite Chartreuse.
Riviere Gardrat & Cie., Cognac, "Optima" Brandy.
James Green & Co., Dublin, Irish Whiskey.
Waterloo Distillery, Waterloo, White Wheat
Whiskey.
Victoria Mineral Water, Rotterdam, Sparkling
Mineral Water.
Hathorn Spring, Saratoga, Natural Mineral Water.
Feyret & Pissan, Bordeaux, Table Olive Oil
(dagsons and canisters.)
Jos. Moura, Switzerland, Gruyere Cheese.
P. Tirot & Co., Nantes, Fr. Canned Vegetables and
Sardines.
H. Delaunay, Lisleux, Rennet for Cheese Factories.
J. Hirner, Paris, Colorings for Cheese and Butter.
L. Legrand, Paris, Perfumery.
Maison Geoffroy, Lyon, Macaroni and Vermicelli.

fine lots down to 14c to 15c for poor. Sales of choice Western have taken place at 16½c and 17c f.o.b. at points West of Toronto. *Cheese.*—A good demand has set in during the week for fine August and balance of season, sales of 1500 boxes of fine white August being reported at 11c, and a lot of about 300 boxes at 10½c. The Allen Groove combination has sold about 15,000 boxes September and October make on p.t., but said to be at about 11½c. The public cable is steady at 55c.

Dry Goods.—A reduction of fully ten per cent in the price of white cottons is the leading feature of the week, said to have been caused by sales (p. t.) made by a leading factory. It appears that the agreement between the mills expired on Oct. 1st, and that two of the largest companies were willing to renew it, but as the former Co. preferred to withdraw, the renewal of the compact fell through, resulting in the decline referred to. The next subject of importance is the unsatisfactory manner in which the paper falling due on the 4th, 6th, 7th and 8th instants have been met. One firm having notes to the extent of \$31,000 maturing on the dates mentioned, only received about \$11,000, and another house reports only about 25 per cent of their country paper provided for by the makers. We also learn from a prominent wholesale house that some of the best retail firms in the city have asked for renewals, firms who seldom or never did such a thing before. Nor is such a condition of things to be wondered at, considering the unfavorable weather which has lately obtained for the marketing of fall and winter clothing, and the difficulty experienced by

country merchants in making collections; the latter being the result of reluctance on the part of farmers to sell their grain. Payments therefore are merely deferred, as farmers are abundantly provided with produce that ranks as good as gold, the realization of which is merely a matter of time. Hence the general confidence felt in the situation, notwithstanding present beating drawbacks. Travellers will take the road upon the approach of the first cold spell, when a decided change for the better may be reasonably looked for.

Eggs.—Advices received to-day from Western Canada report some large shipments of eggs for the American markets, one lot of 100 bbls. having been purchased by an American buyer on p.t., but the price was believed to be in the immediate neighborhood of 18½c. Here the market is firm at 18c for fine stock, and we quote 17c to 18c as to quality. Sales of Canada eggs in New York have been made at 21c.

Fruit.—Account sales of consignments of early fall apples from this city have just been received from Liverpool, one lot realizing 5s. per bbl., and another lot 9s. This is rather discouraging to Montreal shippers, but it is hoped later shipments will do better. A private cable from Liverpool yesterday quoted sales at 9s to 12s. The market is quiet considerable fall apples being offered, and sales are reported at \$1.25 to \$1.75. No fine winter fruit has yet been received, but holders of such stock are asking 100 exorbitant figures. Strictly choice Montreal fameuse have brought from \$2.50 to \$3.00, and ordinary qualities \$1.25 to \$1.50. Western Snows are very poor

and spotty, and have sold at \$1 to \$1.50 per bbl. All through Western Canada growers are holding for much higher figures than this market warrants dealers in paying. An immense crop is reported in some of the chief districts of New York State. In pear—there have been sales of a few Duchesses in half barrels at \$4 to \$5. Quinces have sold at \$1.25 per basket. Grapes are quiet Almeria selling at \$6 per keg, Concord at 5c to 6c per lb, and Rogers at 9c. Lemons quiet at \$4 per box and Brazilian oranges \$4 to \$4.50 per crate. Cocoa nuts \$5 per 100; sweet potatoes \$4 to \$5 per bbl.

Fish.—Sales No. 2 Labrador herring brought in by traders have occurred at \$5.00. There is very little enquiry yet for herring, as the weather has been against business. A car load of Cape Breton herring was sold at \$5.25, and prices range from \$5.25 to \$5.75. North Shore salmon are offered at \$15, \$14 and \$13 for Nos. 1, 2 and 3. British Columbia salmon offered at \$13. Dry cod \$4 to \$4.25, and green cod \$5.50 for No. 1, and \$4.50 No. 2.

Furs.—A few enquiries from country traders have come to hand during the week, and several dealers have visited the city to ascertain the prospects for the coming season. There is a good local demand for bear, beaver, and otter, and lots well furred command good prices. Of course real prime skins are not expected yet. Bear cubs are worth \$4 to \$6 and bear skins \$8 to \$12. Beaver is salable at \$3 to \$3.50 per lb., and otter skins at \$8 to \$12 each. Mink and marten are not asked for.

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Can give reasonable advances if required.

Are doing business with largest and best houses in Canada.

Address, A. B.

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Messrs. BOLLINGER & CO.,

Have been Appointed

CHAMPAGNE PURVEYORS

To Her Majesty the Queen.

R. C. IVISON'S

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Brand, "Crown Royal Banquet," the wine chosen at the banquet given to their R.I. the Prince and Princess of Wales on the occasion of their marriage, by the Corporation of the City of London.

GRAHAM'S OLD PORT!

The leading house in Oporto and the world in Ports. Also the celebrated

GEO. ROE IRISH WHISKEY, AND

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MILLINERY & FANCY GOODS,

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Black Goods a speciality in

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Special discounts to Cash Buyers.

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Choice New Japan Teas Just Arriving, Direct Importations.

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IN RIBBONS, SILKS, VELVETS, DRESS GOODS,

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Tweeds, Laces, Velvet Ribbons, Feathers, and all kinds of Dry Goods in the Piece, Re-dyed, Re-finished and put up.

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LARGEST SOAP AND OIL FACTORY IN THE DOMINION.

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CRAIN AND FLOUR.—About four or five cargoes of Canada new red winter wheat have been sold to arrive at 87c to 88c. About, and several sales of ear lots at 86c. Canada spring is quoted at 88c and white winter nominally at 86c to 87c. Pens are difficult to sell, even at a steep decline in values, and quotations range from 75c to 77c. A few cars of barley have been taken by brewers at 60c to 65c., and rye is quiet at 64c to 65c. In flour there has been a larger business on import and export account as well as for the home trade. Quebec and Newfoundland buyers have been in the market for winter wheat flour, and altogether a good turn-over has resulted. Sales of superior were made at \$4.15 and at \$4.00 to \$4.05. Spring extra changed hands at \$3.95, and one lot was placed at a lower figure. Superfine has been taken at \$3.30, \$3.40, and fine at \$3.10, \$3.15. Medium bakers have met with fair request at \$4.20 to \$4.35. City bags have sold as low as \$2.40 and up to \$2.60. Two round lots of American sacks and a lot of Canadian superior have been placed for English account on p.t., one lot for Glasgow. Sales of Superior have been made to-day at \$4.10.

GROCERIES.—The sugar market has been fairly active during the week, but prices have ruled very low, sales having transpired of several lots of fair quality yellows at 4½c, some good bright parcels having changed hands at 4½c to 5c, and choice lots at 5½c. This is a poor outlook for Scotch yellows, several good-sized lots being offered. Granulated is steady, nothing being obtainable under 6½c, and quotations range from 6 3/8c to 6½c as to size of lot. Beet root sugar 88 degrees, which last week dropped to 10s. per cwt. f.o.b. Hamburg, has since advanced to 11s. 3d. A cable was received yesterday as follows:—Beet advanced 1s. 3d. per cwt. since last Friday, with large orders to buy, but limits are impracticable. A cable was also received from Pernambuco stating that "Brazilian sugar is arriving slowly; very little stock on hand as yet; purchases made on Saturday last cannot now be repeated." The New York market, however, has declined to 6 3/8c for granulated, but at the lower figure there has been more activity. In dried fruit the sale is mentioned of 1000 boxes of new Valencia raisins at 7½c, and prices range from 7½c to 8c. A cable from Denia quotes a sharp advance of 4s. per cwt. in Valencias, nothing now being obtainable under \$5 per quintal, first cost. Prices in England have also gone up several shillings. Stocks of new fruit here are very light, every one having bought as little as possible, and consequently a great scarcity will be experienced until Mediterranean vessels arrive, as there is scarcely any old stock to relieve the temporary stringency. Currants have advanced 2s. in London from the lowest point, nothing being procurable under 16s. Here prices are

nominal at 6c to 6½c for new fruit. Prunes will in all probability rule very low, owing to the abundant apple crop in Canada and the United States. Sales have taken place in Bordeaux as low as 13s. f.o.b., which is the lowest quotation known for a number of years at this season, and yet at this low ebb of values there seems to be no inducement to buy. Bosnian are fast superseding French prunes, the former being now principally asked for, which are quoted at 16s. to 17s. f.o.b. Trieste. The first samples of new Turkey figs have arrived, and are remarkably fine. New Sultana raisins are offered at 7½c to 8c in round lots. The tea market has been more characteristic of dullness than anything else, and sales have been made at pretty cheap rates. In coffee, Old Government Java is quoted at 19c to 21c, and Mocha at 26c to 28c for quantities, but business does not amount to any large aggregate. Spices are steady, and prices remain as last quoted. Rice remains quiet at \$3.50. In nuts sales are reported of 100 bags of Ivaca at 10½c.

HIDES, ETC.—At the decline in green butcher's hides reported last week there has been a fair business, No. 1 having sold at \$8.50 to \$9, and No. 1 inspected at \$9.50. There is no life in the Western hide business, only a few small lots of No. 1 buff being reported at \$9.75. Toronto hides are reported at 9½c for No. 1 and at 9c for No. 2. Hamilton 9½c No. 1 and 8½c No. 2. Sheepskins are quiet at 60c to 65c, and calfskins are purely nominal at 12c to 13 per lb.

HOPS.—The sale of a lot of 4 bales of choice new Canada hops has occurred at 20c, and a pretty fair lot changed hands as low as 15c, so that 15c to 20c may be considered a fair range of values based on actual transactions.

IRON AND HARDWARE.—At the advance in prices previously referred to there has been little or no business in pig iron. Prices on the other side are steady, and at present rates of freight Gartschierie could not be laid down on the wharf at under \$18.25, and yet sales of car lots are said to have been made at about that figure. A round lot of Siemens is reported sold for Western delivery on p.t., but understood to be at a full price. Prices are quoted as follows:—Siemens \$18.50; Coltness \$20 to \$20.25, Langloan \$19.50 to \$20, Gartschierie, Calder and Summerlee at \$18.50, and Eglinton at \$17. In metals the market is still weak, ingot tin being cabled at £77 5s to £77 10s, and ingot copper at £58 10s. In tin plates there have been several sales of round lots of charcoal on p.t., but prices are variously quoted at \$4.50 to \$4.60, and coke at about \$4.10. Canada plates are quiet at \$2.80 to \$2.90. General hardware is still very quiet, the principal movement being reported in shelf goods. Remittances are only fair.

LEATHER.—Dealers fail to advise the slightest improvement either in demand or as regards the general tone of the market, manufacturers confining their operations only to the absolute requirements of the moment. In sole leather a large lot of No. 1 Spanish sole was reported sold on p.t., but believed to be in the close vicinity of 25½c. Black leather is in demand for shipment, chiefly splits and buff. Waxed upper is quiet, a few ordinary-sized parcels having been placed at within range of our Prices Current list, on another page. The demand for glazed calf has been less active, but the price remain at 22c.

NAVAL STORES.—Continued low prices for spirits of turpentine in the American market prevents the upward movement here which usually sets in just prior to the close of navigation. Here prices range from 47½c to 50c. The sale of a round lot of spirits is reported in New York on Canadian account at 29½c per wine gallon for delivery this month. Rosins continue to sell at a low range of values, which, however, keep steady.

OILS.—Fish oils remain quiet and steady, stocks being under, rather than over, the average usually held at this season of the year. Steam refined seal oil is quoted steady at 60c to 62½c, pale seal at 55c to 57½c, and straw do at 52½c to 55c, small lots having been placed during the week at within this range. Cod oil is not by any means active, and Newfoundland A is quoted at 57½c to 60c. No Gaspe oil of any consequence has yet arrived. Cod liver oil is held at \$1.25 to \$1.30. The market is very firm for linseed oil, prices of which have further advanced to 57c to 58c for raw, and to 60c to 61c for boiled.

PROVISIONS.—A little more enquiry is mentioned for Western mess pork, and sales have taken place at \$19.50 to \$20. It is said that one or two car lots have recently been laid down here at about \$19.25. Lard continues quiet, at 11c for Western and at 10½c to 10¾c for Canadian. In smoked meats there is scarcely any thing doing. Tallow is quoted at 6¾c to 7½c for refined.

WOOL.—Sales of Greasy Cape aggregating 100,000 lbs have transpired at 17c to 17½c, one very choice parcel realizing 18c. A lot of cross-bred Australian was also placed at 24c. Greasy Cape is quoted at 16½c to 17½c, and Australian at 19c to 28c. In Canada wools there is very little doing, there being little or no American demand, and the home enquiry is anything but brisk. Prices are more or less nominal as follows:—A supers 27c to 28c, B supers 23c to 24c, unassorted 20c to 22c, and fleece 19c to 20c.

DOMINION EXHIBITION 1884.

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H. SUGDEN EVANS & CO.,

Wholesale Druggists, Manufacturing Pharmaceutical Chemists, Manufacturers of Druggists' Sundries, Savar's Toilet Preparations, &c.

BRONZE MEDAL.—Evans' Pharmaceutical Preparations.

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BRONZE MEDAL.—Evans' Perfumery and Savar's Toilet Requisites.

The Montserrat Lime-Fruit Juice and its Preparations obtained the Special GOLD MEDAL Dominion Exhibition 1883.

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23 FRONT STREET WEST, TORONTO.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Oct. 9, 1884.

The course of trade is rather better, taking it all round. The fact has been well known that in many quarters among country dealers stocks were run down to small compass. It was also surmised that among the great bulk of consumers there was a similar state of affairs. There must be a considerable movement of goods to supply this shortness. This will be done according to the judgment and necessities of buyers. Orders so far have been small but are growing in extent and variety. It is now quietly discussed whether trade carried on by such a process of frequent buying would not be greatly to the advantage of all concerned. It evidently would be to the advantage of the retail buyers who would avoid carrying stocks of goods from one year to another, and often such goods as must depreciate in value. At the present moment there is a much better feeling with regard to trade. Wholesale men are growing in confidence, and good customers are being subjected to a lively attack of drummers all along the line. The doubtful customers, on the other hand, are having an experience that will probably reach the end of driving a certain percentage of them into private life. The entire situation is being regarded with greater confidence as the weeks go by. The movement of barley is affording all the immediate relief that was expected, and this is hoped to be extended as the season advances. It is still feared that wheat will not come to market at the present prices. Farmers are inclined to hold over for something better than 70 cents. The price may be higher next spring, but it is not expected by the best judgment that it will be any higher during the winter. Financial affairs are nominally unchanged. A feature of bank business continues to be a large percentage of renewals in the regular settlements, which it is hoped will be abated. The rates on loans are unchanged. Loans on security of bank shares are quoted at 6 to 6½ per cent. Commercial paper is offering only in moderate quantities, as grain buyers are not getting all the produce

they want; the rates range from 6½ for first-class paper to 7 and 7½ per cent for less acceptable securities. Still, there is improvement in the business. Sterling Exchange is dull at recent rates, and New York drafts are quoted at ¼ premium across the counter. The Stock Exchange has been very quiet. An improvement in business is expected, but it will be of small extent. Values are generally lower. Following are prices of stocks to-day compared with those of last Thursday:—

Banks.	Bid		Loan Cos.	Bid	
	Oct. 9	Oct. 2		Oct. 9	Oct. 2
Montreal..	183½	188	Can. Per.....	210	210
Toronto ..	172	173½	Freehold.....	181	181
Ontario ..	106½	110	Western Can.....	182	182
Merchants	109	110½	Trdg. & Loan ..	103½	103½
Commerce	116½	118	Farmers' Loan ..	132	132
Dominion	188	189	Land. & Can'dn ..	132	132
Hamilton	117½	116½	Huron & Erie ..	124	124
Stand'd..	112	112½	Dom. Savings ..	124	124
Federal ..	50½	52	Ontario Loan ..	124	124
Imper'l ..	126	126	Hamilton Prov..	106	106
Molson's.			Imperial Sav.....		

BOOTS AND SHOES.—There is nothing to note in the course of trade. Buyers are sending in small orders, and wholesale men are not pressing sales indiscriminately. Stocks held in the country are not large, but it seems to be the rule not to buy largely ahead. Prices are steady, but there is no prospect that they will be higher, and large orders are not coming in. Manufacturers are quiet on a basis of filling orders rather than preparing for a possible demand.

COAL AND WOOD.—The demand for coal is still quite behind what was expected. The weather continues warm, and contracts are small. Prices continue steady. Stove and nut quoted at \$6.50 and egg at \$6.25, soft coal at \$6.50. It is not thought that prices will be lower. Wood is steady at \$5.50 per cord for best hard, delivered.

COAL OIL.—Business is good and prices unchanged.

CATTLE TRADE.—Dealers here are complaining of the results of the year's business. The demand for export cattle is quiet, and prices are scarcely firm. Good to fine cattle for export are taken at \$4.75 to \$5.25 per 100 lbs., live weight. Feeders of cattle during the winter months are beginning to talk of buying store cattle for the buyers here, and there will

be a good demand in two weeks time. It will take nearly \$100,000 to purchase the cattle required by Toronto feeders alone, so the farmers of Ontario have a chance to make money out of the cattle men yet this season. Butchers' cattle are in fair demand, and the supply is also good. Best cattle are bought at \$4.25 to \$4.50 per 100 lbs., and inferior to medium at \$25 to \$35 per head. Sheep are in fair demand at \$4.50 to \$6 per head. Lambs improved in value, bringing \$3 to \$3.50 for good to choice lots. Hogs are quoted lower at about \$5 per 100 lbs., live weight.

DRY GOODS.—Trade is still called quiet, with a fair number of small orders coming in. Prices of staple and heavy goods are not improved, although the approach of winter should be operating towards an increase in price. The constituencies have been thoroughly canvassed, and credits are established only with reliable customers. The trade altogether is expected to be an average one. And it will be carefully watched.

DRUGS.—Trade is quiet, and prices are steady. Leading quotations are—Cattle fish bone, 40c lb; cubeb berries, \$ 1.25 lb; gum arabic, 30c to 32c; cape aloes, 20c to 25c; ergot, fresh, 55c to 60c; oils, essential, unchanged; opium, \$4.50 lb; glycerine, 25c to 30c; quinine, Howard's, \$1.35; German, in oz. bottles, \$1.25; morphia steady at \$2.25 to \$2.40 oz.; cream tartar, 36c to 40c; turpentine, 50c to 55c gal; cod liver oil, Nid., \$2 gal.; Norwegian, \$3.50; linseed oil, raw 60c to 62c, hoiled 65c gal.; madder, 12c to 14c lb; cochineal, 40c to 45c; cutch, 10c; Japonica, 9c per bale; beeswax, 65c lb.

FLOUR AND GRAIN.—The market for bread-stuffs is nominally unchanged, but prices are generally firm, following some improvement in British markets. Flour is quiet, and quoted at \$3.85 to \$3.90 for superior extra; at \$3.60 to \$3.65 for extras, and \$3.50 to \$3.55 for spring extra. Patent process flour is quoted at \$4.50 to \$5.75. Oatmeal is in small demand; car lots have been offered at \$4 to \$4.15. Bran is in moderate demand, quoted at \$11 on the track. Grain is moving more freely, but not in such quantity as might be expected. Wheat is firm, at 84c to 86c for No. 1 Spring; at 80c for No. 2 Fall, and No. 3 Fall at 78c. Goose is quoted at 65c to 68c. Prices for the future are uncertain, but an advance is not looked for. Barley is moving slowly. Prices are 68c to 70c for No. 1; 64c to 65c for No. 2; 67c for 3 extra, and 32c to 53c for No. 3. Oats are quiet, quoted at 32c

to 33c on the track. Peas are offered moderately, quoted at 62c to 63. Rye inactive and nominal at 58c. Stocks in store on Monday were 62,301 bus. wheat against 37,134 bus., Oct. 8, 1883; barley 78,000 bus., against 44,720 bus., Oct. 8, 1883; Peas 308⁰ bus.; rye 982 bus. Total grain in store 145,815 bus., against 92,793 bus., Oct. 8, 1883, and 114,536 bus., Oct. 9, 1882.

GROCERIES.—There is no distinct improvement in trade. No large lots of goods are being moved. Sugars are continuing rather quiet, with prices easy. In other lines the rule is that orders are small, following the general custom at present. Prices are quoted as follows:—*Coffees*—Java, 18c to 20c, Mocha 30c to 32c, Rio 12c to 14c, Ceylon 21c to 25c. *Fish* nominal, codfish, 112 lbs., \$4.75 to \$5.50; medium \$4 to \$4.50. Sardines, 4s, 7½c to 11½c; ½s, 17c to 32c. *Fruits*—Muscatel, loose \$2.25; Sultanias 65-8c to 7½c; Seedless, 7c to 8c; Valencia, new 8c to 8½c; old 5c; currants, new 7c to 7½c, old 6c to 6½c; figs, 5c to 8c; Almonds S.S. 14c to 16c; walnuts 8c to 15c; Brazils, new, 7½c to 9c. *Sugars*—Porto Rico 5c to 5½c, bright 5½c to 6c, Canadian refined 5c to 6½c, Scotch 5c to 6½c, granulated 6½c to 6¾c. *Syrups*—common 30c to 35c, amber 35c to 45c. Molasses 24c to 26c. *Spices* unchanged and quiet. *Teas* in steady demand. Japan, medium, 18c to 24c, fair 25c to 35c, choice 50c to 55c. Young Hyson, common to good 18c to 24c, fine to choice 38c to 65c; Gunpowder, medium 30c to 35c, fine 45c to 57c, finest 60c to 65c. Gongou, common 18c to 20c, good 20c to 30c, fine to finest 38c to 62c. *Tabaccos* in fair demand and unchanged.

HIDES, SKINS, ETC.—There is no change in values of hides, but prices are firm. Larger supplies are expected with the advent of cold weather. The market is strong, and prices will hold for some weeks at least. Prices paid to butchers are 7½c for cows and 8½ for steers, inspected No. 1, and ¾c lower for No. 2. Cured hides are in fair demand at 8½c to 8¾c.

or cows and 9c to 9½c for steers. *Calfskins* are unchanged, buying green at 13c for No. 1, and 11c for No. 2; selling cured at 15c for No. 1, and 13c for No. 2. *Sheepskins*, are growing in value, and, with lambskins, are quoted firm at 65c to 70c. *Pulw* is in good demand for rough for which 4c is paid; rendered quoted selling at 6¾c. *Leather* is in moderate demand from country buyers, and prices unchanged from latest quoted.

HARDWARE.—There is no change to note in prices, business is reported very fair in some lines, as Canadian plates and some lines of iron. Orders from the country are maintained.

PROVISIONS, &c.—Business is very quiet. Stocks are low and demand is light. *Meats* are scarce. Some small lots of new bacon have sold at 11½c to 11¾c, and C.O. at 11½c. *Hams* firm at 16c. *Lard* quiet at 11c for American and 11½c for Canadian. *Pork* nominal at \$20. *Beef* quiet at \$15 to \$16. *Butter* is still irregular in supply. Good tubs bring 17c, and choice tubs 18c to 18½c, with a good market for all coming in. Medium tubs and large rolls bring 15½c to 16c; and inferior 11c to 12c. *Cheese* quoted for small lots at 11½c to 11¾c, and prospects dull. *Eggs* in case and barrel lots firmer at 17c. *Beans* are offering freely, with quotations nominal at \$1.20 to \$1.50 per barrel. *Salt* is growing in demand. Canadian barrels steady at \$1.25 to \$1.30 in car lots. Coarse Liverpool sacks are quoted at 60c for car lots; fine quarter sacks at 50c. *Apples* quiet at \$1.50 to \$2 for small lots. *Potatoes* in good supply at 40c per bag in car lots. *Hops* dull at about 20c. *Hogs* on the street bring about \$7.50 to \$7.75.

WOOL.—Trade is very quiet. Prices are low all round. Demand from the American market is almost nil. Fleece is quoted at 19c for selections, and 17c for medium. Pulled wools in light demand, quoted at 21c for Supers and 25c for extra Supers, cash.

TERMS.

Our terms are six per cent off for cash at time of purchase, or five per cent off thirty days.

Goods ordered or bought between July 1st and September 30th are dated as October 1st.

CARSLEY & CO.,
MONTREAL.

SEND ORDERS.

Send your orders from all parts of the Dominion to

CARSLEY & CO.,
MONTREAL.

One price and same terms to all. Positively one price only.

NEW ARRIVALS

OF

FALL DRY GOODS.

We are now opening up
NEW FANCY DRESS GOODS,
NEW SILKS & VELVETS,
BLACK & COLORED VELVETEENS,
CARSLEY & CO.,
MONTREAL

ATTENTION.

We give special attention to the following departments,
SILKS AND VELVETS,
FANCY DRESS GOODS,
VELVETEENS,
English and Scotch Wool,
Hosiery and Underclothing.
SILK UNDERCLOTHING,
SILK HOSIERY,
KID GLOVES.

A full assortment of Small-
wares always kept in stock.

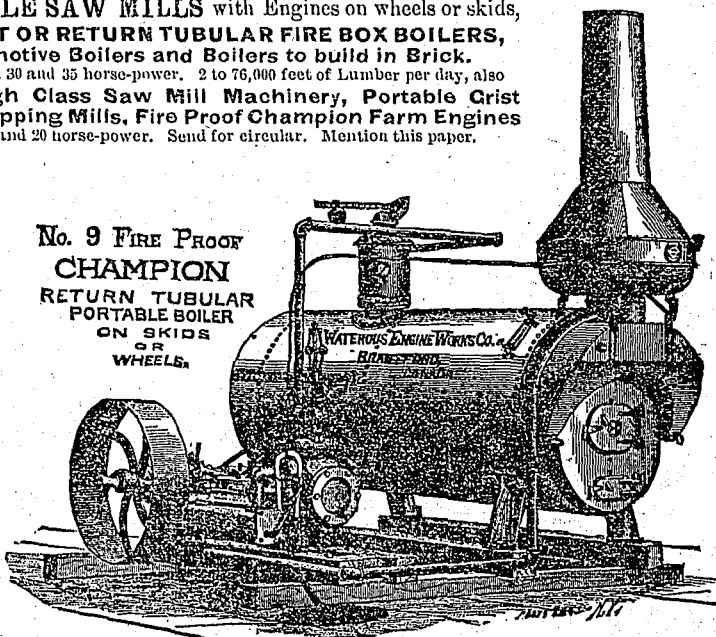
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93 ST. PETER STREET,
MONTREAL.

CUT PLUG. PACE'S Pure, Unadulterated CUT
PLUG. \$1.00 per pound in Tins,
A T ANSELL'S,
1341 ST. CATHERINE STREET.

PORTABLE SAW MILLS with Engines on wheels or skids,
UPRIGHT OR RETURN TUBULAR FIRE BOX BOILERS,
Locomotive Boilers and Boilers to build in Brick.
12, 16, 20, 25, 30 and 35 horse-power. 2 to 76,000 feet of Lumber per day, also
Heavy High Class Saw Mill Machinery, Portable Grist
Mills, Chopping Mills, Fire Proof Champion Farm Engines
6, 12, 16 and 20 horse-power. Send for circular. Mention this paper.

BRANCH WORKS AT
WINNIPEG, MANITOBA.

No. 9 FIRE PROOF
CHAMPION
RETURN TUBULAR
PORTABLE BOILER
ON SKIDS
OR
WHEELS.



WATERLOO ENGINE WORKS CO., BRANTFORD, CANADA.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 9, 1884.

Main table containing multiple columns of goods and their prices, including categories like Windsor Br' Sheetings, Meats Eggs, &c., Oils, and various types of cloth and hardware.

Retailers will please bear in mind that above quotations apply only to large lots.

JOHN TAYLOR & CO., WHOLESALE Hat and Fur House, 535 & 537 ST. PAUL ST., MONTREAL.

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BLIGH & CO., ST. CATHARINES, ONT., PAINT AND COLOR MANUFACTURERS. SPECIALTIES: Coach Painters' Colors, Cottage Colors (Ready Mixed), Reds for Agricultural Implements.

VEGEANT & DESPAROIS, Commission Merchants, And Manufacturers' Agents, Keep the following lines constantly in stock. Braces, Rugs, Stiff and Soft Felt Hats, Brown and Black Fedora, In all qualities of the latest fashion. Fur Cap and Muff Ornaments &c., &c. 298 ST. PAUL STREET, MONTREAL.

C. H. CORDINGLY & CO WINE MERCHANTS, 32, 34, 36 & 38 St. Dizier St., MONTREAL. Sole Proprietors of the Trade mark, and Manufacturers of the celebrated "John Bull Bitters," Prize Medal and Diploma, Exposition Universelle à Paris, 1867. Silver Medals, Provincial Exhibition, 1868, 1870 and 1873. Also Proprietors of the favorite "BEAVER BRAND" 6 Year Old Pure Rye Whiskey.

ALWAYS THE BEST The RAINER PIANO. Where we have no Regular Agent, the usual Agent's discount will be allowed to Cash Purchasers. Catalogues Free. Address: Sweetnam & Hazelton, Guelph, Ont. AGENTS WANTED.

ELEVATORS LEITCH & TURNBULL'S HAMILTON, CANADA. Certified by the Government Inspector as the Best and Safest Machine in use. Send for circulars.

JOSEPH JAMES & CO.,**GENERAL ROOFERS,****CORNER LATOUR STREET & BUSBY LANE****MONTREAL.****ACTINOLITE CEMENT ROOFERS,****GRAVEL ROOFERS,****METAL ROOFERS,****SLATE ROOFERS.**

Manufacturers of Galvanized Iron Skylights, Cornices and Conservatories.

Estimates given for work anywhere in Canada.

We supply the trade with Galvanized Iron Cornices, Window Caps, &c., of any design Builders will find it to their advantage to get our prices, as our facilities are such that we can manufacture at a very low price.

GUELPH CARPET WORKS.**J. & A. ARMSTRONG & CO.**

MANUFACTURERS OF

WOOL, UNION AND DAMASK CARPETS,

OF NEW PATTERNS AND DESIGNS,

GUELPH, Ont.

THE CANADA FIBRE CO.,

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Manufacturers of

BED COMFORTERS,Curled Hair, Japanese Hair and Canada Fibre,
Hair and Fibre Openers.

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ALEX. MANSON.

A. RAMSAY & SON,

Importers of

Paints, Oils, Colors**And Artists' Materials,**English and Belgian Sheet and Polished
Plate Glass,**MANUFACTURERS, &c.,**Agents for Wright & Bull, Birmingham; Windsor
& Newton, London; Sharratt & Newth, London;
Petit Aine, Paris; Fourcault, Frison & Co., BelgiqueWarehouse, 37, 39 & 41 Recollet St.,
Factory, INSPECTOR STREET.**MONTREAL.****W. H. STOREY & SON,****GLOVE** Manufacturers,
ACTON, ONT.Sole Manufacturers for the Dominion of "Pat
Napth Tanned Buck Gloves" warranted. None
Genuine unless stamped "W. H. Storey & Son."**J. WRIGHT & CO.,**

Manufacturers of

ART & CHURCH**FURNITURE,****BANK & OFFICE FITTINGS,****INLAID FLOORS,****WOOD CARPETING.**

And all kinds of Fancy Woodwork. Agents for

J. & J. T. LOW'S ART TILES,**BEAVER HALL HILL.**

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Illustrated catalogues of Inlaid Floors on
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Successors to CHAS. MARTIN & CO.,

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Importers of

Colors, Bronze-Powders, Gold, Silver and Metal
Leafs, Glues, Gelatines, Aniline dyes, Tinfoil,
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tial Oils, &c.

Sole Proprietors for the Celebrated

CARDINAL FOOD,

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MANUFACTURERS' AGENTS.**Mouldings, Frames, Looking Glasses,
and Mirror Plates.**

Photographic Stock Dealers. Wholesale only.

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IMPORTERS OF

Railway, Machinists' and Mill Supplies,**OILS, PAINTS, Etc.**Agents for Dominion Paint Co., Toronto; H. B.
Newhall Manufacturing Co., New York; Hookley
Bolt, Nut and Rivet Works, England; Handyside
& Co., Celebrated Boiler Furger.

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MACPHEE, BENTHAM & Co.,Commission Merchants in Grain
and Provisions.

Office:—54 ST. FRANCOIS XAVIER STREET.

Grain and Provisions Bought and Sold in Chicago
and New York, for future delivery or for prompt
shipment.Agents in Chicago—
Messrs. DAVID DOWS & CO.Agents in New York—
Messrs. FRANKLIN EDSON & CO.
Montreal, May 1st, 1884.

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

Capital Authorized, . . . \$1,000,000
 Paid up in Cash (no notes), . . . 300,000
 Assets Resources over . . . 775,000
 * Deposit with Dominion Gov't. 57 000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of

One-half p. Cent per Annum is reached.

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 \$180,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G.
 Vice-President—THE HON. JAMES FERRIER
 Managing Director—EDWARD RAWLINGS.
 Secretary—JAMES GRANT.

Bankers—THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

EDWARD RAWLINGS,

Managing Director.

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Warehouseman and Commission Merchant,
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MONTREAL.

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Stamped in RELIEF COLORS,
NO CHARGE FOR DIES.

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Dealer in and Manufacturer of
Cattle Head Ropes, Horse Covers, Tarpsulins
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A LARGE SUPPLY CONSTANTLY ON HAND.
Orders solicited; Lowest Prices.

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PROPRIETOR ST. BONAVENTURE
FURNITURE FACTORY.
Wholesale Manufacturer of
Chamber & Dining Room Suites
OF EVERY DESCRIPTION.
The largest Wholesale Factory in the Dominion.
473 to 483 ST. JAMES ST. WEST, MONTREAL.

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Per Cent Price Oct. 9.	Cash Value per Sh.
British North America	\$ 243	\$ 4,866,666	\$ 4,866,666	981,129	3	108½	263 05½
Can. Bank of Commerce	50	6,000,000	6,000,000	2,000,000	4	117½ 117½	58 75
Central Bank	100	1,000,000	175,000				
Commercial Bk of Windsor	40	500,000	260,000	78,000	4	129	51 30
Dominion Bank	50	1,500,000	1,500,000	930,000	5	188 188½	94 00
Dn People	50	1,600,000	1,000,000	240,000	2½	49½ 45	20 25
Eastern Townships	50	1,500,000	1,446,142	376,000	3½	112	58 00
Exchange Bank, Yarmouth	70	260,000	246,716	80,000	3	81	50 70
Federal Bank	100	2,966,800	2,932,680	1,500,000	4	50 51	50 00
Halifax Banking Co.	20	500,000	500,000	50,000	3	100	20 00
Hamilton	100	1,000,000	984,770	260,000	3½	114	114 00
Hoeholaga	100	705,970	710,100	50,000	3	56	55 00
Imperial Bank of Can.	100½	1,500,000	1,500,000	680,000	4	134½ 134½	133 50
Jaques Cartier	25	500,000	500,000	140,000	3½	85	21 25
London	100	1,000,000	108,985	80,000	3½		
Maritime	100	321,900	321,900	40,000		110	110 00
Merchants' Bank of Can.	100	6,700,000	6,700,000	1,250,000	3½	110½ 112	110 50
Merchants' Bk of Halifax	50	1,000,000	1,000,000	180,000	3½	108½	97 05
Molson Bank	50	2,000,000	2,000,000	500,000	4	105 110 x d	62 50
Montreal	200	12,000,000	12,000,000	6,000,000	5	187½ 188½	375 00
Nationale	50	2,000,000	2,000,000	30,000		63	31 80
New Brunswick	100	1,000,000	1,000,000	300,000	4		
New Scotia	100	1,143,800	1,143,800	470,000	4	132½	132 50
Ontario Bank	100	1,500,000	1,500,000	425,000	3	106 107½	106 00
Ottawa	100	1,000,000	959,580	110,000	3		
People's of Halifax	25	600,000	600,000	70,000	3	102	24 40
People's Bank of N.B.	50		150,000				
Picton Bank	50	500,000	249,960	70,000	3		50 00
Quebec Bank	100	2,500,000	2,500,000	325,000	3½	110	110 00
St. Stephen's Bank	100	200,000	200,000	50,000	4		
Standard	50	803,700	733,005	185,000	3½	109 110	54 50
Toronto	100	2,000,000	2,000,000	1,100,000	4	173½ 175	173 75
Union Bank, (Halifax)	50	1,000,000	500,000	80,000	3	105	62 50
Union Bank of L. C.	100	2,000,000	2,000,000	30,000	2½	85	85 00
Ville Marie	100	500,000	464,300	20,000	3½	99 100	94 00
Yarmouth	100	400,000	383,230	20,000	3	120	120 00
A. Agric. Sav. and Loan Co.	50	600,000	578,313	67,000	4	116	58 00
Can. Loan and Sav. Co.	50	130,000	121,000	6,000	3½		
Brit. Can. Loan and Inv. Co.	100	1,350,000	267,066	27,000	3	100	100 00
Brit. Mortg. Loan Co.	100	450,000	181,313	127,000	3½		
Building and Loan Assoc.	25	750,000	747,574	66,000	3	103½ 104½	25 93½
Canada Cotton Co.	100	750,000	697,500		4	80	30 00
Canada Landed Credit Co.	50	1,500,000	663,990	125,000	4	118	69 00
Can. Perm. Loan and Sav.	50	3,000,000	2,200,000	1,100,000	6½	210 2½	105 00
Can. Sav. and Loan Co.	50	700,000	650,410	120,000	4	120 1	60 00
Dominion Sav. and Inv. Co.	50	1,000,000	868,840	149,000	4	115	67 50
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	106	63 00
Dundas Cotton Co.	100	500,000	500,000			60	60 00
English Loan Co.	100	2,044,100	236,847	8,500			
Farmers' Loan and Sav. Co.	50	1,037,250	611,430	76,857	4	114	57 00
Franchise Loan and Sav. Co.	100	1,000,000	680,000	261,500	5	160	166 00
Hamilton Prov. and Loan	100	500,000	1,100,000	110,000	4	126	125 00
Home Sav. and Loan Co.	100	1,000,000	100,000	49,000	3½		
Hudson Cotton Co.	100	2,000,000	880,000			70	70 00
Huron & Erie Loan Soc.	50	1,000,000	1,000,150	320,000	5	160½	80 25
Huron & Lambton Loan Co.	50	350,000	323,000	45,000	4		
Imperial Loan and Inv. Co.	100	620,550	620,504	85,000	3½	198	108 00
Landed Banking and Loan	50	700,000	131,577	20,000			
Land. & Can. Loan and Ag.	50	4,000,000	560,000	240,000	5	124½	67 37½
London Loan Co.	50	650,700	464,519	45,000	4	116 118	58 00
Land. and Ont. Inv. Co.	100	2,000,000	400,000	50,000	3½	113	113 00
Manitoba Inv. Assoc.	100	400,000	100,000	3,000	4		
Manitoba Loan	100	618,900			5	114	114 00
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	110 110½	44 00
Montreal City Gas Co.	40	2,000,000	1,876,722		6	175½ 177	70 20
Montreal City Pass. Ky. Co.	50	500,000	500,000		4	114 116	57 00
Montreal Cotton Co.	100	794,000	794,000		7	87½ 50	37 50
Montreal Building Assoc.	50	300,000	300,000		0	70 80	35 00
Montreal Loan and Mortg.	50	1,000,000	832,312	106,000	3½	50	25 00
National Investment Co.	100	1,460,000	292,000	15,000	3½	105½ 107	105 50
N. S. Sugar Refinery	100	350,000	350,000		2½	68	68 00
Ont. Indus. Loan and Inv.	50	308,900	84,735	20,000	4		
Ont. Inv. Assoc.	50	2,550,000	1,871,859	200,000	4	120	60 00
Ont. Loan and Deb. Co.	50	1,000,000	1,000,000	225,000	4	124	62 00
People's Loan and Deb. Co.	50	500,000	487,048	42,000	3½	103½	51 75
Real Est. Loan and Deb. Co.	50	500,000	346,213		3	60	34 50
Richelieu and Ont. Nav. Co.	100	1,619,000	1,619,000		3	63½ 64½	53 50
Royal Loan and Sav. Co.	50	400,000	293,608	24,000	4	126	63 00
Star Mfg Co., Halifax	100	300,000	300,000		4	102	102 00
Toronto City Gas Co.	50	800,000	800,000		2½	134 x d	67 00
Union Loan and Sav. Co.	50	600,000	678,000	160,000	4	134	67 37½
Western Can. Loan and Sav.	50	2,000,000	1,206,000		4	123	61 50

GIRICE TETU & CO'Y,

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Gloves a Specialty.

Sole Agents for the Dominion of Canada, for Messrs. PERRIN FRERES, Kid Glove Manufacturers, of Grenoble, France, also representing other manufacturers of Germany for Gloves and Hosiery, and of Switzerland for Embroideries.
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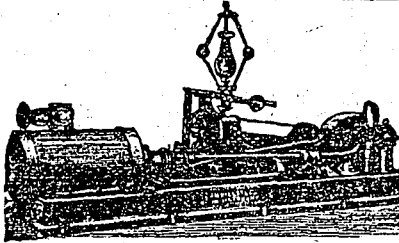
24 St. Sacrament Street, Montreal.
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WM. HUMINAN & CO.,
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Fire Bricks, Drain Pipes, &c.

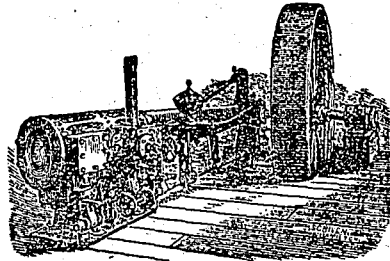
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JOHN SMITH & SONS,
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MUM BROS., BATHURST,
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W. D. HARTT, St. Andrews, do.
LONDONDERRY BOTTLE CO.
Misc. Lubricant, &c. &c.

J. H. KILLEY, & CO.
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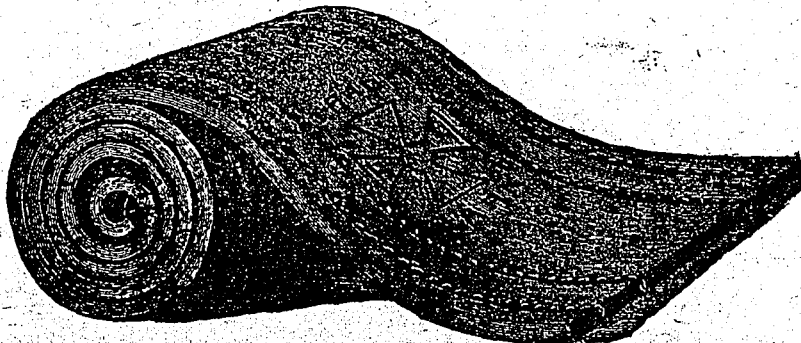
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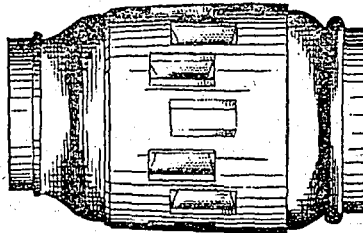
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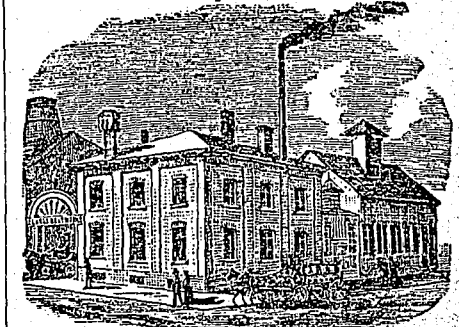
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A. BAUMGARTEN, - - - VICE-PRESIDENT
THEO. LABATT, - SECRETARY-TREASURER.

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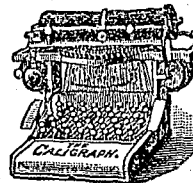
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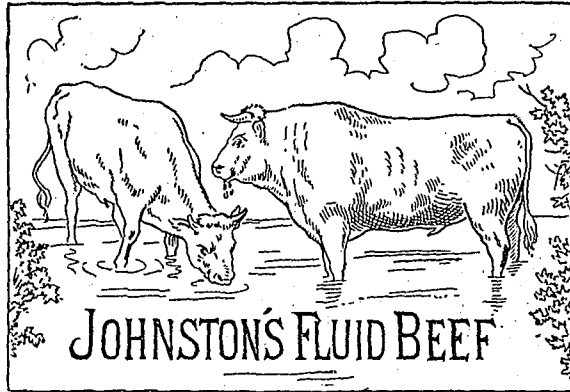
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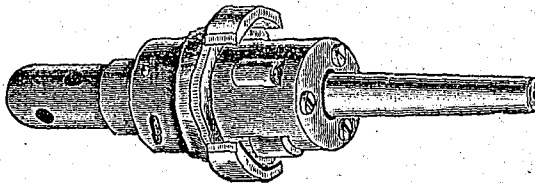
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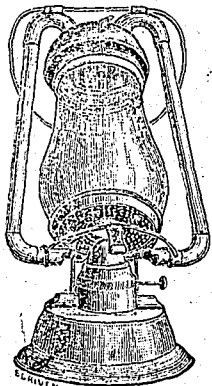
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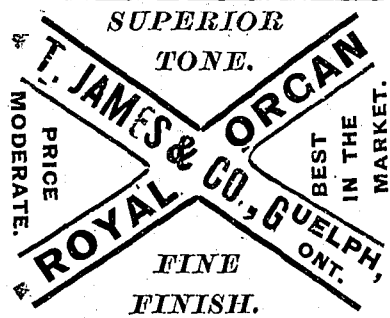
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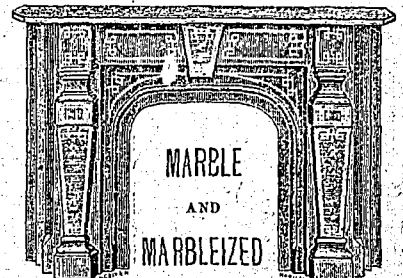
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SECURITIES.		Montreal Oct. 2.
Canada Gov. 4 p. c. Intercol. Ry., 1903. Gua. Rupert's Land Loan 4 p. c. bds., 1904.....		112
Gua. 4 p. c., 1910.....		112
.....1913.....		113
British Columbia, 1894, 6 p. c.....		111
.....July, 1907, 6 p. c.....		122
Canada, 1882-4, 6 p. c.....		101½
.....1885, op. of Gov., 6 p. c.....		101
.....Insc. stock, 6 p. c.....		101
Dom. Ry. Loan, 1903, 6 p. c.....		111
.....1901-5-6-8, 4 p. c.....		1,04
.....1901-6-8 Insc. stk. 5 p. c.....		106½

Shrs.	Railway and other Stocks.	Pa.	Oct. 2.
100	Atlantic & St Lawrence Shs 6 p. c.	all	132
1	Do. 6 p. c. Stor. Mt. Bonds	100	113
100	Do. do. 3rd Mort. 1891.....	100	112
1	Buffalo and Lake Huron.....	all	111
100	Do. 5½ p. c. 1st Mort.....	100	121
3 0	Do. do. 2nd Mort.....	100	121
	Cau. Central 5 p. c. 1st M. Bds Int. guar. By Gov.....		106
100	Canada Southern 1st Mort. 3 p. c.....	all	101
	Chic. & G.T.R. 6 p. c. 1st M. Coup 1,900.....		107
101	Grand Trunk June Ry. 5 p. c. bonds.....	100	101
100	Grand Trunk of Canada ord. stock.....	100	9
	.....2nd equin. mtg. bds.....		122
100	.....1st pref. stock.....	all	78½
100	.....2nd pref. stock.....	all	49½
100	.....3rd pref. stock.....	all	21½
100	.....5 p. c. perp. deb. stock.....	all	113
100	.....4 p. c. perp. deb. stock.....	100	90
100	Gt. Western shares.....	all	12½
	.....5 p. c. pref.....		112
100	.....5 p. c. deb. stock.....	all	113
100	.....6 p. c. bds., 1890.....	all	109
100	Hamilton and N. W.....		105
100	M. of Canada Stg. 1st Mort. 5 p. c. con. mtg. sc.....	all	94
100	Montreal & Champlain 6 p. c. 1st mtg. bds.....		93
	Mont. & Sorel 6 p. c. 1st mtg. at 497 ser.....		93
	all pd.....		
100	N. of Canada 6 p. c. 1st Pref Bonds.	100	102
	Do do 2nd dr.....	100	103
	.....3rd pref. bonds A.....		84½
	.....3rd pref. bonds B.....		84
100	Northern Extension, 6 p. c. guar.....		102
100	Do do 6 p. c. Ins.....		103
100	Quebec Central 5 p. c. 1st mtg. bds.....		39½
100	Well. Grey & Bruce, 7 p. c. Bds., 1st Mort.....		93½
100	T. G. & B. 6 p. c. bonds 1st Mort., St. Law & Ott. 6 p. c. Bds.....		72½
	New Brunswick 6 p. c. 1886-91.....		77½
	Nova Scotia 6 p. c. 1886.....		107
	Quebec Prov. 1904 6 p. c.....		103
	Do do 1905 6 p. c.....		109
(Iss. Paris), 1919.....		103
	ster. bds. sc. all pd. 1912.....		107

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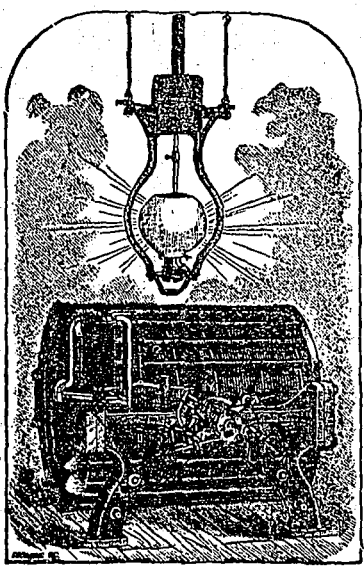
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TOTAL ASSETS, 34,472,705
INVESTED FUNDS, 13,500,000
Deposit with Dominion Government, market value, 125,000

WALTER KAVANAGH, Resident Agent,

117 St. Francois Xavier Street, MONTREAL.

BRITISH AMERICA

ASSURANCE CO.,

FIRE AND MARINE

INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON, - - - Governor.
H. R. FORBES, - - - Deputy Governor.
Henry Taylor, - - - G. M. Kinghorn, (Montreal).
Hon. W. Cayley, - - - H. S. Northrop,
George Boyd, - - - John Y. Reid,
John Leys.
SILAS P. WOOD, - - - Secretary.
H. A. HOLLEN, - - - Resident Agent, Montreal.

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - ANDREW ROBERTSON, Esq.
Vice-President, Hon. J. R. THIBAUDEAU,

ARTHUR GAGNON, Secretary-Treas.

Head Office:—160 St. James Street, Montreal.

This Company, doing business in Canada only, presents the following Financial Statement, and solicits the patronage of those seeking unquestionable security and honorable treatment:—

Capital and assets, Jan. 1, 1884. \$1,265,759.94
Income during year ending Dec. 31, 1883. 385,015.71

G. H. McHENRY, Manager.

NATIONAL ASSURANCE CO.
OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

CAPITAL - - - - - £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

SCOTT & BOULT,

CHIEF AGENTS FOR DOMINION.

COMMERCIAL UNION

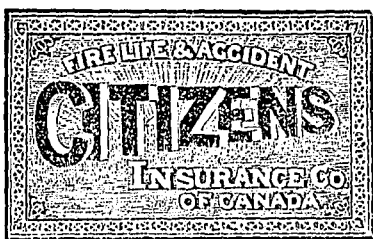
ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent



CAPITAL, \$1,188,000.
CASH ASSETS, 1st January, 1883,
 per Government Blue-Book 407,987.89
 Deposit with Dominion Govt. 122,000
 Losses Paid to 1st Jan, 1883. 1,954,131
 Income 1882. 343,660

DIRECTORS:
 President.—HENRY LYMAN.
 Vice-President.—ANDREW ALLAN.
 N. B. Corne, Robert Anderson, J. B. Rolland,
 Arthur Prévost, G. D. Proctor.
 ARCH. McGOON, Secy.-TREAS.
GERALD E. HART, GEN'L MGR.
 CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident
 RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.
 TORONTO—BOURNE & GUTH, Agents.
 ST. JOHN, N. B.—OSBORNE BROS, and M. & T
 B. Robinson, Agents.
 HALIFAX, N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, MAN.—Robert Strang, and Feron,
 Shaw & Co. Agents.
 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.
HEAD OFFICE, 179 St. James Street,
 MONTREAL.

Every reliance may be placed in the contracts of this company, as the capital is fully subscribed by the wealthiest capitalists of the country, and its past record for prompt and liberal payment of claims is of the best.
 Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN. — Montreal Quotations, Oct. 7, 1883.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	100
Canada Life	2,500	7 1/2 mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	85	7 1/2	.....
Confederation Life.....	5,000	5-6 mos.	100	10	30
Queen City Fire	2,000	10	50	10	.....
Western Assurance.....	20,000	6 1/2 mos.	40	20	118
Royal Canadian Insurance.....	20,000	10	50	20	50 52
Accident Ins. Co. of North America...	2500	6	100	20	.....
Guarantee Co. of North America.....	13,000	6	50	10	95 100

BRITISH AND FOREIGN. — (Quotation on the London Market, Sept. 22, 1884.)

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p-p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British Empire.....	50,000	50	20	4	422
British & Foreign Marine.....	50,000	30	50	5	£ 114 17 1/2
Commercial Union Fire Life & Marine..	5,000	10	100	15	£ 114
Edinburgh Life.....	100,000	0	£10	£2	278 3/8
Fire Insurance Association.....	20,000	13	100	50	£59 1/2
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	£150 1/2
Lancashire Fire and Life.....	100,000	30	20	2	£5 18 3/4
Life Association of Scotland.....	10,000	15	40	8 1/2	£27
Lion Fire.....	500,000	10	10	2	178 6d
Lion Life.....	92,000	48	25	2	£27 1/2
London Assurance Corporation.....	35,802	48	25	12 1/2	£50 1/2
London & Lancashire Life.....	10,000	10	10	1 7-20	£59 1/2
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£28 1/2
Northern Fire & Life.....	30,000	70	100	6	£42 1/2
North British & Mercantile Fire & Life	40,000	50	50	6 1/2	£27 18 3/4
Praxis Fire.....	6,722	£21 p. s.	.....	.....	£225 1/2
Queen Fire & Life.....	200,000	30	10	1	48 1/2
Royal Insurance Fire & Life.....	100,000	50	20	8	£28 1/2
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	£29 1/2
Scottish Imperial Fire and Life.....	50,000	15	10	1	278 6d
Scottish Provincial Fire & Life.....	20,000	15	50	2	£13 1/4
Scottish Life.....	10,000	55 1/2	50	12	£11 1/2
Standard Life.....	4,000	5	25	1 1/2	£51 1/2
Star Life.....	4,000	5	25	1 1/2	£19

MUTUAL RESERVE FUND.

LIFE ASSOCIATION OF NEW YORK.

Head Office for Canada, 65 King Street East, Toronto.

E. B. Harper, President.

23,000.....	Members
\$97,000,000.....	Business
\$325,000.00.....	Surplus
\$600,000.00.....	Losses Paid
\$100,000.00.....	Deposit with Insurance Dep't of New York
Death claims paid.....	\$658,575.00

The list of death losses paid by the MUTUAL RESERVE FUND LIFE ASSOCIATION during the past three years tells its own story.

Persistent efforts were made by agents of rival systems to persuade the above members before insuring in this Association that "Assessment Assurance was not to be relied upon." Common sense prevailed, resulting in thousands of dollars saved to the families of deceased members, not only in the cost of insurance, but in the extra amounts the Assessment plan enabled them to carry without inconvenience.

The admission fee and one year's annual dues on \$5,000 is \$30; on \$10,000 it is \$50; on \$15,000 it is \$80. The annual dues after the first year, for expenses, are \$2, on \$1,000.

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 G. W. VARKER, Manager Federal Bank.
 C. J. CAMPBELL, Ass't Receiver General for Ontario.
 J. W. LANGMUIR, Mgr Toronto Trusts Co.
 W. M. WHITE, Gen'l Supt. Can. Pac. R.R., Ontario Division.
 JOHN BURNS, Director of Standard Bank.
 WARRING KENNEDY—Sampson, Kennedy & Gemmill, Wholesale Merchants.
 CHARLES O'REILLY, M.D., Supt of Toronto Hospital.
 HON. R. M. WELLS, M.P., Ex-Speaker of Ontario.

SUTTON & CROSS, J. D. WELLS C. F. BUNBURY,
 Gen'l Agents Western Ontario, Gen'l Manager, Supt. of Agencies.

RELIABLE AGENTS WANTED EVERYWHERE.

ADDRESS,
MUTUAL RESERVE FUND LIFE ASSOCIATION,
 65 King St. East, Toronto. | Montreal Office, 154 St. James St.

ROYAL INSURANCE CO'Y.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$20,000,000
FUNDS INVESTED - - - - - 21,000,000
 Investments in Canada for sole protection of
 Canadian Policy-holders - - - - - 700,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION OF CANADA.

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.
 \$10,000 deposited in trust with Provincial Government,
 June 20, 1884.

BOARD OF DIRECTORS.

President:—A. L. de Martigny, Esq., Cashier, Jacques Cartier Bank. Vice-Presidents:—Hon. L. R. Church, Q.C., B. Globensky, Esq. Treasurer:—Arthur Gagnon, Esq., Directors:—L. H. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer, W. W. Ogden, M.D., Toronto, Ont. John Hopper, Esq.—J. J. Guerin, M.D., Medical Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal Advisor.

JOHN HOPPER, General Agent.

SECTION 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."
 Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

GENERAL OFFICE:—162 ST. JAMES STREET, MONTREAL, P. Q.

Insurance.

THE ACCIDENT INSURANCE COMPANY

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE:

260 ST. JAMES STREET,

MONTREAL.

President, Vice-President.

Sir A. T. GALT. HON. JAMES FERRIER.

MANAGING DIRECTOR.

EDWARD RAWLINGS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both reliability and liberality, one proof of which is that it has paid over two thousand losses and has NEVER contested a claim at law. It has ample financial resources, and has made the Special Deposit with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are solely applicable to Accident Insurance.

THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)

OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.

Available Assets, \$807,506.50
Dominion Government Deposits, \$56,745.32

HEAD OFFICE FOR CANADA,
72 KING STREET EAST,
TORONTO.

Gentlemen of influence wanted in unrepresented districts. -
A. T. McCORD,

Manager for Canada.
GEO. H. PATTERSON, 264 St. James Street,
Montreal, General Agent, Province of Quebec.

Plate Glass Fronts Insured
AGAINST BREAKAGE,
AND

Immediate Replacement

Furnished when Broken.

DOMINION PLATE GLASS INS. CO'Y,

A. RAMSAY & SON,

10 INSPECTOR ST.

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BARRISTER, &c.,

HATTON & WOOD,
BARRISTERS, SOLICITORS, &c.
C. W. Hatton. R. E. Wood, B.A.

Toronto.

JONES, MACKENZIE & LEONARD,
BARRISTERS & SOLICITORS,
Canada Permanent Chambers, Toronto.
CLARKSON JONES. BEVERLEY JONES*.
GEO. A. MACKENZIE. C. J. LEONARD.

English Agent.

JONAS AP JONES, 39 Cannon Street, London.
*A Comm'r for N. Y., Illinois and other States.

Walkerton, Ont.

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BARRISTER, SOLICITOR, NOTARY, &c.
Walkerton, Connty Town of Bruce, Co., Ont.

Insurance.

Established 1803.

IMPERIAL Fire Insurance Comp'y
OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 St.
Paid-up Capital, . . . £700,000 Stg.
ASSETS, £2 222,552 St

QUEEN INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVESTED FUNDS, £660,818.

FORBES & MUDGE,

Montreal,

Chief Agents in Canada.

The Waterloo Mutual

FIRE INSURANCE CO.

ESTABLISHED IN 1863.

HEAD OFFICE, - - Waterloo, Ont.
This Company has been over eighteen years in successful operation in Western Ontario.

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,872,028.00;

and paid in losses alone \$709,752.00.
ASSETS, \$170,000.00.

J. H. WALDEN, M. D., President.
C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

CORE DISTRICT FIRE INSURANCE COMPANY.

HEAD OFFICE GALT, ONT.

Established 1836

President, Hon. JAS. YOUNG, M.P.P.,
Vice-President, - A. WARNOCK, Esq.,
Manager, - - - - - R. S. STRONG

MERCANTILE

FIRE INSURANCE CO.,
WATERLOO, ONT.

Subscribed Capital, - \$200,000.00
Government Deposit, - 20,100.00

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., - - - President.
P. H. SIMS, Esq., - - - Secretary.
JAMES LOCKIE, Esq., - - - Inspector.

PAYNE & McMEEKIN,

AGENTS FOR THE

Commercial Union Assurance Co.,

OF LONDON, ENGLAND, AND

Norwich & London Accident Insurance Association,
OF NORWICH, ENGLAND.

Office, 97 James St. N., Hamilton.

Legal.

London, Ont.

GIBBONS, McNAB & MULKIN,
BARRISTERS AND SOLICITORS,
Office Cor. Richmond and Carling Streets.
Geo. G. Gibbons. Geo. McNab. Mr. Mulkin.

Insurance.

NORTH AMERICAN LIFE INSURANCE CO'Y.,

Head Office - - TORONTO.

Guarantee Fund - - \$100,000

Deposited with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.P., } Vice-Pres
JOHN L. BLAKIE, Esq., }
WILLIAM McCABE, Managing Director

MONTREAL OFFICE,

183 ST. JAMES STREET.

CHARLES AULT, M. D.,

Manager Prov. Quebec.

Intercolonial Railway.

SUMMER ARRANGEMENT.

Commencing 2nd June, 1884,

THROUGH EXPRESS PASSENGER TRAINS

run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.00 A.M.
Arrive Riviero du Loup.....	12.05 P.M.
Trois Pistoles.....	1.10 "
Rimouski.....	2.44 "
Little Metis.....	3.42 "
Campbellton.....	7.03 "
Dalhousie.....	7.41 "
Bathurst.....	9.39 "
Moncton.....	11.00 "
St. John.....	1.40 A.M.
Halifax.....	5.30 "

The Grand Trunk trains leaving Montreal at 10.00 P.M. connect at Chaudiere Junction with these trains.

The Trains to Halifax and St. John run through to their destinations on Sunday.

The Pullman Car leaving Montreal on Monday, Wednesday and Friday runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday to St. John.

All trains are run by Eastern Standard Time.

THROUGH TICKETS may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,

Eastern Freight and Passenger Agent.

136 1/2 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

D. POTTINGER, Chief Superintendent.

Railway Office, Moncton, N.B., May 28th, 1884.

THE JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW

DEVOTED TO

Commerce, Finance, Insurance, Railways,
Manufacturing, Mining and Joint
Stock Enterprises.

Issued every Friday Morning.

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Editorial and Business Offices:

Nov. 179 & 181 ST. JAMES Street,

(CITIZENS INSURANCE BUILDINGS),

MONTREAL.

M. S. FOLEY, Editor, Publisher and Proprietor.

We do not undertake to return unused manuscripts.

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OLD MATERIAL FOR SALE.

Tenders are invited for a quantity of Wrought Iron Scrap and other old material, which will be delivered at any point of the Grand Trunk system of Railways between Chicago and Portland, in quantities of not less than one car load, to suit purchasers.
Forms of Tender, with the description of the material, can be had on application to the General Storekeeper of the Company, at Montreal.
Tenders endorsed "Tender for Old Material," and addressed to the undersigned, will be received on or before Tuesday, 21st October next.

JOSEPH HICKSON,
General Manager.

Montreal, Sept. 26th, 1884.

GET AN ESTIMATE FOR YOUR BOOK AND JOB PRINTING.
Letter Press Binding AND BLANK ACCOUNT BOOKS, FROM **JOHN LOVELL & SON,** 23 & 25 ST. NICHOLAS ST., Montreal.

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LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

LIFE AND FIRE. \$30,500,000
Invested Funds - - - - - \$30,500,000
Funds Invested in Canada - - - - - \$900,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

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THOMAS CRAMP, Esq., Dep.-Chairman.
THEODORE HART, Esq. ANGUS C. HOOPER, Esq.
EDWARD J. BARBEAU, Esq.

G. F. C. SMITH, Resident Secretary
Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada.
HEAD OFFICE, CANADA BRANCH,
MONTREAL.

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TELEPHONIC
Canada Head Office:
89 St. Francois Xavier St.,
MONTREAL.
Toronto Office:
9 Victoria Street.
COMMUNICATION.
L & L O N D O N
W A N T E D
A G E N T S
I N D I A N A

Insurance.

BRITISH EMPIRE MUTUAL LIFE Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADIAN

Head Office, - Montreal.

The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

APPLICATIONS FOR AGENCIES INVITED.

B. H. AHERN,
General Agent, Province Quebec.

Accumulated Funds, \$5,000,000
Annual Income, \$20,000
Canadian Investments, \$300,000
Claims and Bonuses paid, 10,000,000
Canadian Deposit, 100,000

F. STANCLIFFE,
GENERAL MANAGER.
CHIEF INSPECTOR,
DAVID DOWNS.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 32
Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.
JAS. BOOMER, Secretary.
J. H. ROUTH & CO., Managers, Montreal Branch,
190 ST. JAMES STREET.

Confederation Life Assn.

The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

Its PROGRESS HAS BEEN UNEXAMPLED in the history of Insurance in Canada.

Its policies are INDISPUTABLE after three years and NON-FORFEITABLE after two years.

Its PROFITS ARE DISTRIBUTED upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to EXAMINE CAREFULLY its system and terms before insuring elsewhere.

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H. J. JOHNSTON, Montreal.
Manager for New Brunswick,
Major J. MACGREGOR GRANT, St. John.
Manager for Nova Scotia,
AUGUSTUS ALLISON, Halifax.

LONDON & LANCASHIRE

Life Assurance Co., of London, England,

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000 AND INCREASING YEARLY.

Low Rates of Premium.

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217 ST. JAMES ST.
MONTREAL.

WILLIAM ROBERTSON, General Manager.

FIRE INSURANCE ASSOCIATION.

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

CAPITAL - \$5,000,000. RESERVE FUND - \$450,000.
GOVERNMENT DEPOSIT, \$100,000.

Head Office for Canada,
217 ST. JAMES ST.,
MONTREAL.

WILLIAM ROBERTSON, General Manager.