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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 18, No. 11. } MONTREAL, FRIDAY, MARCH 14, 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.

PLUSH, 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 CRISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

SPECIAL DRIVES

FOR THE

OPENING TRADE.

Large Shipments,

For all our departments, arriving daily.
We invite the inspection of the Trade to our immense and splendidly assorted Stock.

FREE RETURN TICKETS

can be procured through us, on all the principal Railroads, during this and next month.

John Macdonald & Co.,

Wellington and Front Streets E., Toronto,
and 31 Major Street,
MANCHESTER, ENGLAND.

WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

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Fancy Goods,

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Manufacturers of

Brooms and Woodenware.

56 & 58 Front St. West, | 59 to 63 St. Peter St
TORONTO. | MONTREAL

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
RESERVED FUND, - - - - 5,750,000
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Alfred Brown, Esq., - - - - Hugh McLennan, Esq.
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H. V. Moreddith, Assistant Inspector.
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Brantford, " London, " Regina, Ont.
Brockville, " Moucton, N.B. Sarina, Ont.
Chatham, N.B. Ottawa, Ont. Stratford, Ont.
Cornwall, Ont. Perth, " St. John, N.B.
Goderich, " Peterborough, Ont. St. Mary's, Ont.
Guelph, " Picton, Ont. Toronto, Ont.
Halifax, N.S. Portage la Prairie Winnipeg, Man.
Hamilton, Ont. Man.

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CANADA.

Incorporated 1855.

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

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HENRY COVERT.

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HUGH LEACH, ASSISTANT CASHIER.
J. T. M. BURNSIDE, INSPECTOR.

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Collections made on the Best Terms.

Banque Ville-Marie.

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Capital Subscribed, \$500,000.

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Branch at Louiseville, P. X. O. LACOUSSEUR, Agent.
Branch at Nicolet, - C. A. SYLVESTER, Agent.
Branch at St. Jerome, J. A. THIBEAUD, Agent.
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The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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John James Cater, J. J. Kingsford,
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Edward Arthur Hoare, J. Murray Robertson.

Secretary—A. G. WALLIS.

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Brantford, Ottawa, Fredericton, N.B.
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Issue Circular Notes for Travellers, available in all parts of the world.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$500,000.

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Clinton, Queen Sound, Sorel, P. Q.
Essex, Ridgetown, Trenton.
Ingersoll, Smith's Falls, Waterloo, Ont.
London,

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Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.
New Brunswick—Bank of N. Brunswick, St. John.
Nova Scotia—Halifax Banking Company and its Branches.
Prince Edward Island—Union Bank of P. E. I. Charlottetown and Summerside.
Newfoundland—Commercial Bank of Newfoundland, St. Johns.

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

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - - \$5,700,000.

Reserve Fund, - - - - 1,150,000.

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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.

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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

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JOSEPH HAMEL, Esq., Vice-President.
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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 - - - - - 1,900,000

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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.

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

IMPERIAL BANK
OF CANADA.

Capital Paid up - - - - - \$1,300,000
Reserve Fund - - - - - 650,000

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St. Catharines, St. Thomas, Welland, Winnipeg
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CAPITAL PAID in May 15, 1880..... 1,440,659
RESERVE FUND..... 350,000

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T. S. Morey, Hon. G. G. Stevens.
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Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

The Central Bank of Canada.
HEAD OFFICE, TORONTO, ONT.

CAPITAL AUTHORIZED, - - - - - \$1,000,000
CAPITAL SUBSCRIBED, - - - - - 600,000
CAPITAL PAID-UP, - - - - - 100,000

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DIRECTORS:
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A. A. ALLEN, *Cashier.*
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Agents in New York—Importers and Traders National Bank.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.
CAPITAL AUTHORIZED..... \$1,000,000
CAPITAL SUBSCRIBED..... 500,000
CAPITAL PAID-UP..... 250,000

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

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—OF THE—
DOMINION OF CANADA.

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" - WOODSTOCK, N.B.: G.W. Vanwart. "

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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 HAYLOR, *Manager.*

The Chartered Banks.

BANK OF OTTAWA,
OTTAWA.

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

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C. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mathew, Esq., GEO. BURK, *Cashier.*
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Agents in Canada, Canadian Bank of Commerce.
Agents in New York, Messrs. A. H. Goadby, and B. E. Walker, Agents in London, Eng., Alliance Bank

Loan Societies.

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

INTEREST ALLOWED ON DEPOSITS.

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

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OFFICE: 181 ST. JAMES STREET, MONTREAL.

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Provident and Loan Society.

President, GEORGE H. GILLESPIE.
Vice-President, JOHN HARVEY.
Capital subscribed..... \$1,500,000.00
paid-up..... 1,100,000.00
Reserve and Surplus Profits..... 111,519.87
Total Assets..... 2,701,108.36
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.

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 Section Debentures purchased.
Money received deposit and interest allowed thereon
J. R. LEYS, *Manager.*

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COX & WORTS, STOCK BROKERS,

No. 26 Toronto Street, Toronto.

(Members of the Toronto Stock Exchange), buy and sell on Commission for cash or on margin all securities dealt in on the Toronto, Montreal and New York Stock Exchanges; also execute orders on the Chicago Board of Trade in Grain and Provisions. Hudson's Bay stock bought for cash or on margin. Daily cable quotations received.

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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.

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R. C. W. MacQUAIG, General Insurance Broker, representing First-class Companies in Fire, Life and Accident, also agent for the White Star Steamship Co. Ottawa. Established 1870.

Legal.

For Accountants, &c., see other page.

Brandon, Man. and Calgary, N.W.T.

PETERSON & PETERSON, BARRISTERS, &c.,

Belleville, Ont.

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Brantford, Ont.

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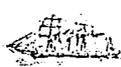
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Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails.

1883. Winter 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.

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

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Rates of Passage from Montreal via Halifax: Cabin... \$62, \$65, \$78 and \$88 (According to Accommodation.) Intermediate... \$45 Steerage... \$31

FROM PORTLAND TO LIVERPOOL VIA HALIFAX.

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Cabin... \$20.00 | Intermediate... \$16.00 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.

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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; Allan, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Boudier, Toronto; Leve & Alden, 207 Broadway, New York, and 201 Washington Street, Boston, or to

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Silver Medal awarded Oct. 1883. 611, 643 and 645
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Fine made goods, latest styles, equal in finish
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Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &c.

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

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Heavy Brown Cottons and Sheetings.

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

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White Ducks for Sails, Tents, in 1 7.7%, 8, 9, 10 and 12 oz.

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Colored Cambrics, Permanent Linings, Beetled Twills,

Waist Linings & Pocketings, Sateen Jeans,

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BLEACHED SHIRTINGS.

The goods above are guaranteed also to be superior in strength and texture to any goods imported.

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The most perfect BAKING POWDER of the age. Warranted vastly superior to any Canadian Powder, is unrivalled by best brands of American, and costs 30 per cent. less.

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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.

HOSIERY YARNS of every description, BALL 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 in Montreal, Toronto, Halifax and Kingston Exhibitions, 1860, 1861 and 1862.

A GOLD MEDAL at the Dominion Exhibition at Montreal, 1880.

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MANUFACTURERS OF

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SPECIAL WORK TO ORDER.

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Large Consignment of Fresh Goods just arriving for sale to the Trade on Manufacturers' Account.

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STEEL CO'Y OF CANADA

Manufacture

PIG AND BAR IRON CAR WHEELS, CAR AND LOCOMOTIVE AXLES, NAIL PLATE, &c.

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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

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WM. BARBOUR & SONS,
IRISH FLAX THREAD
LISBURN.

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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.

WALTER WILSON & CO.,

Sole Agents for the Dominion,

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JOHN CLARK, Jr. & Co.'s

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ESTABLISHED 1820.

SPOOL COTTON.

Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and Machine Sewing.

ESTABLISHED 1820.

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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

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WALTER WILSON & Co.,

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MONTREAL

ATTEN SHIRTS REINFORCED LEAVES

TO BE HAD AT ALL THE

Principal Dry Goods Houses in the Dominion

TRADE MARK ESTABLISHED IN 1841

300 350 375 400 450 500

IRON FRAME LINEN

Toronto branch 22 & 24 Colborne St.

Leading Wholesale Trade of Montreal



TURNER, ROSE & CO.,

IMPORTERS OF

T. E. A. S.,

AND

Wholesale Grocers,

CORNER

ST. JOHN AND HOSPITAL STS.,

MONTREAL.

Commercial Summary.

The government insists on repayment of the balance of money lent the Exchange Bank—which is now some \$230,000, even before note-holders are paid.

J. KIMBERLY, who commenced the grocery business in Napanee some seven years ago, with a capital of about \$1500, has got into difficulty, the sheriff having seized and sold out his stock in trade a few days ago.

The liabilities of Andrew Neville, of River Desert, Que., referred to last week, are about \$4,000, the assets about \$2,800.—Arthur Guay, general dealer, Ripon, Que., has assigned; so has S. G. A. Raiche, general dealer, Mayo, Que.

The sale of his business a short time since to Baker Bros. has not relieved Mr. E. H. Snow of Coaticook, Que., formerly Snow & Cleveland, from the responsibilities of his late position as general storekeeper. He has assigned to a party named Cleveland.

J. A. GARLICK, who commenced the drug and book business six years ago at Brussels, Ont., has assigned with liabilities of \$3,000. Mr. Garlick's assets have not been estimated, but consist of some real estate, upon which there is a mortgage, and stock in store.

AT the annual meeting of the shareholders of the Montreal and Sorel Railway, held recently, the following were elected directors for the year: Hon. Jas. Armstrong (president), John Rankin (vice-president), L. H. Massue, M.P., C. B. Carter and C. M. Armstrong.

Miss S. E. HIBBARD, for a number of years known as the proprietor of the Boston Millinery Rooms, St. Catherine street, this city, and who was married a few days ago, has disposed of her business to the Misses Moore, Smalwell and McKenna, former employees, for the sum of \$2,300.

Mr. H. MORELAND began the glassware business in Ottawa some six or seven years ago, and admitted his son in the fall of 1881. They failed about two years ago with liabilities of some \$3,000, and effected a settlement at 25 cents in the dollar, 10 cents cash and the balance on time. They have again assigned.

Risk, Toronto.—We are not aware that the recent visit of the "First Ball" to this city had anything to do with a fire policy on the ice-palace.

RHODE ISLAND LOCOMOTIVE WORKS.

FIRST-CLASS HEAVY & LIGHT
LOCOMOTIVES

For Passenger & Freight Service.

All principal parts accurately fitted to templates and thoroughly interchangeable. Specifications prepared and estimates furnished on application to the Agents,

JOHN TAYLOR & BRO.,
NO. 16 ST. JOHN STREET,
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TANNERS

AND MANUFACTURERS OF

LEATHER BELTING,
FIRE ENGINE HOSE, HARNESS, MOCCASINS
LACE, RUSSET and

OAK SOLE LEATHERS,

OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

AUCTION SALES

By THOMSON & GOWDEY.

Auction Sales of Real Estate and
Household Furniture,

TRADE SALES of every description. Farm Stock and General Sales at our Rooms will receive our personal attention. Liberal advances on Consignments. Fire Losses adjusted, and Valuations of all kinds will have our prompt attention.

THOMSON & GOWDEY,
Commission Merchants and Real Estate and General Auctioneers,
211 ST. JAMES STREET.
MR. JAMES SCOTT, late of Toronto, the well-known Auctioneer, will give his personal attention to the Dry Goods Department.

ZORIQUE VALOIS, general storekeeper of Vaudeuil, Que., is again in trouble, and has assigned to Perkins & Charbonneau, this city. He effected a settlement with his creditors in the winter of 1880, at the rate of 40 cents in the dollar, payments spread over twelve months. Liabilities nearly \$1,500.

J. C. BYRNE, cigar box manufacturer, London, Ont., who commenced business a few months ago, and was supposed to be doing well, has suddenly decamped. He has neglected to pay his employees, besides leaving numerous small debts behind, and insufficient stock-in-trade to discharge rent due. Total liabilities, \$600.

JOHN LOGAN, Seaforth, Ont., who commenced the grocery trade on very small capital some four years ago, and has since been striving to succeed against keen competition, high prices for his goods, and interest account, has eventually been forced to assign, with liabilities of \$3,300, and assets nominally equal.

J. DARRACH, cabinet maker and undertaker, Stayner, Ont., has failed, with liabilities of \$2,000, and assets nil. His neighbors appear surprised as he was supposed to be making headway, until the sheriff took possession and sold him out. Credit and bad debts are assigned by Darrach as the cause of his troubles.

Leading Wholesale Trade of Montreal.

GREENE & SONS
COMPANY,
MONTREAL.

HATS, CAPS

AND

STRAW
GOODS.Our Travellers are now on the road with
1884 SPRING SAMPLES. 1884GENTLEMEN'S
FURNISHINGS.

AGENTS FOR

WOODROW'S
Celebrated Soft and Stiff Hats.LATEST STYLES, LOWEST PRICES,
Selected for Spring Trade, 1884.

WAREHOUSE:

517 to 525 ST. PAUL STREET, MONTREAL.

W. R. PAINE, dry goods, Petrolia, who was in difficulty a year ago, and compromised with his creditors, has again assigned. Three days after the assignment his stock was brought to sale, and bought in at 50¢ on the \$, by his wife who, it is understood, will continue the business in future.—G. E. BENNETT & Co., doing business at Emerson, Man., as auctioneers, have assigned.

A. LEDUC, storekeeper, St. Benoit, Que., has assigned to L. S. Olivier, of the firm of P. M. Galarneau & Co., this city. Mr. Leduc began business nearly 12 years ago, but has recently been troubled with some small suits and eventual judgments. The liabilities will probably reach \$5,000. Kent & Turcotte are acting for the estate.

E. DESCHENES, general storekeeper, St. Pacombe, Kamouraska Co., having been sued by a Quebec house, visited that city recently for the purpose of convincing all his creditors that they had better agree to wipe out half what he owed them, somewhere about \$2,000. At last accounts he had not succeeded. His assets show a small nominal surplus.

THE Hon. P. Fortin retracts, through the columns of the Ottawa Citizen, a statement which he made through error) in a letter to Sir Leonard Tilley, on the 2nd December, 1883, to the effect that the prominent firm of Le Bontillier Bros., of Paspébiac, had failed through the depression in the fish trade the preceding year. He explains that there was simply a change in the personnel of the firm.

HERBERT MARLOTT, general dealer of Oak River, Manitoba, who a year ago purchased the insolvent estate of C. W. Marlott, his brother and former partner, at 80 cents in the dollar, payable in 12 months, has been unable to make matters work smoothly, as evidenced by his recent assignment to R. Adamson & Co., of Winnipeg. The business was formerly carried on at Rapid City.

THAT volume of business is not always an indication of profits is exemplified by the experience of J. M. Lamb, general dealer, Richmond, Que., who recently assigned, showing a deficiency of some \$1,000 on liabilities of about \$10,000. Mr. Lamb began a few years ago with a rather small capital, and succeeded in working up a considerable local trade with the results noted.

C. E. FAULKNER, for the past sixteen years in the dry goods trade at Hull, Ont., has been forced to assign. His liabilities as yet are unknown, and assets are estimated at \$10,000, represented by stock in trade. Mr. Faulkner has enjoyed an excellent business character in the community, and it is thought will encounter no obstacles in settling with his creditors and resuming. Depression in the lumber trade is the cause of his difficulty.

C. E. DION, of Quebec, dealer in dry goods, who some time since arranged to continue the business of Dion & Son, consisting of himself and father, has failed with liabilities of some \$10,000 and assets nominally a thousand dollars less.—Some shares of the Canada Co-operative Supply Association's original stock, face value \$5 each, fully paid up, brought the following prices at auction in this city last Wednesday: 60 at \$1.10, 80 at \$1.15, 10 at \$1.17, 40 at \$1.20, 10 at \$1.65 and 10 at \$1.85.

MR. JOS. COURRONS of St. Charles de Stanbridge, Que., has been compelled to summon a meeting of his creditors. He carried on a general store in connection with his interest in a local knitting factory, etc., till last fall, when he sold it. He owns a considerable amount of property. Several judgments have appeared against him lately, resulting as above. A final meeting will be held to-day to decide upon the security, etc., which he went home to arrange for at the suggestion of the creditors. Liabilities are considerable.

Leading Wholesale Trade of Montreal

McLachlan Bros. & Co.,
 WHOLESALE
 DRY GOODS MERCHANTS,
 Have Removed to their
 NEW PREMISES,
 Nos. 232, 234, 236 & 238 MCGILL STREET
 MONTREAL.

HODGSON, SUMNER & Co.
 IMPORTERS OF
 DRY GOODS,
 SMALL WARES and FANCY GOODS,
 347 & 349 ST. PAUL ST.
 MONTREAL.

McARTHUR, CORNEILLE & 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 & 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
 253, 255 and 257 Commissioners Street
 MONTREAL.

A. J. LITTLE & Co. opened in Guelph, on Saturday last, with a fine stock of dry goods and fancy wares. It is understood that a lately retired influential merchant of Toronto is the "Co."

ALEXANDER HOLDEN, of the firm of G. & A. Holden, of Guelph, died two or three weeks ago. Their advertisement now announces the selling off and giving up of the dry goods department.

NOTICE is gazetted of a meeting of the creditors of the Pioneer Beet Sugar Co., of Coaticook, Que., to be held next Monday.—Notice of application continues to appear for the incorporation of the "Guelph Junction Railway Co.," to be constructed from Guelph to some point on the Credit Valley Railway between Galt and Milton, with power to extend the same to Lake Ontario, at or near Burlington.

G. CHAPLEAU, safemaker, this city, referred to last week, has not been able to arrange with his creditors, some of whom think he should secure them 50 cents in the dollar. A prominent firm has effected a seizure before judgment. The mortgage referred to last week is against the real estate owned by the insolvent. Chapleau lost considerable by the Abattoir enterprise, in which he was a shareholder, besides supplying them with materials and labor.

Leading Wholesale Trade of Montreal.

H. SHOREY & CO.,
 Wholesale Clothiers and Mantle Manufacturers

32, 34, 36, 38 and 40 54, 56, 58, 60 and 62
 Notre Dame Street West. St. Henry Street.

MONTREAL.

The Material used in the
 Manufacturing of our Clothing
 is Spunged and Shrank.

All our Workmanship
 is Guaranteed.

BRANCH WAREHOUSE,

Post Office Street, Winnipeg, Man.

Our travellers are now on the road with Spring Samples. We are, as usual, showing Novelties and Specialties for the coming season.

KENNETH CAMPBELL & CO.
 WHOLESALE
DRUCCISTS,

OFFER FOR SALE
 Cod Liver Oil, Newfld.,
 Cod Liver Oil, Norwegian,
 Coriander Seeds, Cream of Tartar,
 603 CRAIG STREET,
 MONTREAL.

KIRK, LOCKERBY & CO.
 Importers and
Wholesale Grocers,
 CORNER
 St. Peter and St. Sacrament Streets,
 MONTREAL.

Mr. GEO. H. McHENRY is being appointed manager of the Royal Canadian Insurance Company, in the place of the late James Davison, deceased. Mr. McHenry, who occupied for several years the position of inspector in the service of the company, brings to his new position a valuable life-long experience, which should do much towards maintaining public confidence in the institution. He has been for some time past on the staff of the Fire Insurance Association in this city.

It is not surprising that newspapers should occasionally feel the grip of hard times. The *Tribune* of Hamilton, whose troubles were recently noted, has been absorbed by the Spectator Co. of that city; the *Ottawa Citizen* got into difficulties more recently; and now a prominent Montreal contemporary, noted for its discovery of favorable treaties with France, is asking its neighbors not to let anybody know that the doctor has been called in. Will not some high-minded merchant come again to the rescue?

IT HAS not been smooth sailing for Selby Lee, of Ottawa, since his loss of over \$2,500 by the failure and flight of one Argue in 1882. In the summer of that year, as the result of his loss, he effected a compromise of 50c in the dollar, payments spread over nine months. He recently assigned to Perkins & Charbonneau.

His liabilities are now estimated at \$15,000. Mr. Lee has for the last three years carried on a neighboring tannery in connection with his "Universal Slipper" factory. Tenders are advertised for the stock and machinery.

The sheriff is in possession of the store of Balfour & Co., of Port Colborne, Ont., and the stock is advertised to be sold by him on the 18th inst., to satisfy suits to the amount of about \$4,300. The stock in trade amounts to about \$6,500, with total liabilities about \$9,000. A meeting of the creditors was to be held at St. Catharines the 10th inst. After the above writs are satisfied very little, if any, will be left for other creditors. It is probable that they will not be able to get a settlement, and that the business will be closed out.

JOHN RISK, who was in the grocery and liquor business at Guelph for some years, and sold out perhaps two years ago, then went to Hespeler for a few weeks, sold out there and opened again at Guelph about 15 months ago, has this week sold his grocery business to John Hayden & Co. Mr. Hayden is well known in Guelph, has travelled for some years for Frank Smith & Co., Toronto, and it is expected he will do a good business. The company is reported to be Mr. Hugh Walker, so well known in the grocery, fruit and fish business, with his son.

J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS

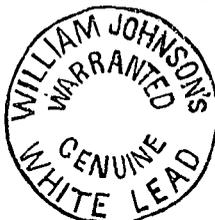
MONTREAL,

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

We have enlarged our new premises to double the size and capacity of a year ago, the addition being rendered necessary by the growing demands of the trade. 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.

JOHNSON'S GENUINE WHITE LEAD

This Brand of
**WHITE
LEAD**
is guaranteed
to be the
BEST
in the Market,



and for
**FINENESS,
BODY &
DURABILITY**
Cannot be sur-
passed.

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

J. S. HAMILTON & CO.,

(LATE OF MONTREAL)

WHOLESALE WINE MERCHANTS

AND GENERAL AGENTS,

119 & 121 Dalhousie St., BRANTFORD, CANADA.

SOLE AGENTS FOR CANADA FOR

Ayala & Co., Chateau d' Ay, Champagne. Louis Latour, Beaune, Still and Spark-
A. Matignon & Co., Cognac, Brandy. Ing Burgundies.
M. Bollard, Cognac, Brandy. Wm. Younger & Co., Edinburgh, Ales.
D. G. Ross, "Ben Wyvis Distillery," Bass' Ale, "Pig Brand," bottled by
"Dingwall, Scotland, Scotch Whiskies," Wm. Edmonds, Jr. & Co., Liverpool.
Jno. S. Shiels & Sons, Leith, Scotland, Guinness' Stout, "Pig Brand," bottled by
Whiskies. Wm. Edmonds, Jr. & Co., Liverpool.
R. VanZeller, Oporto, Port Wines. Pelee Island Vineyards, Pelee Island,
Sanchez, Rorvate, Hermanos, Xerez de Lake Erie, Canada, Canadian Wines.
la Frontera, Sherry Wines.

Orders solicited for direct importation or shipment from store.

The Leading Retail House for

FURS! FURS! FURS!

NEW PATTERNS OF DOLMANS in Brocade Lyons Satin, in Sable and Corded Silk, lined with Siberian Squirrel, and trimmed with Silver Fox, Unplucked Beaver, Alaska, &c.

CIRCULARS in Brocade Satin and Corded Silk, lined with Fur.

SACQUES and DOLMANS in South Sea Seal, plain and trimmed.

An elegant selection of **FUR TRIMMINGS**.

A Fine assortment of Capes, Caps, Collarettes, Boas, &c., in all kinds of Fur

For **GENTLEMEN**—Caps in SEAL, PERSIAN LAMB, PLUCKED and UNPLUCKED BEAVER, in MOSCOW CLOTH; lined with Fur, &c.

Also, a choice selection of **SLEIGHT ROBES** in Grey and Black Bear, Musk Ox, &c.

For **CHILDREN**—GREY and WHITE LAMB, ERMINE, RABBIT, &c.

OLD FURS REPAIRED AT MODERATE PRICES.

LANTHIER & CO.

271 NOTRE DAME ST., - - MONTREAL.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

**WHOLESALE GROCERS,
HAMILTON.**

ADAM BROWN.

ST. CLAIR BALFOUR.

In the celebrated case of the Star Kidney Pad Co. vs. Greenwood, druggist of St. Catharines, Ont., already referred to, the verdict of the former trial in favor of Mr. Greenwood, has been upheld by the Queen's Bench Divisional Court, Toronto. Mr. Greenwood refused to pay notes given for the worthless pads.—The same court reversed the decision of Justice Rose in the case of the contest arising out of the assignment of Willing and Williamson, booksellers, that city, holding good the assignment for the general benefit of creditors. Justice Cameron dissented.

The London (Eng.) private banking houses of Barnett, Heare, Hamburg, Lloyd & Bosanquet, Salt and Harman, Salt and Whatman, have amalgamated with the Lloyd's Banking Co. The interpretation given is that these banks, which were at one time among the most flourishing in England, have recently been carried on at a loss. The first mentioned were the bankers for Blakeway, the absconding stock broker, and through him they incurred heavy loss. Lloyd's Company, as the result of the consolidation, will extend its capital to £5,000,000, but will make no alteration in its American agencies.

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.

AT A meeting of the creditors of the Misses M. & V. Benjamin, milliners, St. John, Que., held in this city last Friday, an offer of 25 cents in the dollar, cash, proposed thereat was accepted. The elder Miss Benjamin began business in St. John a few years ago with a capital of about \$1,200, but it gradually became evident that the millinery business there was overdone, resulting in the state of affairs shown by the statement of \$1,200 liabilities and \$1,100 of nominal assets recently submitted. They are removing to Sutton, Que., where, although a smaller place, there is less competition in their line.

McKENZIE, WARDEN & Co., grocers, at Antigonish, N.S., have assigned, with liabilities of \$25,000, and assets estimated at \$30,000, the latter represented by book-debts, notes and stock-in-trade, which are considered largely over-estimated. The threatened difficulties of the firm, growing out of large accounts of accommodation paper maturing, were precipitated by the action of the Merchants Bank of Halifax, which is a creditor for \$10,000, as well as the accommodating bank. The senior partner was formerly in business in New

SPENCER, BEDDOE & CO.

**IRON & METAL MERCHANTS,
HAMILTON, ONT.,**

Direct Importers of and Dealers in

Scotch and American Pig-Iron, Bars, Sheets, Hoops, Steel, Wire, Copper, Lead, Tin and Canada Plates, Boiler Tube, Gas and Water Pipe, Glass, Steel Rails and General Railroad Supplies.

Glasgow, and failing there, in 1882, formed a partnership with C. T. Whidden on the assets of the old business and small capital.

MESSEURS G. & J. St. Pierre began business as general dealers about a year ago, at Fraserville, Que., where one of them had been manager for some years with the firm of Peltier, Fils & Cie. The capital at the outset, some \$4,000, was deemed adequate, but they had the misfortune to be burnt out last December, and suffered a loss estimated at \$3,000 over and above the amount of insurance recovered, and to this they attribute the condition of affairs which compelled them to seek for the compromise of 75 cents in the dollar recently effected. The terms were 50 cents cash, with 12 1/2 cents in 9 and 12 1/2 cents in 15 months, unsecured. They owed about \$8,000 and showed a nominal surplus of \$500.

From the readiness with which people flock to auction sales of household goods, and the prices paid, it must be inferred that there is a considerable amount of money seeking investment in this way. At a sale in a residence on Mansfield street, this city, last Wednesday, con-

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 Swedes Iron Tacks, Upholsterers' Tacks, B.B. Iron Tacks, Large Lead 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, Flame, 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.
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Living and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Coverhill's Buildings, 91 St. Peter Street.

Queen City Oil Co.
MACHINE OILS.
FOR SALE EVERYWHERE.

Tees, Costigan & Wilson,
(Successors to James Jack & Co.,)
IMPORTERS OF TEAS
AND GENERAL GROCERIES
66 ST. PETER STREET, MONTREAL

DIRECT IMPORTATION.

400 boxes of Scented Orange Pekoe.

Replying to those who enquire, *What is scented orange Pekoe?* We would say that it is the young tea leaves gathered in April, then highly perfumed by being placed in baskets over heated orange and olive flowers, and immediately sealed up in lead lined boxes. The peculiar fragrance of this tea is such that two ounces mixed with a pound of ordinary tea will thoroughly penetrate and stamp its distinctive flavor to the entire mass.

It is not designed to be drank separate. But we strongly recommend its use in imparting a rich flavor to medium or common teas, which have sufficient strength, but are lacking in fragrance. You are welcome to a sample by mail.

THOS. DOHERTY & CO.,
33 St. Sacramento St.

ducted by Mr. Alex. Gowdey, of the new firm of Thomson & Gowdey, a bedroom set, bought new some two years ago for about \$55, was knocked down at \$70; a bed-spring of the same age brought an advance of \$5; carpets brought a trifle under cost, and other things in proportion, with only rare exceptions. There is consequently the usual inducements to those who want to furnish anew.

GEO. B. HAMILTON began storekeeping at Russell, Ont., some five years ago, but finding his care and attention an insufficient offset for the very small capital at his command, he concluded to give up business, and accordingly attempted to obtain an appointment in the Civil Service at Ottawa. Notwithstanding his local position of town treasurer (stipend \$80 a year) he failed to pass the necessary examina-

Leading Wholesale Trade of Montreal.

TO
Builders, Plasterers,
CONTRACTORS.

Having just refitted our

PLASTER MILLS

with all the Latest Improvements we are prepared to supply

Calcined Plaster

of the

Finest Quality at Low Rates.

Special Quotations for large lots.

Lyman, Sons & Co.,
MONTREAL.

THOURET,
FITZGIBBON & CO.,
15 Lemoine St., Montreal,

AND

41 Luetzow Street, Berlin, Germany.

IMPORTERS OF

French Woollens,
Tailors' Trimmings,
Swiss Embroideries,
German Hosiery and Gloves.

Dominion Dyewood and Chemical Co.,
Importers and Manufacturers of
Dyewoods, Dyewood Extracts, Dye
Stuffs, Mordants, Chemicals and Acids
Aniline Dyes, Yorkshire Fulling and
scouring Soaps.

J. E. DUNHAM, Manager.

Office—77 FRONT ST. EAST, WORKS—DON STATION.
TORONTO.

CHARLES TURNBULL,
Manufacturer of
FULL FINISHED
LAMBS' WOOL
UNDERCLOTHING,
GALT, - ONT.

tion. His business retorted upon him by gradually giving him up, culminating in his assignment a few days ago to James Donnelly & Son of this city. A prominent grocery house in this city, to whom he owed a small amount, finding Hamilton unwilling to assign, gave him a brief introduction to the public boarding-house at Hochelaga, which soon brought him to his senses. Liabilities about \$2,000.

We regret to learn that Messrs. C. Ross & Co., dry goods dealers, Ottawa, have been obliged to consult their creditors. Mr. Ross has attempted to run two stores at the capital, and there is no better illustration of the saying about the "master's eye." He has had the misfortune to lose considerable through repeated dishonesty on the part of employees. The

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.]

Jules Belleric. [Cognac.]

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

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

Jules Regnier, Dijon, Burgundies and Chablis.

L. M. Canneaux 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, Ponseti & Co., Barcelona and Tarragona Spanish

Ports.

Eschenauer & Co., Bordeaux, Clarets and Santerres

H. Sichel & Sons, Mayence Rhine Wines.

George Roe & Co., Dublin, Celebrated Old Irish

Whiskies.

James Watson & Co., Dundee, Fine Old Scotch

Whiskies.

BATTY'S NABOB SAUCE
C. H. BINKS & CO.,
MONTREAL.

CHICORY

BEST QUALITY

GRANULATED

in casks and cases of

8-14 lb. TINS.

JOHNSON, RUSSEL & CO.,
77 ST. JAMES STREET,
MONTREAL.

troubles of the local dry goods trade have also induced such keen competition from time to time that the Ottawa dealer who could continue to pay 20 shillings in the pound must have had something to rely upon beyond mere profits. At a meeting held in this city a few days ago the firm showed liabilities of \$37,200 and an apparent surplus of nearly \$8,000. Among the assets are included general stock of about \$34,500, and stock of men's furnishings of about \$4,200. Mr. Ross was willing to give the estate into the hands of the creditors, and would give them 80 cents in the dollar for it, payable in 12 months, in equal two-monthly instalments, from the present month. This has been accepted,

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

DIVISION OF PROFITS, 1885.

APPLICANTS JOINING NOW WILL SHARE IN

TWO YEARS PROFITS,
AT THE QUINQUENNIAL DIVISION
NEXT YEAR.**A. G. RAMSAY, Pres't.**

R. HILLS, Secy.

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

District Agent, J. AKIN.

Inspector, P. LAFERRIERE.

Quebec Agency: 133 St. Peter St. G. V. H. BOUCHARD, Agent.

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.**ANOTHER GRAND SUCCESS**

FOR THE

Williams Manufacturing Co'y.

They have just carried off three silver medals, two bronze medals and three first prizes at the Centennial and Dominion Exhibition at St. John, N. B. The medals were awarded for improvement in sewing machines and the prizes for best samples of work done on the grounds. This grand success proves beyond dispute that the Williams Company's sewing machines are to-day, as in years past, the leading machines in the market, and intending purchasers will do well to make a note of these facts. The Williams Co. have, in a few short months, rebuilt their factory which was destroyed by fire last Spring, and are now turning out, as usual, the best sewing machines in the world.

Head Office, 347 Notre-Dame Street, Montreal.

CRATHERN & CAVERHILL,

IMPORTERS OF

Hardware, Iron, Steel Tin, Canada Plates, Window, Glass Paints & Oils. Manufacturers of Cut Nails, Clinch & Pressed Nails, and the celebrated "CO" Horses Nails.

AGENT BELLE MONTAGNE ZINC CO.

89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.

UNION NAIL WORKS, St. GABRIEL LOCKS,

MONTREAL.

A. & T. J. DARLING & CO.Bar Iron, Tin, &c. and Shelf
Hardware.

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

1883 - St. John Exhibition - 1883

LEATHER BELTING,

FIRE ENGINE HOSE,

&c., &c.,

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

The highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

ROBIN & SADLER,

MONTREAL,

OVER ALL COMPETITORS.

J. & J. TAYLOR,
TORONTO
SAFE WORKS.

ESTABLISHED, - 1855.

Our Works are now running with greatly increased facilities, and we are in a position to promptly fill all orders.

A LARGE ASSORTMENT OF
BURGLAR PROOF BANK SAFES & VAULT DOORS
KEPT CONSTANTLY IN STOCK.Estimates given for all kinds of FIRE and
BURGLAR PROOF SECURITIES.**Goldie & McCulloch****"GALT SAFE WORKS,"**

MANUFACTURERS OF

Fire and Burglar Proof
SAFES AND VAULTS.Awarded First Prize, Diploma and Three
Medals at Montreal and Toronto.

SILVER MEDAL AND DIPLOMA AT ST. JOHN, N. B.

WAREHOUSES AT MONTREAL:

31 ST. JAMES STREET WEST,

Adjoining "Witness" Office.

ALFRED BENN, General Agent.Terms of Payment made easy and prices low. Write
for particulars.

ESTABLISHED 1839.

WM. DARLING & CO.,

Wholesale Shelf and Heavy

HARDWARE,**28 & 30 ST. SULLIVAN ST.,**

MONTREAL.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, MARCH 14, 1884.

THE BUDGET SPEECH.

In resuming our notice of the budget speech of Sir Leonard Tilley, the concluding portion of which will be found in our columns, we must acknowledge that we noticed with surprise the statement that "the outrageous mismanagement of the Exchange Bank" had a great deal to do with the depression. Sir Leonard Tilley ought to be aware that the Exchange Bank, even in its most prosperous days, and before the reduction of its small capital by 50 per cent, never occupied that position in Montreal that would justify the remark to which we have drawn attention. The chief sufferers by the failure are the shareholders, and a large portion of the stock was held by gentlemen who can bear the loss without

any serious inconvenience. The depositors will, it is to be feared, suffer likewise, but still there is no foundation whatever for the very exaggerated opinion expressed by the Minister of Finance.

It is well-known to the mercantile community of Montreal that the chief cause of the special Canadian depression was the sudden collapse of the cotton industries, in which the principal banks were more or less interested. This, of course, was an inconvenient subject for the Minister to treat, as he was well aware that the responsibility for the inflation would at once be attached to the Government, of which he is a member, by the Free Trade opposition, which has always contended that cotton manufactures had been started, and had prospered, under the old tariff, and that the business was inflated in consequence of the highly protective tariff. The remarks on the subject of wages are mainly to the effect that there has been, as on many previous occasions, a reduction in wages, consequent upon general depression, existing as well in countries, where free trade prevails, as in those which have adopted a protective policy. The mistake made by the zealous advocates of the national policy was in endeavoring to create an opinion that it would prevent in future such periods of depression as that which led to such calamitous results in 1878, and for some time previous. The opposition of the day seized the opportunity to proclaim that by the adoption of a protective policy the country would again become prosperous, whereas there is not the slightest doubt that the depression was not caused by the old tariff, and that there would have been a period of prosperity, even though the tariff had not been altered. We can cordially concur in the opinion of the ministers that there is no cause for despondency. Whatever may be the policy of the Government as to the mode of levying duties on imports, there will most assuredly be periods of depression and inflation, and there will, moreover, be calamities owing to the tendency to engage in speculation.

Sir Leonard Tilley, we regret to have to observe, made no satisfactory explanation on the subject of his abortive attempt to place a loan on the market at a rate of interest below what was the fair market value. The mystery which has surrounded that transaction has not been revealed. One would naturally imagine that some explanation was called for when a loan having been offered to the public at a rate not under par, and not having been tendered for, the Government immediate-

ly put up the price to a premium, the principal tenders having been at a discount. We cannot acquit the opposition of having failed to deal with this loan question in a satisfactory manner, and we are therefore the more inclined to notice the blunder that, in our judgment, was committed by the Government. We readily admit that there would be some advantage in obtaining money at 4 per cent from Canadian investors, but, on the other hand, it is not desirable for the Government to hold out inducements to withdraw Canadian capital from other investments, when money can be so easily obtained in England on favorable terms.

INTERESTING STATISTICS.

We have thought that it may be interesting to our readers to be made acquainted with some of the facts contained in the Statesman's Year Book for 1884. We find in the table of leading national debts that the Australasian colonies have debts aggregating nearly £96,000,000 sterling, or £33,177 per head; the debt of Canada is £32,040,627 or £7 8s 2d per head; the United States £376,000,000 or £7 10s; the Argentine Republic, £45,000,000 or £15 per head. France has a larger debt than Great Britain, it being £900,000,000 or £24 4s per head, while Great Britain owes £756,376,519, or £21 9s per head. The United States has 114,412 miles of railway; the United Kingdom, 18,514; France, 18,023; Russia, 14,308; the Dominion of Canada, 8,069, with 3,189 in course of construction, and 3,000 more surveyed. The exports from Great Britain to Canada had increased in 1882 over 1881 by £1,289,331, while the imports into Great Britain had decreased by £901,968. The exports in 1882 were £9,699,957 and the imports £9,936,092.

The population of the United Kingdom by the census of 1881 was 35,241,482; England and Wales having 73.6 per cent, being a considerable increase on its proportion in 1831, which was 56.9. In 1831 Scotland had 9.7 of the aggregate population, and Ireland 31.8, while in 1881 Scotland had 10.6, or an increase of nearly 1 per cent, while Ireland had 14., or a decrease of about 17 per cent, or nearly three millions of people. The Isle of Man and Channel Islands are stationary as to proportions. The figures indicate a very large emigration from Ireland to England, and the great increase in the population of Belfast is sufficient proof that the emigration from the other Provinces to Ulster has been considerable. The average rental of land

per acre is, in England and Wales, £3 0s 2d; in Scotland, 19s 9d; and in Ireland 13s 4d. In the Province of Munster the acreage is 6,067,723, with a population of 1,331,115, while in Ulster, with an acreage of 5,483,201, the population is 1,743,075; Connaught, with an average of 4,392,086, has a population of 821,657; Leinster an acreage of 4,876,918, and a population of 1,278,989.

The total acreage of England is 32,597,398 of which 26,202,230 is cultivated. Scotland, with 19,466,978 acres, has only 5,613,309 cultivable; while Ireland has 20,819,947 acres, of which 15,541,389 are cultivable. The textile factories in the United Kingdom are 7,105 in number, of which 6,189 are in England and Wales, 675 in Scotland, and 241 in Ireland, nearly all of which probably are in Ulster. The sailing vessels engaged in foreign trades, were in 1873, 5,898, of the aggregate tonnage of 3,113,132, employing 83,766 men. In 1882 the number was 3,713, and the tonnage 2,652,678, employing 59,455 men. In 1873 the steamers were 1,479, of the tonnage of 1,368,245, employing 54,302 men; and in 1882 the number of steamers was 2,626, the tonnage 2,885,355, and the men 73,355.

The aggregate amount of customs duties in 1882 was £19,456,334, a slight increase on the preceding year. Tobacco yields nearly the half, or within a trifle of £9,000,000, tea rather more than four millions, and spirits slightly more than tea, while wine gives rather more than a million, and the few other dutiable articles, coffee, chicory, cocoa and dried fruits, yield less than a million. The chief articles of import into the United Kingdom are corn and flour, raw cotton, sugar, raw and refined, wool, wood timber and tea; and the principal articles of export are cotton manufactures, iron and steel, woollen and worsted, machinery, linen and jute and coal. In 1846 the imports of corn and flour amounted to 17 lbs weight per head of the population, in 1855 to 70 lbs per head, in 1865 to 93 lbs per head, 1875 197 lbs per head, and 1882 to 241 lbs per head. The aggregate trade with the United States is far greater than with any other country being double that with France which comes next. The trade with British North America, is about one-sixth of that with the United States, although the population is about one-twelfth.

As great efforts and a large expenditure of money have been employed to force a trade with Brazil, it may be interesting to learn something of that kingdom. The expenditure has constantly exceeded the receipts, which has led to large foreign

and domestic loans. The debt is about £81,000,000 sterling. The paper money is irredeemable, and is at a discount of over 20 per cent. The imports from Great Britain are chiefly manufactured cotton, wrought and unwrought iron, linens, woollens and coal; from America, breadstuffs, fish, meat and lumber. The chief exports are raw cotton and unrefined sugar and coffee, the latter article falling off. There are enormous export duties. The exports go mainly to Great Britain and the United States. It is inconceivable how any one can have been deluded into the idea that it would be possible to obtain any preference for Canada for its exports over those of the United States, whose markets are so much nearer, and whose commerce is so much greater. A recent attempt on the part of some of the West Indian colonies to give preferences to foreigners by way of a bribe to obtain a similar favor from them, has been, as might have been expected, discouraged by the Secretary of State.

RAG MONEY.

A deputation of members of the Grange Association waited on some of the Ministers, including the Premier, and the Ministers of Finance and Customs, and made, among other requests, one for the establishment of Farmers' Banks to loan money on real estate. It is sufficiently notorious that there are loan societies already for the purpose of making loans of the precise character suggested, and we are, therefore, justified in connecting the present demand with Dr. Orton's Scheme, which he recently submitted to the House of Commons, and without even eliciting a refutation from either side of the House. Dr. Orton professes to desire that the land-owners should be enabled to borrow money at less than its market value, and he professes to effect this by advancing legal tenders to the new banks. We cannot imagine that Dr. Orton is so ignorant as to be unaware that such legal tender notes, being in excess of the public demand, would at once be presented for gold, under the existing law, which amply secures their convertibility. We must, therefore, necessarily assume that the legal tenders are to be made inconvertible, a measure which would destroy the value of the entire currency of the country, and speedily effect its utter ruin. Disastrous as was the suspension of specie payments in the United States, and the issue of inconvertible notes, yet Dr. Orton's Scheme would be infinitely more ruinous. The issue in the United States was limited to the demand of the

Government, and after the peace there was a consistent effort to reduce the volume of circulation. Under Dr. Orton's notable Scheme every loan contracted by a farmer would increase the issue, and, of course, diminish proportionately the value of the entire existing circulation. It would probably be at a discount of 20 per cent at first and would be before very long 50, and at no distant time utterly valueless. The Government promised the deputation to give the subject their best consideration. The opposition are quietly looking on, hoping, doubtless, that a serious blunder will be committed by their opponents; and the banks and merchants, whose interests are so deeply involved, are, we presume, so confident that such a measure cannot pass that they are giving it no serious attention.

THE RAILWAY POLICY.

It is clear from an article in the *London Railway Times*, which is a high authority on all subjects bearing on railway interests in the United Kingdom, that there are many who are not disposed to join in the crusade against the Government of Canada and the Pacific Railway Company, which has been set on foot by those interested in the Grand Trunk. We are far from wishing to take part in the controversy which has most unfortunately been entered on. Strictly speaking, it is not an English question, but ever since the decision was arrived at, that a line should be run to the Pacific, the friends of the Grand Trunk Company in England have taken every possible opportunity to place obstacles in the way of the construction of the latter line. We cannot affirm that the policy which has been pursued by the Grand Trunk is other than what might have been expected from a company with conflicting interests, but Canada has the interests of her own population to guard, and it certainly is but reasonable that there should be no interference on the part of an independent press with the policy which has obtained the approval of the Government and the Parliament of the Dominion. Referring to the recent correspondence between the Government and the Grand Trunk, and the protests of the latter against the loan recently authorized by Parliament, the *Railway Times* thinks it a great pity that, owing to an error of judgment and a loss of temper, things have come to this pass. It thinks that even in Ontario there is room and scope for both systems, and that the sooner some satisfactory arrangement is made the better it will be for

both. The *Railway Times* expresses a strong opinion in favor of the Loan Bill, and its confidence that the loan will be met without difficulty at the proper time. We cannot but regret that the *Railway Times* should have indulged in remarks of a personal character against Mr. Hickson, who has naturally taken that course which, in the interests of the great company with which he is identified, he deemed himself bound to adopt. Canada is anxious to sustain both of the great companies whose operations tend so much to advance her prosperity.

UNITED STATES LEGAL TENDERS.

The recent decision of the Supreme Court of the United States that the notes issued as legal tenders by the authority of Congress are within its constitutional powers has led to a great deal of discussion, and, so far as we can judge, not a little misapprehension. The opponents of a Government note issue have always affirmed that Governments are not to be trusted with maintaining the convertibility of notes issued under their authority. It is now assumed by certain alarmists that there will be an enormous issue of legal tender notes, as large proportionally as Dr. Orton would inflict on the Canadian farmers, and that, as a necessary consequence, those notes will be gradually depreciated in value, until they become utterly worthless. It must be borne in mind that the late decision has merely stamped with the authority of the Supreme Court the character of legal tender, which has been acted on for over twenty years. For a long time, owing to absolute necessity, the legal tenders were irredeemable, and had become very seriously depreciated in value. To the credit of the United States it must be acknowledged that no effort was spared by the Government to reduce the volume of circulation, and thus gradually increase the value of the notes, until it became possible to resume their payment in coin.

Since that time there has been no attempt to expand the circulation beyond the legitimate wants of the country, and it must be obvious that, so long as any note issue is kept up, it is most desirable that it should be a legal tender. We can judge by our own experience of the importance to the various banks scattered throughout the Dominion of possessing legal tender notes, which are current at par from the Atlantic to the Pacific, and which have always been convertible into gold on demand. No one imagines that the fact of the Dominion notes being a

legal tender has ever caused a larger issue than what the wants of the country have demanded. The Government has never taken any measure to force a circulation, and will hardly be insane enough to exchange them for mortgages on farms, even although the grangers should be persuaded to ask it to do so.

The United States is in the enjoyment of a considerable surplus revenue, and has made a wonderful progress in the redemption of its war debt. It has not the least inducement to resort to an over-issue of notes, which would simply lead to their presentation for redemption through the banks. In view of the fact that the National Bank notes are all secured by the deposit of Government debentures, it is difficult to understand the object of having such a complicated system of bank issues as that which prevails at present, and more especially as there is an increasing difficulty in the banks being able to obtain securities to deposit. In the United States it would be quite feasible to abolish the National Bank issue, and have no currency but the notes of the United States, secured, as are the notes of the Bank of England, by Government securities to a defined amount and by gold for all in excess of the authorized issued on securities. It is very doubtful whether the banks would suffer if they were compensated for the loss of their circulation by the abolition of all taxes to which they are subject. In Canada we are differently situated. The securities held against the note issues are mercantile paper and gold and Dominion notes, and if the notes were suppressed the banks would be compelled to call up their loans to the public, and thus bring on a crisis.

Our system is, therefore, essentially different from that in the United States, and more analogous to that in Great Britain when Sir Robert Peel carried his Bank Act in 1844. At that time, however, the London bankers did not issue notes nor did a large number of the country banks. Sir Robert Peel met the difficulty by permitting all banks of issue to continue to circulate notes to the average amount that they had issued prior to the Act, but no future banks of issue were to be permitted in any part of the United Kingdom. The system has worked most admirably during the last forty years; and although we have seen administrations of a great variety of shades of politics, there has been no attempt made to amend the Bank Act of 1844. In the United States there have been warm advocates of a sole Government issue, but the drawback existed that

there was a doubt as to the legality of the provision that the notes should be a legal tender. This doubt has at last been set at rest by the recent judgment of the Supreme Court, and we should not be surprised if there were a new agitation for the abolition of the National Bank issue. In Canada the influence of the banks is quite as powerful in 1884 as it was in 1841 when Lord Sydenham made a fruitless effort to procure the establishment of a Government bank of issue.

THE UNITED STATES TEA ADULTERATION ACT.

In 1882, Hon. A. A. Hardinberg, of New Jersey, presented a bill in congress against the importation of adulterated teas into the United States. In support of his bill he said that, "During several years the importation of teas had fluctuated between 75 and 80 million lbs. per annum, and 20 per cent of that quantity was injurious to health. The annual consumption, he added, does not exceed 65 million lbs., and if the importations were confined to American or Canadian houses, there would be no complaint about the quality; but Chinese and Japanese houses send to this continent teas that their own people will not consume, especially since England prohibited the importation of adulterated teas. This measure of the British Government extends to all impure teas: the low grades of Pingsueys, the entire crop of Canton teas, growing wild in districts near that city, manipulated as the best green teas, though entirely valueless; the refuse of Amoy and Foochow Oolong teas known and classified as Ankois, the refuse and sweepings of Souchong and Congous, and the common qualities of Japan teas. The Chinese or Japanese merchants consign these low grade teas, gathered late in the season, to not over scrupulous houses in our ports. By the use of prussian blue, gypsum, antimony or other foreign mixtures, these teas assume a merchantable look, and are sold at auction on our markets, the only ones left open to them. The exclusion of these 15 million lbs., more or less, excess of importation and positively dangerous to public health, would restore confidence in the trade and tend to stimulate transactions."

The bill presented by the Hon. A. A. Hardinberg was made law in March, 1883. The first section declares as unlawful the importation into the United

States of any article to be sold as tea, adulterated with foreign or spent leaves, or containing chemical or deleterious substances in sufficient quantity to make it dangerous to health, and consequently prohibits the importation of such merchandize. The second section regulates; at the time of entry, the delivery into the hands of the collector of the port of a sample of each lot to be submitted to analysis.

After analysis, the merchandize, acknowledged to be of good quality, shall immediately be released, but in case it comes within the specifications of the law the customs shall retain it. The fourth section decides that if the decision of the analyst be confirmed at a final reinspection in presence of the importer, a bond will be given by him to export the said merchandize from the United States within six months, and if, at the expiration of six months, the exportation has not taken place, the collector will have the merchandize destroyed. The sixth section defines the words spent leaves as meaning any tea deprived of the qualities, strength or flavor by infusion, decoction or other means. The consequences of this law soon began to be felt, and the year 1883, that commenced under unfavorable conditions, closed with a hopeful feeling and a radical change in the character of the tea market. Several events contributed towards the accomplishment of this result, among which may be mentioned, first, the putting in force of the State Law against food adulterations, and the passage of the Tea Adulteration Act by Congress. The proceedings taken under the New York Law, which were in the nature of an injunction against the sale of a specified lot of low grade Pingsueys offered at public auction, resulted in the sale of this class of tea being suspended during the remainder of the year, the final decision not being rendered until the month of December; while the national law has served to prevent further importation of this tea, thereby removing one of the most serious causes of complaint, and at the same time eradicating a flagrant abuse of the trade.

The second important influence was the considerable reduction made towards the close of the year in the quantity offered for sale through the auction room, and was in some degree the result of the first. Decreased offering by public auction, with the display of a fresh element of firmness by importers, infused a more healthy tone; and the general course of trade was marked by gradual but steady improvement and returning confidence at the close of the year.

The improvement in the New York market at the close of the year has continued during the last two months; the quantities on hand are hardly sufficient for the consumption of the country until the new crop makes its appearance, and the first shipments via San Francisco cannot be expected before June or July. In the following months, the Suez steamers bring the bulk of the supplies, and in the absence of inferior and adulterated teas prices will probably remain high. The possible complications arising from the war in Tonkin are another element not to be ignored in the opinion to be formed on the future course of the tea market.

The passage of the tea adulteration act has had a marked influence on the trade in preventing the importation of spurious merchandize, and restoring confidence in the market; a similar act might not be altogether useless in Canada. The total quantity of teas imported at the port of New York during the year 1883, compared with 1882, is as follows:

Year.	Greens-lbs.	Japans-lbs.	Black-lbs.	Total-lbs.
1883	116,257,073	16,570,368	23,149,776	63,777,816
1882	115,035,375	19,132,781	19,641,542	63,809,698

It will thus be observed that for the year 1883 Japans show a decrease of 2,762,413 lbs., which may account for the demand this class of teas has lately experienced in our market.

NO ABATEMENT.

The position of the tea trade in this market continues to be one of remarkable strength, with no indications at present of any abatement in the demand from the United States for the medium and cheaper grades. Large orders have again been listed during the week for these qualities by leading merchants and brokers in Montreal, thirty per cent of which do not permit of execution, owing to depleted stocks. This scarcity, however, is not alone confined to the Canadian market, as it is understood that prominent importing houses and agents who have sent large orders to China and Japan for certain grades have received advices in return to the effect that the same cannot be filled at present. Late advices from New York state that an enormous speculative business has been going on there in teas for some time, and that the daily sales have frequently aggregated from 1,000,000 lbs to 1,500,000 lbs. Of this quantity but 50,000 to 75,000 lbs per day were based on an actual legitimate basis. The cause of this unprecedented boom, which has been chiefly confined to Japans, is traceable, it is stated, to a recently discovered heavy shortage in the imports of Greens on the current crop year. However, it is noted, that this new speculative movement with advancing prices has not contributed to so large a demand as was anticipated; on the contrary, it appears that actual consumers have bought sparingly, and country merchants have generally held aloof. With conservative houses the sentiment

has considerably changed, and the opinion obtains with many that the extreme advance will hardly be maintained for any lengthy period. It is satisfactory, in connection with this subject, to be enabled to state that, of the entire quantity of tea which has gone forward to the States recently from Montreal, none has been of an adulterated or dubious quality, with the exception of an infinitesimal quantity shipped, as a test, by some designing ones.

Meetings, &c.

THE FEDERAL LIFE ASSURANCE CO.

The second annual meeting of the Federal Life Assurance company was held at the office of the company in Hamilton on Tuesday, March 4, and was attended by a large number of shareholders. The president, James H. Beatty, Esq., occupied the chair, and the manager acted as secretary. After reading the usual notice and the minutes of the last annual meeting, the secretary read the directors' report and financial statement.

DIRECTORS' REPORT.

The directors have pleasure in submitting herewith the second annual statement of the company, showing the revenue and disbursements for the year ending Dec. 31, 1883. Policies were issued during the past year to the number of 512, for an aggregate insurance of \$612,819.44. Much care has been exercised in the selection of first-class risks, hence a large number of applications have been declined. In being thus careful to place our business from commencement on a sure foundation we have been at a somewhat greater outlay in proportion to present income than would otherwise have been the case, but which, will no doubt, be well repaid in future results. We have no death rate to report for the year ended, no losses having occurred, hence we have been particularly fortunate in this respect since our commencement of business. The income and liabilities were increased to some extent through the reinsurance of about \$140,000 of the business of the Toronto Life Assurance company, which took effect on June 1 last. This transfer of business was made only on the individual consent of each policy-holder whose risk was accepted by us. In accordance with the act of incorporation, all of your directors retire but are eligible for re-election.

JAS. H. BEATTY, President.

FINANCIAL STATEMENT.

Revenue.

Premiums	\$ 41,011 06
Capital stock	450 00
Interest	2,489 46
Interest accrued	1,368 97
Agencies	786 48
Bills receivable	2,769 88
Suspense account	152 48
Toronto Life Assurance Company	118 85
	\$ 49,147 16

Disbursements.

Head office and inspection salaries	\$ 4,347 70
Agents' salaries and commission	12,074 39
Travelling expenses	2,808 42
Medical examinations	1,090 97
Reinsurance and actuarial expenses	492 60
Rent and office furniture	709 95
Purchased policies (Toronto Life)	511 90
Loans on policies	1,852 43
Bills receivable	2,444 77
Expense account, including stationery, printing, advertising, postage, directors' travelling expenses, fuel, light, and audit fees	2 910 64
	\$ 29,252 77
Balance	\$ 19,894 39

ASSETS.

Government deposit	\$51,100 00
Bills receivable	6,551 92
Agents' balance	18 96
Loans on policies (secured by reserves)	981 94
Loans on policies (secured by liens)	1,799 77
Premiums in course of transmission	1,696 10
Deferred premiums	2,302 75
Commuted commissions	4,571 39
Accrued interest	1,368 97
Office furniture	875 85
Preliminary expense account (20 per cent written off)	2,069 80
Cash in bank and on hand	16,487 45

Total	\$ 89,824 90
Less due medical examiners and on sundry accounts	1,049 73

	\$ 88,775 17
Reserve capital subject to call	630,795 00

Total resources for security to policy-holders	\$719,570 17
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Amount of policies issued during the year	\$612,819 44
Reserves on policies in force as calculated by the insurance department	86,484 44

Hamilton, 31st Dec., 1883.

Examined and found correct.

H. STEPHENS, } Auditors.

S. E. TOWNSEND, }

JAS. H. BEATTY, President,

DAVID DEXTER, Managing Director.

In moving the adoption of the report I may say that the directors believe the accompanying statement of business for the year 1883, and the revenue therefrom, to be a good one, in view of the age of our company and the strong competition for business now prevailing in every part of the Dominion, engaged in by both home and foreign companies. The volume of our business for the year might have been considerably increased, and the ratio of immediate expenditure to gross income have been thus lessened, had we not been careful to decline, on the slightest doubt, lives which were strongly recommended to our executive. This course is somewhat discouraging to agents for the time being, and reduces the amount of business to be done; but, on the other hand, a well advised caution in the selection of risks must result in benefits that will overbalance any pleasure that might be derived from a larger showing of immediate business not so well selected. The ratio of expenditure to income has considerably decreased, and will continue to decrease in proportion to the increase of old business for renewal.

The adoption of the report was seconded by Wm. Kerns, Esq., vice-president, and was carried unanimously.

Messrs. M. Smith, W. Kettlewell and T. O. Haslett were appointed scrutineers to receive the votes for election of directors for the ensuing year.

After the vote had been taken the scrutineers reported the following gentlemen elected: James H. Beatty, Toronto; William Kerns, M.P.P., Burlington; M. S. Smith, Brantford; J. Wakefield, Paris; M. H. Aikins, M.D., Burnhamthorpe; C. H. Gooderham, Toronto; E. S. Whipple, Hamilton; James Hough, Guelph; T. H. Wilson, M.D., Hamilton; Edward Chown Kingston; Robert Barber, Streetsville; W. Drysdale, Montreal; Wm. Williams, Woodstock; Thos Holtby, Brampton; W. B. Chisholm, Oakville; J. G. Scott, Guelph; W. F. Hall, Napanee; Geo. Scott, St. Thomas; Josiah Wood, M.P., Sackville, N.B.; George E. Foster, M.P., Sussex, N.B.; Hon. E. McLeod, St. John, N.B.; J. A. VanWart, Fredericton, N.B.; Thos. Blanshard, Nelson; Wm. McCraney, M.P., Oakville; David Dexter, Hamilton. The meeting then adjourned.

At a meeting of directors held immediately after, Mr. James H. Beatty was re-elected president and Messrs. Wm. Kerns and J. Wakefield were elected vice-presidents.

THE BUDGET.

(Continued.)

INCREASE OF MANUFACTURES.

In 1877-8 the imports of raw cotton were 7,243,413 pounds, in 1878-9 they were 9,720,708 pounds, in 1881-2 18,127,323 pounds, and in 1882-3 27,353,421 pounds. That shows pretty clearly that the tariff operates as a protective tariff, an encouraging tariff. Hon. gentlemen opposite will perhaps say it is now too encouraging, though they helped to induce many persons to go into that industry by stating on the floor of Parliament that it paid the parties who had investments in it 60 per cent. on their investment. This

IMPORTS OF WOOL

in 1877-78 amounted to \$6,330,084; in 1881-82 they amounted to \$9,682,757; in 1882-83 to \$9,512,104. That gives a pretty fair index, though not so clear as in the case of raw cotton, because it is pretty well understood that a larger quantity of our home grown wool has been consumed in the manufacture of woollen goods in the last year. Still there is evidently a large increase in the importation of wool not grown in Canada. Hides and pelts were imported in 1877-78 to the value of \$1,207,300; and in 1882-83 to the value of \$1,963,744, showing pretty clearly that there has been a large extension in the manufacture of leather of various kinds. The

INCREASED VALUE OF MACHINERY

imported is shown by the following return: Value of imports

1878.....	\$438,037	1881.....	\$ 102,258
1879.....	\$303,809	1882.....	2,194,446
1880.....	503,858	1883.....	2,575,570

This is a pretty fair evidence of the increased development of our manufacturing industries. I saw it stated in the leading organ of the opposition, when this statement was made by one of the persons on the government side, that that was an indication that the tariff had failed to encourage manufacture of machinery in Canada. Well, I wrote a few letters to parties in Ontario on this subject, who were engaged in the manufacture of machinery, and the answers were most satisfactory. One establishment said the production had increased by \$238,000 in the four years, and the others all said that they had a large increase, from a third to a half. Some doubled the number of employees. They attributed this increase to the policy which established manufactures in the country and enabled them to obtain a demand for machinery which did not exist before. In all parts of the Dominion there has been increased production of machinery, and machinery that could not be obtained here has been imported during the last year to the extent of \$2,757,570. Take also

THE ARTICLE OF COAL.

It is quite true that the consumption of coal may have increased by the development of traffic, and we know that it has been considerably increased through this cause within the last three or four years. In 1878 the imports of coal amounted to 892,446 tons, and in 1883 to 1,686,817 tons, showing an increase of 719,791 tons, while the increased consumption of Canadian coal in 1883 over 1878 was 700,000 tons, making a total increased consumption of 1,493,171 tons over 1878. My impression is that though

COTTON STOCKS

have fallen considerably from what they were a year or two ago, it will be found that the dividends which are being paid are fair and reasonable, that the prices paid by the consumers of cotton in Canada are less to-day than they were in 1877. I am prepared to establish that the grey cottons manufactured in the Dominion to-day are sold by the manufacturers or their agents at prices as low, if not a percentage below, what the same article is sold for in Massachusetts to-day to men in the trade there. With reference to other cottons, the statements that I have read show that, deducting the expense in bringing them here, the cottons are sold by retailers to-day for less than they could sell them for under the tariff of the hon. gentlemen opposite of 1877-8. It is true that that

INDUSTRY EXPERIENCED DIFFICULTIES.

It is true that many of the parties who put their capital into cotton mills incurred liabilities beyond the extent of their paid-up capital, that when the mill was finished there was debt upon it, and they had no capital to work it, that the result was that they had to obtain assistance from outside, and that assistance was rendered them as long as it was possible for the party who undertook to render it, but there was a limit to which even the strongest financial man could gain in that respect, and when the amounts of discounts in the various banks of Canada had reached a very large sum, and the interests of the agents of those companies were such that it became necessary to say that they could not be extended, a difficulty arose. They had been manufacturing more cotton of a certain class than there was demand for. The result was a depreciation, and it was to a certain extent continued down to the present time, in the value of their stocks. It became necessary in order to diminish the stock on hand that a number of employees should be discontinued. The lumbermen of the country are diminishing their output this year because there is an increased stock on hand, but has there been anything said anywhere against their doing so? Has there been any complaint from any quarter in reference to it? Has the wisdom of their cause been questioned at all? No; but but the very moment a few hundred operatives in a cotton mill were out of work for a month there was a cry that the country was in an unsafe condition, that this hampered industry was in a desperate condition, and that it was in this condition as the result of the protection that was given. I am prepared to say here to-day that these industries, though they are in difficulty for want of capital, and that is the only thing, are placing themselves in such a position that an occurrence such as took place last summer will not take place again. They are arranging to have diversified manufactures, they are arranging that this surplus stock shall not occur again with reference to any one particular class, and, as far as I can learn, the dividends paid by many of these corporations under these circumstances have been very fair indeed, and the only complaint of the stockholders is that they do not go into their pockets, but go to pay the liabilities. Never mind; they get the benefit of them. But while I believe these industries will and are paying reasonably at the present moment, the point I want to bring out is this, that the consumer is obtaining his goods, the clothing that he requires, the cotton necessary for himself and his family, lower than he would have had it under the tariff of the honorable gentlemen opposite. Now, the next little industry was

THE SUGAR INDUSTRY.

Large fortunes were being made, it was said, out of it. I should not wonder if we were told by hon. gentlemen opposite that the protection we gave them has encouraged the construction of so many sugar refineries that there is ruin before them, as well. I saw the dividend declared the other day by a Halifax company that was not very fortunate in its outset. It was not a very large dividend, and I have reason to believe that the other refineries are paying a fair and reasonable dividend. The trouble with hon. gentlemen opposite will be that they are not getting 30 or 40 per cent, but I believe they are obtaining a fair return for the capital invested. It was said that the consumer would pay a largely increased price for the sugar he consumed. I think I am in a position to state that at no period in the history of Canada have the consumers of sugar had it at as low a price as during the past year.

BANK STOCKS.

Last session I made no reference to that subject, as an evidence of the prosperity of the country, neither did I refer to it the year before, because I felt at the time that the value of bank stocks was not at a point which, in my judgment, the resources of the banks warranted. It rose from various causes. It arose in the

first place, from men who could not obtain more than 4 per cent for the money deposited in banks and various other institutions. They were desirous to obtain more than they could get by investing it in bonds and stocks. It arose from this increased demand. The prosperity of the country led people to buy the market, as it were, and force stocks above the point which, I believed at the time, and a great many people agreed with me, was beyond their real value. Several circumstances combined to bring about that result, but I do not hesitate to state that the outrageous mismanagement of the Exchange Bank had a great deal to do with it. It is quite true that when the final crash came it did not affect materially the banking institutions of the country, but it affected men seeking investments and persons who held bank stocks as investments, for many were led to the conclusion that these were not safe stocks to hold. The consequence was that such persons sought investments elsewhere and placed their bank stock on the market, and that circumstance, together with the disturbed state of the market at the time, would assist the bears to force down stocks below their real value, and that, indeed, was the result. What was there to justify that great reduction? I have a statement here which shows very clearly that nine or ten of the banks had increased their rest during last year by \$1,770,000, and still their stock had depreciated in value, for some of the reasons which I have stated, but they are now becoming recuperated, as it were, being restored to about their fair value. I am satisfied they will reach a higher point than at present, because their business and position entitle their stock to advance to a point beyond that at which they at present stand. I think, sir, that when I state that since the 1st of January the stocks have risen in about the same proportion Bank of Montreal from 176½ to 189, the Bank of Toronto from 165½ to 178½, the Merchants Bank from 108 to 114½ and the Bank of Commerce from 118½ to 121½ it will be quite clear to the house that unless our friends on the other side are prepared to admit that the improvement in the trade of the country has gone up in six weeks in the same proportion, that the fall in bank stocks cannot be charged against a general depression in the trade of the country. Now, sir, we come to the question of

THE GENERAL DEPRESSION.

Of the country. Let us see what evidences we have of that. I admit, and I regret that it is so, that the wheat crop of Canada, as a whole, was less last year than it has been for some years previous, and this circumstance has no doubt affected to some extent the business of the country during autumn and the present winter. Because, had the eighteen or twenty millions of bushels of wheat which we are supposed to have lost by a short crop been raised, sold, and the proceeds reached the hands of the farmers, no doubt there would have been greater ease generally than there is at the present moment. But there is this to be considered, that while there was a deficiency in the wheat crop, there was, at the same time, a large surplus in the hay crop, nearly amounting in value to the loss in the wheat crop. So that, while the farmers have lost on the wheat crop, their abundant hay crop will enable them to raise a greater number of cattle for export next year. But while I admit this circumstance will have a somewhat depressing effect I must also admit that the

PRICE OBTAINED FOR LUMBER

at the present time is not as great as it was last year and the year before. There is an overstock already on hand, and people are not manufacturing as much this winter as they did last, and that, also, has had some effect upon the general trade and business of the country. There are other circumstances to which I referred this afternoon, over-importation and over-trading, which have left the importer, and the retailer perhaps, with stocks on hand beyond what they are able to

pay for. These two circumstances, also, have a depressing effect. But what evidence have we beyond this of the general depression and stagnation of trade in the country? Sir, we have undoubted testimony of the reverse in the payment of liabilities falling due in the banks through the Dominion.....What are the best evidences we can have that the mass of the people are being employed and that they have spare funds at their disposal. I have stated over and over again in this house the increased accumulation of

DEPOSITS IN THE SAVINGS BANKS

by people who have earned money over and above what they can use in their legitimate business, and have deposited the surplus. I may here explain that the savings banks in the Maritime Provinces are conducted upon the principle that was in force there before the union. They have their government savings banks; the post office department does not receive money in those Provinces as it does in Ontario and Quebec. Down to 1879 these savings banks agents were authorized to accept as much as \$10,000 from any one depositor, and the result, of course, was a natural temptation and inducement to make deposits, inasmuch as they had interest paid from the day of the deposit, and up to the day of the withdrawal of the deposits. But notwithstanding these advantages that were enjoyed in 1879, what was the fact? The fact was that the increased deposits in these savings banks, and in the Post Office Savings Banks throughout the Dominion increased \$2,800,000 during the five years from 1873 to 1878. Now, then, what took place after that. The government ordered that these deposits should be limited to \$3,000 a depositor in 1879, and that the interest should only be paid from the commencement of a month, that is, if it was deposited on the 2nd of January, interest would only be payable from the 1st of February, and if it was drawn on the last day of the month no interest should be paid for that month, thus greatly lessening the inducements to deposit in the savings banks in the Maritime Provinces. Notwithstanding that the deposits were reduced from \$10,000 to \$3,000, and the same rule was extended through Ontario and Quebec through the post office department, while in Toronto the assistant-receiver is authorized to receive deposits on savings banks account, the result was that in 1879 these deposits increased to \$710,869, in 1880 \$1,845,222, in 1881 \$4,703,715, in 1882 \$5,931,989, in 1883 \$4,450,445—a total increase in five years of \$17,722,094, as against \$2,800,000 in the five years previous, with greater inducements to depositors in the bank. It must be borne in mind that in Ontario and Quebec no one has a right to deposit over \$1,000 in one name, and, notwithstanding that fact, the increase during that period was the sum I have named. During the present year the amount deposited is \$1,755,079 than during the corresponding period of last year, showing that even this year there is on the part of the masses of the working men and others still an ability to add to their earnings, and to their deposits in the government savings bank. I think there can be no better evidence given that there is general prosperity in the country. Let us go a little further. The total deposits in the chartered banks on the 31st July, 1879, were \$63,848,145; on the 31st July, 1883, four years later, they were \$99,241,335, being an increase in that period of \$36,393,180, and an increase during the five years of \$53,000,000, taking both the Post Office Savings Bank and the chartered banks of the country.

WAGES.

I am free to admit that Canadian manufacturers have to-day an universal strain put upon them. And from what cause is this strain? Every hon. member knows that manufacturers in Great Britain, where the policy of free trade prevails, and manufacturers in the United States, where protection prevails, have surplus stocks on hand, that they are reducing the number of their employes, that they are lowering their

wages, that they are compelled to sell their surplus stocks, and they are even now producing from day to day at lower rates than usual, and the result is that those reductions have in cases taken place though resisted by operations in both England and the United States. What is the result? Our American neighbors and British manufacturers, owing to their profits being reduced and the wages paid to their operatives being now lower than before, come in here and are sharply competing to-day with the Canadian manufacturers. The prices paid for labour in the United States must regulate the price of labour in Canada, because if the wages are not about equal the operatives will soon pass across the line. A year or two ago our manufacturers found it necessary to increase the wages here when an advance took place in the United States, in order to keep their men. But now, when there is a reduction in United States our manufacturers have also to reduce the product, and in some cases the wages of their operatives. But what would have been the condition of those working people and of those manufacturing industries established throughout the country if it had not been for the national policy? Why, if it were not for protection, for that shield, to a great extent our industries and manufactures would be overrun, and one-half or three-quarters of our factories would be closed down within three months.

BANKRUPTCIES THIS YEAR

only amounted to about one-half of what they were during the three years 1877, 78-79. I have the returns here and they show that in those years they were nearly double those of last year, notwithstanding the fact that the figures for last year include nearly 260 failures in Winnipeg, failures of an exceptional character, owing to facts which every person knows. We know that the spirit of speculation which existed in that city of 25,000 inhabitants was such that they were asking for lots in that city as much as and more than could be obtained for lots in the centre of the city of Toronto, as much in some cases as was asked for lots in Chicago. The honorable gentleman must have known that that was a state of things which would come to an end, that they were the result of nothing to warrant such inordinate prices, that there was the spirit of speculation, and that outside of the speculation in land there were very large importations on the part of men in business, importations in excess of the demand, that these men overestimated the extent of the population which would be brought into the country, and that it was found at the close or middle of last year that they were not in a position to pay for the supplies they imported. For these reasons discomfited overtook these people. It was exceptional in its character, and I am satisfied that they are rapidly rising and will rapidly rise out of that condition of things. But no community, no city under similar circumstances, could expect any other result. There were 260 failures in Winnipeg out of 1,300 in the Dominion, the whole number in the Dominion involving the sum of \$15,000,000, including Manitoba, in which there was little or no business done in the other years to which I refer. Had these depressing circumstances taken place under other conditions, the depression would have been four-fold greater than it is. As I said last session when honorable gentlemen were stating, "you are fortunate, you are lucky, everything is prosperous with you; your N. P. is accepted by a large portion of the people," my answer then was, and my answer is now, that the N. P. is more valuable in the days of depression than it is in the days of prosperity. I say this N. P., which provides for the people the employment they want, will continue to establish its reputation and establish itself in the hearts and affections of the people of the Dominion of Canada, and though I shall regret, indeed if the line which has been indicated is taken by these honorable gentlemen, who stated yesterday that the country is in a worse position than it was in 1878, though I say I shall regret that this line should be taken,

because it is calculated to damage the country, still at the same time, in spite of those declarations, in spite of the declarations which may be made to-night or in the course of the following debate, in spite of the articles which have appeared in the Canadian, American and English papers calculated to damage the credit and position of the country, there are vigor and power and energy in the people of the country, and there is in this policy to which I refer that which gives vigor and energy to the people, which will place us above and beyond all the influences of such speeches and such arguments as may be made against the N. P. in this parliament or elsewhere.

FEDERAL LIFE ASSURANCE Co.—We have read with much pleasure the second annual report of the Federal Life Assurance Co., which will be found elsewhere in our columns. The Federal, although laboring under the disadvantage of being a new company, and therefore burthened by having to make provision for its preliminary expenses, has made satisfactory progress. 20 per cent of those expenses has been provided for during the year. There has been no death to report during the year, and it will be seen, by a reference to the report, that the directors have adopted a strictly conservative policy in the acceptance of risks. Of these 512 were accepted during the year, the aggregate amount of insurance having been \$612,819.44. The fact that the Federal has undertaken the re-insurance of about \$140,000 of the risks of the Toronto Life Assurance Co., with the consent of each individual policyholder, is evidence of the confidence reposed in it, and we feel assured that it will continue to obtain its share of a business the extension of which is so important to the interests of all classes of our population.

BUILDING AND PROPERTY.—Notwithstanding assertions in some quarters that trade is dull, there is evidence that Montreal is growing and prospering in the fact that the house accommodation is inadequate to the demand. The high rents now asked and obtained for house property will cause renewed activity in building operations. This will affect favorably all branches of trade, as the wants of artisans must be met. Architects report that many plans have already been prepared, and contracts closed. Notwithstanding the large parcels of real estate thrown on the market, through the liquidation of building societies, the idea is still maintained that it is better to buy than build, as the only class of property sacrificed is of the poorer description—all remunerative properties being easily marketed at fair values. We shall doubtless see considerable building during the summer and of a good class. The demand seems to be more especially in the direction of a smaller class of modern style residences, renting for from \$200 to \$250 a year.

The annual general meeting of the Sun Life Insurance Co., held yesterday in this city, passed off quietly, considering the recent street reports. The balloting for new directors resulted in the re-election of Messrs. A. F. Gault, E. J. Barbeau and R. Macaulay, and the election of Messrs. J. S. McLachlan of this city and W. J. Withall of Quebec—who is about to take up his residence in Montreal—in the place of Hon. John Boyd of St. John, N.B. and M. H. Gault, M.P.—the latter the founder of the company. Mr. Thos. Workman remains president of the company. A review of the statement is necessarily postponed.

FIRE RECORD.

ONTARIO. *Toronto*, Feb. 28—Barker Manufacturing Co. premises destroyed. Loss \$5,000. Insurance on building \$5,000 in North British and Mercantile, on stock, Mercantile has \$2,000; Fire Insurance Association, \$1,000; Royal Canadian, \$2,000; Citizens, \$1,600. *Aurora*, March. 2—The building occupied by D. W. Donn, P.M., W. C. Clift, groceries, and A. H. Elliot, also telegraph and ticket offices. All insured but A. H. Elliot. *Seaford*, March, 4—Dwelling owned by J. S. Porter and occupied by Mr. Pendergast, destroyed. Loss \$1,500; insurance on building, but none on contents. *Elora*, Feb. 21—C. H. Allan's building destroyed. Was occupied by Grant Bros., who lost \$10,000; insured in Northern for \$5,000; and John Jacob, who loses \$4,000. The building was valued at \$3,500; insured for \$2,500 in Royal. *Williamstown Village*, Feb. 22—James Burton's residence, destroyed. Loss \$700. *London*, March. 7—Mr. Telfer's residence destroyed. Loss covered by insurance. *West Winchester*, March. 8—The barns, stables and contents of C. Irving destroyed. Loss \$2,000; insured in London Mutual for \$1,100. *Ridgeway*, March. 8—The large block of frame buildings on Main street destroyed. Losses are: J. Whyte, building \$1,200, insured for \$800; C. E. Dauphin, building \$350, insurance \$2,000; stock \$1,200, insurance \$800; Laing & Ruth, stock \$3,000, insurance \$800; T. Schlencker, building \$800, fully insured; J. McKinley, stock \$900, insurance \$600; E. McCallum, stock, covered by insurance; Mr. Tucker, stock partly destroyed, small insurance. *Toronto*, March. 10—Messrs. Gooderham & Worts' distillery damaged to the extent of \$2,500; insured in Commercial Union for \$3,500. March. 12—Messrs. Culp & Esson's dry goods store damaged to the extent of \$2,000; insured in Royal. *Quebec*, *Montreal*, Feb. 21—The Grand Trunk pattern room and library destroyed. The building was valued at \$10,000 and contents at \$5,000; fully insured in Commercial Union.—The building occupied by F. G. Lightstone, and owned by the Biron estate, burnt, loss on building \$200; Mr. Lightstone loses \$1,000; insured in Citizens Co. *St. Johns*, Feb. 25—Denis Doody's carriage shop, destroyed. *Hochelega*, March 1—Mr. Girard's refreshment rooms at the C. P. R. Depot damaged to the extent of \$3,000. *Montreal*, March. 6—J. B. Reinhart's stable damaged to the extent of \$200; insured. *Sharbrooke*, March. 5—Messrs Long and Bailey's furniture and tub factory destroyed. Loss \$10,000; insured in Hartford for \$1,000 and in Commercial Union for \$1,200. The building was owned by Smith-Elkins Mfg Co., and insured for \$2,200 in six different companies. *Montreal*, March. 5—J. Kenahan's wagon factory damaged to the extent of \$200; covered by insurance. Messrs. Larmouth and Sons' agricultural store damaged to the extent of \$2,000; fully insured in Commercial Union. *New Brunswick*, *St. John*, March. 5—J. Ward's house partly destroyed. Insured in Queen for \$2,000. *Waterside*, March. 6—D. Anderson's steam mill destroyed. The loss not known; no insurance. *Sassat*, March. 11—M. Newman's house, occupied by Mr. Welton, destroyed with contents. Building was insured. *Nova Scotia*, *Halifax*, Feb. 28—Two large three-storey wooden buildings owned and occupied by W. McPartridge as a marine store, and adjoining one owned and occupied by M. E. Keele, builder, destroyed. Also two-storey building, owned by T. H. Peters and occupied by T. Offen, pump and block maker; loss \$200; insured for \$100 in Queen. McPartridge had \$800 on each building and \$2,000 on stock in western offices, also \$1,500 on building and \$3,500 on stock in Phoenix. Keele's loss on stock amounts to \$500, no insurance, building insured for \$1,400 in Halifax offices. *Oxford*, March. 4—Oxford Woollen Mfg. Co.'s building, and adjoining grist mill, belonging to W. W. Thompson, destroyed. The woollen company's loss is \$8,000; insured for \$2,000 in Commer-

cial Union. Thompson had \$1,000 insurance in same company. *Halifax*, March. 4—Infants' Home destroyed; insured in the Acadia for \$3,000. T. Cecon's two-storey wooden building destroyed with contents. Stock insured for \$1,000 in Guardian and \$500 in Norwich.

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.

THURSDAY, March 13th, 1884.

Trade in general has ruled quiet during the week, although a fair proportion of orders by mail and telegraph has been received for staples. Heavy snow blockades at interior points and along the several railway lines have again much interfered with general traffic, and travelers have experienced great difficulty in reaching objective points. Buyers from a distance have had to experience the same trouble, and hence have been less numerous on the spot than they undoubtedly otherwise would have been. In several lines of merchandise buyers are only beginning to make purchases, that were made last season a month earlier. Notwithstanding unfavorable weather, merchants expect that the season's trade will yet sum up to an average volume. Money rules easy with a plenitude of loanable funds for all requirements. Call loans rule at 4½ to 5 per cent, and prime commercial discounts at 7 per cent. Sterling Exchange is steady, the main feature being the purchase of £1,000,000 through a leading bank by the Government, presumably for the Canadian Pacific Railway. Sixties between banks are quoted at 9-15 premium and demand bills at 10½. New York currency drafts are selling at ¼ premium. The stock market in the main has been irregular, and early in the week suffered the severe decline of 3½ to 6 per cent. A much better feeling now prevails, but the general disposition of operators is to go slow, and await further developments. The following table gives the number of shares sold with the highest and lowest prices for the week:—

Banks.	Shares sold.	Highest price.	Lowest price.
Commerce	1136	126½	125
Federal	214	139½	137
Montreal	2911	192½	186½
Merchants	708	115½	111
Molson's	240	118	116
Ontario	320	105½	103
Peoples	29	65	64
Toronto	365	185	182
Union	70	70	70

Miscellaneous.

City Passenger Ry	3485	123½	120
Can. Pac. Ry.....	1450	55	54
Mont. Gas Co.....	6100	192½	188½
Mont. Tel. Co.....	535	125	122½
N. W. Land Co....	125	62	61s. 6d.
Guarantee Co.....	100	91½	91½
Richelieu & Ont....	1158	64	61½

ASRUS.—Receipts have been small, owing to the severe snow storms. Pots sold after our last issue at \$4.42½ to \$4.50 for first sort, since when sales of light lots have been made at \$4.30, and less would now have to be taken. The market closes weak; a few seconds sold at \$3.65 to \$3.70. Pearls are quiet, at a little over \$6. Receipts for the year, 1,136 Pots, 127 Pearls. Deliveries, 879 Pots, 811 Pearls. Stock in store at six o'clock p.m. on Wednesday, 1,574 brls Pots, 195 brls Pearls.

BOOTS AND SHOES.—Manufacturing operations continue on a somewhat limited scale. Thus far there is but a two-thirds trade doing, especially in the lighter class of goods, and indications are that this month will present no material change in the proportional trade on any class of goods. Payments are fully up to expectations.

COAL.—A diminution in the demand from consumers is noticeable with the milder weather, but values remain steady. During the week several heavy contracts in Steam coal have been filed, the terms of which have not transpired. We quote: Stove and Chestnut at \$8.00, and Egg and Furnace \$7.75; Scotch steam, \$4.75; and Cape Breton, \$3.75 to \$3.80 per ton.

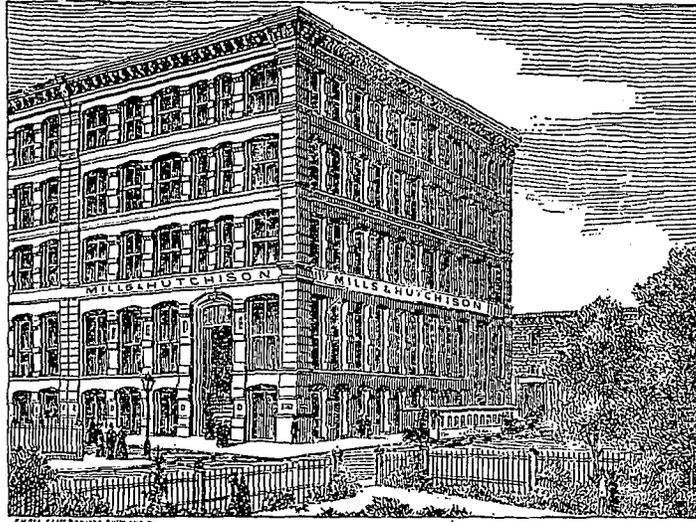
COAL OIL.—Trade is seasonably dull, and the consumptive demand shows a decrease as the days lengthen, while speculation fails to assert itself in the smallest degree. Prices all round remain as they were.

DAIRY PRODUCE.—Advices from abroad on the finest quality of butter are encouraging to shippers, but it is understood that really finest goods are all that would meet a ready market at satisfactory prices, and of such our market is bare. The local trade continues fair on actual consumptive account for medium, and fine Morrisburgh and Eastern Townships make of which there is a fair supply arriving. The position of the cheese market, both at home and abroad, is one of strength at full prices. We quote: choice, 13½c to 14c; and other qualities, 11½c to 13½c. Liverpool remains at 7s.

DRUGS AND CHEMICALS.—A fair order business is reported by mail and wire for the week in the drug department. The speculative "boom" in quinine has subsided and a lower range of values submitted to. For heavy chemicals there is little or no demand on the spot basis, as upon the opening of navigation considerably lower prices are certain to be the rule. For future Soda Ash is quoted at \$1.60 to \$1.75; Bicarb Soda, \$2.40 to \$2.62½; Sal Soda, \$1.00 to \$1.12½; Bleaching Powder, \$2.50 to \$2.62½; Alum, \$1.55 to \$1.65; Caustic Soda \$2.50 to \$2.62½, and Potash Bicrome, 8c to 9½c.

FURS.—We quote. Beaver, per lb., Winter, \$3 to \$4; Otter, per skin, \$8 to \$10 and \$11 as to quality; Fox is quoted at \$1 to \$1.40; Martin 75c to \$1; Lynx \$2 to \$3.50; Mink 75c to \$1.25 as to quality; Muskrat, 8c to 15c for winter; Kitts, 2c to 3c; Raccoon, 20c to 75c (average about 50c); Skunk, 20c to 75c; Fisher, \$5 to \$7.50; Bear \$3 to \$10; Cubs, \$2 to \$5, all according to quality.

CANADIAN TWEEDS,
COATINGS,
WORSTEDS,
FLANNELS,
KNITTED GOODS,
BLANKETS,
&c., &c., &c.



MILLS & HUTCHISON,

Corner Victoria Square, CRAIG STREET, MONTREAL,

HAVE BEEN AWARDED

Bronze Medal, Philad. 1876
Silver Medal, Can. Gov. 1876
Bronze Medal, Quebec, 1877
Silver Medal, Toronto, 1877
Silver Medal, Par. Exh. 1878
London, St. Thomas, &c. 1880
Gold Med. 2 Silv. Med. 1882
Silv. Med. St. John N. B. 1883

DRY GOODS.—The market continues to wear a rather quiet aspect, and operations on the part of both wholesale and retail merchants have again been much interrupted by heavy blockades of snow in the interior, and unseasonable weather. However, although the demands at first hands have been light, a fair order business has been done, to be followed by a general distribution of the leading lines. The sale of millinery goods has been especially retarded, but a more active trade in all departments is confidently expected as the season improves for the sale of spring and summer goods. Values rule steady, and the main features of the market are unchanged.

FISH.—The demand has been active throughout the week at full prices with an increased scarcity of *Herrings* of all grades. The supply of *Lake Trout* is also exhausted, and the stock of *Mackerel* but meagre. *Godfish* is however plentiful, and prices rule steady for both dry and green qualities.

FLOUR AND GRAIN.—The transactions in flour sum up a small aggregate, and the business is fitful and uneven, with some doing next to nothing one day and moderately active the next. There seems to be none of the old-fashioned, steady-going demand, and something special in the way of a cut must be offered before round parcels can be placed, while the local trade refuse to exceed the actual wants under any circumstances. There is no quotable change in prices. In all kinds of grain the market remains in the same comatose condition that has been so long noticeable. Foreign advices of late have been calculated to arouse a better feeling, but the pulse of the trade here is as weak as ever, and everything fails to galvanize the waning energies of overloaded markets, and a tired if not a discouraged feeling is generally apparent.

FRUIT.—In other than jobbing lots of stock there is very little business doing. The store distribution is backward, and heavy weather in the interior is restricting the movement of goods. Values are steady for oranges at \$5.50 to \$6 for cases; lemons, \$4 to \$4.50; apples, \$3.00 to \$5 per bbl., and bananas, \$2.50 to \$5.50 per bunch.

FURS, HATS AND CAPS.—In furs the market continues quiet at last week's quotations, with but little enquiry for any description. Whole-

sale dealers report the receipts as light, and the disposition to caution in the meantime increased, in view of the near approach of Spring, as well as the extensive London sales, which occur from the 21st to 31st inst., when a revision of values may be necessary. Hats, caps and straw goods are as yet in comparatively light request, in view of unseasonable weather.

GENERAL PROVISIONS.—The general situation of the whole list, with one or two exceptions, is much the same as last week. The demand for *Hog* product has been materially decreased on local account by the Lenten season, while orders from country points are of small proportions. The Chicago pork market, the last day or two, has shown some increased activity on a speculative basis, but this does not affect trade here. Dressed hogs continue to arrive in a small way, and command higher figures, \$9.00 to \$9.25 per 100 lbs being the range to-day. The *Egg* market, under more liberal receipts, has materially receded, as will be seen by quotations elsewhere. Country produce *Poultry* and *Game* continue in good supply at steady prices.

GROCERIES.—In some respect the general market has been somewhat disappointing, and the distribution, owing to heavy roads, has not been equal to prospects of last week, buyers in all cases refraining from large purchases on a consumptive demand basis. Sugars have been in light request, still there has been no open resort to pressure for the sake of realizing, on the contrary there is a steady carrying, in the face of adverse influence. Quotations are 5½c to 8c for low grade to brightest "yellows;" granulated, 8½c to 8½c. The demand for *Rais* is flat, owing to unfavorable European advices. *Teas* are in rather an erratic tone, in view of the strong holding of importers, and there is some inclination to combat the position of owners. Cost, however, does not appear to be much influenced, and no desirable goods are known to be available under advanced rates. Coffees are in fair request at 11c to 15c for Jamaica, as to quality, and 16c for Maracaibo. *Javas* are steady at 16c to 24c. In *Tobaccos* there has been a moderate output at tabular quotations. Spices are firm, and Black Pepper is now held at 16c to 17c, with White at 27c to 28c. Nutmegs are steady, with *Cloves*, *Pimento* and *Cassia* dull. Rice is quiet and without alteration. In *Fruit* there is a little better feeling, but no advance on *Raisins*. Currants, Figs, Dates, Prunes and Sultanas are dull. Nuts and Almonds are quiet.

HIDES AND SKINS.—The market is moderately strong in tone, with a slight advance in the West, owing to scarcity of both green and dry salted hides. Stocks are well controlled, while the demand shows a fair degree of spirit. Green butchers' hides are quoted at \$7.50 to \$8, \$6.50 to \$7 and \$5.50 to \$6 for No. 1, 2 and 3 respectively.

HOPS.—The market presents no new features. Stocks are small and mainly of the commoner and medium grades. Bids run low, though about equal to the rule for weeks past. Holders in the interior generally ask 3c to 5c per lb. more than what the condition of the general market will warrant, and hence transactions are few and on a most limited scale. The range continues to be from 18c to 25c per lb. The New York market is firm in tone at about the same range, with buyers cautious and exacting.

IRON AND METALS.—The position of the trade in *Pig Iron* is much the same as when last reviewed, and the volume of business doing unsatisfactory to holders. Founders throughout the country seem to have sufficient of last fall's purchases to meet requirements, and transactions at first hands have been but few and unimportant. Scotch warrants are quoted at an advance of 5d., being now 42s. 7d. Ingot Tin, £82 17s. at London. Nail list revised.

LEATHER.—The demand from manufacturers shows a slight decrease, hence the general movement correspondingly so. However in *Splits* and *Buff's* and Slaughter good round sized parcels have exchanged hands at steady values, while the export trade chiefly in the former is of fair proportion. Receipts have been on a most moderate scale, and the general features of trade unchanged.

OILS.—The market, as a whole, shows little change as compared with the close of last week. In most lines trade is of a kind indicating caution on the part of buyers, with almost sufficient passing to keep values steady.

PAINTS, ETC.—The call for paints and colors is confined to small interior orders, and the general situation has undergone no change within the week.

SALT.—The movement has again been confined to retailers' requirements, and these are of a hand-to-mouth character at the ruling figures of last week.

SEEDS.—We have no change to note in the market for clover of which we have a fair supply. We quote it at 12½c to 12c per lb. in small lots; it is held in Ontario at \$7 per bushel in ear lots. Timothy—owing to the bad state of the country roads the farmers are not bringing forward their seed, and stocks in the city are light. We quote it at \$2 to \$2.25 per bushel.

WINES AND LIQUORS.—There has been an increase in the turn-over of wines, rums, whiskies and ales with the improved prospects of the licensed victualers throughout the country, with a considerably enlarged demand from the Lower Provinces.

Wool.—Transactions have again been on a limited scale, with the movement in the aggregate small and confined to a few bales, which have passed into the hands of local and interior manufacturers, who buy sparingly. Quotations remain unchanged.

ENGLISH MARKETS.

Liverpool, March 13, 1884.

(Beerbohm's Advices.) Cargoes off Coast—Wheat, fair enquiry. Corn, nothing offering. Cargoes on passage—Wheat and corn, slow. California just shipped or prompted to be shipped. Value about 1s below, No. 1, 39s 6d. Nearly due, 39s. Quantity Wheat on passage for Continent 250,000 qrs. Maize, 60,000 qrs. Wheat and Flour on passage for U.K., 2,000,000 qrs. Maize, 170,000 qrs. Liverpool Wheat and Corn on spot quiet.

Gold and Silver Medals and Diplomas awarded to

CHAS. GURD & CO.,

At the Dominion, Provincial and other Exhibitions,

For "Superior Excellence of Pale Aromatic

GINGER ALE,

Soda Water, and Aerated Medicated Mineral Waters."

Wholesale only at the Office and Factory, 39, 41, 43 & 45 Jurors St., Montreal.

WELLINGTON FOUNDRY,

84 to 90 Wellington St., and 68 Prince St., Montreal.

FRANK WEIR & CO., Iron Founders and Manufacturers

of Light and Heavy Hardware, Railway, Machine and Builders' Castings Special Facilities for Light and Fine Work. Chandeliers and Kerosene Fixtures, in Bronze, Brass and Nickel. Nickel and Brass Plating. Hollow Ware. Soil Pipes and Fittings.

BLIGH & CO.,

ST. CATHARINES, ONT.,

PAINT AND COLOR MANUFACTURERS.

SPECIALTIES:

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

Wardlaw's Yarn Mills,

CALT, ONT.,

John Wardlaw,

MANUFACTURER OF

Every Kind of all-Wool and Worsted Yarns

In 2, 3 or 4 ply. Knitters supplied.

AMERICAN MARKETS.

Chicago, 2.00 p.m.—Wheat, April, 91½c; May, 96½c; June, 98½c. Corn, May, 57½c; June, 58½c. Oats, April, 31½c; May, 35½c; June, 35½c. Pork, May, \$17.97½; June, \$18.07½. Lard, April, \$9.40; May, \$9.50; June, \$9.60.

New York, 2.00 p.m.—Wheat, May, \$1.11½; June, \$1.13½; July, \$1.13½. Corn, Mch., 62½c; May, 63½c; June, 64½c.

Milwaukee, 2.00 p.m.—Wheat, April, 90½; May, 95½c; June, 95½c.

Boston, March 11.—Flour, market unchanged, prices firm, but demand limited. Superfine quoted from \$3 to \$3.25; Extras, \$3.25 to \$4, including choice Bakers \$4.25 to \$5.75. Patent Spring sold at \$6 to \$7, and Patent Winter from \$6 to \$6.75. Cornmeal in moderate demand; sales at \$2.70. Oatmeal selling at \$4.50 to \$5.25 for ground, and \$5.50 to \$6.25 for cut. Hay.—Receipts large, demand moderate. Choice sold at \$16; fair to good, \$12 to \$15. Butter.—Choice in good demand, price well sustained; other kinds in moderate request. Sales of choice at 31c to 35c, fair to good 22c to 28c. Cheese has been in demand and is firm; choice quoted 13c to 15c, fair to good 11c to 12½c. Eggs are gradually settling down. Sales of the different kinds at 21c to 22c. Canada Peas steady at \$1.05 to \$1.10 for choice. Potatoes, dull with abundant supplies; sales at 40c to 45c.



St. Vincent de Paul Penitentiary.

TENDERS FOR FIREWOOD.

SEALED TENDERS, endorsed "Tenders for Firewood," will be received at the Warden's Office until noon of the 27th MARCH, 1884, for the following quantities of firewood required for the year 1884-85, viz:—

225 Cords of Hard Maple.
36 Cords of Tamarac (red).
Blank forms of tender will be furnished and conditions made known on application to the undersigned.

GODF. LAVIOLETTE,
Warden.

March 8th, 1884.

EDISON

ELECTRIC LIGHTING SYSTEM,

Office Canadian Dept.,

Hamilton, Ont.

This Company is now prepared to give estimates and take orders for the lighting of
Cities, Villages, Mills, Factories,
Stores and Residences.

DIXON BROTHERS,

Importers of

Oysters,
Fish,
Fruits,
Nuts.

HAMILTON, ONT.

TORONTO WHOLESALE MARKETS.

(Revised By Telegraph.)

TORONTO, March 13, 1884.

The country trade is reported very dull again by reason of the snow storms. Commercial travellers send in accounts of continued small orders and embarrassed dealers. Stocks of unseasonable woollen goods seem to be too heavy in country stores. The wholesale trade here is reported much as it was a week ago, with the exception of millinery. The money market is unchanged, and rates of discount are as reported previously. The Stock Exchange has been steady, but not active, during the week. The following are bids to-day compared with those of last Thursday:—

Banks.	Bid Mch. 13	Bid Mch. 6	Loan Cos.	Bid Mch. 13	Bid Mch. 6
Montreal..	191½	193	Can. Per. (Old)..	216	216
Toronto...	183½	185	Freehold.....	165½	165½
Ontario...	104	103	Western Can..	186	187
Merchants	113½	115	Bldg. & Loan..	103½	104
Commerce	126	125	Farmers' Loan..	123	122
Dominion	126	125	Lond. & Can'du	139	140
Hamilton	117	115	Huron & Erie..	.....	.....
Stand'd...	114½	114	Onto. Savings..	114	114
Federal...	138½	139	Dominion Loan..	123	123
Imper'l...	138½	136	Hamilton Prov..	.....	120
Moisons...	.....	.....	Imperial Savin's	.....	109

HAMS, BEEF TONGUE, BACON.

GEO. MCGARRY, Provision Merchant,

94 Foundling St.,

South Side St. Ann's Market, MONTREAL.

BUTTER, CHEESE, EGGS, ETC.



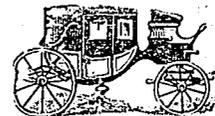
Notice to Mariners.

NOTICE is hereby given that examinations will be commenced at Montreal on the 15th and at Quebec on the 22nd of April next, for the purpose of examining applicants for Certificates under the Act respecting Certificates to Masters and Mates of Inland and Coasting Vessels.

WM. SMITH,
Deputy Minister of
Marine and Fisheries.

Department of Marine and Fisheries,
Ottawa, 8th March, 1884.

J. LAJEUNESSE,



MANUFACTURER OF
CARRIAGES.

104 Notre Dame St. Centre, Montreal.

SEEDS, SEEDS, SEEDS.

Garden and Flower Seeds in Boxes.
Field and Garden Seeds in Bulk.
Timothy, Clover, Seed Wheat, Oats.
Barley and Seed Grain of all kinds.
White Beans in large and small quantities.
Send for Catalogues and Prices.

WILLIAM EVANS,
Established 1855. Seedsman, MONTREAL.

BOOTS AND SHOES.—For the past two months at least the amount of trade has been below the average of several years, but it is not disappointing to the wholesale houses, as the position has been foreseen. Manufacturers are now working about three-quarters' time. Orders are generally for small lots of spring and summer goods. Prices are steady, and have not changed for over a year. Payments generally rather behind what could be wished, but not discouraging.

CATTLE TRADE.—The trade is chiefly of a local character, and values are steady at \$4.50 to \$5 for good to choice butchers' cattle, and \$6 for heavy steers for shipping. Sheep are quoted at 4½ to 5c per lb, live weight. Hogs in small supply, and bring \$6.25 per 100 lbs, live weight.

Dry Goods.—Business has been rather active during the past week, owing to the trade sales and low railway fares. The millinery sales have been very satisfactory, and other dry goods houses have had a benefit to some extent. General business has been dull for weeks past, however; offers are reported as rather pressing

C. H. CORDINGLY & CO.

WINE MERCHANTS,
32, 34, 36 & 38 St. Dizier Street,
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.

from woollen mills, at easy quotations. Grey cottons are firm at old prices, but bleached cottons are still quoted at a decline of one cent per yard. The leading houses report the aggregate trade of this spring as below that of last year. Payments are variously reported, the bulk of settlements being made with 30 to 60 per cent cash and renewals.

DRUGS.—Trade is quiet and regular. There are no changes of importance in prices current. Quinine has fallen in price as low as at any time previous to the recent advance. Howards is quoted at \$1.75, and German at \$1.55 to \$1.65.

FLOUR AND MEAL.—There is no change noted in the market for flour. Demand is entirely local, and limited at that. Canadian Superior Extra is quoted at \$5.05 to \$5.15; Extra, \$4.75 to \$4.80, and Spring Extra at \$4.50. Patent flours quoted at \$6 to \$6.25. Stocks on Monday last were 1,685 barrels, against 7,945 barrels March 12, 1883, and 7,718 barrels March 13, 1882. *Outmeal* is rather firmer and higher prices are quoted; car lots \$4.25 on the track; small lots at \$4.75. *Cornmeal* quiet, nominally \$3.50 for small lots. *Bran* is higher, and wanted; car lots selling at \$15.

Crawford House
WINDSOR, Ont.
NEW MANAGEMENT.
NEW FURNITURE.
ENTIRELY REFITTED.
GOOD SAMPLE ROOMS.
H. D. LENTZY & CO., Proprietors.

McKECHNIE & BERTRAM
CANADA TOOL WORKS,
DURDAS, ONT.

Supply complete outfits of Machinery for Railway Machine Shops, Locomotive Builders, Car Builders, Implement Manufacturers, Planing Factories, etc. CONTRACTS taken and fulfilled at shortest notice. Tenders given, and Price Lists and Catalogues furnished on application.

GRAIN.—Wheat is very quiet. Receipts are light, and there is no movement except to millers. Prices are steady at lower figures. No. 2 Fall is quoted at \$1.06 to \$1.07, and No. 3 at \$1.04. Spring wheat is quoted at \$1.11 for No. 1, and \$1.09 for No. 2. Goose wheat is nominal at 80c. Stocks have increased about 10,000 bushels during the week; there were 193,132 bushels on Monday last, against 304,075 bushels March 12, 1883, and 353,045 bushels March 13, 1882. *Barley* is quiet, and the approach of navigation does not promote activity. Prices are rather weak, with late sales of No. 1 at 70c; No. 2 is quoted at 66c to 67c, and 3 Extra at 61c; No. 3 at 52c to 54c. Stocks on Monday last were 182,350 bushels, against 141,040 March 12, 1883, and 230,486 bushels March 13, 1882. *Oats* are higher, owing to light receipts. Fine Western Oats have sold at 37c on the track. No. 2 are worth 35½c. There are no stocks. *Peas* are quiet, and receipts light, quoted at 74c for No. 2 and 70c for No. 3. Stocks on Monday were 37,935 bushels. *Rye* is unchanged; nothing doing, quoted nominal at 62c. *Corn* quoted nominal at 75c for American.

GROCERIES.—There are no changes to note in quotations, except that sugars are lower in price than they have been for many years, and offer inducements to buyers. Canadian refined are quoted at 6c to 8c, and granulated at 8c to 8½c. *Teas* are steady.

LONDON
STEEL WORKS CO.
LONDON, ONTARIO.

CRUCIBLE CAST STEEL.
Bar Steel - Flats and Rounds
Coil Springs, Railway and Machinery
Steel Castings, Cranks, Dies, &c.
Bar Iron - Best Qualities
THOS. MUIR, Manager.

THIN CIRCULAR SAWS.

 Give us a chance to estimate for you before you place your order for Circular Saws this year, and we will explain the advantages of our AMERICAN DAMASCUS TEMPERED Solid Saws and inserted Tooth Saws, and how it comes that we can save you money by using them.

THE WATEROUS ENGINE WORKS CO.,
BRANTFORD, Canada.

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.

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

MACHINE OILS.

AWARDED

GOLD AND SILVER MEDALS.

LARDINE, CYLINDER,
 BOLT CUTTING, WOOL OILS

MANUFACTURED BY

McCOLL BROS. & CO.,
 TORONTO.

HUGH LAVERTY,

37 Wellington St., Montreal, Canada,

Dealer in and Manufacturer of

Cattle Head Ropes, Horse Covers, Tarpaullins

And WAGGON COVERS,

A LARGE SUPPLY CONSTANTLY ON HAND.
 Orders solicited. Lowest Prices.

J. A. I. CRAIG,

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.

ENVELOPES

Stamped in RELIEF COLORS,
 NO CHARGE FOR DIES.

GEORGE BISHOP & CO.,

69 ST. JAMES ST., MONTREAL.

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. Int. 6 Mts.	Per Cent Prices March 13.	Cash Value per Sh.
British North America.....	\$ 243	\$ 4,866,666	\$ 4,866,666	889,718	3	115 117	279 45
Can. Bank of Commerce.....	50	6,000,000	6,000,000	1,900,000	4	126 126½	63 00
Central Bank.....	100	1,900,000	500,000	100,000	.....	.....	.....
Comm'l Bank (N.S.).....	40	500,000	250,000	75,000	4	.....	.....
Dominion Bank.....	50	1,500,000	1,500,000	850,000	5	188 188½	94 00
Du Peuple.....	50	1,600,000	1,600,000	240,000	2½	..... 67½	33 75
Eastern Townships.....	50	1,500,000	1,446,142	350,000	3½	118	56 50
Federal Bank.....	100	2,966,800	2,950,210	1,500,000	5	138 140	138 00
Halifax Banking Co.....	20	500,000	500,000	35,000	3	.....	.....
Hamilton.....	100	1,000,000	982,380	200,000	3½	114	114 00
Hochelaga.....	100	723,300	704,940	50,000	3	.....	55 00
Imperial Bank of Can.....	100	1,300,000	1,300,000	650,000	4	133½ 134½	133 50
Jacques Cartier.....	25	500,000	500,000	14,000	3½	86 95	21 25
Maritime.....	100	686,000	686,000	.....	.....	40 46	40 00
Merchants' Bank of Can.....	100	5,700,000	5,700,000	1,150,000	3½	113½ 114½	113 70
Molson Bank.....	50	2,000,000	2,000,000	500,000	4	118	59 00
Montreal.....	200	12,000,000	12,000,000	5,750,000	5	101½ 102	383 50
Nationale.....	50	2,000,000	2,000,000	150,000	.....	70½	35 12
New Brunswick.....	100	1,000,000	1,000,000	400,000	4	.....	.....
Nova Scotia.....	100	1,000,000	1,000,000	400,000	4	.....	.....
Ontario Bank.....	100	1,500,000	1,500,000	335,000	3	104 104½	102 00
Ottawa.....	100	1,000,000	993,263	110,000	3	.....	.....
People's of Halifax.....	50	800,400	150,000	50,000	3	.....	.....
People's Bank of N.B.....	40	500,000	200,000	50,000	3	.....	.....
Pictou Bank.....	100	2,500,000	2,500,000	325,000	3½	110	110 00
Quebec Bank.....	100	200,000	200,000	50,000	4	.....	.....
St. Stephen's Bank.....	50	803,700	783,005	140,000	3½	109 110	54 50
Standard.....	100	2,000,000	2,000,000	1,063,000	4	183½ 184½	183 50
Union Bank (Halifax).....	100	1,000,000	500,000	80,000	3	.....	.....
Union Bank of L. C.....	100	2,000,000	2,000,000	30,000	2½	67	67 00
Union Bank (P.E.I.).....	.....	.....	500,000	.....	.....	.....	.....
Ville Marie.....	100	500,000	500,000	20,000	3½	94 100	94 00
Yarmouth.....	100	400,000	383,970	20,000	4	.....	.....
Agrie Sav. and Loan Co.....	50	600,000	578,313	67,000	4	.....	.....
Brit. 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	102	102 00
Brit. Mortg. Loan Co.....	.....	450,000	181,313	127,000	3½	.....	.....
Building and Loan Assoc.....	25	750,000	747,674	68,000	3	103½ 105	25 75
Canada Cotton Co.....	100	750,000	697,900	.....	4	70	70 00
Canada Landed Credit Co.....	50	1,500,000	663,990	125,000	4	121	60 70
Can. Perm. Loan and Sav.....	50	3,000,000	2,200,000	1,100,000	6½	216½	108 12
New do do do.....	.....	.....	.....	201	.....	.....	.....
Can Sav. and Loan Co.....	50	700,000	650,410	120,000	4	120 123	60 00
Dominion Sav. and Inv. Co.....	50	1,000,000	808,540	149,000	4	114½	57 12
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	3	87 90	43 50
Dundas Cotton Co.....	100	500,000	500,000	.....	.....	70	70 00
English Loan Co.....	100	2,044,100	295,647	8,500	.....	.....	.....
Farmer's Loan and Sav. Co.....	50	1,057,250	611,430	75,857	4	123	61 50
Freehold Loan and Sav. Co.....	100	1,050,400	690,080	261,500	5	166½	166 50
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	110,000	4	120	120 00
Home Sav. and Loan Co.....	100	1,000,000	100,000	25,000	3	.....	.....
London Cotton Co.....	100	2,000,000	550,000	.....	.....	70	70 00
Huron & Erie Loan Soc.....	50	1,000,000	1,000,150	320,000	5	160	80 00
Huron & Lambton Loan Co.....	50	350,000	230,090	32,000	4	.....	.....
Imperial Loan and Inv. Co.....	100	620,850	621,704	85,000	3	109½	109 50
Landed Banking and Loan.....	.....	700,000	310,977	20,000	3	.....	.....
Land. & Can. Loan and Ag.....	50	4,000,000	500,000	240,000	5	140 142	70 00
London Loan Co.....	50	659,700	464,519	45,000	4	116 118	58 00
Land. and Ont. Inv. Co.....	100	2,000,000	400,000	50,000	3½	113 115	113 00
Manitoba Inv. Assoc.....	100	400,000	100,000	3,000	4	.....	.....
Manitoba Loan.....	100	518,900	.....	.....	5	115 118	115 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	4	123 124½	49 20
Montreal City Gas Co.....	40	2,000,000	1,876,752	.....	6	192½ 192½	76 90
Montreal City Pass. Ry. Co.....	50	600,000	600,000	.....	4	120½ 121	60 25
Montreal Cotton Co.....	100	794,000	794,000	.....	7	70	70 00
Montreal Building Assoc.....	50	300,000	300,000	.....	0	71½ 80	35 75
Montreal Loan and Mortg.....	50	1,000,000	832,812	106,000	3½	64	27 00
National Investment Co.....	100	1,460,000	292,000	15,000	3½	106 107½	106 00
N. S. Sugar Refinery.....	100	.....	.....	.....	.....	.....	.....
Ont. Indus. Loan and Inv.....	.....	308,900	84,735	20,000	4	.....	.....
Ont. Inv. Assoc.....	50	2,650,000	1,871,859	500,000	4	126	63 00
Ont. Loan and Deb. Co.....	50	1,000,000	1,000,000	226,000	4	123 127	61 50
People's Loan and Dep. Co.....	50	500,000	487,048	42,000	3½	103½ 104	51 75
Real Est. Loan and Inv. Co.....	50	500,000	346,213	.....	3	.....	.....
Richelieu and Ont. Nav. Co.....	100	1,619,000	1,619,000	.....	3	63 64	63 00
Royal Loan and Sav. Co.....	50	400,000	209,603	24,000	4	126	63 00
Star Mfg Co. Halifax.....	100	.....	.....	.....	6	53 59½	59 00
Toronto City Gas Co.....	50	800,000	800,000	.....	2½	184 x.4	67 00
Union Loan and Sav. Co.....	50	600,000	675,000	160,000	4	121 120	63 50
Western Can. Loan and Sav.....	50	2,000,000	1,200,000	570,000	5	186	93 50

FAIRBANKS'
STANDARD SCALES
 Warerooms:
 377 ST. PAUL STREET,
MONTREAL.

FISH, HYMAN & CO.,
 IMPORTERS AND DEALERS IN
 Fine Havana Cigars,
 463 and 465 St. Paul St.,
MONTREAL.

McGibbon, McCalman & Co.,
 Proprietors of the Royal Windsor Brands of
Aerated and Mineral Waters,
 And Agents for the
Celebrated Plantagenet Springs.
 Only filtered water used. Office and Factory:
766 CRAIG ST., MONTREAL.

GEORGE W. REED,
 SLATE, METAL AND GRAVEL ROOFING.
 Roofing Materials of all kinds.
 Mantels, Refrigerators, Oil and Gas Stoves, White
 Bronze Monuments and Statuary.
783 and 785 Craig Street, Montreal,

HARDWARE.—Trade is still reported rather dull; there is some improvement noted in the demand for heavier sorts of building materials. All iron goods are quiet. Nails would be sold at a shade below published rates. Wholesale stocks are comparatively light, but dealers do not anticipate any advance in prices in any goods at present.

HIDES.—The market is unchanged. Demand from tanners is moderate, as the demand for leather is quiet.

PROVISIONS, ETC.—The general market is nominally unchanged, but meats are firm. There is only a limited demand for bacon at 10½c to 11c for long clear. Hams are higher at 14c for small lots of smoked. Butter is rather easier, although choice tubs are still quoted at 19c to 19½c. Eggs are in large supply, at 18c to 19c for case lots of fresh. Cheese firm and stocks light. Tallow lower, buying at 3½c for rough and 6½c for rendered. Potatoes unchanged. Hops quiet and unchanged. Salt quiet and unchanged. Hoys higher, buying at \$8.75 to \$9, with few coming in.

SEEDS.—Buyers here are paying \$1.70 to \$1.90 for good to choice Timothy; \$6.85 to \$7 for Red Clover; and \$8.50 to \$9.50 for Alsike. There has been no Red Clover of Canadian growth been shipped from this market, but American Clover has been brought in here in bond, cleaned and shipped to the United Kingdom. The market is quiet.

Wool.—Trade is very quiet, and quotations are entirely unchanged.

SPECIAL NOTICE.

ENTERPRISE.—Messrs. C. Gurd & Co., of this city, known throughout the Dominion as manufacturers of ginger ales, soda water and other summer beverages, are about to enlarge their already extensive premises on Jurors street. The present dimensions of the factory are equal to 20,000 square feet of flooring, including the several flats, with a daily manufacturing capacity of 2,000 dozen bottles. These manufactures which have obtained Gold and Silver medals at the Dominion and other exhibitions, also several diplomas, have again been improved, until now Mr. Gurd, who has just returned from the United Kingdom, where he visited the London, Belfast and other celebrated factories, claims that his goods have no superior in the market.

CARSLEY & CO.

SPRING 1884.

We call the attention of the trade this season specially to the following lines, which will be found well worthy of inspection and very complete in assortment.

DRESS GOODS,
British and Continental.

SILKS,
Black and Colored.

SILKS,
Checked, Striped and Broche.

BLACK CASHMERES,
Special Value.

LADIES' & CHILDREN'S HOSIERY,
Large assortment and Select line, Plain and Fancy.

GENTS' FURNISHINGS,
Full lines.

NEW BRACES, BUTTONS AND TRIMMINGS.

KID GLOVES,
LISLE GLOVES,
SILK GLOVES.

LACES & LACE GOODS,
Large Variety and Special lines.

CARSLEY & CO.,

DRAIN PIPES, Fire Bricks, Fire Covers, Fire Clay, Portland, Roman, and Canada Cements, Chimney Vents, Chimney Tops, Enamelled Sinks, White Pressed Bricks, Garden Vases, &c. Coal Oil, Benzine, Gasoline, &c. **ALEX. BIRKBEINER,**
640 CRAIG ST., - - MONTREAL.

JOSEPH PAQUETTE,
Manufacturer of
MACHINE KNIVES,

Grooving Knives, Planing Knives, Paper, Leather, Cotton, Wool and Cork Knives, Of as Fine a Temper and Finished Edge as the best of American Manufacture.

All orders promptly and carefully executed. MR. EDWARD PONTRELAND, of Worcester, Mass., who has had 15 years' experience in the business, superintends the work and the execution of orders. Also Manufacturer of Doors, Sashes, Blinds, Window Frames, Flooring, Wash-Boards, Moulds, etc., of all sizes and descriptions.

Office: 286 to 290 CRAIG ST.,
(Opposite the Viger Market.)
Factory: 12 to 22 PERTHUS ST.,
MONTREAL.

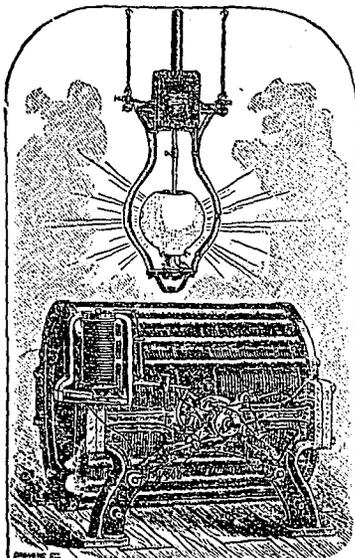
JAS. WILLIAMSON
Warehouseman and Commission Merchant,
Cor. PRINCE and COMMON STS
MONTREAL.

7,000 DOZEN SOLD
In (17) Months
(84,000.)
Orders through any Wholesale dealer or from the Manufacturer,
WALTER WOODS,
Hamilton, Ont.

American Electric
OF
CANADA
M. LEE ROSS,

Manufacturers of
MACHINES AND
Contractors and
Electric Arc Light
the Dominion
Estimates
MILLS, FACTORIES,
Full line of Electric
hand and supplied

Factory,
32 DOWD ST.,
MONTREAL.



& Illuminating Co.
BOSTON.
BRANCH:

Gen. Manager.

ELECTRIC DYNAMO
ELECTRIC LAMPS.

Builders of
Stations throughout
of Canada.

furnished for
Hotels, R. R. Depots, &c.
Supplies always on
at lowest prices.

Office,
169 St. James St.,
P.O. BOX 124.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY MARCH 13, 1884.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Boots and Shoes.		Grain.		Casing, Box, Shook:		Leather (at 6 month.)	
Men's Thick Boots Wax.	2 25 3 00	Canada White, No. 2.	1 16 1 18	1 1/2 in. p100 lb. keg.	4 75 0 00	No. 1, B. A. Sole.	0 25 0 25
" Split	1 30 2 25	" Red Winter, No. 1.	1 20 1 22	1 1/2 in. to 1 3/4 "	4 00 0 00	No. 2, B. A. Sole.	0 22 0 24
" Kip Boots.	2 25 3 00	" Spring No. 2.	1 18 1 19	2 in. 1 to 2 1/2 "	3 75 0 00	No. 1 Ordinary Sole.	0 23 0 24
" Call Boots, pegged.	3 00 3 75	White Michigan, No. 1.	0 00 0 00	2 1/2 in. 1 to 2 "	3 75 0 00	No. 2	0 21 0 23
" Kip Brogans.	1 20 1 40	Red Winter, No. 2 Toledo.	1 14 0 00	3 in. to 4 1/2 "	3 25 0 00	Buffalo Sole, No. 1.	0 20 0 21
" Split do.	0 80 1 00	Spring, Chicago No. 2.	1 07 1 09	Cut Spikes, all sizes.	3 00 0 00	" No. 2.	0 22 0 23
" Buff Congress.	1 50 2 40	Spring, Milwaukee No. 2.	1 07 1 09	Finishing Nails:		China " No. 1.	0 19 0 21
" Buff & Pebbled Bals.	1 50 3 00	Oats.	0 39 0 40	1 in. to 1 1/2 in. p. 100 lb. kg.	5 40 4 65	" No. 2.	0 21 0 23
" Split do.	1 10 1 40	Barley.	0 67 0 70	1 1/2 in. to 1 3/4 in. "	4 40 4 15	Zanzibar, No. 1.	0 21 0 23
Wom's Pebbled & Buff Bals	0 80 1 10	Fens.	0 63 0 65	2 in. and up "	3 80 0 00	" No. 2.	0 19 0 20
" Split Bals.	0 80 1 10	Rye.	0 65 0 70	Tobacco Box Nails:		Slaughter, No. 1.	0 25 0 28
" Prunella do.	0 50 1 25	Corn in bond.	0 65 0 70	1 1/2 in. & 1 3/4 in. p. 100 lb. kg.	4 80 3 85	Harness.	0 25 0 22
" Inferior do.	0 45 0 50	Flax Seed, prime.	0 00 0 00	1 1/2 " " "	3 70 3 50	Upper Heavy.	0 32 0 36
" Cong. do.	0 50 1 25	Groceries.		2 1/2 " " "	3 40 3 00	" Light.	0 35 0 37
" Huskins. do.	0 60 1 35	T.F.A. (H.F.Ch. & Cad.).		Nail 30 days or 7 p. of mos.		Grained Uppr.	0 84 0 37
Misses' Pebbled & Buff Bals	0 85 1 00	Japan, com. to gd med. lb.	0 14 0 25	These forms apply to all the above nails.		Scotch Grain.	0 87 0 42
" Split Bals.	0 75 0 90	Japan, best to unost	0 37 0 50	Clinch and Heavy Clinch:		Kip Skins, French.	0 75 0 95
" Prunella do.	0 60 1 10	Japan Nagasaki.	0 14 0 22	1 and 1 1/2 in. per lb.	0 08 0 08	English.	0 65 0 75
" Inferior do.	0 50 1 25	" Hiyson common to gd	0 13 0 38	1 1/2 " "	0 07 0 07	Canada, Kip.	0 45 0 55
" Cong. do.	0 60 1 35	Y. Hiyson line to finest, lb.	0 38 0 60	2 " "	0 07 0 06	Hemlock Calf.	0 70 0 80
" Huskins. do.	0 60 1 35	Gundp., fair to med. lb.	0 28 0 34	2 1/2, 3 in. and up.	0 06 0 00	" Light.	0 55 0 65
Childs' pebbled Buff B's	0 60 1 10	" Good to fine "	0 40 0 50	Flat & Sharp pres'd N's:		French Calf.	1 08 1 40
" Split Bals.	0 50 0 60	Gundp. Finest.	0 57 0 65	1 and 1 1/2 in. per lb.	0 10 0 09	Splits, Light & Medium.	0 22 0 27
" Prunella do.	0 50 0 75	Imper'l, med. to gd	0 20 0 33	1 1/2 " "	0 09 0 08	" Heavy.	0 21 0 24
Infants' Cacks. doz.	3 00 6 00	" Fine to finest.	0 37 0 58	1 1/2 " "	0 09 0 08	" Small.	0 18 0 20
Dairy Produce.		Trwankay, com. to gd.	0 12 0 18	2 " "	0 08 0 07	Leather Board, Canada.	0 08 0 12
Creamery, fine to choice.	0 23 0 27	Oolong.	0 05 0 55	2 1/2 " "	0 07 0 07	Enamelled Cow, per ft.	0 16 0 17
Townships, finest.	0 19 0 21	Congcu common.	0 16 0 20	3 in. and up "	0 06 0 00	Patent.	0 16 0 18
Brockville, finest.	0 19 0 21	" med. to good.	0 22 0 35	Dis. 25 to 30 p.c.		Pebble Grain.	0 11 0 15
Morrisburg, finest.	0 19 0 21	" fine to finest.	0 30 0 35	terms, 4, m or 5 p.c. cash d.		B. Calf.	0 18 0 22
Western Dairy, finest.	0 17 0 18	Souchong common.	0 16 0 20	Horse Nails: 1 lb. size.	0 22 0 00	Brush (Cow) Kid.	0 13 0 18
" med to good.	0 13 0 16	" med. to good "	0 25 0 34	" 3 lb.	0 21 0 00	Buff.	0 14 0 18
Cheese, choice.	0 13 0 14	Fine to choice "	0 30 0 65	" 9 lb.	0 20 0 00	Russets, Light.	0 35 0 40
Fail.	0 11 0 13	Coffees, green Mocha per lb.	0 27 0 33	" P. & F. Bright.	0 22 0 24	" Heavy.	0 30 0 35
Drugs & Chemicals.		Java.	0 18 0 25	6 1/2 to 60 p.c. dis.		" No. 2.	0 20 0 25
Aloes Cape.	0 16 0 18	Maracubo.	0 14 0 17	Horse Shoe.	3 90 4 00	Manuf's of Cotton.	
Alum.	1 75 1 90	Cape.	0 12 0 14	Aces S.S. & D.S.	11 00 13 00	Hochelaga.	
Borax xls.	0 13 0 15	Jamaica.	0 13 0 14	Galvanized Iron: No. 24.	0 06 0 06	(Brown Sheeting)	
Bleaching Powder.	2 1/2 3 00	Rio.	0 14 0 16	" No. 28.	0 06 0 07	A.	0 05 0 05
Castor Oil.	1 03 0 11	Singapore & Ceylon.	0 17 0 24	" No. 28.	0 07 0 07	B.	0 05 0 05
Caustic Soda.	2 02 2 81	Chitroy.	0 11 0 12	Pig Iron: Siemens No. 1.	21 00 0 00	G.	0 05 0 05
Cream Tartar.	0 35 0 37	Sugars, (Csk. & Brs.).		Coltness.	21 00 21 50	H.	0 07 0 00
Epsom Salts.	1 25 1 40	Porto Rico.	0 06 0 06	Calder.	20 50 20 75	HHH.	0 07 0 00
Extract Logwood.	0 09 0 10	Cuba.	0 00 0 00	Langloan.	20 75 21 00	DD.	0 07 0 00
Indigo Madras.	0 85 1 00	Barbadoes.	0 00 0 00	Summerlee.	20 00 0 00	DDH.	0 07 0 00
Madder.	0 12 0 13	Yellow Refined.	0 51 0 8	Gurtherrie.	20 00 20 50	DD.	0 07 0 00
Opium.	4 10 4 25	Paris Lumps.	0 83 0 9	Carnbroe.	00 00 20 00	HHH.	0 08 0 00
Oxalic Acid.	0 15 0 17	Guano.	0 84 0 83	Eglington.	18 50 19 00	XX.	0 08 0 00
Potash Iodide.	1 90 2 00	Spices—Extra. per lb.	0 41 0 51	Hematite.	22 50 24 00	XXX.	0 08 0 00
Quinine.	1 75 2 00	Fair.	0 31 0 41	W.	0 09 0 00	W.	0 09 0 00
Soda Ash.	1 75 2 12 1/2	Molasses (Barbadoes) im. g.	0 42 0 47	Bar Iron—per 100 lbs.	1 90 2 00	MR.	0 10 0 00
Soda Bicarb.	2 50 2 75	Trinidad.	0 40 0 43	Rest Refined.	2 16 2 25	X 36 Twill.	0 10 0 00
Sal Soda.	1 25 1 37 1/2	Fruit Loose Muscatel, new	2 25 0 00	Siemens.	2 20 2 25	G Drill.	0 08 0 00
Tartaric Acid.	0 58 0 60	Layers in boxes.	1 85 0 00	Swedes.	4 25 4 50	MR 8 1/2 Brown Sheeting.	0 25 0 00
Oitic Acid.	0 63 0 75	Sultanas.	0 8 0 10	Sheet Iron to No. 20.	2 50 2 60	XX do.	0 30 0 00
Camphor Eng. Ref.	0 35 0 38	Seedless.	0 9 0 10	Boiler Plates.	2 50 3 60	Seamless Bags.	24 00 0 00
Gum Arabic, per lb.	0 30 0 60	Valentia.	0 5 0 07	Hoops and Bands.	2 25 2 50	C.	25 00 0 00
" Traj.	0 45 1 00	Currants.	0 05 0 07	Canada Plates: Hatton	0 00 0 00	B.	25 00 0 00
Copperas per 100 lbs.	0 95 1 00	Prunes.	0 05 0 07	iron Wire: No. 6, p. bdle.	1 75 1 85	Bleached.	0 10 0 00
Blue Vitriol.	0 05 0 07	Figs C. Mats.	0 05 0 09	" No. 9.	2 10 2 30	Cantons.	
Potash Bichroma.	0 09 0 10	H. S. Almonds bxs	0 12 0 15	" No. 12.	2 50 2 60	A Brown.	0 08 0 00
Dry Goods.		Walnuts.	0 07 0 10	" No. 16.	3 25 3 50	B Brown.	0 09 0 00
(See Manuf's of Cotton.)		Filberts.	0 09 0 10	Wro't Iron Pipe 6 1/2 to 6 5/8 p.c.d	0 38 0 41	C Brown.	0 10 0 00
FISH.		Brazils, new.	0 11 0 12	65 to 67 p.c. dis.	0 11 0 12	H Brown.	0 19 0 00
Cape Breton Herrings.	5 60 5 70	Batty's Nabob Pickles, doz	2 10 3 83	Steel, cast per lb.	0 11 0 12	Bleached.	16 00 0 00
Mackerel No. 1.	00 00 11 00	" Mixed do.	2 90 2 80	" Spring 100.	3 25 3 50	Bleached Shirting.	
" No. 2.	00 00 10 00	" Nabob Sauco, pts	8 40	" Sleigh Shoes.	3 25 3 50	CA Bleached Shirting.	0 10 0 00
Green Cod No. 1.	5 25 5 50	" Spices: Cassia.	0 11 0 15	" Blister, " "	2 50 2 68	CE do do.	0 11 0 00
" No. 2.	4 00 4 25	Mace.	0 20 0 22	" Trench Plate: IC Coke.	0 08 0 10	CB do do.	0 12 0 00
Dry "	5 00 5 25	Cloves.	0 80 0 90	IX Charcoal.	4 90 5 00	CC do do.	0 12 0 00
Oysters.	5 00 6 00	Nutmegs.	0 22 0 28	IXX "	6 75 7 00	NP do do.	0 14 0 00
Flour.		Jamaica Ginger, Bl.	0 17 0 20	DC "	4 25 4 50	AB Night Gown Twill.	0 18 0 00
Superior Extra.	5 55 5 60	Jamaica Unbl.	0 13 0 16	DX "	6 00 6 25	Valleyfield, Bleached.	
Extra Superfine.	5 35 5 40	African.	0 10 0 18	DXX "	7 75 8 00	W.	0 06 0 07
Strong Bakers.	5 25 5 50	Fimento.	0 17 0 18	Russ. Sheet Iron.	0 10 0 11	A.	0 07 0 00
Do American.	5 45 5 65	Pepper.	0 17 0 20	Anchors, per lb.	4 75 5 75	AA.	0 07 0 07
Fancy.	5 15 5 20	Mustard, 4 lb. Jars.	0 24 0 25	Lion & Crown, Tin'd Sheets	0 08 0 10	M.	0 09 0 09
Spring Extra.	4 90 5 00	Rice: Arracan, & p. 100 lb.	3 50 3 85	Lead: Pig, per 100 lbs.	3 75 4 00	SM.	0 09 0 09
Superfine.	4 25 4 50	Sago.	0 04 0 06	Sheet "	4 25 4 50	AW.	0 11 0 10
Fine.	3 70 3 80	Tapioca, Pearl.	0 05 0 07	Shot "	6 50 5 75	MM.	0 11 0 11
Middlings.	3 45 3 60	Flake.	0 05 0 07	Lead Pipe, per 100 lbs.	6 50 5 75	SS.	0 12 0 11
Pollards.	3 25 3 35	Glass.		Zinc: Sheet, lb.	4 75 5 00	C Cheese Cloth.	0 08 0 06
Out. Bags.	2 25 2 50	7 1/2 x 8 1/2 x 9, 8 x 10.	2 00 0 00	Powder: Canada Blasting.	3 50 0 00	C Butter Cloth.	0 08 0 00
City Bags.	2 95 3 00	10 x 12 10 x 14.	2 10 0 00	F. F. to F. F. F.	4 75 5 00	H Interlining.	0 05 0 00
Oatmeal.	4 60 4 75	12 x 16 14 x 20.	2 00 0 00	Barbed wire, per lb.	0 07 0 08	A Wiggins (all colors).	0 09 0 00
Cornmeal.	3 25 3 40	18 x 24.	2 00 0 00	Hides and Skins.		Stormont.	
Bran, per ton.	14 50 15 00	Hardware.		No. 1, p. 100 lbs.	0 00 8 60	Striped Ticking.	
Shorts do.	17 00 18 00	Tin Block, per lb.	0 22 0 23	" No. 2.	0 07 7 50	A.	0 11 0 00
		Grain.	0 24 0 25	" No. 3.	0 07 6 50	AA.	0 13 0 00
		Copper: Ingot.	0 16 0 17	Toronto, " 1.	8 75 9 00	S.	0 14 0 00
		Sheet.	0 24 0 00	" 2.	8 25 8 50	SB.	0 15 0 00
		Cut Nails:		Western Buff, No. 1.	9 25 9 75	W.	0 17 0 00
		Hot Cut Am. or Can. Pat'n		" 2.	7 75 8 00	AAA.	0 19 0 00
		3 in. and above "	2 75 0 00	Dry Saled, No. 1.	0 00 16 00	M.	0 23 0 00
		2 1/2 & 2 3/4 ins. "	3 00 0 00	" 2.	14 00 0 00	Checks.	
		2 & 2 1/2 ins. "	3 25 0 00	Lamb & Sheepskins, each	0 65 0 75	A. Nuns' Stripes.	0 13 0 00
		1 1/2 & 1 3/4 ins. Am.	3 25 0 00	Cafskins, per lb.	0 12 0 13	Denims.	
		1 1/2 ins. "	3 75 0 00			AB Brown.	0 11 0 00
		1 1/2 & 1 3/4 Cold Cut, Can.	3 50 0 00				
		1 1/2 ins. "	4 25 0 00				

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut casing, box and shook, finishing and Tobacco Box, and Barrel Nails, Ngr cash within 90 days; or four months Note, adding interest from the date of delivery at seven per cent. Clinch and Pressed terms on four months or 5 p.c. off for cash in 30 days p.c. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

MONTREAL WHOLESALE PRICES CURRENT. —THURSDAY, MARCH 13, 1884.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
AB Blue.....	\$ 09 0 00	Coal Oil:	\$ c. s. c.	Hemlock, timber, M.....	\$ 14 00 15 00	Irish Whiskey—Roe's case	\$ 7 75 3 75
B Brown.....	0 13 0 00	Imp. Gals. f.o.b. (Petrolia)	0 11 0 11	Maple, hard, M.....	23 00 22 00	Dunville.....case	6 60 7 00
BB Brown.....	0 15 0 00	Car Lots in Store.....	0 14 0 14	Soft, do.....	16 00 00 00	Mitchell.....cases	6 00 7 60
SB Brown.....	0 17 1/2 0 00	Broken Lots.....	0 14 0 14	Oak, M.....	40 00 45 00	Scotch Whiskey, case-qt	5 50 7 60
Brown Sheetmg.		Single Brls.....	0 15 0 15	Pine, clear, M.....	35 00 40 00	Glenshiel, qts and Pts.....	8 10 8 50
A Calcutta.....	0 04 0 00			2nd quality, do.....	22 00 25 00	Ross' Dew Ben Wyvis, Case	7 20 8 20
Canada.		Ostrich Plumes (wild.)		Shipping Culls.....	14 00 16 00	Gal.....	2 90 3 25
Startings—Clyde Checks.	0 13 1/2 0 00	Cape, Nos. 1 to 2, p. lbs.....	200 300	Mill do.....	7 00 9 00	Encore.....case	5 50 6 00
Canada.....	0 12 1/2 0 00	Mongador, Nos. 1 to 3.....	150 250	Lath, M.....	2 43 2 50	Jamaica Rum, per imp. gal.	2 50 2 80
Lybster No. 3, 30 in.	0 12 0 00	Egypt, Nos. 1 to 3.....	60 250	Spruce, 1 1/2 in. M.....	10 00 12 00	Geneva Spirits...imp. gal.	2 10 2 50
No. 2, 32 in.....	0 08 0 00	Domestic Primo.....	100 200	Shingles, 1st qual.....	3 00 3 50	Green c'es	3 75 4 25
Dundas (Grey) D 30 in.	0 08 0 00	Tames.....	50 100	2nd ".....	2 25 2 75	Red cases..	7 50 7 75
U 35 in.....	0 07 0 00	Natural Grey Boos, doz.....	50 60				
Windsor, Br' Sheetmg.		Disc. 5 p.c. 30 days.		Tobacco (In Bond.)		Champagne	
22.....	0 05 0 00	Paints, &c		Black, Chewing in boxes.....	0 16 0 10	G. H. Munn, Dry Verzen'y	26 00 31 00
33.....	0 06 0 00	White Lead, pure 25 to 100		" " " in caddies.....	0 20 0 25	Pommery.....	29 00 31 00
44.....	0 07 0 00	lb kgs.....	6 25 6 50	Mahogany Smoking.....	0 18 0 20	Bollinger.....qts.	26 00 27 50
55.....	0 07 0 00	No. 1.....	5 50 6 00	Do Chewing.....	0 21 0 21	Ayala, Ex dry.....	25 00 30 00
		No. 2.....	4 50 5 00	Fancy Bright Smoking.....	0 20 0 25	Sheries.....	1 80 6 60
Meats, Eggs, &c.		No. 3.....	4 00 4 4	Solace Common.....	0 32 0 35	Ports.....	1 90 6 50
Pork, Mess, Western.....	21 00 21 50	White Lead, dry.....	5 00 5 50	Solace Fair.....	0 16 0 19	R. Van Zeller's.....	2 30 6 50
Hams, City Cured.....	0 13 1/2 0 15	Red Lead.....	4 50 4 75	(Duty Paid.)	0 19 0 23	Polce Island Wines.....	2 10 5 00
Lard, in Pails.....	0 12 0 13	Venetian Red, Eng'h.....	1 60 1 75	Black, chewing boxes 10's	0 43 0 46	" " " " " " " " " " "	3 00 & up
Bacon, per lb.....	0 12 0 13	Yel. Ochre, French.....	1 60 2 50	Do Navy, Cads, 3's, 6's	0 43 0 47	Parsons's Ports, imp. gal.	1 10 1 80
Eggs, Strictly Fresh.....	0 21 1/2 0 23	Whiting.....	0 65 0 69	& 10's.....	0 45 0 48	Burgundy.....	
Hold lots.....	0 00 0 25	Portland Cement, brl.....	3 25 3 50	Mahogan (Ch. wine 6's&8's)	0 45 0 47	L. Latour's, Still, Case..	10 00 23 00
Tallow, Rendered.....	0 09 0 09 1/2	Roman " brl.....	2 75 3 00	Bright Smoking, 3's & 8's	0 57 0 0	" " Sparkling	16 00 17 50
" Rough.....	0 07 0 07 1/2	Water Lime, brl.....	1 50 2 00	Do Fancy.....	0 69 0 67	Can. Spirits, Imp. galton.	
Mess Beef, per brl.....	3 09 15 50	Fire Bricks, per M.....	3 00 35 00	American Fancy ch and sm	0 82 0 107	Alcohol— 65 O. P.	2 71 1 04
Potatoes per bag.....	0 65 0 70	Coloimed Plaster, p. brl.....	1 60 1 75	Wines, Liquors etc.		" Pure Spirits " 50	2 72 1 05
Turnips " brl.....	1 00 0 00	Drain Pipes, 4 in. to 12 in.	0 40 1 00	Ale English.....	2 35 2 40	" " 25 U. P.	2 47 0 95
		per yard.....		Domestic.....	1 50 1 15	Whiskeys:—Family Proof	1 29 0 68
Oils.		Salt.		Stout: Guinness.....	0 60 0 75	Old Bourbon.....	1 39 0 68
Cod Oil, Newfoundland.....	0 67 0 70	Liverpool Coarse, per bag	0 47 1/2 0 55	" Domestic.....	2 40 2 45	Rye, Toddy, Malt.....	1 81 0 65
Strait's Oil, American.....	0 65 0 70	Canadian per brl do	0 00 0 00	Brandy: Hennessy's.....	0 70 0 00	Rye, 4 years old.....	1 60 0 78
Straw Seal.....	0 62 1/2 0 65	Factory filled, do	1 30 1 50	Jules Duret & Co.....	4 50 5 00	" 5 ".....	1 70 0 88
S. R. Fat Seal.....	0 77 1/2 0 80	Eureka factory filled, do	2 40 0 00	Case.....	11 00 15 50	" 6 ".....	1 80 1 98
Fat Seal, Ordinary.....	0 70 0 72 1/2	Timber, Lumber, &c.		Case.....	4 03 4 50	" 7 ".....	1 90 1 80
Lard Oil, Extra.....	0 95 1 05	Ash, 1 to 4 in., M.....	18 00 19 00	Pinet, Castillon & Co.....	8 00 15 00	Wool.	
" No. 1.....	0 85 0 90	Birch, 1 to 4 in., M.....	20 00 00 00	Pinet, Castillon & Co.....	8 25 15 00	Fleece, unassorted.....	0 21 0 22
Lined Raw.....	0 57 1 50	Basswood.....	16 00 19 00	A. Matignon & Co. Gal.....	3 50 3 60	Pulled, unassorted.....	0 23 0 25
" Boiled.....	0 61 0 63	Black Walnut, culls.....	60 00 65 00	Case.....	3 00 8 50	" Extra Super.....	0 29 0 31
Whale Refined.....	0 73 0 75	Do do 1st & 2nd.....	100 00 110 00	M. Boitard, Gal.....	3 00 0 30	" B Super.....	0 19 0 21
Pure Olive.....	1 10 1 20	Do do 1st quality.....	110 00 120 00	Case.....	7 00 8 00	" C.....	0 22 0 30
" Machinery.....	0 95 1 10	Cedar, round, lineal foot.....	00 06 00 10	Cheaper ship, perc.....	2 50 2 75	Capo.....	0 16 1/2 0 18 1/2
" qt., per case.....	2 75 3 00	cedar, flat, lineal foot.....	00 04 00 08		6 00 6 50		
" pts., ".....	3 50 4 25	Cedar square, lineal foot.....	00 04 00 08				
" 1 pt., ".....	4 00 4 20	elm, soft, 1st.....	15 00 17 00				
" Lucca, Flasks.....	6 50 0 00	elm, soft, 2nd.....	25 00 30 00				
Antoini's qts, case 1 doz.....	7 25 0 00	Hemlock, 1 to 3 in., M.....	8 00 9 00				
" pts., " 2 ".....	5 25 0 00						
Spirits Turpentine, brls.....	0 69 0 62						

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

Guelph Advertisements.

SKATES!
ROYAL CLUB STEEL SKATES,
 Hardened & Polished, Plated & Extra Finished
IRON SKATES,
 CAST CLAMP, CAST CLUB,
 SAW SETS, MORRILL PATTERN.
 MANUFACTURED BY
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 Guelph Sewing Machine and Novelty Works.
 The Trade supplied. Guelph, Ont.

HUGH WALKER & SON,
 AGENTS FOR
McEwan's Celebrated Finnan Haddies
 And Mallory's, Diamond Brand,
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ALWAYS THE BEST

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 Where we have no Regular Agent,
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 Catalogues Free. Address:
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 Guelph, Ont.

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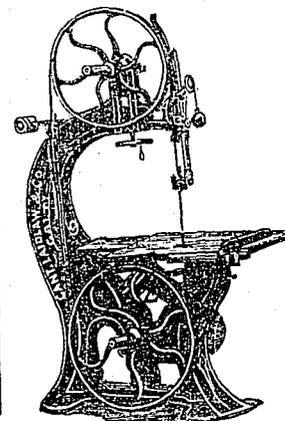
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WOOLEN Manufacturers.

KNITTING YARNS,
 Of every kind, in Cotton, Union and Woolen
GUELPH, Ont.
 Box, 200.

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 AGENTS FOR THE
Commercial Union Assurance Co.,
 OF LONDON, ENGLAND, AND
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 OF NORWICH, ENGLAND.
 Office, 97 James St. N., Hamilton.

Galt Advertisements.

CANT, LAIDLAW & CO.,
GALT, ONT.



Awarded the
GOLD MEDAL
 For Collection
 of

Wood-Working
 Machinery and
 Improvements

AT
Canada's Great Fair,
 Toronto, 1883,
 And **GOLD MEDAL**
 AT
Western Fair,
 London, 1883.
 Send for Prices
 and Terms.

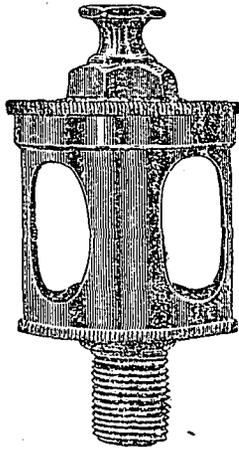
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Certified by the Government Inspector as the Best and Safest Machine in use. Send for circulars.

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Vacuum Lubricator, Pat. Boiler Purger, Flue Cleaners, Portable Lawn Fountains.

All kinds of Brass Castings.

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Manufacturers and Wholesale Dealers in

BOOTS & SHOES.

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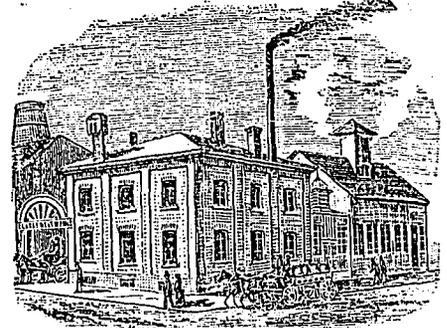
Galt Brass Foundry and Novelty Works.

H. & G. DAKIN.



Manufacturers of Engineers' and Plumbers' Brass Work & Substantial Portable Lawn Fountains, Whirlow Balls, and GALT, ONT.

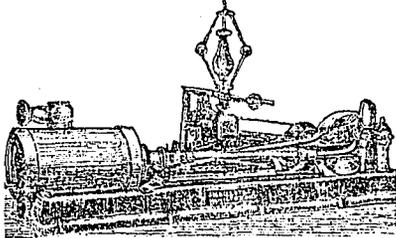
W. CLARK,



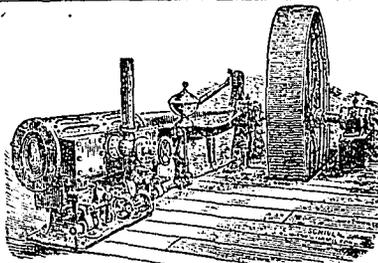
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Builders of the most Simple, Economical and Modern of all CUT-OFF ENGINES. C. H. No. 1 Iron and Steel Boilers of all sizes in stock ready for delivery.



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This instrument needs only to be seen to be appreciated. For sale by

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HAND, STEAM, AND HYDRAULIC, for light or heavy Work.

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Estimates furnished.

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The Company offer lands within the Railway Belt along the main line, and in Southern Manitoba at prices ranging from

\$2.50 PER ACRE

upwards, with conditions requiring cultivation.

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

Without Condition of Settlement or Cultivation.

THE RESERVED SECTIONS

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

TERMS OF PAYMENT:

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

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

Payments may be made in LAND GRANT BONDS, which will be accepted at ten per cent. premium on their par value and accrued interest. These Bonds can be obtained on application at the Bank of Montreal, Montreal; or at any of its agencies.

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

By order of the Board.

CHARLES DRINKWATER, Secretary.

Montreal, December, 1883.

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LARGE DOUBLE DRIVING BELTS A

SPECIALTY.

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 CLOTHS
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Orders will be executed at the lowest prices and
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 Carriage Top patented in Canada and the United States.

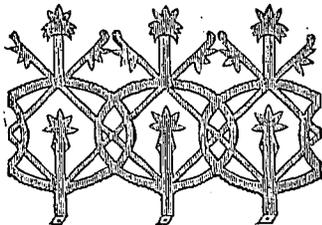
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FINE LAUNDRY SOAPS,

Fulling Soaps, Toilet Soaps,
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 STABLE FIXTURES,
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 BANK RAILINGS
 Of every description.
 BUILDERS' SPECIALTIES,
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 Send for Illustrated Catalogue.

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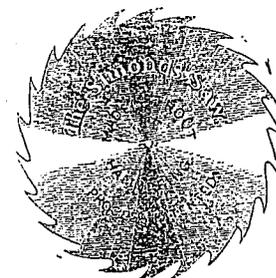
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 Grape Sugar, Glucose and
 Steam Refined Syrups.
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OFFICE: 88 KING ST.
MONTREAL.
 The wholesale trade only supplied.

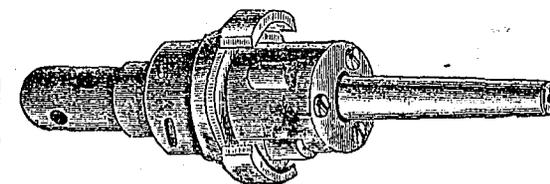
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184 SPARKS STREET, OTTAWA,
 Manufacturers of TENTS, FLAGS, TARPAULINS, WATERPROOF GOODS, CAMP FURNITURE, &c.
 At Toronto, Ont., and St. John, N.B., we made the best display, of Tents ever shown in Canada—and
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 We control "THE LATOUR PAT." for Camp Furniture, the best on earth. The only gold
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 Sole agency for the WILDERMUTH BED SPRING, the best in the market.



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R. H. SMITH & CO.,
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 Sole Manufacturers in Canada of
THE "SIMONDS" SAWS

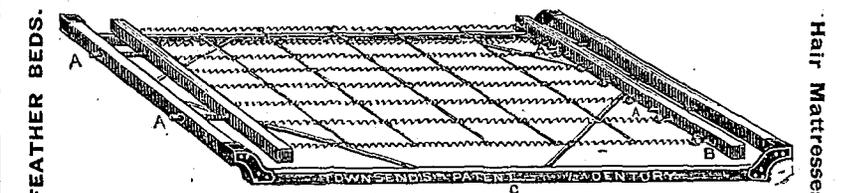
All our Goods are manufactured by the "Simonds" process.
 Our CIRCULAR SAWS are unequalled. We manufacture the
 Genuine HANLAN, LANCETOOTH, DIAMOND, NEW IMPROVED
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 Saws are the best in the Market, and as cheap as the cheapest. Ask
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The Largest Saw Works in the Dominion.



TUBE EXPANDERS.

We are now making and prepared
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 EXPANDER in all sizes. We
 guarantee them equal in every
 respect to the original "DUD-
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A. B. JARDINE & CO.,
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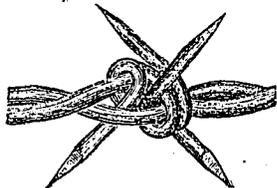
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FIRST PRIZE awarded us at the Exhibition held in Montreal, September, 1892, and SILVER MEDAL for the Machine used in the manufacture of same.

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Four-Point Barb Galvanized steel Wire Fencing.

Ordinary Fencing Barbs, 7 1/2 inches apart. Hog Wire for bottom line, Barbs 4 1/2 inches apart.

Plain Twisted Wire Fencing, without Barbs, at

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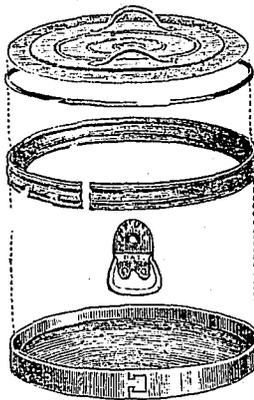
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Can Trimmings
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30 & 40
GALLONS.

Our can bottoms are made of the best channeled Steel Plate.

THE BEST IN THE MARKET.
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This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephonic communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address,

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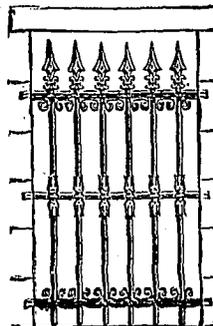
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FENCE,

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and all kinds of

BUILDERS' IRON WORK.

Send for Catalogue.

No. 12 Wrought Iron Guard.

3 in. iron per sq. foot, 40 1/2 in. iron per sq. foot, 50

In ordering, give exact opening of windows, and state how you want the Guards made to fasten.

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ONE HUNDRED

Pianos and Organs

In stock for the

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At our

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Dominion Organ and Piano Co'y.

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P.S.—The Trade is respectfully requested to remember the following:

According to a new process which I possess, I can dye Plumes and Feathers to any color whatever, and this, in less than ten minutes.

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Manufacturing Confectioners

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Leading Hotels in Canada.

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THIS HOTEL WAS OPENED on the first of May, 1870, by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely Re-Furnishing the whole House; also adding ALL MODERN IMPROVEMENTS, which will considerably enhance the already enviable popularity of this First-class Hotel.

H. HOGAN, Proprietor.

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THE PALACE HOTEL OF CANADA

This magnificent new Hotel, fitted up in the most modern style, is now Re-opened. The Russell contains accommodation for over FOUR HUNDRED GUESTS, with passenger and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

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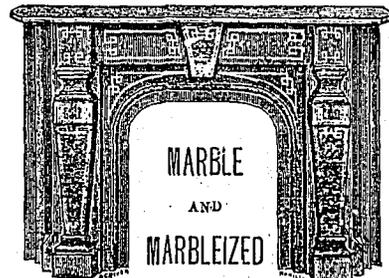
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All kinds of MARBLE & GRANITE WORK,
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Vice-President - - ALEX. HARVEY.

Gentlemen of influence desirous of acting as General Agents of Districts are invited to make applications for appointment.

JOHN CAMERON, Manager.

THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital - - - - \$700,000
Government Deposit, - - - - 51,100

WRITES LIBERAL POLICIES
Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

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Managing Director.

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LIFE ASSURANCE CO'Y.
Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - - \$56,207.00.

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1882, - - - - 4,335
Covering Assurance to the amount of - - - - \$5,504,478 00
Net Cash Assets - - - - 365,328 71
Net Reserve to Credit of Policy-holders, - - - - 383,044 59

The Company's Reserves are based on the Actuaries' "Table of Mortality," and four per cent. interest—the highest standard adopted by any life company in Canada, and one-half per cent. higher than the standard used by the Dominion Insurance Department.

The rapid growth of the Company may be seen from the fact, that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$427,429!!

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President, Manager, Secretary.

BRITISH AMERICA
ASSURANCE CO.,
FIRE AND MARINE.

INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

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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. HOLDEN, - - - Resident Agent, Montreal.

THE CITY OF LONDON
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OF LONDON, ENGLAND.

CAPITAL, - - - - \$10,000,000.

Insurances effected at lowest current rates.

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Active and Reliable Agents wanted in unrepresented districts.

NATIONAL ASSURANCE CO.
OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

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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

THE ROYAL CANADIAN

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Vice-President, Hon. J. R. THIBAudeau,
ARTHUR GAGNON,
Secretary-Treas.

Head Office:—160 St. James Street, Montreal.
J. E. DROLET, Agent for City and District.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, March 13, 1884.

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	109 111½
Canada Life	2,500	7½-8mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't	11,880		100	22½	
Confederation Life.....	5,000	5-6 mos.	100	10	250
Sun Life and Accident.....	5,300	4-5 mos.	100	12½	200
Queen City Fire	2,000	10	50	10	
Western Assurance.....	20,000	6 ½ mos.	40	20	116½ 118
Royal Canadian Insurance.....	20,000	7	100	15	
Accident Ins. Co. of North America..	2500	3 per ct.	100	30	....
Guarantee Co. of North America.....	13,000	3 per ct	50	10	....

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

				Market value p. p'd up share
Briton Life Association.....	50,000	10	1	....
British Empire.....				£2 0½
British & Foreign Marine.....	50,000	50	40	£18½ £19½
Commercial Union Fire Life & Marine..	5,000	10	100	£41
Edinburgh Life.....	100,000	5	£10	30s 40s
Fire Insurance Association.....	20,000	13	100	£61 £63
Guardian Fire and Life.....	12,000	£7 p. sh.	100	£133 £138
Imperial Fire.....	100,000	30	20	53s 9d
Lancashire Fire and Life.....	10,000	15	40	£29
Life Association of Scotland.....	500,000	....	10	17s 6d
Lion Life.....	92,000	....	10	15s 20s
London Assurance Corporation.....	35,802	48	25	£54 £56
London & Lancashire Life.....	10,000	10	10	35s 45s
Livorp'l & London & Globe Fire & Life	£391,752	70	20	10s 3d
Northern Fire & Life.....	30,000	70	100	8s 9d
North British & Mercantile Fire & Life	40,000	56	50	£26
Phoenix Fire.....	6,722	£21 p. s.	....	£22 £227
Queen Fire & Life.....	200,000	30	10	48s 9d
Royal Insurance Fire & Life.....	100,000	60	20	£29 £33
Scottish Commercial Fire & Life.....	125,000	22½	10	£29½ £28
Scottish Imperial Fire and Life.....	50,000	6	10	37s
Scottish Provincial Fire & Life.....	20,000	15	50	£13½ £14½
Scottish Union.....	10,000	58½	12	£21 £21½-15
Standard Life.....	4,000	5	25	£48 £49
Star Life.....				£15



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. Corse, Robert Anderson. J. B. Rolland.
 Arthur Provost. C. D. Proctor.
 ARCH. MCGOWN, SEC.-TREAS.

GERALD E. HART, GEN'L MAN'R.
 CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident.
 RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

TORONTO—BOUSTEAD & GIBBS, Agents
 ST. JOHN, N. B.—H. CHUBB & CO., 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.

Scottish Union and National INSURANCE CO'Y OF EDINBURGH, SCOTLAND.

ESTABLISHED 1824.

M. BENNETT, Jr.,

General Manager, North American Branch, Hartford, Conn.

CAPITAL, - - - - - \$30,000,000
 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.

Mutual Marriage Aid Association of Canada, Head Office, - - - - - Hamilton, Ont.,

INCORPORATED 1881,
 Unquestionably the most popular institution of the day; and why? Because, at COMPARATIVELY SMALL COST,
 Provision is made for from \$100 to \$5,000 at Marriage.
 Issue during past year, over - - - \$2,000,000.
 Benefits paid 1883 to date, - - - - - \$70,000.

Our New Division B, offers inducements to all Classes. Among its advantages are Low Membership Fee, Small Annual Dues, Premiums of only \$2.00 per month, Endowment of ½ Certificate in ten years if not married, 15 days Grace before Cancellation, Extremely Low Cost of Carrying Certificate, High Rate of Benefit received, undoubted Security.
 For all Information, address

WALTER B. WEBBER, Sec'y, Hamilton, Ont.
 Or T. P. POWELL, 235½ St. James Street, Montreal, AGE IS WANTED,

ROYAL INSURANCE CO'Y. OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$26,000,000
 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, I W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION OF CANADA.

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.
 \$5,000 deposited in trust with Provincial Government, Nov. 20, 1883.

BOARD OF DIRECTORS.

President:—A. L. de Martigny, Esq., Cashier Jacques Cartier Bank. Vice-Presidents:—Hon. W. W. Lynch M.P.P., B. Globensky, Esq., Treasurer:—Arthur Garrison, Esq., Directors:—L. B. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McBurney, Esq., merchant, M. Babcock, Esq., manufacturer, John L. Harris, Esq., Montreal, N.B., John Hopper, Esq.—J. J. Guerin, M.D., Medical Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal Adviser.

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.

Legal.

Peterborough, Ont.

E. B. EDWARDS,
BARRISTER, &c.

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

Renfrew, Ont.

JOHN D. MODONA LD, Barrister, Attorney-at-Law, &c., &c., Official Assignee for the County of Renfrew, Office—Raglan Street, opposite Smith & Stewart's Hardware Store.

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, 99 Cannon Street, London.
*A Comm'r for N. Y., Illinois and other States.

Walkerton, Ont.

A. B. KLEIN,
BARRISTER, SOLICITOR, NOTARY, &c.
Walkerton, County Town of Bruce Co., Ont.

Waterloo, P. Q.

JOHN P. NOYES, Q. C.
ADVOCATE, WATERLOO, P. Q.

Woodstock, N. B.

A. PLEBBY & COURSEN, Barristers and Attorneys at Law, Notaries, &c. Woodstock, N. B.
Special attention given to collections.

Insurance.

Established 1803.

IMPERIAL Fire Insurance Company OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.
RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 Stg.
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.

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.
Vice-President for P.Q.—Hon. J. H. BELLEROSE.
F. A. BALL, Manager.
Insurance effected at reasonable rates.

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.

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

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's.
JOHN L. BLAIRIE, Esq., }
WILLIAM MCGABE, Managing Director.

MONTREAL OFFICE,

183 ST. JAMES STREET.
CHARLES AULT, M. D.,
Manager Prov. 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.

Intercolonial Railway

WINTER ARRANGEMENT.

Commencing 10th Dec., 1883,

THROUGH EXPRESS PASSENGER TRAINS

run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	7.30 A.M.
Arrive Riviere du Loup.....	12.05 P.M.
Trois Pistoles.....	1.15 "
Rimouski.....	3.00 "
Little Metis.....	4.11 "
Campbellton.....	7.50 "
Dalhousie.....	8.30 "
Bathurst.....	10.33 "
Newcastle.....	12.15 A.M.
Moncton.....	3.40 "
St. John.....	7.00 "
Halifax.....	12.10 P.M.

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 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

D. POTTINGER, Chief Superintendent,
Moncton, N.B., Dec. 7th, 1883.

Insurance

WHAT THE PUBLIC WANT.

**PRIVILEGES,
NOT
CONDITIONS**

On their Life Policies.

The unconditional policies of the
SUN LIFE ASSURANCE CO. of Montreal,
contain *not one condition*, but have the following *privileges* on them:

1. Liberty to travel anywhere without extra.
2. Liberty to engage in any occupation without extra.
3. Thirty days of grace for premiums.
4. Policy may be revived within a year after lapse.
5. Paid up policies given for definite amounts after three years.
6. Loans made after two years.
7. Policy indisputable after two years.
8. Any difference to be referred to arbitration. Compare this with ordinary policies.

The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

It is universally admitted to be by far the simplest and most straight-forward policy in use in this country.

R. MACAULAY, Manager.

Insurance.

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

LIFE AND FIRE.

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.

CANADA BOARD OF DIRECTORS:
HON. HENRY STARNES, Chairman,
THOMAS CRAMP, Esq., Dep.-Chairman.
THEODORE HART, Esq. ANGUS C. HOOPER, Esq.
EDWARD J. BARREAU, Esq.

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

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

TELEPHONIC

Canada Head Office:
89 St. Francois Xavier St.,
MONTREAL.

Toronto Office:
9 Victoria Street.

COMMUNICATION.

WANTED. LONDON

Insurance.

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

ESTABLISHED 1847.

CANADIAN

Head Office, - Montreal.

See Reports and opinions of the press as to the prosperity enjoyed, and progress made by the Company.

APPLICATIONS FOR AGENCIES INVITED.

ALF. H. ELLIS,
General Agent, Province Quebec.

Accumulated Funds . . . \$4,500,000
Annual Income, 800,000
Canadian Investments, . . . 450,000
Claims and Bonuses paid, . . 8,000,000
Canadian Deposit, 100,000

F. STANCLIFFE,
GENERAL MANAGER.

**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.

**LONDON & LANCASHIRE
LIFE ASSURANCE CO.**

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000
AND INCREASING YEARLY.

Low Rates of Premium.

HEAD OFFICE FOR CANADA,
**217 ST. JAMES ST.
MONTREAL.**

WILLIAM ROBERTSON, General Manager.

Confederation Life Association.

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.

Manager for the Province of Quebec, **H. J. JOHNSTON, Montreal.**
Manager for New Brunswick, **J. K. MACDONALD, Managing Director**
Major **J. MACGREGOR GRANT, St. John.**
Manager for Nova Scotia, **AUGUSTUS ALLISON, Halifax.**

**THE 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.