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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 20, No. 9. }
New Series.

MONTREAL, FRIDAY, FEBRUARY 27, 1885.

M. S. FOLEY,
Editor and Proprietor.

Leading Wholesale Houses of Montreal

GAULT BROS. & CO.,

Importers of

British & Foreign

DRY GOODS

—AND—

Canadian Manufacturers,

Corner St. Helen and Recollet Streets;

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Leading Wholesale Houses of Toronto.

BRITISH WOOLLENS.

Black and Colored 6-4 Worsteds, in
Corkscrew "Diagonals" and
Fanceys,

West of England and Worsted
Trowserings,

Scotch Tweeds, Newest effects,
SERGES IN BLACK AND BLUE,
Cricketing Flannel and White
Serges.

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TORONTO,

and
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Photograph Albums,
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China Ornaments,
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Toys, Games, &c.,
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Sleighs and Toboggans,
A full line of Fancy Goods, Toys, &c., now on
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MONTREAL & TORONTO.

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1878, Paris Exhibition, 1878.

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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.

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We offer a full assortment of

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Of our own Manufacture.

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GLOVES AND MITTS

Of English and Domestic Manufacture.

MOCCASINS, SNOW SHOES, FANCY
SLEIGH ROBES, BUFFALO, &c.

TO MANUFACTURERS—We have a large stock of
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IMPORTERS OF

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WOOLLENS,

AND GENERAL

DRY GOODS

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WHOLESALE

DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736

CRAIG STREET,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

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

Board of Directors.

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 Alex. Murray, Esq., - - - -
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 Belleville, " Hamilton, Ont. Port Hope, Ont.
 Brantford, " Kingston, Ont. Quebec, Que.
 Brookville, " Lindsay, " Regina, Ass'n.
 Chatham, N. B. London, " Sarnia, Ont.
 Chatham, N. B. Moncton, N. B. Stratford, "
 Cornwall, Ont. Ottawa, Ont. St John, N. B.
 Goderich, Ont. Perth, " St. Mary's, Ont.
 Guelph, Ont. Peterborough, Ont. Toronto, Ont.
 Winnipeg, Man.

Agents in Great Britain.—London, Bank of Montreal, 22 Abchurch Lane, E. C., C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq.

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 151 Madison Street, W. Munro, Manager; R. Y. Hebdon, Asst. Manager.

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

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

THE BANK OF TORONTO, CANADA.

Incorporated 1855.

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

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 J. T. M. BURNSIDE, Inspector.

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Collections made on the Best Terms.

Banque Ville-Marie.

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

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 Branch at Louiseville, F. X. O. LACOURSIERE, Agent
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THE NATIONAL BANK OF THE REPUBLIC,

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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 Richard H. Glyn, A. H. Philipotts,
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Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

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London, Kingston, St. John, N.B.
 Brantford, Ottawa, Fredericton, N.B.
 Paris, Montreal, Halifax, N.S.
 Hamilton, Quebec, Victoria, B.C.
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 CHICAGO.—H. M. Breeden, Agent.
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Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited, West Indies, Colonial Bank, Paris—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.

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

The Shareholders of

THE MOLSONS BANK

Are hereby notified that a dividend of

FOUR PER CENT

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

First Day of April next.

The Transfer Books will be closed from the 16th to the 31st of March.

By order of the Board,

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 27th February, 1885.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

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

HEAD OFFICE - - MONTREAL

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J. H. PLUMMER, Assistant General Manager.

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Chatham.	Napanee.	St. Johns, Que.
Galt.	Ottawa.	St. Thomas.
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Winnipeg, Emerson, Brandon,
 Bankers in Great Britain.—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.

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

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

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

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

Letters of credit issued, available in China, Japan and other foreign countries.

Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

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FOREIGN AGENTS.

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 Quebec Agency—The Bank of Montreal.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP - - - - \$1,000,000

DIRECTORS.

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

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

A general Banking, Exchange and collection business transacted. Particular attention paid to collections and returns made with utmost promptness.

Correspondence respectfully solicited.

The Chartered Banks.

THE CANADIAN

Bank of Commerce.

Head Office, Toronto.
 Paid-up Capital \$5,000,000
 Rest 2,000,000

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 John Waldie, Esq., Hon. S. C. Wood.
 George Taylor, Esq., W. B. Hamilton, Esq.
 W. N. ANDERSON, General Manager.
 JNO. C. KEMP, Ass't Gen'l Manager.
 ROBT. GILL, Inspector.
 Veto York—J. H. Goadby and B. E. Walker, Agents.
 Chicago—A. L. Dewar, Agent.

BRANCHES.

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 Barrie, Guelph, Sarnia,
 Belleville, Hamilton, Seaford,
 Berlin, London, Simcoe,
 Brantford, Montreal, Stratford,
 Chatham, Norwich, Strathroy,
 Collingwood, Orangeville, Thorold,
 Dundas, Ottawa, Toronto,
 Dunnville, Paris, Walkerton,
 Galt, Parkhill, Windsor,
 Peterboro', Woodstock.
 Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.
 Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.
 BANKERS.
 New-York—The American Exchange National Bank
 London, England—The Bank of Scotland.

The Dominion Bank.

CAPITAL, \$1,500,000. RESERVE FUND, \$930,000.

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 Wm. Ince, Edward Lendlay.
 E. B. Osler, James Scott.
 Willmot D. Matthews.

HEAD OFFICE, TORONTO.

AGENCIES: Brampton, Belleville, Cobourg, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby. Queen St., Toronto, cor. of Escher St.
 Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.
 Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.
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BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

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 Branch at St. Hyacinthe, S. A. Durocher, Manager.
 Branch at St. Remi, P. Q., C. Bedard, Agent.
 Branch at Valleyfield, C. F. Irish, Agent.
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 Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE— DOMINION OF CANADA.

Head Office, ST. JOHN, N. B.
 CAPITAL PAID UP \$3,190,000
 REST \$40,000

Board of Directors.

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 JER. HARRISON, Merchant, Vice-President.
 JOHN TAPLEY (of Tapley Bros., Indiantown).
 JOHN McMILLAN, (of J. & A. McMillan, Book-sellers).
 A. A. STERLING, Fredericton.
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The Chartered Banks.

BANK OF HAMILTON

CAPITAL SUBSCRIBED, - \$1,000,000
 Reserve Fund, \$250,000
 Head Office, Hamilton.

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 H. S. STEVEN, Assistant-Cashier.
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 Georgetown—H. M. Watson, Agent. Listowel—H. H. O'Keilly, Agent. Milton—J. Butterfield, Agent.
 Orangeville—R. T. Haun, Agent. Port Elgin—W. Corbould, Agent. Tottenham—W. P. Roberts, Agent. Wingham—B. Willson, Agent.
 Sole Agents in New York—The Bank of Montreal.
 Agents in London, Eng.—The National Bank of Scotland.

BANK OF OTTAWA,
 OTTAWA.

Authorized and subscribed Capital... \$1,000,000
 Paid up Capital... 999,580
 Rest... 166,000

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

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 Agents in Canada, New York, and Chicago, Bank of Montreal, Agents in London, Eng., Alliance Bank.

The Central Bank of Canada.
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CAPITAL AUTHORIZED, - - - - - \$1,000,000
 CAPITAL SUBSCRIBED, - - - - - 600,000
 CAPITAL PAID-UP, - - - - - 255,000

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 SAM'L TREES, ESQ., Vice-President

DIRECTORS:

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 D. M. McDONALD.
 A. A. ALLEN, Cashier.
 Agents in Canada—Canadian Bank of Commerce.
 Agents in New York—Importers and Traders National Bank. Agents in London, England—National Bank of Scotland, London.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.

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

BOARD OF DIRECTORS.

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

CAPITAL PAID-UP, - - - \$2,000,000.
 HEAD OFFICE, - - - - - QUEBEC.

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 D. C. Thomson, Esq., E. Giroux, Esq.
 Hon. Thos. MacGregory, J. C. Hale, Esq.
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 Foreign Agents—London—The London and County Bank. New York—National Park Bank.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

CAPITAL AUTHORIZED..... \$1,000,000
 CAPITAL PAID-UP..... 805,000
 RESERVE FUND..... 185,000
 HEAD OFFICE, TORONTO.

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 W. F. ALLAN..... VICE-PRESIDENT.
 A. T. TODD..... DR. MORTON.
 R. C. JAMIESON.
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 J. L. BRODIE, CASHIER.
 AGENCIES.
 Bowmanville, Campbellford, Harriston.
 Bradford, Cannington, Markham.
 Brighton, Colborne, Newcastle.
 Picton.
 Montreal—Bank of Montreal.
 New York—Bank of Montreal.
 London, Eng.—The Royal Bank of Scotland.

THE BANK OF LONDON
 IN CANADA.

HEAD OFFICE, LONDON, ONT.
 Capital Subscribed..... \$1,000,000
 Capital Paid-up..... 185,000
 Reserve Fund..... 50,000

MANAGER—A. H. SMART.
 J. H. TAYLOR, Pres. JNO. LA SALLE, Vice-Pres.
 DIRECTORS.—W. R. Meredith, W. Duffield, Isaiab Danks, F. B. Leys, Thos. Kent, Bend. Croyn, Thos. Long (Collingwood), Jno. Morison, (Toronto), John Leys (Rice Lewis & Son, Toronto), Hy. Northrop (Northrop & Lyman, Toronto).
 Branches.—Ingersoll—C. W. M. Simpson, Acting Manager. Petrolia—P. Campbell, Manager.
 Correspondents in Canada.—Molson's Bank and Branches. In New York.—National Park Bank. In Britain.—National Bank of Scotland (Limited).
 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of Exchange. Letters of Credit issued, available in all parts of the world.

IMPERIAL BANK
 OF CANADA.

Capital Paid up - - - - - \$1,500,000
 Reserve Fund - - - - - 680,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon.
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL..... \$1,500,000
 CAPITAL PAID UP..... 1,449,067
 RESERVE FUND..... 375,000

Board of Directors.

R. W. HENKLER, President.
 A. A. ADAMS, Vice-President.
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 Thos. Hart, Hon. J. H. Pope,
 T. S. Morey, Hon. G. G. Stevens,
 WM. FARWELL, General Manager,
 Head Office—Sherbrooke, Que.,
 Branches.

Waterloo, Richmond,
 Oatcook, Stanstead,
 Cowansville, Granby,
 Bedford, Farnham.
 Agents in Montreal—Bank of Montreal.
 London, England—Natl. Bank of Scotland.
 Boston—National Exchange Bank.
 New-York—National Park Bank.
 Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

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 WILLIAM WITTHALL, Esq., *Vice-President.*
 Geo. R. Henfrew, Esq., *Cashier.*
 JAMES STEVENSON, Esq., *Cashier.*
Branches and Agencies in Canada.
 Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
 Montreal, Que. The Old, Ont. Three Rivers.
Agents in New York—Messrs. Maitland, Phelps & Co.
Agents in London—The Bank of Scotland.

Loan Societies.

The Hamilton PROVIDENT & LOAN SOCIETY.

Notice is hereby given that the Thirteenth Annual General Meeting of the Shareholders of this Society will be held at the Society's Offices, King Street, Hamilton, on

MONDAY, 2nd day of MARCH next,

at 12 o'clock noon precisely, for the purpose of electing Directors, and for all other general purposes relating to the management of the Society.

H. D. CAMELTON, Treasurer.
 Hamilton, Feb. 17th, 1885.

THE ONTARIO Investment Association (Limited.) OF LONDON, ONTARIO.

CAPITAL UNCALLED, - \$2,050,000
 CAPITAL PAID UP, - 600,000
 RESERVE FUND, - 500,000
 INVESTMENTS, - 2,000,000
 Parties wanting money on Real Estate Mortgages, Apply to HENRY TAYLOR, Manager.

Dominion Savings & Investment Soc. LONDON, ONT., INCORPORATED, 1872.

Capital, \$1,000,000.00
 Subscribed, 1,000,000.00
 Paid-up, 868,840.28
 Reserve Fund, 149,000.00
 Contingent Fund, 963.12
 Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.
 Money received on deposit and interest allowed thereon.

F. B. LEYS, Manager.

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

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

MacIVER & BARCLAY, STOCK BROKERS, (Members Montreal Stock Exchange), 120 St. Francois Xavier Street, Montreal. Canadian and New York Stocks and Grain and Provisions in Chicago bought and sold for cash or on margin. Agents in New York—Baldwin & Weeks; Agents in Chicago—Cyrus H. Adams & Co.

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

Special attention given to investments in sound dividend-paying Stocks and DEBENTURES.
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 Business information afforded to customers.
 166 HOLLIS STREET.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....3,284	Toronto.....3,284
Dominion.....3,176	Ontario.....3,176
Texas.....2,700	Sarnia.....3,850
Quebec.....2,700	Oregon.....3,850
Mississippi.....2,800	Vancouver.....5,700
Brooklyn.....3,600	

DATES OF SAILING

FROM PORTLAND TO LIVERPOOL.

Brooklyn.....12th Feb.	Oregon.....19th March.
Ontario.....19th "	Brooklyn.....26th "
Toronto.....26th "	Ontario.....2nd April
Montreal.....12th March.	

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60, \$65 and \$80; return, \$90, \$109, \$117, and \$144, according to steamer and berth. All outside rooms are comfortably heated by steam. Second Cabin, \$40.

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

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

DAVID TORRANCE & CO., Exchange Court, Montreal.

Accountants, Agents, &c.
 (For Legal Cards see other page.)

Barrie, Ont.

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

Brantford, Ont.

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

Guelph, Ont.

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 REAL ESTATE AND LOAN AGENT, ACCOUNTANT, &c., 32 ST. GEORGE'S SQUARE, GUELPH, ONT.
 Assignments taken and Estates managed.

Montreal.

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 ACCOUNTANT, COMMISSIONER
 For taking affidavits to be used in the Province of Ontario.
 115 St. Francois Xavier Street, Montreal.

JOHN M. M. DUFF,
 ACCOUNTANT & INSURANCE ADJUSTER,
 Commissioner for Canada and
 New York, Massachusetts, Maine Vermont and Illinois.
 ISSUER OF MARRIAGE LICENSES;
 115 ST. JAMES STREET,
 Opposite Post Office.

KENT & TURCOTTE,
 Public Accountants & Auditors,
 7 PLACE D'ARMES SQ.
 Jacques-Cartier Bank Building, Montreal.
 A. T. KENT. ALPHONSE TURCOTTE.

Oceanic Steamships.

Allan Line.



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

1885. Winter Arrangements. 1885.

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

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

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

The Steamers of the

Liverpool, Londonderry and Quebec Mail Service.

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

FROM HALIFAX:

Parisian.....	Saturday, Jan. 31
Sarmatian.....	Saturday, Feb. 7
Polynesian.....	Saturday, " 14
Circassian.....	Saturday, " 21
Caspian.....	Saturday, " 28
Sardinian.....	Saturday, Mar. 7

Rates of Passage from Montreal via Halifax:
 Cabin.....\$62.65, \$78.00 and \$88.00
 (According to Accommodation.)

Intermediate.....\$40.00
 Steerage.....At lowest rates.

The Steamers of the Halifax Mail Line, from Halifax to Liverpool, via St. John's, Nfld., are intended to be despatched as follows:—

FROM HALIFAX:

Nova Scotian.....	Monday, Jan. 12
Sardinian.....	Saturday, " 21

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

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

An experienced surgeon carried on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

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


H. A. A. LEAN,
 State St., Boston, and 26 Common St., Montreal.

ALEX. MCARTHUR & CO.,
 MANUFACTURERS
TARRED AND ROOFING FELT,
*Building Paper, Coal Tar, Pitch,
 Paper Bags, Wrapping Paper,
 Twine, &c., &c.,*
393 ST. PAUL ST., MONTREAL.

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 MANUFACTURER OF
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 Works:—53 TO 59 PERTHUS ST.,
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H. J. BEEMER,
 Contractor for Building Railways,
 Canals, Bridges, Buildings, etc., also
 Steam Dredging and Sub-Marine
 Works. Office for the Montreal Ex-
 tension of the Canadian Pacific Rail-
 way, Cor. Barciay and Water Streets.
 Office at Windsor Hotel, Montreal.

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 WAREHOUSEMAN.
 STORAGE for all kinds of Merchandise in
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 road Iron, Coal, &c. **Bond No. 73.**
 Warehouse: Cor. William & Queen Sts.
 Office: 48 William Street, Montreal.


J. H. WALKER,
 DESIGNER AND
ENGRAVER ON WOOD
REMOVED TO
FORESTRY CHAMBERS,
 Old Post Office Building
 Enter by 132 St. James St.
 or by 116 St. Francois
 Xavier Street, Montreal.
 Fine Art Engraving,
 Portraits, &c.
 ESTABLISHED 1850.

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For Accountants, &c., see other page.
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 BARRISTERS, &c.,

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DENMARK & NORTHRUP, Barristers, &c., Belle-
 ville, Ont.

Brantford, Ont.
HARDY, WILKES & JONES,
 BARRISTERS & ATTORNEYS-AT-LAW,
 Solicitors in Chancery, Notaries, etc.
 ARTHUR S. HARDY, J. C. ALFRED J. WILKES, LL.B.
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 (Late MacLennan & Macdonald.)
 BARRISTER, SOLICITOR, CONVEYANCER,
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 Solicitor for the Ontario Bank.
 N.B.—Special facilities for making prompt Col-
 lections throughout Ontario and Manitoba.

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BOOT & SHOE
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W. & F. P. CURRIE & CO.
 100 GREY NUN ST., Montreal,
 MANUFACTURERS OF
SOFA, CHAIR & BED SPRINGS.
 A large Stock always on hand.

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

Blotting Paper.
 First Prize Dominion Exhibition 1880.
JOHN CRILLY & CO.,
 MANUFACTURERS OF
 Blotting Paper, Flour Sack Paper,
 Music Paper, Fine Manila Paper,
 Colored and Brown & Grey Wrapping
 White Printing Paper,
 Paper, Roofing Felt and Match
 Flour Sack Paper Bags, &c., &c. Paper.
Special Sizes and Weights made to order.
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 (MILLS AT KINGSEY FALLS, P.Q.)
 MANUFACTURERS OF
 The following grades of high class papers:—
 Nos. 1 & 2 Book and Printing, (Toned & White)
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 Bleached Manila Envelope, Bag and Wrapping.
 White Manila Tea and Wrapping.
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DOMINION EXHIBITION, 1884.
 FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL
 Awarded to the
ROLLAND PAPER CO.,
 MILLS AT ST. JEROME, P.Q.
Bronze Medals for Writing, Caps to Posts,
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 Special sizes and weights made to order.
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TANNERS.
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HIDES AND LEATHER,
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 cery and Insolvency, Notary Public, Conveyancer
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 Special attention to Commercial Collections.

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 Solicitors for Imperial Bank and South-West-
 ern Loan Society. Collections promptly attended
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MCCAUGHEY & HOLMESTEL,
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D. MORRICE, SONS & CO.General Merchants, &c.,
MONTREAL and TORONTO.**HOCHELAGA COTTONS.**

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

ST. CROIX COTTON MILL.

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

ST. ANNE SPINNING CO. (Hochelaga).

Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only supplied.

— THE —

Canada Cotton Manuf'g. COMPANY,

CORNWALL, - - - ONT.

MANUFACTURE

COTTONADES, WOVEN DUCKS, DYED DUCKS, White Ducks for Sails, Tents, in 7, 7½, 8, 9, 10 and 12 oz.

CANTON FLANNELS, BLEACHED, UN-BLEACHED and COLORED.

GRAIN BAGS, SUGAR BAGS.

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

Gossamer Garments.

THE

GRANBY RUBBER CO'Y,

GRANBY, Que.,

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

Goodyear Rubber Co'y of Canada, Limited,
SOLE AGENTS. Montreal.**HODGSON, SUMNER & Co.**

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.,
MONTREAL.**WILLIAM V. GORDON,**

Family Grocer,

1353 ST. CATHERINE STREET,

DESIRES to thank the many old friends and patrons who have followed him to his new store. Everything of the best and freshest. No old rusty stock at reduced prices, but the lowest prices for best groceries. Careful serving and prompt deliveries.

Leading Manufacturers, &c.

The Merchants Manuf'g Co.'s**BLEACHED SHIRTINGS,**

At Exhibition every time successful. First time exhibited, Dominion Exhibition, St. John, N.B., 1883, Awarded First Prize, Silver Medal. Second time exhibited, Dominion Exhibition, Montreal, Sept., 1884, Awarded First Prize. Third time exhibited, Industrial Exhibition Association, Toronto, 1884, Awarded a Special Diploma "For excellence and fitness of make, combined with pure white finish."

N.B.—Although no Prizes are given for Textile Goods at this Exhibition, the excellence of make and purity in finish of the MERCHANTS MANUFACTURING COMPANY'S BLEACHED COTTONS were such as to call for Special Notice, and were accordingly awarded the above Diploma.

CANTLIE, EWAN & CO., Agents.

MONTREAL COTTON CO.**VALLEYFIELD,**

Foulards,

Sateens,

Permanent Linings,

Beetled Twills,

New Weaves and Finishes in

BLEACHED SHIRTINGS.

Fresh Novelties every week.

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Paints, Linseed Oil,

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Glass, Turpentine, Varnish, &c.

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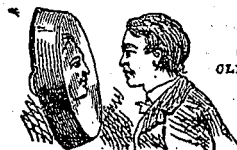
Successor to

SIMARD & FOERSTER,

MANUFACTURERS OF

Gilt and Imitation Mouldings,
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DEALERS IN

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WHOLESALE AND RETAIL.1662 Notre Dame St. Factory: 493 Mignonne St.
Re-Gilding Done Promptly.**ENOCH MORGAN'S SONS'****SAPOLIO**CLEANS
WINDOWS,
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Sole agents for the Dominion.

Send for Price List.

Leading Manufacturers, &c.

WM. PARKS & SON,
COTTON SPINNERS,
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NEW BRUNSWICK COTTON MILLS,
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COTTON YARNS, White and Colored, Single and Double Twist Yarns, Bleached and Colored. CARRPET 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, 1880, 1881 and 1882.

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

A SILVER MEDAL at Kingston for best assortment of Cotton Manuf. 1882. A SILVER MEDAL at Montreal, 1884, for best display of Cotton Goods. For Sale by the Wholesale and Retail Dry Goods Trade THROUGHOUT THE DOMINION.

AGENTS:—ALEX. SPENCE, WM. HEWETT,
21 Lemoine St., Montreal. 11 Colborne St., Toronto.**Stormont Cotton Co.,**
Denims, Tickings, Cottonades, Fancy Wove Shirtings & Apron Checks.**Hamilton Cotton Co.,**

Ball Knitting Cotton, Hosiery Yarns, Cotton Yarns (White and Colored), Twist Yarns (Bleached and Colored), Beam Warps all kinds, Cottonades and Denims.

Cornwall Cotton Batting Co.,

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

Simcoe Woollen Co.,

Grey Blankets, Wheeling and Fin-gering Yarns.

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204 McGill St., Montreal.

Toronto Office, 35 Scott Street.

GRAVEN COTTON CO.,

BRANTFORD, ONT.,

GREY SHEETINGS.

AGENT:

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BALL PROGRAMME CARDS,

MENU CARDS,

INVITATION CARDS,

PROGRAMME TASSELS,

PROGRAMME PENCILS,

All Shades and Colors.

Discount to the Trade.

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STATIONERS, BLANK BOOK-MAKERS AND PRINTERS,

1755 Notre Dame Street, Montreal.

Silk and Cotton Manufactories, &c.

We beg to inform the trade that we have now in stock a full line of colors in

KNITTING SILK

in both REELED and SPUN SILKS. To be had of all wholesale houses in Canada.

BELDING, PAUL & CO.
MONTREAL.

WILLIAM MINTO, AIME LAVIGNE,
LINEN MERCHANTS
AND
COMMISSION AGENTS,
10 ST. HELEN STREET,
MONTREAL. WHOLESALE ONLY.
FULL ASSORTMENT OF
LINEN GOODS
AND SPECIAL NOVELTIES,
Always on hand and for sale on
MANUFACTURERS' ACCOUNT.

THE STEEL COY OF CANADA
Manufacture
PIC AND BAR IRON CAR WHEELS,
CAR AND LOCOMOTIVE AXLES,
NAIL PLATE, &c.
All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERY, N.S.
OFFICE IN MONTREAL,
No. 17 St. John Street.

Robt. Miller, Son & Co.,
156 and 158 MCGILL STREET.
Owing to the fire which destroyed our late place of business on Victoria Square, we are to be found at the above address, with an entire new stock of
Papers, Stationery,
Blank Books,
Miscellaneous Books,
Paper Hangings
and Window Shades.

REMINGTON TYPE-WRITER.
WYCKOFF,
SEAMANS &
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NEW YORK,
SOLE EXPORTING
AGENTS.
The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c., &c. Send for Catalogue and Testimonials. P. O. Box, 1324.
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459 ST. PAUL STREET, MONTREAL.

Leading Wholesale Trade of Montreal.

WM. BARBOUR & SONS,
IRISH FLAX THREAD
LISBURN.

Received Gold Medal		Received Gold Medal
THE Grand Prix		THE Grand Prix
Paris Exhibition, 1878.		Paris Exhibition, 1878.

Line 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

M.E.Q.  M.E.Q.

SPOOL COTTON

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

M. E. Q.

ESTABLISHED 1850

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

MOOKE BROTHERS
MONTREAL

ALL LINEN REINFORCED
SHIRTS

AT ALL THE

Principal Dry Goods Houses in the Dominion

TRADE MARK STAMPED ON EACH SHEET

IRON FRAME LINEN

Toronto branch, 22 & 24 Colborne St.

Leading Wholesale Trade of Montreal

JAMES TURNER & Co.,
(ESTABLISHED 1848)
WHOLESALE GROCERS AND LIQUOR MERCHANTS
Hamilton, Ont.

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

Turner, Mackeand & Co.,
WHOLESALE GROCERS,
Winnipeg, Man.

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

Commercial Summary.

Twenty-five thousand barrels of crude oil were sold at the Petrolia, Ont., Stock Exchange on the 17th inst. The market opened at 84 cents per barrel, and closed at 91 cents, with a still further upward tendency.

Mr. JOHN M. M. Duff, of this city, has been appointed a Commissioner of Deeds for the State of Maine.

SIROID Lapointe, of St. Eloi, Temiscouata Co., Que., has assigned in trust to L. B. Dionne of River du Loup; liabilities unknown.

A LONDON, Ont., despatch says George D. McKay, hatter and furrier, assigned this morning; liabilities \$15,000 to \$20,000; assets \$4,000 or \$5,000 short of that amount.

Mrs. O'LEARY, milliner, of Winnipeg, Man., who commenced business last summer, has assigned in trust to T. H. Dorritty, with liabilities amounting to \$2,127.48. The stock-in-trade valued at \$1289.90, was sold to Hugh Holmes at 39 1/2 c on the dollar.

CHARLES W. WEBB, cashier for Milmine, Bodman & Co., Chicago, who recently absconded with \$25,000, of the firm's money, has returned the amount to his employers, being unable to withstand the pangs of remorse. He will remain in Canada until assured that he will not be prosecuted, should he return to the "Land of the Screaming Eagle."

For some time past the price of grain in the Northwest has continued to move upward, and has now reached a fairly satisfactory figure for the best varieties. The majority of farmers, however, are still holding back their grain in the belief of a further improvement. No doubt there will be an enormous export of wheat from Manitoba and the Northwest in the first half of the current year.

FARRAR'S PATENT IMPROVED SNOW PLOUGH AND FLANGER COMBINED.

Is attached to the Locomotive and operated from the cab.

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

J. & H. TAYLOR,

Agents for Canada,
No. 16 St. John Street, MONTREAL.

PORTER & SAVAGE,

TANNERS and Manufacturers of

LEATHER BELTING,

FIRE ENGINE HOSE, HARNESS, MOCCASINS,
LACE, RUBBER and

OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

ASTRAL OIL

(For use in Coal Oil Lamps), is put up in
Barrel, Half Barrels and Cases.
Guaranteed in every respect as represented.

C. PEVERLEY,

General Agent.

OFFICE: 1782 NOTRE DAME ST. MONTREAL.
and 68 ST. PETER STREET, QUEBEC.

A YOUNG woman named Florence Hughes has been discovered to be the author of a series of petty thefts going on for some years on the premises of the British American Dye Works this city. The case having been put into the hands of a detective, in her trunk were found goods valued at about \$100, which Mr. Allan, the manager, identified as part of the missing articles. She was immediately arrested.

THE absence from the city of the canvasser, for a leading life insurance company is reported. Some irregularities have been discovered in his accounts. His last offence was the appropriation of a premium which he had collected. He leaves a wife and family. It is understood that he promised to replace the amount of his shortage, which, after deducting his commission, amounts only to about \$80.

LETTERS patent of incorporation have been issued to the St. Onge Gold Mining Co., with a capital of \$90,000, and to the Farm Implement Co., of Brantford, with a capital of \$150,000. Applications for letters-patent have been made by the Algoma Mining Co., with headquarters at Owen Sound and a capital of \$60,000; also from the Standard Drain Pipe Co., capital \$40,000, headquarters at St. Johns, Que.

THE people of the district of Algoma in Ontario complain of a great want of railway communication, and also of the large amount of land, one-half or more, held by speculators and non-residents, a serious difficulty in the way of the actual settler, as the lands of non-residents cannot be taxed in unorganized townships. Crops have been very successful, however, and prices of produce very favorable

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY,

MONTREAL.

HATS,

CAPS,

AND

STRAW GOODS.

1885.

Newest Styles Selected for

SPRING TRADE.

AGENTS FOR WOODROW'S HATS

WAREHOUSE:

517 to 525 St. Paul Street, MONTREAL.

on account of the demands from lumber camps and new settlers. A bridge which will be of great advantage to settlers is now being built over the Mississauga river, seven miles east of Day Mills.

In the Nova Scotia gold mines, the pay rock, until within the past three years, was supposed to be confined to the small rich veins. The great future of these mines now lies in the large ledges of low-grade ore, with the application, in both milling and mining, of the most approved modern machinery and gold-saving apparatus. Several very rich new developments have been effected during the past year, and a number of others promise well after further working.

THE petition of the Canada Co-operative Supply Association to be allowed to introduce a Bill to re-issue its forfeited stock as preferential stock, and keep the preferred stock distinct from the ordinary stock, came up for consideration of the House on Monday last. In view of the fact that insufficient notice had been given of the application to Parliament, several prominent stockholders presented a counter-petition; further discussion of the subject was deferred till March 4th, the last day of receiving private bills.

THE shipping firm of E. Bigelow, Sons & Co., of Canning, N.S., consisting of Ebenezer Bigelow, his three sons, and J. L. Cox, his son-in-law, is reported to have assigned to Chas. E. Borden of Canning, and R. M. Rand of Canard. They have struggled under difficulties for some time, and made strenuous efforts to keep going, but their ships earned little. The depression in freights and locked-up capital in vessels obliged them to borrow. They gave one bank

\$12,000 mortgage as collateral, but on being required to find an additional endorser, found that impossible. They gave another mortgage to a private party, but some of their endorsers were not inclined to continue, and they had to stop. The liabilities are estimated at \$50,000, with nominal assets of \$60,000 or \$70,000. It is said their assignment protects their endorsers as first preferentials; after this, mortgagors.

AN INS. CASE.—The Steamer "Spartan" is one of a fleet of Royal Mail Steamers owned by the Richelieu and Ontario Navigation Co., and formerly plied between Hamilton and Montreal. In the spring of 1883, the "Spartan" was leased to the Owen Sound Steamboat Co., and in June of the same year, while running between Georgian Bay and Port Arthur, was partially wrecked on Cariboo Island in Lake Superior. The vessel, valued at \$50,000, was insured as follows, viz.—Thames & Mersey, \$7,500; Continental, \$10,000; Boston Marine, \$10,000; Insurance Co., of Pennsylvania, \$25,000; and Union of Philadelphia \$10,000. Suit brought against the Boston Company in the United States Circuit Court has just been tried by a jury, other companies abiding the result in this case. The jury returned a verdict in favor of the insurance company. The defense fell back on the provisions of the policy, which takes exception to all losses caused by want of proper skill in navigation, unseaworthiness, or incompetence of the Captain, and succeeded in convincing the jury that the Captain was grossly negligent in running the vessel at a high rate of speed during a dense fog in uncertain waters. The case has aroused keen interest among vessel and insurance men generally, owing to the nature of the circumstances attending the case and the large amount involved.

WELL ASSORTED STOCK IN ALL LINES.
MEN'S
FURNISHINGS.

**CENTENNIAL
FIRST PRIZES
GOLD AND BRONZE MEDALS.**

**LANTHIER & CO.,
RETAIL**

HATTERS & FURRIERS.

1663 NOTRE DAME STREET,
MONTREAL.

On hand: Russian Furs of the finest quality personally selected; Royal Russian, Sable, Mink, &c., and Hudson Bay Furs, Snow-Shoes, Moccasins in great variety.

Brilliantly Lighted Fur Show-Rooms always open.

**OAK TANNED
LEATHER BELTING,**

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

ENGLISH LINEN HOSE

JNO. C. McLAREN,

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

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

MCARTHUR, CORNELLE & CO.,

Importers and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

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

OFFICES AND WAREHOUSES:

110, 312, 314 and 316 St. Paul Street
and 235 255 and 257 Commission Street,
MONTREAL.

Stratford, Ont., has applied for a city charter, and will be the eleventh city in the Province.

The very interesting report of the British America Fire Assurance Co. for 1884, is unavoidably held over till next week.

Brick manufacturers in London, Ont., state that the quantity of bricks purchased this winter by farmers is already greatly in excess of the usual demand, and predict in consequence a brisk building season.

J. L. MARCOV & Co., retail hatters, this city, have assigned; and Lamalce Bros., wholesale fancy goods, are offering to compromise.—Alfred Sahlter, of Sarnia, clothier, lately referred to as having effected a settlement, has since assigned.

The statement of goods exported from the Dominion for January shows:—Produce of Canada \$2,958,314; produce of other countries, \$752,284; total, \$3,710,628. The grand total entered for consumption is:—Value \$6,579,558; duty, \$1,310,682.

MR. JAMES McDUGGALL, hardware merchant, Three Rivers, Que., whose assignment was recently noted, has made an offer of settlement at the rate of 30 cents in the dollar, and the creditors have given him 15 days to find security, which will probably be forthcoming.

WM. B. CRAIG, fancy goods, this city, has assigned to Edward Evans. Liabilities about \$10,000; assets nominally as much. The assignment is the result of a seizure before

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS.

OFFER FOR SALE

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

MONTREAL.

judgment on behalf of the executors of his father's estate in Glasgow, Scotland, the amount claimed being \$3,500.

MR. W. J. HOPWOOD opened up a dry goods store in Lindsay, Ont., but the number of his friends could not make up for the smallness of his capital; he has assigned.—The stock of books and stationery of J. R. Eaton of the same town is advertised for sale by the trustee.—H. O'Leary, hotelkeeper, is giving up business.

THE MONTREAL Gas Co.'s earnings for the quarter ending Jan. 31st are said to be over \$125,000, which is at the rate of 24 per cent of the capital stock, the largest ever received during any three months. The cause of the increase is attributed to the dull weather at the beginning of the quarter, necessitating the use of more gas than usual.

JAMES McGORMAN, of Albert, N.B., general dealer, has assigned in trust. The business was formerly carried on by Dickenson & McGorman, who got an extension and dissolved about five years ago, Mr. McGorman continuing and paying the extension. Although his means have been limited he had been doing a fair trade, and till lately paying fairly well.

UP TO Feb. 7th 360 cars of 600 bushels each had been shipped from Manitou, and 35,000 bushels are still left in the elevators, making a grand total of 251,000 bushels, representing about \$150,000, and it is estimated that there is still in the hands of the farmers to be marketed at that point 100,000 bushels, which will make the grand total of 355,000 bushels.

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

Geo. R. GRANT, dry goods retailer, Queen street west, Toronto, has assigned to E. R. Clarkson. He had been looked upon as a weak account for some time, although he made a favorable impression after his trouble in 1882, having contrived to pay in full with the assistance of his mother; but it left him scarcely \$1,200 worth of stock to go on with. The liabilities are estimated at \$3,000.

DIJONNES DUBOIS, of Drummondville, Que., trader, has been ill and incapacitated for business for some time past, in consequence of which he has been obliged to assign. Messrs. Kent & Turcotte have sent a man to take stock.—Bienvenu & Brazeau, general dealers, Vercheres, Que., have assigned with liabilities of about \$5,500 and assets nominally \$2,000 less.—J. E. Marcéau, general store, Isle Verte, Que., has assigned to Mr. H. A. Bedard of Quebec.

MR. NATHAN FORCIMER moved his jewellery business to Renfrew nearly a year ago, after a 15 months' experience in Montreal. He now owes about \$5,000, and has assets worth nominally as much, but being unable to meet the demands of creditors, he assigned a few days ago to Robt. Tait of this city.—B. Bolduc, a jeweller in a small way at Quebec, has also assigned.—Nap. Picard, hotel, Lachine, has assigned, nominal assets of about \$6,000 to pay his debts.

MR. JAMES ALEXANDER, of Peterboro, Ont., dry goods, etc., is offering to compromise at 55 cents in the dollar.—Messrs. Hall & Co., crockery, etc., Woodstock, Ont., have been sold out under chattel mortgage.—U. Leveque, furniture and stoves, Ottawa, has assigned in trust; so has Mr. John Smith, clothier, of the

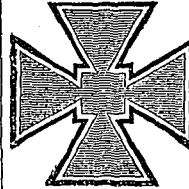
J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS,**MONTREAL,**

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

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

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

For Mechanical Purposes.

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 250,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the day, now in use in over 1000 Fire Departments on this Continent.* BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PACKING Cloth, Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

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

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.

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

10 & 12 KING ST. East, Toronto.

T. McILROY, Jr., Manager**THE ADAMS TOBACCO CO.**

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug, Gold Medal and Diploma awarded them at Dominion Exhibition, 1884.

The following are their leading Brands:

Bright Chewing.

"Gold Coin."
"Little Sergeant."
"Got It."

Black Chewing.

Black Bird, 12s. in
Caddies and 4 Boxes.
"Black Hawk," 6s.
"Little Giant," P.P. 12s. All goods warranted.

Fancy Chewing.

"Spin Roll."
"Crown Jewel."

Smoking.

"Dindew."
Double Thick, 6s.
Viola Solace, 12s.

SUGARS,

Teas, Coffees,

Spices, Syrups,

And a complete stock of

GENERAL GROCERIES,

Salt and Fresh Water Herrings and an assortment of other Fish for sale by

BROWN, BALFOUR & CO.,
HAMILTON, Ont.

same city. Mr. Smith has been in trouble once or twice before, but he always paid when he could. He owes this time \$6,400, but his assets show a surplus of \$800.

Heru & Pelland, have been partners in the grocery trade at Berthierville, Que., since last May, but have not agreed very well, to which, in part, may be attributed their present difficulties. Judgment for \$624 was obtained against them a few weeks ago by a creditor, and the landlord followed by seizing everything to secure his rent to May, 1886. An assignment has been made to Messrs. Kent & Turcotte of this city, the well-known accountants. Liabilities about \$1,500; assets nominally \$150 more.

WM. JEFFREY, the well-known Stratford, Ont., hardware merchant, recently referred to, has made an assignment to Mr. Edward Evans of this city; accountant. Mr. Jeffrey's two sons, one of them for some time with an uncle in St. Catharines, have purchased the stock and book debts at 55 cents in the dollar, cash, and will continue the business. The money for the purchase was advanced by Messrs. Crathern & Caverhill of this city. Both partners are thought highly of, and they begin under good auspices.

JOHN STUART, SON & CO.,

Importers and Wholesale Dealers in
TEAS, COFFEES, SUGARS, SPICES,
And General Groceries.

Warehouse—Cor. John and Main Sts.
(Formerly occupied by late firm of Stuart & Macpherson.)
HAMILTON, ONT.

BEUTHEN BROTHERS,
MANUFACTURERS' AGENTS, AND LEADING
IMPORTERS IN THE DOMINION OF

EMBROIDERIES
AND
HOSIERY,
750 to 754 CRAIG ST., MONTREAL

TEES, WILSON & CO.

(Successors to James Jack & Co.,)

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

The prospectus of the "Ontario Dairy Co.," with headquarters at Guelph is to hand. It is proposed to form a joint stock company, with a capital of \$40,000 in shares of \$50 each, to operate creameries, that is, to supply utensils, plant, etc., either gathering the cream or whole milk, manufacturing it into butter for a certain commission; or buying the cream or milk, and, by the employment of the latest and most scientific methods, it is expected that better results can be obtained than by the hitherto defective processes of manufacture.

LUKES, DAGGE & Co., of Toronto, dealers in men's wear, etc., have assigned in trust. The firm succeeded J. W. Gale in the spring of 1882, buying out the stock. The business has evidently proved too heavy for their means, which were rather small. A surplus of \$3,000 on a stock of \$15,000 to \$20,000 which they showed not long since did not argue much strength. The liabilities are published at \$20,000, and the assets nominally as much. Eighty cents in the dollar is the estimated dividend. The assignment is made to Mr. Gale.

Mr. M. B. FAUCHNER, of Aurora, Ont., has been compelled to assign, owing to depressed

C. A. LIFITON,

Importer and Wholesale dealer in

COFFEES AND SPICES,
Acme Coffee and Spice Steam Mills

329 ST. JAMES STREET,

Agent for MAORQUHART & CO'S, London, E.
Celebrated Worcestershire Sauce.JAS. COLLIER & SONS, London, Eng., Mustards,
Chocolates, Cocoas, &c.
Also the "Globe London Soap Powder."**W. R. ROSS & CO.,**

IMPORTERS,

WHOLESALE GROCERS

AND GENERAL

Commission Merchants,

18 ST. MAURICE STREET,
(Just off McGill St., West side),**MONTREAL.**

Orders by mail will have our closest attention, and the most reliable goods supplied at lowest market rates.

TEAS A SPECIALTY.

trade. He obtained an extension some time since, when he should rather have asked for a reduction. He has not been able to meet his extension notes, and is now obliged to ask for further indulgence.—H. E. Squer & Co., general store, Colborne, Ont., have also assigned after a run of a little over a year.—J. E. Shipman, hotel, Stratford, Ont., has assigned, owing some \$7,000, with assets nominally as much.—F. W. Gawkell, tins, etc., Neustadt, Ont., has also assigned.

Mr. H. DENOME, of Quebec, gave up the boarding house for the retail grocery business last spring, with limited means. He now offers 75 cents in the dollar, payable in 5, 7 and 9 months. The offer is likely to be accepted. Liabilities \$2,800; assets, \$2,500.—Mr. F. A. Hogle, of Sherbrooke, Que., carriages, etc., has assigned, but is endeavoring to arrange a compromise.—Mr. J. J. Hargrave, dealer in flour, grain, etc., Richmond, Que., has also been interviewing his creditors.—Robt. Duthie, general storekeeper, New Richmond, Que., has assigned, after a run of about four years. Liabilities, \$1,000; assets about \$700, and might realize 25 per cent.

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,
AND EVERY DESCRIPTION OF
CUT NAILS.

Railwa and Ship Spikes,
Iron, Steel, Zinc & Copper Shoe Nails,
AND SHOE TACKS,

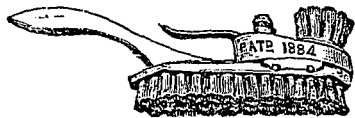
Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Press, Barrel Nails, Copper 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, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:
Caverhill's Buildings, 91 St. Peter Street.

MONTREAL ROLLING MILLS
COMPANY,
MANUFACTURERS.

CUT NAILS, **HORSE NAILS,**
WROUGHT IRON PIPE,
TACKS, BRADS, ETC.,
HORSE SHOES, ETC., ETC.
409 ST. PAUL ST., MONTREAL.

"Excelsior Shoe Brush"
Patented by P. Coté, 4th July, 1884.



This new Shoe-Brush furnishes its own Blacking. You have only to fill the box with liquid prepared for this purpose to produce a Beautiful Polish on the shoes.
For sale wholesale, only by J. N. LEMIEUX & CO., St. HYACINTHE, Que.
P.S.—We have a'so the Blacking to go with this Brush. J. N. L. & Co.

BATTY'S PICKLES.
C. H. BINKS & CO.,
MONTREAL.

The report of the Postmaster General furnishes interesting evidence of the progress of Canada during the past five years. Comparing the years 1879 and 1884, the increase has been as follows:

	1879.	1884.
Post Offices.....	5,606	6,837
Miles Route.....	39,598	47,131
Miles mail travel.....	16,156,034	20,886,316
Letters.....	43,900,000	66,100,000
Post Cards.....	6,940,000	13,580,000
Registered Letters.....	1,980,000	3,000,000
Revenue.....	\$1,534,363	\$2,330,741

Mr. O. G. CLEMENT, tailor, etc., St. Johns Que., recently made an offer secured of 40 cents,

Leading Wholesale Trade of Montreal.

The Adulteration of Food Act.



PROVIDES PENALTIES FOR THE
KEEPING AND SELLING
OF
IMPURE ARTICLES OF DIET.

This applies to the Retail Trade as well as Wholesale. Dealers are hereby reminded that

LYMAN, SONS & CO.,
MONTREAL,
GRIND, PUT UP, AND SELL
PURE SPICES,
AND NONE OTHER.

See that the name of the firm is on each package
Custom grinding done for the trade Good work
and reasonable rates guaranteed.

ESTABLISHED 1834.

Peter R. Lamb & Co.
Manufacturers,
TORONTO.

Blackings,
Glues,
Flint Paper,
Neats-Foot Oil,
Fertilizers, &c.

in the dollar to his creditors, but this they refused. An amended offer of 50 cents, payable in 3, 6, 9 and 12 months, secured, was accepted. Liabilities about \$6,000; assets about \$2,000 less.—Madame F. Ysente Vadeboncour, dry goods dealer, Magog, Que., has assigned to Messrs. Kent & Turcotte; liabilities \$1,115; assets \$1054.—An assignment has also been made by R. Ransom & Co., of Montreal, groceries and produce. Mr. Ransom, the sole partner, has been suffering from ill-health for some time, incapacitating him for business. The liabilities do not exceed a few thousand dollars and are chiefly confined to one house.

The failure is announced of W. Thomson & Co., hardware and crockery merchants, one of the largest wholesale houses in Toronto outside of the dry goods trade. The firm was formerly Thomson & Burns, but Mr. Burns retired some six years ago, taking out \$120,000,

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 Bellerio. [Cognac.]
W. & J. Graham & Co., Oporto Ports.
E. 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, Ponsati & Co., Barcelona and Tarragona Spanish Ports.
Eschenauer & Co., Bordeaux, Clarets and Sauternes
H. Sichel & Sons, Mayence Rhine Wines.
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
James Watson & Co., Dundee, Fine Old Scotch Whiskies.
E. J. F. Brands, Schiedam Gins.

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

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

The Canadian Manufacturers' Agency
Are now prepared to take orders for fall delivery for the following goods, viz: from
"The Otterville Canning Co.," Otterville, Ont.

CANNED
APPLES, TOMATOES,
GREEN PEAS, SWEET CORN,
STRAWBERRIES, BLACK CAPS,
CHERRIES.
EVAPORATED
SWEET CORN, APPLES.
From LAIDLAW & CO., Victoria, B.C., & San Francisco
CANNED SALMON.
Ask for Price List. P. POULIN,
63 ST. JAMES STREET, MONTREAL.

and for some time has been vice-president of the Standard Bank. Mr. Thomson was a director of the Consolidated Bank, and previously of the Royal Canadian, and it was supposed that the connection did not add to the strength of the business, for it is an open secret that after the suspension of that bank he had some difficulty in obtaining new accommodation. A brother-in-law in England became a special partner for £10,000 sterling. The death of this relative a few years ago is supposed to have further affected the financial strength of the house, for shortly after Mr. Glover Harrison, a local crockery merchant, became a partner, putting \$25,000 into the business. The liabilities are roughly estimated at \$250,000 to \$300,000, and the assets about \$100,000 less. There is but little accommodation paper, etc., in the way. The house has always stood well among the business community, as only a few knew of the changes gradually tending to decay.

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

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

A. C. RAMSAY, Pres't. **R. HILLS, Secy.**
ALEX. RAMSAY, Supt.
J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.
J. D. HENDERSON, Agent, Toronto.
D. MACCARVEY, Secy. **P. McLARREN, Gen. Agent.**
 Maritime Provinces Branch, Halifax, N.S.
GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.
W. L. HUTTON, Manager, **A. Mc. T. CAMPBELL, General Agent,**
 Manitoba Branch, Winnipeg.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risksabout \$100,000,000
 Invested Funds.....do 30,000,000
 Annual Income.....do 4,000,000
 or over \$10,000 a day.
 Claims paid in Canada.....do \$ 1,300,000
 Investments in Canada.....do 2,000,000
 Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

Amount of **NEW BUSINESS** in 1884 \$84,877,057.00
 Largest Business of any company in the World.
 Total Outstanding Assurance 309,409,171.00
 Total **ASSETS** December 31st, 1884 53,030,581.70
 Total **UNDIVIDED SURPLUS** 58,161,925.54
PAID POLICY-HOLDERS Since organization 81,072,486.58

All Policies Incontestable after three years.

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

R. W. GALE, Manager

223 ST. JAMES STREET, MONTREAL.

A. & T. J. DARLING & CO.
BAR IRON, TIN, &c AND SHELF HARDWARE
CUTLERY A SPECIALTY
TORONTO.
 FRONT ST., East.)

CAUTION! CAUTION!!

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

ACME SKATES

n violation of our patent rights:

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

The Starr Manufacturing Co.

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

THE CANADA BANK NOTE ENGRAVING AND PRINTING Co.

(LIMITED.)

Incorporated by Letters Patent under the Great Seal of the Dominion

CAPITAL: \$100,000.

526 & 528 Craig Street, Montreal.

PRESIDENT: GEORGE E. DESBARATS.

VICE-PRESIDENT: W. C. SMILLIE.

SECRETARY-TREASURER: G. HERMANN DRECHSEL.

THE CANADA BANK NOTE COMPANY IS NOW PREPARED TO EXECUTE ORDERS FOR BANK NOTES, BONDS, DEBENTURES, CERTIFICATES, BILLS OF EXCHANGE, DRAFTS, CHEQUES, AND ALL OTHER FORMS OF STEEL PLATE ENGRAVING AND PRINTING, IN THE HIGHEST STYLE OF ART AND AT MODERATE PRICES.

THE COMPANY WILL ALSO MAKE A SPECIALTY OF RAILROAD PRINTING AND OF MAP ENGRAVING, BY LITHOGRAPHY, ON ZINC, AND BY THE WAX PROCESS, AND WILL CONTINUE THE ARTOTYPE, CHROMO-LITHOGRAPHY, GENERAL ENGRAVING & ARTISTIC TYPE PRINTING BUSINESS HITHERTO CARRIED ON BY GEO. E. DESBARATS & CO.

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CIGARS

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Unequaled for their Good Quality.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, FEBRUARY 27, 1885.

INSURANCE LEGISLATION.

Endeavors for some time past on the part of assessment companies, organized in or emanating from the United States, to obtain legal status in Canada have again led to the introduction by the Finance Minister of an amendment to the Insurance Act of 1877, differing little, if any, from that introduced and withdrawn during the season of 1884. However, desirable it may appear in the public interest to bring these associations within the operation of the law, it is to be feared that such a quasi-recognition on the part of the Government may lead to more or less serious complications. The managers of the old line companies, many of them with their long experience, are best able to foresee the consequences of such recognition, however strongly interested against it, and it is but natural that the rank and file of these companies should be opposed to any measure that may play into the hands of the new comers, who are already stretching the inch into an ell; but the discussion arising from this opposition has doubtless been productive of some good, in awaking public attention to the merits and demerits of the respective systems.

Life insurance, properly conducted, is of one the greatest boons of modern times, and the safeguards with which it has been deemed necessary to surround it must account in a great measure for its almost universal success in most civilized countries. England with her colonies and the United States are the countries where

life insurance is chiefly resorted to as a provision for the future, but the great progress which the business has made in these countries, announced continually by the remarkable arrays of figures published by the leading companies—such companies as have attained to a degree of success of which they may justly feel proud—could not fail to arouse competition. There was no readier way to establish competition than, by offering to furnish a vastly cheaper article; and the public, ever on the watch for bargains, whether in the shape of high rates of interest in a so-called bank—a Fawcett or an Exchange—in wearables damaged by smoke and water, or in the half-worn out goods usually sold at auction every spring—will always lend a willing ear to anybody who can convince them that they have been asked too high a price for the genuine article, and the vender of “the cheap and nasty” article is again successful, pockets his money, and goes on his way rejoicing. There is no subject perhaps on which the expert has the layman at a greater disadvantage than that of insurance, and there is none in which people are more ready to be persuaded that they are paying too high a price for what they buy. It is an easy matter to point out the immense profits being made by certain old line companies, and to explain a scheme by which, at a fractional expense, all this “heavy premium” payment is saved to the policyholder. The insured is often unable to see that it is impossible to invest the amount of his premium and make it yield a return several times greater than it would produce at compound interest. On the other hand he is persuaded into believing that he has only to pay an initiation fee of say \$20 and an annual charge of say one-tenth of that sum per thousand, which fee and charge are all that the managers want for themselves from the members, in order to realize the full benefit of life insurance, as the death-claims are payable by an assessment of \$2 to \$2.50 per \$1,000 pro rata among the members.

The weak point in all this is that it is not Life Assurance, that it affords no guarantee to the assured that, should he live to be twenty or twenty-five years older, there will be a sufficiency of members left to pay losses. For, according as losses increase—as they rapidly must after a lapse of say fifteen years or less—the remaining members become discouraged at the repeated calls to pay claims, and naturally throw up their membership, leaving few or none to respond—as illustrated in the “Governance Story” in our issue of 19th December

last. The rates charged by the regular insurance companies are based upon time-tested tables of mortality, and even these have been modified under our healthy Canadian climate, and where the management is competent, and careful in the selection of lives, the profits returnable to the assured are considerable and are the best possible test of the mutual character of the business. The premium thus becomes a valuable investment, guaranteeing payment of matured claims which are not dependent upon the uncertainty of hap-hazard assessments. A not unimportant safeguard surrounding regular life insurance consists—in the case of stock companies—of the attention which shareholders give to their property therein invested, and the selection from among themselves of the persons most capable to perform the duties of directors. In these institutions, built to last, a man must not “die soon in order to realize.”

But to return to the Bill. Such enactment as that proposed would, it is feared, open the door to a series of abuses that were certain to require further legislation before another session of Parliament. In order to explain their views in this respect the great majority of the old line companies doing business in Canada recently met and appointed a committee to visit Ottawa and confer with the Insurance Department. The delegates were received with usual courtesy; it is to be regretted, however, that one of them had not remained at home. Such language as “If you do [such and such] we’ll make it hot for you!” is scarcely calculated to impress the hearer with the reasonableness of a request. It certainly is not the language of diplomacy. . . . Being requested to put their opinions in writing, a new Bill was drafted and since placed before the Department to go before the Committee on Banking and Commerce. The Bill prepared by the companies is entitled “An Act regarding Co-operative Insurance Societies and Mutual Benefit Associations,” and in the preamble the word “supplement” is substituted for “Amend.”* Clauses 1 and 3 differ but little from 1 and 2 in the Government Bill, except that the reference to incorporation is omitted, and the word “Association” substituted for “Company.” Clause 2 says: “No Association can be registered under this Act which has not been incorporated in Canada.” Clause 4 is the same as 5 in the Government

*The text of the Government Bill will be found in the JOURNAL OF COMMERCE of date 31st Oct., 1884.

Bill, and clause 5 is the same as 3. The following clauses are new:—

6. Each association thus registered shall contribute yearly towards the expenses of the Insurance Department, in proportion to the ratio which the maximum amount payable under its certificates in force bears to the insurance carried by the Life Insurance Companies operating under the Act hereinbefore cited.

7. No deposit with the Receiver General shall be accepted from or made by any association which depends upon mortuary assessments for funds wherewith to meet the death losses, either in whole or in part, either under this Act or any other Act now in force.

8. Such association must invest, as hereinafter provided, in approved securities in the names of trustees approved of by the Treasury Board, for the exclusive benefit of its members. All associations which may now have,—or whose constitution, rules, by-laws or practice may require a fund for any of the purposes of a Rest, or as Reserves, or in anyway as a proof or guarantee of safety, or ability to discharge any obligations which it may assume,—shall invest yearly, with the said trustees, in the kind of securities already named, a sum equal to 25 per cent of all receipts or revenues from whatever source during the first twenty-five years of its registration after which its augmentation to be only from interest, at the rate of 4 per cent per annum on the accumulated fund. Such fund or any part thereof, to be released only by the Treasury Board; provided, however, that no part of said fund shall be released unless it is shown to the satisfaction of the Treasury Board, that it is required to defray Mortuary claims, then due and unpaid, and that such association has no other means except the fund so invested out of which to meet said mortuary claims.

10. Any association in connection with or being an integral adjunct part of any purely benevolent or religious societies now existing in Canada, such as the Masons, Oddfellows, St. Joseph's or St. Jean Baptiste societies, shall be exempt from the operation of this Act; but in no case shall they issue a promise, or enter upon a contract, or undertake to pay on the death of any one member a sum of money over \$1,000, and all such societies shall be and hereby are restricted as regards such contracts to bona fide members in good standing, and who must be resident within the limits of the parish or local municipality where such society may be located.

11. All such associations shall be inspected by the superintendent of insurance, or by any one whom he may appoint for that purpose, who shall have access to their books and papers.

Clause 9 is the same as clause 6 in the Government Bill. Clause 12 is new, and is as follows:—

12. The registration and permit of an association shall cease to be valid on the 31st day of March, in each year, but shall be renewable, from year to year, at the discretion of the Minister of Finance, and on compliance with the requirements of this Act.

There is no doubt that the Committee on Banking and Commerce will weigh carefully every feature of the proposed changes, and consider their probable future effect. They can have no after-excuse in the way of ignorance, for the insurance companies are ready and willing to grant them every assistance. There appears to be a pretty general consensus among the companies as to the effect of the Government Bill, should it become

law, while the very large number of persons throughout the Dominion who are interested as policyholders must look with deep concern on any measure calculated to affect their investments, and we must suppose that the Government, however liberal it may wish to appear as regards one or two new aggressive enterprises of the co-operative class, is not likely to forget that the chief end and aim of true government is the greatest amount of good to the greatest number.

CHATTEL MORTGAGES AND BILLS OF SALE.

There are but few wholesale houses in Canada without some direct experience of the operations of what are known as Bills of Sale in the Maritime Provinces and Chattel Mortgages in the Province of Ontario. These two instruments might well be termed Laws for the Protection of Dishonest Debtors, for, although there are doubtless many cases where they are resorted to with honest intentions, the facility which they afford for undue preferences is too great not to be a temptation to the dealer who wishes to escape payment of his honest debts, rather than make an endeavor to meet them, especially in the absence of any law providing for assignment and equitable distribution.

Cases of this kind are cropping up every week. It is not long since a well-known clothier and hatter in Central Ontario gave his creditors an example of what can be done under the law appertaining to chattel mortgages. This man had over-purchased a year before and opened a branch store in a village at some distance, which venture did not, however, prove successful. He gave his fall orders again as usual, but scarcely had the last shipment arrived when it was discovered that he had granted a chattel mortgage of the entire stock to his father, who claimed to be a creditor for \$3,000 to \$4,000. One or two creditors, a portion of whose sales to the redoubtable dealer had been somewhat delayed in getting under weigh sent a confidential employe to the spot to recover if possible the whole or a portion of their shipments, but coaxing, appeal to honor, former intercourse, threatenings of the law,—everything was tried in vain; the retailer merely referred them to his legal adviser, and continued his business in tranquil security behind his intrenchments; even the presence of a Toronto lawyer on the scene proved of no avail in the matter, and the confidential clerk returned crestfallen to head-quarters. It is gratifying to learn that the

firm in question are convinced that there is a weak spot in the defence and that they are determined to fight it out.

A similar case occurred not long since in a leading Maritime city. A firm carrying on a wholesale and retail shoe business there, finding themselves somewhat cramped, gave a Bill of Sale to one of their own clerks, who had been for some time in charge of the retail store, the amount covered being about \$8,000. The case might have escaped special mention had it not been that a leading manufacturer in this city had only some 29 days before sold them \$5,000 worth of goods at 30 days, with the usual discount. The goods went into stock, and were of course covered by the Bill of Sale. It is scarcely necessary to repeat that a Bill of Sale covers not only all the goods that may be in stock at the time, but every dollar's worth of goods that may enter the store until the instrument is satisfied; and it differs in another respect also from the Chattel Mortgage of Ontario, in that it requires no yearly renewal to keep it alive; and it may not be recorded till the moment before execution. The old chattel mortgages of the Maritime Provinces required an inventory of the goods covered; the bill of sale is like a "Blanket Policy" in fire insurance; it covers everything.

The firm of shoe dealers succeeded in effecting a settlement at a little over thirty cents in the dollar, and are still carrying on business, with credit impaired of course, but they manage to keep a full supply of goods, although some of their old creditors persistently refuse to sell them, even on thirty days. When the fullness of time was come the clerk placed in charge of the retail store gave in return a Bill of Sale for an equal sum to his old employers, who had meantime got their discharge under the settlement noted. This faithful clerk is now again reported as having made an assignment under Bill of Sale.

That these instruments encourage the practice of gross injustice, and are a crying evil as affecting the wholesale dealers, and not less the honest competing retailer, there will, we opine, be few to deny; and yet it would seem to minds not wholly devoted to party politics that the remedy is neither remote, nor difficult to apply. Let the law be so amended that such instruments as Chattel Mortgages and Bills of Sale must be recorded, say sixty days before execution can take place, and much of the evils now complained of will disappear; wholesale dealers will not be compelled to witness the goods shipped only a few day before

and just gone into the retailer's stock—which were sold perhaps at 30 days 5 off—seized upon immediately to pay another debt, probably trumped up for the occasion, and another example added to the many contradictions of that definition of the word "law"—which every student of Blackstone remembers—"the rule of right." The operation of such instruments as Chattel mortgages and Bills of Sale in their present condition and possibilities is simply legalized robbery. The business community is looking to the practical business men in both houses at Ottawa, to introduce some such amendment as that above suggested. The Senate can boast of members still in the prime of life whose long experience in business should enable them to cope successfully with the difficulty of the situation.

THE BUTTER TRADE.

By a fatuous persistency in the exploded fallacy of holding butter from 5 to 9 months after it is churned, Canadian farmers have again been taught a serious lesson, fraught with probably the heaviest losses that were ever experienced in the trade; but whether they will view it in a rational light, and quit for ever the stupid practice of keeping perishable goods until they are almost worthless, in the expectation of getting better prices, is very dubious, judging from the records of the past ten years. There is, however, a more general disposition among dealers to have nothing to do with butter after the close of navigation, except on direct orders, and if this cautious policy continue to be cultivated, it will force farmers to take such risks as will soon bring them to their proper senses. A loss of from \$3 to \$5 per tub for the pleasure of speculating upon the chances of making money, by holding butter from the fall into spring, will be apt to have a salutary effect in time. That some farmers are feeling their losses somewhat keenly we glean from the fact that a certain maker in the Eastern Townships, having a dairy of 20 tubs on hand, called upon a dealer in this city on Monday last, and offered him the lot at 17c per lb., delivered here. For eighteen tubs of that lot the dealer referred to, offered him 23½c per lb. last fall; but, no, he would not take a fraction less than 25c per lb., delivered on cars at point of shipment, as he was quite certain that if he held it he would get 30 cents per lb. However, between the realization of his upshot price for holding, and that which he now asks there is a wide gap of 13c.

per lb., a difference of about \$8 per tub, or \$144 on 18 tubs. Through refusing 23c. per lb. in the fall he has lost at least \$5 per tub, as he could not get over 15c. per lb. for the lot, which contains only some three or four packages that can be called fine. This is no isolated case, but one of very many among Canadian farmers. In Western Ontario some farmers are beginning to see the hopelessness of the situation, and have offered their poor held stock at 10c. per lb., without finding ready purchasers, and as low as 8c. has been paid by storekeepers west of Toronto. There is nothing however to create surprise in the foregoing statement of facts, as we cannot see what reasonable grounds farmers can have for expecting as much for inferior as for choice goods. Our surprise is that they get as much as they do for grease. Farmers may as well make up their minds at once that heavy losses will henceforth be the inevitable consequences of holding butter. The time was when as much could be got for poor as for fine stock, but that age is gone forever, and the sooner our dairymen adapt themselves to altered circumstances the better for their reputation and their pockets.

THE BANK STATEMENTS.

The abstract of the bank returns for January, which will be found at foot, shows a decrease of over two millions in the liabilities, caused chiefly by a reduction in the circulation. The assets have been reduced in proportion, but chiefly those ranked as available. There is a feature in the returns which deserves notice and which ought to be criticized. While the available assets have been reduced by over one and a half millions, the Dominion notes held by the banks are considerably in excess of what they were in December, and it appears from the Government return that the large notes of the denominations of \$500 and \$1000 are considerably in excess, while those of the smaller denominations have decreased. The banks are holding far too large a portion of their reserves in Dominion notes, the proportions being about 60 per cent in gold and 40 per cent in notes. It cannot be too often brought to the notice of the public that the policy of the Finance Minister is not only opposed to that of the English Bank Act of 1844, but to the Canadian Dominion Note Act, the principle of which was that there should be a limit to the issues on public securities, and that all issues in excess thereof should be on gold alone. That is the only safe principle on which a Government issue can be based, and the deviation from it entails a heavy responsibility on the part of the Government.

	Dec., 1884.	Jan., 1885.	Jan., 1884.	Jan., 1875.
Capital authorized.....	\$71,896,666	\$71,896,666	\$69,396,666	\$72,566,666
Capital subscribed.....	64,685,934	64,685,934	63,555,134	68,101,716
Capital paid up.....	61,605,521	61,623,800	61,474,273	62,382,810
Reserve fund (Rest).....	18,339,129	18,250,129	17,512,718	.....
LIABILITIES.				
Circulation.....	\$31,935,933	\$29,689,047	\$30,031,077	\$25,638,657
Dom. Gov. deposits on demand.....	4,625,625	3,427,129	4,376,857	3,959,075
Dom. Gov. deposits payable after notice.....	130,000	130,000	1,790,000	5,619,896
Deposits sec'g Gov. Contracts & Insur.....	575,114	585,425	1,019,282	.....
Prov. Gov. deposits payable on demand.....	700,099	1,168,082	923,515	1,665,495
Prov. Gov. deposits payable after notice.....	1,893,511	2,593,511	3,041,381	4,802,618
Other deposits on demand.....	42,904,831	41,580,102	44,138,535	32,776,892
Other deposits payable after notice.....	49,405,040	50,027,254	53,025,977	32,287,696
Loans or deposits from other Bks. secured... Do by other Can. Banks, unsecured.....	310,296 1,113,221	290,733 1,085,684	14,000 1,276,072	..........
Due Banks in Canada..... Do. in foreign countries..... Do. in the United Kingdom.....	1,074,531 60,104 339,654	1,371,034 140,523 659,829	1,516,607 72,655 1,153,960	1,516,534 795,037 9,542,101
Other liabilities.....	306,378	264,350	345,369	425,796
Total liabilities.....	\$135,374,939	\$133,012,703	\$142,725,187	\$118,321,799

	Dec., 1884.	Jan., 1885.	Jan., 1884.	Jan., 1875.
ASSETS.				
Specie.....	\$7,469,757	\$7,620,850	\$7,527,338	\$6,999,835
Dominion notes.....	11,007,629	11,923,661	11,799,980	8,395,297
Notes and cheques on other Banks.....	6,100,270	4,603,216	5,591,073	4,635,209
Due from Banks in Canada.....	2,331,317	2,872,558	3,259,036	3,774,136
Due from Age's or B'ks in for'n. countries..... Ditto in the United Kingdom.....	12,411,218 5,118,914	11,905,994 4,061,046	17,346,687 4,366,688	7,421,548 683,288
Available Assets.....	\$44,439,105	\$42,787,325	\$40,890,832	\$31,910,113
Gov. debentures or Stock.....	\$1,405,436	\$1,198,806	\$897,040	\$1,308,260
Loans to Dom. Govt..... Do. Prov. Govt.....	1,612,986 1,517,433	1,585,693 701,731	671,042 1,681,060	121,896 9,845
Securities other than Canadian.....	850,898	1,781,575	1,295,784	.....
Loans on stocks, bonds, debentrs. Can. or for'n	11,929,656	11,310,296	11,933,117	10,640,448
Loans to Municipal Corporations..... Loans to other Corporations.....	1,331,803 15,878,352	1,170,874 15,342,666	1,272,788 15,360,527	2,957,426
Loans or deposits in other Banks, secured... Loans to or Deps. in other Bks, unsecured..	493,494 247,614	480,820 308,026	207,836 152,540	..........
Discounts.....	122,109,496	122,395,531	129,959,712	137,290,107
Notes overdue not specially secured..... Overdue notes, secured.....	3,345,543 3,091,569	3,536,565 3,027,145	2,317,914 2,160,590	1,234,685 1,562,240
Real Estate..... Mortgages on Real Estate sold by Banks...	1,219,422 834,360	1,242,781 847,449	1,111,848 828,562	543,781
Bank Premises.....	3,188,745	3,198,560	3,072,082	2,851,325
Other Assets.....	2,291,199	2,173,060	1,994,163	1,708,770
Total Assets.....	\$215,787,512	\$213,088,903	\$224,815,446	\$192,138,510
Directors' Liabilities.....	7,596,401	7,480,863	8,689,631	.....
Average Amt. Specie during month.....	7,421,108	7,107,429	7,275,614	.....
Average Dom. Notes during month.....	10,821,888	11,322,978	11,532,797	.....

TREATY-MAKING.

During a recent discussion in the House of Commons on the subject of negotiations with Spain for a more favorable commercial treaty the Hon. Mr. Mills called attention to the fact that the Colony of Newfoundland had been authorized to open negotiations with the United States with regard to a fishery treaty. A paragraph has been going the rounds of the Canadian press which states that "it is reported" that the privilege

of "negotiating directly with the Government of the United States," has been conceded to Newfoundland. We have no doubt that there are persons who for mere party purposes would contend that a delegate from Newfoundland would have more influence, if acting by himself, than in concurrence with the British Minister at Washington, but such a pretension is contrary to common-sense, and, moreover, we feel assured that if negotiations are to be opened on the subject of the Newfoundland fisheries, the arrangements

for conducting them will be precisely similar to those made when the late Senator Brown visited Washington for a similar purpose in 1874. We are of opinion that Canada cannot by any possibility suffer any disadvantage by the negotiations which it is said Sir Ambrose Shea of Newfoundland has been charged to open. It is not very likely that the United States will be unwilling to concede to Canada as favorable terms as to Newfoundland, and we shall have an opportunity, without suffering any degradation, of ascertaining the views of the United States on the subject. Should Sir Ambrose Shea's mission be as unsuccessful as that of Senator Brown we venture to doubt whether our sister colony will be willing to suffer the humiliation of a second rejection.

There is nothing to prevent Congress from passing an Act in accordance with that which has been placed on the Statute Book of Canada authorizing the free admission of certain articles named whenever they shall be admitted free into Canada. One most extraordinary statement we find in the paragraph which we have noticed, and which has been generally inserted in Canadian newspapers without a word of comment. It is that Sir Ambrose Shea is "eminently suited for this mission, having negotiated the first reciprocity treaty between the two countries a third of a century ago." It is a little over thirty years since "the first reciprocity treaty was negotiated by the Earl of Elgin, and Sir Ambrose Shea was not present on the occasion. We should be glad to be informed by those who have given currency to the statement that a reciprocity treaty was negotiated by Sir Ambrose Shea, of some further particulars, as we have been unable to find any record of such a treaty.

FIAT MONEY.

Mr. Orton has again introduced a Bill, the object of which is "to extend better banking facilities to the agriculturists and other persons in the Dominion of Canada." The proposed banks are to be practically Government banks, and their object is to enable land owners to obtain legal tender notes for mortgages on their estates. These mortgages are then to be converted into negotiable 4 per cent bonds guaranteed by the Government, and Mr. Orton is under the delusion that there is some analogy between the scheme which he has brought before Parliament, and the national bank note system of the United States. He seems

to overlook the fact that although the national banks are required to give security for their issues in Government bonds, yet that the notes are redeemable in specie on demand. If Mr. Orton imagines that it would be possible to redeem legal tender notes on demand issued in exchange for mortgages on real estate he is more credulous than we believe possible.

There are overwhelming objections to the whole scheme. It would make the Dominion Government a lender on mortgage, to an indefinite extent, to all the owners of land in the Dominion, whose estates were unincumbered, and would most assuredly end in national bankruptcy. It was found by bitter experience that even the municipalities in the province of Ontario and Quebec could not be trusted to borrow on the guarantee of the Government. One act of repudiation was soon followed by another, and in a very short time the repudiation became general. The Government did not venture to enforce payment, although the legal means were in its power, as such a proceeding would have led to general public dissatisfaction. The result was serious financial embarrassment to the Government, and it may be added the inability of the municipalities to borrow money on more favorable terms than they are able to do on their own responsibility.

The author of the proposed scheme professes to believe that the enormous rates of interest exacted by loan societies are unfair and unjust. Those rates must depend on competition, just as the prices of all commodities must do. The loan societies, which are charged with extortion, are themselves borrowers, and most assuredly would have difficulty in effecting loans at 4 per cent, which is the rate which money commands on unexceptionable security when payable at very short notice, the rate in fact which the Government itself pays to its Savings Bank depositors. It is one of the delusions under which Mr. Orton and others who share his views, labor that an indefinite amount of legal tender notes can be circulated at par. It seems to be imagined that the bank notes in circulation, and which do not vary to any great amount in one month as compared with another, are the same notes, whereas the average time during which a bank note circulates is very short. It frequently happens that a note issued during the day is returned for payment on the following morning, through another bank, or perhaps paid to the issuing bank on the very day of issue. Bank notes are used to effect all the exchanges that take place

throughout the community, and the aggregate amount of the issues is governed by what is necessary to effect that object. There is no room for a further issue. The legal tender notes have been issued already to the full amount that prudence would justify, and an excessive issue would most assuredly lead to a suspension of specie payments and to all the calamities that would follow.

Mr. Orton admits that his scheme is inconsistent with the retention by the banks of the privilege of issuing their own notes, and he has suggested that they should be paid what is fair and proper for the relinquishment of the privilege. Unfortunately, Mr. Orton and these who share his views are the worst enemies of a real Government issue. Unless the most ample security be given that every Dominion note issued shall be redeemable in specie on demand, the present system should be rigidly adhered to. The advocates of fiat money in the United States and Canada have been the most persistent enemies of a Government Bank of issue, for they have on all occasions advocated an inflated currency, irredeemable in coin, and of course fluctuating in value daily, and thus rendering all transactions unreliable. Canada had such ample opportunity of realizing the disastrous results of an irredeemable currency during the period that specie payments were suspended in the United States that it is amazing that a member of Parliament should be found who is prepared, without the least necessity, to inflict upon the people all the evils which our neighbors were most reluctantly compelled to endure owing to the debts contracted during the civil war. We sincerely hope that it is impossible that Mr. Orton can find in the Dominion Parliament any considerable number of supporters of his most objectionable proposition.

THE PROVIDENT MUTUAL.—We present our readers with the other side of this question, being a review of Mr. Hopper's statement. The writer, it will be observed, follows the course of the company for three years, but seems to prove that Mr. Hopper was wise in refusing the offer of \$7,000 a year for the management, and we think also shows what the members of the Provident Mutual pay for the security they get. The subject is not yet exhausted.

WANTED—AN INSOLVENT ACT.

Editor JOURNAL OF COMMERCE:

DEAR SIR,—Is anything likely to be done at this session of Parliament toward giving the country a Bankrupt Act? The necessity for some law for the protection of creditors against the iniquitous practice which prevails among

bankrupt debtors, of making preferences in favor of their friends and relations, is getting too grievous to be borne. The obligation which is created by the selling of goods to dealers on credit now is merely a debt of honor. If it suits the creditor better to make an assignment to his brother-in-law than it does to pay his debts, he makes the assignment, and after making preferred claims enough (the most of them bogus) to eat up his estate, invites his creditors to "sign the said deed of assignment within three months from the date thereof, otherwise they will be debarred from participating in the benefits(?) of its provisions."

I think if you were to invite correspondence on this subject, and write it up in your editorial columns it might help wake up some of our legislators.

Yours truly,
WHOLESALE DEALER.

YARMOUTH, N.S., Feb. 21st, 1885.

THE PROVIDENT MUTUAL AND MR. HOPPER'S STATEMENT.

To the Editor of the JOURNAL OF COMMERCE.

Sir,—Some further observations would seem necessary to a clear understanding of the terms recently granted to the managers, although it is said that there are still two years unexpired of the original contract with Messrs. Duclos and Hopper.

The results of this contract will be highly satisfactory to the managers if the reports given to the daily press are correct. We are told that the entrance fees are entirely absorbed by the 170 agents of the company, but that the managers, in consideration of receiving the annual dues, will assume all the other expenses. We shall leave out of count the entrance fees on the one hand, and on the other the agents commission, the one setting off the other. We will suppose the company to enjoy the same progress for a few years to come that is reported for last year, and learn therefrom what the members are paying for the very satisfactory management which has been spoken of. Taking Mr. Hopper's figures of 5,000 members contributing in annual dues, at \$3.50 each..... \$17,500

From this we deduct Expenses:
Medical examination..... \$ 923
Office, taxes, etc..... 1,077
Printing..... 1,460
Office furniture..... 753
Salaries of clerks, etc..... 1,500
Travelling expenses..... 724
Postage and telegrams..... 726
\$7,163

Leaving a balance of..... \$10,337 to be shared by the two managers in the first year.
Two questions here arise as to the Medical examination: 1st, are not these paid by the candidates themselves? or, 2nd, if not so paid, how comes it to pass that a business of \$6,000,000 is done at so small a medical expense as \$923?

Second Year's business.

Receipts.

Annual dues on business of 1884.... \$17,500
Annual dues on that of 1885..... 17,500

Annual dues, 2nd year..... 35,000

Expenses.

Call them 10 per cent more than last year, although the item of furniture might be omitted, but let it stand
Expenses 1884..... 7,163
Add 10 per cent..... 716
7,879

Leaving for the two Managers for their 2d second year..... \$27,121
Shall we try the third year?
Annual dues..... 1884, 17,500
" "..... 1885, 17,500
" "..... 1886, 17,500
\$52,500

Less expenses:
See 1885..... 7,879
Add 10 per cent..... 788 8,667

Balance for the managers..... \$43,833
And so on, to the end of the chapter. There will be a slight falling off for deaths and lapses, but the margin will bear that.

The figures quoted are those of Mr. Hopper, and should, therefore, be acceptable. They do not however coincide with those given to the Government, as appears in the statement of income and expenditure. From these we gain some suggestive information as to the cost of collecting, distributing and funding the fees of the faithful.

Total income..... \$59,790
Total expenses..... 24,381
Death claims..... 20,200 44,581

Balance..... 15,209
of which \$15,000 has been deposited with the Government. To pay these death claims and set aside \$15,000 it has cost the members of the Mutual Provident as follows:
Admission fees, Class B..... 3,958
" Provident Class..... 7,916

Annual dues Class B..... 4,517
" Provident Class..... 9,035 13,552

\$25,426

That is to say, you have paid:
Death claims..... 20,200
Fees and dues as above..... 25,426

\$45,626

and for what? that \$15,000 or a quarter of one per cent, (\$2.50 for \$1,000) may be deposited with the Government for the security of your widows and orphans.

ACTUARY.

Montreal, 26th February, 1885.

FIRE RECORD.

ONTARIO.—Windsor, Feb. 9.—F. G. Mann, grocery and liquors. Loss \$2,000; insured \$4,500. F. H. Lang, druggs. Loss \$3,000; insurance \$3,000. Thos. Gorst, photographer, total loss; fully insured. The building, Walter Elliott's, slightly damaged; insured \$5,000. Haysville, 10.—Chas. Weaver's house. Nothing saved. Belle ville, 10.—P. Murphy's second-hand stock. Insured \$700; loss covered. St. Thomas, 10.—J. Pennington's house badly damaged; No insurance. Contents slightly insured in Watertown. Midland, 10.—Gladstone House; Loss \$7,000. Building slightly insured; contents uninsured. Post office also damaged \$4,000. Brooklyn, 11.—Globe hotel stables and Van B. Woodruff's shop, worth \$4,000, destroyed. Insured \$2,500. Woodruff's loss on contents \$1,000; insured \$600. Belleville, 11.—Flint & Holton's saw and planing mills and grain elevator and contents. Loss \$13,000 to \$25,000. Kincardine, 11.—Cyrus Barnum's house, loss. \$500; no insurance. Norwich, 12.—Wm. Martin's house and contents. Loss \$1,800; insured \$500 in Brant Mutual. Toronto, 12.—Beard's foundry. Loss \$5,000; uninsured. 13.—Mr. Taylor's stable; loss \$100. Ottawa, 13.—Ottawa college recreation hall, worth \$4,000; contents \$2,000. Loss \$5,000. Woodstock, 14.—Hugh McKenzie's house and contents; insured \$600 in Waterloo Mutual. Ottawa, 14.—Mr. Reiffenstein's house; loss \$2,000. Caledonia, 14.—Miss Wigg's building, \$1,500, insured \$1,000 in Western, P. Dobernier's building, \$2,500, uninsured; Jas. Old, sen., building, \$1,200, insured \$1,000 in Western; Corcoran's building, \$1,800, insured \$900 in Phoenix of London; M. McConnell, machines, \$100, uninsured; J. O. Wisner & Co., machines, \$100, uninsured; Avery & Son, on horses and lumber, \$1,000, uninsured; Wm. Old's building, \$800, insured \$500 in City of London; G. H. Garroch's building, \$200, pulled down, Orillia, 14.—The insane asylum's gas house damaged. Millbrook, 15.—A. Leach's building gutted,

well insured; S. W. Clark's loss, \$400, uninsured; A. Hamill's loss, considerable, well insured. Cornwall, 16.—A. Corriveau's house. Loss, \$1,200; on contents, \$800. Building insured \$700, North British Mercantile. Port Rowan, 16.—H. W. Dimon's house. Loss \$5,000; insured \$1,500, Norfolk Mutual of Simcoe. Furniture saved. Hagersville, 16.—Benj. Jacques' barn and contents. Loss partially covered by \$2,000 in Citizens. Mount Elgin, 17.—Hy. Kipp's house. Loss heavy; small insurance.

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 & "OLD TIMES"
WHISKEY.

MONTRÉAL WHOLESALE MARKETS.

FEB. 26th, 1885.

The general trade of the country, although moving in no active groove, is steady, and more confidence appears to be manifested in the future. A good spring trade is generally expected, and some of our merchants appear sanguine of a good healthy business after the opening of navigation. The chief feature of an adverse character at present is the unsatisfactory nature of remittances, which is accounted for by the snow-blocked roads in many sections of the country. Money matters are unchanged, funds being as plentiful as ever, and obtainable on easy terms. Good commercial paper is discounted at the banks at 7 per cent, that figure being shaded for certain gilt edged paper. Call loans on stock collateral are obtainable at 4 per cent. The following were the transactions in and quotations of Montreal Stocks for the past week:

Banks.	Shares.	Highest price.	Lowest price.
Commerce.....	225	119	118½
Eastern Townships.	35	109	108
Federal.....	75	47	47
Merchants.....	46	111	110½
Molsons.....	9	120	115½
Montreal.....	416	199½	190
Ontario.....	3	108.	108
Union.....	30	60½	60½
Miscellaneous.			
Can. Pac. Ry.....	50	39½	38½
Dom. Tel. Co.....	8	82	82
Gas.....	75	183½	183
Harbor Bonds.....	\$26,000	97	102½
Land Grants.....	\$500	103	97
Corp'n 6 p.c Stocks	\$4,700	115	115
" 5 "	\$500	108	108
" 4 "	\$500	98	98
Mon. Tel. Co.....	35	117½	116.
N. West Land Co..	25	37	37½
R. & O. Nav. Co....	341	55½	54

ASRS.—Receipts continue very light. At the end of last week First Pots sold at \$3.60 and about 15 brls have the past two or three

days been placed at \$3.90. There is, however, little competition at the present figures. Seconds \$3.15. No Thirds offering. Pearls are utterly neglected, and no reliable quotation can be given. Receipts since 1st January 478 brls Pots; 25 brls Pearls. Deliveries, 213 brls. Pots; 17 brls Pearls. Stock 25th February at 6 p.m. 1721 brls Pots; 215 brls Pearls.

BOOTS AND SHOES.—Some of our leading manufacturers report only a moderate business, with remittances unsatisfactory. A principal of one of the largest firms in the city showed us a specimen of quite a number of letters he has lately been receiving. It read as follows:—"I find it impossible to provide for my note coming due on the—inst, therefore kindly protect it, and I will remit you early." Renewals have been repeatedly asked for of late. Travellers are sending in a few orders, but they consist of small lines. The trade generally, however, is in fair shape, and the prospects are improving for a better trade later on, for which one or two houses are providing by cutting up considerable stock.

COAL.—In this market the chances are that there will be no advance in anthracite coal this season. Notwithstanding that the late cold weather has caused a considerable reduction in yard supplies, it is believed there will be ample for all requirements between now and the opening of navigation. Coal continues to arrive by rail regularly, and this has a tendency to keep down prices. The late advance in the States will, it is said, have no effect upon values here, which are steady at \$6 per net ton for stove and chestnut, and \$5.75 for egg and furnace.

DAIRY PRODUCE.—Butter.—The market continues to develop unfavorable symptoms, and no one can be found to give it a good word. Small retail lots of fine goods are being made at a little over our outside rates, but where it comes to a matter of moving a round lot the ugly features of the market are at once discerned, and slaughter prices are the only vehicles which will effect the transfer. Sales of between 200 and 300 packages of Perth, Brockville and Western have taken place at 11c to 13c, and pretty fair Eastern Townships are reported as having sold as low as 13c. The English market is very dull, and sellers in Liverpool write that it is almost impossible to make sales unless the goods are really fine. The recent warm weather in England would have an adverse effect upon the market. Considerable roll butter has been sold at 12c to 16c. Some Morrisburg rolls in baskets have turned out very inferior. Receipts keep up full, and prevent stocks from shrinking. The shipments from Portland last week were 867 packages against 991 packages for the corresponding week last year. Cheese.—The market remains dull, and prices are drooping on both sides of the Atlantic, the public cable having receded to 58s. Here values are nominal, and in the absence of business no definite prices can be fixed. Stocks are being moved off to the United Kingdom, but it seems there is too much there already. The exports from Portland last week were 2,618 boxes, against 6,399 boxes for the same period last year.

DRUGS AND CHEMICALS.—The general drug trade is quiet but steady, a fair average business being reported, both on city and country account. Oil of peppermint is very firm, prices having made a further advance to \$6. Oil of cubeb is also higher. Quinine is steady at former prices, Howard's being quoted at \$1.35 to \$1.49 and German at \$1.20 to \$1.25. Opium

is quiet at \$4.25 to \$4.50, and Morphia at \$2.25 to \$2.40. In chemicals there is very little doing on spot, but to arrive the feeling is rather easy. Owing to the unmerciful cutting in freights between Liverpool and New York, bleaching powder has been sold in the latter city at the lowest prices known for years. Here prices are easy at \$2.35 to \$2.40. To arrive lower figures would be accepted. In other drugs there is not much change.

DRY GOODS.—The only point of interest in this department is the advance of $\frac{1}{2}$ c to $\frac{1}{2}$ c per yard in the price of Canadian check shirtings and gingham. Business, on the whole, has shown dragging symptoms throughout the week, and remittances have given cause for considerable grumbling. A deputation waited upon the Finance Minister yesterday relative to the exportation of Canadian cloths to England to be printed there and re-imported into this market. The following is the substance of the petition: "The petitioners regret the disadvantage under which they work, so long as the question appears to be solely one of injury to the Magog Textile Company, and, believing the contrary to be the case, put their case as follows: Canadian imports of printed calico are 34,000,000 yards per annum, the cloth being made and the printing done in England. Canada could weave the whole of this, but cannot print more than 9,000,000 yards, and, as the quantities sold of each pattern are small, the output is probably only 5,000,000 yards; consequently from 29,000,000 to 29,000,000 yards must come from England. All that the petitioners ask for is that Canadian cloth sent to England to be printed may only be subject to a duty on its increased value, and thus that Canadian manufacturers may be able to compete with English manufacturers in supplying cloth for printed goods used in Canada."

FISH.—There has been an improved demand for pickled fish, under which prices have materially advanced, especially for Cape Breton herrings, sales of which show an advance of 50c per bbl. upon those of a week ago, further transactions being reported at \$5 per bbl. for No. 1. Green cod is steady, round lots having sold at \$3.75 to \$3.85 for No. 1. Large are quoted in round lots at \$4.25 to \$4.50. Smaller lots at higher figures. Dry cod is quiet, and sales of American are reported at \$3.50 to \$3.75, and Gaspé is quoted at \$4.00 to \$4.50. Salmon in tierces \$18.00, and in bbls \$14.00 for No. 1. British Columbia salmon \$12 to \$12.50. Fresh frozen fish are also firmer.

GRAIN AND FLOUR.—The grain trade is dull on spot, and even in the inferior there is less doing. Prices here are purely nominal as follows: No. 2 red winter wheat 91c to 93c. No. 3 spring, and white winter 89c to 91c. Holders are still loath to shade \$1 for May. It is stated that through grain freights from points along the Grand Trunk, West of Toronto have declined to 35c per 100 lbs. as an asking rate, but that a lower rate would be accepted. There has been considerable Ontario corn shipped to the Eastern Townships this season, which is preferred to American grain. Sales have recently been made of car lots at 54c to 55c here. A few sales of peas occur along the line at 61c to 61 $\frac{1}{2}$ c per 60 lbs., and here quotations range from 71c to 73c, but no sales are reported. Barley is quiet at 45c to 50c for common, and at 55c to 60c for good to choice malting grades. In malt a shipment of 1,000 bushels has just been made to England, on order. Rye is nominal at 60c to 62c. The flour market is dull, weak and lower, sales having been made at a decline of 10c to 15c

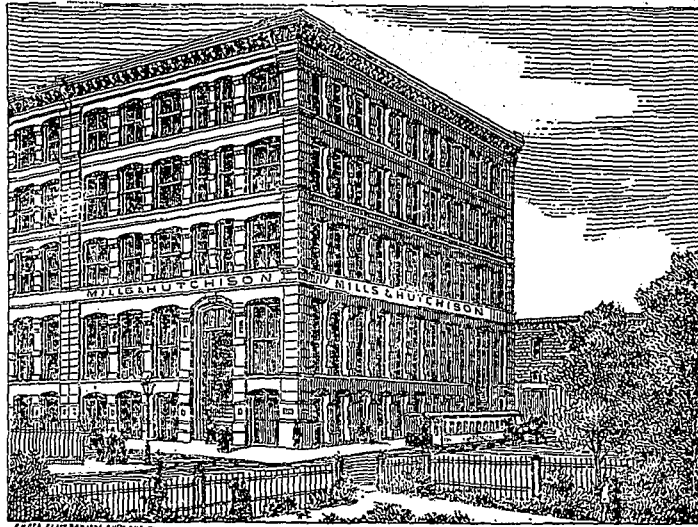
per bbl. within the past week or ten days. Superiors have been sold at \$4 to \$4.05. Extra at \$3.85 to \$3.90, and Spring extra at \$3.60 to \$3.65. Oatmeal steady at \$4.15 to \$4.25 for ordinary, and at \$4.40 to \$4.60 for granulated; cornmeal \$2.80 to \$3.10. Pot barley, \$4.25 per bbl., pearl barley, \$6.25 to \$6.75. Bran \$15 to \$16 per ton, and shorts \$17 to \$18 per ton.

GREEN FRUIT.—The improved feeling in apples reported last week has been maintained, although prices are no higher, car lots being quoted at \$4.25 to \$4.50. Jobbing lots have been sold at \$2.75 to \$3 for good to choice fruit. Cable advices received a few days since reported an easier market in Liverpool, where sales of Canadian stock took place at 15s to 16s per bbl. Large quantities of apples have recently been shipped from this side, about 20,000 bbls leaving Boston, Portland and Nova Scotia last week for British ports, and this week the exports from Portland will be pretty full. Oranges are firm at \$5.75 to \$6, with higher prices expected, as the fruit coming in costs the inside rate laid down here. Lemons are quiet at \$2 to \$3 per box. New dates sell at 5 $\frac{1}{2}$ c to 6 $\frac{1}{2}$ c and old at 3 $\frac{1}{2}$ to 4c. Evaporated apples have sold at 7c to 7 $\frac{1}{2}$ c in bbls, and at 7 $\frac{1}{2}$ c to 8c in boxes. Almeria grapes are getting scarce, and are selling at \$9 to \$7 as to quality. A few Bananas have been received, and have sold at \$3 to \$5 per bunch.

GROCERIES.—The market for refined sugar is steady, last week's prices being sustained, notwithstanding the easier feeling which has recently been developed in New York. A fair turnover is reported in yellows at 4 $\frac{1}{2}$ c to 5 $\frac{1}{2}$ c, as to quality. Granulated is steady at 6 5-8 to 6 $\frac{1}{2}$ c. In raw there have been transactions for western account at 4 $\frac{1}{2}$ c for bright grocery. In syrups the demand is light and prices are scarcely as firm. Sales of very choice having transpired at 48c down to 25c for dark-colored. Molasses are unchanged, Barbadoes being held at 32c to 32 $\frac{1}{2}$ c. Sales of Trinidad are reported on p.t. The fruit market is dull. Valencia raisins 8c to 8 $\frac{1}{2}$ c; old stock at lower prices. Sultana raisins 6c up to 7 $\frac{1}{2}$ c, as to quality. Currants 4 5-8c to 5 $\frac{1}{2}$ c in barrels. Figs quiet, Eleme at 10c to 11c in boxes, and Malaga at 4c to 5c in mats. Prunes are in large supply, and can be bought at 4c and under. Dates 6c to 6 $\frac{1}{2}$ c for new, and 3c to 4c for old. There is a decidedly better market in teas, and transactions have shown fuller volume than for some time previous. Considerable has been done during the past week in low grade Japans, averaging from 15 $\frac{1}{2}$ c to 17c. Low grade Young Hyson, have been in good demand. Latest reports of the London Market advise an advance of $\frac{1}{4}$ d to $\frac{1}{2}$ d in low grade blacks, with some large sales on Montreal and Toronto account. Pingsuey Young Hysons have changed hands at 16c to 16 $\frac{1}{2}$ c, with a steady enquiry for Western Canada. Gunpowders have been called for, chiefly for the French trade, and good mediums are quoted at 23 $\frac{1}{2}$ c to 34c as to grade. In spices there is a shade easier feeling in black pepper, but stocks in first hands are very low. One large holder sold out at 18c. Rice quiet and prices are nominal.

HIDES.—The market for green city hides is easy, and an effort was made on Monday to establish 8c as the basis for No. 1, but as one buyer kept on paying 8 $\frac{1}{2}$ c the others could do very little in establishing the decline. A lot of 100 Ottawa hides sold at 9 $\frac{1}{2}$ c for No. 1 and a car of inspected Hamilton at 9 $\frac{1}{2}$ c. Native calfskins sold at 12c to 12 $\frac{1}{2}$ c, and a lot of Chicago calf at 14c.

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

HOPS.—No signs of improvement have as yet become visible in this market. Small lots of fine hops have been sold to brewers during the week at 10c to 10½c, but for a round parcel it is questionable if over 10c could be got. A pretty fair lot was sold in the Napance district a few days since at 8c to a Hamilton dealer. Advices from England report sales of New York State hops in London as low as £3 10s which is a drop of 10s from previous advices. Prices here are quoted as follows: choice 10c to 10½c, good 8c to 9c, and poor to medium 5c to 7c.

IRON AND HARDWARE.—Although the market for pig iron gives no signs of activity, a slightly better feeling prevails, owing probably to the belief that prices cannot well go lower, and therefore those who need fresh supplies do not see much to be gained by holding back their orders. Sales of Gartsherrie have been made for western delivery at \$18.75. Warrants are cabled at 41s 3d, and in view of the large stocks in the home market much higher prices are not looked for. Prices here are quoted as follows:—Siemens, \$18 to \$18.50; Coltness \$20 to \$20.50; Langloan, \$19.50 to \$20; Calder, Gartsherrie and Summerlee, \$18.25 to \$19; Dalmellington, \$17 to \$17.25; Eglinton, \$16.50 to \$17. Finished iron quiet; bars, \$1.70; sheets, \$2.40 to \$2.60; plates, \$2.50 to \$2.75. Tin plates I. C. charcoal, \$4.30 to \$4.40, and I. C. coke \$3.95 to \$4. The Montreal Nail Manufacturers' List has just been issued, and a further revision in prices and terms of clinch and heavy clinch nails has taken place, which are now quoted as follows, with a trade discount of 25 per cent:—Per 100 lbs.—1 inch \$8.20; 1½ inch \$6.20; 2 to 2½ inch \$5.20; 3 inch and upwards \$4.20. Flat and Sharp Pressed nails have also been changed, quotations being as follows with a discount of 25 per cent: Per 100 lbs.—1 inch, \$8.85; 1½ inch \$6.85; 2 to 2½ inch \$5.50; 3 inch and upwards \$4.85. Cut nails steady at \$2.40 per keg for 3½ inch and upwards, net cash, or 7 per cent. 4 months. Casing, Flooring, Box and Shook nails \$4.40 per keg 1½ inch, and upwards, net cash or 7 per cent 4 months. Cut Spikes \$2.65 per keg all sizes. Finishing nails, 1 inch, \$5.00 per keg. Common flour bbl. nails 7-5 inch \$4.80 per keg. Tobacco box nails, 1½ inch, \$4.45 per keg.

LEATHER.—The market rules very quiet all round. Sole is dull, and prices are easy except for choice plump No. 1 B; A selected weights: Black leather has been called for, and several good sized lots of heavy waxed upper have changed hands at 33c to 34c. Harness has also changed hands for country account at 26c to 28c. In other kinds there is very little doing.

NAVAL STORES.—The price of spirits of turpentine is 1c to 1½c, higher in the American market, but here there is no change in prices, which range from 48c to 50c as to quantity. Oakum is steady at 7c to 10c; and rosins, although quiet, are firm, especially for fine pale, which is quoted at \$4.25 to \$4.50, common is unchanged at \$2.40 to \$2.60. Pine \$3.00 to \$4.00, and pine pitch \$2.30 to \$3.00.

OILS.—A generally quiet week has passed in most descriptions of oil. Steam refined seal is held steadily at 65c, but that figure would be shaded to a buyer who meant business on a round lot. Pale seal is steady at 60c, and a lot of straw seal was placed at 57c. Cod oil is inactive, and is quoted at 57½c to 60c as to quantity. Cod liver oil has changed hands at \$1.10. Linseed oil is steadier, in sympathy with an advance of 5s in London during the past week.

PETROLEUM.—There has been more enquiry for the refined oil within the last few days, and an increased business has been done on full former terms. We quote: Car lots 17 5-8c in store: lots of 10 bbls. and over 18½c; between 5 and 9 bbls., 19c.; and 1 to 4 barrels 20.

PROVISIONS.—The easier feeling in hog products in the West is being felt here also, and offers have already been made at a shading from \$16.00 without fetching buyers. Lard is quiet at 10½c for Western in pails and at 9½c for Canadian in pails. In smoked meats, hams are offered at 12c in lots, and breakfast bacon at 11½c per lb. Green hams and flanks have been contracted at 8½c. Tallow is lower, sales of fine cake having been made at 6c to 6½c.

RAW FURS.—The market for most of the leading descriptions has a decidedly downward tendency. A few lots of fox, skunk, coon, and mink have been received, but prices are easy. Quotations are as follows: Beaver, fall, per lb., \$2.00; beaver, winter, per lb., \$2.50 to \$3.00; bear, large, per skin, \$7.00 to \$10.00; bear, cub, \$3 to \$5; fisher, \$4 to \$7; red fox, \$1.00 to \$1.25; cross fox, \$2.50 to \$5; mink, large dark, 50c; mink, small, 25c; muskrat, 8c to 10c; otter, large dark, \$8 to \$10; otter, small, \$6 to \$8; warden, \$1 to \$1.25; raccoon, 40c to 60c, and skunk, 30c to 60c.

WINDOW GLASS.—Agents for Belgian houses have withdrawn their quotations for spring delivery, and it is thought that an advance in prices is contemplated by the manufacturers. Here prices are steady at \$1.90 for first break and \$2 for second break.

WOOL.—The market for foreign wool is firm. A cargo of about 1250 bales of Cape wool arrived in Boston yesterday, 450 of which belonged to Montreal parties. There is no Cape on spot, but sales have been made to arrive of 90,000 lbs., at 18c to 18½c. Natala are quoted at 22c to 23c., Port Phillip at 22c to 23c, and Adelaide at 20c to 22c. In Canada wool there is no change, A Supers being quoted at 27c to 28c, and B do at 21½c to 24c; unassorted 20c to 22½c.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Feb. 26, 1885.

Business in general merchandise continues fair, and with a prospect of good spring weather the feeling continues good. The movement of the past few weeks has been restricted, owing to severe weather and snow blockades, but hereafter it is thought traffic will improve. There are no important changes in prices, and on the whole they have ruled steady. At the close of the week there has been an easier feeling in wheat, but prices are

nominal. Dry goods are quiet, with a moderate demand for cottons and prints at unchanged prices. Hardware and groceries moderately active, with quotations unchanged. The money market is inactive, with rates unchanged. Prime commercial paper is discounted at 6½c and ordinary at 7 to 7½ per cent. Call loans very quiet and rates unchanged at 5 to 6 per cent, the former on debentures. Time loans 6 to 7 per cent, according to endorsement. Sterling Exchange quiet and steady; 60-day bills are quoted at 109 between banks and demand bills at 109½ to 109 5-8. The stock market has been quiet and prices irregular. Bank shares easy, and Loan stocks firm. Merchants sold at 110½, Commerce at 119½ and 118, Standard at 112½, Molsons at 113, and Hamilton at 120. Canada Permanent Loan sold at 210½, London and Canadian at 14½, Western Canada at 187, and Farmers at 110. Western Assurance rose from 76½ to 78. Following are prices bid today compared with those of last Thursday:

Banks.	Bid Feb. 26	Bid Feb. 19	Loan Cos.	Bid Feb. 26	Bid Feb. 19
Montreal...	189	190	Can. Per.....	210	210
Toronto...	178	179	Freehold.....	162	162
Ontario...	107	108	Western Can...	137	136
Merchants	110	111	Bldg. & Loan...	107	106
Commerce	118	119	Farmers' Loan...	109	109
Dominion	137	137	Lond. & Can'du	145	140
Hamilton	118	118	Landed Credit...	122	120
Stand'd...	111	113	National Inv't...	106	106
Federal...	46	46	Ontario Loan...	124	123
Imper'l...	123	123	Hamilton Prov...	119	...
Molsons...	113	114	Imperial Sav...	109	109

COAL AND WOOD.—The demand for coal is fair, and prices unchanged. The best soft sells at \$6, and all kinds of hard at \$6 a ton delivered. Wood firm at \$5 to \$5.50 a cord for the best hard and \$4 for pine.

COAL OIL.—Trade is fair and prices steady. Canadian refined jobs at 17c per gallon for single barrels and 16½c for five to ten barrel lots. Carbon-safety, 19c. In Petroleum crude is firm at 88½c and refined at 15c per gallon in car lots. American oils job at 23½ for prime and at 26½c to 27c for water white.

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

Lachute Advertisements.

JOHN HOPE,
BAKER AND CONFECTIONER.
 All kinds of Confectionery supplied, wholesale and retail.
 MAIN STREET,
 LACHUTE, P.Q.

THE NEW FIRM.
CAVERHILL, HUGHES & CO.,
 WHOLESALE
GROCERS,
 20 & 22 ST. SACRAMENT ST.,
 MONTREAL.

Travellers now out.

JAMES MURRAY,
 COMMISSION AGENT AND WHOLESALE DEALER IN ALL SORTS OF
AGRICULTURAL PRODUCE
 and Manufactured Goods.
 ST. JOHNS, NEWFOUNDLAND.
 Office, McBride's Hill.
 Wharf Premises, late Brooking & Co's.
 References, Commercial Bank of Nfld.
 Agencies, London Assurance Corp'n.
 (Eng.)
 Consignments of all kinds of goods received.

COUNTRY MERCHANTS,
 Ask Travellers Visiting You for
 Samples of
Canadian Prints
 Several Thousand Patterns to Select
 from.
THE MAGOG TEXTILE AND PRINT COMPANY,
 MONTREAL.

Ottawa Advertisements.

STEWART & FLECK, JR.,
 MANUFACTURERS OF EVERY DESCRIPTION OF
Mill Machinery,
 Water Wheels, Steam Engines,
 Boilers.
 VULCAN IRON WORKS WELLINGTON ST., OTTAWA.
Repairs Promptly Executed.

OTTAWA PLATING CO.,
 106 and 108 Bay Street,
 FINEST GOLD, SILVER AND NICKEL PLATING.
 No goods allowed to leave the Works unless plated and finished in the best possible manner. None but skilled workmen employed.
 OFFICE AND SHOW ROOM, 170 SPADIS STREET.
GARROW & MACDONALD.

OCCIDENTAL HOUSE,
 H. BEAUVAIS, Proprietor,
 49 to 68 DUKE STREET, near Railway Station,
 OTTAWA.
 First-class Accommodation for the Travelling Public

VICTORIA FOUNDRY, OTTAWA.
 Engine & Mill Machinery of every description
MANUFACTURED.
 GENERAL REPAIRS DONE.
 M. W. MERRILL. M. S. BLASDELL & CO.

Hull Advertisements.

ESTABLISHED 1837.
HULL CEMENT
 AND
LIME WORKS.
 Special attention is called to the superior advantage of Hull Cement for its adaptation to all works exposed to the most powerful water influences of basements, floors, tanks, etc.
 LIME SUPPLIED
 by the car load, or in quantities to suit.
 Best sawed pine shingles, XX and XXX, and culls at lowest prices, delivered.
C. B. WRIGHT, Proprietor,
 HULL, P.Q.

JOSEPH ISOUILLE,
 Carriage and Sleigh Maker,
 110 BREWERY STREET, HULL, P. Q.

CHARLES HEBERT,
 Carriage and Sleigh Manufacturer,
 167 BREWERY STREET, HULL, P. Q.

J. B. HEBERT,
 Carriage and Sleigh Maker,
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H. BOURGIE,
 Carpenter and Builder,
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Montreal, Que.

TERRILL & ROSS, Barristers, Attorneys, &c.,
 Commissioners for New York, Massachusetts,
 Illinois, Maine, Vermont, Ontario and Mani-
 toba. 28 St. Francois Xavier St., Montreal.
 FREDK. W. TERRILL, A.B.
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ALFRED J. TURCOT & CO.,
 366 St. Paul St., Montreal,
 Are receiving weekly the latest styles in
MILLINERY & FANCY GOODS,
 From European and American markets.
 Black Goods a specialty in
 Cashmere, Velvets, Velveteens, Rib-
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 Special discounts to Cash Buyers.

EXPERIENCED TRAVELLERS

—) ALWAYS TAKE THE (—
GRAND TRUNK RAILWAY
 THE FAVORITE RAIL ROUTE TO
MONTREAL, DETROIT, CHICAGO,
 Boston, New York, Buffalo,
 Niagara Falls, Peterboro, Quebec,
 Portland, Halifax, Winnipeg,
 Kansas City, Omaha, St. Paul,
 St. Louis, Pt. Huron, London, Hamilton.
 and all Principal Points in
CANADA AND THE UNITED STATES.
 It is Positively the ONLY LINE from Toronto
 running THE CELEBRATED PULMAN PALACE
 SLEEPING AND PARLOR CARS,
 And, in connection with the
CHICAGO AND GRAND TRUNK RAILWAY,
 forms the
 Shortest, Quickest, and Most Reliable High-
 way to
Manitoba, British Columbia
 and the Pacific Coast.
FOR FARES, Time Tables, Tickets, and
 General Information, apply at
 the Union Depot; City Ticket Offices, Cor. King and
 Yonge, and 20 York Street, Toronto; or to any of
 the Company's Agents.
W.M. EDGAR, JOSEPH HICKSON,
 Gen. Pass. Agent. Gen. Manager.

Ducas.—There is a fair trade, and prospects considered good. Prices remain steady at quotations of last week. Opium is quoted at \$4.40 and Glycerine at 20c. Quinine, \$1.20 to \$1.35; Morphin, \$2.40 to \$2.50; Bicarbonate of potash, 18c; Potass Iodide, \$3.90 to \$4.00; Potass Bromide, 45c to 48c per lb.; Cream of Tartar, 35c to 40c; Linseed Oil, 60c to 62c for raw, and 63c to 65c for boiled. Oil of peppermint \$5.75. Cod Liver Oil, \$1.75; Norwegian, \$3. Oil of peppermint higher at \$5.75 to \$6.

FLOUR AND GRAIN.—Flour has continued dull, no sales having been reported all week. Buyers are holding off, with sellers of Superior Extra at about \$3.75 and extras at \$3.60. Spring extras are quoted at \$3.50 and \$3.55. The stock in store is 3,923 barrels as compared with 2,800 a week ago and 1,125 barrels at the corresponding period of last year. Wheat is very quiet; an occasional car sells to local millers, but there is no export demand. Prices are about steady at 82c for No. 1 spring and No. 2 fall, and at 80c for No. 2 spring and No. 3 fall. Red winter is quoted at 82c to 83c. The stock in store is 296,710 bushels, as compared with 171,485 bushels at the corresponding period of last year and 363,977 bushels in 1883. *Burley* is quiet and prices steady. There is no No. 1, but sales of No. 2 have been made at 68c; No. 3 extra at 64c, and No. 3 at 60c. The stock in store is 160,784 bushels as com-

pared with 165,166 bushels a week ago and 196,603 bushels at the corresponding period of last year. *Oats* are in fair demand and firm, with sales of car lots at 30c on track. The stock in store is 1,500 bushels as compared with 3,200 bushels last week. *Peas* are steady at 60c; stock in store 20,767 bushels as compared with 35,321 bushels a year ago. *Rye* in better demand and firmer at 60c. The stock in store is 3,379 bushels as compared with 2,265 bushels last week. *Corn* is nominal at 50c. *Bran* in good demand and firmer, car lots quoted at \$13 to \$13.50. *Outmeal* firm at \$3.75 to \$3.90 for car lots, and small lots selling at \$4 to \$4.25.

HARDWARE.—A fair business is reported. There is more enquiry for builders' hardware, and the outlook is fair. Prices continue steady at former quotations.

HIDES, SKINS, ETC.—The markets have been quiet and prices unchanged. Hides in moderate receipt, with dealers paying 7½c for cows and 8c for steers. Cured sold at 8 5/8c. *Calfskins* quiet, with few offerings; prices steady at 12c to 14c. *Sheepskins* are in demand and firm; the best bring \$1.10, and ordinary country lots 75c to 90c. *Tallow* unchanged; rough brings 3½c, and refined 6½c to 6¾c.

Hogs.—The receipts this week have been limited, owing to inactive demand. There is little disposition to buy on the part of packers,

and some will shut down next week. Choice car lots are quoted at \$5.90 to \$5.95, and medium at \$5.75.

LIVE STOCK.—The receipts of cattle during the week have been about 25 car lots. The demand was limited, and prices rule steady. The best butchers' cattle bring 4c to 4½c; second class, 3½c to 3¾c, and third class, 2½c to 3c. A car for export sold at 4½c. There is nothing doing with sheep or lambs, and prices are purely nominal. Hogs steady at 4½c per lb.

PROVISIONS.—*Bacon.*—The demand rules inactive and prices steady. Car lots are quoted at 8c, and small lots sell at 8½c. *Cumberland Cut* rules at 7½c to 7¾c, and rolls at 10c. *Hams* are firm, smoked are worth 11c, and sweet-pickled sold at 10c for a round lot. *Lard* in moderate demand and steady; round lots sell at 9½c, and small lots job at 10c to 10½c. *Mess Pork* steady at \$15.50 for car lots and \$16 to \$16.50 for small lots. *Butter.*—This market continues very dull, and prices are unchanged. There is no export demand, and the chief business is in small lots of choice tub, which sell at 18c to 19c. Box lots of large rolls of good quality sell at 15c, and inferior at 10c to 12c. *Eggs* steady; limed are quoted at 16c and fresh at 21. *Cheese* dull at 12c to 12½c for choice in small lots, and 11c to 11½c for medium qualities.

Grand Trunk Railway

OF CANADA.

Boiler Plates.

Tenders are invited for the supply of Steel and Iron Boiler Plates.

Specifications can be had on application to Mr. John Taylor, General Storekeeper.

Tenders endorsed "Tender for Boiler Plates" and addressed to the undersigned will be received on or before Thursday, March 5th.

JOSEPH HICKSON,
General Manager.

Montreal, February 17th, 1885.

A British Fire Insurance Co'y

REQUIRE A
CHIEF CLERK

FOR THEIR OFFICE IN

BRITISH COLUMBIA.

Salary to commence with \$75 per month. Only those having an outside experience of the business, as well as an office experience and writing a good hand, need apply.

Address, MANAGERS, P.O. Box 166, Montreal.

C. W. PEARSON,

General Store Keeper, and Proprietor of Mail Stages, running daily between Buckingham Village and Station, to meet all incoming trains.

BUCKINGHAM VILLAGE, P.Q.

TIFFIN BROTHERS,

General Merchants,

IMPORTERS OF

TEAS, SUGARS

AND

MEDITERRANEAN GOODS.

318, 320 & 322 ST. PAUL ST., MONTREAL.

GRAND TRUNK RAILWAY.

Tenders are invited for the supply of Coal for the Grand Trunk Railway for the season 1885, delivered as follows:—

At Montreal by water, or by rail at Chaudiere, 60,000 tons gross.

That brought in by water to be tendered for, including cartage, and the Company's weights to be accepted in all cases.

At Chaudiere, Que. 20,000 tons gross.

At Portland, Me. 20,000 tons gross.

Full particulars to be obtained on application to D. McTAGGART, Fuel Agent, Grand Trunk Railway, Montreal.

Tenders will be received by the undersigned, on or before the 16th March, 1885.

The lowest or any tender not necessarily accepted.

JOSEPH HICKSON,
General Manager.

Montreal, 16th February, 1885.

Grand Trunk Railway Co.

OF CANADA.

Locomotive Tyres.

TENDERS are invited for the supply of about

100 CRUCIBLE STEEL TYRES

for Locomotive Driving Wheels.

Drawings can be obtained on application to Mr. John Taylor, General Storekeeper.

Parties tendering are requested to state price per lb., and give name of maker.

Tenders endorsed "Tender for Tyres," and addressed to the undersigned will be received on or before THURSDAY, 5TH MARCH.

J. HICKSON,
General Manager.

Montreal, February 11th, 1885.

SAMUEL MAY & CO.,

MANUFACTURERS OF

Billiard and Pool Tables

And Small 3 x 6 and 3½ x 7 Parlor Billiard Tables.



With May's Latest Improved Combination Cushions.

Also Direct Importers, Dealers and Manufacturer of

All Materials Pertaining to the Business.

MONTREAL:

1610 Notre Dame Street;

Toronto: 81 to 89 Adelaide St. West;
Winnipeg: 50 Portage Avenue;
Quebec: 71 St. Paul St.

Statement of Banks acting under Charter, for the month ending 31st Jan., 1885, according to the Returns furnished by them to the Department of Finance.

BANKS.	CAPITAL.					LIABILITIES.				
	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum	Notes in Circulation.	Dom. Govt. Deposits on Demand.	Dom. Govt. Deps. payable after notice.	Deposits securing contracts & Ins.	Provincial Gov. deposits on Demand.
1 Bank of Toronto...	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 1,100,000	8	\$ 1,113,779	\$28,416		\$ 29,677	
2 Canadian Bk of Com.	6,000,000	6,000,000	6,000,000	2,600,000	8	2,787,355	46,810		891,803	
3 Dominion	1,500,000	1,500,000	1,500,000	900,000	10	1,142,091	24,040		99,666	
4 Ontario	1,500,000	1,500,000	1,500,000	425,000	6	1,246,972	20,778		24,212	
5 Standard B. of Can.	2,000,000	803,700	813,700	185,000	7	621,607	22,002		25,253	
6 Federal	3,000,000	2,966,800	2,966,800	1,500,000	8	405,788	70,771		6,237	
7 Imperial Bk of Can.	1,500,000	1,500,000	1,500,000	680,000	8	970,538	39,016		72,860	
8 Bank of Hamilton	1,000,000	1,000,000	988,870	250,000	8	889,305	13,132		6,550	
9 Bank of Ottawa	1,000,000	1,000,000	999,580	160,000	7	163,668	13,939		6,813	10,816
10 Western Bk. of Can.	1,000,000	500,000	524,554	Nil	7	194,295				
11 Bk. of London, Can.	1,000,000	1,000,000	1,000,000	50,000	7	146,165				
12 Central Bank of Can.	1,000,000	500,000	264,200	Nil	3 1/2	260,895				
Total, Ontario...	22,500,000	20,270,500	18,935,878	7,280,000		10,342,049	223,337		215,067	158,358
13 Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	6,240,649	2,206,497		66,478	262,815
14 Brit. North America	4,866,666	4,866,666	4,866,666	681,129	8	580,272	8,674		1,100	
15 People's	1,000,000	1,000,000	1,000,000	Nil	Nil	240,999	4,186			
16 Jacques Cartier	500,000	500,000	500,000	140,000	7	230,491	57,652			
17 Ville Marie	500,000	500,000	464,800	20,000	6	303,807	20,275		585	
18 La Bk d'Hochelega.	1,000,000	710,100	710,100	50,000	6	375,147	33,933		1,490	5,776
19 Molson's	2,000,000	2,000,000	2,000,000	600,000	8	1,809,648	35,914		127,100	2,079
20 Merchants'	6,000,000	5,738,267	5,724,676	1,250,000	7	3,151,295	188,748		67,783	62,014
21 Nationale	2,000,000	2,000,000	2,000,000	Nil	Nil	623,038	6,025		14,884	
22 Quebec	3,000,000	2,500,000	2,500,000	325,000	6	500,853	26,695		26,370	
23 Union	2,000,000	2,000,000	2,000,000	Nil	4	523,438	18,056	100,000	36,669	224,314
24 St. Jean	1,000,000	540,000	226,420	10,000	6	148,551	5,543			
25 Banque de St. Hyac.	1,000,000	504,600	293,290	35,000	6	134,935	301			
26 Eastern Townships	1,500,000	1,479,600	1,449,488	375,000	7	668,891	40,702			25,887
Total, Quebec...	38,966,666	36,999,233	36,304,941	9,780,129		15,920,807	2,657,906	100,000	312,414	571,787
27 NOVA SCOTIA										
28 Bank of Nova Scotia	1,260,000	1,114,300	1,114,300	340,000	7	877,561	185,912		4,816	284
29 Merch's Bk of Halifax	1,500,000	1,000,000	1,000,000	200,000	7	716,563	75,058		773	145,780
30 People's Bank	500,000	500,000	500,000	35,000	5	175,538	10,780			147,200
31 Union Bank	1,000,000	1,000,000	1,000,000	40,000	6	119,506	7,471			
32 Halifax Banking Co.	1,000,000	500,000	500,000	50,000	6	355,312	33,641			
33 Bank of Yarmouth	400,000	400,000	390,870	30,000	6	71,300	32,084			
34 Exchange	280,000	280,000	256,910	30,000	6	33,520				
35 Pictou Bank	500,000	500,000	250,000	Nil	3	178,557			1,565	
36 Com. Bk of Windsor	500,000	500,000	260,000	78,000	8	61,399	26,534			
Total, Nova Scotia...	7,230,000	5,894,300	4,801,080	803,000		2,564,230	371,443		7,154	293,270
37 NEW BRUNSWICK										
38 Bk of New Brunswick	1,000,000	1,000,000	1,000,000	300,000	8	386,920	140,324		641	
Maritime Bank	2,000,000	321,900	321,900	40,000	6	285,207	9,866	30,000	50,147	144,681
St. Stephen's Bank	200,000	200,000	200,000	50,000	6	170,323	24,240			
Total, New Brunswick	3,200,000	1,521,900	1,521,900	390,000		842,460	174,441	30,000	50,788	144,681
Grand Total..	71,896,666	64,986,933	61,623,800	18,269,129		29,680,040	3,427,128	180,000	585,424	1,168,081

BANKS.	Pro. Gov. Dep. payable after notice.	Other Deposits on Demand.	Other Deps. payable after notice.	Loans fr. Banks in Can. sec'd.	Loans by Banks in Can. unsec'd.	Due other Banks in Canada.	Due Banks or Agts. not in Canada.	Due other Bks or Agts. in U. K.	Other Liabilities.	Total Liabilities.
1 Bank of Toronto...		\$2,494,707	\$ 1,766,173		\$ 102,009	483,729			\$ 1,128	\$ 6,680,230
2 Canadian Bk of Com.	\$250,000	3,953,239	6,442,131		66,634	35,779		280,574		18,972,387
3 Dominion	150,000	4,782,151	3,223,378			28,413		6,255		6,461,901
4 Ontario	100,000	2,167,899	1,568,563		101,001	149,487				6,313,891
5 Standard B. of Can.	121,579	1,242,980	912,310			2,627				2,948,266
6 Federal	50,000	1,075,973	925,127	140,733		68,786				2,942,042
7 Imperial Bk of Can.	150,000	2,161,758	1,430,829			16,797	27,571	141,273		4,341,890
8 Bank of Hamilton		1,180,058	616,339			23,833				2,689,078
9 Bank of Ottawa		451,736	1,021,704			467				2,078,635
10 Western Bk. of Can.		148,550	260,000			815				593,221
11 Bk. of London, Can.		137,012	187,355			2,592			78	478,894
12 Central Bank of Can.		341,492	461,890			19,618				1,063,081
Total, Ontario...	821,579	17,087,705	13,820,616	140,733	360,144	885,823	27,571	444,402	1,216	40,038,406
13 MONTREAL										
14 Brit. North America	1,200,000	8,289,804	7,616,536		526,733	108,927	18,027			26,535,261
15 People's	100,000	1,316,833	4,414,086			48,120	85,480			6,697,515
16 Jacques Cartier	200,000	694,599	694,227			5,193			3,847	1,642,259
17 Ville Marie	34,011	313,455	247,068			621	6,841			1,084,373
18 La Bk d'Hochelega.		239,147	181,404							790,633
19 Molson's		2,417,584	2,057,989			2,457			9,822	639,139
20 Merchants'		3,419,029	4,511,290		25,000	110,919	4,936			6,516,216
21 Nationale	10,390	1,187,300	1,123,062			350,908			12,325	11,808,972
22 Quebec		3,653,954	2,500,000			46,084	87		2,486	2,462,866
23 Union	127,300	899,206	851,816	150,000	175,000	14,148				4,831,604
24 St. Jean		8,704	172,712					149,620	670	2,809,094
25 Banque de St. Hyac.		28,336	497,454							334,041
26 Eastern Townships	100,000	275,724	1,563,588			6,459				631,027
Total, Quebec...	1,771,981	21,762,497	24,781,747	150,000	725,538	738,977	61,572	149,620	42,335	69,609,636
27 NOVA SCOTIA										
28 Bank of Nova Scotia		700,386	1,005,815			29,076	31,438		46,472	3,612,814
29 Merch's Bk of Halifax		480,792	1,497,016			13,026			26,711	2,971,515
30 People's Bank		165,701	545,029			6,625				652,093
31 Union Bank		131,034	448,498			1,744	4,891			799,873
32 Halifax Banking Co.		254,432	786,763			10,204	10,961	53,532		1,408,817
33 Bank of Yarmouth		60,242	196,728							639,139
34 Exchange		28,968	34,986			110,919	4,936			6,516,216
35 Pictou Bank		181,457	378,970			350,908			12,325	11,808,972
36 Com. Bk of Windsor		27,192	170,931			46,084	87		2,486	2,462,866
Total, Nova Scotia...		2,081,693	5,709,840			159,038	47,771	63,806	21,780	11,487,858
37 NEW BRUNSWICK										
38 Bk of New Brunswick		423,151	621,401			86,476			2,918	1,658,864
Maritime Bank		119,390	139,388			426				770,615
St. Stephen's Bank		165,750				772	306			851,497
Total, New Brunswick		698,304	760,789			87,674	306		2,918	2,780,807
Grand Total..	2,598,511	41,550,102	50,027,263	290,733	1,058,638	1,371,084	140,523	659,820	264,350	123,012,708

ASSETS

BANKS.	Specie.	Dominion Notes.	Notes Cheq. on other Bks.	Bal. due from Bks in Can.	Bal. due from Bks not in Can.	Due from Bks or Ag in U.K.	Dom. Gov. Deb. or Stock.	Prov'l. or Pub. Sec's. not Can.	Loans to Dom. Govt.	Loans to Prov. Govts.	Loans, on Sec. of Crim. Debts. or other Coll.	Loans to Municipalities	Loans to other Corp.	Loans to other Bks secured
1 Toronto	\$257,020	\$318,491	\$ 142,767	\$ 48,507	\$ 86,085	\$189,051	\$122,822				\$ 452,878	\$ 37,140	\$ 590,650	\$ 81,488
2 Commerce	516,318	958,066	529,252	123,574	2,992,688		162,000	\$ 564,918		11,717		116,773	1,243,557	
3 Dominion	173,751	519,130	216,233	112,722	402,729			462,768		1,810	1,444,998		224,170	
4 Ontario	216,031	328,471	276,483	161,164	90,613	123,693		120,867				63,100	458,310	
5 Standard	106,987	136,194	85,471	60,916	22,361	95,474	24,338			61,097			168,000	
6 Federal	96,828	256,933	187,709	73,104									162,218	680,527
7 Imperial	301,881	871,991	118,265	264,124	46,472	194,390		122,420	269,000	2,255		175,920	329,163	7
8 Hamilton	138,732	119,728	66,978	84,367	104,920	15,438	186,850						206,739	8
9 Ottawa	97,299	112,257	48,640	78,082	54,774	66,023			1,201				102,122	10,000
10 West. Bk. of C.	11,695	24,720	8,530	97,246	13,932	2,045						5,100		9
11 B. London C.	28,500	33,699	51,826	10,532	13,177	60,446							33,000	11
12 Cen'l B. of C.	26,741	60,755	61,707	9,820	1,518	6,361							50,422	12
Total, ONT.	1,965,844	3,239,915	1,813,677	1,125,074	3,823,070	745,985	486,035	1,160,944	251,201	79,280	3,312,252	448,134	3,992,068	91,438
13 Montreal	2,968,360	4,158,771	999,684	155,598	5,683,604	2,037,187			762,019	519,281	3,202,404	216,355	5,797,930	150,000
14 B. N. A.	427,210	695,662	163,066	51,716	727,205			2,000		39,901	1,035,412	13,781	680,925	
15 Du Peuple	30,443	90,187	116,722	77,689	30,723	67,192					144,079			
16 Jacq. Cartier	16,349	22,706	17,837	49,213	9,022	6,273								
17 B. V. Marie	12,364	34,210	6,065	29,121	6,868							900	4,000	
18 D'Hochelega	40,336	31,957	22,185	33,669	22,280	8,765							55,699	
19 Molsons	347,318	695,232	224,789	67,833	168,119	201,182			2,591		123,400		708,752	130,129
20 Merchants	411,346	705,411	567,318	69,405	689,916	160,613	256,250		533,030		1,659,910	28,000	1,473,036	14,653
21 Nationale	13,083	261,049	67,410	166,748	30,944	62,450					38,751			
22 Quebec	79,040	260,153	79,236	34,853	116,383	249,710	148,433		1,625		1,004,623	104,518	496,221	50,900
23 Union	69,320	141,806	92,103	19,935	16,973		262,106				291,591			
24 St. Jean	8,439	7,789	5,488	21,069	14,453							2,500		
25 St. Hyacinthe	15,848	37,727	10,297	28,737	37,673									
26 E. T'wmshtps	113,189	93,263	23,099	208,803	214,856	38,094					85,106	9,056	277,841	43,654
Total, QUE.	4,677,092	7,015,968	2,422,325	1,017,412	7,756,984	2,780,390	666,789	2,000	1,299,267	559,242	7,682,430	634,160	9,373,707	339,336
27 Nova Scotia	379,438	419,773	90,062	130,594	51,728	6,483		299,489		5,370	147,858	1,312	695,122	
28 Merchants	282,980	336,706	63,008	126,263	42,584	96,687		17,191	6,058	472	33,056		909,455	
29 People's Bank	27,208	295,926	14,422	48,280	23,313	95,334								
30 Union	35,002	26,555	12,420	54,928	17,453	9,408	27,766	200,000	1,100			29,500	44,418	
31 Halifax B. Co	42,921	133,075	54,396	6,853	6,534	26,349			249				93,057	
32 Yarmouth	23,218	21,206	7,816	14,032	6,851		18,213					14,113	41,652	
33 Exchange	11,359	11,699	1,669	7,774	6,200								60,980	
34 Pictou Bank	17,441	32,477	14,925	11,069	697	4,054							3,230	35,884
35 C. B. W'nsor	14,619	13,037	6,650	36,164	5,396	2,171			400				969	114,375
Total, N. BRUN.	838,831	1,260,512	269,302	435,951	160,141	240,988	46,980	516,630	8,028	5,343	190,971	38,578	1,894,916	
36 N. Brun. wk.	91,844	348,290	32,759	58,666	68,448	241,081			27,196		117,541		26,009	
37 Maritime	20,140	68,075	26,533	13,631	12,736	42,578		2,000		57,384	57,100		54,468	
38 St. S. phen's	29,437		38,484	21,881	49,692	10,071								
Total.....	144,382	417,265	97,821	94,119	160,847	293,731		2,000	27,196	57,384	174,641		81,073	
Gr. Total...	7,620,860	11,923,661	4,603,216	2,672,558	11,995,994	4,061,046	1,198,805	1,781,574	1,585,693	701,730	11,810,206	1,170,873	15,342,665	480,819

BANKS.	Loans to other Bks unsecured	Publ's Discounts	Notes overdue not sec.	Other debts unsec.	Notes, etc. overdue sec. by R. E. or Stk., etc.	R. E. besides Bk. Premises.	M'tges on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Liabilities of Directors and their firms.	Average specie for month.	Average of Dur. Notes.
1 Toronto	\$ 6,497,339	\$ 4,194	\$ 97,842	\$ 840,999	\$ 1,022	\$ 14,309	\$ 50,000	\$ 5,000	\$9,039,807	\$ 11,302	\$255,408	\$ 436,163	
2 Commerce	25,000	13,996,218	134,385	3,796	840,999	64,628	70,716	200,148	22,485,623	68,314	492,000	968,000	
3 Dominion		5,236,034	34,244	31,796	3,796	9,806	120,618	3,313	9,048,231	462,300	175,000	487,000	
4 Ontario		6,141,526	43,227	27,562	107,349	51,997	166,772	4,665	7,374,997	162,800	233,240	258,400	
5 Standard	40,000	2,732,836	12,101	2,000	2,000	1,000	91,945	5,445	3,955,519	51,184	107,420	143,640	
6 Federal		4,167,068	1,456,774	86,667	39,716		142,691		7,381,175	168,949	93,355	236,010	
7 Imperial		4,281,626	40,828	111,596	58,670	41,107	120,155	18,650	7,047,828	211,553	193,131	301,028	
8 Hamilton	168,073	2,542,812	16,987	61,915			25,000	19,045	4,098,359	109,152	238,570	119,484	
9 Ottawa		2,691,536	4,037	32,367	2,212	3,362	46,071		3,919,219	562,655	96,483	113,728	
10 West. Bk. of C.		672,896		4,394				8,000	847,903	4,359	11,482	29,572	
11 B. London C.	9,763	460,811	5,818					9,908	718,045	60,016	27,292	35,880	
12 Cen'l B. of C.	10,18	1,061,409	2,790					14,345	1,326,060	54,782	26,777	46,523	
Total ONT.	253,026	49,605,627	1,783,353	790,322	284,005	182,251	1,063,433	83,410	76,682,249	1,887,768	1,947,518	3,160,238	
13 Montreal	16,619,868	400,686	131,387	89,976	52,151	440,000	848,519	45,265,679	1,016,904	2,604,629	3,794,911		
14 B. N. A.	4,904,044	74,406	97,977	6,929		200,000		9,009,684	9,733	486,976	615,460		
15 Du Peuple	2,432,676	66,468	93,970	17,826	43,204	35,900	25,144	3,271,412	129,371	89,187	33,998		
16 Jacq. Cartier	514,989	15,130	193,718	66,374	256,989	80,000	21,509	1,740,423	91,753	15,795	16,362		
17 B. V. Marie	657,633	29,014	19,835	7,456	8,700	47,000	309,300	1,281,562	95,734	12,959	18,207		
18 D'Hochelega	1,222,245	1,218	86,220	56,354	25,378		11,575	1,617,707	136,389	38,720	36,649		
19 Molsons	6,000	6,315,170	87,342	109,446	122,127	141,180	184,000	20,009	9,332,937	196,553	313,930		
20 Merchants	11,246,699	277,597	210,066	147,062	77,946	430,000	98,829	19,344,598	1,009,212	2,408,000	1,090,000		
21 Nationale	8,250,042	63,553	184,489	247,100	15,573	96,869	28,754	4,601,767	21,200	127,000	248,000		
22 Quebec	4,473,341	77,775	527,076	94,698	31,218	70,990	6,509	7,846,774	528,830	75,459	204,003		
23 Union	3,615,329	122,633	76,065	28,550	40,000	112,500	57,200	4,845,978	275,898	54,635	104,602		
24 St. Jean	449,277	23,506	38,006	550		18,759	4,988	594,011	41,576	6,626	8,562		
25 St. Hyacinthe	50,000	604,292	31,467	50,447	3,193	7,296	37,300	963,675	37,469	13,555	36,805		
26 E. T'wmshtps	3,105,770	160,640	23,765	30,059	78,946	101,700	14,103	4,593,069	296,122	111,611	94,036		
Total, N. BRUNSWICK	55,000	59,736,390	1,861,915	117,214	1,794,150	842,932	643,937	1,827,020	1,676,547	14,329,873	4,166,244	4,240,262	6,962,970
27 Nova Scotia	2,511,759	53,094	8,305	91,718	70,693	16,559	91,170	302,107	5,391,642	261,932	382,516	430,655	
28 Merchants	2,432,676	16,081	13,478	6,087									

Wool.—There has been a better demand from the factories and prices rule steady. Several lots of coarse fleeces and foreign are reported. Selections are quoted at 18c, and ordinary lots at 15c to 16c. South-down steady at 22c. The demand from the factories is good, and prices steady at 22c for supers and 25c to 27c for extras.

The collecting agency of Wade & Williams, this city, has been dissolved by the retirement of Mr. Wade, Mr. Frank H. Williams, the remaining partner, will continue the business alone, and give to it his undivided attention.

Messrs. BERGHOLDT & MCGILLIS, who were arrested on a *capias* a few days ago, deny emphatically that they have ever made away with any of their stock, and that the present proceedings constitute an attempt on the part of the Erkenbrecher Starch Company to give to themselves a fraudulent preference. Their agent arrived and wished them to raise money on their present stock and give it to him, and in order to force them to do this caused a commissioner's warrant to be issued. Under this warrant Bergholdt & McGillis were arrested and taken to Mr. Barnard's office where they were told that if they would arrange the matter nothing further would be done. The defendants refused absolutely to make any such preference in favor of any creditor, and immediately made an assignment for the benefit of their creditors to Mr. Arthur Perkins. An examination of their books will show that the transactions of the firm throughout have been perfectly straightforward, and no part of the money or goods of the firm has been diverted from their business. The party who made the affidavit is missing. Messrs. Greenshields, McCorkill & Guerin, are acting for the defence.

At the next session of Parliament Acts of Incorporation will be applied for by the "Beloeil Mountain Railway," also by the "Mount Royal and Island Railway Co."

An application will be made to the Lieut. Governor of Quebec for letters of incorporation for a company to be known as the "Montreal Stock Yards Company" (limited). The objects of this company are the erecting, maintaining, operating and carrying on the business of stock yards, the feeding and housing of cattle and live stock, the building, operating and maintaining abattoirs, pork packing and curing establishments, rendering lard and tallow, soap making, and any business incidental thereto, establishing and carrying on horse, cattle and live-stock markets. The headquarters are to be in the city, and the capital stock to be \$200,000, in shares of \$100 each.

SPECIAL NOTICES.

Every retail grocer should carefully read the full page advertisement of Chase and Sanborn in this issue. The increasing demand for *Pure Coffees* is quite apparent, while the trade are finding it imperative to keep a stock of these celebrated goods on hand. Every pound of Chase & Sanborn's coffee is guaranteed *strictly pure*, and just as represented, or returnable at their expense and money refunded.

Produce dealers and merchants handling Newfoundland goods, should communicate with Mr. James Murray, of St. Johns, in that Province, whose announcement will be found elsewhere.

One of the oldest manufacturing establishments in Ottawa is that of Victoria foundry, of which Mr. M. W. Merrill is now the sole proprietor. The business was established in 1851. Engine and mill machinery of every description is there manufactured and general repairing promptly attended to.

CUMBERLAND RAILWAY AND COAL COMPANY.

This Company has purchased from

THE SPRING HILL MINING COMPANY

Their extensive Collieries at Spring Hill, N.S., and the Railway from Spring Hill Junction (on the Intercolonial Railway) to the Collieries at Spring Hill.

The Company has also purchased from

THE SPRING HILL & PARRSBORO COAL & RAILWAY CO.

Their Collieries at Spring Hill and the Railway from Spring Hill to Parrsboro on the Bay of Fundy. The Company is now prepared to make contracts to deliver at any season of the year their fresh mined Spring Hill Coal, superior for locomotive and steam purposes, at any Station of I.C.R., G.T.R., and connections.

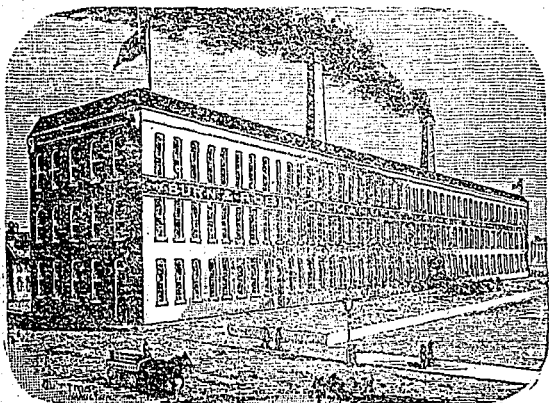
Orders for Coal booked and all information given at our Head Office,

4 & 5 Chesterfield Chambers, St. Alexis Street, Montreal.

THE BURN & ROBINSON MANFG. CO.,

HAMILTON, ONT.,

(Successors to the J. H. STONE M'FG. Co.)



Manufacturers and Dealers in

Tubular Lanterns,

Japanned & Brass

BIRD CAGES,

Plain and Re-tinned, Pressed
Stamped and Spunware, Copper,
Pits, Timbers' Trimmings,
Milk-Can Trimmings,
Banner Lamp and
Tubular Lantern
Burners.

Jooke's Sash, Supporter & Sash Lock
for House & Car Windows.

Sundries, See our Catalogue.

SPRING 1885.

We beg to advise our friends that we are offering for this season's trade a more than usually attractive assortment in the various lines of goods to which we specially devote our attention, among which we would mention:

DRESS GOODS in large variety of fabrics and many beautiful designs.

DRESS MUSLINS, Plain, Striped, Checked, Printed, Brocade, &c.

LACES, Black, White, Cream Colored, various widths and qualities.

LACE CURTAINS and Curtain Net, large stock.

EMBROIDERIES, Finest Assortment we have ever shewn.

GLOVES, Cotton, Lisle, Silk, Kid, a very varied and extensive assortment.

HOSIERY, Cotton Lisle, Spun Silk, Silk, &c., all sizes, large assortment.

CRETONNE FRINGES, Very large variety.

SMALLWARES, In this department we aim to keep constantly on hand a full and complete stock of all the lines in demand, both in fancy and staple smallwares.

A Call solicited.

CARSLEY & CO.,

WHOLESALE DRY GOODS,

93 ST. PETER STREET,
MONTREAL,

—AND—

18 BARTHOLOMEW STREET,
LONDON, ENGLAND.

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.

THE GRAPE SUGAR

Refining Company of Canada.

(LIMITED.)

Manufacturers of

Grape Sugar, Glucose and Steam Refined Syrups.

Grocers' Syrups, Tobacconists' and Wine Growers, Supplies.

Works at WALKERVILLE, Ont.

Hon. R. W. SCOTT, Pres., CHAS. T. BATES, vice-Pres.
 JONATHAN TURNER, Man'g Director,
 J. E. THOMAS, Treasurer.

C. H. CORDINGLY & CO.

WINE MERCHANTS,

32, 34, 36 & 38 St. Dizier St.,

MONTREAL.

Sole Proprietors of the Trade mark, and Manufacturers of the celebrated

"John Bull Bitters,"

Prize Medal and Diploma, Exposition Universelle à Paris, 1867. Silver Medals, Provincial Exhibition, 1868, 1870 and 1873.

Also Proprietors of the favorite

"BEAVER BRAND"

6 Year Old Pure Rye Whiskey.

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Per Cent Prices Feb. 26.	Cash Value per Sh.
British North America	\$ 243	\$ 4,868,666	\$ 4,868,666	981,129	3	111	269 73
Can. Bank of Commerce	50	6,000,000	6,000,000	2,000,000	4	118 119	69 00
Central Bank	100	1,000,000	255,000				
Commercial Bk of Windsor	40	500,000	200,000	75,000	4	124	49 60
Dominion Bank	50	1,600,000	1,600,000	930,000	5	186 186 1/2	93 00
Du Peup	50	1,600,000	1,600,000	240,000	2 1/2	49 51	24 50
Eastern Townships	50	1,600,000	1,416,142	375,000	3 1/2	79	54 05
Exchange Bank, Yarmouth	70	280,000	245,715	80,000	3	109	57 00
Federal Bank	100	2,968,500	2,052,680	1,600,000	4	47 40	47 00
Halifax Banking Co.	20	500,000	600,000	50,000	3	99	10 80
Hamilton	100	1,000,000	984,779	250,000	3 1/2	114	114 00
Hochelega	100	705,970	710,100	50,000	3	65	65 00
Imperial Bank of Can.	100	1,500,000	1,500,000	680,000	4	133 134 1/2	133 50
Jacques Cartier	25	500,000	500,000	140,000	3 1/2	55 64	13 75
London	100	1,000,000	185,000	50,000	3 1/2		
Maritime	100	321,900	321,900	40,000	3	110	110 75
Merchants' Bank of Can.	100	6,700,000	5,700,000	1,250,000	3 1/2	110 111 1/2	110 50
Merchants' Bk of Halifax	90	1,600,000	1,000,000	180,000	3 1/2	100 1/2	90 45
Molson's Bank	50	2,000,000	2,000,000	600,000	4	114 115	67 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	190 190 1/2	380 00
Nationale	50	2,000,000	2,000,000	30,000	4	63	31 50
New Brunswick	100	1,000,000	1,000,000	300,000	4	121 1/2	121 50
Ontario	100	1,114,300	1,114,300	470,000	3 1/2	130	130 00
Ontario Bank	100	1,500,000	1,500,000	425,000	3 1/2	108 109 1/2	108 00
Ottawa	100	1,000,000	900,580	110,000	3 1/2		
People's of Halifax	20	600,000	600,000	70,000	2	95	18 00
People's Bank of N.B.	50	500,000	500,000			100	60 00
Pictou Bank	50	249,900	249,900	70,000	3	90	45 00
Quebec Bank	100	2,500,000	2,500,000	325,000	3 1/2	95	95 00
St. Stephen's Bank	100	200,000	200,000	50,000	4		
Standard	100	803,700	755,005	185,000	3 1/2	109 110	64 50
Toronto	100	2,000,000	2,000,000	1,100,000	4	173 180	178 50
Union Bank, (Halifax)	50	1,000,000	500,000	80,000	3	107 1/2	60 00
Union Bank of L. C.	100	2,000,000	2,000,000	20,000	2 1/2	60	60 00
Ville Marie	100	500,000	464,300	20,000	3 1/2	75	75 00
Yarmouth	100	400,000	353,230	20,000	3	118 1/2	118 50
Agrie. Sav. and Loan Co.	50	600,000	578,313	67,000	4	118 1/2	60 25
Brant. Loan and Sav. Co.	50	130,000	121,000	6,000	3 1/2	108	54 25
Brit. Can. Loan and Inv. Co.	100	1,350,000	267,066	27,000	3	103	103 00
Brit. Mortg. Loan Co.	100	450,000	181,313	127,000	8 1/2		
Building and Loan Assoc.	25	750,000	750,000	85,000	3	106 107 1/2	26 62 1/2
Canada Cotton Co.	100	750,000	697,900		0	35	35 00
Canada Landed Credit Co.	50	1,500,000	683,990	125,000	4	122 124	61 25
Can. Perm. Loan and Sav.	50	3,000,000	2,200,000	1,100,000	6 1/2	210	105 00
Can. Sav. and Loan Co.	50	700,000	650,410	120,000	4	120	60 00
Dominion Sav. and Inv. Co.	50	1,000,000	868,840	149,000	4	110	55 00
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	106	53 00
Dundas Cotton Co.	100	500,000	500,000			30 50	30 00
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	75,857	4	109 110 1/2	54 50
Freehold Loan and Sav. Co.	100	1,050,100	690,080	261,500	5	162 1/2	162 50
Hamilton Prov. and Loan	100	1,500,000	1,100,000	110,000	4	118	118 00
Home Sav. and Loan Co.	100	1,000,000	100,000	40,000	3 1/2		
Huron Cotton Co.	100	2,000,000	850,000			65 98	65 00
Huron & Erie Loan Soc.	50	1,000,000	1,000,150	320,000	5	167	75 50
Huron & Lambton Loan Co.	50	350,000	230,090	32,000	4		
Imperial Loan and Inv. Co.	100	625,850	621,704	85,000	3 1/2	109 110	109 00
Landed Banking and Loan	100	700,000	310,977	20,000	3		
Land & Can. Loan and Ag.	50	4,000,000	500,000	260,000	5	142	71 00
London Loan Co.	50	659,700	464,519	45,000	4	116 118	58 00
Lowd. and Ont. Inv. Co.	100	2,200,000	400,000	50,000	3 1/2	113	113 00
Manitoba Inv. Assoc.	100	30,000	100,000	3,000	4		
Manitoba Loan	100	518,900			5	110	110 00
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	116 117	46 50
Montreal City Gas Co.	40	2,000,000	1,876,752		4	183 183 1/2	73 00
Montreal City Pass. Ry. Co.	50	600,000	600,000		4	118 119	60 00
Montreal Cotton Co.	100	794,000	704,000		0	75	75 00
Montreal Building Assoc.	50	300,000	300,000		0	70 80	35 00
Montreal Loan and Mortg.	50	1,000,000	832,812	106,000	3 1/2	50	25 00
National Investment Co.	100	1,400,000	380,000	20,000	8 1/2	106 108	106 00
N. S. Sugar Refinery	100	350,000	350,000		2 1/2	25	25 00
Ont. Indus. Loan and Inv.	50	308,900	61,735	20,000	4		
Ont. Inv. Assoc.	50	2,000,000	200,000	285,000	4	120	60 00
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	285,000	4	123	61 50
People's Loan and Deb. Co.	50	500,000	487,048	42,000	3 1/2	103	51 50
Real Est. Loan and Deb. Co.	50	500,000	316,213		3	75	37 50
Richelieu and Ont. Nrv. Co.	100	1,619,000	1,019,000		3	54 55	54 75
Royal Loan and Sav. Co.	50	400,000	299,603	24,000	4	126	63 00
Starr Mfg Co., Halifax	100	200,000	200,000		4	102 1/2	102 60
St Paul, M & M. N'y	100				3 1/2		
Toronto City Gas Co.	50	800,000	800,000		2 1/2	194 x.d	67 00
Union Loan and Sav. Co.	50	600,000	575,000	160,000	4	132	66 00
Western Can. Loan and Sav.	50	2,000,000	1,200,000		4	187	93 50

BEDARD, GIRARD & CIE.,

MANUFACTURERS AGENTS AND GENERAL MERCHANTS.

RIVERSIDE WORKS CO., QUEBEC.—Black and Colored Cashmeres, Fingerings and Canadian Yarns.
 RALPH HALL & Co., Manchester, Velvets and Velvetines. L. & D. HEWSON & Co., Manchester, Plain and Fancy Silicates, and Pocketings. M. LANGSTEIN & Co., Manchester, Fancy Satens and Italian. Wm. WATSON & Co., Manchester, Prints and Cretonnes. GEORGE HODGKINSON & SON, Manchester, Quilts and Quiltings. ROBT. GARDNER & Co., Manchester, Lawns, Cambrics and Jaconets. W. E. YATES, Leeds, Black and Fancy Coatings and Trouserings. M. WHITEHILL & Co., Paisley Shawls,
 Corner Notre Dame St. and Mountain Hill, Quebec.

GRATEFUL—COMFORTING. EPPS'S COCOA.

BREAKFAST.
 "By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency of disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—Civil Service Gazette.
 Made simply with boiling water or milk. Sold only in Packets by Grocers, labelled thus:
JAMES EPPS & CO., Homoeopathic Chemists, London, England,
 Sole Agent for Canada: C. E. COLSON, MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY FEBRUARY 26, 1885.

Main table with columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes sections for Boots and Shoes, Dairy Produce, Drugs & Chemicals, Dry Goods, Fish, Flour, Hardware, Hides and Skins, Leather, and various other commodities.

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

Terms for Cut casing, box and shank, finishing and Tobacco Box, Barrel Clinch and Fressed Nails, Net cash within 30 days; or four months Net adding interest from the date of delivery at seven per cent, terms on four months or 5 p.c. off or cash in 30 days p.c. Discount on Bolts, Carriage, Tire au machine, 70 to 75 per cent.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, FEBRUARY 26, 1885

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Windsor. Br Sheetng.	\$ c. \$ c.	United Inches, 41 " 60.....	2 30 4 50	2nd quality, do.....	22 30 25 00	Lochnaber Scotch..... qts	\$ c. \$ c.
23.....	0 00 0 00	51 " 60.....	2 65 4 50	Shipping Culls.....	12 00 15 00	Encore..... case	5 60 7 00
33.....	0 00 0 00	" " 70.....	0 00 4 75	Mill do.....	7 00 9 00	Jamaica Rum per imp. gal.	2 60 2 80
44.....	0 00 0 00	" " 80.....	0 00 5 50	Lath, M.....	1 75 2 00	Holland Gin..... imp. gal.	2 10 2 60
55.....	0 00 0 00	" " 85.....	0 00 5 50	Spruce, 1 1/2 in. M.....	10 00 12 00	" " Green c'case	3 75 4 25
Cotton Yarn, N B., Grey.....	0 00 0 00	" " 90.....	0 00 7 00	Shingles, 1st qual.....	3 50 3 75	" " Red cases.....	7 05 8 00
do Colored.....	0 00 0 00	" " 95.....	0 00 8 00	2nd ".....	2 25 2 75	Old Tom.....	5 00 6 00
Carpet Yarns, White.....	0 00 0 00	" " 100.....	0 00 10 50			E. F. J. Brand's } flasks	6 00 6 00
do Colored.....	0 00 0 00			Tobacco (In Bond.)		Schedam Gin, } 11lds.	2 15 0 00
Double Yarn, (16 ply).....	0 32 0 00	Paints, &c		Black, Chewing in boxes ..	0 18 0 21 1/2	" " " } cases.	3 05 7 60
do White.....	0 42 0 00	White Lead, pure 25 to 100		" " " in caddies ..	0 22 0 27 1/2	Champagne	
do Colored.....	0 42 0 00	lb kgs.....	5 50 6 00	Mahoganies, Smoking	0 20 0 22	G. H. Mumm, Dry Verzen'y	26 00 31 00
Meats Eggs, &c.		" No. 1	5 00 5 40	Do Chewing	0 28 0 24	Pommery	19 00 31 00
Mess Pork, short cut.....	16 00 16 25	" No. 2	4 00 4 50	Bright, Smoking	0 22 0 25	Bollinger	25 00 27 50
" " Western.....	15 75 16 00	" No. 3	3 75 4 10	Fancy Bright Smoking.....	0 35 0 40	Sherries Penmartin.....	1 95 6 00
Hams, City Cured.....	0 12 0 12 1/2	White Lead, dry	4 50 4 75	Solace, Common.....	0 20 0 24	" " " Donecq.....	1 50 7 00
Lard, in pails	0 51 0 10 1/2	Red Lead	4 00 4 50	Solace Fair.....	0 25 0 32	Port's T. G. Sandeman.....	2 25 7 10
Racon, per lb.....	0 11 0 11 1/2	Venetian Red, Eng'h.....	1 50 1 75	(Duty Paid.)		Graham's ditto.....	2 30 6 60
Eggs.....	0 10 0 22	Yel. Ochre, French.....	1 50 2 50	Black, chewing boxes 10's	0 34 0 38	Claret, (cases.)	5 50 8 up
Tallow, Refined.....	0 04 0 04 1/2	Whiting London Washed.....	1 25 0 00	Do Navy, Cads, 3's, 6's,	0 37 0 39	" " " Tarragona Ports, imp. gal.	1 15 1 30
" " Rough.....	0 00 0 00	" " Paris	1 50 1 69	& 10's.....	0 38 0 40	Burgundy	
Mess Beef, per brl.....	0 37 0 40	Portland Cement brl.....	2 75 3 25	Mahogany Chewing C's&E's	0 38 0 40	Still, Case.....	10 00 23 00
Potatoes per bag.....	0 37 0 40	Roman " brl.....	2 50 2 75	Bright Smoking, 3's & 8's	0 53 0 58	" " Sparkling	16 00 17 5
Turnips " brl.....	0 40 0 40	Water Lime, brl.....	1 50 2 00	Do Fancy.....	0 63 0 70	Alcohol—	2 71 0 09
		Pine Bricks per M.....	25 00 30 00	American Fancy ch and am	0 80 1 00	" " " 65 O. P.	2 72 1 05
		Calcined Plaster, p. brl.....	1 60 1 75			" " " 50	2 47 0 90
		Drain Pipes, 4 in. to 12 in.	0 40 1 15	Wines, Liquors etc.		" " " 25 U. P.	1 29 0 45
		per yard.....		At English..... qts	2 35 2 40	Whiskeys:—Family Proof.	1 80 0 63
				Canadian..... pts	1 60 1 65	Old Bourbon.....	1 39 0 63
				Factory filled, per bag.....	0 80 1 15	Rye, Toddy, Malt.....	1 32 0 67
				Eureka factory filled do.....	0 60 0 75	" " 5 years old.....	1 60 0 76
				Timber, Lumber, &c.		" " 6 ".....	1 70 0 88
				Ash, 1 to 4 in., M.....	13 00 25 00	" " 7 ".....	1 80 0 98
				Birch, 1 to 4 in., M.....	20 00 25 00		1 90 1 08
				Basewood	16 00 22 00		
				Black Walnut, culls.....	50 00 00 00		
				Do do 1st & 2nd.....	55 00 3 00		
				Cedar, round, lineal foot.....	00 06 00 10		
				Cedar, flat, lineal foot.....	00 04 00 06		
				Cedar square, lineal foot.....	00 07 00 09		
				Elm, soft, 1st.....	15 00 17 00		
				Elm, Rock.....	25 00 30 00		
				Hemlock, 1 to 3 in., M.....	8 00 10 00		
				Hemlock, timber, M.....	14 00 15 00		
				Soft, hard, M.....	25 00 30 00		
				Oak, M.....	16 00 25 00		
				Pine, clear, M.....	40 00 50 00		
					35 00 40 00		

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

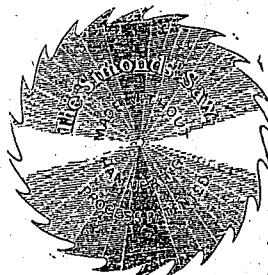
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FACTORY—1 to 2 1/2 VOLTIGEURS ST.,
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J. & A. ARMSTRONG & CO.
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 The only Bedding recommended by the Faculty.
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 The only Bedding subjected to 200 degrees heat.
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NEW YORK LIFE INSURANCE CO.

Extraordinary progress of the last four years unequalled by any Institution in the World.

IN CASH INCOME.

1880.....	\$ 8,964,719
1881.....	10,485,866
1882.....	11,950,646
1883.....	13,661,351

IN CASH DIVIDENDS PAID POLICY HOLDERS.

1880.....	\$1,553,499
1881.....	1,730,269
1882.....	2,196,887
1883.....	2,413,614

IN NEW ASSURANCE ISSUED.

1880.....	\$22,229,979
1881.....	32,374,281
1882.....	41,325,520
1883.....	52,413,614

IN SOLID INVESTED FUNDS.

1880.....	\$43,183,935
1881.....	47,614,269
1882.....	50,550,982
1883.....	55,512,903

CANADIAN BRANCH OFFICES:

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Mail Building, - - Toronto.

DAVID BURKE,

General Manager and Superintendent for Canada.

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LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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Invested Funds - \$30,500,000
Funds Invested in Canada - \$900,000
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DAVID DENNE,
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Accumulated Funds, . . .	\$5,000,000
Annual Income,	920,000
Canadian Investments, . . .	600,000
Claims and Bonuses paid, . .	10,000,000
Canadian Deposit,	100,000

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GENERAL MANAGER.
CHIEF INSPECTOR,
DAVID DOWNS.

WESTERN

ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

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

HEAD OFFICE: TORONTO, ONT.

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JAS. BOGNER, Secretary
J. H. ROUGH & CO., Managers, Montreal Branch.
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The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

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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.

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Low Rates of Premium.

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WILLIAM ROBERTSON, General Manager.

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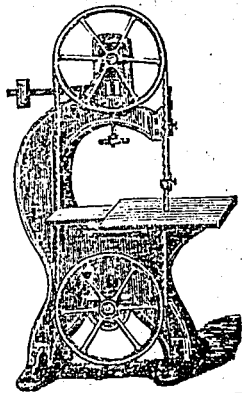
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Every machine is warranted and guaranteed to be as represented.

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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, **THE BELL TELEPHONE COMPANY OF CANADA.—MONTREAL.**

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**MONTREAL
CITY AND DISTRICT
SAVINGS BANK**

Notice is hereby given that a dividend of **FOUR PER CENT.**

for the half year ending on the 31st December last, upon the paid-up capital stock of this Institution has been declared, and the same will be payable at its banking House, in this city, on and after **MONDAY, 2nd February next.**

The Transfer Books will be closed from the 2nd January to 2nd February inclusively.
By order of the Board.

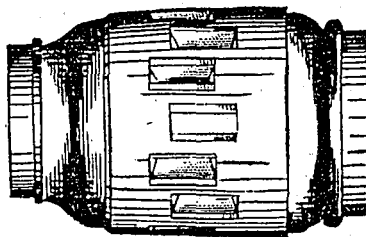
H. BARBEAU, Manager

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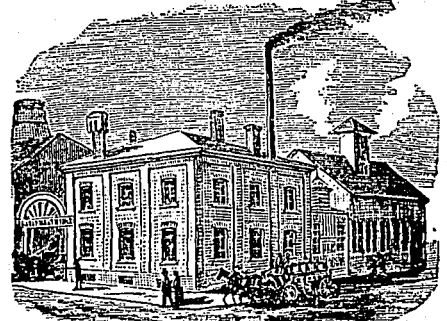
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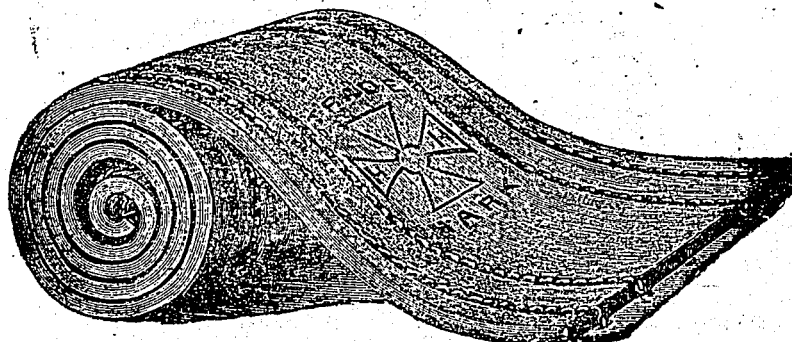
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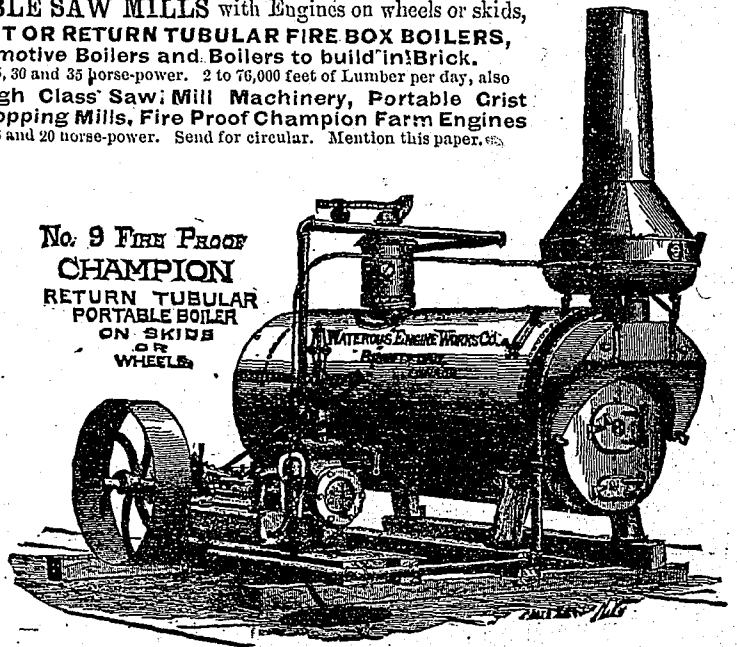
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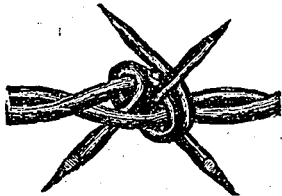
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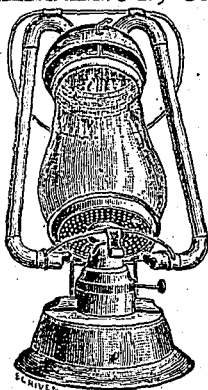
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Fig, Puddled and Finished Irons, Cast Steel, Steel Rails, Cast Iron Gas and Water Pipes, Welded Tubes, Iron Roofs of Large Span, Rolled Joists and Girders, Bridge Iron, &c., &c. Also Heavy Chemicals, Dye Stuffs, Aniline Dyes, &c., &c.

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Coal Oil Stoves
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And Experts in Patent Causes,

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Trade Marks, Designs and Copyrights Registered. Foreign Patents and Rejected Cases a specialty.

SUPERIOR
TONE.

T. JAMES & CO.,

ROYAL & CO., GUELPH, ONT.

FINE
FINISH.

BEST IN THE MARKET.

MODERATE PRICE

"DOMINION"

Pianos and Organs,

of all styles and descriptions always in stock at our

WHOLESALE & RETAIL WAREROOMS,

NO. 1676 NOTRE DAME ST.,
MONTREAL.

L. E. N. PRATTE,

General Agent.

The Largest assortment in Canada.

Montreal Advertisements.

ESTABLISHED IN 1861.

J. H. LEBLANC,

WHOLESALE DEALER IN

OSTRICH AND VULTURE Feathers.

OFFICE AND FACTORY:

547 Craig Street, 547.

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.

Highest Price Paid for Raw Furs.

Manufacturer of

FANCY FURS

AND

FUR

TRIMMINGS,

511 St. Paul St., MONTREAL.

G. ARMSTRONG & CO.,

CABINET MAKERS,

Upholsters & Undertakers,

44, 46 & 48 Victoria Square.

Leading Hotels in Canada.

St. Lawrence Hall.

THIS HOTEL WAS OPENED on the First of May 1879, 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.

S. MONTGOMERY, Manager.

THE RUSSELL, OTTAWA.

THE PALACE HOTEL OF CANADA

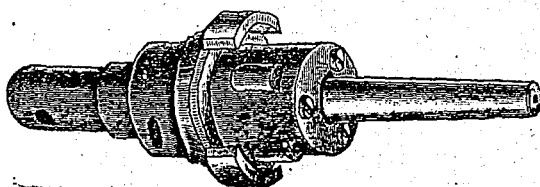
This magnificent new Hotel, fitted up in the most modern style is now Re-opened. The Russell contains accommodation for over FOUR HUNDRED GUESTS, with passenger and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business 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.

GOUIN & CO., Proprietors.

WINDSOR—BRITISH AMERICAN HOTEL,

On Bank of Detroit River.

First-class appointments, and nearest Hotel to Detroit Ferry Dock. R. G. PHILLIPS, Proprietor



TUBE EXPANDERS.

We are now making and prepared to supply the "DUDGEON" TUBE EXPANDER in all sizes. We guarantee them equal in every respect to the original "DUDGEON" EXPANDER.

A. B. JARDINE & CO.,
Hespeler, Ont. Write for prices

SECURITIES.		Montreal	Feb. 19
Canada Gov. 4 p. c. Intereol. Ry., 1903.	Gua. Rupert's Land Loan 4 p. c. bds., 1904.....	112	
	Gua. 4 p. c., 1910.....	112	
	1913.....	114	
British Columbia, 1904, 6 p. c.....	July, 1907, 6 p. c.....	112	
Canada, 1882-4, 6 p. c.....	1885, op. of Gov., 5 p. c.....	101 1/2	
	Ins. stock, 5 p. c.....	101	
Dom. Ry. Loan, 1903, 5 p. c.....	1901-5-6-8, 4 p. c.....	110 1/2	
	1901-5-6-8, 5 p. c.....	106	
Co. Debentures (Ont.) 20 years 6 p. c.....	Township Debentures (Ont) 6 p. c.....	.....

Shrs.	Railway and other Stocks.	Pa.	Feb. 19
100	Atlantic & St Lawrence Shs 6 p.c.	all	138 1/2
10	Buffalo and Lake Huron.....	all	115
100	Do. 5 1/2 p. c. 1st Mort.....	100	120
300	Do. do 2nd Mort.....	100	120
..	Can. Central 5 p. c. 1st M. Bds	.....	106
	Int. Guar. Ry Gov.....	all	100
100	Canada Southern 1st Mort. 3 p. c.	all	39 1/2
..	Canadian Pacific \$100.....	.....	103
	Chic. & G.T.R. 6 p. c. 1st M Coup	.....	100
	1,900.....	.....	96
100	Grand Trunk Juuc. Ry. 5 p. c.	100	8
	bonds.....	100	119
100	Grand Trunk of Canada ord.	100	66
	stock.....	100	40
100	2nd equin. mtg. bds.....	all	19 1/2
100	1st pref. stock.....	all	106
100	2nd pref. stock.....	all	86
100	3rd pref. stock.....	all	8 1/2
100	5 p. c. perp. deb. stock.....	all	112
100	4 p. c. perp. deb. stock.....	all	103
100	Gt. Western shares.....	all	90
	5 p. c. pref.....	all	91
100	5 p. c. deb. stock.....	all	93
100	6 p. c. bds., 1890.....	all	90
100	Hamilton and N. W.....	..	100
100	M of Canada Stg. 1st Mort.	all	103
100	5 p. c. con. mtg. st.....	all	103
100	Montreal & Champlain 5 p. c. 1st	mtg. bds.....	93
	Mont & Sorel 6 p. c. 1st mtg. at	297 ser.....	100
100	N of Canada 6 p. c. 1st Prof Bonds.	Do do 2nd dr.....	103
	Do do 6 p. c. 1st mtg. at	6rd prof. bonds A.....	103
100	3rd prof. bonds B.....	84	
100	Northern Extension, 6 p. c. guar.	102	
100	Do do 6 p. c. Imp.....	102	
100	Quebec Central 5 p. c. 1st mtg; bds	1st Mort.....	35 1/2
100	Well. Gray & Bruce, 7 p. c. Bds.,	100	
	1st Mort.....	90	
100	T. G. & B. 6 p. c. bonds 1st Mort.	73	
	St. Law & Ott. 6 p. c. Bds.....	71 1/2	
	New Brunswick 6 p. c. 1886-91.....	105	
	Nova Scotia 6 p. c., 1886.....	102	
	Quebec Prov. 1904 5 p. c.....	106	
	Do do 1905 5 p. c.....	106	
	(Iss. Paris), 1910.....	101	
	ster. bds. ec. all pd. 1912	106	

Lachute Advertisements.

FISH & IRELAND,

Manufacturers and Patentees of

OUR NATIONAL FOODS,

LACHUTE MILLS, P. Q.

VICTORIA FOUNDRY AND MACHINE SHOP,

LACHUTE, Que.,

Manufacturers of Stoves, Plows, School Desks and General Machinery. Iron and Brass Castings made to order.

McOUAT & McRAE.

LACHUTE HOTEL,

First-Class Table and Rooms.

J. W. CURRY, Prop.,

LACHUTE, P. Q.

JOHN STEWART,

Butcher, Etc.,

MAIN STREET, LACHUTE, P. Q.

ESTABLISHED 1874.

**Salmon, in Brls. and Hf. Brls,
Mackerel, in Brls. and Kits,
Boneless Codfish,
Haddies and Bloaters,
Fresh Frozen Fish,
Canned Fish,
Canned Vegetables,
Canned Fruits, &c.**

D. HATTON & CO.,
18 Bonsecours St., Montreal.

ROB ROY FIRE HOSE.

USED BY THE
**LONDON, E. C., MANCHESTER &
LIVERPOOL
FIRE DEPARTMENTS.**

Has stood an actual test of eleven hundred pounds to the sq. inch.

JAMES A. OGILVY,

Corner St. Antoine and Mountain Sts., MONTREAL.
AGENT FOR CANADA.

COBBAN & CO. 455 St. Paul St.
MANUFACTURERS AND IMPORTERS OF
MANUFACTURERS' AGENTS.

Mouldings, Frames, Looking Glasses and Mirror Plates.
Photographic Stock Dealers. Wholesale, only.

CANADA LEAD & SAW WORKS

JAMES ROBERTSON, General Metal Mer-
chant and Manufacturer,
Office 20 Wellington St., Montreal, P.O. Box 1600.
Lead Pipes, Shot, Putty, White Lead, also Gang,
Circular and Cross Cut Saws of all kinds. (Prices
furnished on application.) Branches: Toronto,
James Robertson & Co.; St. John, N.B., James
Robertson.

A. MCGIBBON,

Tanner & Leather Merchant,

LACHUTE, P. Q.

FELIX BOISMENU,

**Hotel du Peuple,
STE. THERESE, P. Q.**

Good accommodation for Travellers.
Bonne accommodation pour les Voyageurs.

LA BANQUE DU PEUPLE.

NOTICE.

THE ANNUAL GENERAL MEETING of the
La Banque du Peuple will be held at the office
of the Bank, St. James Street, on

MONDAY, the 2nd of March Next,
at THREE o'clock, P.M., in conformity with
the 16th and 17th clauses of the act of Incorporation,

By order of the Board of Directors,
A. A. TROTTIER,
Montreal, Jan. 20, 1888. Cashier.

**JOHN HAMILTON & CO.,
METAL MERCHANTS.**

**Tinners' Tools, Machines and Furnishings, Plumbers', Gas and Steam Fitters' supplies,
Tinned Sheet Iron all sizes.**

Warehouse and Office, 25 & 27 William St., Montreal.

Colonial Produce ROOMS,
South Devon Wharf,
E. London, England.

STOKES BROTHERS, Managers, Office 43
Bishopsgate Street Within, E. C. London, England.
The Sales are attended by Wholesale Dealers and Shopkeepers. Our large conveyors goods from ships side to the Sale Rooms. Consignments solicited Agents at Montreal.

HART BROTHERS & CO.,
30 St. Helen St., Montreal.

ROBT. MITCHELL & CO.,
Manufacturers of and Dealers in
BRASS WORK.

Copper, Iron and Earthenware,
Materials and Supplies for
Plumbers, Gas and Steam Fitters.
Warehouse, Nos. 140 & 142 St. Peter St.
Office, 672 Craig Street
WORKS: Nos. 674, 676, 678, 680 & 682 CRAIG STREET
AND 177, 179, 181 & 183 FORTIFICATION LANE
MONTREAL.

MOUNT, MARTIN & CO.,
Plumbers, Gas and Steam Fitters,

Tinsmithing, &c.
Lead Burning a speciality. Practical Sanitarians,
Drainage and Ventilation.
Office and Workshop:—216, Fortification Lane,
(a few doors east of Victoria Square), Montreal.
All orders personally attended to.
N.B.—Orders taken at 218 St. Christophe street.

E. E. GILBERT & SONS,

MANUFACTURERS OF
**PORTABLE AND STATIONARY
ENGINES.**

Steam Pumps, Shafting, Pulleys, &c.

Office:
**2710 NOTRE DAME STREET,
MONTREAL**

Victoria Wire Mills



OF BEST BRANDS

CRUCIBLE CAST STEEL SIEMENS,
Martin, Bessemer Steel and Charcoal Iron.

**PERFORATED SHEET METALS,
ALL SIZES,**

Malt Kiln Floors, Steel and Iron Wire Cloth
Moulders' Riddles and Steel Wire Brushes,
Blind, Bed, and Galvanized Fence
Staples, Patent Double Pointed
Carpet Tacks, Wire Window

WIRE WORK OF EVERY DESCRIPTION
Manufactured by

B. GREENING & CO
Hamilton, Canada.

NORTHERN ASSURANCE CO'Y. BRITISH AMERICA

OF LONDON.
ESTABLISHED 1836.

CALEDONIAN INSURANCE CO., FIRE AND MARINE,
OF EDINBURGH.
FOUNDED 1805.

Over \$30,000,000 Capital and invested funds represented. The best Fire Insurance securities, facilities and powers in Canada. Extension of Agencies contemplated. Applications invited.

TAYLOR BROS..

45 ST. FRANCOIS XAVIER STREET, MONTREAL,
GENERAL AGENTS.
ESTABLISHED 1845.

ASSURANCE CO.,
FIRE AND MARINE,
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS :

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

THE ONTARIO MUTUAL LIFE ASSURANCE CO'Y.

Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - - \$100,000.00

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1883,	5,241
Covering Assurance to the amount of,	\$6,572,719 71
Net Reserve to Credit of Policyholders,	482,177 47
Net Surplus,	43,761 95

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 **\$533,705.55 !!**

J. E. BOWMAN, President. **W. HENDRY,** Manager. **W. H. RIDDELL,** Secretary.
General Agent for Montreal : **Geo. Forbes.**

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital	\$700,000
Government Deposit,	51,106

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.

DAVID DEXTER,
Managing Director.

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 KAVANACH, Resident-Agent,
117 St. Francois Xavier Street, **MONTREAL.**

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**

Vice-President, **Hon. J. R. THIBAudeau,**

ARTHUR GAGNON, Secretary-Treas.

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

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

Capital and assets, Jan. 1, 1884.....	\$1,265,759.94
Income during year ending Dec. 31, 1883.....	385,016.71

G. H. McHENRY, Manager.

NATIONAL ASSURANCE CO.

OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

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

79 St. Francois-Xavier Street, Montreal.

SCOTT & BOULT,

CHIEF AGENTS FOR DOMINION.

COMMERCIAL UNION

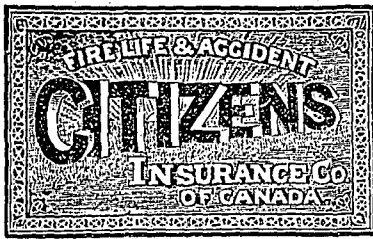
ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . \$2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent.



CAPITAL, . \$1,188,000.
CASH ASSETS, 1st January, 1883,
 per Government Blue-Book 407,987.83
 Deposits with Dominion Govt. - 122,000
 Losses Paid to 1st Jan, 1883. 1,954,131
 Income 1882. 343,600

DIRECTORS:

President:—HENRY LYMAN.
 Vice-President.—ANDREW ALLAN.
 N. B. Corso. Robert Anderson. J. B. Rolland
 Arthur Prévost. C. D. Proctor.
 ARCH. MCGOUN, SECY-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.—OSBORNE BLOIS, and M. & T
 B. Robinson, Agents.
 HALIFAX, N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, MAN.—Robert Strang, and Feron,
 Shaw & Co. Agents.
 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.
HEAD OFFICE, 179 St. James Street,
 MONTREAL.
 Every reliance may be placed in the
 contracts of this company, as the capital is fully
 subscribed by the wealthiest capitalists of the
 country, and its past record for prompt and liberal
 payment of claims is of the best.
 Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Feb. 23, 1885.

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	5-6 mos.	\$50	\$50	83
Canada Life	2,500	7½-6 mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	85	7½	220
Confederation Life.....	5,000	5-6 mos.	100	10	220
Queen City Fire	2,000	.....	50	10½	76 76½
Western Assurance.....	20,000	6 6 mos.	40	20½	50 52
Royal Canadian Insurance.....	20,000	.....	50	20	92½ 100
Accident Ins. Co. of North America...	2500	6	100	20	
Guarantee Co. of North America.....	13,000	6	50	10	

BRITISH AND FOREIGN.—(Quotation on the London Market, Feb. 2, 1885.)

Company Name	No. Shares	Last Dividend	Share par value	Amount paid per Share	Market value p.p'd up share
Briton Life Association.....	50,000	10	1	1	...
British Empire.....	50,000	50	20	4	£22½
British & Foreign Marine.....	50,000	30	50	5	£101 £17
Commercial Union Fire Life & Marine.	5,000	10	100	15	£42
Edinburgh Life.....	100,000	0	£10	£2	10s 20s
Fire Insurance Association.....	20,000	13	100	50	£62 £65
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	£140 £152
Imperial Fire.....	100,000	30	20	2	£5½
Lancashire Fire and Life.....	10,000	15	40	8½	£30
Life Association of Scotland.....	500,000	..	10	2	10s 15s
Lion Life.....	32,000	..	10	2	£27 £27½
London Assurance Corporation.....	35,862	48	25	12½	£50 £52
London & Lancashire Life.....	10,000	10	10	1 7-20	60s 65s
Liverpl & London & Globe Fire & Life	£391,752	70	20	2	£24 10s
Northern Fire & Life.....	30,000	70	100	5	£27½ £27½
North British & Mercantile Fire & Life	40,000	56	50	6½	£218 £228
Phoenix Fire.....	6,722	£21 p. s.	...	...	43s 3d
Queen Fire & Life.....	200,000	30	...	...	£29½ £29
Royal Insurance Fire & Life.....	100,000	80	30	1	£29½ £28
Scottish Commercial Fire & Life.....	125,000	22½	10	1	£13 £13½
Scottish Imperial Fire and Life.....	50,000	6	10	1	60s
Scottish Provincial Fire & Life.....	20,000	15	50	3	£48½ £49½
Standard Life.....	10,000	58½	50	1½	15s
Star Life.....	4,000	5	25	1½	

North British and Mercantile
FIRE AND LIFE
—INSURANCE CO.—
 ESTABLISHED 1809.

RESOURCES of the COMPANY.

Authorized Capital.....	£3,000,000	Stg.
Subscribed.....	2,500,000	"
Paid-up.....	625,000	"
Fire Fund and Reserves as at 31st December, 1883.....	1,692,235	"
Life and Annuity Funds.....	3,514,134	"
Revenue—Fire Branch.....	1,186,865	"
do Life and Annuity Branches.....	551,807	"

Agents in all principal Towns of the Dominion.
 Head Office for the Dominion, 78 St. Francois Xavier St.,
MONTREAL.

D. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Inspector.
 THOMAS DAVIDSON, } { G. M. AHERN, Sub. Inspector.

THE CITY OF LONDON
FIRE INSURANCE COMPANY,
OF LONDON, ENGLAND.

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

Insurances effected at lowest current rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

53 & 55 St. Francois Xavier St., Montreal.

W. R. OSWALD, General Agent.

Active and Reliable Agents wanted in unrepresented districts.

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: —
MR. H. GAULT, | W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION of CANADA.

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

BOARD OF DIRECTORS.

President —A. L. de Martigny, Esq., Cashier, Jacques Cartier Bank. Vice-Presidents:—Hon. L. R. Church, Q.C., B. Globensky, Esq., Treasurer.—Arthur Engen, Esq., Directors:—L. H. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer, W. W. Ogden, M.D., Toronto, Ont. John Hopper, Esq.—J. J. Guerin, M.D., Medical Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal 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, Sir A. T. GALT. Vice-President, HON. JAMES FERRIER.
 MANAGING DIRECTOR, EDWARD RAWLINGS.

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

THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)
 OF LONDON, ENGLAND.
 CAPITAL, - - \$1,250,000.
 Available Assets, \$807,506.50
 Dominion Government Deposits, \$56,745.32
 HEAD OFFICE FOR CANADA,
72 KING STREET EAST,
TORONTO.
 Gentlemen of influence wanted in unrepresented districts.
A. T. MCCORD, Manager for Canada.
GEO. H. PATTERSON, 264 St. James Street, Montreal, General Agent, Province of Quebec.

Plate Glass Fronts Insured AGAINST BREAKAGE, AND Immediate Replacement
 Furnished when Broken.
DOMINION PLATE GLASS INS. CO'Y,
A. RAMSAY & SON,
10 INSPECTOR ST.

Legal.

Peterborough, Ont.
E. B. EDWARDS, BARRISTER, &c.,
HATTON & WOOD, BARRISTERS, SOLICITORS, &c. C. W. Hatton. R. E. Wood, B.A.
W. A. STRATTON, B.A., LL.B., BARRISTER, SOLICITOR, &c. Peterborough, Ont.
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,

Insurance.

Established 1803.
IMPERIAL Fire Insurance Comp'y OF LONDON.
 HEAD OFFICE FOR CANADA;
 Montreal, No. 6 HOSPITAL Street.
 RINTOUL BROS. Agents.
 Subscribed Capital, . . . £1,600,000 St.
 Paid-up Capital, . . . £700,000 Stg.
 ASSETS, £2 222,552 St

QUEEN INSURANCE CO. OF ENGLAND.
FIRE AND LIFE.
 Capital, £2,000,000 Stg.
 INVESTED FUNDS.....£660,818.
FORBES & MUDGE,
 Montreal,
 Chief Agents in Canada.

The Waterloo Mutual FIRE INSURANCE CO.
 ESTABLISHED IN 1863.
HEAD OFFICE, - - Waterloo, Ont.
 This Company has been over eighteen years in successful Operation in Western Ontario.
 During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,872,028.00;
 and paid in losses alone \$709,752.00.
 ASSETS, \$170,000.00.
 J. H. WALDEN, M.D., President.
 C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

CORE DISTRICT FIRE INSURANCE COMPANY.
HEAD OFFICE GALT, ONT.
 Established 1836
 President, Hon. JAS. YOUNG, M.P.P.,
 Vice-President, - A. WARNOCK, Esq.,
 Manager, - - - - - R. S. STRONG

MERCANTILE FIRE INSURANCE CO., WATERLOO, ONT.
 Subscribed Capital, - \$200,000.00
 Government Deposit, - 20,100.00
 Losses promptly adjusted and paid.
 I. E. BOWMAN, Esq., - - - President.
 P. H. SIMS, Esq., - - - Secretary.
 JAMES LOCKIE, Esq., - - - Inspector.

PAYNE & McMEEKIN, AGENTS FOR THE
Commercial Union Assurance Co., OF LONDON, ENGLAND, AND
 Norwich & London Accident Insurance Association, OF NORWICH, ENGLAND.
Office, 97 James St. N., Hamilton.

Legal.

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

Insurance.

NORTH AMERICAN LIFE INSURANCE CO'Y.,
 Head Office - - TORONTO.
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 Leave Point Levi..... 8.00A.M.
 Arrive Riviere du Loup..... 12.05P.M.
 Trois Pistoles..... 1.15 "
 Rimouski..... 3.01 "
 Little Metis..... 4.12 "
 Campbellton..... 5.50 "
 Dalhousie..... 7.50 "
 Bathurst..... 8.32 "
 Newcastle..... 10.33 "
 Moncton..... 12.45A.M.
 St. John..... 3.40 "
 Halifax..... 7.00 "
 .. 12.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Pointe Levis 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,
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D. POTTINGER, Chief Superintendent
 Railway Office, Moncton, N.B., Nov. 27th, 1884.

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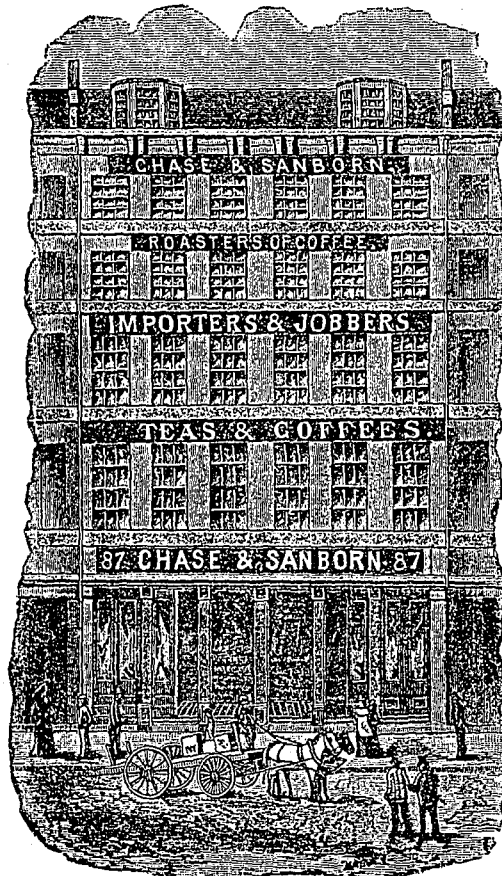
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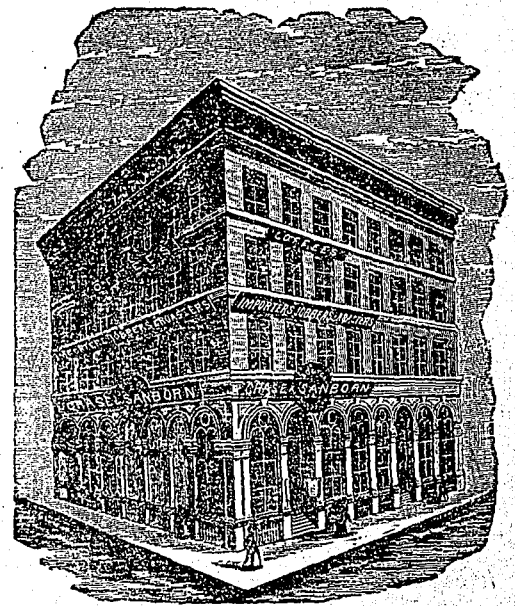
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