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THE MONETARY TIMES

TRADE REVIEW.

AND INSURANCE CHRONICLE.

VOL. XIX.—NO. 12.

TORONTO, ONT., FRIDAY, SEPT. 18, 1885.

{ \$2 A YEAR.
10c PER SINGLE COPY.

Leading Wholesale Trade of Toronto.

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We have this day passed into Stock an

EXTRAORDINARY JOB
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**BLACK
BROCADE
VELVETS.**

John Macdonald & Co.

WAREHOUSES :

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

31 St. Major, MANCHESTER, England.

RICE LEWIS & SON,

WHOLESALE
Hardware and Iron Merchants,
TORONTO.

Steel and Iron Plates,
Tubes, Rivets, Steel Files,
Anchors, Chains,
Wire Rope, Belting.

BUILDERS', FOUNDRY & MILL SUPPLIES

Patent Cold Rolled Shafting.

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A Large and Varied Stock of

GENERAL HARDWARE.

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Leading Wholesale Trade of Toronto.

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IMPORTERS,

No. 12 FRONT ST. WEST,
TORONTO.

Offices—34 Clement's Lane, Lombard Street,
London, E.C.
Toronto, 1885.

W. INCE. J. W. YOUNG. W. INCE, JR.

PERKINS, INCE & CO.

IN STORE,

Ex. Overland and Str. Glenartney,

New Season Japan Teas,

AND

**NEW SEASON
MONING and KAISOW CONGIOUS.**

NEW VALENCIAS expected next week.

Nos. 41 and 43 Front Street East.

NEW SEASON'S TEAS 1885-86.

CHOICE ASSORTMENT OF

Congous, Oolongs,
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NEW FRUITS.

Eleme, Valencia and Sultana Raisins; Malaga
Raisins, in boxes, half-boxes and quarters.
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barrels and cases.
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SMITH & KEIGHLEY

9 Front Street East, Toronto.

Leading Wholesale Trade of Toronto.

Gordon, Mackay & Co.

IMPORTERS

OF

General Dry Goods.

AGENCY OF

THE LYBSTER COTTON MFG. CO.

Sheetings,
Shirtings,
Tickings,
Yarns, &c.

48 Front Street West, TORONTO.

Toronto, 1885.

Trimming Department.

DRESS and MANTLE ORNAMENTS

IN

Silk, Braid, Pearl and Steel.

ALSO,

Braids, Braid Trimmings and Fur
Trimmings.

AND

Novelties in Dress and Mantle
Buttons.

SAMSON, KENNEDY & Co.

44 SCOTT AND 19 COLBORNE STREETS,
TORONTO.

25 Old Change, London, Eng.

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818.

Capital (all paid up) \$12,000,000 Reserve Fund 6,000,000

HEAD OFFICE, - - - MONTREAL.

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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 London & Westminster Bank; The Union Bank of London. 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, W. Munro, Manager; R. Y. Hebden, Assistant Manager.

BANKERS IN THE UNITED STATES.—New York—The Bank of New York, N.B.A.; The Merchants National Bank. Boston—The Merchants National Bank. Buffalo—Bank of Commerce in Buffalo. San Francisco—The Bank of British Columbia.

COLONIAL AND FOREIGN CORRESPONDENTS.—St. John's, Nfd.—The Union Bank of Newfoundland. British Columbia—The Bank of British Columbia. New Zealand—The Bank of New Zealand. (Issue Circular Notes and Letters of Credit for Travellers, available in all parts of the world.)

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, - - - TORONTO.

Paid-up Capital \$6,000,000 Rest 2,100,000

DIRECTORS.

Hon. WILLIAM McMASTER, President, Wm. ELLIOT, Esq., Vice-President. George Taylor, Esq. Hon. S. C. Wood. Jas. Crathern, Esq. T. Sutherland Stayner, Esq. John Waldie, Esq. W. B. Hamilton, Esq. W. N. ANDERSON, - - - General Manager. J. C. KEMP, - - - Ass't Gen. Manager. ROBERT GILL, - - - Inspector. F. L. HANKEY, - - - Ass't Inspector.

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Commercial Credits issued for use in Europe, the East and West Indies, China, Japan, and South America. Sterling and American Exchanges bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

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NEW YORK—The American Exchange National Bank. LONDON, ENGLAND—The Bank of Scotland.

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Capital \$1,500,000 Reserve Fund 980,000

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HEAD OFFICE, - - - TORONTO.

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The Chartered Banks.

BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.

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R. R. GRINDLEY, - - - General Manager.

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THE QUEBEC BANK.

INCORPORATED BY ROYAL CHARTER, A.D. 1818.

Capital \$3,000,000

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THE ONTARIO BANK.

Paid-up Capital \$1,500,000 Reserve Fund 485,000

HEAD OFFICE, - - - TORONTO.

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IMPERIAL BANK OF CANADA.

Capital Paid-up \$1,500,000 Reserve Fund 480,000

DIRECTORS.

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D. B. WILKIE, - - - - - Cashier. B. JENNINGS, - - - - - Inspector.

HEAD OFFICE, - - - - - TORONTO.

BRANCHES.

Essex Centre. St. Catharines. Winnipeg, Man. Fergus. St. Thomas. Woodstock. Ingersoll. Welland. Brandon, Man. Port Colborne.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital Paid-up \$5,725,000 Rest 1,375,000

HEAD OFFICE, - - - MONTREAL.

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BRANCHES IN MANITOBA.

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

Agency in New York—61 Wall Street, Messrs. Henry Hague and John B. Harris, Jr., Agents. Bankers in New York—The Bank of New York, N.B.A.

A general banking business is 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.

THE

BANK OF TORONTO CANADA.

INCORPORATED - - - - - 1855.

Paid-up Capital \$2,000,000 Reserve Fund 1,150,000

DIRECTORS.

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BANKERS.

London, England—The City Bank, (Limited). New York—National Bank of Commerce.

THE STANDARD BANK OF CANADA.

Capital Authorized \$1,000,000 Capital Paid-up 803,000 Reserve Fund 220,000

HEAD OFFICE, - - - TORONTO.

DIRECTORS.

W. F. COWAN, President. JNO. BURNS, Vice-President. W. F. Allan. Dr. Morton. A. T. Todd. R. C. Jamieson. Fred. Wyld. 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 Chartered Banks.

THE WESTERN BANK OF CANADA

HEAD OFFICE, - OSHAWA, ONT.
 Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 250,000

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 Thomas Paterson, Esq.
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BRANCHES.
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 Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.
 Correspondents in London, Eng.—The Royal Bank of Canada. At New York—The Merchants Bank of Canada.

PEOPLES BANK OF HALIFAX.

Capital Authorized \$800,000
 Capital Paid-up 600,000

DIRECTORS.
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 Augustus W. West, Esq.
 PETER JACK, Cashier.
 Branches—Lockeport and Wolfville, N.S.
 Agents in London—The Union Bank of London.
 " " New York—The Bank of New York.
 " " Boston—Williams & Hall.
 " " Ontario and Quebec—The Ontario Bank.

LA BANQUE NATIONALE.

Capital Paid-up \$2,000,000
 HEAD OFFICE, - - - QUEBEC.

Hon. I. THIBAudeau, Pres. P. LAFRANCE, Cashier.
 DIRECTORS. U. Tessier, jr., Esq.
 Theophile LeDroit, Esq. Ant. Painchaud, Esq.
 Hon. P. Garneau. M. W. Baby, Esq.

Hon. Dir., Hon. J. R. Thibaudeau, Montreal.
 Branches—Montreal, C. A. Vallee, Manager; Ottawa, C. H. Carriere, do.; Sherbrooke, John Campbell, do.
 Agents—The National Bk. of Scotland, Ltd. London; Grunbaum Freres & Co. and La Banque de Paris et des Pays-Bas, Paris; National Bank of the Republic, New York; National Revere Bank, Boston; Commercial Bank of Newfoundland; Bank of Halifax; Bank of New Brunswick, Merchants Bank of Toronto; Bank of Montreal; Manitoba—Union Bank of Lower Canada.

THE BANK OF LONDON IN CANADA

HEAD OFFICE, - LONDON, ONT.
 Capital Subscribed \$1,000,000
 Capital Paid-up 200,000
 Reserve Fund 50,000

DIRECTORS.
 H. TAYLOR, President. JNO. LABATT, Vice-President.
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 A. M. SMART, Manager.

BRANCHES. Petrolia, Watford.
 Ingersoll, Dresden.
 Correspondents in Canada—Molson's Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).

THE CENTRAL BANK OF CANADA.

Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 318,000

HEAD OFFICE, - - - TORONTO.
 BOARD OF DIRECTORS.
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 A. A. ALLEN, Cashier.

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 Agents in Canada—Canadian Bank of Commerce. In New York—Importers and Traders Nat. Bank. In London, Eng.—National Bank of Scotland, Limited.

THE COMMERCIAL BANK OF MANITOBA

Authorized Capital \$1,000,000

DIRECTORS.
 DUNCAN MCARTHEUR, President.
 Hon. John Sutherland. Alexander Logan.
 Hon. C. E. Hamilton. W. L. Boyle.

Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold.

The Loan Companies.

CANADA PERMANENT Loan & Savings Co.

INCORPORATED 1855.

Subscribed Capital \$2,000,000
 Paid-up Capital 2,200,000
 Reserve Fund 1,100,000
 Total Assets 5,539,476

OFFICE: CO.'S BUILDINGS, TORONTO ST., TORONTO.

The Company has now on hand a large amount of English money, which it is prepared to lend on first-class securities at low rates of interest.

Apply to J. HERBERT MASON, Managing Director.

THE FREEHOLD Loan and Savings Company,

CORNER CHURCH & COURT STREETS, TORONTO.

ESTABLISHED IN 1859.

Subscribed Capital \$1,876,000
 Capital Paid-up 1,000,000
 Reserve Fund 445,000

President, - - - Hon. Wm. McMASTER.
 Manager, - - - Hon. S. C. WOOD.
 Inspector, - - - ROBERT ARMSTRONG.
 Money advanced on easy terms for long periods; repayment at borrower's option.
 Deposits received on interest.

THE HAMILTON Provident and Loan Society.

President, - - - G. H. GILLESPIE, Esq.
 Vice-President, - - - JOHN HARVEY, Esq.

Capital Subscribed \$1,500,000 00
 Capital Paid-up 1,100,000 00
 Reserve and Surplus Profits 133,028 21
 Total Assets 2,997,129 64

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

AGRICULTURAL Savings and Loan Company.

LONDON, ONT.

President, WILLIAM GLASS, Sheriff, Co. Middlesex.
 Vice-President, ADAM MURRAY, Treas. "

Subscribed Capital \$ 630,000
 Paid-up Capital 609,046
 Reserve Fund 75,000
 Total Assets 1,493,236

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

Dominion Savings & Investment Society,

LONDON, ONT.

INCORPORATED 1872.

Capital \$1,000,000 00
 Subscribed 1,000,000 00
 Paid-up 833,121 00
 Reserve and Contingent 135,539 16
 Savings Bank Deposits and Debentures 768,995 75

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

The Farmers' Loan and Savings Company.

OFFICE, No. 17 TORONTO ST., TORONTO

Capital \$1,057,250
 Paid-up 611,430
 Assets 1,300,000

Money advanced on improved Real Estate at lowest current rates.
 Sterling and Currency Debentures issued.

Money received on deposit, and interest allowed payable half-yearly. By Vic. 42, Chap. 20, Statutes of Ontario, Executors and Administrators are authorized to invest trust funds in Debentures of this Company.
 WM. MULLOCK, M.P., GEO. S. C. BETHUNE,
 President. Secretary-Treas.

The Loan Companies.

WESTERN CANADA Loan & Savings Co.

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

OFFICES: No. 70 CHURCH ST., TORONTO.

Deposits received, interest paid or compounded half-yearly.
 Currency and Sterling Debentures issued in amounts to suit investors. Interest coupons paid able half-yearly at all principal banking points in Canada and Great Britain.

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

HURON AND ERIE Loan and Savings Company,

LONDON, ONT.

Capital Stock Subscribed \$1,500,000
 Capital Stock Paid-up 1,100,000
 Reserve Fund 391,000

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

Debentures issued in Currency or Sterling.
 Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company.
 Interest allowed on Deposits.
 R. W. SMYLLIE, Manager.

THE HOME Savings and Loan Company.

(LIMITED).

OFFICE: No. 72 CHURCH ST., TORONTO.

Authorized Capital \$2,000,000
 Subscribed Capital 1,000,000

Deposits received, and interest at current rates allowed.
 Money loaned on mortgage on Real Estate, on reasonable and convenient terms.
 Advances on collateral security of Debentures, and Bank and other Stocks.
 HON. FRANK SMITH. JAMES MASON,
 President. Manager.

BUILDING AND LOAN ASSOCIATION.

Paid-up Capital \$ 750,000
 Total Assets 1,613,904

DIRECTORS.
 LARRATT W. SMITH, D.C.L., President.
 JOHN KERR, Vice-President.
 Hon. Alex. McKenzie, M.P. G. R. R. Cockburn, M.A.
 James Fleming. Joseph Jackes.

W. Mortimer Clark.
 WALTER GILLESPIE, Manager.

OFFICE: COR. TORONTO AND COURT STS.
 Money advanced on the security of city and farm property.

Mortgages and debentures purchased.
 Interest allowed on deposits.
 Registered Debentures of the Association obtained on application.

The London & Ontario Investment Co.

(LIMITED),

OF TORONTO, ONT.

President, Hon. FRANK SMITH.
 Vice-President, WILLIAM H. BEATTY, Esq.
 DIRECTORS.

Messrs. William Ramsay, Arthur B. Lee, W. B. Hamilton, Sen'r., Alexander Nairn, George Taylor, Henry Gooderham, Frederick Wyld, and Henry W. Darling.

Money advanced at lowest current rates and on most favorable terms, on the security of productive farm, city and town property.
 Mortgages and Municipal Debentures purchased.
 A. M. COSBY, Manager.

84 King Street East, Toronto.

The Ontario Loan & Savings Company,

OSHAWA, ONT.

Capital Subscribed \$300,000
 Capital Paid-up 300,000
 Reserve Fund 65,000
 Deposits and Can. Debentures 605,000

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

W. F. COWAN, President.
 W. F. ALLEN, Vice-President.
 T. H. McMILLAN, Sec.-Treas.

The Loan Companies.

THE ONTARIO INVESTMENT ASSOCIATION
(LIMITED).
LONDON, CANADA.

Capital Subscribed \$2,650,000 00
Capital Paid-up 634,715 71
Reserve Fund 500,000 00
Investments 1,998,621 06

DIRECTORS.

CHAS. MURRAY, Manager Federal Bank, President.
SAMUEL CRAWFORD, Esq., Vice-President.

Benj. Cronyn, Barrister. W. R. Meredith, Q.C.
Daniel Macfie, Esq. C. F. Goodhue, Barrister.
John Labatt, Brewer. Hy. Taylor, Esq.
Jno. Elliott, Manufac'r. Hugh Brodie, Esq.
Isaiah Danks, Secretary. F. A. Fitzgerald, President
Water Commissioners. F. A. Fitzgerald, President Imperial Oil Co.

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

HENRY TAYLOR, Manager.

OFFICE: RICHMOND ST., LONDON, ONT.

THE ONTARIO Loan & Debenture Company,
OF LONDON, CANADA.

Capital Subscribed \$2,000,000
Paid-up Capital 1,200,000
Reserve Fund 285,000
Total Assets 3,041,190
Total Liabilities 1,507,573

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

WILLIAM F. BULLEN, Manager.

London, Ontario, 1885.

The London & Canadian Loan & Agency Co.
(LIMITED).

DIVIDEND No. 24.

Notice is hereby given that a Dividend at the rate of TEN PER CENT. PER ANNUM on the paid-up Capital Stock of this Company, for the half-year ending 31st August, 1885, has this day been declared, and that the same will be payable on 15th September, 1885.

The transfer books will be closed from 1st September to 14th October, both days inclusive. The Annual General Meeting of Shareholders will be held at the Company's offices, 44 King Street west, Toronto, on Wednesday, 14th October. Chair to be taken at noon.

By order of the Directors.
J. G. MACDONALD, Manager.
Toronto, Aug. 25th, 1885.

THE CANADALANDED CREDIT COMPANY

is prepared to make STRAIGHT LOANS, and to PURCHASE MORTGAGES on the Security of Improved Farms or Substantial City Property on the MOST FAVORABLE TERMS.

Forms of application and full particulars may be had on application.

D. MCGEE, Secretary.

23 Toronto Street, Toronto.

The National Investment Co. of Canada
(LIMITED).

EQUITY CHAMBERS, ADELAIDE STREET, TORONTO.

Capital \$2,000,000

President, WILLIAM ALEXANDER, Esq.
Vice-President, WILLIAM GALBRAITH, Esq.

Money Lent on Mortgages of Real Estate. Debentures issued bearing interest at Five per cent. per annum, payable half-yearly.

ANDREW RUTHERFORD, Manager.

The Loan Companies.

UNION Loan and Savings Company,
(INCORPORATED 1865).

Capital Authorized \$1,000,000
Capital Paid-up 600,000
Deposits and Debentures 669,053
Reserve Fund 180,000
Total Assets 1,500,000

OFFICE: 28 & 30 TORONTO ST., TORONTO.

Money to loan at lowest current rates. Deposits received and Debentures issued at highest current rates.

Executors and Trustees are authorized by law to invest in these debentures.
FRANCIS RICHARDSON, W. MACLEAN, President. Manager.

THE PETERBOROUGH Real Estate Investment Co.
(LIMITED).

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital \$2,000,000 00
Subscribed Capital 1,493,600 00
Paid-up Capital 373,400 00
Assets 31st January, 1885 1,510,000 00
Paid-up Capital held in Great Britain 117,400 00
Debentures issued in Great Britain 672,953 00

DIRECTORS IN CANADA.

Major-Gen. HAULTAIN, late of Her Majesty's East Indian Forces, President.
JOHN WALTON, Esq., J.P., Vice-President.
George A. Cox, Esq., Mayor of Peterborough.
Richard Hall, Esq., of Messrs. Hall, Innis & Co.
A. F. Poussette, Esq., Barrister. A. C. Dunlop, Esq.
A. F. Poussette, Esq., Barrister. T. G. Haslitt, Esq.
Bankers in Canada—The Ontario Bank.
Bankers in Great Britain—The British Linen Company Bank.
Chief Agents in Great Britain—Finlayson & Auld, Writers, 150 and 164 West George Street, Glasgow.
Agents in Edinburgh—Ronald & Ritchie, S.S.C., 20 Hill Street.
Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle street.

POUSSETTE & ROGER, Managers, Peterborough, Ont.

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ESTABLISHED 1858.

JOHN STARK & CO.
(TELEPHONE No. 880),
Stock & Exchange Brokers.

Special attention given to reliable investment stocks and the investment of money on mortgage. RENTS COLLECTED AND ESTATES MANAGED.

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ESTABLISHED 1876.

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(TELEPHONE No. 27),
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RENTS COLLECTED. ESTATES MANAGED. MORTGAGES BOUGHT AND SOLD.

60 CHURCH STREET, TORONTO.

JOHN PATON & CO.
52 WILLIAM ST., NEW YORK,

Accounts and Agency of Banks, Corporations, firms and individuals received upon favorable terms. Dividends and interest collected and remitted. Act as agents for corporations in paying coupons and dividends; also as transfer agents. Bonds, Stocks and Securities bought and sold on commission, at the Stock Exchange and elsewhere. Sterling Exchange and Cable Transfers bought and sold.

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(Member of the Stock Exchange),

Stock and Share Broker,
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MONTREAL.

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WILL UNDERTAKE Commissions for the Valuation or Transfer of Real Estate in Manitoba and the North-West.

Also will attend to the Payment of Taxes, Collections and other business in connection with lands belonging to non-resident proprietors

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WM. HESPELER, German Consulate, WINNIPEG, MAN.

Financial.

ROBERT BEATY & Co.
61 KING ST. EAST,
(Members of Toronto Stock Exchange),
Bankers and Brokers,
Buy and sell Stocks, Bonds, &c. on Commission, for Cash or on Margin. American Currency and Exchange bought and sold.

C. S. GZOWSKI, JR. EWING BUCHAN.

GZOWSKI & BUCHAN
Stock and Exchange Brokers,
GENERAL AGENTS,
50 KING STREET EAST, - - TORONTO.

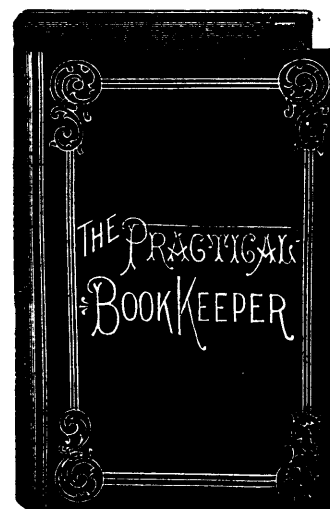
Canadian, American, and English Stocks; American and Sterling Exchange, Greenbacks and all foreign money bought and sold. Special attention given to purchase and sale of debentures.

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STOCK BROKERS,
Members Toronto Stock Exchange.

No. 26 TORONTO STREET, TORONTO,

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



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AND
Business Correspondence.

THE MOST PRACTICAL WORK YET PUBLISHED ON THESE SUBJECTS.

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It is just what every Accountant, Book-keeper, Merchant and Clerk requires.

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From Prof. W. D. Batson, President of Wesleyan College, Millersburg, Ky.

"It is simply the most practical work I have ever seen."

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"Mr. O'Dea's 'Bookkeeper' is a very valuable work which has met with much favor in schools and among business men."

From George Hague, General Manager of the Merchants Bank of Canada, Montreal.

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PRICE, - - - \$1.00.

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Railways and Steamships.

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All the Principal Points in Canada and the
United States.

IT IS POSITIVELY THE
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Best and Quickest Route to MANITOBA, BRITISH
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FOR FARES, Time Tables, Tickets and general
Depot, City Ticket Offices, corner King and Yonge,
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JOSEPH HICKSON,

WM. EDGAR, General Passenger Agent. General Manager.

ALLAN LINE

ROYAL MAIL

STEAMSHIP S.

1885. SUMMER ARRANGEMENT. 1885

STEAMSHIP.	SAILS FROM QUEBEC.
PARISIAN	Saturday, July 25
PERUVIAN	" Aug. 1
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SARDINIAN	" " 15
SARMATIAN	" " 22
PARISIAN	" " 29

Rates of Passage from Quebec.

Cabin..... \$60, \$70, and \$80
(According to accommodation).
Intermediate \$30

Steerage same as by other first-class lines.

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

For tickets, &c., apply to

H. BOURLIER,
Allan Line Office,
Corner King and Yonge Streets, Toronto.

Dominion Line.

GREAT REDUCTION IN RATES.

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

FROM QUEBEC FOR LIVERPOOL:

OREGON	SEPT. 12
*SARNIA	" 19
MONTREAL	" 26
TORONTO	OCT. 3
BROOKLYN	" 10
*OREGON	" 17
*SARNIA	" 24

Rates of Passage—Quebec to Liverpool, \$50 and
\$60. Return, \$80, \$100, \$108 and \$120, all outside
rooms. Intermediate and Steerage at lowest rates.
The last train connecting with steamer leaves To-
ronto Friday morning.

*Saloons, state-rooms, music-rooms and bath-
rooms in this steamer are amidship, where but little
motion is felt; and she carries neither cattle nor
sheep.

For further particulars apply to **GEO. W. TOR-
RANCE**, 45 Front Street East; **STUART & MUR-
DOCK**, 50 Yonge Street, Toronto.

DAVID TORRANCE & CO., Montreal.

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Flax Spinners & Linen Thread M'rs
KILBIRNIE, SCOTLAND.

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HODGSON, SUMNER & CO

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and FANCY GOODS

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and 25 & 27 Princess St., WINNIPEG.

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JAMES ROBERTSON,

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Toronto, Ont., St. John, N.B., Baltimore, U.S.
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THE BELL TELEPHONE CO'Y OF CANADA.

CAPITAL, - - \$1,000,000

HEAD OFFICE, - - MONTREAL.

Notice is hereby given that the various telephone
instruments not manufactured by this Company,
which are now being offered for sale or for hire to
the public, are believed to be infringements of the
patents held by the Bell Telephone Co., of Canada;
that suits have been instituted against the companies
proposing to deal in these infringing instruments to
restrain their manufacture, sale or use, and for
damages; and that similar actions will be com-
menced against

ALL USERS OF SUCH TELEPHONES.

This notice is given for the express purpose of in-
forming the public of the claims made by the Bell
Telephone Company, and of warning all persons of
the consequences of any infringement of this Com-
pany's patents.

C. F. SISE,

Vice-Pres't and Man'g Director,
Montreal.

HUGH C. BAKER,
Manager Ontario Dept.
Hamilton.



Leading Wholesale Trade of Montreal.

Cochrane, Cassils & Co BOOTS & SHOES WHOLESALE.

Cor. (Craig & St. Francois Xavier Sts

MONTREAL, Que

McARTHUR, CORNEILLE & CO OIL, LEAD, PAINT Color & Varnish Merchants

IMPORTERS OF

ENGLISH and BELGIAN WINDOW GLASS
Plain and Ornamental Sheet, Polished, Rolled
and Rough Plate, &c.

Painters' & Artists' Materials, Brushes, &c
312, 314, 316 St. Paul St., & 253, 255, 257 Com-
missioners St.,

MONTREAL.

W. & F. P. CURRIE & CO.,

100 Grey Nun Street, Montreal.

IMPORTERS OF

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

Manufacturers of Bessemer Steel

Sofa, Chair and Bed Springs.

⚡ A large Stock always on hand ⚡

TEES, WILSON & CO.,

(Successors to James Jack & Co.)

Importers of Teas

AND GENERAL GROCERIES.

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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.

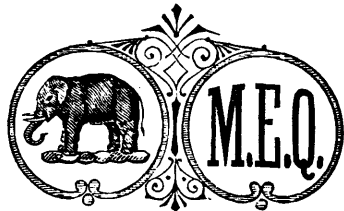
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The Canadian Gazette 1 ROYAL
BUILDINGS, LONDON, ENGLAND, E.C., is a
weekly journal of information and comment
upon matters of use and interest to those concerned
in Canada, Canadian Emigration, and Canadian
Investments. It was founded and is edited by
THOMAS SKINNER, the Compiler and Editor of
"The Stock Exchange Year-Book," "The Directory
of Directors," "The London Banks" &c.

Leading Wholesale Trade of Montreal.

John Clark, Jr. & Co's
M. E. Q.
SPOOL COTTON

Recommended by the Principal Sewing Machine Companies as the best for hand and machine sewing in the market.



TRADE MARKS.

For the convenience of our Customers in the West we now keep a full line of BLACK, WHITE, and COLORS, at 3 Wellington Street E., Toronto.

Orders will receive prompt attention.

WALTER WILSON & CO.,
Agents for the Dominion.

1 and 3 ST. HELEN STREET, MONTREAL.
3 WELLINGTON STREET EAST, TORONTO.

WM. BARBOUR & SONS'

IRISH FLAX THREAD

LISBURN.

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

Linen Machine Thread, Wax Machine Thread, Shoe Thread, Saddlers' Thread, Gilling Twine, Hemp Twine, &c.

WALTER WILSON & COMPANY,

Sole Agents for the Dominion.

1 and 3 ST. HELEN STREET, MONTREAL.

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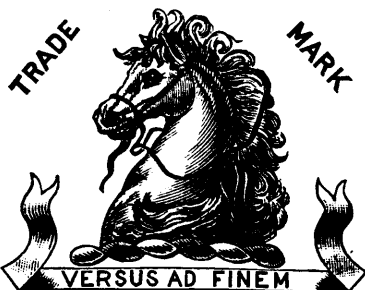
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GILFORD, IRELAND,

MANUFACTURERS OF

LINEN THREADS.

Sewing Threads of all kinds.



Gilling Twines, Hemp Twines, &c.

Gold Medal and Diploma at Industrial Exhibition, Toronto, 1884. Highest Prize Medals wherever exhibited.

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Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.
General Merchants & Manufacturers' Agents.

Bleached Shirtings, Grey Sheetings, Tickings, White, Grey and Colored Blankets, Fine and Medium Tweeds, Knitted Goods, Plain and Fancy Flannels, Low Tweeds, Etouffes, &c., &c. Wholesale Trade only supplied.

15 Victoria Square, MONTREAL.
13 Wellington Street East, TORONTO.

WE BEG TO INFORM THE TRADE that we have now in Stock a full line of Colors in

KNITTINGSILK

In both Reeled & Spun Silks.

To be had of all wholesale houses in Canada.

BELDING, PAUL & CO.,
MONTREAL.

THE COOK'S FRIEND

THE LEADING BAKING POWDER

IN THE DOMINION.

No First-Class Stock is complete without it.

Manufactured and for sale to the Trade only by

W. D. McLAREN,
55 COLLEGE ST., MONTREAL.

Sal Soda in Barrels.
Bi-carb Soda in Kegs.
Cream Tartar Crystals.
Tartaric Acid Crystals.

For sale by

COPLAND & McLAREN,
MONTREAL.

ROSS, HASKELL & CAMPBELL,
Wholesale Fancy Dry Goods,

16 ST. HELEN ST., MONTREAL,
and at 6 Leader B'd'gs, 63 King St. East, Toronto.

FALL ASSORTMENT NOW COMPLETE.

Leading Wholesale Trade of Hamilton.

Be Sure to See Them.

WHAT?

A. S. VAIL & CO.'S OVERCOATS.

ALSO,

Men's, Boys' and Youth's Suits.

Splendid Value. Well Cut. Well Made.

A 1 SELLING GARMENTS.

A. S. VAIL & Co.
WHOLESALE

Manufacturers Ready-Made Clothing,
16 & 18 James St. orth,
HAMILTON, ONT.

McKECHNIE & BERTRAM,
Canada Tool Works,

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

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WHOLESALE

DRY GOODS

MERCHANTS,

17, 19 and 21 Victoria Square

AND

730, 732, 734, 736 Craig St.,

MONTREAL.

Mercantile Summary.

THE Stormont Cotton Co. has added fifty new Crompton looms to its weave room.

THE New Brunswick and Nova Scotia Land Company's timber licenses on the Keswick river, sold on the 1st inst. for \$7,000.

Two handsome first-class coaches for the Canadian Pacific Railway have just been turned out from the Cobourg Car Works.

MR. THOS. WORSWICK, the well known engine builder of Guelph, has supplied the Electric Light Company of this city with two large engines.

TWENTY-TWO members were added to the Board of Trade in this city at its meeting on Wednesday last, making the membership now close upon five hundred.

JOS. ANDREWS, in the general store business at Berwick, N. S., has made an assignment; so has Frank Spinney, a trader of Malvern Square, in the same province.

MESSRS. GOLDIE & McCULLOCH, of Galt, have shipped for Leeds, Eng., a ponderous machine known as the "Patrick & Wilson Paragon Patent Cloth Press."

THE townsfolk of Woodstock will shortly vote on the motion of bringing the agricultural works of Patterson Bros. from the village of Patterson to Woodstock.

Messrs. James Harris & Co., of the New Brunswick Foundry, of St. John, N. B., have received the plans and specifications for the building of twelve conductors' vans for the I. C. R.

THE Ontario Car Works, London, Ont., have been awarded a contract to build two second-class passenger, five conductors' vans, and twenty flat cars for the Intercolonial Railway.

STRATFORD merchants are endeavoring to reorganize their Board of Trade. They intend also to petition the Government to appoint a grain inspector. Both are proper moves for a place which lately attained to the dignity of a city.

MR. E. R. C. CLARKSON, the trustee, through Messrs. Suckling, Cassidy & Co. of this city, has advertised for sale the woollen mills and other belongings of the estate of George Smith & Co., Lambton Mills.

NOT more than twelve years ago the foreign exports of Japan were only \$5,000,000 which is about one-seventh of what they are now. After twelve years of intercourse with the great leading trade countries of the world, the exports of Japan now amounts to \$38,000,000

annually, consisting chiefly of tea, silk, porcelain, lacquer ware and Japanese curiosities. Against this annual exportation there is an importation of \$37,000,000 worth of goods every year.

MR. W. R. ALLAN, son of Mr. Andrew Allan, Montreal, has been admitted a partner in the Winnipeg firm of MacArthur, Boyle & Campbell, Lord George Campbell having retired. The style will hereafter be MacArthur, Boyle & Allan.

MESSRS. THOMAS THOMPSON & SON, of this city, have purchased from the trustee, Mr. E. R. C. Clarkon, the stock of gent's furnishings belonging to the insolvent wholesale firm of Forbes, Convey & Co. The stock was sold at 52½ cents on the dollar.

LETTERS patent have been issued incorporating the Henderson Lumber Company of Montreal, with a capital of \$100,000. The parties interested are Messrs. D. H. Henderson, Norman Henderson, Chas. H. Walters, Selkirk Cross and A. W. Henderson.

THE phosphate business in South Carolina during the fiscal year just closed was characterized by considerable activity. The total amount of rock mined from Sept. 1st, 1884, to August 31st, 1885, is 151,996 tons, against 140,825 tons for the same period last year.

A FIRM of general dealers at Beauharnois, A. Marchand & Co., has assigned. M. Marchand began business first in 1880, but failed after two years' experience. A creditor bought the estate back, and started him again under his wife's name, but apparently with no better results. Present liabilities not yet known.

JAMES WORTHINGTON, C. F. Worthington, Brockville; T. C. Elwood, Toronto; Duncan McIntyre, and Hon. Peter Mitchell, Montreal; constitute the Ontario Bolt Company which has just been incorporated with a capital stock of \$120,000. Manufacturing is now being carried on in the company's large premises in the western part of this city.

THE building of the telegraph company in Montreal has been fitted with Edison's Incandescent Electric Light, and the new illuminant was tried last week with the most satisfactory result. There are about 100 lights in the four stories of the building, and the power to drive the dynamo is obtained from a 10-horse power engine in the basement.

WOODALL & Co., of Liverpool, announce that the total exports of apples from the United States, Canada and Nova Scotia to Great Britain during the past season were as follows in barrels: Liverpool, 51,149; Glasgow, 142,000; London, 125,457; other ports, 17,000. Total, 835,606. Against the same period 1883-4, 81,532; 1882-3, 400,000; 1881-82, 239,000; 188-81, 1,330,000; 1879-80, 435,800.

GELINAS & CLOUTIER, a rather extensive dry goods firm of Three Rivers, have failed and assigned to the Prothonotary, with direct liabilities of \$17,000, and indirect of \$7,000. F. Gelinas, who is stated to be the only partner, has been unsuccessful in the past, and is reported to have failed twice before. He has been given to outside operations of doubtful benefit, such as trading in horses, &c., which may account, in some degree, for his present troubles.

WHEN they assigned a few days ago, Brown Bros., tinsmiths, of Winnipeg, showed liabilities of about \$5,000, part of which is due to a local firm, and part to a Toronto house. They have been involved in some unsettled claim with the Hudson Bay Co. and from this cir-

cumstance their trouble mainly arises.—Shaw & Masterman, commission agents in Winnipeg, succeeded Stuart, Shaw & Co. in January last. Their assignment is now announced.

SENEGAL & BACHAUD, a firm of saddlers at Montreal, have assigned, owing \$2,146.—Ludger Leroux, Montreal, in business only a few months there as saloon keeper, is offering 50 cents in the dollar cash, the money being advanced, it is said, by a brother. He owes \$3,000, while assets are stated at \$700.—J. B. Barbeau, who started business in a general way at Ricebury, Que., about two and a half years ago, is in trouble, and has called a meeting of his creditors for the 17th inst. at Montreal.

AMONG awards to the Canadian exhibitors at Antwerp: *Diplome d'honneur* (highest distinction) to the Manitoba Farm as a whole; to the exhibit of North-West cereals, largely from the Canadian Pacific Railway experimental farms, a gold medal; to the timber and lumber samples, obtained principally from the neighborhood of the Canadian Pacific line in the Rocky Mountains, a silver medal; to the mineral specimens, chiefly from the districts of Rat Portage and Port Arthur, silver medal.

A FEW days ago Allan McPherson, lumber dealer of Forest, sent his creditors a statement which showed that he is practically insolvent. His assets exceed liabilities of \$10,600 by but \$200. Some creditors have expressed themselves satisfied if they can get fifty cents on the dollar. Mr. McPherson was originally a farmer and perhaps presumed, from his knowledge of cereals or standing timber, that he could buy and sell lumber to advantage. It has taken nearly four years to convince him of his error.

IT may interest whist or poker players to know that during the fiscal year 1884-'85, the number of manufactories of playing cards in the German Empire amounted to sixty-one, whose production of packs of thirty-six cards, or less, was 3,552,910, and of packs of more than thirty-six cards, 1,286,239, against 3,312,866 and 1,225,998 packs respectively. Of the above numbers, 3,495,458 packs were taxed for home use and 1,311,808 packs were exported. The import of foreign cards only amounted to 25,059 packs.

E. W. NORTON, a fruit dealer at Port Arthur, is in trouble. Previous to the closing of navigation last year he bought a large stock of fruit on which he lost considerable money. The sheriff is now in possession of his premises.—In Port Perry, A. Richardson, the proprietor of a sash and door factory, is in deep water. There was a time when he was thought to be doing well, but lately he has fallen behind, through, some say, his son's recklessness and other unexplained causes. The sheriff has seized his effects.

THAT the wholesale grocery and liquor firm of Wm. Kyle & Co., in this city, was in trouble and that this trouble was due to the discovery of some forged customers' paper—the author of which is stated to be Mr. Monro, a bookkeeper, was the general topic amongst the trade yesterday. The forgeries which are said to amount to nearly \$7,000, were committed during the absence of Mr. Kyle in Winnipeg. The person charged with the crime is said to have borne an excellent reputation, a fact which makes the announcement all the more startling. It has been denied that the firm intended to suspend payment pending an investigation. Mr. Munro is not in the city, and his whereabouts has not yet been learned.

LOUIS LAFRANCE of Bic, Que., was a farmer, but he opened a general store in 1880, on the proceeds of the sale of his farm, and so embarked in mercantile affairs. He has come to grief, having made an assignment to a Quebec accountant.—Dr. C. G. Comtois of Three Rivers, doing a drug business there, is offering a compromise of 25 cents in the dollar cash.—J. H. Perrault, general storekeeper at Gently, and formerly at St. Pirre les Becquets, is in trouble, and has assigned to the prothonotary of the district, but Messrs. Kent & Turcolte of Montreal will wind up the estate.

HENRI ST. PIERRE, in a small general way at Ste Flavie, Que., has assigned.—W. E. Menard, one of the small retail grocers in Montreal, has failed, owing \$875.—Cardinal & Corriveau, of Montreal, who formed a partnership last spring to do a retail and jobbing cigar business, have already assigned owing \$1,700.—L. M. Perrault, a dry goods man in the same city, formerly of the firm Beauvais & Perrault, and who started alone a year ago last spring, is in trouble, and creditors have held a meeting. He offers them 65 cents on the dollar, at three, six, nine, and twelve months, secured, but creditors want 70 cents.

IT has been repeatedly asserted, says the *Victoria Times*, that the contributions of the people of British Columbia to the Dominion Savings' banks is very large. In a recent issue of the *Canada Gazette*, Halifax ranks first, with \$2,994,220.91; St. John, N. B., next, with \$2,506,950.25; then Victoria, with \$1,615,771.73; followed by Charlottetown, with \$1,518,924.16. The balance on the 31st May last at Victoria, was \$1,615,771.73. At Nanaimo a net balance of \$223,423.79 on the 31st of May. At New Westminster the balance on the 31st May was \$290,322.50. The total balance to the credit of depositors in this province on the 31st of May being \$2,129,518.02.

LET us tell it briefly. His name was Ryan, W. W. Ryan, a commission merchant in Montreal, he said. Montreal was scarcely large enough for his extensive business, so he annexed Toronto. He comes well introduced and is respectable-looking which is generally the case. He opens an office, also a bank account; both very necessary things to do—especially the latter. Mr. Ryan deposits \$500, which is supplemented a few days later by another deposit of \$4,600 in the form of a draft. Needs some money, draws out the \$4,600. Terrible discovery! Draft a forgery! Raised from \$10! Anxious banker! Baffled detective! Serene Ryan, the swindler and forger.

OUR reference last week to H. J. Taylor grocer of this city, may now be supplemented by the announcement of his assignment.—Similar words will explain the financial condition of Chas. Kimpton, another Toronto grocer.—Ellen Arnott, doing a limited dry goods trade in Toronto, has assigned to a leading city firm, to which she is principally indebted.—After he has taken an inventory of his present worth, H. Fisher, a general storekeeper of Williamsford Station, is of opinion that he will be justified in asking his creditors to compromise with him. He found it necessary to make a like request about ten years ago when he traded under the style of Campbell & Foster.

VARIED and unsuccessful, but apparently not discouraging has been the business experience of the Brethour family, of Hamilton. About 1877 Brethour, *pere*, who was "in dry goods," failed and compromised with his creditors. The son, in conjunction with one Howden, then took the helm, but with no better success

for in two years after he also came to grief. Since the last failure Mrs. Brethour has been the nominal head of the firm, doing business as Brethour & Co. She is now taking stock with a view, it is said, of making an offer to the patient and over-confident creditors. The impression prevails, in some quarters, that she can pay 100 cents on the dollar.

MESSRS. CHAS. BOECK & SONS, the well known manufacturers of this city, have been awarded the high distinction of two silver medals at the Antwerp Exhibition, for their manufactures of brushes and brooms. In the latter goods their new process of manufacture and packing, covered by letters patent, effects a great reduction in freight and protection of condition, and promises, while revolutionizing the system of manufacture now in vogue, to open up a new and important prospect for export.

A MEETING of insurance agents from different parts of Ontario was held in this city on the 15th inst., when those present agreed to enrol themselves as a society to be called the Fire Insurance Agents' Association of Canada. A committee was appointed consisting of Messrs. Wm. Campbell and R. Radcliffe, Goderich; J. P. Secord, Orillia; John McCullough, Deseronto; James Martin, Hillsdale; Geo. Rutherford, Shelburne; B. Barnard, Bradford; F. A. Lett, Barrie; F. M. Clarke, Belleville; H. McKay, Uxbridge, and J. F. Marshall, Kenilworth, to adopt rules for the new society and report to a meeting to be held here on 10th November next.

THE latest novelty in advertising comes from our good friends the Italians. Like many another happy thought, it is so simple that the only wonder is why it was never thought of before. It is on the North Italy Railway that the idea has been developed, and it consists in providing the tickets with pockets and inserting in each pocket a little roll of paper with advertisements printed thereon. You buy your ticket from Milan to Venice, for instance, and on a thin piece of paper neatly inserted therein you find all the information you can want about the Venetian hotels and shops. The advertisement sheet in each ticket is divided into forty little spaces, twenty on each side of the paper, and the price of a space is 15 francs per 10,000 tickets. When all the spaces are let the company thus makes £24 on every 10,000 tickets.

CANADA has done fairly well at the Antwerp Exhibition. The list of awards occupies a column and a quarter of the Montreal Herald. Among them we observe the following:—GOLD MEDALS, Gooderham & Worts Mfg. Co., Toronto, B. N. A. Bank Note Co., Montreal, Massey Mfg. Co., implements, C. P. Railway Co.; SILVER MEDALS, Charles Boeckh & Co., Toronto, woodenware, James Goldie, the Guelph miller, Truro Condensed Milk Co., U. C. Furniture Co; BRONZE MEDALS, M. Staunton & Co., wall papers, Colin McArthur & Co., ditto, Penman Mfg. Co., Paris, knitted goods, H. R. Ives & Co., hardware, Cosgrave Brewing Co.; DIPLOMAS OF HONOR, the Geological Survey, the Dominion Organ & Piano Co.; HONORABLE MENTION, the Rosamond Woollen Co., Berlin Felt Boot Co., Orford Copper & Sulphur Co., New Brunswick Land & Lumber Co., Ottawa School of Art & Science.

THE Montreal Herald, indignantly denying the sweeping statement made by the St. John Globe to the effect that "all of the principal managers, sub-managers and contractors of the C. P. R. are Americans and American supplies are furnished by hundreds of thousands of dollars worth, &c.," has the following: "Nine-tenths of the contractors and sub-contractors were and are Canadians. Necessarily,

nineteen-twentieths of its officials are Canadians." As for supplies from the U.S. the following is a memorandum of purchases of general supplies for the C. P. R.:

Year.	Total.	Bought in Canada.	Bought in U. S.
1882	\$2,646,628	\$1,941,108	\$705,470
1883	3,462,663	2,970,941	491,749
1884	3,289,924	3,181,206	108,518

Thus the share of supplies purchased for the road in the United States was about 27 per cent, in 1882, nearly 16 per cent. in 1883 and only say 3 per cent. in 1884.

TO CORRESPONDENTS.

J. C. H.; City.—The paragraph you enclose contains an unfortunate error. The turn-out of the Gibson cotton mill is certainly not "three quarters of a million yards weekly," as the Gazette has it, but one tenth of that quantity. Our contemporary has been misled by the statement of a St. John paper that the present production of the Marysville mill was 70 bales, bales of 11,000 yds. each, whereas 1,100 yards each was meant.

READER; Ottawa.—We believe the Halifax Mercury, established 1752, was the first Canadian newspaper.

D. M.; Brandon.—The appointment was made in 1882 and approved 25th April that year, Mr. Hespeler has resided in Canada for at least twenty-five years.

SUBSCRIBER; Sheffield.—Do not know such a concern as the Ontario Mutual Benefit (or Aid) Association of Toronto.

W. I. P.; St. Catharines.—The United States Mutual Accident Assoc. of New York, has been in existence since 1877, but we are not aware that it is authorized to do business in Canada.

A. E. R.; St. Thomas.—Will write you. The issues of this journal dated 6th April, 1883, and 13th March, 1885, contained articles furnishing information in response to your third and fourth queries. Should think Hine's Insurance Year Book, or a similar publication by the Spectator Company would give what you want. Address, C. C. Hine, Insurance publisher, New York.

—Since the withdrawal of the fire insurance companies from New Hampshire, says the New York Chronicle, the commercial agencies have felt a hesitancy in quoting the financial standing of many of the citizens of that State. Merchants and manufacturers have been placed in most embarrassing positions by the idiotic performance of the Legislature, and are bound to suffer a serious money loss by the disturbance of credit.

GLUE,
Sand-Paper,
Neats Foot Oil,
Blacking.
PETER R. LAMB & CO.
Manufacturers,
TORONTO.

STOCKS IN MONTREAL.

MONTREAL, SEPT. 16TH, 1885.

Stocks.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average '84.
Montreal	271	200	238	201	200	189
Ontario	109	107	5	109	107	112
Peoples	77	75	1	77	75	43
Molsons	125	118	3	122	118	112
Toronto	187	185	25	187	185	176
Jac. Cartier	61	60		61	60	
Merchants	116	114	111	115	115	112
Commerce	127	126	38	127	126	121
Union	65	57		65	50	
Montreal Tel.	129	126	165	126	126	111
Rich. and Ont.	59	59	165	59	59	53
City Passenger.	117	115	485	117	116	120
Gas	189	188	775	189	189	186
C. Pacific R. R.	46	44	50	46	45	43
N. W. Land	45	39		45	39	49

BRYCE,
McMURRICH & CO.
ARE SHOWING A
FINE RANGE
IN
Autumn Dress Goods,
MANTLE CLOTHS,
AND
ULSTERINGS.
Stock in all Departments well assorted.
BRYCE, McMURRICH & CO.,
34 Yonge St., - - - Toronto.

EBY, BLAIN & CO.,
IMPORTERS
AND
Wholesale Grocers,
Cor. Front and Scott Sts.,
TORONTO.

BOECKH'S
CELEBRATED
"STANDARD"
BRUSHES
Send for New Catalogue.
Chas. Boeckh & Sons,
80 YORK ST., TORONTO.

Leading Wholesale Trade of Toronto.

Wyle,
Brook & Company
 Importers and Wholesale Dealers
 IN
**STAPLE and FANCY
 DRY GOODS**

Woollens, Tailors' Trimmings, &c.

WAREHOUSE:

Corner of Bay and Wellington sts.

COOPER & SMITH,
 Manufacturers, Importers and Wholesale
 Dealers in
BOOTS AND SHOES.

36, 38 & 40 Front St. West, TORONTO.
 JAMES COOPER. JOHN C. SMITH.

Quetton St. George & Co.
 TORONTO, ONT.,
 IMPORTERS OF

Wines, Brandies and Liquors,
 FROM THE
 Vineyards of France, Spain, Germany, &c.

VAULTS:

12, 14 & 16 KING STREET WEST.

WM. B. HAMILTON,
 Manufacturer & Wholesale Dealer in
Boots and Shoes

15 and 17 Front Street East,

TORONTO.

J.D. KING & CO
 (Successors to King & Brown)
 No. 27 FRONT ST. EAST, TORONTO.

Manufacturers of Fine Boots & Shoes
 Comprising all classes of Peg Work, McKay Sewed
 Work, Cable Screw-Wire (which is the best wearing
 work made.) We also make specialty of Men's and
 Boys' Hand-sewed Welt Boots, English and American
 styles. SHELL CORDWAIN VAMPS which are very
 stylish, and for durability, ease and comfort, cannot
 be surpassed. Our goods are made in sizes and half
 sizes from two to eight different widths, warranted
 to fit the largest number of feet comfortably. No
 veneered soles; no shoddy stiffeners; no pancake
 nor shoddy insoles, but made of the BEST SOLID
 LEATHER. Terms liberal NO TWO PRICES.

Leading Wholesale Trade of Toronto.

Henry W. Darling & Co.

WHOLESALE DEALERS IN

Imported and
Canadian Woollens
 AND CLOTHIERS' TRIMMINGS.

GENERAL DRY GOODS
 Commission Merchants.

52 Front Street West, Toronto.

TENTS,
 CAMP FURNITURE,
 AND
FLAGS.
 Wholesale.

NATIONAL MANUFACTURING CO.

70 King St. West, TORONTO. 160 Sparks St., OTTAWA.

ESTABLISHED 1856.

Telephone Communication Between all Offices

P. BURNS,

Wholesale and Retail Dealer in

Coal and Wood

Orders left at Offices, cor. FRONT & BATHURST,
 YONGE STREET WHARF, and 81 KING STREET
 EAST, TORONTO, will receive prompt attention.

COBBAN MANUFACTURING CO.

JOHE BACON. F. J. PHILLIPS.

TORONTO.

MANUFACTURERS OF

Mouldings, Frames & Looking-Glasses

IMPORTERS OF

Plate, German and Sheet Glass, Cabinet
 Makers' Sundries, &c.

BROWN BROS.

PREMIUM

Account Book

MANUFACTURERS.

A large stock on hand, or manufactured to any
 pattern. Unsurpassed for Quality, Durability and
 Cheapness. Established 27 years.

STEAM PUMPS.

NORTHEY & CO.,
 TORONTO.

SEND FOR CIRCULARS.

ESTABLISHED 1845.

L. COFFEE & CO.,

Produce Commission Merchants,

No. 30 Church Street, - - Toronto, Ont.

LAWRENCE COFFEE. THOMAS FLYNN.

Leading Wholesale Trade of Toronto.

**OGILVY,
 ALEXANDER
 & ANDERSON**

ARE SHOWING

**Specialties in Dress Goods,
 Specialties in Mantle Cloths.**

Our Haberdashery, Smallware and Fancy
 Goods Departments are replete with New
 and Seasonable Goods.

INSPECTION INVITED.

Cor. Bay and Front Streets, Toronto.

S. F. MCKINNON & Co.

ARE DAILY OPENING UP

FALL IMPORTATIONS.

*Travellers now on the Road with Full
 Ranges of Samples.*

S. F. MCKINNON & CO.,
 COR. WELLINGTON & JORDAN STS.,
 TORONTO.

2 Fountain Court, Aldermanbury, London, Eng.

H. A. NELSON & SONS

DIRECT IMPORTERS OF

*Fancy Goods, Dolls, Toys, Christmas Cards
 &c., &c.*

MANUFACTURERS OF

Brooms, Brushes, Woodenware, Matches,
 and General Grocers' Sundries.

56 & 58 Front St. W.,
 TORONTO.

59 to 63 St. Peter St.,
 MONTREAL.

CANADA PLATES.

Stove-Pipe Elbows, Lamps and Lamp Goods,
 Stove-Pipe Dampers, Fire Backs, Patent,
 Stove-Pipe Wire, Coal Hods.
 Stove-Pipe Varnish, Coal Tongs,
 Stove-Pipe Collars, Fire Shovels,
 Stove Trucks, Star Thimbles,
 Stove Boards, Cinder Sifters,
 Stove Polish. Lanterns.

M. & L. Samuel, Benjamin & Co.

56; and 58 Yonge St. and 9 Jordan St.

SPECIAL SALE.

WHOLESALE.

Staple and Fancy Dry Goods

Terms made known at time of sale. Return
 Railway Tickets Free. See Catalogue.

HUGHES BROTHERS.

THE MONETARY TIMES

AND TRADE REVIEW,

With which has been incorporated the INTERCOLONIAL JOURNAL OF COMMERCE, of Montreal, the TRADE REVIEW, of the same city (in 1870), and the TORONTO JOURNAL OF COMMERCE.

ISSUED EVERY FRIDAY MORNING.

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CANADIAN SUBSCRIBERS, - \$2.00 PER YEAR
BRITISH " - 10s. 6d. STER. PER YEAR.
AMERICAN " - \$2.00 U.S. CURRENCY.
SINGLE COPIES, - - - 10 CENTS.

Represented in Great Britain by Mr. Jas. L. Foulds,
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Book & Job Printing a Specialty.

OFFICE: Nos. 64 & 66 CHURCH ST.

EDWD. TROUT, MANAGER.

TORONTO, CAN., FRIDAY, SEP. 18, 1885

THE SITUATION.

By the application of an artificial stimulus it has been found possible, in some measure, to revive the Provincial Exhibition which, if it survives to next year, will round the half century. The new stimulus came in the form of a vote of \$10,000 by the Dominion Parliament. The attraction of additional prizes swelled the list of exhibitors to an unusual figure; and London being made the seat of the year's exhibition lent it all the aid which it was possible to derive from the advantage of locality, since Toronto decided that it could never again afford to accept the rotatory allotment of the Provincial. But in spite of all that could be done, we regret to learn that the show was not a financial success. The failure is in part due to a cause which reflects credit on the management, in rejecting extraneous sources of profit not in harmony with the prime objects of the Exhibition. If we must conclude that the day of the Provincial Exhibition is over, we can nevertheless look back with gratitude to the service it rendered and the pattern it set, departure from which is generally more amusing than improving.

From two opposite causes great damage to crops has been done in India; in the Deccan they have failed from drought, while in Bengal they have been ruined by an excess of wet, in some instances producing floods. The whole country around Calcutta is described as being submerged for some miles. To mitigate the horrors of the famine which this state of things makes inevitable, subscriptions have been started in the large towns. What effect these calamities will have on the surplus of wheat which India, in ordinary years, has for exportation is not stated; the estimates when they come, will be interesting. Should the effect be considerable, it will make itself felt in the world's supply of wheat and will prove a factor in regulating the price. Whether the crops destroyed be rice or wheat, the general effect is to lessen the food supplies, and the destruction of one would react upon the demand for the other.

M. Lessar sees no incongruity in putting a feather in his own cap and asking an ad-

miring world to do homage to successful Russian diplomacy in the case of the Afghan frontier. He has discovered, though late, that the Zulfilcar Pass, which goes to Afghanistan, along with Marunchach, is of no strategic importance and that Russia deems herself well compensated for the loss of an inferior military stronghold by getting possession of the oasis of Penjdeh, her aspirations being purely bucolic. For once, both parties are satisfied; and when this happens what greater triumph is possible to diplomacy? Both did their best, and there is no reason for crowing on either side. Meanwhile military works are not neglected. Russia is taking measures to connect the military works in the Caucasus with those in Central Asia, and the defences of the Crimea are being greatly strengthened. But for the present the cloud of war has happily passed over.

From Chicago comes the report of a polo between the Canadian Pacific and the St. Paul and Minneapolis railways, "by which the latter agrees to cut off its St. Paul connections from the traffic between Canada points and Manitoba points and let the Canadian Pacific control the whole." A large share in this business has hitherto fallen to the North-Western Traffic Association roads, whose disappointment is reported to have been transmuted into exasperation, a state of mind in which schemes of retaliation find their natural hatching ground. Vengeance for what is called the treachery of the Manitoba line fills the air of Chicago. Opposition lines are projected or revived; but it is easier to project than to execute. Monopoly need not be counted on as a permanence, where the interests in favor of breaking it are so strong as they are here. All the great forces work for competition, and every day adds to their strength. The arrangement reported is therefore not likely to bring more than temporary advantages to the contracting parties. The public interest is an element which cannot be lost sight of.

Whatever may be the defects of the law of extradition, kidnapping as a mitigation of the evils caused by their defects cannot be allowed. One Brainerd, a fugitive Vermont banker, is alleged to have been kidnapped in Winnipeg by Boston officers and taken to Minneapolis. An eminent United States counsel no doubt correctly interprets the international obligation when he says that, if the facts be as alleged, it is the duty of the American government to surrender the fugitive. But at Minneapolis Brainerd was secretly taken from the hands of the kidnappers, while they were in the ticket office, by some of his own friends who, being informed of the facts, were in waiting for him; and he is very likely, in this way, to find safety once more on Canadian soil. Canada has no partiality for such visitors, but the right of asylum cannot be allowed to be violated even where it ought not to exist.

At last the figures of the Canadian "exodus" are to be revised. By counting all the passengers going one way and none

the other, United States statistics of Canadian emigration to the Republic became a marvel of inaccuracy. After years of blundering it occurred to the authorities to check the figures by taking the other side of the account, and when this was done it was found that the return of persons to Nova Scotia nearly equalled the outgoings from that Province. So unreliable have the figures been demonstrated to be that the authorities at Washington have resolved to suspend their publication. Those who found a melancholy pleasure in weeping over the sad story of the exodus may now dry their eyes with a good conscience. They may also find consolation in the facts that the circulation of population is sure to be active on a continent in different stages of advancement; that the barrier of language never restrained the ramblings of the French Canadians, and that Massachusetts has proved the mother of colonization in the "far west." It is useless to regret the natural and the inevitable.

Church finance is beginning to attract attention from a comprehensive point of view. If the professions of medicine and law are overcrowded, it is alleged, on the strength of statistics, that clergymen have outgrown in numbers the wants of the community; that in Ontario there is one church for every 539 Episcopalians, one for every 490 Presbyterians, one for every 274 Baptists, one for every 230 Congregationalists, one for every 249 Methodists, while the Roman Catholic Church gets along with one church for every 1,207 members. Some of the clergy, including Dr. Grant and M. Doudiet of Montreal think it is time to call a halt by some sort of an agreement among the Churches. The root of the evil is to be found in preparing too many young men for a calling that is already overcrowded. If the denominational colleges would consent to restrict the supply to the demand, a reform might be brought about; but this is about the last thing they would think of doing if it were proposed, much less can they be expected to initiate the reform. It is nevertheless one which ought to be undertaken.

Sir Charles Tupper has been to London and Toronto with the view of creating an interest in the Colonial and India Exhibition which is to take place in London next year. He made a favorable impression; and the Toronto Board of Trade recommended a good Canadian exhibition on the occasion. The space allotted to Canada is 54,000 square feet, and it occupies an entire transept, running from one end of the building to the other; no one who goes in at the principal entrance can fail to see the Canadian section.

—A Massachusetts merchant found out one day that his till had been robbed. He held his tongue, however, and waited until *Time's* whirligig tossed the culprit at his feet. This is how the culprit came: Three months afterward one of his customers said to him: "Did you ever find out who took the money out of your till?" The merchant replied: "I never have until now, but now I know it was you, as I have never told any one that I lost it." The man was compelled to pay back the money.

RAILWAY AND CANAL COMPETITION

East-bound freights from Chicago to the seaboard have reached the lowest point ever attained in the history of the competition between railway and water carriage. Ten cents per 100 lbs. was the pool rate; but since the new railway war broke out lower rates have been taken. The Vanderbilt lines have been carrying 55.15 per cent of all the freight. The roads that got the least of it carried both grain and provisions for eight cents. At nine cents, a New York paper points out, "A year's supply of flour for the average person is brought from Chicago to New York for the wages of a common laborer for an hour and a half." "It is such rates as these," the significant remark follows, "that are equalizing the price of farm land in Dakota and England." At these rates, as might be expected, the railways get the bulk of the freight, very little being left for the vessels. The Grand Trunk does not appear to have gone into the competition, at these figures, its per centage having fallen off from 15.1 per cent. on August 1st to 8.1 per cent., a month later.

From Buffalo to New York, last month, before the war declared by the railways had brought down the figures to the present point, the bulk of the traffic was carried off by the canal. In the week ending August 8th, there went by canal, 1,244,639 bushels, and by rail only 124,140; the proportion varied, in the other weeks, and, in the week ending August 22, the canals carried off almost everything, 1,816,176 bushels, and the railways 174,454. The next week saw a slight alteration, 1,238,640 bushels going to the canals and 459,238 to the railways. In this state of things, the railways did not require to have any quarrelsome feeling towards one another to induce them to lower their rates. The canal which carried corn for 3½ and corn for 3¾ from Buffalo to New York once more proved a regulation of freights. The railways were obliged to lower their rates, if they meant to compete; and their best weapon of warfare was found in a low through rate from Chicago to New York. This, it seems to us, is the most obvious explanation of what is called the railway war, but which is a war between land and water carriage.

The Trunk line magnates cannot restore railway rates, which deprived them of three-fourths of the freight between Buffalo and New York, without throwing the bulk of the business again into the hands of the canal men. The value of the Erie canal has been described to be as a regulator of freights; and that it is performing that function is beyond doubt. The whole object of the free canal is low freights; the State of New York, through which the canal runs, shares those profits, and for this reason she is willing to make the canals free.

The Canadian water route, in August, obtained a much less proportion of grain than the Erie Canal; being 795,000 bushels received at Montreal against 385,000 carried thither by rail. During the same time 42,000 bbls. of flour went by rail and only

15,000 bbls. by water. Still the water-route was doing fairly well; but it was scarcely wise in the forwarders by water to raise the rates, as they did in November, in the face of the enormous reductions that have taken place in railway freights, from Chicago to New York; it was the reverse of wise or prudent. The Grand Trunk, which apparently declines to do an unprofitable through traffic, is not likely to carry a large quantity of grain during this month.

THE SILVER QUESTION.

The United States government has been using its best endeavors, as a matter of necessity and probably much against its will, to force silver coin out of the treasury; but the success has been only very moderate. The president is known to be opposed to the continuance of the silver coinage law; but meanwhile the treasury does not want to run the risk of being depleted of gold, and hence the attempt to get silver into circulation. Treasurer Jordon issued an order directing the sub-treasuries to cease to remit one and two dollar greenbacks; the expectation being that silver would take their place. To some extent this has happened: \$2,905,897 have been got out, but meanwhile the new dollars coined amount to \$4,347,000. This plan for preventing an increase in the stock of silver in the treasury is ineffectual. But it has produced a result that was not intended; it has caused the silver dollar to sink below the par of greenbacks payable in gold. Should this process become general, the end will not be far off. So far the premium on greenbacks is only one dollar on the thousand, but it marks the beginning of the descent of silver in popular estimation, below the par of gold in which the greenbacks are payable. Nominally the paper sells at premium, but the price is paid for gold obtainable for the greenback. At present the exchange is asked only as a matter of convenience; when it becomes a matter of necessity, the bullion value of the silver only will be taken into account, and then the discount on the one thousand silver dollars will be one hundred and fifty dollars. The Government, it may be assumed, wants to be in a position to say when Congress meets, that it has done everything in its power to force the silver dollars into circulation. There is another way in which it might perhaps have succeeded better; and that is by issuing legal tender certificates for separate silver dollars; but it would in the end have led to the same result as the forcing of the silver circulation without the intervention of the certificate.

When the New York banks agreed to take fractional silver currency for their loan to the government, they must have believed that they had facilities for getting rid of these coins. But in this expectation they have been disappointed. For amounts over five dollars their customers demand bills of which the cost to the national banks is ten per cent. more than gold. Nothing but the legal tender quality of the silver dollars has maintained them at par; and the power of legal tender in that direction is limited. Forcing the silver into circula-

tion where it is not wanted will in time cause it to fall to its bullion value, in spite of its legal tender quality. People when they sell will make two prices, according to the currency in which they are to be paid. Congress can alone remove the danger. Will it do so? That is the problem.

Congressman Warner is trying to induce the government to agree not only to issue certificates against the deposit of silver, but to guarantee their value at the market price of bullion at the date of their issue. But the government could not prevent a decline in the price of silver; and as the scheme would invite the surplus of European silver to go on deposit in Washington, a rapid decline of price must follow and an enormous loss would be entailed on the Treasury. That the government will assent to this scheme is utterly incredible. And to ask that a legal tender character should be imparted to certificates which entitle the holders to a metal of which the price may undergo a serious decline, is not less unreasonable. Under this plan the stock of silver would continue to be piled up in the treasury; and as the certificate would get into circulation, the effect would be to usurp the place of gold to the extent of the increase. The forced circulation of silver by displacing gold would bring about the calamity feared from the present state of things. The Latin Union Monetary conference, which met in Paris last month will re-assemble early in October. But from its deliberations the United States silver men have nothing to hope.

INFECTION ANTIDOTES.

In view of the anxiety which, for some time past has been exercising the public mind on the subject of contagious diseases, and the means of preventing their spread, any practical information of a popular character cannot be too widely diffused. That "an ounce of prevention is worth a pound of cure," is emphatically true in this matter, and it should only be necessary to point out the mode of such prevention in order to secure its general adoption.

In the first place it can hardly be requisite to say that the prime conditions to the avoidance of disease of all kinds are temperance in eating and drinking, and strict cleanliness of person as well as of surroundings. By the latter is meant the removal or destruction of all decaying animal and vegetable substances by burning—as the most efficacious method of getting rid of them—if practicable, and where this cannot be done, by the use of an efficient deodoriser, disinfectant, or antiseptic, some of which are here mentioned. It goes without saying that water used for drinking purposes should be free from contamination by organic matter. Disease germs, we are told, whether known as bacteria, bacilli, infusoria, microbes or by any other scientific name, have their *habitat* and find their sustenance in putrescent animal and vegetable matter, the first stage of which putridity, is fermentation; and the function of an efficient disinfectant or antiseptic is to arrest the operation of decay and thus deprive of their means of

development, in other words their food the minute, microscopic organisms which are the undoubted germs, the *fons et origo* of all infectious and zymotic diseases, small-pox, cholera, typhus, &c.

There are various chemical substances that will prevent and arrest the decay of organic animal and vegetable matter. It is very important, however, to have not only a thoroughly efficient agent for the purpose, but at the same time one as inexpensive as possible, in order to induce its wide, general use. Probably the essentials of cheapness and efficacy are found combined in the chlorides of zinc and copper as well and conveniently as in any other substances, besides being applicable, perhaps, over a wider area of conditions. These articles may be procured from any druggist, and the disinfectant compounded in any desired quantity, using the following formula:—To one gallon of water add 2½ lbs., avoirdupois, of chloride of zinc, and 1½ ounces, avoirdupois, of chloride of copper.

Another disinfectant of recent introduction is soluble Phenyl, composed of carbon and hydrogen (C₆H₅). From its composition it is probably an efficient antiseptic, deodorizing, and disinfecting agent, and has the advantage of being non-corrosive and non-poisonous. It ought, moreover, to be procurable at a cheap rate. Whatever disinfectant is employed, it should be used freely in privies, water-closets, and all localities from which arise bad odors, as well as upon the egesta, either from bowels or stomach of sick persons especially of those suffering from infectious disease.

Lime-washing of stables, cellars, out-houses, lanes and yards is a desirable process at the present juncture. The use of chloride of lime as a disinfectant, cheap, and so far efficacious, is very general in Britain. We are told that out of £3,000 worth per week of disinfectants used by the corporation of London, the bulk was expended for chloride of lime and lime.

Manufacturers and large employers of labor in any direction have an interest and a duty in looking after the health of their employees. An interest, because the more healthful a man's surroundings the more effective work he can do. But beyond this the presence of a contagious disease in a mill or in a factory village, while a jeopardy to life is also a matter of financial risk. The *United States Review*, calling attention to the influence of sanitary surroundings, including freedom from financial embarrassment, upon the death rate, prints the following table, which was compiled by Th. Sorensen from the official statistics of Denmark:—

FEMALES.			
Ages.	Working Class.	Lower Middle Class.	Higher Middle Class.
20 to 25.....	7.2	5.9	4.4
25 to 35.....	7.7	6.6	8.0
35 to 45.....	13.4	8.4	7.8
45 to 55.....	20.4	9.7	10.4
55 to 65.....	38.0	16.3	18.4
65 to 75.....	77.1	38.5	43.3
75 and more.....	192.7	98.2	120.3

The difference in age at death is thus very marked, thirteen persons of middle age dying in the working class against

seven or eight in the middle class. Among the males the death rate is not so greatly different.

MALES.			
Ages.	Working Class.	Lower Middle Class.	Higher Middle Class.
20 to 25.....	7.6	7.6	4.0
25 to 35.....	7.3	7.3	5.8
35 to 45.....	10.2	10.2	9.2
45 to 55.....	17.3	17.3	15.9
55 to 65.....	36.5	36.5	31.2
65 to 75.....	72.5	72.5	56.5
75 and over.....	173.1	173.1	139.3

ONTARIO CROPS.

—The September bulletin issued by the Ontario Bureau of Industries, revises its crop estimates of August, and for the most part reduces them. The fall wheat harvest is deemed larger, by a bushel to the acre, than previous information justified. But the spring wheat crop, as we have already stated was well ascertained, is very poor. There is considerable rust, as well as "midge and weevil." The ravages of rust "have turned out to be much more serious than they were (in August) supposed to be. Throughout western Ontario the crop is, in fact, almost wholly destroyed, only a few fields on high and light lands giving even a fractional yield. Much of the spring wheat is not worth threshing; the farmers are cutting it in large quantities for fodder, or using the shrunken grain for chicken feed." In eastern Ontario, spring wheat is in rather better condition, but "taking the Province as a whole, there will probably be a deficiency in the spring wheat product, many farmers being obliged to purchase their supplies of flour and seed. The quality of the grain, too, will be poor." Barley estimates are very generally confirmed; the storm of August 3rd permanently damaged the bulk of the crop, reducing the yield and prejudicing the color. The discoloration, however, is not so serious a matter as some contend. If, as the Bureau thinks probable, Ontario has this year grown sixteen million bushels of barley, it is an important thing for the Province. The following table gives the revised estimates of above crops according to returns in first week of September, compared with similar estimates of August:—

		Bushels.	Bush. per acre.
FALL WHEAT..	Sept.	21,280,543	24.3
	Aug.	20,374,729	23.3
SPRING WHEAT.	Sept.	9,226,796	11.3
	Aug.	14,373,524	18.0
BARLEY	Sept.	16,376,532	27.4
	Aug.	17,015,671	28.5
OATS	Sept.	56,334,474	36.5
	Aug.	59,124,614	38.3
RYE	Sept.	1,251,704	16.0
	Aug.	1,299,234	16.6
PEAS	Sept.	14,335,563	22.2
	Aug.	15,400,520	23.8

THE BRITISH INCOME TAX.

WHO PAYS IT?

The smallest income liable to be taxed in Great Britain and Ireland is one hundred pounds sterling. There are only seventy-five families in the thousand which enjoy this income, so that out of 5,874,459 families—which is the estimated number in the British Islands, allowing six persons to a family—out of a population of thirty-two

and a quarter millions only 440,000 are taxable. And indeed there were but 487,566 persons "charged to income tax" in the year 1883.

Of the total number of incomes taxed, forty-seven per cent. were under £200, or say \$1,000. Further than this, eighty-three per cent. of the whole had incomes under £400, or say \$2,000. This leaves only seventeen per cent. of the whole taxable population with incomes exceeding £400 per annum, so that the great wealth of the United Kingdom is in comparatively few hands. The following table will give a tolerably clear notion of this. There were in 1883:—

48,495 persons with incomes under	£150
159,988 " had per annum.	£ 150 to £ 200
107,324 " " "	200 to 300
47,433 " " "	300 to 400
1,812 " " "	400 to 500
12,985 " " "	500 to 1,000
3,934 " " "	1,000 to 2,000
1,000 " " "	2,000 to 3,000
3,145 " " "	3,000 to 4,000
1,275 " " "	4,000 to 5,000
98 " " "	above 5,000
	£50,000 or over

It thus appears that one family in 1,868 families in the "old country" enjoys an income of over £5,000, and that one in 218 has over £10,000 a year. But among the noblemen or rich commoners a man with £10,000 a year is not accounted wealthy. Those who have five times that sum are considered so; and of these there are only 98 in the list, or say one in sixty thousand. But these ninety-eight have as much income, probably, as the whole forty-eight thousand who have less than £150 a year. It would be an interesting thing to ascertain who, or what class of well-to-do people constitutes the bulk of British investors in American or Canadian securities. But it would probably be found that the lists of shareholders in our investment companies are pretty largely recruited from the last four lines of the above table, viz.: those who have each from £4,000 a year and upwards.

—Success having attended the second attempt this season of the Arctic steamer "Alert" to pass through Hudson's Strait and Bay adds no new fact to our experience. That the navigation would be free in August was to be expected. In her first voyage the "Alert" failed to enter the ice-barred strait, at the mouth of which she was imprisoned for three weeks. To the 4th of July she found no open water. It is true she did not explore the whole mouth of the strait; and her experience is not conclusive that the ice blockade was more than local, though the fact that the whole Labrador coast was encumbered with ice, to a width of from thirty to one hundred miles, makes it probable that the blockade of the mouth of the strait in which there are several islands, was complete. On her second voyage the "Alert" met no ice; but a scarcity if not absence of ice was to be expected in August. Absolute freedom from ice even at that late date cannot be counted on, but a sufficiently *facile navigation* may. The navigable season closes soon after the harvest in the North-West can be got ready for market. If even one safe voyage could be made in a season, the route would not be without its value. But, in that case, would a Hudson Bay Railway pay?

—Mr. Chamberlain has volunteered the information that the English Radicals are opposed "tooth and nail" to Mr. Parnell's Home Rule scheme, which he characterizes as destructive of the British Empire. The Radicals are willing to give Ireland local government, free schools, a revision of taxation, the game laws and mineral royalties, and, he adds ominously, that if the appropriation of certain lands is necessary for the public good "the rights of property must go." This needs explanation. If the right to refuse to sell be meant, the proposal may find justification; but if confiscation be intended, then the carrying out of this programme would strike a blow at the security of all property. If Mr. Chamberlain left the matter without further explanation, it is incumbent on him, with as little delay as possible, to remove the doubt which exists as to his meaning.

THE METALS TRADE.

The gloom which has so long rested upon this trade appears to be lifting, and a reaction in prices, so long predicted and hoped for, appears to be beginning. Evidence has been forthcoming that the proverbial corner is being turned, and in many business and financial circles in Britain a hopefulness of tone is shown that was certainly more inconsistent a few weeks ago.

An important point to bear in mind, in estimating the genuineness of this revival, says the *Hardware Trade Journal*, "is the nature of the conditions in which it takes its rise. Briefly summarised, those conditions may be said to be the advent of more cordial political relations among the great European States, the recent disturbance of which contributed so profoundly to the disorganization of business; abundance of cheap money all over the world; almost unprecedentedly low prices for all the raw materials of manufacture; satisfactory harvests in the majority of countries; sound credit; and the promise of a long period of cheap food stuffs. That there is going to be a "big boom" this year we much doubt, nor would anything be more regrettable; but that better times have suddenly disclosed their approach, can hardly be now questioned." The state of things in the United States shows improvement, too; money is beginning to leave the centres where it had accumulated so largely.

Our Montreal correspondent writes yesterday:—"Advices from all quarters and in all lines indicate increased activity and firmness in prices, if not an advance. From Glasgow comes the report that makers' brands of pig iron are advanced two shillings a ton, warrants are cabled at 43/-. Liverpool advices announce a decided improvement in the metal market. Tin plates, while quiet, are very steady, and the stock has been reduced 86,000 boxes since August 1st. Canada plates are firmer, as stocks are much reduced, and cannot be replaced at figures lately ruling; round lots cannot be had below \$2.50 now. A cable has just been received announcing an advance of £1 the ton in low grade steels, and present quotations will be subject to revision. Bar iron also shows signs of firmness under advanced freights."

TIMBER AND DEALS IN BRITAIN.

Liverpool advices up to 2nd instant declare that the improvement in the wood trade expected a month ago has not been realized,

and, on the whole, that for most of the leading articles prices are easier. The imports in general have been heavy, and the stocks have, therefore, increased, although still less than at this time last year. "The aggregate consumption is not very satisfactory, especially when the low prices ruling, and the forced sales, are taken into account. These remarks apply chiefly to sawn and hewn pitch pine, which have been imported very extensively of late, both by steam and sail, and with numerous auction sales, buyers are, for the time, completely filled up."

Imports of yellow pine have been light during August, and the consumption has also fallen off. The stock, however, is much less than it was at this period last year. Of red pine 3,000 cubic feet have arrived, while the consumption has not exceeded 1,000 feet. The stock is therefore ample. Elm has been in better request, but there is a heavy stock, the import in August having been 38,000 against 27,000 cubic feet. Ash is in dull demand. Oak has been in less demand, but the import and stock are less than last year's. A parcel was recently sold at 2s. 10d. per foot, ex quay. Birch has come forward far in excess of the requirements of the light consumption, and prices have gone down to 13½d. to 15d. per N. B. and N. S.

Spruce deals—Jas. Smith & Co's. circular states that the stock is increasing, but is still 7,000 standards less than at the same time last season. Prices have been steady, though about the middle of the month there was an advance, which, however, was not maintained. By auction, St. John deals, averaged £6 11s. 6d. and later £6 9s. per standard. Halifax have been sold at £6 1s. 6d. per standard. Lower port pine deals have been sold at £6 per standard, c.i.f., for Mirimichi third quality. Quebec pine deals have come forward freely, but the consumption has been well kept up and stocks are moderate. The sales have been by private. Red pine deals, mixed quality, have been sold at £8 per standard, ex-quay, and at £7 5s. per standard.

TEXTILES IN BRITAIN.

It is not easy to discover actual revival in the textile industries of the United Kingdom, though there is abundance of hope expressed for the future, near or remote. Cotton spinners appear to be relatively worst off, and woollen mills the most jubilant. According to old country journals of the 1st inst., the Manchester market has been inactive. There has been some inquiry, but the offers made have in most cases been too low to lead to business. Buyers are even looking for lower prices. But a cable of the 11th to the *N. Y. Bulletin* says: "Prices are steady; there have been moderate sales of reasonable goods."

The linen trade at Kirkcaldy is much depressed and manufacturers' prices cut very fine, the result, in some instances of keen competition from abroad in manufactured goods. Although production has of late been curtailed in floor cloths and linoleum, these works still continue, says the *Glasgow Herald*, the busiest in the district. At several of these factories short time is in operation, but nearly as many workmen as ever are employed.

There are some signs of more activity in the carpet trade at Kidderminster. Some firms are very slack, but this is not so all round, and recently a few houses have been favored in the matter of new business. The Stourport firms, have found business quiet, but at Bridgnorth the operatives have been lately working overtime. Wool buyers have

not been coming on the market lately, but may be tempted to do so while prices are apparently at the bottom. Cottons used in the carpet trade are now ½d. against the consumer compared with what they were a few weeks ago. Worsted yarns have not been selling lately, but manufacturers will before long have to enter the market again, as the consumption will be increasing.

At Leeds it is made more and more evident, week by week, that there will be nothing like such a surplus of heavy cloths remaining over at the end of the season as there was last year. The run upon good pilots, presidents and heavy chevots still continues and moderate prices have been steadily maintained. The tweeds and mantle cloths made to greatest perfection at Ryeadon, Calverley, and Pudsey are still in fairly good request and the makers think they can complete their contract without losing on them, as it once was feared they would be obliged to do because of an imminent scarcity of foreign rags. There was scarcely any enquiry to-day for spring specialties, but makers are less apprehensive now than they were of being forced immediately to curtail production. Both the Continental and Canadian purchases have just lately been on a more liberal scale than usual, which to a great extent accounts for this improved prospect.

While there is a more cheerful and confident tone in the Leicester wool market, there is very little response on the part of consumers, and with the firmer quotations business is in an inanimate condition. Strong staple lustre and demi-lustre wools are in very good request but soft wools are neglected. The woollen yarn market maintains a cheerful and confident tone. Cotton yarns are more inquired for on account of future delivery, but prices are not at all satisfactory. The hosiery trade is in a healthy state, and very heavy deliveries are being made of autumn and winter goods. Lamb's wool shirts and pants and other descriptions of underclothing are in strong demand, and stocks are being rapidly diminished. Fancy fabrics and specialties sell very freely, and the best cashmere goods are in brisk demand.

The *Economist* of 5th instant describes the silk trade at unimproved and prices somewhat irregular; the Dundee flax market as showing a little more life; jute quiet with a partial decline in price; Manila hemp dull of trade. Competition for Australian and Cape wools at the Colonial wool sales of September 1st is described as devoid of animation."

THE INDUSTRIAL EXHIBITION.

MAIN BUILDING.

Once inside the Main Building, the visitor finds it hard to concentrate his attention. The southern sun blazes at him, and the throng "hustles" him as he enters; he gets hurried glimpses or vistas of hundreds of hundreds of objects and scores of sign-boards or *affiches* of various kinds; he hears a resonant march played on three pianos at once, and in the intervals of this a confused hum from the organs of Bell, of Guelph, and the other makers; then as he walks westward, the refreshing tinkle of the great fountain opposes itself to the click of Belding, Paul & Co's silk loom, while the big Bell of Ellis & Co's clock startles the nerves or admonishes the stomachs of the crowd. Under the friendly shelter of the Canadian Rubber Company's temporary domicile at the western end he takes time to lay out a plan of procedure, and while doing so remarks that the display made by the company last named, creditable as it

is both for variety and quality, is unfortunately ill lighted. Possibly it is that the number of articles they show is too great to give adequate prominence to each. Hats, coats, and circulars; gloves, tennis-shoes, firemen's and sportsman's boots; packing, tubing, springs, mats, engine hose.—But we did not purpose making an inventory of the wares of this well-known and extensive company.

At the western door-way sits, as he smilingly sat last year—we should not like to add "*et in aeternumque sedebit*," he is much too busy a man for that—the Cook's Friend, that is, we mean, the representative of "the Cook's Friend," that excellent baking powder of Mr. W. D. McLaren. This preparation has become a household word all over Canada, and maintains, as such preparations have not always done, its quality as well as its popularity.

A gigantic carved show-case on edge, which looks, as seen from either end of the Crystal Palace, like a section of Jones' bee-house, contains scores, possibly hundreds, of sample kinds of Christie's biscuits. The structure is about twelve feet by fifteen and is double, presenting an identical appearance, whether viewed from east or west. These toothsome products are despatched everywhere in the Dominion and to various parts of the outside world.

It is a creditable and a sound principle upon which to found the business of a concern, that what goods it makes shall be always uniform in quality from year to year, and of honest materials. Such, we are told, was the resolve of the Pure Gold Manufacturing Co., when it began putting up flavoring extracts, spices, baking-powder and coffee, and a consistent adherence to it with business-like management, is reasonably sure to bring continued success. We observe, among the other neatly put up goods of this company, that it has dried herbs, such as sweet marjoram, summer savory, thyme and sage.

Latin labels and cabalistic signs, such as *medicos* and pharmacutists indulge in, are sure to attract attention when disposed upon suggestive rows of very scientific—not to say dangerous—looking bottles. But when it is known that these represent the preparations of so competent a chemist as Mr. E. B. Shuttleworth, the cabinet of "Tincts." and "Comps." assumes a much more friendly aspect. The inks of the same maker are shown also on the ground floor near the fountain.

The striking exhibit made by Messrs. Colin McArthur & Co., of the Montreal Wall Paper Factory, in the gallery just over the southern entrance, is to be despatched, we are told, to London, England, next year for display at the Colonial Exhibition. It is worthy to represent the progress made by Canada in the way of mural decoration. The specimens illustrate the newest and best styles of wall paper, such for instance as "four-colored-bronzes," and "mica papers," two entirely new branches, the latter patented in the United States. Then there are solid gold embossed papers, and what are known as "flats." The patterns are tasteful as well as elaborate; and an interesting feature of the display is the array of rollers used in printing these handsome paper-hangings. The judges have awarded first prize to this exhibit.

It is impossible to pass the main staircase at the north side without having the eye arrested by the very artistic cabinet and decorative work turned out by the Cobban Manufacturing Co. Here is a mantel and over-mantel in cherry, beautifully carved, with

bevelled mirrors, circular, square, and rectangular, fit to adorn the mansion of royalty. Another of mahogany, still another of ebony, all fitted with tiled grates. Handsome mirrors, 48 by 60 inches, in carved gold frames, form additional portions of this exhibit.

In this young country, the same attention is not given to firm styles or trade marks as in the old and perhaps merchants on this side of the water are not so concerned for the repute of their wares. But the name of Taylor's safes has been a familiar one for many a day amongst us, and the work they are now turning out is considered equal to what earned their early good reputation. The exhibits made at the eastern door, while perhaps rather over-decorated—though this may be the fault of customers, who often insist on "slathers" of color—are doubtless in quality such as will occasion much disappointment "when the enterprising burglar goes a-burgling—goes a-burgling" in the vain effort to get at their contents.

The Brandon M'fg. Co., manufacturers of wooden goods, this city, have sent an attractive assortment of their ingenious products, which occupies space to the westward of the fountain. The hostess, the juvenile, the cook, the housemaid, the lad of all work and even *paterfamilias* himself may here find, if not "objects of bigotry and virtue," as Mrs. Partington Malaprop would say, yet at least articles which help to make life pleasanter and easier for both old and young: Baby carriages, toy carts, wash boards, kitchen utensils, garden utensils, patent sweepers, butter workers and croquet sets. Excellent workmanship is here displayed, and their manufactures of express waggons and sleighs are beyond anything heretofore attempted in Canada.

A group of maple leaves in green, flowers irises and scroll work in other colors, their outlines in gold—such is the striking design intended by the Barber & Ellis Company for the morocco binding of *Picturesque Canada*, many copies of which they have already turned out. The other specimens of binding for counting house and Bank use, turned out by this company and shown on the first floor, are exceedingly elaborate and creditable. We did not observe any samples of the envelopes or paper boxes of these manufacturing stationers.

Admirers of Kreighoff will have remarked that unfailling feature in his pictures, the sash of the lower Canadian *habitant*. Lumberman, trapper, *traineau*-driver, vendor of garden sauce or maple sugar *au marche*, Bonsecours or under the shadow of the Basilica, whatever his occupation the "bonhomme" had always his sash, just as certainly as his *tuque*. Well, here we have, opposite the balcony in the north gallery, specimens of the "hand-made Canadian woollen sash," on view through the enterprise of M. Zacharie Clouthier, of St. Jacques, *compte de Montcalm, Que.*, and many a snow-shoer in Ontario ought to be proud to possess one.

Any one with a taste for a roomy and comfortable desk may find at the eastern end of the main building, up-stairs, a couple of beauties made by W. Stahlschmidt of Preston. Without any great display of fret work or carving, and not boasting the ornamental gingerbread that some do, these desks have a quiet elegance, and a compactness that will not fail to commend them. The attachment for giving additional shelf space or room for books is very ingenious. We observe also specimen school-desks and seats by the same maker.

Mr. S. Davison, manufacturers' agent, has

a good display of merchandise from the various mills, Canadian or British, which he represents. On the north side, among other textiles, he has arranged the knitted goods of the Strathroy Knitting Co. Here are guernseys thick and thin, over shirts, lumber shirts, athletic underwear; these last very attractive. This mill turns out probably the largest variety of such goods in this country; their style and finish are really creditable. From the Holmedale Mills at Brantford come union flannels in variety; their winceys, too, are an important line. A black and gold cabinet contains the linen threads of Dunbar, McMaster & Co., arranged with taste and judgment, so as to show to best advantage the delicacy of the goods and the variety of product. We miss, from this quarter of the flat, the domestics of the Craven Mills.

It is a familiar name to many Canadian households as well as to the generality of Canadian cotton and woollen mills, that of Parks & Son. For many consecutive years this house has produced cotton warps; and these command confidence and extensive sale to-day. But in addition the New Brunswick Cotton Mills make grey cottons, tickings, denims, cottonades, shirtings, checks, and the display made is extremely creditable to our textile industry.

The checks, tickings and denims of the Merriton Cotton Mills Co. are spread in some profusion on trestles in the textile department.

MACHINERY HALL.

At the east end, near the cascade (of varicolored water), a steam fire engine of new design, the production of the Osborne-Killey Co., of Hamilton, while near by, outside the door, may be seen propeller wheels of four blades, cast "solid," that is, the whole wheel in one piece; also "movable blade" indicating those with blades which screw on to the core and can be replaced if broken. Messrs. Wm. Kennedy & Sons, of Owen Sound, who are the makers, have secured a good reputation for their wheels, as well as for Leffel mill wheels and the other products of their foundry.

Mid-way of the aisle, an ingenious and swift lathe, which has always an eager crowd about it, turns pretty wooden egg-cups, incredibly few seconds to each, from out a very ordinary-looking piece of wood. This is a specimen of the many articles produced by Messrs. Jno. McLaren & Co., wood-workers, &c., at Lachute. Their display of child's carts, sleighs, toboggans, and the like has place in the central aisle of the main building.

John Doty, engine-builder of this city, has at work in Machinery Hall a sixty-horse Reynolds-Corliss steam engine which is a piece of compact, strong and noiseless machinery. It makes sixty revolutions, cutting off at one-third the stroke, and is described as very economical of fuel.

The belting displayed by Messrs. Robin & Sadler, of Montreal, is Canadian oak-tanned of good color and appearance and commands attention from manufacturing and milling firms, as is manifest when we find that of the belts now on exhibition, twenty to twenty-four inches wide and from sixty to ninety-five feet long, one is for Jno. A Converse's Montreal cordage works, one for Ogilvie & Co., one for Canes & Sons, Newmarket, &c.

STOVE BUILDING.

It was a good idea, even in spite of a warm temperature, to have a fire lighted and burning in one of the "Art Canada" stoves of the Dundas Stove Mfg. Co., for it showed the working of the draughts and dampers. It is claimed to be the most economical stove that has yet been produced, which perhaps is the

meaning of its description as "A High Art and Low Feed base-burner." Certainly it is a handsome stove and is sufficiently ornamental to please the most eager for that quality.

The "PENINSULAR," round—"REGAL PENINSULAR," square—PENINSULAR cooking—Peninsular nickel-plated—Peninsular bronzed—Peninsular plain—the whole blessed south side of the Stove Building appeared to be full of Peninsular stoves. "What kind of a stove is it, anyway?" was asked, and the explanation came that it was, as indeed it appeared to be, an excellent base-burner, with a well-devised system of draughts, a broad base, fewer sections and complications than many. Mr. Laidlaw, of the Laidlaw M'fg. Co., Hamilton, the maker, also shows a base or surface burner stove named the "Peerless," which he says is a powerful heater, dev sed and made particularly for the North-west where it is a great favorite. The James Smart M'fg. Co., of Brookville, makes a good display of stoves and near them the Toronto Stove and M'fg. Co., limited.

OUT-OF-DOORS.

In the angle formed by the Stove Building and the Agricultural Building stands a tent which is occupied by the E. & C. Gurney Company to display their "Perfect gas-tight, double-return-flue Furnaces" in four sizes and also their "Sectional Heating Apparatus," outs of which have appeared in our pages from time to time. One peculiarity of the latter is that the proceeds of combustion, after passing through the first row of tubes, pass into a combustion chamber; after expanding they pass through a second set of tubes, and so on to the chimney flue. These hot water heaters are said, by those who have used them, to be economical and very easily worked, while their price is remarkably low, considering their heating power.

A marked variety of castings is shown in somewhat limited space, near the stove building, by the St. Lawrence Foundry. The most striking object of the group is probably the spiral stair case of cast and wrought iron, painted and gilt, somewhat of the style to be seen in the Granite Curling Rink. There is also iron work for church or theatre gallery fronts; church or hall seats; ornamental grating for registers; stable fittings and railing; ornamental cresting and fencing; fence posts, chilled shoes or brakes, and, what this foundry is perhaps most distinguished for, hydrants and cast iron pipe for water-works. They might also have sent, doubtless, cast iron columns for store fronts and specimens of many other goods turned out.

One of the most practically important exhibits on the grounds is undoubtedly that made to the southward of the stove building by Heap's Patent Dry Closet Co., limited. It consists of a variety of samples, intended for outdoor as well as indoor use. Those for interior use are finished in oak, ash, walnut or ebony, and vary in price from \$15 up to \$45. It is intended that either dry earth, powdered charcoal or ashes may be used with them as a deodorizer, and cinder sifters are made by the company, whereby refuse from coal fires may be separated from the usable coal by a single motion of the sifter. We are not surprised to hear that some fifteen hundred of these healthful and convenient closets are already in use in Canada. There ought to be many thousands of them used, for the carelessness or uncleanness which prevails in the matter of the treatment of excrements is disgraceful. Well may Dr. Playter say, in the *Sanitary Journal* "The universal use of such appliances (as these described above) instead of the vile and life-de-

stroying privy-vaults, and a large proportion of the water-closets would prevent many premature deaths."

However careless a man may be as to saw-mills in general, and however unmoved on viewing a group of farm engines, he will soon develop interest in these and probably acquire information too, if he come across Mr. English who represents the Waterous Engine Works Co. on the grounds. "This Champion No. 1" said he "is used by our Maritime Province customers, this shingle machine we send to the province of Quebec. Our 20-inch standard mill-stone crusher or grinder and gear goes to Australia and New Zealand, and these elevator belts go all over. Here is a traction engine, at \$1,000, which can be used for farm purposes. It has a distinct advantage in its upright boiler, for in going up or down hills the water does not flow to one end and leave the flues bare. Our Portable saw mills are used in every lumber district of Canada. Do you see all that gearing" pointing to a gang frame and all the appurtenances of a saw-mill that covered the ground; "Two men can take the whole concern off the cars, set it up, and be cutting lumber with it inside of two days." The variety of machinery which this company now turns out and its general excellence, as attested by users all the world over render it an important industry to Brantford, and indeed to the whole of Canada.

The "Rubicon" Traction Engine made at the Joseph Hall Works, Oshawa, made quite a sensation as it moved about the grounds, over turf and soft earth as well as gravelled walks, like a steam-animated Jumbo, tho' it weighs only four tons. It is good for ploughing, for uprooting stumps, for drawing threshers, and its makers claim that it is much more economical than horses. The same company has a display of its mowers, threshers, seeders, drills and the like.

In the neat building, occupied by Messrs. Rice Lewis & Son, near the main offices, one finds the front room occupied by most engaging specimens of grates, mantels, and hearths, bright with ornamental tiles, polished brass, carved wood. The designs in tiles are very numerous and the effects in design and color novel and pleasing. Builders should not fail to see them. In the rear room of this building, a large variety of samples of iron from the Kirkstall Forges is shown, also rolled shafting, in all sizes, from the same well-known works. Chains, pulleys, forges, anvils and machinists' tools are further items in the list of this interesting exhibit.

GREAT NORTH-WESTERN TELEGRAPH COMPANY.

The fifth annual meeting of the Great North-Western Telegraph Company was held at noon on Wednesday, 16th instant, at the head offices of the company, corner of Wellington and Scott streets, in this city. Mr. William Gooderham, the vice-president, occupied the chair. A statement of the company's business was laid before the shareholders, from which it appeared that the aggregate receipts for the year ended with June fell below those of the preceding twelve months. This is a significant circumstance, in so far as it indicates the condition of business throughout the country. There is hardly a more accurate barometer of the state of commercial affairs than the statistics of telegrams received and despatched; and it may be taken for granted that a decline in the number of these means a shrinkage in the volume of exchanges of merchandise which they repre-

sent. At the same time it is agreeable to learn that an improvement is shown by the monthly returns since the date named. And, as merchants and bankers know, affairs have shown rather more activity during the past two weeks.

Reference was made, in the report laid before the shareholders, to the extensions in progress or contemplated by this company, amongst which is the line, 100 miles in length on the line of the Northern & Pacific Junction Railway wires between Gravenhurst and Callender, another on the St. John Railway in the province of Quebec, &c. Reconstruction and repair, must, in the nature of things, be going on constantly over so large a stretch of country as this telegraph system covers. It is doubtless agreeable to the shareholders to find that the wires have been maintained during the year with rather less than the usual outlay occasioned by storms or other interruptions.

The valuable services rendered by the company to the Government and the country during the North-West uprising have already been mentioned in Parliament by the Minister of Militia, and elsewhere acknowledged. The painstaking wisdom of Mr. Dwight, the general manager, in planning the telegraphic field force and selecting skilled and trustworthy men for its members was suitably referred to at the meeting, as well as his careful and satisfactory administration of affairs generally.

After the ratification of certain contracts and other business had been concluded the meeting proceeded to the election of directors, which resulted in the choice of the gentlemen whose names follow:—Erastus Wiman, New York; O. S. Wood, Montreal; Wm. Gooderham, Toronto; Hon. Wm. McDougall, C. B., Ottawa; Adam Brown, Hamilton; Charles A. Tinker, New York; A. S. Irving, Toronto; Richard Fuller, Winnipeg; James Hedley, Toronto. At a meeting of the board, held subsequently to the general meeting, Mr. Wiman was re-elected president, and Mr. Gooderham, vice-president.

INSURANCE NOTES.

The fire insurance premium demands, says the *United States Review*, enough (1) to pay losses; (2) to pay reasonable expenses; (3) to meet contingencies; (3) to give a fair remuneration for capital employed. Companies cannot afford to receive a payment which does not provide for these items.

The *English Statistical Society's Journal* shows that the mean duration of life in England has increased during the last fifty years. In males it has risen from 39.9 to 41.9 and in females from 41.9 to 45.3 years.

The annual session of the "National Insurance Convention of the United States" is to be held at the Leland House, Chicago, commencing Wednesday, September 23rd, 1885, at 11 a.m.

How faithfully the fire insurance companies fulfilled their promise to cease business in New Hampshire if the valued policy law was enacted, is shown by the fact that, within five days of the signing of the law by the Governor, every company represented in New Hampshire had withdrawn its agencies.

The *Investigator* has the following words on the New Hampshire valued policy law:—"Let the companies remember that the eyes of the entire fire insurance world are following them in their righteous war against ignorance and vindictiveness. Their defeat means not only a victory for the State of New Hampshire, but a victory for over-cunning and sap-headed

legislators everywhere. Their victory will be proportionately as great. Even at this early date the various State legislators are busy preparing onerous bills aimed at the fire insurance companies."

Notwithstanding the fact that the business of fire underwriting has during recent years been almost universally bad, the Royal of England continues to strengthen its already strong position by a large addition to the Reserve Fund. The payment of a 25s. per share dividend is maintained, and this year a bonus of 34s. per share is added. A slight increase is shown in the premiums for 1884, and they come within a few thousand pounds of a million sterling. The Royal had in force on the 31st December 18,201 life policies, which cover assurances to the amount of £8,610,369. After payment of the dividend, the total funds of the Royal at the close of 1883 and 1884 were as follows:—

	1883.	1884.
Paid up capital.....	£289,545	£289,545
Fire fund.....	550,000	550,000
Conflagration fund.....	200,000	200,000
Reserve fund.....	950,000	1,100,000
Balance of profit and loss	240,540	150,095
Life funds.....	3,015,020	3,058,767
Total	5,245,105	5,348,407

—An invitation has been extended to the Toronto Board of Trade, among other Canadian Boards, to send representatives to a conference of the Chambers of Commerce or Mercantile Associations of the British Empire to be held in London next year, under the auspices of the London Chamber of Commerce. It has been decided that the best means of arranging a programme of questions to be considered by the congress, is for each Chamber of Commerce or Board of Trade disposed to take part, to suggest what it considers to be of the greatest public interest or of the greatest importance to the British mercantile community. It has been arranged that the Board shall take part in the conference.

FORCING THEM TO SETTLE.

"I'm a promoter of independence, sir, and have more to do with making a man hold his head up and look his neighbor in the face than any other being in the State. I was blessed with an abundance of self assurance, a soul of the deepest honor, and a firm conviction of the appropriateness of the old saw: 'Hew to the line let the chips fall, where they may; the result is what you see,' and the speaker, a red-faced man, with fiery hair and small mutton-chop whiskers, crossed his feet as he stood, and, placing one hand on his hip, looked the picture of the traditional self-made man.

"Yes," remarked the person addressed, as he scowled heavily, "I see; a puppy, sir, a conceited puppy."

"A gentleman, sir; a gentleman; first, last, and all the time a gentleman."

"A gentleman! You, a collector of bad debts, call yourself a gentleman! Get out of this, and if I ever see your face here again I will—"

"But this little bill; are you ready to liquidate it before I go?"

"I'll never pay you a cent, so you may as well be off."

"Pardon, again, sir; you are excited. In this world the man who loses his temper is lost eternally. Keep your temper, sir. But I must insist that if I leave here now I shall be compelled to stand outside until you are ready to pay at least the interest. Several of your friends know my business."

The man started to go, but was called back. "How much is that bill?" asked the other. The bill was handed to him. He glanced at it, reached in his pocket, drew forth a pocket-book, and handed several bills over to the collector. Then he ordered that individual to leave his office and turned about to his desk.

The scene occurred in a well-known commission man's office. The collector smilingly departed. During all the excitement of the

debtor he had stood his ground manfully, and did not seem in the least ruffled. A reporter overtook him on the street.

"From whom do you get these bills?" asked the reporter.

"Almost everybody. From the doctors, the dentists, the grocers, the dry goods dealers; in fact, from all classes of men. You see, they attempt to collect them and find it unprofitable. After being put off several times and making a dozen trips, only to not find him at home, the owner of the bill comes to me and is glad to realize one-half, which is generally my fee for collecting. As soon as I look at the bill I almost always know how much work there is in it for me. And then I know so many men who are bad pay that I often get a bill and know just how to collect it. You see, there are different 'tricks in the trade,' and a man has to know what is the proper one to work. For instance, this old fellow I just left is intensely proud, and is anxious to be thought richer than he is. I knew at once if I threatened to stand before his door with a bill in my hand it would touch a tender spot, and, you see, the money came very easily. It's like hulling chestnuts. If you get at 'em too early you are sure to get your fingers full of pricklers; but let the frost get its work in and the nuts drop out themselves."

"What are the attributes of a good collector?"

"Sagacity, self-assurance, and a knowledge of human nature. Without the latter you are no good on earth. Now, if I had approached some men the way I did that one, I would have been kicked out of the office and got laughed at for threatening to stand outside until he paid me. With some you must act the gentleman, with others the bully; some you can scare out of a bill, while others you must coax or work it out through strategy. The hardest men to collect from are those who have plenty and can afford to fight you in the courts; the easiest are those engaged on salaries, who are afraid of losing their places. The one can and will not; the other is willing but can not; and the latter often stints himself and strains every nerve to pay up. It is strange what poor economists some persons are."

"Is there any class of bills harder to collect than others?"

"Yes, indeed. The man who owes a whisky bill is a holy terror to collect from. Next come the doctor bills, and the tobacco bills. Livery bills are also slow ones. Sometimes when we find a person working on a salary who treats us shabbily, or whose employer does, we garnishee his wages, doing it through some justice in a distant part of the county. The young man gets as scared as his employer gets savage, and the bill is paid. There are hundreds of little tricks, though, and all of them more or less good, to aid in collecting a bill.

I remember a young man who was cashier of a bank, yet he was a dead-beat. I got a bill from a boarding-house woman once, which amounted to over \$125, against him. I visited him several times and found he kept his salary overdrawn. At last I scraped up an acquaintance with his steady company, and one day I was talking to her when he came up. That settled it. The next day the bill was paid. We often see men out on 'hurrahs' who owe big bills. That's always a good time to work them. If you don't get it before he is sober then it is because he either has no money in the bank or has no money about him. Yes, I find it a very profitable business."—*Chicago News.*

THE SMITH CLAN.

Of late years, a dim imitation of the gathering of the Highland clans has been begun on this side of the water. We in Canada have inaugurated reunions of the clan Fraser, and we are not sure but that Glengarry, Ontario, has witnessed a gathering of the numerous "Macos" for which that county is distinguished. Among the Americans, there have been reunions of more prosaic people, or at least of people with more prosaic names. The New York *Tribune* satirizes these by the following panegyric of

THE SMITHS.

Wednesday last was a great day for the Smiths. They came as the winds come when forests are rended; they came as the waves come when navies are stranded, to their annual reunion. Male Smiths and female

Smiths, old Smiths and young Smiths, middle-aged Smiths as well as Smiths in arms, blonde Smiths and brunette Smiths, optimistic Smiths and pessimistic Smiths, long Smiths and short Smiths, frivolous Smiths and Smiths with solid qualities, fine-looking Smiths and homely Smiths, city Smiths and suburban Smiths and country Smiths, sophisticated Smiths and unsophisticated Smiths, poor Smiths and rich Smiths and Smiths in moderate circumstances, Republican Smiths and Democratic Smiths, Mugwump Smiths and Prohibition Smiths, orthodox Smiths, and unorthodox Smiths, Smiths who take *The Tribune* and foolish Smiths, practical Smiths and sentimental Smiths, objective Smiths and introspective Smiths, Smiths who argue that Hamlet's madness was assumed and Smiths who argue that it wasn't, cheerful Smiths and Smiths with a phlegmatic temperament, self-contained Smiths and effusive Smiths, provincial Smiths and cosmopolitan Smiths, and several other varieties of Smiths and John Smith. There they all were. They rallied to the exclaim of Smith. The common bond of Smith held them together in affectionate unity. They celebrated Smith from sunrise to sunset, and before separating they renewed their ancient oath that the family of Smith, by Smith, for Smith, should not perish from the earth. And then the spirited exercises of the reunion were brought to a close with singing. Each heart called for a different tune, but all sang Smith.

And the stars heard,
And the sea,
And the rocky aisle of the dim woods rang
With the anthem of the Smiths.

O yes, it was a great day for the Smiths.—*N. Y. Tribune.*

Commercial.

MONTREAL MARKETS.

MONTREAL, Sept. 9th, 1885.

Outside of dry goods, which are quiet at the moment, there is a very fair distribution going on. Wholesale grocers report good orders, and anticipate an increased movement in course of the next few weeks when the harvest will be fully completed; in hardware and metals there is a more active business doing, and the present disposition to firmness in all the leading lines will likely create a livelier demand; in shoes, drugs and wool, business is satisfactory. Dry goods remittances continue backward, but in other lines are fairly satisfactory. The share market rules very dull, the total sales of both bank and miscellaneous stocks on Tuesday covering only 53 shares, and the tone of the market is, if anything, slightly easier. Rates for money unchanged.

ASHES.—There has been quite a break in the market since last report, owing largely to free receipts, which have thus far in September been equal to the whole month's receipts last year. Prices which receded to \$3.60 to \$3.65, are now \$3.65 to \$3.70 for No. 1 Pots, seconds \$3.20 with very few offered. A few lots of pearls have changed hands on p.t., something under \$5. Shipping is fairly active, and about 700 brls. are being shipped by the "Winnipeg" this week.

DRY GOODS.—Some salesmen have started out this week on their sorting trips, but it is too early to hear of results, and in wholesale circles there is not much doing, except in millinery and fancy dry goods, which are fairly active. City retail trade is quiet for the season. Remittances in this line are still far from being free, but crops have not yet been realized upon, and there is probably a husbanding of resources against the 4th of October, which is a heavy day in this line.

FISH.—Stocks of Labrador herring are expected this week, and will likely offer at \$4.50; Nova Scotia shore are easier at \$4 to \$4.25, and Cape Bretons also at \$4.25 to \$4.50; Gaspe dry cod, \$3.50; green cod No. 1, \$4.00, No. 2, \$3.00; no quantity of North Shore salmon yet in; prices \$11, \$10, and \$9 for No. 1, 2, and 3, respectively; British Columbia salmon, \$9.00.

GROCERIES.—The volume of business is very fair; country orders are coming in pretty freely, and when harvesting operations are completed, a good trade is expected, because goods are not plentiful and will be wanted.

Payments keep up very fairly. In sugars last week's prices still hold, granulated being 7c. firm at refinery; yellows 5½ to 5¾; there is difficulty in getting bright goods now. In molasses there is rather a better feeling, as one or two cargoes long overdue are supposed to be lost; in syrups there have been large transactions of late at prices ranging from 18 to 21c. In teas there is a continued demand for low priced Japans, which have advanced half a cent; blacks and greens unchanged; coffees fairly active at unchanged prices. Rice selling well at \$3.30 to \$3.40. There is nothing specially new in dried fruits; Valencia raisins are cabled at 24/6d. f.o.b. at Denia; currants it is said are likely to advance, owing to large buyings by French merchants; Malaga fruit will be higher than last year, and crop is reported small.

LEATHER AND SHOES.—The shoe factories continue well employed, and in leather circles there is a moderate trade at unchanged prices. Slaughter sole is still in light supply. Shipments to England are light. A fair sized shipment of sole to Newfoundland is reported. We quote:—Spanish sole B. A. No. 1, 24 to 27c.; ditto, No. 2 B. A. 21 to 24c.; No. 1, Ordinary Spanish, 24 to 25c.; No. 2, ditto, 22 to 23c.; No. 1 China, 23 to 24c.; No. 2, 22 to 23c.; ditto, Buffalo Sole, No. 1, 21 to 23c.; ditto, No. 2, 19½ to 21c.; Hemlock Slaughter, No. 1, 25 to 27c.; oak sole, 45 to 50c.; Waxed Upper, light and medium, 33 to 39c.; ditto, heavy, 32 to 36c.; Grained, 34 to 37c.; Splits, large, 22 to 28c.; ditto, small, 16 to 24c.; Calf-splits, 23 to 32c.; Calfskins, (35 to 46 lbs.), 70 to 80c.; Imitation French Calfskins, 80 to 85c.; Russet Sheepskin Linings, 30 to 40c.; Harness, 24 to 33c.; Buffed Cow, 12½ to 16c.; Pebbled Cow, 11 to 15c.; Rough, 23 to 28c.; Russet and Bridle, 45 to 55c.

METALS AND HARDWARE.—Orders are coming in more freely, and though not large in amount, they are pretty numerous, and foot up pretty well in the aggregate. Prices are firm all over the list, as we elsewhere note. We quote:—Gartsherrie and Summerlee \$16.50 to \$17; Langloan, and Colless, \$17 to \$17.50; Shott, \$17 to \$17.50; Eglinton and Dalmellington, \$16.00; Calder, \$16.50 to \$17; Hematite, \$17 to \$20; Siemens, No. 1, \$17.50 to \$18; Bar Iron, \$1.62½ to \$1.65; Best Refined, \$1.90; Siemens bar, \$2.10; Canada Plates, \$2.50 to \$2.60. Tin Plates Bradley Charcoal, \$5.75 to \$6.00; Charcoal I. C., \$4.35 to \$4.75; do I. X., \$6 to \$6.25; Coke I. C., \$3.75 to \$4; Galvanized sheets, No. 28, 5½c to 7c, according to brand; Tinned Sheets, coke, No. 24, 6½c; No. 26, 7c, the usual extra for large sizes. Hoops and Bands, per 100 lbs., \$1.90 to \$2; Boiler Plate, per \$100 lbs. Staffordshire, \$2.25 to \$0.00; Common Sheet iron, \$2.00 to \$2.10; Steel Boiler Plate, \$2.50 to \$2.75; heads, \$4; Russian Sheet Iron, 10c to 11c. Lead, per 100 lbs.:—Pig, \$3.50 to \$4; Sheet, \$4 to \$4.25; Shot, \$6 to \$6.50; best cast steel, 11c to 13c, firm; Spring, \$2.50 to \$2.75; Tire \$2.30 to \$2.50; Sleigh shoe, \$1.90 to \$2; Round Machinery Steel, 3½c per lb.; Ingot tin, 22½c to 24c; Bar Tin, 26c; Ingot Copper, 13½ to 14c; Sheet Zinc, \$4.50 to \$4.60; Spelter, \$4 to \$4.50; Bright Iron Wire, Nos. 0 to 6, \$2.75 per 100 lbs.

OILS AND PAINTS.—There has been another sharp advance in linseed oil at home, said to be due to the failure of Baltic seed, and cabled quotation is £24.10 cost and freight; prices locally are 62 and 65c. for raw and boiled; turpentine easier at 53 to 54c.; castor oil firm at 8½c.; olive \$1 to \$1.05 for pure; steam refined seal rather firmer at 52 to 54c.; cod oil 50 to 52c. Leads and colors at unchanged figures. We quote leads (genuine and first-class brands only) \$6.25; No. 1, \$5.50; No. 2, \$5.00; No. 3, \$4.50 to \$4.75. Dry white lead, 6c.; red, do. 5c. These prices for round lots, London washed whiting, 50 to 60c.; Paris white, \$1.25; Cookson's venetian red, \$1.75 to \$2.00; Yellow ochre, \$1.50; Spruce ochre, \$2 to \$3.

PROVISIONS.—In butter there is good local demand for finer grades for local consumption, but there is no export movement, and the market rules quiet and easy at following prices: Creamery, 18½ to 20½c.; Eastern Townships, good to choice, 14 to 17c.; Morrisburg, 12 to 16c.; Western, 10 to 14c.; cheese remains inactive at 7½ to 7¾c. for fine August make, and 7 to 7½ for July. Eggs are steady at 13½ to 14c. for strictly fresh, and 12 to 13c. for good. Pork has been more active, with a good demand for smoked meats. We quote Western mess, \$12.50 to \$12.75; short cut, \$13

to \$13.50; Western lard, 9½ to 10c.; hams, 11½ to 12c.; bacon, 10½ to 11c.

Wool.—Mill men seem well employed, and the demand for all lines of wool continues good; pulled wools go out as fast as received. We quote Canadian A supers 26 to 28c.; B ditto 22 to 24c.; fleece 20 to 22c.; unassorted 21 to 22c.; black 20 to 21c.; cape 16 to 18c.; no Australian in the market.

TORONTO MARKETS.

TORONTO, Sept. 17th, 1885.

Although inactive, the share market has been steady to strong, with a feeling of confidence in prices at the close. The changes have been only fractional, excepting Dominion Bank, which advanced 1½ to 20½ bid, and Bank of Montreal 1% to 201. Commerce and Imperial were easier in bids.

Insurance stocks were neglected. Consumers gas sold at 163½, Dominion Telegraph at 89 and Canada North-West Land from 40/3 to 41/-, closing with the latter rate still offering. Small lots of Loan Societies' shares changed hands at slightly better figures.

DRUGS AND CHEMICALS.—Business in this department is picking up, there being a great many orders to fill but they are mostly small. An active demand still exists for disinfectants, while vaccine points meet with a brisk sale. Remittances are fairly good.

FLOUR AND MEAL.—An entire lack of animation is still true of this market. Only occasional car lots of flour have found takers during the past week. The prospect for an improvement on this state of things are not looked upon as encouraging. Dealers appear to be unable to account for the inactivity. Our former quotations will represent current values.

GRAIN IN STORE.

The stocks of grain in store at the Toronto wharves and elevators on the 14th inst., and at like date last year, were as follows:—

	14th Sep., 1885.	15th Sep., 1884.
Fall wheat, bush.....	45,958	18,897
Spring do, ".....	48,410	38,013
Mixed wheat ".....
Oats, ".....	5,800	800
Barley, ".....	11,364	5,900
Peas, ".....	Nil	641
Rye, ".....	Nil	441
Corn, ".....	Nil	Nil

Total..... 111,532 64,692
GRAIN.—Wheat has been dull of sale, although prices, compared with last Friday, seem to be a trifle stronger. Any transactions taking place are not large. We quote: No. 1 fall 85 to 86c.; No. 2 83 to 84c.; No. 3, 81 to 93c.; in spring, No. 1 is worth about 87 to 88c.; No. 2, not far from 85 to 86c., and 82 to 83 would not be out of the way for No. 3. Nothing is being done in barley which is meantime nominal. Peas are slow of sale at unchanged prices. For oats 32 and 33 would still be paid and they are steady at that figure. Corn and rye are without any change, say 54 to 55c. for the former, and the same for the latter.

The reports of the visible supply of grain on this continent made at New York and Chicago respectively, vary some millions. The New York estimate, for example, has on Sept. 12th the following quantities of grain in sight.

NEW YORK'S ESTIMATE.

	Sept. 12.	Sept. 5.
	Bushels.	Bushels.
Wheat.....	42,248,202	42,120,602
Corn.....	7,153,963	7,703,407
Oats.....	5,720,856	5,363,679
Rye.....	540,432	456,772
Barley.....	198,864	142,101
Total, N. Y.....	55,862,117	55,786,561

CHICAGO'S ESTIMATE.

	Sept. 12.	Sept. 5.
	Bushels.	Bushels.
Wheat.....	43,167,183	43,284,381
Corn.....	5,319,918	5,749,286
Oats.....	4,082,868	4,326,537
Rye.....	414,798	404,786
Barley.....	141,945	152,915
Total Chicago....	53,126,712	53,917,905

The visible supply last year at like date was very much smaller, owing to the lessened

quantity of wheat and also of oats. Here are the New York estimates as at 13th Sept., 1884:

Wheat.....	20,128,862 bushels.
Corn.....	5,072,012 "
Oats.....	2,829,396 "
Barley.....	189,345 "
Rye.....	849,481 "

Total..... 29,069,096

GROCERIES.—We have to note another advance in sugars of fully ¼c. with a very active demand. Owing to the high prices wholesalers handle but little Porto Rico as it cannot be laid down here under 5½ to 6c. and dealers can buy a brighter article for much less money, we shall, therefore, cease for the present to quote this quality. A city firm received an offer of 5c. from the refiners for 50 tons of dark refining raw sugar which is *en route*, but the offer was not accepted. There is no Canadian refined to be had under 5½ to 6½c.; and 7½ to 7¾c. is now

Leading Wholesale Trade of Hamilton.

In Store To-Day ex SS. 'VALENCIA,'
 VIA LIVERPOOL:
 Brls. and ½ brls. Finest New PROVINCIAL CURRANTS.
 Brls. and ½ brls. Prime New FILIATRA CURRANTS.
 Cases NEW VOSTIZZA CURRANTS.
TO ARRIVE ex SS. 'ETHELWOLF'
 VIA LIVERPOOL:
 ½ Boxes "O. Morand & Co." Finest VALENCIA RAISINS.

The subscribers have much pleasure in offering the above to the trade at bottom prices.

JAMES TURNER & CO
 HAMILTON.

W. H. Gillard & Co.,
 IMPORTERS

AND

Wholesale Grocers
 HAMILTON, ONT.

NEW SEASON'S TEAS
 CHOICE NEW CROP TEAS.

Young Hysons, Japans & Blacks.

A LARGE STOCK OF
CANADIAN REFINED SUGARS
 FOR SALE.

BROWN, BALFOUR & CO.
 Wholesale Grocers,
 HAMILTON.

B. GREENING & CO.,
 WIRE MANUFACTURERS

AND

METAL PERFORATORS,
VICTORIA WIRE MILLS,
 HAMILTON, ONTARIO.

asked for extra granulated. Standard ditto quotes at 7½ to 7¾c. New season black teas of very fine quality are now in the market. Next week new Valencia raisins are expected, the quality of which is also said to be of a high grade. A large number of buyers have visited the warehouses this week and although they have only ordered what would eventually have come through the commercial traveller, the wholesale man looks upon the Exhibition Week as affording him an opportunity of meeting some customers whom he would otherwise rarely see. "Why," said one trader, "I have met four good country customers of the house whom I never saw before."

HARDWARE.—Visitors who are buyers have been quite as numerous as was expected, but the volume of business transacted has, so far, not been particularly large. Purchases are for the most part of a sorting up character, as the wants of nearly all were anticipated early in the season. Prices appear to be firm all round due, in part, to an advance in Ocean freights. The steamship companies have, it is said, been losing money for some time past and as rates, even with this advance, cannot be called high there is every reason to believe that they will be firmly held and even a further increase is not improbable. Payments are called fair.

HIDES AND SKINS.—All grades of hides seem to be in good request at firm prices and stocks are light. Cured and inspected are now quoted at 9 to 9¼c.; raw unchanged. Sheepskins have advanced 5c. and to-day stand at 60c., with all offering readily taken. Calfskins are nominal, which is the rule at this season. Lambskins are now worth 60c., being 5c. dearer than a week ago. Tallow continues unaltered.

PROVISIONS.—There are at present no signs of a change from the dulness which has prevailed in this market for nearly the whole season. Choice butter finds a fair number of takers who are most particular as to the quality; anything "off color" is quite neglected. The feeling in cheese is steadier, but is unchanged in price, odd lots have changed hands at 8½ to 9c.; the cable quotes 39/- In hog products the movement is restricted; long clear bacon sells in a jobbing way for 6½ to 6¾, there are no large lots changing hands. Hams appear to be rather easier, say 12 to 12¼c. Eggs are steady at 12 to 12¼c. There has been a decline in dressed hogs, and considerable quantities have been sold this week at \$6.

WOOL.—Factorymen continue to buy very fair parcels of wool and the feeling throughout is one of steadiness. For ordinary fleece combing 16 to 17c. still rules, and Southdown is unchanged from 22 to 24c. The former quotation of 17 to 18c. for pulled combing continues to prevail and pulled super has not advanced from the old figure of 22 to 24c. Extra commands 25 to 27c.

BRITISH MARKETS.

LONDON, 15th SEPT.

Beerbohns report says:—Floating cargoes—Wheat, steady; maize, nil. Cargoes on passage—Wheat and maize, quiet and steady. Liverpool—Spot wheat and maize, firmly held; No. 1 California, 7s. 2d.; No. 2, 6s. 11d.; average red winter, 6s. 10d.; white mixed, 6s. 11d., all penny dearer; spring 6s. 11d., two pence dearer; maize, 4s. 7d., unchanged. Paris—Unchanged.

LIVERPOOL, 15th SEPT.

Provisions are in the main steady, quotations for the week ended to-day are 52s. 6d. for pork; 33s. 6d. for lard; 31s. 6d. for bacon; tallow, 26s. on 9th, 28s. on 12th, 29s. on 15th; cheese, new, 39s. Grains as follows for the week: Peas, 5s. 11d.; corn, 4s. 7½d. Spring wheat, 6/11 to 7/-; red wheat 6/11d. to 7/4. Weather up to 12th had been wet and unsettled, retarding harvesting; trade firm with a good enquiry for wheat, at an advance of 1d. Average sales of flour made at full prices.

J. A. CHIPMAN & CO.
Millers' Agents
AND
Commission Merchants,
HALIFAX.

MAITLAND & RIXON,
OWEN SOUND,
Forwarders & Commission Merchants,
Dealers in Pressed Hay, Grain and Supplies.
Lumbermen and Contractors' Supplies a specialty
J. W. MAITLAND. H. RIXON.

SPECIAL NOTICE
TO
Purchasers of Cotton Warp.

We find it necessary to call the attention of those who USE COTTON YARN OR WARP, to the fact that the Yarn made by us is the ONLY

WATER TWIST YARN

made in the Dominion, no other mill having the machinery on which to make it.

Our Yarn is consequently very much superior for weaving purposes to any other in the market, a fact which is well known to those who have used it for the past TWENTY YEARS.

All our Yarns have our name upon the label, and none other is genuine.
For sale by all wholesale houses.

Wm. PARKS & SON,
(LIMITED.)

NEW BRUNSWICK COTTON MILLS.

WILLIAM HEWETT, DUNCAN BELL.
11 Colborne Street, Toronto. 70 St. Peter Street, Montreal.

CO-PARTNERSHIP NOTICE.

R. HAY & CO.

Referring to the recent announcement of the retirement of Mr. Charles Rogers from the above firm, the public is now notified that Mr. George Craig has also retired from the partnership. Mr. Hay has assumed all obligations of the firm, and all payments due to the firm must be made to him.

Dated at Toronto this 14th day of September, 1885.

Witness:
D. E. THOMSON.

GEORGE CRAIG,
ROBERT HAY.

Both my former partners having retired from the business, I have to announce to the public that I am determined to dispose of the whole of the present stock without delay, and with this view, prices, which have before been twice lowered during the liquidation, have now been still further reduced, bringing them below the actual cost of manufacture.

ROBERT HAY.

Referring to the above, Mr. ROBERT HAY has formed a new partnership with his son, JOHN D. HAY, to carry on the furniture business under

The old firm name of R. HAY & CO.

Extensive improvements are being made in the manufacturing premises the very latest and most improved machinery and tools are being procured at large expense, and no effort will be spared to keep fully abreast of the times, both as to style and quality of goods manufactured.

Dated at Toronto this 14th day of September, 1885.

ROBERT HAY,
JOHN D. HAY.

Debentures for Sale.

The undersigned will receive Sealed Offers till the Fifth of October, next, for the purchase of DEBENTURES of the CORPORATION of ALLISTON amounting to SIX THOUSAND DOLLARS, bearing interest at the rate of five per cent. per annum, and having a currency of twenty years. Principal repayable in twenty annual instalments. The issue is for the contract price of Public School, in this municipality, nearing completion. No tender necessarily accepted. For full information and Copy of By-law, Address

J. C. HART,
Treasurer,
ALLISTON.

W. H. STOREY & SON,
ACTON, ONT.,



Sole Manufacturers in Canada of

PATENT NAPA BUCK GLOVES.

See that they bear our name. All others are Fraudulent Imitations.

THE DOME
HOT AIR FURNACE

IS
The Best Heater,
AND
CONSUMES LEAST FUEL.

The only system by which thorough ventilation is obtained.

PERFECT SATISFACTION GUARANTEED.

ROOTS & PENTON,

55 Adelaide St. East, Toronto.

1828 ESTABLISHED 1828

J. HARRIS & CO.

(Formerly Harris & Allen),

ST. JOHN, N. B.

New Brunswick Foundry,
Railway Car Works,
ROLLING MILLS.

Manufacturers of Railway Cars of every description, Chilled Car Wheels, "Peerless" Steel-Tyred Car Wheels, Hammered Car Axles, Railway Fish-Plates, Hammered Shafting and Shapes, Ship's Iron Knees and Nail Plates.

THE OSHAWA
MALLEABLE IRON CO.

MANUFACTURERS OF

MALLEABLE IRON,

CASTINGS

TO ORDER FOR ALL KINDS OF

AGRICULTURAL IMPLEMENTS,
AND MISCELLANEOUS PURPOSES.

OSHAWA, CANADA.

TERMINAL ENDOWMENT.

Before insuring your life, examine the **NEW POLICIES** recently placed before the public, as the result of 35 years' experience, by the

ÆTNA LIFE INSURANCE CO.

It is believed that no Policy issued by any company presents such a combination of good points, favorable to the insured, as this one.

The following is a sample of just one of its favorable provisions. Suppose a man, aged 33 years at entry, should find himself unable to continue payments, his policy would stand good, without any action on his part, for nearly as much longer as it had already been in force, provided he had paid not less than three years. Should he die within three years after he has ceased payment, the unpaid premiums, with 6 per cent. interest would be deducted, but if death happens after 3 years, under the extension, the face of the Policy will be paid in full.

Age 33. Policy \$1,000. Premium, \$25.60.

3 premiums secure extension for 2 years 180 days.

4 premiums secure extension for 3 years 256 days.

5 premiums secure extension for 4 years 360 days.

6 premiums secure extension for 6 years 101 days.

7 premiums secure extension for 7 years 199 days.

8 premiums secure extension for 8 years 247 days.

9 premiums secure extension for 9 years 247 days.

10 premiums secure extension for 10 years 212 days.

15 premiums secure extension for 13 years 231 days.

20 premiums secure extension for 14 years 297 days.

All these policies are **INDISPUTABLE** and **NON-FORFEITABLE**, so soon as they have been three years in force, and are payable at death or 80 years of age, whichever arrives first. They are issued in the Mutual Department, and the Profits may be left to accumulate so as to render the face of the policy payable as much earlier than 80 as possible. After ten years, and at any subsequent period of five years, the entire accumulation may be withdrawn in cash, and the Policy surrendered; or only the profits may be taken and the Policy continued, as the insured may desire at the time.

Now is the time to join. Two or three influential gentlemen can find employment in a valuable district introducing the above excellent plan to public notice.

DEPOSIT AT OTTAWA, \$925,000.00.

Office, opposite the Old Post Office, No. 9 Toronto Street, Toronto.

WILLIAM H. ORR,

MANAGER.

TORONTO, Sept. 3rd, 1885.

THE TORONTO GENERAL TRUSTS COMPANY,

27 & 29 WELLINGTON ST. EAST,

TORONTO.

President Hon. EDWARD BLAKE, Q.C., M.P.
Vice-President, E. A. MEREDITH, LL.D.

Manager, - - - - - J. W. LANGMUIR.

DIRECTORS.

Hon. W. McMaster, Hon. Alexander Morris, B. Homer Dixon, Emelius Irving, William Elliot, William Mulock, M.P., George A. Cox, William Gooderham, J. G. Scott, Q.C., James J. Foy, A. B. Lee, James MacLennan, Q.C., J. K. Kerr, Q.C., T. Sutherland Stayner, W. H. Beatty, and Robert Jaffray.

The Company acts as Executor, Administrator and Guardian, and receives and executes Trusts of every description. These various positions and duties are assumed by the Company, either under Deeds of Trust, Marriage, or other settlement executed during the life-time of the parties, or under Wills, or by appointment of the Court.

The Company also undertakes the investment of money in real estate mortgage securities; collecting and remitting the interest for a moderate charge. It will either invest the money as agent in the usual way, or should the investor prefer, it will for an extra charge, guarantee the principal and the prompt payment of the interest on fixed days, yearly or half-yearly. Mortgages thus guaranteed and taken in the name of the investor, are the safest class of investments, and specially commend themselves to Trustees, as well as to Municipal Corporations and Public Companies desirous of establishing Sinking Funds.

The Company also acts as agent for the collection of interest or income, and transacts financial business generally, at the lowest rates.

WM. BARBER & BROS.,

PAPERMAKERS,

GEORGETOWN, - - ONTARIO,

MANUFACTURERS OF

Book Papers, Weekly News, and Colored Specialties.

JOHN R. BARBER.



AUCTION SALE

OF

TIMBER BERTHS.

DEPARTMENT OF CROWN LANDS.

(WOODS AND FORESTS BRANCH.)

Toronto, 10th August, 1885.

Notice is hereby given that a certain territory on the North Shore of Lake Huron will be offered for sale by Public Auction, as timber berths, at the Department of Crown Lands, Toronto, on Thursday the Twenty-second day of October next, at one o'clock p.m.

T. B. PARDEE,
Commissioner.

NOTE.—Particulars as to locality and description of limits, area, etc., and terms and condition of sale, will be furnished on application personally, or by letter to the Department of Crown Lands, where also maps of the territory can be obtained.

No unauthorized advertisement of the above will be paid for.

Second-Hand Machinery FOR SALE.

1 28 x 16 ft. Engine Lathe.	1 Siding Machine.
1 12 x 6 ft. " "	4 Boring Machines.
1 Lever Drill Press.	4 Wood Lathes.
2 Screw Feed " "	1 Moulder, 3 sides.
1 No. 1 Sturtevant Blower.	2 " " 1 sided.
1 No. 00 " "	1 Blind Slat Wiring Machine.
2 12 in. Chopping Stones.	1 Morticing Machine.
1 Daniels Planer.	1 Poney Saw Mill.
2 24 in. Surfaceers.	1 Automatic Saw Mill
1 Plan'er and Matcher.	

Address,

H. W. PETRIE,

BRANTFORD, Ont.

STATEMENT.

The undersigned, a Committee of Directors of the Equitable Life Assurance Society of the United States, appointed to formulate the views of the Board on the advantages offered by the Society to the public, report:

1st. The Society issues all the approved forms of assurance, including Ordinary Life, Endowment, and Tontine policies. It is immaterial to the Directors which form of policy is taken by intending assurers.

2nd. The Life and Endowment forms of policy provide for annual cash dividends and a surrender value; are indisputable after three years, and payable immediately after proof of death.

3rd. The premiums on a Tontine policy are the same as on the Ordinary Life, but, while the latter is only payable in the event of death, the holder of the Tontine policy has the right to draw the whole of the reserve and the accumulated profits in cash at the end of a stated period; thus, during his own life time, after his producing years are past, he can without any larger premium than on an ordinary policy, secure these GREATER advantages.

4th. Experience shows that the return paid in cash on maturing Tontine policies approximates to, or exceeds the amount of premiums paid by policyholders, so that the average cost of the assurance will be only about the interest on the premiums.

5th. Tontine policies, like others, are paid in full in the event of death at any time during the term of the policy, and are incontestable after three years, and payable immediately after due proof of death.

6th. Experience shows that the mortality is lower among Tontine policyholders, as the better lives seek this kind of assurance, which is a considerable source of profit.

7th. Tontine policies will be made non-forfeitable under the laws of the State, if so desired at the time the assurance is effected.

8th. The Tontine system is fair and just; its accounts are accurately kept, separate from all other business; the funds are judiciously invested and improved, and the accumulated profits faithfully guarded and properly apportioned.

9th. The Society has since its organization transacted a larger amount of new business than any other company, while its new business for first half of the present year is \$1,750,000 LARGER than that of the first half of 1884. It has Assets of \$60,000,000; over \$14,000,000 of Surplus, and its ratio of Surplus to Liability is greater than that of any other company.

CHAUNCEY M. DEPEW,
JOHN A. STEWART,
EUGENE KELLY,
WILLIAM A. WHELOCK,
CHARLES G. LANGDON,
JOHN SLOANE,
HENRY B. HYDE,

Committee of the Board of Directors of the Equitable Life Assurance Society of the United States.

BY SUCKLING, CASSIDY & CO.

IMPORTANT
AUCTION SALE
OF

WOOLLEN MILL,

Machinery, Tools and Chattels,
VILLAGE LOTS AND FRAME HOUSES.

ESTATE OF
GEORGE SMITH & CO.,
Lambton Mills.

The undersigned have received instructions from
E. R. C. CLARKSON, Trustee, to offer for sale by
Public Auction, on the Premises, in the Village of
LAMBTON MILLS, on

THURSDAY, OCTOBER 8th, 1885,
at 2 o'clock p.m.,

the following valuable assets, part of the estate of
George Smith & Co., woollen manufacturers:—
Lot No. 1—

THE WOOLLEN MILL PROPERTY,
comprising substantial four storey and attic stone
and frame factory, with brick extension, brick spinning
and grinding house, tenter house, warehouse,
and office, frame rag-sorting house, and two frame
storehouses and dye-house, together with — acres
of land, and magnificent water-power (on Humber
river), 12 feet head-power, capable of being increased.

The Complete and Extensive Woollen
Machinery and Plant
(English manufacture), appurtenant to the above,
including

IN SPINNING AND WEAVING DEPARTMENTS
four sets 60-inch English cards, Bramwell, Blamier,
and Scotch feeds, Thornton broad rubber condensers,
five Houghton and Knowles mules, 200 and 240 spin-
dles, each 3-inch pitch, one mule (Thornton Bros.),
240 spindles, 3-inch pitch, all complete and in perfect
order; four shoddy cards, 60-inch complete; twelve
fourteen and two eleven quarters. Plain looms
(Houghton, Knowles & Co.), one twelve quarter box
loom (Houghton, Knowles & Co.); six ten quarter
(Hutchison & Hollingworth); three box looms, one
beaming frame, warping machine and spools; all
complete; 3 shake willeys, and 1 waste shaker, 1
teaser, 1 grinding frame with rollers complete.

In the FINISHING DEPARTMENT,
2 pairs falling stocks, 2 fulling mills (Karch), 2 wash-
ers, 1 ringer (brass rollers), 3 gigs (revolving scraags
and rods), brushing mill, 1 winding machine with
rollers for boiling, perpetual cutting machine, new
blades and cutters; 1 patd. steam cloth press, 60-inch
(Patrick & Wilson); new baling press, piler machine,
all complete and in perfect running order.

In DYE HOUSE.—3 vats with wenches, and 2
cisterns.

RAG GRINDING DEPARTMENT.—2 pickers
and 2 extra swifts, patent iron covers, Rhode's make;
3 oiling tubs and steam fittings; drilling machine.

A large portion of the above machinery is entirely
new. The card clothing on the machines is in good
condition - mostly new.

The mill is furnished with 200 horse-power Goldie
& McCulloch automatic cut-off-engine and condenser,
18 and 12 inch cylinder and fly-wheel 14 feet 5 inches,
large pulley and driving belt, only three months in
use, cost over \$3,000; 1 new 48-inch Lefell turbine
water-wheel (Paxton & Tait), with governor, only six
months in use; two boilers, 14 and 12 by 4 feet and
4 feet 6 inches, with gauges, smokestacks, and Han-
cock's patent inspirators; and one large circular saw.
The mill is supplied with gas by a Phillips ma-
chine; tanks and cisterns complete; also with steam-
heating apparatus.

The property cost \$75,000, has all been
bought since 1880, and is adapted to the manu-
facture of Tweeds, Sealettes, Blankets, Shoddy,
and Yarns.

Lot No. 2.—The purchaser of the mill and ma-
chinery is required to take the tools, chattels, and
supplies of the mill at their valuation per schedule
of about \$5,000.

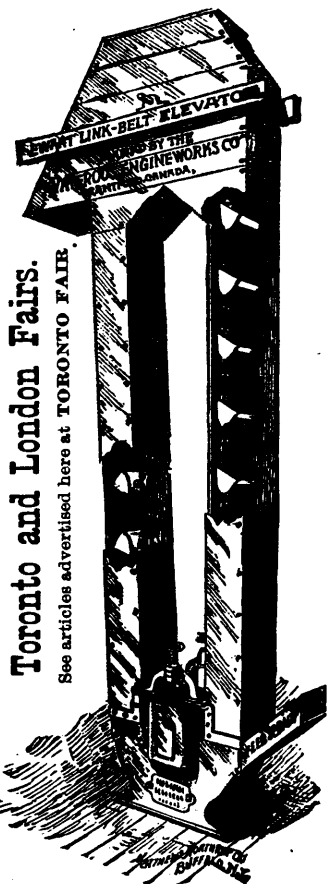
Terms and conditions and particulars as to village
lots and houses in subsequent advertisements.

E. R. C. CLARKSON, Trustee,
No. 25 Wellington street east.

Toronto, Sept. 2, 1885.

SUCKLING, CASSIDY & CO.,
TRADE AUCTIONEERS.

See Our SAW-MILLS and ENGINES in OPERATION
Toronto and London Fairs.
See articles advertised here at TORONTO FAIR.



**GRAIN
ELEVATORS.**

Cheap, Efficient, Durable.

NO FRICTION to cause fire.
NO CLOGGING. Motion positive.
DOUBLE CAPACITY for same width of leg, as
number of buckets not dependent on friction.
EASE OF ATTACHING POWER. In all small Elevators of
medium height HORSE POWER or ENGINE can be con-
nected direct to foot shaft of Elevator, saving long belt
shafter, gearing, etc., to get power to top of Elevator.

SEND FOR ESTIMATES.

Give height of Elevator, capacity required, how driven, etc., etc

Seamless Steel Buckets,
5, 6, 7 x 4; 8, 9, 10, 11 x 5; 12, 14, 16, 18, 20 x 6; same
price as ordinary buckets;

**SALEM BUCKETS,
ELEVATOR BOLTS,
ELEVATOR SPOUT HEADS.**

SOLID WOVEN COTTON BELTING.

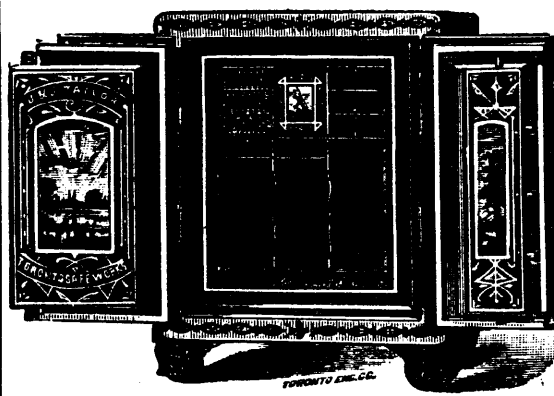
All sizes kept in stock at lowest rates.

CANDY BELTING, 1 to 16 in wide, kept in stock
THE BEST BELT MADE.

Montreal Office,
154 St. James St.

WATEROUS ENGINE WORKS, Brantford and Winnipeg.

**J. & J. TAYLOR,
TORONTO SAFE WORKS.**



ESTABLISHED
1855.

MANUFACTURERS OF
ALL KINDS OF FIRE AND BURGLAR PROOF SAFES.
PRISON LOCKS AND JAIL WORK A SPECIALTY.

We call the attention of Jewellers to our new style of Fire and Burglar Proof Safes,
specially adapted for their use.

JAMES PARK & SON THE PENMAN

**Pork Packers,
TORONTO.**

L. C. Bacon, Rolled Spiced Bacon
C. C. Bacon, Glasgow Beef Hams,
Sugar Cured Hams, Dried Beef,

Breakfast Bacon, Smoked Tongues,
Mess Pork, Pickled Tongues,
Family or Navy Pork,
Lard in Tubs and Pails.

The Best Brands of English Fine Dairy Salt
in Stock.

MANUFACTURING CO., Limited.

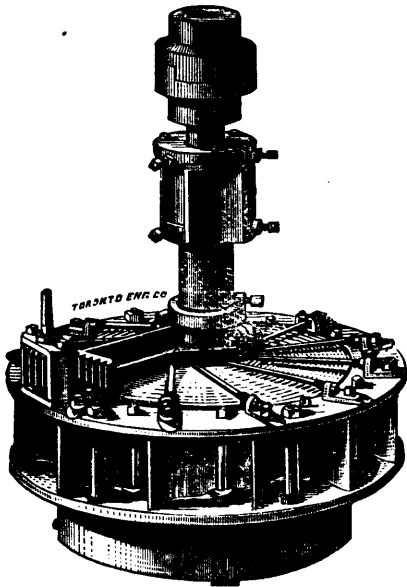
Manufacturers of
**Ladies', Misses',
Gents' and Boys' Underwear,
Glove and Rubber Lining,
Yarns, Horse Blankets, &c.**

Also, THE CELEBRATED PATENT SEAMLESS
HOSIERY, smooth and equal to hand knitting, in
COTTON, MERINO, WOOL, with three-ply heels,
double toes for Ladies, Misses, Gents and Boys.

Mills at PARIS, ONTARIO, Canada.

JOHN PENMAN, President.

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



15,000 IN USE.
JOSEPH HALL MACHINE WORKS,
 (ESTABLISHED 1851),
OSHAWA, ONT.

MANUFACTURE THE CELEBRATED
James Leffel's Double Turbine Water Wheel,
 All Sizes of Stationary and Portable Engines and Boilers, Shafting, Pulleys,
 Hangers, Gearing.

Latest Improved English and American Gangs. The Stearn's Circular Saw-Mills with Fractional Head Blocks and King of Dogs—this Mill is acknowledged in the United States and Canada to be superior to all others—also a very complete Circular Saw-mill with Iron Frame and cheaper Head Blocks for Small Mill. Saw-mill, Flour-mill, Paper-mill and Water Works Machinery a specialty.

For further particulars address

F. W. GLEN, GENERAL MANAGER,
OSHAWA, ONT

CREDITORS' NOTICE.

Notice is hereby given that ELLEN ARNOTT, of the City of Toronto, has, with the consent of creditors, according to the provisions of 48 Vic., chapter 28, Ontario, made an assignment of her estate and effects to Warring Kennedy, of Toronto, Merchant, as Trustee for the general benefit of creditors of the said Ellen Arnett.

And said creditors are hereby notified to file their claims against the estate, duly verified by affidavit and accompanied by necessary vouchers and the necessary statement of the securities held by them, on or before the 20th day of October next, immediately after which date the said Trustee will distribute the proceeds of the assets of said estate, and will not be liable to any persons of whose claim he shall not then have had notice.

Dated at Toronto this 12th day of September, 1885.

THOMSON & HENDERSON,
 11 Wellington St. East, Toronto,
 Solicitors for Trustee.



Grand Colonial Exhibition
 IN
LONDON, ENGLAND, 1886.

FIFTY-FOUR THOUSAND FEET RE-SERVED FOR CANADA.

First Royal Exhibition Commission
 since 1862.

The Colonial and Indian Exhibition to be held in LONDON, England, commencing MAY 1st, 1886, is intended to be on a scale of great magnitude, having for object to mark an epoch in the relations of all the parts of the British Empire with each other.

In order to give becoming significance to the event, a Royal Commission is issued for the holding of this Exhibition, for the first time since 1862; and His Royal Highness the Prince of Wales has been appointed President by Her Majesty.

The very large space of 54,000 square feet has been allotted to the Dominion of Canada by command of the President, His Royal Highness.

This Exhibition is to be purely Colonial and Indian, and no competition from the United Kingdom or from foreign nations will be permitted, the object being to exhibit to the world at large what the Colonies can do.

The grandest opportunity ever offered to Canada is thus afforded to show the distinguished place she occupies, by the progress she has made in AGRICULTURE, in HORTICULTURE, in the INDUSTRIAL and FINE ARTS, in the MANUFACTURING INDUSTRIES, in the NEWEST IMPROVEMENTS in MANUFACTURING MACHINERY and IMPLEMENTS, in PUBLIC WORKS by MODELS and DESIGNS; also in an adequate display of her vast resources in the FISHERIES, and in FOREST and MINERAL wealth, and also in SHIPPING.

All Canadians of all parties and classes are invited to come forward and vie with each other in endeavoring on this great occasion to put Canada in her true place as the premier colony of the British Empire, and to establish her proper position before the world.

Every farmer, every producer, and every manufacturer, has interest in assisting, it having been already demonstrated that extension of trade always follows such efforts.

By order,
 JOHN LOWE,
 Sec. of the Dept. of Agriculture.

Ottawa, 1st Sept., 1885.

SALE OF VALUABLE

Pine Timber Limits.

On THURSDAY, 8th OCTOBER Next,

at half-past two o'clock p.m., under instructions from H. V. Noel and John Waldie, Esquires, Trustees, I will offer for sale by Public Auction, at the

RUSSELL HOUSE, OTTAWA,

the following valuable PINE TIMBER LIMITS, situate on the UPPER OTTAWA WATERS, in five separate parcels:—

Parcel 1—Berth No. 6 Kippewa and Bois Franc, 28 sq. miles.

Parcel 2—Berth No. 11, Kippewa and Osterbonne, 46 sq. miles.

Parcel 3—Berth No. 15, Kippewa and North River, 28 sq. miles.

Parcel 4—Berths Nos. 30, 31, 32 and 33, on the Kippewa and Sassenaga, each 50 miles, 200 sq. miles.

Parcel 5—Lake Temiscamingue, Front Berths Nos. 58, 59, 60, 61, 61A, Rear Berths Nos. 38, 39, 40, 42, 43, 44, Quinze No. 42, in all 465½ sq. miles.

These limits are heavily timbered with the best quality of Pine grown on the Upper Ottawa, and are well watered in every direction with improved rivers and lakes.

The cut of Timber and Logs from these limits can all be delivered in the Main Ottawa River early in the season so as to ensure arrival at Ottawa and Quebec.

There are several improved farms with valuable buildings on the property; these go with the limits they are on.

This is a really desirable Timber property, and it is now offered to the public with plenty of time to examine.

TERMS LIBERAL.

For further particulars apply to.

I. B. TACKABERRY,

Auctioneer.

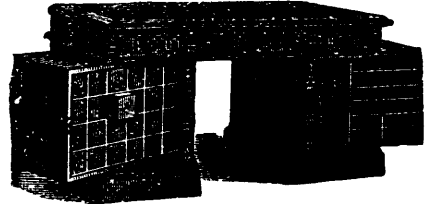
Or to the TRUSTEES,

H. V. NOEL, Quebec Bank, Ottawa,
 JOHN WALDIE, P.O. Box 657, Toronto.
 Ottawa, Aug. 10, 1885.

W. STAHLSCHMIDT,
PRESTON, ONTARIO,

MANUFACTURER OF

School, Office Church & Lodge Furniture

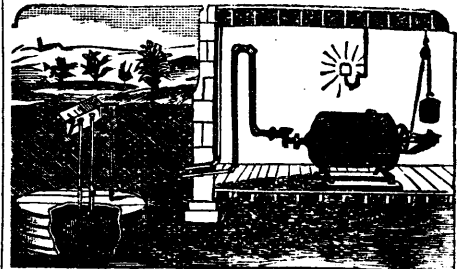


ROTARY DESK, No. 50.

Send for circulars and price list. Name this paper.

See my Display at Toronto and London Exhibitions.

JOSEPH PHILLIPS,



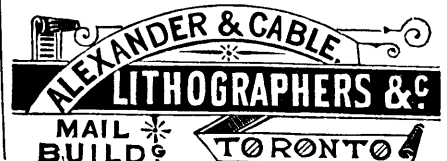
MANUFACTURER

Canadian Air Gas Machine

For Lighting Mills, Factories, Private Residences Churches, &c., &c.

SEND FOR CIRCULAR AND PRICE LIST.

145 Wellington St. W., Toronto.



The Silver Star Cross-Cut Saw

TAKES THE LEAD.

NEW THIS SEASON.

MANUFACTURED ONLY BY

R. H. SMITH & CO., ST. CATHARINES, ONT.

The above Saws are made of the best steel, thin back, are fast cutting and easy kept in order. Send for cut and prices before purchasing.

Insurance.

North British and Mercantile FIRE & LIFE INSURANCE COMP'Y,

ESTABLISHED 1809.

RESOURCES OF THE COMPANY.

Authorized Capital	£3,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Reserves at 31st December, 1884.....	£1,597,295 9 6
Life and Annuity Funds	3,994,662 7 3
Revenue, Fire Branch.....	1,201,068 11 11
Life and Annuity Branches...	587,561 8 8

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

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

Head Office for the Dominion, Montreal.

D. LORN MACDOUGALL,
THOMAS DAVIDSON,
General Agents.

SURETYSHIP.

THE GUARANTEE CO.'Y OF NORTH AMERICA.

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

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

Over \$210,000 has been Paid in Claims to Employers.

Head Office : 260 St. James St., Montreal.

President, Sir A. T. GALT, G.C.M.G.
Vice President, Hon. JAS FERRIER.

Managing Director, EDWARD RAWLINGS.
Secretary, - - - - - JAMES GRANT.

DIRECTORS IN TORONTO.

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

AGENTS IN TORONTO,

JOHN STARK & CO.,
28 AND 30 TORONTO STREET.

EDWARD RAWLINGS,
Managing Director.

Montreal, 1885.

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.

NEW YORK LIFE Insurance Company

ESTABLISHED 1845.

AGENTS WANTED.

I desire to engage the services of competent and reliable men, in localities where this Company is not now represented.

The requirements for an Agent to succeed are integrity, enthusiasm, intelligence, perseverance, and popularity.

Apply, giving references, to

DAVID BURKE,
MONTREAL,
General Manager for Canada.

Insurance.

THE STANDARD LIFE ASSURANCE CO.

At the 59th Annual General Meeting of the Standard Life Assurance Co., held at Edinburgh, Tuesday, 28th April, 1885, the following results for the year ending 15th November, 1884, were reported:—
2,773 New Proposals for Life Assurance were received during the year for..... \$7,557,678
2,302 Proposals were accepted assuring 5,822,614
The Total Existing Assurances in force at 15th November, 1884, amounted to \$99,608,971, of which \$7,973,494 was reassured with other offices.....
The Claims by Death which arose during the year amounted, including Bonus additions to 2,676,544
The Annual Revenue amounted at 15th November, 1884, to..... 4,301,573
The Invested Funds at the same date amounted to..... 31,470,457
Being an increase during the year of 902,969
G. GREVILLE HARSTONE, General Agent.
W. M. RAMSAY, Manager for Canada.
Office—A 1 York Chambers, 9 Toronto St., Toronto.

LIVERPOOL & LONDON & GLOBE Insurance Company.

Invested Funds	\$24,500,000
Investments in Canada.....	900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Hart, Esq., Edward J. Barbeau, Esq., Wentworth J. Buchanan, Esq.
Risks accepted at Lowest Current Rates.
Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. REED, Chief Agent for the Toronto Agency, 20 Wellington St. E.
G. F. C. SMITH, Chief Agent for the Dominion, Montreal.

QUEEN

INSURANCE COMP'Y OF ENGLAND.

FORBES & MUDGE, - - - MONTREAL,

CHIEF AGENTS FOR CANADA.

GEO. GRAHAM, Agent, Toronto,
6 Wellington Street East.

IMPERIAL FIRE INSURANCE CO. OF LONDON,

(ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL
W. H. RINTOUL, Resident Secretary.

Subscribed Capital.....	£1,600,000 Stg.
Paid-up Capital	700,000 "
Cash Assets, 31st Dec., 1879.....	1,596,014 "

Toronto Agency—ALF. W. SMITH.

CITIZENS'

Insurance Company OF CANADA.

HENRY LYMAN, PRESIDENT.

ANDREW ALLAN, VICE-PRESIDENT.

GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, - - - \$1,370,090 07

Losses Paid to 1st Jan.,
1885, - - - - - 2,370,202 90

The Stock of this Company is held by many of the wealthiest men in Canada.

LOSSES PROMPTLY & EQUITABLY ADJUSTED.

FIRE. LIFE. ACCIDENT.

MALCOLM GIBBS, Chief Agent.

TORONTO OFFICE, 12 ADELAIDE ST. E.

Insurance.

NORTH AMERICAN Life Assurance Co.

Incorporated by Special Act of Dominion Parliament.
FULL GOVERNMENT DEPOSIT.

DIRECTORS.

Hon. ALEX. MACKENZIE, M.P., Ex-Prime Minister of Canada, President.
Hon. ALEX. MORRIS, M.P.P., and JOHN BLAIKIE, Esq., Pres. Canada Landed Credit Co., Vice-Presidents.
Hon. G. W. Allan, Senator.
Hon. J. R. Thibaudeau, Senator, Montreal.
Hon. D. A. Macdonald, Ex-Lieut-Governor of Ont.
Andrew Robertson, Esq., Pres. Mont'l Harbor Trust.
L. W. Smith, D.C.L., Pres. Building & Loan Ass'n.
W. R. Meredith, Q.C., M.P.P., London.
J. K. Kerr, Esq., Q.C., (Messrs. Blake, Kerr, Laish & Cassels).
John Morison, Esq., Governor British Am. Fire A. Co.
E. A. Meredith, Esq., LL.D., Vice-President Toronto Trusts Corporation.
Wm. Bell, Manufacturer, Guelph.
A. H. Campbell, Esq., Pres. British Can. L. & In. Co.
D. Macrae, Esq., Manufacturer, Guelph.
E. Gurney, Jr., Esq., Director Federal Bank of Can.
H. H. Cook, Esq., M.P., Toronto.
John N. Lake, Esq., Broker and Financial Agent.
Edward Galley, Alderman.
B. B. Hughes, Esq., (Messrs. Hughes Bros., Wholesale Merchants).
James Thorburn, M.D., Medical Director.
James Scott, Esq., Merchant, Director Dom'n Bank.
Wm. Gordon, Esq., Toronto.
Robert Jaffray, Esq., Merchant.
W. McCABE, Esq., LL.B., F.I.A., Managing Director.

British Empire MUTUAL LIFE ASSURANCE COMPANY

OF LONDON ENGLAND,

ESTABLISHED 1847.

CANADA HEAD OFFICE, - - MONTREAL.

Accumulated Funds	\$5,000,000
Annual Income	1,000,000
Investments in Canada	680,000
Canadian Government Deposit.....	100,000

MANAGER FOR WESTERN ONTARIO,

J. FRITH JEFFERS,
LONDON, ONTARIO.

J. E. & A. W. SMITH, General Agents, Toronto
JOHN DENNIS, Special Agent.

Agents wanted in unrepresented districts.

F. STANCLIFFE,
General Manager Canada

THE

Fire Insurance Association

(LIMITED);

OF LONDON, ENG.

Capital	\$4,500,000
Reserve Fund	850,000
Government Deposit	100,000

HEAD OFFICE FOR CANADA.

Standard Bank Buildings, St. James Street

MONTREAL.

WM. ROBERTSON,
General Manager.

E. P. HEATON, Fire Superintendent.

THE GLASGOW & LONDON Insurance Company.

HEAD OFFICE FOR CANADA:

87 & 89 St. Francois Xavier St., Montreal.

MANAGER, - - STEWART BROWNE.

J. T. VINCENT, Inspector.
DONALDSON & FREELAND,
Agents, TORONTO.

Active Agents wanted.

Insurance.

MILLERS' & MANUFACTURERS' Insurance Co'y, STOCK AND MUTUAL.

OBJECTS.

1. To prevent by all possible means the occurrence of avoidable fires.
2. To obviate heavy losses from the fires that are unavoidable by the nature of the work done in mills and factories.
3. To reduce the cost of Insurance to the lowest point consistent with the safe conduct of the business.

METHODS.

All risks will be inspected by a competent officer of the Company, who will make such suggestions as to improvements required for safety against fire as may be for the mutual interests of all concerned. Much dependence will be placed upon the obligation of members to keep up such a system of discipline, order and cleanliness in the premises insured as will conduce to safety. As no agents are employed and the Company deals only with the principals of the establishments insured by it, conditions and exceptions which are so apt to mislead the insured and promote controversy and litigation in the settlement of losses will thus be avoided. The most perfect method of insurance must, in the nature of things, be one in which the self-interest of the insured and the underwriters are identical, and this has been the object aimed at by the organizers of this Company.

W. H. HOWLAND, Vice-President.
JAMES GOLDIE, President.

HUGH SCOTT, Managing Director.

Applicants for Insurance and other information desired please address **MILLERS' AND MANUFACTURERS' INS. CO'Y, No. 24 Church Street, Toronto.**

GORE DISTRICT Fire Insurance Company.

HEAD OFFICE, GALT, ONT.
Established 1836.
PRESIDENT, Hon. JAMES YOUNG, M.P.P.
VICE-PRESIDENT, A. WARNOCK, Esq.
MANAGER, R. S. STRONG.

MUTUAL FIRE INSURANCE COMPY of the County of Wellington.

Business done exclusively on the Premium Note system.
F. W. STONE, President.
CHAS DAVIDSON, Secretary.
HEAD OFFICE, GUELPH, ONT.

Agents' Directory.

I. B. TACKABERRY, Auctioneer, Broker, Valuator, and Real Estate Agent. Established in 1867. Commodious premises, No. 29 Sparks Street, opposite the Russell, OTTAWA, Ont. Money advanced on consignments.

G. GEORGE F. JEWELL, Public Accountant and Auditor. Office, No. 3 Odd Fellows' Hall, Dundas Street, London, Ont.

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

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

DONALDSON & MILNE, Collecting Attorneys, Assignees in Trust, Accountants, Estate and General Agents, 3 Wellington Street East, Toronto. Special attention given to investigating Slow and Unsatisfactory Accounts, obtaining security for same and Managing Insolvent Estates; also Auditing Bank, Insurance, Loan Society and Mercantile Books.

The Oldest Canadian Fire Insurance Comp'y.

QUEBEC FIRE ASSURANCE CO'Y
ESTABLISHED 1818.

Government Deposit, \$75,000

Agents—**St. John, N.B., THOMAS A. TEMPLE.**
Halifax, N.S., GEO. M. GREER.
Montreal, THOS. SIMPSON.
Toronto, Ontario General Agency, GEO. J. PYKE, General Agent.

PHENIX FIRE INSURANCE COMPANY OF LONDON.
ESTABLISHED IN 1782.

Agency established in Canada in 1804. Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & CO., General Agents for Canada, 12 St. Sacrament St., Montreal.
ROBT. W. TYRE, Manager.

Watertown Agricultural Insurance COMPANY.

Of Watertown, New York. Organized 1853. NET ASSETS, \$1,650,057. LOSSES PAID, \$3,725,262. \$100,000 deposited with Government for exclusive protection of Policy-holders in Canada.

Insures only Residences and Farm Property, and has never yet lost over \$5,000 by any one fire. Insures against damage by lightning whether fire ensues or not, and insures live stock against being killed by lightning in the field. The largest and strongest Residence Insurance Company in the world.
R. F. WILLIAMS, City Agent.
And J. FLYNN, Gen. Agent,
26 Victoria Street, Arcade Building, TORONTO.

Railways.

Intercolonial Railway.

The direct route from the West for all points in **New Brunswick, Nova Scotia, P. E. Island, Cape Breton, AND NEWFOUNDLAND.**

All the Popular Sea Bathing, Fishing and Pleasure Resorts of Canada are along this line.

PULLMAN CARS leaving MONTREAL on MONDAY, WEDNESDAY and FRIDAY run through to HALIFAX; and on TUESDAY, THURSDAY and SATURDAY to ST. JOHN, N.B., without change.

Close connections made at Point Levis with the Grand Trunk Railway and the Richelieu and Ontario Navigation Company's steamers from Montreal, and at Levis with the North Shore Railway.

Elegant first-class Pullman buffet, and smoking cars on all through trains. First-class refreshment rooms at convenient distances.

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

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

ROBERT B. MOODIE, Western Freight and Passenger Agent, 33 Rossin House Block, York St., Toronto

D. POTTINGER, Chief Superintendent. Railway Office, Moncton, N.B., 26th May, 1885.

GUARDIAN

Fire and Life Assurance Company, OF LONDON, ENGLAND.
Established 1821.

Capital, \$10,000,000
Invested Funds, 19,000,000
Dominion Deposit, 107,176

Gen. Agents for **{ ROBT. SIMMS & CO. } Montreal,**
Canada, { GEO. DENHOLM, }

Toronto—**HENRY D. P. ARMSTRONG, 58 King St. East.**
Kingston—**R. W. VANDEWATER, Ontario Street.**
Hamilton—**GILLESPIE & POWIS, 20 James St. E.**

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, \$1,688,112 00
Income for Year ending 31st Dec., 1883, 1,001,052 20

HEAD OFFICE, - - - TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Director.
JAS. BOOMER, Secretary.

COMMERCIAL UNION ASSURANCE COMPANY, OF LONDON, ENGLAND.

Capital and Assets over \$20,000,000

FIRE, LIFE AND MARINE.

Head Office for Western Canada,
WICKENS & EVANS,
GENERAL AGENTS
33 TORONTO ST., TORONTO.

ONTARIO BRANCH.
Head Office, Toronto.
S. F. MASUREN, Gen'l Agent.

QUEBEC BRANCH.
Head Office, Montreal.
W. R. OSWALD, Gen'l Agent.

W. W. ROWLAND, Inspector for Ontario & Quebec.

CITY OF LONDON FIRE INSURANCE CO. OF LONDON, ENGLAND.

Chairman: **SIR HENRY E. KNIGHT, Alderman, late Lord Mayor.**
General Manager: **L. O. PHILLIPS, Esq.**

CAPITAL, \$2,000,000 Stg.

All Losses adjusted and paid in the various Branches without reference to England.

Nova Scotia Branch,
Head Office, - Halifax.
ALF. SHORTT, General Agent.

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

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

Leading Manufacturers.

THE Toronto Paper Mf. Co.

WORKS at CORNWALL, Ont. CAPITAL, \$250,000.

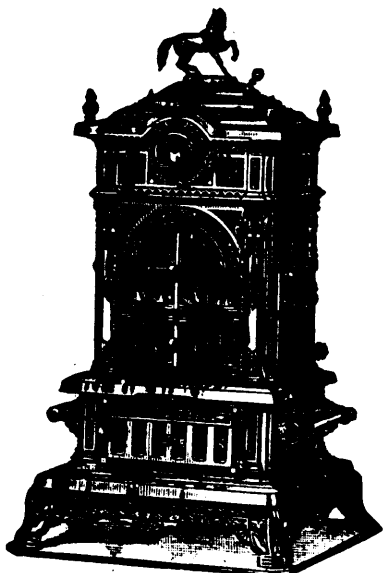
JOHN B. BARBER, President and Man'g Director. CHAS. RIORDON, Vice-President. EDWARD TROUT, Treas.

Manufactures the following grades of Paper: Engine Sized Superfine Papers:

White and Tinted Book Papers, (Machine Finished and Super-calendered). Blue and Cream Laid and Wove Foolscaps, Posts, etc., etc.

Account Book Papers. ENVELOPE & LITHOGRAPHIC PAPERS. COLORED COVER PAPERS SUPERFINISHED.

Apply at the Mill for samples and prices. Special sizes made to order.



"ART CANADA."

A High Art and Low Feed Base Burner.

Two straight sizes and one with an oven.

It has no superior for symmetrical proportions, artistic design, fine execution, and smooth castings.

It is the most economical stove that has yet been produced and will pay for itself in the saving in coal.

IT IS A PERFECT SUCCESS.

This Stove can be bought from the best Dealers.

DUNDAS STOVE MAN'G CO., Dundas, Ont.

MONTREAL Wall Paper Factory.

COLIN McARTHUR & CO.'S

Samples for 1885-86 ARE NOW OUT.

The Finest Selection ever Produced in Canada.

Samples sent to the Trade on application. The Trade are requested to reserve their orders till Travellers call.

Factory: 1 to 21 Voltigeurs Street, Corner Notre Dame Street, MONTREAL.

TORONTO PRICES CURRENT.—Sept. 16, 1885.

Table with columns for Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, and Wholesale Rates. Rows include Breadstuffs, Groceries, Hardware, Provisions, Wines, Liquors, Petroleum, Oils, Paints, and Drugs.

CANADA LIFE ASSURANCE COMPANY

ESTABLISHED 1847.

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

Toronto, J. D. HENDERSON, Agent.
Province of Quebec Branch, Montreal, - - - - J. W. MARLING, Manager.
Maritime Provinces Branch, Halifax, N.S.
P. McLAREN, General Agent. D. H. MACGARVEY, Secretary.
Eastern Ontario Branch, Peterboro, - - - - GEO. A. COX, General Agent.
Manitoba Branch, Winnipeg.
L. HUTTON, Manager. A. McT. CAMPBELL, General Agent.
A. G. RAMSAY, President. R. HILLS, Secretary.
ALEX. RAMSAY, Superintendent.

CONFEDERATION LIFE ASSOCIATION.

Incorporated by Special Act of the Dominion Parliament.

Guaranteed Capital \$1,000,000
Government Deposit 86,800
Capital and Assets 31st December, 1884 2,415,944

HEAD OFFICE, - - - - - TORONTO, ONT.

President, Sir W. P. HOWLAND, C.B.; K.C.M.G.
Vice-Presidents, Hon. WM. McMASTER, WM. ELLIOT, Esq.

DIRECTORS.

Hon. Jas. Macdonald, M.P., Halifax.	James Young, Esq. M.P.
W. H. Beatty, Esq.	M. P. Ryan, Esq., M.P.
Edward Hooper, Esq.	S. Nordheimer, Esq.
J. Herbert Mason, Esq.	W. H. Gibbs, Esq.
Walter S. Lee, Esq.	A. McLean Howard, Esq.
A. G. Gooderham, Esq.	J. D. Edgar, M.P.

Managing Director, - - - J. K. MACDONALD.

SUN LIFE ASSURANCE COMPANY OF CANADA.

The rapid progress made by this Company may be seen from the following statement:-

	INCOME.	ASSETS.	LIFE ASSURANCES IN FORCE.
1872	\$ 48,210 93	\$546,461 95	\$1,064,350 00
1874	64,073 88	621,362 81	1,786,392 00
1876	102,822 14	715,944 64	2,214,093 00
1878	127,505 87	773,895 71	3,874,683 43
1880	141,402 81	911,132 93	3,881,479 14
1882	254,841 78	1,073,577 94	5,849,889 19
1884	278,379 65	1,274,397 24	6,844,404 04

The only Company issuing absolutely Unconditional Policies.

THOMAS WORKMAN, PRESIDENT.
B. MACAULAY, MANAGING DIRECTOR.
A. H. GILBERT, Manager for Western Ontario, Toronto.

THE ROYAL CANADIAN Fire and Marine Insurance Co.

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. 1st, 1883 \$1,295,885 66
Income During the year ending 31st Dec. '82, 881,142 89

ANDREW ROBERTSON, Esq., Pres. Hon. J. R. THIBAudeau, Vice-Pres.
ARTHUR GAGNON, Sec.-Treas. GEO. H. McHENRY, Manager.

ROYAL INSURANCE COMPANY OF ENGLAND.

LIABILITY OF SHAREHOLDERS UNLIMITED.

Capital \$10,000,000
Funds Invested 24,000,000
Annual Income, upwards of 5,000,000
Investments in Canada for protection of Canadian Policy-holders (chiefly with Government) exceeds \$600,000.

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

Head Office for Canada--Royal Insurance Buildings, Montreal.

JOHN MAUGHAN, } Agents for Toronto & County of York.
JOHN KAY, }
ARTHUR F. BANKS, }
M. H. GAULT, } Chief Agents.
W. TATLEY, }

UNION MUTUAL

Life Insurance Company,

PORTLAND, ME.

JOHN E. DE WITT, - - - - - President.

ORGANIZED 1848.

Assets, December 31st, 1884 \$6,322,001 67
Surplus (N. Y. Standard) 728,884 17

Incontestable and Unrestricted Policies Protected by the Non-Forfeiture Law of Maine.

Novel and attractive plans, combining cheap Insurance with profitable investment returns.

Strength and Solvency; Conservative Management; Liberal Dealing; Definite Policies; Low Premium.

PROMPT PAYMENT OF LOSSES WITHOUT DISCOUNT.

An Easy Company to Work. Good Territory and Advantageous Terms to Active Men.

HENRY D. SMITH, - - - - - SECRETARY.
C. H. VAN GAASBEEK, JR., - - - - - ASST SECRETARY.
Hon. JOSIAH H. DRUMMOND, - - - - - COUNSEL.
THOMAS A. FOSTER, M.D. - - - - - MEDICAL EXAMINER.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - - - - - HAMILTON, ONT.

Guarantee Capital \$700,000
Deposited with Dominion Government 51,100

NON-FORFEITABLE POLICIES; TONTINE INVESTMENTS,

AND

Homans Popular Plan of Renewable Term Insurance, by Mortuary Premiums.

DAVID DEXTER, Managing Director.

BRITISH AMERICA

Assurance Company.

FIRE AND MARINE.

Cash Capital and Assets \$1,194,879 07

INCORPORATED 1888.

HEAD OFFICE, - - - - - TORONTO, ONT.

BOARD OF DIRECTORS.

GOVERNOR, - - - - - JOHN MORISON, Esq.
DEPUTY GOVERNOR, - - - - - H. S. NORTROP, Esq.
Hon. Wm. Cayley, John Y. Reid, Esq. John Leys, Esq.
George Boyd, Esq. Henry Taylor, Esq. T. R. Wood, Esq.
G. M. Kinghorn, Esq.

SILAS P. WOOD, Secretary.

TROUT & TODD, TORONTO.

INSURANCE, COMMERCIAL AND JOB PRINTERS.

Every description of INSURANCE POLICIES, APPLICATIONS and OFFICE REQUISITES furnished in first-class style. We have for years satisfactorily supplied the Leading Canadian Underwriters.

SEND FOR ESTIMATES.

TROUT & TODD, 65 & 66 Church Street.

TAIT, BURCH & CO'Y,

64 and 66 Yonge Street.

STAPLE DEPARTMENT.

We have pleasure in calling attention to our **SPECIAL VALUE** in

Grey Cottons, White Cottons, Grey Flannels, Fancy Flannels, Blankets, Shirtings, Ticks, etc.

Also, Special Job Lines in Table Linens and **TABLE NAPKINS, Towels, Towelling, Stair Linen, Turkey Tabling.**

A great reduction in the price of Prints, Gingham, Cretonnes.

DRESS GOODS DEPARTMENT.

This Department is now ready for inspection, comprising all the novelties in the Trade.

Costume Cloths, stripes and plain to match; Self-Stripes, Combination Checks, Canvas Cloths, Jersey Foule, Habit Foule, Armure Cloths, Soleils Chevrans, Foule Serges, Merveilleux and Ottoman Cloths, Scotch Foule Cloths, Plain and Check Wincies, Cashmeres, etc. All the above in Blacks and leading shades.

SPECIALTIES in BLACK GOODS, MOURNING, &c.

VELVETEENS,

In Black and Colors (Empress brand). This make is noted for its soft silky finish and shades.

SILK DEPARTMENT.

Colored Silk Plushes, in 16, 19 and 25 inch, in shades to match all dress goods. Special Value in **BLACK SILKS**. Black and Colored Satins and Surahs, Broche Velvets—a large assortment, very choice; Black Silk and Satin Brocades.

MANTLE DEPARTMENT.

Choice selection of Pattern Mantles, Ladies', Misses, and Childrens' Jackets, sizes 0 to 7s., Jersey and Stockinette Jackets, Braided and Astracan Trimmed MANTLE CLOTHS, Soleils, Stockinettes in Black, Brown and Navy, Matalasse Cloths, Astracans, Sealettes, Ulster Checks, Meltons, Curl Cloths, etc. Fur Trimming in Coney, Goat, Bear, all widths. Fur Flouncing, special value.

Braids, Buttons and Trimmings to match Dress Goods and Mantle Cloths.

GENTS' FURNISHINGS, a large assortment; close prices.

SMALL-WARES—Dress Trimmings, Mantle Ornaments. **SEWING SILKS.**

HOSIERY AND GLOVES,

IN ALL THE NEW SHADES AND POPULAR PRICES.

WOOLLEN UNDERCLOTHING, for Ladies, Gents and Children. Good value.

Close prices and liberal terms. Letter orders receive prompt and careful attention.

TAIT, BURCH & CO.

TELEPHONE No. 1,118.