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# THE <sup>CANADIAN</sup> JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 21, No. 14. }  
New Series.

MONTREAL, FRIDAY, OCTOBER 2, 1885.

M. S. FOLEY,  
Editor and Proprietor

Leading Wholesale Houses of Montreal

**GAULT BROS. & CO.,**

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Banque Ville-Marie.

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THE MOLSONS BANK.

The Shareholders of this Bank are hereby notified that a dividend of

FOUR PER CENT.

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

First day of OCTOBER next.

The Transfer Books will be closed from the 16th to the 30th September, both days inclusive.

The Annual General Meeting

of the Shareholders of the Bank will be held at its Banking House, in this city, on

MONDAY, THE 12th OF OCTOBER NEXT,

AT THREE o'clock in the afternoon.

By order of the Board,

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 27th August, 1885.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - - \$5,725,000.

Reserve Fund, - - - - 1,376,000.

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Hamilton.	Owen Sound.	Toronto.
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Letters of credit issued, available in China, Japan and other foreign countries.

Collections made on favorable terms.

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ESTABLISHED IN 1835.

Capital Paid-up, - - - - \$1,200,000.  
Reserve, - - - - - 200,000.

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

Correspondence respectfully solicited.

The Chartered Banks.

**THE CANADIAN BANK OF COMMERCE**

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

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Commercial credits issued for use in Europe, the East and West Indies, China, Japan and South America  
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AGENCY—WOODSTOCK: G. W. Vanwart, Agent.

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Reserve Fund, - - - \$250,000

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Rest ..... 160,000

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CAPITAL SUBSCRIBED, - - - - - 600,000  
CAPITAL PAID-UP, - - - - - 325,000

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**The Western Bank of Canada.**

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CAPITAL SUBSCRIBED..... 500,000  
CAPITAL PAID-UP..... 250,000

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The Chartered Banks.

**THE STANDARD BANK OF CANADA.**

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CAPITAL PAID-UP..... 803,000  
RESERVE FUND..... 185,000  
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Bradford. Cannington. Markham.  
Brighton. Colborne. Newcastle.  
Picton.  
Montreal—Bank of Montreal.  
New York—Bank of Montreal.  
London, Eng.—The Royal Bank of Scotland.

**THE BANK OF LONDON**

**IN CANADA.**

**HEAD OFFICE, LONDON, ONT.**

Capital Subscribed..... \$1,000,000  
Capital Paid-up..... 200,000  
Reserve Fund..... 50,000

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RESERVE FUND . . . . . 480,000.

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

**EASTERN TOWNSHIPS BANK.**

AUTHORIZED CAPITAL...\$1,500,000  
CAPITAL PAID UP..... 1,449,488  
RESERVE FUND..... 375,000

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



The Chartered Banks.

**THE QUEBEC BANK.**

Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

Head Office, - - - Quebec.

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**THE ONTARIO Investment Association (Limited.)**

**OF LONDON, ONTARIO.**

CAPITAL Subscribed, - \$2,650,000.00  
 CAPITAL PAID UP, - 634,715.71  
 RESERVE FUND, - 500,000.00  
 INVESTMENTS, - 1,998,621.6

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

**Dominion Savings & Investment Soc.**

**LONDON, ONT.,**

INCORPORATED, 1872.

Capital, \$1,000,000.00  
 Subscribed, 1,000,000.00  
 Paid-up, 868,810.28  
 Reserve Fund, 149,000.00  
 Contingent Fund, 963.12

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

F. B. LEYS, Manager.

**THE PETERBOROUGH Real Estate Investment Co. [LIMITED.]**

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital, \$2,000,000  
 Subscribed Capital, 1,493,600  
 Paid-up Capital, 373,400  
 Assets 31st January, 1885, 1,160,000  
 Paid-up Capital held in Great Britain, 117,400  
 Debentures issued in Great Britain, 672,753.40

**Directors in Canada.**

MAJOR-GEN. HAMILTON, 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, Munis & Co.  
 H. J. LEFEBVRE, Esq., A. C. DUNLOP, Esq.,  
 A. P. POUSETTE, Esq., T. G. HAZLETT, Esq.,  
 Barrister.

Bankers in Canada—The Ontario Bank.  
 Bankers in Great Britain—The British Linen Company Bank.

Chief Agents in Great Britain—Finlayson & Auld, Writers, 160 and 154 West George Street, Glasgow.  
 Agents in Edinburgh—Ronald & Richie, S.S.C., 20 Hill Street.  
 Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSETTE & ROGER, Managers, Peterborough, Ont.

**THE LONDON LOAN CO. OF CANADA.**

Subscribed Capital, \$600,700.00; Reserve and Contingent Fund, \$49,755.64; Assets, \$899,316.30.

Directors—THOMAS KENT, President; JAMES OWREY, Vice-President; THOMAS MCGORMICK, GEO. D. SUTHERLAND, J. A. NELLIS, M.D., R. W. PUDIMCOMBE, ANDREW WELDON.  
 Manager—MALCOLM J. KENT.

Solicitors—Gibbons, McNab, Mulhern & Harper, Bankers—Merchants' Bank of Canada.

Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.

OFFICE—Albion Block, No. 433 Richmond St., London, Ont.

The Chartered Banks.

**THE FEDERAL BANK OF CANADA.**

Head Office, - Toronto, Ont.

Capital, - - - \$1,250,000  
 Rest, - - - 100,000

**DIRECTORS:**

S. NORDHEIMER, Esq., President.  
 J. S. PLAYFAIR, Esq., Vice-President.  
 WM. GALBRAITH, Esq., EDWARD GURNEY, Esq.,  
 B. CRONYN, Esq., H. E. CLARKE, Esq., M.P.,  
 J. W. LANGMUIR, Esq.,  
 G. W. YARKER, GENERAL MANAGER.

**BRANCHES:**

Aurora, Chatham, Guelph, Kingston, London, Newmarket, Simcoe, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg, and Yorkville.

**BANKERS:**

New York, - American Exchange National Bank.  
 Boston, - The Mayvick National Bank.  
 Great Britain, - The National Bank of Scotland.

**ST. STEPHEN'S BANK.**

INCORPORATED 1836.

**ST. STEPHEN'S, N. B.**

Capital, - - - - - \$200,000

F. H. TODD, - - - - - President.  
 J. F. GRANT, - - - - - Cashier.

**AGENTS.**

London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York, N. B. A. Boston—Globe National Bank. St. John—Bank of New Brunswick.

**Loan Societies.**

**THE FREEHOLD Loan and Savings Company,**

Cor. Church & Court Sts., 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 loaned on Real Estate security.  
 Deposits received and Debentures issued at current rates of interest.

**BEAVER LINE.**



**The Canada Shipping Co.'s**

LINE OF STEAMERS BETWEEN

**MONTREAL AND LIVERPOOL,**

Comprising the following first-class, Clyde-built, full-powered Iron Steamships:

LAKE SUPERIOR.....5,200 Tons.  
 LAKE HURON.....4,400 "  
 LAKE WINNIPEG.....3,300 "  
 LAKE NEPIGON.....2,300 "  
 LAKE CHAMPLAIN.....2,300 "

Calling at Queenstown on the outward voyage to embark passengers for Quebec and Montreal, connecting at the latter port by direct rail for all points in Canada and the United States, and to which Through Tickets are issued.

These steamers are built in water-tight compartments, and of special strength for the North Atlantic trade. In the passenger departments the most perfect provision has been made to ensure the comfort and convenience of all. In the cabin the staterooms are large and airy. The stowage is fitted with the most approved patent canvas berths, and is perfectly ventilated and heated by steam. An experienced surgeon is carried on each steamer, also stewardesses to attend to the wants of females and children.

Rates of Passage.—CABIN—Montreal to Liverpool, \$50; return, \$90. Stowage at lowest rates. For freight or other particulars apply in Belfast to A. A. Wall, 3 Custom House Square; in Queenstown to N. G. Seymour & Co.; in Liverpool to H. W. Roberts, 21 Water Street; in Quebec to H. H. Sewell, 125 Peter Street. Or to

H. E. MURRAY, General Manager, 1 Custom House Square, Montreal.  
 J. G. SHEPHERD & CO., 83 Piccadilly, Manchester, England.  
 Agents for "BEAVER LINE" Steamships, (Canada Shipping Co.)

The Chartered Banks.

**THE ONTARIO BANK.**

CAPITAL, Paid-up - - \$1,500,000.  
 RESERVE FUND, - - - 485,000.

HEAD OFFICE, - - - - - TORONTO

**DIRECTORS.**

SIR WM. P. HOWLAND, President; DONALD MACKAY, Esq., Vice-President; Hon. C. F. FRISER, G. M. ROSE, Esq., R. K. BURGESS, Esq., A. M. SMITH, Esq., G. R. R. COCKBURN, Esq.

**C. HOLLAND, General Manager.**

BRANCHES:—Bowmanville, Guelph, Lindsay, Cornwall, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro', Port Perry, Port Arthur, Whitby, Winnipeg, Man., and 476 Queen Street west, Toronto.

AGENTS:—London, Eng.—Alliance Bank, Bank of Montreal; New York—The Bank of the State of New York; Messrs. Walter Watson and Alex. Lang; Boston—Tremont National Bank.

**St. Johns Bank.**

L. MOLLEUR, President, St. Johns. ISAAC COOTE, Seigniorial Agent. St. Johns. VISAARD-PROOST, W. BROSSAULT, Merchant, Town Councillor, St. Johns. FRS. GOSELIN, Merchant, St. Alexandre. A. A. L. BRIEN, Notary, St. Alexandre.

PH. RAPOUDIN, Manager.

Head Office, St. Johns.

Branch—Napierville, J. Molleur, Agent.

Capital Subscribed.....\$ 540,000  
 Authorized.....1,000,000  
 Capital Paid in.....226,420  
 Agents—Montreal, Bank of Montreal; New York, Bank of Montreal; Boston, Mayvick Nat. Bank.

**Loan Societies.**

**THE HAMILTON**

**PROVIDENT AND LOAN SOCIETY.**

President, GEORGE H. GILLESPIE.  
 Vice-President, JOHN HARVEY.

Capital Subscribed - \$1,500,000.00  
 paid-up . . . 1,100,000.00

Reserve and Surplus  
 Profits . . . . . 133,028.21  
 Total Assets . . . . . 2,997,129.64  
 MONEY ADVANCED on Real Estate on favorable terms of Repayments. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.  
 Banking House: Cor. of King and Hughson Sts., HAMILTON, ONT.  
 H. D. CAMERON, Treasurer.

**RICHELIEU & ONTARIO Navigation Co.**



**The Steamers of this Company between MONTREAL AND QUEBEC,**

Will commence running regularly on 6th May, as under:—

The Steamer QUEBEC, Capt. R. NELSON, on Mondays, Wednesdays and Fridays, and The Steamer MONTREAL, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 7 o'clock, p.m., from Montreal.

Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 8th May.

Steamer THREE RIVERS, Capt. COLLETTE, leaves for Three Rivers every Tuesday and Friday at 1 p.m.

Steamer CHAMBLEY, Capt. GEO. NELSON, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer TERREBONNE, Capt. LAFOUCHE, leaves daily (Sundays excepted) at 8 30 p.m., Saturdays at 2 30 p.m., for Vercheres, calling at Boucherville, Vercheres and Bout de l'Isle. For L'Assomption and St. Paul Perre, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Coutreccour on Mondays, Wednesdays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICES:—R. A. DICKSON, 136 1/2 St. James St., opposite St. Lawrence Hall; I. J. McCONNELL, Windsor Hotel, Robt. McEwan, Canal Basin, and at the Company's Ticket Office, Richelieu Pier, foot of Jacques Cartier Square.

ALEX. MILLOY, J. B. LABELLE,  
 Traffic Manager, General Manager.  
 General Offices, 228 St. Paul St., Montreal, May 6th, 1885.

Oceanic Steamships.

Allan Line.



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

1885. Summer Arrangements. 1885. This Company's Lines are composed of the following Double Engine Clyde built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

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

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

The Steamers of the Liverpool, Londonderry and Montreal Mail Service.

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

FROM QUEBEC:

Sarmatian.....	Saturday, Oct. 10
Parisian.....	Saturday, " 3
Polynesian.....	Saturday, " 17
Circassian.....	Saturday, " 24
Sardinian.....	Saturday, " 31
Caspian.....	Saturday, Nov. 7
Parisian.....	Saturday, " 14

Rates of Passage from Quebec.

Cabin.....	\$60.65, \$70.00 and \$80.00
Intermediate.....	At lowest rates.
Steerage.....	At lowest rates.

The Steamers of the Liverpool, Queenstown, St. John's, Halifax and Baltimore Mail Service are intended to be despatched as follows:—

FROM HALIFAX:

Peruvian.....	Tuesday, Oct. 6
Nova Scotian.....	Tuesday, " 20
Siberian.....	Tuesday, Nov. 3

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

Cabin.....	\$20.00   Intermediate.....\$15.00
Steerage.....	\$8.00.

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

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

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

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Huys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Selmslohnb, No. 8, Bremen; Charley & Malcom, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Great Church st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 73 La Salle Street, Chicago; H. Hourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN,

State St., Boston, and 25 Common St., Montreal

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....	3,284
Dominion.....	3,176
Texas.....	2,700
Quebec.....	2,700
Mississippi.....	2,650
Brooklyn.....	3,600
Toronto.....	3,284
Ontario.....	3,176
Sarnia.....	3,800
Oregon.....	3,850
Vancouver.....	5,700

Great Reduction in Rates.

DATES OF SAILING FROM QUEBEC FOR LIVERPOOL.

Toronto.....	3rd October
Brooklyn.....	16th October
*Oregon.....	17th October
*Sarnia.....	24th October
Montreal.....	31st October
Toronto.....	7th Nov.
Brooklyn.....	14th Nov.

RATES OF PASSAGE FROM QUEBEC.

CABIN—\$50, \$60; return, \$90, \$100, \$108, and \$120, according to steamer and berth. Intermediate and Steerage at low rates.

Propud storage tickets issued at the lowest rates. \*These Steamers have Saloons, State-rooms, Music room, Smoking-room and Bath-rooms amidships, where but little motion is felt, and are handsomely furnished, and they carry neither Cattle nor Sheep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage, apply in London to Messrs. McEacham & Co., 5 & 7 Fenchurch Street; in Liverpool, to Fin, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO., Exchange Court, Montreal



Canadian Pacific Railway.

Montreal, Ottawa, Kingston, Toronto, AND THE WEST.

CHANGE OF TIME.

Commencing MONDAY, July 27, 1885, Trains will run as follows:—

TIME TABLE.	Local Express	Thro' Express	Local Express	Thro' Express
Leave Montreal....	A.M. 7.15	A.M. 9.00	P.M. 6.00	P.M. 8.00
Arrive Ottawa.....	11.25	12.23	10.15	11.30
" Toronto.....		9.45		8.30
Leave Toronto.....	A.M. 8.25	P.M. 8.00		
" Ottawa.....	A.M. 8.20	P.M. 5.32	P.M. 4.25	P.M. 4.48
Arrive Montreal....	12.35	9.00	8.30	8.18

The only Line to all points in Upper Ottawa Valley,

And the most direct route to Winnipeg, Manitoba, and North-West,

via OWEN SOUND & PORT ARTHUR. Connections at TORONTO for all points West, South and North-West.

Magnificent Parlor and Sleeping Cars in Through and Local Express Trains.

For full information regarding Tickets, etc., apply, at the following Ticket Offices:—

266 St. James St. (corner McGill Street), Windsor Hotel Ticket Office, and at Quebec Gate Station, Montreal. W. C. VAN HORNE, Vice-President. W. WHYTE, Gen. Supt.

D. McNICHOLL, General Passenger Agent.

July 25

Railways.

EXPERIENCED TRAVELLERS

— ALWAYS TAKE THE —

GRAND TRUNK RAILWAY

THE FAVORITE RAIL ROUTE TO

MONTREAL, DETROIT, CHICAGO, BOSTON, New York, Buffalo, Niagara Falls, Peterboro, Quebec, Portland, Halifax, Winnipeg, Kansas City, Omaha, St. Paul, St. Louis, Ft. Huron, London, Hamilton, and all Principal Points in

CANADA AND THE UNITED STATES.

It is Positively the ONLY LINE in Canada running THE CELEBRATED PULLMAN PALACE SLEEPING AND PARLOR CARS,

And, in connection with the

CHICAGO AND GRAND TRUNK RAILWAY, forms the

Shortest, Quickest, and Most Reliable Highway to

Manitoba, British Columbia and the Pacific Coast.

FOR FARES, Time Tables, Tickets, and the Company's Ticket Offices.

W. H. EDGAR, JOSEPH HICKSON, Gen. Pass. Agent. Gen. Manager.



Intercolonial Railway.

SUMMER ARRANGEMENT.

Commencing 1st June, 1885,

THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.00A.M.
" Levis.....	8.15 "
Arrive Riviere du Loup.....	11.50 "
Trois Pistoles.....	12.55P.M.
Rimouski.....	2.30 "
Little Metis.....	3.28 "
Campbellton.....	7.00 "
Dalhousie.....	7.40 "
Bathurst.....	9.28 "
Newcastle.....	10.57 "
Moncton.....	1.40A.M.
St. John.....	6.30 "
Halifax.....	9.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Pointe Levis with these trains. The Trains to Halifax and St. John run through to their destinations on Sunday.

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

All trains are run by Eastern Standard Time. THROUGH TICKETS may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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

G. W. ROBINSON, Eastern Freight and Passenger Agent, 1864 St. James Street, (Opposite St. Lawrence Hall), Montreal.

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

Stock Brokers, &c.

STRATHY BROS.,

STOCK BROKERS, 2nd Floor Building, MONTREAL. J. ALEX. L. STRATHY, EDWARD W. STRATHY. Member Montreal Stock Exchange

Canadian and American Stocks, Bonds, Grain, &c. Bought or Sold for Cash or on Margin.

BUSINESS STRICTLY CONFINED TO COMMISSION. Agents: Donald, Gordon & Co., New York. Alex. Geddes & Co., Chicago. Lee, Higginson & Co., Boston

PRICES REVISED BY TELEGRAPH EVERY FEW MINUTES OVER "TICKER" IN OFFICE.

## Montreal Advertisements.

**INDIA RUBBER CLOTHING CO.,**

C. L. HIGGINS, MANAGER.

Manufacturers of Gossamer Circulars, Newports, Sleeve Circulars, Aprons, Sponge Bags, Bed Cloths, Hat Covers, Sleeves. Also, a full line of Men's and Youths' Coats. Only the Trade supplied. 742 Craig Street, MONTREAL.

**A. HULEK,** Manufacturer for the Wholesale Dry Goods

Trade of Silk and Cloth Cloaks, Dolmans, etc., Braided and Plain Jerseys, Jersey Fancy Caps, Children's Frocks, Snow-shoe Suits of every Style. Also:—Wholesale Manufacturer of Furs; Fur Coats and Cloaks a Specialty, Paris, London and New York experience.

This firm is ready to make up Cloaks, &c., similar to imported samples, if necessary. Also to work up any goods which Wholesale Dry Goods Houses may wish to turn into manufactured articles. Address: A. HULEK, 196 McGill Street, Montreal.

THE  
**BELL TELEPHONE CO.**  
OF CANADA

Incorporated by Act of Parliament, 1880.  
President: - - - - - ANDREW ROBERTSON.  
Vice-President and Managing Director: C. F. SISK.  
Secretary-Treasurer: - - - - - C. P. SOLATER.

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

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

**JAMES C. MACKINTOSH,**  
BANKER AND BROKER,

HALIFAX, N. S.

Special attention given to investments in sound dividend-paying STOCKS and DEBENTURES.  
Collections made in all parts of the Maritime Provinces.

Business information afforded to customers.  
166 HOLLIS STREET.

Guelph, Ont.

**JOHN SMITH,**

REAL ESTATE AND LOAN AGENT,  
ACCOUNTANT, &c.,  
82 St. George's Square,  
GUELPH, ONT.

Assignments taken and Estates managed.

Montreal.

**JOHN FAIR,**

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

**JOHN M. M. DUFF,**  
ACCOUNTANT & INSURANCE ADJUSTER,

Commissioner for Canada and  
New York, Pennsylvania, Massachusetts, Maine,  
Vermont and Illinois.

ISSUER OF MARRIAGE LICENSES,  
118 ST. JAMES STREET,  
Opposite Post Office.

**KENT & TURCOTTE,**  
Public Accountants & Auditors,

7 PLACE D'ARMES SQ.

Jacques-Cartier Bank Building, Montreal.

A. L. KENT.

ALPHONSE TURCOT.

## Montreal Advertisements.

**ALEX. McARTHUR & CO.,**

MANUFACTURERS

**TARRED AND ROOFING FELT,**

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

393 ST. PAUL ST., MONTREAL.

**H. J. BEEMER,**

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

**Wm. Glendinneng & Son,**

Iron Founders and Manufacturers of

STOVES, FURNACES, RANGES,

Iron Bedsteads, Cemetery and Roof Railings.

Sinks, Hollow Ware, Tea Kettles, &amp;c.,

Railroad, Ornamental and Builders' Castings,

WHOLESALE AND RETAIL.

SAMPLE AND SALE ROOMS:

Cor. of Craig &amp; St. Peter St., and 524 Craig St.

FOUNDRY AND STOVE WORKS:

Cor. William and Inspector Sts.

MONTREAL, P. O.

**W. S. THOMSON,**

IMPORTER OF

Laces, Buttons, Trimmings,

AND GENERAL FANCY GOODS,

1811 Notre Dame St., Montreal.

**DOMINION**

Fur Dressing &amp; Dye Works,

A. HELLMANN,

201 CRAIG ST., MONTREAL.

**ENVELOPES**

Stamped in RELIEF COLORS,

NO CHARGE FOR DIES.

**GEORGE BISHOP & CO.,**

69 ST. JAMES ST., MONTREAL.

**LA BANQUE DU PEUPLE.**

NOTICE is hereby given that COME SERAPHIN CHERRIER, in his life-time of the City of Montreal, Esquire, Advocate, having departed this life on the 10th day of April inst., has ceased to be a member or principal partner of the Corporation of La Banque du Peuple.

GEO. S. BRUSH,  
Vice-President.

A. A. TROTIER,  
Cashier.

Montreal, 14th April, 1885.

## Brockville, Ont., Advertisements.

**J. A. HIBBARD,**

Manufacturer of fine

**CARRIAGES AND SLEIGHS**

FACTORY JOHN STREET,

BROCKVILLE, ONT.

N.B.—Repairing promptly attended to. All work warranted. Orders by mail promptly attended to.

**CANADA DYE WOOD MILLS.**

BUSH &amp; McCORMACK,

Importers and Manufacturers of

**ALL KINDS OF DYE WOODS,**

BROCKVILLE, ONT.

**BUY THE****ELECTRIC LAMP,** GIVES A LIGHT equal to eight ordi-

nary lamps for our gas jets. Nine times cheaper than gas, with a light four times more brilliant. "Twenty-five p.c. cheaper" in price than the "Sun" & "Wonder," or Lightning Lamps. Can be fitted to any gas fixture. Encourage Home Manufacture. The only Lamps of the kind manufactured in Canada. No smoky or broken chimneys. Positively non-explosive. Costs only half a cent per hour for oil. Stand Lamps handsomely finished in Gold or Silver for the study or parlor. Brass and Nickel Fountains made so as to fit every description of gas or lamp fixtures. Agents Wanted for every town in the Dominion. Sole Manufacturers and Owners of the Thayer Electric Lamp Patent, FRANK WHITE & CO., P.O. Box 1578. Office and Factory, 48 to 50 Nazareth St.; Foundry, 81 to 90 Wellington St., and 68 Prince St., Montreal.

THE  
**STEEL COY<sup>y</sup> OF CANADA**

Manufacture

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

All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERRY, N.S.

OFFICE IN MONTREAL,

No. 17 St. John Street.

**GANANOQUE JUNCTION  
CHEESE & BOX FACTORY,**

WM. CHAPMAN, Proprietor,  
MANUFACTURER OF

CHEESE AND CHEESE BOXES.

DEALER IN

Annatto, Rennets, Bandago, Salt,  
Scale Board, &c.

GANANOQUE JUNCTION, ONT.

**Packing Box Manufactory.****JOHN WOOD & SONS.**

Cor. Front and Erin Streets.  
TORONTO.

BOX and PACKING CASE MANUFACTURERS.

Planing, Sawing, Re-Sawing, Band Sawing, Shaping, &amp;c.

ALL ORDERS PROMPTLY ATTENDED TO.

Legal.

Platon, Ont.

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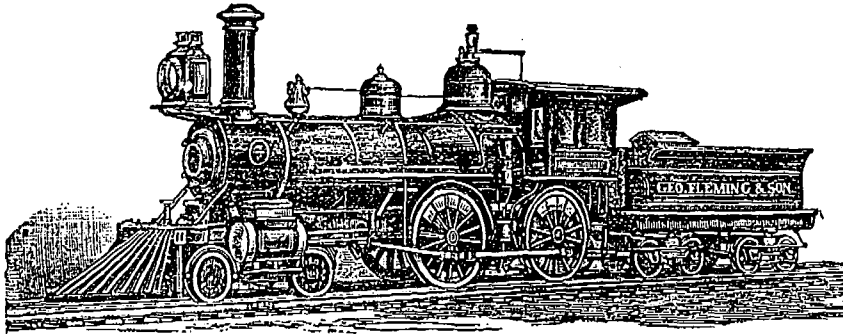
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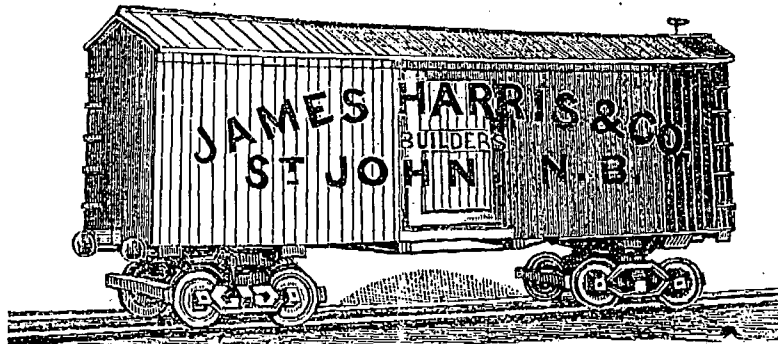


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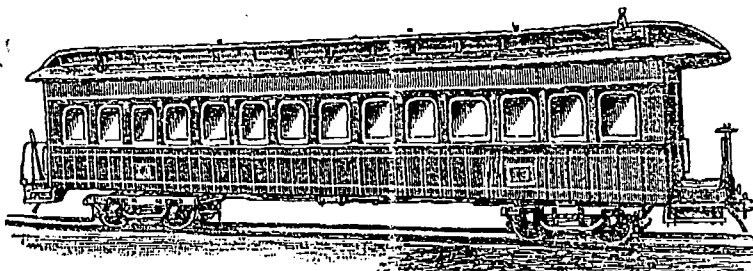


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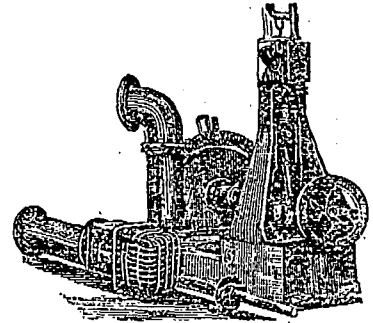
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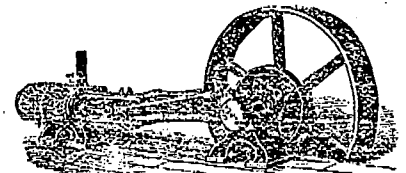
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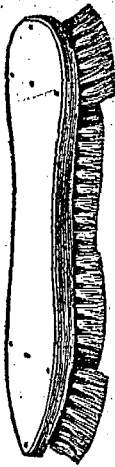
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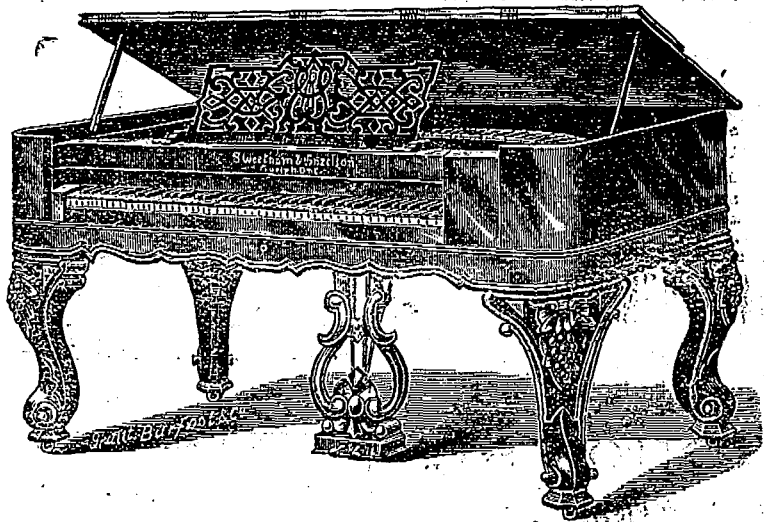
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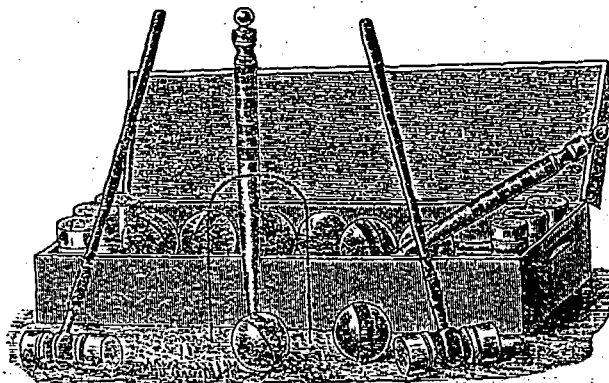
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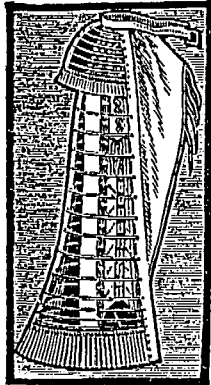
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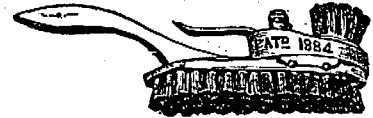
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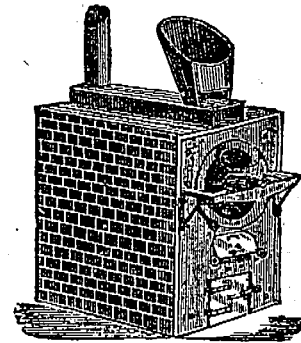
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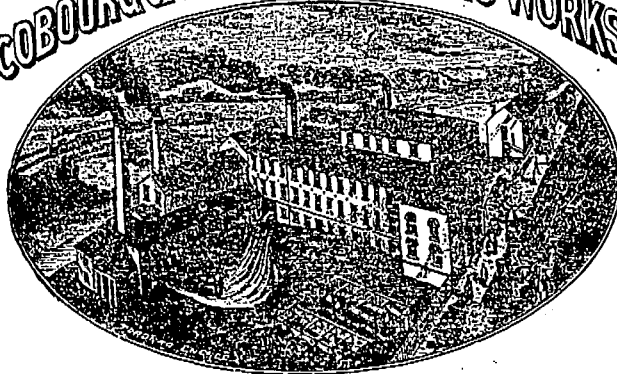
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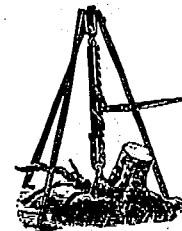
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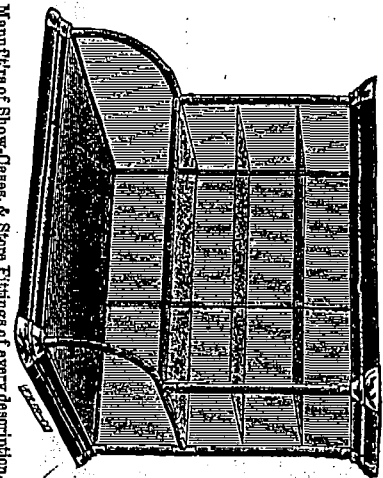
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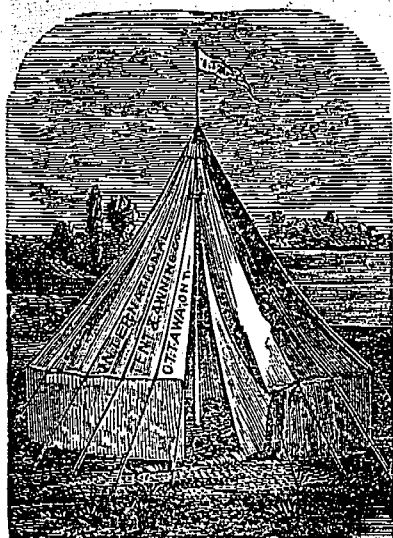
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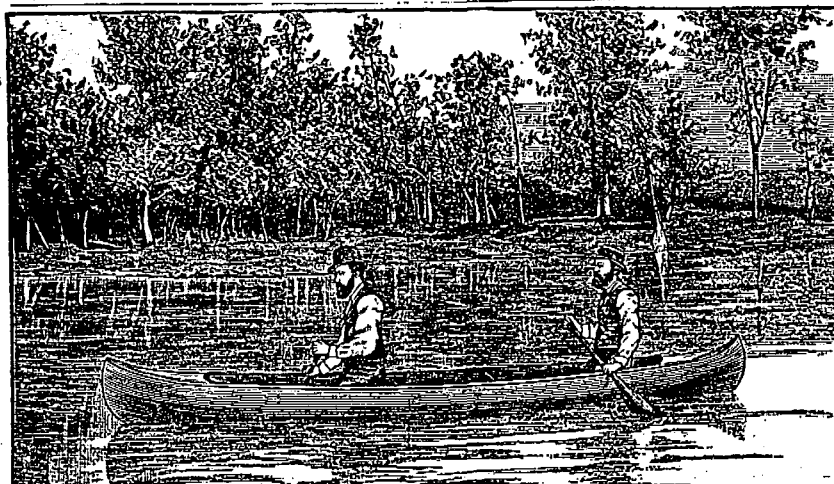
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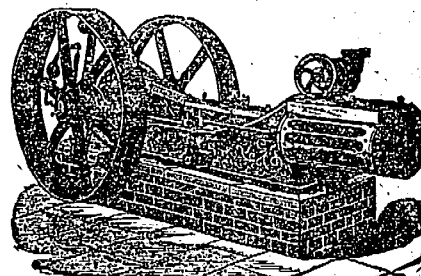
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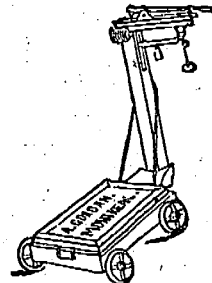
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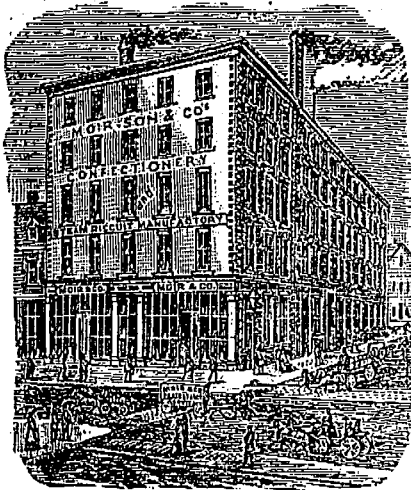
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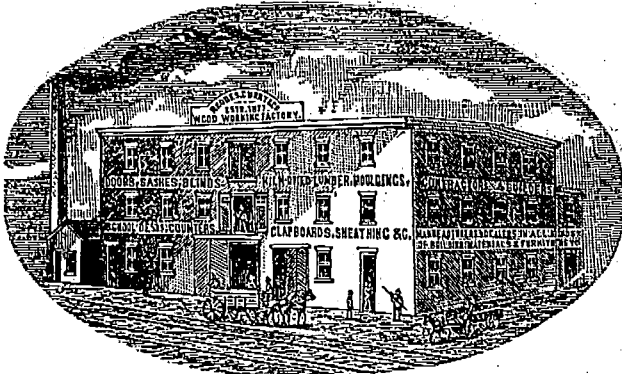
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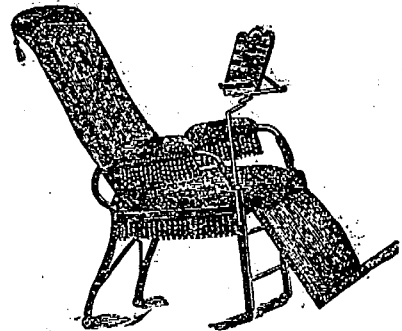
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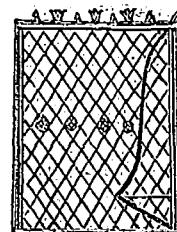
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SELF-ADJUSTABLE EASY CHAIRS.  
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Manufacturer of  
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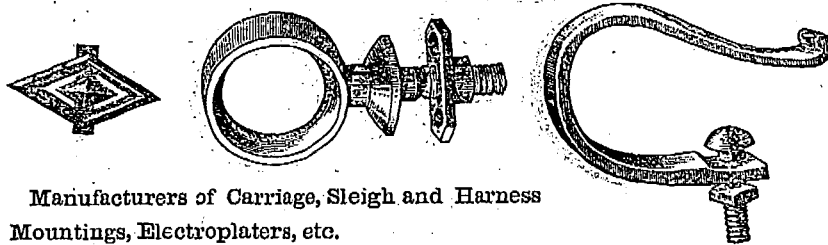
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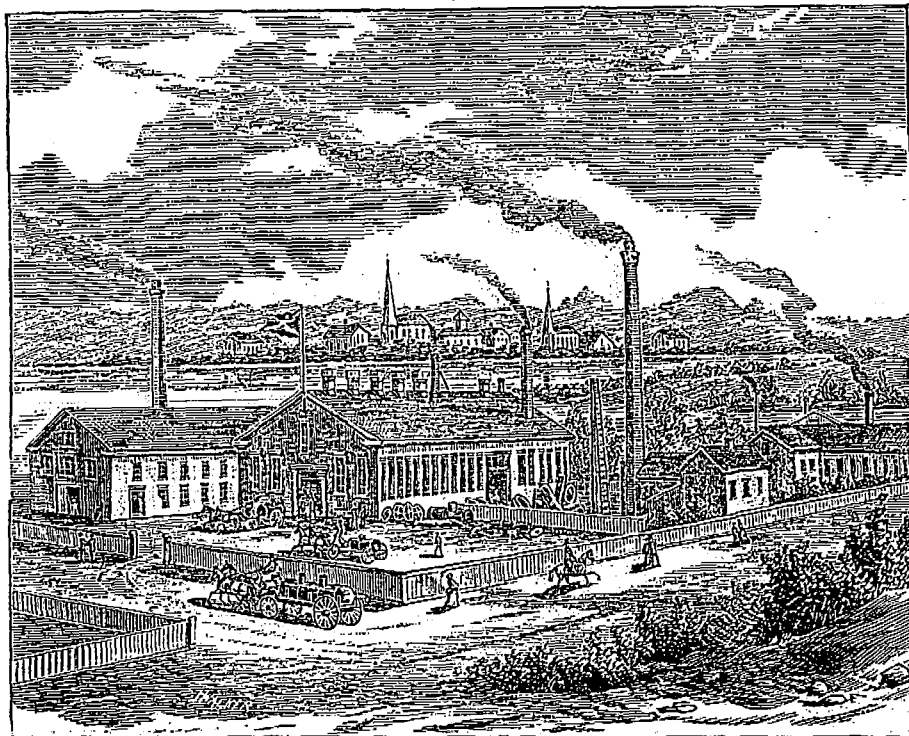
M. E. AGAR & CO., Proprietors.



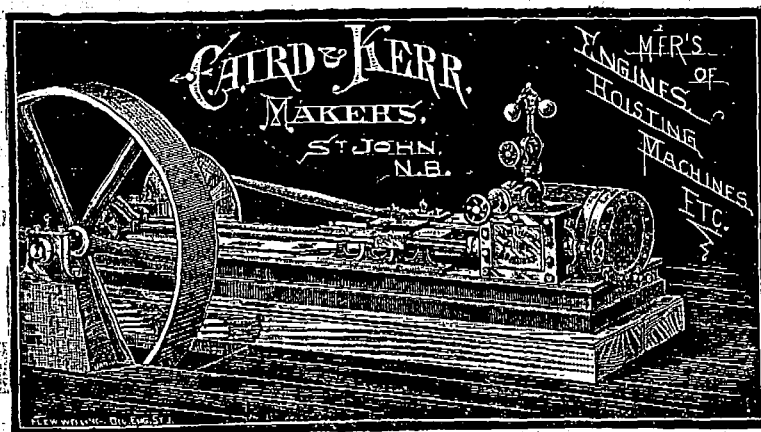
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GRAND

Colonial Exhibition in London, England, 1886.

FIFTY-FOUR THOUSAND FEET  
RESERVED FOR CANADA.

FIRST ROYAL EXHIBITION COM-  
MISSION 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 exhibition of trade always follows such efforts.

By order,

JOHN LOWE,

Sec. of the Dept. of Agriculture.

Ottawa, 1st Sept., 1885.

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MANUFACTURERS OF

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A large assortment of Tinware, embracing every article of that material used in the Kitchen, Dairy, or on the Farm.

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These Boilers have now been tested in all kinds of Weather  
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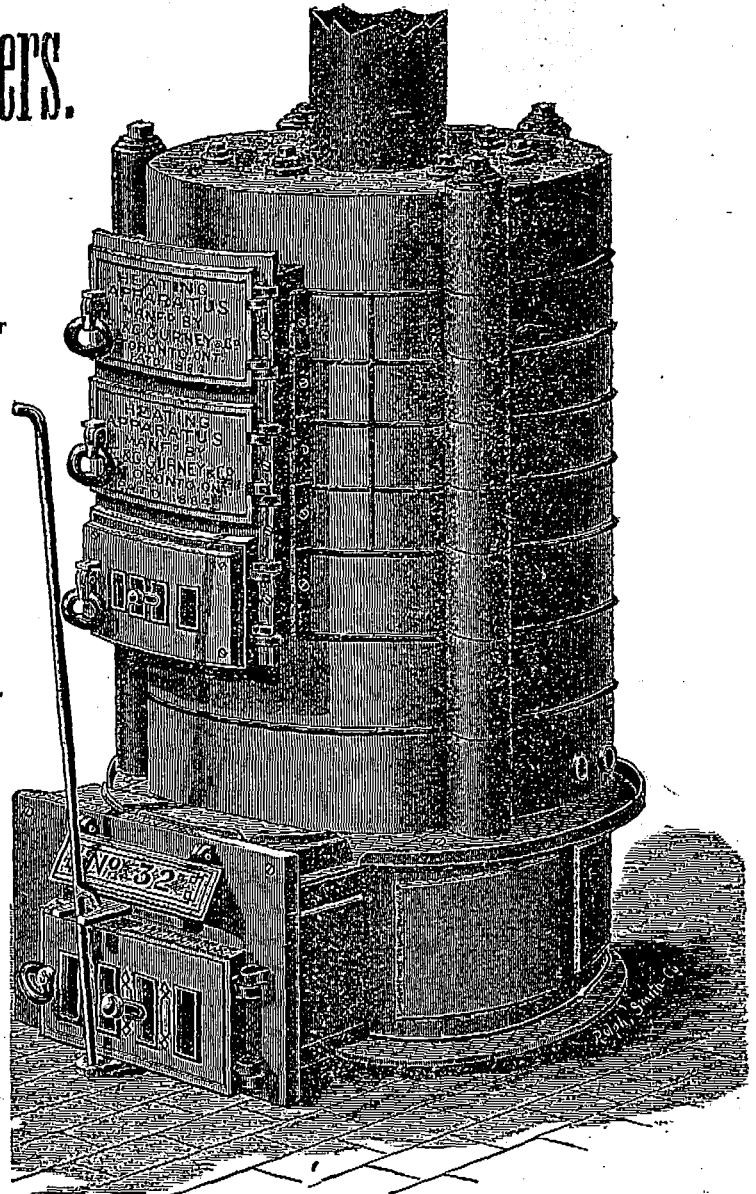
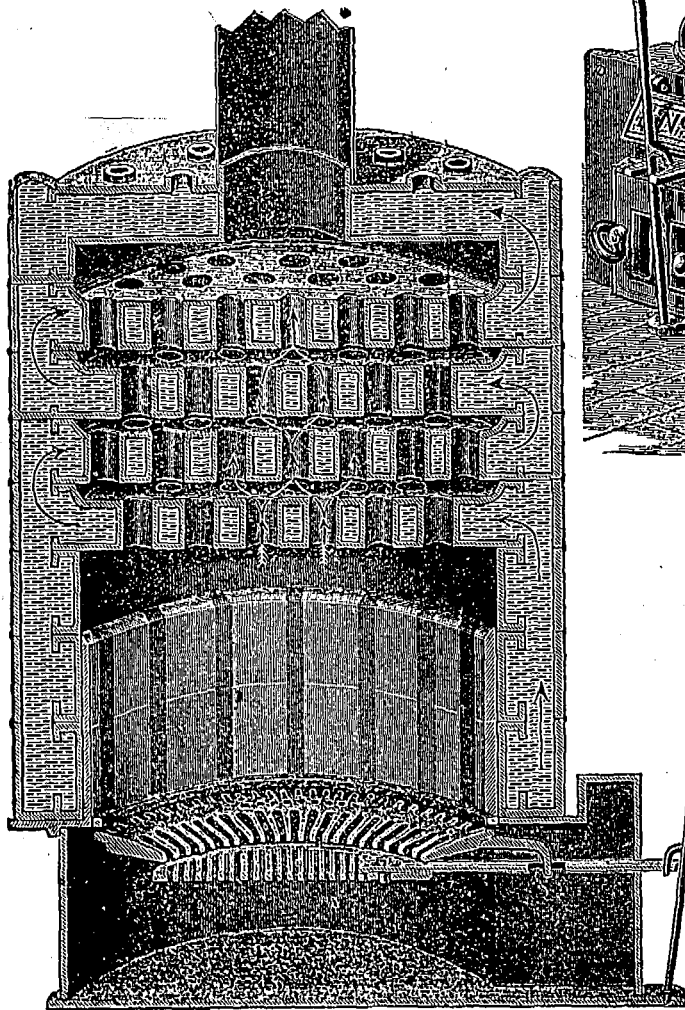
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THEY ARE

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**VERY ECONOMICAL WITH FUEL.**



**ROUND FIRE-PLACE, ENSURING UNIFORM  
FIRE THROUGHOUT.**

**Sizes Suitable to all kinds of Buildings.**

**PRICES CHEAPER  
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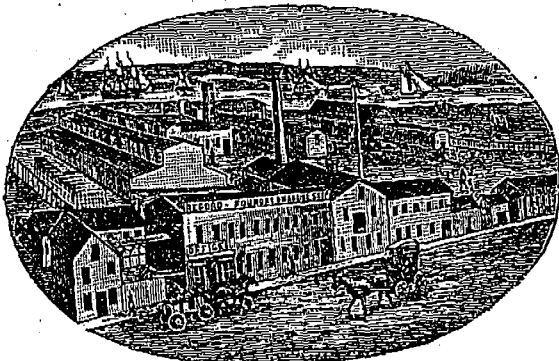
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**385 and 387 ST. PAUL STREET.**

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Manufacturers and Wholesale Dealers in  
**PLOWS, STOVES, MACHINERY,**  
SINKS, WATER PIPE, COULMS,  
Tin-ware, Hollow-ware, and Castings  
OF ALL KINDS,  
IN BRASS AND IRON.



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on. **JEAN BLANCHET, M.P.P.,** Prest.      **W. V. HUTCHINGS,** Vice-Prest.      **JAMES KING,** Sec'y and Treas.

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For prices, samples, and all information regarding Crude Material and Manufactured Goods, address or apply at Company's Office.

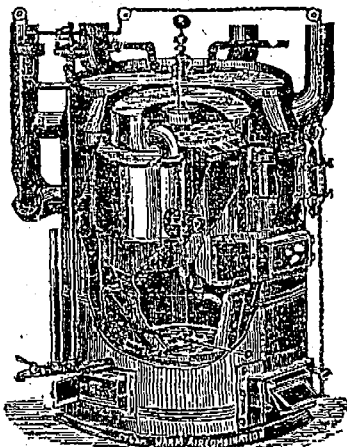
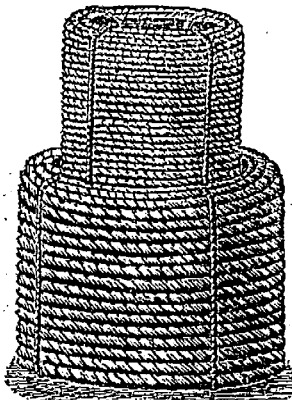
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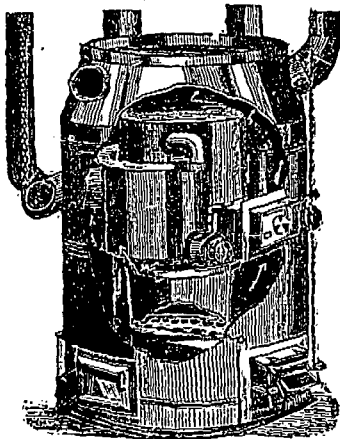
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**18 BELL'S LANE, | ST. CHARLES STREET,**  
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Contracts taken to supply Foreign Markets with prepared Loose Asbestos Fibre.



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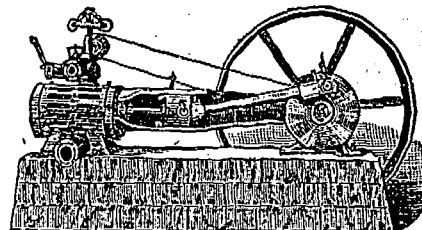
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The steadily increasing demand which exists for these goods, is the best guarantee of their merit, and fully indorses the public testimonials which have been awarded them at all Canadian Exhibitions.

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Manufacturers of DRAIN PIPES AND POTTERY WARES.

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**D. MORRICE, SONS & CO.**General Merchants, &c.,  
MONTREAL and TORONTO.**HOCHELAGA COTTONS.**

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

**ST. CROIX COTTON MILL.**

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

**ST. ANNESPINNING CO. [Hochelaga].**

Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only supplied.

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**Canada Cotton Manf'g.  
COMPANY,**

CORNWALL, - - - ONT.

MANUFACTURE

COTTONADES, WOVEN DUCKS, DYED DUCKS,  
White Ducks for Sails, Tents, in  
7, 7½, 8, 9, 10 and 12 oz.CANTON FLANNELS, BLEACHED, UN-  
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GRAIN BAGS, SUGAR BAGS.

All orders executed DIRECT from the Mills at  
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**COTTON MANUF'G CO.**

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MANUFACTURERS OF

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For the voice unequalled.

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Fine and Medium Tweeds,  
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Low Tweeds, Etoffes, &c.,  
WHOLESALE ONLY SUPPLIED.15 Victoria Square,  
MONTREAL. 12 Wellington  
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Works at Valleyfield.

Percales, Batistes,  
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WHOLESALE DEALER IN

OSTRICH  
AND  
VULTURE Feathers.

OFFICE AND FACTORY:

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P.S.—The Trade is respectfully requested to  
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dye Plumbe and Feathers to any color whatever, and  
this in less than ten minutes.**S. H. MAY & CO.,**

474 &amp; 476 St. Paul St.,

Importers and Dealers in

Paints, Linseed Oil,

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Glass, Turpentine, Varnish, &c.**P. D. DODS,**

Importer and Manufacturer of

Paints, Varnishes

AND ARTISTS' MATERIALS.

PLATE AND SHEET GLASS.

A Full Stock always on hand of all Painters'  
requirements.

Specialty in Fine Colors, Leads &amp; Varnishes.

23 ST. JOHN ST. AND 23 & 30 HOSPITAL ST.,  
MONTREAL.

Leading Manufacturers, &amp;c.

We beg to inform the trade that  
we have now in stock a full  
line of colors in**KNITTING SILK**in both REELED and SPUN SILKS.  
To be had of all wholesale  
houses in Canada.**BELDING PAUL & CO.**

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**WM. PARKS & SON,**

COTTON SPINNERS.

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ST. JOHN, N.B.

COTTON YARNS, White and Colored, Single  
and Double Twist Yarns, Bleached and Colored.

CARPET WARPS, White and Colored.

BEAM WARPS, for Woollen Mills in all the  
varieties required.

HOSIERY YARNS of every description.

BALL KNITTING COTTON, superior in  
quality to that imported.For Sale by the Wholesale and Retail Dry Goods Trade  
THROUGHOUT THE DOMINION.

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**Stormont Cotton Co.,**Denims, Tickings, Cottonades, Fan-  
cy Wove Shirtings & Apron Checks.**Hamilton Cotton Co.,**Ball Knitting Cotton, Hosiery Yarns,  
Cotton Yarns (White and Colored), Twist  
Yarns (Bleached and Colored), Beam Warps  
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**LETTER BOOKS.**The Best Copying Letter  
Book at the price in the city.20 quires thick, ½ bound  
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**JOHN CLARK, Jr. & Co.'s**

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TRADE MARK

1820. **SPOOL COTTON** 1873

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

**M. E. Q.**

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD at the Centennial Exhibition for Excellence in Color, Quality & Finish. Wholesale Trade supplied by

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**WM. BARBOUR & SONS,**  
**IRISH FLAX THREAD**  
LISBURN.

Received  
Gold Medal  
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Paris Exhibition,  
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Received  
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Linen Machine Thread, Wax Machine Thread, Shoe Thread Saddlers' Thread, Gilling Twine, Hemp Twine, &c.

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(ESTABLISHED 1848)  
WHOLESALE GROCERS AND LIQUOR MERCHANTS  
**Hamilton, Ont.**



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

**Turner, Mackeand & Co.,**



WHOLESALE GROCERS  
**Winnipeg, Man.**

**COUNTRY MERCHANTS,**  
Ask Travellers Visiting You for Samples of

**CANADIAN PRINTS.**  
Several Thousand Patterns to Select from.

The **MAGOG TEXTILE and Print Company,**  
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**Reinhardt Manf'g Co.** Manufacturers  
Jewel Cases and Jewellers' Supplies, Plush Goods, Brush, Combs, Mirror and Odour Cases, and Cases of every description. Orders solicited.  
509 LA GAUCHETIERE ST., HEAD OF COTE ST., MONTREAL.

**Commercial Summary.**

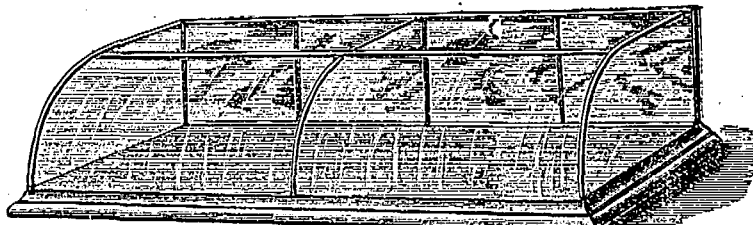
E. BOYER of St. Joachim, Que., is asked to assign. Liabilities about \$2,500.

L. A. PICHÉ, grocer, St. Antoine street, has assigned; trouble owing to disproportionate expenses. Debts \$3,000 to \$4,000.

The Bank of British North America has declared a dividend at the rate of 15 shillings per share.—The Dominion Bank has declared a semi-annual dividend of 5 per cent.

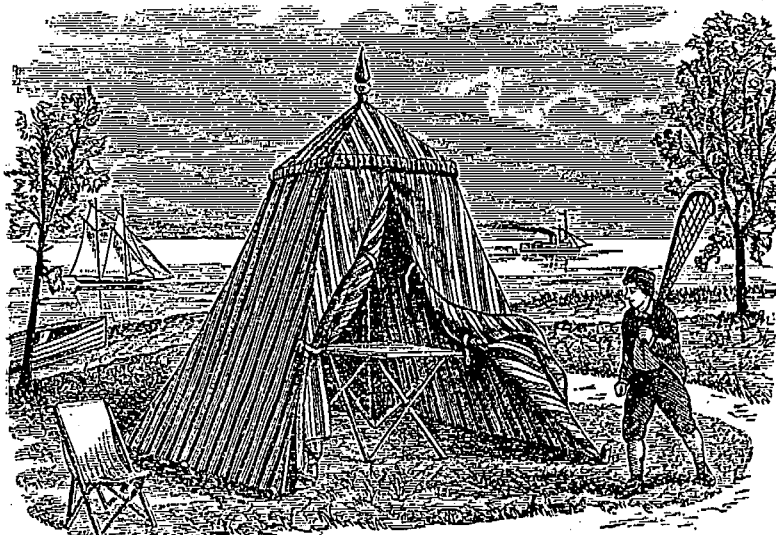
Mr. EDWARD EVANS, the well-known accountant of this city, has decided to remove to Toronto, and will open an office at 74 King street west. The statute passed at the last session of the Ontario Legislature with reference to assignments for the benefit of creditors, as already noticed, came into force on the 1st inst., and it is with a view of complying with the provisions of the law as to residence in such cases that Mr. Evans makes this removal, which Montreal merchants will not be likely to forget when necessity arises.

A PROMINENT manufacturing firm in Bridgewater, N.S., in remitting two years' subscription to June, 1886, take occasion to express their appreciation of the "trade articles, items and quotations" in the JOURNAL OF COMMERCE, but say they "cannot swallow" our views on certain railway matters. We hope the catastrophe they apprehend is far, far away, and that any fears for the future may be dispelled long before the end of the decade. Complaint is made that "failures and small turnovers have been rather frequent about here the past year, and still continue."



**Dominion Show Case Manuf'g Co.**

J. P. WAGNER. C. SCHAACK. H. G. LAURENCE. WM. MAHIE.  
**SILVER MEDAL** Toronto Exhibition, '84. **FIRST PRIZE** Provincial Fair, Ottawa, '84  
Show Cases of every description in Nickel, Silver, Walnut, Ebonized, etc.  
Hardwood Store Fittings, Metal Sash Bars, etc. Send for Catalogue and Price List.  
Show Rooms and Factory:—59, 61 & 63 Adelaide St. West, TORONTO, ONT.



**NATIONAL MANUFACTURING COMPANY,**

160 Sparks Street, Ottawa, and 70 King Street West, Toronto.

2 GOLD and SILVER MEDALS and 101 FIRST PRIZES FOR 1884.  
Tents, Flags, Awnings, Camp Furniture, Tarpaulins and Oil-Clothing, Decorated Window Shades and Cornice Poles.

Send Stamp for Illustrated and Descriptive Catalogue.  
Special Inducements to the Trade, Lumbermen, Contractors and large buyers.

**D. Y. STEWART & CO.**  
OF GLASGOW,  
Manufacturers of

## CAST IRON PIPE

FOR GAS AND WATER MAINS.

Estimates furnished on application to the Agents

**J. & H. TAYLOR,**  
No. 16 St. John Street, MONTREAL.

FIRST ARRIVALS:

**NEW LABRADOR HERRINGS,**  
MUNN'S BRAND.

Now landing ex. Str. "Vanguard" and ex. Schr "Volante."

PRIME QUALITY.

ALSO FOR SALE:

Steam Refined Seal Oil, A. Newfoundland Cod Oil, new Cod Liver Oil, Newfoundland dry Cod Fish, Newfoundland Salmon in tierces and barrels.

**Stewart Munn & Co.,**  
NO. 22 ST. JOHN STREET,  
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**PRATT'S PATENT GASOLINE,**  
PREPARED  
86°, 880°, and 90° gravity, for Gas Machines.

—ALSO—

**PRATT'S DEODORIZED NAPTHAS**  
For Manufacturers, Dyers and Druggist trade.  
Get our quotations.

**C. PEVERLEY,**  
OFFICE: 1782 NOTRE DAME ST., MONTREAL

**EDWARD EVANS,**  
(Late of Montreal.)

**ACCOUNTANT,**  
74 King Street West,  
TORONTO.

A SPECIAL general meeting of the shareholders of the Bank of New Brunswick will be held 28th October, for the purpose of taking into consideration the expediency of reducing the capital stock.

JOHN L. STEARNS, formerly employed in the home office of the Mutual Life Ins. Co., has been appointed manager of that company for the Maritime Provinces, with headquarters at Halifax, N.S.

EDWIN M. ROBINSON, commercial traveller for Jas. H. Pearce & Co., Toronto, was recently arrested for misappropriating goods of the firm. Some of the missing articles were found in his possession.

AFTER a course of about fifteen months, H. Toussignant, general trader at St. Philomene, Que., has thrown up the sponge and assigned to the protonotary of Quebec. Liabilities about \$3,000.

ROBERT HOUGHAN, manager of the Toronto branch of the Canadian Rubber Company, has joined the exodus. About two months ago he was discharged from his position; meantime it has been discovered, as alleged, that he is an embezzler to the extent of about \$10,000. An investigation of the matter is taking place. A warrant was issued for his arrest, but, so far,

Leading Wholesale Trade of Montreal.

# GREENE & SONS COMPANY, MONTREAL.

WHOLESALE

FURS,

HATS,

ROBES,

GLOVES,

MOCCASINS,

&c.

MEN'S

FURNISHINGS.

Well Assorted Stock in

ALL LINES.

WAREHOUSE:

517, 519, 521, 523 and 525

St. Paul Street, MONTREAL.

he has not been discovered. The company is reported to be secured by a guarantee bond of \$10,000. Houghan has been over nineteen years in the employ of the company.

At a meeting of the creditors of Francois Gelinas (Gelinas & Cloutier), the Three Rivers merchant recently referred to, an offer of 25 cents in the dollar made by the insolvent was rejected by the represented creditors.

The discovery of a valuable seam of coal on the banks of Salt Spring brook, near London-derry, N.S., is reported. It is understood that the holders of this valuable claim intend forming a joint stock company, with a capital of \$50,000, to open up the seam.

The Halifax city loan of \$23,000, which has been secured at a premium of 7 9-16 per cent is to be distributed as follows:—Cotton factory siding, \$9,000; construction of sewers, \$5,000; grand parade, \$4,000; repairs to city prison, \$900; for water extension, \$5,000.

Mr. J. M. ROWY, of this city, dealer in leather is again in trouble, and has assigned to Mr. R. B. Coulson. The assets are nominally about \$1,700; the debts somewhat under double.—W. M. McDonald, painter, Que., is also in trouble again, showing liabilities of about \$2,000 and assets which he thinks will enable him to pay about 50 cents in the dollar. He settled with his creditors in 1879.

Mr. THOMAS KIDD, a respectable general merchant of Seaforth, Ont., has been obliged to compromise, which has been agreed to at 60 cents in the dollar, payable in seven equal instalments. The liabilities aggregate about \$10,000; the assets are nominally as much.—Grisson & Waters, carrying on a small store at Bearbrook, Ont., for the last two years; have assigned. Liabilities about \$1,600; assets about \$200 less.

A SPECIAL general meeting of the Canadian Fire Underwriters Association is announced to be held on the 13th inst. at Ottawa at which many of the burning subjects on the carpet for the semi-annual parliament will doubtless receive some attention.

THERE must be something radically wrong to bring about the reported assignment of Mr. James Patterson who recently started a creamery at Caledonia, Ont., want of capital and credit will doubtless account for it. The butter factories have been remarkably free from troubles of this kind.

GAUDIAS Curodeau, keeping a general store at Montmaguy, Que., called a meeting of his creditors for yesterday, to be held at the office of a large wholesale house in Quebec. Curodeau hails from Beauce, began this business in May, 1884, and has carried a stock usually of about \$2,500.

SHORT Bros., groceries, Winnipeg, formerly from Montreal, have assigned after an experience of little more than a year in the Prairie City. Their liabilities are under \$2,000, and their assets nominally over \$3,000. As business was dull, and they were barely making expenses, they concluded to retire.

AFTER a new experience of about 18 months, endeavoring with inadequate capital and limited credit to carry on a shoe and hat store in Fredericton, N.B., M. Fenneran & Co. have assigned. A bill of sale was recently given to Mr. J. T. Hurley to secure a current account. The stock at the outset did not much exceed \$1,500.—H. A. Devoe, of St. John, N.B., dealer in feed, has assigned after a run of about 18 months also. He began with the proceeds of a farm given him by his grandfather shortly before.

EMBROIDERIES

WHITE,  
JOSELIN

& CO.

7 WELLINGTON ST. WEST,  
TORONTO, ONT.

LADIES

JOHN HENDERSON & CO.

Hatters and Furriers,

1677 NOTRE DAME ST., MONTREAL.

We invite attention to our present **FUR STOCK.**  
**Special Quotations** made now for **South Sea Seal**  
Goods, Musk-Ox Robes, and fine Furs of every description.

Goods sent subject to approval to any part  
of the Dominion.

McARTHUR, CORNELL & CO.,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL.

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

Naval Stores, &c., &c., &c.,

OFFICES AND WAREHOUSES:

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

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,

Cod Liver Oil, Norwegian,

Coriander Seeds, Cream of Tartar,

603 CRAIG STREET,

MONTREAL.

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacramento Streets,

MONTREAL.

The Grand Trunk Railway which has supplied the Montreal and Sorel Railway with ballasting cars, is about to furnish fifty additional cars, so that the road will be in working order early in November. The Grand Trunk Railway will, it is said, operate the road and construct wharves and cattle yards at Sorel.

The Magog print works are reported to be running full time with plenty of orders. Any efforts on the part of the Fall River mills to advance prices by reducing production, as referred to recently, are not likely to prove successful without the co-operation of the other print manufacturers in the country.

The re-measurement of work on the Canadian Pacific north of Lake Superior shows that the company were justified in their suspicions against some of the civil engineers and contractors. One contractor is alleged to have been over paid \$100,000 and another \$50,000, the full amount aggregating \$500,000.

Mr. JOHN Cuddy, grocer, Winnipeg, has assigned, after unavailing attempts to collect sufficient of his outstandings to keep him on even terms with his creditors. His outside investments also tended to cramp him. His liabilities are estimated to foot up about \$10,000, but there should still be a surplus.

We learn that the firm of Squire & Boughner, private bankers at Bothwell, Ont., is in difficulties. They were in somewhat extended shape when the troubles of the Federal Bank last year led to a curtailment of the banking facilities they had enjoyed. Too much real estate we believe is the cause of their trouble.

This course of Mr. A. Hebert during his few months' experience as merchant and baker at Drummondville, Que., has not run smooth. He was burnt out in June, about the time he began. He is now owing \$2,300, and proposes paying 25 cents in the dollar, cash, and making another start, with total assets of about \$1,000.

LETTERS of incorporation have been applied for by "The Crown Warehousing Company," with headquarters at Petrolia, Ont., and capital of \$50,000, in shares of \$100 each; and "The City and Suburban Street Railway Company, of Toronto, Limited," with headquarters at Toronto, and capital of \$150,000, in shares of \$100 each.

OWING to complaints from French Canadian wholesale grocers, who state that small dealers have been combining to bring car-loads of spirits direct from the distilleries, thus cutting off their trade, the wholesale grocers' association of this city has appointed a committee to draw up a memorial to the Canadian distillers, protesting against the innovation.

THE Portage Brewing Co., of Portage la Prairie, Man., carried on for the last two years by Messrs. Buxton & Souch, has assigned, and is now in charge of a receiver. Mr. Buxton, who is from Surrey, England, has been the chief prop of the concern since the purchase from Goldie & Co. A number of judgments were recently recorded against them, resulting in the present state of things.

The capital with which Robt. J. Chown, of Kingston, Ont., started a grocery store in that city about nine months ago would require to revolve at an unusual rate in order to secure him an ordinary living. He now owes somewhat less than \$500, and, with assets of about \$300, is offering to settle at 25 cents in the dollar cash which, at last advices, had not been accepted.

The following are the estimated wealth and incomes, in millions of dollars, of the four men who are reputed to be the richest in the world:—

	Mac-kay.	Roths-child.	Vander-bilt.	Duko of West-minster.
Capital ...	275	200	175	80
Per year..	13½	10	7½	4

HEAVY losses by a vessel and cargo recently lost have brought about the assignment of Mr. Henry Cook, provision merchant, Halifax, N.S. The liabilities are about \$0,000; the assets are largely in excess, but not readily realizable. The estate may possibly pay in full. Mr. Cook also carried on a store and fishery at L'Ardoise, C.B. The assignment has been made to Mr. E. J. Lordly of Halifax.

A HANDSOME ship named the Stalwart is being built in Bingay's shipyard, Barton, Digby County, N.S., and will be launched early in October. Her dimensions are 210 feet keel, 40 feet beam, 1,560 tons register. Excavations have been made for the foundations of a pulp mill to be erected at Chatham, N.B., and a vessel is engaged in bringing the stone required from quarries near Newcastle.



**J. W. MACKEDIE & CO.,**  
 MANUFACTURERS AND WHOLESALE  
**CLOTHIERS,**  
**MONTREAL,**  
 NUMBERS 31 & 33 VICTORIA SQUARE.

A buyer of taste and experience in the British and the Canadian Woolens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

**THE ADAMS TOBACCO CO.**

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug, Gold Medal and Diploma awarded them at Dominion Exhibition, 1884. The following are their leading Brands:

<b>Bright Chewing.</b> "Gold Coin." "Little Sergeant." "Got It."	<b>Fancy Chewing.</b> "Spin Roll." "Crown Jewel." <b>Smoking.</b> "Dindew." "Double Black," 6s. "Viola Solace," 12s.
<b>Black Chewing.</b> "Black Bird," 12s. in "Caddies and Boxes." "Black Hawk," 3s. "Little Giant," P.P. 12s. All goods warranted.	

**NEW SEASONS TEAS,  
 CHOICE NEW CROP TEAS.**

Young Hyson,  
**JAPAN**  
 AND  
**BLACKS.**

A large stock of Canadian Refined SUGARS for Sale.

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

At London, Ont., a new and dangerous spurious five-dollar bill on the Bank of British North America is said to be in circulation. The peculiarities of the bill are: The date figures were omitted in the engraving and are filled in with ink. On the back the letter "o" in the word "of" is crooked and out of line, and on the front the engraving of the Queen is poorly executed, and has a scratchy appearance.

The Dominion authorities have granted permission for the shipment through Canadian territory of cattle in transit from Dakota to Minnesota.—One day recently, 21 cars of Montana cattle passed through Winnipeg for Chicago. Having had excellent pasturage by the way, they were able to reach Maple Creek in fine condition, successfully inaugurating a traffic from which great things are expected.

The Pointe Claire hotelkeeper referred to last week is Louis Napoleon Malette, who has meantime assigned, owing about \$2,000, after a career of two years and a half. The departure from Canada of a branch manager with a penchant for notoriety who made the place his

**IMPORTANT**  
 Use the only Reliable Disinfectant  
**"MATERS," CARBOLIC ACID!**

The Public Analyst for Montreal Certifies as follows, Sept. 8, 1885:  
 THIS IS TO CERTIFY that I have analyzed an original bottle of "MATERS" CARBOLIC ACID, and find the same to be a solution of Carbolic Acid, equal to 80 per cent. of Solid Crystal Carbolic Acid, and free from all impurity. It, therefore, ranks equal to any Imported Acid No. 5 standard, and is well adapted for disinfectant and antiseptic purposes.  
 (Signed), J. BAKER EDWARDS, Ph. D., D.C.L., Public Analyst, Montreal.  
 Dr. Government, Chairman Medical Board of Health for Ontario, writes:  
 "You may sell 'MATERS' CARBOLIC ACID as a RELIABLE disinfectant."  
 EVERYONE knows Carbolic Acid is the best disinfectant, therefore, why be led away by articles of unknown composition with fancy names. Ask your Chemist for a 25c or 50c bottle of MATERS' CARBOLIC ACID, it is patronized by the Montreal Board of Health.  
 Sold by all Druggists, who can easily procure it, if out of stock, from the sole proprietors.

**EVANS, SONS & MASON, Limited,**  
 Western Branch: Toronto. Wholesale Druggists, Montreal.

**TEES, WILSON & CO.**

(Successors to James Jack & Co.)

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

**PORTER & SAVAGE**  
 TANNERS and Manufacturers of  
**LEATHER BELTING,**

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

**BEUTHNER BROTHERS,**  
 MANUFACTURERS' AGENTS & LEADING  
 IMPORTERS IN THE DOMINION OF

**Embroideries & Hosiery**  
 750 to 754 Craig St., MONTREAL.

summer resort, coupled with the vicissitudes of the Beaconsfield vineyards, could scarcely fail to have some influence on the principal hotel of the village.

D. J. CUNNY, for some years jeweller, at North Sydney, N.S., has assigned. His liabilities are estimated at \$1,500 and the assets about \$1,200. He gave a Bill of Sale on stock and household furniture for \$800 last March.—Edward Duffy, cooper, Halifax, N.S., who recently assigned, owes his troubles to disproportionate investments in real estate, the interest on the mortgages, with other demands, being too much for his strength.

The foundry business conducted by Mr. Wm. McClung for some years past in Bowmanville, Ont., has not proved an invariable success. In 1882 he found himself falling behind, and was obliged to compound with his creditors. He had previously sold out, but resumed shortly afterwards. In May last he was estimated to have a surplus of nearly \$2,000, but has evidently not been able to realize, and an assignment became inevitable.

**C. A. LIFFITON,**

Importer and Wholesale dealer in

**COFFEES AND SPICES,**  
 Acme Coffee and Spice Steam Mill

320 ST. JAMES STREET,  
 Agent for

**MacURQUHART & CO.'S,**  
 LONDON, ENG.,

CELEBRATED WORCESTERSHIRE SAUCE.

**EDMUND EAVES,**

IMPORTER OF

**Watches and Jewellery**

WATCH TOOLS and MATERIALS,

1683 NOTRE DAME STREET,  
 MONTREAL.

The well-known and long-established firm of R. Hay & Co., Toronto, whose furniture has almost a world-wide reputation, has just been dissolved. Mr. Rogers of the firm has joined his son in a business of the same kind on Yonge street, and it is understood that Mr. Hay will gradually wind up the affairs and dispose of the property held by the old firm. The large premises on the Esplanade will no doubt be acquired for railway purposes.

EDWARD LEMIEUX & Co., general dealers, Chicoutimi, are in difficulties. The business was started some years ago by E. Lemieux; his brother Charles, who joined him, died in 1884, after which he showed a fair surplus. Being pressed by some Montreal creditors who had been accustomed to grant him partial extensions of time, he made an assignment to H. A. Bedard of Quebec. The liabilities will probably foot up \$15,000 to \$20,000. The business of E. Lemieux & Co., L'Anse au Foin, being a branch store, is also affected.

Mr. G. A. GAMBRY, storekeeper, Perth, Ont., finds his recently-estimated surplus partly on the wrong side of the balance. His liabilities will probably foot up several thousand dollars. An assignment has been made to J. Ferguson of Toronto.—The assignment of Wm. Kyle &

Leading Wholesale Trade of Montreal

**PILLOW, HERSEY & CO.,**  
Montreal,

MANUFACTURERS OF  
**RHODE ISLAND HORSE SHOES,**  
AND EVERY DESCRIPTION OF  
**CUT NAILS,**  
Railway and Ship Spikes,  
Iron, Steel, Zinc & Copper Shoe Nails  
And SHOE TACKS,

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

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

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

Be sure to see Them!  
WHAT?

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

Also Mens', Boys', and Youths'  
Suits for Fall.  
SPLENDID VALUE.  
WELL CUT. WELL MADE.  
A 1 SELLING GARMENTS.

**A. S. VAIL & CO.,**  
WHOLESALE

Manufacturers of Ready Made Clothing,  
16 & 18 James St. North,  
HAMILTON, Ont.

Co., Toronto, whose peculiar case was referred to last week, has been transferred to E. R. C. Clarkson.—John Healey, recently established at Pembroke, is also reported to have assigned.

G. M. DUFROX, carrying on a small clothing business for the last three or four years at Stratford, Ont., has assigned; liabilities a few hundred dollars.—The stock of Geo. Smith & Co., woolens, Lambton Mills, Ont., has been sold to Jas. Lockhart & Co., Toronto.—J. D. Hess, builder, Markham, Ont., has assigned.—H. J. Hale, carrying on a small watch and jewelry business during the last eight years in Brantford, Ont., is also reported among the assigned.

The admission of Mr. Eaton to a partnership in the general store business of Mr. D. W. Morrison of Owen Sound, Ont., does not appear to have made matters much better for that gentleman. Mr. Morrison failed about a year

Leading Wholesale Trade of Montreal.

**DISINFECTANTS**

**CHLORIDE OF LIME,**  
In Casks, Barrels, Kegs, & 1 lb., ½ lb., ¼ lb. boxes.  
**CARBOLIC POWDER,**  
In Bulk and in Tins.  
**CARBOLIC ACID,**  
In Bulk and in Bottles.  
**SULPHATE OF IRON,**  
Barrels, Kegs, Parcels.  
**CAMPHOR.**  
In Rings and Blocks, English and American.  
QUOTATIONS FURNISHED ON APPLICATION.

Lyman, Sons & Co., Montreal.

**GLUE,**  
Sand-Paper,  
Neatsfoot Oil,  
BLACKING.

Peter R. Lamb & Co.,  
MANUFACTURERS,  
TORONTO, - CANADA.

Headquarters for Toilet Soap.

The undersigned have one of the Largest and Best assortments of

**TOILET SOAPS,**

including Carbolic, Carbolic Glycerine, Tar and Sulphur Soaps on hand.

SOLE AGENTS: Enoch Morgan's Sapollo.

**EMIL POLIWKA & CO.,**

394, 396, 398 and 400 ST. PAUL ST., MONTREAL.

Correspondence solicited.

ago, but the stock, a small one, was bought in at 65 cents in the dollar, and the partnership formed. The place was recently closed, an assignment made to a Toronto creditor, and the stock advertised to be sold to-morrow by the trustee.

ABOUT a month ago when the creditors of J. A. Bouthillier, general merchant, Longueuil, Que., made a demand of assignment upon him, he made a strenuous endeavor to pull through, in order to save himself from the ignominy of a second failure, and did manage to settle for the time being. The evil day was merely postponed; he found himself again a few days ago pressed beyond his strength, and was at length

Leading Wholesale Trade of Montreal

**JAMES GUEST,**  
COMMISSION MERCHANT  
—AND—  
GENERAL AGENT.

No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR  
Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie. [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Jules Regnier, Dijon, Burgundies and Chables  
L. M. Canneaux et Fils, Château de Dixy, près Epernay, Champagnes.  
Renaudin Bollinger & Co., Ay, Champagnes.  
Solgert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Rolg, Ponseti & Co., Barcelona and Tarragona Spanish Ports.  
Eschenauer & Co., Bordeaux, Claret and Sauternes  
H. Sichel & Sons, Mayence Rhine Wines.  
George Ro & Co., Dublin, Celebrated Old Irish Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.  
E. J. F. Brands, Schiedam Gins,

**A. VOGEL & CO.,**

Importers & Manufacturers of  
**Furs & Skins,**  
532 & 534 St. Paul St., near McGill St.,  
MONTREAL.  
HIGHEST PRICES paid for RAW FURS.

**BATTY'S PICKLES.**

**C. H. BINKS & CO.,**  
MONTREAL.

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

Samples now on the road. Close buyers should not fail seeing them.

**FISH, HYMAN & CO.,**

Importers of, and exclusive dealers in  
**FINE HAVANA CIGARS.**

Sole Proprietors of the celebrated Havana Brands:  
La Rosa de F. H. y Ca., Huguonotte, de F. H. y Ca.,  
Tacou de F. H. y Ca., La Rosa Antillana, Flor de  
Domingo Garcia, and numerous other well-known brands.

463 & 465 St. Paul Street, Montreal.  
P. O. Box 686.

reluctantly compelled to assign. He owes from \$15,000 to \$16,000.

The affairs of Wilfred Normand, tobacconist, Ottawa, deserve little notice. An examination without his assistance showed stock \$100; debts \$550. If the offer of 25 cents in the dollar, cash, made by his helpmeet, be accepted, he will re-appear on the scene and try to do better next time.—The stock of the Canadian Hosiery Co., Beeton, Ont., lately referred to, is announced to be sold by the trustee.—Elsworth & Co., of Toronto, described as stock brokers, are reported to be "winding up business."

# CANADA LIFE ASSURANCE CO.

The Directors are now able to announce that the business of the year, ending 30th April last, has exceeded all previous experience.

The New Assurances offered were for \$5,230,997 of which \$372,000 were declined and \$4,858,997 accepted.

New business accepted year ending 30th April.

1885.....	\$4,858,997
1884.....	\$4,408,029
1883.....	\$4,778,734
1882.....	\$4,397,165
1881.....	\$4,410,665
1880.....	\$4,222,833

BEING A YEARLY AVERAGE OF UPWARDS OF 4½ MILLIONS.

J. W. MARLING, Manager Prov. of Quebec.  
A. G. RAMSAY, Managing Director.

# THE STANDARD LIFE ASSURANCE CO.

OF EDINBURGH, SCOTLAND.—Established 1825.

Head Office in Canada, - - - - MONTREAL.

SUBSISTING ASSURANCES	- - - -	\$100,000,000.
INVESTED FUNDS,	- - - -	31,470,000.
ANNUAL REVENUE,	- - - -	4,300,000.
BONUSES DISTRIBUTED,	- - - -	17,000,000.

SPECIAL NOTICE.—Assurers joining before close of the books (15th Nov.) will rank for one full year's Profits, which are to be divided this year.

W. M. RAMSAY, Manager.

# THE CARPET WAREHOUSE.

ESTABLISHED 1859.

Full lines of all Goods pertaining to the Trade constantly on hand.

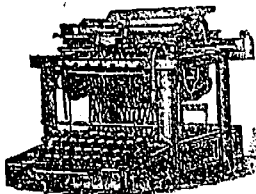
While catering principally for a high class retail trade, we are prepared to meet Dealers on the very closest terms, as well as showing one of the finest general assortments in Canada, our knowledge of the wants of the consumer giving us many advantages in our selections. Carpets of all grades, English Floor Oil Cloths and Linoleums, Lace Curtains, Coverings and Curtain Materials, Cornices, Poles, Stair Rods, Curtain Chains, Sweepers, Shades, Rollers and Pulls, Rugs, Mats and Matting, Hammocks.

Buyers will oblige by personally inspecting the stock, a number of JOBS in all lines continually offering. MAIL ORDERS specially desired, and samples sent when necessary.

**JAMES BAYLIS & SON,**  
1833 & 1835 Notre Dame Street, MONTREAL.  
WHOLESALE. - - - - RETAIL.

**A. & T. J. DARLING & CO.**  
BAR IRON, TIN, & CUPBOARD SHELF HARDWARE  
CUTLERY A SPECIALTY  
TORONTO.  
FRONT ST. EAST.

**REMINGTON TYPE-WRITER.**



WYCKOFF,  
SEARNS &  
BENEDICT,  
NEW YORK,  
SOLE EXPORTING  
AGENTS.

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

**J. O'FLAHERTY,**  
AGENT FOR CANADA.  
489 ST. PAUL STREET, MONTREAL.

# PHENIX Fire Assurance Co., London.

Established in 1782. Canadian Branch Established in 1801.

Losses paid, since the establishment of the Company, have exceeded..... \$70,000,000  
Balance held in hand, for payment of Fire Losses only, exceeds.. 3,000,000  
LIABILITY OF SHAREHOLDERS UNLIMITED.  
Deposit with the Dom. Govt., for the security of Policy Holders in Canada, Upwards of..... \$140,000

No. 12 St. Sacramento St., next to Montreal Telegraph Building.

**GILLESPIE, MOFFATT & CO.,**  
Agents for the Dominion.

ROBERT W. TYRE, - - - - Manager.

**BAILLIE & PERKINS,**  
SPECIAL AGENTS  
for the City and District of Montreal.

# GUARDIAN Fire and Life Assurance Co. OF ENGLAND.

ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

Total Funds	- - - - -	\$19,000,000
Annual Income,	- - - - -	\$3,500,000
Invested in Canada for Sole Protection of Canadian Fire Policy-holders.	- - - - -	\$100,000

ROBERT SIMMS & CO. and GEORGE DENHOLM,  
General Agents, Montreal.

# R. C. WILSON,

Merchant Tailor,

256 St. James Street.  
Fine English Goods.  
Fall Importations are now complete.

# LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,  
**SMALL WARES, &c.,**  
18 ST. HELEN STREET, MONTREAL.

# The Canadian Journal of Commerce.

MONTREAL, OCTOBER 2, 1885.

## A NEW WORK ON POLITICAL ECONOMY.

In the early stages of national existence the struggle for conquest over material things, the effort to bring into use the hitherto unused gifts of nature, and generally the intense practical needs of the time, leave little leisure or inclination for the study of the laws which govern the production and distribution of wealth. People are content with results and take little heed of the phenomena, which to the student are indices of underlying law and order, governing results apparently arbitrary.

But when this, which is at first almost a struggle for existence, and afterwards for ease and material comfort, has to some extent accomplished its end, there comes a time when men should seek something beyond the need of the moment, and perhaps first of the sciences which should claim their attention is that which, on its practical side, embraces the material interests of every class.

In Canada we have examples of all stages of national existence, but even in the older parts of the country it is doubt-

ful if the science of Political Economy has received or is receiving that attention which its importance deserves. It has not, so far as we know, been given any prominence in the lists of subjects for study at any Canadian University, and although there may be many seeking to acquire a knowledge of it in after life, they are generally isolated, find their progress slow, and miss the help which comes of companionship in intellectual pursuits.

We may at some future time discuss the possibility of associating those interested in such pursuits, but our present object is to introduce to our readers a new volume by a well-known writer.

In "The Principles of Political Economy,"\* an author who has done good work in other fields has given us a useful text-book, covering chiefly the theoretic side of the science, although he gives some space to the consideration of practical questions. The relation between these two phases he very aptly compares to that between "pure" and "applied" mathematics.

Prof. Newcomb, as a mathematician of high order, brings to this work a, thoroughly logical mind, and although writing chiefly for students in colleges, perhaps we might say because of this, he has produced a book which we think will be thoroughly useful to those isolated students of whom we have been speaking. The clear and concise arrangement of the various sections, the logical development of the leading principles on which he insists, and the questions for self examination at the close of each chapter, which make it easy to test the thoroughness with which the contents have been mastered, all combine to make it specially suitable. The book is by no means light reading, but to those who find difficulty in bringing sound principles to bear on the complex and involved questions of the day, or to whom the contradictions and disagreements of practical political economists are confounding and disheartening, we should think that a study of the scientific method, which it is Prof. Newcomb's main object to teach, would be of infinite service. It is, we believe, chiefly from the lack of this preliminary training in the science; from grappling with practical questions before the underlying laws are understood, that so many give up the study, and come to regard it as a collection of empiric opinions, without coherency, and bound by no law.

\* *The Principles of Political Economy*, by Simon Newcomb, Ph. D., LL. D., New York, Harper & Brothers; Montreal, Dawson Bros.

In this volume the endeavor has been made "to exclude all mere views," "to substitute investigation for argument," and to "present the subject in a scientific form as an established body of principles," which the writer trusts "will be accepted by all "who understand the subject as forming "a well-ascertained, even if limited, body "of doctrine." Although we may differ from the conclusions drawn, or regard certain principles as not fully established by the reasoning adduced, we cannot but approve of the scope and spirit of the book and of the manner in which the author's purpose is worked out.

The work is arranged somewhat on the lines of John Stuart Mill's manual bearing the same name, but there has been a much closer subdivision of the subject matter, and the writing is throughout more terse and concise; in some cases too much so, unless illustrated by a lecturer before a class using this as a text-book. Four of the five books are devoted to the "scientific method in economics," "the social organism," "supply and demand," and "the societary circulation," under which last heading the laws governing the exchange of commodities, the relations between capital and labor and similar questions are discussed. The fifth book consists of "Applications of Economic Science," which are added to serve as exercises by which the principles set forth in the first four books may be tried.

Any discussion of the author's views would take more space than we can spare, and indeed, except in the last book, there is little in the way of "views" to discuss. There, as he has refrained from entering on subjects possessing a party character, there was left him little room for the expression of opinion. His statements of the arguments for and against Protection and Free-trade will interest Canadians, notwithstanding that his own bias is evidently towards Free-trade, and that he has stated the arguments on that side more fully than the other. We are not quite content with his treatment of the monometallist and bimetalist theories. The limited space he has allowed himself for practical discussions may account for some deficiencies here, but at such a time as this, when doubt as to standard of the country is causing so much injury, it behooves every one who can speak with authority to speak out for honest money. We may at another time discuss his ideas on banking and currency; just now we will only point out a slight flaw in his reasoning as to the issue of National Bank notes. He reaches

the conclusion that this power might as well be withdrawn, because of the little profit it gives to the banks. We think if he were to apply the "Scientific method" of deduction which he teaches, taking as a basis the fact that people do form joint-stock banks for the purpose of gaining this power, he would come to a different conclusion.

#### THE SILVER QUESTION.

It is one of the most cheering signs in the present agitation now going on in the United States respecting this matter to find that the Democratic party, whose leanings have been generally towards what is ironically called "cheap money," and who, out of sympathy with their brethren of the same political faith in the South and West, might be expected to support the silver theory, are in the East strong and determined supporters of a gold standard. The Democratic Convention for the State of New York, which recently met to nominate candidates for the next State election, formulated the platform of the party. One of the planks in this platform is the following outspoken demand for the repeal of the Bland Act:

"The Convention believes that the experiment of coining standard silver dollars, in the hope of maintaining a fixed ratio with gold, has gone far enough, and cannot be continued longer without great danger to the business interests of the country. The loss in interest alone on the silver dollars stored up in the Treasury is over \$4,000,000 per annum, and this accumulation of silver purchased at a cost of \$180,000,000 is worth to-day not more than \$166,000,000, with every prospect of a further depreciation. We therefore demand the repeal of the Act under which the compulsory coinage of silver goes on; but we will welcome any practical measure of agreement with other nations, by which the ratio of value between gold and silver may be made less fluctuating, but to this end the first step must be the stoppage of any further compulsory coinage of silver dollars."

It is well-known that these President's views are in accord with these sentiments of his former associates. The declaration we have just quoted must have great weight with the political party through which looked for relief in the silver question must come.

#### GOLD SUPPLY AND LOW PRICES.

The influence of the assumed falling off in the gold supply of the world, in contributing to the prevailing lower prices of commodities, continues to be a text of much interest with writers on economics in Great Britain. The *Contemporary* for August contains an article on the subject

by M. G. Mulhall, Fellow of the Statistical Society, which takes a view somewhat at variance with those of Mr. Giffen and other writers of note. The question is examined under four heads: 1, The rise and fall of prices since 1850; 2, the rela-

tion between gold supply and prices; 3, the causes that operate on price levels; and 4, the prospects of prices in the future. Mr. Mulhall gives a table of prices in Great Britain for 103 years as follows:

	1782-90	1791-1800	1801-10	1811-20	1821-30	1831-40	1841-50	1851-60	1861-70	1871-80	1881-84	
Beef, cwt., s.....	26	36	48	53	40	44	42	46	50	60	70	
Butter " s.....	52	69	80	101	80	75	81	82	104	110	102	
Coal, ton, s.....	14	15	12	13	13	10	8	9	10	12	9	
Coffee, cwt., s.....	84	115	125	94	87	73	38	51	64	88	72	
Copper, " s.....	81	111	157	129	101	93	89	98	89	76	67	
Cotton, " s.....	163	191	130	130	78	70	44	61	147	66	58	
Flax, " s.....	41	46	75	64	43	44	35	46	355	49	40	
Iron, ton, s.....	83	101	131	146	119	102	60	66	5	74	52	
Lead, " £.....	19	20	35	26	21	18	19	22	...	21	23	
Oil, tun £.....	40	55	66	71	45	52	48	53	58	21	46	40
Rice, cwt. s.....	19	22	33	35	34	32	21	12	12	10	8	
Silk, lb., s.....	19	20	26	21	15	16	15	18	23	19	16	
Spirits, gal., s.....	33	57	54	50	30	34	38	41	31	49	48	
Sugar, cwt., s.....	30	52	41	50	34	33	33	41	33	26	19	
Tallow, " s.....	41	52	69	66	36	41	45	52	45	40	39	
Tea, lb., d.....	44	35	35	35	28	20	12	15	18	16	12	
Timber, load, s.....	44	61	116	105	60	55	80	63	63	56	51	
Tobacco, cwt., s.....	6	64	70	115	60	66	56	86	104	73	72	
Wheat, bush, d.....	76	102	125	134	90	84	80	82	78	71	58	
Wool, lb., d.....	39	48	102	90	35	29	23	21	18	14	12	

It will thus be seen that there was a steady rise from 1790 to 1810, followed by a rapid fall after 1820, and a gradual decline between 1830 and 1850; then came another period of advance, and now there is a lower level than experienced since 1872. The rise at the outbreak of the Crimean war culminated in 1864, since which there has been an almost uninterrupted decline.

Since 1854 the maximum rise was near the close of the American war, and it appears that prices in the United States (measured in gold) rose higher than in Great Britain. "The fall in prices during the last decade," says Mr. Mulhall "has been much less in England than the United States, and when people talk of uniform depression of prices all over the world they use an incorrect mode of expression, for the industries of all countries are not affected alike. In Canada, for instance, the price level has actually risen, the fluctuations since 1854 having been as follows," taking 100 to represent the level in that year:

1854-59.....	100	1871-80.....	121
1860-70.....	112	1881-83.....	112

Taking the world over, he finds that prices rose in 1861-65 to a level 30 per cent over that of 1841-50, and that the last twenty years have seen a steady decline.

The statistics concerning Canada are not brought down to the present year, but from the information at hand we find it impossible to admit their correctness. The general statement that prices have advanced in this country is certainly not borne out by the tables of wholesale prices current for August 1875, and 1885 which will be found elsewhere.

RELATION OF GOLD SUPPLY AND PRICES.

According to the essayist the assertion of M. Chevalier, some thirty years ago, that the influx of gold from Australia and California would bring ruin to Europe, was more reasonable than the present clamor about a gold famine. He shows that the world's stock of gold, coined and uncoined, in 1850 was valued between 620 and 650 millions sterling; the production in the following ten years was 281 millions, an increase of 44 per cent; and in the next decade 264 millions, making the stock nearly double what it was in 1850. Had M. Chevalier's apprehensions been well founded, the prices of commodities also would have doubled; on the contrary, Mr. Mulhall finds that "the level of prices began to fall steadily from 1864, when the mines were most productive." In 1884 the world had 2½ times the stock of gold that it had in 1850, and prices are 13 per cent lower. "It is almost a wonder," says Mr. Mulhall, "that nobody has yet started a theory that the multiplication of gold causes prices to fall." In 1884 the world's supply of gold money was six times what it was 100 years ago, and the total stock of gold about three times as much, yet if a comparison of prices in Great Britain be made, there is found an extreme diversity, as shown by the following table, 100 being given in the first columns to show the increase or decrease per cent:—

	1782-90	1884.
Beef.....	100	273
Butter.....	100	196
Coal.....	100	64
Coffee.....	100	80
Copper.....	100	82

Cotton.....	100	35
Flax.....	100	93
Iron.....	100	55
Lead.....	100	58
Oil.....	100	102
Rice.....	100	42
Spirits.....	100	145
Silk.....	100	84
Sugar.....	100	51
Tallow.....	100	95
Tea.....	100	22
Timber.....	100	109
Tobacco.....	100	114
Wheat.....	100	67
Wood.....	100	30
General average. 100	.....	90

He quotes Tooke's "History of Prices," which states that while the stock of gold coin in the world in 1856 was one-third more than in 1848, the range of general prices was not materially influenced. The usually accepted theory, that unless the gold mines continue to produce 20 millions sterling per annum,—this being the estimated loss through friction and through manufacture into jewellery, watches, etc.—we shall be in danger of bi-metalism or something worse, is proved to be absurd, agreeable to the "conclusive evidence" that the mints of the world draw less than 50 per cent of their supply from the mines "and that the existing amount of gold coin is less than half the actual stock of gold in use." During the period from 1850 to 1880 the average yearly coinage of the world was 34 millions, of which 18 millions consisted of old coin, and the remaining 16 millions were made partly from the mines and partly from old candlesticks, snuff-boxes, etc., of the previous generation. As the annual coinage from 1870 to 1884 averaged 14 millions sterling, of which it is inferred that one-half came from old coins, "the utmost drain on the mines for this purpose could not have exceeded 7 millions, or a little more than one-third of their yield," the lowest estimated yield being about 17 millions per annum. The total product of the mines since 1850 is given as follows in millions of pounds sterling:—

	1850-60	1861-70	1871-80	1881-84
United States....	102	98	70	24
Australia.....	104	82	72	20
Russia.....	38	40	48	22
Spanish Am., &c	38	44	50	10
<hr/>				
	282	264	240	76

The gold coinage from 1850 to the close of 1884 is given at 531 millions sterling, or 61 per cent of the above yield, leaving a balance of over 300 millions, "which may sooner or later be used for coin." It is shown that the reserve of uncoined gold, so far from diminishing, is increasing faster than population, and he

scouts Mr. Bonamy Price's idea of an "impending gold famine." The principal economists of the United States are said to agree in the belief that "every dollar of the precious metals extracted from the earth has cost \$1.20." In Australia "the average yield is 21 ounces of gold (say £80) per miner yearly, which is hardly equal to the wages and cost of food of any ordinary shepherd. The pursuit of gold-mining being in a manner a lottery, may be carried on for centuries at a loss—that is, one man getting a good return and three others not earning more than the cost of food." He shows that "the unearned reserve has nearly doubled since 1850—that it has increased more than twice as fast as the aggregate population of Europe, the United States and the British colonies." The annual loss of gold by attrition, shipwreck, fires, etc., is stated to be not quite two tons, or £280,000. The consumption by jewelers is estimated at somewhat over 4 millions sterling per annum. Mr. Mulhall quotes the London *Daily News* of 17th June last:—"It is remarkable that excessive stores of gold are lying in the reserve banks of the Continent and America as well as here. Nowhere does there appear to be a currency demand for gold. Again and again we are told that the low prices in wholesale markets are due to scarcity in the world's supply of gold. Where is the scarcity?" He concludes the second section of his essay as follows:—

If the same amount of commerce required always the same amount of gold, Mr. Goschen's fears might be real, for he reminds us of the enormous increase of trade in recent years. Let us compare the increase of the world's commerce since 1864 with that of cheques, the figures in the two first columns being millions of pounds:—

	1864.	1884.	Increase.
Sea-borne Merchandise,			
Monthly.....	61	115	54
Cheques in London and			
New York.....	628	1,270	642

Trade has risen 54 millions monthly, cheques 642 millions, or 12 times as much as trade. Perhaps it will be said we use credit to a dangerous degree; but I confess I prefer the English system to that of Spain or Portugal. The cheque system is to trade and commerce what steam-power is to machinery, and, almost in the same degree supersedes coin that railways have superseded mail-coaches.

The world could do with little more than half the present stock of gold coin if all countries made £1 sterling go as far as we do in England. The following table shows the principal commercial countries, and how much gold coin they have in use, compared with the volume of their trade, the figures in the first two columns being again in millions of pounds:—

	Commer.	Gold Coin	Coin Ratio.
Great Britain.....	700.....	124.....	18 p.c.
France.....	360.....	197.....	55 "
Germany.....	350.....	75.....	21 "
Italy.....	102.....	30.....	30 "
Spain and Portugal	55.....	38.....	70 "
United States.....	310.....	130.....	42 "

1,877 594 31 avge.

As soon as the banking system is better developed, other countries will be able to do their trade with 20 per cent of gold, which will release much of the coin at present carried about by the peasantry in Spain and elsewhere.

Notwithstanding the great increase of trade since 1860 we find the annual average of sea-borne gold is diminishing; it was 5½ millions in 10 years ending 1870, and less than 50½ millions in the decade ending 1880. In the first decade it averaged 6 per cent, in the second only 4 per cent of the value of sea-borne merchandise. In the face of all these facts (and of an uncoined reserve of 768 millions) we may assure nervous persons that there is no danger of a gold famine, and that there is no more connection between gold supply and prices than there was when Adam Smith, Nassau Senior, McCulloch, Tooke and Newmarch lived and enjoyed well-deserved esteem. But it is to be regretted that men of such eminent talents as Messrs. Goschen and Giffen should condescend to pick up Michael Chevalier's exploded theory."

"The Causes that Operate on Prices," and the "Prospects of Prices," with which Mr. Mulhall concludes his essay, we shall reserve for another issue.

#### THE ACCIDENT INSURANCE COMPANY VS. MOSHER.

The manager of the Accident Insurance Co. of North America condescended a few weeks ago to turn aside for a moment from business engagements to notice an attack made upon the company by a Mr. Mosher of St. Louis, agent of a rival company, much older in years, but recently out-distanced by its younger competitor. Mr. Rawlings would doubtless have treated the matter with the indifference which it deserved had he not received some inquiries on the subject. It can scarcely be an accidental coincidence that the attacks upon the Accident Insurance Co. of North America should have begun immediately after the usual annual returns of all the insurance companies had been made to the several State departments—after the fact became known that the company had made a considerable advance over its principal competitor in the business of 1884. Its present premium income is announced to be at the rate of \$1,000 a day. The inferential attack made upon the Company was in the shape of a letter from Mosher to one of its agents who enclosed it to the

managing-director. Receiving an evasive answer from Mosher's employers in reply to a friendly remonstrance, the letter was sent to the legal adviser of the company at St. Louis, with instructions to bring action against the offender in case he deemed the contents gave sufficient ground under the State laws. Action was accordingly issued against Mosher, assessing nominal damages at \$10,000. Mosher in reply pleaded denial of writing the letter and of all the charges in the writ. Six months later, he appears to have changed his mind; he amended his plea, admitted writing the letter, and obtained an order of the St. Louis court to take depositions in Montreal, at a very convenient time for the agent's attorney who was about to take a trip east. Mr. Rawlings, who was absent in Boston when the subpoena arrived, postponed some business engagements in Philadelphia and immediately returned to Montreal. The Assistant-Secretary of the Company, who was about to visit some southern branches, was retained in town in order that no obstacle should be thrown in the way of the worthy attorney. As might have been expected, the examination of the managing-director was on the most trifling and irrelevant points. After submitting to a long series of questions of this character, it was apparent that time was "no object" to the gentleman from St. Louis, and as Mr. Rawlings, who had no time for vacation, had postponed pressing engagements to wait upon his holiday visitor, he deemed these of more importance and bade him good-day. He signed the deposition as soon as he returned to Montreal, the short-hand notes having been transcribed in the meantime, thus practically contradicting the interim hasty circular statement of Mr. Mosher that he had refused to do so.

The circular, while showing every intention to injure the company, "contains little or nothing else than surmise and inferential conclusions, if we leave out personal reflection," that last resource of a weak antagonist, and this personal feeling is more apparent in Mosher's flings at the Guarantee Company of North America, of which Mr. Rawlings is also general manager, but which company has nothing whatever to do with the matter.

A correct copy of the deposition has been prepared and issued to agents of the Company, accompanied by the following brief commentary, signed by the managing-director:

"By this you will see that beyond the preliminary questions and verification of statements, the questions were entirely upon the value of Employe's Orders on Paymasters of Railroads and other Corporations, for premiums and, after some 30 pages (foolscap) of cross



questioning, wherein Mr. Mosher's Attorney intellectually endeavored to induce me to accept his theory against my own, the matter was really getting rather more of a vexatious discussion than establishment of relevant fact. One reference, I think, will not be out of place. Mr. Mosher lays much stress in his circular on the fact that:

"After the examination had progressed far enough to develop my purpose to learn the exact status of the Company, Mr. Rawlings declined to answer certain questions tending to disclose how its affairs were being managed, and the value of its assets, and finally refused to answer any further questions whatsoever; whereupon proceedings were taken before one of the judges of the Superior Court of that District to compel him to answer.

Now let us see what these momentous questions were, the answers to which were, as Mr. Mosher says, "drawn out of me by order of the Court," and were to "develop his purpose." The first was—

Q. "The question is, Mr. Rawlings, please state when, under your contract, the first instalment of Premium is paid,—that is to say, at what time after the execution of the Contract of Insurance?" (see page 6 Deposition.)

And following this no less than fifty-two consecutive questions, covering some twenty-eight pages of evidence, on the same subject were propounded, in the effort to shake my theory of the value of "Paymaster's Orders," until the close of the second day was reached, without apparently having "developed his purpose," as indicated by the last question of the Attorney announcing his intention to take me on another "tack," next day, in order to "get at it" by testing my knowledge of Life Insurance. Time seemed no object to him, he was on his vacation, while I had business engagements that could not be disregarded. My engagements with our Philadelphia Manager of the Guarantee Company were of far more moment than remaining to answer these circuitous questions, so I did not hesitate to accept the alternative of paying the small costs so far involved and releasing Mr. Mosher. I therefore desired our Solicitor to arrange for withdrawal of the action, and to express to the Attorney my great regret at having to forego further association with so entertaining a visitor—who, I learn, thereupon continued his journey to fish for more genial matter in the Atlantic Ocean."

It is scarcely necessary to remark that the Travellers' of Hartford is not likely to benefit by such conduct as that implied in the attempted slur upon its competitor, especially in Canada where the Hartford Company has hitherto met with courtesy at least, and where the Accident Ins. Company of North America is too well known by its invariably useful and honorable record to be affected by such malicious attacks, from whatever quarter they proceed. The company has never failed in its contracts, it has paid over \$500,000 in losses without a contest at law; and its affairs have been subjected annually to personal examination by the Canadian Superintendent of Insurance.

THE AMERICAN BANKERS' CONVENTION.

We hope at an early date to lay before our readers those portions of the addresses at the meeting just closed in Chicago which will be of interest to them. The meeting passed off with rather more than the usual success. It was fairly re-

presentative of the various parts of the Union, but, owing to its being held in Chicago, rather more than the usual proportion of Southern and Western men were present. It is all the more gratifying, therefore, to record the all but unanimous stand taken by the Convention with respect to silver. No class of men are better able to judge of the disastrous effects on business of a disturbed currency, and it may be said that none are so directly interested in the revival of active business. Nor need we regard their judgment as biased by the fact that, as capitalists,—owners of money so to speak,—they are directly affected by the depreciation of the coinage; for their liabilities and assets are payable in the same currency, and, if there were any risk, they, of all men, know how to guard against it.

But this unanimous expression, even from so thoroughly representative a body of men will, we fear, have little weight, either in Washington or on public opinion at large. It is very easy to say that they are capitalists, seeking to benefit themselves and oppress the poor man, and many people are ready to re-echo the cry. A similar expression of opinion from bankers in Canada would, we believe, have great and deserved weight, but the American citizen is impatient of authority, and especially of any assumption of authority in financial science.

Mr. Hague read a characteristic paper on the ruling subject, especially directed to the bearing of the question on Canadian and foreign trade, which was listened to with interest; and Prof. Bolles, of Philadelphia, read an essay on a subject indirectly of interest here, the prevention of defalcations. If he helps to keep cashiers from becoming dishonest, or keeps them at home when they become so, we shall not begrudge the loss of this source of immigration.

CANADIAN PRICES.

Following are the wholesale prices of leading articles of merchandise in Canada for the week ending the 28th August, 1895, and for the corresponding period of 1875, in dollars and cents, referred to elsewhere:

	1875.	1895.
BOOTS AND SHOES.		
Men's Of. boots.....	\$3.50	\$2.80
" Kip " .....	2.75	2.50
TEA.		
Jap. com. to med.....	.40	.22
New season.....	.60	.48
Y. Hyson, fine to finest ...	.75	.60
Gunpowder, " .....	.65	.65
Souchong, " .....	.63	.66
COFFEE.		
Mocha.....	.31	.25

Java.....	.81	.18
Maracaibo.....	.28	.11
Ceylon .....	.30	.17
SUGAR.		
Granulated.....	.84	.64
Yellow Refined.....	.73	.43
Molasses, Barbadoes.....	.50	.30
FRUITS AND SPICES.		
Loose Muscatels.....	2.05	2.50
Currants .....	.54	.44
Jamaica Ginger.....	.25	.20
Rice.....	3.90	3.35
HARDWARE AND METALS.		
Cut nails 3 to 6 in.....	3.15	2.40
Galv. Iron.....	.9	.54
Pig Iron, Eglington.....	21.00	16.00
" Summerlee.....	23.00	18.50
Bar Iron, Ref.....	2.75	1.90
" Swedes.....	5.00	4.00
" Hoops.....	3.00	2.00
Canada Plates, Penn.....	4.75	2.65
Tin Plates I. C. Coke.....	7.00	3.80
" I. C. Charcoal.....	9.00	4.25
HIDES.		
Green No. 1.....	6.00	8.50
LEATHER.		
No. 1 B. A. Sole.....	.24	.26
Buffalo.....	.22	.21
En Cow.....	.18	.15
Buff.....	.14	.12
Pebble.....	.13	.11
Russets.....	.20	.30
OILS.		
Linseed Oil, Raw.....	.54	.62
Spts. Turpentine.....	.42	.55
S. R. Pale Seal .....	.55	.51
White Lead, gen.....	9.50	5.50
Salt, factory-filled.....	1.50	1.10
GRAIN.		
Spring Wheat.....	1.30	.91
Oats.....	.48	.34
Barley.....	.80	.50
Peas.....	1.04	.78
Oatmeal.....	5.65	4.25
FLOUR.		
Superior Extra.....	6.10	4.20
Spring Extra.....	5.40	3.85
Superfine.....	5.10	3.55
Fancy.....	5.65	3.90
BUTTER.		
Choice .....	.21	.30
CHEESE.		
Per lb.....	.94	.7
Mess Pork.....	23.50	13.50
Lard.....	.14	.9
Tallow, Rendered.....	.74	.54
SPIRITS.		
Brandy, gal.....	2.50	5.00
Gin, Gr. cases.....	3.50	4.50
Canada Spts. 50 O.P., bond .....	.70	.90
Old Rye, bond.....	.36	.75
Wool, Pulled, Sup-ex.....	.30	.27

There is less news than usual in our English exchanges this week. In the money market the expected reduction of the Bank reserve had not taken place, and rates were in consequence slightly easier. The Economist regards this as only a passing phase of the market, as there is still as much likelihood as ever of gold going to

America, and as this demand will come with the usual October and November expansion at home, and the additional demands caused by the general election, some effect on the market may be looked for. We think, however, that the exportation of gold to the United States is not so certain as the *Economist* indicates. The financial position in New York is such that money is more likely to be held in England than brought over, or, which amounts to the same thing, the amount of money on this side seeking temporary investment in Sterling Exchange will be more than likely to keep rates a fraction above importing rates. Neither general business nor speculation show any distinct signs of revival, although in some lines the slight improvements already noted are fairly maintained.

The Wall street *Indicator*, after sneering steadily at the Canadian Pacific, has suddenly awakened to the fact that it may prove a dangerous competitor for the American trans-continental lines. In a late issue it says:

We don't go much on Pacific Mail, you know, but then when it comes to the Government carrying out a policy that gives foreign corporations the carrying of our mail, we feel like kicking. We are opposed to any scheme which will cause mails and passengers heretofore carried by our railroads between New York and San Francisco being transported via Puget Sound and the Canadian Pacific. Our neighbor, Canada, may have all the business which, in a square competition, she can get, but when the Administration wades in to help her the American Eagle is insulted. We protest, Mr. President. You can skin Pacific Mail if you're a mind to, but you don't want to drive our business to foreign soil.

We do not know what it is worrying about, unless the C.P.R. is getting hold of some portion of the mail service, but there is evidently a shoe pinching somewhere.

THE latest reports from the cotton districts indicate that there will be a large crop of inferior grade cotton in the United States this year. This is specially unfortunate for the South, since the fall in silver enables the cotton producers of India to place their product in England at a lower rate. The American cotton can only compete against the Indian on account of its superior quality, so that any deficiency in that respect gives the Indian producers an advantage. The effect of the fall in silver is to give them an additional advantage, as will be understood when it is remembered that the cotton is paid for by England in gold but accounted for to the producers in silver, and they now get more rupees for a given amount in sterling than formerly. From the same cause the Indian wheat-growers are in a better position to compete with American wheat fields.

The *Evening Post* gives the following as the position of affairs in the Pennsylvania iron and coal districts:—A general improvement in iron and steel is reported from Eastern and Western markets. A steady influx of large and small orders is in progress at manufacturing centres. Rail makers are less confident of holding outside prices and two or three large orders have been taken at a shading off quoted figures. The wrought-iron pipe makers are unable to keep

pace with demand. Eastern nailmakers are pressed to keep up with orders, and retail lots have advanced five cents per keg. Wire orders are crowding in, and the advance will be easily held. Slate iron has advanced one-tenth of a cent. Merchant bar is stronger, and several mills throughout the country have increased their output. Pig iron is barely steady, because of the announced purpose of blowing in eight or ten furnaces. Old rails are scarce and 50 cents higher. Foreign material has advanced, but no sales of note have been announced. Western iron markets are firm. Builders' hardware is in active demand. Lumber is weak, but the foundation is being laid for better prices in the spring. Anthracite coal is in much more active demand, and an advance, nominally at least, is assured. Bituminous is weak.

The financial situation in New York is unchanged, save that the bank reserve has suffered another slight reduction. It is now \$45,000,000 above the legal limit, against \$47,000,000 last week. The total decline since 1st August is \$17,000,000. The associated banks still hold \$109,000,000 in gold, as against \$73,000,000 at the corresponding date last year. The progress made in reducing the surplus in the market has, however, had no effect yet on rates, which continue absolutely without change.

The feeling in the grain trade has been decidedly stronger, owing to the improved position of the foreign markets. It is generally believed that exports must increase, judging from the position of the English supplies; nevertheless prices in New York are still above an export price for Liverpool, and further improvement there must be looked for before relief is felt here. Owing to the comparatively higher prices on this side shipments are very small, and in consequence documentary sterling is not in full supply.

The leading feature in the New York Stock Market for the week was St. Paul. On Saturday the directors declared a dividend of 2½ on the common and 3½ on the preferred, and at the same time announced an issue of \$5,000,000 preferred stock to build a new line to Kansas city and "for the liquidation of the floating debt." The latter was held to indicate that the dividend was to be paid out of borrowed money; and the stock sold down 1½ to 2¼ within half an hour of the announcement.

Amidst the news of improvement in trade; movement of produce, and other hopeful signs it is not pleasant to read that the Pennsylvania Railroad shows a falling off in the earnings of the past month of over \$600,000. Covering, as it does, a district of country where the most varied business interests are represented, this experience has much depressed those who saw the beginning of better times nigh at hand if not already at our doors.

THE SCORE.—"Hubby, dear, I want you to take me where I can see one of those small-pox placards which I read so much about in the evening papers,"—is the form of request frequently heard by paterfamilias in Montreal

during the last few weeks. Judging from the sensational headings in the newspapers of New York and other cities, one would suppose that these placards, or the occasions for them, were within eyeshot of every lady in Montreal. There are probably thousands on thousands of residents and business men in the city who have never seen one of them, the disease being confined chiefly to one or two sections or suburbs remote from the business part of the city and from the principal residence portion. The so-called "riot" of Monday night, grossly exaggerated in other cities, was a procession of a few score of boys, who, but for the timidity of the police, had been in bed, or in the top galleries of the theatres. A few windows were broken. It was a case of "great cry and little wool," as Old Nick said when he sheared the pig.

THE experiment of shipping Canadian live lobsters to England in salt water tanks has proved a failure. Iron rust in the tanks, a too high temperature of the water, and an insufficient aeration of the water are all given as reasons. The *London Standard* urges the Canadian shippers not to be discouraged. It says:—"Scores of failures took place before fresh meat was successfully brought from New Zealand, and it would be strange had this first experiment with fresh lobsters turned out a success."

Quebecers are quite jubilant over the success of the experiment to light the city by electricity obtained by water-power from the beautiful Falls of Montmorency. This is even better than "setting the river on fire." We shall probably next hear of a railway track to the Falls along the Beauport flats and the erection of a large summer hotel at that deservedly popular place of resort.

THE St. John Bridge and Railroad Extension Co. issued invitations for the formal opening for traffic of their new Cantilever Railroad Bridge at that city, which took place on Wednesday last. Hon. Thos. R. Jones is president of the company; the directors are: Messrs. Fred E. Barker, Jas. Murray Kay, John H. Parks, Payson Tucker, Hon. Robt. Robinson and Arthur Sewall, with Mr. T. Barclay Robinson as secretary.

THE C. P. R. EXPERIMENTAL FARMS.—The Superintendent of the C. P. R. experimental farms while recently in Calgary stated that the success of the farms this year has been quite as pronounced as last year, thus placing beyond doubt the thorough adaptability of the land and climate for agricultural purposes. Experiments were made this year at nine points on the line of railway west of Moosejaw, viz., Rush Lake, Swift Current, Maple Creek, Fôres, Dummore, Stair, Tilley and Gleichen. All these farms were rented except that at Rush Lake. Wheat, oats, barley and peas were grown on all of them. Seeding began on the 26th of March, about a week earlier than last year, and consequently the grain ripened about that much earlier, all of it being harvested before the end of August. The season gener



ally has been rather dryer than usual, and where they have been favored with most rain the greatest yield has been secured. The general crop was best at Gleichen. At this point a very fine sample of Red Fife, No. 1 hard was threshed out with a showing of 30 to 35 bushels to the acre. East of Crowfoot the dry weather caused a shortness in the straw, but the yield would easily go from 20 to 30 bushels over all the farms, the grain being all of good quality. Barley will yield 20 to 30 bushels and oats 25 to 50 bushels to the acre over all the farms, with even a higher average at Gleichen. The crop was poorest at Tilley, where the somewhat heavier soil required more rain than elsewhere. Peas did not turn out as well as they should, the reason Mr. Ducker gives being that the seed was not very well covered and sown rather thinly. The luxuriance of the vines and pods, however, showed that peas could easily be made a most prolific crop. There was no loss from frost except to some of the tender vegetables, such as citrons, melons, cucumbers, etc. Potatoes are a splendid crop, and should average 200 bushels to the acre of uniformly large and well shaped tubers. New potatoes were dug in the early part of July. The dry weather has retarded the growth of cabbages and cauliflowers in some places. The C. P. R. exhibition car, it is expected, will start east about the 10th.

We noted last week the discovery of forged notes amongst those held by the Merchants Bank and others from Wm. Kyle & Co., of Toronto. Since then Mr. Kyle has been brought before the Police Magistrate and committed for trial, the magistrate declining to accept bail. Application was afterwards made to a Superior Court Judge for his release on bail, which was granted. From the best information we can obtain we believe that the interest of the Merchants Bank in the matter does not exceed \$10,000 to \$15,000. The forged notes held exceed \$30,000, but they were taken as collateral only, and the loans were covered by other security as well. A much earlier discovery would have been made had the Bank kept up a practice formerly common to all banks, but of late grown obsolete, of notifying parties whose notes are discounted, or taken as security for advances, and the effect of this and other forgeries that have recently occurred will probably be to revive the practice mentioned. The case against Kyle established that he had with his own hand endorsed two forged notes, one of which purported to be signed by a party who is said to have bought nothing from the firm for about two years. He alleged entire ignorance of the forgeries, and that they had been committed by his book-keeper, Colin Munro; but the amount involved, compared with the moderate volume of the firm's transactions were evidently believed to be *prima facie* evidence of knowledge. Munro is a fugitive, with a reward out for his apprehension. The press has criticized severely the action of the parties interested in allowing Munro to escape, and there has been a good deal of talk about "compounding felony." We believe that there is no foundation whatever for this. The delay of 24 hours which intervened between the discovery of the fraud and the attempt to arrest Munro appears to have been spent in working up evidence of his guilt, without which a prudent man would be scarcely likely to take such a serious step.

Advices from Newfoundland say nearly all the most valuable part of the Baltimore cargo of the wrecked steamer *Hanoverian* has been saved and auctioned at St. John's at good prices. An effort will be made to float the wreck, three-fourths of the hull being intact.

The steamer is built in compartments longitudinally, having two iron decks built in the hull below the main one, which, when the hatches are fastened, are water tight. The hatches of the bottom deck have been forced out by the expansion of wet grain in the lower hold, and, after removing all impediments on the deck and battening down the hatches, it is believed that the air-tight chambers formed between the main and other decks, with other facilities, will give sufficient buoyancy to raise the vessel.

The *St. John Globe* gives the following particulars of the doings of a dishonest captain:—The Gloucester fishing schooner *George O. Hoovey* has sailed, with a new master in command. Capt. James Allen, the former master, is supposed to be in the "land of the free" by this time. While in Digby the other day he got a merchant there to cash a draft for him, on the representation that he wanted the money to purchase bait and stores. It was not until after the vessel had sailed from this port that the Digby man discovered he had been swindled. He sent a telegram to the American Consul concerning the matter, but he was powerless to assist him. Capt. Allen also paid a visit to Mr. Geo. Young, on his arrival here, and induced him to cash a draft for \$50. It is thought that in all he has raised in the neighborhood of \$300.

The manager of the Shelburne and Badjeros cheese factories in Grey County, Ont., B. B. Rice, has disappeared, and \$2,268 in cash belonging to the patrons of those factories is missing. The absconder seems to be something of a craven, as he intrusted the execution of his plans to his wife. For several days prior to his final departure from Shelburne he had been making enquiries at the Express office for a parcel of money accruing from a recent shipment of cheese, and before leaving he told the agent that he was going to the Toronto Exhibition, and that he could give the money to his (Rice's) wife when she called for it. The parcel arrived in due time, and when Mrs. Rice called, the agent, not suspecting anything wrong, gave it to her, she signing for the same. The parcel contained \$2,268.67 belonging to the patrons of the factories at Shelburne and Badjeros. Mrs. Rice and her three youngest children left by the evening train going south the same day. No one suspected that a big kleeing game was being carried out. B. B. Rice and wife were apparently the last persons to be suspected of such actions as have since been brought to light. Rice is now supposed to be in American territory with his wife and family, having in his possession from \$3,000 to \$5,000 in borrowed and stolen cash.

The *St. John* and Halifax papers publish extended reports of the arrest and subsequent treatment of the Canadian forger, James Robinson, arrested in Mexico. After reaching St. John, he was taken ill with a similar ailment to one which he said he had contracted through confinement in a noisome Mexican prison, and friends telegraphed to Montreal for his wife and family. At the time of his arrest in Mexico Robinson had about \$1,350 on his person and a number of papers, all of which were taken from him by a detective. Since his arrival in St. John the officer has been compelled to hand the money over to the prisoner's counsel who returned it to Robinson. Six

additional complaints have been made against him, making ten in all. James Doyle of Douglas town, Northumberland County, makes two, one on a note dated March 7th, amounting to \$264.68, payable four months from date; and the other for \$252.13, dated January 15th, payable four months from date, Stephen Whitaker, of Fredericton, prefers four charges, on notes for \$596.28, dated March 2; on \$543.18, dated Feb. 6; \$566.18, dated Jan. 14th; \$668.40, dated April 15th, all payable four months after the dates attached to each. The prisoner on being brought before the Court was remanded for a week after some formal proceedings had been taken.

CABINET CHANGES:—The following Cabinet changes have been gazetted:—Minister of Railways, the Hon. John Henry Pope, Minister of Agriculture, vice Sir Charles Tupper resigned; Minister of Agriculture, the Hon. John Carling, Postmaster-General, vice the Hon. John Henry Pope; Postmaster-General, the Hon. Sir Alexander Campbell, Minister of Justice, vice the Hon. John Carling; Minister of Justice, the Hon. John S. D. Thompson, one of the judges of the Supreme Court of Nova Scotia. Under the new arrangement the Cabinet will be composed as follows:—Premier, President of the Council, and Chief Superintendent of Indian Affairs—Right Hon. Sir John A. Macdonald; Minister of Finance, Sir Leonard Tilley; Minister of Railways, John H. Pope; Minister of Agriculture, John Carling; Minister of Justice, John S. Thompson; Minister of Customs, Mackenzie Bowell; Minister of Public Works, Sir Hector Langevin; Minister of Marine and Fisheries, A. W. McLellan; Minister of Militia, Sir A. P. Caron; Postmaster-General Sir Alexander Campbell; Minister of Inland Revenue, John Costigan; Minister of the Interior, Thomas White; Secretary of State, J. A. Chapleau; without portfolio, Senator Frank Smith.

The following Montreal houses, among others, exhibited at the Toronto fair:—Belding, Paul & Co., silk manufacturers; The B. & C. Gurney Co., furnaces and heating apparatus; Robin & Sadler, leather belting; Colin McArthur & Co., wall-paper manufacturers (awarded first prize); the Canadian Rubber Co.; W. D. McLaren, bread-powder; and the Cobban Mfg. Co., picture frames, etc.—Among the exhibitors from other parts of the Dominion were Wm. Parks & Son, cotton mfrs. *St. John, N.B.*; J. & J. Taylor, safes, Toronto; S. Davison, domestic manufactured cottons and woollens; John McLaren & Co., Lachute, variety wood-work; the John Doty Engine Co., Toronto; Hep's Patent Dry Earth Closet Co., recently recommended in the report of the Ontario Board of Health; the Joseph Hull Mfg. Co., traction engines, etc., Oshawa; the Waterloo works, Brantford; the Brandon Mfg. Co., variety wood-work, Toronto, and W. Stahl-schmidt, school-desks, et c., Preston.

The contracts are said to have been awarded for the building of the long-projected new hotel at Quebec, immediately opposite Dufferin terrace, and operations will probably commence at an early date. The first appropriation, amounting to \$250,000 has been subscribed. The promoters are Messrs. Andrew Thompson, president of the Union bank; Judge Irvine of the Vice-Admiralty Court; Dr. Colin Sewell Jno. C. Eno; and E. B. Spaulding.

The steamship *Great Eastern* will be sold by auction some time the present month.

## Correspondence.

## FIRE INSURANCE TARIFF.

To the Editor of the JOURNAL OF COMMERCE.

DEAR SIR,—I expected you would express your views on my writing which you were good enough to insert in your issue of the 11th, and I hoped they would differ from mine, because, until all has been said on a problematical subject on both sides that can be said, and duly weighed, it cannot be dismissed from attention. Our subjects should, however, be defined more clearly, for we appear to be dealing with two. First, that which I would put thus:—*The necessity of so grading insurance rates as that risks shall be charged for on their merits and inducements offered to parties to improve them.* Second—suggested by some incidental remarks in your valued article published on the 4th inst., namely: *That there was no increase in the volume of Fire Insurance business in the year 1884 over 1883, notwithstanding certain figures in the Insurance Blue Book for 1884, and that the said Blue Book contradicts itself.*

These ought to receive separate attention, and I will ask to-day for space for a few remarks on the first only.

It will be well to find out how far we agree and where we disagree. You probably concur with me that it is the companies and not the insured that have the right to fix the rates at which they will take risks, and that we are not considering the pretensions of some men who assert, contrary to the knowledge of insurance agents, that their risks are the best specimens of their classes, that it is impossible for them to burn, and that they insure only because obliged to do so. But we differ where you imply that it is the fault of insurance managers that proper building laws are not enforced—that people are not led to see the fact of hazards being cumulative and the danger of conflagration—and that arson and fraud are generally the fault of the insurance agent. I cannot agree with you in these statements. Insurance capital is not an investment in an educational establishment. Insurance managers have not to charge themselves with the morality of any section of the public or with the enlightenment of legislators or with the guidance of architects and builders; nor is it their province to war with the legitimate selfishness and enterprises of man, which will continue, as they always have done, to plan and to act, to build and to rent as interest dictates, irrespective of any difference between systems of insurance rating, so that we must agree or disagree, as the case may be, on adjuncts and details. But the principles upon which fire insurance is constructed and upon the preservation of which it depends may be discussed on my part cheerfully, and I am sure it will be on your's with equity and appreciative ability.

There are two: Insurance to be a benefit to the community must be afforded at a cost which the community can pay for; the other is that insurance, to exist, must be general.

All law authorities, since the first days of fire insurance have recognized the first, and all judges and juries actuated by equity have recognized its necessary consequences. That, in view of the largeness of the risks undertaken and the proportionate smallness of the consideration, the applicant for insurance must truly describe his risks, and suffer for misrepresentation, omissions, hazardous changes during the currency of the policy without consent of the company, criminal carelessness in the oversight of the premises, fraudulent claims and arson.

As to the second, the ablest and most experienced men who have made the business a profession, the results of general experience, and the claims of the public, alike tell us that insurance cannot be limited to classes; it is neither for the rich nor the poor, the wise nor the un instructed, the good nor the bad—for the good often become bad and the bad good—but for all; and that, in it, as in all other commer-

cial interests, and as in the construction of society and execution of society's laws, the good must pay for the bad, and that the aim must be not to exclude each and every objectionable case, in itself an impossibility, but to reach the highest average of the unobjectionable obtainable, and rates and work must be so directed.

As to the first principle, the course of modern thought in Canada and in the United States—more here than there—is to shift all burden and responsibility from the insured to the insurer; and it is the advocacy of this shift against the possibilities of the business which lends often, insensibly it is hoped, to the immense amount of wrath which is poured upon insurance managers for carelessness, incompetency and unfairness by irresponsible writers, who don't know what they are writing about, up to intelligent and able conductors of commercial newspapers, and down again to the idiotic legislators of the State of New Hampshire, whose acts have recently driven every respectable company out of that State.

Managers are told not to over-insure—do they do so knowingly? They are told to secure well filled applications and correct diagrams—do they not do so? They are told to use mercantile agencies and all aids—do they not do so? They are told to please the owners of property as to rates—is it possible to do so, and would their teachers succeed better than they do? They are told to employ careful and experienced clerks—do they not do so? They are told to place less confidence in maps—are not maps merely an accessory, and so on. Then come the impossibilities: they are told to do that which, if attempted, would make the business so costly as to destroy it, and which, if done, would secure no practical result and would have to be done under circumstances which I will illustrate by examples.

A. B. & Co., wholesale merchants, have 400 open accounts in their books; they avail themselves of all mercantile aids, as do the agents, every thing in fact that self-interest suggests is done, yet they calculate that at least five or six per cent of their customers will annually expose them to losses. The insurance manager has from 20 to 40,000 names on his books, and by his careful management calculates that only one per cent of his customers will impose losses upon him. Again,

C. D. & Co., merchants, apply for an insurance. They state their stock to be worth \$50,000. The manager says: I will send an inspector to verify your word, and is at once told: "Oh, if you are so particular, and as I cannot control or foretell fluctuations, I guess I will take your company off my list;" or if the insurance is effected and the agent has reason to suppose that stock has become reduced, and sends down an inspector to enquire, he is told to go to Sheol. Again, taking three recent Montreal cases, a much-inspected tannery, favored as to rates, every care by insurance manager taken, but in an hour, and without notice, the nature of the risk is completely changed and the whole is totally burned. A harness maker insures his stock as such. Risk inspected all right, failed to say sometimes mad-blackening out of hazardous material. Blucke ing-making burns the place. A biscuit factory, also much inspected, rate favorable, is insured, manager depends upon municipal laws; laws broken, rockets set off within the city in honor of volunteers, biscuit factory and thirty thousand dollars burned. An insurance adjuster adjusting a second loss for a prominent and influential party looks back into his books, finds that the year of his first fire, embracing settlement obtained at the edge of law, showed enormous abnormal profits over any year before or after. Inspection can neither reach the heart nor the books of such men. A distinguished judge said if insurance companies insure for more than the property is worth they should pay (New Hampshire doctrine). In that case the insurance was given for \$4 premium for three years. An inspection of the risk would have cost \$18. Another distinguished Canadian judge said he did not see what difference a change of occupation made.

The insured called the judge a brick, and both regarded the agent as well—as a man of—no—as a mismanager. A flour mill cost \$23,000, insured for \$12,000, offered for sale, land and all for \$8000. Inspector heard of it, objected to amount of insurance; owner, angered, demands to know what the value will be when it is burned. Should free trade be restored, agent has to acknowledge probably \$23,000 again.

Miscarriages of justice have compelled insurance companies to avoid law, and not to enforce a rigid resistance to exaggerated claims.

Say that 2-5ths of the 1 per cent of insured persons who meet with losses are dishonest, can agents find them out before circumstances reveal them; say, that 3-100ths of the 1 per cent are cases which inspection would have condemned? Would the vast majority—the 99 per cent who meet with no losses, the 3-5ths who meet with honest losses—pay the expense of the army that would be required to find out the 2-5ths? No, of two evils they prefer that which is least expensive to themselves, paying the fraction of dishonest losses, the good paying for the bad, as in all other interests being satisfied with economy of management and practicable carefulness.

But what have companies not done in the matter of rating? I have been permitted to look over a series of tariffs, extending back a period of 23 years, the first printed in 1862. There are six or seven of them. Each shows marked extensions, and improvements over its predecessor in the unanimously desired direction of fair rating. It is questionable if the companies have really not been lifting the public up to higher and better standards of protection against fire; if not, they have followed improvements closely. The present tariff shows:

1st. 4 grand divisions based upon construction of buildings.

2nd. 320 sub-divisions based upon occupation.

3rd. 9 gradients based upon water-supply and its availability.

4th. Provision throughout for special reductions in consideration of safeguards and protective agencies.

On the whole, I defend fire insurance and fire insurance agents; I congratulate them on their promptness, liberality, ability and enormous working-power, and repeat that the reform needed is not within their ranks but without.

Yours,

Sept. 29, 1885.

REFORM.

## Financial.

THURSDAY EVENING, 1st Oct., 1885.

In money matters we have no change whatever to note. The usual demand at this season for moving the crops has been very light, and, such as it is, appears to be fully provided for by the increase in circulation. There is therefore still great ease in the money market, and rates are unchanged from our last report. We have commented elsewhere on the position in New York. There has been a quiet and steady demand for funds, which has reduced the surplus reserve of the banks slightly, but not enough to affect rates; and these remain at 1 to 1½ per cent for call loans on prime collateral, 3 per cent and upwards for commercial paper, according to quality. The sterling market is dull, but the rate remains a trifle above the specie-importing point. The disappointing quality of the cotton-crop, which has led to the cancellation of some orders, and the light demand in Lancashire, owing to the silver trouble, is likely to delay the usual supply of cotton bills to the market, and so sustain somewhat the rate. In the English money market rates have slightly receded on

the street; and best bankers' bills are now done at 1-5-8 per cent. Bank of England rate 2 per cent. Current quotations for exchange are: 8½ to 8-7-8 and 9¼ to 9½ between banks 8-7-8 and 9½ to 9-3-8 over the counter. New York drafts 1-16 dis to 1-32 dis. between banks; ½ to ½ prem counter. Sterling rates in New York, posted 4.84½ and 4.86½. Actual rates 4.83½ to 4 and 4.85½ to ½. Cables 4.86. Street rate for money in London 1-3-8. The Stock Market since our last has been weaker, but it again improved. The principal trading was in Gas and in Bank of Montreal. To-day Montreal sold at 199, 188½ and 200. Merchants was placed at 114, with a few odd lots at lower prices. Commerce sold down to 12½ and up to 126. Gas opened to day at 185½ and steadily advanced to 187½. Richelieu stock sold at 55, and \$10,000 of the bonds at 105½. There were a few sales of Passenger at 113 and of Toronto at 185½. The following were the total sales and highest and lowest prices of ending stocks for the week:

Banks.	Shares.	Highest price.	Lowest price.
Commerce.....	90	126	124½
Hochelaga.....	16	90	90
Merchants.....	387	114½	113
Molson.....	55	118½	117½
Montreal.....	942	200½	197½
Ontario.....	25	108	108
Toronto.....	50	185½	185½
<b>Miscellaneous.</b>			
Can. Central Bonds	£1,400	106	106
Can. Cotton Co.....	200	50	50
Can. Cotton Bonds	\$10,000	100	100
Can. Pac. Ry.....	25	45	45
Dundas Cotton Co.	175	47½	47½
Gas.....	1932	191	187
Gas, Ex Div.....	1830	186½	183½
Hochelaga Cotton Co.	29	90	88½
Invest and Bdg.....	75	45	45
Mon. Cotton Co.....	100	60	60
Mon. Tel. Co.....	200	125½	125½
Passenger.....	1877	113	111
Richelieu Bonds....	\$25,000	105½	105½
R. & O. Nav. Co	458	55½	54

## JOSEPH E. SEAGRAM, DISTILLER, WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Puro Spirits, 65 O.P.

Puro Spirits, 50 O.P.

Puro Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT & "OLD TIMES"  
WHISKEY.

MONTREAL WHOLESALE MARKETS.

Oct. 1, 1885.

In a few lines there has been some little tendency towards improvement, but the general situation shows no material change. The last steamers have sailed from Antwerp for St. Lawrence ports, and the customary withdrawal at this season of tramp steamers, owing to high

ates of insurance, etc., has taken place. These changes will affect the price of certain lines of imported goods. In the United States there has been fairly sustained activity and firmness in most of the merchandise markets, and an increase of mill output is noted in some departments of the iron and steel and textile industries; the distribution has been noticeably more active in the South and West.

**APPLES.**—No winter fruit is in yet, but fall stock has been arriving freely in car lots, and the market is demoralized. When holders force sales low prices have to be taken, transactions being reported at \$1 to \$1.50, according to quality and variety and size of lot. Parties in possession of good keeping apples are not pushing sales, preferring to await chances of improvement.

**ASNES.**—Receipts have been fair. Sales of first Pots have been made down to \$3.65 and \$3.70. Seconds \$3.20. Pearls are nominal at \$4.80 to \$1.90 for Firsts, at which last sales were effected. Receipts since 1st January, 4019 brls. Pots, 316 brls. Pearls. Deliveries, 4,479 brls. Pots, 360 brls. Pearls. Stock at six o'clock p.m. on Wednesday, 996 brls. Pots, 163 brls. Pearls.

**BOOTS AND SHOES—LEATHER.**—There has been no actual change either in present position or outlook. Factories are working steadily on sales already booked, and a few orders from visiting buyers and through the mail are also being received. The general report is, that business is quiet for the season, though the houses which supply Western jobbers have, we believe, little cause to complain. Payments are fair, and the farmers, despite some losses in spring wheat sections, will, it is thought, be in a good position to meet all their bills. Leather.—As usual at the close of the month business has developed a tendency to dwindle down. The present scare is causing merchants to view the possibilities of the future with some concern, and the accumulation of large stocks is likely to be avoided. Trade at Boston continues quite active, although there is perhaps a little less snap to trade than last week. A fair amount of leather is being sold, however, and fully as satisfactory prices are being realized as heretofore. The general feeling at the Tanners' Convention at Chicago was one of hopefulness that better days were close at hand.

**LIVE STOCK.**—The total exports of cattle this season to date were 51,403 head—an increase of 8,257 head compared with 1884, an increase of 9,705 compared with 1883, an increase of 28,398 compared with 1882, an increase of 14,769 compared with 1881, an increase of 15,196 compared with 1880, an increase of 31,406 compared with 1879, and an increase of 38,080 compared with 1879. The total exports of sheep this season to date were 34,086 head, a decrease of 11,104 head compared with 1884, a decrease of 43,749 compared with 1883, a decrease of 19,065 compared with 1882, a decrease of 17,438 compared with 1881, a decrease of 32,221 compared with 1880, a decrease of 24,825 compared with 1879, and an increase of 10,871 compared with 1878. Insurance is firm at 2½ to 3½ per cent on cattle and 5 to 6 per cent on sheep. There has been a better trade in shipping cattle at steady prices. A good supply was offered and business was done at 4c to 5c per lb, live weight, as to quality. The export trade in sheep continues dull and inactive, with prices nominal at 3c to 3½c per lb, live weight, against 3½c to 4c at this date last year. Good butchers' cattle were in better request and firmer, selling up to 4½c per lb, live weight, the range being down

to 3c. Lambs sold at \$2 to \$3 each. Live hogs were in good demand and moderate supply at 4½c to 5½c per lb. Calves were in fair demand and lower at \$2 to \$4 each. Total exports of beef to date 11,191 quarters, against 11,768 last year. In Liverpool prices have rallied and prime Canadian steers are quoted at 12½c, against 12 last week and 13c the week before; receipts of Canadian were smaller and a better clearance was effected than for some time. Best sheep in Liverpool were quoted at 13c.

**CANNED GOODS.**—The market is steady and moderately active. Lobsters are firm at \$5.80 to \$6 per case; mackerel, good \$3; common, \$2.85; sardines, fine \$10.50 to \$11; common, \$9.50; salmon, per dozen, \$1.25 to \$1.30; spiced salmon \$3, Annan haddies \$1.25; Hoegg roast beef \$1.95 per 2 lb. tin; tomatoes, old, firm at \$1.20—no new yet; pie peaches, \$1.90; table ditto, slightly higher; corn, \$1.20 to \$1.30, the latter for Portland, packing; peas, \$1.25; new strawberries per dozen, \$3; raspberries, \$1.75. It must be borne in mind that the above are wholesale prices.

**DAIRY PRODUCE AND PROVISIONS.**—The improvement in the English cheese market, which has advanced 2s to 4s, within the past few days, has caused a more active movement here and relatively higher prices. The situation is claimed to be favorable to the "bulls," the quality of the fall-make being excellent and stocks not excessive. The principal shippers are said to have swept the country of the bulk of the make, and will pile the cheese up here on arrival and wait for an advance. A large operator stated to-day that prices would probably not go higher until after the close of navigation. Few sales are reported on spot—but we hear of 400 August being placed to-day at 8c. At Woodstock this week, 2,120 boxes of August were taken at 8½c. At the London market 18,075 boxes were offered, and 6,820 sold; 200 July at 7c, 975 at 7½c, 300 at 8c, 100 at 8½c, 2,130 August at 8½c, 2,880 at 8½c, 2,380 at 8½c, 400 at 8-9-10c, and 100 at 8½c. Complaints are made that earlier makes of cheese are being branded as finest September, a practice which cannot be too severely condemned. Shipments of cheese this week will be light, and principally on through bills, the Bristol steamer will probably take a considerable quantity. Butter has not been active in the absence of fine export grades at reasonable prices. Producers are asking as high as 23c for choice creamery; for finest 21c to 22c might be paid, and for secondary qualities 19½c to 20½c. A large dealer said he preferred to do business in New York, where he could purchase good creamery at 19½c. There is still a quantity of old butter here, the market price of which is 5c to 10c. Eggs are selling fairly well, and fresh arrivals bring 16c, 16½c and 17c. Pork, lard and meats steady; demand moderate.

**DRY GOODS.**—The retail trade of the city is fairly good, but those doing business in the suburbs are still complaining more or less. Wholesale firms whose representatives are out on the sorting trip are receiving tolerably satisfactory orders. A few buyers from the east and northeast of Montreal are in the market. Cotton goods are held firmly, owing to the advance in the raw material and the higher prices being obtained in the United States markets. On the cessation of the epidemic, the trade hope to pull sales up to a fair average. As far as the millinery trade is concerned, business is not so brisk as should be, but this is partly due to the warm weather, and to the fact that customers' first purchases are not yet broken to a great extent. After all, and although the show week was somewhat disappointing, a fair season's business is expected, as travellers report that the sorting trip will be very good.

**CARSLEY & CO.**

93 St. Peter Street,

**MONTREAL,**

WHOLESALE IMPORTERS OF

**DRY GOODS.****MEN'S FURNISHING DEPT.**

WE ARE SHOWING FULL LINES IN

White and Colored Shirts,  
Night Shirts,  
Collars, Cuffs, Ties,  
Scarfs, Socks,  
Braces, &c.

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**LADIES' WOOL CLOUDS**  
in White, Black and all the  
Leading Colours.

WE HAVE JUST OPENED A NEW DELIVERY OF

Silk and Wool Laces. Special  
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Misses' Cashmere Gloves,  
Black and Colored.  
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Colored Wool Cuffs,  
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—THE NEW—

**ASTRACHAN TRIMMING,**  
in all Colors.

**HOUSE FURNISHINGS.**

WE HAVE JUST RECEIVED A LOT OF

New Patterns in Raw Silks,

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Embroidered Table and Piano  
Covers. Choice Designs at  
Moderate Prices.

Our Stock of Linen Table Napery is well assorted.

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18 Bartholomew Close,  
**LONDON, England.**

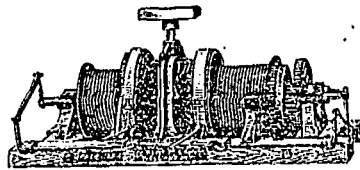
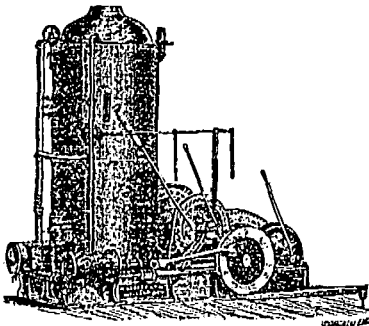
**DRUGS AND CHEMICALS.**—The market has improved both here and elsewhere. The last drug sales in London passed off with a general advance, and a better feeling has also arisen in New York. Castor oil is firm at the higher rates advised last week. As to quinine, cablegrams from England report an advance of 10c per ounce; it is expected to be considerably dearer, owing to the bark supplies getting more under control. The chemical market has fully maintained the firm position for alkalis lately established. Orders are coming in more freely at Liverpool, and contracts are being made over next year. In this city, heavy chemicals are scarce and prices are firm. Sal-soda, in consequence of the last steamer bringing it here having sailed is 2½c higher. Dye stuffs.—Cutch 7½ to 8c; sumac \$90 to \$100 per ton for prime brands; extract of logwood 7½c; chip logwood 1½c to 2c; archil 27c to 30c per lb. for concentrated.

**FISH AND OILS.**—The receipts of herrings have been liberal: \$4 is generally asked for No. 1, but concessions are likely to be made for large lots. Wholesale transactions in Labrador herrings on first arrival are reported as low as \$3.75. Our revised quotations for the ordinary wholesale trade show that Cape Breton herrings are well to the front in price. They are said to be good quality and good inspection this year. Green cod is quoted at \$3.80 to \$4 and dry cod may be said to range from \$3 to \$3.50 as to quality. No. 1 salmon is about steady at \$10.50 to \$11. The market for fish oils is steady, with stocks still limited; demand has given signs of improvement. Newfoundland cod has sold at 52½c, but this would be difficult to repeat except, perhaps, for a round lot, and we quote 52½c to 54c; Halifax oil could be bought at 47½c in lots and Gaspe at 48c. There are few sales of cod liver oil reported and the market is nominal at 90c to \$1. Petroleum is unchanged and steady.

**FLOUR AND GRAIN.**—The flour market closes firm, with holders indifferent, owing to small supplies and light receipts. There were enquiries for export which, however, did not result in business. Leading brands show an advance of 10c to 20c per bbl since our last; our corrected prices will be found in the proper column. Recent sales have been: 225 bbls superior, \$1.35; 125 bbls patents, \$1.40; 125 do, \$1.45; 250 do, \$1.45; 125 bbls fancy, \$1.15; also sales of superfine at \$3.85 and of fine at \$3.55. **Grain.**—Fifty thousand bushels of corn arrived at Kingston from Chicago within three days, and receivers there expect a lighter business from this out. Engagements for the sea-ports at Chicago yesterday were only 188,000 bushels of wheat and 121,000 corn, and lake freights to Buffalo were 1½c on wheat and 1½c on corn, per bushel. The quantity of Canadian grain moving is, as yet, small, there is some wheat, however, in transit. The various companies have agreed to advance rail rates, 20c per 100 lbs from Chicago to New York and Montreal. The harvest is finished in England and Ireland but in Scotland a proportion is still uncut; the season favors autumn sowing. The sales of English wheat last week were 68,588 quarters at 30s 10d, against 77,639 at 33s last year. Sellers of foreign wheat are firmer, but the English demand is slow to improve. In the West the market has been weak and strong alternately, and the scalping element is generally bullish. Receipts are increasing in the Northwest and a brisker movement is expected. There were reports of several large lots being taken off the market for export, but this was offset by easier cables reporting a downward tendency, with large offerings of Indian wheat.

**GROCERIES.**—Orders, though moderate in amount, have reached a fair aggregate. **Fruit.**

—the first new dried fruit of the season has arrived, but only a few lots were left here, the bulk of it going through to the west. Sales of Valencias to arrive have been made at 8½c, and we quote 8c to 8½c. Few new currants have been received, but a few old currants in cases were placed at 4c. The market will soon be fairly supplied with fruit by a steamer direct from the Mediterranean, namely the Avlona, which should reach here about the end of the month. Beginning at Patras, she has called at the principal ports in the Mediterranean, also at Cadiz. The Esculona of the same company is coming here in a few weeks from Bordeaux and Charente with brandies, clarets, prunes, and other French goods. Last advices from Liverpool state that the demand for new Valencias has been good and the market is about cleared of all desirable lots at 37s to 40s, less 7s per cwt. for "good ordinary." To arrive, 25s to 25s 6d per cwt. f.o.b. Denia is asked for good brands, but 24s to 24s 6d per cwt. has been accepted for early shipment. Currants in fair request on spot at 26s to 29s, less 7s for ordinary to fine provincial. "To arrive," provincial are offered at 15s 3d per cwt.; and "slightly rain-damaged" at 14s 3d per cwt. f.o.b. Patras. Sultanas in more request at 27s to 30s for common to medium, and 31s to 35s, less 7s, for fair to good Elemes—A few new have arrived, and are offering at 35s, less 7s ex-quay. The quotations "to arrive" are 22s 9d, for 28 lb. boxes, and 22s for 56 lb. cases f.o.b. Smyrna, or 23s 9d and 23s per cwt. respectively for "good ordinary," cost and freight to Montreal. Figs readily sell on arrival at 47s up to 75s, less 7s per cwt. for Eleme as to quality. Dates, old Persian, 11s 6d per cwt.; New offering at 17s 6d per cwt. to London. Prunes, 13s 6d per cwt. f.o.b. Bordeaux. S.S. Tarragona almonds, new, 42s 6d per bag f.o.b. Tarragona; Valencia, shelled, 83s 6d per cwt. f.o.b. Rico easier at 8s 6d to 9s per cwt. Salt still 7s per ton for common, but the freight has advanced 1s to Montreal. **Sugar.**—The market here has been without feature. It is doubtful if granulated could be bought below 7½c, as some holders and representatives of refiners have refused bids of 7 1-8. Yellows are reported steady, and sellers ask 5½c for common, which they claim is their lowest price. A letter from Liverpool just to hand states that the strong feeling of the previous week has given place to one of weakness, and prices have dropped 6d to 1s per cwt. Beet has declined to 15s 6d per cwt. for prompt shipment and 16s 3d for new crop. Raw sugar in New York closes active and firmer. **Tea.**—The local market has been only moderately active, and there is no change of importance. The stock of tea in London on the 31st August was as follows:—1885, 74,070,000 lbs; 1884, 86,894,000 lbs. Last Hingo advices are as follows: The demand for teas during the past fortnight has been less active, settlements amounting in all to piculs 6,500, only. Small daily arrivals, coupled with considerable firmness shown by holders, has prevented any material decline in prices and the market closes quiet but steady. Total settlements to date are: piculs 89,000 against 78,800 piculs to the same period last season. **Coffee.**—A Liverpool letter says:—The Dutch auction of Java realised generally a 1 to ½ cent above valuations, prices ranging equal to 70s to 100s per cwt.; Rio, 39s to 39s 6d per cwt.; African, 29s 6d to 30s per cwt.; Jamaica, to 48s per cwt.; Mocha, 73s to 95s per cwt.; Ceylon, 49s to 54s per cwt. for small. **Molasses.**—Sales ex-wharf of 50 puncheon lots of Barbadoes are reported at 27½c. Ordinary wholesale prices about 28c to 29c. **Nuts, etc.**—Tarragona almonds are scarce, and the advance has been maintained, we quote, 14½c to 15c; Ilicas 12½c; pecan nuts 7c to 7½c; pen-nuts 5c to 5½c. Filberts have sold at 5 7-8c to 6c. Valencia raisins, new, 8½c; currants, new, 5½c to 5¾c; Sultanas, prime old, 6½c; new, 6½c; Eleme, old in good order and condition, 7½c.



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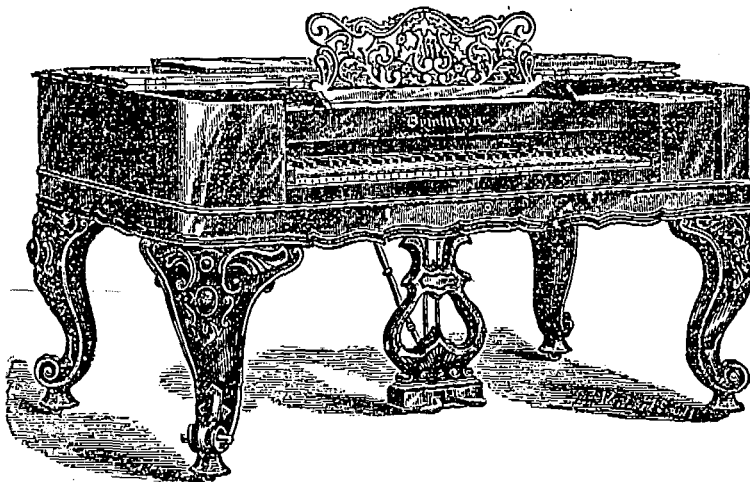
CENTRIFUGAL PUMPS, and other Contractors' Plant. Also WRECKING PUMPS.

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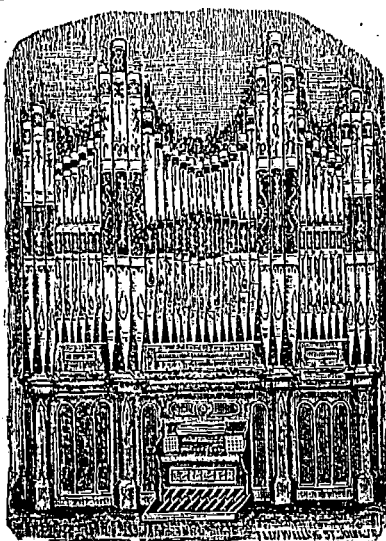
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## CHURCH ORGANS.

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MANUFACTURER,  
City Road, ST. JOHN, N. B.

These Organs are in use at Halifax, N. S., St. John, N. B., Moncton, N. B., Woodstock, N. B., Dorchester, N. B., Middleton, N. B.,



### CONTRACT FOR SUPPLY OF MAIL BAGS.

**SEALED TENDERS** addressed to the Postmaster General (For Printing and Supply Branch), and marked "Tender for Mail Bags," will be received at Ottawa until 12 o'clock, noon, on **MONDAY, the 2ND NOVEMBER, 1885**, for the Supply of the Post Office Department of Canada with such Cotton Duck, Jute and Leather Mail Bags as may from time to time be required for the Postal Service of the Dominion.

Samples of the Bags to be furnished may be seen at the Post Offices at Halifax, N.S., St. John, N.B., Charlottetown, P.E.I., Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Man., Victoria, B.C., or at the Post Office Department at Ottawa.

The Bags supplied, both as regards material and manufacture, to be fully equal to the samples, and to be delivered from time to time in such quantities as may be required at Ottawa.

The contract, if satisfactorily executed, shall continue in force for the time of four years, provided always the workmanship and material be satisfactory to the Postmaster General.

Each tender to state the price asked per bag in the form and manner prescribed by the form of tender, and to be accompanied by the written guarantee of two responsible parties, undertaking that, in the event of the Tender being accepted, the contract shall be duly executed by the party tendering for the price demanded. Undertaking also to be become bound with the contractor in the sum of two thousand dollars for the due performance of the contract.

Printed forms of tender and guarantee may be obtained at the Post Offices above named, or at the Post Office Department, Ottawa.

The lowest or any tender will not necessarily be accepted.

WILLIAM WHITE,  
Secretary.

POST OFFICE DEPARTMENT, CANADA,  
OTTAWA, 1st October, 1885.

**HIDES AND TALLOW.**—In imported hides there is no change, but domestics have been subjected to the cut-throat policy, some dealers paying an advance, of 50c, which brings the price demanded from tanners to \$10 for No. 1 cured and inspected. The rivalry among the hide men is always keen, but it is unusually so just now for some unexplained reason. Lambskins, in reality sheepskins, are firmer at 55c to 60c. Tallow is nominally unchanged at 5½c to 6c for rendered and 2¾c to 3c for rough.

**HONEY.**—There have been sales in 100 lb. boxes at 10c and in boxes of 5 to 50 lbs., up to 14½c.

**GREEN FRUITS.**—Receipts of apples have been heavy, and reference is made to them elsewhere, Jamaica oranges are selling at \$7 to \$8 per brl; no boxes. Malaga lemons, \$8.50 per chest; \$3.50 to \$4 per box. Almeria grapes \$4.75 to \$5.25. Pears.—Flemish beauties, \$4 to \$5 per brl; Bartlett's, \$10. Grapes.—Concord, 4c to 5c; Rogers, 8c; Delaware, 8c to 10c. Bananas, \$1 to \$1.50 per bunch. Sweet potatoes \$4 to \$4.50 per brl.

**IRON AND HARDWARE.**—Slightly more business has been done in pig-iron during the past week, principally on Western account, and several round lots of Calder and other brands have been sold at firm figures. There is an improved enquiry, which, it is thought, will result in a good business later on. The nail manufacturers will probably hold a meeting next week. In general hardware and shelf



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**Cheap.**

Cheaper than any Pump built

**Compact.**

Having the well-known compactness of direct-acting Pumps.

**Simple.**

Only two moving parts in Engine.

**Durable.**

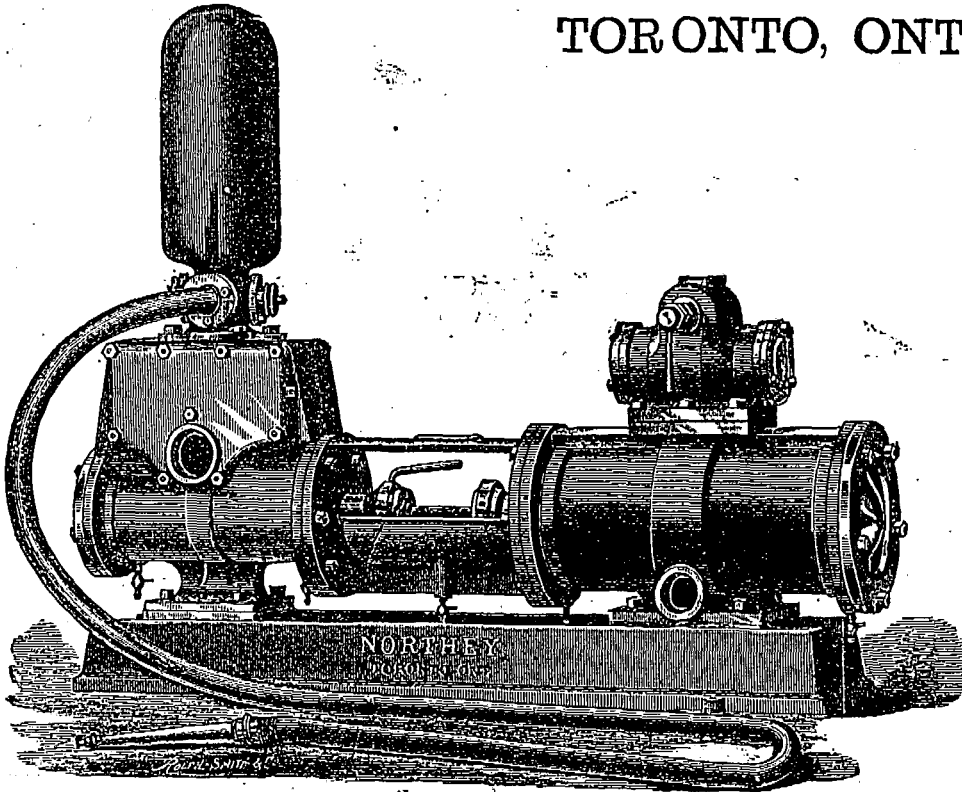
Guaranteed the most durable Pump made; impossible to break down.

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for any purpose,

Write to us.



Send for Circular and state your requirements.

goods the movement is light, and complaint is made that the number of buyers visiting the city is much less than in former years. The reduction of 25 per cent in the monthly make is, week by week, putting the British market for tin plates in a better position. Stocks in Liverpool and South Wales ports are said to be reduced to about the extent of 100,000 boxes, and American buyers who have for some time been trying to negative the situation, says an English trade circular, are giving way to what they see is for a time inevitable, and are making purchases. This, in connection with the steadiness in the price of tin and the extra cost of the sheets, has given a much better tone, and prices may be characterized as firm, with a rather upward tendency. The official British exports for August show an increase of nearly 3 per cent. in iron and steel, quite a contrast to previous shrinkages. This is due to India, but it is pointed out that the deficiency of late has been caused entirely by the decreased shipments of railway material and pig-iron, finished iron keeping well up to the average. The exports for the first eight months of the year to Canada compare as follows:—Pig-iron, 1885, 24,415 tons; 1884, 22,264; railway material, 1885, 56,429; 1884, 40,994; bar rods, etc., 16,800 and 14,554; hoops, sheets and plates, 10,839 and 8,554; tin-plates 10,461 and 10,417. The last mail brings particulars of the advance in rates to the St. Lawrence. They are now as follows:—Liverpool to Montreal for puddled bars, tin and Canada plates 10s nett; finished iron 10s and 10 per cent prime for September, 2s 6d more being quoted for next month with exception of first item. Glasgow to Montreal up to 4th October, 9s 6d to 10s, Clyde dues and prime. Newport and Cardiff to Montreal this month, 12s 6d, nett. The

following, dated Liverpool, Sept. 15, appears to give a fair and unbiased view of the English market for finished iron:—A general consensus of opinion that prices could not well be forced lower, coupled with better advices from the United States and the probable settlement of complications in the East, has led to an improved tone of feeling and heavier transactions in iron than have been experienced for months. Scotch pig in a few days advanced 2s 6d per ton, of which 9d has since been lost, mainly the result of the market being oversold. Following this, pig-iron has in many districts advanced 1s 3d per ton, with numerous buyers for forward delivery, but producers are content with present sales, and prefer to await developments. Some of the papers have been talking of "a general revival in the iron trade and a probable boom," but this is pure fiction and without a shadow of evidence. The position is improved somewhat, and that is all. Sellers have now more control of the market, but, with the exception of sheets and galvanized corrugated, which have advanced 2s 6d and 5s respectively, and the fact that underselling seems stopped there is no decided alteration. We must wait for another month to see whether this change will be permanent and increasing or merely a temporary replenishing of depleted stocks, and a discreet placing of orders long kept in abeyance. There is so much anxiety to emerge from the rut of low prices and invisible profits, that there is considerable danger of being too sanguine, accepting what is merely an improvement in sentiment as an accomplished fact. Warrants are cable 1d higher, at 43s; Middlesborough No. 3 foundry unchanged at 32s 9d; ingot tin in London 5s off, but steady at £91; best selected copper, unchanged at £46. 10s; Chili bars, 2s 6d lower, at £40 5s; and soft Spanish lead unchanged at £11 5s.

PAINTS, GLASS, ETC.—Business has ruled quiet. The last direct steamers have left Antwerp, so that prices of glass may advance. Paints are dull. Spirits of turpentine declined 2c, but immediately advanced on a prompt British demand. In linseed oil the tendency is towards higher prices. It is said it would cost 2c per gallon above our printed prices to lay it down here on orders placed now. The leading market price has advanced from 22s 6d to 24s 9d, the latter being the last sterling quotation. At these rates it would cost 64c to lay down raw oil and 67c for boiled.

POTATOES.—Previous reports of an exceptionally large crop throughout the Province of Quebec are being confirmed, but unfortunately a large percentage is said to be rotting in the ground. The export business is nil, and several customers have declined to trade here during the progress of the epidemic. The average price is still 40c per bag on this market. In some of the best agricultural districts of Ontario it is feared that the potato crop is going to be even a greater failure than was spring wheat. In many of the Guelph patches around at least two-thirds of the tubers are rotten. Farmers have not yet generally commenced to lift potatoes, and are not quite sure of the extent of the damage, but it is greatly feared it is extensive. Around Hamilton the crop will also be a partial failure. From Peel county the report is that whole fields are found to be diseased, and will not be fit food for pigs. In Lincoln county, farmers who have been digging for the market report that over one-half the potatoes harvested by them are

unfit for sale, and from Welland county advices are not more favorable. The rot is prevalent on many farms. In Wentworth county, though the damage as yet reported is not so great as in the counties named, farmers are apprehensive that the crop will be much below the average.

**Wool.**—The cargo from the Cape already referred to has been discharged, but the second ship has not yet been reported, but is expected to be heard from daily. Several lots of foreign wool have been purchased in this market on Boston account, and a fresh order for a good parcel has just been received. The market continues in a good shape, and prices are stubbornly adhered to, but actual transactions were not so numerous this week as last. Prices of domestic wools may be expected to move up before long, if the demand continues on anything like the scale it has of late. The fact seems to be that manufacturers have taken a statistical view of the situation and have, as a consequence, been buying ahead of requirements. Domestic wools were less active this week, but steady shipments are being made on standing orders. At the London wool sales on Monday 4,800 bales, chiefly Sydney and New Zealand, were sold, including 1,900 for America: prices were steady.

**Freights.**—The market has been easy in tone, although the season is getting late. The quality of tonnage offering is not excessive, but the European demand of late for our cattle grain, flour, butter, cheese, etc., has been limited. There are, however, signs of improvement in this respect. Grain to Liverpool 2s; to Glasgow, 2s 6d is asked. Cattle scarce; rates 40 shillings to 50 shillings. Lumber to River Plate, \$12 to \$13 per 1000 feet. Phosphates, 6s to 7s 6d as to port. Deals to London 47s 6d, to Liverpool and Glasgow 45s. Butter and cheese to direct ports, 25s per gross ton. Flour in sacks, 11s 6d to 12s 6d per ton, to Liverpool, London and Glasgow. A special report, by letter, of the New York market says:—Rates for grain room on the berth continue to improve, and the prospects are that before long 5d to 6d will be the ruling figures for U. K. ports. Liverpool room at the moment is low, owing to the large amount of tonnage now available for that city. All "tramps" for some time to come are chartered to load cotton and grain, which will, no doubt, have a marked bearing upon grain freights. Engagements of 16,000 bushels to London at 5d; other charters at 3½d to 4d Liverpool; 4½d Hull and 4½d Antwerp.

#### TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, Oct. 1, 1885.

The wholesale trade of the city is quiet. The demand is chiefly for small lots of a sorting-up description, but the prospect is considered good. Stocks are comparatively small and buyers still cautious. In many cases dealers report the volume of business up to that of last year. Prices are generally firm, but no important changes are noted for the week. In dry goods there is a fair movement. Cottons are firm, as well as most descriptions of woollens. Hardware and groceries quiet. The money market is more active owing to a better demand from grain dealers. Time loans are quoted at 5½ to 6 per cent. There is but a limited demand for call loans from brokers, and rates unchanged. On stocks the quoted rates are 5

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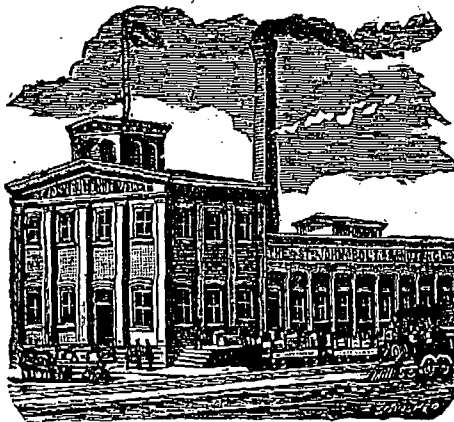
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Equal to any imported. Half-inch and smaller. Also:

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All Goods made from the best ononderry Refined Iron.

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## St. Croix Soap Manufacturing Co.

ST. STEPHEN, N.B.

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Manufacturers of all kinds of

## LAUNDRY SOAPS.

Send for Price List.

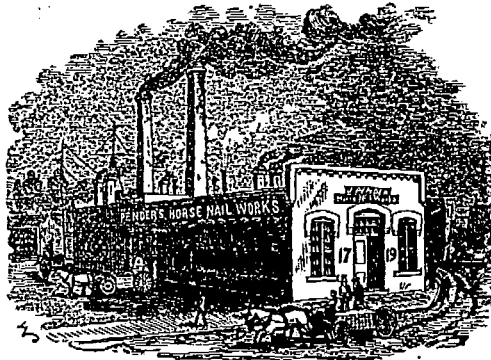


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**ANDREW WALKER, President. A. M. MCGREGOR, Secy.-Treas.**  
 Manufacturers of all kinds of Glassware, and Lamp Chimneys a Specialty.



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 —MANUFACTURER OF—

Hot Forged  
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Finished  
 Horse Shoe  
 Nails,

17 & 19 Nelson Street, - - - - ST. JOHN, N.B.  
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**DOMINION BANK.**

NOTICE is hereby given that a dividend of five per cent. upon the capital stock of this institution has been this day declared for the current half-year, and that the same will be payable at the banking house, in this City, on and after Monday, the 2nd day of November next. The transfer books will be closed from the 16th to the 31st of October next, both days inclusive.

**R. H. BETHUNE,**  
*Cashier.*

TORONTO, 23rd September, 1886.

**FOR SALE.**

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 Address, Safe,  
**P. O. Box 885, CITY.**

**FOR SALE.**

Two first-class new Sewing Machines, cheap for cash.  
 Address,  
**P. O. Box 885, CITY.**

to 6 per cent, and on debentures and miscellaneous shares 4 to 4½. Commercial paper is in moderate supply; gilt-edged is quoted at 6 to 6½ per cent, and ordinary at 7 to 7½. Sterling Exchange is quiet and easy; 60-day bills are 108 5-8 between banks and demand bills 108 7-8 to 109. The Stock Market has been depressed for bank shares, and business limited; sales the past few days comprise Montreal at 198½, Ontario at 107½ and 107, Toronto at 185½, Merchants at 115, Commerce at 125 and 124½, Federal at 96, Standard at 116, Freehold Loan at 167 and 167½, Imperial Savings at 111½, London and Canadian at 141½, Building and Loan at 106, and Farmers at 114½. Following are prices bid to-day as compared with those of last Thursday:

Banks.	Bid Sept. 24	Bid Oct. 1	Loan Cos.	Bid Sept. 24	Bid Oct. 1
Montreal..	200	199	Can. Per.....	201½	201
Toronto...	185½	185½	Freehold.....	166½	167
Ontario...	107½	107½	Western Can..	190	190
Merchant..	114½	114	Bldg. & Loan	105½	106
Commerce	125½	124½	Farmers' Loan	114	113
Dominion	201½	200	Land. & Can'dn	140	140
Hamilton	125½	125½	Landed Credit..	123	123
Stand'd...	115½	115½	National Inv't..	.....	.....
Federal...	96½	95½	Ontario Loan...	124	124
Imper'...	125	124	Hamilton Prov..	127	127
Molson's...	.....	.....	Imperial Sav...	.....	111½

**BUTTER.**—The receipts here have been large the past week. The demand for choice quality has been good, and prices maintained, at 15c to 16c per lb. in a jobbing way. Medium and inferior qualities are accumulating, and prices range at 10c to 13c according to quality. **Eggs** are scarce and higher, dealers now paying 15½c to 16c per dozen for case lots. **Cheese** in fair demand and firm; fine grades sell at 9c in a jobbing way, and ordinary at 8c to 8½c.

**COAL AND WOOD.**—There is a fair demand for coal, and prices continue unchanged. Stone and nut sell at \$5.50 a ton delivered, and grate and egg at \$5.25. Wood is unchanged at \$4.50 a cord for the best hard, at \$3.50 for second quality, and at \$4 for pine.

**COAL OIL.**—There are no changes reported this week in prices, and the movement is fair. Five to ten barrel lots sell at 16½c per gallon, single barrels at 17c, and carbon safety at 19c. American oils unchanged at 23c for prime and at 26c for water white. Crude steady at 88c to 89c per barrel in Petroleum. Refined there is firm at 13½c per gallon for car lots.

**DRUGS.**—Business is reported good, and prices in most cases are unchanged. Turpentine, 58c to 60c a gallon; alcohol at \$3.27 per gallon; castor oil at 9c to 11c; opium at \$3.75 to \$3.90; glycerine, 17c to 20c; quinine, \$1 to \$1.05; morphia, \$1.90 to \$2.00; bicarbonate of potash, 18c; potash iodide, \$4 per lb; tartaric acid, 55c to 60c; cream of tartar, 33c to 35c; linseed, raw, 66c; do, boiled, 68c; best Dutch madder, 12½c to 14c; cochineal, 40c to 45c; camphor, 35c to 45c. Oil of peppermint \$4.75 to \$5.

**FLOUR AND GRAIN.**—There has been a good demand for flour this week, and prices are somewhat firmer. Sales of superior extra were made on Friday and Saturday at \$4, and yesterday there was also a transaction at that price. Extras are rather scarce and firm at \$3.80 to \$3.85. Spring extras are quoted at



\$3.75, and patens at \$4.50 to \$4.75. The stock in store is 470 barrels, the same as last week, as compared with 500 barrels at the corresponding period of last year. *Wheat* has also ruled very firm, and offerings were somewhat restricted. Sales of No. 2 old fall were made last Friday at 88c, and that price could be obtained to-day. No. 3 fall is worth 85c, No. 1 spring is nominal at 92c to 93c, and No. 2 at 90c to 91c. The stock in store shows a decrease of 6,000 bushels this week, and is now 84,486 bushels as compared with 47,036 bushels at this time last year, and 35,531 bushels in 1883. *Barley* is commencing to move, but transactions in car lots are yet small. Several cargoes have been shipped to the other side. No. 3 extra has sold the past few days at 61c. No. 1 is nominal at 70c, and No. 2 at 65c. The stock in store is now 22,711 bushels, as against 17,874 bushels last week and 32,165 bushels at the corresponding period of last year. *Oats* steady; sales of car lots have been made at 34½c and 34c on truck. The stock in store is 4613 bush. as against 5800 last week and 1562 at the corresponding period of last year. *Peas*.—No movement reported yet and prices purely nominal. On the street 60c has been paid. *Rye* is purely nominal in price; no stocks. *Oatmeal* dull and prices nominal at \$3.75 to \$3.80 for car lots and at \$4.15 to \$4.35 for small lots. *Bran* quiet and firm, with buyers at \$11 to \$1.25.

**GROCERIES.**—The chief interest seems to centre in sugars, prices of which still rule very firm. Round lots of granulated cannot be had under 7½c or Canadian refined under 5½c. The stock of raws is now very small. Syrups are firmer, with common quoted at 35c to 40c, and amber at 45c to 50c. *Teas* dull. New fruits are arriving, and prices steady.

**HARDWARE.**—Business during the week has been fair and prices steady. Shelf hardware in good demand, and the demand is good for Canada plates. Tin plates firmer at \$4.50 to \$4.75 for I.C. Coke and at \$7.50 to \$7.75 I.XX. Payments somewhat better.

**HIDES AND SKINS.**—The demand for hides continues good, and prices remain firm at 8c to 8½c for green. Cured sell at 9c for cows and 9½c for steers. Sheepskins in good demand and higher in price, the best bringing 70c. *Calfskins* are dull, and prices nominal at 11c to 13c. *Tallow* quiet; rough is quoted at 3c, and rendered at 6c to 6½c.

**LIVE STOCK.**—The receipts of cattle this week have been fair, and prices rule steady. The demand for exporters is better, owing to the ½c advance in Liverpool. Choice steers would bring 5c per lb. and ordinary sold at 4½c to 4¾c. Butchers' cattle dull and easy at 3½c for the best, and at 3c to 3½c for inferior. *Sheep* are also dull and steady in price, the best are quoted at 3c to 3½c per lb. and inferior 2¾c. *Lambs* in good supply, and prices steady at \$2.75 to \$3.10 a head. *Calves* dull; the offerings are light, and the demand just fair. *Hogs* do not show much change; heavy fat are dull, but light are wanted at 4¾c to 5c; ordinary lots, 4½c to 4 7-8c per lb.

**PROVISIONS.**—The movement continues small and prices unchanged. Small lots of long clear sell at 6½c, and Cumberland Cut at 6½c to 6¾c. *Hams* in light supply and firm, at 11½c to 12c for smoked and 12c to 12½c for canvassed; pickled nominal at 10½c to 10¾c. *Lard*, steady, at 9c to 9½c for tubs and pails. *Pork* easier; the only business is in small lots at \$13.00. *Hops*, steady; sales of small lots at 6c. to 7c for old, and at 8c to 9c for

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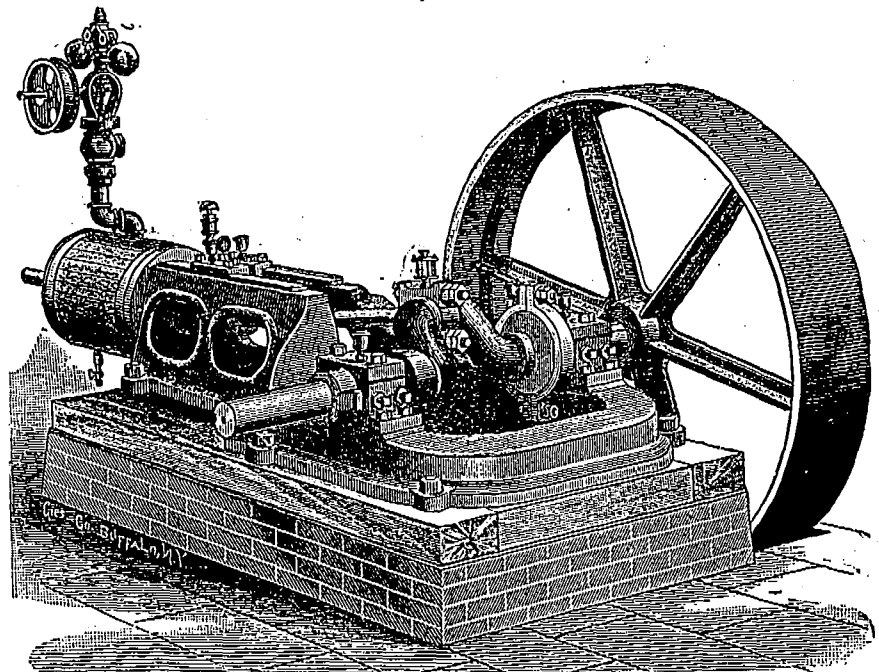
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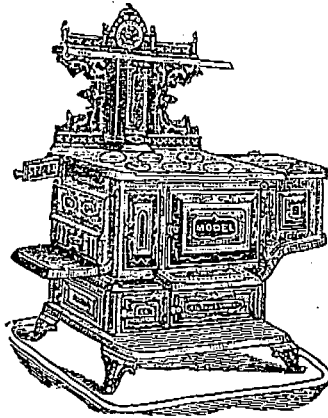
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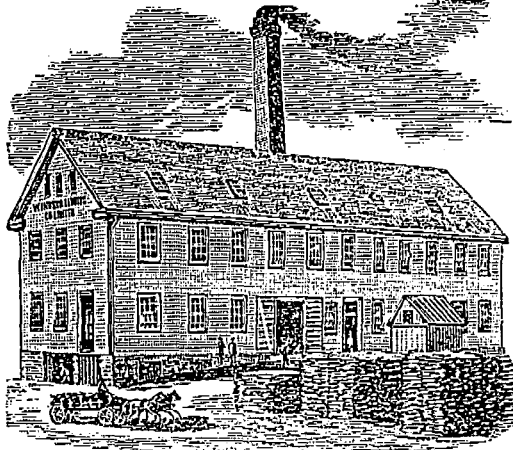
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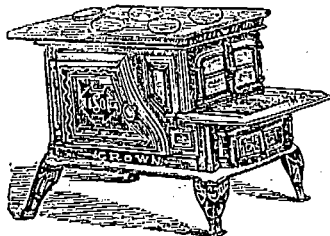
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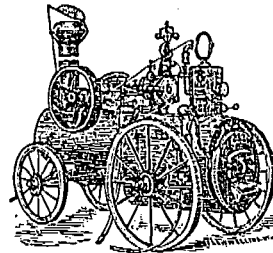
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Foulards, Braces, Shirts,  
Scarfs, Collars, Rubber Coats,  
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13 STE. THERESE ST., MONTREAL.

new. White Beans dull and firm at \$1.25 to \$1.30 for very choice. Potatoes—No dealings in car lots, and small lots are firmer at 55c to 60c.

Wool.—A better feeling exists, and prices are firmer, there being some enquiry from the States. Round lots of combing fleece sold at 19c, and small lots of selected bring 18c on this market. Southdown is quoted at 23c. Supers are in demand from the factories and firm at 22c to 23c, and extras at 26c to 27c.

AMERICAN MARKETS.

Boston, Oct. 1.—Flour, market firm, demand fair, superfine quoted \$3.40 to \$3.75; extras, \$4 to \$4.25, including choice bakers, \$4.50 to \$4.75. Cornmeal sells at \$2.40. Oatmeal \$4.25 to \$4.50 fine, and \$4.75 to \$5.25 cut. Butter, steady and in fair demand, sales of extra creamery at 23c to 24c, good to choice 20c to 22c. Cheese, firmer, quote extra at 8½c to 8¾c, choice 7½c to 8c, common to good 4c to 6c. Eggs higher, sales of Canadian 20c to 20½c. Canada Peas selling in small lots at 90c to \$1.15 as to quality.

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The only Co'y in Canada confining itself to this business.

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Of North America.

Capital Authorized, . . . \$1,000,000  
Paid up in Cash (no notes), . . . 300,000  
Resources over . . . . . 800,000  
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Managing Director—EDWARD RAWLINGS.  
Secretary—JAMES GRANT.  
Bankers—THE BANK OF MONTREAL.

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OFFICE AND WAREHOUSE,

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**MONTREAL.**

**STOCKS AND BONDS.**

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Price Oct. 1.	Cash Value per Sh.
Brit. North America.	\$ 243 1/2	\$4,806,666	\$4,886,666	1,056,100	3	4 Jan 4 July	116 1/2	288 40 1/2
Can. Bank Commerce	50	6,000,000	6,000,000	2,000,000	4	2 Jan 2 July	120 1/2	262 1/2
Central Bank	100	500,000	325,000	10,000	3	24 Aug 1 Mar	100	50 00
Commercial, Windsor	40	500,000	280,000	78,000	4	1 Nov	100	100 00
Dominion Bank	50	1,500,000	1,500,000	980,000	5	1 May 1 Nov	74 77	37 00
Du Peuple	50	1,600,000	1,600,000	.....	.....	31 Mich (Nil) Sept	108	54 00
Eastern Townships	50	1,479,600	1,449,488	375,000	2 1/2	2 Jan 2 July	79	55 30
Exchange, Yarmouth	70	280,000	245,715	30,000	3	1 Feb. 1 Aug	96 07 1/2	96 00
Federal Bank	100	.....	1,260,000	100,000	3	1 Feb 1 Mar	102	20 40
Halifax Banking Co.	20	500,000	500,000	50,000	3	.....	125 1/2	125 50
Hamilton	100	1,000,000	998,870	270,000	4	2 June 1 Dec	80	80 00
Hochelaga	100	710,100	710,100	50,000	3	2 Jan 2 July	125 1/2	125 00
Imperial Bank	100	1,500,000	1,500,000	680,000	4	2 Jan 1 July	65 65	13 75
Jacques Cartier	25	600,000	500,000	140,000	3	2 June 2 Dec	.....	.....
London	100	1,000,000	200,000	50,000	3 1/2	.....	110	110 00
Maritime	100	321,900	321,900	60,000	3	2 July 2 Jan	114 114 1/2	114 00
Mechanic's Bk. Can.	100	6,738,267	6,725,000	1,375,000	3 1/2	2 June 1 Dec	100 1/2	100 50
Merchants', Halifax	100	1,000,000	1,000,000	200,000	3 1/2	1 Aug 1 Feby.	117 1/2	58 75
Molson Bank	50	2,000,000	2,000,000	600,000	4	1 April 1 Oct.	199 1/2	399 50
Montreal	200	12,000,000	12,000,000	6,000,000	5	2 June 1 Dec	60	30 00
Nationale	50	2,000,000	2,000,000	.....	.....	10 May (Nil) Nov	121	121 50
New Brunswick	100	1,000,000	1,000,000	300,000	4	10 April 10 Oct.	129	129 00
Nova Scotia	100	1,114,300	1,114,300	340,000	3 1/2	2 June 1 Dec	107 1/2	107 75
Ontario Bank	100	1,500,000	1,500,000	485,000	3	1 June 1 Dec	118	118 00
Ottawa	100	1,000,000	1,000,000	160,000	2 1/2	1 Feby. Aug.	97	19 20
People's of Halifax	20	600,000	600,000	35,000	3 1/2	.....	100	50 00
People's Bank, N.B.	50	.....	160,000	.....	.....	.....	90	45 00
Pictou Bank	50	800,000	280,000	.....	3	1 April 1 Oct	100	100 00
Quebec Bank	100	2,500,000	2,500,000	325,000	3	2 June 1 Dec	115	57 50
St. Stephen's Bank	100	200,000	200,000	50,000	3 1/2	2 Jan 2 July	185 186	185 00
Standard	50	803,700	503,700	185,000	4	2 June 1 Dec	100	50 00
Toronto	100	2,000,000	2,000,000	1,100,000	4 1/2	.....	50 65	50 00
Union Bank, (Halifax)	50	1,000,000	500,000	40,000	3	2 Jan 2 July	81	81 00
Union Bank of L. C.	100	2,000,000	2,000,000	.....	3 1/2	2 June 1 Dec	121	121 00
Ville Marie	100	500,000	464,300	20,000	3	.....	118 1/2	59 25
Yarmouth	100	400,000	380,876	30,000	3 1/2	.....	108	54 00
Agrie. Sav. and Loan Co.	50	600,000	578,813	67,000	3 1/2	.....	104	104 00
Brant. Loan and Sav. Co.	50	130,000	121,000	6,000	3	1 Jan 1 July	106	106 00
Brit. Can. Loan & Inv. Co.	100	1,350,000	267,066	27,000	3 1/2	.....	106	26 50
Brit. Mortg. Loan Co.	100	450,000	223,771	30,000	3	.....	50 52 1/2	50 00
Building and Loan Assoc.	25	750,000	750,000	85,000	0	.....	120	60 00
Canada Cotton Co.	100	750,000	697,300	125,000	4	2 Jan 2 July	120 1/2	120 75
Canada Landed Credit Co.	50	1,500,000	663,993	125,000	6 1/2	1 Jan 1 July	120	60 00
Can. Perm. Loan and Sav.	50	3,000,000	2,200,000	1,100,000	4	.....	113 1/2	53 50
Can. Sav. and Loan Co.	50	700,000	650,110	157,000	4	30 June 31 Dec	88	44 00
Dominion Sav. and Inv. Co	50	1,000,000	873,205	157,000	3	15 Jan and Qly	43 50	43 50
Dominion Telegraph Co.	100	500,000	1,600,000	.....	.....	.....	113	58 00
Dundas Cotton Co.	100	500,000	600,000	75,857	4	.....	167	167 00
Farmer's Loan and Sav. Co	100	1,037,250	611,430	445,000	5	1 June 1 Dec	127	127 00
Freehold Loan and Sav. Co	100	1,676,000	1,000,000	125,006	4	2 Jan 2 July	.....	.....
Hamilton Prov. and Loan	100	1,500,000	1,100,000	40,000	3 1/2	.....	75 80	75 00
Home Sav. and Loan Co.	100	1,000,000	100,000	.....	.....	.....	160	80 00
Huron Cotton Co	100	2,000,000	850,000	.....	.....	.....	111 1/2	111 50
Huron & Erie Loan Soc.	50	1,500,000	1,106,150	391,000	5	1 Jan 1 July	110	50 20
Huron & Lambton Loan Co.	50	350,000	230,000	32,000	4	2 Jan and Qly	187 1/2	74 90
Imperial Loan and Inv. Co	100	620,850	621,701	85,000	3 1/2	8 Jan 8 July	112 1/2	56 37 1/2
Landed Banking and Loan	50	700,000	424,604	40,000	3	2 Jan 2 July	140	70 00
London & Can. Loan and Ag.	50	4,000,000	560,000	260,000	5	15 Mich 15 Sept	116 118	58 00
London Loan Co.	50	685,000	550,000	50,000	4	31 Dec, 30 June	110 1/2	110 00
London and Ont. Inv. Co.	100	2,250,000	460,000	80,000	3 1/2	2 Jan 2 July	.....	.....
London and Ont. Inv. Co.	100	30,000	100,000	3,000	4	.....	110	110 00
Manitoba Inv. Assoc.	100	518,900	.....	.....	5	.....	125 1/2	126 50
Manitoba Loan	40	4,000,000	2,000,000	.....	6	15 April 15 Oct	112 1/2	56 37 1/2
Montreal Telegraph Co.	40	2,000,000	1,876,752	.....	4	6 May 6 Nov	55 75	55 00
Montreal City Gas Co.	40	600,000	600,000	.....	0	.....	70	37 50
Montreal City Pass. Ry. Co	100	791,000	94,000	.....	0	.....	89	44 60
Montreal Cotton Co.	50	300,000	300,000	.....	3 1/2	31 Dec 30 June	102	102 00
Montreal Building Assoc.	50	1,000,000	32,812	106,000	3 1/2	2 Jan 2 July	11	11 00
Montreal Loan and Mortg.	100	1,700,000	418,000	22,500	2 1/2	.....	117	58 50
National Investment Co.	100	350,000	50,000	.....	4	.....	124 1/2	62 25
N. S. Sugar Refinery	100	479,800	235,135	27,000	4	1 Jan 1 July	106	53 00
Ont. Indus. Loan and Inv.	50	6,650,000	500,000	500,000	4	1 Jan 1 July	75	37 50
Ont. Inv. Assoc.	50	2,000,000	1,200,000	285,000	3 1/2	1 Jan 1 July	51 1/2	51 50
Ont. Loan and Deb. Co.	50	500,000	487,048	42,000	3	.....	116 1/2	58 12 1/2
People's Loan and Deb. Co	50	500,000	346,213	.....	3	.....	92 1/2	92 50
Real Est. Loan and Deb. Co	100	1,619,000	1,619,000	.....	3	9 Feb 15 Sept	99	99 00
Richieu and Ont. Nav. Co.	50	500,000	410,715	24,000	4	1 Feb and Qly	134 x.d	67 00
Royal Loan and Sav. Co.	100	200,000	200,000	.....	4	.....	131	65 50
Starr Mfg Co., Halifax	100	.....	.....	.....	3 1/2	1 Feb and Qly	100	95 00
St. Paul, M & M. R'y.	100	.....	.....	.....	2 1/2	1 Feb and Qly	.....	.....
Toronto City Gas Co.	50	800,000	800,000	180,000	4	.....	.....	.....
Union Loan and Sav. Co.	50	600,000	680,360	.....	.....	.....	.....	.....
Western Can. Loan & Sav.	50	2,000,000	1,200,000	.....	.....	8 Jan 8 July	.....	.....

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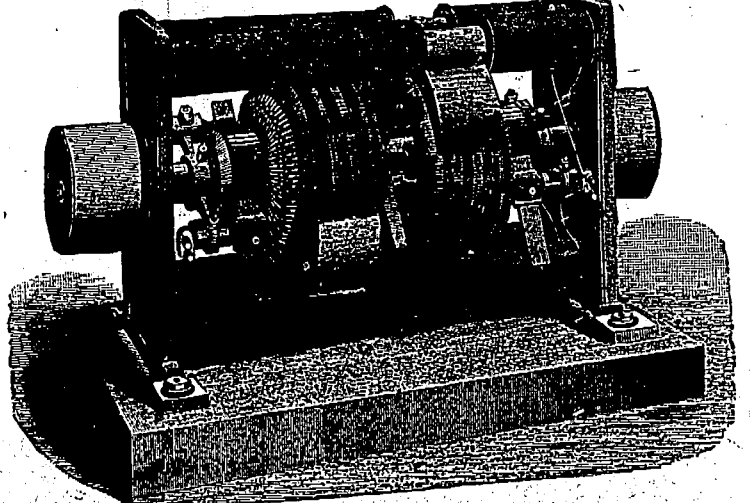
25 ST. PETER ST., MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY OCT. 1, 1885.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Dairy Produce.</b>		<b>Flour.</b>		<b>Barbadoes</b> .....per lb.	\$ c. \$ c.	<b>Crystal Pickling</b> .....	\$ c. \$ c.
Creamery fine to choice...	0 21 0 21	Patents Choice.....	4 60 4 90	<b>Yellow Refined</b> .....	0 00 0 00	W. W. XXX.....	0 25 0 00
Township, choice.....	0 18 0 18	Superior Extra.....	4 35 0 00	<b>Paris Lump</b> .....	0 00 0 00	W. W. XX.....	0 25 0 00
Do fair to good.....	0 15 0 17	Extra Superfine.....	4 20 4 25	<b>Granulated</b> .....	0 00 0 07	" " X.....	0 20 0 00
Brookville, choice.....	0 14 0 17	Canada Strong Bakers.....	4 25 4 35	<b>Syrups—Extra</b> .....per lb.	0 03 0 04	Pure Malt.....	0 45 0 00
Morrisburg, choice.....	0 14 0 18	Do American.....	4 70 4 85	<b>Good</b> .....	0 03 0 03	Cider X.....	0 45 0 00
Western Dairy.....	0 12 0 15	Do Manitoba.....	0 00 4 75	<b>Fair</b> .....	0 01 0 02	" XXX.....	0 30 0 00
Cheese, September.....	0 09 0 09	Fancy.....	0 00 4 15	<b>Molasses (Barbados)</b> im.g.	3 27 3 27	Matches: Common.....	2 75 0 00
August.....	0 08 0 08	Spring Extra.....	4 10 4 13	<b>Trinidad</b> .....	0 25 0 20	" Parlor.....	2 25 0 00
July.....	0 07 0 09	Superfine.....	3 80 3 90	<b>Antigua</b> .....	0 22 0 25	" Eddie No. 1.....	3 75 4 00
<b>Drugs &amp; Chemicals.</b>		Fine.....	3 50 3 55	<b>Fruit Loose Muscatel</b> .....	2 50 2 90	" Telegraph.....	3 25 3 50
Acid Carbolle Cryst. Medico	0 50 0 60	Middlings.....	3 25 3 35	<b>Sultanas</b> .....	0 06 0 07	<b>Hardware.</b>	
do No. 3.....	0 38 0 42	Pollards.....	3 05 3 10	<b>Seedless</b> .....	0 00 0 00	Tin: Block, L & F per lb.	0 00 0 23
Aloes Caps.....	0 16 0 18	Ont. Bags.....	1 80 2 10	<b>Valencia, choicest</b> per lb.	0 00 0 00	do Straits.....	0 00 0 25
Alum.....	1 75 1 90	City Bags.....	2 35 2 40	<b>rain damaged</b> .....	0 06 0 07	Strip.....	0 00 0 22
Borax Xtls.....	0 10 0 12	Oatmeal brls.....	4 10 4 25	<b>Currants</b> .....	0 04 0 05	Copper: Ingot.....	0 13 0 15
Bleaching Powder.....	2 00 2 25	Cornmeal white.....	0 00 0 00	<b>Prunes</b> .....	0 04 0 04	Sheet.....	0 19 0 24
Blue Vitriol.....	0 05 0 07	" yellow.....	0 00 0 00	<b>Figs C. Mats</b> .....	0 04 0 06	<b>Cut Nails, Net Cash:</b>	
Brimstone.....	2 60 2 70	<b>Grain.</b>		<b>H. S. Almonds bxs</b> .....	0 10 0 00	Hot Cut Am. or Can. Pat'n	
Brom. Potass.....	0 50 0 55	Canada Red, No 2.....	0 92 0 93	<b>S. S. Tarragon</b> .....	0 14 0 15	3 in. and above " "	2 40 0 00
Camphor Eng. Ref.....	0 42 0 40	" White Winter.....	0 90 0 91	<b>Walnut, English</b> .....	0 06 0 08	2 1/2 & 2 3/4 ins. " "	2 65 0 00
" Am. Ref.....	0 35 0 40	" Spring No. 2.....	0 92 0 93	<b>" Gronoble, new</b> .....	0 12 0 14	2 & 2 1/4 ins. " "	3 15 0 00
Castor Oil.....	0 09 0 10	White Michigan, No. 1.....	0 00 0 00	<b>Filberts</b> .....	0 06 0 07	1 1/2 & 1 3/4 ins. Am. " "	3 90 0 00
Caustic Soda.....	2 12 2 25	Red Winter, No 2 Toledo.....	0 00 0 00	<b>Brazils, new</b> .....	0 07 0 08	1 1/2 ins. " "	2 90 0 00
Citric Acid.....	0 60 0 70	Chicago No. 2, in bonds.....	0 00 0 00	<b>Gatty's Nabob Pickles, doz</b>	2 70 3 80	1 1/2 & 1 3/4 Cold Cut, Can. " "	3 40 0 00
Copperas per 100 lbs.....	0 95 1 13	Milwaukee No. 2 do.....	0 00 0 00	<b>Mixed do</b>	2 90 2 80	<b>Casing, Box, Shook:</b>	
Cream Tartar.....	0 35 0 37	Oats.....	0 32 0 33	<b>Nabob Sauce, pts.</b>	3 40	1 1/2 in. p100 lb. kog.	4 40 0 00
Epsom Salts.....	1 25 1 40	Barley.....	0 50 0 60	<b>Spices: Cassia</b> .....per lb	0 09 0 15	1 1/2 in. to 1 3/4 "	3 05 0 00
Extract Logwood, best.....	0 09 0 00	Peas.....per 66 lbs.	0 77 0 78	<b>Mace</b> .....per lb.	0 80 0 95	2 in. 1/2 to 2 1/2 "	3 40 0 00
" ordinary.....	0 07 0 08	Rye.....	0 05 0 07	<b>Cloves</b> .....	0 18 0 22	2 1/2 in. 1/2 to 2 p. 100 lb. kog	3 15 0 00
Glycerine.....	0 45 0 70	Corn in bond.....	0 68 0 60	<b>Nutmegs</b> .....	0 45 0 70	3 in. to 4 1/4 "	2 90 0 00
Gum Arabic, per lb.....	0 40 0 70	<b>Groceries.</b>		<b>Jamaica Ginger, Bl.</b>	0 20 0 25	<b>Cut Spikes, all sizes</b> .....	2 65 0 00
" Traj.....	0 45 0 70	PEA, (H.C. & Cad.),		<b>Jamaica Unbl.</b>	0 18 0 18	<b>Finishing Nails:</b>	
Indigo Madras.....	0 70 1 00	Japan, com. to med. lb. ....	0 18 0 22	<b>African</b> .....	0 11 0 14	1 in. to 1 1/2 in. p. 100 lb. kg	5 65 4 30
Morpha.....	1 70 1 85	good med. to fine.....	0 28 0 34	<b>Pimento</b> .....	0 06 0 08	1 1/2 in. to 1 3/4 in. " "	4 75 3 80
Madder, best.....	0 12 0 13	Japan, finest to choicest.....	0 37 0 48	<b>Pepper, Black</b> .....	0 17 0 18	3 in. and up " "	3 30 0 00
" ordinary.....	0 08 0 09	Japan Nagasaki.....	0 19 0 25	<b>White</b> .....	0 26 0 27	<b>Tobacco Box Nails:</b>	
Opium.....	8 75 4 25	Y. Hyson common to gd.....	0 16 0 25	<b>Mustard, 4 lb. per jar.</b>	0 00 0 75	1 1/2 in. & 1 1/4 in p. 100 lb kg	4 45 3 50
Oxalic Acid.....	0 11 0 13	Y. Hyson fine to finest, lb	0 36 0 40	<b>1 lb.</b>	0 25 0 26	1 1/2 " 2 " "	3 85 3 35
Phosphorus.....	0 05 0 09	Gunpd., fair to med.....	0 28 0 34	<b>Rice:.....</b> p. 100 lb.	3 35 3 50	2 1/2 " 3 " "	8 20 6 25
Potash Bichromate.....	0 08 0 09	" Good to fine.....	0 40 0 50	<b>Patua</b> .....	0 00 4 00	3 in. and up.....	4 20 0 00
Potass Iodide.....	4 25 4 60	Gunpd. Finest..... lb	0 67 0 65	<b>Sago</b> .....per lb	0 00 0 04	<b>Clinch and Heavy Clinch:</b>	
Quinine.....	0 90 1 10	Imper'l., med. to gd.....	0 25 0 33	<b>Tapioca, Pearl.</b>	0 05 0 06	3 in. and up.....	4 00 0 00
Soda Ash.....	1 60 1 00	" Fine to finest.....	0 37 0 38	<b>Flake</b> .....	0 06 0 05	<b>Blat &amp; Sharp press'd Nails:</b>	
Soda Bi Carb.....	2 35 2 60	Iwankay, com. to gd.....	0 12 0 13	<b>Gelatine, Favorite,</b>		1 and 1 1/2 in. per 100 lb.....	6 85 6 85
Sal Soda.....	1 00 1 12	Oolong.....	0 45 0 65	<b>(Poliwka's) 1 lb can.</b>	1 00 0 00	1 1/2 " 1 1/2 " "	5 85 0 00
Strychnine.....	1 20 1 35	Congou common.....	0 16 0 20	<b>Do do do 1 qt pk</b>	0 90 0 00	2 1/2 " 2 1/2 " "	5 20 0 00
Tartaric Acid.....	0 55 0 60	" med. to good.....	0 23 0 30	<b>Do do do 2 "gs.</b>	1 80 0 00	3 in. and up.....	4 15 0 00
<b>FISH.</b>		" fine to finest.....	0 36 0 65	<b>Do (Cox's) 4's</b>	1 10 1 12	25 per cent. discount.....	4 35 0 00
Labrador Herrings, No. 1	3 90 4 00	touching common.....	0 18 0 20	<b>Do do 6's</b> .....	1 60 1 63	Net 30 ds or 4 mos note with	3 65 0 00
" No. 2.....	3 25 3 50	" med. to good.....	0 25 0 30	<b>Vermicelli</b> .....	0 07 0 08	int. These terms apply to	3 00 0 00
Hawes.....	2 70 0 00	" fine to choice.....	0 36 0 66	<b>Macaroni</b> .....	0 07 0 08	all the above nails.	0 00 0 00
Cape Breton Herrings.....	3 75 0 00	offees, green Mochs per lb.	0 25 0 27	<b>" Italian</b>	0 00 0 13	<b>Horse Nails: P. &amp; F. Bright.</b>	
Mackerel No. 1.....	0 00 0 00	Java.....	0 18 0 22	<b>Starch: Boxes 28 to 42 lbs.</b>		" No. 7.....	0 00 0 00
" 2.....	4 00 4 50	Maracaibo.....	0 11 0 14	<b>No. 1 White</b> .....	0 06 0 07	" No. 8.....	0 23 0 00
" 3.....	3 50 4 00	Cape.....	0 12 0 14	<b>Canada Laundry</b> .....	0 05 0 00	" No. 9.....	0 22 0 00
Green Cod, Large.....	3 00 4 00	Jamaica.....	0 11 0 14	<b>No. 1 Blue</b> .....	0 06 0 00	" M Brand 40 to 5 & 5 pc dis	
" " No. 1.....	3 75 4 00	Blo.....	0 11 0 14	<b>Silver Gloss</b> .....	0 08 0 00	" C Brand 40 to 5 & 2 1/2 pc dis	
Dry ".....	3 00 3 50	Singapore & Ceylon.....	0 17 0 24	<b>Satin</b> .....	0 08 0 08	Wrot or Ship Spikes.....	
Salmon, No. 1.....	10 50 11 00	Chicory.....	0 11 0 12	<b>Canada Com</b> .....	0 07 0 00	7 1-16 and 1/2 in.....	3 90 0 60
" 2.....	9 00 9 50	<b>Hgars, (Csk. &amp; Brls.)</b>		<b>Benson's Prepared</b> .....	0 08 0 00	3-8 in.....	4 25 0 00
Brit. Col.....	9 00 9 50	Porto Rico.....per lb	0 00 0 60	<b>Vinegar: Imp Triple</b> .....	0 41 0 05	5 1-16 in.....	4 50 0 00
<b>NOTE.</b> —Country buyers		Jamaica.....	0 00 0 60	<b>Cote D'or</b> .....	0 35 0 03	1/2 in.....	4 75 0 00
will please remember that						(Dis. 20 to 25 n c)	
inside prices are for round							
lots only.							

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut casing, box and shook, finishing and Tobacco Box, Barrel Clinch and Pressed Nails, Net cash within 30 days; or four months Note adding interest from the date of delivery at seven per cent. Discount on Boats: Carriage and Tire, 75 to 80 and 10; Machine 70 to 75 per cent. Terms, four months or 5 p.c. off or cash in 30 days.

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OMNIBUS, HEARSE,  
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 1, 1885.

Name of Article.		Wholesale Rates.		Name of Article.		Wholesale Rates.		Name of Article.		Wholesale Rates.	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
Horse Shoes.....		00	3 35	Powder: Canada Blasting		3 60	0 00	Pebble Grain.....		0 11 1/2	0 15 1/2
Towns, 4 mos. or 5 p.c. or 30 days		3 70	0 00	F. F. to F. F. F.		4 75	0 00	B. Calc.....		0 11 1/2	0 15 1/2
Aces ss. & ds.—25 to 30 dis.		11 00	13 00	Barbed wire, per lb		0 00 1/2	0 06 1/2	Brush (Cow) Kid.....		0 12 1/2	0 15 1/2
Galvanized Iron: No. 24.		0 05 1/2	0 06	Hides and Skins.				Buff.....		0 12 1/2	0 15 1/2
" " N. 26.		0 06	0 06 1/2	Montreal Green Hides,				Russets, Light.....		0 35	0 40
" " No. 28.		0 06 1/2	0 07	" No. 1, p. 100 lbs.		8 60	9 00	" Heavy.....		0 30	0 35
Pig Iron: Stemer. No. 1.		18 00	18 50	" No. 2.....		7 50	8 00	" Saddle's.....		0 20	0 25
Coltness.....		0 00	0 00	" No. 3.....		6 50	7 00	Jmt. Fr. Calc.....		0 80	0 85
Calder.....		18 00	18 50	Tanners pay \$1 more for cured and inspected.				Meats, Eggs, &c.			
Langloan.....		18 50	19 00	Hamilton, No. 1 insp.....		0 25	0 50	Mess Pork, short cut.....		13 00	13 25
Summerlee.....		18 50	19 00	" 2.....		8 25	8 50	" Western.....		12 25	00 00
Gurtsherric.....		18 00	18 50	Toronto, " 1.....		9 00	9 75	Hams, City Cured.....		0 11 1/2	0 12
Carubroe.....		17 00	18 00	" 2.....		9 00	9 25	Lard, in pails.....		0 83	0 94
Eglington.....		16 00	17 00	Chicago Buff.....		9 50	9 75	Bacon, per lb.....		0 10 1/2	0 11 1/2
Hematite.....		20 00	22 00	" Steers.....		10 00	11 00	Eggs.....		0 14	0 16
Bar Iron, —per 100 lbs.....		1 65	1 70	" Calfskins.....		0 13	0 13 1/2	Tallow, Rendered.....		0 05 1/2	0 06
Best Refined.....		1 50	2 00	" Bulls.....		0 70	0 80	" Rough.....		0 02 1/2	0 03
Siemens.....		2 11	2 15	Dry No'r West.....		0 16	0 16 1/2	Potatoes per bag.....		0 40	0 00
Swedes.....		4 00	4 25	City Lambskins.....		0 65	0 60	Oils.			
Sheet Iron to No. 20.....		2 25	2 50	" Calfskins, per lb.....		0 12	0 00	Cod Oil, Newfoundland.....		0 52 1/2	0 54
Roller Plates.....		2 75	3 00	Im. Horse Hides..... each		3 75	4 00	Do Halifax.....		0 47 1/2	0 00
Boiler " Lowmoor.....		0 00	0 06 1/2	Leather (at 6 months.)				Do Gaspé.....		0 48	0 49
Hoops and Bands.....		2 00	2 10	No. 1, B. A. Sole.....		0 26	0 27	Straw Seal.....		0 00	0 00
Canada Plates:				No. 2, B. A. Sole.....		0 23	0 24	S. R. Pale Seal.....		0 40	0 50
Penn. and equal.....		2 65	2 75	No. 1 Ordinary Sole.....		0 24	0 25	Pale Seal.....		0 00	0 00
Iron Wire: 0 to 8 p. 100 lbs		2 40	0 00	No. 2.....		0 22	0 23	Cod Liver Oil.....		0 00	0 00
Wro't Iron pipe 7 1/2 to 7 1/2 5 p.c. dis.				Buffalo Sole, No. 1.....		0 21	0 22	The above are Nfd. ag'ts' prices for large lots to the wholesale trade only.			
Steel, cast per lb.....		0 11	0 12	" No. 2.....		0 20	0 20 1/2	Lard Oil, Extra.....		0 75	0 85
" Spring 100.....		3 00	3 25	China " No. 1.....		0 22	0 25	" No. 1.....		0 65	0 75
" Tire.....		2 75	3 00	" No. 2.....		0 19	0 21	Linseed Raw.....		0 00	0 02
" Sleigh Shoe.....		2 25	0 00	Zanzibar, No. 1.....		0 21	0 23	" Boiled.....		0 00	0 05
" Blister, p lb.....		0 10	0 15	" No. 2.....		0 19	0 20	Olive Pure.....		1 10	1 20
Tin Plate: 10 Cks.....		3 80	4 00	Slaughter, No. 1.....		0 25	0 27	" Machinery.....		0 05	1 10
10 Charcoal.....		4 25	4 75	Harness.....		0 25	0 32	" qt., per case.....		2 75	3 00
IX.....		Usual		Upper Heavy.....		0 32	0 36	" pts.....		3 50	3 75
IXX.....		Trade		Light.....		0 35	0 38	" pts.....		4 00	4 20
DC.....		Extras.		Grained Upr.....		0 34	0 37	" Lucca, Flasks.....		6 50	0 00
DX.....				Scotch Grain.....		0 37	0 42 1/2	Antonini's qts., case 1 doz		7 25	0 00
DXX.....				Kip Skins, French.....		0 75	0 95	" pts.....		9 25	0 00
Russ. Sheet Iron.....		0 10 1/2	0 11	English.....		0 65	0 75	Spirits Turpentine, brls...		0 52 1/2	0 55
Anchors, per lb.....		4 75	5 50	Canada, Kip.....		0 40	0 60	Coal Oil:			
Lion & Crown, Tin'd Sheets		0 06 1/2	0 07	Hemlock Calf.....		0 70	0 80	Car Lots in Store.....		0 16 1/2	0 00
24 gauge.....				Light.....		0 55	0 65	Broken lots.....		0 17 1/2	0 00
Lead: Pig, per 100 lbs.....		3 25	3 50	French Calf.....		1 05	1 40	Glass.			
Sheet.....		3 75	4 00	Splits, Light & Medlum.		0 22	0 30	United Inches, 14 to 25...		1 75	0 00
Shot.....		4 75	5 00	Heavy.....		0 21	0 25				
Lead Pipe, per 100 lbs.....		5 00	5 25	Small.....		0 18	0 21				
Zinc: Sheet, lb.....		4 50	4 75	Leather Board, Canada.....		0 08	0 12				
				Enamelled Cow, per ft.....		0 15	0 16 1/2				

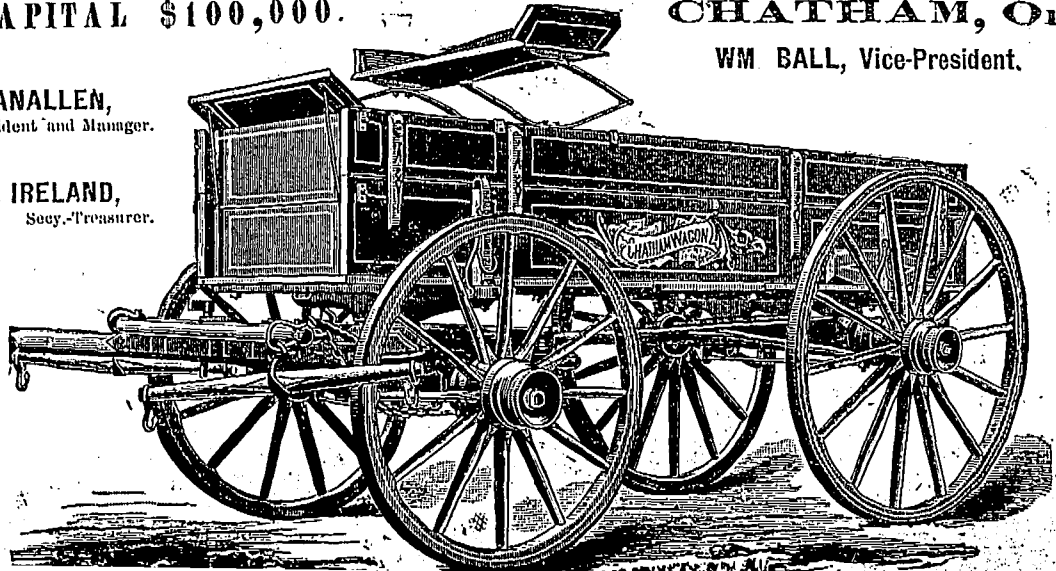
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INCORPORATION will be applied for by "The High and Bow Rivers Rancho Company," with headquarters at Toronto, and capital of \$100,000, in shares of \$100 each; "The Brantford Vinegar Company," with headquarters at Brantford, Ont., and capital of \$10,000 in shares of \$100 each; "The Ottawa Telephone Company," with headquarters at Ottawa, and capital of \$25,000, in shares of \$25 each.

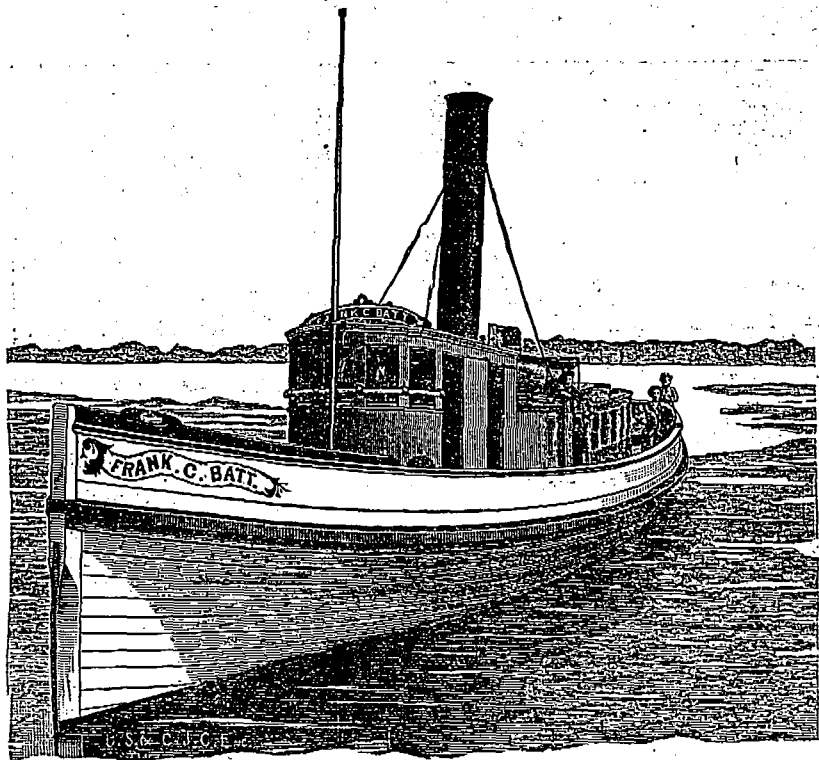
THE new station of the Intercolonial railway at St. John, N.B., has just been completed. The *Telegraph* of that city says:—The new building is the handsomest station in the Maritime Provinces. Its fittings are luxuriant almost to extravagance, and, did it cover a few square feet more of ground area, it would undoubtedly be the best building of its kind in Canada. As it is, many think that it will soon be found too small for the needs of the city.

THE ANTWERP EXPOSITION.—Among the awards obtained at Antwerp by exhibitors from Canada we note the following:—

*Diploma of Honor*.—The Dominion Organ and Piano Co., of Bowmanville; The Dept. of Agriculture and the Geological Survey.—*Gold Medals*.—The National Manufg. Co. of Ottawa; Irwin, Hopper & Co., Montreal; Warnock & Co., Galt; Massey Mfg. Co., Toronto; Canadian Pacific Railway; Turner, Beeton & Co., Victoria, B. C., Gooderham & Worts, Toronto. *Silver Medals*.—The Upper Canada Furniture Co., Bowmanville, Ont., The Rolland Paper Co., Montreal; W. Clendenning & Son, Montreal; Galt Knitting Co.; Canadian Pacific Railway; Cuni, Gowley & Co., Galt; James Goldie, Galt; The Ontario Canoe Co., Peterboro', Ont. *Bronze Medals*.—Colin McArthur & Co., Montreal; Burland Lith. Co., Montreal; H. R. Ives & Co., Montreal; Williams Mfg. Co., Montreal; Fish & Ireland, Lachute, Que.; Biram, Walker & Co., Walkerville, Ont. *Honorable Mention*.—Joseph E. Seagram, Waterloo, Ont.; Rosamond Woollen Co., Almonte, Ont.; and the Berlin Felt Boot Co., Berlin, Ont.

THE CANADIAN OYSTER FISHERIES.—The oyster season this year opened on September 15th, instead of on the 1st, as in former years. The chief source of supply are the immense oyster beds of Prince Edward Island, those of Shediac, Buctouche, etc., having been exhausted by continued and indiscriminate raking. The necessity for taking prompt and radical measures to protect and encourage oyster breeding in Canada is painfully apparent, as, beyond a mere shortening of the season, nothing has been attempted. W. H. Venning, inspector of fisheries for the Maritime Provinces, in his last report, says:—While the supply of oysters now obtainable from our exhausted beds is diminishing, the demand for this luxury is increasing. But even higher prices have failed to produce any important increase in the quantity raked. But these stimulated efforts to meet the demand only reduces the prospect of any improvement. The Shediac, Richibucto and Buctouche beds, from which the largest supplies were formerly obtained, now scarce repay the labor of raking. With increased labor, the Caraquet beds have yielded less than last year. The Miramichi beds, which are not yet exhausted, are rapidly becoming so, in consequence of steady and indiscriminate raking during the whole open season, which comprises nine months of the year. If any inducement could be held out to private enterprise, and the system of oyster culture,

BURRELL-JOHNSON IRON CO. (LIMITED,)

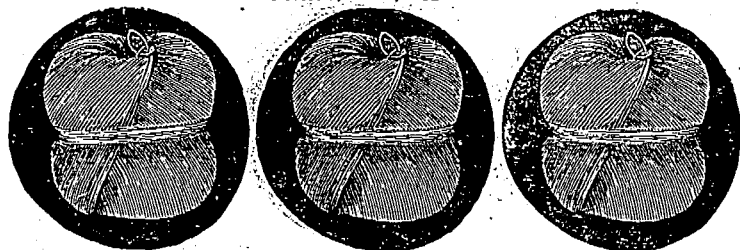


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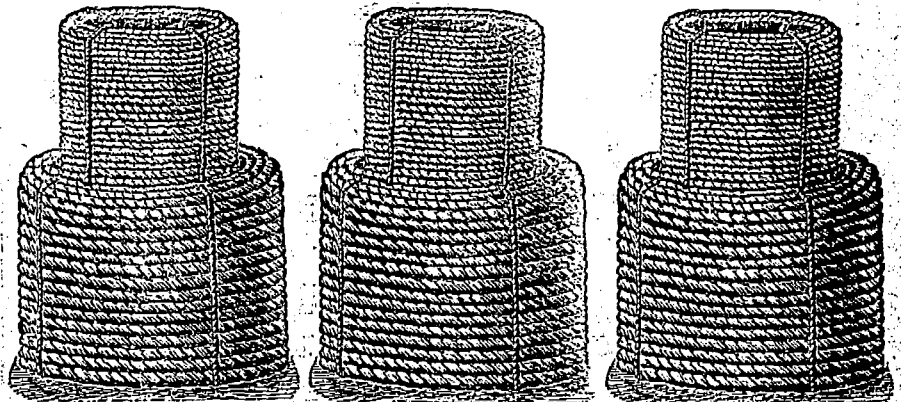
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PORTLAND, NEW BRUNSWICK, THOS. CONNOR & SONS, Proprietors, Manufacturers of all kinds of Hemp and Manilla Cordage, Binder Twine, etc., etc

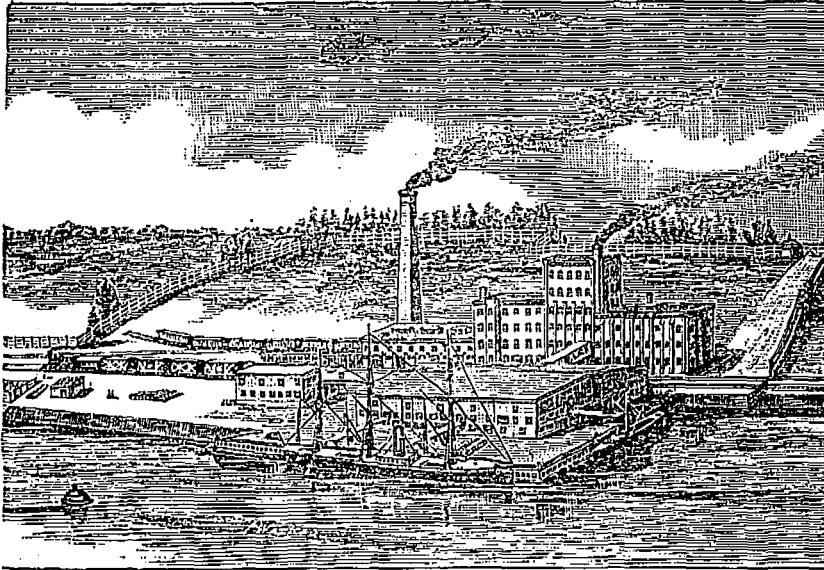


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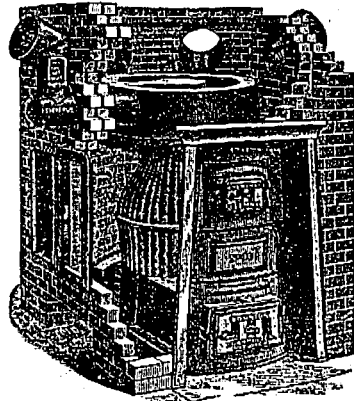
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**Doherty Manufacturing Co.,  
SARNIA, ONT.**

which has long prevailed in the neighboring States, could be introduced in this province, I have no doubt that the capital and labor employed would reap a rich reward. J. Hunter Duvar, inspector for Prince Edward Island, points out very clearly how, from natural causes alone, the oyster fishery will quickly die out. The spat or spawn of the brood oyster catches on the shell, from which it is emitted, and in many cases adheres, causing the oysters to grow in clusters. As these clusters grow in size the under oysters are prevented from opening their shells and therefore smother. Year by year the older oysters are smothered out and the bed gradually rises upwards to the surface with only a thin covering of oysters on top. When the ice line is reached these, too, are killed, and all that is left is a heap of dead shells and the refuse matter which has been accumulating over the beds. He says:—"The time seems to have come to open the oyster grounds—or a part of them—to lease, under due regulation. As matters stand at present no one will venture the risk of artificial cultivation. The present state of the law and custom of the country are exceeding definite and unsatisfactory. It is doubtful if the law would protect private oyster beds from being robbed, under the guise of shell digging. Hence the necessity for the area of artificial culture being secured by lease or grant or by being set aside for the public interest." The *St. John Telegraph* claims that the oyster beds of the Maritime Provinces, as at present worked, do not yield enough bivalves to supply the Canadian market. Not only is the waste from natural causes great, but there is much loss for want of protection from indiscriminate fisheries. All who will are at liberty to go out on the beds and rake as many oysters as they choose. The result of this is that during the first few weeks after the opening of the season hundreds of persons are engaged dredging for oysters. More are taken out of the water than can be sold, and they spoil. Last year hundreds of barrels were wasted in this way. The total value of the yield of this important fishery in 1883 was \$151,620, while in 1884 it had shrunk to \$128,458. Prince Edward Island is the largest producer and New Brunswick next, but there are several good oyster beds in Nova Scotia by which, with ordinary care, this yield might easily be doubled.

We notice, says *Insurance*, that Mr. Harper's paper, *Our Society Journal*, for August-September—having become hyphenated, doubtless on account of "pneumonia"—only mentions Mr. Harper thirty-seven times in a highly complimentary manner, which is fifteen below the average. It has, however, on its front page an able article, entitled "Why Assessment Insurance is cheap. The Policy-holder the Best Custodian of His Own Money." Well, if that is true, why on earth does Mr. Harper's company, in its advertisement on another page of the same paper, boast of having a reserve fund of \$454,850? Would not the policy-holders be better custodians of that money? Certainly they would, unless the argument of the able article is at fault.

**SPECIAL NOTICES.**

While noticing the many important manufacturing industries of Nova Scotia, we wish to call attention to the property of the Logan Tanning Company, Limited, at Pictou. The industry was established, about 40 years ago, by Mr. John Logan, while quite a young man. By close attention to business, and keeping pace with the advancing civilization he attained success and added to the building, from time to time, new and improved machinery, for tanning purposes, until, in 1875, Pictou could boast of the finest-equipped, and best-organized tannery in the Dominion. At this time the demand for Mr. Logan's leather became so well and favorably known throughout the country that he could not execute the

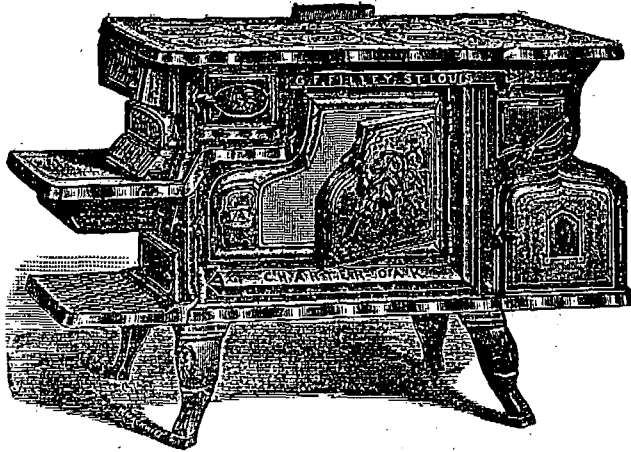
E. COGSWELL.

W. B. DIXON.

**COGSWELL & CO.,**

Manufacturers of the Celebrated

**CHARTER OAK RANGES & STOVES,**



**CHARTER OAK RANGE.**

**SACKVILLE, N.B.**

EACH RANGE HAS THE WONDERFUL

- PER ORATED TIN OVEN DOOR,
- DOUBLE REVERSIBLE LONG CENTRE.
- AUTOMATIC OVEN SHELF AND
- PORTABLE FRONT SHELF.

ESTABLISHED 1854.

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**MACHINISTS,**

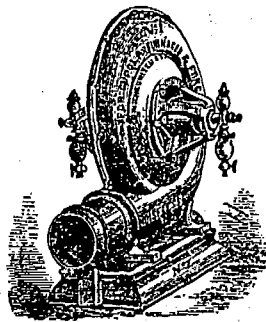
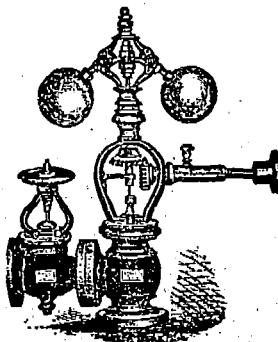
**Saint John, N.B.:**

SOLE PROPRIETORS IN CANADA OF

**RICHARDSON'S CHALLENGE STEERER**

AND RUSSELL'S FRICTIONLESS PUMPS.

MANUFACTURERS OF  
 DOUBLE AND SINGLE ACTING  
 SHIP PUMPS,  
 HAND AND POWER ELEVATORS,  
 STEAM ENGINES.

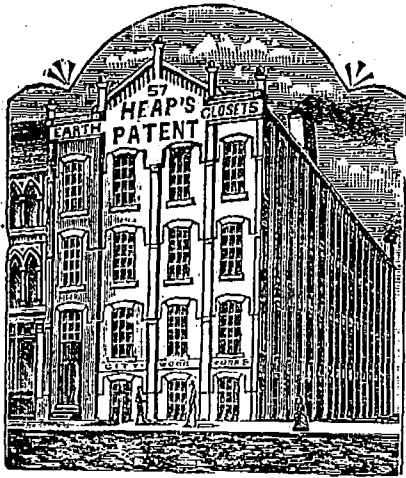


JUDSON'S GOVERNORS AND  
 STURTEVANT BLOWERS,  
 ROTARY SAW MILLS, LAUNDRY  
 MACHINERY, SHAFTING, HANG-  
 ERS AND PULLEYS.

orders by the usual 12 hours per day labor, and therefore doubled his forces. No sooner had he done this, and transferred the night's managements of his tannery to other hands, than it took fire, in the late hours of the night, and the entire buildings, with their contents, yielded to the flames, causing Mr. Logan to lose about \$55,000 over and above his insurance. Scarcely had the ashes become cold before Mr. Logan had the present structures, the largest in the Dominion, erected on the old site, and refurnished with the newest and most modern machinery for tanning sole leather. Mr. Logan, however, seems never to have recovered from his losses by fire, and in March, 1885, finding more capital necessary to extend the business, and to meet large demands upon him, which he could not comply with, made an assignment, with about \$80,000 worth of orders on hand. The Pietou Bank, through its new manager, Mr. D. M. Fraser, assumed control of the tannery, and operated it for a short time, when Mr. A. C. Macdonald, the senior partner of the firm of Messrs. Ives & Co., purchased the entire estate from the assignee, and sold it to its present proprietors, The Logan Tanning Co. (Limited.) becoming managing-director and retaining the valuable services of Mr. John Logan, its former proprietor, as general superintendent of the tannery. We regret that space will not admit of our going more fully into the details of this extensive concern at present, but some idea of its importance to the country may be imagined when it is known that the company's property is valued at about \$200,000, including lands, etc. They employ 55 to 70 persons, and their usual turnout is from \$360,000 to \$400,000 per annum. The capacity of the present establishment is about 60,000 hides per year. They have 10 leeches, each holding 10 cords of tan bark and an improved steam dryer, for preparing the refuse bark for fuel, so that nothing is wasted, the place being heated and run by steam made from the bark after extracting the liquor for tanning purposes. Mr. Logan gives on an average 18 hours per day to the personal supervision of the tannery, and too much praise cannot be bestowed upon him for his efforts in giving to Nova Scotia, the ablest-managed, and best-equipped tannery in the Dominion.

The tanning capacity of the Windsor Tanning Company, Windsor, N.S., is about 12,000 sides of leather per annum. The company was organized under the Joint Stock Companies Act, 27 years ago, with a capital of \$25,000, fully paid up. The board of directors, of which John Stirling is president and T. Aylward, secretary, is as follows:—G. P. Paysant, president Commercial Bank of Windsor; Edward Dimock, manufacturer; Chas. Wilcox, hardware merchant; James Stephens, C. E. The company requires no recommendation, and we would simply direct attention to their advertisement elsewhere.

J. Matheson & Co., New Glasgow, N.S. established in 1867, are proprietors of one of the largest and best-equipped boiler manufacturing establishments in the Dominion. Burned out in 1880, with a loss of \$45,000, the firm commenced to rebuild before the ashes of the late buildings were cold. They employ 70 persons when running on full time, and disburse about \$3,000 per month in wages. The manufacture of boilers is with them a specialty, they having fitted up their works, comprising several large buildings, with all the latest improved machinery for drilling placed holes in steel boilers, as required by the Canadian Government for all of its works. This company has made boilers for the Nova Scotia Steel Company, the N. S. Glass Company, the N. S. Forge Company, the coal and iron railways and mining companies, operating in the Lower Provinces, and several lines of steamers. Their property at New Glasgow, including the present stock of boilers and stationary engines, amounts in value to about \$200,000. Mr. J. Matheson, the head of the firm, is a thorough mechanic as well as a first-class business man and success has naturally followed his management of affairs.



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AND INODOROUS BEDROOM COMMODES.

The Best in the World — Over 15,000 in use.  
Awarded 13 Prize Medals.

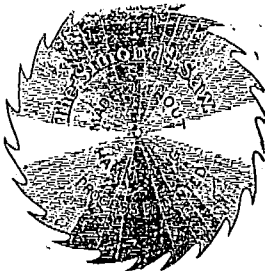
Their use ensures health and cleanliness.

These Closets can be fitted up indoors, or out, being  
PERFECTLY INNOCUOUS.

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OFFICE, SHOW ROOM AND FACTORY,

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New this Season  
MANUFACTURED ONLY BY  
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The above Saws are made of the best steel, thin back, are fast cutting and easy kept in order.  
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MANUFACTURER

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For Lighting Mills, Factories, Private Residences,  
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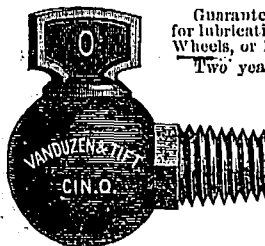
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Manufacturers of Brewers' Copper Work, Distillers' Copper Work, Steamboat Copper Work, Confectioners' Copper Work, Dyers' Copper Work, Plumbers' Copper Work, Ho. Furnishers' Copper Work, Hotel Copper Work, etc., etc. Importers of Sheet Copper and Brass, and dealers in all kinds of Plumbers' Supplies.

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Also Direct Importers, Dealers and  
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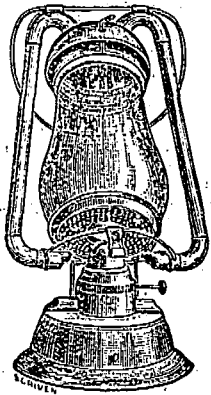
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Quebec: 71 St. Paul St.

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For Sale by the Leading Wholesale Trade.



Facsimile of our Bottle.

The Inland Revenue Department having recently adopted regulations permitting distillers to bottle "in bond," under the supervision of an officer, the product of their own distilleries, we are now enabled to offer the public our

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**CLUB WHISKEY OF 1879**

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**HIRAM WALKER & SONS**  
DISTILLERS, WALKERVILLE, ONT.

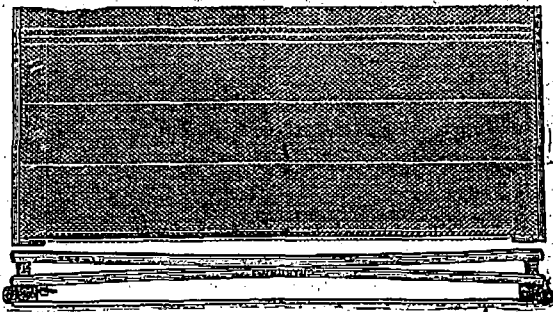
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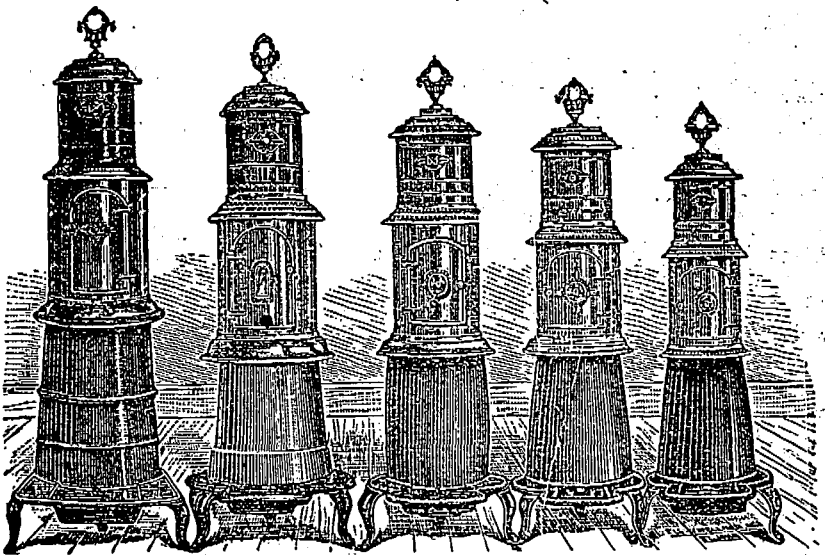
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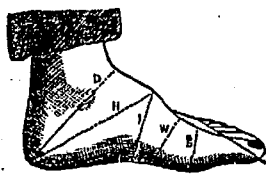


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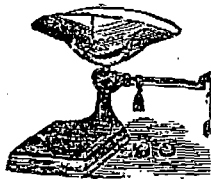
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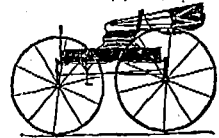
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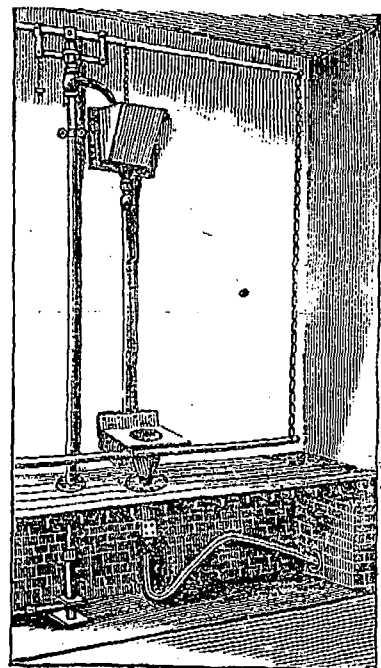
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**Anti-freezing Waterclosets,**

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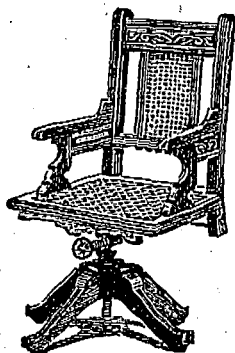
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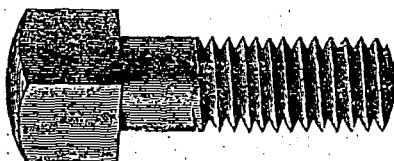
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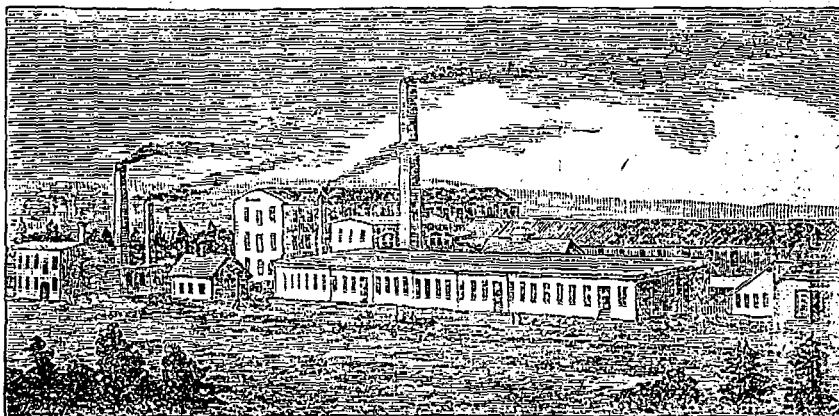
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Special attention is called to the above brands of Oil, our "Parlor Light" Refined being undoubtedly  
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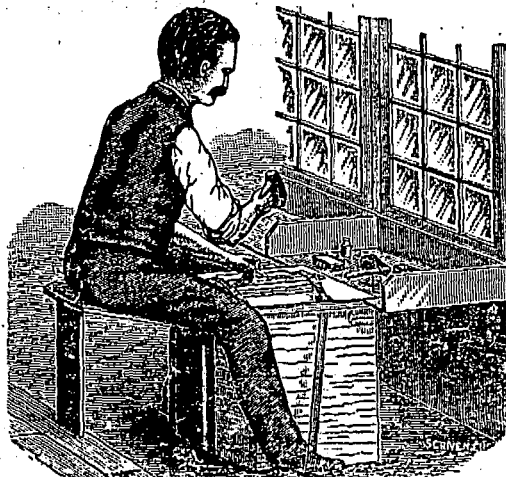
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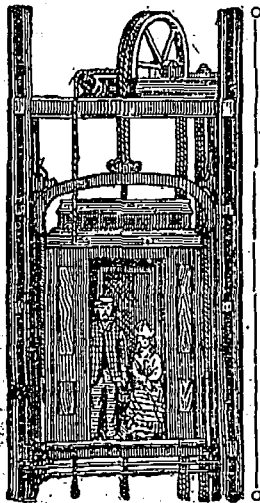
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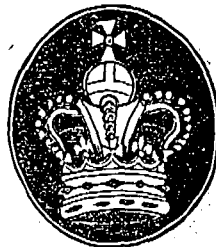
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**TORONTO.**

Manufacturers of

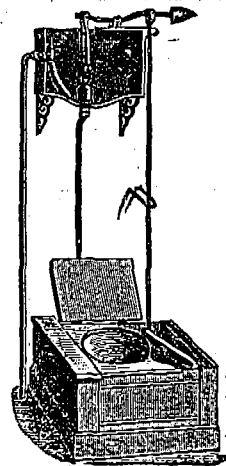
**ELEVATORS,**

HAND, STEAM & HYDRAULIC,

For Light or Heavy Work.

In Factories, Hotels, Warehouses, &c.

Estimates Furnished.



**THE PROSSER**

**Self-Flushing Service Cistern**

(Patented Nov. 14th, 1893),

**W. E. POWER & CO.,**

Proprietors and Manufacturers.

Having made the necessary alterations in our  
cistern, we beg to inform the architects, plumbers,  
real estate owners, and the public generally, that  
we have them on view, in working order, at our  
office, fitted with the national Crown & Hopper  
Basin.

The water tax for this cistern is reduced to two  
dollars per year for water.

**W. E. POWER & CO.,**  
773 Craig St., Montreal.

**Citizens Insurance Co.**  
**OF CANADA.**

Notice is hereby given that a semi-annual dividend  
at the rate of six per cent. per annum has this day  
been declared upon the paid-up capital stock of this  
company for the six months ending 30th June, and  
that the same will be payable at the Company's  
office on and after THURSDAY, the 10th day of  
September next.

By order of the Board,

**ARCH. MCGOUN,**  
Secretary-Treas.

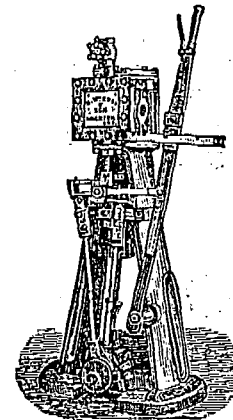
Montreal, 10th August, 1885.

**B. GREENING & CO.,**  
Wire Manufacturers and  
Metal Perforators,  
**VICTORIA WIRE MILLS,**  
HAMILTON, ONT.

**J. Z. HUSBAND & CO.,**  
MEDIATORS & COMMERCIAL BROKERS

31 King Street West, Toronto.

Business Places of all kinds bought and sold;  
Patents disposed of; and additional Capital  
procured for all kinds of legitimate business.  
Satisfaction Guaranteed.



ESTABLISHED, JANUARY, 1861.

**D. McEWEN & SON**  
Machine, Engine and Boiler Works.  
Manufacturers of Buckeye Automatic  
Cut-off Engine; also Steam Drills for  
mining purposes.  
Estimates given for Steam Yachts complete.  
Works & Office: 54 & 56 Queen Street, KINGSTON, Ont.

**THOS. LAWRY & SON,**  
Proprietor of the Celebrated

Crown Brand of Hams and Refined Lard.  
Send for Prices current, and send us a  
Trial Order.

No. 16 McNab Street South,  
HAMILTON, ONT.

**A. C. RICE & CO.,**  
Manufacturers of  
STAVE BASKETS,



Cheese Boxes and Fruit  
Packages,  
In the Field or Stable Up,  
**SARNIA, Ont.**

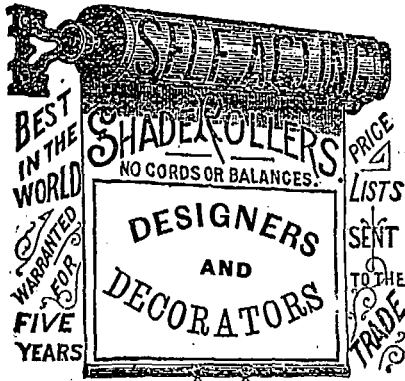
*The Montreal*  
**Business College.**

Cor. of Notre Dame & Place d'Armes,

Is now open for the reception of Students.  
Classes will be formed on September 1st. Stu-  
dents may commence at once. The course of in-  
struction is a short, sharp and thorough drill in  
practical education for business purposes. It in-  
cludes Bookkeeping in all its forms, Commercial  
and Mental Arithmetic, Penmanship and Business  
Forms, English, French and Shorthand. The actual  
business department is a characteristic feature of  
this College. It is most thorough and complete in  
every detail, and gives the student actual practice  
and experience in the various branches of business.  
For particulars apply at the College, or send for  
circular containing full description of the course,  
terms, &c. Address,

**DAVIS & BUIE.**

**TORONTO WINDOW SHADE CO.,**  
M. J. OTTMAN, Manager.



MANUFACTURERS OF AND DEALERS IN  
Plain and Decorated Oil-Finish  
Cloth Shades  
AND  
Spring Rollers for  
Public Buildings,  
Dwellings,  
Railway Cars, etc.

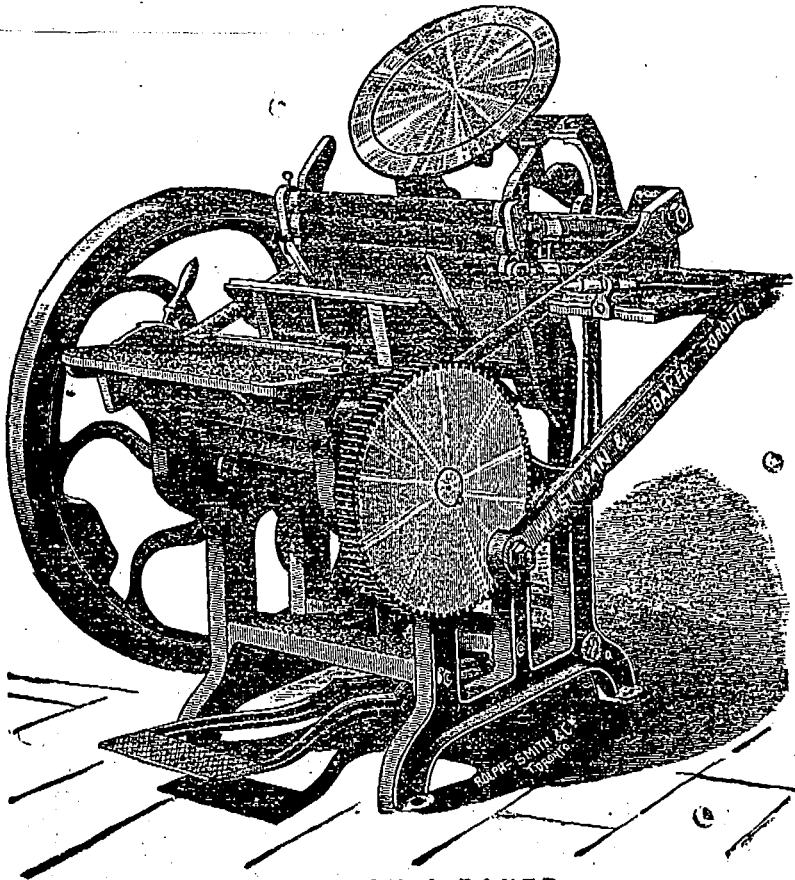
417 QUEEN STREET WEST, TORONTO, ONT.

**W. DICKS & SONS**

SMITHS AND MACHINISTS.

Designers, Manufacturer and Operators of Special Machinery for Mechanical Novelties. All kinds of Screws and many other sorts of Hardware required by Planoforte and Organ Makers. They have also facilities and mechanics requisite, and will make the leading lines of Steel Tools used by these firms, viz.: Boring Bits, various patterns, Screwdrivers, Keys, Wrenches, &c., and many Specialties not hitherto made in Canada. Plans furnished and Estimates given for Steel Dies and Stamped-Work.

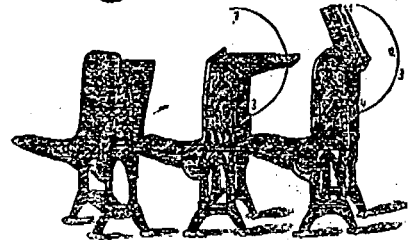
27, 29 & 31 Adelaide Street East, TORONTO.



**WESTMAN & BAKER,**  
MANUFACTURERS OF PRINTING PRESSES AND MACHINERY,  
No. 119 Bay Street, TORONTO.

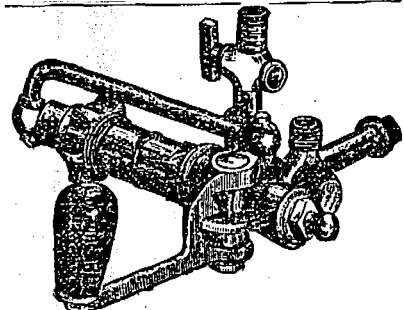
**W. STAHLSCHMIDT**

PRESTON, Ontario,  
MANUFACTURER OF  
SCHOOL, OFFICE,  
CHURCH  
AND  
Lodge Furniture.



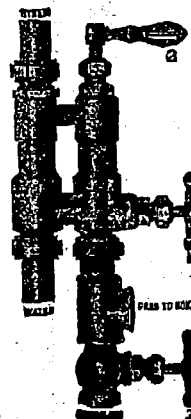
THE MODEL SCHOOL DESK.  
See my Exhibit at Toronto and London Exhibitions.

SUPERIOR  
TONE.  
JAMES & CO. ORCAN  
ROYAL & CO. GUELPH ONT.  
FINE  
FINISH.  
BEST IN THE MARKET.  
MODERATE PRICE.



**WILSON & COUSINS,**  
Manufacturers of  
Soda Water Mach'y & Bottlers' Supplies,  
87 Adelaide St., W. Toronto.  
Orders promptly attended to

**PUBLIC NOTICE.**



Notice is hereby given that a suit is now pending in the Superior Court, Montreal, against Robt. Mitchell, of Montreal, carrying on business there under the firm name of Robert Mitchell & Co., charging him with infringing certain patents, the property of the Hancock Inspirator Co., of Boston, Mass., and that all persons purchasing, selling or using "Hancock Inspirators," made by the said Robert Mitchell & Co., are hereby notified that they are liable to be sued for so doing. The genuine Hancock Inspirator can be purchased from the undersigned, or from their authorized agents. The Hancock Inspirator Co. 5 Custom House Square, Montreal, and 75 Adelaide St. W., Toronto.

**Bellhouse, Dillon & Co.,**

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

**THE CANADA FIBRE CO.,**

Office & Factory 582 William St. Corner Canling.  
Manufacturers of  
**BED COMFORTERS,**  
Curled Hair, Japanese Hair and Canada Fibre,  
Hair and Fibre Openers.

**JOHN T. ROYAL,  
GRAND RIVER FILE WORKS,**

West Church St., near Saw Factory, *Galt, Ont.*  
Hand, Round and Half-Round Files advance 1 inch  
on Flat Price. All Hand Files advance 1 inch. *Leaca*  
Smooth Files double price of smooth. Files o-  
mentioned in this list charged in proportion. N.B.  
Get your old Files recut, thereby saving 40 per cent.,  
and thus encourage Canadian Productions. Every  
file tested and warranted equal to new for use.  
**FILES FOR SALE. Terms Cash. Send for price  
list.**

**MONTREAL  
WALL PAPER FACTORY.**

**COLIN McARTHUR & CO.,  
WALL PAPER MANUFACTURERS,**  
Were awarded the First Prize, Silver Medal for  
Best Selection of Wall Paper, Canadian make.  
They have just issued their new designs for 1886.  
The Trade will be waited on in a few days.  
**FACTORY—1 to 21 VOLTICEURS ST.,  
MONTREAL.**

**Carleton Place Advertisements.**

Central Canada Machine Works.

**GRAHAM & BROWN,  
DRESDEN, ONT.,**

MANUFACTURERS OF  
Steam Engines, Water Wheels, Gearing, Shafting,  
Pulleys and Castings of all kinds in Iron and Brass.

Carleton Place Stove Foundry.

**D. FINDLAY & SONS,  
CARLETON PLACE, ONT.,**

Manufacturers of Stoves, Ploughs, Agricul. Furnaces,  
Coolers, Road Scrapers, Field Rollers, &c.  
Job work of all kinds promptly executed.

**TRUNK AND HARNESS DEPOT.  
P. L. POTTER,**

MANUFACTURER OF ALL KINDS OF HARNESS, ETC.  
ORDERS SOLICITED.

Bridge Street, Carleton Place, Ont.

Leading Hotels in Canada.

**St. Lawrence Hall.**

THIS HOTEL WAS OPENED on the First of May,  
1876, by the former Proprietor, so long and favor-  
ably known throughout Canada, the United States  
and British Empire, who has spared no expense in  
outfitting the whole House, also adding  
ALL MODERN IMPROVEMENTS, which will con-  
siderably enhance the already enviable popularity  
of this first-class Hotel.

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager

**THE RUSSELL  
OTTAWA.**

**THE PALACE HOTEL OF CANADA**

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

**GOVIN & CO., Proprietors.**

**GEO. H. LABBE & CO.,**

Importers and Manufacturers of  
Chairs, Rockers, Bedsteads, Bedroom, Parlor  
and Dining room Furniture and Bedding.  
(WHOLESALE.)  
**NO. 445 ST. JAMES STREET.**  
(Formerly Bonaventure Street.)  
**MONTREAL, P.Q.**

**J. WRIGHT & CO.,**

Manufacturers of  
**ART & CHURCH  
FURNITURE,**



Bank & Office Fittings,  
Inlaid Floors,  
Wood Carpeting.  
And all kinds of Fancy Wood-  
work. Agents for  
**J. T. LOW'S Art Tiles.**  
**BEAVER HALL HILL.**  
MANUFACTORY,  
11 to 17 Hermine St., Montreal.  
Illustrated catalogues of Inlaid Floors on  
application.

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**A. D. CAMERON,**  
Barrister, Attorney-at-Law, Solicitor in Chan-  
cery and Insolvency, Notary Public, Conveyancer,  
&c. No. 70 Hughson St., South Hamilton, Ont.

London, Ont.  
**GIBBONS, McNAB & MULKERN,**  
BARRISTERS AND SOLICITORS,  
Office Cor. Richmond and Carling Street  
Geo. C. Gibbons. Geo. McNab. Mr. Mulk

Kennew, Ont.  
**JOHN D. McDONALD,** Barrister, Attorney-at-  
Law, &c., &c., Official Assignee for the County  
of Kennew, Office:—Raglan Street, opposite Smith  
& Stewart's Hardware Store.

Simcoo, Ont.  
**G. W. WELLS,**  
(Late Kilmeister & Wells)  
BARRISTER, SOLICITOR, &c.

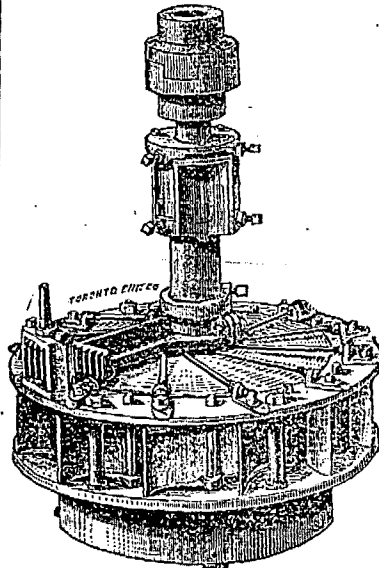
Walkerton, Ont.  
**A. B. KLEIN,**  
BARRISTER, SOLICITOR, NOTARY, &c.  
Walkerton, County Town of Bruce Co., Ont.

**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.**

**Tuerk's Water Motor.**

The best in the world and cheapest  
for running Sewing Machines, Lathes,  
Pulleys, and all light machinery.

Manufactured by the  
SOLE PROPRIETORS,

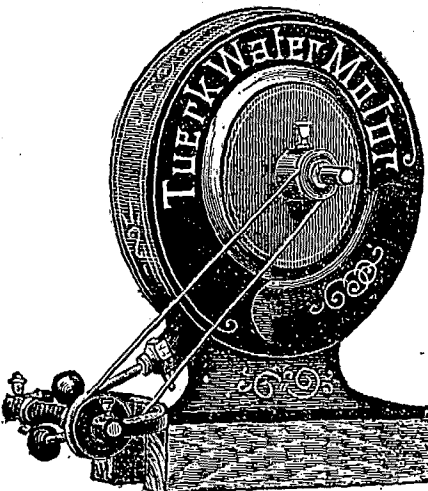
**A. SCHNEIDER & CO.,**

Engineers & Machinists,  
**6 PEARL STREET,**

REAR OF 69 AND 63 ADELAIDE STREET WEST

**TORONTO, ONT.**

SEND FOR CIRCULARS.



MONTREAL WHOLESALE PRICES CURRENT.—OCT. 1.

Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
2nd quality, do.....	\$ c. \$ c.	Lochaber Scotch.....qts	\$ c. \$ c.
Shipping Culls.....	22 00 24 00	Jamaica Rum per imp. gal.	7 50 8 00
Mill do.....	14 00 16 00	Holland Gin. ....imp. gal	3 00 3 50
Lath, M.....	7 00 9 00	" " " " " " " "	2 50 2 60
Spruce, 1 to 2 in. M.....	1 50 0 00	" " " " " " " "	4 50 4 75
Shingles, 1st qual.....	10 00 13 00	" " " " " " " "	7 50 9 00
" 2nd ".....	3 00 9 00	E. F. J. Brand's } Hbds.	2 50 2 00
	2 50 0 00	" " " " " " " "	4 40 8 75
<b>Tobacco. (In Bond.)</b>		<b>Champagne</b>	
Black, Chewing in boxes ..	0 16 0 19	G. H. Munm, Dry Verzen'y	26 00 8 00
" " " " in caddies ..	0 19 0 21	Do, Extra Dry...pls. & qts.	29 00 31 00
Mahoganies, Smoking ....	0 21 0 23	Pommery.....	29 00 31 00
Do Chewing ....	0 23 0 24	Sollinger.....	26 00 27 50
Bright, Smoking.....	0 22 0 28	Sherries Penartin.....qts.	1 35 0 00
Fancy Bright Smoking....	0 30 0 35	" " " " " " " "	1 50 7 00
Sotage, Common.....	0 16 0 22	Ports T.G. Sandoman.....	2 25 7 00
Sotage Fair.....	0 25 0 30	Graham's dlto.....	2 30 6 50
		(Caret, cases.)	3 02 & up
<b>(Duty Paid.)</b>		Class Clarets of good brands	7 50 13 00
Black, chewing boxes 10's	0 36 0 39	Tarragona Ports. imp. gal.	1 15 1 30
Do Navy, Cads, 3's, 6's,	0 40 0 41	Burgundy	
& 10's.....		Still, Case.....	10 00 23 00
Mahogany Chewing 6's&8's	0 41 0 48	" " Sparkling	16 0 17 50
Bright, Smoking, 3's & 8's	0 51 0 55	Can. Spirits, Imp. gallon.	Paid Bond.
Do Fancy.....	0 58 0 63	Alcohol.....65 O. P.	3 15 0 99
American Liquor oil and sm	0 40 0 90	Pure Spirits.....65 "	3 16 1 00
		" " " " " " " "	2 87 0 90
<b>Wines. Liqueurs etc.</b>		" " " " " " " "	1 49 0 50
<b>Ale English.....qts</b>	2 40 2 45	Family Proof Whiskey....	1 60 55
" " " " " " " "	1 60 1 65	Old Bourbon " " " "	1 60 55
<b>Domestic.....qts</b>	0 85 1 25	" Rye " " " "	1 51 0 52
" " " " " " " "	0 63 0 75	" Toddy " " " "	1 61 0 52
<b>Stout: Guinness.....qts</b>	2 40 2 45	" Malt " " " "	1 61 0 52
" " " " " " " "	1 00 1 65	Old Rye .....4 Years Old	1 51 0 75
<b>Domestic.....qts</b>	0 00 1 15	" " " " " " " "	1 91 0 85
" " " " " " " "	0 70 0 00	" " " " " " " "	2 01 0 95
<b>Brandy: Hennessy's.....gal</b>	6 00 6 25	" " " " " " " "	2 09 1 05
" " " " " " " "	5 00 14 00	20 to 100 cases, net cash.	
Martel, " " " " " " " "	0 00 12 00	100 to 200 " " 2 1/2 p.c. off.	
Jules Duret & Co.....gal	4 63 5 25	200 cases and over 5 p.c. off	
" " " " " " " "	10 00 16 10	<b>Wool.</b>	
Pinet, Castillon & Co.....gal	4 00 4 25	Fleeces.....	0 19 0 21
Jules Bellerio & Co.....qts	8 50 9 00	Pulled, unassorted.....	0 22 0 23
Pinet, Castillon & Co.....case	9 25 16 10	" " Extra Super.....	0 27 0 28
Cheaper-shippers.....gal	3 00 3 26	" " B Super.....	0 22 0 23
" " " " " " " "	7 00 7 50	" " C " " " "	0 00 0 20
<b>Irish Whiskey—Roe's case</b>	8 50 9 50	Black.....	0 21 0 21
Dunville " " " " " " " "	7 25 7 75	Natal.....	0 19 0 22
Stewart Scotch Wh'y.....	5 75 6 50	Cape.....	0 16 0 18 1/2
Bunads Irish Whiskey.....	8 75 9 25	Australian.....	0 22 0 25
Scotch Hay, Fairman & Co.	8 75 9 25		

Retail Merchants who wish to keep abreast of the times, and have a continual and reliable guide to the leading markets, should subscribe to the CANADIAN JOURNAL OF COMMERCE. The Market Reports in the JOURNAL are unequalled for comprehensiveness and correctness of detail. No Merchant or other business man can afford to do without it. Published every Friday. Subscription to all parts of Canada, except Montreal, \$2.00 a year. Address,  
CANADIAN JOURNAL OF COMMERCE, Montreal.

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**FISH!**  
**FISH!**

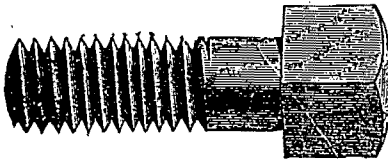
COD, MACKEREL, HERRING,

Wholesale only,  
**HATFIELD, KINNEY & CO.,**  
YARMOUTH, N.S.

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

**S. Lennard & Sons,**  
DUNDAS, ONT.  
Manufacturers of Plain and Fancy  
Hosiery, Caps, Tuques,  
Sashes, Mitts, &c., &c.  
Agents:—S. Davison, Toronto, Ont., F. W.  
Newman & Co., Montreal, Que.  
To the Wholesale Trade only.

THE GALT AXLE AND MACHINE SCREW WORKS,  
LINTON, LAKE & CO., Proprietors.



Manufacturers of  
all kinds of Carriage  
and Wagon Axles,  
also Machine Sot and  
Cap Screws. Send

for Price List and Catalogue. GALT, Ont.

**PLANER KNIVES OF ALL KINDS.**



Send for Circular Price List. PETER HAY, Galt.

**FOLDING BEDS.** WE WILL GIVE YOU  
a first-class Folding  
Bed with Woven Wire  
Spring included, for \$10.35. These Beds hold all  
the bedding. They are made up in the morn-  
ing the same as ordinary beds and folded, thus  
being always ready for use. They only take up 13  
inches of room. Price, \$11.00, \$11.50, \$12.50, and  
up to \$75. W. F. DOHERTY & CO.,  
199 Fortification Lane, Montreal.

**DYEWOODS.** Dominion Dyewood  
and Chemical Co.,  
Importers and Ma-  
nufacturers of Dyewoods, Dyewood Extracts, Dye  
Stuffs, Mordants, Chemicals and Acids, Aniline  
Dyes, Yorkshire Fulling and Scouring Soaps.  
**J. E. DUNHAM, Manager.**  
Office—77 Front Street East. Works—Don Station  
TORONTO.  
76 ST. PETER STREET, MONTREAL.

**McCURDY BROS.,**  
MANUFACTURERS OF  
GALVANIZED IRON SKYLIGHTS,  
Window Caps, Cornices, Roofing, etc.,  
29 ADELAIDE ST. EAST,  
TORONTO.  
The Trade Solicited.  
Special attention given to Plumbers' Supplies  
of Ventilation Tops, Pipes, &c.  
Jobbing Promptly Attended To.

**J. S. MAYO.**  
Importer and Manufacturer of  
**OILS**  
OF EVERY DESCRIPTION  
9 COMMON STREET,  
MONTREAL.

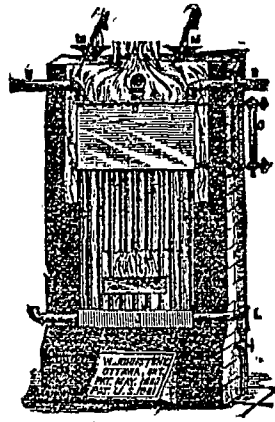
**LUMBER** GEORGE GALE,  
Wholesale and Retail  
Merchant and Manufacturer,  
Dealer in all kinds of Pine Lumber, Walnut,  
Ash, Elm, Cherry, Butternut, White Oak, Hickory,  
Chestnut, Whitewood, Pine, Etc.  
OFFICE, 9 VICTORIA ST., TORONTO, ONT.

Professional Cards.  
**J. W. & E. C. HOPKINS,**  
Architects & Valuers  
OF REAL ESTATE. Montreal.  
Designs for Buildings of every description made  
and Works superintended. Real Estate valued

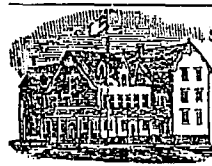
Legal.  
Peterborough, Ont.  
**E. B. EDWARDS,**  
BARRISTER, &c.,  
**HATTON & WOOD,**  
BARRISTERS, SOLICITORS, &c.  
C. W. Hatton. R. E. Wood, B.A.  
**W. A. STRATTON, B.A., LL.B.,**  
BARRISTER, SOLICITOR, &c.  
Peterborough, Ont.

SECURITIES.		Montreal Oct. 1
Canada Gov. 4 p. c. Intercol. Ry., 1903.		114
Guar. Rupert's Land Loan 4 p. c. bds., 1904.		111
Guar. 4 p. c., 1910.		113
Guar. 4 p. c., 1913.		111
British Columbia, 1894, 6 p. c.		113
July, 1907, 6 p. c.		122
Canada, 1882-4, 6 p. c.		101
1885, op. of Gov., 5 p. c.		105
Insc. stock, 5 p. c.		105
Dom. Ry Loan, 1903, 5 p. c.		113
1901-5-6-8, 4 p. c.		104
1901-5-6-8. Insc. stk. 5 p. c.		101

Share	Railway & other Stocks.	Oct. 1
	New Brunswick 6 p. c. 1885-91.	102
	Nova Scotia 6 p. c. 1885.	101
	Quebec Prov. 1903 5 p. c.	100
	Do do 1905 5 p. c.	100
	Do (Iss. Paris), 1913.	103
	stor. bds. so. all pd. 1912	108
	Atlantic & St. Lawrence 5 1/2 p. c.	125
100	Buffalo and Lake Huron.	114
10	Do. 5 1/2 p. c. 1st Mort.	100
100	Do do 2nd Mort.	117
300	Can. Central 5 p. c. 1st M. Bds.	103
	Int. guar. Ry Gov.	99
	Canada Southern 1st Mort. 3 p. c.	47
100	Canadian Pacific 4 1/2 p. c.	100
	Chic. & G.T.K. 6 p. c. 1st M. Coup.	97
	Grand Trunk June Ry. 5 p. c.	84
100	bonds.	115
100	Grand Trunk of Canada ord.	43
100	stock.	36
	2nd equin. mtg. bds.	17 1/2
100	1st prof. stock.	98
100	2nd prof. stock.	77
100	3rd prof. stock.	6
100	5 p. c. perp. deb. stock.	112
100	4 p. c. perp. deb. stock.	26
100	6 p. c. bds., 1890.	103
100	6 p. c. 2nd dr.	105
100	3rd prof. bonds A.	82 1/2
100	3rd prof. bonds B.	82 1/2
100	Northern Extension, 6 p. c. guar.	90
100	Do do 6 p. c. imp.	93
100	Quebec Central 5 p. c. 1st mtg. bds.	103 1/2
10	T. G. & B. 6 p. c. bonds 1st Mort.	103
100	Well, Grey & Bruce, 7 p. c. Bds., 1st Mort.	82
100	St. Law & Ott. 6 p. c. Bds.	72 1/2
		86 1/2
		67 1/2



**JOHNSTONE'S IMPROVED PATENT STEAM HEATING APPARATUS.**  
Indirect steam heating with ventilation especially. Estimates or any information furnished on application. Manufactured by WM. JOHNSTONE, 207, 209 and 211 Wellington St., OTTAWA, ONT.



**International Hotel,**  
GANANOQUE, ONT.,  
**D. BROPHY,**  
Proprietor.

**BERLIN KNITTING FACTORY,**  
BERLIN, ONT.

**HENRY CARR & CO.,**  
Manufacturers of  
**CARDIGAN JACKETS, SCARFS, HOSIERY, MITTS, JERSEY SUITS, &c.**



Warren's Patent Platform Scales.  
The oldest and most reliable Scale House in the Dominion,  
For First Class Work.  
**H. B. WARREN & CO.,**  
763 Craig Street, Montreal.

**COBBAN & CO. 455 St. Paul St.**  
**IMPORTERS AND MANUFACTURERS' AGENTS.**  
Mouldings, Frames, Looking Glasses and Mirror Plates.  
Photographic Stock Dealers. Wholesale only.

**JOHN HAMILTON & CO.,**  
**METAL MERCHANTS.**  
Tinners' Tools, Machines and Furnishings, Plumbers' Gas and Steam Fitters' supplies, Tinned Sheet Iron all sizes.  
Warehouse and Office, 25 & 27 William St., Montreal.

**ERNEST C. MOUNT,**  
Successor to MOUNT, MARTIN & Co.,  
Plumber, Gas and Steam Fitter, Practical Sanitarian and Lead-Burner.  
Specialty:—Re-modelling and repairing defective plumbing and drainage at reasonable rates.  
16 VICTORIA SQUARE, MONTREAL.

**E. E. GILBERT & SONS,**  
MANUFACTURERS OF  
**PORTABLE AND STATIONARY ENGINES,**  
Steam Pumps, Shafting, Pulleys, &c.  
Office:  
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MONTREAL.

**Pure Gold Manufacturing Co.,**  
Manufacturers of and Wholesale Dealers in  
Pure Gold  
Baking Powder, Pure Gold Coffees,  
Pure Gold Pure Gold  
Spices, Pure Gold Flavouring  
Cream of Pure Gold Extracts,  
Mustards  
**ONCE USED ALWAYS USED**

ALEXANDER JARDINE & CO., Propsrs.,  
31 Front St. East, Toronto, Ont.

**Hull Advertisements.**

**H. BOURGIE,**  
*Carpenter and Builder,*  
94 BREWERY STREET, HULL, P.Q.

**FELIX BOISMENU,**  
**Hotel du Peuple,**  
STE. THERESE, P.Q.  
Good accommodation for Travellers.  
Bonne accommodation pour les Voyageurs.

**C. W. PEARSON,**  
General Store Keeper, and Proprietor of Mail Stages, running daily between Buckingham Village and Station, to meet all incoming trains.  
**BUCKINGHAM VILLAGE, P.Q.**

**Excelsior Mfg. & Refining Co.,**  
182 Queen St. West, Toronto.  
Sole Manufacturers of  
**DEWAR'S HAMMER-HARDENING ANTI-FRICTION METAL.**  
Send for list of Testimonials, &c.

**Lachute Advertisements.**

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

**BARAVENA MILK FOOD**  
FOR INFANTS AND YOUNG CHILDREN.  
Is most highly recommended by the medical faculty and all who use it.  
**FISH & IRELAND,**  
Lachute Mills, - - - Quebec.

**LACHUTE HOTEL,**  
First-Class Table and Rooms.  
**J. W. CURRY,** - - - Prop.,  
**LACHUTE, P.Q.**

**J. B. HEBERT,**  
*Carriage and Sleigh Maker,*  
118 BREWERY STREET, HULL, P.Q.

**Hull Advertisements.**

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

**JOSEPH ISOILLE,**  
Carriage and Sleigh Maker,  
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**NORTHERN ASSURANCE CO'Y.**

OF LONDON.

ESTABLISHED 1836.

**CALEDONIAN INSURANCE CO.,**

OF EDINBURGH.

FOUNDED 1805.

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

**TAYLOR BROS.**

45 ST. FRANCOIS XAVIER STREET, MONTREAL,  
GENERAL AGENTS

ESTABLISHED 1845.

**BRITISH AMERICA**

**ASSURANCE CO.,**

**FIRE AND MARINE,**

INCORPORATED 1833.

**HEAD OFFICE, - - TORONTO.**

**BOARD OF DIRECTORS:**

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

**FOR SALE CHEAP.**

*A new medium size*



**GALT MANUFACTURE.**

Address,  
JOURNAL OF COMMERCE,  
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**THE ROYAL CANADIAN**

**FIRE AND MARINE INSURANCE CO.**

President, - ANDREW ROBERTSON, Esq.

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

ARTHUR GAGNON, *Secretary-Treas.*

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

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

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

G. H. McHENRY, Manager.

**THE FEDERAL**

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT

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

**WRITES LIBERAL POLICIES**  
Without burdensome conditions.

**NON-FORFEITABLE POLICIES.**

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

DAVID DEXTER,  
*Managing Director.*

**NATIONAL ASSURANCE CO.**

OF IRELAND.

**FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

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

79 St. Francois-Xavier Street, Montreal.

**SCOTT & BOULT,**

CHIEF AGENTS FOR DOMINION.

**Scottish Union <sup>INS</sup> National**

INSURANCE CO'Y

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1824.

**M. BENNETT, JR.,**

General Manager, North American Branch, Hartford, Conn.

CAPITAL, - - - - - \$30,000,000  
TOTAL ASSETS, - - - - - 34,472,705  
INVESTED FUNDS, - - - - - 13,500,000  
Deposit with Dominion Government, market value, 125,000

**WALTER KAVANAGH,** *Resident Agent,*  
117 St. Francois Xavier Street, **MONTREAL.**

**THE LONDON MUTUAL**  
**FIRE INSURANCE CO.'Y OF CANADA.**

The Successful Pioneer of Cheap FARM & RESIDENCE Insurances.

Financial Statement 31st December, 1884, shows Assets, \$365,541.32.

Over 41,000 Members. Nearly 15,000 Policies issued in 1884.

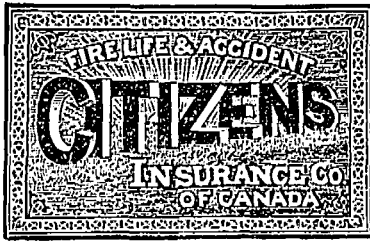
The only "Fire Mutual" licensed by the Dominion Government. Takes risks on Farm Property, and on Private Dwellings in City, Town or Village, on more favorable terms than any other Company.

**HEAD OFFICES: 438 RICHMOND ST., LONDON, ONT.**

JAMES ARMSTRONG, M.P., President. - JAMES GRANT, Vice-President.  
W. R. VINING, Treasurer. - C. G. CODY, Fire Inspector.  
D. O. MACDONALD, MANAGER.

The "London Mutual" does a larger business in the Insurance of Farm Property and Private Residences than any other Company in the Dominion, and has done the same for now over a quarter of a century. Parties intending to insure should give this "old and tried" Company the preference, for until it was established the stock companies, having all their own way, charged the owners of farm property and private residences high rates to make up for their losses on more dangerous classes of property: this is changed now, through the efforts and working of the successful "London Mutual." For reports or Insurance apply to any of the Agents, or address the Head Office.





**CAPITAL, \$1,188,000.**  
**CASH ASSETS, 1st January, 1883,**

per Government Blue-Book 407,987.89  
 Deposit with Dominion Govt. 122,000  
 Losses Paid to 1st Jan, 1883. 1,054,131  
 Income 1882. 343,660

**DIRECTORS:**

President.—HENRY LYMAN.  
 Vice-President.—ANDREW ALLAN.  
 C. A. Proctor, Robert Anderson, J. B. Rolland,  
 Arthur Prévost, H. Montagu Allan,  
 ARCH. MOGOUN, SEC.-TREAS.  
**GERALD E. HART, GEN'L MAN'R.**  
 CAPT. JOHN LAWRENCE, Special Agent.

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

**CHIEF OFFICES.**

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

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

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Oct. 1, 1885.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Dates of Dividends.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	3-6mos.		\$50	\$50	75
Canada Life .....	2,500	74-6mos.	Mich & Sept	400	50	420
Citizens, Fire, Life, Guarantee & Acct	11,880	6-12mos.	10 Sept 4 yr	85	74	232
Confederation Life.....	5,000	5-6 mos.		100	10	232
Queen City Fire .....	2,000			50	10	.....
Western Assurance.....	20,000	4-4 mos.	30 Jun 30 Sep	40	20	98 1/2
Royal Canadian Insurance.....	20,000	5-12 mos.	Dec 84 yrly	25	20	50 1/2
Accident Ins. Co. of North America..	2610	6	15 Jul 15 Jan	100	20 100	.....
Guarantee Co. of North America.....	13,372	6	15 Jul 15 Jan	50	10 50	92 1/2 100.

**BRITISH AND FOREIGN.—(Quotation on the London Market, Sept. 16, 1885.)**

				Market value p.p'd up share
British & Foreign Marine.....	50,000	50	20	£22 1/2 £22 1/2
Caledonian .....	50,000	80	50	£2 1/2
Commercial Union Fire Life & Marine..	5,000	10	100	£15 £16
Edinburgh Life.....	100,000	5	£10	£40 1/2 £41 1/2
Fire Insurance Association.....	20,000	15	100	15s 2d
Glasgow & London.....	20,000	15	100	5s
Guardian Fire and Life.....	12,000	27 p. sh.	100	58s 60s
Imperial Fire.....	100,000	80	100	£150 £155
Lancashire Fire.....	10,000	15	20	93s 9d 96s 3d
Life Association of Scotland.....	25,882	48	25	£30 1/2
London Assurance Corporation.....	10,000	10	20	£44 £46
Liverp'l & London & Globe Fire & Life	£391,752	70	20	60s 70s
Northern Fire & Life.....	30,000	70	100	£20 1/2 £20 1/2
North British & Mercantile Fire & Life	40,000	58	50	£13 1/2 £14 1/2
Phoenix Fire.....	6,722	£21 p. s.	.....	£20 1/2 £21 1/2
Queen Fire & Life.....	200,000	80	10	50s 0d 51s 3d
Royal Insurance Fire & Life.....	100,000	60	20	£32 £32 1/2
Scottish Imperial Fire and Life.....	50,000	8	10	25s 6d
Scottish Provincial Fire & Life .....	20,000	15	50	£14 1/2 £15 1/2
Standard Life.....	10,000	58 1/2	50	£5 1/2 £5 1/2
Star Life.....	4,000	5	25	19s

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

**RESOURCES of the COMPANY.**

Authorized Capital.....	£3,000,000 Stg.
Subscribed .....	2,000,000 "
Paid-up .....	625,000 "
Fire Fund and Reserves as at 31st December, 1883, .....	1,502,235 "
Life and Annuity Funds.....	3,841,194 "
Revenue—Fire Branch .....	1,186,865 "
do Life and Annuity Branches.....	551,807 "

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

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

**THE DOMINION**  
**SAFETY FUND LIFE ASSOCIATION**  
 Home Office, St. John, N. B.

**FULL DOMINION GOVERNMENT DEPOSIT.**  
**RELIABLE LIFE INSURANCE AT AVERAGE ANNUAL COST.**  
 The INSURANCE is PURELY MUTUAL, but the ASSURED ASSUME NO LIABILITY whatever, the business is conducted by a  
**RELIABLE STOCK COMPANY**

for a small fixed commission.  
 The system is endorsed by the highest Insurance Authorities on the American Continent as entirely safe and as meeting a pressing want of to-day. "It combines the cheapness of the Co-operative Societies with a Strength, Security and Soundness heretofore unknown in Life Insurance."

**JAMES De WOLFE SPURR, President.**  
**CHARLES CAMPBELL, Secretary.**  
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 EDMUND H. DUVAL, Quebec. T. M. KING, London. SAM'L McCULLY, Halifax.  
 Licenses for Agency may be made to District Agents, or at Home Office to  
**J. H. WRIGHT, Superintendent of Agencies.**

**ROYAL INSURANCE CO'Y.**  
 OF LIVERPOOL AND LONDON.  
**FIRE AND LIFE.**  
 LIABILITY OF SHAREHOLDERS UNLIMITED.

**CAPITAL** - - - - - \$28,000,000  
**FUNDS INVESTED** - - - - - 21,000,000  
 Investments in Canada for sole protection of  
 Canadian Policy-holders - - - 700,000

**HEAD OFFICE FOR CANADA—MONTREAL.**

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

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**M. H. GAULT, | W. TATLEY.**

**COMMERCIAL UNION**  
**ASSURANCE CO.—Limited.**  
 OF LONDON, ENGLAND.  
**CAPITAL, . . . £2,500,000 Sterling.**

**MONTREAL, 64 ST. FRANCOIS XAVIER ST.**  
**FRED. COLE, General Agent.**

**THE CITY OF LONDON**  
**FIRE INSURANCE COMPANY,**  
**OF LONDON, ENGLAND.**  
**CAPITAL, - - - - - \$10,000,000.**

Insurances effected at lowest current rates.  
**HEAD OFFICE FOR PROVINCE OF QUEBEC:**  
**53 & 55 St. Francois Xavier St., Montreal.**  
**W. R. OSWALD, General Agent.**  
 Safe and Reliable Agents wanted in unrepresented districts.

**Insurance.**

**Liverpool & London & Globe  
INSURANCE COMPANY.**

LIFE AND FIRE.  
Invested Funds, . . . . . \$30,500,000  
Funds Invested in Canada, . . . . \$900,000  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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THEODORE HART, Esq.  
EDWARD J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. O. MACCALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLEY.  
Agencies Established Throughout Canada.  
HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

**THE ACCIDENT  
INSURANCE COMPANY**

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**  
**260 ST. JAMES STREET,**  
MONTREAL.

President, Vice-President.  
Sir A. T. GALT. HON. JAMES FERRIER.  
MANAGING DIRECTOR.

**EDWARD RAWLINGS.**

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

**BRITISH AND FOREIGN**

**Marine Insurance Co.  
OF LIVERPOOL,**

Covers all classes of Marine Risks,  
including CATFEE, against all  
hazards.

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**Legal.**

Montreal.

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ADVOCATE,  
BARRISTER, COMMISSIONER, &c.,  
131 ST. JAMES STREET, MONTREAL.

QUINN & WEIR,  
ADVOCATES, BARRISTERS, &c.,  
181 ST. JAMES STREET,  
M. J. F. QUINN. W. A. WEIR.

ABBOTT, TAIT & ABBOTTS.  
ADVOCATES.  
North British Chambers, 11 Hospital street.

TERRILL & ROSS, Barristers, Attorneys, &c.,  
Commissioners for New York, Massachusetts,  
Illinois, Maine, Vermont, Ontario and Mani-  
toba. 132 St. James St. (old post office), Telephone  
No. 1,129, Montreal.  
FREDK. W. TERRILL, B.A.  
WALTER LORD ROSS, B.C.L.

**Insurance.**

Established 1803.

**IMPERIAL  
Fire Insurance Comp'y  
OF LONDON.**

W. H. RINTOUL, Resid't Secy.  
Montreal, No. 6 HOSPITAL Street.

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

**QUEEN  
INSURANCE CO.**

OF ENGLAND.

**FIRE AND LIFE.**

Capital, . . . . . £2,000,000 Stg.  
INVESTED FUNDS.....£680,818.

**FORBES & MUDGE,**

Montreal,

Chief Agents in Canada.

**The Waterloo Mutual**

**FIRE INSURANCE CO.**

ESTABLISHED IN 1863.

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

During the past Ten Years this Company has  
issued 57,096 Policies, covering property  
to the amount of \$40,872,038.00;

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

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

**CORE DISTRICT**

**FIRE INSURANCE COMPANY.**

HEAD OFFICE GALT, ONT.

Established 1836

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

**MERCANTILE  
FIRE INSURANCE CO.,**

WATERLOO, ONT.

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

Losses promptly adjusted and paid.

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

**THE LONDON  
GUARANTEE & ACCIDENT CO.  
(LIMITED)**

OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.  
Dominion Government Deposits, - \$56,745.32

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

Gentlemen of influence wanted in unrepresented  
districts.

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

**Insurance.**

**NORTH AMERICAN  
LIFE INSURANCE CO'Y.,**

Head Office - - TORONTO.

Guarantee Fund - - \$100,000  
Deposited with Government, 50,00

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

MONTREAL OFFICE,

117 St. Francois Xavier St.

CHARLES AULT, M. D.,  
Manager Prov. Quebec.

**Legal.**

Cornwall, Ont.

H. SANFIELD MACDONALD,  
(late MacLennan & Macdonald.)  
BARRISTER, SOLICITOR, CONVEYANCER,  
NOTARY, &c.  
Solicitor for the Ontario Bank.  
N.B.—Special facilities for making prompt Col-  
lections throughout Ontario and Manitoba.

St. Thomas, Ont.

ERMATINGER & ROBINSON, Barristers, &c.  
Solicitors for Imperial Bank and South-West  
ern Loan Society. Collections promptly attended  
to in all portions of Western Ontario.

St. Catharines, Ont.

ALBERT C. BROWN,  
(Successor to Brown & Brown.)  
Barristers, Attorneys, Solicitors in Chancery,  
Notaries Public, &c.

Seaforth, Ont.

McCAUGHEY & HOLMESTEL,  
BARRISTERS, &c., Seaforth, Ontario.

Guelph, Ont.

MACDONALD & MACDONALD,  
Barristers, &c.  
A. H. MACDONALD. W. MACDONALD.

J. G. CURELL,  
ATTORNEY,

Solicitor, Conveyancer, &c., 34, James St., N.

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Special attention to Commercial Collections

**FOR SALE**

BY THE BARREL,

A small quantity

— OF —

**Lubricating Oil.**

Will be sold Cheap.

Address,

P. O. Box 885,

MONTREAL.

**NEW YORK LIFE INSURANCE COMPANY.**

(ESTABLISHED 1845.)

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.

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

ESTABLISHED 1847.

CANADIAN

Head Office, - Montreal.

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

APPLICATIONS FOR AGENCIES INVITED.

Accumulated Funds, over \$5,000,000  
 Annual Income, . . . . . 1,000,000  
 Canadian Investments, . . . . . 600,000  
 Claims and Bonuses paid, 10,000,000  
 Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**

GENERAL MANAGER.

CHIEF INSPECTOR,

**DAVID DOWNS.**

**J. FRITH JEFFERS,**

Manager Western Ontario.

LONDON, ONT.

**E. HALLAMORE, Inspector,**  
 Maritime Provinces.

Insurance.

Insurance.

**GLASGOW & LONDON Insurance Company.**

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Cor. Notre Dame and St. Helen Streets.

MONTREAL.

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 Chairman.

**D. GIROUARD, M.P.,** Q.C., Montreal.

**LARRATT W. SMITH, D.C.L.,** Pres. Building and Loan Association, Toronto.

**ROBT. C. JAMIESON, Esq.,** Montreal.

**S. NORDHEIMER, Esq.,** Pres. Federal Bank, Toronto.

MANAGER:

**STEWART BROWN.**

CHIEF-INSPECTOR:

**J. T. VINCENT.**

INSPECTORS:

**C. GELINAS, A. D. C. VAN WART.**

MONTREAL AGENTS:

**G. DAVELUY, ADOL. ROBILLARD,**  
**O. LECOUCS.**

Every description of Fire Insurances effected at lowest rates.

**WESTERN ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 32

Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

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

**J. H. ROUTH & CO.,** Managers, Montreal Branch.  
 190 ST. JAMES STREET.

**Confederation Life Asscn.**

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

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

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

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

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

Manager for the Province of Quebec,  
**H. J. JOHNSTON, Montreal.**

Manager for New Brunswick,  
**Major J. MACGREGOR GRANT,**  
 St. John.

**J. K. MACDONALD,**  
 Managing Director

Manager for Nova Scotia,  
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