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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 21, No. 3. }  
New Series.

MONTREAL, FRIDAY, JULY 17, 1885.

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Subscribed, 1,000,000.00  
Paid-up, 868,840.28  
Reserve Fund, 143,000.00  
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, 1,193,300  
Paid-up Capital, 379,400  
Assets 31st January, 1885, 1,150,000  
Paid-up Capital held in Great Britain, 117,400  
Debentures issued in Great Britain, 672,757.40

Directors in Canada.  
MAJOR-GEN. HAULTAIN, late of Her Majesty's East Indian Forces, President. JOHN WATSON, Esq., J. P., Vice-President.

GEORGE A. COX, Esq., Mayor of Peterborough.  
RICHARD HALL, Esq., of Messrs. Hall, Jones & Co.  
H. J. LEFEBVRE, Esq., A. C. DUNLOP, Esq.  
A. P. POUSSETTE, 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, 150 and 154 West George Street, Glasgow.  
Agents in Edinburgh—Ronald & Richie, S.S.C., 29 Hill Street.  
Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSSETTE & ROGER,  
Managers, Peterborough, Ont.

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

Subscribed Capital, \$600,000.00 Reserve and Contingent Fund, \$49,765.64; Assets, \$899,316.30.

Directors - THOMAS KENT, President; JAMES OWREY, Vice-President; THOMAS MCCORMICK, GEO. D. SUTHERLAND, J. A. NELLES, M.D., R. W. PADDICOOME, ANDREW WELDON.  
Manager - MATCOLE J. KENT.  
Solicitors - Gibbons, McNab, Mulcorn & 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  
Reserve, - - - - - 100,000

**DIRECTORS:**

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

**BRANCHES:**

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

**BANKERS:**

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

**Loan Societies.**

**THE HAMILTON  
PROVIDENT & 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 133,028.21  
Profits . . . . .  
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.

**The Canadian Pacific Railway Co.**

**DIVIDEND NOTICE.**

The Half-yearly Dividend upon the Capital Stock of this Company, at the rate of

**THREE PER CENT.**

per annum, secured under agreement with the Government of the Dominion of Canada,

**Will be Paid on August 17th, 1885,**

to Stockholders of record on that date.

Warrants of European Shareholders, who are on the London Register will be payable in Sterling, at the rate of Four Shillings and One Penny Half Penny (4s. 1 1/2d.) per dollar, Less Income Tax, and will be delivered on or about the same date at the office of Messrs. Morton, Rose & Co., Bartholomew Lane, London, England.

The Transfer Books of the Company will be closed in London at 3 o'clock p.m., on Monday, July 13th, and in Montreal and New York at the same hour on Monday, the 27th July, and will be re-opened at 10 o'clock a.m., on Tuesday, August 18th, 1885.

By order of the Board

CHARLES DRINKWATER,

Office of the Secretary, Montreal, July 7th, 1885.

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 MACRAY, Esq., Vice-President; Hon. C. F. FISHER, G. M. ROSS, 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. Waller Watson and Alex. Lang; Boston—Tremont National Bank.

**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, - - - - - 443,000

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.

**RICHELIEU & ONTARIO  
Navigation Co.**

**SPRING ARRANGEMENT, 1885.**



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.

**STEAMERS BETWEEN**

**MONTREAL AND TORONTO,**

Will commence running daily on 1st June.  
Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 6th May.

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

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

Steamer TERREBONNE, Capt. LA FORCE, leaves daily (Sundays excepted) at 8.30 p.m., Saturdays at 2.30 p.m., for Vercheres, calling at Boncherville, Verches and Bout de l'isle. For L'Assomption and St. Paul l'Ermitage, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Concreeux on Mondays, Wednesdays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICES:—R. A. DICKSON, 126 St. James St., opposite St. Lawrence Hall; I. J. McCONNELL, Windsor Hotel, Robt. McEwen, 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.

**Legal.**

**Toronto.**  
**JONES, MACKENZIE & LEONARD,**  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.

CLARKSON JONES, BEVERLEY JONES,  
GEO. A. MACKENZIE, C. J. LEONARD,  
English Agent.

JONES & JONES, 99 Cannon Street, London.  
\*A CORP'Y for N. Y., Illinois and other States.

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.....	3,160	Building.
Siberian.....	4,600	Capt. A. Macaulic.
Carthagenian.....	4,600	" R. P. Moore.
Hanoverian.....	4,000	Capt. J. G. Stepen.
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. Aroher, R.N.R.
Peruvian.....	3,400	Capt. Jos. Hitchie.
Nova Scotian.....	3,300	Mr. Dalziel.
Hibernian.....	3,434	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, E.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Transal.....	3,600	" Alex. McDougall.
Scandinavian.....	3,600	" John Farke.
Siberian.....	4,600	Building.
Buenos Ayrean.....	3,600	Capt. R. P. Moore.
Corean.....	4,600	" Barclay.
Grecian.....	3,600	" G. E. LeGallais.
Manitoban.....	3,600	" McNiel.
Canadian.....	2,500	" C. J. Menzies.
Phoenician.....	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:

Inno verian.....	Saturday, June 6
Sardinian.....	Saturday, June 13
Sarmatian.....	Saturday, June 20
Parisian.....	Saturday, June 27
Polynesian.....	Saturday, July 4
Sardinian.....	Saturday, July 11
Sarmatian.....	Saturday, July 18
Parisian.....	Saturday, July 25

Rates of Passage from Quebec.

Cabin.....	\$60.65, \$70.00 and \$80.00
Intermediate.....	\$30.00
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:

Buenos Ayrean.....	Monday, June 8
Nova Scotian.....	Monday, June 22
Caspian.....	Monday, July 6
Hanoverian.....	Monday, July 20

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHN'S.

Cabin.....	\$20.00   Intermediate.....	\$15.00
Steerage.....	\$6.00	

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

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

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

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

H. & A. ALLAN,

State St., Boston, and 36 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.....	2,680
Brooklyn.....	3,600
Toronto.....	3,284
Ontario.....	3,176
Sarnia.....	3,850
Oregon.....	3,850
Vancouver.....	5,700

Great Reduction in Rates.

DATES OF SAILING

FROM PORTLAND TO LIVERPOOL.	
Montreal.....	23rd April   Dominion.....
FROM QUEBEC FOR LIVERPOOL.	
Brooklyn.....	20th June
*Sarnia.....	4th July
Toronto.....	11th July
Montreal.....	18th July

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.

Prepaid steerage tickets issued at the lowest rates. \*Saloons, Staterooms, Music Room and Bath Rooms in this steamer are amidships, where but little motion is felt, and carries 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 Grace, Hunter & Co., 11 Leadenhall Street; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO.,

Exchange Court, Montreal.



Canadian Pacific Railway.

THE NEW LINE, MONTREAL AND TORONTO VIA OTTAWA, WINTER TIME TABLE, IN EFFECT ON MONDAY, Nov. 24, 1884.

TIME TABLE.	Morning Express.	Night Express.
Leave Montreal.....	8.40 A.M.	7.30 P.M.
Arrive Ottawa.....	12.03 P.M.	11.00 P.M.
" Toronto.....	9.55 P.M.	8.30 A.M.
Leave Toronto.....	8.25 A.M.	7.55 P.M.
" Ottawa.....	6.07 P.M.	5.17 A.M.
Arrive Montreal.....	9.42 P.M.	8.50 A.M.

Elegant Parlor Cars on day trains. Luxurious Sleeping Cars on night trains. Close connection at OTTAWA with trains to and from

SUDBURY, NORTH BAY, PEMBROKE, RENFREW, AENPRIOR.

and all points in the Upper Ottawa Valley. Connections at Toronto for all points WEST, SOUTH and NORTHWEST. Only line running direct into the City of Kingston (via K. & P. Railway), avoiding long and tedious omnibus transfer.

For full information regarding Time Tables of all Through and Local Trains, Tickets, Seats in Parlor Cars, Berths in Sleeping Cars, &c., apply at the Company's City Ticket Office,

266 ST. JAMES STREET, (Corner MCGILL STREET.)

Windsor Hotel Ticket Office, Quebec Gate 5 Exchange Office, opposite Bonaventure Depot, 523 St. James St.

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 ELABORATED PULMAN PALACE SLEEPING AND PARLOR CARS,

And, in connection with the

CHICAGO AND GRAND TRUNK RAILWAY,

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.

WM. 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 Levis.....	8.00 A.M.
" Levis.....	8.15 "
Arrive Riviere du Loup.....	11.50 "
Trois Pistoles.....	12.55 P.M.
Rimouski.....	2.30 "
Little Metis.....	3.28 "
Campbellton.....	7.00 "
Dalhousie.....	7.40 "
Bathurst.....	9.28 "
Newcastle.....	10.57 "
Moncton.....	1.40 A.M.
St. John.....	5.30 "
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 of the Lower St. Lawrence and in the Maritime Provinces.

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

G. W. ROBINSON,

Eastern Freight and Passenger Agent,

136 1/2 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

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

Stock Brokers, &c.

STRATHY BROS., STOCK BROKERS,

Stock Exchange 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 RECEIVED BY TELEGRAPH EVERY FEW MINUTES OVER "TICKETS" IN OFFICE.

**Montreal Advertisements.**

**INDIA RUBBER CLOTHING CO.,**  
O. L. HIGGINS, MANAGER.

Manufacturers of Gossamer Circulars, Newports, Sleeve Circulars, Aprons, Sponge Bags, Bed Clothes, 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 Speciality. 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, 106 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. SISE.  
Secretary-Treasurer: - - - C. F. 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 Curils 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.,  
32 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,  
115 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 Extension of the Canadian Pacific Railway, Cor. Barciay and Water Streets. Office at Windsor Hotel, Montreal.

**MICHEL LEFEBVRE & CO.,**  
MANUFACTURERS

Pure Vinegars and Methylated Spirits.  
MONTREAL.

**W. S. THOMSON,**

IMPORTER OF

Laces, Buttons, Trimmings,  
AND GENERAL FANCY GOODS,  
1811 Notre Dame St., Montreal.

**SACRAMENTAL WINES.**

Canadian Light Wines, being perfectly pure, are specially suitable for Sacramental purposes, especially authorized for use in the Diocese of Montreal by Bishop Fabre, and in the Diocese of Three Rivers by Bishop Lafleche.

**BARRE & CO.,**

Manufacturers of Canadian Wines,  
186 & 188 Fortification Lane.  
MONTREAL.

**DOMINION**

Fur Dressing & 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 lifetime 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. TROTTIER,  
Cashier.

MONTREAL, 14th April, 1886.

**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 & McCORMACK,  
Importers and Manufacturers of  
**ALL KINDS OF DYE WOODS,**  
BROCKVILLE, ONT.

**A. VOGEL & CO.,**

Importers & Manufacturers of  
**Furs & Skins,**  
532 & 534 St. Paul St., near McGill St.,  
MONTREAL.

HIGHEST PRICES paid for RAW FURS.

**BUY THE**

**ELECTRIC LAMP.** GIVES A LIGHT equal to eight ordinary lamps for our gas jets. Nine times cheaper than gas, with a light four times more brilliant. Twenty-five per cent 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 Founts 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 WEBB & CO., P.O. Box 1578. Office and Factory, 48 to 60 Nazareth St.; Foundry, 84 to 90 Wellington St., and 88 Prince St., Montreal.

**THE STEEL COY OF CANADA**

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

**CHEESE BOXES,**  
**GANANOQUE JUNCTION**  
**CHEESE & BOX FACTORY,**  
WM. CHAPMAN, Proprietor,  
MANUFACTURER OF  
**CHEESE AND CHEESE BOXES.**  
DEALER IN  
Annatto, Rennets, Bandage, 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, &c  
**ALL ORDERS PROMPTLY ATTENDED TO.**

Legal.  
Picton, Ont.  
**EDWARDS MERRILL,**  
BARRISTER, SOLICITOR, NOTARY PUBLIC,  
&c. Office: Washburn Block, Main St., Picton.

**Peterborough Ont., Advertisements.**

**Peterborough Biscuit Works,**  
G. W. HALL, Proprietor.  
Soda Biscuits for Family use a Specialty.  
Office, Works and Sample Room, Simcoe Street,  
**PETERBOROUGH.**

**THE AUBURN WOOLLEN COMPANY,**  
(Limited.)  
Manufacturers of Tweeds.

**PETERBOROUGH, ONT.**

**The Wm. Hamilton Manfg. Co.**  
Manufacturers of the most improved Saw Mill Engines and Boilers, Heavy Circular and Iron Gang Mills; Patent Twin Circular; Steam Poods with Patent Valves; Govall's Patent Saw Sharpener; Perkins' Patent Shingle Mill and Shingle Machinery; Improved Lumbermen's Capstans; Lofelle Turbine Water Wheel; Baud Saw Mills; Twin Engine Feed for long Carriages. **Peterborough, Ont.**

**R. MOWRY,**  
Peterboro, Ont.  
Manufacturer of

**THRASHING MACHINES, HORSE POWERS,**  
and **Sawing Machines.**

All work warranted. Repairing of all kinds promptly attended to at moderate rates.

**PETERBOROUGH WOOLLEN MILL.**

A. W. BRODIE,  
WOOLLEN MANUFACTURER,  
**PETERBOROUGH, ONT.**

**JOHN. T. CRAIG,**  
Carriage and Sleigh Maker, Horse Shoeing, &c.  
ALL WORK GUARANTEED.

**ELIZABETH ST., ASHURNHARD,**  
OPPOSITE PETERBORO, ONT.

**McANDREW & NOBLE,**  
Opp. Hall, Innes & Co., and next door to the Fire Engine Station,  
Simcoe Street, Peterborough, Ont.  
Steam and Hot Water Heating in the most improved and economical plans. Sanitary Plumbing a Specialty.  
Gas Fitting Practically done.

**ALEXANDER GIBSON,**  
IMPROVED STYLES OF HORSE-SHOING.  
Spring Steel Shoes & Steel Caniks, Home Manufacture.  
Lame and Interfering Horses a Specialty.  
Mill Picks Sharpened.

**Near Peter Hamilton's Foundry,**  
George Street, Peterborough, Ont.

FOR LIVERY RIG, TRY  
**CONNORS BROS.,**

3710 TIP-TOP LIVERY,  
George Street, South of the Market Square,  
**PETERBOROUGH, Ont.**



**J. H. WALKER,**  
DESIGNER AND  
ENGRAVER ON WOOD

REMOVED TO  
FORESTRY CHAMBERS,  
Old Post Office Building  
Entor by 132 St. James St.  
or by 116 St. Francois  
Xavier Street, Montreal.  
Fine Art Engraving,  
Portraits, &c.

ESTABLISHED 1850.

**CANADA LEAD & SAW WORKS**

**JAMES ROBERTSON,** General Metal Stor-  
er, chunt and Manufacturer,  
Office 20 Wellington St., Montreal, P.O. Box 1500.

Lead Pipes, Shot, Putty, White Lead, also Gang,  
Circular and Cross Cut Saws of all kinds. (Prices  
furnished on application.) Branches: Toronto,  
James Robertson & Co.; St. John, N.B., James  
Robertson.

**Montreal Advertisements.**

**Blotting Paper.**  
First Prize Dominion Exhibition 1880.  
**JOHN CRILLY & CO.,**

MANUFACTURERS OF  
Blotting Paper, Flour Sack Paper,  
Muslo Paper, Fine Manilla Paper,  
Colored and Brown & Grey Wrapping  
White Printing Paper,  
Paper, Roofing Felt and Match  
Flour Sack Paper Bags, &c., &c. Paper.  
Special Sizes and Weights made to order  
389 ST. PAUL ST., MONTREAL.

**DOMINION PAPER CO.**

100 Grey Nun street, Montreal.

(Mills at Kingsey Falls, P.Q.)

MANUFACTURERS OF

The following grades of high class papers:—

Nos. 1 & 2 Book and Printing, (Toned & White)

No. 3 News and Printing, " "

White Tea and Bag,

Bleached Manilla Envelope, Bag and Wrapping,

White Manilla Tea and Wrapping,

Unbleached Manilla, Bag and Wrapping.

**DOMINION EXHIBITION, 1884.**

FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL

Awarded to the

**ROLLAND PAPER CO.,**

MILLS AT ST. JEROME, P.Q.

Bronze Medals for Writing, Caps to Posts

Book and Job News and Bristol Board.

Silver Medal for Colored Papers.

Gold Medal for best collection.

Special sizes and weights made to order.

HEAD OFFICE IN MONTREAL.

**J. B. ROLLAND & FILS,**

Wholesale Paper Warehouse,

ST. VINCENT STREET, NOS. 6, 8, 10, 12, & 14

**ALFRED J. TURCOT & CO.,**

386 St. Paul St., Montreal,

Are receiving weekly the latest styles in

**MILLINERY & FANCY GOODS,**

From European and American markets.

Black Goods a specialty in

Cashmere, Velvets, Velvetens, Rib-

bons and Ostrich Feathers a specialty.

Special discounts to Cash Buyers.

**PARKER'S FOUNDRY.**

19 to 29 Dalhousie Street,

MONTREAL.

**CAST-IRON SINKS** MADE FROM THE

best American pa

terns. A large assortment in stock. Prices on ap

plication.

ROSES PARKER.

**FENWICK & SCLATER,**

Asbestos Warehouse, Railway, Steamboat

and Engineers' Supplies.

Phoenix File Works—Fire Engine Hose

229, 231 and 233 Commissioners Street,

MONTREAL.

**JOHN FOGG,** 193 KING ST. EAST,

TORONTO, ONT.

Brass Founder. Railway Castings a

specialty. Babbitt and Antifriction Metals of all

descriptions. Lead and Zinc Castings.

**Ottawa Advertisements.**

**VULCAN BOILER WORKS,**  
McBRIDE & CO., Man'rs. of Iron & Steel  
**BOILERS** OF EVERY DESCRIPTION.  
Tanks, Girders, Iron Roofing  
Bank Vaults, Smoke-Stacks and all kinds of Sheet  
Iron Work. 428 & 430 Wellington St., OTTAWA.  
Repairs promptly executed.

**STEWART & FLECK, JR.,**  
MANUFACTURERS OF EVERY DESCRIPTION OF  
**Mill Machinery,**  
Water Wheels, Steam Engines,  
Boilers.

VULCAN IRON WORKS, WELLINGTON ST., OTTAWA.  
Repairs Promptly Executed.

**OTTAWA PLATING CO.,**

106 and 108 Bay Street,

FINEST GOLD, SILVER AND NICKEL PLATING.

No goods allowed to leave the Works unless

plated and finished in the best possible manner.

None but skilled workmen employed.

OFFICE AND SHOW ROOM, 170 SPARKS STREET.

GARROW & MACDONALD.

**OCCIDENTAL HOUSE,**

H. BEAUVAIS, Proprietor,

49 to 53 DUKE STREET, near Railway Station,

OTTAWA.

First-class Accommodation for the Travelling Public.

**VICTORIA FOUNDRY, OTTAWA.**

Engins & Mill Machinery of every description

MANUFACTURED.

GENERAL REPAIRS DONE.

M. W. MERRILL. N. S. BLASDELL & CO.

**JOHN BROWN,**

MANUFACTURER,  
YORK STREET, OTTAWA.

**P. BOILEAU,**

Formerly with Joseph Isabelle, of Hull,

**CARRIAGE MAKER,**

No. 28 CLARENCE ST., OTTAWA.

Wheels to order and Repairs made on the

shortest notice. Prices moderate. Your patronage

is respectfully solicited.

Mount Sherwood Sash and Door Factory,

**ROBERT THACKRAY,**

Importer and Manufacturer of

**FLOORING, MOULDINGS, &c.**

PLANING AND RE-SAWING DONE TO ORDER.

MOUNT SHERWOOD, OTTAWA, ONT.

**W. REARDON,**

MANUFACTURER OF

**BROOMS, SCRUBBING BRUSHES, ETC.,**

The trade supplied. Factory and Office

138 YORK ST., OTTAWA, ONT.

**L. DUHAMEL,**

**Carriage Maker,**

(Established 1845)

109 Murray Street, Ottawa, Ont.

Improved Carriages and Buggies, combining

lightness, strength, elegance and comfort.

**THOS. TODD & SON,**

**Commission Merchants**

MILLERS & MALTSTERS,

GALT, - - - - - ONTARIO.

FLOUR A SPECIALTY.



Leading Manufacturers, &amp;c.

**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. ANNE SPINNING CO. [Hochelaga].**

Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only supplied.

— THE —

**Canada Cotton 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-  
BLEACHED and COLORED.****GRAIN BAGS, SUGAR BAGS.**  
All orders executed DIRECT from the Mills at  
Cornwall. Accounts opened with the Wholesale  
Houses only.**GRAVEN COTTON CO.,**

BRANTFORD, ONT.,

**GREY SHEETINGS.**

AGENT:

**S. DAVISON,**

16 Colborne Street, Toronto.

**TIFFIN BROTHERS,**

General Merchants,

IMPORTERS OF

**TEAS, SUGARS**

AND

**MEDITERRANEAN GOODS.**

314, 320 &amp; 322 ST. PAUL ST., MONTREAL.

**H. VINEBERG,**Wholesale Clothier,  
752 Craig St., Montreal.Close Buyers visiting the markets will do well  
to give me a call.

Leading Manufacturers, &amp;c.

**CANTLIE, EWAN & CO.,**

GENERAL MERCHANTS

AND

Manufacturers' Agents.

Bleached Shirtings,  
Grey Sheetings, Tickings,  
White, Grey & Colored Blankets,  
Fine and Medium Tweeds,  
Knitted Goods,  
Plain and Fancy Flannel,  
Low Tweeds, Etoffes, &c.,  
WHOLESALE ONLY SUPPLIED.15 Victoria Square,  
MONTREAL. 12 Wellington  
Street E.,  
TORONTO.**MONTREAL COTTON CO.**

Works at Valleyfield.

Percales, Batistes,  
Pocketings, Wigans,  
Window Holland,  
Cheese & Butter Cloths,  
Foulards, Satteens,  
Permanent Linings,  
Beetled Twills.Grand Isle Dyeworks & Bleachery.  
R. R. STEVENSON, Selling Agent,  
10 Lemoine Street, MONTREAL.**S. H. MAY & CO.,**

474 &amp; 476 St. Paul St.,

Importers and Dealers in

**Paints, Linseed Oil,**Lubricating Oils, Window  
Glass, Turpentine, Varnish, &c.**Robt. Miller, Son & Co.,**

156 and 158 MCGILL STREET.

Owing to the fire which destroyed our late place  
of business on Victoria Square, we are to be found  
at the above address, with an entire new stock of**Papers, Stationery,**

Blank Books,

Miscellaneous Books,

Paper Hangings

and Window Shades.

**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 28 & 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.**

MONTREAL.

**WM. PARKS & SON,**

COTTON SPINNERS.

BLEACHERS AND DYERS,

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.

AGENTS:—

THOS. D. BELL,

WM. HEWETT,

70 St. Peter St., Montreal. 11 Colborne St., Toronto

**Stormont Cotton Co.,**Denims, Tickings, Cottonades, Fan-  
ciful Wove Shirtings & Apron Checks.**Hamilton Cotton Co.,**Ball Knitting Cotton, Hosiery Yarns,  
Cotton Yarns (White and Colored), Twist  
Yarns (Bleached and Colored), Beam Warps  
all kinds, Cottonades and Denims.**Cornwall Cotton Batting Co.,**Batts put up in Cases or Bales in  
any weight to suit the trade.**Simcoe Woollen Co.,**Grey Blankets, Wheeling and Fin-  
gering Yarns.All communications regarding Terms or Goods  
addressed to our Agents,**F. McELDERRY & CO.,**

13 and 15 St. Helen St., Montreal.

Toronto Office, 35 Scott Street.

THE

**Account-Book Pencil,**For Book-keepers,  
Reporters, and

General Office use.

Will not blur nor rub. Is easily erased with rubber.  
In unpolished cedar. Put up neatly.One doz. in a Box.  
Price 50cts. per Box.

Something Extra Good.

Sample by mail for 5 cents.

**MORTON, PHILLIPS & BULMER,**

STATIONERS, BLANK BOOK-MAKERS AND PRINTERS,

1755 Notre Dame Street, Montreal.

Leading Wholesale Trade of Montreal.

**JOHN CLARK, Jr. & Co.'s**

M.E.Q.  M.E.Q.  
TRADE MARK  
**SPOOL COTTON**  
Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and Machine Sewing.

**M. E. Q.**

ESTABLISHED 1820  
THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD at the Centennial Exhibition for Excellence in Color, Quality & Finish.  
Wholesale Trade supplied by  
**WALTER WILSON & Co.,**  
1 & 3 St. Helen Street, MONTREAL.

Leading Wholesale Trade of Montreal.

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

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



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

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

**WALTER WILSON & CO.,**  
*Sole Agents for the Dominion,*  
1 & 3 ST. HELEN STREET, MONTREAL.

Leading Wholesale Trade of Montreal.

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



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

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



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

**CANADIAN PRINTS.**  
Several Thousand Patterns to Select  
from.  
The **MAGOG TEXTILE and Print Company,**  
MONTREAL.

**Reinhardt Manf'g Co.** Manufacturers  
and Jewellers' Supplies, Push Goods, Brush,  
Comb, Mirror and Odour Cases, and Cases of every  
description. Orders solicited.  
509 LAGAUCHETIERE ST., HEAD OF COYE ST., MONTREAL.

**EDMUND EAVES,**

IMPORTER OF

**Watches and Jewellery,**

WATCH TOOLS and MATERIALS,

1683 NOTRE DAME STREET,  
MONTREAL.

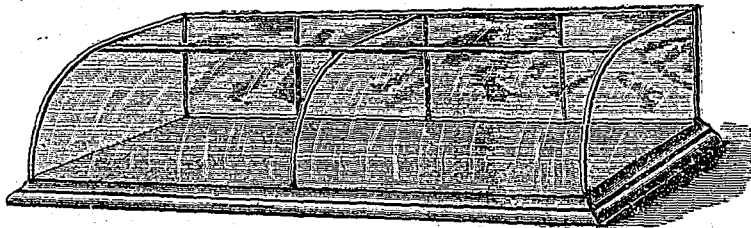
**Commercial Summary.**

In order to avoid possible misunderstandings, advertisers and subscribers of the JOURNAL OF COMMERCE should invariably make remittances to head-quarters, this city.

All remittances of subscriptions are acknowledged by change of date on address label.

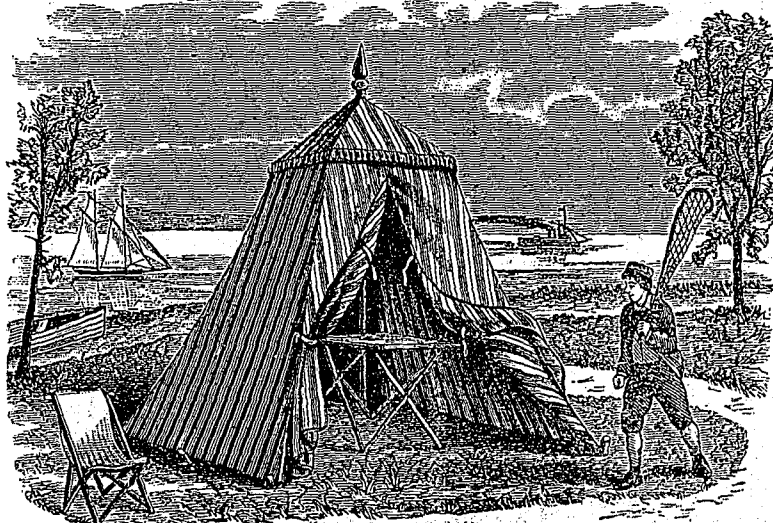
W. SIMON, tailor, Toronto, has assigned. He is not to be confounded with Wolfe Simon in the same line on Queen street west.

BUSINESS is reported dull in the towns and villages of Middlesex, Ont.; but the prospects of good crops warrant the hope that better times are in store for them in the near future.



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

J. P. WAGNER, C. SCHAOK, H. G. LAURENCE, WM. MAHR.  
**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.

20 GOLD and SILVER MEDALS and 101 FIRST PRIZES FOR 1884.  
Tents, Flags, Awnings, Camp Furniture, Tarpsulins 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.

**TAYLOR BROTHERS & CO.,**

LEEDS, YORKSHIRE.

MANUFACTURERS OF

CAST STEEL LOCOMOTIVE TIRES,

BEST YORKSHIRE IRON PLATES, BARS &amp; FDRGINGS.

Double Crank Axles, Steel Castings,

**J. & H. TAYLOR,**

Agents for Canada,

No. 16 St. John Street, MONTREAL.

**STEWART MUNN & CO.**

Beg to intimate that, the firm of Lord, Munn & Co. has been dissolved by mutual consent and that they are carrying on a similar business at

NO. 22 ST. JOHN STREET,  
MONTREAL

and offer for sale

STEAM REFINED PALE SEAL OIL.

Various selected choice brands

NEWFOUNDLAND COD LIVER OIL,

and Nova Scotia COD OIL.

Canadian and American Produce shipped on favorable terms. Orders and Consignments solicited.

**PRATT'S PATENT GASOLINE,**

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

MAJOR John Hopper, general manager for Canada of the Mutual Reserve Fund Life Association has been in Ottawa for some days looking after the Canadian license for his company.

A CLERK named Onesime Cartier has been arrested at the instance of his employers, Messrs. J. B. Rolland & Co., wholesale booksellers and paper manufacturers, charged with embezzlement.

The confidential clerk of a wholesale firm, St. Paul street, this city, is reported to have gone to Chicago to examine the grain machinery by which he lost \$6,000 "borrowed" from his employers.

The Ottawa Free Press is authority for the statement that Messrs. Jas. Robertson and W. C. Murray, of Montreal, have purchased the Fitzroy mines of Bellew & Co., for some \$30,000, and purpose working the same.

The agents of the Mount Royal Milling Co., in this city, are about to establish rice mills at Victoria, B.C., and, owing to the large Chinese population of British Columbia, it is hoped that the venture will be a profitable one.

E. Dixon, hotelkeeper, Quebec, recently referred to, has assigned to M. Bégin. The liabilities, including rent, are reported to be about \$14,000. The stock, &c., amounting to nearly \$6,000, are offered for sale by the trustee.

The Bill modifying the application of the Insurance Act of 1877 passed the Senate with

Leading Wholesale Trade of Montreal.

**GREENE & SONS  
COMPANY,**

MONTREAL.

**HATS,  
CAPS,**

AND

**STRAW GOODS.**

1885.

Newest Styles Selected for  
**SPRING TRADE.**

**AGENTS FOR WOODROW'S HATS**

WAREHOUSE:

**525 St. Paul Street, MONTREAL.**

the change recommended by Sir Alex. Campbell that the 6th clause be restored, the Bill being so amended that it should not apply to companies otherwise exempted.

HENRY WILSON, who opened a saloon in Moose Jaw, Man., scarcely two months ago, has moved on to Calgary, leaving debts of about a couple hundred dollars. J. Hingston Smith & Co., gunsmiths, &c., Winnipeg, recently referred to, have assigned.

Mr. JOSEPH McClure, barrel-hoop maker, Watford, Ont., is troubled with the consequences of over-production on his own part. His stock has been sold by the sheriff and the mortgage on his farm property foreclosed. He has been in poor health for some time.

BUILDING is brisk at St. Thomas, Ont., and is expected to continue so until late in the fall. The wages of carpenters range from \$1.50 to \$2 per day, \$1.75 being the standard. Bricklayers and plasterers are paid \$2.50 per day, and the laborers earn \$1.50 per day.

LIFE Agent, Quebec—The figures in that advertisement are misleading, and you require no better evidence of the real inwardness of the party than such a display of only a portion of the truth. The information you require will be found in the issue containing the report.

The Government has promised to send an engineer to report on the feasibility of deepening the Burlington canal at Hamilton so as to admit the largest vessels plying on the St. Lawrence. The desirability of making Burlington Bay a harbor of refuge is also under consideration.

The bailiff is in possession of the estate of Jos. Bonner, working jeweller, Toronto.—The 20 cent cash offer made by Mr. Wharin of the

same line and city has been accepted.—F. G. Farquhar, contractor, Bracebridge, after having been sued repeatedly for some time past, has at length made an assignment.

CAMPBELL & MOORE, Strathroy, have purchased the bakery and confectionery business lately carried on by Mr. Chas. Napper, Front street. The new firm has made considerable alterations and improvements in the premises, which will tend to facilitate the more extensive operations now carried on by them.

A representative of Messrs James A. Skinner & Co., crockery merchants, Hamilton, recently left on his British Columbia trip. This firm was the first in their line to enter Manitoba, and subsequently British Columbia, and they claim to be the only crockery house covering all Canadian territory from the Atlantic to the Pacific coast.

THERE is excitement in the mountains, says the Calgary Herald, owing to the discovery of quartz gold at the Big Bend of the Columbia, a day's tramp from the second crossing. The quartz has already run into thousands of dollars to the ton, and prospectors are making a rush to the new gold fields. Here is the egg of another boom.

SAM. McDONALD, dealer in boots and shoes, &c., Stamford, Ont., has been absent from his usual place of abode during the last fortnight. The stock is in the hands of Mr. F. H. Lambe of Hamilton. It is thought the estate will pan out poorly. McDonald's career at the Stamford store dates only from last December; but he had little or no capital at starting.

A DETROIT paper states that a prominent clothier of London, Ont., was recently swindled out of \$2,600 by a Chicago man, who gave him a bogus gold brick as "collateral security"

**WELL ASSORTED STOCK IN ALL LINES.**

**MEN'S FURNISHINGS.**

EMBROIDERIES

WHITE,

JOSELIN

&amp; CO.

7 WELLINGTON ST. WEST,  
TORONTO, ONT.

LACQUES.

JOHN HENDERSON &amp; 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, CORNELLE &amp; CO.,

Importers of and Dealers in

White Lead &amp; 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, &amp;c., &amp;c., &amp;c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street  
and 235, 237 and 257 Commissioners Street,  
MONTREAL

KENNETH CAMPBELL &amp; 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 &amp; CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

—The manager of Stobart, Sons & Co., store  
keepers at Duck Lake, recently in Winnipeg,  
states that the losses of his firm will be heavy;  
they have determined to rebuild.

The formal recognition of Stratford, Ont., as  
a city, is announced for the 22nd inst. It is a  
thriving and interesting place and has for  
some years been known, unofficially, as the  
Baby City of Ontario.—The Woodstock, Ont.,  
Court of Revision reduced the assessment of  
hotels in that town about \$12,000, on account  
of the Scott Act.—About \$48,000 has recently  
been realized at Winnipeg out of the sales of  
city lands for taxes.

ABRAHAM GOODWIN, grocer, Strathroy, has  
again got into business difficulties. About a  
year ago he failed, with liabilities amounting  
to about \$4,000. Through the assistance of  
friends he succeeded in tiding over his  
troubles at the time only to become again  
more hopelessly involved. Mr. A. Meekinson  
of Strathroy is the principal creditor. Mr.  
Meekinson became Goodwin's security when  
the latter first failed, and the consequence is  
he will lose from \$600 to \$1,000.

A PAIR of hay-fork swindlers have success-  
fully operated on John Shipley, a farmer in  
Rochester township, Essex County, Ont. Being  
induced by them to accept the agency of the  
county for a patent hay fork he consented to  
take a consignment of the forks, and signed an  
agreement to that effect. He thought nothing  
more of the affair until a few days ago when  
he received a notification that a London bank held  
his note for \$275. All trace of the hay-fork  
agents has been lost.

News has been received at New York that all  
the capital required for the completion of the  
short line railway in Nova Scotia has been  
secured in Paris. It is stated that the line is  
already partially constructed from Oxford  
station on the Intercolonial road to New Glas-  
gow where it joins the Eastern Extension, al-  
ready completed to Canso. From thence across  
Cape Breton to Louisburg construction is  
necessary, for the completion of which and  
other unfinished portions French capital will  
be immediately available.

WE REGRET to learn that Jerry Robinson,  
dry goods merchant, Winnipeg, is again com-  
pelled to acknowledge himself unable to meet  
his liabilities, and has assigned. The house was  
formerly known as Jerry Robinson & Co., and  
as such compromised in February, 1884, at 50  
cents in the dollar, the composition notes being  
secured by Messrs. Robinson, Little & Co., of  
London. The claims on these notes were all  
met at maturity, save what was due the en-  
dorsers. The stock of the branch of Brandon  
was estimated at \$17,000, and that at Winnipeg  
\$25,000. There was also a branch at Emerson.  
Mr. Robinson is a man of remarkable ability in  
his business, but his energies were not always  
sufficiently concentrated upon it.

WARD & Davidson, manufacturers' agents,  
this city, held a meeting of creditors at the  
office of the trustee, Mr. Edward Evans, recently.  
It appeared that the firm which has been  
selling linens and other goods as agents for  
British houses, as well as manufactured shirts  
and collars for Uree, Baker & Co., of this city,

had recently gone extensively into the manu-  
facture of bicycles with one Darlington, who is  
an expert in this line. Their capital has been  
sunk in this business, and they have been  
unable to market the machines. An offer  
of 22½c cash was favourably entertained.  
The meeting was then adjourned to allow of  
an opportunity to communicate with the credi-  
tors in Great Britain. The liabilities are about  
\$7,000 and the assets nominally the same. The  
bicycle business was carried on under the firm  
name of J. Darlington & Co.

CORDOVAN, the name formerly applied to  
tanned goat skins, but now used also to desig-  
nate leather made from horse hides, is coming  
into notice here. It is extensively employed in  
England and in some parts of the States, and is  
pronounced almost equal to French calf in ap-  
pearance and superior to it in wear. Its manu-  
facture has already been attempted in Montreal  
tanneries with indifferent success, but an old  
tannery in the East end has now been bought  
by parties who intend devoting themselves ex-  
clusively to the business. The manufacture  
of cordovan has been carried on at Acton,  
Ont., for some years and a competitive tan-  
nery, it is said, being projected at Toronto.  
New York is the principal market for horse  
hides on this continent, and the supply comes  
chiefly from South America. A dealer in hides  
stated that Montreal could not be depended  
upon to supply more than a dozen or fifteen  
hides per week.

PIANO SEIZURES.—Notwithstanding the ex-  
plicit orders received by the customs authorities  
to grant no information concerning seizures of  
merchandise seeking to evade the laws, some  
curious disclosures are being made. The high

**J. W. MACKEDIE & CO.,**

MANUFACTURERS AND WHOLESALE

**CLOTHIERS,****MONTREAL,**

NUMBERS 31 &amp; 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.



TRADE MARK.

**Montserrat Lime-Fruit Juice & Cordials.**

Prize Medal awarded at the International Food Exhibition, London, 1880, 1881; at Melbourne, 1880; Adelaide, 1881; Calcutta, 1884; Quebec Province, 1882; Ottawa, 1879; Montreal, 1884; Toronto, 1884.

THE Island of Montserrat is the *only* place where the lime tree is specially cultivated, and where the juice is pressed in a systematic manner with suitable machinery. In pressing the choicest fruit alone is used, and to ensure greater freedom from miscellaneous and pulp matter, only about two-thirds of the juice is pressed out. It is mainly owing to these precautions that the Montserrat Juice is so much superior to that prepared in Jamaica, which is the *only* island (excepting Montserrat) from which Lime Juice is imported into Canada. The fact that the Montserrat Lime Fruit Juice is the only kind used in the British Royal Navy is evidence of its superiority.

**CAUTION.**—The success which has attended the introduction of this article has caused several imitations to be offered for sale; our original style of bottle and registered title is also copied. The public are therefore cautioned to protect themselves by seeing that the trade mark of the Montserrat Company is upon the capsule of each bottle.

Quotations on application to sole Consignees for the Dominion of Canada,  
**EVANS, SONS & MASON, Ltd.,** St. Jean Baptiste St., Montreal.  
Western Branch, 23 Front St. West, Toronto.

**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>	<b>Fancy Chewing.</b>
"Gold Coin."	"Spun Roll."
"Little Sergeant."	"Crown Jewel."
"Got It."	<b>Smoking.</b>
<b>Black Chewing.</b>	"Dindew."
Black Bird, 12s. in	Double Thick, 6s.
Caddies and 4 Boxes.	Viola Solace, 12s.
"Black Hawk," 3s.	
"Little Giant," P.P. 12s.	All goods warranted.

**SUGARS**

Teas, Coffees,

Spices, Syrups,

And a complete stock of

**GENERAL GROCERIES;**

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

**BROWN, BALFOUR & CO.,**  
HAMILTON, Ont.

duty upon pianos and organs is exceedingly distasteful to purchasers who, unaware that instruments of superior tone and finish are now being made in Canada (see our advertising columns), must have an instrument which some Patti or Kellogg or Nilsson has been led to endorse. Two "officials" of the Royal Electric Lighting Co. have just been caught endeavoring to enter as settlers' effects two pianos valued (list price) respectively at \$1,200 and \$400, with 60 per cent off, but the keen-eyed officer saw through the guise. The instruments escaped confiscation by the deposit of cheques for the full amount of the duty plus 60 per cent with the collector of the port. It is to be hoped that the implications may proceed no further.

The *Toronto Globe* have been shown a note of hand given by a farmer in Toronto Township under circumstances which lead to the belief that a hay-fork operation of a nature similar to that which was tried at Newmarket recently has been carried on there. The gentleman who showed it also gave information tending to prove that similar operations have been carried on throughout Peel and Halton. The note which the farmers are

**TEES, WILSON & CO.**

(Successors to James Jack &amp; 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  
486 VISITATION STREET, MONTREAL.

**BEUTHNER BROTHERS,**

MANUFACTURERS' AGENTS & LEADING  
IMPORTERS IN THE DOMINION OF

**Embroideries & Hosiery**

750 to 754 Craig St., MONTREAL.

induced to give is strengthened by various clauses admitting that the conditions are satisfactory, that the signer is perfectly willing that the note should be negotiated, and that he covenants to pay it no matter into whose hands it falls. It is very much to be doubted, says our contemporary, if these notes are good, notwithstanding the strict provisions provided, if the fact that they have been obtained by fraud is advertised before they get into the hands of an innocent third party.

The following paragraph was crowded out of part of last week's issue. "Mr. Mollieur, president of La Banque de St. Jean, has been arrested charged with having made false returns to the Government, by representing the paid-up capital of the bank to be \$226,000, whereas it is claimed the amount paid-up is only \$65,000, the balance being made up of promissory notes. We fear that such a charge might, with similar justice, be extended to the farther west. Political spite is alleged as the motive for the action." Meantime a writ of prohibition, signed by Judge Jette, of the Superior Court, was served upon the district magistrate at the opening of the court, enjoining him to suspend

**C. A. LIFFITON,**

Importer and Wholesale dealer in  
**COFFEES AND SPICES,**  
Acme Coffee and Spice Steam Mills  
320 ST. JAMES STREET,  
Agent for

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

CELEBRATED WORCESTERSHIRE SAUCE.

**W. R. ROSS & CO.,**

IMPORTERS,  
**WHOLESALE GROCERS**

AND GENERAL

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

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

**TEAS A SPECIALTY.**

all proceedings in the examination. The writ is returnable on the 21st inst. The warrant was signed on the 7th inst., and the petition signed at Montreal on the 13th inst. The grounds for the petition are that the information is laid in English, whereas the complainant does not understand English; that the complaint is vexatious and contains no legal offence; that the district magistrate is prejudiced; that the complainant is neither a stockholder nor a creditor but a debtor of the bank to a large amount. The information is laid in the exact words of the Cote indictment in the Jacques Cartier bank case decided in the Court of Appeals. Among the many witnesses present was Mr. Garland of the Finance Department, Ottawa.

IRA SCOTLAND, general storekeeper in Hemmingford, Que., has assigned, and a meeting of creditors has been summoned to meet on the 18th inst., at the Court house of the district. The insolvent was formerly a clerk in the employ of Mr. Tay Edwards, grocer, of the same place, now retired, and started in business with a borrowed capital of \$2,000. He bought

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, Upholsters' Tacks, B.B.B. Iron Tacks, Large Head and Leathored Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Ogar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.  
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, 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,

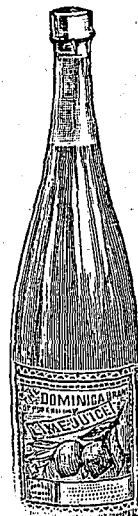
HAMILTON, Ont.

the stock and good-will of one Cleland for upwards of \$2,000, and continued on in the same store. The stock was an old one and a dear purchase at 90c. in the dollar; it is actually said that he could have put in new goods cheaper, as market prices had been declining. He now owns to a deficit of \$2,500, which shows that his debts have accumulated at the rate of about \$150 per month, as he has been in business only eighteen to twenty months. It is learned that he ran three or four grocery and several dry goods accounts in Montreal at the same time, and in the words of a creditor who learned this too late to drop him, "he was getting altogether too much credit." Scotland is said to be contemplating an offer of 40c.

The assignee of the estate of the St. Henri Carriage Leather Company has paid the first dividend of 60c on the dollar, and it is expected that nearly 100c will be realized.

Leading Wholesale Trade of Montreal.

DOMINICA  
**LIME JUICE.**



Pure, — Fruity,  
Wholesome.

FREE FROM ALCOHOL,  
Clear as Crystal.

SOLE AGENTS,

**LYMAN, SONS & CO.**

MONTREAL.

A liberal discount to the trade.

ALBO

Filtered West India Lime Juice

In Jars, Kegs or Bottles.

**NEATSFOOT OIL.**

Warranted Pure.

**BEST LUBRICATING**

— AND —

**LEATHER OIL**

IN THE WORLD.

Orders Solicited.

**PETER R. LAMB & CO.,**

Manufacturers,

TORONTO, Ont.

**NABOB SAUCE.**

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

Mrs. B. Laferriere, a widow who has been carrying on a small millinery and fancy goods business at St. Hyacinthe, in this Province, for a few years past has assigned; being in poor health she will not seek to continue. There are a few small claims among French houses here.

The number of vessels arriving at Montreal from sea, up to the 15th inst. not including ships in the coal trade, or other vessels trading to the Lower Ports, was four less than the arrivals to same date last year. There is an excess of tonnage, however, in favor of the current year of 10,486 tons, showing that a larger class of vessels is seeking this port.

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 Bellerle. [Cognac.]

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

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

Jules Regnier, Dijon, Burgundies and Chablis

L. M. Canneaux at Fils, Château de Dizy, près Epervan, Champagnes.

Renaudin Bollinger & Co., Ay, Champagnes.

Selgert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

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

Roig, Fossati & Co., Barcelona and Tarragona Spanish Ports.

Eschenauser & Co., Bordeaux, Clarets and Sauternes

H. Sichel & Sons, Mayence Rhine Wines.

George Roe & Co., Dublin, Celebrated Old Irish Whiskies.

James Watson & Co., Dundee, Fine Old Scotch Whiskies.

E. J. F. Brands, Schiedam Gins.,

**BOXER BROS. & CO.,**

Successors to John Watson & Co., Wholesale Importers of

China, Glass and Earthenware,

Nos. 92 and 94 GREY NUN ST., MONTREAL.

**DOMINION GLUE DEPOT.**

ESTABLISHED 1872.

The undersigned are just receiving 25 Hhds. French Medal Glues, 40 Bbs. American and Canadian Glues, with fresh shipments arriving every week, to which they would direct the attention of the trade.

PETER COOPER'S AND FINE GLUES A SPECIALTY.

EMIL POLIWK & CO.,

394 to 400 St. Paul St. & 11 Custom House Sq., Montreal.

N.B.—Correspondence solicited.

**FLEISCHMANN & CO.,**

Original Manufacturers, Introducers and Distributors in the U. S. and Canadas of

**COMPRESSED YEAST.**

Canadian Factory Depot:—15 ADELAIDE ST. W.

TORONTO, Ont.

**FRANK ROBERTSON & CO.,**

10 COLBOURNE ST., TORONTO.

WHOLESALE IMPORTERS OF

**BERLIN WOOLS.**

Fingering Wools, Fine Yarns, Materials for Art Needle Work, Arrasenes, Chenilles, Felts, Canvas, Plushes; Upholstery Fringes, Perforated Parchment Patterns.

IN FINE QUALITIES ONLY.

Agents Wanted!

We wish to appoint agents in the principal cities of the Dominion to sell St. Leon Mineral Water. This celebrated water is an unfailing cure in cases of Dyspepsia, Liver Complaint, Rheumatism and Constipation. For Dyspepsia, the water should be taken after meals, and previously, in cases of Constipation. For further information apply to

**GINGRAS, LANGLOIS & CO.,**

Dominion Agents,

QUEBEC.

# 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.....	\$2,408,029
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. C. RAMSAY, Managing Director.

# THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Holders of Policies in this Company are permitted to do Military Service in the North-West without extra charge.

W. M. RAMSAY, Manager, Canada.

# CARPETS.

The Carpet Warehouse,

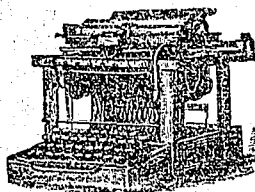
ESTABLISHED 1859,

And still recognized as the leading house for **Reliable Goods at Low Prices.** Notwithstanding the heavy demands of the Spring trade, stock is still in good shape, and purchasers can be fully supplied in all grades. **Best Makes of Carpets, Reliable English Oilcloth, New Curtains, Shades, Poles and Coverings, Carpet Sweepers and Hammocks in Private Designs. Shop and Office Floor Coverings a Specialty.** Close buyers invited to inspect and compare values. Orders from the country will receive special attention, and samples sent if requested.

James Baylis & Son, 1833 & 1835 Notre Dame St., Montreal.

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

REMINGTON TYPE-WRITER.



WYCKOFF,  
SEAMANS &  
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.  
459 ST. PAUL STREET, MONTREAL.

# PHENIX Fire Assurance Co., London.

Established in 1782. Canadian Branch Established in 1861.

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.  
First Rate Workmanship.  
Summer Importations are now Complete. Please call.

# LONSDALE, REID & CO.,

IMPORTERS OF

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

"CREME DE LA CREME"  
—AND—  
"NOISY BOYS"  
CIGARS

Are recognized by the public to be

Unequaled for their Good Quality.

# The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, JULY 17, 1885.

# THE FISHERY QUESTION.

The papers and correspondence bearing on the recent arrangement regarding the fisheries have been laid before Parliament, but they throw no new light on the subject. It is to be regretted that some of the writers for the press in the Maritime Provinces are using all their efforts to produce dissatisfaction, resorting, as is too frequently the case, to the grossest misrepresentation of facts. An arrangement, which is of the most temporary nature, and which has been made for the few months of the present fishing season, on the distinct pledge of the Executive of the United States that measures shall be recommended for determining the respective rights of both nations, is denounced by the Halifax

*Chronicle* as "a disgraceful and humiliating surrender." The Executive Government of the Dominion arrived at the conclusion that, in view of the change of Government in the United States, it was more expedient to postpone the attempt to negotiate until the inauguration of the new president. The paper to which we have referred treats the question as if Canada had granted the free use of the fisheries for an unlimited period without compensation.

It is of course a fair subject for discussion whether it would have been more politic on the part of Canada to have taken steps to prevent the trespassing on our fishery grounds by foreigners. The reasons against such a policy are fairly stated in the papers laid before Parliament, and it is premature to affirm that they are invalid. It would, in our judgment, be a much wiser policy for the Opposition to bring all the pressure possible on the Government to induce it to insist on a final adjudication of the respective rights of the two nations, without any reference to a temporary surrender of such rights for an adequate compensation. It is most unfortunate that the opportunity was not taken to have had those rights adjudicated by the arbitrators who sat at Geneva on the Alabama claims, and whose award would have finally disposed of the long-disputed question of the right of foreigners to enter British bays. It is to be hoped that the first question to be disposed of will be that of the national right to the exclusive use of British waters, after which it will be open to negotiate what equivalents should be given for the temporary enjoyment of the right to fish in British waters by foreigners.

#### THE SILVER DANGER.

It is evident that considerable alarm prevails in the United States on the subject of the standard of value. The *New York Bankers' Magazine* has in one of its recent issues given the monthly average of gold and gold certificates, silver and silver certificates, and U.S. notes received at the New York custom house at different periods. During the fiscal year ending 30th June, 1884, the monthly average of gold was 69.1, of silver 22.2, and of notes 8.7. In the six months ending 31st Dec., 1884, it was, gold 34.8, silver 34.9, and notes 30.3. During April, 1885, it was gold 38.9, silver 41.9, and notes 19.2. The comment of the *Bankers' Magazine* is that "no one can study these figures without conceding that silver is steadily

encroaching on gold, and that, if much longer continued, will effect a change in our standard." We shall give on the same authority the comparative statements of net gold and silver in the treasury on different dates. On 2nd January, 1884, the net gold was \$154,465,980 and net silver, \$27,169,227. On 2nd January, 1885, the gold was \$141,688,432 and silver \$36,353,009. On 3rd May, 1885, the gold was \$115,597,130 and silver \$59,209,995.

The writer in the *Magazine* asks "What is to be done to stay the impending danger," but the danger has been pointed out over and over again since the enactment of the law requiring the coinage of a given amount of silver. One remedy that is about being tried, if we can believe current rumors, is the abrogation of the small note issue, which amounts in round figures to fifty millions of dollars. This would simply put the nation at large to the expense of using silver instead of paper. We are told that "the people are determined to retain the gold standard of payments," and that "the coinage of silver dollars must stop if there be no other way of effecting this purpose;" but the warning was given at the time when the forced coinage of silver was adopted, and we have yet to learn that there has been any change of opinion on the part of the advocates of a silver standard.

It is desirable that Canadians should bear in mind that there is a strong probability, to say the least, that the time is rapidly approaching when the United States will have practically a silver standard. There are a variety of schemes floating about for getting rid of the difficulty without abandoning the gold standard, but they are of the most visionary character, and there seems no probability that the two Houses of Congress will agree to apply the true remedy, which is to suspend the coinage of silver, as has been done in France. The question of the standard has been recently discussed much more in England than it was formerly, and there are many advocates of an international double standard, but public opinion is still strong in favor of the single gold standard. The probability seems to be that in a comparatively short space of time the United States will have practically a silver standard of value, and it will then become a question how far it will be wise on the part of Canada to adhere to the single gold standard. The subject is one that ought to engage the attention of all those interested in the result. It is worthy of notice that

the following paragraph points to the possibility of Germany abandoning its single gold standard:

The agitation in favor of a bi-metallic monetary standard in Germany progresses actively. Another conference has been held between Prince Bismarck and the leading advocates of the coinage of silver."

#### THE NEW DUTIES.

"If the object of the recent alteration in the tariff be to obtain additional revenue, we venture to doubt whether it will be attained. In the case of sugar it is probable that the effect will be a diminution of the revenue, and it is not pretended that the object was an increase of revenue, but rather to check the importation of sugars refined outside the Dominion. The protection of the sugar refining interest may be held as the established policy of the Government. In regard to the increased duty on spirits, it is tolerably clear that it is the opinion of the chief organ of the total abstinence party that its effect will be to check consumption, and, should this opinion be correct, there will be no increase of revenue. Mr. Bowell, on the other hand, estimates that there will be an increase of over a million of dollars on spirits alone, though only half that amount during the current year, and this notwithstanding the adoption of the Scott Act by several counties.

Whatever may be the effect of the increased duties on the consumption of spirits and tobacco, there can, we imagine, be no doubt whatever that if the object be to obtain a substantial increase to the revenue, the article which would supply it is tea, and there is no valid reason for continuing its free admission. A tax on tea and coffee would fall on the entire population, and would be open to as little objection as any that could be imposed. Of course if the object be not to obtain additional revenue, but merely to sustain a protective policy, it cannot be expected that the duties will be imposed on articles likely to produce revenue. We apprehend, however, that, in view of the new burthens that have been created, it is absolutely necessary to impose new taxes, and, if so, we feel assured that the scheme of the acting Minister of Finance will prove a failure. It is, moreover, to be feared that the term "refined sugar" without any kind of color test will lead to a good deal of misunderstanding. The scheme submitted by the Minister was subjected to a good deal of criticism in the House



but was finally adopted.] There is an effort being made by a prominent firm of distillers in Toronto to withdraw a large quantity of spirits from the bonded warehouse on payment of the old duty, but the Government seems determined to exact the higher rate on all that were in the warehouses on the 6th inst. The effect of adopting a different policy would be to hand over a large amount of the tax paid by the consumers to private firms.

#### THE UNITED STATES TREATY CIRCULAR.

Considerable uneasiness was felt for some days last week, especially by those interested in Canadian railways, as to the effect of a circular issued by the Treasury Department of the United States, the effect of which it was imagined might have been to divert the traffic of the West from the Canadian route. Sir John Macdonald explained in his place in Parliament that the intention was merely to put a stop to the practice of unloading cargo at the entrance of the Welland Canal on Lake Erie, transporting it on the Welland Railway, and reshipping it at the Lake Ontario end. There were, however, many who were of opinion that it went much further. The following circular not only removes all the apprehension that at one time prevailed, but affords room for hope that even what relates to the Welland railway will be reconsidered:

WASHINGTON, July 11.

Collector of Customs, Oswego:

SIR,—Referring to your letter of the 8th inst. in regard to the internal effect of the circular of this department of 2nd inst., in which the instructions given to customs officers in the matter of the transportation of merchandise through Canada by routes part rail and part water, your attention is invited to the following statement of facts:—Under article 29 of the Treaty of Washington, transportation by all railroads from one port in the United States, to another through the Dominion of Canada and from one point in Canada to another through the United States is authorized. Under article 30 of said treaty transportation through the territory of both governments by routes partly by rail and partly by vessels on the great lakes and connecting waters is authorized.

By an Act approved March 3rd, 1883, Congress directed the discontinuance of the 30th article referred to from and after July 11, 1885, and notice to that effect was promptly given Her Majesty's Government through our Department of State immediately after the approval of the said Act. The circular of this department of 2nd inst. simply directed Customs officers on the northern frontier to continue shipments of merchandise passing through Canada under transit manifests between Ameri-

can ports by routes part rail and part water, and instructed them to hereafter treat goods arriving at their ports by such routes as importations from foreign contiguous territory—that is to say, that such goods upon arrival should be entered. Of course, if merchandise so arriving is of domestic production, it will be admitted to free entry on presentation of proofs and in the manner prescribed by law and regulation. Merchandise arriving by all-rail routes will be treated as heretofore, the twenty-ninth article of the treaty not having been terminated. That portion of your letter relating to the use of the Welland canal and incidental ports re portions of cargoes by means of the Welland railway will be further considered by the departments.

The following extract has an important bearing on the same subject:

#### THE CARRYING TRADE.

#### THE LAKE CARRIERS' ASSOCIATION TO PRESIDENT CLEVELAND.

BUFFALO, July 12.—The Lake Carriers' Association, having learned that an effort is to be made by the Canadian Government to have President Cleveland continue in force article 30 of the Treaty of Washington, have sent the following protest to the President:—

BUFFALO, July 10, 1885.

Hon. Grover Cleveland, President, Washington, D.C.:

DEAR SIR,—We understand that an effort is being made toward the extension of article 30 of the Treaty of Washington, which by proclamation of President Arthur, dated January 31, 1885, was made to terminate on July 1, 1885. We beg, on behalf of the lake carrying trade of the United States, to enter a formal protest against such action. This article, as we understand it, gives to British subjects the right to carry freight in British vessels from one port of the United States to another, provided a portion of the transportation is made through the Dominion of Canada by land carriers. That is, American grain or flour may be taken in Canadian bottoms from Chicago, Milwaukee, or Duluth, delivered in Canada at Sarnia or Collingwood to Canadian railways, and be transported by them to Buffalo, Ogdensburg, or other points of re-entry into this country, to be thence carried to destination. The competition we have met with under this article has been serious, and we think that we should be protected from it, so far as the interests of the public will permit. We ask that the provisions of this article be not extended without opportunity for full investigation and hearing.

Respectfully yours,

S. D. CALDWELL, President.

FRANCIS ALMY, Secretary.

#### THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

We are indebted to the courtesy of the New York State Superintendent of Insurance for a copy of his official report on the standing of the Mutual Reserve Fund

Life Association of the city of New York, which, in view of the prominence given that last, though not least, of the life companies entering the Canadian field of insurance, must possess some interest for the general public. We purpose stringing together a few extracts from the head of the report, reserving the body of it for future treatment. After referring to the organization of the association, early in 1881, and the provision in its plan that 25 per cent of the net receipts from each assessment shall be held as a reserve fund, the departmental inspectors proceed to deal with their mode of examination. The total collected for health assessments from Feb. 8, 1881, to May 31, 1885, was \$1,408,337, the whole of which is accounted for, save a small amount, \$822, embezzled by a former assistant cashier.

"Up to about six months ago," says the report, "the books and accounts were kept in a very irregular and unsystematic manner. The officers, however, have shown every disposition to improve the system by introducing such checks upon those handling the funds of the association as suggested themselves from time to time. Since the first of January last the books have been kept in better order, and, with a few improvements which have been suggested, and which the officers have taken measures to put in force, it will be an easy matter hereafter to verify the receipts and disbursements. The system of payments and retention of vouchers has also been very loose, but the officers say that they will hereafter insist on having itemized and receipted bills for all disbursements, and filed in regular order. The trouble has been that the methods of bookkeeping above referred to were those adopted when the Association was in its infancy, and its growth was so rapid that those methods proved insufficient. We found the officers not only willing, but anxious, to adopt any measure affording a better protection of the funds and a satisfactory auditing of the accounts."

The Death Fund of the association is composed of 75 per cent of the net receipts from assessments, plus the interest from the Reserve Fund. In the assets of said fund there is included the amount collectible on assessment No. 20, and also the amount which the Association is authorized by law to assess upon the members for unpaid death losses, not including the additional amount for the Reserve Fund. In the liabilities there is included the amount necessary to pay all certificates on which losses have been reported to the Association. The officers state that many of these losses are not valid claims against the Association, by reason of fraud or lapse of policy; and the registers show that of the certificates on which losses have been reported at least \$53,500 appear to have lapsed before the death

of the insured. There is also included in the liabilities the proportion of assessment No. 20 which will go to the Reserve Fund. The assets are \$558,402.19, and the liabilities are \$520,375, the surplus being the amount estimated to be realized on assessment No. 20 in excess of the amount required to pay the claims for which said assessment was made.

The condition of the Reserve Fund on June 1, 1885, is shown by schedule. The report says:

"The total amount of net receipts from death assessments up to June 1, 1885, was \$1,407,515.40, of which \$351,825.97 has been transferred to the Reserve Fund, the remainder having been applied to the payment of death losses. From this it is evident that the requirement of the constitution, that twenty-five per cent of the net receipts from assessments shall be carried to the Reserve Fund, has been faithfully complied with. Section 2 of article 10 of the Constitution prescribes that the Reserve Fund "shall be deposited with a trust company, or companies, or departments constituted by Government or legal authority." This prescription has been recently disregarded by the deposit with a national bank of nearly \$80,000 of moneys belonging to the Reserve Fund. Out of this deposit there was drawn \$51,375 for the purchase of \$50,000 United States bonds, for deposit in Canada. If this deposit with a national bank be legal, it would be equally so if deposited in any other bank or place. The circulars and advertisements of the Association convey the impression that the Central Trust Company of New York is the sole trustee of the Reserve Fund. If it is the intention of the Association to make the Central Trust Company the sole trustee of the Reserve Fund, it will be necessary, in order to carry such intention into effect, that the present deed of trust be amended, as it does not now provide that all moneys belonging to the Reserve Fund shall be deposited with said Trust Company."

From remarks made in our hearing, we gather that an erroneous impression prevails concerning the deposits of the above-named trust company, which amount to 24 millions of dollars. This misapprehension arises from the rather equivocal manner in which it is mentioned. We need doubtless only refer to this circumstance in order to induce the managers of the Mutual Reserve Association to render the meaning more clear, and show to the public that these enormous deposits appertain to the Central Trust Co. of New York, and not to our new visitor from the same city.

Referring to the Canadian deposit, the examiners say:

"In this connection we desire to call your attention to the deposit of \$50,000 United States bonds made in Canada. We are informed that a Bill was recently

passed by the Canadian Parliament which requires assessment associations to make a deposit of \$50,000 with the Canadian Government as a prerequisite to their transaction of business in Canada. We understand that this Bill has not yet been signed. The following letter will explain the circumstances connected with the deposit above referred to:"

"NEW YORK, March 27, 1885.

Sir LEONARD TILLEY, Minister of Finance, Ottawa, Canada:

DEAR SIR,—We send you this day, per U. S. Express, five (5) ten thousand dollars (\$10,000) U. S. registered bonds, three per cent loan of 1882, original numbers 13,573 to 13,577 inclusive; substitute numbers 8,291 to 8,295 inclusive, which we place in your hands awaiting the result of the Bill now pending in the Canadian Parliament, and beg to request that as soon as the Bill has passed that you consider the same as a deposit made by the Mutual Reserve Fund Life Association, in compliance with the law. Will you be kind enough to acknowledge the receipt of the same?

E. B. HARPER, President.

"P. S.—Duplicate letter accompanies the bonds."

"The present insurance laws of Canada provide that deposits made with the Canadian Government shall be held for the benefit of Canadian policyholders. The President of the Mutual Reserve Fund Life Association informs us that the Bill awaiting signature directs that all deposits made in pursuance thereof, shall be held for the benefit of all policyholders. We have endeavored to obtain a copy of said Bill, but have been unable to do so, and therefore cannot state exactly what it contains. If it provides that the deposit shall be held for the exclusive benefit of Canadian policyholders, it is manifestly unjust that the funds contributed by American policyholders should be used for that purpose. If, however, said deposit is to be held for the benefit of all policyholders, it would not be open to much objection, although the manner of creating the deposit may be open to criticism. We may add that the receipt of said bonds has not yet been acknowledged by Sir Leonard Tilley, but the United States Express Company's receipt for them is held by the Association."

The Medical Bureau of the association, appears to have been examined by a physician of New York whose report is included. It would appear from this report "that the medical examinations in the earlier years of the association were rather lax and insufficient," but this has much improved latterly, and is now not inferior to that in general use. Under this heading the report says:

"It appears that, in the summer of 1881, the Association reinsured the Lawyers' Mutual Aid Association of New York, numbering 106 members. None of these members have ever been subjected to a medical examination by either of these associations. In December, 1882, this Association added to its number 1,430 members of the Mutual Endowment Assessment Association of Baltimore, Md., without the usual medical examinations, relying on the medical examinations made when such members were

received into the Baltimore association. These reinsurances, without proper medical examination, were mistakes that have proved very expensive."

Under the caption of "Dues and Fees" the report says that it was found impossible to verify the receipts for dues from the dues' registers within reasonable time. "We therefore," it says,

"Depended for a verification upon the accuracy of the general book-keeper's books, which are very well kept, and we believe the dues received have been accounted for. It would be more satisfactory, however, if the amount of dues paid on each certificate were carried out in its proper column of the register, instead of being simply marked paid, and the cash account debited with the gross amount of dues, and credited with the commissions retained by the agents. This would make the verification of the cash book from the register, which is the only proper method, an easy matter."

Out of the gross amount of death assessments, \$1,486,172, collected to June 1, 1885, there was paid \$78,657 for expenses of collection, salaries, taxes, legal and other expenses. Concerning these expenses the report says:

"The constitution of the association permits the payment of such expenses out of the assessment moneys; in fact it permits the payment out of such funds of any expense that may be deemed chargeable to the mortuary department. Although the percentage of assessment moneys used by this association for expenses has not been very large as compared with the amount thus used by some other associations, there is nothing to prevent a very large proportion of such funds being diverted to this purpose. Our opinion, expressed in reports on other examinations, and to which we still adhere, is that not a dollar of the assessment moneys should be used for any purpose other than the payment of death claims, and the augmentation of the Reserve Fund; but that if the fees and dues are insufficient to meet the expenses of the association, an assessment should be made to meet the deficiency, and we think the State laws should be amended in this respect."

"The association has always paid its approved death claims in full. All claims are very strictly investigated, and many that have not been deemed valid have been either compromised or rejected. The members have been assessed double the usual rates on assessment No. 20, which is the latest one made. This is the first time a double assessment has been levied on the members, and it was done for the purpose of paying all claims that had been approved up to the time of making the assessment, and for which a single assessment would be insufficient. The number of members liable on said assessment was about 24,500. Although mistakes have been made, as indicated herein, we do not feel they were due to dishonesty on the part of the managers."

The general examiners' report concludes with a complimentary reference to

the reforms introduced by the officers of the association who, with the characteristics of honesty, vigilance and experience attributed to them "will be enabled hereafter to manage the affairs of the association with care and judgment."

The report has been compiled with much care, and with a touching tenderness for the feelings of the officers of the institution. It has evidently been found impossible to avoid some unpleasant reflections, but the Association, which has had the distinction of having been rather severely advertised, may return thanks that they have received expression in such smooth terms, while the occasional sprinkling of oil is sufficient to calm any nervousness that might arise. To any old line company unaccustomed to the hard knocks administered to the Mutual Reserve Fund Association such a report would be likely to prove fatal, but not so with the latter, whose energetic officers [*Vetat c'est moi*] have always another boat ready to bear its members along the pleasant ways of "life insurance" should a change of base be deemed desirable.

THE BANK OF COMMERCE.

The annual meeting of the Bank of Commerce was held at the Banking House in Toronto on Tuesday, the 14th inst., and the report and accompanying statements will be found elsewhere. The profits for the year are within a mere trifle of the one previous. The usual dividend of 8 percent was paid and \$100,000 added to the rest, while the contingent fund has been increased to \$150,000. The report refers to the business depression which has prevailed for some time and the consequent absence of activity in nearly every branch of trade. The large amount of deposits and circulation affords conclusive evidence of the public confidence in the bank. After the usual votes of thanks to the president and directors and manager, the old board of directors was re-elected.

CANADA, BY AN AMERICAN STATISTICIAN.

Our readers will, we feel assured, be glad of an opportunity of perusing the following letter, addressed to the New Bedford Standard, by Mr. H. A. Brown of Massachusetts, who recently paid a visit to Montreal, and who is well informed on the commercial questions which await solution by the United States and Canada. Mr. Brown has for several years, devoted a good deal of his attention to statistics, and there are few writers more competent to form sound opinions on the

subjects which he is in the habit of treating:

Having recently returned from Canada after a short sojourn in Montreal, the leading city of that Dominion, for purposes connected with public matters, a few lines upon topics of general interest may not be deemed out of place in the Standard.

Although Montreal, in the Province of Quebec, is the chief city in Canada, the Dominion Parliament sits in Ottawa, in the Province of Ontario. The Canadian Parliament consists of a House of Commons and Senate. The Government is represented in the House by the Dominion Cabinet, the Premier, now Sir John Macdonald, being leader of the House of Commons, an advantage over our system whereby the Government can participate in debate make explanations and suggestions, and take active part in legislation for the execution of which they are held responsible.

Sir Leonard Tilley, the present Minister of Finance, has, it is understood, recently negotiated a loan in England for the Dominion Government, on very favorable terms, and notwithstanding the general depression in trade, and the large sums employed by the Dominion Government in aid of the Canada Pacific Railroad, public works and other internal improvements, the credit of the Dominion stands high abroad as well as at home; the average rate of interest paid being about 4 1-5 per cent, and her debt being mostly invested in public works.

The trade between the United States and the Dominion of Canada for the fiscal year ended June 30, 1883, was as follows, being higher than in any previous year:

Imports from the Dominion U. S. accounts,	\$44,294,158
Exports to the Dominion Canada accounts,	56,032,333
Total trade,	\$100,326,491

or \$11,738,175 in favor of the United States. The aggregate trade between the two countries from 1821 to 1883, inclusive (63 years) amounted to \$2,147,012,942, and was \$245,003,512 in favor of the United States. The annual average of trade from 1821 to 1883, inclusive, was \$34,079,570. The aggregate trade from 1854 to 1866, 13 years, under the reciprocity treaty, was \$685,393,777. Balance in favor of the United States under the treaty, \$33,940,737.

A commission of planters and merchants from Jamaica have been some time in Canada endeavoring to negotiate a treaty for the admission of their sugars into Canada, duty free; This would compel Canada to discriminate against other sugar-producing countries to her own hurt, and the proposal, like the projected Spanish-American treaty, being lopsided, is not likely to find favor with the government, nor is it likely to find support in the Dominion Parliament.

There is renewed talk on both sides of the line in regard to a trade of reciprocity between the United States and Canada, and in regard to a renewal of the fishery treaty which was terminated July 1st. According to report, it has been officially intimated in the Canadian Parliament that negotiations were on foot between the Canadian and American Governments to consider the fishery question and the prospects of reciprocal trade relations. Albeit the aggregate trade between both countries has increased since the treaty from \$45,319,912 in 1867, to \$100,326,491 in 1883,

THE STANDARD BANK.—The annual meeting of the shareholders of the Standard Bank was held in Toronto on the 8th inst., in their new building, and the report, which will be found elsewhere, was highly satisfactory, \$35,000 having been added to the rest, while dividends aggregating 7 per cent were paid during the year. The old Board of Directors was elected, and the officers were thanked for their efficient services.

TARIFF CHANGES.—The resolutions introduced provide for an increase in the duty on spirits made from corn from \$1 to \$1.30 per gallon; on malt liquors from \$1 to \$1.32 per gallon and on spirits made from molasses from \$1.03 to \$1.33 per gallon. The customs duty on Geneva gin, rum and whiskey, and spirits of that kind to be increased from \$1.32½ to \$1.75, and on brandy from \$1.45 to \$2. On tobacco the excise duty on foreign leaf, which formerly was 20c per pound, but of late years had been reduced to 12c, would be restored to 20c cents. The duty on domestic leaf, which up to 1833 was eight cents, and was then reduced to two cents, would be advanced to five cents. He proposed to increase the customs duty upon tobacco-snuff from 20c cents to 30c per pound, and on imported tobacco from 20 to 30 cents per pound. Cigarettes put up in packages weighing less than one-twentieth of a pound or less shall pay a duty of 34 cents per pound, instead of 20 cents as heretofore, and on damp or moist snuff, when containing over 40 per cent of moisture, when put up in packages of less than five pounds each, 14 cents per pound weight. On sugars it was proposed to change the mode of determining the duty to be imposed so that it could be done without reference to the grade. The duty on refined sugars would be one cent per pound and 30 per cent *ad valorem*, irrespective of grade, saccharine strength or color, and the operation of items eighteen and twenty in the tariff would in future be restricted to raw and unrefined sugars. The resolutions would take effect on and after the 6th of July instant. He believed the alteration in the duties would be found to afford better protection and greater convenience to the manufacturers and trade. He proposed to amend the section which directs that in determining the dutiable value of goods the cost of inland transportation should be added to the price, by providing that all cases of dispute shall be decided by the Minister of Customs, whose decision shall be final. The amount of duty received during the year ending 1884, under the dollar a gallon duty, was \$3,608,246, and the minister estimates the increase of thirty cents would bring an additional \$1,082,473 to the revenue if the ordinary quantity were produced. He did not, however, anticipate that more than half that sum would be realized for the first year. The increased duty from rum, Geneva gin and brandy was estimated at \$291,730.

AN IRISH BANK FAILURE.—The Munster Bank of Cork & Dublin has suspended payment. Official notice issued early this week stating that the suspension was due to continued withdrawals of heavy deposits since the litigation of Jackson vs. the Munster Bank, the directors adding that, on a careful realization of the bank's securities, they would be amply sufficient to discharge its liabilities. The head office of the bank is in Cork, but it

has an important office in Dublin. Last year the shareholders met and adopted a resolution requesting Mr. Shaw, M.P., chairman, to retire, and Messrs. Jackson, Fitzgerald and other shareholders instituted a suit to make the directors responsible for deficiencies caused by over-drafts to themselves. It transpired that Shaw was indebted to the bank £80,000. Shaw claimed £30,000 fees as director. Eventually the matter was amicably settled in order to stop litigation, and Shaw withdrew his claim. In giving judgment the Vice-Chancellor dwelt severely upon the conduct of Shaw and of another ex-director, Mr. Belton. It was shown that advances to directors were not properly secured. Two recent failures also showed great unsecured indebtedness to the bank. Public confidence in the bank was shaken. The Bank of Ireland on Saturday decided to stop supplies, and this resulted in the suspension, which is likely to bring great suffering upon the South of Ireland. For several years the bank paid 10 and 12 per cent dividends, and its shares with threepennies paid up were quoted as high as £10 10s. In recent years depression in business caused the last dividend to decline to 8 per cent. There is still an uncalled capital of £9,750,000, but it is hoped that there will be ample assets without making a further call. The bank will probably be reorganized in a new form. A despatch says the liabilities of the bank amount to £8,750,000. The majority of its shareholders are Indies, who were solely dependent on its dividends for their income.

**EVADING THE DUTIES.**—It is probable that were each article of merchandise imported into Canada to pay the duty intended by the Government the taxes all round could be considerably reduced. But it is difficult to make some people believe that there is anything morally wrong in over-reaching the Government, and some of the keenest intelligences in the community are steadily at work on plans with this object. However people may differ respecting the adjustment of the tariff, there can be no question as to the importance of an equitable distribution of the burthen, whatever it may be. Some strange revelations are threatened to be made public in connection with the recent seizures of large consignments of "patent" medicines, invoiced from J. C. Ayer & Co., Lowell, to wholesale druggists in the principal cities of the Dominion. The following list of consignees is given in the *Star*:

Kerry, Watson & Co., Montreal.....	\$22,000
Northrop & Lyman, Toronto.....	43,000
Page, of Halifax.....	12,000
Winer & Co., Hamilton.....	11,000
London (Ont.) Drug Co., (Kerry, Watson & Co., of Montreal, proprietors)..	9,800
St. John, N.B.....	10,000
Fixtures at St. Johns, Que.....	3,000

Total.....\$108,000

The goods were seized in the possession of these firms having been entered as licorice-water, and invoiced at \$1.40 per gallon, whereas they should have been valued at \$5.50 per gallon, as patent medicines fully made up and ready for bottling. It is due to the worthy president of the Board of Trade, Mr. John Kerry, to say that he denies any knowledge or connivance on the part of the firm in which he is the principal in connection with so serious a charge. In explanation it is averred that the stuff was usually received by a resident representative of the manufacturers, who, in turn invoiced it under its proper designation to the firms named. It is reported that the losses to the Government from this line of goods alone have amounted from \$12,000 to \$15,000 per annum.

G. DE WOLFE, late confidential clerk of the banking house of Friedland & Summerfield, Berlin, Germany, was either discharged or has

absconded from there, taking with him some blank forms of credit. He arrived in New York on 13th June, and at once visited the American Exchange, who represent the Berlin firm in America. He presented a letter of credit from the Berlin house, and as he was in want of funds, simply requested that it be "advised" on another bank in some of the cities he intended visiting. His request was complied with and the letter of credit to the value of \$1,800 was "advised" upon the Columbian Bank of Philadelphia. It was cashed in due time by De Wolfe who passed from Philadelphia to Washington, and then to this city. Since his arrival here he has been endeavoring in various ways to "kalsomine the town crimson." His arrest, caused by the American Exchange and the Philadelphia Bank, has caused quite a sensation among his newly-acquired friends. He has been gaoled to await examination.

The total liabilities of Ira Scotland, whose failure is elsewhere referred to, are said to be \$8,000. Since the assignment his father has presented a claim for an alleged loan of \$2,000, which some of the other creditors are disposed to contest. The assets, exclusive of this claim, are thought to reach \$5,000 to \$6,000 nominally. Jos. Thibault & Co., retail grocers, St. James street West, this city, have assigned, with small liabilities.

Z. DARBY, fancy goods dealer, St. Thomas, Ont., has made an assignment for the benefit of his creditors. His liabilities are placed at about \$1,100, with assets very small. W. Bryce, of London, has a chattel mortgage for \$300 on the stock.

### Meetings, &c.

#### THE CANADIAN BANK OF COMMERCE.

The Eighteenth Annual Meeting of the Shareholders was held at the Banking House, Toronto, on Tuesday, 14th July, 1885. The President, the Hon. Wm. McMaster, having been called to the chair, it was moved by David McGee, Esq., seconded by T. S. Stayner, Esq.: That the General Manager be appointed Secretary, and that Messrs. James Browne and W. G. Cassels do act as Scrutinizers. Carried. The Secretary then read the following report:—

The Directors beg to submit to the Shareholders of the Bank the following statements for the year ended 22nd June, 1885:—

Balance at credit of profit and loss account, June, 1884, carried forward.....	\$48,470 55
The profits of the year, after deducting charges of management, interest accrued on deposits, and providing for bad and doubtful debts, amount to.....	630,721 52
	\$679,192 07

Which has been disposed of in the following manner:—

Dividend No. 35, paid January, 1885.....	\$240,000 00
Dividend No. 36, payable July, 1885.....	240,000 00
Carried to Rest Account.....	100,000 00
Placed at credit of Contingent Acct.....	75,000 00
	\$655,000 00

Balance remaining at credit of Profit and Loss Account.....	\$24,192 07
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The favorable results anticipated from the excellent harvest of last year have not been realized, and the depression in business has been very general. These adverse circumstances are largely attributable to the low prices of produce and timber, the stagnation that has prevailed in manufacturing industries, and the absence of activity in almost every branch of trade. This state of things pointed to the necessity for extreme caution in the management of the Bank's affairs, and consequently its operations have been somewhat restricted. The profits, however, after providing for the bad and doubtful debts of the year—which were moderate in amount—have enabled the Directors to pay the usual dividend of eight per cent, and add \$100,000 to the Rest Account. The liquidation of the estate alluded to in last Annual Report, and of some other matters of former years not yet completed, has rendered necessary a further appropriation to the Contingent Account, and the Directors have accordingly increased that fund by the sum of \$75,000, leaving a balance at the credit of Profit and Loss Account of \$24,192 07. The usual inspections of the branches and agencies of the Bank have been made during the year, and the Directors have pleasure in stating that the officers of the Bank generally have discharged their respective duties in a satisfactory manner.

WM. McMASTER, President.

GENERAL STATEMENT, 22nd JUNE, 1885.

#### Liabilities.

Notes of the Bank in circulation.....	\$2,461,950 00
Deposits not bearing interest.....	1,850,128 45
Deposits bearing interest.....	8,579,931 03
Interest accrued on Deposit Receipts and Savings Bank Accounts...	67,183 58
Due to other Banks in Canada.....	42,516 16
Due to Agencies of the Bank, and to other banks in Great Britain.....	441,396 58
	\$13,443,105 80

Capital paid up.....	\$6,000,000 00
Rest.....	2,100,000 00
Contingent Fund.....	150,000 00
Reserve for rebate of interest on Current Discounts.....	150,000 00
Unclaimed Dividends.....	1,909 07
Dividend No. 36, payable 2nd July.....	240,000 00
Balance of Profit and Loss Account carried forward to next half year.....	24,192 07
	\$8,666,101 14
	\$22,109,206 94

#### Assets.

Specie.....	\$492,524 04
Dominion Notes....	934,821 10
Notes of and Cheques on other Banks.....	433,909 19
Balance due from other Banks in Canada.....	112,786 30
Balance due from Agencies of the Bank in the United States.....	1,652,394 28

British Consols, Dominion of Can- ada Stock, and United States Bonds.....	941,574 31
	<u>\$4,568,209 71</u>
Loans, Discounts, and Advances on Current Account	\$16,739,972 04
Bills Discounted Overdue, and not specially secured	73,178 09
Overdue Debts, se- cured by Mort- gage or other Deed on Real Estate, or by De- posit of or Lien on Stock, or by other Securities..	335,188 87
Real Estate, the property of the Bank (other than the Bank prem- ises), and Mort- gages on Real Estate sold by the Bank.....	108,341 24
Bank Premises and Furniture.....	284,516 90
	<u>\$22,109,206 94</u>

(Signed), W. N. ANDERSON, *General Manager.*

The following resolutions were then put and carried unanimously:—

Moved by the President, seconded by the Vice-President, "That the report of the Directors now read be adopted and printed for the information of the Shareholders."

Moved by W. A. Robinson, Esq., seconded by F. McKelcan, "That the thanks of the meeting are due and are hereby tendered to the President, Vice-President, and other Directors for their careful attention to the interests of the Bank during the past year."

Moved by J. H. Rutherford, Esq., seconded by David McGee, Esq., that the thanks of the meeting be also tendered to the General Manager and other officials of the Bank for the satisfactory discharge of their respective duties during the past year.

Moved by John Waldie, Esq., seconded by W. B. Hamilton, Esq., that the ballot box be now opened, and remain open until two o'clock this day for the receipt of ballot tickets for the election of Directors, the poll to be closed, however, whenever five minutes shall have elapsed without a vote being tendered. The Scrutineers presented the following report:—

CANADIAN BANK OF COMMERCE,  
Toronto, 14th July, 1885,

W. N. ANDERSON, Esq.,  
General Manager.

Sir,—We the undersigned Scrutineers appointed at the General Meeting of the Shareholders of the Canadian Bank of Commerce, held this day, hereby declare the following gentlemen duly elected Directors for the ensuing year, viz:—

Hon. Wm. McMaster, Wm. Elliot, T. S. Stayner, George Taylor, Hon. S. C. Wood, John Waldie, W. B. Hamilton, James Crathern.

Your obedient servants,

James Browne, W. G. Cassels, Scrutineers—

At a meeting of the newly-elected Board of Directors, held subsequently, the Hon. Wm. McMaster and Wm. Elliot, Esq., were re-elected President and Vice-President, respectively, by a unanimous vote.

W. N. ANDERSON,  
General Manager.

Toronto, 14th July, 1885.

THE STANDARD BANK OF CANADA.

The tenth annual general meeting of this bank was held in its banking house, on Wednesday, the 8th inst. The President, W. F. Cowan, Esq., occupied the chair, and read the

REPORT.

In presenting their tenth annual report the directors have pleasure in meeting the shareholders in their excellent new building, which has been found most suitable for the bank's business in every respect, and has also proved to be a good investment.

The business for the year has been fairly good, the usual half-yearly dividends of 3½ per cent each have been paid, and \$35,000 added to the rest, making that account now \$220,000.

The head offices and agencies have been carefully inspected during the year, and the directors are pleased to express their satisfaction with the manner in which the various officers of the bank have performed their duties.

All of which is respectfully submitted.

W. F. COWAN, President.

PROFIT AND LOSS ACCOUNT.

Balance of profit and loss account brought forward from last year	\$ 3,002 91
Profits for year ending 30th June 1885, after deducting expenses, interest, etc., and providing for bad and doubtful debts.....	98,035 14
	<u>\$101,038 05</u>
Dividend No. 18, paid 2nd January, 1885.....	\$ 28,129 50
Dividend No. 19, payable 2nd July, 1885.....	28,129 50
	<u>\$ 56,259 00</u>
Written off bank premises and furniture account.....	5,000 00
Added to Rest account.....	35,000 00
Balance carried forward.....	4,779 05
	<u>\$101,038 05</u>

GENERAL STATEMENT.

Liabilities.

Notes in circulation.....	\$ 452,161 00
Deposits bearing interest.....	\$1,883,378 17
Deposits not bearing interest.....	538,987 00
	<u>2,422,365 17</u>
Reserved for interest due on deposits, etc.....	17,045 51
Total liabilities to the public.....	<u>\$2,891,571 68</u>
Capital paid up.....	803,700 00
Rest account.....	220,000 00
Former dividends unpaid.....	76 75
Dividend No. 19, payable 2nd July, 1885.....	28,129 50
Balance of profit and loss account carried forward.....	4,779 95
	<u>\$3,948,256 09</u>

Assets.

Specie.....	\$ 116,286 78
Dominion notes, legal tenders.....	243,762 00
Notes and cheques of other banks	100,861 70
Balances due from other banks in Canada.....	96,713 83
Balances due from foreign agents in the United States.....	37,173 86
Balances due from agents in Great Britain.....	23,832 27
Dominion Government and other first-class debentures.....	183,006 02
Assets immediately available.....	<u>\$ 771,526 46</u>

Mortgages on real estate sold.....	1,900 00
Bills discounted and advances current.....	2,056,498 36
Notes and bills past due (considered good).....	7,207 00
Bank premises, safes and office furniture at head office and agencies.....	108,339 94
Other assets not included under the foregoing.....	3,684 62
	<u>\$3,948,256 98</u>
	J. L. BRODIE, Cashier.

Toronto, 30th June, 1885.

The report and statements were adopted. Moved by Major-General Thacker, seconded by R. Currie, Esq., and carried: "That the thanks of the shareholders are hereby tendered to the president, vice-president and directors for their valuable services during the year."

Moved by Wm. Glenney, Esq., seconded by W. Taylor, Esq., and carried, "That the thanks of the shareholders are hereby tendered to the cashier and other officers of the bank for the efficient performance of their respective duties."

Moved by Mr. W. Allison, seconded by W. Tamblin, Esq., and carried, "That a sum not exceeding \$4,500 per annum be appropriated as an allowance for the board of directors to be divided as they think fit."

Moved by Dr. Carlyle, seconded by John Cowan, Esq., and carried, "That the polling for the election of directors do now commence, and continue until two o'clock, unless five minutes shall have elapsed without a vote being tendered, in which case the poll to be closed, and that Messrs. H. Pellatt and C. C. Baines do act as scrutineers."

The scrutineers declared the following gentlemen unanimously elected directors for the ensuing year:—W. F. Cowan, W. F. Allen, A. T. Todd, Dr. G. D. Morton, John Burns, R. C. Jamieson, and Frederick Wyld.

At a subsequent meeting of the newly elected board, W. F. Cowan, Esq., was duly re-elected president and John Burns, Esq., vice-president.

J. L. BRODIE, Cashier.

Toronto, July 8, 1885.

Correspondence.

PETERBORO'S INSURANCE RATING.

To the Editor of the JOURNAL OF COMMERCE.

DEAR SIR,—Will you kindly permit me, through the medium of your valuable paper, representing the interests of Insurance Cos., to lay before them a just complaint, viz., that the town of Peterboro suffers from an improper classification in insurance rates.

I have repeatedly demonstrated to agents of the town as well as through the press, in our local papers, that Peterboro deserves undoubtedly to be classified in "B" rate. The rivalry among property-holders in building as well as improving is a notable fact here, and a guarantee in itself for preserving the town from injury. Take, for instance, my own two stores 40 by 100 ft.: they have been considered by the inspector of the Royal Insurance Co. to be the best protected buildings in town on account of having iron doors and shutters. Lately I have spent \$3,000 more in improvements, and have an iron covered roof, also a hydrant by the very door, and yet no difference is made in rates. There has been a by-law prepared at our town-council, to be voted on for the further provision of 60 more hydrants in addition to the number already in use (about 25) but it is hard to predict the result as to whether the people are willing to be burdened with an additional expense of \$3,000 a year without recognition from insurance companies.

As a resident of Peterboro for over 24 years I am aware of the losses by fire. Since the last 12 or 15 years, the fires here have been of a trivial kind, and in one instance a blessing to the community not only of Peterboro but at large by the

burning of the Midland Railroad station buildings, by the town paying for the rebuilding of brick, \$4,000, which buildings are a credit to the town and a comfort to the public in general. If insurance companies complain of the great losses they sustain in general, this should be no reason that certain places should be made victims to cover such losses.

The way in which insurance business is conducted is badly in need of reform indeed, and I will endeavor to point to a remedy. I hardly think anyone could safely throw a stone on our business streets without hitting some insurance agent, as they number legion, and all have to live, and by whom?

The answer is easily solved.—Risks are eagerly looked after, and the greater the amount the better, as no inspection is required. Has not such a mode of insuring a tendency to incendiary fires? And who is to be blamed for such a way of doing business. Why not employ inspectors who have a pecuniary interest as shareholders in Companies whose chief aim should be to examine buildings and goods insured and at what amount, classify buildings according to construction and surroundings, and I am sure the losses and expense could be considerably reduced with benefit to insurance companies as well as the insured. I could point out many other defects, but will refrain in taking up too much space.

Yours truly,  
WM. LECH.

Peterboro, 13th July, 1885.

**MONTREAL WHOLESALE MARKETS.**

JULY 16, 1885.

Business, though not brisk in any particular line of the wholesale trade, shows greater volume, generally. Among shippers it is hoped that the movement of grain will shortly be increased as a result of the recent reduction in canal tolls and the new war-cloud in Asia. About 25 per cent. of last year's crop is in dealers' hands, another 25 per cent is held back by farmers. The weather has been favorable for the hay crop, and it is likely to be saved in good condition. In Western Ontario the wheat harvest is said to have commenced, and there is every reason to believe that an excellent yield will be secured. Local stocks have been active and firm. The failure record is a light one. Money rules easy at 3 to 4 per cent on call in this market. Sterling Exchange was quoted at 8 9-16 to 8 11-16 prem for 60-day bills between banks; 8 13-16 to 8 15-16 prem demand; New York funds 1-8 to 1-16 discount. Counter rates slightly higher. Documentary bills 8¼ to 8½c; cattle bills 8 5 8. British Consols opened in London at 98 7-8 to 99 1-8. At 12.30 they were 99½, and at 4 p.m. 99 5-16; and the war scare was said to have subsided. At this morning's session of the Stock Exchange prices generally improved. Bank of Montreal sold to the extent of 200 shares at 195. Other sales were:—65 Toronto, 181½; 25 Ontario, 107; 34 Townships, 104½; 5 do, 104½; 107 Merchants, 112½; 100 Commerce, 125; 20 Telegraph, 123½; 155 do, 124; 125 do, 123½; 75 Richelieu, 58½; 3 Gas, 182; 125 do, 182½; 25 Passenger, 119½; 50 do, 120. In the afternoon Montreal stocks were excited and in many instances, higher. Bank of Montreal after selling at 195½ went back to 195; Ontario changed hands at 107½ and 107; Toronto at 182½, Molsons at 119, Commerce at 125, 126½ and 127, Merchants at 112½, Gas at 183, Telegraph at 124, and Passenger at 120½ to 121½. The following were the total sales, and highest and lowest prices of Montreal stocks for the week:—

Banks.	No. Shares.	Highest price.	Lowest price.
Commerce .....	680	127	120½
Eastern Townships .....	76	104½	104
Hochelaga .....	7	75	75
Merchants .....	500	112½	110½
Molsons .....	26	119	116
Montreal .....	1,338	195½	192½
Ontario .....	178	107½	106
Peoples .....	43	61	60
Toronto .....	504	182½	179½
Union .....		50	50
<i>Miscellaneous.</i>			
Can. Central Bnds..	£6 10	101	101
Can. Pac. Ry.....	200	45	41½
Gas .....	1198	183	182
Mon. Tel. Co.....	747	124	122½
Passenger.....	1135	121½	117
R. & O. Nav. Co....	355	58½	58½

**ASHES.**—Receipts are fair, but not so good for first half of July as for same period last year. There has been an active demand this week for first Pots, and at the close market is steady at \$3.70 to \$3.75. Seconds \$3.30. No Thirds offering. Pearls are nominal; no demand whatever. Receipts since 1st January 2766 brls. Pots, 141 brls. Pearls. Deliveries 2668 brls. Pots, 199 brls. Pearls. Stock in store at 6 p.m. on Wednesday. 1554 brls. Pots, 149 brls. Pearls.

**CHEMICALS AND DRUGS.**—The past week was a quiet and uninteresting one, with few changes. Carbolic acid is firm and is said to be scarcer. Cream Tartar is in slightly better demand, and a check is being put to adulterations by prosecutions before the courts. Camphor continues firm and quinine depressed. A few revisions will be noticed in our prices current.

**COAL AND WOOD.**—There has been a little more enquiry, but the market is best described as quiet but steady. We quote American anthracite in a wholesale way as follows:—Stove \$5.65, nut \$5.35, and egg and furnace \$5.15. Ordinary distributing prices, according to quantity, are: stove, \$5.75 to \$6; chestnut, \$5.50 to \$5.75; egg and furnace \$5.25 to \$5.50. Cape Breton \$3.10 to \$3.20; Pieton \$3.50 to \$3.60, as to mine, and Scotch steam at \$4 to \$4.20. Cordwood is dull. Yard prices per long cord are as follows:—Maple, \$6; birch \$5.50; beech \$5; tamarac, \$4.50; Hemlock, \$4. What prices about 50c lower.

**DAIRY PRODUCE AND PROVISIONS.**—Creamery butter has been in improved demand at firm prices with the sale of a round lot at 19½c. Dairy stock is still quiet, there being no export demand. A trifle more than our quotations can be obtained for jobbing selections. Cheese closes firm, with prospects favoring a strong market. Considerable business was done yesterday at an advance of 1-8c, Liverpool prices being 1s higher, at 41s. Some holders wanted 8½c, but 8¼c was really the top of the market, over 1,000 boxes being placed at that figure. Sales of less desirable stock occurred at 7 3-8c and 8c, and there were sales of the French make at 7c, 7½c and 7¾c as to quality. Provisions.—The market is firm, owing to higher prices in the West, and buyers are more willing to operate, fearing an advance here. Eggs sold at 12½c, and for selected 13c might be obtained.

**DRY GOODS.**—Travellers in the country on the full trip are meeting with fair success, and the outlook has improved. A party in yesterday from the London district said that the wheat crop was almost safe. Letters being received by the leading city houses from the most reliable sources concur in the opinion that the crops never looked so well at this season.

**CARSLEY & CO.**

**WHOLESALE**

**DRY**

**GOODS**

**93 St. Peter St.**

**MONTREAL**

—AND—

**18 Bartholomew Close,**

**LONDON, England.**

# NORTHEY & COMPANY,

TORONTO, ONT. **Cheap.**

Cheaper than any Pump built.

**Compact.**

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

**Simple.**

Only two moving parts in Engine.

**Durable.**

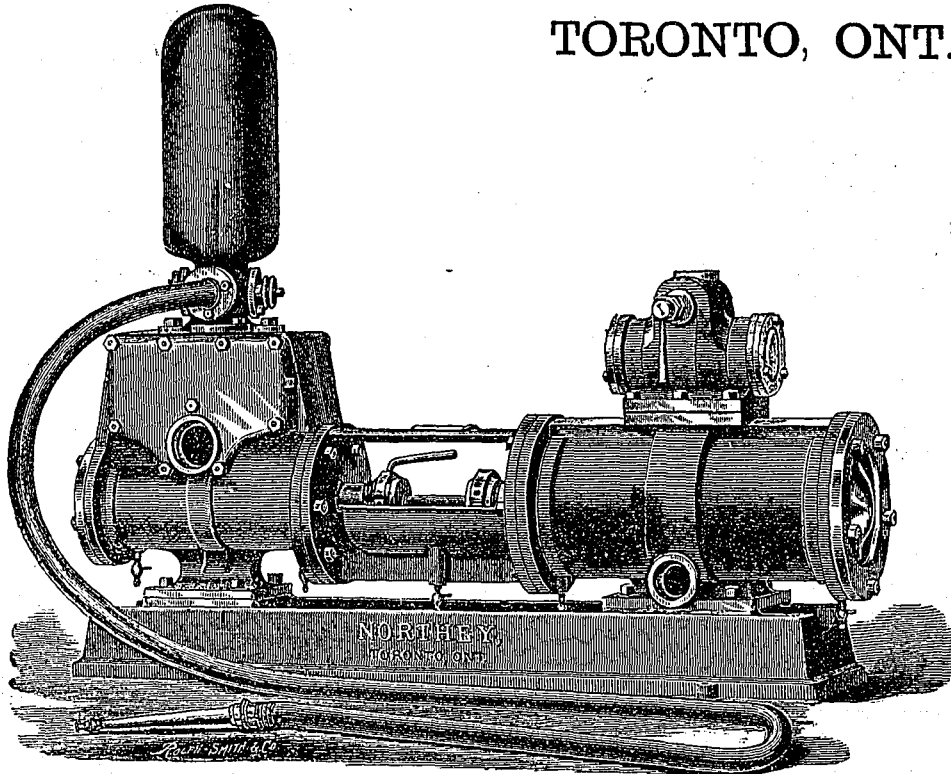
Guaranteed the most durable Pump made; impossible to break down.

If you want a

**PUMP**

for any purpose,

Write to us.



Send for Circular and state your requirements. 

**FREIGHTS.**—Grain has been taken at 1s 9d to 2s 3d to direct ports, and cattle at 65s. Considerable cattle space has been contracted for and is being sub-let. Phosphate as to port, 5s to 6s. Deal freights are unchanged.

**GRAIN AND FLOUR.**—The local market has been dull and easy up to within the past two days, when news of further encroachments by the Russians was received, and led to the adoption of firmer views by holders. Ordinary superior sold down to \$4.20, and 500 lrls. of Fancy was placed at \$3.80; two cars of Spring Extra sold at \$3.87. Other transactions occurred at inside quotations. The shipments of grain at this port up to the 4th inst., as compiled at the Port Warden's office, are as follows:—Wheat, 1,005,384 bushels; peas, 663,673; corn, 600,406; oats, 625,093; barley, 37,226. British cablegrams to-day reported as follows:—Wheat firm, fair demand; offerings moderate; corn firm good demand; higher prices asked, prevent business. Prices of wheat advanced 1d to 2d. California prompt shipment went from 7s and 7s 1d to 7s 2d and 7s 5d. Liverpool corn rose from 4s 5½d to 4s 6d.

**GREEN FRUITS, ETC.**—Business has continued fair. Valencia oranges have sold at \$9 to \$9.50 per case; in boxes, \$4.50 to \$5.50. Naples lemons, \$8 to \$8.50; fancy Messinas, \$6 per box; Palermos, \$5. Several car lots of bananas have been received, principally yellows, which are selling at \$1.50 to \$2 per bunch. Tomatoes have been scarce, but consignments are expected at the close of the week. Green apples are selling in large lots at \$3.25; jobbing lots of three to five barrels, \$3.50. There are no

peaches offering at present but some are arriving and will sell at \$3 to \$3.25 per box. Strawberries, 6c to 8c per quart. California plums, \$2.50 to \$2.75 per box; green Bartlett pears, \$5 per box. Carthagena cocoa-nuts \$6 per 100; Baracoas, \$4.50; green peanuts, choice, 6½c to 7c per lb; other sorts from 4c.

**GROCERIES.**—General business is moderate but improving; prospects for the near future fair. *Tea.*—There has been a good demand and sales show an increase, probably covering several thousand packages for the week. Low-grade Japans firm and enquired after; better kinds meet with rather slow sale; prices all round fairly steady. Arrivals of the new crop have not been large to date, consisting of a few lots of overland teas at high freight rates; other consignments, however, are *en route*. It is feared in some quarters that tea may yet be subjected to rebellion duty. A tea letter dated Yokohama, June 19th, says:—Since the 5th inst. we have again to report an active market, and settlements during the period amount to 22,192 piculs; total settlements at this port for the season 79,189 piculs, against 79,635 at same date last season. At Kobe from the 2nd to the 17th instant settlements amount to 14,968 piculs, making the total settlements at that port 33,719 piculs, against 32,307 last season, a grand total at both ports this season of 112,908 piculs, against 109,718 total settlements at even date last season, showing an excess this season to date of 3,190 piculs. Arrivals from the country have been irregular; teas grading from and including fine and upwards are a trifle lower. Grades from good medium down are rough coarse leaf, much mixed and very dear at the quotations. Fine \$23 to \$24 per picul; choicest \$32 to \$33 and upwards; good medium \$20 to \$22. *Sugar.*—The new duty will give

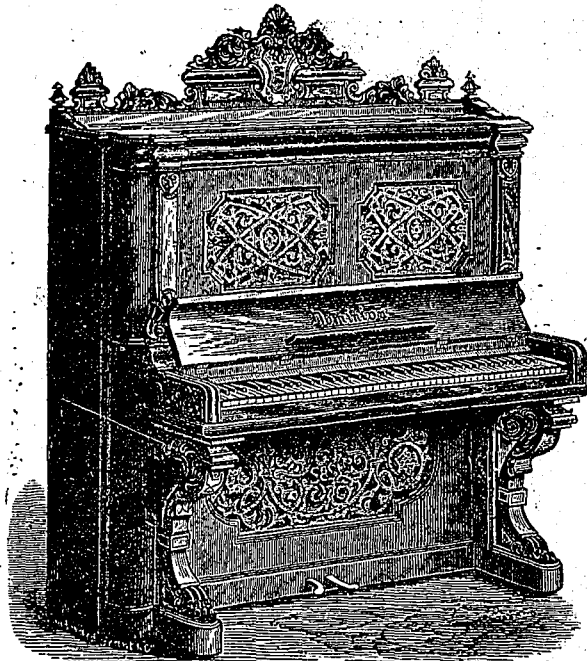
local refiners an advantage, as it virtually shuts out the low grades of imported. Prices here are substantially unchanged, so far as jobbing lots are concerned, but buyers of large quantities of granulated have secured advantages at the refineries. This is the season when a good demand is expected, and present prices should induce a large business. Fluctuations in this article of trade are frequent, and buyers will do well to remember, now as always, that in reading market reports and conning over prices, in this and other publications, they are dealing with past events, and the facts contained do not necessarily hold good until the next issue of the paper. In this connection we have heard of trouble caused by mistrusting the statements of responsible wholesale merchants. *Fruit.*—No choice Valencias in the market. The opinion is spreading that the cholera ravages in Spain will seriously reduce the supply of the new crop. Rice, spices, etc., are quiet at quotations.

**HAY, STRAW AND FEED.**—Offerings of new hay are light and poor in quality with sales at \$6 to \$8. We quote choice timothy at \$13 and straw at \$5 to \$6. In pressed hay business is dull outside of the demand from exporters shipping cattle from here. The market is steady at \$16 to \$17 per ton; straw in bales, \$8 to \$9 per ton; shorts quiet at \$17 to \$18 per ton; bran weaker at \$14 to \$15, the former for Montreal and the latter for Upper Canada; *moulic* \$24 to \$26, as to quality buckwheat 65c per bushel.

**HIDES AND SKINS.**—In consequence of competition among buyers, inspected city beef hides are 50c per 100 lbs higher, and a corresponding advance has been established on the cured and

**BEFORE BUYING**

AN ORGAN OR A PIANO, DO NOT FAIL TO EXAMINE THE BEAUTIFUL



**DOMINION**

**Pianos**

—AND—

**Organs**

—OF—

BOWMANVILLE, Ont.

—AT THE—

**DOMINION**

Wholesale and Retail

WAREHOUSES,

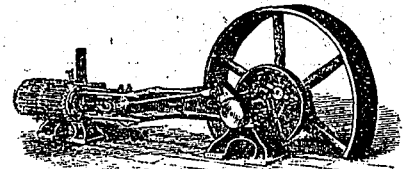
1676 Notre Dame Street,

**MONTREAL.**

**L. E. N. PRATTE,**

General Agent.

**OXFORD FOUNDRY AND ENGINE WORKS.**



**R. WHITE LAW, Proprietor.**

Manufacturer of Buckeye Automatic Cutoff, and other Engines. Also, all kinds of Mill and other Machinery. Boilers of all sizes. Iron and Brass furnished by contract, or to order.

**WOODSTOCK, Ont.**

**S. Lennard & Sons,**

DUNDAS, ONT.

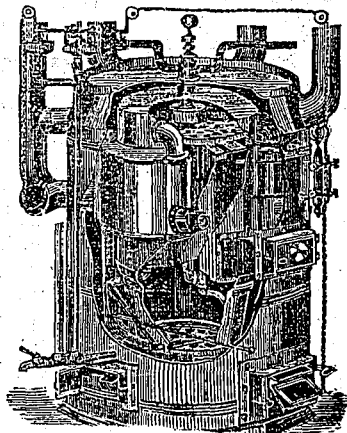
Manufacturers of Plain and Fancy

**Hosiery, Caps, Tuques, Sashes, Mitts, &c., &c.**

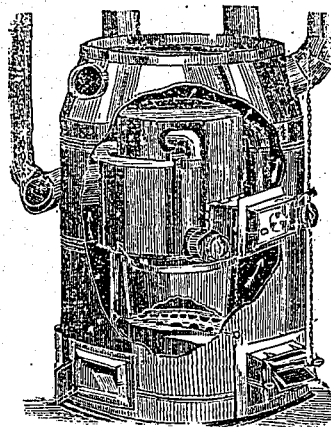
Agents:—S. Davison, Toronto, Ont., F. W. Newman & Co., Montreal, Que.

To the Wholesale Trade only.

**SALT!** W. MACCONNAL & CO., SALT MERCHANTS, 4 Nova Scotia, George's Dock, Liverpool. **BLAKKOCK BROS.**, Agents for Canada, 7 Common Street, Montreal.



FURNACES COMPLETE,  
PRICES from \$50 to \$1,000.  
SEND FOR CATALOGUE.



WARM AIR AND STEAM COMBINATION.

WARM AIR FURNACE.

**J. F. PEASE FURNACE COMPANY,**

MANUFACTURERS OF THE

**C E L E B R A T E D E C O N O M Y F U R N A C E ,**

87 Church Street,

**T O R O N T O , O n t .**

Also: SYRACUSE, N. Y.

inspected article, which, however, tanners are slow to pay. A glance at our quotations will also show an advance in clips and lambskins and Western hides, the latter being 1/4c to 1/2c per lb. up. It is claimed by holders that there is a scarcity at Canadian points, that all offering are of improved quality, and that there must shortly be an increased demand.

**IRON AND HARDWARE.**—The local market has been quiet and uneventful. A large quantity of the pig-iron arriving seems to be going into consumption, dealers denying that there is any

great accumulation of supplies. For September delivery from the other side, some makers are quoting 2s to 3s higher, but it is uncertain whether this advance is on the price of iron or refers to rates of freight. The nail manufacturers did not meet this week, and price lists are unchanged. The tin-plate makers of Great Britain have again combined to reduce the output, and will shut down their works one week in every four. A late cablegram quoted ingot tin at £96, about £1 higher, and the recent advance is alleged to be based on an actual shortage, which is a contradiction of the re-

port that it was altogether due to a ring of speculators. Canada plates are in plentiful supply, and although low in price in England they are said to be unwarrantably cheap here at the moment. In New York there has been a speculative movement in metals. Well on to a quarter of a million boxes of tin-plates have changed hands this week in the way of sales and re-sales, with individual lots turned a half-dozen times in some instances. The result of this is a material improvement in prices, but as yet the advance has been no more than natural conditions would justify, while indications are strongly in favor of a still further rise when the trade at large begin to realize the situation of the market. Coke plates, that have gone begging until recently at \$4.30 to \$4.40 per box, are now worth \$4.62 1/2 to \$4.75 respectively in New York, and charcoal plates are up about 25c per box. Pig lead, which has been forced up to 4c per pound, is also under speculative control, but seems to be held with stubborn strength. Neither this article nor pig-tin has the support of natural conditions that figure prominently in the advance on tin plate. Copper shares none of the strength prevailing in other metals.

**LEATHER, BOOTS AND SHOES.**—There is a steady demand for most descriptions of leather, but only small lots are ordered. Manufacturers have not got into the full swing of the fall trade as yet. The latter state that travellers find customers still inclined to buy sparingly and to delay the bulk of their orders. There is less stringency, however, and the September shipments promise to be large, if the crops turn out as expected. Leather is steadily held, leading holders being much less inclined to cut prices.

**NAVAL STORES.**—Ship supplies have not been in much request. Spirits of turpentine have advanced to 55c and 57 1/2c. Pine pitch, \$2.60 to \$3.75; tar ditto, \$3.50 to \$3.75; oakum, 6 1/2 to 8c.



# COAL! COAL!

—) CHOICE (—

## WISHAW SCOTCH STEAM

# COAL

IN

## LOTS TO SUIT,

Ex-ship or Delivered.

## Hand-Picked Grate Coal.

THE DOMINION

COAL & SHIPPING COMPANY,

"Herald" Building,

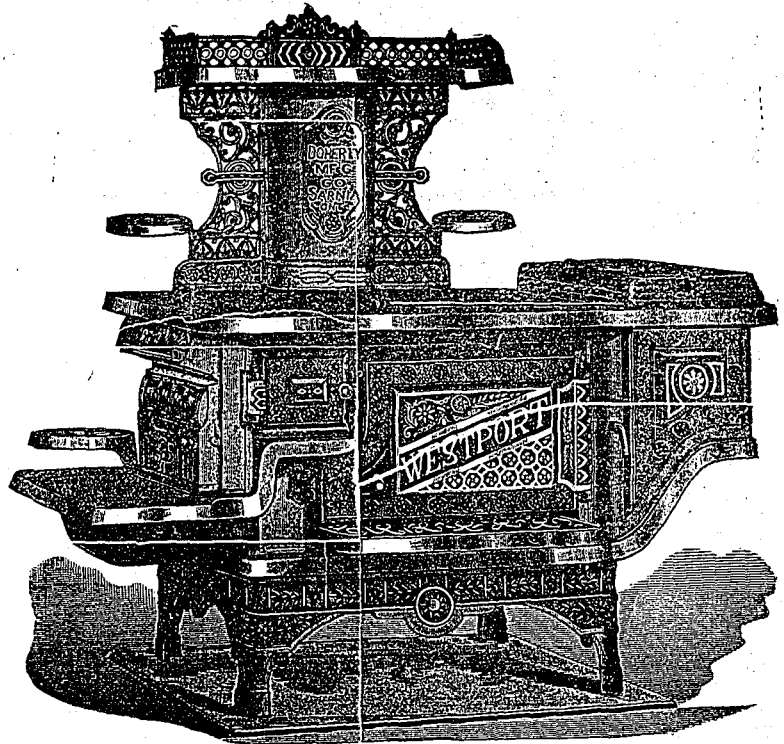
Victoria Square, MONTREAL.

**OILS FISH AND SALT.**—The movement of fish and other oils this week has been small, and prices are steady. Canned lobsters have been in good demand, and are higher, at \$5.60 to \$5.75; at present they cannot be laid down here at those figures. One firm had bids for over 1,000 cases at old quotations, but the orders could not be filled. There have been large sales of mackerel to arrive at about \$3.50. A leading house disposed of about 500 cases. The first Cape Breton herrings have arrived and sold at \$5 per brl. Salt is easy, Liverpool coarse being quoted at 46c. to 47c. for elevens, and 45c. for twelves. Factory-filled can be bought at \$1.10 to \$1.20 per bag. Eureka steady at about \$2.40. Canadian in small bags, \$3 to \$3.75.

**PAINTS, GLASS, BRICKS, ETC.**—White and red lead has advanced about £2 per ton, on the other side, on account of the cholera in Spain, where the lead ore is chiefly produced. Prices here firm, and inclined to move upwards. Glass is unchanged and quiet; buyers of a good round lot might secure better terms than quoted. Fire bricks are plentiful at the wharves and large purchasers can secure slightly better terms than quoted. Considerable lots of Carr's bricks have been placed. Corrected prices of bricks, cement, etc., will be found in the proper column.

**SPIRITS AND TOBACCO.**—The new duties imposed to meet the expenses incurred in crushing the late rebellion in the far West have fallen particularly heavy on liquors and tobacco. With regard to the former our price list as published is subject to the following changes:—Advanced.—Brandies, \$1 per case, in bulk 65c per gallon; G. O. Roe's Irish whiskey 75c

# Doherty Manufacturing Co.



MANUFACTURERS OF

## STOVES, RANGES, FURNACES, Etc.

Sarnia, Ont.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, July 16, 1885.

Business, as a rule, is quiet. Orders are chiefly for small parcels, and prices generally are well sustained. The stocks of wholesalers and retailers are perhaps smaller than they have been at this time for several years, and an increased demand would likely result in firmer prices. The wheat prospect is good, and indications are favorable for a good fall trade in most lines of general merchandise. Market closed active and higher. Payments continue rather slow. The money market has been quiet and rates easy. Call loans rule at  $4\frac{1}{2}$  to 6 per cent on bank stocks and at  $3\frac{1}{2}$  to 4 on debentures and A 1 miscellaneous shares. Time loans are quoted at 6 per cent. Prime commercial paper is discounted at 6 to  $6\frac{1}{2}$  per cent, and the general run at 7 to  $7\frac{1}{2}$ . Sterling exchange is dull and easier; 60 day-bills are quoted at 108 $\frac{1}{2}$  to 108 5-8 between banks and 108 $\frac{1}{2}$  to 108 $\frac{1}{2}$  across the counter; demand bills 108 $\frac{1}{2}$  to 108 7-8 between banks and 109 to 109 $\frac{1}{2}$  across the counter. New York drafts sell at  $\frac{1}{4}$  premium across the counter. The stock market has been a little more active this week, with increased firmness in bank shares. Sales of the past few days were as follows: Montreal at 194 $\frac{1}{2}$ , Ontario at 106 $\frac{1}{2}$ , Toronto at 181 and 181 $\frac{1}{2}$ , Commerce at 122 $\frac{1}{2}$  and 124, Imperial at 120 and 121, Dominion at 196 $\frac{1}{2}$ , Standard at

per case, in bulk, 55c per gallon; Rye whiskey, 25c and 30c; Scotch whiskey, 70c per case, in bulk, 50c per gallon; Old Tom gin 80c per case; green case gin, 65c per case; blue, 65c; red, \$1.30; bulk gin 35 per gallon. Tobacco.—Excise goods, quoted, as duty paid elsewhere in this issue, are 8c higher, the imported article has been subject to an advance of 10c. These changes are noted in our list.

**WOOL.**—Fleece is plentiful in the country and is being marketed earlier than usual this year. There is a scarcity of pulled wool. No more cargoes of foreign description have been reported here. Prices generally are firm, the demand is fair and stocks are light.

## JOSEPH E. SEAGRAM,

DISTILLER,

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

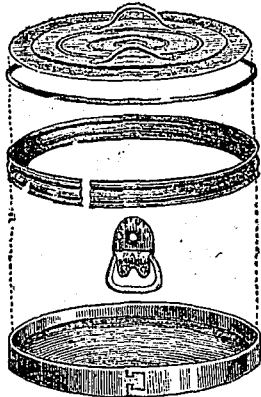
Pure Spirits, 25 U.P.

## Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

## WHITE WHEAT & "OLD TIMES" WHISKEY.

**J.M. WILLIAMS & CO.,**  
HAMILTON.



**MONITOR**  
Can Trimmings  
**15, 20, 25,**  
**30 & 40**  
**GALLONS.**

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

**THE BEST IN THE MARKET.**  
Send for prices and discounts.



Face-simile 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

**FINE OLD WHISKIES**

bottled in accordance with these regulations, and each bottle bearing Excise Officer's certificate as to age of contents. This gives the consumer a perfect and indisputable guarantee as to age, which cannot be obtained in any other way. We are now bottling our celebrated

**CLUB WHISKEY OF 1879**

And our Old Rye Whiskey of 1879, 1880, and 1883, which can be had of all dealers. See that every bottle has our name on capsule and cork, and has Excise Certificate over capsule.

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

**GREAT BRITAIN LAUNDRY BAR.**

**A SOAP** Guaranteed to do twice the work of any other Soap in the market. Will also be found an excellent article for the Toilet.

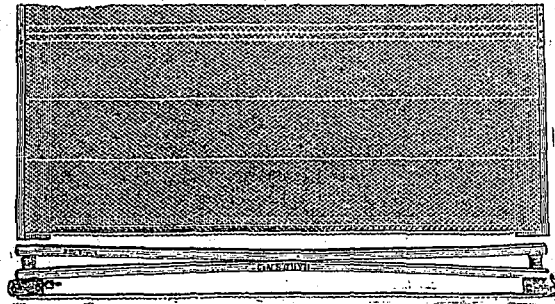
**TAKE NO OTHER!!**

Manufactured by

**A. W. HOOD & SON,**  
MONTREAL.

**IRON BED**

—AND—



COMBINED.

**MATRESS**

**R. THORNE & CO.,**

Manufacturers of WOVEN WIRE MATTRESSES, SPIRAL SPRING MATTRESSES.

79 Richmond St. West, - - - - - TORONTO.

115 and 115½, Building and Loan at 104, Western Canada at 191, Consumers Gas at 160 and 159½, Western Assurance at 90 to 90½, and Dominion Telegraph at 86. Following are prices bid to-day compared with those of last Thursday:

Banks.	Bid July 16	Bid July 9	Loan Cos.	Bid July 16	Bid July 9
Montreal..	195	192½	Can. Per.....	190½	189½
Toronto...	182½	178	Freehold.....	165½	163
Ontario...	107	106½	Western Can...	190	190
Merchants	112	110½	Bldg. & Loan..	104	102½
Commerce	120	121	Farmers' Loan..	112	110
Dominion	105½	104	Land & Can'dn	130	138
Hamilton	123	123	Landed Credit..	120	119½
Stand'd...	116½	114	National Inv't..	122½	122½
Federal...	94	94	Ontario Loan...	122½	122½
Imper'l...	121½	119½	Hamilton Prov...	108	107
Moisons...	117	115	Imperial Sav...	108	107

**BUTTER.**—Prices have ruled very steady the past week. The supply has not been in excess of the demand, and fine fresh makes have sold well. Choice rolls in boxes and baskets sold at 12½c to 13c per lb., and medium at 10c to 11c. The export demand is slow. Sales of old tub have been made at 4c to 8c per lb., the former price for culls. Eggs are plentiful, and prices easier at 12c to 12½c per dozen in case lots. Cheese is rather firmer this week, there being a limited jobbing trade only at 8c to 8½c for fine qualities of new.

**BOOTS AND SHOES.**—Business is reported quiet and prices unchanged. Travellers are out with fall samples. The orders are fairly numerous, but they are, with few exceptions, for small lots. Factories are generally busy, and a good autumn trade is expected.

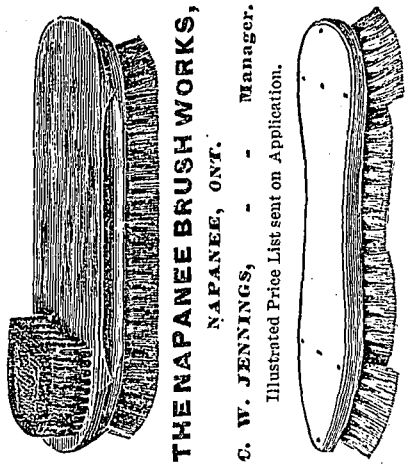
**COAL OIL.**—There is a moderate trade, and prices rule steady. Canadian sells at 15½c per gallon for five to ten barrel lots and at 16c for single barrels. Carbon safety is easier at 18c. American oils steady, with sales of prime at 23c, and water white at 25c. Crude in Petrolia is higher at 82c to 83c, and refined at 11½c per gallon in car lots.

**DRUGS.**—There has been a fair trade the past week, and prices ruled steady. In some cases prices are higher, owing to the increased duty on alcohol. Turpentine is higher at 60c a gallon. Alcohol \$3.75 per barrel. Castor oil 9c to 11c; opium \$3.75 to \$3.90; glycerine, 17c to 20c; quinine, \$1.00 to \$1.05; morphia, \$2.25 to \$2.35; bicarbonate of potash, 18c; potash iodide, \$3.90 to \$4; tartaric acid, 55c to 60c; cream of tartar, 38c to 40c; linseed, raw, 65c; do, boiled, 66c to 67c; best Dutch madder, 12c to 14c; cochineal, 40c to 45c.

**FLOUR AND GRAIN.**—The flour trade has been dull this week, and prices somewhat easier. Buyers and sellers are apart, and transactions in car lots are nil. Holders are asking \$4 for superior extra and \$3.85 for extra, and although there is some enquiry these prices appear to be too high for buyers. Spring extras are quoted at \$3.75, and patents at \$4.25 to \$4.50. The stock in store is 3,125 barrels, as against 3,000 last week, and 2,300 at the corresponding period of last year. Wheat is dull and depressed, owing to lower markets in Britain; prices here are too high for export, but, being comparatively low, holders seem willing to wait. There were sales of a few car lots of No. 2 fall at 88c, which is the nominal price at the close. No. 1 spring is nominal at 89c, and No. 2 at 87c. On Monday 86c was bid for 10,000 bushels of the latter grade. On Tuesday a car of red winter sold at 88c, and a car of No. 2 goose at 74c. The closing is firmer. The stock in store is 225,515 bushels, as compared with 143,013 bush. at the corresponding period of last year and 167,593 bush. in 1883. Barley is dull and prices purely nominal. The stock in store is 11,047 bush as compared with 11,723 bush. last week and 2,548 bushels at the corresponding period of last year. Oats quiet, with sales of car lots up till Tuesday at 35c on track. Since then they have offered at 34½c, with 34c bid. Stock in store 21,403 bush. as compared with 21,563 bush. last week, and 7,461 bushels at the corresponding period of last year. Peas are quiet and prices nominal at 66c to 67c for No. 2. Stock in store 12,076 bush. as compared with 1,213 bush. at the corresponding period of last year and 2,359 in 1883. Rye is purely nominal, with no stocks in store. Canadian Corn is nominally easier at 55. Oatmeal quiet and prices unchanged at \$4.15 to \$4.20 for car lots; small lots sell at \$4.50. Bran is steady, with sales a few days ago at \$10.75 and closing at \$10.50 bid, with sellers at \$11.25.

**GROCERIES.**—Trade has been fair this week, with a few changes in quotations. Sugars are not as active as they should be; granulated sells at 7½c. Fruits are easier; London layers \$2.50 to \$2.75; black baskets, \$3.25 to \$3.50; loose muscatel, \$2.25 to \$2.40; new sultanas, 6c to 6½c. Prunes, Bosnia, 5c to 6½c; do, French, 4c to 4½c. Teas quiet and steady. Tobaccos are 8c higher, owing to increased duty; myrtle navy, 58c; solance, 43c to 51c.

**HIDES, ETC.**—Hides are a little firmer, with prices nominal at 8½c to 9c for cured, stocks of which are limited. Green bring 8½c for steers and 8c for cows. Calfskins are unchanged; green are quoted at 11c to 13c, and cured at 14c to 15c. Pelts are in good demand and firmer, with purchasers at 35c. Lambskins are also firmer at 40c. Tallow is quiet; rough is quoted at 3½c and rendered at 6½c.



**THE NAPANEE BRUSH WORKS,**  
NAPANEE, ONT.  
C. W. JENNINGS, - - - Manager.  
Illustrated Price List sent on Application.

**WILLIAM V. GORDON,**  
Family Grocer,  
1353 ST. CATHERINE STREET,  
MONTREAL.

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

**A. R. CLARKE & CO.,**  
Works—153 to 159 Eastern Avenue.  
Office—28 Front Street East, Toronto, Ont.,

**LEATHER MANUF'RS.**  
Glazed, Brush, Satin and Wax Calf; Glazed, Pablic and Bouquin, Goat, and Brush Kid. All colors in Calf, Goat, Sheep and Skivors, for Shoe Manufacturers, Bookbinders, Trunk, Bag and Pocketbook Manuf'rs, Hatters, Upholsterers, &c.

**GALT FELT COMPANY,**  
Manufacturers of **FELT GOODS,**  
GALT, ONT.  
D. SPEIRS, Proprietor. Ed. ROOS, Manager.

**IMPERIAL COUGH DROPS.**  
Best in the world for the throat and chest.  
For the voice unequalled.  
**TRY THEM,**  
**R. & T. WATSON, MFRS., TORONTO.**

**Live Stock.**—Receipts are more liberal this week, and prices steady. Offerings generally are of inferior quality. A few head of choice export cattle sold at 5½c per lb., but the ruling prices were 5½c to 5½c. Butchers' cattle are easier, first-class selling at 4½c to 5c, and medium at 3½c to 4½c. Sheep are easier at 4c for choice and 3½c to 3½c for ordinary. Spring lambs easy at \$3.00 to \$3.75 a head. Calves sell at \$8 to \$12 a head. Hogs are steady at 4½c to 5c.

**Provisions, etc.**—The volume of business continues small, and prices, as a rule, are unchanged. Ton and cuse lots of long clear bacon sell at 7½c to 7½c and Cumberland Cut is nominal at 7c to 7½c. Hams are still firm; smoked sell at 11½c to 12c, canvassed at

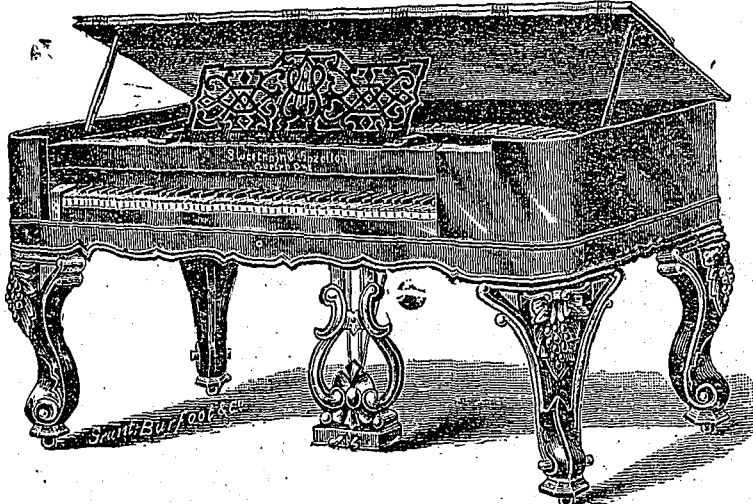
**NATIONAL OIL WORKS,**  
ESTABLISHED 1866.

**JOHN McDONALD, Proprietor,**  
Producer and Refiner of  
**PETROLEUM OILS,**  
PETROLIA, Ont.



Water White Oil, 11½c. Prime White Oil, 20c.  
Paraffine Oil, 25 Gravity, 30c. Paraffine Oil, 28 to 30 Gravity, 25c. Mineral Lard Oil, 25c.  
Wood Oil, 25c. Gas Oil, Steam Cylinder Oil, 30c. Machinery Oil (Black), Pure Grade Oil, Paraffine Wax, Hand Lamp Oil, Neutral Oil, Benzine.

**ALWAYS THE BEST,**



7½ Octave, Square Piano.  
**SWEETNAM & HAZELTON, Sole Manufacturers.**

WORKS—GUELPH, Ont. WILLIS & CO., Sole Agents, Montreal, Que

12½c to 12½c, and sweet pickled at 10½c. Lard is quiet and unchanged in price; tierces sell at 9c, and pails in small lots at 10c. Mess Pork is quoted at \$15 in car lots, but no sales reported. Hops are dull and easy at 8c to 10c per lb. Beans quiet and unchanged in prices, lots rule at 75c to 80c a bushel, and small lots at \$1.05 for hand-picked. Potatoes are lower, at 20c per bag for old in car lots, and at \$2.25 a barrel for small lots of new American.

**Wool.**—Trade is rather quiet, the receipts being limited. Selected lots of fleece bring 18c, ordinary qualities 16c to 17c, pure Southdown 21c to 22c, and unwashed Cotswold and Leicester at 9c to 9½c. Supers are quoted at 21c to 22c, and extra at 25

most of the receipts sell at \$20 to \$22, with some fancy at \$23. Butter firm, extra creamery quoted 19c to 20c, good to choice 17c to 18c. Cheese has advanced, and has been in active demand; choice 7½c to 8c; fancy 8½c; common to good 4c to 6c. Eggs firm, Canadian quoted at 13½c. Canada Peas selling in small lots at 90c to \$1.15. New Potatoes in good demand at \$2 to \$2.25.

**SPECIAL NOTICES.**

The Galt Iron Furniture Works, Galt, Ont., have acquired a reputation for their self-adjustable easy chairs, invalid chairs, etc., such as is possessed by few in their department. Messrs. Aspinall & Rothwell are the proprietors of Campbell's patent self-adjustable easy chair manufactured by them. It is claimed that it is the most perfect in mechanism in the market: it can be adjusted and held in any position from the ordinary sitting posture to an entirely recumbent one. An adjustable book-rest can be added at a slight extra cost when required. Attention is also directed to their household or bed chair, with reading-desk attached. This is easily and quickly adjusted to easy chair, lounge or bed. It is described as the chair for an invalid, the chair for a reading

**AMERICAN MARKETS.**

Boston, July 16.—Flour, moderate demand, prices steady. Superfine quoted \$3.50 to \$3.75; Extra, \$2.90 to \$4.00, including choice bakers', \$4.25 to \$5; Patent Spring quiet at \$5.35 to \$5.75. Cornmeal at \$2.50. Oatmeal, \$4.75 to \$5 fine, \$5.25 to \$5.50; cut. Hay,

# The Upper Canada Furniture Co.

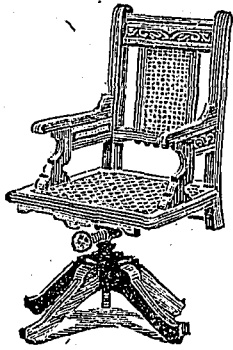
Manufacturers of all kinds of

## CHAIRS

AND

## CABINET

## Furniture.



Factory at  
BOWMANVILLE, O.

Warerooms:  
5 KING STREET E.,  
TORONTO.

F. F. McARTHUR,  
Managing Director.

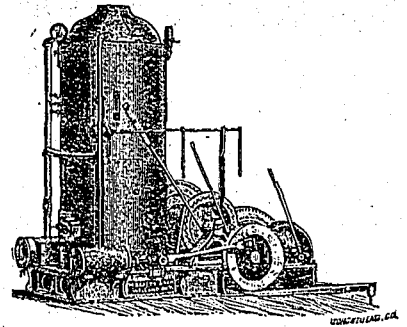
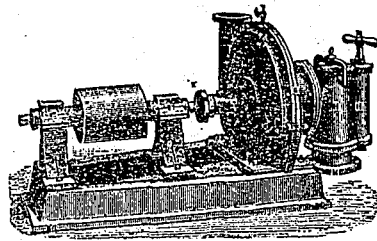
**W. H. STOREY & SON,**  
ACTON, Ont.



Sole Manufacturers in Canada of PATENT NAPA  
BUCK GLOVES. See that they bear our name. All  
others are Fraudulent Imitations.

man, the chair for anyone who wants rest. The  
factory and warerooms are both situated at  
Galt, Ont.

Among the industries of Woodstock, Ont.,  
are the Oxford Foundry and Engine Works, R.  
Whitelaw, proprietor. Established in 1856 for  
the manufacture of steam engines and boilers  
at an excellent shipping point, and under capa-  
ble management, the business has made favor-  
able progress, and the facilities for turning out  
work are now it is believed, unsurpassed by any  
establishment of the same size in the Domin-  
ion. About 65 hands are employed all the year  
round. Mr. Whitelaw is the sole manufacturer  
in Canada of the Buckeye Automatic Cut Off  
Engine, than which, we are told, there is no  
more efficient and economical engine made on  
the continent. He also furnishes mill machinery  
of every description, and special mention is  
made of outfits for oat-meal mills, Roller  
Progress flouring mills and saw-mills, mill-  
stones, cheese-factory supplies, and all kinds of  
mill furnishings.



# M. BEATTY & SONS,

WELLAND, ONT., MANUFACTURERS OF

## Dredges, Derricks, Hoisting Engines & Horse Power Hoisters,

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

COOPER, FAIRMAN & CO., Agents, Montreal.

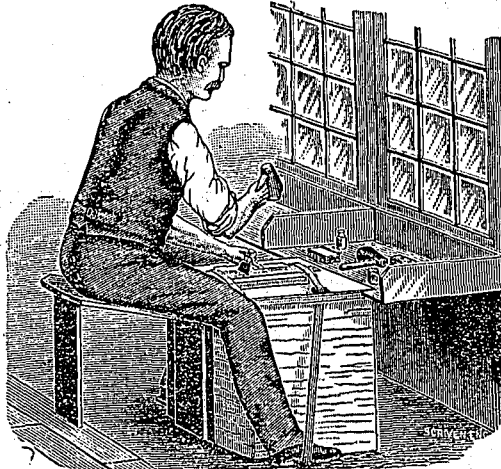
# R. SPENCE & CO.,

MANUFACTURERS OF THE BEST

## HAND-CUT

## Cast-Steel Files.

Correspondence Solicited.



HAMILTON, - - - ONT.

# M. J. WOODWARD & CO.,

PETROLIA, Ont.

### Lubricating Oils.

- Paraffine Oil, 25 Gravity.
- Paraffine Oil, 28 Gravity.
- Paraffine Oil, 30 Gravity.
- Amberine.
- Lubricating.
- Engine Oil, XXX.
- Engine Oil, XXX.
- Engine Oil, XXX.
- Auto Seal.
- Bolt Cutting.



### Dark Lubricating.

- Belipse, Summer.
- Belipse, Cold Test.
- Belipse, Zero.
- Belipse, Car.
- Belipse, Cyl.
- Belipse, Hand Lamp.
- Locomotive Valve.
- Black Oils (common).
- Petroleum Tar.

Special attention is called to the above brands of Oil, our "Parlor Light" Refined being undoubtedly  
the best Canadian Illuminating Oil placed on the market, The "Patent Process Paraffine" and "Saponine"  
for High Fire Test, Good Body, and Uniform Quality, cannot be equalled.

**SURETYSHIP.**

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

**THE GUARANTEE CO.**  
Of North America.

Capital Authorized, . . . \$1,000,000  
Paid up in Cash (no notes), . . . 300,000  
Resources over . . . . . 800,000  
\* Deposit with Dominion Gov't. 57,000

**THE BONUS SYSTEM**

of this Company renders the Premiums in certain cases annually reducible until the rate of **One-half p. Cent per Annum** is reached.

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

Over \$330,000 have been paid in Claims to Employers.

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

**HEAD OFFICE:**

260 ST. JAMES ST., MONTREAL.  
EDWARD RAWLINGS,  
Managing Director.

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

Leading Wholesale Trade of Montreal

**COCHRANE, CASSILS & CO.**

MANUFACTURERS OF

**Boots and Shoes, Wholesale,**

CORNER OF

Craig and St. Francois Xavier Streets,

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**JAMES McCREADY & CO.,**

WHOLESALE

**BOOT AND SHOE**

MANUFACTURERS,

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**SHAW BROS. & CASSILS,**

**TANNERS,**

And dealers in

**HIDES AND LEATHER,**

426 & 428 NOTRE DAME ST.

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**ROBT. McCREADY & CO.**

WHOLESALE

**BOOT & SHOE**

MANUFACTURER,

OFFICE AND WAREHOUSE,

21 and 23 ST. PETER STREET,

**MONTREAL.**

**STOCKS AND BONDS.**

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. Inst 6 Mts.	Per Cent Prices July 16	Cash Value per Sh.
British North America	\$ 243 1/2	\$ 4,866,666	\$ 4,866,666	1,055,100	3	111	270 10
Can. Bank of Commerce	50	6,000,000	6,000,000	2,000,000	4	12 1/2 129	53 3/4
Central Bank	100	500,000	284,620		3		67 00
Commercial Bk of Windsor	40	500,000	260,000	78,000	4	125	67 00
Dominion Bank	50	1,500,000	1,500,000	980,000	5		95 00
Du Peuple	50	1,600,000	1,600,000			102	31 00
Eastern Townships	50	1,479,800	1,449,488	375,000	3 1/2	103 1/2	57 75
Exchange Bank, Yarmouth	70	280,000	215,716	30,000	3	96 1/2	65 90
Federal Bank	100	1,250,000	1,000,000	100,000	3		96 75
Halifax Banking Co.	20	500,000	500,000		3	103	20 60
Hamilton	100	1,000,000	998,870	270,000	4	118	118 00
Hochelag.	100	710,100	710,100	50,000	3	76 82	76 00
Imperial Bank of Can.	100	1,500,000	1,500,000	680,000	4	125	125 00
Jacques Cartier	25	1,500,000	1,027,224	140,000	3	58 1/2 65	14 62 1/2
London	100	321,000	321,000	60,000	3	110	110 00
Maritime	100	6,795,267	5,795,976	1,325,000	3 1/2	112 1/2 113	112 50
Merchants' Bank of Can.	90	1,600,000	1,000,000	200,000	3 1/2	101 1/2 x-d	91 35
Merchants' Bk of Halifax	50	2,000,000	2,000,000	600,000	4	115 117 1/2	58 00
Molson Bank	200	12,000,000	12,000,000	6,000,000	5	195 195 1/2	390 00
Montreal	50	2,000,000	2,000,000			60	30 60
New Brunswick	100	1,000,000	1,000,000	300,000	4	121 1/2	121 50
Nova Scotia	100	1,114,300	1,114,300	310,000	3 1/2	122 x-d	132 00
Ontario Bank	100	1,500,000	1,500,000	425,000	3	107 108	107 00
Ottawa	100	1,000,000	989,580	160,000	3 1/2		
People's of Halifax	20	600,000	600,000	35,000	2 1/2	100	20 00
People's bank of N.B.	50	150,000	150,000			100	50 00
Pictou Bank	50	500,000	250,000		3	95	47 50
Quebec Bank	100	2,500,000	2,500,000	325,000	3	100	100 00
St. Stephen's Bank	100	200,000	200,000	50,000	4		
Standard	50	803,700	803,700	185,000	3 1/2	109 110	54 50
Toronto	100	2,000,000	2,000,000	1,100,000	4	182 1/2 185	182 50
Union Bank, (Halifax)	50	1,000,000	500,000	40,000	3	103 1/2	51 75
Union Bank of L. C.	100	2,000,000	2,000,000		2	60 70	60 00
Ville Marie	100	500,000	464,300	20,000	3 1/2	81	81 00
Yarmouth	100	400,000	390,870	30,000	3	118	118 00
Agrie. Sav. and Loan Co.	50	600,000	578,313	67,000	4	118 1/2	90 25
Bran L. Loan and Sav. Co.	50	130,000	121,000	6,000	3 1/2	108	54 00
Brit. Can. Loan and Inv. Co.	100	1,350,000	267,066	27,000	3	104	104 00
Brit. Mortg. Loan Co.	25	450,000	181,313	127,000	3 1/2		
Building and Loan Assoc.	25	750,000	750,000	85,000	3	103 1/2 x-d	28 5 1/2
Canada Cotton Co.	100	750,000	697,900		0	30	30 00
Canada Landed Credit Co.	50	1,500,000	683,990	125,000	4	119 x-d	50 75
Can. Perm. Loan and Sav.	50	3,000,000	2,200,000	1,100,000	6 1/2	119 1/2 x-d	90 75
Can. Sav. and Loan Co.	50	700,000	650,410	120,000	4	120	60 00
Dominion Sav. and Inv. Co.	50	1,000,000	868,840	140,000	4	112 1/2	56 25
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	105	53 00
Dundas Cotton Co.	100	500,000	500,000			90 55	30 00
Barnes' Loan and Sav. Co.	50	1,037,250	614,450	75,857	4	111	55 50
Freeland Loan and Sav. Co.	100	1,575,400	1,000,000	445,000	5	105	105 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	125,000	4	122 x-d	122 00
Home Sav. and Loan Co.	100	1,000,000	1,000,000	40,000	3 1/2		
Hudson Cotton Co.	100	2,000,000	850,000			65 68	65 00
Huron & Erie Loan Soc.	50	1,000,000	1,008,150	320,000	5	158	79 00
Huron & Lambton Loan Co.	50	350,000	230,000	32,000	4		
Imperial Loan and Inv. Co.	100	628,850	621,704	85,000	3 1/2	108 109 x-d	108 00
Landed Banking and Loan	50	700,000	310,977	20,000	3		
Land. & Can. Loan and Ag.	50	4,000,000	560,900	260,000	5	138 1/2	69 25
London Loan Co.	50	659,700	464,519	45,000	4	116 118	68 00
London and Ont. Inv. Co.	100	2,730,000	400,000	50,000	3 1/2	114	114 00
Manitoba Inv. Assoc.	100	30,000	100,000	3,000	4		
Manitoba Loan	100	518,900			5	110	110 00
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	124 125	49 80
Montreal City Gas Co.	40	2,000,000	1,876,752		6	182 183	73 10
Montreal City Pass. Ry. Co.	50	600,000	600,000		4	121 121 1/2	60 62 1/2
Montreal Cotton Co.	100	794,000	794,000		0	75	57 75
Montreal Building Assoc.	50	300,000	300,000		0	75 80	37 50
Montreal Loan and Mortg.	50	1,000,000	832,812	106,000	3 1/2	89	44 50
National Investment Co.	100	1,460,000	380,000	20,000	3 1/2	107	107 00
N. S. Sugar Refinery	100	350,000	350,000		2 1/2	20	20 00
Ont. Indus. Loan and Inv.	50	308,900	84,735	20,000	4		
Ont. Inv. Assoc.	50	2,650,000	634,715.71	500,000	4	118	59 00
Ont. Loan and Deb. Co.	50	2,000,000	230,000	285,000	4	122 1/2 x-d	61 25
People's Loan and Dep. Co.	50	600,000	487,048	42,000	3 1/2	105 1/2	52 75
Real Est. Loan and Deb. Co.	50	600,000	346,213		3	75	37 50
Richelieu and Ont. Nav. Co.	100	1,619,000	1,619,000		3	58 1/2 58 1/2	58 25
Royal Loan and Sav. Co.	50	400,000	299,500	24,000	4	110 1/2	58 12 1/2
Starb'g Co., Halifax	100	200,000	200,000		4	95	95 00
St. Paul, M. & M. Ry.	100				3 1/2		
Toronto City Gas Co.	50	800,000	800,000		2 1/2	134 x-d	67 00
Union Loan and Sav. Co.	50	600,000	575,000	160,000	4	130	65 00
Western Can. Loan and Sav.	50	2,000,000	1,200,000			190 x-d	95 00

A. RAMSAY.

ALEX. MANSON.

**A. RAMSAY & SON,**

Importers of

**Paints, Oils, Colors**

And Artists' Materials,

English and Belgian Sheet and Polished Plate Glass,

MANUFACTURERS, &c.,

Agents for Wright & Bull, Birmingham; Windsor & Newton, London; Sharratt & Nowth, London; Petit Aind, Paris; Foucault, Frison & Co., Belgique

Warehouse, 37, 39 & 41 Recollet St.,

Factory, INSPECTOR STREET,

**MONTREAL.**

**The ROYAL BLACK LEAD**

AND

**SUNBEAM STOVE POLISH,**

are the best Stove Polishes

now in use.

**TELLIER, ROTHWELL & CO.,**

Sole Makers,

25 ST. PETER ST., MONTREAL.

# Victoria Wire Mills



OF BEST BRANDS

**CRUCIBLE CAST STEEL SIEMES,**  
Martin, Bessemer Steel and Charcoal Iron.

**PERFORATED SHEET METALS,**  
ALL SIZES,

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

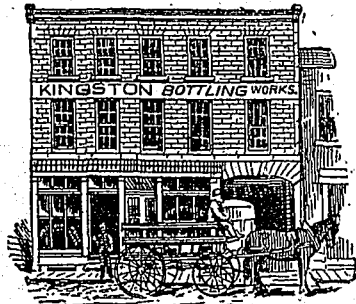
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## MONTREAL

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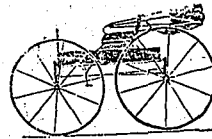
Notice is hereby given that a dividend of **FOUR PER CENT.** for the current half-year, upon the paid-up capital stock of this institution, has been declared and the same will be payable at its banking house in this city, on and after Saturday, the first of August next.

The Transfer Books will be closed from the 15th July to 1st of August, both days inclusively.

My order of the Board,

H. BARBEAU, Manager.  
Montreal, 30th June, 1885.

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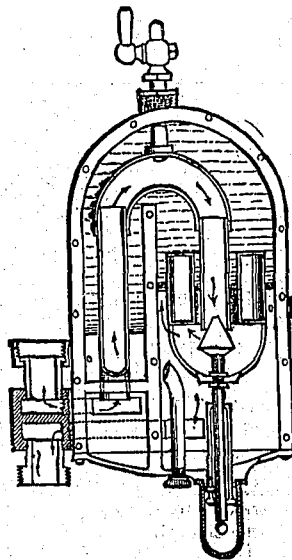
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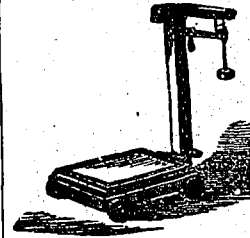
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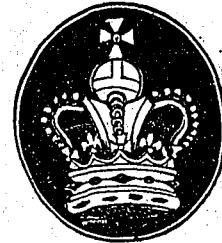


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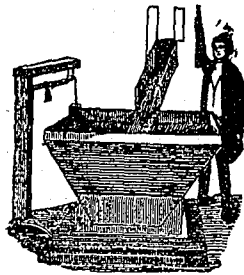
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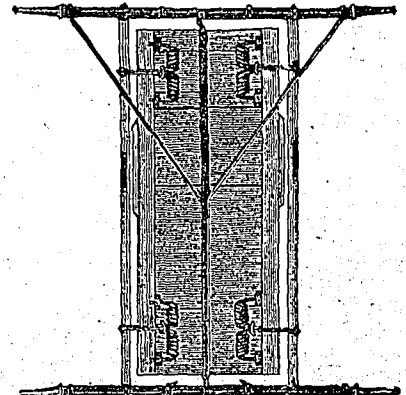
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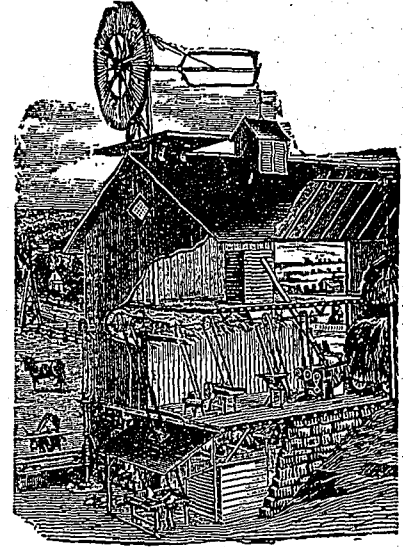
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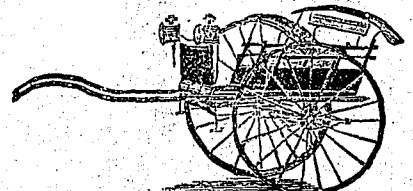
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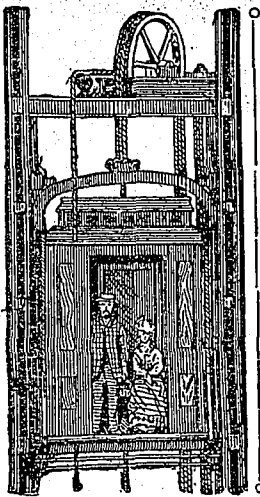
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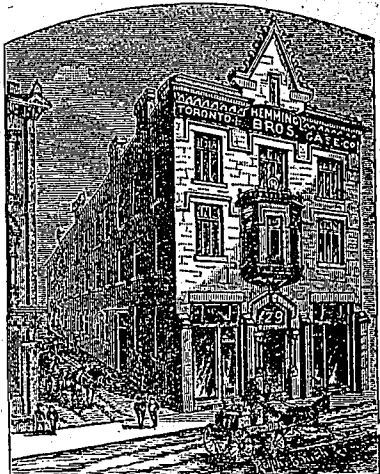


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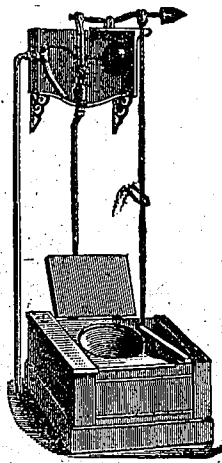
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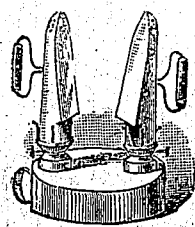
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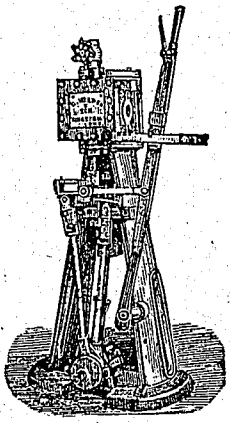
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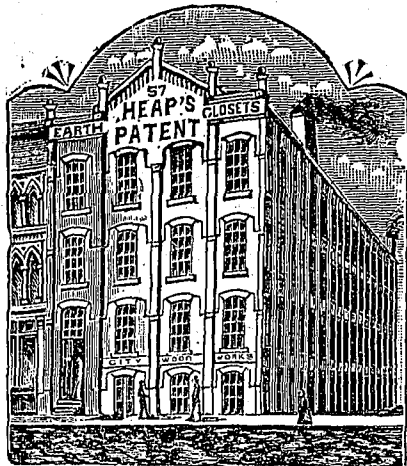
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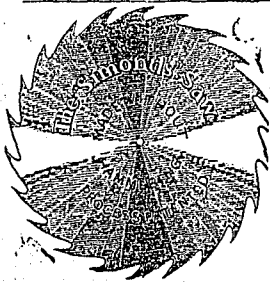
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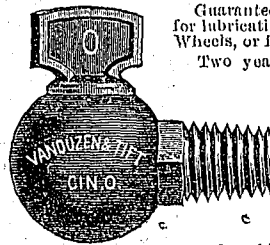
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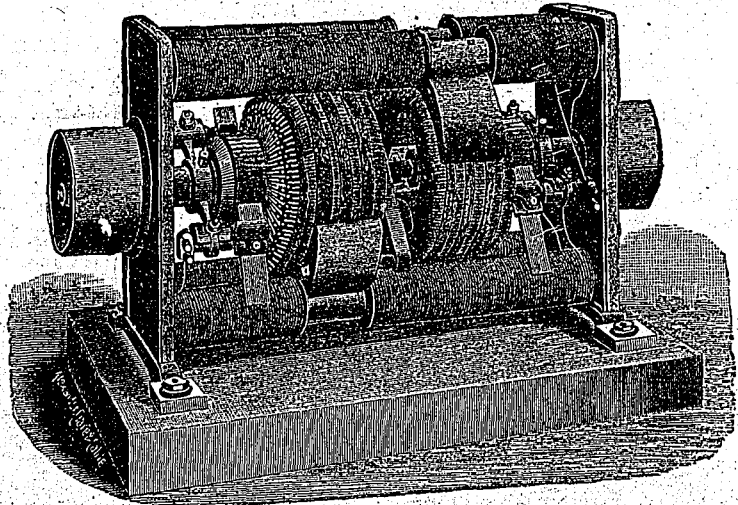
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<b>Dairy Produce</b>	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Creamery, fine to choice...	0 15 0 19 1/2	Do American.	4 50 4 75	Granulated " "	0 07 0 07 1/2	W. W. XX	0 25 0 00
Townships, choice...	0 00 0 16 1/2	Do Manitoba.	0 00 4 50	Syrups.—Extra. " per lb.	0 03 1/2 0 04	Puro Malt	0 20 0 00
Do fair to good...	0 13 0 15	Fancy	0 00 3 85	Good. " "	0 03 1/2 0 03 1/2	Cider X	0 20 0 00
Brockville, choice...	0 13 0 15 1/2	Spring Extra	3 80 3 85	Fair. " "	0 01 1/2 0 02 1/2	" XXX	0 20 0 00
Do fair to good...	0 00 0 00	Superfine	3 60 3 75	Molasses (Barbados) imp. g.	0 30 0 32	Matches: Common	2 75 0 00
Morrisburg, choice...	0 13 0 15 1/2	Fine	3 40 3 50	Trinidad	0 23 0 23	" Parlor	2 25 0 00
Do fair to good...	0 00 0 00	Middlings	3 20 3 30	Antigua	0 20 0 20	" Edlie No. 1.	3 75 4 00
Western Dairy	0 13 0 14	Pollards	3 00 3 05	Fruit Loose Muscatel, new	2 50 2 90	" Telegraph	3 25 3 50
" fair to good	0 00 0 00	Ont. Bags	1 85 2 10	Sultana	0 06 1/2 0 07	Hardware	
Cheese, fine to finest	0 07 1/2 0 08 1/2	City Bags	0 00 2 30	Seedless	0 00 0 00	Tin: Block, 1 & P per lb.	0 00 0 23
Fair to Good	0 06 1/2 0 07 1/2	Oatmeal brls	4 25 4 40	Valentia, choicest per lb.	0 09 0 00	do Straits	0 00 0 25
<b>Drugs &amp; Chemicals</b>		Cornmeal white	0 00 0 00	" rain damaged	0 06 0 07	Copper: Ingot	0 13 1/2 0 15
Aloes Cape	0 16 0 18	" yellow	0 00 0 00	Currants	0 01 1/2 0 05 1/2	Sheet	0 19 0 24
Alum	1 80 1 90	<b>Grain.</b>		Prunes	0 04 1/2 0 04	Cut Nails, Net Cash:	
Borax xls	0 12 0 14	Canada Red, No 2.	0 95 0 96	H. S. Almonds bxs	0 10 0 00	Hot Cut Am. or Can. Pat'n	
Bleaching Powder	2 00 2 25	" White Winter	0 95 0 95	S. S. Tarracona	0 14 0 15	3 in. and above	2 40 0 00
Blue Vitriol	0 05 0 06 1/2	" Spring No. 2.	0 95 0 97	Walnut, English	0 06 0 08	2 1/2 & 2 3/4 ins.	2 65 0 00
Brimstone	2 50 2 60	White Michigan, No. 1.	0 00 0 00	" Greenoble, new	0 12 0 14	2 & 2 1/2 ins.	2 90 0 00
Brom. Potass.	0 55 0 65	Chicago No. 2, in bonds.	0 00 0 00	Filberts	0 06 1/2 0 07 1/2	1 1/2 & 1 3/4 ins. Am.	2 90 0 00
Camphor Eng. Ref.	0 35 0 40	Millwaukie No. 2 do	0 00 0 00	Brazils, new	0 07 1/2 0 08	1 1/2 ins.	3 40 0 00
" Am. Ref.	0 35 0 40	Oats	0 35 1/2 0 35	Datty's Nabob Pickles, doz	2 70 3 80	1 1/2 & 1 3/4 Cold Cut, Can.	2 90 0 00
Castor Oil	0 08 1/2 0 09	Barley	0 60 0 65	" Mixed do	2 90 2 80	1 1/2 ins	3 40 0 00
Causitic Soda	2 25 2 35	Peas, per 66 lbs.	0 75 0 79	" Nabob Sauce, pts	3 40	Casing, Box, Shook:	
Citric Acid	0 60 0 70	Rye	0 72 0 74	Mace	0 09 0 15	1 1/2 in. p100 lb. keg.	4 40 0 00
Copperas per 100 lbs.	0 85 1 00	Corn in bond	0 60 0 64	Cloves	0 80 0 95	1 1/2 in. to 1 3/4 "	3 65 0 00
Cream Tartar	0 85 0 87	<b>Groceries.</b>		Numtugs	0 45 0 70	2 1/2 in. to 2 3/4 "	3 40 0 00
Gypsum Salts	1 25 1 40	PKA, (H-Ch. & Cad.),	0 16 0 22	Jamaica Ginger Bl.	0 20 0 26	3 in. to 4 1/2 p. 100 lb. keg	3 15 0 00
Extract Logwood, best.	0 09 0 10	Japan, com. to med. lb.	0 28 0 34	Jamaica Unbl.	0 18 0 18	Cut Spikes, all sizes	2 90 0 00
" ordinary	0 08 0 09	good med. to fine.	0 28 0 34	African	0 11 0 14	Finishing Nails:	
Gum Arabic, per lb.	0 30 0 60	Japan, finest to choicest	0 37 0 48	Pimento	0 06 0 08	1 in. to 1 1/2 in. p. 100 lb. kg	5 05 4 80
" Traj.	0 45 0 90	Japan Nagasaki	0 37 0 45	Pepper, black	0 17 1/2 0 18 1/2	1 1/2 in. to 1 3/4 in.	4 75 3 80
Indigo Madras	0 70 1 00	Y. Hyson common to gd	0 15 0 25	" White	0 26 0 27 1/2	2 in. and up	4 30 0 00
Morphia	1 85 1 95	Y. Hyson fine to finest, lb	0 85 0 60	Mustard, 4 lb. per Jar.	0 00 0 75	Tobacco Box Nails:	
Madder, best	0 12 1/2 0 13 1/2	Gumgd., fair to med.	0 28 0 34	1 lb.	0 25 0 26	1 1/2 in. & 1 1/4 in. p. 100 lb kg	4 45 3 50
" ordinary	0 08 0 09	" Good to fine	0 40 0 50	Rice:	3 35 3 50	1 1/2 " 2 "	3 35 3 15
Opium	4 25 4 50	Gumgd., finest	0 57 0 65	" Patua	0 00 4 50	2 1/2 " 3 "	3 05 2 95
Oxalic Acid	0 14 1/2 0 15	Imper'l, med. to gd	0 25 0 35	Sago	0 00 0 04 1/2	Clinch and Heavy Clinch:	
Phosphorus	0 65 0 90	" Fine to finest.	0 37 0 53	Tapioca, Pearl.	0 05 0 06	3 in. and up	4 20 0 00
Potash Bichromate	0 09 0 10	Twunkay, com. to gd.	0 12 0 13	Flake	0 05 0 05 1/2	Flat & Sharp pres'd N's:	
Potash Iodide	4 25 4 50	Oolong	0 45 0 65	Gelatin, Favorite.		1 and 1 1/2 in. per 100 lb.	8 85 6 85
Quinine	0 85 1 00	Congou common	0 16 0 20	(Poliwka's) 1 lb can.	1 00 0 00	1 1/2 " 1 3/4 "	8 85 0 00
Soda Ash	1 65 1 70	" med. to good	0 23 0 33	Do do do 1 qt pk	0 90 0 00	2 " 2 1/2 "	0 00 5 57
Soda Bi Carb	2 30 2 50	" fine to finest.	0 36 0 65	Do (Cox's) 4's	1 10 1 12	3 in. and up	5 20 0 00
Sul Soda	1 12 1 20	Seouchong common	0 16 0 20	Do do 6's	1 00 1 03	25 per cent. discount	4 15 0 00
Strychnine	0 55 0 60	" med. to good	0 25 0 30 1/2	Vermicelli	0 07 1/2 0 08	Nett 30 ds or 4 mos note with	3 90 0 00
Tartaric Acid	1 10 0 00	Fine to choice	0 36 0 66	Macaroni	0 07 1/2 0 08 1/2	int. These terms apply to	3 65 0 00
<b>FISH.</b>		Teffes, green Mocha per lb.	0 25 0 27	" Italian	0 00 0 13	all the above nails.	0 00 0 00
Labrador Herrings, No. 1	5 00 6 00	Java	0 18 0 22	Starch: Boxes 28 to 42 lbs.		Horse Nails: P. & F. Bright.	0 00 0 00
" No. 2	4 25 4 50	Maracanibo	0 11 0 14	No. 1 White	0 06 1/2 0 07	" No. 7	0 24 0 00
Cape Breton Herrings	5 00 5 25	Cape	0 12 0 14	Canada Laundry	0 05 0 00	" No. 8	0 23 0 00
Mackerel No. 1	0 00 0 00	Jamaica	0 11 1/2 0 14	No. 1 Blue	0 06 1/2 0 00	" No. 9	0 22 0 00
Green Cod No. 1	4 00 4 50	Rio	0 11 0 14	Silver Gloss	0 15 0 00	4 1/2 Brand 40 to 5 & 5 pc dis	
Ordinary No. 2	0 00 0 00	Singapore & Ceylon	0 17 1/2 0 24	Satin	0 08 0 08 1/2	60" Brand 40 to 5 & 2 1/2 pc dis	
Dry	3 00 4 00	Chicory	0 11 1/2 0 14	Canada Com	0 07 0 07 1/2	Wrot or Ship Spikes	
N. Shore Salmon	12 00 12 50	Sugars, (Caks. & Brls.)		Benson's Prepared	0 08 1/2 0 09	7 1-16 and 1 in.	3 90 0 00
Brit. Col.	11 00 11 50	Porto Rico	0 00 0 60	Vinegar: Imp. Triple	0 41 0 00	3-8 in.	4 25 0 00
Oysters	0 00 0 00	Jamaica	0 00 0 00	Cofe D'or	0 35 0 00	5 1-16 in.	4 50 0 00
<b>Flour.</b>		Barbadoes	0 00 0 00	Crystal Pickling	0 28 0 00	1 in.	4 75 0 00
Patents	4 50 4 85	Yellow Refined	0 05 1/2 0 06	W. W. X X X	0 20 0 00	(Dis. 20 to 25 p c)	
Superior Extra	4 20 4 40	Park Lumps	0 00 0 06				
Extra Superfine	4 00 4 30						
Canada Strong Bakers	4 15 4 35						

\* 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 Boks: 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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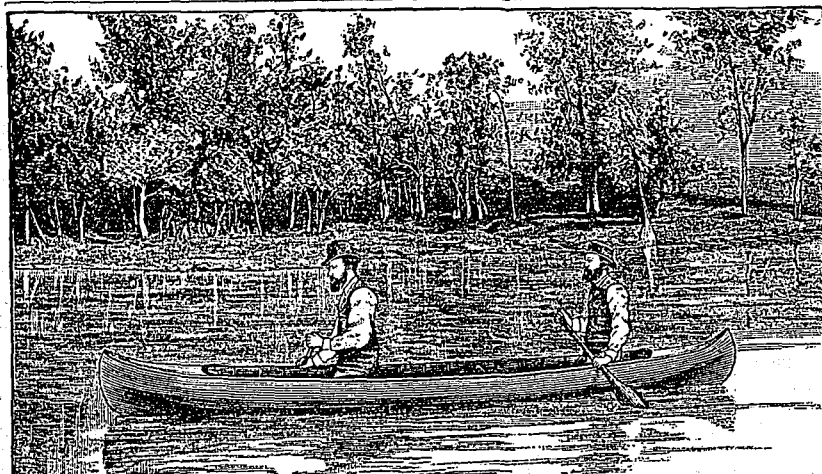
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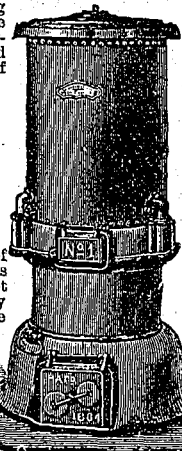
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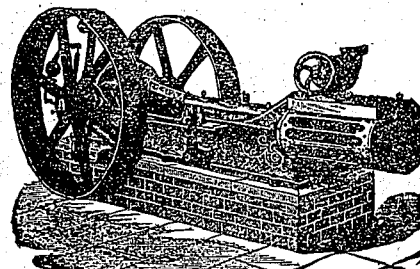
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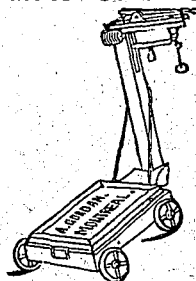
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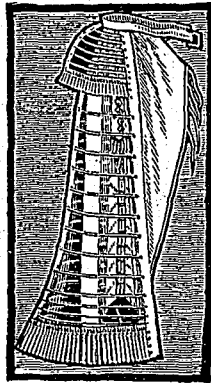
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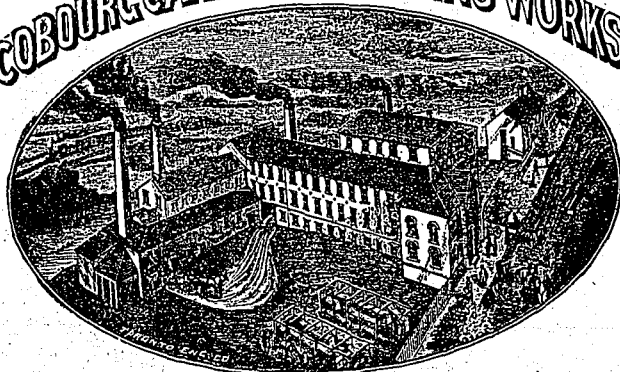
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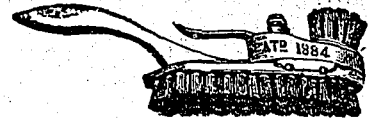


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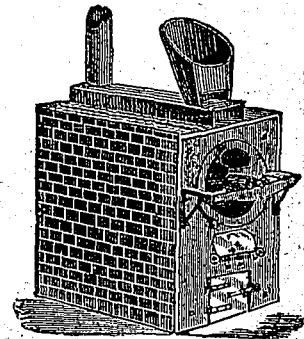
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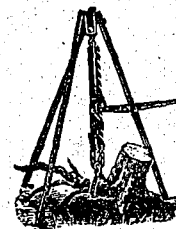
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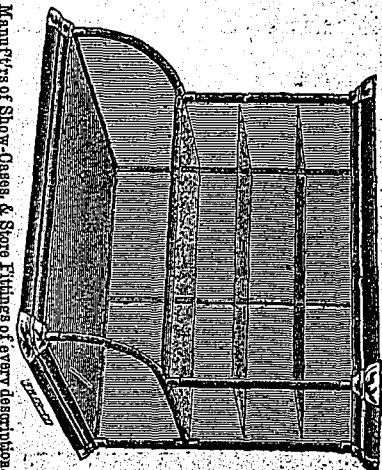
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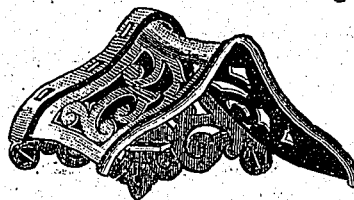
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or 30 days	8 70 0 60	Barbed wire, per lb	0 05 0 06 1/2	Brush (Cow) Kid	0 18 0 22	" 51 " 60	0 00 4 25
Aces ss. & ds.—25 to 30 dis.	11 00 13 00	Hides and Skins.		Buff.	0 12 0 15 1/2	" 61 " 70	0 00 4 60
Galvanized Iron: No 24	0 05 0 08	Montreal Green Hides.		Russotts, Light	0 35 0 40	" 71 " 80	0 00 5 00
" " " No 26	0 08 0 06 1/2	" No. 1, p. 100 lbs.	8 50 0 03	" Heavy	0 30 0 35	" 81 " 85	0 00 6 00
" " " No 28	0 08 0 07	" No. 2	7 50 0 00	" No. 2	0 20 0 25	" 86 " 90	0 00 7 00
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Summerlee	18 50 19 00	" 2	9 25 9 50	" Western	13 50 00 00	lb kgs.	5 50 6 50
Guthrie	18 00 18 50	Toronto, " 1	9 25 9 50	Hams, City Cured	0 91 0 10	" No. 1	5 00 5 50
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Eglinton	16 00 17 00	Chicago Buff.	9 50 9 75	Eggs, per lb	0 12 0 13	" No. 3	4 10 4 50 1/2
Homatite	20 00 22 00	Heavy Steers	9 75 10 75	Tallow, Refined	0 06 0 07 1/2	White Lead, dry	4 75 5 00
Bar Iron, per 100 lbs.	1 65 1 70	Calfskins, Western	0 13 1 14	" Rough	0 03 0 04	Red Lead	4 25 4 75
Best Refined	1 90 2 00	City Sheepskins, each	0 80 1 00	Potatoes per bag	0 00 0 01	Venetian Red, Eng'l.	1 50 1 75
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Iron Wire 0 to 8 p. 100 lbs	2 40 0 00	No. 2	0 22 0 23	of distributing firms are		Drain Pipes, 4 in. to 12 in.	
Wro't Iron pipe 70 to 70 &		Buffalo Sole, No. 1	0 21 0 22	about 6c. higher.		per yard	0 40 1 15
3 p.c. dia.		" No. 2	0 20 0 22 1/2	Lard Oil, Extra	0 75 0 85	Salt.	
Steel, cast per lb.	0 11 0 12	China " No. 1	0 22 0 25	" No. 1	0 65 0 75	Liverpool per bag Elev'n	0 46 0 47 1/2
" Spring 100	3 00 3 25	" " No. 2	0 19 0 21	Linseed Raw	0 60 0 62	Do Twelves	0 00 0 45
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24 gauge	0 06 0 07	French Calf	1 05 1 40	Car Lots in Store	0 14 0 00	Elm, Rock	25 00 30 00
Lead: Pig, per 100 lbs.	3 25 3 50	Splits, Light & Medium	0 22 0 30	Ten brs. and over	0 15 0 00	Hemlock, M.	9 00 10 00
Sheet	3 75 4 00	" Heavy	0 21 0 25	five to 9 brs.	0 16 0 00	Maple, hard, M.	25 00 35 00
Shot	0 04 0 00	" Small	0 18 0 21	One to 4 brs.	0 16 0 00	Soft, do	16 00 25 00
Lead Pipe, per 100 lbs.	5 00 0 00	Leather Board, Canada	0 08 0 12	Glass.	50 ft. 100 ft.	Oak, M.	40 00 50 00
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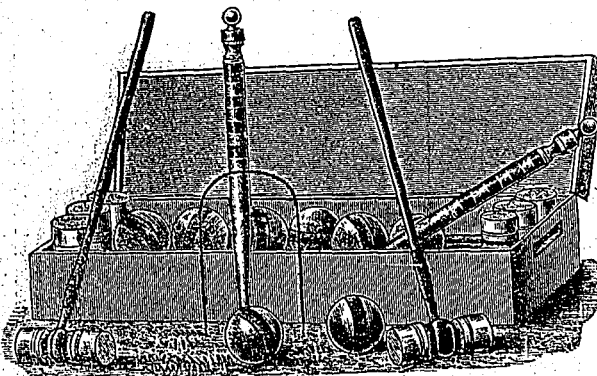
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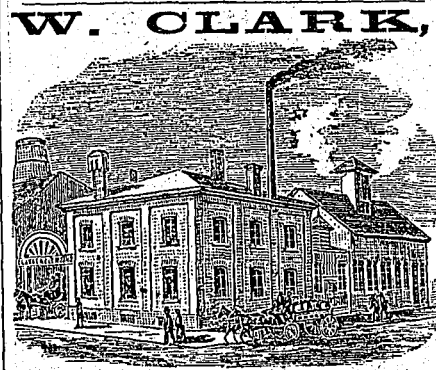
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M. J. OTTMAN, Manager.



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Plain and Decorated Oil-Finish  
Cloth Shades  
AND  
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Public Buildings,  
Dwellings,  
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**CUMBERLAND RAILWAY AND COAL COMPANY.**

This Company has purchased from

**THE SPRING HILL MINING COMPANY**

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

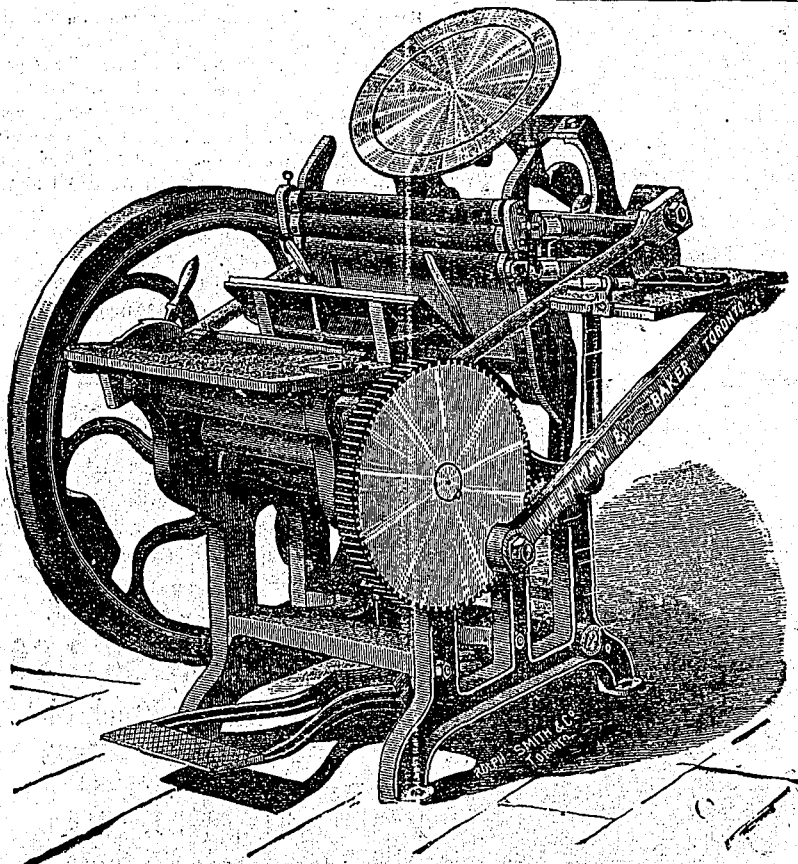
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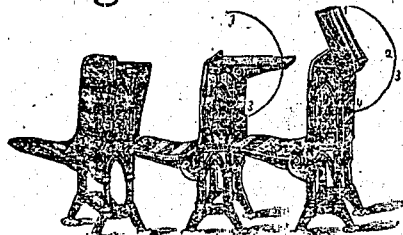
Orders for Coal booked and all information given at our Head Office,

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MANUFACTURERS OF PRINTING PRESSES AND MACHINERY,  
No. 119 Bay Street, TOR

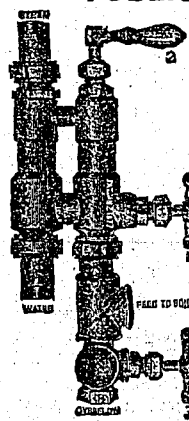
**W. STAHLSCHMIDT**  
PRESTON, Ontario,  
MANUFACTURER OF  
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CHURCH  
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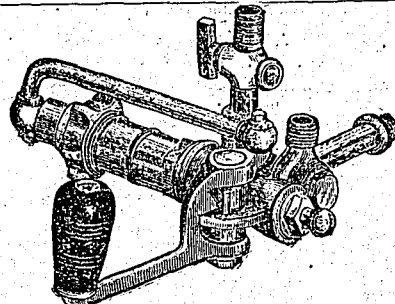
The Model School Desk.

Send for circular and price lists. Name this paper.

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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. 6 Custom House Square, Montreal, and 75 Adelaide St. W., Toronto.



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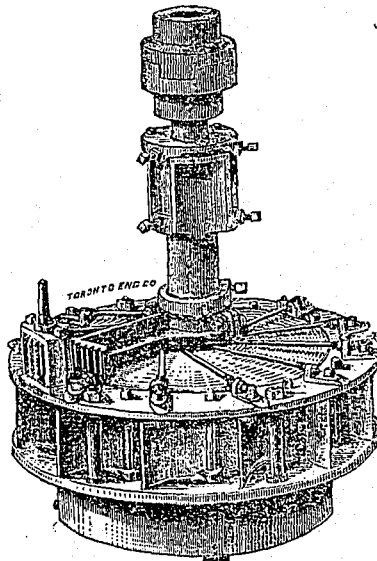
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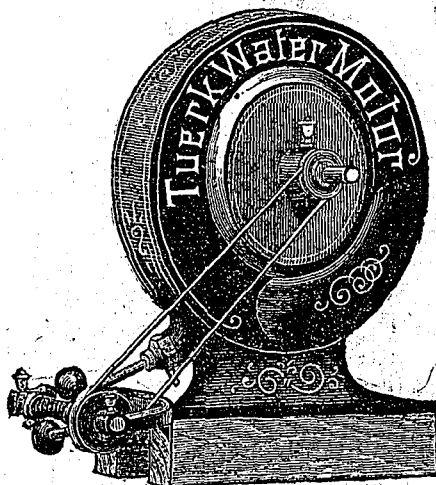
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REAR OF 55 AND 63 ADELAIDE STREET WEST

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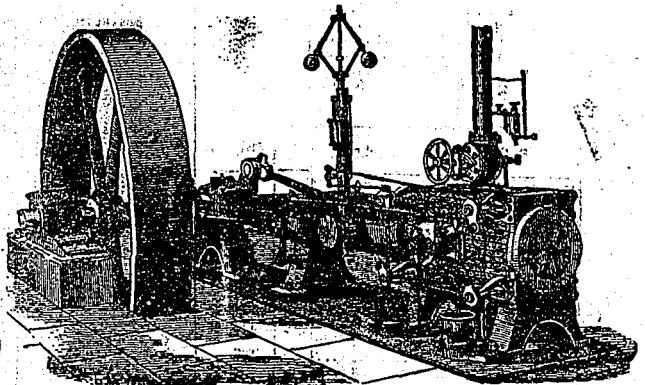
SEND FOR CIRCULARS.



MONTREAL WHOLESALE PRICES CURRENT.—JULY 16.

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	Encore..... case	6 50 7 00
Mill do.....	14 00 16 00	Jamaica Rum per imp. gal.	5 50 6 00
Lath, M.....	7 00 9 00	Holland Gin..... imp. gal	2 50 2 80
Spruce, 1 to 2 in., M.....	1 50 0 00	Green c'es	2 00 2 10
Shingles, 1st qual.....	10 00 13 00	Red cases.	3 75 4 00
2nd.....	3 00 0 00	Old Tom.....	7 40 7 60
	2 50 0 00	flasks	5 00 0 00
<b>Tobacco. (In Bond.)</b>		E. F. J. Brand's } Hhds.	2 10 0 00
Black, Chewing in boxes ..	0 16 0 19	Schiedam Gin, } cases.	3 55 7 50
" " in caddies ..	0 10 0 21	<b>Champagne</b>	
Mahoganies, Smoking ..	0 21 0 23	G. H. Mumm, Dry Verzen'y	25 00 31 00
Do Chewing ..	0 28 0 28	Pommery..... case	29 00 31 00
Bright, Smoking.....	0 22 0 24	Bollinger..... qts.	26 00 27 50
Fancy Bright Smoking.....	0 30 0 35	Sherries Pemartin.....	1 35 6 00
Solace, Common.....	0 16 0 22	Domseq.....	1 50 7 00
Solace Fair.....	0 25 0 30	Ports T.G. Sandeman.....	1 25 7 00
(Duty Paid.)		Grabin, m's ditto.....	2 30 6 00
Black, chewing boxes 10's	0 36 0 39	Claret, (cases.) ..	3 00 8 00
Do Navy, Cade, 3's, 6's,	0 40 0 41	Class Clarets of good brands	7 50 15 00
& 10's.....		Tarragona Ports, imp. gal.	1 15 1 30
Mahogany Chewing 6's&8's	0 44 0 48	<b>Burgundy</b>	
Bright, Smoking, 3's & 8 s	0 51 0 55	Still, Case.....	10 00 23 00
Do Fancy.....	0 58 0 63	" Sparkling ..	16 00 17 50
American Fancy ch and am	0 50 0 90	Can. Spirits, Imp. gallon.	Paid Dow
<b>Wines, Liquors etc.</b>		Alcohol— 65 O. P.	2 71 0 89
<b>Ale English..... qts</b>	2 35 2 40	" Pure Spirits "	2 72 1 05
Domestic..... pts	1 60 1 85	" 50 ..	2 47 0 90
" "..... qts	0 80 1 15	" 25 U. P.	1 29 0 45
Stout: Guinness'..... pts	0 60 0 75	Whiskeys:—Family Proof.	1 39 0 58
" "..... pts	2 40 2 45	Old Bourbon.....	1 39 0 58
Domestic..... pts	1 60 0 00	Rye, Toddy, Malt.....	1 32 0 57
" "..... qts	1 48 1 50	Rye, 4 years, old.....	1 60 0 78
Brandy: Hennessy's..... gal	0 70 0 00	" 5 ..	1 70 0 88
" "..... case	5 50	" 6 ..	1 80 0 98
Martel..... case	10 75 11 00	" 7 ..	1 90 1 08
Jules Duret & Co..... gal	10 75 0 00	<b>Wool.</b>	
" "..... case	4 00 4 50	Fleece,.....	0 20 0 22
Pinet, Castillon & Co..... gal	9 00 15 70	Pulled, unassorted.....	0 21 0 23
Jules Bellerie & Co..... qts	3 50 3 80	" Extra Super.....	0 26 0 28
Pinet, Castillon & Co..... case	7 50 8 00	" B Super.....	0 22 0 23
Cheapershippers..... gal	8 25 15 10	" C ..	0 00 0 00
" "..... case qts	2 50 2 75	Natal.....	0 19 0 22
Irish Whiskey—Eog's..... case	6 00 6 50	Cape.....	0 17 0 18
Dunville..... case	7 75 8 75	Australian.....	0 22 0 25
Mitchells..... cases	6 50 7 00		
Scotch Hay, Fairman & Co.	6 00 7 50		
Glenshiel, qts and Pts.....	8 00 8 50		

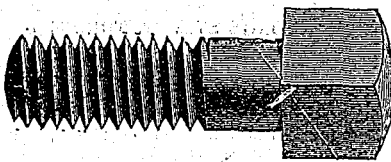
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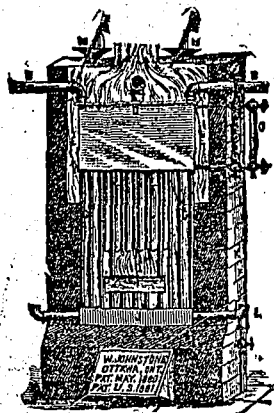
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Peterborough, Ont.



SECURITIES.		Montreal July 16
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	Gua. 4 p. c., 1910	113
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Shrs.	Railway & other Stocks.	July 16
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	stor. bds. 8c. all pt. 1912	107
100	Atlantic & St. Lawrence Shs 6 p. c.	all
10	Do. 5 p. c. 1st Mort.	100
100	Do do 2nd Mort	100
300	Can. Central 5 p. c. 1st M. Bds	107
	Int. guar. Ry Gov.	98
100	Canadian Southern 1st Mort. 3 p. c.	41
	Canadian Pacific \$100.	101
	Chic. & G.T.R. 6 p. c. 1st M. Coup	97
	1,900.	7
100	Grand Trunk June. Ry. 5 p. c.	114
	bonds.	14
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100	2nd equin. mtg. bds.	103
100	1st pref. stock	77
100	2nd pref. stock	6
100	3rd pref. stock	132
100	5 p. c. perp. deb. stock	102
100	4 p. c. perp. deb. stock	103
100	Gt. Western shares	104
100	5 p. c. prof.	86
100	5 p. c. deb. stock	85
100	6 p. c. bds., 1890.	90
100	Hamilton and N. W.	93
100	M. of Canada Stg. 1st Mort.	103
100	5 p. c. con. mtg. sec.	82
100	Montreal & Champlain 5 p. c. 1st	82
	mtg. bds.	104
	Mont. & Sorel 6 p. c. 1st mtg. at	25
	\$27 ser.	72
	N. of Canada 5 p. c. 1st Pref. Bonds.	86
100	Do 5 p. c. 2nd dr	67
100	3rd pref. bonds A.	
100	3rd pref. bonds B.	
100	Northern Extension, 6 p. c. guar.	
100	Do do 6 p. c. Imp.	
100	Quebec Central 5 p. c. 1st mtg. bds	
100	T. G. & B. 6 p. c. bonds 1st Mort.	
100	Well, Grey & Bruce, 7 p. c. Bds.	
100	1st Mort.	
100	St. Law & Oll. 6 p. c. Bds.	



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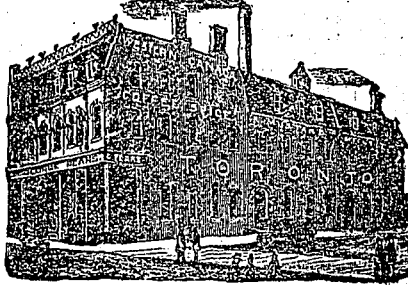
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Coffee, Spice and Mustard  
**STEAM MILLS,**



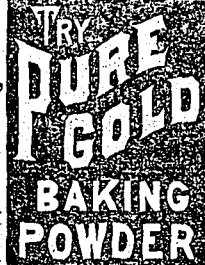
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Cream of Tartar, Extracts,  
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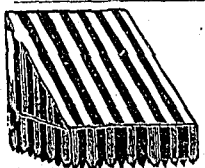
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OF EDINBURGH.  
FOUNDED 1805.

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

**TAYLOR BROS..**

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

**ASSURANCE CO.,**

**FIRE AND MARINE,**

INCORPORATED 1833.

**HEAD OFFICE, - - - TORONTO.**

**BOARD OF DIRECTORS:**

JOHN MORISON, - - - Governor.  
H. 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. HOLBEN, - - - Resident Agent, Montreal.

**THE ONTARIO MUTUAL LIFE ASSURANCE CO'Y.**

Head Office, Waterloo, Ontario.

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

The only Purely Mutual Life Company in Canada.

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

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

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of **\$533,705.55 !!**

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

**THE 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

**C. 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 288 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 and National**

**INSURANCE CO'Y OF EDINBURGH, SCOTLAND.**

ESTABLISHED 1824:

**M. BENNETT, Jr.,**

General Manager, North American Branch, Hartford, Conn.

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

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

**THE 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. C. 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 more than 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. 1,954,131  
 Income 1882. - 343,660

**DIRECTORS:**  
 President.—HENRY LYMAN.  
 Vice-President.—ANDREW ALLAN.  
 C. A. Proctor, Robert Anderson, J. E. Rolland,  
 Arthur F. Frost, H. Montagu Allan.  
**ARCH. MCGOUN, Sec.-TREAS.**  
**GERALD E. HART, GEN'L MAN'G.**  
**CAPT. JOHN LAWRENCE, Special Agent.**

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

**CHIEF OFFICES.**  
 TORONTO—BOUSFIELD & GIBBS, Agents.  
 ST. JOHN, N. B.—O'BORNE BROS., and M. & T.  
 B. Robinson, Agents.  
 HALIFAX, N. S.—W. B. McSweeney, Agent.  
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,  
 Agent.  
 WINNIPEG, MAN.—Robert Strang, and Feron,  
 Shaw & Co. Agents.  
 HAMILTON—James Walker, Agent.  
 LONDON—David Smith, Agent.  
**HEAD OFFICE, 179 St. James Street,**

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

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, July 16, 1883.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire & Marine.	10,000	5-6mos.	\$50	\$50	X.D.-72
Canada Life	2,500	7-8mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	6-12mos.	85	7½	280
Confederation Life.	5,000	6-6 mos.	100	10	280
Queen City Fire	2,000		50	10	280
Western Assurance	20,000	4-8 mos.	40	20	88½ X-D.
Royal Canadian Insurance	20,000		50	20	50 62
Accident Ina. Co. of North America	2500	6	100	20	92½ 100
Guarantee Co. of North America	13,000	6	50	10	

**BRITISH AND FOREIGN.—(Quotation on the London Market, July 1, 1883.)**

				Market value p. p'd up share
British & Foreign Marine	50,000	50	20	£211-£22
Caledonian				£20
Commercial Union Fire Life & Marine	50,000	30	50	£164 £172
Edinburgh Life	5,000	10	100	£42
Fire Insurance Association	100,000	5	£10	7s 6d 12s 6d
Glasgow & London				5s 10s
Guardian Fire and Life	20,000	18	100	£59-£61
Imperial Fire	12,000	£7 p. sh.	100	£150 £155
Lancashire Fire	100,000	30	20	95s 0d 97s 6d
Life Association of Scotland	10,000	15	40	£29½
London Assurance Corporation	35,862	48	25	£40½
London & Lancashire Life	10,000	10	10	60s 70s
Liverp'l & London & Globe Fire & Life	£891,752	70	20	£24½ £24½
Northern Fire & Life	30,000	70	100	£40½ £40½
North British & Mercantile Fire & Life	40,000	56	50	£29½ £30
Phoenix Fire	6,722	£21 p. s.		£200
Queen Fire & Life	200,000	30	10	42s 42s
Royal Insurance Fire & Life	100,000	60	20	£30½ £31½
Scottish Imperial Fire and Life	50,000	8	10	28s
Scottish Provincial Fire & Life	20,000	15	50	£14½ £14½
Standard Life	10,000	58½	12	£48 £48½
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	2,500,000 "
Paid-up	625,000 "
Fire Fund & Reserve as at 31st December, 1882	1,822,235 "
Life and Annuity Funds	3,841,194 "
Revenue—Fire Branch	1,186,805 "
do Life and Annuity Branches	551,907 "

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 the day. It com-  
 bines 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.**

**DISTRICT AGENTS**

CHAS. G. CEDDES, Montreal. GEO. J. FYKE, Toronto. BENJ. BATSON, Ottawa.  
 EDMUND E. DUVAL, Quebec. T. M. KING, London. SAML. MCCULLY, Halifax.  
 Applications 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.

<b>CAPITAL</b>	\$26,000,000
<b>FUNDS INVESTED</b>	21,000,000
Investments in Canada for sole protection of Canadian Policy-holders	700,000

**HEAD OFFICE FOR CANADA—MONTREAL.**

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

— CHIEF AGENTS: —

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

**COMMERCIAL UNION**  
**ASSURANCE CO.**

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.**  
 Active 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.

CANADA BOARD OF DIRECTORS.  
 HON. HENRY STARNES, Chairman.  
 THEODORE HART, Esq.  
 EDWARD J. BARBRAU, 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 CATTLE, against all hazards.

Edward L. Bond.

ATTORNEY FOR CANADA,  
 Nos. 6 and 7 Canada Chambers,  
 16 St. Sacrament Street, Montreal.

**Legal.**

Montreal.

A. W. ATWATER, 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, A.B.  
 WALTER LEON ROSS, B.C.L.

**Insurance.**

Established 1803.

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

HEAD OFFICE FOR CANADA:  
 Montreal, No. 6 HOSPITAL Street.  
 RINTOUL BRCS., Agents.

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

**QUEEN INSURANCE CO. OF ENGLAND.**

**FIRE AND LIFE.**

Capital, . . . . . £2,000,000 Stg.  
 INVESTED FUNDS.....£860,818.

FORBES & MUDGE,

Montreal,  
 Chief Agents in Canada.

**The Waterloo Mutual**

**FIRE INSURANCE CO.**

ESTABLISHED IN 1863.

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

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

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

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

**CORE DISTRICT**

**FIRE INSURANCE COMPANY.**

HEAD OFFICE GALT, ONT.

Established 1836

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

**MERCANTILE**

**FIRE INSURANCE CO.,**

WATERLOO, ONT.

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

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., - - - President.  
 F. 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, 261 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, 50,000

HON. ALEX. MACKENZIE, M.P., President.  
 HON. ALEX. MORRIS, M.P.P., } Vice-Pres's  
 JOHN L. BLAIR, 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.  
 FIRMATINGER & 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.

Kingston, Ont.  
 E. H. SMYTHE, LL. D.  
 BARRISTER, SOLICITOR, &c.  
 Special attention to Commercial Collections.

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**

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

**BOARD OF DIRECTORS.**

President—A. L. de Martigny, Esq. Cashier, Jacques Carrier Bank. Vice-  
 Presidents—Hon. L. de Chumley, Esq. Hon. G. B. Glensky, Esq. Treasurer—Arthur  
 Gibson, Esq., Directors—Hon. H. Masson, Esq. M.P., J. L. Cassidy, Esq., merchant,  
 J. McNeill, Esq., Archibald W. Babcock, Esq., manufacturer, W. W.  
 Green, M.D., Toronto, John Hopper, Esq., J. J. Guerin, M.D., Medical  
 Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal Adviser.  
**JOHN HOPPER, General Agent.**  
 Section 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident  
 Mutual Association of Canada shall be deemed to be an Association duly formed  
 under the said chapter 71 of the Consolidated Statutes of Canada."  
 Reserve fund to be invested in Dominion Bonds and deposited in trust with  
 the Provincial Treasurer.

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

**NEW YORK LIFE INSURANCE COMPANY.**

(ESTABLISHED 1845.)

The Second Largest Life Insurance-Company in the World, and the Largest Transacting Business in Canada.

Accumulated Funds.....\$59,283,753  
 Amount of Assurances in force.....\$229,382,586  
 Cash Revenue last year.....14,240,475  
 New Assurances issued last year.....61,484,550

CANADIAN BRANCH OFFICES: Union Bank Building, Montreal,  
 & Mail Building, Toronto.

**DAVID BURKE,**

General Manager for Canada.

Insurance.

Insurance.

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.

**GLASGOW & LONDON  
 Insurance Company.**

NORTH AMERICAN BRANCH,

HEAD OFFICE:

Cor. Notre Dame and St. Helen Streets,

MONTREAL.

DIRECTORS:

**W. H. HUTTON, Esq.,** (James Hutton & Co., Montreal),  
 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. DAVELUX. ADOL. ROBILLARD.**  
**O. LECOURS.**

Every description of Fire Insurances effected at lowest rates.

**WESTERN  
 ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,743,640 32

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

HEAD OFFICE: TORONTO, ONT.

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

**J. H. ROUTH & CO.,** Managers, Montreal Branch.

190 ST. JAMES STREET.

**LONDON & LANCASHIRE**

Life Assurance Co., of London, England,

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300,000  
 AND INCREASING YEARLY.

Low Rates of Premium.

HEAD OFFICE FOR CANADA,

157 ST. JAMES ST.

MONTREAL.

WILLIAM ROBERTSON, General Manager.

**Confederation Life Assn.**

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

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

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

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

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

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

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

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

Manager for Nova Scotia,  
**AUGUSTUS ALLISON,**  
 Halifax.

**FIRE INSURANCE ASSOCIATION.**

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

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

Head Office for Canada,

157 ST. JAMES ST.,

MONTREAL.

WILLIAM ROBERTSON General Manager