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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 14.

MONTREAL, FRIDAY, MARCH 31, 1882.

No. 7.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

Having made special arrangements with a number of the leading Mills in the country, we shall be prepared, during this season, to offer unusual advantages to intending purchasers in our "CANADIAN MANUFACTURES DEPARTMENTS." We will show a large and varied stock of the best value in the following lines:

Canadian Tweeds,  
Canadian Flannels,  
Canadian Shirts and Drawers,  
Canadian White and Grey Blankets,  
Canadian Wool Scarfs and Clouds,  
Canadian Hosiery,  
Hochelaga, Valleyfield and Stormont Cottons.

Orders through our Travellers, or otherwise, will receive our usual careful and prompt attention.

GAULT BROS. & CO.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of  
**FELT HATS.**

We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.

FOR THE

Spring and Summer Trade

We offer a full line of

**ENGLISH and AMERICAN MANUFACTURES,**

IN

Fur, Wool and Straw Hats,  
SCOTCH CAPS. &c.

ALSO CANADIAN MANUFACTURES IN

**STRAW GOODS.**

## JAMES CRISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL

Leading Wholesale House of Toronto.

## JOHN MACDONALD & CO.

### Carpet Department.

Canadian Cocca Mats and  
Mattings,

In all widths and qualities.

These goods are of excellent make and compare favorably with foreign goods of the kind.

**MATS** in three qualities,  
**MATTINGS** in four qualities

AND IN ALL

**WIDTHS AND SIZES.**

SEND FOR SAMPLE PARCELS.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,  
32, 34 and 36 Front street east, }

AND

30 Faulkner St., Manchester, England.

## M. FISHER SONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in  
Latest Styles and Newest  
Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

Stock will be large and well assorted throughout the season.

184 MCGILL STREET.

Leading Wholesale Houses of Montreal

## H. A. NELSON & SONS,

Wholesale Dealers in

WOODENWARE,  
BROOMS,  
MATCHES,

Glass Vases,  
China Figures,  
Ornaments,  
Desks, Cabinets,

Albums, Clocks,  
Toys, Dolls,  
&c., &c.

The largest stock in the Dominion.

59 to 63 ST. PETER STREET,  
Montreal.

Toronto House,

56 & 58 FRONT STREET WEST.

## SKELTON BROS. & CO.



WHOLESALE IMPORTERS

OF  
MEN'S FURNISHING GOODS

52 & 54 ST. HENRY STREET,  
MONTREAL.

The Chartered Banks.

**Bank of Montreal.**

ESTABLISHED IN 1818.

INCORPORATED BY ACT OF PARLIAMENT.

Capital Authorized, - - - - \$12,000,000  
 Capital Paid-up, - - - - 11,999,200  
 Reserved Fund, - - - - 5,000,000

Head Office, - - - Montreal.

Board of Directors.

C. F. SMITHERS, Esq., President.  
 G. W. CAMPBELL, Esq., M.D., Vice-President.  
 Geo. A. Drummond, Hon. D. A. Smith.  
 Edward Mackay, Esq., Gilbert Scott, Esq.  
 Alex. Murray, Esq., Alfred Brown, Esq.  
 A. T. Paterson, Esq.  
 W. J. Buchanan, General Manager.  
 A. Macnider, Assistant General Manager  
 and Chief Inspector.

Branches in Canada.

Montreal, E. S. Clouston, Manager.

Almonte, Ont. Hamilton, Ont. Picton, Ont.  
 Belleville, Ont. Kingston, " Port Hope "  
 Brantford, " Lindsay, " Quebec, Que.  
 Brockville, " London, " Sarnia, Ont.  
 Chatham, N.B. Moncton, N.B. Stratford, " "  
 Cornwall, Ont. Newcastle, " St. John, N.B.  
 Goderich, " Ottawa, Ont. St. Marys, Ont.  
 Guelph " Perth, " Toronto "  
 Halifax, N.S. Peterboro', " Winnipeg, Man.

Agents in Great Britain.--London, Bank of Montreal, 9 Birch Lane, Lombard Street. C. Ashworth, Manager. London Committee--E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., G.C.M.G.

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

Agents in the United States.--New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.

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

Colonial and Foreign Correspondents.--St. John's, Nfld. The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia--Oriental Bank Corporation.

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

**EXCHANGE BANK**

**OF CANADA.**

CAPITAL PAID UP - \$500,000  
 REST, - - - - 200,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., - - - President  
 T. CAVERHILL, - - - Vice-President

Hon. A. W. Ogilvie, E. K. Greene.

THOMAS CRAIG, - - Cashier.

BRANCHES.

Hamilton, Ont. - - C. M. Connell, Manager.  
 Aylmer, " - - J. G. Bilet, do  
 Park Hill, " - - T. L. Rogers, do  
 Bedford, P.Q. - - E. W. Morgan, do

FOREIGN AGENTS.

LONDON:--The Alliance Bank (Limited).  
 NEW YORK:--The National Bank of Commerce.  
 BOSTON:--Maverick National Bank.  
 Sterling and American Exchange bought and sold.  
 Interest allowed on Deposits.  
 Collections made promptly and remitted for low rates.

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

London Office--3 Clement's Lane, Lombard St. E. C.

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall,  
 John James Carter, J. J. Kingsford,  
 Henry R. Farmer, Frederic Lubbock,  
 Richard H. Glyn, A. H. Phillips,  
 Edward Arthur Hoare, J. Murray Robertson.  
 Secretary--A. G. WALLIS.

HEAD OFFICE IN CANADA--St. James St., Montreal.  
 R. R. GRINDLEY, General Manager.

Branches and Agencies in Canada.

London, Kingston, St. John, N.B.  
 Brantford, Ottawa, Fredericton, N.B.  
 Paris, Montreal, Halifax, N.S.  
 Hamilton, Quebec, Victoria, B.C.  
 Toronto,

Agents in the United States:

NEW YORK.--D. A. McFavish and W. Lawson, Agents.

CHICAGO.--R. Steven, Agent.  
 SAN FRANCISCO.--A. McKimay, Agent.  
 PORTLAND, Oregon.--J. Goodfellow, Agent.

LONDON BANKERS.--The Bank of England and Messrs. Glyn & Co.

Foreign Agents.--Liverpool--Bank of Liverpool. Australia--Union Bank of Australia. New Zealand--Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China, and Japan--Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies, Colonial Bank. Paris--Messrs. Marcuard, Andre & Co. Lyons--Credit Lyonnais.

**The Molsons Bank.**

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

Three and a half per cent.

upon the Capital Stock has been declared for the current half-year, and that the same will be payable at the office of the Bank, in Montreal, on and after the

First Day of APRIL next.

The Transfer Books will be closed from the 16th to 31st MARCH, both days inclusive.

By order of the Board.

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 23rd February, 1882.

The Chartered Banks.

**MERCHANTS' BANK OF CANADA.**

Capital - - - \$5,700,000.  
 Reserve Fund, - 525,000.

HEAD OFFICE - - MONTREAL

BOARD OF DIRECTORS.

HON. JOHN HAMILTON, - - - President  
 JOHN McLENNAN, Esq., M.P., - - Vice-President  
 Sir Hugh Allan, - - - Andrew Allan, Esq.  
 Hector Mackenzie, Esq. Robt. Anderson, Esq.  
 Wm. Darling, Esq., Jonathan Hodgson, Esq.  
 Adolphe Masson, Esq.

GEORGE HAGUE, - - - General Manager  
 WM. J. INGRAM, - - Assistant General Manager

BRANCHES.

Belleville. Owen Sound.  
 Berlin. Perth.  
 Brantford. Prescott.  
 Chatham. Quebec.  
 Galt. Kenfrew.  
 Gannanoque. Stratford.  
 Hamilton. St. Johns, Que.  
 Ingersoll. St. Thomas.  
 Kincairdine. Toronto.  
 Kingston. Walkerton.  
 London. Waterloo, Ont.  
 Montreal. Windsor.  
 Napanea. Winnipeg, Manitoba.  
 Ottawa. Emerson,

Bankers in Great Britain--The Clydesdale Banking Company, 80 Lombard Street, London, Glasgow and elsewhere.

Agency in New York. 45 Exchange Place. Messrs. Henry Hague and John B. Harris, jr., Agents.

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

Chicago Branch.--158 Washington street, J. S. Meredith, Manager.

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

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

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

Collections made on favorable terms.

**La Banque du Peuple.**

Capital \$1,600,000.

HEAD OFFICE, - - MONTREAL.

C. S. CHERIER, Esq., President.  
 GEO. S. BRUSH, Esq., Vice-President  
 A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

London--Glyn, Mills, Currie & Co.  
 New York--National Bank of the Republic.  
 Quebec Agency--The Bank of Montreal.

**The Ontario Bank.**

CAPITAL PAID-UP. \$3,000,000.

HEAD OFFICE, - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lt.-Col. C. S. GZOWSKI,  
 President Vice-President.  
 Hon. John Simpson, Hon. D. A. Macdonald,  
 Donald Mackay, Esq. A. M. Smith, Esq.  
 Robert Nichols, Esq.

C. HOLLAND, General Manager.

BRANCHES.

Aliston, Montreal, Port Hope,  
 Brussels, Mount Forest, Port Perry,  
 Bowmanville, Oshawa, Ft. Arthur's Land'g  
 Guelph, Ottawa, Toronto,  
 Lindsay, Peterboro, Whitby,  
 Winnipeg, Man. Portage la Prairie Man.

AGENTS.

London, Eng.--Alliance Bank (Limited).  
 New York.--Messrs. Walter Watson and A. Lang.  
 Boston.--Tremont National Bank.

The Chartered Banks.

THE CANADIAN  
**Bank of Commerce.**

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Rest - - - - - 1,400,000

**DIRECTORS.**

HON. WILLIAM McMASTER, *President.*  
WM. ELLIOT, Esq., *Vice-President.*  
Noah Barnhart, Esq., James Michie, Esq.  
Hon. Adam Hope, T. Sutherland Stayner, Esq.  
George Taylor, Esq., Jno. J. Arnton, Esq.  
W. N. ANDERSON, General Manager.  
J. C. KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.

New York—J. H. Goodby, and B. Walker, Agents.  
Chicago—A. L. Dewar, Agent.

**BRANCHES.**

Ayr	Guelph	St. Catharines
Barrle,	Hamilton,	Sarnia,
Belleville,	London,	Seaforth,
Berlin	Lucan,	Simcoe,
Brantford,	Montreal,	Stratford,
Chatham,	Norwich,	Strathroy,
Collingwood,	Orangeville,	Thorold,
Dundas,	Ottawa,	Toronto,
Dunville,	Paris,	Walkerton
Durham	Peterboro',	Windsor.
Galt,	Port Hope,	Woodstock.
Goderloh,		

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

**BANKERS.**

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

**IMPERIAL BANK**  
OF CANADA.

Capital Paid up - - - - - \$1,000,000  
Reserve Fund - - - - - 175,000

**DIRECTORS:**

H. S. HOWLAND, Esq., *President.*  
T. R. MERRITT, Esq., *Vice-President, St. Catharines.*  
HON. JAS. R. BENSON, T. R. WADSWORTH, Esq.  
St. Catharines, Wm. RAMSAY, Esq.,  
P. HUGHES, Esq., JOHN FISHER, Esq.,  
D. R. WILKIE, Cashier.

**HEAD OFFICE—TORONTO.**

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

**EASTERN TOWNSHIPS BANK.**

AUTHORISED CAPITAL,..... \$1,500,000  
CAPITAL PAID IN May 15, 1879..... 1,881,568  
RESERVE FUND..... 220,000

**Board of Directors.**

R. W. HENEKER, *President.*  
Hon. T. LEE TERRILL, *Vice-President.*  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. H. Pope,  
A. A. Adams, Hon. G. G. Stevens.

WM. FARWELL, *General Manager.*

Head Office—Sherbrooke, Que.  
Branches.

Waterloo, Richmond,  
Cooticook, Stanstead,  
Cowansville, Granby.  
Agents in Montreal—Bank of Montreal.  
London, England—London & County Banks.  
Boston—National Exchange Bank.  
Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

**The Bank of Toronto,**  
CANADA.

Incorporated 1855.  
Capital, \$2,000,000. Reserve Fund, \$750,000.

**DIRECTORS:**  
WILLIAM GOODERHAM, *President.*  
JAMES G. WORTS, *Vice-President.*  
WILLIAM CAWTHRA, GEORGE GOODERHAM  
ALEX. T. FULTON, HENRY CAWTHRA,  
HENRY COVETT.

**HEAD OFFICE, TORONTO.**

DUNCAN COULSON, *CASHIER.*  
HUGH LEACH, *ASSISTANT CASHIER.*  
J. T. M. BURNSIDE, *INSPECTOR.*

**BRANCHES.**

MONTREAL, J. Murray Smith, *Manager;* PETERBORO, J. H. Koper, *Manager;* COBourg, Joseph Henderson, *Manager;* PORT HOPE, W. B. Wadsworth, *Manager;* BARRIE, J. A. Strathy, *Manager;* ST. CATHARINES, E. D. Boswell, *Manager;* COLLINGWOOD, G. W. Hodgetts, *Manager.*

**BANKERS.**

LONDON, Eng., The City Bank; NEW YORK, National Bank of Commerce.

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP DIRECTORS 2,000,000

HON. ISIDORE THIBAUDEAU, *President.*  
JOSEPH HAMEL, Esq., *Vice-President.*  
Chevalier O. Robitaille, M.D., E. Baudet, Esq. M.P.P.  
Hy. Atkinson, Esq. J. B. Z. Dubau, Esq.  
U. Tessier, Jr., Esq. P. LAFRANCE, Cashier.  
HONORARY DIRECTOR—Hon. J. R. Thibaudau, Montreal.

BRANCHES—Montreal—G. A. Vallée, *Manager;* Sherbrooke—John Campbell, *Manager;* Ottawa—C. H. Carrière, *Manager.*

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

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

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

**LA**

**BANQUE JACQUES-CARTIER,**

HEAD OFFICE, - MONTREAL.

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

**DIRECTORS:**

ALPH. DESJARDINS, Esq., M.P., *President.*  
L. H. Massue, Esq., *Vice-President.*  
J. L. Cassidy, Esq. O. Faucher, Fils, Esq.  
Ls. S. Monat, Esq. J. B. Renaud, Esq.  
Lucien Huot, Esq.  
A. L. DEMARIGNY, Cashier.  
Branch at Beauharnois, A. Clément, *Manager.*  
Branch at St. Hyacinthe, S. A. Durocher, *Manager.*  
Branch at St. Remi, P. O. C. Bedard, *Agent.*  
Branch at Valleyfield, C. F. Irish, *Agent.*  
Agents in New York: National Bank of the Republic.  
Agents in London, Eng.: Glynn, Mills, Currie & Co.

**THE MARITIME BANK**

—OF THE—

DOMINION OF CANADA.

Head Office, - - - ST. JOHN, N. .

**Board of Directors.**

THOS. MACLELLAN, *President.*  
LEB. BOTSFORD, M.D., *Vice-President.*  
ROBT. CRUIKSHANK (of Jardine & Co., Grocers).  
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).  
JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).  
JOHN TAPLEY (of Tapley Bros., Indian town).  
HOW. D. TROOP (of Troop & Son, Shipowners).

**CASHIER, - ALFRED RAY.**

THE BANK, under new management and with Fresh Capital, is now open and prepared to transact a general Banking Business.  
Correspondence solicited. Business transacted for Banks and Mercantile Houses in Quebec and Ontario, on favorable terms.

Loan Societies.

**CREDIT FONCIER**

FRANCO-CANADIEN.

CAPITAL, . . . . \$5,000,000.

PARIS OFFICE, . . . 3 RUE D'ANTIN.  
QUEBEC OFFICE, . . 56 ST. PETER ST.  
MONTREAL OFFICE, 114 ST. JAMES ST.

**President:**

Hon. E. DUCLERC (Senator), Paris.

**Canadian Directors:**

The Hon. J. A. CHAPLEAU, Q.C., *Vice-President,* Montreal.  
J. S. C. WURTELE, Q.C., M.P.P., *Managing Director* for Canada, Montreal.  
ELISEE BEAUDET, M.P.P., Quebec.  
The Hon. E. T. PAQUET, M.P.P., Quebec.  
The Hon. ISIDORE THIBAUDEAU, *President* of the Banque Nationale, Quebec.  
THOS. WORKMAN, *President* of Molson's Bank, Montreal.

**Censor:**

GUSTAVE A. DROLET, Chevalier de la Legion d'Honneur, Montreal.

For the management of business the Province of Quebec is divided into two divisions: the Quebec Division, comprising the territory east of the Rivers St. Maurice and Nicolet; and the Montreal Division, the territory west of those Rivers.

**MONTREAL DIVISION.**

Office open to the Public from 10 A.M. to 3 P.M.

**Manager: EDMOND J. BARBEAU.**

**Operations of the Company.**

The objects of the CREDIT FONCIER FRANCO-CANADIEN are the following:—  
I. Hypothecary loans, either for a long term with payment by annuities, or for a short term without amortization.  
II. Loans on security of hypothecary or privileged claims, either for a long term with payment by annuities, or for a short term without amortization.  
III. Loans, for long or short term, to municipal or school corporations, or to fabriques.  
IV. The acquisition, by way of transfer or subrogation, of hypothecary or privileged claims on real estate.  
V. The acquisition of bonds and debentures issued by municipal or school corporations, and by incorporated companies doing business in the Dominion.  
VI. The acquisition of public funds.

**THE HAMILTON**

**Provident and Loan Society.**

Hon. ADAM HOPE, Senator—*President.*  
W. E. SANFORD, Esq.—*Vice-President.*  
Subscribed Capital..... \$1,000,000.00  
Paid-up Capital..... 900,000.00  
Reserve and Surplus Profits..... 174,000.00  
Total Assets..... 2,498,000.00

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.

**OFFICE.**

Corner of King and Hughson Streets,  
HAMILTON, CANADA.

H. D. CAMERON, *Treasurer.*

March, 1882.

**Private Banks.**

**W. MOWAT & SON,**

**BANKERS,**

STRATFORD, ONT. [Established 1863.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.  
Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank New York.

Oceanic Steamships.

Allan Line.



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

1881. Winter Arrangements. 1882.

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.
Nunuidian.....	6,100	Building.
Itanovorian.....	4,000	"
Parisian.....	5,400	Capt. James Wyllie.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,800	Capt. W. Richardson.
Hibernian.....	4,334	" Hugh Wyllie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Prussian.....	3,600	" J. G. Stephen.
Scandinavian.....	3,000	" John Parks.
Buenos Ayrean.....	3,800	" Neil McLean.
Coran.....	4,000	" Alex. McDougall.
Grecian.....	3,600	" C. E. LeGallais.
Manitobian.....	3,150	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,600	" J. Scott.
Waldousian.....	2,600	" R. P. Moore.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylius.
Aedrian.....	1,850	" F. McGrath.

THE STEAMERS OF THE LIVERPOOL MAIL LINE.

Sailing from Liverpool every WEDNESDAY and from Boston and Portland alternately and from Halifax every SATURDAY, calling at Queenstown on the outward, and at Lough Foyle on their homeward passages, to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM HALIFAX :

Polynesian.....	Saturday, April 1
Peruvian.....	" " 8
Nova Scotian.....	" " 15
Circassian.....	" " 22
Parisian.....	" " 29
Sarmatian.....	" May 6

AT TWO O'CLOCK, P.M., or on the arrival of the Intercolonial Railway train from the West.

Rates of Passage from Montreal, via Halifax.

Cabin.....	\$62.65, \$78 and \$88
(According to accommodation.)	
Intermediate.....	\$45
Steerage.....	\$31

NEWFOUNDLAND LINE.

The S.S. Newfoundland is intended to perform a Winter Service between Halifax & St. Johns, N. F., as follows:—

Connecting with Steamships leaving LIVERPOOL for HALIFAX on	
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From HALIFAX - Tuesday :	
Jan. 31; Feb. 14; Feb. 28; Mar. 14; Mar. 28; Ap'l. 11.	
From ST. JOHNS - Monday	
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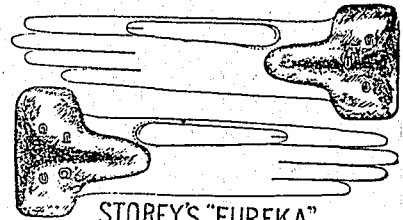
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**Commercial Summary.**

The furniture, etc., of the U. E. Club, To-  
ronto, recently closed up, was sold by auction a  
few days ago for the total of \$2,200.

A large number of people in Western Onta-  
rio are preparing to go to Manitoba this Spring.  
Horses are being bought and shipped to the  
Prairie Province in large numbers.

Mrs. WARD, milliner and fancy goods dealer  
Hamilton, Ont., has been closed by the Sheriff,  
who seized, under a writ of execution issued  
by Messrs. Joselyn & White, of Toronto. There  
are other claims, but the full amount is not yet  
known.

JOHN ORCHARD, dealer in gents' furnishings,  
Brantford, Ont., has failed; he has for a number  
of years been doing a very small trade. His  
son Richard has bought the stock and intends  
continuing the business in cloths and gents'  
furnishings.

THE tools and effects of James Stevenson,  
who commenced the business of a blacksmith  
in Luther, Ont., within the past year, with little  
or no capital, were recently sold by the Bailiff;  
while Stevenson is reported to have left the  
neighborhood, and a few creditors in the  
lurch. His habits are said to have been unbusi-  
ness-like.

MESSRS. Lewis, Barlow & Douglass, who have  
carried on a planing factory and lumber busi-  
ness in Hamilton under the name of B. Lewis  
& Co., have assigned to Mr. Richard Ellicott  
in trust for the general benefit of their  
creditors. The firm's books show a surplus, but  
the total of their liabilities has not yet been  
fully ascertained.

MESSRS. ADAMS, Hackland & Co., of Paris, Ont.,  
woolen manufacturers, have built a large addi-  
tion to their already large mill, and will employ  
about 100 additional hands. The Penman fac-  
tory is also to be enlarged. Gill, Allan & Co.,  
who own nearly all the plaster beds in Canada,  
are preparing to do a large business in land  
plaster.



**WULFF & CO.**  
 32 St. Sulpice Street,  
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 SELL IN CANADA,  
**Dyestuffs, Colors,  
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**WM PICKHARDT & KUTTROFF,**  
 98 Liberty St., New York,  
 SOLE AGENTS OF  
**Badische Anilin and Soda Fabrik,  
 GERMANY.**

J. A. DEPOTIE, retail grocer, Brantford, Ont., recently fell into the hands of the sheriff, who, it is stated, held executions to the amount of \$640, which will skim the cream from the assets, amounting to some \$2,000, against liabilities of \$3,000. Depotie was formerly a commercial traveller, and commenced business in 1880 with only about \$500 capital; he was attentive and steady, but was tempted to cut prices too low in order to compete with others of greater capital, hence his lack of success.

EVANES BRONELL, a small grocer in Halifax, N. S., has been obliged to assign for the benefit of his creditors. He is said to have been started in business some eighteen months ago by his brother-in-law, through whom he has received all his stock, and was unable to buy close enough to compete with others who have since started in the same locality. His goods have been sold under a warrant of distraint, the sale realizing about \$500. The liabilities are estimated at \$1,500, and assets at about \$500, in general stock of groceries and produce. His trouble is attributed to want of business.

MR. F. C. BOND, the Hamilton druggist referred to in our last issue, is reported to have settled at 50 per cent. of his liabilities estimated at \$1,200, while his assets, consisting of stock-in-trade, amount to only about \$500. Bond commenced about eighteen months ago, with a cash capital of some \$300, in an out-of-the-way locality where, besides paying a high rent, there was no chance for success in a line of business already overdone in the city.

MESSRS. PERRY & CHAMBERS, who opened a drug store in Napanee, Ont., about five years ago, are reported in difficulty. They commenced with a fair capital, estimated at \$2,500 in cash, besides some real estate which has since been transferred to the father of one of the partners, and mortgaged to the Western Canada Loan and Savings Co. for a considerable amount. The firm are reported to have been rather slow, and their assets are said to be wholly in the hands of the mortgagee under a

Leading Wholesale Trade of Montreal.

**GREENE & SONS COMPANY**  
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 WHOLESALE



Largest assortment and greatest variety of **NEWEST STYLES** selected from the markets of London and Paris for Spring of 1882.

WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.  
 ST. PAUL STREET.

chattel mortgage, while it is believed one of the partners has left town.

W. J. JOYCE, furniture dealer, Guelph, made an assignment to Messrs. Burr & Skinner of that town, his chief creditors, a few days ago, and has offered to compromise at 50c on the dollar. His liabilities amount to \$3,046, with assets of \$1,950, chiefly in stock. Joyce removed to Cleveland, Ohio, some years since, and there embarked in the milk trade, but not succeeding returned to his old business in the old stand in Guelph some two years ago; finding himself getting worse instead of better he assigned, and it is stated that a Mr. Wood, who endorsed for him, has bought the stock, paying 50 per cent. on all liabilities.

JOSEPH H. FINCH, an adventurous young Englishman, imported by a Halifax dry goods firm for the artistic work of window-dressing, but whose ambition led him to throw up a good position and start a small grocery store in August, 1880, has recently skipped out, taking with him one of the fair daughters of Halifax, and all the money he could collect, about \$130. He left debts unpaid to the amount of about \$700, with assets insufficient to pay the rent, consisting only of empty barrels, boxes, and a few cans of beef, sugar, etc. His chief capital is said to have been "an unlimited amount of cheek," in the shape of "gall," but had he attended properly to business would, it is thought, have succeeded. The father of the young lady with whom Finch was keeping company assisted him to a considerable extent, and has been rewarded by the theft of his eldest daughter. Finch's whereabouts is unknown; his career in Halifax was a short and lively one.

DENISON WRIGHT, a Guelph shoe dealer in a small way, assigned to Mr. John Smith of that town a few days ago. Wright is said to be a

first-class shoemaker, and was for some years foreman of R. McGregor & Co.'s factory, and had accumulated a little real estate, but he became addicted to irregular habits, left Mr. McGregor, and commenced business for himself about a year ago, with the above-named result. There may be a margin of \$200 on his real estate; his stock was sold for \$100, while his book accounts are small. His debts, outside his mortgage, amount to about \$300, besides \$50 for rent. A few months ago he gave a leading shoe manufacturing firm of this city a second mortgage for their account of \$275, at twelve months.

A BLOOMFIELD (Ont.) subscriber in remitting says: "I was glad to see the remarks in the JOURNAL OF COMMERCE a few weeks ago respecting the issue of \$4 bills by the Government," and concludes, "I have always thought the issue of fractional currency was an advantage especially to merchants, and no disadvantage to any one. Business is dull, and travelling bad. We have had no good sleighing this winter; but wheeling has been good except when mud prevailed. But little maple sugar made yet."

MESSRS. LEATHERDALE & HALLMAN of Brussels Ont., furniture dealers, who began business there some two years ago, made an assignment the 14th inst.; liabilities estimated from \$1,500 to \$3,000; assets about \$2,500, consisting of furniture, fixtures, &c. They were supposed to have had a cash capital of \$900 at starting; their trouble is attributed to want of sufficient means to carry on the business, and alleged lack of wise management on the part of one of the firm. They appear nevertheless, to have done a large undertaking business, being the only one in the place. The stock is to be sold to-day by Mr. C. R. Cooper, acting for the creditors, the offer of 25 cents on the dollar having been refused.

Leading Wholesale Trade of Montreal

**JOHN TAYLOR & CO.**

WHOLESALE

**HAT AND FUR HOUSE,****PULLOVER & SILK HAT**

MANUFACTURERS,

**537 ST. PAUL STREET,  
MONTREAL.****JOHN McARTHUR & SON,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star,  
Diamond Star, and Double Diamond Star  
Brands.English 16, 21 and 26 oz. Sheet.  
Rolled, Rough and Polished Plate Glass.  
Colored, Plain and 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  
253, 255 and 257 Commissioners Street  
MONTREAL.****S. H. MAY & CO.,****474 AND 476 ST. PAUL STREET,**

Importers and Dealers in

Paints, Boiled and Raw Linseed Oil, Pale Seal and  
Refined and Cod Oil, Rangoon Oil, the very best Oil in  
the market for Machinery, with a full supply of Car-  
riage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.;  
Smetwick, German Star, Diamond Star and Double,  
Enamelled and Colored, Rough, Rolled and Fluted  
Glass, Varnish, Japan, Spirits Turpentine, Shellac  
Varnish, Mirror Glass,  $\frac{1}{2}$  and  $\frac{3}{4}$ , White.WEAVING was commenced in the new cotton  
mill at Kingston on Wednesday last.Mr. F. H. MATHEWSON, accountant of the  
Canadian Bank of Commerce branch in this  
city, goes to Winnipeg to take charge of the  
branch of the Bank of Ottawa being opened  
there.The efforts of the new life insurance company  
being launched in Hamilton by Mr. D. Dexter,  
to change its cumbersome charter title to one  
more easy to pronounce are not likely to be  
"crowned" with success. But "what's in a  
name," &c.?A HAMILTON correspondent writes: Burling-  
ton Bay and the lake are perfectly clear of ice,  
and but for a few days' hard frost in January  
the ice dealers would have had serious difficul-  
ty in obtaining sufficient quantities of that  
necessary article. Trade as a general rule is  
brisk, but there are a few unfortunates who have  
been unable to keep pace with the times.A COMPANY has been organized to establish  
large grain elevators and wharves at Longueuil,  
the provisional directors being Messrs.  
Genevex, Beaudry, Wm. Farquhar, Wm.  
Norris, J. De Lorimier, D. Z. Bessette, B.  
Globensky and A. J. Roberge. An application

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,****5 & 7 RECOLLET STREET,  
MONTREAL, and LONDON, ENGLAND,**

IMPORTERS OF

**WOOLLENS, ETC.**Our assortment in Montreal for the coming season will be found the largest and  
most complete we have ever shown, especially in**ENGLISH TWEEDS,****SCOTCH TWEEDS,****WORSTED COATINGS****AND FANCY OVERCOATINGS,****TAILORS' TRIMMINGS, ETC.****THE FAVORITE GELATINE.**Awarded Diploma at Provincial Exhibition,  
Montreal, 1881.The best and most economical Gelatine in the  
Market for making JELLIES, CHARLOTTE RUSSE,  
BLANC MANGE, SNOW PUDDING, &c. Directions  
in English and French. Send for Price List.**EMIL POLIWKA & CO.,****32, 34 & 36 St. Sacramento St.,  
MONTREAL.**has been made to the Local Legislature for an  
act of incorporation. The capital is said to be  
\$2,000,000.In the case of the Confederation Life  
Association vs. O'Donnell of Halifax, referred  
to at length in these columns some time since,  
the company's appeal has been allowed, with  
costs.FORTY men are working in the cotton factory  
at St Henri, which commenced operations a  
few days ago. It is to be in full working order  
next month.A MOVEMENT has been commenced to organ-  
ize a paper manufactory at Rapid City, Mani-  
toba. Mr. W. C. Copeland, formerly of Rior-  
dan's paper mill, Merriton, Ont., is one of the  
principal movers in the enterprise; and a num-  
ber of Toronto capitalists are understood to be  
interested. Mr. Balkwell of Rapid City agrees  
to furnish the necessary land and water power.  
The capital stock is to be \$10,000, half of which  
has been already subscribed.CHARLES WISSER, of Walkerton, Ont, the  
insurance agent who lately ruined several  
people financially in that place, and got off by  
paying 25cts. on the dollar, has succeeded again  
in putting his friends to trouble. He got some  
of them to endorse a note for the money re-  
quired to pay this dividend. He then collected  
over \$300 insurance premiums for the Royal  
Insurance Company, which he never paid over  
to that Company, and then on a Saturday went  
around town and borrowed small amounts from  
different parties, saying he would return it in a  
day or so. One poor fellow he borrowed \$70  
from. Wisser with tears in his eyes almost  
insisted upon getting these loans. On the  
Monday following he was away. His sureties

Batty's Nabob Sauce.

**C. H. BINKS & CO.,  
MONTREAL.***Forbes, Roberts & Co.,*

WHOLESALE

**GENTS' FURNISHINGS**

AND

**TAILORS' TRIMMINGS,  
53 Yonge Street, TORONTO.**to the Royal there have had since then to pay  
that Co's the \$300; the discounted note is  
not paid, and Wisser is now spoken of as the  
greatest rascal that ever lived in Walkerton.  
The latest report has it that he is at Brandon,  
where he cleared \$2,000 in one "spec," and  
local creditors are wondering if he will remem-  
ber them. He left his wife and six small child-  
ren behind, and wrote to one of his friends that  
his father-in-law could support them. It is said  
that his departure was hastened by threatened  
criminal proceedings.MONTREAL can boast of some musical talent  
of no mean order. F. Jehin-Prume, as a violin-  
ist, has few equals; while Heinrich Bohrer is  
by far the best pianist that ever resided here  
besides being a composer of real merit. Why  
does not some one possessing a little business  
ability drag these two luminaries from behind  
the modesty that obscures them? There's  
money in it.Mr. J. B. Rolland of this city has formed a  
paper company to be called the Rolland Paper  
Company. The directors are all prominent  
local business men. The head office of the com-  
pany will be in this city, and the mill at St.  
Jerome. The capital of the company is \$300,000The investigation before a Coroner's Jury as  
to the origin of the fire at Strathroy in the pre-  
mises of G. P. Heal & Co., dry goods merchants  
on the 6th of March, at which one man was

J. W. MACKEDIE &amp; CO,

WHOLESALE

CLOTHIERS

MONTREAL,

Have removed to their NEW PREMISES, 7 and 9 VICTORIA SQUARE.

HENRY WOOD'S SON & CO.,  
BOSTON, MASS.

MARSEILLES GREEN,

DRY AND OIL.

THIS GREEN HAS NO EQUAL, and its reputation has steadily and rapidly increased since its introduction, till it is to-day acknowledged to be the best for Window Blinds, Carriage Painting, Machinery, Agricultural Implements, and all Ornamental work.

MANUFACTURED IN CANADA UNDER ROYALTY, BY

WILLIAM JOHNSON,

572 WILLIAM STREET,  
P. O. Box 926.MONTREAL.  
SAMPLE BOOKS FURNISHED ON APPLICATION.

CANADA TOBACCO WORKS.

Try the following fine brands of SMOKING AND CHEWING TOBACCOES, they are the best made in Canada:

Porcheron's Rough and Ready	13¢
" " " "	7¢
Gladstone " " " "	5¢
Sponge " " " "	6¢
Royal George " " " "	13¢

CHEWING

The Pacific Twist	
" Louisa double thick Solace	7¢
" Rough & Ready Navy	12¢

A. D. PORCHERON, . . . . . Proprietor,  
MONTREAL.WHAT THE PUBLIC WANT.  
PRIVILEGES, NOT CONDITIONS

ON THEIR LIFE POLICIES.

The unconditional policies of the Sun Life Assurance Company of Montreal contain *not one condition*, but have the following *privileges* on them:

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

Compare this with ordinary policies.  
The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.  
It is universally admitted to be by far the simplest and most straightforward policy in use in this country.

R. MACAULAY, Manager.

killed and several others injured, has been concluded, the jury finding that the place was set on fire by some person or persons unknown. Mr. Heal was insured for \$3,000 each in the Royal and the Fire Insurance Association (limited). The investigation was concluded by the town solicitor and a solicitor for the insurance companies with a view of implicating Mr. Heal, who was subjected to a rigid examination of his affairs. His stock was however shown to be from \$6,000 to \$9,000, and no evidence was adduced to shew any ground for the unjust imputations against him.

A CORRESPONDENT, writing from Walkerton, Ont., says:—"A rumor has been set afloat here, that Mr. Ritinger, editor and publisher of *Die Glocke*, a local German paper, had made an assignment for the benefit of his creditors and had become a bankrupt. Mr. Ritinger did not pay any attention to the rumor until he got a letter from a wholesale house in Toronto, saying that the firm had learned this through one of the local mercantile agencies. As Mr. Ritinger has no creditors except the one house in Toronto, and he wrote that firm the evening before he got the letter to draw on him, it is surprising that such a rumor should have got afloat. Besides he hardly ever discounts a note and has now money deposited to his credit in the bank. The writer personally knows that he never was in better circumstances during his residence in this town. In the meantime, Ritinger has instructed Messrs. Barrett & Klein to bring a writ against the originator of the libel.

The first new goods manufactured by the Chambly Cotton Mill were brought to this market yesterday. It is stated that the mill will turn out about 7,500 yards per day.—The

Montreal Gas Co. announce a reduction of 10 cents per thousand feet after the current quarter. The stock has slightly fallen in consequence.

At the adjourned meeting of creditors of Messrs. Angus & Tourville, shoe manufacturers, this city, referred to last week, the firm assigned to Mr. S. C. Fatt for the benefit of their creditors. They show liabilities of about \$9,000 and a surplus of some \$1,150. The creditors are understood to be negotiating for an offer of 75¢ on the dollar of the assets, which would net about 100¢ on the dollar.

STILL another Ottawa dry goods firm in trouble, but they have secured an extension of eight months, in monthly payments from 1st April next. The firm show a surplus of nearly \$3,000, but altogether in stock—Benj. J. Draper, dry goods dealer, Ottawa, whose assignment was referred to a few weeks ago, has settled with his creditors at 50¢ on the dollar.—The bankrupt stock of dry goods of Mr. O. Gendron, Sherbrooke, valued at about \$30,000, was sold by tender on Wednesday last at 63¢ cash on the dollar.

A. G. McDougall & Co., general dealers, Seaforth, Ont., have assigned to Mr. Edmondson, Toronto agent for a Glasgow firm. No statement of affairs has yet been prepared, but it is loudly whispered that the firm have been speculating in Winnipeg lots.—Messrs. A. J. Corkindale, general storekeeper, Picton, and Thos. King, general dealer, Dublin, Ont., have also assigned,—the latter with liabilities and assets about equal, \$9,000. This is not the first time Mr. King has been in difficulty.—D. Magee & Co., hats and furs, St. John, N.B., P. L. G. Auger, Drummondville, Que., general store, and

Henry McAfee, jun., grocer, Windsor, Ont., also reported to have assigned.—J. A. Sloan, grocer, Toronto, compromised.

MESSRS. JORDAN & THIBAUDEAU, a young retail dry goods firm in this city, are endeavoring to compromise at 75¢ on the dollar. The firm have been in business only about a year, and are said to have been selling at less than fair profits almost from the beginning. One of the partners failed a few years ago in Joliette, and the other, although a good salesman, is not credited with a capacity for management, and is reported to have borrowed his share of the capital, viz., \$2,000. They owe some \$20,000, and have a nominal surplus of \$3,000. A former proposition to pay 65¢ secured, or in full in fifteen months without security was not listened to by the creditors.

N. A. MANSFIELD, general storekeeper at Cowansville, Que., called a meeting of his creditors in this city a few days ago and submitted a statement showing liabilities of some \$10,000, with assets of about \$9,000. He talked of offering 50¢ on the dollar, and has been given time to get security, although the creditors have not yet definitely agreed to accept the offer. He has meanwhile assigned to a Montreal firm for the benefit of his creditors generally. Mr. Mansfield has been in business at Cowansville for the last eight years, but, although highly respected, is regarded as lacking the business energy so necessary in these modern times of keen competition, to which his trouble is attributed.

At a large and influential railway meeting held at Howick, Que., last Wednesday, resolutions were passed approving of the advantages claimed for the Montreal and Champlain Junction Railroad to the district through which it

Leading Wholesale Trade of Montreal.

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

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

**Railway and Ship Spikes.**  
*Iron, Steel, Zinc & Copper Shoe Nails.*

And **SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Gigar 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.

C. S. WATSON, President  
SIR HUGH ALLAN, Vice-President.  
Wm. McMASTER, Jun., Secretary.

**Montreal Rolling Mills**  
COMPANY,  
MANUFACTURERS

**CUT NAILS,**  
**HORSE NAILS,**

**WROUGHT IRON PIPE,**

**TACKS, BRADS, ETC.**

**HORSE SHOES, ETC., ETC.**

is proposed to pass. A committee was also appointed to solicit subscriptions to be paid to the Company on the completion of the road as far as Howick, with a view to extending the road to Dundee.

Young Bros, who began in the grocery business at Paris some fourteen months ago, were obliged to suspend the 16th inst., showing liabilities of \$2,000, and assets, in stock, of a trifle over that amount. The business appears to have been ill-advised. Paris, like most western towns, can boast of more grocery stores than can possibly make headway; in the next place every city, town and village in Canada tolerates or harbors a number of persons, commonly known as "dead beats," whose study of the art of cajolery makes them more than a match for newcomers anxious to secure customers. These plausible people, and Paris has its share of them, rushed upon the

Leading Wholesale Trade of Montreal.

Lyman's Standard

Blue

Writing



Black

Fluid

—AND—  
**COPYING INK.**

Are warranted to retain their fluidity, and do not corrode the pen.  
Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.  
Prepared only by

**LYMAN, SONS & CO.,**  
MONTREAL.

**JOHN TAYLOR & BRO.,**  
**MERCHANTS & CONTRACTORS**  
IN  
**RAILWAY EQUIPMENT and SUPPLIES.**

Rails, Locomotives, Track Supplies.  
Steel Tires, Plates, Wheels, Tubes  
and Steam Pipe.

**16 ST. JOHN STREET,**  
**MONTREAL.**

**JOHN S. SHEARER & CO.,**  
533 St. Paul Street,  
MONTREAL.  
CANADIAN AND EUROPEAN  
MANUFACTURES.

THE WHOLESALE TRADE ONLY SUPPLIED.  
*Agents in Canada for*  
**Messrs. Wm. Lindsay & Co.,**  
Ship-brokers, Insurance and Forwarding Agts.,  
Liverpool, London and Glasgow.

**Porter & Savage**  
**TANNERS,**  
AND MANUFACTURERS OF  
**LEATHER BELTING,**  
**FIRE ENGINE HOSE, HARNESS, MOCCASINS**  
**LACE, RUSSET and**  
**OAK SOLE LEATHERS,**  
OFFICE AND MANUFACTORY:  
**436 VISITATION STREET, MONTREAL.**

brothers Young and patronized them to a highly liberal degree. One of the firm had been, it is said, clerk in a mill, the other had had about a year's experience in a grocery store at Norwich. We fancy that neither of them, notwithstanding our large western circulation, had read the articles on "dead beats," "drones," etc., published from time to time in the JOURNAL OF COMMERCE; at all events they came to Paris, they saw, and were conquered; they sank the cash savings of a lifetime, some \$1,400, which they put into the business at

Leading Wholesale Trade of Montreal.

**JAMES GUEST,**  
COMMISSION MERCHANT

—AND—

GENERAL AGENT,  
No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie. [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
E. C. Ivison, Jerez de la Frontera Sherries.  
Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.  
Jules Regnier, Dijon, Burgundies and Chablis.  
L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.  
Renaudin, Bollinger & Co., Ay, Champagnes.  
Seigler & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Roig Ponsseti & Co., Barcelona and Tarragona Spanish Ports.  
J. H. Henkes Delfshaven, Holland, Superior Geneva  
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.  
Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.  
C. & D. Gray's Far-famed Loch Kastrine, Scotch Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

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

*Representing in Canada.*

J. & J. COLMAN, London, England.  
H. J. ROWNTREE & CO., York and London England.  
JAS. KELLER & SON, Dundee & London, Eng.  
HILL, EVANS & CO., Worcester England.  
GEORGE WHYBROW, London, Eng.  
CARTER, HALES & CO., Liverpool, Eng.  
ANTONINNI & CO., Leghorn, Italy  
THE SWISS MILK & FOOD CO., Lausann & Avenches, Switzerland.  
SMITH & VANDERBECK, New York.  
THE BOSTON BEEF PACKING CO., Boston.  
NEW YORK DESSICATING CO., New York.  
RICHARDSON & ROBBINS, Dover, Del.  
MORRILL & SOULE, Syracuse, N.Y.

Orders from the Wholesale trade solicited.

starting. An offer of 50 cents in the dollar cash, has been refused. Both are eminently honest and respectable men, and were industrious and attentive beyond what might be expected from an agricultural training; they claim they would have been able to pull through by next fall, had a Hamilton firm not issued an execution against them and closed them up, but in this they were probably over sanguine if we consider the keen competition of older and more experienced local dealers. There is some mention about a possible contestation of the writ on the part of other creditors.

**WILLIAM DARLING & CO**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,  
Hair Seating, Carriage  
Makers' Trimmings and Curled Hair.*  
Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-  
facturers of Window Cornices.

No. 30 St. Sulpice & No. 379 St. Paul Streets  
**MONTREAL.**

**A. & T. J. DARLING & CO.****BAR IRON, TIN, &c.,****AND SHELF HARDWARE.**

CUTLERY A SPECIALTY.

FRONT ST., East.]

**TORONTO.****BUTTER**

**O** OAK CHURNS,  
MAPLE MOULDS,  
**W** FANCY PRINTS,  
ASSORTED LADLES,  
**L** STAR PLATES,  
SPRUCE TUBS.  
**S** **WALTER WOODS,**  
HAMILTON, - - ONT.

**J. J. Duffy & Co.**

CANADA

**COFFEE & SPICE**

STEAM MILLS,

73 ST. JAMES ST., MONTREAL.

Diploma awarded for Duffy's Mustard  
at Exhibition, 1881.

Leading Wholesale Grocery Trade.

**Edward Adams & Co.,**  
**WHOLESALE GROCERS**

AND IMPORTERS OF

**Teas, Sugars,****Tobaccos,****Wines & Spirits,**

DUNDAS STREET,

LONDON, Ont.

**Brown, Balfour & Co.,**

IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,**

HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

**Tees, Costigan & Wilson,**

(Successors to James Jack &amp; Co.)

**IMPORTERS of TEAS**

AND GENERAL GROCERIES

66 ST. PETER STREET, MONTREAL

**H. R. BEVERIDGE & CO.,**

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

**WOOLLENS**

AND

**FINE TAILORS' TRIMMINGS.****THE GREAT SECRET OF THE****WONDERFUL SUCCESS**

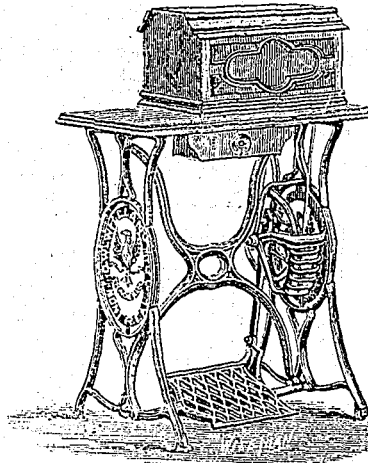
OF THE

**WILLIAMS SINGER SEWING MACHINES**

Lies in the fact that the material used in their construction is of a very

**SUPERIOR QUALITY,**

And that extraordinary pains are taken to  
see that every part is properly fitted  
and adjusted to its position.



Ladies who have used the Williams' Machines for Twelve or Fifteen years have remarked that they have not been subjected to the irritating annoyance endured by persons using other machines, such as breaking threads, skipping stitches, &c. They have also noticed with extreme satisfaction that the Williams' Singer Machines are not subject to "fits," do not need repairs every few months, and do not get "played out" in two or three years' time, like some inferior machines.

We can refer intending purchasers to thousands of parties who have used our Machines for over ten years, and who are continually recommending their friends and acquaintances to get the Genuine Williams' Machine, and to take no other.

**THE C. W. WILLIAMS MANUFACTURING COMPANY,**

HEAD OFFICE AND SHOW-ROOMS:

347 Notre Dame St.,

**MONTREAL.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, MARCH 31, 1882

CANADA AND FRANCE.

VICE CONSUL PERRAULT DECORATED.

We were prevented by want of space from noticing in our last issue the complimentary dinner given on the 21st inst. to Mr. C. O. Perrault, Vice Consul of France, at the Windsor Hotel. We pre-

sume that there will be no second opinion as to the recognition of Mr. Perrault's services to the French Republic being deserved, and his fellow-citizens of Montreal, where he has long resided, were naturally anxious to testify their gratification on the occasion. On the very day of the dinner to Mr. Perrault, Sir Alexander Galt returned to London from Paris where it is stated he had been "in relation" to pending negotiations for a commercial connection between France and "Canada." It is to be feared that Sir Alexander Galt did not succeed in the object of his visit, as, if he had done so, it

is probable that our Government would have been apprized by cablegram of such a result, and would have lost no time in announcing it. We earnestly hope that the very friendly declarations of amity on the part of France to Canada which were made by the Consul General of France may be considered as an indication that the existing cause of complaint on the part of Canada will, ere long, be removed. We are well aware that the question of our commercial relations with France is quite beyond the sphere of the duties of the Consul General, and that there is no ground for reproaching either that functionary or the Vice Consul for Montreal, for the illiberal treatment hitherto displayed towards Canada by France.

It so happens that about the very time of the banquet to Vice Consul Perrault the English papers contained a statement by the Marquis of Hartington of the termination of the negotiations which have been carried on for some time between the British and French Governments for a renewal of the commercial treaty. It is unnecessary to refer at any length to the cause of the failure, but we shall give the result as we find it reported: "France has granted us the treatment of the most favored nation without any promise or concession on our part." The question naturally arises, why, if France entertains towards Canada the very friendly feelings which her Consul General assures us that she does, should there be any hesitation in placing us on the footing of the most favored nation. We have always treated her in the most liberal manner, and it is inconceivable what the cause can be of her unwillingness to comply with our just demands.

There is a point which it is hardly possible to avoid noticing in connection with the public decoration of Mr. Perrault as a Chevalier of the Legion of Honor. It is a matter of notoriety that British subjects are prohibited from accepting foreign orders without the express permission of the Crown, which is only given under very exceptional circumstances to military or naval officers. Such being the case, the Consul General of a foreign nation has, without permission, publicly conferred on a British subject a foreign decoration in the presence of many public functionaries, including judges. We are not unaware that such decorations have been accepted by others, including Sir Hector Langevin, a Minister of the Crown, and Mr. Chapleau, the Premier, of Quebec, who appeared at the opening of the Legislature a few days ago in a foreign order, which he is not entitled to wear; but the

late proceeding differs widely from any that has occurred heretofore. A functionary of a foreign state has publicly conferred on a British subject a decoration which he is positively forbidden to accept. Those who are familiar with the policy of the Foreign department of Great Britain, and especially when it was presided over by Lord Palmerston, the most eminent man who ever held the seals, can imagine how he would have acted had such a case been brought to his notice.

We are far from wishing to convey the idea that either the Consul General or Mr. Perrault intended to commit any irregularity. We should not be surprised if they were both unaware of the regulation to which we have called attention, and which has been in force certainly since the 16th century, as it is recorded that Queen Elizabeth used to say that "she would not allow her sheep to be tarred by another shepherd." The rule, whether good or bad, has been adopted by the United States, and it will be recollected that when the late Mr. Peabody conferred on the City of London his munificent donation of a building fund, fruitless efforts were made to induce him to accept some mark of the nation's gratitude. We are not aware what the rule is in France, but we do not recollect any instance in point. As to Great Britain and the United States, the rule is beyond doubt.

We shall make a brief reference to the sentiments expressed at the dinner. In view of the fact that Mr. C. O. Perrault is an official of the French Republic, we are not inclined to criticize his strong expressions of "*dévouement à la France*," but, when speaking in the name of the gentlemen present, who, though of both origins, were British subjects, he spoke of "*la sincérité de notre dévouement de notre immuable attachement à la mère patrie*," he may fairly be charged with exaggeration. Many other quotations might be made, all tending to exalt France as the country most deserving of the affections of the Canadian people. The very demonstration of the evening had a double value in the eyes of Mr. Perrault, "because it was organized in honor of a title come from France." Mr. Perrault's speech in English was certainly very different as reported from that in French. There is nothing in it to criticize. We all, without distinction of race, rejoice at the establishment of new financial and other relations with France, and we hope that they may lead to the removal of all cause of complaint on the part of Canada. We can all agree with Mr. Perrault in desiring "the prosperity and expansion of Mont-

real," although we may be unable to concur with him in his opinion that it is "within the circle of reasonable prophecy to say that by the end of this century (that is in 18 years), Montreal will rank as the leading port, and chief distributing centre of the continent." Notwithstanding a little harmless exaggeration, Mr. Perrault's English speech was unexceptionable. That in French was certainly not conceived in the spirit of the late Sir George Cartier, nor yet in that of Mr. Papineau.

We have frankly called attention to some of what we are willing to term the irregularities connected with Mr. Perrault's decoration, but we are willing to believe that the exaggerated expressions of attachment to what we can only consider a foreign country, are not inconsistent with loyalty to our own institutions, and to the Sovereign whom we love and honor. The day is happily past when there is any danger of a disturbance of the friendly feeling which subsists between the two Mother countries, but we cannot forget that during the present century they were in deadly antagonism, and that, as British subjects, Canadians were at war with France.

#### MR. GALBRAITH'S LAND BANK.

It may possibly be in the recollection of our readers that in August, 1880, Mr. Galbraith, of Port Hope, delivered a lecture in Montreal recommending a scheme of a Land Bank, or an Institution which should give, in exchange for mortgages on time, notes redeemable on demand. Mr. Galbraith's theory may be briefly explained in his own words: "True, the issue may come in for gold the following day, but the banker is prepared for it. The secret is this bank deals in mortgages, assets which are always available in a foreign market." We are quite willing to join issue with Mr. Galbraith on his own statement. We deny that Canadian mortgages could be converted into gold even on reasonable notice, and we hold that to issue notes payable on demand in exchange for mortgages is simply the height of absurdity. Mr. Galbraith has recently issued a pamphlet pointing out how a 100 million of dollars may be made available to Canadian industries by the establishment of a mortgage bank of issue. We should not have felt it necessary to discuss the subject again in our columns, but that Mr. Galbraith has noticed the former controversy in his pamphlet. He gives first what he states to be "the following criticism" of his

lecture in Montreal as having appeared in the *JOURNAL OF COMMERCE*, August, 1880. Now, the least that might have been expected from Mr. Galbraith when he professed to furnish his readers with a criticism, to which he intended to give his own reply, was that he would give it complete. Instead of doing so he omitted a most important portion of our remarks, as we feel assured will be admitted by every practical banker. The following was what Mr. Galbraith omitted in his pamphlet:

"The remarks of Mr. Galbraith on the subject of the twenty-five millions of dollars in the hands of foreign bankers afford conclusive evidence that he does not in the least comprehend the subject on which he has undertaken to enlighten the community. The loans referred to are practically as much reserves as if they were kept in gold in the vaults of the banks, and could be converted into gold at any time on very short notice. Does Mr. Galbraith imagine that loans on mortgages could be so converted to meet his issues payable on demand? It is simply absurd to suppose that a corporation whose business is to loan money on real estate would be prepared to redeem notes which are only kept in circulation by constant re-issues. The banks are daily redeeming and daily re-issuing their notes, but a bank whose assets were all locked up in mortgages would have no means of maintaining a circulation. We have noticed Mr. Galbraith's lectures at greater length than their importance would justify, but he seems so self-satisfied on the subject of his scheme that total silence might be misunderstood."

When Mr. Galbraith replied to our criticism in the letter which he has reprinted in his last pamphlet, we did not fail to rejoin, and we had ventured to hope that Mr. Galbraith would have had the prudence to have dropped the subject. We have been disappointed, but we have sufficient confidence in the soundness of public opinion to feel no alarm at the promulgation of such views as those which we find in Mr. Galbraith's pamphlet.

#### SUPERANNUATION.

We have observed with no little surprise that some of the journals which claim to be exponents of the views of the Opposition have stigmatised "superannuation as a premium on extravagance," and we are told that some return which Mr. Kaulbach has moved for, will supply ample data for a discussion of the subject.

We have not noticed the precise form of Mr. Kaulbach's notice, but we hardly think that it will be possible to supply any information that cannot be obtained from the public accounts which furnish the names of all the pensioners, their length of service, and the offices which they filled. The fallacy of the argument of the opponents of superannuation lies in their assumption that the system was adopted as a benefit to the civil servants, whereas the real object of providing superannuation was to serve the public interest. It is tolerably well-known that for one applicant for superannuation there have been at least ten who have been compelled to accept it with great reluctance on their part. We do not understand the opponents of superannuation to favor the system which still prevails in the United States, though by no means to the extent which it formerly did, under which, on the accession of a new President to power, every officer in the public service was liable to dismissal. It is true that a long time has elapsed since a Democratic President has been in power, and it is therefore hard to tell what the consequence would be to the employees of the Federal Government, if there were a new President entertaining widely different views from those who have held that important office during the last five and twenty years.

In Canada the persons employed in the Civil Service have always held their offices on the tenure of good behavior, and it would be a most unfortunate thing for the country if any different policy should be adopted. What was the natural consequence of this system? Men held on to office long after they had become, from age or infirmity, unfit to discharge their duties, and the public service suffered in consequence. It must be recollected that in Canada a deduction of 4 per cent. is made from the salaries of the officers of the Civil Service, while in England no such deduction is made, or, to state the case more correctly, there was at one time such a deduction in England and it was taken off several years ago. It will be found on examination that the entire charge for superannuation allowances in Canada in excess of the receipts is less than 10 per cent. of the aggregate salaries, and it must be borne in mind that the disproportion between the receipts and expenditure was likely to be much greater in the first 20 years after the introduction of the system. A great number of old Civil Servants were compelled to retire on superannuation much against their will after the new law came into force.

The real ground for complaint is that competent officers are occasionally forced to accept superannuation to make room for political friends of the administration, who, moreover, are often advanced in life. Cases of great hardship have occurred, advantage having been taken of the Superannuation Act to remove officers who but for that Act would have been permitted to retain their positions. Such cases, as a rule, are watched by the press, and public opinion is brought so to bear against the Government, that the instances of objectionable removal are rare. The remedy for any maladministration of the Superannuation Act is to be found not in its repeal, but in improving the Civil Service, especially by making promotion the rule and not, as it generally is, the exception. Nothing can be more injurious to the Civil Service than the practice of appointing to all the best offices in the outside service, when vacancies occur, not the officers next in rank who are familiar with the duties, but political friends of the Government. This was the practice formerly in Great Britain, but it has long since been abolished, and with great advantage to the public. We hear little of the Civil Service Bill, and it seems highly improbable that it will be pressed this session. Be that as it may, the superannuation system, it may be hoped, will be preserved.

#### THE PORT MOODY CONTRACT.

As might have been fully anticipated, Mr. Mackenzie brought the subject of the Port Moody contract before the House on the motion to go into committee of supply on Tuesday. The contract was open to criticism, and ministers are not without the means of securing that proper explanations go before the public. Having noticed the subject more than once, we are bound to give the explanation. We readily admit the necessity of adopting stringent measures to put an end if possible to contract jobbing, and no one has questioned the propriety of demanding a substantial deposit as an accompaniment of the tender. We are bound to admit that unless we are mistaken as to facts, the contractors, Messrs. Macdonald & Charlebois, are free from the charge of carelessness which we imputed to them. It appears that the cheque did not bear on its face the words, "good for two days only," but "some hieroglyphics and a stamp." That being the case, we hold that the application as to the validity of the cheque should have been to the bank on which it was drawn, and not

to the Ottawa agency. However, the fact was ascertained that the bank by an error had not marked the cheque in such a way that its own agency would pay it, although this was owing to inadvertence. We shall not enter into the question as to whether Messrs. Onderdonk & Co. are likely to execute the work better, as the rejection of Macdonald & Charlebois' tender was based entirely on the irregularity of the cheque, and it was known before the award was made that the money had been deposited and was in the hands of the Government. The vote, 55 to 128, by which Mr. Mackenzie's motion was rejected appears to have been strictly a party one.

#### THE ECONOMY OF PUBLIC HEALTH.

The ratio of mortality for Canada is so favorable as compared with other countries, that the British life insurance companies transacting business among us were led during the last two or three years to reduce their premium rates accordingly. The "Carlisle" and "Hm" tables were no fit guides for Canada, as previously discovered by Canadian companies. While this is highly gratifying to all concerned, those who are best acquainted with the sanitary condition of some of our large cities are well aware that hundreds of lives fall victims every year to typhoid fever, diphtheria and other diseases resulting from want of proper drainage and relative sanitary precautions. How many families in our large cities, especially in Montreal, who, boasting every comfort that competence or wealth can bestow, have had to mourn the loss through typhoid or diphtheria of members of the family circle, whose naturally robust constitution seemed almost proof against sickness? It is only after the mischief has been done, perhaps, that it is discovered that the house drainage is defective, or that the window of the lost one is contiguous to a water-spout leading directly from the drain pipe to the eave of the Mansard roof, or looks out upon a sewer grating from which, during the season when windows are usually kept open, arise foul gases and odors most noxious to the health, and which are wafted into the chamber while "tired nature's balmy restorer" is upon the lids. The result is, that as soon as our fine summer days appear, nearly every family that can afford it, or think they can, leave their comfortable homes and hurry away to the seaside or other resorts to endure wretched beds and worse cookery, with the added discomfort of mosquitoes and other insects, fully convinced that a

summer in the city would be certain death to themselves or the children.

Every business man is interested in this matter. Ask the grocer who idly stands at his door on a summer eve, waiting for somebody to look around, what is the cause of the lull in business, and he will answer that "every body is away to the seaside." Thus two or three months of the year are lost to him. The dry goods dealer misses his fair customers, who, many of them, go away to wear out their old dresses, while others are tempted by goods in distant shops to the evident disadvantage of the Montreal dealer. The boot and shoe dealer, the milliner, and all trades and callings, even to the milkman and the ice-dealer, suffer more or less from the exodus every summer of a large proportion of our well-to-do population, driven out by the imperfect drainage public and private, of what should be one of the healthiest cities on the continent, built on and sloping towards one of the finest rapid flowing rivers in the world.

The country at large is interested in promoting some improved system of sanitary reform in our large cities. No effort is spared to induce immigration to our land of teeming plenty. In the United States every able-bodied immigrant is estimated to add \$1,000 to the capital of the country, and the value to Canada can be little less. If we estimate at a proportionate rate the number of those who are removed from among us every year through want of proper sanitary measures, some idea will be formed of the great loss of wealth to the country in this respect. Were the mortality confined chiefly to the poorer classes, as is generally the case in the European cities, the rate would not be so surprising, but this is not the case. Rich and poor are alike visited; especially in the younger members of the family, the slaughter of the innocents goes on indiscriminately whether "born with a silver spoon in their mouths or fed from a wooden ladle." We shall return to the subject another time.

#### THE COAL TRADE.

It may be in the recollection of our readers that Professor Goldwin Smith, in his very remarkable contribution to the September number of the *Contemporary Review*, stated to his English readers:—"Nor is the Canadian tariff protectionist except in relation to the coal tax, which is imposed avowedly for the purpose of compelling Western Canada to burn Nova Scotia coal, but does not concern England." It was certainly a daring

statement to make, considering the actual facts relating to the coal trade. Whatever may have been the purpose of the framers of the tariff as to Ontario, the result is, that Ontario continues to obtain almost the whole of its coal supply from the United States. In 1870 the coal imports into Ontario were 114,739 tons, all from the United States, and at that time no distinction was made between anthracite and bituminous. In 1871 they were 162,000 tons; in 1873, 333,365 tons; in 1876, 472,716 tons; in 1878, 588,412, viz., anthracite 266,432, bituminous 321,980; in 1879, 586,557, viz., 245,295 anthracite and 341,262 bituminous; in 1880, 667,164, viz., 335,794 anthracite and 331,370 bituminous; in 1881, 811,170, viz., 357,524 anthracite and 453,646 bituminous. All these imports into Ontario were from the United States. Let us now examine the statistics of the Quebec imports of coal. In 1870 they were 148,759 tons, being more than those into Ontario; 51,743 from the United States, which were doubtless chiefly anthracite, and 97,016 from Great Britain. In 1871, they were 194,363, still in excess of Ontario; 145,164 from Great Britain and 49,199 from the United States. In 1873, the imports were 208,535, viz., 100,315 from Great Britain and 108,240 from the United States. In 1876, 281,723, viz., 159,055 from Great Britain and 122,673 from the United States. In 1878, the total imports were 234,717 tons, viz., 105,384 anthracite from the United States and 129,333 bituminous, all but 7,783 tons from Great Britain. In 1879, the imports were 290,133 tons, viz., 126,548 anthracite, of which all but 700 tons were from the United States, and 163,585 tons bituminous, viz., 126,335 from Great Britain and 37,250 from the United States. In 1880 the imports were 261,416, viz., 142,239 tons anthracite from the United States, and 119,177 tons bituminous, all from Great Britain, but 221 tons from the United States. In 1881, the aggregate imports were 292,409 tons, viz., 161,449 tons anthracite from the United States and 6,280 from Great Britain, and 123,752 tons bituminous from Great Britain and 928 tons from the United States.

It must be clear to the apprehension of all who examine the foregoing statistics, that while Ontario has always received its supplies of coal from the United States, Quebec has both before and since the imposition of the duty received the larger portion of its bituminous coal from Great Britain, and that at present Great Britain and Nova Scotia are competing for the trade in bituminous. It may be assumed, judging from the figures, that the consumption of bituminous is in ex



cess, though not largely, of that of anthracite. It will be observed that in the years 1880 and 1881, the imports of anthracite have been in excess of bituminous, which may be accounted for by the use of Nova Scotia coal. It is not difficult to estimate the quantity. It must, however, be sufficiently obvious that the duty specially concerns England, which had almost a monopoly of the supply of bituminous coal to Quebec prior to the new tariff.

It is not unimportant to notice the export trade in coal from Nova Scotia. In 1870 it was 281,149 tons; in 1871, 311,116 tons; in 1873, 364,899 tons; in 1876, 170,517; in 1878, 185,443; in 1879, 248,228; in 1880, 65,097; and in 1881, 190,751 tons. It is evidently more profitable to sell coal in a protected market than to ship it to other countries.

#### IRON MANUFACTURE. (7.)

We have already referred in a former article to the proportion of atmospheric air to fuel consumed in an ordinary blast furnace. Taking carbonic oxide as the ultimate product, the proportion is five to one, and the part of the oxygen supplied by the air and consumed in producing the requisite carbonic oxide amounts to only about one half the weight of pig iron obtained. The temperature of the gas produced in smelting iron ore differs according to the materials, the height of the shaft and the mode of working. In charcoal furnaces the escaping gas has a temperature ranging from 300° to 400°, while those worked with coal or coke usually range from 500° to 600° and upward, according to circumstances. This is a very important consideration. The whole of the heat corresponding to the temperature of the discharged gas is waste heat, except in so far as it has served at an earlier stage of the operation to produce the high temperature requisite for the fusion of the reduced metal and slag at the lower part of the furnace; and it is only by applying that heat to other purposes for which it may be available that it is possible to realize the full economical efficiency of the fuel consumed. The extent to which the heat is thus dissipated without producing the full useful effect of which it is capable, may be judged of from the fact that the weight of gas discharged from a blast furnace exceeds the joint weight of the air and fuel consumed, amounting to from 8 to 17 times the weight of the pig iron produced. The product of combustion being carbonic oxide (CO), the gas discharged from the throat contains a very large proportion of that composition

together with some hydrocarbon vapor and hydrogen, and in all ordinary cases, at the temperature at which it escapes from the furnace, it is sufficiently inflammable to take fire in coming in contact with the atmosphere. One of the most important points in connection with the economical production of iron consists in utilizing as fuel the combustible gas discharged from the throat of the smelting furnace, and thus turning to account the heat that would otherwise be wasted. The carbon of the fuel burnt is for the most part only converted into carbonic oxide, while in the case of the fuel employed in heating the blast, it is converted into carbonic dioxide (CO<sub>2</sub>), and thus produces three times as much heat as when burnt in the smelting furnace, due allowance being made for loss by radiation, &c. A further advantage arising from the use of heated air, arises from the larger proportion of iron to fuel in the charge within the shaft and the consequent greater power of the contents to absorb heat from the ascending gas. The heat generated when carbon is burnt to carbonic dioxide amounts to 8,000 heat units; but when carbonic oxide is produced it amounts to only 2,400 heat units, so that as regards heat-producing power, the effect is the same as if only one-third of the carbon in the fuel consumed had been converted into carbonic dioxide. Whenever the gas is to be used as fuel, it is desirable to calcine the ore and flux in order to reduce the amount of carbonic acid and water vapor in the gas, which would materially lower its heating power.

The essential conditions in all cases for securing economy in fuel are to reduce as far as possible the temperature of the gas before it is discharged, and to convert as much as possible of the carbon into the state of carbonic dioxide. By augmenting the capacity of the blast furnace and the height or length of the shaft, these effects have been produced to such an effect that the temperature has been as low as 190° instead of 600° and upwards, as is the case in some furnaces. At the same time the calorific power of the fuel consumed has been realized to the extent that the carbonic dioxide in the discharged gas amounts to nearly one-half the volume of the carbonic oxide associated with it. In the Clarence furnaces in Great Britain, two shafts, each 80 feet high with a capacity of 11,500 and 25,500 tons respectively, produce for every 100 parts of carbonic oxide, the one 44.14 and the other 40.3 parts of carbonic dioxide. The advantage of a large furnace and a long shaft may be regarded as

consisting in the removal of the region at which the reduction of ferric oxide and carbon deposition takes place so far from the tuyeres that it never acquires a temperature high enough to induce the conversion of carbonic dioxide into carbonic oxide by combination with carbon. When that is done, the furnace has reached the dimensions necessary for working with the maximum of carbonic dioxide in the discharged gas, the least loss of sensible heat, and as a consequence with the minimum amount of fuel.

#### THE GRAND TRUNK EXPEDITION TO CHICAGO.

On the evening of the day of our last issue a large party proceeded to Chicago, on the invitation of the Grand Trunk Railway Company, to inspect their new branch to that city. The tourists were members of the City Council, Board of Trade, Corn Exchange and the Press, and the invitations were extended to the same classes in Quebec and Toronto. The good example set by the Grand Trunk has been followed by nearly all the Railroad Companies in the West and North-West, and as the tickets were available for about a month, it may be some time before the return of the tourists. The people of Chicago seem to have extended a hearty welcome to the strangers, and to have afforded them all possible facilities for seeing the city. We shall abstain from noticing some little annoyances that were experienced, as is invariably the case on similar excursions. The visitors probably forgot that they were guests of the Grand Trunk Company, and not of the city of Chicago. Whatever attention was extended to the Canadian visitors should have been gratefully acknowledged. Instead of that, some of our City Councilors seem to have got upon their high horse because they were not received in the most formal manner as guests of the city of Chicago, although they had come spontaneously without an invitation. All this ill-temper is simply childish. The people of Chicago had nothing to do with the excursion, which was entirely a Canadian affair, and if they had taken no notice whatever of the visit, they would have furnished no ground of complaint. It turned out that the commercial classes in Chicago, as was quite natural, exhibited a greater desire to receive the visitors with *empressement* than the City Council did. The latter in all probability received no notice that they were to have such a visit. At all events the excursionists must bear in mind that they were not invited to visit Chicago by either the City Corporation or the Board of Trade, but by a Railroad Company whose headquarters are in Canada. It is probable that there has been a good deal of exaggeration as to the complaints made by the excursionists, but if the members of the City Councils had been wise they would have travelled as private persons.

MARINE INSURANCE.

Winter is relaxing its icy bands once more, and in a few days our harbors will teem with the masts and smoke-stacks of vessels from all quarters of 'the globe, bringing us foreign merchandise in exchange for our grain, cattle, lumber, minerals and other products, and naturally in the minds of business men arise recollections of former seasons, with their record of profits and losses. That marine insurance in Canada has not been of a charac-

ter to warrant any increase in the number of those competing for a share of the business is shown by the following tabulated statements, compiled from the reports of the Dominion Superintendent of Insurance for the years named. One of the results is the withdrawal of the *British America from Ocean Underwriting*, and the possible retirement of one or two foreign companies from the field altogether. Rates for insurance have undoubtedly been reduced to a non-

paying basis, a state of things, however, in which the insured are not so much to blame as the companies, some of whom have been tempted beyond the strength of their prudential resolves to resist, because one or two concerns careless of life or health choose to cater for business simply for its own sake, trusting to the "If we suffer no losses, we'll make some profits" policy to carry them through, and forgetting that every vessel has its day:

INLAND BUSINESS.

COMPANY.	1876.		1877.		1878.		1879.		1880.		TOTAL.	
	Premiums Net.	Losses.	Premiums Net.	Losses.	Premiums Net.	Losses.	Premiums Net.	Losses.	Premiums Net.	Losses.	Premiums Net.	Losses.
British America.....	\$48,595	\$45,680	\$46,815	\$28,211	\$24,082	\$5,579	\$34,799	\$11,650	\$37,176	\$37,424	\$191,467	\$128,544
Western.....	50,128	38,624	64,222	62,185	34,434	19,832	33,145	13,766	22,788	41,430	204,717	175,846
Royal Canadian.....	184,665	127,556	76,566	31,388	30,028	17,194	33,692	35,617	47,484	30,127	372,435	232,374

RECAPITULATION.

COMPANY.	Premiums Net.	Losses.	Ratio Losses to Premiums.
British America.....	\$191,467	\$128,544	67 p.c.
Western.....	204,717	175,846	85½ p.c.
Royal Canadian.....	372,435	232,374	62½ p.c.

OCEAN BUSINESS.

COMPANY.	1876.		1877.		1878.		1879.		1880.		TOTAL.	
	Premiums Net.	Losses.	Premiums Net.	Losses.	Premiums Net.	Losses.	Premiums Net.	Losses.	Premiums Net.	Losses.	Premiums Net.	Losses.
British America.....	\$51,514	\$31,576	\$45,878	\$41,037	\$49,522	\$42,037	\$73,141	\$72,788	\$84,585	\$122,576	\$303,640	\$310,014
Western.....	17,328	3,355	33,828	21,656	38,915	34,954	52,562	37,780	177,888	227,550	320,521	325,295
Royal Canadian.....	40,917	26,705	66,203	41,844	60,948	42,558	61,916	75,249	97,958	84,891	327,942	271,247

RECAPITULATION.

COMPANY.	Premiums Net.	Losses.	Ratio Losses to Premiums.
British America.....	\$303,640	\$310,014	1.02 p.c.
Western.....	320,521	325,295	1.01½ p.c.
Royal Canadian.....	327,942	271,247	.82½ p.c.

INLAND AND OCEAN BUSINESS.

INSURANCE.	BRITISH AMERICA.		INSURANCE.	WESTERN.		INSURANCE.	ROYAL CANADIAN.	
	Premiums Net.	Losses.		Premiums Net.	Losses.		Premiums Net.	Losses.
Inland.....	\$191,467	\$128,544	Inland.....	\$204,717	\$175,846	Inland.....	\$372,435	\$232,374
Ocean.....	303,640	310,014	Ocean.....	320,521	325,295	Ocean.....	327,942	271,247
	\$495,107	\$438,558		\$525,238	\$501,141		\$700,377	\$503,621

RECAPITULATION.

COMPANY.	Premiums Net.	Losses.	Ratio Losses to Premiums.
British America.....	\$495,107	\$438,558	.88½ p.c.
Western.....	525,238	501,141	.95½ p.c.
Royal Canadian.....	700,377	503,621	.72 p.c.

### THE BEAUTY OF THE LAW OF CAPIAS.

A. resides in New York; he has business relations with B, who resides in Montreal. Difficulties arise out of these relations. A claiming an indebtedness against B of some \$500, comes to Montreal to enforce a settlement, and finding that it will take some time to proceed before our law courts in the ordinary way to accomplish his end, he (not being of a scrupulous nature) makes an affidavit, alleging that B is secreting his estate with intent to defraud his creditors generally, and A in particular. His affidavit is made on Monday, and he takes the train for home, where he arrives on Wednesday. He then telegraphs to his lawyer to execute the *capias*, which is done at or about five o'clock on Wednesday afternoon. B, not finding sureties at the moment, rather than go to jail, pays the \$500 and costs. Now what recourse has B to get back the money he may not owe, and damages for the injury done him? Could he at New York return the civility showed him by A at Montreal? Should those who are not Canadian be entitled to exercise *capias* without some guarantee? A foreigner in the eye of the law may clap you into jail on *capias* at any time, and when he clears the limits of the Dominion you may whistle for satisfaction.

### THE QUEBEC GOVERNMENT AND THE RAILWAY.

Mr. G. W. Stephens, M.P.P., made an attempt to procure an investigation into the alleged claim of Mr. Sénécal to \$75,000, as a condition on which the railroad was to be sold to the Allan-Rivard Syndicate, but the motion was rejected by 47 votes, against 17. It has been asserted that the form of the demand was for preliminary expenses.

The following is the text of Mr. Stephens' declaration:—

The undersigned is credibly informed and believes it to be true, that recently and whilst the negotiations were going on between the Government and certain persons known as the Allan-Rivard Syndicate, for the sale or lease of the Q. M. O. & O. Railway, Louis A. Sénécal, then General Manager of the Q. M. O. & O. Railway, then acting or pretending to act on behalf of the Government in the said negotiations, proposed to the said Allan-Rivard Syndicate, or some persons composing the same, to pay to him, the said Sénécal, the sum of seventy-five thousand dollars over and above the price of their offer for said road, as a personal profit or compensation to him the said L. A. Sénécal. That the said L. A. Sénécal then was in the employ of the Government as general manager of the Q. M. O. & O.

R. R., and is one of the persons to whom the eastern portion of the said road is proposed to be sold. (Signed), G. W. STEPHENS.

Of course, Mr. Stephens can know nothing personally of the matter, but he must have received very precise information before he committed himself so far as he has done in the above resolution. Meantime Mr. Desjardin, M.P.P., who has been an associate editor of *Le Canadien* with Mr. Tarte, has dissolved his connection with that Journal, disapproving of the course taken by the editor-in-chief. The Conservative members of the Dominion Parliament have, with hardly an exception, telegraphed their sympathy with Mr. Chapleau in his illness, and their good wishes for the success of his railway policy. Under the circumstances stated, it seems improbable that any successful opposition can be offered to the sale of the road, and we own that we fail to discover any object in opposing the Government measure. The objection seems to be chiefly personal, and those who are unfavorable to Mr. Sénécal would probably prefer that he should be one of a strong syndicate, owning the road and working it on private account, than that he should continue to manage it on account of the Province. One among many objections to the road being left in the hands of the Government is that it will continue to be a target for the Opposition. If Mr. Sénécal were unconnected altogether with the Government he would probably be allowed to attend to his business in peace.

### UNION BANK OF P. E. ISLAND.

The annual meeting of the above Bank, held on the 1st inst. at their Banking House in Charlottetown, was very largely attended. The following Report and the Cashier's statement show the Bank to be in a comparatively healthy state:—

"In presenting the statement of the Bank's transactions for the year just closed, the Directors meet the stockholders under circumstances which have cast a gloom over this Province. Three months ago the Bank of P. E. I. suspended payment, a financial disaster such as has never before happened to this Island. It is gratifying to see, however, that its Directors, shareholders and creditors are actively co-operating in their efforts for its resumption, and your Directors trust that these efforts may be successful in enabling that Bank to open its doors at an early date.

In submitting a summary of the year's transactions, your Directors regret that in some particulars the result has not been so favorable as they anticipated. The net profits for the year's transactions, after deducting bad and doubtful debts incurred therein, amount to \$22,743.79, from which have been paid dividend No. 34, \$6,488.89, and dividend No. 35, \$6,488.88, leaving a net balance to the credit of year of \$9,766.02. During the year your Directors deemed it expedient to press to final settlement several accounts which were not being reduced as satisfactorily as they had reason to expect, and also to realize securities held against others which adverse circumstances rendered doubtful.

The Directors have, within the last week, valued in detail the assets of the Bank, and have written off whatever they deemed to be of a doubtful nature. The result of the foregoing is shown in the statement now submitted to you.

The general business of the Bank has been more active for the last six months than ever in its previous history; the circulation, it will be observed, is higher than ever reached before at this season of the year, while the deposits, notwithstanding the stringency caused by the Bank of P. E. Island's suspension, are well maintained.

Your Directors feel assured of the sound and stable position of the Bank, and are hopeful that, with the increased earning powers which their increased business has given them, the Bank will be enabled in future to add year by year to the Reserve Fund, in addition to the payment of the regular dividends.

The old Board of Directors were re-elected and the meeting adjourned.

Dated 1st March, 1882.

CHAS. PALMER, President; JAMES DESBRISAY, W. F. DAWSON, JOHN INGS, A. L. BROWN, GEO. DAVIES.

### PROFIT AND LOSS ACCOUNT.

To dividend No. 34 .....	\$ 6,488 89
To dividend No. 35 .....	6,488 88
To amount written off for losses sustained in the liquidation of sundry estates, carried from previous years, and depreciation in securities.....	34,341 38
To balance on hand.....	2,495 55
	<hr/>
	\$49,814 70
By balance from last year.....	2,070 91
By amount transferred from Reserve Fund.....	25,000 00
By net profits on year's transactions after deducting bad and doubtful debts incurred therein	22,743 79
	<hr/>
	\$49,814 70

GEORGE MACLEOD, Cashier.

### MERCHANTS BANK OF P. E. ISLAND.

The annual general meeting of this Bank was held on the 2nd inst., at their Banking House in Charlottetown. The meeting was well attended, orderly, and showed a great deal of enthusiasm over the success of the Bank during the last year, and over its wonderful progress since the time of its difficulties some two or three years ago. The report of the Directors contained a very appropriate and honorable allusion to their late President, Robert Longworth, Esq., who left last Fall to reside in another Province. Geo. R. Beer, Esq., of the firm of Beer & Sons, was elected to the position of President of the Bank, and the old Directors were re-elected.

### GENERAL STATEMENT, MARCH 2ND, 1882.

#### Liabilities.

Circulation.....	\$154,352 00
Deposits bearing interest.....	76,574 29
Deposits not bearing interest.....	82,362 67
	<hr/>
	313,288 96
Capital .....	146,000 00
Profit and Loss.....	576 94
	<hr/>
	\$459,865 90

#### Assets.

Specie, gold and silver	\$30,814 23
Dominion notes (legal tender).....	5,000 00
Notes of and cheques on other Banks.....	10,316 30
Debentures.....	2,000 00
Due from other Banks..	112,664 71
Bills of exchange.....	34,443 84
	<hr/>
	\$195,239 08

Bills discounted.....	87,355 00
Stocks.....	8,435 53
Cash accounts, mortgages and other assets.....	127,037 28
Overdrafts and notes bad and doubtful.....	38,092 45
Bank premises and furniture.....	3,706 56
	\$450,865 90

PROFIT AND LOSS ACCOUNT.

To bad debts written off.....	13,516 98
" Balance to new account.....	576 94
	\$ 14,093 92
By balance on hand from last year.....	392 05
" Net profits for the year.....	13,701 87
	\$ 14,093 92

WILLIAM McLEAN, Cashier.

March 2, 1882.

**GRANGERISM.**—Of the \$50,000 additional paid-up capital required by the co-operative store in this city in order to secure the necessary extension of time from the creditors, some \$36,000 are said to be already forthcoming. Some differences among new and old shareholders are likely to arise, however, pending the settlement of which it will be difficult to get the proper man to take charge of the business. Old shareholders are not likely to yield any preference to subscribers to the new stock, notwithstanding that all their money has been sunk; at the same time the concern is most unwilling to lose the custom of a single shareholder, whatever his interest may be, new or old, great or small. At a meeting held last Tuesday the following resolution was adopted: "That the directors be and they are hereby authorized to apply to Parliament for a bill authorizing the issue of shares in the capital stock of the Association in such manner and upon such conditions as to preference as is understood by the resolutions of the directors to such effect. On motion the meeting was then adjourned till April 5th to allow of the passage of the bill and the securing of the new stock required. Our country readers need not be reminded that the "Canada Co-operative Supply Association," to give it its full title, is simply a "Grange" store on a large scale, with this difference that the co-operators in the present case are not farmers, but many of them men whose salaries, meagre enough probably, are paid out of the public funds, and who apparently know little of the "Live and let live" principle. Were the idea extended, we should all be thinking of making our own boots, brooms, shirts, socks, outward clothing, etc., in which case we should probably exhibit as ridiculous and sorry figures as the unfortunate co-operators in Montreal in their efforts to be their own grocers, dry goods dealers, furriers, crockery merchants, druggists and so on,—"Jack of all trades, and master of none."

The hay and produce merchants of St. Johns Que., hail with delight the announcement that the United States Secretary of the Treasury has issued notices to the various collectors to levy a duty of ten per cent. on hay shipments from Canada, instead of twenty as heretofore.

FIRE RECORD—INSURANCE.

ONTARIO.

Georgetown, March 23.—House occupied by R. Watson and owned by J. R. Barber totally destroyed. Loss \$1,400; insurance \$800. Brantford, 24.—Telegraph Printing office damaged by fire and water. Insured for \$1,000 in Waterloo, and \$2500 in Lancashire. Wolfe Island, 24.—Two barns of F. Greenwood, con-

taining 50 tons of hay and 70 tons of straw. Cause incendiary. Loss on buildings, about \$1,000 and is insured for \$300; hay and straw is insured for \$1,000. Bishop's Mills, 26.—J. C. McLargar's grist and saw mills destroyed; loss \$6,900, insurance \$1400. Toronto, 28.—Oliver's planing mills, and Morrison Bros. Engine works, destroyed; J. Oliver & Co.'s loss is \$35,000, one-third covered by insurance. The other loss unknown; insured for \$14,000.

QUEBEC.

Montreal, March 23.—Turoot & Marchand's stock destroyed; loss \$8,000. Harbour hotel and C. Lafreniere damaged by water to extent of \$2,000.

NEW BRUNSWICK.

Grand Ligne, March 23.—House of T. Babinenn, together with contents, destroyed; loss unknown. Bebec, 27.—Residence of Rev. Mr. Gaynor destroyed; cause defective flue; insurance \$1,200.

MANITOBA.

Winnipeg, March 24.—Blacksmith's shop owned by J. Nevins destroyed; loss \$1,200, insurance \$500; cause unknown.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 30th March, 1882.

General wholesale trade has been quiet for the week. There is always a lull for a fortnight or three weeks prior to the opening of navigation, as all who can do so postpone their large purchases until Spring freight rates have been established; moreover a large number of our leading business men are absent on the Boards of Trade Excursion to Chicago, tendered complimentary by the manager of the Grand Trunk Railway. There are already signs of the opening of navigation, there having been two or three heavy ice shelves in the St. Lawrence opposite this city yesterday and to-day, and the ice-bridge railway has been removed. There has been little or nothing done in breadstuffs or other produce for Spring shipment as yet, but it is believed that there will be ample offerings of May tonnage for this port. It is stated that the Lachine canal will be opened for navigation on the 25th April. Ocean grain freights at New York have been somewhat irregular during the week, but closed yesterday at 1½d per bushel to Liverpool. The local money market has ruled steady, at 6 to 7 per cent. discount for prime commercial paper, and 5 to 6 per cent. interest for call and short-dated loans. Sterling Exchange remains quiet at ½d for sixty-day bills between banks, 95½ over the counter, and 10¼ on demand. Currency drafts on New York, ½ premium. Stocks have continued in good demand, and the market has been strong and fairly active all week. Montreal Telegraph has commanded the chief attention; an unusually large business has been done in this stock, and values have greatly fluctuated, declining 8 per cent on Friday last, and recovering the whole loss in a single day, on Tuesday, when it closed at 120¾. Yesterday it sold up to 123, but opened weaker this morning, selling down to 120, and closing this p.m. at 122. Montreal Bank has also been largely dealt in at a range of from 213 to 214½; the market closes at last Thursday's figures,—214 bid and 214¼ asked. City Passenger has appreciated 5 per cent.

during the week, buyers closing at 144; City Gas has declined 3 per cent., 173½ now bid against 176½ week ago. Richelieu show a decline of 1 per cent. for the week, closing at 61 bid; Merchants advanced 1½ per cent., buyers closing at 131½; and Commerce has generally ruled about steadys.

Sales to-day: Morning Board—90 Montreal at 214¼; 25 do at 214; 200 Ontario at 65; 41 Merchants at 134½; 40 do at 134¾; 20 Exchange at 167½; 60 Montreal Telegraph at 122¾; 225 do at 122¼; 100 do at 122; 500 do at 121; 50 do at 121¼; 125 do at 120¾; 50 do at 120½; 25 do at 120; 100 do at 120¼; 25 do at 120; 10 Richelieu at 61; 30 do at 61¼; 45 do at 60¾; 163 do at 60½; 50 do at 60¾; 65 City Passenger at 144½; 50 City Gas at 175¼; 25 do at 175¼; 25 do at 175; 25 do at 173¾; 50 do at 174¾; 335 do at 173¾; 50 do at 174; 5 Montreal Cotton at 175. Afternoon Board—5 Montreal at 214; 25 do at 214¼; 17 Merchants at 134¼; 43 do at 134¾; 50 Commerce at 146¾; 10 do at 146¾; 50 City Gas at 167¾; 125 do at 167; 30 do at 167¾; 210 Montreal Telegraph at 120; 25 do at 120½; 100 do at 121; 100 do at 121¼; 650 do at 122; 75 do at 121¼; 100 do at 121; 50 do at 121¾; 350 do at 121¾; 500 do at 122; 10 City Gas at 174; 25 do at 173¾; 95 do at 173¾; 25 do at 173¾.

ASHES.—Receipts of Pots are extremely small, and no Pearls have come in for some weeks. Pots continue active at \$4.90 to \$4.95 for light and \$5.00 to \$5.05 for heavy tars. 2 barrels Seconds sold at \$4.40; there are no Thirds in store. Pearls are nominal, no demand for export; being all in one hand, they cannot be quoted. Receipts since 1st January, 1,809 barrels Pots, 46 barrels Pearls. Deliveries, 1,450 barrels Pots, 57 barrels Pearls. Stock in store at six o'clock on Wednesday evening, 1,098 barrels Pots and 295 barrels Pearls.

BOOTS AND SHOES.—No new feature to note; manufacturers continue to be fully employed on Spring orders, the shipment of which will keep them busy until towards the end of May. Travellers for some houses are already about to leave on their sorting-up trip, and a few western customers—general dealers—have been in this market during the week. An influx of country jobbers is expected shortly. Payments, although generally fair for March, are not so good as during January and February, owing, presumably, to bad country roads. It is stated by those in the trade who have investigated the matter and should know that the late failure in St. Paul street was not caused by cutting prices, as good figures were realized for the class of goods sold. That too high prices were paid for material is not disputed.

GROCERIES.—Sugars.—An advance of ¼c at least is to be noted in Refined Sugars. The upward movement is, however, not strong at the moment. Raw Sugars are being offered to arrive, about 7½c to 7¾c in quantity for low to fair ordinary. Teas.—Steadiness prevails for good Japans. The lower qualities are held for some advance. Prospects of full opening prices in Japan. Young Hyson and Black Teas are without any special change. Molasses.—Firm for Barbados, and 55c to 57c are current figures for the small stock remaining on hand. Advices are strong from Barbados. Other qualities of Molasses quiet. Syrups scarce and held at full prices. Rice is in rather better request without change in price. Coffees.—Firm for Java. Mocha still keeps up. Other kinds quiet. Spices.—Pepper about ¼c higher. Nutmegs firm. Other spices unchanged. Fruits.—Valencia Raisins maintain high prices. Stocks light on the spot. Malaga Raisins dull. Other fruits not active.

**CATTLE, ETC.**—The offerings at the local markets last Monday comprised about 1,080 head cattle, 45 sheep, and 160 hogs. The export demand for cattle was fair. Transactions were reported at from 5½c to 5¾c, and even as high as 6c per lb., live weight, has been paid for choice steers. The local demand was not very brisk, but good butchers' cattle were sold at from 5c to 5¾c. The following were the quotations realized. Good to choice shipping cattle, 5½c to 5¾c, good to choice butchers' 5c to 5¾c, lean and coarser grades 4c to 4¾c per lb. live weight. About 60 *Culves* were sold at prices ranging from \$3 to \$4 for small; \$5 to \$7 for fair to good; and \$8 to \$10 each for choice. Sheep were scarce, and sold at from \$5.50 to \$8. Small lots of *Live Hogs* were placed at \$7 to \$7.25 per 100 lbs.

**DRUGS AND CHEMICALS.**—Business continues steady, with no new features to note. Country orders are coming in pretty freely, many of them for shipment when summer rates of freight are adopted by the Railway Cos.; generally speaking the parcels are not large. In England prices are without change, and there is little prospect of any improvement. There appears to be an unwillingness to curtail production, and it seems impossible for prices to improve until consumption increases considerably. *Caustic Soda* has fallen off 1s. 3d. per ton. *Bleaching Powder* is dull, and almost all brands are procurable at £3 17s. 6d. Shipments to the United States and Canada of this article during January and February were 500 tons less than those of 1891.—In the matter of freights, direct Steamers for the St. Lawrence will commence to run about the 20th April next, and rates quoted per steamer to Quebec and Montreal from Liverpool are 15s. to 20s.; from London, 15s; the Clyde 15s. and 2s. dues; the Tyne 18s. 6d. all with primage; to Canada West about 7s. 6d. extra.

**DAIRY PRODUCE.**—New milk *Butter* is commencing to command attention, and is about the most saleable of any kind offering on this market, at 27c to 28c; it is rendered very scarce, however, by the fact of Boston buyers going through the Eastern Townships and picking up all the new butter they can get at 25c to 26c. Some in the trade here complain of having received packages from the country purporting to be new butter, but which proves to be the old article mixed with a small percentage of the new, which renders it a much inferior article of food than the genuine old stock. Medium and low grades continue dull and slow of sale, at unchanged prices. Some speculative opinions are being ventured already as to the new *Cheese* season; shippers in this city have already offered 10½c for the coming season's make by some of the best factories; it is not likely to be accepted, however, as the factorymen realized more than this figure last year, and will likely prefer to take their chances for the first half of the season. The bid, notwithstanding, is considered a fair average price Spring Summer and Fall goods. Liverpool market rules steady, at 61s. 6d. and New York and Boston markets are firmer, if anything, the finest qualities being now quoted at 13½c in New York. The *Bulletin* of yesterday says: "Sellers retain most of the advantage, and the market, as a whole, has retained a fairly cheerful tone. *Butter* found demand enough to keep the market well cleaned up, especially of fresh flavored goods, and some additions to cost have naturally taken place on the best stock, with a better outlet obtained for the held stock. *Cheese* has secured a better position for stock likely to prove serviceable to exporters. Larger amounts have come under negotiation, the bids are fuller, and there is some indication that shippers are preparing to handle a portion of the fancies at the rates holders have for some time asked." In Montreal there is no change to note with regard to old stock.

**DRY GOODS.**—A fair week's business has been done, yet none of the leading houses

have been as busy as during the week previous. A number of buyers from Ontario (East of Toronto) and different parts of this province have been in the market, purchasing good-sized parcels of Spring goods, but although a good many have availed themselves of the reduced railway fares, and some of the wholesale importers report the volume of business done thus far as larger than for the like period last year, there has been a lack of animation and vitality to the Spring trade, and unless a good business is done next month the stocks carried over will likely be heavier than usual. Buyers for the several houses here are already preparing to leave for England to select Fall goods, while some of the Spring purchasers have not yet arrived; and stocks here are still complete in nearly all departments. A few houses report payments very fair, while others state that they are not as good as they should be, the requests for renewals being more numerous than last year; this latter report seems the more general, and is regarded as the result of the open winter and unfavorable weather, especially in Dec. last. As a large amount of paper is due on the 4th April next, the condition of affairs in this respect will be better judged by the payments on that date. Canadian Cotton goods continue scarce, the wholesale houses being unable to get their supplies from the mills to fill the orders of country customers, who are pressing for delivery.

**FLOUR AND GRAIN.**—English breadstuffs markets have ruled quiet all week, and latest advices characterize wheat quiet and steady, and corn dull. Liverpool spot wheat is cabled firm to-day, with corn also strong, but "futures" are dull. As compared with the previous week the imports in Great Britain during the week show a decrease of 25,000 qrs., and of 15,000 bris. flour; compared with a year ago there is an increase of 15,000 qrs. wheat, and a decrease of 30,000 qrs. corn and 30,000 bris. of flour. In the western wheat markets the "bulls" and "bears" are already commencing to speculate on the prospects of the new winter crop, and so far it would appear to favor the "bear" interest, although advices generally report crop not much injured. It is stated that there is still an outstanding "short" interest in the April wheat corner in Chicago to the extent of about 3,000,000 bushels, of which the representatives of 2,000,000 bushels have bought the cash wheat, and will deliver it on the first of the month; it is expected that the April deal will shortly drop to the level of the May deal. The "clique" controlling the April corner are reported to have cleared \$1,000,000. The Chicago wheat market has been decidedly easier the last day or two, a decline of ½c to 1½c being recorded for No. 2 Spring yesterday, and a further drop to-day of 1c May to ½c June is advised. Corn shows a fractional advance to-day, the market being strong in sympathy with the English. In the local grain market the only business done yet for May delivery has been in peas, which have sold at 95c. A few cars of Canada red winter wheat for milling purposes have changed hands at \$1.45; a car of white winter wheat sold at \$1.38, and a few cars oats along the line at 43½c per 40 lbs. Rye is quoted at 85c to 87c. It is generally believed that all the wheat in Canada will be wanted for home consumption before the new crop is ready for use. There have been sales in New York this week of Canada grain as follows: a boat load No. 1 bright barley at \$1 17, and 18,000 bushels malt at \$1.28 to \$1 32½; and Canada rye in bond has sold at 94½c. *Flour*—The majority of buyers and sellers in this market are absent on the Chicago excursion, and there has been little business doing all week; values remain entirely unchanged.

**FURS.**—At the London sale the prices realized for *Skunk* were as follows:—First blacks, 9s 6d; second do, 6s 6d; first striped, 7s 6d; second do, 5s 6d; first pale, 5s; second do, 3s 6d; first white, 2s 6d; second do, 1s 6d. Recent cable advices of Messrs. G. M. Sampson

& Co.'s London fur sales state that *Skunk* sold at 15 per cent. advance on the previous sale's rate, same as at the Hudson Bay Companies sale. *Raccoon* sold at an advance of 5 to 10 per cent., and *Bear* 10 per cent. Fresh *Mink* declined 15 to 20 per cent., and old skins 30 per cent. *Marten* was 10 per cent. lower, and *Lynx*, which advanced 15 per cent., at the Hudson Bay sale, dropped 10 per cent. making an advance of only 5 per cent. In this market there have been a few sales of *Red Fox* at \$1.40 for furs. Two lots of *Beaver* were bought up at about 10 per cent. lower price than has lately been paid, or at 25c to 30c per lb. below former rates. Of other furs there have been very few arrivals since our last report.

**FISH.**—The only kinds now offering are British Columbia and California. *Salmon*, stocks of which are gradually being worked off at \$15.50 to \$18 per brl, and Labrador *herrings*, in which there is not sufficient business being done to establish quotations. *Green Cod* has been offered during the week at a considerable decline, but no transactions reported. The season now about over has not been as satisfactory to the trade here as was anticipated.

**FRUITS.**—Trade quiet, as usual at this period. *Oranges*—Receipts light, while the demand is good at \$4 to \$4.50 per box, and *Lemons* selling at \$4 to \$5 per box; few or no cases in the market. *Apples*—Cable advices from Liverpool this week are more favorable, sales of Canadian fruit having been made there at 22s to 23s; the local trade is dull, good to choice stock being still quoted at \$4 to \$5, and odd lots at \$3 to \$4. *Cocoanuts* rather easier, at \$5.50 per hundred, and *Bananas* worth \$3 to \$3.50 per bunch. Evaporated apples nominal at 15c, and dried fruit at 7c to 7½c, per lb.

**HARDWARE AND IRON.**—Business continues steady in all kinds of general hardware, at firm, but unchanged quotations. A fair trade is passing in *Tin Plates*, at \$5.50 for I. C. Charcoal, and \$4.75 for Coke. *Bar Iron* rules firm, with reported sales of 100 tons Staffordshire at \$2.25, and a round lot of Siemens' at \$2.35. *Tin* and *Copper* quiet and unchanged. The local market for *Pig Iron* continues quiet, but spot lots are in such few hands that, as we have before reported, sellers are masters of the situation, and command almost their own prices; several small lots of Summerlee, about the only kind of Scotch pig in the market, are reported to have sold at \$26, and in one instance, it is stated, this figure has been exceeded. For a lot of 500 tons Summerlee for spring delivery, \$21.25 was refused, and it has since been stated that \$21.75 was declined for another lot. Small sales of Siemens pig iron have been made at \$24.50 to \$26. "Warrants" are reported by cable firm and higher, and freight rates from Glasgow to this city are still quoted at 16s. 6d. to 17s. 6d. with no prospects of a decline.

**HIDES AND SKINS.**—The butchers are not slaughtering many cattle just now, consequently the offerings of native *Hides* are not large, while the percentage of grubby skins is said to be larger than in former seasons. The demand continues fairly good, and prices, although unchanged, indicate a stiffer tendency, in sympathy with Western markets. Cured and inspected hides are sold by dealers here at \$9, \$8 and \$7 respectively, for Nos 1, 2 and 3, while in Chicago and Toronto there is a decided upward tendency; New York and Boston markets are also strong, as stocks are generally small and tanners are running short of light hides. Chicago market recently advanced ½c per lb. A cargo of Zanzibar hides was sold in New York this week at 16½c. Round lots of No. 1 Buff have been sold in this market at 9½c to 9¾c per lb. Stocks in the American markets are said to be smaller than at the like period last year, as are also stocks afloat. *Sheepskins* continue steady at \$1.25 to \$1.35 each, and Spring *Lambskins* are worth 15c to

20c each, as to size, etc. *Calfskins*, owing to the keen competition among dealers, have been advanced to 15c per lb; the demand is greater than the supply.

**LEATHER.**—On the whole, the market continues quiet; considerable quantities, however, have recently gone into consumption, and there have been a few speculative sales during the week in *Upper* and *Splits*, of which the market has been overstocked for so long. Some manufacturers have bought rather in advance of their wants, under the impression that prices have about touched bottom. There has been rather more call for *Pebble*, also, during the week, and a still more active demand for *Slaughter Sole*, one house having sold 800 sides of the latter, to arrive, at 29c. All good plump *Sole* leather sells as rapidly as it is brought to market, and *Splits* and *Upper* are reported to be moving off rather more freely. *Tanners* have been shipping large quantities to England recently, and thus relieved this market somewhat. Sales of medium *Upper* in lots of 400 and 500 sides each, are reported at 35c, but there is still a great surplus of *Black* leathers in the market, and liberal concessions are necessary in most instances to effect large transactions. There has been some business done in *Buff*, at 13½ to 15c. *Harness* leather dull. A decided improvement is noted in the demand for all descriptions of leather in Boston, but more particularly for plump sole, rough and finished leather. The week's receipts at New York have been 85,672 sides against 82,467 for the week previous. The exports included 21,748 sides, against 35,214 for the week previous.

**LUMBER.**—The demand continues good, and sales are brisk, some parties are asking unreasonably high prices which to some extent checks the inclination to build. There is considerable building anticipated, in the way of factories and workshops in this city, which is expected to consume principally common sound lumber which is still held at reasonable rates. Upper qualities for export are exceedingly high.

**OILS.**—Beyond a quiet steady jobbing trade to supply present wants, there is nothing doing in the various kinds of oil. *Steam refined Seal* rules steady at 60c to 62½c, sales being confined to 5 and 10 brl. lots; and *Cod* oil is in limited request, with values a shade easier, if anything. *Spirits of Turpentine* and *Linseed* move off in small quantities, at our quotations. In *refined Petroleum*, also, there is no change, and no important transactions reported.

**PROVISIONS.**—The English market has ruled firm during the week, and an advance of 6d per cwt. for bacon has been established in Liverpool, where it is now quoted at 47s 6d to 49s. The Chicago hog market opened steady yesterday, with an advance of 5c per 100 lbs; estimated receipts were 21,000 head against 21,022 on Tuesday, and shipments were 8,476. Pork closed steady at an advance of 2½c per brl., and lard also advanced 2½c per 100 lbs. It is understood that there is a heavy "short" interest in lard in both Chicago and New York, while the "longs" regard the staple relatively cheap and therefore a good purchase. The local market has continued quiet, with few changes in values; small jobbing lots of *Mess Pork* continue to move at \$21.25 to \$21.75 for Canada short cut, and \$21.50 to \$21 for Western. A fair enquiry has been experienced for *Lard*, at 13½c to 14c for Canadian, and 14c to 14½c for Western. *Smoked Hams* quiet and steady, at 13c to 14; a round lot changed hands during the week at 13c. *Eggs* are firm, and higher than last week, now quoted at 16c to 16½c, with the demand good; stocks reported light again. *New Maple Syrup* in this is selling freely at 90c to \$1 per gal. *Maple Sugar* is worth 10c to 11c per lb.

**SEEDS.**—The market for *Clover* is quiet. There is no export demand, but sales by regular dealers are made at \$8.25 to \$8.50 per cental. Canadian *Timothy* is scarce, and

several car lots have been imported from Chicago. It is quoted here at \$3.25 to \$3.50 per bushel, according to quality.

**WOOL.**—A fair inquiry from manufacturers is reported, but they seem to keep their wants closely calculated, and can seldom be induced to purchase beyond; hence it is only occasionally that a round lot transaction occurs. Sales during the week comprised 130 bales foreign wool, at 24c to 28c for *Australian* and 19c to 20c for *Greasy Cape*. In domestic descriptions a limited amount of business has been done in small lots at steady, unaltered quotations.

AMERICAN MARKETS.

Boston, March 30, 1882.—*Flour.*—Steady demand; market firm. Sales of Superfine at \$4.25 to \$4.75; Extras, including Choice Bakers, \$5 to \$7.40. Winter Wheats range from \$6.25 to \$7.50; Patent Spring \$7.50 to \$9, and Patent Winter \$7 to \$8 per bbl. Cornmeal selling at from \$3.30 to \$3.40. Oatmeal at \$6.50 and \$7.25 per bbl. for common and fancy. *Hay.*—There is a scarcity of choice, and this grade is in demand. Sales at \$20 to \$21 for choice, \$16 to \$18 per ton for good and fair. Receipts small. *Produce.*—Choice butter in good demand, but scarce. Sales of choice creameries 40c to 45c. Other grades 18c to 35c as to quality. Cheese firm, moderate demand, but remains the same. Eggs arriving more freely, and have been in good demand. Sales of Canada and Western at 16½c to 18c per doz. Canada Peas selling \$1.05 to \$1.10 for choice, 85c to 90c common. Onions dull at \$2 per bbl. Green apples in fair demand at \$3 to \$3.25 per bbl. Maple sugar selling at 12c to 15c for new. Choice maple syrup sells at 90c to \$1.

Chicago, 1.02 p.m.—Wheat, May, \$1.28½; June, \$1.28½. Corn, May, 68½c; June, 68½c. Oats, May, 45½c; June, 45½c. Pork, May, \$17.20; June, \$17.40. Lard, May, \$11.02½; June, \$11.17½.  
Milwaukee, 1.03 p.m.—Wheat, March, \$1.20½; cash, \$1.26½; April, \$1.26½; May, \$1.28½.  
New York, 1.03 p.m.—Wheat, No. 2 Red, May, \$1.38½; July, \$1.23½. Lard, April, \$11.10; May, \$11.25; June, \$11.30.

ENGLISH MARKETS.

LONDON, March 30, 1882.

(Berbohm's advices)—Floating cargoes of Wheat staidier; no Red off coast. Corn, nothing offering. Cargoes on passage—Wheat, not much demand; Corn, American is neglected, while there is a good demand for other sorts, quotations for mixed American Corn 30s. Liverpool—Wheat on spot rather easier; Corn strong. Liverpool—American western mixed Corn 6s 9d. Amount of Wheat on passage to U. K., 2,775,000 qrs.; Corn, 190,000 qrs.; Peas, 6s 11d.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, March 30, 1882.

There has been a better feeling in wholesale circles the past week, and prices generally are steady. The sorting-up trade in dry goods and millinery has been a little above the average and dealers generally expect a good trade. There are a number of travellers out, but some are kept in for the store trade. The demand for dress goods, cottons, haberdashery and fancy goods is moderately active, with no changes in prices. It is not probable that higher prices will rule, as late invoices show the same figures as formerly on goods which were said to have advanced. Remittances are fair, but considerably behind those of former months. The hardware trade is moderately active, and prices in some instances are higher. Groceries

continue very quiet, there being but few round lots changing hands. Provisions are also very quiet, the business being confined to sales of small jobbing lots. Breadstuffs have ruled firm, and holders anticipate still higher prices. The money market has been firm; there has been some demand for time loans at 7 per cent., and call loans rule at 6½. Prime commercial paper is discounted at 6 to 7 per cent. Sterling exchange is firm; 60-day bills are quoted at 109½ between banks and 109½ across the counter; and demand bills at 110½ to 110½. Gold drafts on New York are ½ premium between banks. The stock market has been less active and somewhat irregular. Towards the close prices are somewhat firmer. Among sales of bank shares the past few days are the following: Montreal at 213½, Ontario at 64½, 64½ and 65, Merchants at 133, Commerce at 145½, 145½, and 146, Dominion at 207, 206½ and 206½, Federal at 167 and 166½, Standard at 117½, 117 and 118, Imperial at 140 and 140½, and Hamilton at 124. Loan and Miscellaneous shares quiet and steady, with sales of Farmers Loan at 128, London Loan at 113, Consumers Gas at 153½. The market closes to-day quiet and steady, with sales of Montreal at 214½, Merchants at 134½, Federal at 167, Dominion at 207, Standard at 118½, and Consumers Gas at 153½.

Following are closing bids to-day as compared with those of last Thursday:

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Mch. 30.	Mch. 23.		Mch. 30.	Mch. 23.
Montreal..	214½	214½	Can. Permanent	222½	223
Toronto..	179½	177½	Freehold..	188½	187
Ontario..	64½	64½	Western Can..	111½	111
Merchants	134	133	Bldg. & Loan..	106½	107
Commerce	146	147	Imp. Savings..	111½	111½
Dominion	207	205	Farmers' Loan	127	127
Hamilton	.....	.....	Land & Can'dn	141½	142
Standard..	118	118½	Haron & Erie..	.....	.....
Federal..	167	167	Dom. Savings..	120	.....
Imperial..	140½	137½	Ontario Loan..	.....	.....
Molson's	.....	.....	Hamilton Prov..	.....	.....

**BOOTS AND SHOES.**—New orders are not numerous, but manufacturers are busy, and shipping departments fairly active. There has been a fair volume of spring trade transacted, but prices will not admit of large profits. Payments are but moderate.

**COAL AND WOOD.**—A fair trade in coal is reported, and prices are unchanged. All kinds of hard, as well as the best soft, sell at \$6.50 a ton delivered, and second quality of soft \$6. Wood is in fair demand at \$5.50 for hard and \$4 for pine.

**COAL OIL.**—Canadian refined is in moderate demand and steady, without much prospect for an immediate advance. Barrel lots sell at 18½c per Imperial gallon, and five to ten barrel lots at 18c. American prime is unchanged at 26c, and water white at 30c.

**COUNTRY PRODUCE.**—*Apples.*—The movement is small, but prices firm in consequence of small stocks. Car lots of choice are worth \$3.25 to \$3.25 per barrel. *Beans* are somewhat firmer under a better demand; we quote \$2.69 to \$2.70 per bushel. *Eggs* are somewhat firmer on account of limited receipts and good demand; case lots are worth 14c to 15c per dozen. *Hogs* are firmer on the street market, at \$8.25 to \$8.50, but they are wanted by butchers only. *Hops* continue quiet but firm; there is a small jobbing trade at 20c to 25c according to quality. *Onions* continue flat, the supply being large and demand limited; prices rule at \$2.25 per barrel. *Potatoes* are in fair

demand and rather firmer at \$1.15 per bag on track. *Poultry* source and firm; chickens are worth 60c to 85c per pair. *Tallow* in good demand and firm, with little offering; rendered sells at 8c and dealers pay 4c for rough.

**DRUGS AND CHEMICALS.**—There has been a fair trade the past week, and drugs are firmer. *Oil Lemon* is unchanged, at \$4.25 to \$4.50 per lb. *Golden Seal Root* firm at 60c per lb., and *Cattle* fish bone at 55c to 60c. *Opium* is firm at \$5 to \$5.25. *Quinine* is steady at \$2.75 to \$3.00 per oz. *Tartaric Acid* is unchanged at 58c to 60c. *Cream of Tartar* unchanged at 35c. *Turpentine* higher at 95c to \$1.00. *Linseed Oil* steady at 76c for boiled and 72c for raw. *Glycerine* firm at 45c to 47c. *Potass Iodide* steady at \$2.75 per lb. *Potass Bromide*, 48c to 50c per lb. *Alcohol* continues firm at \$2.75 per gallon. *Morphia* firm at \$2.00 to \$3 an ounce. *Cubeb Berries* steady at 65c per lb. *Chemicals* scarce and firm, and dye stuffs quiet.

**FLOUR AND MEAL.**—Flour has been in moderate demand during the week, while offerings have been restricted. Prices are steady. There were sales of old standard Superior Extra and the latter part of last week at equal to \$5.70, and the market closes with buyers at about \$5.65. Extra would be taken at \$5.55, but none offers. Other grades are purely nominal. The stock in store amounts to 7,773 barrels, the same as last week, against 9,161 barrels the corresponding week of 1881. Flour market closes steady, with no change in quotations. *Bran* is still scarce and firm, car lots on track being worth \$16.50. *Outmeal* easier with a sale the latter part of last week at \$4.35. Holders ask \$4.50. *Cornmeal* quiet, with trade confined to small lots at \$3.75 to \$3.85.

**WHEAT.**—There has been a small milling demand for Spring grades, and prices rule firm; holders showing little disposition to sell. No. 1 Spring is worth about \$1.31, No. 2 choice sold on Tuesday at equal to \$1.30, and No. 2 is nominal at \$1.28 to \$1.29. No. 2 fall is worth about \$1.27, but no transactions were reported during the week. The stock in store is 374,393 bushels against 369,221 bushels last week and 227,968 bushels the corresponding week of last year.

**COARSE GRAINS.**—*Barley.*—There have been quite a number of transactions during the week, and prices are higher than last week. Holders are offering very little, and the feeling seems to have improved. During the latter part of 1st week sales of No. 1 were made at 87c and 88c, No. 2 choice at 85c and 86c. No. 2 at 83c and 84c, and No. 3 at 74c. On Monday No. 1 sold at 88c and No. 3 at 75c, and on Tuesday 90c was paid for a few cars. No. 3 extra is very scarce, and worth 84c. The stock in store is 204,835 bushels against 225,243 bushels last week and 222,901 bushels the corresponding week of last year. The barley market to-day is strong, with sales of No. 1 at 90c on track, No. 2 Choice at 88, and No. 2 at 86 on track. *Oats* have been quiet and easy during the week; sales of car lots of western were made the latter part of last week at 41c and the last two days at 40c on track. The stock in store is 6,788 bushels, the same as last week, against 700 bushels the corresponding week last year. *Peas* are quiet and firm with few offerings; a round lot for shipments sold at 80c the latter part of last week. The stock in store is 19,277 bushels against 21,984 bushels last week and 88,324 bushels the corresponding week of 1881. *Rye* dull and nominal at 79c to 80c, stock in store 17,274 bushels against 13,633 bushels the corresponding week of 1881. *Corn* nominal at 80c to 81c.

**FREIGHTS.**—Rates, both rail and ocean, are unchanged. Flour to Montreal, 30c per barrel, and to Liverpool 80c. Apples to Liverpool, \$1.14 for lots of 130 barrels and over. Pork and boxed meats, 47c per cental to Liverpool.

**GROCERIES.**—The demand has been inactive during the week, with few round lots changing hands. Prices continue the same as those reported last week. Payments are a little behind.

**HARDWARE AND IRON.**—Nearly all houses report a good business for the week, and prospects are highly satisfactory. Tin is somewhat firmer, and pig iron is higher. We quote: *Antimony*, 16½c to 17½c per lb. *Rabbit Metal*, No. 1, 16c. *Barbed Fencing Wire*, galvanized, 8½c to 9c; painted, 7½c. *Canada Plates* moderately active and firm at \$3.35. *Ingot Copper* steady at 20c to 21c; sheet, 25c to 26c. *Nails* in demand and higher at \$2.85 to \$2.90 for 10 dy to 60 dy, hot cut, American or Canadian pattern; \$3.05 to \$3.15 for 8 dy to 9 dy, and \$3.85 to \$3.95 for 3 dy. *Galvanized Iron* unchanged at 7c to 7½c for No. 28, and half a cent less for No. 26. *Glass* firm: up to 25 inches, \$2.00 to \$2.10; 27 to 40 inches, \$2.10 to \$2.20; 41 to 50 inches, \$2.40 to \$2.45. *Bar Iron* in good demand and firm at \$2.25 to \$2.30. *Pig Iron* firm; *Summerlee* is quoted at \$27.50. *Carnbroe*, none, and *Siemens* at \$27.50 to \$28. *Manilla Rope* is steady at 12c to 12½c. *Tin Plates* active and steady; 10 Coke, \$5.25 to \$5.50; 10 Charcoal, \$5.75 to \$6; 1X Charcoal, \$7.75 to \$8.00; 1XX Charcoal, \$9.75 to \$10.00. *Iron Wire* active and steady at \$2.00 to \$2.10 per bundle for No. 6, \$2.35 to \$2.40 for No. 9, and \$2.65 to \$2.75 for No. 12. *Ingot tin* steady at 29c to 30c.

**HIDES AND SKINS.**—*Hides* are firmer, with sales of cured cows at 8½c and 8¾c. Dealers pay butchers 7½c for cows and 8¼c for steers. There are few coming in. *Calfskins* are unchanged at 11c to 13c for green and 14c for cured. *Sheepskins* are firm, the best offering bringing \$1.60. Ordinary skins bring \$1.25 to \$1.50.

**LEATHER.**—Trade is fair, with no particular demand for any line. Splits and uppers are dull. The following are the prices of jobbing lots; Spanish sole No. 1, all weights, 27c to 29c; Spanish sole No. 2, 25c to 27c; slaughter sole, heavy, 28c to 30c; slaughter sole, light, 27c to 29c; Buffalo sole, 21c to 23c; Harness, 30c to 35c; Upper, heavy, 35c to 40c; Upper, light, 40c to 42c; Kip Skins, French, 35c to \$1.05; Kip Skins, English, 70c to 75c; Kip Skins, domestic, 60c to 65c; Kip Skins, Veals, 70c to 75c; Hemlock Calf, 36 lbs to 40 lbs, 80c to 90c; French Calf, \$1.20 to \$1.40; Splits, large, per lb. 28c to 30c; Splits, small, 24c to 26c; Pebble Grain, 14c to 16c; Bull, 16c to 18c; Russets, Shoe, 40c to 50c; Gambier, 5c to 6c; Sumac, 4½c to 5c; Degras, 5½c to 6c.

**LIVE STOCK.**—*Cattle.*—The receipts have been moderate at the local market during the week, and prices rule firm. The demand was good for Easter cattle, and a few lots sold on Tuesday at 6c to 6½c per lb. These prices were also paid for a few head for shipment, but this class is very scarce. Choice butchers stock ranged from 4½c to 5c per lb., average weight being 1100 to 1200 lbs. Medium to good cattle bring 3½c to 4c per lb., and inferior 3c. *Sheep* are in limited supply and firm, with buyers of choice lots at 5c to 5½c per lb. *Lambs* are also scarce but wanted, prices ranging from 5½c to 6c for really choice. Spring lambs bring \$2.50 to \$3 per head. *Calves* are offering fairly well; ordinary sell at \$4 to \$6 per head, and choice from \$8 to \$12. *Hogs* are steady with few offerings; prices are unchanged at 6c to 6½ per lb.

**PROVISIONS.**—*Butter.*—The demand is restricted to choice tub lots for the local trade, with sales at 19c to 21c per lb. These qualities, however, are very scarce. Other grades are plentiful and easy; medium selling at 14c to 17c, and inferior at 12c. *Bacon* is very quiet and unchanged; jobbing lots of long clear sell at 11½c to 11¾c per lb. and of Cumberland cut at 10½c to 10¾c. *Rolls* are steady at 11½c to 12½c, and bellies at 13c. *Hams* are unchanged

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DRY GOODS, WHOLESALE,

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18 Bartholomew Close,

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## NEW GOODS

NOW IN STOCK:

BLACK SATINS—ALL PRICES.

Full Range Colored Satins at 37½c.

Full Range Colored Satins at 58½c.

Full Range Colored Satins at 70½c.

Full Range Colored Satins at \$1.16.

Ribbons, Satin and Faille.

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Ribbons, Moire and Striped.

Full Ranges Widths and Colors.

BLACK FRINGES—ALL WIDTHS.

COLORED SILKS,

Just Received. Full Range of Colors.

Fine Value.

Full Ranges Kid Gloves,

Black, White, Drabs, Colored Opera.

## NEW GOODS

NOW ARRIVING:

Silk Braid Fichus,

Braid and Chenille Fichus,

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Chenille Pelerines,

Chenille Capes,

Chenille Collarettes.

Black Cashmeres, all prices.

Full Lines Corsets—Own Make.

# S. CARSLLEY,

113 ST. PETER STREET, Montreal.

30th March, 1882.

at 11c to 11½c for pickled and 13c to 13½c for smoked. *Mess Pork* is held at \$21, and the demand limited. *Lard* in moderate demand and steady at 14c to 14½c for tubs and pails. American refined sells at 15c. *Dried Apples* continue easy, loose lots being worth 6c to 6½c and barreled lots 6½c. *Cheese* in moderate demand and steady, with sales of small lots at 12c to 13c.

**SEEDS.**—*Clover* is quiet, with trade confined to small store lots at \$4.70 to \$5 per bushel, according to quality. *Alsike* steady at \$7.50 to \$8 per bushel. *Timothy* firm, at \$3 to \$3.25 per bushel.

**WOOL.**—The market continues quiet, and prices unchanged. There are few lots of fleece offering, with prices steady at 23c. *Supers* unchanged at 27c to 28c, and extra at 33c to 35c.

## CAPE WOOL ! !

JUST ARRIVED,

Another Personal Selection.

200 BALES FROM CARGO  
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LOFTY, LIGHT SHRINK !

EXCELLENT STAPLE !

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D. POITINGER,  
Chief Superintendent.

Railway Office, Moncton, N.B.  
28th March, 1892.

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Pamphlets and full information in regard to these Lands will be given by the undersigned at the offices of the Company in Montreal and Winnipeg.

C. J. BRYDGES,

Land Commissioner.



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Capital Subscribed, . . . \$1,000,000  
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Over \$150,000 have been paid in Claims to Employers.

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\* 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.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Price, March 30.
British North America .....	£50	\$ 4,366,666	\$ 4,366,666	\$ 1,215,000	2½	103 103½
Canadian Bank of Commerce .....	\$ 50	6,000,000	6,000,000	1,400,000	4	146½ 147½
Dominion Bank .....	50	1,000,000	1,000,000	451,000	4	200½ 200½
Du Peuple .....	50	1,600,000	1,600,000	240,000	4	91½ 91½
Eastern Townships .....	50	1,500,000	1,381,568	220,000	3½	121 125
Exchange Bank .....	50	500,000	500,000	20,000	4	146
Federal Bank .....	100	1,500,000	1,500,000	300,000	4	167 170
Hamilton .....	100	1,000,000	751,551	100,000	4	124½
Hochelaga .....	100	890,200	683,060	176,000	2½	95 100
Imperial Bank .....	100	1,000,000	996,000	176,000	3½	183½ 189
Jacques Cartier .....	25	500,000	500,000	.....	2½	117 117½
Maritime .....	100	783,000	603,870	.....	0	.....
Merchants' Bank of Canada .....	100	5,798,267	5,615,673	525,000	3½	184 184½
Molsons Bank .....	50	2,000,000	2,000,000	250,000	3	125½ 130
Montreal .....	200	12,000,000	11,999,200	5,000,000	4 1 p.c. B	214 214½
Nationale .....	50	2,000,000	2,000,000	150,000	3½	91
Ontario Bank .....	40	8,000,000	2,996,756	.....	3	64½ 65
Quebec Bank .....	100	2,500,000	2,500,000	325,000	3½	108
Standard .....	50	764,600	734,355	25,000	3	116½ 117
Toronto .....	100	2,000,000	2,000,000	750,000	3½	170½ 178½
Union Bank .....	100	2,000,000	2,000,000	18,000	2½	95
Ville Marie .....	100	500,000	461,998	.....	2½	96 100
Building and Loan Association .....	25	750,000	748,255	.....	2½	106½ 107½
Canada Cotton Co. ....	100	.....	.....	.....	5	144 150
Canada Landed Credit Co. ....	50	1,600,000	663,990	120,000	4	129½
Canada Perm. Loan and Savings Co. ....	50	2,000,000	2,000,000	960,000	4	223 224
Domintion Savings & Inv. Co. ....	50	800,000	717,250	80,000	4	122½
Domintion Telegraph Co. ....	50	711,709	1,000,000	.....	2½	96
Dundas Cotton Co. ....	.....	.....	.....	.....	5	125½ 127
English Loan Co. ....	100	2,044,100	285,847	8,508.	4	97
Farmers' Loan and Savings Co. ....	50	1,057,250	611,430	59,000	4	127½
Freehold Loan & Savings Co. ....	100	1,050,400	690,080	294,024	5	180
Hamilton Provident & Loan Society ..	100	1,000,000	867,700	170,000	4	140 ex. alt.
Huron Cotton Co. ....	.....	.....	.....	.....	.....	160
Huron & Erie Sav. & Loan Soc. ....	50	1,000,000	858,180	245,000	4	161
Imperial Savings and Investment Soc. ....	50	600,000	568,950	80,000	4	113
London & Can. Loan & Agency Co. ....	50	4,000,000	560,000	143,000	3½	141½ 148½
London Loan Co. of Canada .....	50	484,700	300,950	17,482	4	114
Mankoba Loan .....	100	618,900	.....	.....	5	180
Montreal Telegraph Co. ....	40	2,000,000	2,000,000	.....	4	122 122½
Montreal City Gas Co. ....	40	2,000,000	1,800,000	.....	5	174 174½
Montreal City Passenger Ry Co. ....	50	600,000	600,000	.....	3	144 144½
Montreal Cotton Co. ....	.....	.....	.....	.....	10	172 175
Montreal Investment and Building Co. ....	50	600,000	401,027	.....	0	67 69
Montreal Loan & Mortgage S'y. ....	50	1,000,000	612,532	64,000	3	107
National Investment Co. ....	100	1,460,000	280,000	11,600	2½	108
Ontario Saving and Investment S'y. ....	50	1,000,000	969,000	168,000	4	136
Rochelleu & Ontario Nav. Co. ....	100	1,665,000	1,565,000	.....	2	61 (1)
Toronto City Gas Co. ....	50	800,000	800,000	.....	2½	141 142
Union Loan and Savings Co. ....	50	800,000	560,000	110,000	4	135
Western Canada Loan & Savings Co. ....	50	1,000,000	1,000,000	390,000	5	187 190

WHOLESALE PRICES CURRENT—THURSDAY, MARCH 30, 1892.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes.</b>		<b>Dry Goods.</b>		<b>Japan, fine to choice lb.</b>	\$ c. \$ c.	<b>Spices: Cassia..... per lb.</b>	\$ c. \$ c.
Men's Thick Boots Wax .....	2 25 3 25	Soda Ash.....	1 5½ 1 70	Japan Nagasaki.....	0 40 0 55	Mace..... per lb.	0 80 0 85
" Split .....	1 60 2 25	Soda Bi Carb.....	3 12½ 3 20	Y. Hyson common to gd	0 20 0 25	Gloves.....	0 30 0 45
" Kip Boots.....	2 50 3 25	Tartaric Acid.....	0 67½ 0 60	Y. Hyson fine to finest, lb	0 20 0 25	Nutmegs.....	0 60 0 90
" Calf Boots, pegged.....	3 00 3 75	Bleaching Powder.....	1 35 1 50	Gundp., fair to med.	0 30 0 35	Jamaica Ginger, Bl.	0 22 0 25
" Kip Brogans.....	1 35 1 40	Citric Acid.....	0 75 0 80	" Good to fine ..	0 45 0 57	Jamaica " Unbl.	0 18 0 21
" Split do .....	0 90 1 10	Camphor Eng. Ref. ....	0 48 0 48	Gundp. Finest.....	0 60 0 65	African.....	0 10 0 11
" Buff Congress.....	1 50 2 25	" Am. Ref. ....	0 38 0 40	Imper'l., med. to gd	0 27 0 35	Pimento.....	0 11½ 0 14
" Buff & Pebbled Bals.	1 75 2 25	Gum Arabic, per lb. ....	0 20 0 35	" Fine to finest..	0 40 0 60	Pepper.....	0 18½ 0 15
" Split do .....	1 35 1 75	" Traj. ....	0 45 0 90	Twankay, com. to gd.	0 20 0 23	Mustard, 4 lb. Jars.	0 19 0 20
Shoe Packs.....	1 10 2 10	Copperas per 100 lbs. ....	0 95 1 00	Oolong.....	0 30 0 55	" 1 lb. ....	0 24 0 25
Wom's Pebbled & Buff Bals	1 00 1 50	Blue Vitrol.....	0 54 0 7	Congou common.....	0 18 0 24	Rice: Arracan, & c p. 100 lb	3 50 3 85
" Split Bals.....	0 90 1 10	<b>Flour.</b>		" med. to good..	0 20 0 36	Sago..... per lb	0 05½ 0 06
" Prunella do.....	0 50 1 50	Superior Extra.....	6 15 6 20	" fine to finest..	0 35 0 62	Tapioca, Pearl.	0 0½ 0 09½
" Inferior do.....	0 45 0 50	Extra Superfine.....	6 05 6 10	Souchong common.....	0 20 0 27	Flake.....	0 07 0 08½
" Cong. do.....	0 50 1 25	Strong Bakers.....	6 25 6 75	" med. to good ..	0 27 0 36	<b>Glass.</b>	
" Buskins, do.....	0 00 0 75	Do American.....	7 75 8 25	Fine to choice ..	0 38 0 08	7½ x 8½, 7 x 9, 8 x 10....	2 00 2 10
Miscell' Pebbled & Buff Bals	0 90 1 15	Fancy.....	5 91 6 10	Coffees, green Mocha per lb.	0 32 0 35	10 x 12 10 x 14.....	2 10 2 20
" Split Bals.....	0 75 1 00	Spring Extra.....	5 75 5 85	Java.....	0 20 0 28	12 x 16 14 x 20.....	2 10 2 20
" Prunella do.....	0 60 1 00	Superline.....	5 50 5 70	Maracabo.....	0 17 0 22	18 x 24 .....	2 40 2 50
" Inferior do.....	0 45 0 50	Pine.....	4 80 5 00	Cape.....	0 15 0 18	<b>Hardware.</b>	
" Cong. do.....	0 50 1 25	Middlings.....	3 80 4 00	Jamaica.....	0 12 0 16	<b>Tin: Block, per lb.....</b>	0 26 0 27½
" Buskins, do.....	0 00 0 75	Pollards.....	3 50 3 75	Rio.....	0 12 0 19	Grain.....	0 28 0 29
Childs' pebbled & Buff B's	0 60 0 90	Ont. Bags.....	2 50 3 00	Singapore & Ceylon	0 25 0 25	Copper: Ingot.....	0 18½ 0 19½
" Split Bals.....	0 50 0 60	City Bags.....	3 00 3 75	Chicory.....	0 12 0 12½	Sheet.....	0 24 0 25
" Prunella do.....	0 50 0 75	Meal.....	5 00 5 15	<b>Sugars, (Caks. &amp; Brs.)</b>		<b>Cu Nails: 3 in. to 6 in.</b>	
Infants' Cacks, pr. doz.....	3 75 6 50	Cornmeal.....	3 25 3 60	Porto Rico..... per lb	0 07½ 0 08½	Net, 30 days, or p.c. added	
<b>Dairy Produce.</b>		Bran, per ton.....	18 00 20 00	Cuba.....	0 07½ 0 08	<b>Hot Cut Ans. or Can. Pat'n</b>	
Creamery, choice select'ns.	0 00 0 00	<b>Grain.</b>		Barradoes..... per lb.	0 07½ 0 07½	2½ & 2½ ins. ....	2 70 0 00
Townships, choice select'ns.	0 22 0 26	Canada White, No. 2....	1 37 1 39	Yellow Refined.....	0 07 0 07	2 & 2½ ins. ....	2 95 0 00
" choice lines dairies	0 20 0 21	" Spring No. 2.....	1 35 1 38	Cubes.....	0 07 0 10	1½ & 1½ ins. Am. ....	3 45 0 00
Brockville, good to choice.	0 20 0 23	" Red Winter .....	1 43 1 45	Granulated .....	0 09 0 09½	1 ins. ....	4 20 0 00
" choice lines dairies	0 00 0 00	Extra White Michigan ..	0 00 0 00	Syrups,—Extra. imp. gal.	0 63 0 70	1½ & 1½ Cold Cut, Can. ....	3 20 0 00
Morrisburg, choice select'ns	0 22 0 24	White Michigan, No. 1..	0 00 0 00	Good.....	0 56 0 60	1 ins. ....	3 70 0 00
" choice lines dairies	0 20 0 21	Red Winter, No 2 Toledo.	0 00 0 00	Fair.....	0 10 0 10	<b>Casing, Doz., Shook:</b>	
Western Dairy, fair to good.	0 17 0 19	Spring, Chicago No. 2..	0 00 0 00	Molasses (Barbadoes) ..	0 55 0 57	1½ in. to 1½ in. p. 100 lb. kg	4 70 0 00
Kamouraska.....	0 15 0 16	Spring, Milwaukee No. 2.	0 00 0 00	Trinidad.....	0 47 0 51	2 in. to 2½ in. ....	3 70 0 00
Cheese, fine Sep. & Oct....	0 12½ 0 13	Oats, No. 2.....	0 37 0 38	Fruit: Loose Muscatel, new	2 90 3 20	1½ & 1½ ins. ....	3 45 0 00
<b>Drugs &amp; Chemicals.</b>		Barley.....	0 60 0 65	Layers in boxes.....	2 75 3 00	3 in. to 4½ in. ....	3 20 0 00
Aloes Cape.....	0 20 0 00	Pens..... per 66 lbs.	0 76 0 77	Sultanas.....	0 11 0 13	2 in. and up .....	2 95 0 00
Alum.....	1 8½ 1 90	Rye.....	0 80 0 87	Seedless.....	0 11 0 12½	<b>Finishing Nails:</b>	
Borax.....	0 16 0 18	Corn in bond.....	0 72½ 0 75	Valentia..... per lb.	0 09½ 0 10	1 in. to 1½ in. p. 100 lb. kg	5 35 4 60
Castor Oil.....	0 10 0 10½	Flax Seed, prime.....	1 20 1 30	Prunants.....	0 06½ 0 07½	1½ in. to 1½ in. ....	4 35 4 10
Caustic Soda.....	2 50 2 60	<b>Groceries.</b>		Crucis.....	0 07 0 08	2 in. and up .....	3 60 0 00
Cream Tartar.....	0 31 0 34	TEA, (H.C.H. & Cad.)		Figs.....	0 07 0 15	<b>Tobacco Box Nails:</b>	
Epsom Salts.....	1 25 1 40	Japan, com. to med. lb.	0 17 0 24	H. S. Almonds.....	0 06 0 07	1½ in. & 1½ in. p. 100 lb kg	4 75 8 80
Extract Logwood.....	0 09 0 10	" fair to good.....	0 25 0 35	S. S. Tarragona.....	0 16 0 19	2½ " 2 " " "	3 95 3 45
Indigo Madras.....	0 58 1 00			Walnuts.....	8 0 11	2½ " 3 " " "	3 35 2 95
Madder.....	0 12½ 0 13½			Filberts.....	9½ 0 10½	Net 30 days or 7 p.c 4 mos.	3 35 2 95
Opium.....	4 60 4 75			Brazils, new.....	0 08 0 09		
Oxalic Acid.....	0 15 0 17			Batty's Nabob Pickles, doz	4 00 0 00		
Potass Iodide.....	2 65 2 75			" Mixed do .....	2 90 0 00		
Quinine.....	2 75 2 90			" Nabob Sauce, pts. ....	3 60 0 00		

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WHOLESALE PRICES CURRENT, THURSDAY, MARCH 30, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<i>Clinch and Heavy Clinch:</i>		<i>Tin Plate:</i> IC Coke	\$ 4 75 5 00	No. 1 Ordinary Sole	\$ 0 23 0 23	Antonini's qts., case 1 doz.	\$ 7 25 0 00
1 and 1 1/2 in. per lb.	0 081 0 08	IC Charcoal	5 50 5 75	No. 2 "	0 22 0 22	" pts., " 2 "	8 25 0 00
1 1/2 " 2 1/2 "	0 071 0 07	IX "	7 50 7 75	Buffalo Sole, No. 1	0 22 0 23	" h-ft-pts., " 2 "	5 38 0 00
2 " 2 1/2 "	0 07 0 063	IXX "	9 25 9 50	" No. 2	0 20 0 21	Spirits Turpentine, brls.	0 85 0 86
2 1/2 " 3 in. and up.	0 061 0 00	DC "	5 25 5 50	China " No. 1	0 23 0 24	White Reddend	0 70 0 00
<i>Flat &amp; Sharp pres'd Nails:</i>		DX "	7 00 7 25	" " No. 2	0 22 0 23	<i>Coal Oil:</i>	
1 and 1 1/2 in. per lb.	0 101 0 093	DXX "	\$ 75 0 00	Zanzibar, No. 1	0 23 0 00	Imp. Gals. f.o.b. (London)	0 17 0 00
1 1/2 " 2 " "	0 091 0 082	Gluss—No. 1 Cabinet, lb.	0 104 0 11	" No. 2	0 21 0 00	Car Lads in Store	0 18 0 18 1/2
2 " 2 1/2 " "	0 081 0 073	Auchors, per lb.	4 75 5 75	Slaughter, No. 1	0 28 0 30	Broken Lots	0 19 0 19 1/2
2 1/2 " 3 " "	0 071 0 07	Lion & Crown, Tin'd Sheets	0 10 0 10	Harness "	0 26 0 33	Small Lots (single brls.)	0 20 0 21
3 in. and up	0 061 0 00	Lead: Bar per 100 lbs.	5 25 5 50	Upper Heavy	0 32 0 36	<i>Ostrich Plumes, (wild.)</i>	
Disc. on application.		Pig "	5 00 5 25	" Light	0 25 0 38	Cape, Nos. 1 to 3	10 00 1 50
<i>Horse Nails:</i> 7 lb. size	0 22 0 00	Shoot "	5 50 0 00	Grained Upper	0 85 0 88	Mongador, Nos. 1 to 3	9 00 1 50
" " 8 lb. "	0 21 0 00	Shot "	6 00 6 25	Scotch Grain	0 38 0 42	Egypt, Nos. 1 to 3	7 00 0 75
" " 9 lb. "	0 20 0 00	Zinc: Sheet, lb	5 50 6 00	Kip Skius, French	0 75 0 85	<i>Domestic Plumes \$1 lower</i>	
" " P. & F. Bright.	0 22 0 24	Powder: Canada Blasting	3 50 0 00	English	0 65 0 75	for higher Nos. and 25c. to	
50 to 55 p.c. dis.		F. F. to F. F. F.	4 75 5 00	Canada, Kip	0 45 0 55	50c. cheaper for lower Nos.	
Horse Shoes	3 90 4 00	<i>Emil Polnoka's Specialties:</i>		Hemlock Calf.	0 70 0 80	Bunches, 3 tips	0 75 5 00
Galvanized Iron: No. 24	0 06 0 063	Glues—No. 1 Cabinet, lb.	0 13 0 15	" Light	0 65 0 75	" Vult. tips	0 45 0 75
" " No. 26	0 061 0 07	T. F. French Medal	0 13 0 15	French Calf.	1 10 1 30	Natural Grey Boos, doz.	2 00 5 00
" " No. 28	0 07 0 073	Imperial White	0 18 0 35	Splis, Light & Medium	0 24 0 28	Disc. 5 p.c. 30 days	
<i>Pig Iron:</i> Siemens No. 1	24 50 25 50	" Borax, case	0 50 0 00	" Heavy	0 20 0 24	<i>Meats, Eggs, &amp;c.</i>	
Coltness	0 00 0 00	Axle Grease, (Beaver Br'd)	10 00 8 00	" Small	0 19 0 23	Pork, Mess, Can short cut	21 25 21 75
Langloan	25 00 26 00	No. 1 and 2	10 00 8 00	Leather Board, Canada	0 24 0 14	" " Western, new	20 50 21 00
Summerlee	25 00 26 00	Favorito Gelatine, box	3 50 0 00	Emamelled Cow, per ft.	0 15 0 17	Hams, City Cured	0 13 0 14
Cartsherris	00 00 00 00	<i>Hides and Skins.</i>		Patent	0 15 0 17	Lard, Pails and Tubs	0 139 0 14 1/2
Glengarnock	0 00 00 00	Green Hides, No. 1, p. 100 lbs.	\$ 0 00 9 00	Pebble Grain	0 11 0 14	Bacon, per lb.	0 12 0 13
Carnbroe	0 00 00 00	" No. 2	7 00 8 00	H. Calf.	0 14 0 16	Eggs, Fresh	0 16 0 16 1/2
Eglington	24 00 25 00	" No. 3	6 00 7 00	Brush Kid	0 14 0 16	Limed and Packed	0 00 0 00
Hemattie	30 00 00 00	Lamb-skins, each	1 25 1 35	Buff	0 14 0 16	Tallow, Rendered	0 074 0 09
Bar Iron,—per 100 lbs.	2 25 2 85	Calfskins, per lb.	0 143 0 15	Russets, Light	0 45 0 50	" Rough	0 041 0 06
Best Refined	2 50 2 75	<i>Wool.</i>		" Heavy	0 25 0 40	Beef, Mess, per brl.	0 00 0 00
Siemens	4 50 4 75	Fleece	0 00 0 00	<i>Oils.</i>		Dressed Hogs per 100 lbs.	8 50 8 75
Sweeds	2 85 3 00	Pulled, unassorted	0 27 0 29	Cod Oil, Newfoundland	0 52 0 54	<i>Manuf's of Cotton.</i>	
Sheet Iron to No. 20	2 75 3 25	Extra Super	0 28 0 35	Straits Oil, American	0 00 0 00	Valleyfield, (blech'd) 5 28 in.	0 071 0 00
Roller Plates	2 75 2 85	" B Super	0 29 0 32	Straw Seal	0 45 0 47 1/2	" X 30 in.	0 081 0 00
Hops and Bands	3 50 0 00	" C	0 23 0 25	S. R. Pale Seal	0 00 0 02 1/2	" XX 33 in.	0 091 0 00
Canada Plates: Hutton	3 25 0 00	Australian	0 223 0 25	Pale Seal, Ordinary	0 64 0 65	" XXX 36 in.	0 09 0 00
Penn. and W. P. & Co.	1 75 1 85	Capo	0 19 0 21	Lard Oil, Extra	1 10 0 00	" XXX 36 in.	0 091 0 00
<i>Iron Wire:</i> No. 6, p. bdlo.	1 75 2 20	<i>Leather (at 6 months).</i>		" No. 1	0 95 0 100	" E 36 in. Soft Finish	0 003 0 00
" No. 12, "	2 50 2 60	No. 1, B. A. Sole	0 24 0 27	Linseed Raw	0 72 0 74	" OO 36 in.	0 103 0 00
" No. 16, "	3 25 3 57	No. 2, B. A. Sole	0 22 0 24	" Boiled	0 76 0 78	" EE 36 in.	0 103 0 00
Wright Iron pipe 60 p.c. dis.	0 09 0 41			Olive Machinery	1 14 1 20	" EE 36 Soft Finish	0 103 0 00
Steel, cast per lb.	0 12 0 00			" Eating	1 80 2 10	" BB 36 in.	0 11 0 00
" Spring 100 "	3 25 3 50			" qt., per case	2 60 2 75	" EE 36 Soft Finish	0 11 0 00
" Tire, "	3 25 3 50			" pts., "	3 25 3 30	" BB 36 ex. H'y.	0 13 0 00
" Sleigh Shoe, "	2 40 2 50			" Lucon, Flasks	5 00 4 20	" CC 36 in. (Heavy)	0 124 0 23
" Blister, "	0 08 0 10					" LLL 36 in. (Fine)	0 14 0 00

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.  
 Terms for cut, casing, box and shook, finishing and Tobacco Box; also for Clinch and Pressed, and Barrel Nails, Net cash within 30 days; or 4 months Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

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 No other preparation makes such light, flaky hot breads, or luxurious pastry. Can be eaten by dyspeptics without fear of the ills resulting from heavy indigestible food. Recommended for purity and wholesomeness by the eminent Analytical Chemist: Prof. Croft, Toronto University, Toronto. G. P. Girdwood, M.D., Prof. of Chemistry, McGill College, Montreal. Wm. F. Best, Government Analyst, St. John. N. B. Patronized by H.R.H. Princess Louise and H. E. the Earl of Dufferin, Gov. Gen'l of Canada, (see letters in the "Princess" Baker) Send for sample, Chemist reports, "Princess" Baker, &c., &c.  
**WM. LUNAN & SON, Sole Proprietors,**  
**SOREL, Que., Canada.**

**SECURITIES.**

	Montreal March 30
Can. Government Debentures, 5 p. ct. 1877-80	101
Do. do. 5 per ct.	102
Do. do. 5 per ct., 1885	103
Dominion 5 per ct. Stock	112 1/2
Montreal 5 per cent Stock	107 1/2
Montreal Harbor Bonds 5 p.c.	105 108 1/2
Do. Corporation 5 per ct. Bonds	
Do. 7 per ct. Stock	
Toronto City 5 per ct. 1888	117
Co. Debentures, (Ont.) 20 years 6 per ct.	110
Township Debentures, (Ont.) 5 per ct.	108

Shrs.	Railway and other Stocks.	Pd.	March 30
100	Atlantic & St. Lawrence Shs 6 p.c.	all	128 1/2
100	Do. 6 p. c. Scar. Mt. Bonds	all	100
100	Do. do. 3rd Mort. 1891	all	100
100	Buffalo and Lake Huron	all	111
100	Do. do. 5 p. c. 1st Mort.	all	107
100	Do. do. 2nd Mort.	all	117
100	Can. Central 5 p. c. 1st Mt. Bds Int. guar. by Gov.	all	97 1/2
100	Canada Southern 1st Mort. 3 p.c.	all	114 1/2
100	Chic. & G.T.R. 5 p. c. 1st Mt. Coup. 1890	all	104
100	Grand Trunk of Canada Consol.	all	107
1 1/2	Do Eq Mort Bds, 1st charge 5 p. c.	all	128
100	Do do 2nd do do	all	122
100	Do do 1st Pref Stock	all	104 1/2
100	Do do 2nd Pref Stock	all	82 1/2
1 0	Do do 3rd Pref Stock	all	35
1 0	Do 5 p. c. Perp Deb Stock	all	112 1/2
20 1/2	Great Western of Canada	all	12
100	Do 6 p. c. 1892	all	104
100	Do 5 p. c. pref conv.	all	111 1/2
100	Do Perpetual 5 p. c. Debenture Stock	all	109
100	Hamilton and N. W.	all	111 113
100	M of Canada 2 1/2 p. c. Stg. 1st Mort.	all	83
100	N of Canada 5 p. c. 1st Pref. Bonds	all	104
100	Do do 2nd do	all	104
100	Do do 5 p. c. 1st Mort.	all	103
100	Northern Extension, 5 p. c. guar.	all	109
100	Do do do 1892	all	109
10 1/2	Well, Grey & Bruce, 7 p. c. Bds. 1st Mort.	all	87 1/2
100	T. G. & B. 6 p. c. bonds 1st mort.	all	67 1/2
100	St. Law. & Ott. 6 p. c. Bds.	all	94
100	British Columbia, July, 1897 6 p.	all	117
100	Can Gov 1879-81	all	104
100	Can Gov at 6 p. c. Jan and July 1879-81	all	101
100	Do 6 p. c. 1881-4, Jan and July	all	102 1/2
100	Do 5 p. c. 1882, Jan and July	all	104
100	Do 5 p. c. Ins Stock	all	104
100	Do Bond Stock of 1892, April and Oct.	all	118 1/2
100	Do Dominion Stock of 1904, 4 p. c.	all	102 1/2
100	Do Do 1904 Ins Stock 4 p.	all	102 1/2
100	New Brunswick 6 p. c. Jan and July	all	111 112
100	Nova Scotia 6 p. c. 1888	all	107
100	Quebec Ferry, 5 p. c.	all	100
100	Do Ins. in Paris 4 p. c.	all	102

**Hotels.**

**ST. LOUIS HOTEL,**  
THE RUSSELL HOTEL CO. PROPRIETORS.



**WILLIS RUSSEL, President. . . QUEBEC.**

This Hotel, which is unrivalled for size, style and locality in Quebec, is open throughout the year for pleasure and business travel.

**RUSSELL HOUSE,**  
**OTTAWA.**

This Hotel is fitted, furnished and kept as an exceptional, first-class Hotel. It has ample accommodation for five hundred guests, and is delightfully and centrally situated, being in close proximity to the Parliament Buildings, the Post Office, and all the points of interest.

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

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Special attention given to collections.**

**S. S. MOYER & CO.**

Will furnish Samples and Price List of  
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**Ivory Buttons**

to Retail Merchants throughout Ontario.  
Apply for samples, and get your Buttons direct  
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Manufactures of Underclothing are especially  
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which are now so rapidly taking the place of Pearl,  
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We have also to offer a box called "Curiosity Box"  
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will afford great satisfaction to all who will receive  
it. This Box will be mailed prepaid on receipt of 50  
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Manufacturers of and Dealers in

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Copper, Iron and Earthenware,  
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**MONTREAL.**

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BELL TELEPHONE CO.  
OF CANADA**

Incorporated by Act of Parliament, 1880.

President: - - - ANDREW ROBERTSON.  
Vice-President and Managing Director: C. F. SISK.  
Secretary-Treasurer: - - - C. P. SCLATER.

This Company is now prepared to furnish Tele-  
phone 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  
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**THE BELL TELEPHONE COMPANY**

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BUY AND SELL ON COMMISSION

WHOLESALE,

Flour, Oatmeal,

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**THOS. B. FLINT, LL.B.,  
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WHOLESALE PRICES CURRENT.—THURSDAY, MARCH 30, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.	
Hochelaga (Brown), G80 in	\$ 0.07 0.00	AA 33 in.....	\$ 0.23 0.00	Basswood, 1.....	\$ 11 00 13 00	Brandy: Hennessy's...gal	4 50 5 00	
" A 27 in.....	0 06 0 00	35 in.....	0 24 0 00	Basswood.....	15 00 16 00	" case	11 00 15 00	
" B 27 in.....	0 06 0 00	Check, 33 in.....	0 22 0 00	Black Walnut, culls.....	60 00 65 00	Bisquit, Dubouché & Co.gal	8 50 8 00	
" 1133 in.....	0 08 0 00	Denims Blue or Brown AA	0 21 0 00	Do do 1st & 2nd.....	100 00 110 00	" case	8 00 0 00	
" 11136 in.....	0 08 0 00	" A.....	0 19 0 00	Do do Ist quality.....	110 00 120 00	Jules Duret & Co..... } gal	4 00 4 50	
" DD.....	0 09 0 00	" B.....	0 17 0 00	Cedar, round, lineal foot.....	00 00 00 08	" } case	9 00 9 50	
" 111136 in.....	0 09 0 00	" C.....	0 14 0 00	Cedar, flat, lineal foot.....	00 04 00 06	Pinet, Castillon & Co.....gal	3 50 3 00	
" XXX36 full.....	0 10 0 00	" D.....	0 12 0 00	Cedar, square, lineal foot.....	00 07 00 09	" case	3 00 2 50	
" XXX36 in. full(std'd)	0 11 0 00	Shirtings:		Elm, soft, Ist.....	18 00 18 00	Cheaper shippers.....	2 50 2 75	
" M Drilling.....	0 11 0 00	Oxford striped BX.....	0 11 0 00	Elm, Rock.....	25 00 30 00	" case-qts	6 00 6 50	
" R. K. Sheeting, 8-4 plain	0 27 0 00	" " C X.....	0 10 0 00	Hemlock, 1 to 3 in., M.....	8 00 10 00	Irish Whiskey—Roe's case	7 75 7 50	
" " 8-4 twil'd	0 30 0 32	" check B.....	0 10 0 00	Hemlock, timber, M.....	13 00 14 00	Dunville.....	6 50 7 00	
Stormont (Brown) A 30 in.	0 07 0 07	" " C.....	0 16 0 00	Maple, hard, M.....	13 00 20 00	Mitchells.....	2 40 2 50	
" A A33 in.....	0 07 0 07	Galatea Stripes.....	0 16 0 00	Soft, do.....	14 00 16 00	" " " cases	6 00 6 50	
" B B36 in.....	0 09 0 08	Rogatta, Check A.....	0 16 0 00	Oak, M.....	35 00 40 00	Scotch Whiskey... case-qts	5 50 7 50	
" C C36 in.....	0 09 0 09	Check Solids A.....	0 15 0 00	Pine, clear, M.....	35 00 40 00	Encore " " case	5 50 6 00	
Canada (Grey) A W 30 in.	0 07 0 00	Bags: 5-ly 16 oz. B, per ble	26 50 0 00	2nd quality, do.....	22 00 25 00	Hay, Fairman & Co.'s case	6 00 6 00	
" A D 32 in.....	0 07 0 00	Park's Yarn, White.....	0 28 0 00	3rd " " " " " "	24 00 15 00	" " " gal	2 00 2 75	
" A H 35 in.....	0 09 0 00	" Colored.....	0 38 0 00	Lath, M.....	1 50 0 00	Sheriff's Islay.... Imp. gal.	2 90 3 00	
" A C 35 in.....	0 09 1 10	Warp White.....	0 28 0 00	Spruce, 1 to 2 in., M.....	10 00 12 00	" " " cases	0 00 0 00	
" A B 35 in.....	0 09 0 00	" Colored.....	0 40 0 00	Tobacco:		Jamaica Rum per Imp. gal.	3 20 3 40	
" A K 36 in.....	0 10 0 00	Do. Knitting Cotton Balls:—		Tobacco in Bowl.—Duty 20c p. lb.	0 14 0 17	Geneva Spirits... Imp. gal.	2 10 2 15	
" A A 36 in.....	0 10 0 00	No. 8 Unbleached.....	0 49 0 00	Black, Cheving in boxes..	0 14 0 18	" " " Red cases..	4 15 4 50	
Yarns:—White per lb.....	0 25 0 00	" Bleached.....	0 51 0 00	" " " In caddies	0 19 0 25	Champagne		
Tickings:—B2 30 1/4 in.....	0 12 0 00	" Colored.....	0 56 0 71	Mahoganes, Smoking bxs.	0 21 0 27	G. H. Mumu, Dry Verzen'y	25 50 23 00	
" BB 30 in.....	0 13 0 00	Paints, &c.		Brights, " " caddies	0 35 0 45	Pommery.....	25 00 32 00	
" AA 33 in.....	0 20 0 00	White Lead, gen, 100 lb kgs	7 00 0 00	" " " " "	0 35 0 45	J. Mumu Extra Dry.....	21 50 23 00	
Fancy Shirtings:—		" No. 1.....	6 00 6 50	Tobacco Duty paid.		Bollinger.....	25 25 27 00	
" Clyde Checks.....	0 15 0 00	White Lead No. 2.....	5 00 5 50	Prince of Wales, brand....	0 36 0 88	Piper Heidsieck.....	25 00 26 00	
" Canada.....	0 14 0 00	in Oil, per 25 lbs.....	1 90 2 00	Nelson's Navy S's 6's & 1's.	0 35 0 40	Sherries—Pemartin's.....	1 60 5 50	
Lybster No. 3, 30 in.....	0 06 0 00	Do., No. 1.....	1 60 1 80	Black, Twist 12's.....	0 39 0 42	Ports—Cockburn, Smithes		
" No. 2, 32 in.....	0 07 0 00	" 2.....	1 40 1 50	Mahogany Chewing.....	0 43 0 50	" & Co.'s.....	1 90 5 00	
" No. 2, 35 in.....	0 08 0 00	" 3.....	1 30 0 00	Solace, Common.....	0 40 0 44	G. B. Sandeman, Sons & Co	1 80 5 00	
Colored Goods:—		White Lead, dry.....	0 08 0 08	Solace Fair.....	0 45 0 47	Graham's.....	2 10 4 50	
Domins, blue & brown...	0 18 0 00	Red Lead.....	0 05 0 05	" Good.....	0 50 0 55	Charcs (cases).....	3 50 4 50	
Checks, blue, brown, foy.	0 15 0 00	Venetian Red, Eng'h.....	1 75 2 00	Rough and Ready, in 1/2 bxs.	0 55 0 60	Tarragona Ports, Imp. gal.	1 10 1 30	
Checks, Prince Victor.....	0 15 0 00	Yel. Ochre, French.....	1 75 2 00	Navy, 6's & 8's & 10's.....	0 47 0 55	Native Wines... ..	0 80 1 50	
Ticking, 28 in. No. IX.....	0 14 0 00	Whiting.....	0 55 0 60	Gold Bars, 6 and 12 inch...	0 55 0 65	Can. Spirits, Imp. gallon.	Duty In Paid	
" 30 in. No. XI.....	0 16 0 00	Salt.		Mahogany Navy, 3s.....	0 45 0 50	" " " " "	2 71 1 04	
" 30 in. No. XI.....	0 17 0 00	Liverpool Coarse, per bag	0 65 0 70	Bright Navy, 3s.....	0 55 0 62	" " " " "	2 72 1 05	
Dundas (Grey) D 30 in.....	0 07 0 00	Canadian per bri do	0 00 0 00	Wines, Liquors etc.		" " " " "	2 47 0 95	
" C 36 in.....	0 07 0 00	Factory filled... do	1 10 1 20	Ale English.....	2 40 2 60	" " " " "	1 29 0 53	
" B 36 in.....	0 09 0 00	Eureka factory filled, do	2 00 0 00	Domestic.....	0 80 1 15	Whiskeys—Family Proof.	1 89 0 55	
" A 36 in.....	0 10 0 00	Timber, Lumber, &c.		" " " " "	0 60 0 75	Old Bourbon.....	1 39 0 55	
" AX 33 in full.....	0 10 0 00	Ash, 1 to 4 in., M.....	17 00 18 00	Stout: Guinness'.....	2 35 2 45	Rye, Toddy, Malt.....	1 31 0 55	
" E 36 in.....	0 08 0 00	Ash, timber, M.....	20 00 25 00	" " " " "	1 55 1 55	" " " " "	1 60 0 75	
Tickings—C 30 in.....	0 15 0 00	Birch, 1 to 4 in., M.....	17 00 20 00	Domestic.....	1 43 1 50	" " " " "	1 70 0 58	
D 30 in.....	0 13 0 00	Retailers will please bear in mind that above quotations apply only to large lots.				0 70 0 00	" " " " "	1 80 1 05
B 33 in.....	0 15 0 00					" " " " "	1 90 1 08	
A 33 in.....	0 20 0 00							

Canadian Pacific Railway Co.'y

NOTICE.

The first half-yearly payment of interest on the Five per cent. First Mortgage Land Grant Bonds of the Company will be made on presentation of coupons, on and after the

1st day of April next,

at the offices of the Company, Place d'Armes Square, Montreal, or at the office of Messrs. J. S. Kennedy & Co., Agents of the Company, 63 William St., New York, or at the office of the Company, Bartholomew Place, London, England.

CHARLES DRINKWATER, Secretary and Treasurer.



Grand Trunk Railway OF CANADA.

The Company desire to make arrangements with Steamship Companies for a line of first-class Steamers to run between Portland and Halifax, N.S., and another line between Portland and St. John, N.B., for the carriage of Passenger and Freight traffic.

JOSEPH HICKSON, General Manager.

Montreal, March 17th, 1882.



South Eastern Railway

Montreal and Boston Air Line.

The Direct Route to all points in NEW ENGLAND, also to the EASTERN TOWNSHIPS.

Leave Montreal.

8.30 A.M.—Day Express, with Parlour Car, Montreal to Boston.  
5.30 P.M.—Night Express for Boston, Pullman Palace Sleeping Car.

Arrive at Montreal.

9.05 A.M.—Night Express for Boston, with Pullman Sleeper.  
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BAGGAGE PASSED BY THE CUSTOMS AT BONAVENTURE STATION, and checked through to all principal points in New England, &c. For Tickets, apply at 202 St. James street, Windsor Hotel and Bonaventure Station.

H.P. ALDEN, Supt. Traffic.

BRADLEY BARLOW, President and General Manager.

November 14th, 1881.

G. I. RICHARDSON

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# CANADA LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.  
A. G. RAMSAY, Managing Director.

ABSTRACT OF 30th ANNUAL REPORT TO 30th APRIL, 1881.

1. Assets 30th April, 1881.....	\$4,560,161
2. Income for the year.....	957,288
3. Income from Interest (included in above).....	284,208
4. Claims by death during the year.....	224,767
5. Do as estimated by the Co.'s tables and provided for.....	326,135
6. Difference in Co.'s favor between actual and estimated death rate.....	101,878
7. Excess of Interest revenue over death claims.....	59,451
8. Number of Policies issued for the year, 2257, for.....	4,167,165
9. Total Policies in force at date, 13,998, upon 11,498 lives, for.....	25,024,270

New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies. Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.

**Bonus Additions to Life Policies for past fifteen years have added \$375 to each \$1,000 of original Assurance. Cash Profits for same period have been 35 to 30 per cent. of all premiums paid according to age at entry.**

**MONTREAL BRANCH, . . . 180 ST. JAMES STREET.**  
R. POWNALL, Secretary for Pro. of Que. P. LAFFERRIERE, Inspector of Agencies.  
JAMES AKIN, Special City Agent.

# THE MUTUAL LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, HAMILTON, ONT.  
GOVERNMENT DEPOSIT, \$101,000.00.

Policies on the "RESERVE FUND PLAN" issued by this Company only, (and copyright'd) contain a written statement of the amount of cash or paid-up insurance guaranteed to the Policy-holder, if discontinuing the payment of premiums after 5, 10, 15, 20, 25, 30, 35 payments, &c.

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- |                                |                                     |
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| J. M. WILLIAMS, Esq.           | ANTHONY COPP, Esq.                  |
| DONALD MCGINNIS, Esq.          | JOHN HARVEY, Esq.                   |
| H. T. RIDLEY, M.D.             | G. M. RAE, Esq.                     |
| J. M. BUCHAN, Esq.             | D. B. CHISHOLM, Esq.                |
| J. J. MASON, Esq.              | W. B. McMURICH, Mayor of Toronto.   |

DAVID BURKE, Manager. WILLIAM SMITH, Secretary.

<b>NORTHERN</b> (FIRE) ASSURANCE CO. OF LONDON.	<b>Scottish Imperial</b> (FIRE) INSURANCE CO. OF GLASGOW.
---	---

**\$36,000,000**

**CAPITAL AND INVESTED FUNDS REPRESENTED.**

Local Agents having local influence, wanted for above Companies in unrepresented districts.

J. C. BRAZIER, Inspector. Wm. JACKSON, Secretary.

All communications to be addressed to

**TAYLOR BROTHERS,**  
GENERAL AGENTS, MONTREAL.

# COMMERCIAL UNION ASSURANCE CO. OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent

# THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.

President, . . . ANDREW ROBERTSON, Esq.

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

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

HEAD OFFICE:—160 ST. JAMES Street, MONTREAL.

Incorporated  
A. D. 1874.

# CANADA

Charter  
Perpetual.

## FIRE & MARINE INSURANCE COMPANY.

HEAD

OFFICE,

HAMILTON,

ONTARIO.



Capital, \$1,000,000 fully Subscribed

Deposited with Dominion Government, \$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.  
VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor, City of Hamilton.  
D. THOMPSON, Esq., M. P., Co. of Haldimand.  
MANAGER AND SECRETARY—CHAS. CAMERON.

**BRANCH OFFICES:**

- Montreal—No. 117 St. Francois Xavier Street.—WALTER KATYANAGH, General Agent.
- Quebec—No. 78 St. Peter Street.—T. H. MAHONY, Agent.
- Halifax, N. S.—No. 22 Prince Street.—CAPT. O. J. P. CRANKSON, General Agent.
- St. John, N. B.—No. 103 Prince William Street, M. & T. B. Robinson, General Agents.
- Manitoba Agency—Winnipeg—ROBT. STRANG, Agent.

# THE STANDARD FIRE INSURANCE CO.

Head Office, . . . HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First Class Risk to \$3,000.

PRESIDENT:— D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex-M.P. for Hamilton.

SECRETARY-TREASURER—H. THEO. CRAWFORD.

# ALLIANCE FIRE INSURANCE CO.

Head Office . . . HAMILTON, ONT.

AUTHORIZED CAPITAL . . . \$500,000.  
GOVERNMENT DEPOSIT, MADE.

PRESIDENT,  
D. B. CHRISHOLM.  
MANAGER,  
H. THEO. CRAWFORD.

VICE-PRESIDENT,  
J. E. O'REILLY.  
INSPECTOR,  
R. H. JARVIS.

**TORONTO BOARD.**

- W. W. COPP, Esq. (Messrs. Copp, Clark & Co.), Chairman.
- JOHN CANAVAN, Esq., Barrister.
- JOHN TURNER, Esq., Merchant.
- J. S. KING, M.D., Surgeon, Mercer Institute.
- ROBERT BARBER, Esq., Manufacturer Streetsville.

**LOCAL DIRECTORS.**

- ALEX. TERRICE, Esq., Manufacturer, Dresden.
- HORATIO JELL, Esq., Gentleman, Wardsville.
- J. S. BUCK, Esq., Barrister, Sarnia.
- D. B. McLENNAN, Esq., Barrister, Cornwall.
- C. F. FERGUSON, Esq., M.P., Kemptville
- ADAM ISBISTER, Esq., Merchant, Petrolia.
- HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

**CAPITAL, \$1,188,000.**

**CASH ASSETS, 1st January, 1881,**  
per Government Blue-Book 352,101.20  
**Deposit with Dominion Govt. - 142,000**  
**Losses Paid to 1st Jan, 1880. 1,648,176**

**DIRECTORS:**

President:—SIR HUGH ALLAN,  
Vice-President.—HENRY LYMAN.  
Andrew Allan. N. B. Corso. Robert Anderson.  
J. B. Rolland. Arthur Prévost.  
ARCH. MCGOUN, Sec.-TREAS.

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

*Fire, Life, Accident, Guarantee.*

RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—BOURSTAD & GIBBS, Agents.  
QUEBEC—H. C. BOSSE & Co. Agents.  
ST. JOHN, N. B.—H. CHUBB & Co., Agents.  
HALIFAX, N. S.—MOSWENBY & FIELDING, AGTS.  
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,  
Agent.  
WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.

**HEAD OFFICE, 179 St. James Street,**  
MONTREAL.

ALFRED PERRY, late General Manager of the  
Royal Canadian Insurance Co.,  
AGENT for the CITY OF MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, March 30, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	5-8mos.	\$50	\$50	137
Canada Life	2,500	7½-8mos.	400	50	365
Citizens, Fire, Life, Guarantee & Acc't	11,980	.....	100	22½	.....
Confederation Life	5,000	5-8 mos.	100	10	270
Sun Mutual Life and Accident	5,000	4-8 mos.	100	12½	175
Queen City Fire	2,000	10	50	10	.....
Western Assurance	20,000	6 6 mos.	40	20	178 181
Royal Canadian Insurance	20,000	5	100	15	.....
Accident Ins. Co. of North America	3500	6 per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	6 per ct.	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Mch. 13, 1882.)

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p. p'd up share
Briton Life Association	50,000	10	1	1	.....
British & Foreign Marine	50,000	50	20	4	£22½ £22½
Commercial Union Fire Life & Marine	50,000	30	50	5	£24½ £25
Edinburgh Life	5,000	10	100	15	£44
Fire Insurance Association	100,000	5	£10	£2	65s 7½s
Guardian Fire and Life	20,000	13	100	50	£72 £73
Imperial Fire	12,000	£7 p. sh.	100	25	£148 £148
Lancashire Fire and Life	100,000	30	20	2	£71 £71
Life Association of Scotland	10,000	15	40	8½	£28
Lion Life	500,000	..	10	2	20s 25s
Lion Life	92,000	..	10	2	25s 30s
London Assurance Corporation	85,802	48	25	12½	£61 £63
London & Lancashire Life	10,000	10	10	1 7-20	27s 6d 30s
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£20½ £20½
Northern Fire & Life	30,000	70	100	5	£50 £52
North British & Mercantile Fire & Life	40,000	56	50	6½	£66 £66½
Phoenix Fire	6,722	£21 p. s.	.....	.....	£29s
Queen Fire & Life	200,000	30	10	1	60s 6d
Royal Insurance Fire & Life	100,000	60	20	8	£23½ 63s 9d
Scottish Commercial Fire & Life	125,000	22½	10	1	.....
Scottish Imperial Fire and Life	50,000	8	10	1	25s 26s
Scottish Provincial Fire & Life	20,000	15	50	8	£14½ £15½
Standard Life	10,000	59½	50	12	£74 £75
Star Life	4,000	5	25	1½	£15

**NORTH BRITISH AND MERCANTILE**  
FIRE AND LIFE INSURANCE CO.

ESTABLISHED 1809.

SUBSCRIBED CAPITAL, \$10,000,000  
Whereof Paid-up \$2,500,000.

CANADA BOARD.—Managing Directors,

D. LORN MACDOUGALL, Esq. THOMAS DAVIDSON, Esq.  
DIRECTORS: GILBERT SCOTT, Esq., of Messrs. Wm. Dow & Co. CHAS. F. SMITHERS, President Bank of Montreal. The Hon. THOMAS RYAN, Senator.

1—Funds as at 31st December, 1880:	2—Revenue for the year 1880:
Paid-up Capital..... £300,000 Stg.	From Fire Department:
Fire Reserve Fund..... 794,577 "	Fire Premiums..... £95,174 Stg.
Premium Reserve..... 317,058 "	From Life Department:
Balance of Profit and Loss Account..... 216,297 "	Life Premiums and Interest..... 450,675 "
Life Accumulation..... £3,022,174 "	Total Revenue..... £1,401,849 "
Annuity Funds..... 371,274 "	or \$7,009,245

Head Office for the Dominion of Canada in Montreal. WILLIAM EWING, Inspector. GEORGE U. AHERN, Sub-Inspector. D. LORN MACDOUGALL, THOMAS DAVIDSON, Gen

THE  
**METROPOLITAN MUTUAL BENEFIT**  
SOCIETY.

Head Office, Montreal, P.Q.

President: WM. DONAHUE, Wholesale Merchant. Vice-President: ROBT. EVANS (of Evans Bros.). General Manager: A. W. BISSON.  
Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal.  
Agents wanted in Every City, Town, Village and County in the Dominion.

The following is an extract from a letter received from His Excellency the Governor General of Canada:

"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.  
"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion."  
(Signed) LORNE."

**ROYAL INSURANCE CO'Y.**

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$10,000,000  
FUNDS INVESTED - - - - - 21,000,000  
ANNUAL INCOME - - - - - 5,000,000

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.

**PROVIDENT MUTUAL ASSOCIATION**  
OF CANADA. Incorporated C. S. C., Chap. 71.

HEAD OFFICE, - - - - - MONTREAL, P.Q.

DIRECTORS:  
President: A. L. DE MONTIGNY, Esq., Cashier Jacques Cartier Bank.  
Vice-President: C. C. SNOWDON, Esq., Wholesale Hardware Merchant.  
B. A. T. DeMontigny, Esq., Recorder of Montreal; B. Globensky, Esq., Advocate; J. McIntyre, Esq., Merchant; J. Thomson, Esq., Merchant; J. A. I. Craig, Esq., Manufacturer.  
HIRAM J. DUCLOS, Secretary and Treasurer. JOHN HOPPER, Gen. Agent. W. J. FITZSIMMONS, Inspector of Agencies.

We solicit all persons intending, to secure protection on their lives for those dependent on them, or to provide against sickness, infirmities, &c., in old age, either to call and examine the plans of our new classes, or write for our circular. After receiving all necessary information (which we shall always be most happy to give) they will not fail to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members.

The best possible proofs of the popularity of the features of our new classes are, first, the number of members increases at such a rate that within a few months more we shall be the largest Mutual Association in Canada; secondly, the large majority of our members are composed of the leading and most intelligent class of citizens in the Cities and Towns of Quebec and Ontario.

We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this Continent, and its features are so well adapted to the ideas of the present age that no plan ever proved so popular.

Insurance.

**THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.**

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

**HEAD OFFICE, MONTREAL.**

President, Sir A. T. GALT. Vice-President, JOHN RANKIN, Esq.

MANAGER.

**EDWARD RAWLINGS.**

**THE ACCIDENT**

Is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law, and is the only Canadian Company which has made the *Deposit with Government* for the special transaction of Accident Insurance in the Dominion.

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE;

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks .....over \$90,000,000  
 Invested Funds....." 26,000,000  
 Annual Income.....about 4,000,000  
 or over \$10,000 a day.  
 Claims paid in Canada.....over \$1,200,000  
 Investments in Canada.....over \$1,000,000

Total amount paid in Claims during the last 8 years, over **Fifteen Millions of Dollars**, or about \$5,000 a day.

W. M. RAMSAY, Manager, Can.

Established 1803.

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

HEAD OFFICE FOR CANADA;

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

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

Insurance.

**QUEEN INSURANCE CO. OF ENGLAND. FIRE AND LIFE.**

Capital, . . . . £2,000,000 Stg.  
 INVESTED FUNDS.....£660,818.  
**FORBES & MUDGE,**  
 Montreal,  
 Chief Agents in Canada.

**SOVEREIGN**

*Fire Insurance Company*

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

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

**TIME-TRIED AND FIRE-TESTED.**

**QUEBEC**

**FIRE ASSURANCE CO.'Y,**  
 ESTABLISHED 1818.

Deposit with Dominion Government, - - - \$100,000  
 Fire Insurances accepted on the most favorable terms.

MONTREAL OFFICE,

**329 NOTRE DAME STREET,**  
 THOMAS SIMPSON, Agent.



Commerce, Finance, Insurance, Railways  
 Manufacturing, Mining and Joint  
 Stock Enterprises.

Issued every Friday Morning.

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Montreal Subscribers - - - \$3 a year  
 Other Canadian Subscribers - - - 2 "  
 British " - - - 10s. stg  
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 Single copies - - - 10 cents each

Office: Exchange Bank Building,  
 102 ST. FRANCOIS XAVIER STREET,  
 Corner of Notre Dame St., Montreal.  
 M. S. FOLEY, Managing Editor and Proprietor.

**Q. M. O. & O. RAILWAY. CHANGE OF TIME.**

COMMENCING ON  
**Monday, January 2nd, 1882,**  
 Trains will run as follows:

	MIXED.	MAIL.	EXPRESS
Leave Hochelaga for Ottawa.....	P.M. 8 20	A.M. 8 30	P.M. 5 00
Arrive at Ottawa.....	A.M. 7 55	P.M. 1 20	P.M. 9 50
Leave Ottawa for Hochelaga.....	P.M. 10 10	A.M. 8 10	P.M. 4 55
Arrive at Hochelaga.....	A.M. 9 45	P.M. 1 00	P.M. 9 45
Leave Hochelaga for Quebec.....	P.M. 6 40	A.M. 8 00	P.M. 10 00
Arrive at Quebec.....	A.M. 8 00	P.M. 9 50	P.M. 6 30
Leave Quebec for Hochelaga.....	P.M. 5 30	A.M. 10 00	P.M. 10 00
Arrive at Hochelaga.....	A.M. 7 30	P.M. 4 50	A.M. 6 30
Leave Hochelaga for St. Jerome.....	P.M. 6 00	A.M. 7 45	P.M. 6 00
Arrive at St. Jerome.....	A.M. 7 45	P.M. 6 45	P.M. 6 45
Leave St. Jerome for Hochelaga.....	P.M. 9 00	A.M. 6 45	P.M. 6 45
Arrive at Hochelaga.....	P.M. 5 15	A.M. 7 40	P.M. 6 20
Leave Hochelaga for Joliette.....	P.M. 5 15	A.M. 7 40	P.M. 6 20
Arrive at Joliette.....	A.M. 6 20	P.M. 8 50	P.M. 8 50
Leave Joliette for Hochelaga.....	P.M. 6 20	A.M. 8 50	P.M. 8 50
Arrive at Hochelaga.....	A.M. 8 50	P.M. 8 50	P.M. 8 50

(Local Trains between Aylmer, Hull and Ottawa.)  
 Trains leave Mile-End Station Ten Minutes Later than Hochelaga.

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.  
 Trains to and from Ottawa connect with Trains to and from Quebec.  
 Sunday Trains leave Montreal and Quebec at 4 p.m.  
 All Trains run by Montreal Time.

GENERAL OFFICES—13 PLACE D'ARMES.  
 TICKET OFFICES:

13 Place d'Armes, MONTREAL.  
 202 St. James Street, MONTREAL.  
 Opposite St. Louis Hotel, QUEBEC.  
 Opposite Knesell House, OTTAWA.

L. A. SENECAI, Gen'l Sup't.

**Intercolonial Railway.**

1881. Winter Arrangements. 1882.  
 Commencing 21st Nov., 1881.

**THROUGH EXPRESS PASSENGER TRAINS**

run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.10 a.m.
Arrive Riviere du Loup.....	12.55 p.m.
" Trois Pistoles.....	2.05 "
" Rimouski.....	3.49 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.00 p.m.

This Train connects at Chaudière Curve with the Grand Trunk Train, leaving Montreal at 10.00 p.m.

The trains to Halifax and St. John run through to their destinations on Sunday.

The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.00 a.m. by connecting at Chaudière Curve with the Grand Trunk Train at 8.10 p.m., remain at Campbellton over Sunday.

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

G. W. ROBINSON,  
 Eastern Freight and Passenger Agent,  
 120 St. Francois Xavier Street,  
 (Old Post Office Building),  
 Montreal.

D. POTTINGER, Chief Superintendent.  
 Moncton, N.B., 15th November, 1881.



**Insurance.**

THE

**MARINE INSURANCE**

COMPANY (LIMITED.)  
Old Broad Street, London.  
Established 1836.

Capital (Stg.) . . . £1,000,000—\$4,898,666  
Reserve " . . . . . 370,000—1,798,000  
Additional Surplus . . . 293,000—1,444,000

The undersigned have been appointed Agents for this well-known and old-established Company, and are now prepared to write

**Ocean Marine Risks**  
at CURRENT RATES, and beg leave to solicit a share of the patronage of the shipping public.

**OPEN POLICIES ISSUED.**  
LOSSES PAID PROMPTLY at any of the Company's Agencies in any part of the world.

**John F. Nott & Co.,**  
AGENTS,  
119 St. Francois Xavier Street,  
MONTREAL.  
Telephone communication.

**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 STARRS, Chairman,  
THOMAS GRAMP, Esq., Dep.-Chairman,  
THEODORE HART, Esq. . . . . ANGUS C. HOOPER, Esq.  
EDWARD J. BARBEAU, Esq.

G. F. C. SMITH, Resident Secretary  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—The Hon. Wm. BADGLEY.

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

**THE NORTH AMERICAN**  
LIFE INS. CO.,  
(Incorporated by Dominion Parliament.)

Guarantee Fund . . . . . \$100,000.  
Deposited with Government . . . \$50,000.  
Head Office—23 Toronto St., Toronto.

Hon. ALEX. MACKENZIE, M.P., President.  
Hon. ALEX. MORRIS, M.P.P., Vice-President.  
Wm. McCABE, F.I.A., Managing Director.

In Mutual Branch all Profits Accrue to the Assured, to whom they Legitimately belong, being the only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.  
From the poorest to the richest, from the child to the Man of 60.

DAVID SMITH, Box 875, Residence, 76 Joachim Street, Agent, Quebec.  
F. C. IRELAND, Manager Prov. Que.,  
353 Notre Dame St., Montreal.

**Insurance.**

THE

**LION**

Life Insurance Co.'y  
Of London, England.

Subscribed Capital, . . . . \$4,600,000  
Paid up " . . . . . 920,000  
British Govern't Deposit, . . 100,000  
Canadian " " . . . . . 50,000

HEAD OFFICE FOR CANADA:  
42 ST JOHN STREET, MONTREAL.

Canadian Directors:  
Hon. JOHN HAMILTON, Pres. Merchants' Bank.  
JOHN HOPE, Esq., of John Hope & Co.  
ROBERT SIMMS, Esq., of R. Simms & Co.  
ALEX. MURRAY, Esq. Director Bank of Montreal.

**COMPETENT MANAGER**  
WANTED FOR THE  
MARITIME PROVINCES.  
One thoroughly posted in obtaining Life Business will find an advantageous appointment.

General Manager, **F. STANCLIFFE**

**WESTERN**  
ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets . . . . . \$1,680,785 96  
Income for Year ending 31st Dec., 1880 . . . . . \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres. J. J. KENNY, Man'g. Dir.  
JAS. BOONER, Secretary.  
J. H. ROUTH & CO., Managers, Montreal Branch,  
190 ST. JAMES STREET.

**A FAVORABLE CONTRAST!**

Examples of actual Profits accrued on CONFEDERATION LIFE ASSOCIATION Policies for the single year 1880, being 9th year of the respective Policies, contrasted with what would be allowed under the arbitrary and antiquated percentage plan of another prominent Canadian Company.

NUMBER OF POLICY	KIND OF POLICY.	AGE AT ISSUE	AMOUNT INSURED.	ANNUAL PREM.	CONFEDERATION PROFITS FOR 1880.		CONTRAST UNDER PERCENTAGE PLAN.	
					CASH.	BONUS.	CASH	BONUS.
7	10 payment Life . . .	38	\$5,900	\$259.40	\$111.45	\$205.00	\$45.75	\$125.00
774	20 year Endowment	34	1,000	47.85	19.49	30.00	8.50	11.00
1,000	10 year Endowment	36	5,000	518.20	206.50	206.50	46.25	46.25

These results are unsurpassed by those of any company doing business in Canada.  
N. B.—All policies of the CONFEDERATION are non-forfeitable after two annual premiums have been paid, and are indisputable after having subsisted three years.

Manager for the Province of Quebec,  
**H. J. JOHNSTON, Montreal.**  
Manager for New Brunswick,  
**Major J. MACGREGOR GRANT, St. John.**

**J. K. MACDONALD,**  
Managing Director,  
Manager for Nova Scotia,  
**AUGUSTUS ALLISON, Halifax.**

**LIFE INSURANCE**  
EXCLUSIVELY.

CANADIAN INVESTMENTS  
EXCEED  
**\$250,000,**  
AND  
Increasing Yearly.

LOW RATES  
OF  
PREMIUM.

**HEAD OFFICE**  
FOR  
CANADA,  
217 St. James Street,  
MONTREAL.

**WILLIAM ROBERTSON,**  
GENERAL MANAGER.

AN ACTIVE AND ENERGETIC  
GENERAL AGENT

Wanted immediately. Salary and Commission.

**LONDON & LANCASHIRE**  
LIFE ASSURANCE COMPANY.