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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 13, No. 17. }
New Series.

MONTREAL, FRIDAY, APRIL 25, 1884.

M. S. FOLEY, }
Editor and Proprietor

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

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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:

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- Canadian Shirts and Drawers,
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NEW PRINTS,

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Bank of Montreal.

ESTABLISHED IN 1818.

CAPITAL ALL PAID-UP, - - - \$12,000,000
RESERVED FUND, - - - - - 5,750,000
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THE BANK OF BRITISH NORTH AMERICA.

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The Chartered Banks.

MERCHANTS BANK OF CANADA.

NOTICE

Is hereby given that a dividend of Three and one half per cent. For the current half-year, being at the rate of Seven per cent. per annum.

Upon the Paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its

BANKING HOUSE IN THIS CITY,

ON AND AFTER

Monday, the 2nd June next.

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank on

Wednesday, the 18th day of June next.

The Chair to be taken at Twelve o'clock.

By order of the Board,

GEORGE HAGUE,

General Manager.

Montreal, 23rd April, 1884.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - - - MONTREAL

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GEO. S. BRUSH, Esq., Vice-President.

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HEAD OFFICE, QUEBEC.

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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.

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Correspondence respectfully solicited.

The Chartered Banks.

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Bank of Commerce.**

Head Office, - - - Toronto.
Paid-up Capital - - - \$6,000,000
Rest - - - 1,900,000

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| | | |
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| Berlin, | London, | Simcoe, |
| Brantford, | Montreal, | Stratford, |
| Chatham, | Norwich, | Strathroy, |
| Collingwood, | Orangeville, | Thorold, |
| Dundas, | Ottawa, | Toronto, |
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Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

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OF CANADA.**

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CAPITAL PAID IN May 15, 1880 1,410,650
RESERVE FUND, 359,000

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Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

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OTTAWA.**

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Paid up Capital, 993,263
Rest, 110,000

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HEAD OFFICE, TORONTO, ONT.**

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CAPITAL SUBSCRIBED, - - - - - 500,000
CAPITAL PAID-UP, - - - - - 100,000

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

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

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Incorporated 1858.

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Provident and Loan Society.

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" paid-up, 1,100,000.00
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Total Assets, 2,791,108.36
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DEBENTURES issued for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by Law to invest in Debentures of this Society. Banking House:

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OF LONDON, ONTARIO.

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CAPITAL PAID UP, - 600,000
RESERVE FUND, - 500,000
INVESTMENTS, - 2,000,000

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LONDON, ONT.,
INCORPORATED, - 1872.

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Subscribed, - - - - - 1,000,000.00
Paid-up, - - - - - 868,840.28
Reserve Fund, - - - - - 149,000.00
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Loans made on farm and city property, on the most favorable terms.
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J. G. CURELL, ATTORNEY, Solicitor, Conveyancer, &c., 34, James St., N.

A. D. CAMERON, Barrister, Attorney-at-Law, Solicitor in Chancery and Insolvency, Notary Public, Conveyancer, &c. No. 10 Hughson St., south Hamilton, Ont.

KENT & TURCOTTE,
Public Accountants & Auditors,

7 PLACE D'ARMES SQ.

Jacques-Cartier Bank Building, Montreal.
A. L. KENT. ALPHONSE TURCOTTE.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

| Tons. | | Tons. | |
|------------------|-------|----------------|-------|
| Montreal..... | 3,284 | Toronto..... | 3,284 |
| Dominion..... | 3,176 | Ontario..... | 3,176 |
| Texas..... | 3,700 | Sarnia..... | 3,850 |
| Quebec..... | 2,700 | Oregon..... | 3,850 |
| Mississippi..... | 2,680 | Vancouver..... | 5,700 |
| Brooklyn..... | 3,600 | | |

DATES OF SAILING

FROM PORTLAND TO LIVERPOOL.

Toronto..... 27th Mch. *Sarnia..... 10th Apl.
Dominion..... 3rd Apl. *Oregon..... 24th Apl.

RATES OF PASSAGE FROM MONTREAL.

CABIN.—\$57.50, \$67.50, and \$77.50; return, \$101.25, \$121.25, and \$141.25, according to steamer and berth. All outside rooms are comfortably heated by steam. Intermediate, \$46.50. Steerage, \$29.50. Prepaid steerage tickets issued at the lowest rates. * These steamers carry neither cattle nor sheep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada. For Freight or Passage, apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO.,
Exchange Court, Montreal.

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

Barrie, Ont.

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

Brantford, Ont.

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

Guelph, Ont.

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

Montreal.

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

JOHN FULION,

ACCOUNTANT, 242 St. James Street, Montreal.

EDWARD EVANS,

ACCOUNTANT, 215 St. James, St., (Nordheimer's Block.) Montreal.

JOHN M. M. DUFF,
ACCOUNTANT & INSURANCE ADJUSTER, Commissioner for

New York, Massachusetts and Illinois, ISSUER OF MARRIAGE LICENSES, 118 ST. JAMES STREET, Opposite Post Office.

Oceanic Steamships.

Allan Line.



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

1883. Winter Arrangements. 1884.

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

| Vessels. | Tonnage. | Commanders. |
|--------------------|----------|---------------------------|
| Numidian..... | 6,100 | Building. |
| Hanoverian..... | 4,000 | Capt. J. G. Stephen. |
| Parisian..... | 5,400 | " James Wylie. |
| 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..... | 3,300 | " W. Richardson. |
| Hibernian..... | 3,434 | " Hugh Wylie. |
| Caspian..... | 3,200 | Lt. B. Thomson, R.N.R. |
| Austrian..... | 2,700 | Lieut. R. Barrett, R.N.R. |
| Nestorian..... | 2,700 | Capt. D. J. James. |
| Prussian..... | 3,000 | " Alex. McDougall. |
| Scandinavian..... | 3,000 | " John Parks. |
| Siberian..... | 4,600 | Building. |
| Buenos Ayrean..... | 3,800 | " R. P. Moore. |
| Corean..... | 4,000 | " Barclay. |
| Grecian..... | 3,600 | " C. E. LeGallais. |
| Manitoban..... | 3,150 | " McNeil. |
| Canadian..... | 2,800 | " C. J. Menzies. |
| Phoenician..... | 2,800 | " J. Brown. |
| Waldensian..... | 2,600 | " W. Dalzell. |
| Lucerne..... | 2,200 | " John Kerr. |
| Newfoundland..... | 1,500 | " Mylins. |
| Acadian..... | 1,350 | " F. McGrath. |

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

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

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

FROM HALIFAX:

| | |
|-----------------|-------------------|
| Polynesian..... | Saturday, Mch. 15 |
| Peruvian..... | Saturday, " 22 |
| Caspian..... | Saturday, " 29 |
| Sarmatian..... | Saturday, April 5 |
| Sardinian..... | Saturday, " 12 |
| Parisian..... | Saturday, " 19 |
| Circassian..... | Saturday, " 26 |
| Polynesian..... | Saturday, May 3 |

Rates of Passage from Montreal via Halifax:
Cabin..... \$62, \$65, \$78 and \$88 (According to Accommodation.)

Intermediate..... \$45
Steerage..... \$31

FROM PORTLAND TO LIVERPOOL VIA HALIFAX.

| | |
|---------------|-------------------|
| Polysian..... | Thursday, Mar. 13 |
| Peruvian..... | Thursday, Mar. 20 |
| Caspian..... | Thursday, Mar. 27 |

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

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

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

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

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

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

H. & A. ALLAN,
State St., Boston, and 25 Common St., Montreal.

L. BREITHAAPT & CO.

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 Manufacture on a large scale
 SPANISH SOLE, SLAUGHTER SOLE,
 HARNESS, UPPER, KIP AND CALFSKINS,
 OF FINE QUALITY.
 Tanneries (Eagle Tannery, Berlin.
 Penetang Tannery, Penetanguishene.
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DRAIN PIPES, Fire Bricks, Flue Covers, Portland, Roman, and Canada Cements, Chimney Vents, Chimney Tops, Enamelled Sinks, white Pressed Bricks, Garden Vases, &c. Coal Oil, Benzine, Gasoline, &c. **ALEX. BRENNER,**
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 Silver Medal awarded Oct. 1883. 641, 643 and 645 ALBERT STREET, MONTREAL.

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SOFA, CHAIR & BED SPRINGS.
 A large Stock always on hand.

Roman Cement, Portland Cement,
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 Drain Pipes, Vent Linings,
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 China Clay, &c

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JOHN CRILLY & CO.,
 MANUFACTURERS OF
 Blotting Paper, Flour Sack Paper,
 Muslin Paper, Fine Manila Paper,
 Colored and Brown & Grey Wrapping
 White Printing Paper, Roofing Felt and Match
 Flour Sack Paper Bgs, &c., &c. Paper.
 Special Sizes and Weights made to order
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 (MILLS AT KINGSEY FALLS, P.Q.)
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 Nos. 1 & 2 Book and Printing, (Toned & White),
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 White Tea and Bag,
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 White Manila Tea and Wrapping.
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SEEDS, SEEDS, SEEDS.
 Garden and Flower Seeds in Boxes.
 Field and Garden Seeds in Bulk.
 Timothy, Clover, Seed Wheat, Oats.
 Barley and Seed Grain of all kinds.
 White Beans in large and small quantities.
 Send for Catalogues and Prices.
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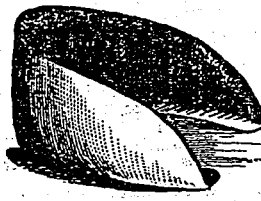
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- PRIZES AWARDED.**
- 1875—PROVINCIAL EXHIBITION, OTTAWA, ONT.
 - 1876—CENTENNIAL EXHIBITION, PHILADELPHIA, U. S.
 - 1877—INTERNATIONAL EXHIBITION, SIDNEY, AUSTRALIA.
 - 1877—EXPOSITION OF LEATHER MANUFACTURES, BERLIN, GERMANY.
 - 1878—UNIVERSAL EXPOSITION, PARIS, FRANCE.
 - 1879—INDUSTRIAL EXHIBITION, TORONTO, ONT.
 - 1879—DOMINION EXHIBITION, OTTAWA, ONT.
 - 1880—DOMINION EXHIBITION, MONTREAL, P. Q.
 - 1881—DOMINION EXHIBITION, MONTREAL, P. Q.



The Dominion Leather Board Company of Montreal,
 MANUFACTURERS OF AND DEALERS IN
LEATHER BOARDS, BOOT AND SHOE COUNTERS.

Leading Manufactures &c.

D. MORRICE, SONS & CO.

General Merchants, &c.,
MONTREAL and TORONTO.

HOCHELAGA COTTONS.

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

ST. CROIX COTTON MILL.

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

ST. ANNE SPINNING CO. [Hochelaga].

Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only supplied.

— THE —

Canada Cotton Manf'g.

COMPANY,

CORNWALL, - - - ONT.

MANUFACTURE

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

CANTON FLANNELS, BLEACHED, UNBLEACHED and COLORED.

GRAIN BAGS, SUGAR BAGS.

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

Gossamer Garments.

THE

GRANBY RUBBER CO'Y,

GRANBY, Que.,

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

Goodyear Rubber Co'y of Canada, Limited,
SOLE AGENTS. Montreal.

DOMINION BANK.

Notice is hereby given that a DIVIDEND OF FIVE PER CENT upon the capital stock of this institution has been this day declared for the current half year, and that the same will be payable at the Banking House in this city on and after THURSDAY, THE 1st DAY OF MAY NEXT. The Transfer books will be closed from the 14th to the 30th of April next, both days inclusive.

The Annual Meeting of the Stockholders

for the election of Directors for the ensuing year, will be held at the offices of the North of Scotland Mortgage Company, 18 King St. West, in this city, at Twelve o'clock Noon, on

Wednesday, the 28th Day of May Next.

The rooms of the bank will not be available, owing to alterations in progress.

By order of the Board,
R. H. BETHUNE,
Toronto, 25th March, 1884. Cashier.

Leading Manufactures &c.

CANTLIE, EWAN & CO.,

GENERAL MERCHANTS
AND MANUFACTURERS' AGENTS,
MONTREAL AND TORONTO.

Merchants Manufacturing Co., BLEACHED SHIRTING.
Cornwall Manufacturing Co.,

WHITE & COLORED BLANKETS,
A. Lomas & Son (Sherbrooke),
PLAIN AND FANCY FLANNEL.
Almonte Knitting Co.,

SHIRTS AND DRAWERS.
Thorold Knitting Co.,

SHIRTS AND DRAWERS,
Canadian Tweed & Etoffes,
Cotton and Wool Hosiery, &c., &c.

15 Victoria Square, Montreal.

13 Wellington Street, East, TORONTO.

MONTREAL COTTON CO.

VALLEYFIELD,

Foulards,

Satteens,

Permanent Linings,

Beetled Twills,

New Weaves and Finishes in

BLEACHED SHIRTINGS.

Fresh Novelties every week.

R. R. STEVENSON, Selling Agent,
16 St. Helen Street, MONTREAL.

S. H. MAY & CO.,

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Importers and Dealers in

Paints, Linseed Oil,

Lubricating Oils, Window

Glass, Turpentine, Varnish, &c.

SIMARD & FOERSTER,

MANUFACTURERS OF

Gilt and Imitation Mouldings,

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PICTURE FRAMES,

DEALERS IN

Steel Engravings, Paintings & Fine Chromos,

WHOLESALE AND RETAIL.

658 & 660 CRAIG STREET, MONTREAL.

Re-Gilding Done Promptly.

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PRINCESS
BAKING POWDER,

ABSOLUTELY PURE.

The most perfect BAKING POWDER of the age. Warranted vastly superior to any Canadian Powder, is unrivalled by best brands of American, and costs 30 per cent. less.

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Sold by leading Grocers in Canada, Newfoundland, the West Indies, Bermuda and South America.

Leading Manufactures &c.

WM. PARKS & SON,

COTTON SPINNERS,
BLEACHERS AND DYERS,
NEW BRUNSWICK COTTON MILLS
ST. JOHN, N. B.

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

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

HOSEY YARNS of every description.
BALL KNITTING COTTON, superior in quality to that imported.

FANCY WOVE SHIRTINGS and APRON CHECKS. These Goods have been awarded FIRST PRIZES for each of the above articles in Montreal, Toronto, Halifax and Kingston Exhibitions, 1880, 1881 and 1882.

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

A SILVER MEDAL at Kingston for best assortment of Cotton Manuf. 1882.

A SILVER MEDAL at Montreal, 1882, for best display of Cotton Goods. For Sale by the Wholesale and Retail Dry Goods Trade throughout the Dominion.

AGENTS: ALEX. SPENCE, WM. HEWETT,
21 Lamoine St., Montreal. 11 Colborne St., Toronto.

Stormont Cotton Co.

Denims, Tickings, Cottonades, Fancy Wove Shirtings & Apron Checks.

Hamilton Cotton Co.

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

Simcoe Woollen Co.

Grey Blankets, Wheeling and Fingering Yarns.

All communications regarding Terms or Goods addressed to our Agents,

F. McElderry & Co.,

204 McGill St., Montreal.

Toronto Office, 22 & 24 Colborne St.

GRAVEN COTTON CO.,

BRANTFORD, ONT.,

GREY SHEETINGS.

AGENT:

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16 Colborne Street, Toronto.

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H. R. MEYER'S Celebrated Codes,

HENRY HARVEY'S Codes,

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SHIP BROKERS' CODE,

HANHART'S UNION CODE.

MORTON, PHILLIPS & BULMER,

STATIONERS,

Blank Book Makers and Printers,
375 Notre Dame St., Montreal.

Silk and Cotton Manufactories, &c.

To WOOLLEN MANUFACTURERS

We make to order
ORGANZINE
In Fast Colors for Tweeds.

HAVE IN STOCK,
Ribbons, and Embroidery Silks
For Trimming Knitted Goods.

Belding, Paul & Co.,
SILK MANUFACTURERS,
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Linen Merchants and
MANUFACTURERS' AGENTS,
10 ST. HELEN STREET,
MONTREAL.

Large Consignment of Fresh Goods just
arriving for sale to the Trade on
Manufacturers' Account.

WHOLESALE ONLY:
William Minto. *Aimé Lavigne*

THE STEEL CO'Y OF CANADA

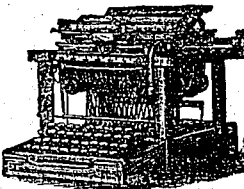
Manufacture
PIC AND BAR IRON CAR WHEELS,
CAR AND LOCOMOTIVE AXLES,
NAIL PLATE, &c.
All Orders for the Company's products executed
DIRECT from the WORKS, LONDONDERRY, N.S.
OFFICE IN MONTREAL,
No. 17 St. John Street.

Robt. Miller, Son & Co.,
156 and 158 MCGILL STREET.

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

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WYCKOFF,
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SOLE EXPORTING
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The only Machine
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Testimonials. P. O. Box, 1324.
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459 ST. PAUL STREET, MONTREAL.



Leading Wholesale Trade of Montreal.

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

Received
Gold Medal
THE
Grand Prix
Paris Ex-
hibition,
1878.



Received
Gold Medal
THE
Grand Prix
Paris Ex-
hibition,
1878.

Linen Machine Thread, Wax Machine Thread,
Shoe Thread, Saddlers' Thread, Gilling
Twine, Hemp Twine, &c.
WALTER WILSON & CO.,
Sole Agents for the Dominion,
1 & 3 ST. HELEN STREET, MONTREAL

JOHN CLARK, Jr. & Co.'s

M.E.Q. M.E.Q.
ESTABLISHED 1820
SPOOL COTTON.
Recommended by the principal
SEWING MACHINE Co.'s as
the BEST for Hand and
Machine Sewing.

M. E. Q.

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

MOOKE BROTHERS
MONTREAL
ALL LINEN REINFORCED
LINED SHIRTS FRONTS
TO BE HAD AT ALL THE
Principal Dry Goods Houses
in the Dominion
TRADE MARK STAMPED
ON EACH SHIRT
520 to 530 ST. PAUL ST.
IRON FRAME LINEN MONTREAL
Toronto branch, 22 & 24 Colborne St.

Leading Wholesale Trade of Montreal

GET AN ESTIMATE
FOR YOUR

Book and Job
PRINTING,
Letter Press Binding
AND

BLANK ACCOUNT BOOKS,
FROM
JOHN LOVELL & SON,
23 & 25 ST. NICHOLAS ST.,
Montreal.

Commercial Summary.

Mr. H. MADDEN, grocer, Renfrew, Ontario,
finds himself in a position to pay all his liabili-
ties in full, a few of the largest creditors hav-
ing merely been asked for a little extension of
time, which was readily granted.

CHEERING.—Messrs. W. H. Storey & Son,
glove manufacturers, of Acton, Ont., are build-
ing a large new factory, which, when com-
pleted, will be the largest of its kind in the
Dominion. The Messrs. Storey report trade
good in their line, orders being unusually brisk.

Mr. R. J. Lyle, manager of The Equitable
Mercantile Co., is on a visit to the city in the
interests of the company. We have used the
agency for about a year and a half, and have
found it valuable and can confidently recom-
mend it to the trade.

Messrs. Joseph James & Co. have contracted
with the Canada Paper Co. to do the orna-
mental iron work and cement roofing on
their new warehouse being erected on Craig
St. The Paper Company have decided to use
Actinolite cement, after looking in to the merits
of all different kinds.

G. O. SHOONER, general store, St. Thomas de
Pierreville, Que., has assigned to Mr. J. Laurie,
this city. The assets are about \$20,400, con-
sisting of stock, \$9,000; book debts, \$10,000,
and real property, \$1,400; on the latter his
wife has a claim of \$800. The liabilities are
about \$20,300. No offer has been made, and
stock is being taken.

JAS. SOMERS, of Gananoque, grocer and
liquor dealer, who assigned some three weeks
since, held a meeting of his creditors a few
days ago and offered them 60 cents in the dol-
lar, spread over 12 months, secured, on his
statement of \$2,880 liabilities, and \$2,900 in
nominal assets. A majority have already
signified their willingness to accept the offer.

FARRAR'S
PATENT IMPROVED
Snow Plough & Flanger
COMBINED.

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

JOHN TAYLOR & BRO.,
Agents for Canada,
No. 16 St. John Street, MONTREAL.

PORTER & SAVAGE,
TANNERS

AND MANUFACTURERS OF
LEATHER BELTING,
FIRE ENGINE HOSE, HARNESS, MOCCASINS,
LACE, BUSSET and
OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:
436 VISITATION STREET, MONTREAL.

AUCTION SALES
By **THOMSON & GOWDEY.**

Auction Sales of Real Estate and Household Furniture,
TRADE SALES of every description, Farm Stock and General Sales at our rooms will receive our personal attention. Liberal advances on Consignments. Fire Losses adjusted, and Valuations of all kinds will have our prompt attention.
THOMSON & GOWDEY,
Commission Merchants and Real Estate and General Auctioneers, 211 St. JAMES STREET.
MR. JAMES SCOTT, late of Toronto, the well-known Auctioneer, will give his personal attention to the Dry Goods Department.

The estate of A. Grundy, of Brussels, Ont., whose failure was recently referred to, has been sold to Mary Grundy for 60 cents in the dollar.—The liabilities of M. Rose, Frelighsburg, Que., whose troubles were noted last week, amount to \$2,700; assets nominally \$2,900.

PETER DENISON, grocer, London East, has been closed by his landlord.—Jas. Patterson, grocer and liquor dealer in Toronto for many years, has called a meeting of his creditors.—The estate of McMillan & White, of Strathroy, Ont., recently referred to, may pay the solicitors' fees.

DONALD MCKAY, of Kingston, dealer in clothing, finds himself owing some \$2,300, with assets of only about \$1,700, in consequence of which he is asking some indulgence at the hands of his creditors. Mr. McKay has been in business for many years, but has not been able to make much headway since his troubles a few years ago.

Miss ETTA HAMILTON, of Aylmer, Ont., having found the profits of a small fancy dry goods business inadequate to the maintenance of her self and dependent relatives, recently assigned.

Leading Wholesale Trade of Montreal.

GREENE & SONS
COMPANY,
MONTREAL.

HATS, CAPS
AND
STRAW
GOODS.

GENTLEMEN'S
FURNISHINGS.
AGENTS FOR

WOODROW'S
Celebrated Soft and Stiff Hats.

LATEST STYLES, LOWEST PRICES,
Selected for Spring Trade, 1884.

WAREHOUSE:
517 to 525 ST. PAUL STREET, MONTREAL.



Reckitt's Blue.

It's Great Strength
and It's
Splendid Quality

Have secured for it the approval of all those who have tried it. The people of

Canada are beginning to appreciate RECKITT'S PARIS BLUE, and when they have once tried it they want it again. We therefore ask the trade, in their interest, as well as our own, never to send a customer away who asks for RECKITT'S BLUE.
THOS. LEEMING & CO., Sole Agents, Montreal.

She began about two years ago with about \$625 cash, and now owes \$1,300, to meet which there is the usual stock in such a business, valued at \$960, and this is chattel-mortgaged for some \$700.

The Canada Cotton Company, as usual at this season, have closed for a fortnight to make repairs, and while the canal is being prepared for the opening of navigation. This company has for some time past been devoting their exclusive attention to cotton flannels and colored goods, at the same time holding themselves in readiness for ordinary staples of greys, etc., when occasion demands.

ANOTHER pleasant termination to a peculiar incident can be noticed. Last week Laird Wilson, a bookkeeper in Ottawa, went away with a couple of cheques, belonging to his employers and a lady friend; he was arrested in this city and taken back. He was discharged however, as his employers would not prosecute, and it is said that he only did it for a "lark." Larks of that kind are rather risky, and do not always end as nicely as this one has done.

The city agents of several life insurance companies are entering upon a vain endeavor, viz., to persuade one another that each one's company is better than all the rest. The ability

displayed in the discussion, which sometimes breaks out even in the street, would readily account for the remarkable success these gentlemen meet with in pursuing their regular vocation. But "some are and must be greater than the rest." It is suggested that a ball be engaged for the purpose.

MR. GEO. A. SUTHERLAND, late of the firm of Sutherland, Lindsay & Co., wholesale dry goods dealers, this city, has formed a co-partnership with Mr. Geo. Irvine, dealer in railway supplies, under the name and style of Irvine & Sutherland, to carry on the same line of business, as may be seen by the announcement elsewhere.—Mr. Colin McArthur retires from the firm of Watson & McArthur and Mr. J. C. Watson continues the business alone.

JOHN MCINTYRE succeeded to the tailoring business of Jos. Woon in Hamilton, whom he bought out some three and-a-half years ago on his return from Chicago, where he sank most of the means acquired in the Ambitious City. Woon got his property back, and in October, 1882, McIntyre was succeeded by Gerald W. Conihan, who has since carried on the business under the name of J. McIntyre & Co., McIntyre being the cutter of the establishment. The concern has made an assignment.

GEO. H. GORDON, of Trenton, Ont., sold out his general store business some four and-a-half years ago to G. S. Bonter, whose troubles have been already noted, and was, at that time, estimated, worth \$12,000 or over. He has since been engaged in carrying on a grist-mill, besides being latterly interested in square timber operations in Michigan with a Toronto concern, and to which latter business his recent assignment may be attributed. The assignee is A. G. Whittier. Mr. Gordon has always been in good credit, and his troubles are a surprise to nearly all who know him.

Leading Wholesale Trade of Montreal

HODGSON, SUMNER & Co.

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

JOHN TAYLOR & Co.,

WHOLESALE

Hat and Fur House,

535 & 537 ST. PAUL ST., MONTREAL,

FIRST BUILDING EAST OF MCGILL ST.,

Manufacturers of Pull-Overs, Silk Hats and Furs and Importers of English and American Hats, Cloth, Scotch and other Caps.

McARTHUR, CORNELLE & Co.,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street

MONTREAL.

A STATEMENT of the affairs of J. J. Scott, general store, Alfred, Ont., whose failure was recorded two weeks ago, has been prepared by Messrs. Kent & Turcotte. The liabilities are \$5,538, and the assets \$4,082; the latter consisting of book-debts \$1,121, and stock \$2,904, leaving a nominal deficit of \$1,453.

Mr. JAMES STEWART.—We have sincere pleasure in joining with several of our contemporaries in expressing our best wishes for the future welfare of Mr. James Stewart, who, after having been for a great number of years business manager of the "Herald" and a large stockholder in the company has parted with his interest and retired from the management.

BALFOUR & Co., merchants, Port Colborne, Ont., whose troubles with the sheriff were noted in our issue of 14th ult., have assigned to John R. Monro, of St. Catharines. The highest offer at the sheriff's sale was 54 cents in the dollar, and this would not leave any margin after satisfying the executions against the estate by Hamilton firms.

F. M. WHITMARSH, who began the grocery business at Merrickville, some six years ago, has assigned to a near relative. He has not enjoyed very good credit.—Creditors seem divided between the offer of 100 cents in the dollar for the estate of Bell & Shields of Chesley, Ont., made by Mr. Bell, with his wife (who owns considerable property) as security,—and the

Leading Wholesale Trade of Montreal.

H. SHOREY & Co.,

Wholesale Clothiers and Mantle Manufacturers,

32, 34, 36, 38 and 40

Notre Dame Street West.

54, 56, 58, 60 and 62

St. Henry Street.

MONTREAL.

BRANCH WAREHOUSE,

Post Office Street, Winnipeg, Man.

This material used in the manufacturing of our Clothing is Shona and Sylvania.

All our Workmanship is guaranteed.

Our travellers are now on the road with Spring Samples. We are, as usual, showing Novelties and Specialties for the coming season.

KENNETH CAMPBELL & Co.

WHOLESALE

DRUCCISTS,

OFFER FOR SALE

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

probable offer of 50 cents by Mr. Shields, in whose favor there is rather a preference. Liabilities about \$14,500; assets nominally \$16,000 in stock, book accounts, etc.

It is with deep regret that we chronicle the death of Mr. James Poplam, senior partner in the firm of James Poplam & Co., boot and shoe manufacturers, this city. The deceased gentleman came to this country from Barnstaple, Devonshire, in 1841; he has been in partnership with Mr. Linton since 1860, except for an interval of about 5 years. He was taken ill only on Monday last and died on Thursday evening at the age of 52, leaving a widow and six children. His eldest son, about 24 years of age, has been trained to the business.

A STATEMENT of the affairs of McDonald-Harbrahan & Co., general dealers, Sydney, C.B., whose assignment was noted several weeks ago, has been made, showing liabilities of \$23,579, out of which they have secured three Halifax creditors,—Anderson, Billing & Co., for \$5,860; Seeton & Mitchell, for \$1,406, and Neal, White & Co., for \$628. Their assets, consisting of real estate, stock and book debts, amount nominally to \$23,000.—G. E. Ford, general storekeeper, Sackville, N.B., who recently got into financial difficulties through endorsing for a firm in St. John, N.B., has since failed.

KIRK, LOCKERBY & Co.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacramento Streets,

MONTREAL.

Two new wholesale grocery firms are the outcome of the firm of Stuart, Macpherson & Co., of Hamilton, Ont., recently dissolved, viz., John Stuart, Son & Co.,—whose announcement appears in one of our "summary" pages—composed of Messrs. John Stuart, John J. Stuart, his son, and C. S. Scott; the other firm is known as Macpherson, Glasco & Co., composed of Messrs. John Macpherson and John J. Glasco, the latter recently of the old wholesale firm of Glasco & Sons.—Mr. Alex. Duncan Turner, a son of Senator Turner has been admitted as partner in the wholesale grocery house of James Turner & Co.; style unchanged.

The stock in trade of James Robertson, a retail dry goods merchant of many years' standing in Hamilton, Ont., has been closed under chattel mortgage. Mr. Robertson had been in difficulties for some time, and had the misfortune in 1882 of being obliged to seek a compromise of 50 cents in the dollar, which it appears was granted. His liabilities at that time were \$28,000, of which Stuart MacDonal & Co., of Glasgow, Scotland, represented over one-half. Much sympathy is expressed for the unfortunate merchant. Canadian creditors are not so apt to ignore circumstances, and retailers who buy abroad should not forget it. The chief creditors are again Stuart MacDonal, of Glasgow, the mortgagee, and a local branch bank. The liabilities are placed at

J. W. MACKEDIE & CO.,
MANUFACTURERS AND WHOLESALE
CLOTHIERS,
MONTREAL,
Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

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

JOHNSON'S GENUINE WHITE LEAD

This Brand of
**WHITE
LEAD**
is guaranteed
to be the
BEST
in the Market,



and for
**FINENESS,
BODY &
DURABILITY**
Cannot be sur-
passed.

MANUFACTURED BY

WILLIAM JOHNSON,
572 WILLIAM STREET, MONTREAL. P. O. Box 926.
LETTER ORDERS from the trade will receive careful attention.

Brown, Balfour & Co.,
IMPORTERS OF
TEAS
AND
WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN. ST. CLAIR BALFOUR

\$25,000, and the assets show a surplus of nearly \$1,000. The sale takes place to-day.

NEWFOUNDLAND SEAL FISHERY.—Full reports of the season's catch are to hand, and we learn that this year falls considerably below the average, the number taken being about 250,000, while the average take is 400,000. The season opened well and with every prospect of successful trips being made, but the promising appearances were not fulfilled. A dense fog came on, which lasted for ten days, seriously interfering with operations, by making navigation difficult and preventing the men from going more than a very short distance from the ships; as well as causing the loss of numbers of seals which had been killed and panned and could not be found again. Then the belt of ice was thicker and offered fewer openings than usual through which the vessels might get to close quarters. The first arrival was the Aurora, with 28,500 seals on board, but the Neptune brought the largest catch that has probably ever come in, she had 41,500 harp seals on board, piled in every possible place, 3,000 being on deck; the value will be over \$100,000; and this was made in 24 days. The captain of the Ranger reports killing and panning 20,000 in one day and taking \$,000 of them on board. Many of the ships, however, have made poor catches and some are believed to have gone north in search of the success which they failed to find in the usual sealing ground.

JOHN STUART, SON & CO.,
Importers and Wholesale Dealers in
TEES, COFFEES, SUGARS, SPICES,
And General Groceries.
Warehouse—Cor. John and Main Sts.
(Formerly occupied by late firm of Stuart & Macpherson.)
HAMILTON, ONT.

SIMPSON, STUART & Co.—The business community throughout western Ontario had a genuine surprise the present week in learning of the stoppage of the wholesale grocery firm of Simpson, Stuart & Co., Hamilton. Mr. James Simpson began in a small retail way on the market square, that city, about 30 years ago, and made money. When he began the wholesale business about 18 years ago, he was estimated worth from \$80,000 to \$100,000. James M. Stuart was a partner for some years prior to 1876, when he retired; Mr. Simpson continued the business alone, and was all along understood to be quite wealthy. Singularly slow to suspect motives, Mr. Simpson was always indulgent to weak debtors. He became interested in some local enterprises, among them the now defunct Hamilton Clock Co. and the late Dominion Fire Insurance Co. He was also interested in the Canada Clock Co. of that city, the Hamilton Manufacturing Co., the Royal Hotel, the last named being carried on by his step-sons, Messrs. the Brothers Hood. Anticipating the present stoppage, Mr. Simpson had for a year or two been curdling his business, and this is shown in the small amount of his liabilities, which are only about \$26,000 direct, and some \$25,000 indirect, while the assets are estimated to show a surplus. When it is considered that the annual business of the house was at one period of its career close on 1½ million dollars, and that the value of sugar now in stock is only some \$1,500, an idea may be formed of the course pursued by



VULCANIZED
India Rubber Goods
For Mechanical Purposes.
Sole Manufacturers of the Celebrated
"Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 200,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the day*, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PACKING, Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

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

THE GUTTA PERCHA & RUBBER M'FG. CO'Y.
10 & 12 KING ST. East, Toronto. T. McILROY, Jr., Manager.

PELEE ISLAND WINES

Are the finest WINES produced in Canada. Our Stock comprises
Sweet Catawba, Dry Catawba,
St. Emilion, Isabella, Claret.

Spring orders are now being shipped. Catalogues on application. A responsible Wine Merchant wanted to take our agency in Towns and Cities where we are not now represented. Prices and terms liberal.

J. S. HAMILTON & CO.,
BRANTFORD,
SOLE AGENTS FOR CANADA.

ALL
Competitors acknowledge the superior value of
"Rising Sun" Ball Blue,
"Syndicate" " "
"Laundress Friend" Square Blue;
and our FIFTY different GRADES of
Ultramarine in Dust.
BEUTHNER BROTHERS,
MONTREAL.

Mr. Simpson. At one time the heavy business of the firm necessitated more accommodation than a local branch was advised to continue, causing the temporary removal to headquarters of a since notorious bank manager, this city, and also, doubtless, the appointment of a then prominent local wholesale merchant as director, but this apparently led to little or no inconvenience. Mr. Simpson has for some time past been looking to the North-west as a future field of action, and he and his step-son of the Royal, Mr. John Hood, are announced as about to open a hotel in Winnipeg. Mr. J. M. Stuart, his late partner, will liquidate and wind up the business.

HEAVY LEATHER FAILURE.—The entire business community learns with regret of the suspension of the prominent wholesale leather house of Cassils, Stimson & Co., this city. The firm as at present constituted dates from May, 1877, but had been founded some few years before by Whitehead & Cassils. They consequently were in the way of the series of disasters which beset the shoe and leather trade during the late period of depression, and it is almost needless to say that they had to bear a share in the general losses. In those days such a failure would not have occasioned so much surprise, when the leather men, right and left, manufacturers and dealers, kept going down like nine-pins; but not least among those who continued to keep bravely

Leading Wholesale Trade of Montreal.

FILLOW, HERSEY & CO.,
Montreal,

MANUFACTURERS OF

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

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

And **SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsters' Tacks, B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Luce, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clutch 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.

Carrage, 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.

Leading Wholesale Trade of Montreal.

TO
Builders, Plasterers,
CONTRACTORS.

Having just refitted our
PLASTER MILLS
with all the Latest Improvements we are prepared to supply

Calcined Plaster
of the

Finest Quality at Low Rates.
Special Quotations for large lots.

LYMAN, SONS & CO.,
MONTREAL.

THOURET,
FITZGIBSON & CO.,
15 Lemoine St., Montreal,

AND

41 Luetzow Street, Berlin, Germany.

IMPORTERS OF

French Woollens,
Tailors' Trimmings,
Swiss Embroideries,
German Hosiery and Gloves.

DIRECT IMPORTATION.

400 boxes of Scented Orange Pekoe.

Replying to those who enquire, *What is scented orange Pekoe?* We would say that it is the young tea leaves gathered in April, then highly perfumed by being placed in baskets over heated orange and olive flowers, and immediately sealed up in lead lined boxes. The peculiar fragrance of this tea is such that *two ounces mixed with a pound of ordinary tea will thoroughly penetrate and stamp its distinctive flavor to the entire mass.*

It is not designed to be drank separate. But we strongly recommend its use in imparting a rich flavor to medium or common teas, which have sufficient strength, but are lacking in fragrance. You are welcome to a sample by mail.

THOS. DOHERTY & CO.,

33 St. Sacramento St.

Queen City Oil Co.

MACHINE OILS.

FOR SALE EVERYWHERE.

effects of the suspension on some of these, and attention is already being directed to several outside tanners and to one city dealer in hides and leather—himself not unknown to trouble in his day—with whom a somewhat roundabout, though doubtless legitimate, system of exchange had been carried on. Naturally, therefore, more or less shrinkage will ensue upon account of these tannery relations to the suspended house. The firm are interested in a large general supply house at Calgary and also one at Fort McLeod, in the North-West. These firms are supposed to be independent of any troubles that may befall the business of the investors here, and both are reported as doing well, while the heavy purchases made here the present spring would indicate a credit equally good. Messrs. Cassils, Stimson & Co. lost heavily by the Chevalier failure about three months ago, and were then about to yield to

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 Bellierie, Cognac.]

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

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

Jules Regnier, Dijon, Burgundies and Chablis.

L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.

Renaudin Bollinger & Co., Ay, Champagnes.

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

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

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

Eschomner & Co., Bordeaux, Clarets and Sauternes

H. Siebel & Sons, Mayence Rhine Wines.

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

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

Libby's Corned Beef.

C. H. BINKS & CO.,
MONTREAL.

CHICORY

BEST QUALITY

GRANULATED

in casks and cases of

8-14 lb. TINS.

JOHNSON, RUSSEL & CO.,

77 ST. JAMES STREET,

MONTREAL.

the inevitable, but the grit which bore them through the heavy failures of five and six years ago, with the natural repugnance which men of their stamp have to acknowledge themselves beaten and unable to meet their liabilities, led to a further struggle to postpone the evil hour. Even this struggle might have been prolonged indefinitely were it not for the unusual slackness which characterized the shoe manufacturing business during the last few months, and which tanners and dealers could scarcely have foreseen. Owing to the long struggle maintained by the firm, and the severe losses made from time to time, it is feared that the estate will not turn out remarkably well. Whatever may betide, the members of the firm have the sympathy of hosts of friends in their misfortune, and we shall be much disappointed if, with their best days still before them, they do not achieve a more satisfactory position in the future than they held at any time since 1875.

MONTREAL ROLLING MILLS
COMPANY,

MANUFACTURERS.

CUT NAILS,
HORSE NAILS,

WROUGHT IRON PIPE,
TACKS, BRADS, ETC.,

HORSE SHOES, ETC., ETC.

Tees, Costigan & Wilson,

(Successors to James Jack & Co.,)

IMPORTERS OF TEAS

AND GENERAL GROCERIES,

66 ST. PETER STREET, MONTREAL

DYEWOODS. Dominion Dyewood and Chemical Co., Importers and Manufacturers of Dyewoods, Dyewood Extracts, Dye Stuffs, Mordants, Chemicals and Acids, Aniline Dyes, Yorkshire Fulling and Scouring Soaps.

J. E. DUNHAM, Manager.

Office—77 Front Street East. Works—Don Station TORONTO.

upright was the firm of Cassils, Stimson & Co although, like others, considerably weakened by the ordeal. The firm had succeeded in working up a large business, the annual sales latterly reaching as high as \$800,000; but it is well known that bad debts were not the only troubles of the trade. The efforts to shorten credits, made to no purpose last fall, showed where one weakness lay, while the unflinching keen competition kept on cutting profits to a minimum. A profit of even 5 per cent on such a business would have netted handsomely for the three partners. Their credit stood well throughout, and that they had good banking facilities is shown by the amount of customers' paper under discount, which is about \$330,000, divided among three large banks. The direct liabilities are estimated at over \$80,000. As the firm had extensive dealings with tanners throughout the country, as well as with the city trade, there is some apprehension as to the

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

DIVISION OF PROFITS, 1885.

APPLICANTS JOINING NOW WILL SHARE IN

TWO YEARS PROFITS,
AT THE QUINQUENNIAL DIVISION
NEXT YEAR.

A. C. RAMSAY, Pres't.

R. HILLS, Secy.

J. W. MARLING, Manager Prov. of Quebec, 130 St. James St., Montreal.

District Agent, J. AKIN.

Inspector, P. LAFERRIERE.

Quebec Agency: 133 St. Peter St. G. V. H. BOUCHARD, Agent.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

| | |
|-------------------------|---------------------|
| Total Risks..... | about \$100,000,000 |
| Invested funds..... | do 30,000,000 |
| Annual Income..... | do 4,000,000 |
| or over \$10,000 a day. | |

| | |
|----------------------------|-----------------|
| Claims paid in Canada..... | do \$ 1,300,000 |
| Investments in Canada..... | do 2,000,000 |

Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

ANOTHER GRAND SUCCESS

FOR THE

Williams Manufacturing Co'y.

They have just carried off three silver medals, two bronze medals and three first prizes at the Centennial and Dominion Exhibition at St. John, N. B. The medals were awarded for improvement in sewing machines and the prizes for best samples of work done on the grounds. This grand success proves beyond dispute that the Williams Company's sewing machines are to-day, as in years past, the leading machines in the market, and intending purchasers will do well to make a note of these facts. The Williams Co. have, in a few short months, rebuilt their factory which was destroyed by fire last Spring, and are now turning out, as usual, the best sewing machines in the world.

Head Office, 347 Notre-Dame Street, Montreal.

CRATHERN & CAVERHILL,

IMPORTERS OF

Hardware, Iron, Steel, Tin, Canada Plates, Window Glass, Paints & Oils. Manufacturers of Cut Nails, Clinch & Pressed Nails, and the celebrated "CC" Horseshoes.

AGENT VIELLE MONTAGNE ZINC CO.

89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.

UNION NAIL WORKS, St. GABRIEL LOCKS,
MONTREAL.

A. & T. J. DARLING & CO.

Bar Iron, Tin, &c. and Shelf
Hardware.

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

1883 - St. John Exhibition - 1883

LEATHER BELTING,

FIRE ENGINE HOSE,

&c., &c.,

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

The highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

ROBIN & SADLER,

MONTREAL,

OVER ALL COMPETITORS.

See The Finest Lot of FIRE PROOFS

Ever brought to Montreal.

SEE THE NICEST LITTLE

Burglar Proof

Ever offered for sale.

No charge for a look, whether you want a Safe or not. We want YOUR VERDICT.

GOLDIE & McCULLOCH.

ALFRED BENN, General Agent,
31 St. James St. West, Montreal.

We have on hand genuine BRADLEY

Charcoal Tin
for Roofing,

C. C. SNOWDON & CO.,
500 ST. PAUL ST., MONTREAL.

ESTABLISHED 1833.

WM. DARLING & CO.,

Wholesale Shelf and Heavy

HARDWARE,

28 & 30 ST. SULPICE ST.,

MONTREAL.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, APRIL 25, 1884.

STOLEN DOMINION NOTES.

REPUDIATION.

The *Witness* has drawn attention to a case in which the Dominion Government has instructed its Deputy Receivers General to refuse payment of its notes duly executed and payable on demand, on the ground that it has been advised that "as the stolen notes had never been issued and value had never been received for them by the Government, that the Government was neither bound legally nor morally to redeem them." It would be interesting to see the case submitted to the Minister of Justice, and his opinion over his signature, instead of getting it on the verbal authority of Mr. Barbeau, through the *Witness*. We, of course, do not mean to express any doubt as to the decision, but as it conflicts, in our judgment, with that of an eminent legal authority, the late Chief Justice Draper, we would like to be perfectly sure that the case was properly submitted. We have not even the name of the Minister of Justice. We must therefore admit that we are, to some extent, "groping in the dark." What we know of the case is simply that we have read the report in the *Witness*, and have seen the

old note, one which had evidently been long in circulation, and had probably passed through hundreds, if not thousands, of hands.

It appears from the statement furnished to the *Witness* that the story was told to a representative of the *Witness* by Mr. Barbeau, the assistant Receiver General. It was, briefly, that in the year 1877—precise date not given—\$12,000 were stolen from the office of the assistant Receiver-General in Toronto. The notes are said to have been numbered as follows: Ones, 505,001 to 506,000; twos, 145,000 to 146,000 and 155,000 to 156,000, which would be in all \$5,000, but there were \$12,000 stolen. This is a mistake the amount being \$5,000. It is said that "the descriptions and number of the notes were widely advertised." We have now to consider the circumstances of the robbery: "The office was entered in broad daylight by the robbers, who passed the outer office unnoticed, into a back room where the safe was, and stole \$12,000 in Dominion notes and \$200 in silver." We venture to submit that this statement, if correct, affords conclusive evidence of the grossest carelessness on the part of the Government employees. We do not think that business men will require more than the *Witness* report of the Assistant Receiver General's statement, but we would like to have cross-examined the informant and to have asked him whether such a robbery could have been committed in his office? We know well what his reply would have been. The Ministers of Justice in 1877 were the Honorables Edward Blake and Latham, the latter from June, 1877, to Oct., 1878. It would be important to know if the notes had been completed and were ready for issue. On the assumption that they were, then, in the case of an ordinary bank it would be legally bound to pay the bearer on demand, and certainly if the Government choose to issue notes they ought not to take an advantage which no individual or bank could do.

It is alleged that the Minister of Justice held that, neither legally nor morally, was the Government bound to redeem notes which had got into circulation owing to the *laches* of its own officer, the practical effect of such a ruling being that it is more consistent with morality that such a loss should be borne by innocent individuals who accept legal tender notes of the Government without the possibility of testing their validity rather than by the entire population of the Dominion, which is obtaining a large profit on the issue of these notes. Even if people should, after the recent warning, ascertain

that notes tendered to them were numbered as described, and were thus induced to refuse them, the only consequence would be to throw the loss on some equally innocent sufferer.

We have referred to a former opinion given by Chief Justice Draper, and the case is precisely in point. About the year 1868 or early in 1869 notes of a similar character were stolen from the office of the Bank of Montreal at St. Catharines. Sir John A. Macdonald was then Minister of Justice, and there was never a question raised as to the propriety of redeeming the notes which had been stolen. The Bank of Montreal was at the time issuing the Government notes which it received in packages and only credited the Government when it took over the packages. A question arose as to whether the Government or the Bank should bear the loss, and after some correspondence it was agreed by both parties to leave the decision as to the responsibility to Chief Justice Draper. That eminent jurist decided against the bank, giving his reason, which was that, inasmuch as the robbery had been owing to the carelessness of the Bank Manager, for which the Bank was responsible, it must be held liable. It appeared that the manager had gone out of the bank where he resided, on a Sunday, leaving the keys of the vault in his room exposed, and that the keys had been taken and the vault opened and the robbery effected. In the case at Toronto the Government officers appear to have been even more careless, judging from the account given above. Whatever may be the opinion on this point it is inconceivably mean in a Government which issues its notes which are legal tenders, and which circulate among the masses of the people, to repudiate payment on the ground of a few parcels having been stolen, and having been put in circulation. There is one other point in the article in the *Witness*: It is said that "good bills which are redeemed are withdrawn, and destroyed as soon as they show signs of wear," and that "those now presented are generally badly battered, and are noticeable on that account." We can only say that a new or even a decent Dominion note is a rarity, and that nine out of ten in circulation are badly enough battered.

GREY COTTONS.

The circumstances immediately following the deliberations and final agreement among the members of the Cotton Congress held in this city last September rendered it impossible to carry out the plans

devised, and some of the mills had shortly enough to think about individually without concerning themselves as to the future economy of the business. The able commission merchant, who had for some time kept so many of both cotton and woolen manufacturers from demoralizing the trade and entering upon that stage which was certain to drive the weaker out of existence before long, had been compelled to acknowledge his inability to keep them agoing any longer, and each was obliged to finance for itself as best it could. Spasmodic efforts were made from time to time during the fall and winter to curtail production, but each was too busy looking after customers or working off goods by some unusual methods to give much attention to what was everybody's business, and the period of the spring trade came and passed away, and saw the production still uncomfortably excessive. Other countries besides Canada had been over-producing: English, and to some extent, United States manufacturers or holders were offering unusual inducements to wholesale buyers from this country, and thus entered into a comparative cut-throat competition with the already over-burthened Canadian cotton mills. The long international boundary line became less a reality for retailers along the border, and Canadian cottons were strongly elbowed by goods smuggled from the other side. As soon as the problem of the spring sales was solved by the dry goods houses, and manufacturers had more leisure to contemplate the situation, they found matters had not improved. There was an estimate of 5,000 bales of unbleached and about 3,000 bales of white cottons on hand at the various mills, and it became evident that some urgent measure must be taken to get rid of this great surplus, and avoid a repetition of the mistake, if they would return in a degree to former prosperity—to profitable or living prices—and escape the dangers by which some of them were threatened. Accordingly, within the last fortnight, circulars were addressed by a prominent merchant interested in the business to mills at a distance, giving particulars of a meeting of manufacturers interested in grey sheetings, held a day or two before and at which the question of stocks on hand and over-production had been fully considered.

It was resolved that each mill contribute twenty per cent of their present stock, making about one thousand bales in all, to be shipped to the English market in charge of a suitable person, who should dispose of them to the best ad-

vantage, the goods of each mill on their own merit. Should this plan succeed, it might be deemed advisable to ship the entire production on hand. With this outlet, and by reducing the operations of each mill on grey sheetings fifty per cent, the stocks now held by the wholesale and retail merchants would not prevent the market from being restored to a healthy condition. The present high price of raw cotton was an additional argument, which could not fail to strike home to each manufacturer. The above proposals have been generally agreed to meantime, and a partner in a leading wholesale dry goods firm—themselves very largely interested in cotton manufacturing, who is now in England, has received instructions to place these goods in that market to the best advantage. In such a market as Manchester, with the world for its customers, there should be little difficulty in disposing of all the goods now in stock, if the price to the brokers can only be made a trifle below the current rate. The low rates of freight render the present a more favorable time to make the experiment. It is not probable, however, that these goods can be placed in the English market at a lesser discount than 25 per cent.

Much complaint will doubtless be heard all over the country at this new departure. Many will contend that our own people should reap the benefit of this cheapness in a leading article of manufacture, nursed into existence and brought to its present plethoric condition by the National Policy, instead of sending them abroad to benefit other people. Already cries are heard of dismissed operatives and lower wages. But, as there is scarcely any condition which might not be worse, so there is little doubt that the evils threatened by the late deficient harvest have been considerably modified by the large amounts of money put into circulation by the various cotton companies in their respective centres; and the steadiness with which the tendency to serious depression in trade has been warded off is due in no slight degree to this fact. Had the people been sending money out of the country for everything else they wanted as well as bread, the predictions of last November and December would have probably, ere this, proved only too true. In order to recover to the people this bower anchor, this comparative refuge when crops fail, the present course has been devised. Had there been no cotton mills in operation, it is not too much to say that the condition of thousands would be much worse: many of these must doubtless for a while bear some share in the

disagreeable alternative which is thus forced upon the manufacturers. It is a sacrifice more or less all round, and the holder of cotton shares, as well as the operative, must contribute his portion if he would again enjoy any return from his investment, his money or labor.

Country merchants will not fail to observe the signs of the times and conduct themselves accordingly. Should the terms of the present combination among the manufacturers be honestly maintained—and the weaker ones have scarcely any other means of salvation—the prices of cottons must advance, although, with the pretty large supplies in the hands of consumers as well as retailers, this will probably take some months to effect. At all events the stocks in hands of retailers are not likely to depreciate in value because of the present action.

The total looms employed on grey sheetings now in Canada is estimated at 3,416, and this is to be immediately reduced about one-half.

LIGHT FROM NOVA SCOTIA.

On the 4th February last we criticized, under the heading: "The Reciprocity Craze," a suggestion propounded by Mr. Fortin, M.P., that the Canadian Government should endeavor to obtain from the West Indies and Brazil the abolition or material reduction of the duties imposed in those countries on fish and lumber, conditionally on the reduction by Canada of the duties imposed on sugar and molasses. The proposition was absurd, even were such a policy practicable. Fish and lumber are precisely the articles for the supply of which other countries cannot compete with us. The duties are all imposed for revenue, and are paid by the consumers in the West Indies and Brazil. We, however, pointed out the impracticability of carrying such a policy into effect. After a lapse of nearly three months, an anonymous writer, over the signature J. H., has criticised our remarks at some length in the *Montreal Gazette*. We are styled "a veritable Rip Van Winkle," for being ignorant of the fact that Canada has been permitted "to enter into such commercial treaties as suited her own interests best." It would have been more to the point if our critic had named a single instance in which the policy which we described as contrary to that of the Imperial Government had been permitted. It is but the other day that a distinct intimation was given by the Secretary of State that discriminating duties would not be permitted, and the Canadian Government did not venture to

dispute the propriety of the instructions in regard to foreign Governments, while, as between portions of the Empire, it claimed that discrimination ought to be permitted. One thing, however, is clear, which is, that the Imperial Government will not permit the West India colonies to discriminate against other countries.

The chief object of J. H. seems to be to draw attention to the recent treaty between the United States and Spain, the effect of which is to discriminate against Canada in the Spanish colonies. We are told that "no sane man" would advise Canada to adopt retaliatory measures against Spain on that account, and yet Canada is charged with a want of vigilance in not being on an equal footing with the United States "in the markets of our customers." Of course, if we submit without retaliation to the recent action of Spain, we are likely to remain under our present disadvantage. Our contention was that we should claim in every instance the same rights as the most favored nation, and, if refused, that we should retaliate. We rather think that it is J. H., who is "weak-kneed," when he argues that "no sane man" would advise retaliation. At all events during the Session of 1883 our Government pledged itself to retaliate against France, unless Canada was placed on the footing of the most favored nation by that country. It is true that it proved to be "weak-kneed," owing, probably, to French influence. There is rather an absurd paragraph in J. H.'s letter, in which he demonstrates that under our present fiscal policy there is a large trade between Canada and the West Indies and Brazil, and gives this as a reason why we should change the policy which has produced such beneficial results. We have, perhaps, taken too much notice of an anonymous contribution, to which the writer was too prudent to place his signature, but the subject is one of public interest.

THE BANK STATEMENTS.

The usual abstract of assets and liabilities of the Banks will be found below. There has been a reduction in the Government deposits as might have been expected; the other deposits, and the circulation show an increase, but the total decrease in liabilities is under \$300,000. The assets show a decrease of over a million in available assets, chiefly in a reduction of the amount in the hands of agents in London and New York. There is a considerable reduction in the loans to "other corporations" and a slight increase in that on the security of stocks and bonds, and in bills discounted. The liabilities of directors have been reduced by over two millions:

| | Mar., 1884. | Feb., 1884. | Mar., 1883. | Mar., 1874 |
|--------------------------|--------------|--------------|--------------|--------------|
| Capital authorized..... | \$70,896,666 | \$70,396,666 | \$69,646,666 | \$69,966,966 |
| Capital subscribed..... | 64,548,034 | 64,550,034 | 63,822,184 | 65,200,416 |
| Capital paid up..... | 61,628,748 | 61,599,468 | 61,209,716 | 57,803,900 |
| Reserve fund (Rest)..... | 17,567,718 | 17,562,718 | ..... | ..... |

LIABILITIES.

| | | | | |
|---|---------------|---------------|---------------|---------------|
| Circulation..... | \$30,197,883 | \$29,576,178 | \$34,517,814 | \$27,173,817 |
| Dom. Gov. deposits on demand..... | 3,455,022 | 3,651,621 | 2,875,883 | 4,490,869 |
| Dom. Gov. deposits payable after notice... | 290,000 | 1,790,000 | 4,414,264 | 2,821,200 |
| Deposits sec'g Gov. Contracts & Insur..... | 520,813 | 486,215 | 1,051,732 | ..... |
| Prov. Gov. deposits payable on demand... | 628,258 | 723,885 | 838,554 | 862,182 |
| Prov. Gov. deposits payable after notice... | 2,666,097 | 3,001,381 | 1,696,594 | 2,951,730 |
| Other deposits on demand..... | 43,133,272 | 42,842,817 | 44,223,371 | 31,096,396 |
| Other deposits payable after notice..... | 54,104,421 | 53,522,408 | 52,559,949 | 27,337,359 |
| Loans or deposits from other Bks. secured. | ..... | ..... | ..... | ..... |
| Do by other Can. Banks, unsecured..... | 1,149,040 | 1,316,284 | 1,155,535 | ..... |
| Due Banks in Canada..... | 1,269,461 | 1,202,183 | 1,172,978 | 2,210,781 |
| Do. in foreign countries..... | 152,491 | 184,678 | 369,095 | 620,963 |
| Do. in the United Kingdom..... | 1,981,132 | 1,469,168 | 1,509,990 | 6,816,097 |
| Other liabilities..... | 253,720 | 305,624 | 245,114 | 516,772 |
| Total liabilities..... | \$139,801,610 | \$140,072,442 | \$146,633,878 | \$106,808,438 |

ASSETS.

| | | | | |
|--|---------------|---------------|---------------|---------------|
| Specie..... | \$6,937,105 | \$7,366,541 | \$6,487,026 | \$6,640,026 |
| Dominion notes..... | 11,764,808 | 11,519,922 | 10,393,167 | 8,975,893 |
| Notes and cheques on other Banks..... | 5,811,067 | 4,849,999 | 5,546,385 | 4,496,198 |
| Due from Banks in Canada..... | 2,731,439 | 3,127,587 | 3,260,276 | 2,834,512 |
| Due from Ag's or B's in for'n. countries.... | 14,920,195 | 15,788,974 | 10,664,427 | 7,006,442 |
| Ditto in the United Kingdom..... | 2,730,643 | 3,288,421 | 1,905,018 | 2,277,286 |
| Available Assets..... | \$44,892,257 | \$45,941,444 | \$38,256,309 | \$32,230,357 |
| Gov. debentures or Stock..... | \$907,049 | \$888,836 | \$902,722 | \$1,373,195 |
| Loans to Dom. Govt..... | 3,601,931 | 519,100 | 634,041 | 88,436 |
| Do. Prov. Govt..... | 1,773,880 | 1,738,646 | 787,998 | 16,985 |
| Securities other than Canadian..... | 1,368,926 | 1,369,823 | 1,303,613 | ..... |
| Loans on stocks, bonds, debntrs. Can. or for'n | 12,119,534 | 11,751,721 | 14,193,491 | 7,121,543 |
| Loans to Municipal Corporations..... | 1,493,786 | 1,356,052 | 1,194,073 | ..... |
| Loans to other Corporations..... | 13,614,880 | 16,267,582 | 11,728,601 | 3,292,959 |
| Loans or deposits in other Banks, secured.. | 212,911 | 187,318 | 30,000 | ..... |
| Loans to or Deps. in other Bks., unsecured | 408,136 | 384,261 | 582,141 | ..... |
| Discounts..... | 131,342,830 | 130,315,617 | 147,330,239 | 123,311,465 |
| Notes overdue not specially secured..... | 2,192,371 | 2,176,086 | 2,139,177 | 1,579,385 |
| Overdue notes, secured..... | 2,398,680 | 2,149,546 | 1,787,198 | 1,434,420 |
| Real Estate..... | 1,168,632 | -1,099,346 | 1,400,415 | 551,606 |
| Mortgages on Real Estate sold by Banks. | 805,495 | 805,975 | 741,129 | ..... |
| Bank Premises..... | 3,106,124 | 3,072,342 | 3,144,867 | 2,384,410 |
| Other Assets..... | 1,967,515 | 2,059,278 | 2,653,093 | 2,071,312 |
| Total Assets..... | \$223,380,937 | \$222,073,973 | \$228,809,097 | \$175,219,565 |
| Directors' Liabilities..... | 8,072,729 | 10,397,487 | 9,135,640 | ..... |
| Average Amt. Specie during month..... | 6,850,196 | 7,262,861 | 6,316,726 | ..... |
| Average Dom. Notes during month..... | 11,719,114 | 11,697,767 | 10,272,534 | ..... |

ONTARIO MUTUAL LIFE ASSURANCE CO.

We have great pleasure in directing attention to the very satisfactory report of another of our Canadian Life Assurance Companies—the Ontario Mutual, which has had another year of most satisfactory progress. The whole number of policies in force on 31st December, 1883, was 5,241, covering assurance for \$6,572,719.71, and of this amount there were issued during the year ending 31st December last, 1,538

policies, granting assurance for \$2,035,600, or nearly one-third in number and amount of the aggregate in one year. Highly satisfactory as is such a result, we learn from the remarks of the president, that during the last three months of the year there was such a great increase in the volume of new assurance that he could state without hesitation that the new business for 1884 would be the largest by no inconsiderable amount ever secured in one year since the establishment of the company. We notice that

two agents have been appointed in the Maritime Provinces, both of whom have been successful in placing the merits of the Ontario Mutual Life before the public. The manager, Mr. William Hendry, who has been in bad health for some time back, has, in a great degree, recovered and read an actuarial report, which is very satisfactory as to the reserves held, which are in excess of those generally required, both in the United States and Canada, although some of our other Canadian companies have adopted the 4 per cent rate. As might have been expected, the report was adopted, and thanks were given to the officers who were re-elected for the ensuing year. It is very gratifying to find that public confidence in our Canadian companies is not diminishing.

THE ENGINE HOSE QUESTION.—The adjourned meeting of the fire committee on the 18th was largely occupied by complaints concerning some personal articles in the daily press. Alderman Hood, who had evidently the most to complain of, explained that it was Alderman Wilson and not himself who moved that the tenders be asked for the brand known as "Paragon" Hose, which is made only by one concern. The members of the committee are not likely to forget the absurdity of such an advertisement,—not if some people can help it. It is to be regretted that worthy aldermen under ordinary circumstances or influences should be subjected to anything like discourtesy, because they choose to have opinions of their own; at the same time, the people of Montreal will scarcely deem any member of the Board justified in refusing to entertain on its merits any tender for public supplies because the agent for the article may have had the temerity to differ with these opinions in public or private. The man who is elected by the voice of the people must be surprised if the mouthpieces of the people should occasionally remind him that, like other human beings, he is liable to err. There can be nothing whatever urged in defence or explanation of advertising for tenders for an article that only one concern can supply, however good that article may be in itself. The second tenders were more in the spirit of fairness, although it might not have been amiss if some more of the members of the committee had taken pains to acquaint themselves more fully with the character of the specimens submitted, and not allow the whole responsibility to rest on the *ipse dixit* of two or three members with the worthy Chief Patron as prompter. But the citizens may congratulate themselves that even a moiety of those usually in attendance take the trouble to examine into the merits of the many cases brought before them; men who have other pressing duties to attend to can hardly be expected to give much of their attention to public affairs. The following were the several tenders for the 3,000 feet advertised for, including couplings: Jas. Walker & Co., tanned cotton, rubber lined, such as is used in London, England, 50 cents per foot; The Gutta Percha and Rubber Manufacturing Co., (Maltese Cross brand, T. Mellroy, jr., manager,) rubber, \$1.02; Akron Rubber Works, rubber lined, \$1.15; Canadian Rubber Co. (paragon) cotton, rubber-lined, \$1; do rubber hose, 60 cents; John Taylor & Bro., rubber-lined, \$1.01; American Fire Hose Co., Eclipse (J. C. McLaren, agent, this city), an excellent cotton hose, rubber-lined, \$1; the Asbestos Hose Co. (Fenwick & Slater, this city), cotton hose, rubber-lined and jacketed, 91 cents. After a cursory examination of the goods, it was decided to purchase 2,000 feet paragon brand, and 1,000 feet asbestos hose. The previous year the all paragon hose cost the city \$1.05 per foot; thus there is effected the present year a saving of \$240.

Meetings &c.

THE ONTARIO MUTUAL LIFE ASSURANCE CO.

The fourteenth annual meeting of the company was held at its head office, in the town of Waterloo, Ont., on Wednesday, the 9th day of April, 1884, over one hundred members from different parts of the Dominion being present.

The president, I. E. Bowman, Esq., having taken the chair, on motion of Robt. Baird, Esq., seconded by James Hope, Esq., Mr. W. H. Riddell, the secretary of the Company, acted as secretary of the meeting. Having read the notice calling the annual meeting, on motion of James Watson, Esq., seconded by B. M. Britton, Esq., Q.C., the minutes of last annual meeting were adopted, whereupon the president proceeded to read

THE DIRECTORS' REPORT.

To the Members of the Ontario Mutual Life Assurance Company.

GENTLEMEN,—In presenting to you our fourteenth annual statement, being for the year 1883, it affords us much pleasure and satisfaction to be able to report to you that our company has had another very successful year, and that its encouraging prospects and rapidly increasing popularity warrant us to predict still greater success in the near future. The volume of new business is again in excess of any previous year—our income is largely increased—our ratio of expense is diminished—and our assets as at the 31st December last, amount to over half a million dollars. During the past year 1538 policies were issued, granting assurance for \$2,035,600, and 66 applications for \$94,000 were received from persons whose health was not up to our standard and were therefore declined. Our manager's actuarial report shows that on the 31st December, 1883, there were 5,241 policies in force, covering assurance for \$6,572,719.71. Our income for the year is composed of \$180,592.74 for premiums and \$18,589.86 for interest on investments, making a total of \$199,182.60. Our net assets are \$450,080.35, showing an increase of \$84,853.89, and our total assets are \$533,705.55, being an increase of \$106,275.83. The amount paid for death claims during the past year is \$34,403.10. If we deduct from this amount the sum of \$8,437.72 brought forward from 1882 and add \$2,000 unadjusted for 1883, we find that the claims upon the mortality of 1883 amount to \$27,965.38. As intimated in our last report we have since appointed two general agents for the Maritime Provinces, Mr. George Knight, of Halifax, for Nova Scotia and Prince Edward Island and Mr. E. M. Sipprell, of St. John, for New Brunswick, both of whom have been successful in placing the merits of our company before the public in that part of the Dominion. We are confident that a continuation of the careful and economical management which has brought the Ontario Mutual to its present prosperous condition will soon place it in the foremost rank among the Life Assurance Companies of Canada. We continue our comparative statement showing the steady growth of the company from its commencement in 1870, with the assets for the year 1883 added.

| YEAR. | ASSETS. | YEAR. | ASSETS. |
|-------|----------|-------|-----------|
| 1870 | \$ 6,216 | 1877 | \$110,209 |
| 1871 | 7,830 | 1878 | 142,619 |
| 1872 | 12,246 | 1879 | 177,897 |
| 1873 | 23,142 | 1880 | 227,424 |
| 1874 | 33,721 | 1881 | 339,909 |
| 1875 | 53,681 | 1882 | 427,429 |
| 1876 | 81,105 | 1883 | 533,705 |

The surplus to the credit of our policy holders is \$43,761.95, which shows that the increase in this important item of our report is fully equal to the general increase of our business which enables us to continue the liberal scale of surplus distribution which has given such great satisfaction to our members. It affords

us sincere pleasure to report to you that the health of our Manager is sufficiently restored to enable him to resume the discharge of his duties. The detailed statement prepared and duly certified to by your Auditors is herewith submitted for your information. You will be called upon to elect four Directors in place of I. E. Bowman James Trow, Alfred Hoskin and R. S. Patterson, whose term of office has expired, but who are all eligible for re-election.

On behalf of the Board,
ISAAC E. BOWMAN, President.

The President then read

THE AUDITORS' REPORT.

Bring the 14th Annual Statement of the Ontario Mutual Life Assurance Company.

ADULT 1883.

Net assets, December 31st, 1882...\$365,328 71
Less amount of cancelled liens on lapsed Policies...\$3,886 04
Less Ledger Balan's written off...\$1,423.05 \$5,300 90 \$360,018 72

RECEIPTS.

Cash from premiums.....\$182,205 63
Less paid for re-assurance..... 1,612 89 \$180,592 74
Cash from interest on investments... 18,589 86
\$199,182 60
\$550,201 32

EXPENDITURE.

Claims under 32 policies...\$34,403 10
" 1 matured endowment..... 1,000 00
Dividends paid in cash..... 14,279 19
Purchased policies..... 9,151 45 \$58,833 74

GENERAL EXPENSES.

Commissions to agents...\$29,591 41
Medical examinations..... 4,434 50 \$34,025 91

SALARIES.

President and directors' fees and mileage.....\$1,926 24
Manager, secretary and assistants..... 5,742 27
General agents and superintendent..... 1,906 59
Auditors..... 200 00 \$ 9,805 10

Rents of offices in Hamilton and Toronto..... 154 00
Books and stationery..... 735 19
Taxes..... 67 76
Insurance department..... 198 12
Office furnishings..... 105 57
" Telegraphy..... 108 97
" Postage..... 695 07
Printing acct. part 1882, 1883..... 1,143 65
Advertising..... 721 49
Travelling expenses..... 873 85
Commissions on loans and valuation fees..... 363 50
Solicitor's fees..... 272 69
Repairs on office, fire insurance, and incidentals..... 1,046 43 \$ 6,396 22

\$109,120 97
\$450,080 35

BALANCE SHEET, 1883.

Total Net Assets.....\$450,080 35
Comprising the following investments :
Municipal debentures, face value, \$103,277 41, market val., \$109,074 60
Cash value, \$105,854 53
Mortgages, first liens on Real Estate, (Cash valuation, \$563,915 00) 229,985 02
Company's office..... 6,314 53
Real estate..... 1,346 27
Loans on policies in force, (Reserves to the credit of which amount to.....\$87,113 33) 40,943 42

Liens (Reserves to the credit of which amount to..... 66,889 54) 38,832 18
Agents' and other balances..... 10,872 85
Cash in Molsons Bank...\$16,779 68
Less amount of outstanding cheques unpaid..... 860 30 15,919 38
Cash and postage stamps in office... 12 17
\$450,080 35

Cash assets brought down.....\$450,080 35
Short date notes secured by policies in force..... 12,652 89
Premiums due and in course of transmission..... 10,273 52
Deferred half-yearly and quarterly premiums on existing policies due in 3, 6 and 9 months..... 34,734 89
Interest due and accrued..... 22,743 83
Market value of debentures over cost..... 3,220 07

Total assets.....\$533,705 55

Amount of reserve required (including liens, deferred premiums, notes, &c.) based on the actuaries 4 per cent table.....\$485,654 04
Less re-assurance..... 3,476 57 \$482,177 47
Claims under 2 policies awaiting the necessary claim papers..... 2,000 00
10 per cent collection fee on deferred and other premiums..... 5,766 13

Total liabilities.....\$489,943 60

Surplus, \$43,761 95

Audited and found correct.

GEO. J. JAFFRAY,
HENRY F. J. JACKSON, } Auditors.

Waterloo, March 22, 1884.

The Manager, having made a few introductory remarks, read his

ACTUARIAL REPORT.

To the President and Directors of the Ontario Mutual Life Insurance Co.

GENTLEMEN:—I have made a seriatim examination and valuation of the Policies in force on the 31st day of December, 1883. I find the number of Policies in force to be 5241 on 4951 lives, covering Assurance to the amount of \$6,572,719.71 an average on each life of \$1327.55.

In the valuation I have used the "Actuaries" table of mortality and 4 per cent interest.

As it is the Company's rule to pay surplus on the anniversary of the respective policies, when the premium for the ensuing year becomes due, I have used our Office or terminal values, and find the amount required in reserve to be \$485,654.04; this covers all ordinary reserves, and in addition thereto, the present value of all future premium reductions on lien policies; from this, the value of reassurances amounting to \$3,476.57 requires to be deducted, leaving the net reserve required to be \$482,177.47.

As the matter of Valuations and Reserves is so little understood by the public I beg to present the following:

COMPARATIVE STATEMENT

of Reserves required to be held under the various Tables in use:—

| End of Year. | ORDINARY LIFE, AGE 20. | | | Actuaries' 4 p. c |
|--------------|------------------------|------------------|--|-------------------|
| | American 4 1-2 p. c | H. M. 4 1-2 p. c | | |
| 1 | 4.74 | 5.93 | | 6.22 |
| 5 | 25.81 | 31.11 | | 33.30 |
| 10 | 57.71 | 69.68 | | 72.53 |
| 15 | 97.00 | 113.66 | | 118.56 |
| AGE 35. | | | | |
| 1 | 9.82 | 10.89 | | 11.48 |
| 5 | 53.20 | 57.25 | | 61.64 |
| 10 | 117.45 | 124.90 | | 133.41 |
| 15 | 193.43 | 200.78 | | 214.30 |

| AGE 50. | | | |
|----------------------|--------|--------|--------|
| 1 | 20.45 | 20.15 | 21.62 |
| 5 | 106.83 | 105.42 | 110.79 |
| 10 | 222.74 | 218.72 | 226.84 |
| 15 | 342.79 | 333.76 | 344.07 |
| AGE 20, 10 PAY LIFE. | | | |
| 1 | 20.75 | 21.56 | 24.94 |
| 5 | 114.91 | 117.83 | 136.30 |
| 10 | 262.61 | 268.40 | 306.17 |
| AGE 35. | | | |
| 1 | 29.85 | 31.33 | 34.78 |
| 5 | 164.99 | 171.52 | 190.23 |
| 10 | 376.35 | 390.04 | 428.59 |
| AGE 50. | | | |
| 1 | 44.90 | 45.13 | 49.06 |
| 5 | 245.54 | 247.82 | 265.87 |
| 10 | 556.98 | 564.78 | 599.43 |

The reserves under "AMERICAN" are the requirements in New York and several other States.

Those under "H. M." are required in Canada.

Those under "ACTUARIES" are held by THE ONTARIO, and required by Massachusetts and several other States.

Having completed our fourteenth year's business it is gratifying to cast a glance back over our Mortality Experience; For this Purpose I have referred to the Summary published in the *Monetary Times* of Oct. 5, 1883, and find the death claims of The Ontario per \$1000 of Assurance, during the five years ending December, 1882 to be, respectively:—

| | |
|--------------------|------|
| For the year 1878, | 3.06 |
| 1879, | 5.67 |
| 1880, | 4.65 |
| 1881, | 6.07 |
| 1882, | 5.42 |

Total during 5 years, 24.87.

Annual average, 4.97. Rate for 1883, 4.26.

In the same published Summary I find the three other Canadian Companies which commenced business after The Ontario, reported as follows:

| CONFEDERATION. | SUN. | ASSOCIATION. | |
|----------------|-------|--------------|-------|
| 1878, | 6.05 | 6.90 | 9.33 |
| 1879, | 6.30 | 5.13 | 5.05 |
| 1880, | 8.93 | 6.43 | 4.71 |
| 1881, | 5.61 | 11.17 | 5.52 |
| 1882, | 5.76 | 10.11 | 6.18 |
| Total, | 32.65 | 39.74 | 30.79 |
| Average, | 6.53 | 7.95 | 6.86 |

Annual average of these three combined 6.88.

Respectfully submitted,

WILLIAM HENDRY,
Manager.

Waterloo, April 8, 1884.

ADOPTION OF THE REPORTS.

The President was pleased to congratulate the members of the Company on the satisfactory progress made during the year 1883 and, said it gave him much pleasure to point to the growing interest manifested by our policy holders in the continued welfare of the Company, as was evident from the very large number present on this occasion. Having explained for the information of the meeting various items in the financial statement, which had been printed and distributed among the members; and having directed attention to the surplus which, for the fiscal year ending 31st December, 1883, amounted to the handsome sum of \$43,761.95, the President said that apart from any credit which might be fairly claimed by the management for the conduct of the Company's affairs, its steady growth in popular favor must necessarily very much depend on the exertions which our agents may continue to put forth to secure new and desirable business. He had a very great deal of pleasure in complimenting them

on the marked success which had attended their labors in the past; and, if the largely increased volume of new assurance secured during the last three months of the current year, as compared with former years, be an earnest of what he may expect, he had no hesitation in stating that the new business for 1884 would be the largest, by no inconsiderable amount, ever secured in any one year since the establishment of this Company, and he felt convinced he would not be disappointed at the close of the year when the results of their beneficent labors would become known. He concluded by moving the adoption of the several Reports.

Alderman W. E. Brown, of Ottawa, felicitated the management on the very satisfactory reports presented to the meeting, and said, as the representative of the Company's policyholders in the Ottawa district, he had great pleasure in stating that the true principles of mutuality in life assurance were being better understood now than in the past in his part of the country; and in proportion to the dissemination of correct ideas on that subject the Company advanced in public estimation. He predicted that the time was not far distant when "The Ontario" would stand second to none in the Dominion of Canada!

He then read the minutes of a meeting of policyholders held in Ottawa on 22nd ultimo, appointing him their representative at the annual meeting, in which the following passage occurs: "A vote of thanks was passed to the directors and officers and agents of the Company, including Mr. T. D. Ruttan, our energetic district agent, for the substantial condition of the Company and the large amount of new business secured during the past year. The assembled policyholders observe with satisfaction that notwithstanding the large increase in the business of the Company in 1883 over that of 1882, as shown in the "approximate statement," placed in our hands, the expenses of the former have been even less than those of the latter year. He took more than ordinary pleasure in seconding the adoption of the reports.

Professor Mills, President of the Ontario Agricultural College at Guelph, desired to say that as a heavy policyholder, as one who had been canvassed by many of the best agents of the most prominent Companies doing business in Canada, he confessed a preference for "The Ontario." He had investigated the statement which appeared in a Toronto paper some time ago, to the effect that this Company had not given as large profits as the Stock Companies, but found it to be not only misleading but false. His investigations convinced him—in fact he was entirely satisfied—that "The Ontario" was giving better results to its members than were given by other Companies, without in any way impairing its stability.

B. M. Britton, Esq., Q.C., of Kingston, in reply to repeated calls, said he enjoyed the "bad pre-eminence" of having lost more money in insurance of one kind or another than perhaps any other man in Canada. He carried \$23,000 on his life, and like his friend, Prof. Mills, he was better satisfied with the policy he held from "The Ontario" than with those he had in any other Company. He did not think, however, that a mutual company should be in any sense a mutual admiration society. All should aim at practical results—to increase the efficiency of the management—to entertain a profound conviction of the merits of the Company—to inspire the agents with zeal in the prosecution of their labors (the agents in his part, he was glad to say, were enthusiastic), and to instruct the public in the true principles of mutual life assurance. He believed the mutual system as practised by "The Ontario" to be the correct one and, therefore, should be encouraged. There was nothing in the contention that the subscribed capital of Stock Companies made assurance in them more desirable than in a well-established mutual association. The stock of such companies gives but a nominal security to the policyholders—the real security of a Company with large cash assets and growing income was to be found in the safe and judicious investments of its funds. He

had much pleasure in expressing his confidence in the financial strength and stability of "The Ontario," which he believed to be a sound and good company in all respects.

John Fennell, Esq., of Berlin, in speaking to the motion, recommended the Board to grant leave of absence to the Manager, with the necessary allowance, to enable him to enjoy a few months' holidays. Though it was matter for sincere congratulation that Mr. Hendry's health had been restored, still his withdrawal, for a brief period, from the active duties of manager would tend, he trusted, to yet more thoroughly re-establish his former vigor and strength, in the hope that a life so valuable may be long preserved to himself and the Company he has done so much to build up to its present high standing. The President and others bore willing testimony to the manager's acknowledged abilities and to his unremitting devotion to the Company's interests during the past fourteen years, their remarks meeting with loud applause.

On motion, Messrs. Thos. Miller, of Stratford, Dr. Marty, of Kincardine, and Geo. Wegenast, cashier "Ontario Mutual," were appointed scrutineers to receive the ballots for the election of four directors and to report to the meeting. A number of eligible nominations having been made the balloting was proceeded with, resulting in the re-election of I. E. Bowman, Esq., James Trow, M.P., Alfred Hoskin, Q.C., and the election of John Carnegie, M.P.P., of Peterboro', for the ensuing term of three years.

On motion, Messrs. Henry F. J. Jackson and J. M. Scully were appointed, by vote of members present, auditors for the current year.

Votes of thanks to the president and directors, to the manager, secretary and official staff, to the agents, medical examiners and referees, having been tendered.

Messrs. J. B. Hughes, Chas. Packert, Prof. Mills, and others spoke in laudatory terms of the efficiency and energy shown by the Company's officers in the management of its affairs, and of the zeal displayed by the agents in the procurement of new business, during the past year; and, while advocating a wise economy in every department, contended that work well done should be well paid for. Thorough efficiency and experience should not only receive but command adequate recognition.

The President having replied on behalf of the directors and officers, it was moved by Mr. Hoskin, and seconded by Mr. Baird, and resolved, that the congratulations of the members be tendered to the manager on his restoration to health and his return to active duties.

Thus one of the most successful and influential meetings ever held in the history of the Company was brought to a close.

After the Annual Meeting the Board met, when I. E. Bowman, Esq., was re-elected president, and C. M. Taylor, Esq., vice-president, for the ensuing year.

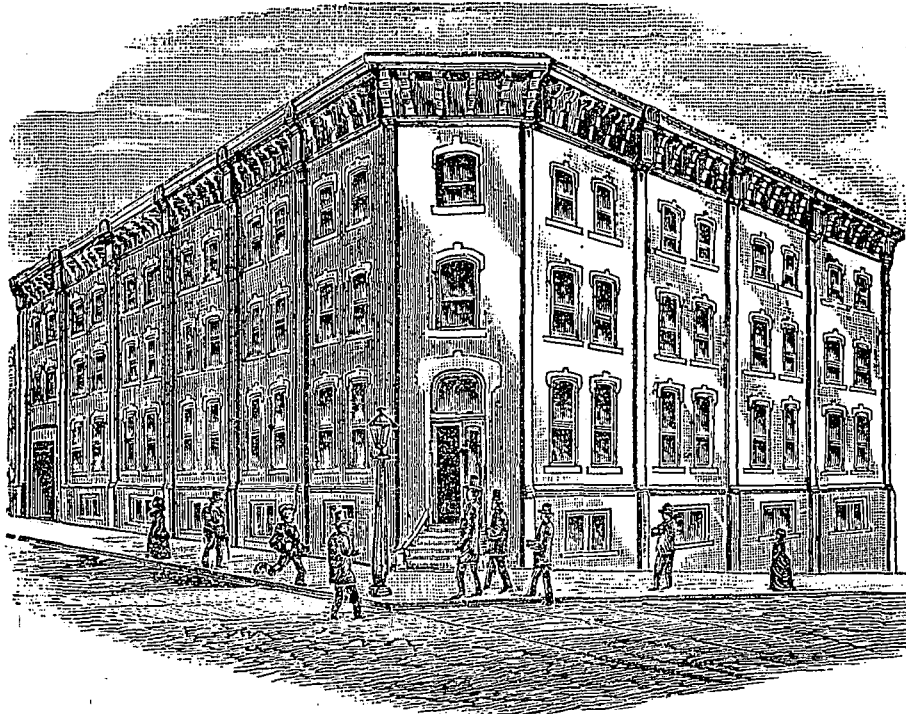
MONTREAL WHOLESALE MARKETS.

THURSDAY, April 24th, 1884.

The opening of navigation, which has been absorbing attention for the past two or three weeks, is now almost if not, quite, an accomplished fact. Business has naturally been very quiet, as everyone was waiting for this important event; but, although the past week has been dull in almost every line, a more hopeful feeling is evident, which the fine weather of the past two days has strengthened. In bank stocks, Federal, Merchants and Molsons have all declined, the latter losing the advance of 3 which it gained last week. Montreal and Toronto are both higher, the lowest price of the former being 7½ above last week, but the highest price is only ½ up. In Miscellaneous, Gas, Passenger, Montreal Telegraph and Richelieu and Ontario have all declined—Passenger as much as 5. North West Land Co. is up 3 on the highest price and 1 on the lowest. Canadian Pacific is several points lower, owing to rumor of changes in the directorate—the vice-president, Mr. D. McIntyre, being reported as having

JOSEPH JAMES & CO.

Cement, Slate and Metal Roofers.



Estimates given for work in all parts of the Dominion.

Cor. Latour St. and Busby Lane, MONTREAL.

withdrawn—and other impending changes. The market is stronger this afternoon, consequent on a report that the Ontario Bank and Bank of Hamilton would declare $\frac{1}{2}$ per cent more than last half-year. The Merchants' Bank has declared a dividend of $\frac{3}{4}$ per cent for the half-year. Business is quite speculative in tone, and depends rather on the rate of dividends than on the business prospects of the country. In Sterling Exchange 60-day bills are $9\frac{3}{4}$ to $9\frac{1}{2}$; demand bills $10\frac{1}{2}$ to 10 ; New York drafts, par to 1-8 premium; call loans 4 to 5 per cent; and good paper at 7 per cent. Below is a statement of the business and prices in stocks during the week:

| Banks. | Shares sold. | Highest price. | Lowest price. |
|-----------------------|--------------|-------------------|-------------------|
| Commerce..... | 2391 | 125 | 120 |
| E. Twp. Bank..... | 25 | 112 $\frac{3}{4}$ | 112 $\frac{3}{4}$ |
| Federal..... | 135 | 132 $\frac{1}{2}$ | 132 $\frac{1}{2}$ |
| Merchants..... | 1617 | 112 $\frac{1}{2}$ | 110 |
| Molson..... | 105 | 113 | 112 |
| Montreal..... | 1664 | 192 $\frac{1}{2}$ | 188 $\frac{1}{2}$ |
| Ontario..... | 454 | 105 | 103 |
| Toronto..... | 810 | 178 $\frac{1}{2}$ | 174 |
| Union..... | 23 | 69 $\frac{3}{4}$ | 69 $\frac{3}{4}$ |
| <i>Miscellaneous.</i> | | | |
| Can. Pac. Ry..... | 675 | 49 $\frac{1}{2}$ | 46 |
| Gas..... | 1731 | 179 $\frac{1}{2}$ | 177 $\frac{1}{2}$ |
| Mont. Tel. Co..... | 855 | 115 | 114 |
| Nor. West Lud. Co. | 685 | 56 | 53 |
| Passenger..... | 984 | 117 | 115 $\frac{1}{2}$ |
| Richelieu & Ont.... | 220 | 64 | 62 $\frac{1}{2}$ |

CATTLE, ETC.—Latest cable advices from London and Liverpool quote American live

cattle a trifle firmer, at 15 $\frac{1}{2}$ c for the dressed weight, sinking the offal. The offerings at the local markets last Monday were fairly large, and with a good enquiry a number of transactions were reported. Good to choice shipping cattle sold at 6c to 6 $\frac{1}{2}$ c, and medium to choice butchers' stock from 5c to 6c. Sales were made of live hogs at 6 $\frac{1}{2}$ c to 7c, and sheep from 5 $\frac{1}{2}$ to 6c. About 100 calves were on the market, and sales were reported at \$2 to \$5 for the smaller kinds, fair to good from \$6 to \$12, and choice and extra at \$14 to \$15.

DAIRY PRODUCE.—*New Butter* comes forward in more liberal quantities, but not in excess of the demand; and prices remain steady, and even firmer in choicest kinds, with sales of Townships at 23c to 25c, Morrisburg and Brockville at 22c to 24c; arrivals of Western have been of an inferior quality and have had to be sold at inside quotations; *Fresh Roll* sells well at 20c to 23c. In *Old Butter* trade is light and the market remains dull and unsettled; choicest kinds sell well to local trade at fair prices, but inferior lots are entirely neglected, and only saleable at low figures; there is still a considerable stock held in this market, which holders seem very anxious to unload, the only sale of any quantity is that of a car of western dairy at 15 $\frac{1}{2}$ c, although we hear of small parcels being placed at 16c and 17c. In *Cheese* the market remains nominal, the only trade being to retailers at 13 $\frac{1}{2}$ c to 14c for finest old; we notice some new cheese on the market which is offering at 12 $\frac{1}{2}$ c to 13c, but as it is of an inferior quality it does not meet with a ready sale; the feeling at close is weak, and we must early see lower values.

DRUGS AND CHEMICALS.—Business continues of a very retail character, but it is just about

what it usually is at this season of the year. Reports of the cod fisheries from Norway state both quantity and quality as very good, and, as a consequence, prices have fallen from 14c as low as 7c per gallon, a drop of 50 per cent. *Newfoundland Oil* will naturally follow; the local prices for the latter are \$1.90 to \$2.20, but they are simply nominal till the market adjusts itself.

DRY GOODS.—Business is almost at a standstill, nothing is being done except a limited retail trade. There is some rumor of an advance of 10 per cent on the bleached cottons of the Hochelaga and St. Henry mills.

FISH.—There is very little doing, except the necessary retail trade; prices are nominally unchanged from last week's quotations.

FURS.—There is nothing special to notice, and few raw furs are coming in; recent reports indicate muskrat and foxes as being a shade lower, and holders had better get them into the market as soon as possible.

GROCERIES.—*Sugars*.—The demand for Yellow Refined has been active, with steady figures prevailing, and some talk of slight advances. Granulated is firm. A better enquiry exists for Raw Sugar, but there is not much business on the spot to report. *Teas*.—Quietness prevails. Sales are moderate, and values of all desirable Teas continue with no special variation. Japanese advices note the expectation of the season's opening about same time as last year, *i. e.*, beginning in May. The quality is expected to be good, and prices higher. *Molasses*.—Is offered to arrive for Barbados at some reduction for quantity. On the spot business is dull. *Sugar Syrups* of high class are

firm; in inferior there is not much doing. *Coffee*—There is only an ordinary trade to report, with prices slightly easier for most kinds. *Rice* is firm in Britain, and fairly steady here. *Spices*.—Pepper is still up, and a strong effort appears to be continued to maintain it at the extreme prices current. There is not much trade going on in Spices here at the moment. *Fruits*.—Good to choice Valencias are firm. Malaga Raisins are steady, but not active. Currants—Really prime are not in very heavy supply at place of growth, while of inferior and damaged kinds the stock is full, and low prices are accepted. Other fruits are quiet. There is some reported damage to Almond crop by rains.

HIDES AND SKINS.—Reports vary between a fair amount of business and nothing at all doing; hides are coming in very slowly, however, and that prevents business being very brisk. We hear of a sale of one car No. 1 Hamilton steers at \$10.50 and another car of odd lots at prices as quoted in the list.

IRON AND HARDWARE.—In iron, business continues quiet and unsatisfactory. In hardware the usual jobbing business is being done; but in both branches of trade little stir is expected until navigation opens. The figures quoted in our price list for *Cut Nails* must be understood as strictly for *net cash*; for anything else, 10c must be added all round.

FRED. CARSTENS, Manufacturer of Morocco, Satin and VELVET CASES, and Trays of every description, for Jewellery, Watches, Silverware, &c.
301 Notre Dame St., Montreal.
Names marked on Books, Albums, Travelling Bags, Pocket-books, Silks, Satins, Velvets, Picture Frames and Fancy Goods of all kinds, &c.

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

OSTELL & CO., Importers of **FISHING TACKLE** Needles and General Smallwares, Dealers in all kinds of **SPORTING GOODS** For Summer and Winter,
414 St. Paul Street, Montreal.

HUDON, HEBERT & CO., (Successors to J. Hudon & Co.) IMPORTERS OF Groceries, Wines, Liquors and Provisions, wholesale. Sole agents in Montreal for the Portland Kerosene Oil Co., also for the Celebrated SOAP, "DEATH ON DIRT."
Nos. 304 and 306 St. Paul St., MONTREAL.

We are prepared to furnish the trade, wholesale and retail, with this celebrated soap, "Death on Dirt," and we recommend it to the trade in general.

HAMS, BEEF TONGUE, BACON.
GEO. MCGARRY, Provision Merchant,
94 Foundling St., South Side St. Ann's Market, MONTREAL.
BUTTER, CHEESE, EGGS, ETC.

LEATHER.—There has been an improvement this week and more business has been done, a movement in black leather being specially noticeable, with considerable sales to cutters. The supply of French calf and kid is only limited, the suspension of Fisher & Levy who were large manufacturers of French calf, having kept out their production from the market. The demand is good. Prices remain unchanged, but firm. The heavy failure in this city, noticed elsewhere, has not been an unexpected event among those who had access behind the scenes. Its effect upon smaller outside creditors remains to be seen.

LUMBER.—Owing to the pleasant change in the weather and the opening of navigation, which is now almost complete, a rather better demand has sprang up and orders are coming in freely; prices are unchanged, but the outlook is more cheerful. The amount of business during the winter and early spring has been much below the average.

OILS.—There has been a little more activity during the past week, without any particular alteration in prices. Price of Linseed Oil in England rules somewhat firmer, and higher prices are looked for. **Paints.**—Orders are coming in more freely and considerable shipments are being made, both east and west. Prices are unchanged and not likely to be higher.

IRVING & SUTHERLAND, IMPORTERS OF Railway, Machinists' and Mill Supplies, OILS, PAINTS, Etc.

Agents for Dominion Paint Co., Toronto; H. B. Newhall Manufacturing Co., New York; Hockley Bolt, Nut and Rivet Works, England; Handyside & Co., Celebrated Boiler Purger.

17 St. Peter Street, MONTREAL.

TELLIER, ROTHWELL & CO., Successors to CHAS. MARTIN & CO., Manufacturers of Laundry Blues and Stove Polishes;

Importers of Colours, Bronze-Powders, Gold, Silver and Metal Leafs, Glues, Gelatines, Aniline dyes, Tinfoil, Metallic Capsules, Belgium Sulphur, Essential Oils, &c.

Sole Proprietors for the Celebrated **CARDINAL FOOD,** 24 ST. PETER STREET, MONTREAL.

R. Henry Holland & Co., WHOLESALE Importers of Jewellery, Vases, Dolls, Baskets, Pipes, Cutlery, Purses, Combs, Brushes, Fancy Goods and Small Wares.
NEW ADDRESS,

266 & 268 St. Paul St., 107, 109, & 111 Commissioners St. The Premises lately occupied by A. Prevost & Co

Preston Mineral Baths and Summer Resort, PRESTON, ONT.

EXPERIENCE has proved that the continuous use of the water with which the Preston Mineral Baths are supplied, used internally and externally is of great benefit to invalids suffering from Gout, Nervous Debility, Diseases of the stomach, Liver and Kidneys, but more especially Skin Diseases. Sufferers from Rheumatism will find that using these waters will almost always effect a cure. Stage Line between Preston and Berlin meets G. W. R. and G. T. R. Trains.

C. KRESS, Proprietor. **DR. MULLOY,** Consulting Physician.

PETROLEUM.—*Refined Oil.* No change since last report. Demand exceptionally light.

PROVISIONS.—There has been a fair business done during the week in hog products, but quotations are unchanged. The receipts of *Eggs* are a trifle higher, and with continual advices from shippers to hold the feeling is strong and prices are a shade higher; they are selling today at 16c per dozen;—still the trade is of opinion that prices have not yet reached the bottom, and with warmer weather, we should see a weaker and lower market. Arrivals of *Maple Syrup* are light, and the market rules firm and steady, with a good jobbing demand at 80c to 90c per gallon. In *Sugar* there is a large supply, and it is offering freely at 9c. *Turnips* are very scarce, and can hardly be got hold of, we hear of an offer of 55c for a car load; the retail price per bushel is from 75c to \$1.

SEEDS.—The market for clover continues unchanged, with light stocks and fair demand. We quote it at 12½c to 12c per lb. in small lots. Timothy is in fair supply and light demand. We quote it at \$1.55 to \$2 per bushel.

WINES AND LIQUORS.—Although business is quiet, as usual at this time of year, there are signs of improvement; orders are by no means scarce, but are waiting for fulfillment until navigation opens and goods can be brought in direct at summer freights.



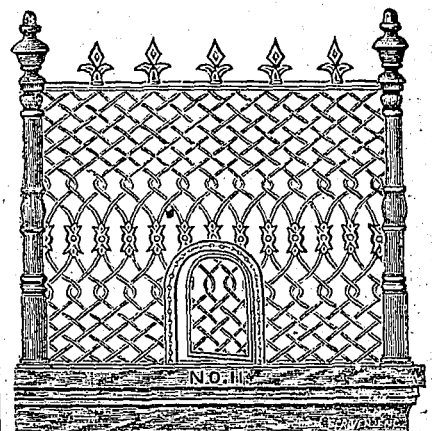
TENDERS.

TENDERS will be received by this Department at Ottawa, up to the 30th instant, for the buoyage of the Richelieu River and Rivière des Prairies. Printed forms of Tender and any information required can be procured at the Office of the Harbour Commissioners, Montreal, and from the Harbour Masters at St. Johns and Sorel.

WM. SMITH, Deputy Minister of Marine and Fisheries.

Department of Marine and Fisheries, Ottawa, 18th April, 1884.

Victoria Wire Mills



Bank and Office Railing, Wire Window Guards, Fine Wire Blinds for Inside Office Windows.

Manufactured by **B. GREENING & CO.** Send for Circular. Hamilton, Ont.

TORONTO WHOLESALE MARKETS.

(Revised By Telegraph.)

TORONTO, April 24, 1884.

The only movement that saves the trading community from extreme stagnation is the cattle trade. There has been comparatively a large amount of money put in circulation within the past six weeks in this branch of trade. Money is abundant, but there is both a limited demand and a want of confidence in any ordinary speculation. The rate on call loans is quoted at 5 per cent on debentures and Loan Companies' stocks, and 5½ to 6 per cent on bank shares. Commercial paper quiet, at 6½ to 7½ per cent; Sterling Exchange is steady, at unchanged rates, so also are drafts on New York. The Stock Market has been quiet, but there was a slight increase in sales last week. Prices of bank shares, as well as Loan Companies' and miscellaneous stocks, have been steady.

CATTLE TRADE.—There has been a pretty large trade in contracting for shipping cattle during the past two weeks. The terms have been mostly for June delivery, and good cattle

for the British markets have sold at 6½c to 6¼c per lb., live weight, the latter for shipment in the end of May. Butchers' cattle have been rather quiet, buying at 5c to 5½c for choice and 4c to 4½c for ordinary to good. Calves in moderate supply at 9c to 10c per lb., dressed weight. Sheep and lambs bring 4½c to 5½c per lb., live weight. Hogs nominal, few offering at \$6 per 100 lbs., live weight.

FLOUR AND MEAL.—Up to within the past few days the market has been very dull, and up to the present there is no increased movement. But the prices are just steadier in quotations. There is no trading beyond the local market. Holders of flour ask \$5 to \$5.05 for inspected Superior Extra, and these prices are paid for good brands. Extra is quoted at \$4.75, with small sales, and Spring Extra \$4.50. Patent Process flour unchanged, at \$5.50 to \$6, according to brand. American flour is still freely offered here, and a larger trade is done in it. Stocks on Monday last were 2260 barrels against \$540 barrels on April 23, 1883. *Oatmeal* is quiet, but there is a certain moderate demand and prices are steady; good brands of ordinary grade are quoted at \$4.20 in car lots, and granulated at \$4.50. *Cornmeal* is quoted in jobbing lots at about \$3.60 per barrel. *Bran* has declined, owing to the falling off in demand, and is now quoted at \$14.50 to \$15 in car lots on the track.

GRAIN.—Wheat has improved in demand as much owing to a decrease in receipts as to any prospective increase in value. The falling-off in receipts gives colour to the reported American estimate that Canada will want to import 2,000,000 bushels of American wheat before the present growing crop is available. Prices are a shade higher and firm: No. 1 Spring quoted at \$1.10 to \$1.11, No. 2 at \$1.09, and No. 3 at \$1.05. Fall wheat has sold at \$1.09½ for No. 2, and No. 3 is quoted at \$1.06 to \$1.07. Goose wheat is quoted at 80c to 83c. Stocks on Monday last were 203,928 bushels against 505,625 April 23, 1883, and 338,423 bushels April 24, 1882. *Barley* is reported scarce and firm, especially in higher grades. For No. 1 as high as 82c was bid yesterday, and No. 2 was offered at 77c without buyers, who offered 76c. These rates are quoted to-day by buyers; No. 3 extra is quoted at 71c, and No. 3 at 65c. Stocks on last Monday were 89,000 bushels, a decrease of about 36,000 from the week previous. *Oats* are unchanged, at 37c to 38c on the track, with quiet demand. *Peas* are firm, with moderate demand, No. 2 quoted at 75c and No. 3 at 72c. *Rye* nominal, at 62c. *Corn*, American, nominal at 67c on the track. The total grain in store here on last Monday was 344,280 bush. against 637,576 bush. April 23, 1883, and 444,500 bush. April 24, 1882.

GROCERIES.—Trade continues without any noticeable improvement, but some houses report a moderate business, while others report trade very dull. Prices have rather weakened without quotable changes.

W. Taylor Lindsay & Co.,
IMPORTERS OF
STAPLE AND
Fancy Dry Goods
SMALL WARES, &c.,
18 LEMOINE STREET,
Foot of St Helen St., MONTREAL.

Crawford House
WINDSOR, Ont.
NEW MANAGEMENT.
NEW FURNITURE.
ENTIRELY REFITTED.
GOOD SAMPLE ROOMS.
H. D. LENTZY & CO., Proprietors.

LONDON
STEEL WORKS CO.
LONDON, ONTARIO.

CRUCIBLE CAST STEEL.
Bar Steel - Flats and Rounds
Coil Springs, Railway and Machinery
Steel Castings, Cranks, Dies, &c.
Bar Iron - Best Qualities
THOS. MUIR, Manager.

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

Sole Manufacturers for the Dominion of "Pat Napin Tanned Buck Gloves" warranted. None Genuine unless stamped "W. H. Storey & Son."

C. H. CORDINGLY & CO.
WINE MERCHANTS,
32, 34, 36 & 38 St. Dizier Street,
MONTREAL.

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

"John Bull Bitters,"

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

Also Proprietors of the favorite

"BEAVER BRAND"

6 Year Old Pure Rye Whiskey.

GRATEFUL—COMFORTING.
EPPS'S COCOA.
BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency of disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—*Civil Service Gazette.*

Made simply with boiling water or milk. Sold only in Packets by Grocers, labelled thus:
JAMES EPPS & Co., Homeopathic Chemists,
London, England.

Sole agent for Canada: C. E. COLSON, MONTREAL.

A. RAMSAY. ALEX. MANSON.
A. RAMSAY & SON,
Importers of
Paints, Oils, Colors
And Artists' Materials,
English and Belgian Sheet and Polished
Plate Glass,
MANUFACTURERS, &c.,
Agents for Wright & Bull, Birmingham; Windsor & Newton, London; Sharratt & Newth, London; Petit Ainé, Paris; Fourcraut, Frison & Co., Belgique
Warehouse, 37, 39 & 41 Recollet St.,
Factory, INSPECTOR STREET,
MONTREAL.

LACE Curtain Stretchers, New
Meat Choppers, Carpet Sweep-
ers, Fine Cutlery, and Fine Locks,
Specialities in Hardware.
L. J. A. SURVEYER,
Sole Agent,
188 Notre Dame Street, Montreal.
Opposite Court House.

J. WENTWORTH HILL,
WAREHOUSEMAN.

STORAGE for all kinds of Merchandise in
Bond or Free. YARDAGE for Iron, Coal, &c.
Office: 48 William St. Montreal, (connected with
the Canadian District Telephone Exchange.)
References: J. D. Crawford, Esq., Henry A.
Budden, Esq., Messrs. Win. Dow & Co. Messrs.
Henry Chapman & Co. Messrs. J. M. Douglas & Co.

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

HARDWARE.—Business in some lines has moderately improved. The demand for builders' hardware is certainly better, but not largely better. Galvanized iron and roofing material also slightly improved. But the country trade is still quiet, though not much below the average of last season at this date. Prices generally are not more than steady at recent quotations.

HIDES AND SKINS.—Although not active the demand for leather keeps the prices of hides steady. Cured hides are selling in satisfactory quantity at 8c to 8½. Green hides are offering in moderate quantity only, buying at 7c for cows and 8c for steers, No. 1; and 1c lower for No. 2. Calfskins are not so abundant as has been the case at this season previously, as it is said farmers are raising young stock more largely than heretofore. Green are buying at 13c for No. 1 and 11c for No. 2, cured selling at 15c for No. 1 and 13c for No. 2. Sheepskins buying green from butchers at \$1 to \$1.25.

SAILS. THOMAS SONNE, Tents for sale or hire. Fishing and Shooting **TENTS** a specialty, Sailmaker and Tarpaulin Manufacturer; Yacht **SAILS** and Wagon Covers. Grain Bags for sale or hire. For sale Denim and Cottage Canvas. 177 & 179 Commissioners Street, Montreal.

A. A. WILSON & CO.

219 to 223 ST. PAUL STREET,

Corner Jacques Cartier Square,

PAINT. Star Gloss Rubber Paint, ready for the brush. Patented 16th June, 1875.

Tin and Water Proof, Diploma obtained in Ottawa 1874, Montreal in 1880 and 1883, over all competitors. 1 gallon of the Star Gloss Rubber Paint will cover on shingle 150 to 200 ft. per gallon, on iron or tin 500 to 800 ft.

Color Black, \$1.00; Brown, \$1.10; Cherry, \$1.25; (Colours) Gray, Drab, Yellow, Blue, Slate and any other colors at \$2.00 per gallon, imp. measure. All the above colors will cover 500 ft. on small board (plumes). This Paint is warranted to give the best of satisfaction, and if not as it is represented, money will be refunded, this paint follows the temperature of the weather; if the weather is cold it will contract, and if warm it will expand, so the air cannot penetrate through, and it will stand permanent for years; it can be applied on brick, iron, boats, in fact, everything that paint is required on.

JOSEPH E. SEAGRAM,

DISTILLER,

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies.

Sole manufacturer of the celebrated

WHITE WHEAT WHISKEY.

Wm. H. JONES, Engraver, Press Tool Maker, Dye Sinker, Jewellers' Tools, Stamping, Piercing, &c., &c.

Manufacturer personally and on the premises of Embossing Dies, Brass and Steel Stamps, Burning Brands, India Rubber Stamps, Stencil Plates, Door Plates, Seals, Dating Machines, Endorsing Presses; Chaser and General Fancy Worker in Brass, Iron & Steel. One trial only is asked.

771 CRAIG STREET, MONTREAL.
N. B.—Bookbinders' Tools a specialty.

// // // //
HEADQUARTERS
FOR
WOOD BUTTER PLATES.
WALTER WOODS,
HAMILTON,
ONT
// // // //

CARSLEY & CO.

SPRING 1884

We call the attention of the trade this season specially to the following lines, which will be found well worthy of inspection and very complete in assortment.

DRESS GOODS, —
British and Continental.

SILKS,
Black and Colored.

SILKS,
Checked, Striped and Broche.

BLACK CASHMERE'S,
Special Value.

LADIES' & CHILDREN'S HOSIERY,
Large assortment and Select line, Plain and Fancy.

GENTS' FURNISHINGS,
Full lines.

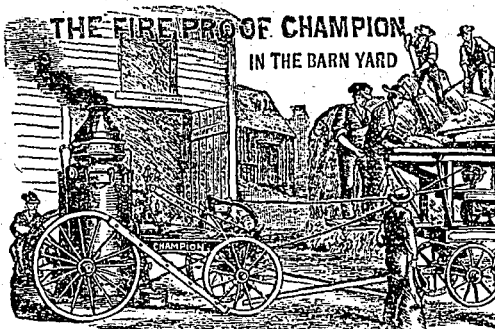
NEW BRACES, BUTTONS AND TRIMMINGS.

KID GLOVES,
LISLE GLOVES,
SILK GLOVES.

LACES & LACE GOODS,
Large Variety and Special lines.

CARSLEY & CO.,

951 FIRE-PROOF CHAMPION
Engines built since 1877.



WATEROUS ENGINE WORKS CO., BRANTFORD, CANADA.

Call at our Works, examine material and mode of construction, and testify. We test an engine every day.

Over 40 finished engines in stock to choose from, 12, 16 and 20 horse power; Portable Saw-mills, Grist Mills, Shingle Machinery and Choppers.

Send for Illustrated Catalogue, mention this paper.

WATEROUS ENGINE WORK CO., Brantford, Can.

Bought by

FARMERS, THRESHERS,

STOCK RAISERS,

Ranche Cos.

THE FAVORITE EVERYWHERE.

No Fires. No Explosion.
None Returned.

Most efficient, economical and durable, most simple and easily managed. Greatest care, and best material, experience can suggest used in their construction.

Statement of Banks acting under Charter, for the month ending 31st March, 1884, according to the Returns furnished by them to the Department of Finance.

| BANKS. | CAPITAL. | | | | LIABILITIES. | | | | | |
|------------------------------|---------------------|---------------------|------------------|---------------|------------------------------|-----------------------|--------------------------------|-------------------------------------|------------------------------------|-------------------------------------|
| | Capital Authorized. | Capital Subscribed. | Capital Paid up. | Reserve Fund. | Dividend Rate p. c. p. annum | Notes in Circulation. | Dom. Govt. Deposits on Demand. | Dom. Govt. Deps. p'ly after notice. | Deposits securing contracts & Ins. | Provincial Gov. deposits on Demand. |
| ONTARIO. | | | | | | | | | | |
| 1 Bank of Toronto..... | \$ 2,000,000 | \$ 2,000,000 | \$ 2,000,000 | \$ 1,000,000 | 8 | \$ 1,125,064 | \$ 27,269 | | | |
| 2 Canadian Bk of Com..... | 6,000,000 | 6,000,000 | 6,000,000 | 1,500,000 | 8 | 2,736,703 | 61,123 | | 90 | 57,645 |
| 3 Dominion..... | 1,500,000 | 1,500,000 | 1,500,000 | 500,000 | 10 | 1,354,134 | 16,268 | | 61,333 | 10,086 |
| 4 Ontario..... | 1,500,000 | 1,500,000 | 1,500,000 | 335,000 | 6 | 1,435,908 | 45,254 | | 11,730 | 40,000 |
| 5 Standard B. of Can..... | 2,000,000 | 803,700 | 82,940 | 140,000 | 7 | 591,332 | 42,098 | | | 2,987 |
| 6 Federal..... | 3,000,000 | 2,966,800 | 2,924,650 | 1,500,000 | 10 | 1,379,042 | 26,380 | | 93,620 | 16,371 |
| 7 Imperial Bk of Can..... | 1,500,000 | 1,500,000 | 1,500,000 | 650,000 | 8 | 1,001,226 | 46,112 | 50,000 | 81,610 | 17,796 |
| 8 Bank of Hamilton..... | 1,000,000 | 1,000,000 | 981,170 | 200,000 | 7 | 781,127 | 16,633 | | 7,050 | |
| 9 Bank of Ottawa..... | 1,000,000 | 1,000,000 | 990,729 | 110,000 | 6 | 580,218 | 8,598 | | 8,630 | 748 |
| 10 Western Bk. of Can..... | 1,000,000 | 1,000,000 | 221,963 | 5,000 | 7 | 111,210 | | | | |
| 11 Bk. of London, Can..... | 1,000,000 | 1,000,000 | 133,635 | 50,000 | Nil | 85,965 | | | | |
| Total, Ontario..... | 21,500,000 | 19,770,500 | 18,592,008 | 6,800,000 | | 11,168,469 | 289,729 | 50,000 | 268,513 | 145,616 |
| QUEBEC. | | | | | | | | | | |
| 12 Montreal..... | 12,000,000 | 12,000,000 | 12,000,000 | 5,750,000 | 10 | 5,595,702 | 2,141,858 | | 38,989 | 248,646 |
| 13 Brit. North America..... | 4,866,666 | 4,866,666 | 4,866,666 | 889,718 | 8 | 828,854 | 5,453 | | 1,100 | |
| 14 People's..... | 1,600,000 | 1,600,000 | 1,600,000 | Nil | 5 | 251,259 | 4,186 | | | |
| 15 Jacques Cartier..... | 500,000 | 500,000 | 500,000 | 140,000 | 7 | 210,882 | 66,455 | | | |
| 16 Ville Marie..... | 500,000 | 500,000 | 464,300 | 20,000 | 7 | 317,411 | 7,196 | 25,000 | | |
| 17 La Bk d'Hochelega..... | 1,000,000 | 702,100 | 702,860 | 50,000 | 6 | 337,616 | 37,163 | | 1,490 | 7,007 |
| 18 Exchange Bk of Can..... | | | | | | | | | | |
| 19 Molsous..... | 2,000,000 | 2,000,000 | 2,000,000 | 700,000 | 8 | 1,603,928 | 47,908 | | 35,100 | 3,239 |
| 20 Merchants'..... | 6,000,000 | 6,798,267 | 6,521,726 | 1,150,000 | 7 | 3,397,909 | 181,379 | | 37,436 | 7,492 |
| 21 Nationale..... | 2,000,000 | 2,000,000 | 2,000,000 | | 4 | 678,552 | 5,214 | | 14,725 | |
| 22 Quebec..... | 3,000,000 | 2,500,000 | 2,500,000 | 325,000 | 7 | 630,687 | 22,200 | | 44,032 | 397 |
| 23 Union..... | 2,000,000 | 2,000,000 | 2,000,000 | 30,000 | 5 | 683,743 | 18,070 | 100,000 | 30,999 | 200,918 |
| 24 St. Jean..... | 1,000,000 | 540,000 | 226,200 | 10,000 | 6 | 170,926 | 16,300 | 15,000 | | |
| 25 Banque de St. Hyac..... | 1,000,000 | 504,600 | 262,230 | 35,000 | 8 | 174,591 | 1,834 | | | |
| 26 Eastern Townships..... | 1,500,000 | 1,479,600 | 1,449,057 | 330,000 | 7 | 754,591 | 50,407 | 50,000 | | 16,183 |
| Total, Quebec..... | 38,906,666 | 36,997,233 | 36,293,040 | 9,249,718 | | 15,345,374 | 2,607,177 | 190,000 | 208,877 | 478,855 |
| NOVA SCOTIA. | | | | | | | | | | |
| 27 Bank of Nova Scotia..... | 1,250,000 | 1,114,300 | 1,114,300 | 470,000 | 8 | 993,094 | 152,979 | | 2,140 | 900 |
| 28 Merch' Bk of Halifax..... | 1,500,000 | 1,000,000 | 1,000,000 | 200,000 | 7 | 767,828 | 102,279 | | 948 | |
| 29 People's Bank..... | 800,000 | 600,000 | 600,000 | 70,000 | 6 | 183,192 | 15,440 | | | |
| 30 Union Bank..... | 1,000,000 | 1,000,000 | 500,000 | 80,000 | 6 | 119,967 | 18,281 | | | |
| 31 Halifax Banking Co..... | 1,000,000 | 500,000 | 500,000 | 50,000 | 6 | 370,154 | 30,609 | | | |
| 32 Bank of Yarmouth..... | 400,000 | 400,000 | 388,230 | 20,000 | 6 | 84,665 | 38,331 | | | |
| 33 Exchange..... | 250,000 | 250,000 | 245,210 | 30,000 | 6 | 49,826 | | | | |
| 34 Pictou Bank..... | 500,000 | 500,000 | 249,930 | 70,000 | 6 | 161,013 | | | | 2,970 |
| 35 Com. Bk of Windsor..... | 500,000 | 500,000 | 260,000 | 78,000 | 8 | 70,645 | 31,327 | | | |
| Total, Nova Scotia..... | 7,320,000 | 5,894,300 | 4,867,700 | 1,068,000 | | 2,800,188 | 398,261 | | 3,088 | 3,786 |
| NEW BRUNSWICK. | | | | | | | | | | |
| 36 Bk of New Brunswick..... | 1,000,000 | 1,000,000 | 1,000,000 | 400,000 | 8 | 428,625 | 116,937 | | 691 | |
| 37 Maritime Bank..... | 2,000,000 | 686,000 | 686,000 | Nil | Nil | 200,061 | 17,329 | 50,000 | 49,342 | |
| 38 St. Stephen's Bank..... | 200,000 | 200,000 | 200,000 | 50,000 | 8 | 165,105 | 25,587 | | | |
| Total, New Brunswick..... | 3,200,000 | 1,886,000 | 1,886,000 | 450,000 | | 893,851 | 169,854 | 50,000 | 50,033 | |
| Grand Total..... | 70,896,666 | 64,548,033 | 61,628,748 | 17,567,718 | | 30,197,882 | 3,455,022 | 290,000 | 520,812 | 628,256 |

| BANKS. | Dep. Govt. Payable after notice. | Other Deposits on Demand. | Other Deps. payable after notice. | Loans fr. Banks in Can. sec'd. | Loans by Banks in Can. unsec'd. | Due other Banks in Canada. | Due Banks or Agts. not in Canada. | Due other Bks or Agts in U. K. | Other Liabilities. | Total Liabilities. |
|------------------------------|----------------------------------|---------------------------|-----------------------------------|--------------------------------|---------------------------------|----------------------------|-----------------------------------|--------------------------------|--------------------|--------------------|
| ONTARIO. | | | | | | | | | | |
| 1 Bank of Toronto..... | \$ 2,886,993 | \$ 6,891,017 | \$ 2,007,577 | \$ 6,891,017 | \$ 205,013 | \$ 21,470 | \$ | \$ | \$ 772 | \$ 5,774,164 |
| 2 Canadian Bk of Com..... | 100,000 | 4,611,144 | 6,891,017 | | | 117,291 | | 481,884 | | 15,060,014 |
| 3 Dominion..... | 100,000 | 1,664,910 | 3,331,847 | | | | | | | 6,641,931 |
| 4 Ontario..... | 66,784 | 2,198,001 | 1,515,663 | | 38,880 | 163,611 | | 60,017 | | 5,570,482 |
| 5 Standard B. of Can..... | 93,550 | 1,266,294 | 769,144 | | | | | | | 2,768,738 |
| 6 Federal..... | 150,000 | 2,881,403 | 2,899,354 | | 432,887 | 37,273 | | 189,759 | | 8,086,935 |
| 7 Imperial Bk of Can..... | 100,000 | 1,747,960 | 1,338,516 | | 5,739 | 5,739 | | | | 4,385,901 |
| 8 Bank of Hamilton..... | | 1,128,793 | 571,046 | | | 9,902 | | 137,877 | | 2,652,278 |
| 9 Bank of Ottawa..... | | 433,143 | 871,044 | | | 2,314 | | 37,291 | | 1,844,838 |
| 10 Western Bk. of Can..... | | 56,187 | 152,360 | | | 1,149 | | | | 327,028 |
| 11 Bk. of London, Can..... | | 76,037 | 17,703 | | | 1,262 | | | | 180,968 |
| Total, Ontario..... | 610,335 | 18,135,867 | 20,368,318 | | 676,236 | 360,076 | | 1,010,026 | 7,801 | 52,386,880 |
| QUEBEC. | | | | | | | | | | |
| 12 Montreal..... | 1,500,000 | 9,219,876 | 7,965,923 | | 422,804 | 145,886 | 18,750 | | | 27,009,508 |
| 13 Brit. North America..... | | 864,076 | 4,395,877 | | | 19,537 | 19,419 | | | 6,137,377 |
| 14 People's..... | 100,000 | 911,733 | 752,665 | | | 4,397 | | | 8,366 | 2,032,649 |
| 15 Jacques Cartier..... | 205,000 | 390,607 | 237,784 | | | 60,208 | 1,455 | | 1,440 | 1,163,864 |
| 16 Ville Marie..... | 32,765 | 73,147 | 307,267 | | | | | | 5,678 | 768,468 |
| 17 La Bk d'Hochelega..... | | 199,721 | 186,431 | | | 25,453 | | | 6,412 | 801,285 |
| 18 Exchange Bk of Can..... | | | | | | | | | | |
| 19 Molsous..... | | 2,375,146 | 2,389,194 | | | 91,216 | 7,468 | 223,888 | 60,560 | 6,837,158 |
| 20 Merchants'..... | | 2,799,448 | 5,090,021 | 50,000 | | 196,220 | | 348,180 | 7,951 | 12,045,969 |
| 21 Nationale..... | 10,890 | 937,115 | 670,000 | | | 51,046 | | 114,404 | 6,240 | 2,488,791 |
| 22 Quebec..... | | 3,044,900 | 303,771 | | | 1,860 | | 12,855 | | 4,569,766 |
| 23 Union..... | 100,000 | 876,865 | 1,127,022 | | | 28,778 | | | | 3,006,398 |
| 24 St. Jean..... | | 5,037 | 190,722 | | | | | | | 1,844,838 |
| 25 Banque de St. Hyac..... | | 13,497 | 522,257 | | | | | | 838 | 3,704,944 |
| 26 Eastern Townships..... | 100,000 | 407,845 | 1,107,500 | | | 22,948 | | | | 711,120 |
| Total, Quebec..... | 2,018,655 | 22,069,220 | 26,282,962 | | 472,804 | 637,611 | 47,093 | 698,825 | 100,022 | 71,172,433 |
| NOVA SCOTIA. | | | | | | | | | | |
| 27 Bank of Nova Scotia..... | | 741,245 | 2,825,736 | | | 19,414 | 68,788 | 190,137 | 796 | 4,605,241 |
| 28 Merch' Bk of Halifax..... | 7,106 | 424,348 | 1,416,240 | | | 46,156 | | 550 | | 2,705,293 |
| 29 People's Bank..... | | 16,133 | 350,631 | | | 2,863 | | 830 | | 719,152 |
| 30 Union Bank..... | | 10,708 | 462,262 | | | 4,725 | 5,081 | 13,629 | 32,064 | 761,719 |
| 31 Halifax Banking Co..... | | 238,085 | 653,995 | | | 1,895 | 2,760 | 6,985 | 60,162 | 1,232,750 |
| 32 Bank of Yarmouth..... | | 107,639 | 187,189 | | | 929 | | | | 418,755 |
| 33 Exchange..... | | 25,453 | 51,144 | | | 11,162 | | | 1,921 | 199,513 |
| 34 Pictou Bank..... | | 101,959 | 487,479 | | | 118,158 | | | 456 | 924,307 |
| 35 Com. Bk of Windsor..... | | 35,280 | 141,230 | | | 14,778 | 6,032 | | | 802,296 |
| Total, Nova Scotia..... | 7,106 | 1,929,878 | 6,184,913 | | | 220,087 | 82,662 | 272,277 | 86,871 | 11,919,121 |
| NEW BRUNSWICK. | | | | | | | | | | |
| 36 Bk of New Brunswick..... | | 463,375 | 997,853 | | | 51,642 | | | | 2,058,594 |
| 37 Maritime Bank..... | | 113,166 | 270,942 | | | 43 | 22,734 | | 59,694 | 872,510 |
| 38 St. Stephen's Bank..... | | 131,763 | | | | | | | | 322,659 |
| Total, New Brunswick..... | | 708,305 | 1,268,226 | | | 51,685 | 22,734 | | 59,934 | 3,253,625 |
| Grand Total..... | 2,666,097 | 43,133,272 | 64,104,420 | | 1,149,040 | 1,269,461 | 152,490 | 1,981,132 | 253,720 | 139,801,610 |

ASSETS

| BANKS. | Specie. | Dominion Notes. | Notes Cheq. on other Bks. | Bal. due from Bks. in Can. | Bal. due from Bks. not in Can. | Due from Bks. or Ag. in U.K. | Dom. Gov. Deb. or Stock. | Prov'l. or Pub. Sec's. not Can. | Loans to Govt. | Lns to Govts. | Loans, on Sec. of Crps. or other Coll. | Loans to Municipalities. | Loans to other Corp. | Loans to other Bks secured. |
|----------------------|------------------|-------------------|---------------------------|----------------------------|--------------------------------|------------------------------|--------------------------|---------------------------------|------------------|------------------|--|--------------------------|----------------------|-----------------------------|
| ONTARIO. | | | | | | | | | | | | | | |
| 1 Toronto | \$ 251,544 | \$ 429,834 | \$ 263,013 | \$ 65,680 | \$ 57,005 | \$ 10,684 | \$ 127,689 | \$ | \$ | \$ 9,860 | \$ 437,061 | \$ 266,691 | \$ 287,091 | \$ |
| 2 Commerce | 823,213 | 1,008,301 | 615,150 | 226,217 | 2,191,463 | | 152,090 | 591,913 | | | 1,143,312 | 188,832 | 1,654,332 | |
| 3 Dominion | 167,145 | 362,415 | 240,722 | 174,017 | 701,031 | | | 498,040 | | | | 39,817 | 583,709 | |
| 4 Ontario | 242,716 | 444,490 | 224,673 | 395,633 | 195,424 | | | | | | | 87,151 | 397,800 | |
| 5 Standard | 98,540 | 183,379 | 107,175 | 45,230 | 16,225 | 8,866 | 24,333 | | | 61,950 | 465,659 | | 690,411 | |
| 6 Federal | 446,123 | 69,867 | 496,614 | 45,308 | 204,170 | | | | | | 690,353 | 28,777 | 227,225 | |
| 7 Imperial | 292,827 | 269,811 | 157,877 | 15,877 | 219,051 | 2,168 | | 54,912 | | | 264,337 | 229,131 | 234,445 | |
| 8 Hamilton | 118,739 | 109,618 | 80,991 | 45,509 | 69,693 | | 97,393 | | | | 309,499 | | 107,231 | |
| 9 Ottawa | 81,559 | 131,916 | 49,610 | 59,476 | 133,508 | | | | 243 | | | | 7,500 | |
| 10 West. Bk. of C. | 1,123 | 19,895 | 12,914 | 26,000 | 11,150 | 2,058 | | | | | | | | |
| 11 B. London C. | 2,269 | 15,267 | 31,730 | 4,233 | 10,727 | 5,684 | | | | | 20,000 | | 1,187 | |
| Total | 2,639,812 | 3,652,915 | 2,181,052 | 1,343,738 | 3,339,096 | 29,492 | 401,355 | 1,087,865 | 243 | 71,810 | 3,748,176 | 791,871 | 4,382,465 | |
| QUEBEC. | | | | | | | | | | | | | | |
| 12 Montreal | 2,003,375 | 4,204,529 | 1,077,792 | 111,630 | 5,781,642 | 2,292,651 | | | 3,520,115 | 1,277,505 | 3,637,625 | 71,210 | 4,311,245 | 111,868 |
| 13 B. N. A. | 315,171 | 560,244 | 182,555 | 14,835 | 3,285,771 | | | 36,065 | | | 1,780,271 | | 411,255 | |
| 14 Du Peuple | 22,978 | 132,011 | 165,264 | 76,163 | 2,293 | 9,028 | | | | | 103,961 | | | |
| 15 J. C. Cartier | 11,917 | 29,954 | 41,472 | 53,378 | 8,216 | 5,336 | | | | | | | | |
| 16 B. V. Marie | 14,710 | 15,796 | 49,703 | 2,126 | 1,328 | | | | | | 15,010 | 1,125 | 6,033 | |
| 17 D'Hochelega | 28,028 | 38,339 | 32,242 | 21,370 | 9,787 | 11,872 | | | | | 61,377 | | | |
| 18 Ex. B. of Can. | 361,639 | 313,669 | 29,261 | 61,737 | 55,743 | 36,862 | | | 5,377 | | 125,372 | 17,417 | 1,377,378 | |
| 19 Molsons | 469,916 | 791,017 | 565,690 | 46,733 | 1,161,730 | | | | 47,820 | 68,000 | 1,149,972 | 367,289 | 1,257,285 | |
| 20 Merchants | 110,123 | 231,489 | 80,792 | 59,988 | 39,679 | 17,616 | | | | | 40,287 | | | |
| 21 Nationale | 90,790 | 230,044 | 231,321 | 20,430 | 74,290 | | 148,439 | | | 5,701 | 993,716 | 97,138 | 504,011 | 61,013 |
| 22 Quebec | 68,447 | 123,208 | 469,067 | 35,236 | 28,243 | 31,109 | 262,100 | | | | 330,499 | 5,147 | | |
| 23 Union | 6,349 | 9,357 | 1,004 | 3,416 | 39,570 | | | | | | | 8,447 | | |
| 24 St. Jean | 15,832 | 32,787 | 12,676 | 23,416 | 11,474 | | | | | | | | | |
| 25 St. Hyacinthe | 110,272 | 90,021 | 18,393 | 184,271 | 154,184 | 7,916 | | | | | 70,461 | 20,725 | 613,702 | 50,000 |
| 26 E. P'wshps. | | | | | | | | | | | | | | |
| Total | 3,623,644 | 6,905,440 | 3,216,556 | 747,305 | 10,642,127 | 2,412,456 | 410,539 | 36,065 | 3,579,014 | 1,335,504 | 8,103,547 | 618,414 | 8,211,415 | 212,911 |
| NOVA SCOTIA. | | | | | | | | | | | | | | |
| 27 Nova Scotia | 330,606 | 315,750 | 108,482 | 84,471 | 65,406 | 465 | | 208,094 | | | 83,547 | 91,057 | 244,439 | 245,109 |
| 28 Merchants | 153,251 | 305,271 | 82,070 | 157,069 | 77,871 | 101,818 | | | 5,623 | | 36,048 | 62,443 | 627,038 | |
| 29 People's Bank | 20,416 | 91,319 | 21,655 | 19,231 | 41,996 | 31,700 | | | | | 45,243 | | | |
| 30 Union | 17,655 | 25,568 | 24,906 | 191,419 | 51,136 | | 76,910 | | | 837 | | 4,000 | | |
| 31 Halifax B. Co. | 29,924 | 55,955 | 55,635 | 11,781 | 9,578 | 26,554 | | | | 2,268 | | | | |
| 32 Yarmouth | 27,995 | 27,316 | 4,288 | 53,388 | 27,039 | 13,185 | 18,213 | | | | 45,000 | 16,024 | 43,928 | |
| 33 Exchange | 16,338 | 14,300 | 2,472 | 4,412 | 7,827 | | | | | | | | 18,235 | |
| 34 Pictou Bank | 39,291 | 81,867 | 11,813 | 32,312 | 4,814 | 15,074 | | | | | 19,083 | 4,909 | | |
| 35 C. B. Windsor | 19,050 | 14,157 | 3,936 | 2,478 | | 2,157 | | | | 197 | | 1,616 | 26,778 | |
| Total | 651,768 | 914,615 | 325,311 | 559,396 | 288,672 | 233,956 | 95,153 | 208,094 | 8,927 | 214,339 | 133,165 | 83,500 | 1,092,441 | |
| N. BRUNSWICK. | | | | | | | | | | | | | | |
| 36 N. Brunsw'k | 80,039 | 316,000 | 25,255 | 60,111 | 93,806 | 25,955 | | | | 16,745 | 151,692 | 129,644 | 18,358 | |
| 37 Maritime | 12,991 | 76,837 | 23,897 | 1,372 | 4,596 | 3,614 | | | | | | | | |
| 38 St. Stephen's | 25,881 | | 38,954 | 9,721 | 51,295 | 218 | | 76,900 | | | | | | |
| Total | 118,914 | 392,837 | 58,052 | 71,204 | 149,698 | 31,788 | | 76,900 | | | | | 18,358 | |
| Gr. Total | 6,937,101 | 11,764,807 | 5,811,067 | 2,731,439 | 11,920,191 | 2,731,613 | 907,049 | 1,368,925 | 3,604,930 | 1,773,879 | 12,119,538 | 1,493,785 | 13,611,830 | 212,911 |

| BANKS. | Loans to other Bks unsecured. | Public Discounts. | Notes overdue not sec. | Other debts unsec'd. | Notes, etc. overduing sec. by R. E. or Stk. Co. | R. E. beside Bk. Premises. | M'g'es on R. E. sold by Bank. | Bank Premises. | Other Assets. | Total Assets. | Liabilities of Directors and their firms. | Average specie for month. | Amount of Div. dur. month. |
|--------------------|-------------------------------|-------------------|------------------------|----------------------|---|----------------------------|-------------------------------|------------------|------------------|--------------------|---|---------------------------|----------------------------|
| ONTARIO. | | | | | | | | | | | | | |
| 1 Toronto | \$ 6,696,980 | \$ 13,958 | \$ 243,177 | \$ 170,011 | \$ 234,318 | \$ 982 | \$ 14,127 | \$ 50,000 | \$ 6,000 | \$ 9,166,613 | \$ 10,605 | \$ 262,123 | \$ 454,692 |
| 2 Commerce | 97,857 | 14,699,066 | 243,177 | 170,011 | 170,011 | 70,233 | 58,514 | 293,575 | 20,617 | 23,489,619 | 102,420 | 501,550 | 873,700 |
| 3 Dominion | 5,756,209 | 9,338 | 12,478 | 10,464 | 12,478 | 10,464 | 92,816 | 4,181 | 9,208,151 | 163,090 | 163,090 | 390,000 | 163,090 |
| 4 Ontario | 5,183,812 | 11,170 | 22,257 | 87,223 | 22,257 | 87,223 | 54,046 | 170,102 | 1,544 | 7,609,311 | 560,192 | 239,594 | 399,600 |
| 5 Standard | 2,344,439 | 14,862 | 10,123 | 1,000 | 10,123 | 1,000 | 3,705,268 | 16,125 | 3,705,268 | 104,911 | 153,156 | 399,600 | 128,530 |
| 6 Federal | 9,201,453 | 68,391 | 983 | 45,157 | 983 | 45,157 | 144,066 | | 12,746,413 | 73,245 | 431,577 | 762,129 | 6 |
| 7 Imperial | 4,395,346 | 35,290 | 122,664 | 24,476 | 122,664 | 24,476 | 144,066 | | 12,746,413 | 73,245 | 431,577 | 762,129 | 6 |
| 8 Hamilton | 196,794 | 2,692,675 | 60,811 | 9,500 | 24,476 | 21,413 | 125,293 | 16,210 | 6,638,721 | 178,700 | 291,097 | 322,135 | 7 |
| 9 Ottawa | 2,440,452 | 27,201 | 21,662 | 2,433 | 21,662 | 2,433 | 24,339 | 19,653 | 3,909,406 | 103,351 | 118,911 | 110,243 | 8 |
| 10 West. Bk. of C. | 443,335 | 617 | | | 617 | | 3,674 | 11 | 3,112,523 | 675,995 | 81,932 | 130,865 | 9 |
| 11 B. London C. | 36,671 | 240,352 | | | | | | 0.883 | 5,649,993 | 87,300 | 14,965 | 20,531 | 10 |
| Total | 339,823 | 53,731,694 | 439,017 | 35,290 | 654,318 | 141,321 | 153,074 | 966,236 | 90,367 | 80,712,072 | 1,900,000 | 2,514,201 | 3,593,167 |
| QUEBEC. | | | | | | | | | | | | | |
| 12 Montreal | 15,730,171 | 242,784 | 66,138 | 31,624 | 66,138 | 31,624 | 57,072 | 440,000 | 879,319 | 45,443,341 | 1,108,432 | 2,025,747 | 4,571,505 |
| 13 B. N. A. | 5,014,776 | 14,332 | 45,426 | 6,449 | 45,426 | 6,449 | 200,000 | | 11,667,604 | | | 321,900 | 491,797 |
| 14 Du Peuple | 2,892,199 | 73,262 | 31,160 | 99,746 | 43,294 | 18,476 | 35,000 | 34,867 | 3,742,690 | 97,713 | 23,168 | 96,930 | 13 |
| 15 J. C. Cartier | 32,913 | 8,633 | 225,326 | 77,230 | 225,326 | 77,230 | 80,000 | 191,411 | 1,820,306 | 36,548 | 14,379 | 23,851 | 14 |
| 16 B. V. Marie | 683,080 | 33,214 | 9,440 | 60,416 | 15,072 | 46,090 | | 315,559 | 1,288,632 | 91,958 | 15,690 | 10,781 | 15 |
| 17 D'Hochelega | 1,157,830 | 3,023 | 106,663 | 53,161 | 106,663 | 53,161 | 34,436 | | 17,822 | 1,575,879 | 136,237 | 30,796 | 38,433 |
| 18 Ex. B. of Can. | | 15,168 | 92,336 | 58,066 | 21,657 | 184,000 | 6,308 | 9,525,294 | 184,124 | 360,157 | 283,681 | 18 | |
| 19 Molsons | 5,000 | 12,501,456 | 211,216 | 112,313 | 71,839 | 127,962 | 84,000 | 19,555,392 | 99,475 | 447,000 | 609,000 | 20 | |
| 20 Merchants | | 3,461,921 | 65,574 | 125,976 | 25,178 | 10,130 | 96,934 | 28,747 | 4,044,018 | 530,000 | 23,000 | 29,000 | 21 |
| 21 Nationale | | 4,451,934 | 210,649 | 399,267 | 82,461 | 10,393 | 68,683 | 14,346 | 7,696,279 | 598,913 | 87,976 | 220,551 | 22 |
| 22 Quebec | | 3,271,120 | 139,811 | 75,911 | 25,923 | 40,000 | 112,590 | 54,777 | 5,070,093 | 294,380 | 27,105 | 220,551 | 22 |
| 23 Union | | 469,761 | 20,973 | 41,765 | 650 | | 18,789 | 4,992 | 664,316 | 46,394 | 6,336 | 9,110 | 24 |
| 24 St. Jean | | 73,911 | 26,007 | 42,783 | | | 7,373 | 10,979 | 1,031,674 | 45,204 | 11,396 | 31,837 | 25 |
| 25 St. Hyacinthe | | 3,290,558 | 144,619 | 45,907 | 27,910 | | 59,884 | 101,700 | 5,010,330 | 463,356 | 110,366 | 91,216 | 26 |
| 26 E. P'wshps. | | | | | | | | | | | | | |
| Total | 77,311 | 61,338,332 | 1,209,291 | 146,503 | 1,450,699 | 866,171 | 635,358 | 1,808,672 | 1,652,944 | 119,144,442 | 4,679,531 | 3,575,215 | |

SURETYSHIP.
THE GUARANTEE CO.
 Of North America.
 Capital Authorized, . . . \$1,000,000
 Paid up in Cash (no notes), . . 300,000
 Assets Resources over . . . 775,000
 * Deposit with Dominion Gov't. 57,000

THE BONUS SYSTEM
 of this Company renders the Premiums in certain cases annually reducible until the rate of
One-half p. Cent per Annum is reached.
 This Company is under the same experienced management which introduced the system to this continent over nineteen years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$180,000 have been paid in
Claims to Employers.
 President—SIR ALEXANDER T. GALT, G.C.M.G.
 Vice-President—THE HON. JAMES FERRIER
 Managing Director—EDWARD RAWLINGS.
 Secretary—JAMES GRANT.
 Bankers—THE BANK OF MONTREAL.

HEAD OFFICE:
260 ST. JAMES ST., MONTREAL.
EDWARD RAWLINGS,
Managing Director.

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

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 Grey and Straw Wrapping Papers, Paper Bags,
 Twines, etc.
 Factory, 45 McGILL STREET. Warehouse and
 Office, 393 ST. PAUL STREET, MONTREAL.

STOCKS AND BONDS.

| NAME. | Par Value | Capital Subscribed. | Capital paid-up. | Rest. | Div. Inst. 6 Ms. | Per Cent Prices April 24 | Cash Value per Sh. |
|----------------------------------|-----------|---------------------|------------------|-----------|------------------|--------------------------|--------------------|
| British North America.... | \$ 243 | \$ 4,866,666 | \$ 4,866,666 | \$89,718 | 3 | 115 117 | 279 45 |
| Can. Bank of Commerce.... | 50 | 6,000,000 | 6,000,000 | 1,900,000 | 4 | 121 122 | 60 75 |
| Central Bank..... | 100 | 1,000,000 | 1,000,000 | 100,000 | 5 | ..... | ..... |
| Comme'l Bank (N.S.)..... | 40 | 500,000 | 260,000 | 78,000 | 4 | ..... | ..... |
| Dominion Bank..... | 50 | 1,500,000 | 1,100,000 | 850,000 | 5 | 188 188 1/2 | 94 00 |
| Du Peuple..... | 50 | 1,600,000 | 1,600,000 | 240,000 | 2 1/2 | 65 | 31 25 |
| Eastern Townships..... | 50 | 1,500,000 | 1,445,132 | 350,000 | 2 1/2 | 113 | 56 50 |
| Federal Bank..... | 100 | 2,966,800 | 2,950,210 | 1,500,000 | 6 | 131 135 | 131 0 |
| Halifax Banking Co..... | 20 | 500,000 | 500,000 | 35,000 | 3 | ..... | ..... |
| Hamilton..... | 100 | 1,000,000 | 982,380 | 200,000 | 3 1/2 | 114 | 114 00 |
| Hochelaga..... | 100 | 723,300 | 704,940 | 50,000 | 3 | 65 | 55 60 |
| Imperial Bank of Can..... | 100 | 1,300,000 | 1,300,000 | 650,000 | 4 | 132 134 1/2 | 133 50 |
| Jacques Cartier..... | 25 | 500,000 | 500,000 | 14,000 | 3 1/2 | 85 95 | 21 25 |
| London..... | 100 | 1,000,000 | 108,985 | 50,000 | ..... | ..... | ..... |
| Maritime..... | 100 | 686,000 | 686,000 | ..... | ..... | 40 46 | 40 00 |
| Merchants' Bank of Can..... | 100 | 5,700,000 | 5,700,000 | 1,150,000 | 3 1/2 | 110 110 1/2 | 110 50 |
| Molson Bank..... | 50 | 2,000,000 | 2,000,000 | 500,000 | 4 | 113 112 1/2 | 53 75 |
| Montreal..... | 200 | 12,000,000 | 12,000,000 | 5,750,000 | 6 | 100 100 1/2 | 281 00 |
| Nationale..... | 50 | 2,000,000 | 2,000,000 | 150,000 | ..... | 70 1/2 | 35 12 1/2 |
| New Brunswick..... | 100 | 1,000,000 | 1,000,000 | 400,000 | 4 | ..... | ..... |
| Nova Scotia..... | 100 | 1,000,000 | 1,000,000 | 400,000 | 4 | ..... | ..... |
| Ontario Bank..... | 100 | 1,500,000 | 1,500,000 | 335,000 | 3 | 104 105 1/2 | 104 50 |
| Ottawa..... | 100 | 1,000,000 | 983,285 | 110,000 | 3 | ..... | ..... |
| People's of Halifax..... | 20 | 800,000 | 800,000 | 50,000 | 3 | ..... | ..... |
| People's Bank of N.B..... | 50 | 500,000 | 500,000 | ..... | ..... | ..... | ..... |
| Pictou Bank..... | 40 | 500,000 | 200,000 | 50,000 | 3 | ..... | ..... |
| Quebec Bank..... | 100 | 2,500,000 | 2,500,000 | 325,000 | 3 1/2 | 110 | 110 00 |
| St. Stephen's Bank..... | 100 | 200,000 | 200,000 | 50,000 | 4 | ..... | ..... |
| Standard..... | 50 | 803,700 | 783,005 | 140,000 | 3 1/2 | 109 110 | 54 50 |
| Toronto..... | 100 | 2,000,000 | 2,000,000 | 1,000,000 | 4 | 176 178 | 176 00 |
| Union Bank (Halifax)..... | 100 | 1,000,000 | 500,000 | 80,000 | 2 1/2 | ..... | ..... |
| Union Bank of L. C..... | 100 | 2,000,000 | 2,000,000 | 30,000 | 3 | 70 | 70 00 |
| Union Bank (P.E.I.)..... | 100 | 500,000 | 500,000 | ..... | ..... | ..... | ..... |
| Ville Marie..... | 100 | 500,000 | 500,000 | 20,000 | 3 1/2 | 94 100 | 94 00 |
| Yarmouth..... | 100 | 400,000 | 383,970 | 20,000 | 4 | ..... | ..... |
| Agrie Sav. and Loan Co..... | 50 | 600,000 | 578,313 | 67,000 | 4 | ..... | ..... |
| Brant. Loan and Sav. Co..... | 50 | 130,000 | 121,000 | 6,000 | 3 1/2 | ..... | ..... |
| Brit. Can. Loan and Inv. Co..... | 100 | 1,350,000 | 267,066 | 27,000 | 5 | 103 1/2 | 103 75 |
| Brit. Mortg. Loan Co..... | 25 | 450,000 | 181,313 | 127,000 | 3 1/2 | ..... | ..... |
| Building and Loan Assoc..... | 25 | 750,000 | 747,574 | 68,000 | 3 | 195 1/2 | 26 37 |
| Canada Cotton Co..... | 100 | 750,000 | 637,000 | ..... | 4 | 40 50 | 40 00 |
| Canada Landed Credit Co..... | 50 | 1,500,000 | 663,300 | 125,000 | 4 | 117 122 | 64 00 |
| Can. Fern. Loan and Sav..... | 50 | 3,000,000 | 2,200,000 | 1,100,000 | 6 1/2 | 215 217 | 107 50 |
| Can. Sav. and Loan Co..... | 50 | 700,000 | 650,410 | 120,000 | 4 | 120 124 | 60 00 |
| Dominion Sav. and Inv. Co..... | 50 | 1,000,000 | 868,840 | 149,000 | 4 | 115 116 1/2 | 57 50 |
| Dominion Telegraph Co..... | 50 | 1,000,000 | 1,000,000 | ..... | 3 | 86 90 | 43 00 |
| Dundas Cotton Co..... | 100 | 500,000 | 500,000 | ..... | ..... | 60 | 60 00 |
| English Loan Co..... | 100 | 2,041,100 | 205,847 | 8,500 | ..... | ..... | ..... |
| Farmer's Loan and Sav. Co..... | 50 | 1,057,250 | 611,630 | 75,857 | 4 | 125 1/2 | 62 75 |
| Freehold Loan and Sav. Co..... | 100 | 1,050,400 | 630,680 | 261,500 | 5 | 166 | 166 00 |
| Hamilton Prov. and Loan..... | 100 | 1,500,000 | 1,100,000 | 110,000 | 4 | 122 125 | 122 00 |
| Home Sav. and Loan Co..... | 100 | 1,000,000 | 100,000 | 40,000 | 3 1/2 | ..... | ..... |
| Hudson Cotton Co..... | 100 | 2,000,000 | 850,000 | ..... | ..... | 70 | 70 00 |
| Huron & Erie Loan Soc..... | 50 | 1,000,000 | 1,000,150 | 320,000 | 5 | 160 | 80 00 |
| Huron & Lambton Loan Co..... | 50 | 350,000 | 230,000 | 32,000 | 4 | ..... | ..... |
| Imperial Loan and Inv. Co..... | 100 | 621,850 | 621,704 | 85,000 | 3 1/2 | 110 113 | 110 00 |
| Landed Banking and Loan..... | 50 | 700,000 | 310,977 | 20,000 | 3 | ..... | ..... |
| Land & Can. Loan and Ag..... | 50 | 4,000,000 | 500,000 | 240,000 | 5 | 137 140 | 68 50 |
| London Loan Co..... | 50 | 653,700 | 464,513 | 45,000 | 4 | 116 118 | 58 00 |
| Land. and Ont. Inv. Co..... | 100 | 2,000,000 | 400,000 | 50,000 | 3 1/2 | 115 | 115 00 |
| Manitoba Inv. Assoc..... | 100 | 400,000 | 100,000 | 3,000 | 4 | ..... | ..... |
| Manitoba Loan..... | 100 | 518,000 | ..... | ..... | 4 | ..... | 117 00 |
| Montreal Telegraph Co..... | 40 | 2,000,000 | 2,000,000 | ..... | 4 | 143 115 1/2 | 45 90 |
| Montreal City Gas Co..... | 40 | 2,000,000 | 1,876,752 | ..... | 6 | 179 179 1/2 | 71 73 |
| Montreal City Pass. Ry. Co..... | 50 | 600,000 | 600,000 | ..... | 4 | 116 116 1/2 | 58 00 |
| Montreal Cotton Co..... | 100 | 791,000 | 734,000 | ..... | 7 | 50 | 50 00 |
| Montreal Building Assoc..... | 50 | 300,000 | 300,000 | ..... | 0 | 70 74 | 35 00 |
| Montreal Loan and Mortg..... | 50 | 1,000,000 | 822,812 | 106,000 | 3 1/2 | 54 | 27 00 |
| National Investment Co..... | 100 | 1,100,000 | 2,200,000 | 15,000 | 3 1/2 | 107 | 107 00 |
| N. S. Sugar Refinery..... | 100 | ..... | ..... | ..... | ..... | ..... | ..... |
| Ont. Indus. Loan and Inv..... | 50 | 308,900 | 81,735 | 20,000 | 4 | ..... | ..... |
| Ont. Inv. Assoc..... | 50 | 2,650,000 | 1,871,859 | 500,000 | 4 | 126 | 63 00 |
| Ont. Loan and Deb. Co..... | 50 | 1,000,000 | 1,000,000 | 226,000 | 4 | 124 129 | 62 00 |
| People's Loan and Deb. Co..... | 50 | 500,000 | 487,018 | 42,000 | 3 1/2 | 105 | 52 50 |
| Real Est. Loan and Deb. Co..... | 50 | 500,000 | 346,213 | ..... | 3 | ..... | ..... |
| Richelieu and Ont. Nav. Co..... | 100 | 1,619,000 | 1,619,000 | ..... | 3 | 64 61 | 64 25 |
| Royal Loan and Sav. Co..... | 50 | 400,000 | 299,603 | 24,000 | 4 | 126 | 63 00 |
| Starr Mfg Co., Halifax..... | 100 | ..... | ..... | ..... | 6 | 59 59 1/2 | 59 00 |
| Toronto City Gas Co..... | 50 | 800,000 | 800,000 | ..... | 2 1/2 | 134 x.d | 67 00 |
| Union Loan and Sav. Co..... | 50 | 600,000 | 575,000 | 160,000 | 4 | 126 | 63 00 |
| Western Can. Loan and Sav..... | 50 | 2,000,000 | 1,200,000 | 570,000 | 5 | 186 | 93 30 |

FINE HAVANA CIGARS,
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 In 2, 3 or 4 ply. Knitters supplied.

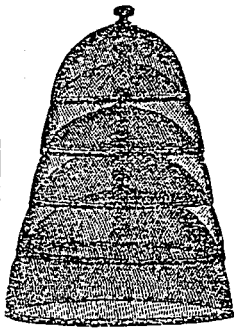
McGibbon, McCalman & Co.,
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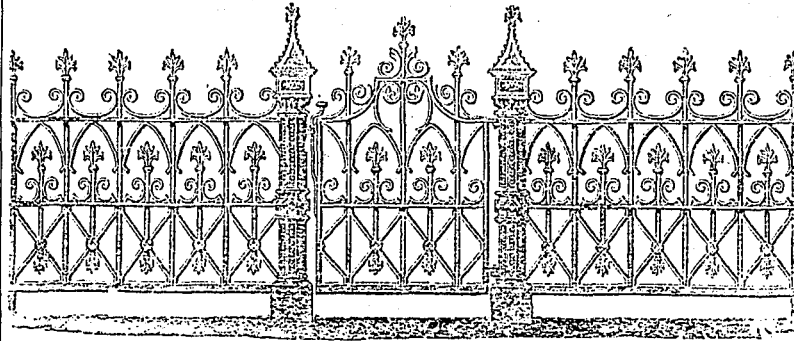
DETROIT, MICH.

WINDSOR, ONT.

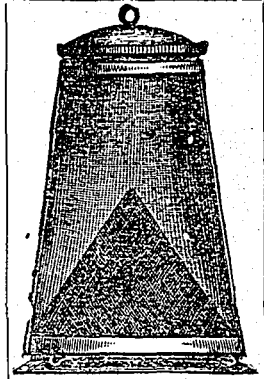
CHICAGO, ILL.



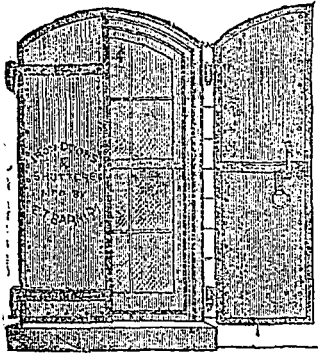
Wire Dish Covers.



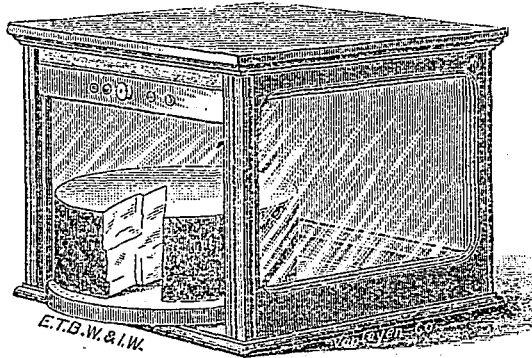
WROUGHT IRON FENCING.



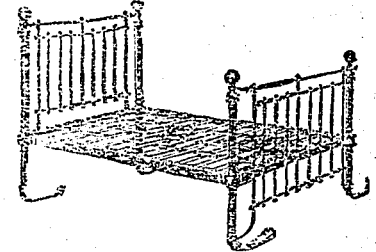
FLY TRAPS.



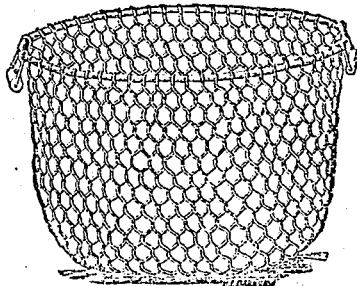
Fire Proof Iron Shutters.



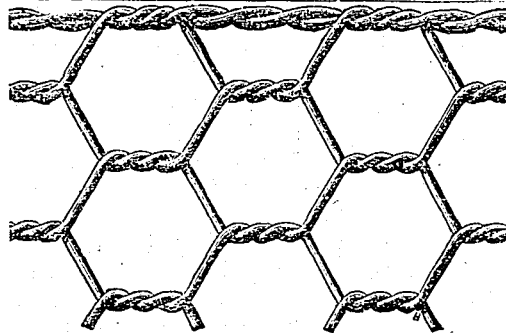
CHEESE SAFES FOR GROCERS.



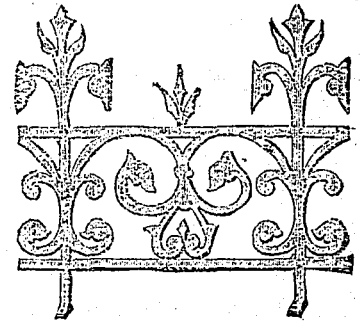
Iron Bedsteads.



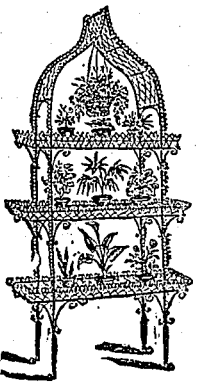
WIRE BASKETS.



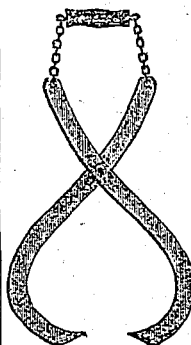
CALVANISED POULTRY NETTING.



ROOF CRESTING.



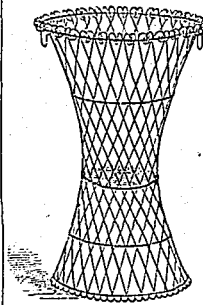
Flower Pot Stand.



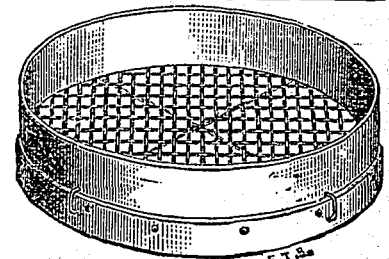
Ice Tongs.



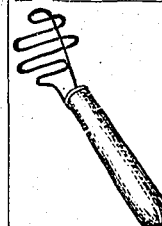
Jardiniere Stand.



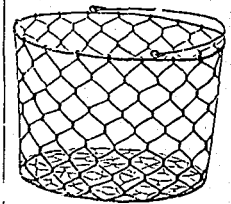
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NOTICE.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Indian Supplies" will be received at this office up to noon of THURSDAY, 1st MAY, 1884, for the delivery of the usual Indian Supplies, duty paid, in Manitoba and the North-West Territories, consisting of Flour, Bacon, Groceries, Ammunition, Twine, Oxen, Cows, Bulls, Agricultural Implements, Tools, &c.

Forms of Tender and full particulars relative to the Supplies required, can be had by applying to the undersigned, or to the Commissioner of Indian Affairs at Regina, or to the Indian Office, Winnipeg.

Parties may tender for each description of goods separately or for all the goods called for in the schedules.

Each Tender must be accompanied by an accepted Cheque of a Canadian Bank for at least five per cent. of the amount of the tenders for Manitoba, and ten per cent. of the amount of the tenders for the North-West Territories, which will be forfeited if the party tendering declines to enter into a contract when called upon to do so, or if he fails to complete the work contracted for. If the tender be not accepted the cheque will be returned.

Tenders are required to make up and attach to their tender the total money value of the goods they offer to supply, or their tender will not be entertained.

The tender for beef must be a separate tender; if it includes any other article it will not be considered.

The lowest or any tender not necessarily accepted. [No newspaper to insert without special authority from this Department through the Queen's Printer.]

L. VANKOUGHNET,
Deputy of the Superintendent
General of Indian Affairs.

DEPARTMENT OF INDIAN AFFAIRS,
OTTAWA, 19th March, 1884.

Insurance.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

LIFE AND FIRE. Invested Funds \$30,500,000
Funds Invested in Canada \$900,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

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Toronto Office :

9 Victoria Street.

COMMUNICATION.

H N S D R A N Z H

A G E N T S

W A N T E D .

Insurance.

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

ESTABLISHED 1847.

CANADIAN

Head Office, - Montreal.

See Reports and opinions of the press as to the prosperity enjoyed, and progress made by the Company.

APPLICATIONS FOR AGENCIES INVITED.

ALF. H. ELLIS,

General Agent, Province Quebec.

Accumulated Funds . . \$4,500,000
Annual Income, 800,000
Canadian Investments, . . 450,000
Claims and Bonuses paid, 8,000,000
Canadian Deposit, 100,000

F. STANCLIFFE,
GENERAL MANAGER.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

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

HEAD OFFICE : TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.
JAN. BOOPER, Secretary.

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

Confederation Life Association.

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

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

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

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Managing Director

Manager for New Brunswick,
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WILLIAM ROBERTSON, General Manager.

FIRE INSURANCE ASSOCIATION.

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

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

Head Office for Canada,

217 ST. JAMES ST.,
MONTREAL.

WILLIAM ROBERTSON, General Manager.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY APRIL 24, 1884.

| Name of Article: | | Wholesale. | Name of Article. | | Wholesale. | Name of Article. | | Wholesale. |
|-----------------------------|------|------------|--|----------|------------|--|----------|------------|
| Boots and Shoes. | | | Grain. | | | Casing, Box, Shook. | | |
| Men's Thick Boots Wax. | 2 15 | 3 00 | Canada White, No. 2. | 1 14 | 1 16 | 1 1/2 in. p100 lb. keg. | \$ 65 | 0 00 |
| " Split | 1 50 | 2 25 | " Red Winter | 1 19 | 2 11 | 1 1/2 in. to 1 3/4 | 3 90 | 0 00 |
| " Kip Boots. | 2 50 | 3 25 | " Spring No. 2. | 1 16 | 1 18 | 2 1/2 in. to 2 3/4 | 3 65 | 0 00 |
| " C. I. Boots, pegged. | 2 80 | 3 75 | White Michigan, No. 1. | 1 05 | 0 00 | 3 in. to 4 1/2 | 3 40 | 0 00 |
| " Kip, Brogans. | 1 20 | 1 00 | Red Winter, No 2 Toledo. | 1 00 | 1 02 | " " | 3 15 | 0 00 |
| " Split do | 0 75 | 1 00 | Spring, Chicago No. 2. | 0 98 | 1 00 | " " | 2 90 | 0 00 |
| " Split Buff Congress. | 1 40 | 2 40 | Spring, Milwaukee No. 2. | 0 40 | 0 41 | Cut Spikes, all sizes. | | |
| " Split do & Pebbled Bals. | 1 00 | 1 49 | Oats. | 0 45 | 0 45 | Finishing Nails: | | |
| " Split do | 1 00 | 1 50 | Peas. | 0 40 | 0 91 | 1 1/2 in. to 1 1/2 in. p. 100 lb. kg | 5 30 | 4 65 |
| Wom's Pebbled & Buff Bals | 0 80 | 1 10 | " per 66 lbs | 0 65 | 0 67 1/2 | 1 1/2 in. to 1 1/2 in. " | 4 30 | 4 05 |
| " Prunella do | 0 41 | 1 25 | Rye | 0 60 | 0 60 | 2 1/2 in. and up " | 3 70 | 0 00 |
| " Inferior do | 0 45 | 0 50 | Corn in bond | 0 00 | 0 00 | Tobacco Box Nails: | | |
| " Cong. do | 0 60 | 1 00 | Flax Seed, prime. | 0 00 | 0 00 | 1 1/2 in. & 1 1/2 in. p. 100 lb kg | 4 70 | 3 75 |
| " Buskins. | 0 85 | 1 00 | Groceries. | | | 2 1/2 " " " | 3 60 | 3 40 |
| Misess' Pebbled & Buff Bals | 0 75 | 0 85 | TEA, (H.C. & Cad.) | | | 2 " " " | 3 30 | 2 90 |
| " Split Bals. | 0 60 | 1 00 | Japan, com. to gd med. lb. | 0 15 | 0 25 | Nett 30 days or 7 p.c. 4 mos. | | |
| " Prunella do | 0 60 | 1 10 | Japan, med. to fine. | 0 20 | 0 25 | These terms apply to all | | |
| " Cong. do | 0 60 | 1 10 | Japan, nes. to choist | 0 37 | 0 50 | the above nails. | | |
| " Split Bals. | 0 50 | 0 60 | Japan Nagasaki. | 0 17 | 0 25 | Clinch and Heavy Clinch: | | |
| Infants' Cacks. | 2 50 | 6 00 | Y. Mysou common to gd | 0 38 | 0 33 | 1 and 1 1/4 in. per lb. | 0 08 | 0 08 |
| | | | Y. Mysou fine to finest, lb. | 0 36 | 0 60 | 1 1/2 " " | 0 07 | 0 07 1/2 |
| | | | Gundp. fair to med. | 0 28 | 0 84 | 2 " " " | 0 07 | 0 06 1/2 |
| | | | " Good to fine | 0 40 | 0 50 | 2 1/2 " " " | 0 06 | 0 00 |
| | | | Gundp. Finest. | 0 57 | 0 65 | Flat & Sharp pres'd N's: | | |
| | | | Imper'l. med. to gd | 0 25 | 0 38 | 1 and 1 1/4 in. per lb. | 0 10 | 0 09 1/2 |
| | | | " Fine to finest. | 0 37 | 0 58 | 1 1/2 " " | 0 09 | 0 08 1/2 |
| | | | Twankay, com. to gd. | 0 12 | 0 18 | 2 " " " | 0 08 | 0 07 1/2 |
| | | | Ooloug. | 0 45 | 0 65 | 2 1/2 " " " | 0 07 | 0 07 |
| | | | Congou common. | 0 16 | 0 20 | 3 in. and up " | 0 06 | 0 00 |
| | | | " med. to good. | 0 23 | 0 25 | Horse Nails: 7 lb. size. | | |
| | | | " fine to finest. | 0 30 | 0 35 | " 8 lb. | 0 22 | 0 00 |
| | | | Sough ong common. | 0 16 | 0 20 | " 9 lb. | 0 21 | 0 00 |
| | | | " med. to good | 0 25 | 0 34 | " P. & F. Bright. | 0 22 | 0 24 |
| | | | Fine to choice | 0 30 | 0 36 | 5 1/2 to 6 p. dis. | 3 90 | 4 00 |
| | | | Teffes, green Mocha per lb. | 0 18 | 0 26 | Terms 4 mos. or 5 p.c. cash | | |
| | | | Java. | 0 14 | 0 17 | or 30 days. | | |
| | | | Ambo. | 0 12 | 0 17 | Acres ss. & ds. - 25 to 30 dis. | | |
| | | | Cape. | 0 12 | 0 18 | Galvanized Iron: No. 21. | 11 00 | 13 00 |
| | | | Java. | 0 12 | 0 18 | " No. 26. | 0 05 | 0 05 1/2 |
| | | | Rio. | 0 14 | 0 16 | " No. 28. | 0 07 | 0 07 1/2 |
| | | | Singapore & Ceylon | 0 17 | 0 24 | Pig Iron: Siemens No. 1. | 20 00 | 0 00 |
| | | | Chitery | 0 11 1/2 | 0 12 1/2 | Coltuss. | 21 00 | 21 50 |
| | | | Sugars, (Csk. & Brs.) | | | Culder. | 0 00 | 20 00 |
| | | | Porto Rico. | 0 66 1/2 | 0 66 1/2 | Langlois. | 20 75 | 21 00 |
| | | | Jamaica. | 0 58 | 0 66 1/2 | Summerlee. | 20 00 | 20 50 |
| | | | Barbados. | 0 57 | 0 66 1/2 | Garstherie. | 0 03 | 20 00 |
| | | | Yellow Refined. | 0 57 | 0 66 1/2 | Caribroe. | 19 00 | 19 50 |
| | | | Paris Lump. | 0 58 | 0 66 1/2 | Eglington. | 0 00 | 18 00 |
| | | | Granulated. | 0 71 | 0 81 1/2 | Hematite. | 22 50 | 24 00 |
| | | | Syrups.—Extra. | 0 41 | 0 51 | Bar Iron.—per 100 lbs. | 1 50 | 1 90 |
| | | | Good. | 0 37 | 0 41 | Best Refined. | 2 10 | 2 20 |
| | | | Fair. | 0 24 | 0 31 | Siemens. | 2 20 | 2 35 |
| | | | Molasses (Barbados) im. g. | 0 40 | 0 46 | Swedes. | 4 25 | 4 50 |
| | | | Trinidad. | 0 37 | 0 41 | Sheet Iron to No. 20. | 2 50 | 2 60 |
| | | | Fruit Loose Muscotol, new | 2 10 | 2 25 | Boiler Plates. | 2 50 | 2 75 |
| | | | Layers in boxes. | 1 85 1/2 | 2 00 | Boiler Lowmoor. | 0 00 | 0 06 1/2 |
| | | | Sulfanas. | 0 7 1/2 | 0 08 | Hoops and Bands. | 2 25 | 2 50 |
| | | | Seedless. | 0 5 1/2 | 0 07 | Canada Plates: Hatton | 0 00 | 0 00 |
| | | | Valentia. | 0 5 1/2 | 0 07 | Penn. and W. P. & Co. | 3 10 | 3 30 |
| | | | Curants. | 0 05 1/2 | 0 07 | Iron Wire: No. 6, p. 63 lbs. | 0 00 | 1 60 |
| | | | Prunes. | 0 05 | 0 07 | " No. 9. | 0 00 | 1 90 |
| | | | Figs C. Mats | 0 06 | 0 06 | " No. 12. | 0 00 | 2 20 |
| | | | H. S. Almonds bxs | 0 12 1/2 | 0 15 | " No. 16. | 0 00 | 2 80 |
| | | | S. S. Tarragona. | 0 16 | 0 17 1/2 | Wro't Iron pipe 65 to 67 dis. | | |
| | | | Walnuts. | 0 07 | 0 10 1/2 | Steel, cast per lb. | 0 12 | 0 14 |
| | | | Filberts. | 0 09 1/2 | 0 10 1/2 | " Spring 100 " | 3 25 | 3 50 |
| | | | Brazils, new | 0 11 | 0 12 | " Tire " | 3 25 | 3 50 |
| | | | Batty's Nabob Pickles, doz | 2 70 | 3 80 | " Sleigh Shoe. | 2 50 | 2 63 |
| | | | " Mixed do | 2 90 | 2 80 | " Blister, p lb. | 0 08 | 0 10 |
| | | | " Nabob Sauce, pts | 3 40 | | Tin Plate: IC Coke | 4 35 | 4 40 |
| | | | Spices: Cassia, per lb | 0 60 | 0 15 | IC Charcoal. | 4 90 | 5 00 |
| | | | Mace. | 0 80 | 0 95 | IX | 6 75 | 7 00 |
| | | | Cloves. | 0 20 | 0 32 | IXX | 8 50 | 9 00 |
| | | | Nutmegs. | 0 60 | 0 80 | DC | 0 00 | 3 30 |
| | | | Jamaica Ginger, Bl. | 0 22 | 0 25 | DX | 0 00 | 5 40 |
| | | | Jamaica " Unbl. | 0 17 | 0 20 | DXX | 0 00 | 6 30 |
| | | | African. | 0 13 | 0 16 | Russ. Sheet Iron. | 0 10 1/2 | 0 11 |
| | | | Pimento. | 0 05 1/2 | 0 11 | Anchors, per lb. | 4 75 | 5 75 |
| | | | Pepper. | 0 17 | 0 18 1/2 | Lion & Crown, Tin'd Sheets | | |
| | | | Mustard, 4 lb. Jars. | 0 17 | 0 19 | 24 gauge. | 0 00 | 0 06 1/2 |
| | | | " 1 lb. | 0 24 | 0 26 | Lead: Pig, per 100 lbs. | 3 75 | 4 00 |
| | | | Rice: Arracan, & c p. 100 lb. | 3 40 | 3 75 | Sheet " | 4 00 | 4 25 |
| | | | Sago. | 0 04 1/2 | 0 06 | Shot " | 0 00 | 5 25 |
| | | | Tapioca, Pearl. | 0 05 | 0 07 | Lead Pipe, per 100 lbs. | 5 50 | 5 75 |
| | | | Flake. | 0 05 | 0 07 | Zinc: Sheet, lb. | 4 75 | 5 00 |
| | | | Hardware. | | | Powder: Canada Blasting. | 3 50 | 0 00 |
| | | | Tin: Block, per lb. | 2 21 | 0 22 | F. F. to F. F. F. | 4 75 | 5 00 |
| | | | Grain. | 3 24 | 0 25 | Barbed wire, per lb. | 0 07 1/2 | 0 08 1/2 |
| | | | Copper: Ingot. | 0 16 1/2 | 0 17 | Hides and Skins. | | |
| | | | Sheet. | 0 24 | 0 00 | Green Hides, insp. | | |
| | | | Cut Nails, Net Cash: | | | " No. 1 p. 100 lbs. | 9 00 | 9 50 |
| | | | Hot Cut Am. or Can. Pat'n | 2 65 | 0 00 | " No. 2 | 8 00 | 8 50 |
| | | | " 3 in. and above " | 2 90 | 0 00 | " No. 3 | 7 00 | 7 50 |
| | | | " 2 & 2 1/2 ins. " | 3 15 | 0 00 | Hamilton, No. 1 | 9 00 | 0 00 |
| | | | " 2 & 1 1/2 ins. " | 3 15 | 0 00 | " 2 | 8 00 | 0 00 |
| | | | " 1 1/2 & 1 1/4 ins. Am. " | 3 15 | 0 00 | Toronto, " 1 | 9 00 | 9 25 |
| | | | " 1 1/4 ins. " | 3 65 | 0 00 | " 2 | 8 50 | 8 75 |
| | | | " 1 1/2 & 1 1/4 Cold Cut, Can. " | 3 40 | 0 00 | Western Buff, No. 1 | 10 50 | 11 00 |
| | | | " 1 1/4 ins. " | 4 15 | 0 00 | " 2 | 9 50 | 9 75 |
| | | | | | | Western Skins. | 8 00 | 8 25 |
| | | | | | | Dry Sulted, No. 1 | 0 00 | 16 00 |
| | | | | | | " 2 | 14 00 | 0 00 |
| | | | | | | Western Steers. | 10 50 | 11 00 |
| | | | | | | Lamb & Sheepskins, each | 0 65 | 0 75 |
| | | | | | | Calfskins, per lb | 0 12 | 0 13 |

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. From the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

MONTREAL WHOLESALE PRICES CURRENT. -THURSDAY, APRIL 24, 1884.

| Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. |
|----------------------------------|------------------|--------------------------------|------------------|--------------------------------|------------------|------------------------------|------------------|
| AR Blue..... | 0 09 0 00 | Coal Oil: | \$ c. \$ c. | Elm, stock..... | 25 00 30 00 | Chewershippers.....gal | \$ c. \$ c. |
| B Brown..... | 0 13 0 00 | Imp. Gals. f.o.b.(Petrolia) | 0 00 0 10 1/2 | Hemlock, 1 to 3 in., M..... | 8 00 9 00 |case-qtz | 6 00 6 60 |
| BB Brown..... | 0 15 0 00 | Car Lots in Store..... | 0 13 0 13 1/2 | Hemlock, timber, M..... | 14 00 15 00 | Irish Whiskey—Koe's case | 7 75 9 75 |
| SB Brown..... | 0 17 0 00 | Broken Lots..... | 0 15 0 15 1/2 | Maple, hard, M..... | 20 00 22 00 | Dunville.....case | 6 50 7 00 |
| Byron Sheeting. | | Singo Brls..... | 50 ft. 1 0 ft. | Soft, do..... | 16 00 00 00 | Mitchalls.....cases | 6 00 7 50 |
| A Calcutta..... | 0 04 0 00 | United Inches, 14 to 25..... | \$1 90 2 00 | Oak, M..... | 40 00 45 00 | Scotch Hay, Fairman & Co. | 6 00 7 50 |
| Canada. | | " 26 " 40..... | 2 00 2 10 | Pine, clear, M..... | 35 00 40 00 | Glenishiel, qts and Pts..... | 8 10 8 50 |
| Shirts. — Clyde Checks | 0 13 0 00 | " 41 " 50..... | 2 30 4 50 | 2nd quality, A..... | 22 00 25 00 | Ross' Dow Ben Wyvis, Case | 7 20 8 20 |
| Canada..... | 0 12 0 00 | " 51 " 60..... | 2 65 4 50 | Shipping Culls..... | 12 00 15 00 | " Gal. | 2 00 3 25 |
| Lybster No. 3, 30 in... | 0 05 0 00 | " 61 " 70..... | 2 00 4 75 | Mill do..... | 7 00 9 00 | Enore.....case | 5 50 6 00 |
| " No. 2, 32 in... | 0 06 0 00 | " 71 " 80..... | 0 00 5 00 | Spruce, 1 to 2 in., M..... | 10 00 12 00 | Jamaica Rum per imp. gal. | 2 50 2 80 |
| Dundas (Grey) D 30 in | 0 06 0 00 | " 81 " 85..... | 0 00 5 50 | Shingles, 1st qual..... | 3 50 3 75 | Holland Gin.....imp. gal | 2 10 2 50 |
| " C 30 in..... | 0 07 0 00 | " 91 " 95..... | 0 00 7 00 | " 2nd..... | 2 25 2 75 | Green c'ees | 3 75 4 25 |
| Windsor, Br' Sheeting. | | " 96 " 160..... | 0 00 10 50 | Tobacco (In Bond). | | Rod case..... | 2 00 3 00 |
| 22..... | 0 05 0 00 | Paints, &c | | Black, Chewing in boxes..... | 0 16 0 19 1/2 | G. H. Munro, Dry Verzen'y | 26 00 31 00 |
| 33..... | 0 06 0 00 | White Lead, pure 25 to 100 | | " " in caddies..... | 0 20 0 25 1/2 | Pommery..... | 9 00 31 00 |
| 44..... | 0 07 0 00 | lb kgs..... | 6 25 6 50 | Mahoganies, Smoking..... | 0 18 0 20 1/2 | Kallinger.....qtz. | 26 00 27 00 |
| 55..... | 0 07 0 00 | " No. 1..... | 5 50 6 00 | Do Chewing..... | 0 21 0 21 1/2 | Ayala, Ex dry..... | 28 00 30 00 |
| Meats, Eggs, &c. | | " No. 2..... | 4 50 5 00 | Bright, Smoking..... | 0 20 0 25 | Sherries Penarth..... | 1 95 6 00 |
| Mess Pork, Canada..... | 21 50 22 00 | " No. 3..... | 4 00 4 40 | Fancy Bright Smoking..... | 0 32 0 35 | Parts T. G. Soudan..... | 1 50 7 00 |
| " Western..... | 20 50 21 00 | White Lead, dry..... | 5 00 5 50 | Solace, Common..... | 0 18 0 22 | R. Van Zeller's..... | 2 25 7 10 |
| Hams, City Cured..... | 0 13 0 15 | Red Lead..... | 4 50 4 75 | Solace Fair..... | 0 23 0 30 | Graham's Tit..... | 2 30 6 50 |
| Lard, in pails..... | 0 12 0 12 1/2 | Venetian Red, Eng'h..... | 1 60 1 75 | (Duty Paid.) | | P. Van Zeller's..... | 2 10 5 00 |
| Bacon, per lb..... | 0 12 0 14 | Yel. Ochre, French..... | 1 60 2 50 | Black, chewing boxes 10's | 0 32 0 36 | Police Island Wines..... | 1 44 1 55 |
| Eggs, Strictly Fresh..... | 0 15 0 16 | Whiting London Washed..... | 0 65 0 90 | Do Navy, Cads, 3's, 6's, | 0 35 0 37 | Cheret, (cases)..... | 3 50 & up |
| Tallow, Refined..... | 0 07 0 07 1/2 | " Paris..... | 1 25 1 60 | & 10's..... | | Tarragona Ports Imp.gal. | 1 15 1 30 |
| " Rough..... | 0 06 0 07 | Portland Cement, brl..... | 3 25 3 50 | Mahogany Chewing 6's&8's | 0 36 0 38 | Burgundy — L. Latour's, | |
| Mess Beef, per brl..... | 3 09 1 50 | Roman.....brl..... | 2 75 3 00 | Bright, Smoking, 3's & 8 s | 0 50 0 55 | Sill, case..... | 10 00 23 00 |
| Potatoes per bag..... | 0 50 0 80 | Water Lime, brl..... | 1 50 2 00 | Do Fancy..... | 0 59 0 67 | " Sparkling | 16 00 17 50 |
| Turnips.....brl..... | 1 00 0 00 | Fire Bricks per M..... | 3 00 35 00 | American Fancy ch and sm | 0 75 0 95 | Alcohol — 65 O. P | 2 71 0 99 |
| Oils. | | Calced plaster, p. brl..... | 1 60 1 75 | Wines, Liquors &c | | " Pure Spirits " 50 | 2 47 0 90 |
| Cod Oil, Newfoundland..... | 0 67 0 70 | Drain Pipes, 4 in. to 12 in. | | Ale English.....qtz | 2 35 2 40 | " 25 U. P | 1 29 0 45 |
| Strait's Oil, American..... | 0 65 0 70 | per yard..... | 0 40 1 00 | Domestic.....pts | 1 60 1 65 | Whiskeys:—Family Proof | 1 39 0 58 |
| Straw Seal..... | 0 62 0 65 | Achnolle Roofing..... | 5 00 5 50 | Stout: Guinness.....pts | 0 80 1 15 | Old Bourbon..... | 1 39 0 58 |
| S. R. Pale Seal..... | 0 72 0 75 | Salt..... | | Do.....pts | 0 60 0 75 | kye, Toddy, Malt..... | 1 31 0 50 |
| Pale Seal..... | 0 70 0 75 | Liverpool Coarse, per bag | 0 47 0 55 | Domestic.....pts | 1 48 1 55 | kye, 4 years old..... | 1 60 0 78 |
| Lard Oil, Extra..... | 0 95 1 05 | Canadian per brl..... | 2 70 2 88 | ".....pts | 0 70 0 90 | " 5..... | 1 70 0 83 |
| " No. 1..... | 0 85 0 90 | Factory filled, per bag..... | 1 25 1 40 | Brandy: Hennessy's.....gal | 4 50 5 00 | " 6..... | 1 80 0 98 |
| Linseed Raw..... | 0 57 0 58 | Eureka factory filled, do | 2 40 0 00 | " Case..... | 11 00 15 00 | " 7..... | 1 90 1 18 |
| " Boiled..... | 0 60 0 62 | Timber, Lumber, &c | | Martel,.....case | 10 00 10 50 | Wool. | |
| Wool Refined..... | 0 73 0 75 | Ash, 1 to 4 in., M..... | 18 00 19 00 | Jules Duret & Co.....gal | 4 02 4 50 | Fleeco..... | 0 21 0 22 |
| Pure Olive..... | 1 10 1 25 | Birch, 1 to 3 in., M..... | 20 00 00 00 | " Case..... | 9 00 15 10 | Pulled, unassorted..... | 0 21 0 23 |
| " Machinery..... | 0 95 1 10 | Basswood..... | 15 00 19 00 | Pinet, Castillon & Co.....gal | 3 50 3 60 | " Extra Super..... | 0 29 0 31 |
| " qt., per case..... | 2 75 3 00 | Black Walnut, culls..... | 60 00 65 00 | Pinet, Castillon & Co.....case | 8 25 10 00 | " B Super..... | 0 24 0 27 |
| " pts..... | 3 50 3 75 | Do do 1st & 2nd..... | 100 00 110 00 | A. Matignon & Co. Gal..... | 3 50 3 60 | " C..... | 0 19 0 21 |
| " lbs..... | 4 00 4 20 | Do do 1st quality..... | 110 00 120 00 | M. Boillard, Gal..... | 3 00 3 50 | " O..... | 0 22 0 30 |
| " Lucas, Flasks..... | 6 50 0 00 | Cedar, round, lineal foot..... | 00 06 00 10 | " Case..... | 7 00 8 00 | Capo..... | 0 15 0 15 1/2 |
| Antonini's qtz., case 1 doz..... | 7 25 0 00 | Cedar, flat, lineal foot..... | 00 04 00 05 | | | | |
| " Pils., " 2..... | 5 25 0 00 | Cedar square, lineal foot..... | 00 07 00 09 | | | | |
| Spirits Turpentine, brls. | 0 55 0 57 | Elm, soft, 1st..... | 15 00 17 00 | | | | |

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

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Warehouseman and Commission Merchant,

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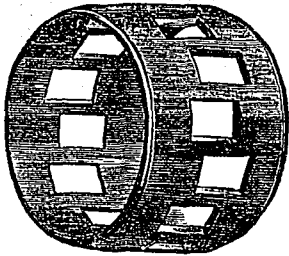
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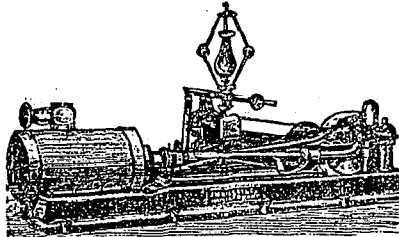
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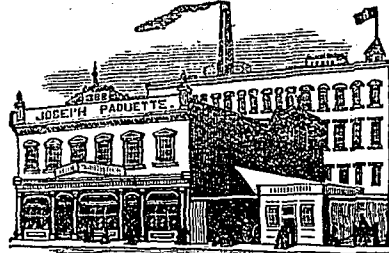
By order of the Board.

CHARLES DRINKWATER, Secretary.

Montreal, December, 1882.

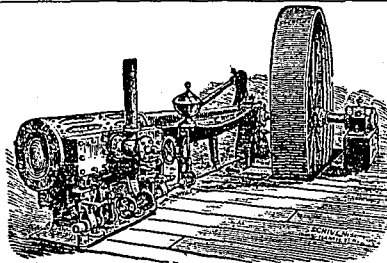
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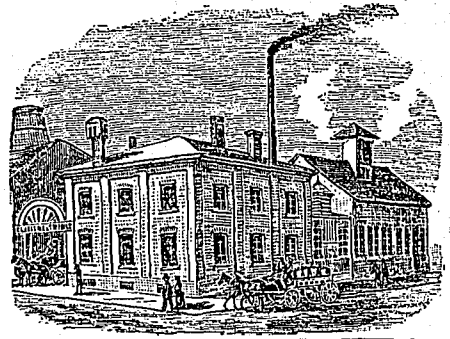
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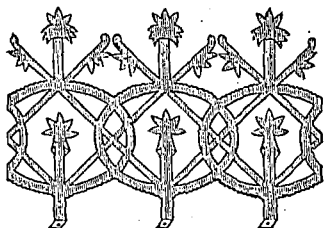
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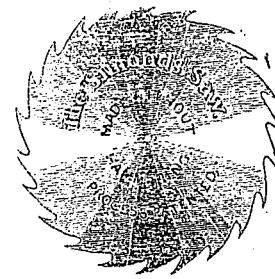
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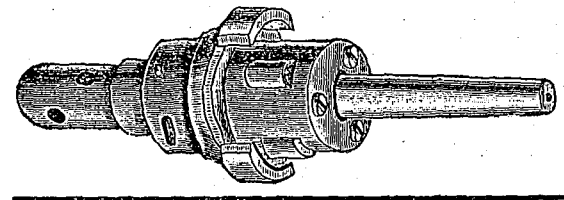
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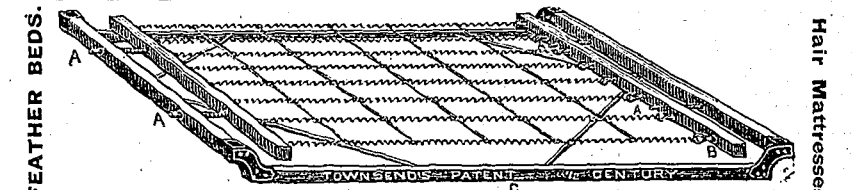
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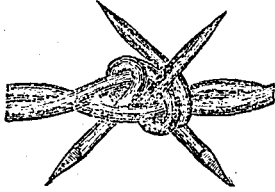


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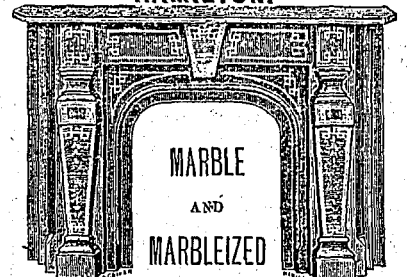
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| SECURITIES. | | Montreal April 21. |
|---|--|-----------------------|
| Can. Government Debentures, 6 p. ct. 1882-84..... | | 101½ |
| Do. do. 1885 op. of Gov. inscribed stock..... | | 101½ |
| Dominion 5 per ct. Stock..... | | 114 |
| Montreal 5 per cent Stock..... | | 101½ |
| Montreal Harbor Bonds 6 p. c..... | | 107 |
| Do. Corporation 6 per ct. Bonds..... | | |
| Do. 7 per ct. Stock..... | | 115½ |
| Toronto City 6 per ct. 1904. Co. Debentures, (Ont.) 20 years 6 per ct. Township Debentures, (Ont.) 6 per ct. | | 110 108 |

| Share. | Railway and other Stocks. | Pd. | April 24. |
|--------|--|-----|-----------|
| 100 | Atlantic & St. Lawrence Shs 6 p. c..... | all | 136 |
| 100 | Do. 6 p. c. Star Mt. Bonds..... | 100 | 113 |
| 100 | Do. do. 3rd Mort. 1891..... | 109 | 112 |
| 100 | Hudson and Lake Huron..... | all | 112 |
| 100 | Do. do. 5½ p. c. 1st Mort..... | 109 | 124 |
| 100 | Do. do. 2nd Mort..... | 109 | 124 |
| .. | Can. Central 5 p. c. 1st Mort. 1st guar. by Gov..... | .. | 123 |
| 100 | Canada Southern 1st Mort. 3 p. c..... | all | 100 |
| .. | Chic. & G.T.R. 6 p. c. 1st Mort. 1,900..... | 100 | 49 |
| 100 | Grand Trunk of Canada Canal..... | all | 120 |
| 100 | Do. do. 2nd Mort. 1st charge 6 p. c..... | all | 120 |
| 100 | Do. do. 2nd do do..... | all | 120 |
| 100 | Do. do. 1st Prof Stock..... | all | 80 |
| 100 | Do. do. 2nd Prof Stock..... | all | 37½ |
| 100 | Do. do. 3rd Prof Stock..... | all | 113 |
| 100 | Do. 5 p. c. Perp Deb Stock..... | 100 | 113 |
| 200 | Great Western of Canada..... | all | 113 |
| 100 | Do. do. do 1890..... | all | 113 |
| 100 | Do. 5 p. c. pref conv. of do..... | all | 109 |
| 100 | Do. do. do 5 p. c. Debenture Stock..... | all | 109 |
| 100 | Hamilton and N. W..... | all | 111 |
| 100 | St of Canada 2½ p. c. Sig. 1st Mort..... | all | 95 |
| 100 | Do. do. 2nd do..... | all | 102 |
| 100 | N of Canada 6 p. c. 1st Prof Bonds..... | 100 | 101 |
| .. | Do. do. 2nd do..... | .. | 103 |
| .. | Northern Extension, 6 p. c. guar..... | .. | 103 |
| .. | Do. do. 6 p. c. Imp. Mort..... | .. | 103 |
| 100 | Well, Grey & Bruce, 7 p. c. 1st Mort..... | 95 | 95 |
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| .. | Do 5 p. c. 1885, Op. of Gov..... | .. | 101 |
| .. | Do 5 p. c. Ins Stock..... | .. | 104 |
| .. | Do Dom Stock of 1903, April and Oct..... | .. | 114 |
| .. | Do Dominion Stock of 1904, 4 p. c..... | .. | 104 |
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| .. | Quebec Prov. 5 p. c..... | .. | 106 |

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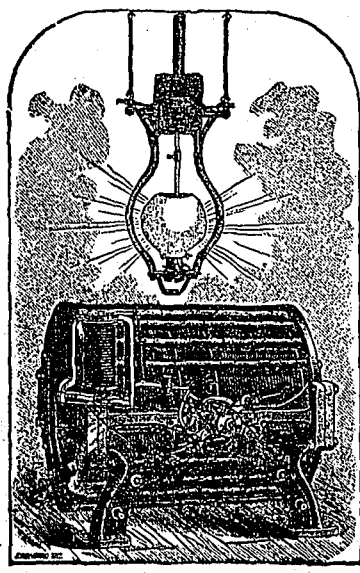
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OF LONDON.
ESTABLISHED 1836.

CALEDONIAN INSURANCE CO.,
OF EDINGURGH.
FOUNDED 1805.

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

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GENERAL AGENTS.
ESTABLISHED 1845.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, - - - \$104,000

President - - - JAMES TURNER,
Vice-President - - - ALEX. HARVEY.

Gentlemen of influence desirous of acting as General Agents of Districts are invited to make applications for appointment.

JOHN CAMERON, Manager.

THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

WRITES LIBERAL POLICIES
Without burdensome conditions.

NON-FORFEITABLE POLICIES.

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

DAVID DEXTER,
Managing Director.

THE ONTARIO MUTUAL
LIFE ASSURANCE CO'Y.

Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - \$56,207.00.

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1882, - - - 4,385
Covering Assurance to the amount of - - - \$5,504,478 00
Net Cash Assets - - - 365,328 71
Net Reserve to Credit of Policy-holders, - - - 383,044 59

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

The rapid growth of the Company may be seen from the fact, that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$427,429 !!

I. E. BOWMAN, President. W. HENDRY, Manager. W. H. RIDDELL, Secretary.

BRITISH AMERICA
ASSURANCE CO.,

FIRE AND MARINE
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

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

THE CITY OF LONDON
FIRE INSURANCE CO'Y,
OF LONDON, ENGLAND.

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Insurances effected at lowest current rates.

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Active and Reliable Agents wanted in unrepresented districts.

NATIONAL ASSURANCE CO.
OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

CAPITAL - - - £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

SCOTT & BOULT,
CHIEF AGENTS FOR DOMINION.

COMMERCIAL UNION
ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - ANDREW ROBERTSON, Esq.
Vice-President, Hon. J. R. THIBAudeau,
ARTHUR GAGNON,
Secretary-Treas.

Head Office:—160 St. James Street, Montreal.
J. E. DROLET, Agent for City and District.



CAPITAL, \$1,188,000.
CASH ASSETS, 1st January, 1883,
 per Government Blue-Book 407,987.59
 Deposit with Dominion Govt. 122,000
 Loans Paid to 1st Jan, 1883. 1,954,131
 Income 1882. 343,660

DIRECTORS:
 President.—HENRY LYMAN.
 Vice-President.—ANDREW ALLAN.
 N. B. Corso. Robert Anderson. J. B. Rolland.
 Arthur Provost. O. D. Proctor.
 ARCH. MCGOON, SEC.-TREAS.
GERALD E. HART, GEN'L MAN'R.
 CAPT. JOHN LAWRENCE, Special Agent.

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

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 ST. JOHN, N. B.—OSBORNE BLOIS, and M. & T.
 B. Robinson, Agents.
 HALIFAX, N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, MAN.—Robert Strang, and Feron,
 Shaw & Co. Agents.
 HAMILTON—James Walker, Agent.
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 Every reliance may be placed in the
 contracts of this company, as the capital is fully
 subscribed by the wealthiest capitalists of the
 country, and its past record for prompt and liberal
 payment of claims is of the best.
 Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, April 24, 1884.

| NAME OF COMPANY. | No. Shares. | Last Dividend per year. | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|---|-------------|-------------------------|------------------|------------------------|---------------------------|
| British America Fire & Marine..... | 10,000 | 5-6 mos. | \$50 | \$50 | 118 |
| Canada Life | 2,500 | 7½-8 mos. | 400 | 50 | 400 |
| Citizens, Fire, Life, Guarantee & Acc't | 11,880 | ..... | 100 | 22½ | ..... |
| Confederation Life..... | 5,000 | 5-6 mos. | 100 | 10 | 250 |
| Sun Life and Accident..... | 5,000 | 4-6 mos. | 100 | 12½ | 200 |
| Queen City Fire | 2,000 | 10 | 50 | 10 | ..... |
| Western Assurance..... | 20,000 | 6-6 mos. | 40 | 20 | 118 119 |
| Royal Canadian Insurance..... | 20,000 | 0 | 100 | 20 | ..... |
| Accident Ins. Co. of North America.. | 2,500 | 3 per ct. | 100 | 20 | ..... |
| Guarantee Co. of North America..... | 13,000 | 3 per ct. | 50 | 10 | ..... |

BRITISH AND FOREIGN.—(Quotation on the London Market, April 9 1884.)

| 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 Empire..... | ..... | ..... | ..... | ..... | ..... |
| British & Foreign Marine..... | 50,000 | 50 | 20 | 4 | £213 £214 |
| Commercial Union Fire Life & Marine.. | 50,000 | 30 | 50 | 5 | £173 £181 |
| Edinburgh Life..... | 5,000 | 10 | 100 | 15 | £41 |
| Fire Insurance Association..... | 100,000 | 5 | £10 | £2 | 30s 40s |
| Guardian Fire and Life..... | 20,000 | 13 | 100 | 50 | £59 £61 |
| Imperial Fire..... | 12,000 | £7 p. sh. | 100 | 25 | £134 £139 |
| Lancashire Fire and Life..... | 100,000 | 30 | 20 | 2 | £5 11s 3d |
| Life Association of Scotland..... | 10,000 | 15 | 40 | 8½ | £29 |
| Lion Fire | 500,000 | ..... | 10 | 2 | 17s 6d |
| Lion Life..... | 92,000 | ..... | 10 | 2 | 15s 20s |
| London Assurance Corporation..... | 35,382 | 48 | 25 | 12½ | £50 £53 |
| London & Lancashire Life..... | 10,000 | 10 | 10 | 1 7-20 | 40s 60s |
| Liverp'l & London & Globe Fire & Life | £391,752 | 70 | 20 | 2 | £243 £244 |
| Northern Fire & Life | 30,000 | 70 | 100 | 5 | £42 £43 |
| North British & Mercantile Fire & Life | 40,000 | 56 | 50 | 6½ | £27 £27½ |
| Phoenix Fire..... | 5,722 | £21 p. s. | ..... | ..... | £195 £205 |
| Queen Fire & Life..... | 200,000 | 30 | 10 | 1 | 48s 9d |
| Royal Insurance Fire & Life..... | 100,000 | 60 | 20 | 3 | £29 £29½ |
| Scottish Commercial Fire & Life..... | 125,000 | 22½ | 10 | 1 | £20 £28 |
| Scottish Imperial Fire and Life..... | 50,000 | 6 | 10 | 1 | 27s 27s 6s |
| Scottish Provincial Fire & Life..... | 20,000 | 15 | 50 | 3 | £133 £141 |
| Scottish Union..... | ..... | ..... | ..... | ..... | £11 £11 |
| Standard Life..... | 10,000 | 68½ | 50 | 15 | £48 £5 |
| Star Life..... | 4,000 | 5 | 25 | 1½ | £15 |

Scottish Union and National INSURANCE CO'Y OF EDINBURGH, SCOTLAND.

ESTABLISHED 1824.

M. BENNETT, JR.,

General Manager, North American Branch, Hartford, Conn.

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

WALTER KAVANACH, Resident-Agent,
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FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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FUNDS INVESTED 21,000,000

Investments in Canada for sole protection of
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INCORPORATED 1881,

Unquestionably the most popular institution of the day; and why? Because, at

COMPARATIVELY SMALL COST,

Provision is made for from \$100 to \$5,000 at Marriage,

Issue during past year, over - - \$2,000,000.
 Benefits paid 1883 to date, - - - \$70,000.

Our New Division B. offers inducements to all Classes. Among its advantages are Low Membership Fee, Small Annual Dues, Premiums of only \$2.00 per month, Endowment of 1 Certificate in ten years if not married, 15 days Grace before Cancellation, Extremely Low Cost of Carrying Certificate, High Rate of Benefit received, undoubted Security.

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Or **T. P. POWELL,**
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Sec'y, Hamilton, Ont.
AGENTS WANTED.

PROVIDENT MUTUAL ASSOCIATION OF CANADA.

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.

\$5,000 deposited in trust with Provincial Government, Nov. 20, 1883.

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JOHN HOPPER, General Agent.

SECTION 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."

Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

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

Insurance.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

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MANAGING DIRECTOR.

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THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)

OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.
Available Assots, \$807,506.50
Dominion Government Deposits, \$56,745.32

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Established 1803.

IMPERIAL Fire Insurance Comp'y OF LONDON.

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Subscribed Capital, . . . £1,600,000 St.
Paid-up Capital, . . . £700,000 Stg.
ASSETS, £2,222,562 St

QUEEN INSURANCE CO. OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

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Chief Agents in Canada.

The Waterloo Mutual

FIRE INSURANCE CO.

ESTABLISHED IN 1863.

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ASSETS, \$170,000.00.

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CORE DISTRICT FIRE INSURANCE COMPANY.

HEAD OFFICE GALT, ONT.

Established 1836

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

MERCANTILE

FIRE INSURANCE CO., WATERLOO, ONT.

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

Losses promptly adjusted and paid.

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P. H. SIMS, Esq., - - - - - Secretary.
JAMES LOCKIE, Esq., - - - - - Inspector.

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Norwich & London Accident Insurance Association,

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Insurance.

NORTH AMERICAN LIFE INSURANCE CO'Y.,
Head Office - - TORONTO.

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

HON. ALEX. MACKENZIE, M.P., President.
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JOHN L. BLAIRIE, Esq., }
WILLIAM McCABE, Managing Director.

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| | |
|-----------------------------|------------|
| Leave Point Levi..... | 7.30 A.M. |
| Arrive Riviero du Loup..... | 12.05 P.M. |
| Trois Pistoles..... | 1.15 " |
| Rimouski..... | 3.00 " |
| Little Metis..... | 4.11 " |
| Chapdelon..... | 7.50 " |
| Dalhousie..... | 8.30 " |
| Bathurst..... | 10.33 " |
| Newcastle..... | 12.15 A.M. |
| Moncton..... | 3.40 " |
| St. John..... | 7.00 " |
| Halifax..... | 12.10 P.M. |

The Grand Trunk trains leaving Montreal at 10.00 P.M. connect at Chaudiere Junction with these trains.

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

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

All trains are run by Eastern Standard Time.

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Eastern Freight and Passenger Agent,
186 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

D. POTTINGER, Chief Superintendent.
Moncton, N.B., Dec. 7th, 1883.

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ESTABLISHED 1847.

Head Office, - Hamilton, Ont.

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APPLICANTS JOINING NOW WILL SHARE IN

TWO YEARS' PROFITS

AT THE QUINQUENNIAL DIVISION NEXT YEAR.

READ AND COMPARE.

Profits, when applied to the

EXTINCTION OF FUTURE PREMIUMS,

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IN 16 YEARS,

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District Agent.

P. LaFERRIERE,

Inspector.

Quebec Agency:—133 St. Peter Street. G. V. H. BOUCHARD, Agent.

MONTREAL, March, 1884.