

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /
Couverture de couleur
- Covers damaged /
Couverture endommagée
- Covers restored and/or laminated /
Couverture restaurée et/ou pelliculée
- Cover title missing /
Le titre de couverture manque
- Coloured maps /
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /
Planches et/ou illustrations en couleur
- Bound with other material /
Relié avec d'autres documents
- Only edition available /
Seule édition disponible
- Tight binding may cause shadows or distortion
along interior margin / La reliure serrée peut
causer de l'ombre ou de la distorsion le long de la
marge intérieure.
- Additional comments /
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /
Qualité inégale de l'impression
- Includes supplementary materials /
Comprend du matériel supplémentaire
- Blank leaves added during restorations may
appear within the text. Whenever possible, these
have been omitted from scanning / Il se peut que
certaines pages blanches ajoutées lors d'une
restauration apparaissent dans le texte, mais,
lorsque cela était possible, ces pages n'ont pas
été numérisées.

THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 17. MONTREAL, FRIDAY, OCTOBER 12, 1883. No. 8

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

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

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS

Of our own Manufacture.

PUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

MOCCASINS, SNOW SHOES, FANCY SLEIGH ROBES, BUFFALO, &c.

TO MANUFACTURERS—We have a large stock of Seal, Persian Lamb and other Skins, Trimmings, &c.

JAMES CRISTINE & CO.

Warehouse: 471 to 477.

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

HABERDASHERY DEPARTMENT.

We have opened out
Berlin, Ice,
Pompadour,
AND
Merino Wools,

Also a full range of

- Japanese Brackets,
- Glove Boxes,
- Handkerchief Boxes, Trays,
- &c., &c.,

JOHN MACDONALD & CO.,
TORONTO & MANCHESTER.

M. FISHERSONS & CO.

Importers of Broad and Narrow Woollens, Tailors' Trimmings, &c. Our Stock for this Season is very replete.

The Goods in the various Departments have been carefully selected, with the view to their adaptability to the **Canadian Trade.**

They comprise:

- Black and Colored Presidents.
- Black and Colored Beavers.
- Black and Colored Naps.
- Black and Colored Meltons.
- Irish (Blarney), Scotch and English Tweeds, Suitings and Trouserings.
- Silk and Mohair Matelasses and Cloakings.
- Black and Colored Cashmeres.

Costume Cloths in all colors. Orders by letter and through our Travellers will continue to receive our prompt and careful attention.

M. FISHER, SONS & CO.,
Montreal and Huddersfield, England.

Leading Wholesale Houses of Montreal

FRIDAY GOODS.

We have now on exhibition a complete line of European and American Fancy Goods suitable for Holiday presents. Catalogues sent on application.

H. A. NELSON & SONS.

56 & 58 Front St. West, | 59 to 63 St. Peter St
TORONTO. | MONTREAL

Wholesale Dealers in

- European and American Fancy Goods,
- Clocks, Toys,
- Smallwares, &c.

Manufacturers of

Brooms and Woodenware.

S. GREENSHIELDS, SON & CO.

WHOLESALE

DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
CAPITAL, ALL PAID-UP, - - - \$12,000,000
RESERVED FUND, - - - - - 5,750,000

Head Office, - - - - - Montreal.
Board of Directors.

C. F. SMITHERS, Esq., - - - - - President.
Hon. D. A. SMITH, - - - - - Vice-President.
Gilbert Scott, Esq., - - - - - A. T. Paterson, Esq.
Alex. Murray, Esq., - - - - - Geo. A. Drummond, Esq.
Alfred Brown, Esq., - - - - - Hugh McLennan, Esq.
Hon. John Hamilton.

W. J. Buchanan, General Manager.

A. MACINTYRE, Asst. Gen. Manager and Inspector.
H. V. Meredith, Assistant Inspector.

A. B. Buchanan, Secretary.

Branches and Agencies in Canada.
Montreal, E. S. Clouston, Manager.

Almonte, Ont.	Kingston, "	Port Hope, Ont.
Bellefleur, "	Lindsay, "	Quebec, Que.
Brantford, "	London, "	Regina, Ont.
Brockville, "	Moncton, N.B.	Sarnia, Ont.
Chatham, N.B.	Newcastle, "	Stratford, Ont.
Cornwall, Ont.	Ottawa, "	St. John, N.B.
Goderich, "	Perth, Ont.	St. Mary's, Ont.
Guelph, "	Peterborough, Ont.	Toronto, "
Halifax, N.S.	Pictou, Ont.	Winnipeg, Man.
Hamilton, Ont.	Portage la Prairie, Man.	

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 69 Wall Street. Chicago, Bank of Montreal, 154 Madison Street, W. Munro, Manager; R. Y. Hebdon, Asst. Manager.

Bankers in the United States.—New York, The Bank of New York, N.B.A.; The Merchants' National Bank, Boston, The Merchants' National Bank, Buffalo, Bank of Commerce in Buffalo. San Francisco, The Bank of British Columbia. Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation. (Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP - \$500,000
SURPLUS - - - - - 360,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

THOMAS CRAIG, - - - - - President
Hon. A. W. OGILVIE, SENATOR, - Vice-President

Alex. Buntin. E. K. Greene.
Henry Bulmer.

BRANCHES.

Hamilton, Ont. - - - C. M. Counsell, Manager.
Aylmer, " - - - J. G. Billett, do
Bedford, P.Q. - - - E. W. Morgan, do

FOREIGN AGENTS.

LONDON.—The Alliance Bank (Limited.)
NEW YORK.—The Hanover National Bank.
BOSTON.—Maverick National Bank.
Sterling and American Exchange bought and sold, interests allowed on Deposits.
Collections made promptly, and remitted for at current rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Kendall,
John James Cater, J. J. Kingsford,
Henry R. Farrer, Frederic Lubbock,
Richard H. Glyn, A. H. Philipotts,
Edward Arthur Hoare, J. Murray Robertson.
Secretary—A. G. WALLIS.

HEAD OFFICE IN CANADA.—St. James St., Montreal.

R. R. GRINDLEY, General Manager.
W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW-YORK.—D. A. McTavish and H. Stikeman, Agents.
CHICAGO.—H. M. Breddon, Agent.
SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents.

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

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

Issue Circular Notes for Travellers, available in all parts of the world.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$125,000.

HEAD OFFICE, MONTREAL.

Directors.

THOMAS WORKMAN, Esq., - President.
J. H. R. MOLSON, Esq., - - - Vice-President.
R. W. SHEPHERD, Esq. | Hon. D. L. MACPHERSON.
MILKS WILLIAMS, Esq. | S. H. EWING, Esq.
A. F. GAULT, Esq.
F. WOLFFERSTAN THOMAS, - Gen'l Manager.
M. HEATON, - - - - - Inspector.

Branches of the Molsons Bank.

Aylmer, Meaford, Toronto,
Brockville, Morrisburg, St. Thomas,
Clinton, Owen Sound, Sorel, P. Q.
Exeter, Ridgeway, Trenton,
Ingersoll, Smith's Falls, Waterloo, Ont.
London,

AGENTS IN THE DOMINION.

Quebec—Merchants Bank and Eastern Townships Bank.
Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.
New Brunswick—Bank of N. Brunswick, St. John.
Nova Scotia—Halifax Banking Company and its Branches.
Prince Edward Island—Union Bank of P. E. I.
Charlottetown and Summerside.
Newfoundland—Commercial Bank of Newfoundland and St. Johns.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. W. Watson and Alex. Lang; Boston, Merchants National Bank, Messrs. Kidder, Peabody & Co.; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics Bank; Buffalo, Farmers and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo, Second National Bank; Helena, Montana—First National Bank; Fort Benton, Montana—First National Bank.

AGENTS IN EUROPE.

London—Alliance Bank, " Limited." Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool.
Antwerp, Belgium—La Banque d'Anvers.
Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - - - \$5,700,000.

Reserve Fund, - - - - - 1,150,000.

HEAD OFFICE - - - MONTREAL

BOARD OF DIRECTORS.

ANDREW ALLAN - - - - - President
ROBT. ANDERSON, Esq., - - - Vice-President
Wm. Darling, Esq. | Jonathan Hodgson, Esq.
Adolphe Minson, Esq. | John Cuslis, Esq.
Hector Mackenzie, Esq. | John Duncan, Esq.
Hon. J. J. C. Abbott, M.P.

GEORGE HAGUE, - - - - - General Manager

J. H. PLUMMER, Assistant General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Bellefleur.	Kingston.	Renfrew.
Berlin.	London.	Sherbrooke, Que.
Brampton.	Montreal.	Stratford.
Chatham.	Napawee.	St. John's, Que.
Galt.	Ottawa.	St. Thomas.
Gananoque.	Owen Sound.	Toronto.
Hamilton.	Perth.	Walkerton.
Ingersoll.	Prescott.	Windsor.
Kincardine.	Quebec.	

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon, Regina N.W.T.
Bankers in Great Britain—The Clydesdale Bank (Limited), 80 Lombard Street, London, Glasgow and elsewhere.

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

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

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

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

Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - - - MONTREAL

C. S. CHERBIER, Esq., President.

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

A. A. TROTTER, Esq., Cashier.

FOREIGN AGENTS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP - - - - - 2,000,000

DIRECTORS.

HON. ISIDORE THIBAudeau, President.
JOSEPH HAMEL, Esq., Vice-President.
Hon. P. Garneau, E. Baudot, Esq. M.P.P.
T. LeDroit, Esq. M. W. Bayle, Esq.
U. Tessier jr., Esq. P. LAFRANCOISE, Cashier.
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau, Montreal.

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

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

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

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

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

Head Office, - - - Toronto.

Paid-up Capital - - - \$6,000,000
Rest - - - - - 1,900,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.
WM. ELLIOT, Esq., Vice-President.
T. Sutherland Stayer, Esq. Jas. Crathern, Esq.
John Waldie, Esq. Hon. S. C. Wood.
George Taylor, Esq.
W. N. ANDERSON, General Manager.
JNO. C. KEMP, Ass't Gen'l Manager.
ROBT. GILL, Inspector.

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

BRANCHES.

Ayr	Goderich	St. Catharines
Burrie	Guelph	Sarnia
Belleville	Hamilton	Seaforth
Borlin	London	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Parke	Walkerton
Galt	Parkill	Windsor
	Peterboro'	Woodstock.

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS.

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

**IMPERIAL BANK
OF CANADA.**

Capital Paid up - - - - - \$1,330,000
Reserve Fund - - - - - 460,000

DIRECTORS:

H. S. HOWLAND, Esq., President,
T. R. MERRITT, Esq., Vice-President, St. Catharines,
Hon. Jas. R. BENSON, T. R. WADSWORTH, Esq.,
St. Catharines, Wm. RAMSAY, Esq.,
P. HUGHES, Esq., JOHN FISKEN, Esq.,
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon.

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

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL..... \$1,500,000
CAPITAL PAID IN May 15, 1880 1,440,659
RESERVE FUND..... 367,000

Board of Directors.

R. W. HENEKER, President.
A. A. ADAMS, Vice-President.
Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. E. Pope.
T. S. Morey, Hon. G. G. Stevens.

WM. FARWELL, General Manager.
Head Office—Sherbrooke, Que.
Branches.

Waterloo	Richmond
Coaticook	Stanstead
Cowansville	Granby
	Farnham

Agents in Montreal—Bank of Montreal.
London, England—London & County Banks.
Boston—National Exchange Bank.
New-York—National Park Bank.
Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

**THE BANK OF TORONTO,
CANADA.**

Incorporated 1855.

Paid up Capital, \$2,000,000. Rest \$1,000,000.

DIRECTORS:

GEORGE GOODERHAM, President.
WM. H. BEATTY, Vice-President.
W. R. WADSWORTH, WM. GEO. GOODERHAM,
ALEX. T. FULTON, HENRY CAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

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

BRANCHES.

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBORG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Stralhy, Manager; ST. CATHARINES, G. W. Hodgetts, Manager; COLLINGWOOD, W. A. Copeland, Manager.

BANKERS.

LONDON, ENG., The City Bank Limited, New York, National Bank of Commerce, New York, W. Watson & A. Lang, Oswego, N. Y., Second National Bank, Quebec, La Banque Nationale, Ottawa, La Banque Nationale, Winnipeg, Bank of Nova Scotia.

Collections made on the Best Terms.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.

CAPITAL AUTHORIZED \$1,000,000
CAPITAL SUBSCRIBED 500,000
CAPITAL PAID-UP 150,000

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.
REUBEN S. HAMLIN, Esq., Vice-President.
W. F. Cowan, Esq. W. F. Allen, Esq.
Robert McIntosh, M.D. J. A. Gibson, Esq.
Thomas Paterson, Esq.
T. H. McMILLAN, Cashier.

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

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONREAL.

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

DIRECTORS:

ALPH. DEBJARDINS, Esq., M.P., President.
S. St. Onge, Esq., Vice-President.
J. L. Cassidy, Esq. P. S. Hamelin, Esq.
La. S. Monat, Esq. I. O. Gravel, Esq.
Lucien Huot, Esq.

A. L. DEMARTIGNY, Cashier.

Branch at Beauharnois, A. Clement, Manager.
Branch at St. Hyacinthe, S. A. Durocher, Manager.
Branch at St. Remi, P. G. C. Bedard, Agent.
Branch at Valleyfield, C. F. Irish, Agent.
Agents in New York: National Bank of the Republic
Agents in London, Eng.: Glynn, Mills, Currie & Co

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

THOS. MACLELLAN, President.
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants), Vice-President.
JOHN TAPLEY (of Tapley Bros., Indiantown).
HOW. D. TROOP (of Troop & Son, Shipowners).
JOHN McMILLAN, (of J. & A. McMillan, Book-sellers).
JOSIAH WOOD, M.P., Sackville.
A. A. STERLING, Fredericton.

CASHIER, - ALFRED RAY.

AGENCY—FREDERICTON: A. S. Murray, Agent.
" - WOODSTOCK, N.B.: G. W. Vanwart, "

Loan Societies.

Montreal Loan & Mortgage Co.

AND TRUST COMPANY.

Incorporated 1858.

CAPITAL - - - - - \$1,000,000 00
TOTAL ASSETS - - - - - \$1,583,263 52

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

Issue Sterling Debentures payable in London, also Currency Debentures, payable in Canada, bearing five per cent. interest.

BOARD OF DIRECTORS.
M. H. GAULT, Esq., M.P., President.
Hon. A. W. OGILVIE, Senator, Vice-President.
G. F. C. SMITH, of the L.L. and Globe Insurance Company.

JAMES CRAITIERN, of Crathern & Caverhill.
THEODORE HART, Esq., Director Liverpool & London & Globe Insurance Company.

A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.
THOMAS CRAIG, Esq., President Exchange Bank of Canada.

AS TO EXECUTORS AND TRUSTEES:

Trustees and Executors are authorized by Act of Parliament to Invest the Debentures of this Company.

GEORGE W. CRAIG, Manager.

OFFICE, 181 ST. JAMES STREET, MONTREAL.

THE HAMILTON

Provident and Loan Society.

GEORGE H. GILLESPIE, Esq., President.

JOHN HARVEY, Esq.—Vice-President.

Subscribed Capital..... \$1,500,000.00
Paid-up Capital..... 1,100,000.00
Reserve and Surplus Profits..... 97,000.00

Total Assets..... 2,600,000.00
MONEY ADVANCED on Real Estate on favorable terms of Repayments. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly

Office: Cor. of King and Hughson Sts., HAMILTON, CANADA.

H. D. CAMERON, Treasurer.

Dominion Savings & Investment Soc.

LONDON, ONT.

INCORPORATED, - 1872.

Capital..... \$1,000,000.00
Subscribed..... 1,000,000.00
Paid-up..... 864,932.86
Reserve Fund..... 140,000.00
Contingent Fund..... 2,696.54

Loans made on farm and city property, on the most favorable terms.

Municipal and School Section Debentures purchased.

Money received on deposit and interest allowed thereon F. B. LEYS, Manager

Private Banks.

**W. MOWAT & SON,
BANKERS,**

STRATFORD, ONT. [Established 1838.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.

Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank, New York.

Oceanic Steamships.

Allan Line.



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

1883. Summer Arrangements. 1883.

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.....	4,600	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.
Poruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	" W. Richardson.
Hibernian.....	3,424	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	3,400	Lieut. R. Barrett, R.N.R.
Nesorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Sibornian.....	4,600	Building.
Buenos Ayrean.....	3,800	" R. F. Moore.
Corean.....	4,000	" Barclay.
Grecian.....	3,600	" C. E. LeGallais.
Manitoban.....	3,150	" McNeil.
Canadian.....	2,600	" C. J. Menzies.
Phenician.....	2,890	" J. Brown.
Waldensian.....	2,600	" W. Duffell.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Ancidian.....	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 Quebec every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM QUEBEC:

Parisian.....	Saturday, Oct. 13
Sarmatian.....	Saturday, Oct. 20
Sardinian.....	Saturday, Oct. 27
Circassian.....	Saturday, Nov. 3
Polynesian.....	Saturday, Nov. 10
Poruvian.....	Saturday, Nov. 17

RATES OF PASSAGE FROM QUEBEC.

Cabin.....	\$70 and \$80
(According to Accommodation.)	
Intermediate.....	\$40
Steerage.....	\$25

FROM HALIFAX.

Caspian.....	Monday, Oct. 22
Nova Scotian.....	Monday, Nov. 5
Hibernian.....	Monday, Nov. 19

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS.

Cabin.....	\$20.00
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, Bellist; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allan, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bonnier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN, State St., Boston, and 45 Common St., Montreal

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

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

DATES OF SAILING

FROM QUEBEC TO LIVERPOOL.

* Oregon.....	29th Sept.	Toronto.....	13th Oct.
Dominion.....	6th Oct.	Montreal.....	27th Oct.
* Sarnia.....	20th Oct.	Ontario.....	10th Nov.

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60, \$65, and \$80; return \$90, \$108, \$117, and \$144, according to steamer and berth. Intermediate, \$40. Steerage, \$24.

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 Elmh, 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.)

Barris, Ont.

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

Brantford, Ont.

PHOS. BOYHAM, 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.,
82 ST. GEORGE'S SQUARE,
GUELPH, ONT.
Assignments taken and Estates managed

Montreal.

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

JOHN FULTON,
ACCOUNTANT,
242 St. James Street, Montreal.

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

KENT & TURCOTTE,
Public Accountants & Auditors,
7 PLACE D'ARMES SQ.
Jacques-Cartier Bank Building, Montreal.
A. L. KENT ALPHONSE TURCOTTE.

Leading Toronto Brokers.

E. STRACHAN COX. T. F. WORTS.
COX & WORTS,
STOCK BROKERS,

No. 26 Toronto Street, Toronto.
(Members of the Toronto Stock Exchange),
buy and sell on Commission for cash or on margin all securities dealt in on the Toronto, Montreal and New York Stock Exchanges; also execute orders on the Chicago Board of Trade in Grain and Provisions. Hudson's Bay stock bought for cash or on margin. Daily cable quotations received.

Agents' Directory.

OWEN MURPHY, Insurance Agent, Official Assessor and Commission Merchant.—No. 85 St. Peter Street, Quebec.

R. C. W. MACQUAIG, General Insurance Broker, representing First-class Companies in Fire, Life and Accident, also agent for the White Star Steamship Co. Ottawa. Established 1870.

Legal.

For Accountants, &c., see other page.

Belleville, Ont.

PETERSON & PETERSON,
BARRISTERS, &c.,
Offices: Corner Bridge & Front Sts.

DENMARK & NORTHROP, Barristers, &c., Belleville, Ont.

Brantford, Ont.

FREDERICK BISCOE,
BARRISTER, SOLICITOR, NOTARY, &c.,
Commercial Buildings, Brantford.
N.B.—Collections specially attended to.

HARDY, WILKES & JONES,
BARRISTERS & ATTORNEYS-AT-LAW,
Solicitors in Chancery, Notaries, etc.
ARTHUR S. HARDY, Q. C. ALFRED J. WILKES, LL.B.
C. S. JONES.

Clifton, Ont.

A. G. HILL,
Barrister, Attorney, Solicitor in Chancery, &c. Police Magistrate Niagara Falls, Clifton, Ont.

St. Catharines, Ont.

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

Cornwall, Ont.

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

Galt, Ont.

BALL & BALL,
BARRISTERS AND ATTORNEYS-AT-LAW,
Solicitors for Canadian Bank of Commerce.

Guelph, Ont.

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

Hamilton, Ont.

FURLONG & STEELE, Barristers and Attorneys at Law, Solicitors in Chancery, etc. 10 King St. W. EDWARD FURLONG, LL.B. D. STEELE, JR.

J. G. O'RELL,
ATTORNEY,
Solicitor, Conveyancer, &c., 34 St. James St., N.

OSLER, GYWN & TEEZEL,
BARRISTERS, &c. Hamilton, (nt
OSLER & GWYN, Barristers, &c., Dundas, Ont.
B. B. OSLER, Q. C., (County Attorney.)
H. C. GWYN, J. V. TEEZEL.

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

PARKES & MACADAMS,
BARRISTERS AND SOLICITORS IN THE SUPREME COURT.
ATTORNEYS AND NOTARIES.
Offices: Hamilton Provident and Loan Society Chambers, First Flat. Entrance on Hughson St.



PROSPECTUS.

Government of Canada Loan for
\$4,000,000, 4 per cent.
Currency Bonds.

The Minister of Finance for the Dominion of Canada is authorized to receive tenders for a loan of \$4,000,000 currency bonds, bearing interest from the 1st November, 1883, at the rate of 4 per centum per annum, payable half-yearly on the 1st May and 1st November of each year, at his office in the Finance Department, Ottawa.

This loan is issued under the authority of an Act of the Parliament of the Dominion of Canada, passed during their last session (46th Victoria, cap. 2, sec. 1). The object of the loan is partly to provide for the payment of debts maturing or redeemable in the course of the current fiscal year, and partly for expenditure on public works.

The principal of the loan now offered is to be repaid at Ottawa in twenty years.

Subscribers will receive bonds to bearer, which may at any future time be converted into registered stock.

The subscription list will be opened on Wednesday, the 17th day of October next, and will be closed on Saturday, the 20th day of October next, at 4 o'clock p.m., and tenders in the accompanying form, marked on the outside "Tenders for Debentures," will be received at the Finance Department, Ottawa, up to and including the latter date, at the hour mentioned.

Tenders must be made for not less than \$1,000, and in multiples of \$1,000. The allotment of the loan will be made as soon as possible after the close of the subscription list, the amounts allotted will be payable on the 1st day of November next, and Bonds will be issued shortly after that date.

Copies of this prospectus and forms of tender can be obtained from the undersigned from the several Assistant Receivers General at Montreal, Toronto, Halifax, Saint John, Winnipeg and Victoria, and from the Dominion Auditor at Charlottetown.

J. M. COURTNEY,
Deputy Minister of Finance.

Finance Department, Ottawa,
September 21st, 1883.

FORM OF TENDER FOR BONDS.

TENDER.

Government of Canada Loan for
\$4,000,000, 4 per Cent Currency Bonds.

Amount tendered for \$ Rate.....per cent.

SIR,—
I hereby tender for the sum of \$ nominal capital in the above mentioned issue in bonds to bearer, at the price of per cent., and engage to accept the said sum, or any portion thereof which may be allotted to me, and to pay therefor at the said price and in conformity with the terms of your prospectus of the 21st September, 1883.

Name.....

Address.....

Date.....

To the Honorable
The Minister of Finance,
Ottawa.

Leading Wholesale Trade.

ROBT. McCREADY,
WHOLESALE
BOOT & SHOE
MANUFACTURER
Office & Warehouse, 29 & 31 WILLIAM ST.,
Factory, 28 COLLEGE STREET,
MONTREAL.

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

W. & F. P. CURRIE & CO.
100 GREY NUN ST., Montreal,
MANUFACTURERS OF
SOFA, CHAIR & BED SPRINGS.
A large Stock always on hand.
Roman Cement, Portland Cement
Water Lime,
Drain Pipes, Vent Linings,
Flue Covers, Fire Bricks Fire Clay,
Whiting,
Plaster of Paris,
Borax,
China Clay, &c

TEAS, SUGARS, COFFEES,
SPICES, FRUITS
AND A FULL ASSORTMENT OF
GENERAL GROCERIES,
Maintained from best Markets
J. A. MATHEWSON
202 McGill Street.

DOMINION PAPER CO'Y.
100 Grey Nun street, Montreal,
(MILLS AT KINGSEY FALLS, P.Q.)
MANUFACTURERS OF

The following grades of high class papers:—
Nos. 1 & 2 Book and Printing, (Toned & White,
" 3 News and Printing, " "
White Tea and Bag,
Bleached Manilla Envelope, Bag and Wrapping.
White Manilla Tea and Wrapping.
Unbleached Manilla Bag and Wrapping.

Blotting Paper.
First Prize Dominion Exhibition 1880.
JOHN CRILLY & CO.,
MANUFACTURERS OF
Blotting Paper, Flour Sack Paper,
Music Paper, Fine Manilla Paper,
Colored and Brown & Grey Wrapping
White Printing Paper,
Paper, Roofing Felt and Match
Flour Sack Paper Bgs, &c., &c. Paper.
Special Sizes and Weights made to order
389 ST. PAUL ST., MONTREAL.

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.
MANUFACTURERS OF
Boots and Shoes, Wholesale
CORNER OF
Craig and St. Francis Xavier Streets,
H. H. Cochrane,
Chas. Cassils, } **MONTREAL.**

JAMES McCREADY & CO.
WHOLESALE
BOOT AND SHOE
MANUFACTURERS.
35 & 37 WILLIAM STREET.
MONTREAL.

J. & T. BELL,
MANUFACTURERS OF
Fine Boots and Shoes
WHOLESALE,
273 NOTRE DAME STREET.
MONTREAL.

Fine made goods, latest styles, equal in finish the best American makes, and specially adapted town custom.

W. J. WEBSTER,
Wholesale Manufacturer of
Fine Hand and Machine-Sewed
BOOTS AND SHOES,
628 Craig Street, Montreal.

SHAW BROS. & CASSILS,
TANNERS,
And dealers in
HIDES AND LEATHER,
426 & 428 NOTRE DAME ST.
MONTREAL.

Cassils, Stimson & Co.,
IMPORTERS OF
FOREIGN LEATHERS
PRUNELLAS & SHOE FINDING
AND
Leather Commission Merchants,
13 & 15 ST. HELEN ST., MONTREAL

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

Penetanguishene, Ont.
WALTER J. KEATING,
SOLICITOR, &c.

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

St. Thomas, Ont.
FRMATINGER & ROBINSON, Barristers, &c.,
Solicitors for Imperial Bank and South-Western Loan Society. Collections promptly attended to in all portions of Western Ontario.

Seaforth, Ont.
McCAUGHEY & HOLMESTEL, Barristers, &c
Seaforth, Ontario.

Leading Manufactures &c.

D. Morrice & CoGeneral Merchants Manufacturers' Agents, &c.,
MONTREAL and TORONTO.**HOCHELAGA COTTONS.**Brown Cottons, and Sheetings, Fine Bleached
Shirtings, Canton Flannels, Yarns & Bags.**STORMONT COTTON CO.**Ducks, Tickings, Checks, &c. Colored Cotton
Yarns.**VALLEYFIELD COTTONS.**Bleached Shirting, Wigans, Silenas, Shoe
Drills, Corset Jeans, &c.**ST. CROIX COTTON MILL.**Fancy Checks, Gingham, Bleached Shirtings,
& Wide Shooting, &c.**WINDSOR COTTON MILL.**

Brown Cottons.

STE. ANNE SPINNING CO. (Hochelaga).
Heavy Brown Sheetings.Tweeds, Etoffes, Knitted Goods,
Flannels, Shawls, Woollen
Yarns, Blankets, &c.

The Wholesale Trade only supplied.

— THE —

Canada Cotton Man'g.

COMPANY,

CORNWALL, - - - ONT.

MANUFACTURE

COTTONADES, WOVEN DUCKS, DYED DUCKS,

White Ducks for Sails, Tents, in
7, 7½, 8, 9, 10 and 12 oz.CANTON FLANNELS, BLEACHED, UN-
BLEACHED and COLORED.

GRAIN BAGS, SUGAR BAGS.

All orders executed DIRECT from the Mills at
Cornwall Accounts opened with the Wholesale
Houses only**THE
Bolt and Iron Co.**

OF TORONTO

Manufacture every kind of

Carriage and Fancy Head Bolts,
Tire and Sleigh Shoe Bolts,
Stove and Sink Bolts,
Railway and Machine Bolts,
Boiler Rivets and other Rivets,
Railway Spikes & other Spikes,
Lag and Gimlet-Pointed Screws
Plough & Special Shaped Bolts.Specify early. Specify now and avoid disap-
pointment in deliveries.

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 & S.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.**E. B. EDDY'S**

UNMATCHABLE

MATCHES

IN BOTH

BRIMSTONE AND PARLORS.

Brimstone Matches put up, viz :

{ Telegraph and Telephone.
{ Rubys in 100s, 200s and 300s
Parlor Matches without Sulphur.Lion Parlors also in 200s and 300s, put
up expressly for family consumption.
Warranted the finest match in the
known world.**Chamblly Flannels,
WARRANTED ALL WOOL.**NONE GENUINE unless
Stamped with the above Trade
Mark. Buyers will please note
this when purchasing.**CHAMBLLY
GREY COTTONS**

IN THE FOLLOWING WIDTHS

26, 30, 32, 34, and 36 Inches.

*Unsurpassed in Make and
Quality.*

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.HOSIERY 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. 1882at Montreal, 1882, for best display of Cotton Goods.
For Sale by the Wholesale and Retail Dry Goods Trade
throughout the Dominion.AGENTS:—
ALEX. SPENCE, W.M. HEWETT,
21 Lemoine St., Montreal. 11 Colborne St., Toronto.**HAMILTON
COTTON COMPANY,**

HAMILTON, ONTARIO,

MANUFACTURERS OF

COTTON YARNS,
White and Colored, Single and Double.CARPET WARPS, white and all colors,
BEAM WARPS of every description,

HOSIERY YARNS

And Balled Knitting Yarns,
EVERY VARIETY.Denims, Tickings and Cottonades,
These goods are universally pronounced by the
trade to be fully equal to any made, and for regu-
larity and evenness in make and coloring they are
unrivalled.CARPET WEAVERS—You will find
our warps superior to any in the
Market; we ask you just to GIVE IT A
TRIAL.If your Dry Goods Man has not got it,
write to us, and we will see you are
promptly supplied.OUR YARNS of which we make all descriptions,
will be found equally good.ASK FOR THEM. TRY THEM.
This Company was awarded two first prize silver
medals at Toronto Exhibition 1881, and three first
prizes at Provincial Exhibition at Kingston, 1882.AGENTS:
Winans & Co., Toronto,
F. McElderry & Co., Montreal.**GRAVEN COTTON CO.,**

BRANTFORD, ONT.

GREY SHEETINGS.

AGENT:

S. DAVISON,

16 Colborne Street, Toronto.

Legal.

Kincardine, Ont.

J. A. MACPHERSON,
Attorney, Solicitor, Notary-Public.

Silk and Cotton Manufactories, &c.

MONTREAL, JULY 2ND, 1883.

"SILK THREAD."

CHANGE OF

Standard Shade Card.

We take pleasure in notifying the trade that we have issued a

NEW STANDARD SHADE CARD,

largely increasing the number of colors in which our goods are produced.

Retail merchants desiring a card for their convenience will be furnished with one by applying to their wholesale house or direct to us.

BELDING, PAUL & CO.

THE

STEEL CO'Y OF CANADA

Manufacture

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

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

OFFICE IN MONTREAL,

No. 17 St. John Street.

REMINGTON TYPE-WRITER.



WYCKOFF, SEAMANS & BENEDICT, NEW YORK, SOLE EXPORTING AGENTS. The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Italyway, Insurance and other offices, &c., &c. Send for Catalogue and Testimonials.

P. O. Box, 1324.

J. O'FLAHERTY,

AGENT FOR CANADA.

489 ST. PAUL STREET, MONTREAL.

BOWN & WOODS,

ST. JOHN'S, NEWFOUNDLAND, GENERAL

COMMISSION MERCHANTS,

Respectfully solicit consignments. Returns promptly made. Good references on application.

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.

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. TRADE-MARK

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

M. E. Q.

ESTABLISHED 1820

AT THIS THREADS is the only MAKE in the CANADIAN MARKET that RECEIVED AN AWARD

—AT THE—
CENTENNIAL EXHIBITION
—FOR—
Excellence in Color, Quality & Finish

Wholesale Trade supplied by
WALTER WILSON & CO.,
1 & 3 St. Helen Street,
MONTREAL.

Just Published
New Edition of the
CUSTOMS

—AND—
EXCISE TARIFF,

—WITH—
List of Warehousing Ports in the Dominion.

Sterling Exchange, Franc, German Rixmark, And the Principal Foreign Currencies at CANADIAN CUSTOMS VALUES,

—ALSO—
A Table of the Value of Francs in English Money.
COMPILED FROM OFFICIAL SOURCES.

MORTON, PHILLIPS & BULMER,
and
DAWSON BROTHERS,
PUBLISHERS.

The Trade supplied by DAWSON BROTHERS.

Leading Wholesale Trade of Montreal.



JUST RECEIVED

Ex "BENALDER"

A LOT OF VERY

Choice "Congous"

To which we would call the attention of the trade. We give special attention to Teas.

TURNER, ROSE & CO.,

IMPORTERS OF TEAS,
Wholesale Grocers,

Cor. St. John and Hospital,
MONTREAL.

Commercial Summary.

The roll of defaulters continues to increase. The people have not done discussing the O'Meara defalcation and the stock brokerage financial row at the Bodega, when news is published of another civic defalcation—that of Wm. Henry Mussen, for many years connected with the finance department of the City Hall as cashier. The usual cause is attributed—living rather unwisely. The city has a policy in the London Guarantee and Accident Co. The amount of the defalcation is not known as yet, but is mentioned as being anywhere between \$400 and \$20,000.

Mrs. M. C. Charlebois of this city, dealer in dry goods, has got into difficulties, after an ineffectual struggle to make both ends meet. On the death of her first husband some five years ago, she continued his business and married again, but finding the new spouse rather inharmonious she resumed her former name, and preferred the assistance of her two sons and son-in-law in the shop. Although a woman of no little cleverness, she has not succeeded, and two or three city firms having pressed for payment, she assigned. The liabilities are estimated at \$12,000 to \$14,000, with assets nominally equal in amount, consisting of stock and book debts. As soon as stock-taking is finished the creditors will meet and decide as to the future disposal of the estate.

ANOTHER defaulter, Charles B. Roberts, of Douglas & Roberts, manufacturers' agents, is discovered. Roberts came from England a few years ago, and got into the good graces of a wealthy retired merchant here, who bought him an interest in the firm of J. H. Douglas. A dissolution was effected last Saturday, and Roberts going to the bank cashed a cheque for \$1,100, to which he signed the name of the firm, in which he no longer had an interest. Roberts had lately been leading a fast life generally, and is supposed to have gone to Chicago. His benefactor, the retired merchant, is said to be out \$3,000 besides the price of the partnership.—Defaulter Dewey is reported as having been arrested in Texas.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

**Dyestuffs, Colors,
Chemicals, &c.**

OF

W^m PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,
GERMANY.

BUY

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.

MANUFACTURED BY

WM. LUNAN & SON,

SOREL, QUE.

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

COMPLAINTS are frequently heard of the city price charged for post office letter-boxes, which was advanced from \$1 50 to \$4 per annum a few years ago when the delivery by carriers was begun. Many people, especially business men, yet prefer calling for their letters, for various reasons, and would not be deterred from doing so, were the rent much higher. The object of the authorities in increasing the price of boxes was to promote the more general use of the delivery system, and it is consequently not likely that there will be any return to former rates.

It is to be hoped that the severest penalty of the law will be inflicted on the "confidence" man, Hammond, who recently fleeced a farmer in this city. This kind of game is becoming altogether too frequent, and a severe example should be made as a deterrent to others of his class. Hammond's was a safer method than the cheque game, for while the value of a cheque could be ascertained in a few hours, it is necessary to send to the territory in which the so-called mine is situated in order to obtain proof of the fraudulent character of the mining stock certificate, such as that used by Ham-

Leading Wholesale Trade of Montreal.

**GREENE & SON
COMPANY**

MONTREAL,

HATS, CAPS,

—AND—

FURS.



**ALL LINES ARE NOW COMPLETE,
AND ORDERS PROMPTLY ATTENDED TO.**



BUFFALO

—AND—

FANCY ROBES.

GENTLEMEN'S FURNISHING.

Latest Styles, Lowest Prices,

—SELECTED FOR—

FALL TRADE, 1883.

mond, and hence the delay in his case. The mine in question is supposed to be located in Montana, and it is to be hoped the search may not prove too laborious.

A DESPATCH says: Allan Lamont, merchant, of Mount Forest, sues Peter Gow, sheriff of the County of Wellington, and the Ontario Bank, for \$20,000 damages, for seizing and selling furniture and goods assigned to him by Thomas Swan, formerly carriage builder. Gow asserts that he was acting on a writ of fieri facias placed in his hands for execution by the Bank, while the Bank alleges that they recovered judgment against Swan for a debt of over \$4,000, and the writ issued to secure the amount. They also make a counter claim of \$1,200 against plaintiff, who seized the books of the Swan estate, and collected that amount of unpaid accounts. They also allege that the assignment to the plaintiff was made fraudulently. Judgment reserved.

The Winnipeg Press of 28th ult. says:—Acting upon some facts which were developed in the evidence taken in the Woltz case on Wednesday, Mr. Weston, inspector of the Guarantee Company of North America yesterday swore out an information against Mr. Woltz, charging him with forging the following cheques: Cheque on the Bank of Ottawa, dated July 31st, 1883, for \$900, signed E. Roland, and made payable to bearer; cheque on the Federal Bank of Canada, dated July 31, 1883, for \$600, signed Wm. Stephens, and made payable to bearer; cheque on the Federal Bank, dated July 31, 1883, for \$678, signed Wm. Stephens and made payable to J. A. Ross or bearer. The warrant was issued at a late hour last night, and about midnight Woltz was arrested by Officer Huston and taken to the jail. He was brought before the Police Magistrate but was remanded until Saturday, on

account of the absence of the prosecuting attorney.

Our neighbors set us an occasional example of vigilance in detecting attempts to defraud the revenue. Montreal officers have shown themselves not at all slow in this respect during the last year or two, but it would be still better if some attempt were made to put an end to the smuggling of American fabrics across the lines. It is a rare thing to find Canadian cottons on the shelves of many retailers in certain border counties of this and the sister Province. The U.S. officers at Rouses' Point, made a seizure last week, of nine barrels of dressed fowls, consigned by a dealer in that village, from the Canadian side, to a party across the lines, on a charge of undervaluation. The poultry were entered as being worth \$200, while their actual value was over \$300. As they are perishable goods, they were sold by public auction.

ROBERT STRATHER, or Strathy, is another example of the evil of speculating outside one's business or calling. Strather has been for some years chief clerk in the Halifax branch of the Receiver General's department, but with a soul dishonestly above a salary of \$1100 a year, he made no scruple about using the public funds for his own purposes. He has been known as a heavy loser in connection with the gold fever in Nova Scotia, and his mode of living had in it more of lavish display than was warranted by his salary. On the 3rd inst. that efficient officer, finance inspector Tims, visited Halifax, having previously convinced himself that something was wrong with Strather's accounts. Failing to account satisfactorily for the deficiency, the latter was arrested and placed in durance vile. Strather admits having used about \$7,000; but the total defalcation, as far as ascertained, is reported to be about \$25,000, and further disclosures are apprehended.

Leading Wholesale Trade of Montreal

Taylor, Robertson & Co.
WHOLESALE**HAT AND FUR HOUSE,**
PULL OVER AND SILK HAT,
MANUFACTURERS,
537 ST. PAUL STREET,
MONTREAL.**McARTHUR, CORNELLE & CO.,**
Importers of and Dealers in**White Lead & Colors,**
DRY AND GROUND IN OIL,
Varnishes, Oils, Window Glass, Star,
Diamond Star, and Double Diamond Star
Brands.
English 16, 21 and 26 oz. Sheet.
Rolled, Rough and Polished Plate Glass.
Colored, Plain and stained Enamelled Sheet
Glass.
Painters and Artists Materials.
Chemicals, Dye Stuffs.
Naval Storos, &c., &c., &c.,
OFFICES AND WAREHOUSES:
310, 312, 314 and 316 St. Paul Street
AND
253, 255 and 257 Commissioners Street
MONTREAL.**KENNETH CAMPBELL & CO.**
WHOLESALE
DRUGGISTS,
OFFER FOR SALE
Cod Liver Oil, Newfld.,
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar,
603 CRAIG STREET,
MONTREAL.THE STATEMENT of the Post Office Savings
Bank for August shows a balance at the credit
of depositors at the end of the month of \$12,219,
615.A GENERAL meeting of the Montreal & North
West Railway Co. is called for the 20th Novem-
ber, for the issue of bonds for the completion
of the work.A GENERAL meeting of the Nelson Valley
Railway and Transportation Co. is called for,
the 24th inst., to consider and approve of the
Act of last session amalgamating the company
with the Winnipeg & Hudson Bay Railway
and Steamship Co.THE CANADIAN Hope Sewing Machine Co., of
New Glasgow, N.S., gives notice of application
for incorporation. The Alberta Mining Co.
gives notice of application for supplementary
letters patent, increasing the capital stock from
\$50,000 to \$2,000,000.THE DECLARED value of exports from the
Ottawa district to the United States for the
quarter ending 30th September, according to
returns furnished by the United States Consul
in that city was \$1,041,713.15, being an
increase of \$12,790.36, over the corresponding
period of last year. The great bulk of this
was sawn lumber, the value of which reached
\$966,660.

Leading Wholesale Trade of Montreal.

H. SHOREY & CO.,
Wholesale Clothiers and Mantle Manufacturers,32, 34, 36, 38 and 40 54, 56, 58, 60 and 62
Notre-Dame Street West. St. Henry Street.
MONTREAL.**BRANCH WAREHOUSE,**
Post Office Street, Winnipeg, Man.

Merchants visiting the city are invited to inspect our

FALL STOCK OF CLOTHING,
LADIES' MANTLES AND ULSTERS.Particular attention is directed to our Patent Overcoat and Ulster, also to
several useful novelties made only by us, and which will be found to be of great
advantage to the trade.The Material used in the manufacture of our goods is all thoroughly
sponged and shrunk, and the workmanship is guaranteed to the fullest extent**S. H. MAY & CO.,**
474 AND 476 ST. PAUL STREET,
Importers and Dealers inPaints, Botted and Raw Linseed Oil, Pale Seal and
Refined and Cod Oil, Rangoon Oil, the very best Oil in
the market for Machinery, with a full supply of Car-
riage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.;
Smetwick, German Star, Diamond Star and Double,
Enamelled and Colored, Rough, Rolled and Fluted
Glass, Varnish, Japan, Spirits Turpentine, Shellac
Varnish, Mirror Glass, 1 and 2 White.Messrs. Albaugh & Bannerman, a firm of con-
tractors at Renfrew, Ont., do not appear to have
been much more successful as a firm than the
latter was prior to 1879. They assigned on the
15th inst. Bannerman, who formerly carried
on a flouring mill, failed about four years ago,
and the estate paid nothing. Albaugh is from
the neighboring republic. The amounts involved
do not appear to be large.THE GALT merchant mistakenly referred to
in a recent issue of a Toronto daily as having
his stock seized under chattel mortgage is likely
to be affected by the report. Political
papers should confine themselves to their
trade.—W. J. DeGranel dit Beausejour, a tailor
of Joliette, Que., is in difficulties, and is
reported to have assigned. The assets are
very inconsiderable.F. A. McCORQUODALE, a grocer of Elora, Ont.,
who commenced business there some five or six
years ago, failed September 26th, and assigned
the same day. Liabilities about \$1,100;
nominal assets about \$90, consisting of stock,
shop furniture, etc. No compromise has yet
been offered the creditors who are unsecured.
The failure is generally attributed to insufficient
capital at starting, too much competition, and
want of success in securing sufficient local**KIRK, LOCKERBY & CO.,**
Importers and
Wholesale Grocers,
CORNER
St. Peter and St. Sacrament Streets,
MONTREAL.favor. F. A. McCorquodale is the wife of D. S.
McCorquodale, who has carried on the business
in his wife's name, the money at starting hav-
ing been supplied by her. H. A. Kittson with
W. H. Gillard & Co. of Hamilton is a signee.RIGHT-MINDED people will not be sorry to
learn that the "Guelph Ojer: House Lottery"
scheme is being exposed by the leading press
of the Dominion. It is looked upon by the
people of Western Canada with eyes askance.
Its promoter states that he can sell lots of
tickets among "those French Canadians," and
he avers that it is from Lower Canada his
returns are mostly coming. It will be well for
the press of Quebec and the Maritime Provinces
to refer to the matter. The lottery in aid of
St. Peter's Cathedral, London, Ont., has evi-
dently been frightened into inaction by the
recent troubles of the masonic lottery, and some
of the faithful are asking after their invest-
ments.A GENERAL meeting of the stockholders of the
Niagara Central Railway was held in St. Ca-
tharines, Tuesday, and elected as directors:—
L. S. Oille, President; P. Larkin, Vice-Presi-
dent; H. A. King, W. W. Greenwood, J. B.
Fowler, E. A. Smythe and R. Wood; G. P. M.
Ball was appointed Secy.-Treasurer. There is

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 Woolens market enables us to secure to our customers choice, salable 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 surpassed.
 MANUFACTURED BY
WILLIAM JOHNSON,
 572 WILLIAM STREET, MONTREAL. P. O. Box 926.
 LETTER ORDERS from the trade will receive careful attention.



HENRY CHAPMAN & CO.,
 IMPORTERS, MONTREAL.
 AGENTS IN CANADA FOR:
 Messrs. PINET, CASTILLON & CO., COGNAC, BRANDIES.
 " LUCAS FRERES, Do
 " G. H. MUMM & CO., REIMS, CHAMPAGNES.
 " P. A. MUMM & CO., FRANKFORT, O.M., Hocks & Moselles,
 " B. & E. PERIER, CHALONS, CHAMPAGNES.
 " T. G. SANDEMAN & SONS, OPORTO, PORTS.
 " CASTLES & CO., TARRAGONA, RED WINES.
 " W. HAY, FAIRMAN & CO., GLASGOW, WHISKIES.
 " DUNVILLE & CO., BELFAST, Do
 " R. THOIRNE & SONS, GREENOCK, Do
 " BAGOTS, HUTTON & CO., DUBLIN, Do
 " H. G. KEWNEY & CO., LIVERPOOL, Old London Dock Rum in Case,
 " D. J. THOMPSON & CO., LEITH, Ginger Wine, Old Tom, etc., etc.
 " MACHEN & CO., LIVERPOOL, Export Bottlers of Guinness & Sons F. S.
 " ROBERT TORRER & CO., London, Bass & Co.'s Ale.
 Mr. WILLIAM McEWAN, EDINBURGH, SCOTCH ALES.
 " LAWRENCE JOYCE, LIVERPOOL, PICKLES.
 THE APOLLINARIS CO., Ltd. LONDON, NATURAL MINERAL WATERS.
 August 20th.

SANDERSON, BROS. & CO., (LIMITED),
 Sheffield, ENGLAND,
 Manufacturers of the
PATENTED SAND BLAST SHARPENED FILES.
 These Files are fast superseding the old style of make, and are acknowledged by all who have used them to be superior to any other file made. For revised prices from stock or to import write—
J. MUCKLESTON & CO.,
 WHOLESALE HARDWARE,
 KINGSTON, ONTARIO,
 SOLE AGENTS FOR THE DOMINION.
 Orders Solicited for Sanderson's Celebrated Cast Steel from Stock or Importation.

Brown, Balfour & Co.,
 IMPORTERS OF
TEAS
 AND
WHOLESALE GROCERS,
 HAMILTON.
 ADAM BROWN. ST. CLAIR BALFOUR.

every prospect of the road being commenced early in the spring. It is proposed to run the road from Suspension Bridge, where it connects with the Canada Southern, to Toronto, crossing Burlington Beach near Hamilton and connecting with the Credit Valley Railway, thus forming a competing line to the Grand Trunk. Considerable stock has been already subscribed.

The affairs of J. B. Z. Dubeau, grocer, Que., referred to some weeks since, do not appear to be any nearer to a settlement. One of the largest creditors, a prominent firm in this city, whose packages of merchandise recently sold to the insolvent were nearly all unbroken, and who made a seizure to protect themselves, refuses to abandon the seizure and accept the partly secured offer of 50 cents in the dollar. Creditors cannot help thinking there is something not altogether equitable in the result of the joint dealings of the brothers Dubeau in recent real estate transactions. It is a pity that a business of so many years, and the inheritance from a worthy parent, the management of which has hitherto been creditable to all concerned, should be allowed to go down.

The estate of Wm. Rolls, druggist, Guelph, Ont., shows liabilities of \$3,800, with assets of

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.

about \$2,900, the latter chiefly in stock. Mr. Rolls began a stranger in Guelph some four years ago, but, notwithstanding his attention to business, did not seem to succeed,—his manner being, perhaps, too frigid for the thoroughly commercial atmosphere of the place; he, accordingly, made arrangements to give up the attempt, and in February last bought his brother's business at Chatham, giving a bill of sale covering the Guelph stock, to Messrs. Lyman Bros. of Toronto. They took possession last month, and, to prevent the whole estate being seized under suits for notes past due, he assigned on the 25th ultimo to Mr. John Smith. It is supposed there is over-competition in this line in Guelph; Mr. Rolls' predecessor in the same street was not successful. Tenders are invited till the 13th inst for the stock at Chatham and the bank debts there and at Guelph.

The failure of Geo. Ripple & Co., hardware dealers, Brandon, Man., adds another to the many disasters resulting from real estate speculation beyond one's means so prevalent among business men during the recent boom in Manitoba and the Northwest. Had the firm retained their limited capital of about \$2,000 in their

THE PATENT
Exhaust Steam Injectors
 for Stationary & Locomotive Boilers
 Works with Exhaust Steam only—thus presenting an obvious advantage in Economy.
 Lists and prices on application to the Agents,
JOHN TAYLOR & BRO.,
 NO. 16 ST. JOHN STREET,
 MONTREAL.

business, the present difficulty might have been averted, but the natural anxiety to possess the property on which they carried on business was too strong to be resisted, and the result was a considerable inroad upon their means. They built a second store on a more favorable site, to which they moved, and have been unable to dispose of the former one. The prosperity of 1882 misled them, in common with many others, and they purchased not wisely but too well, so that the reaction found them overstocked with goods on which they have not been able to realize. The liabilities are about \$40,000. The creditors have placed a man in charge, and it is hoped the estate will pay 100 cents in the dollar, and enable the firm to go on. The partner in the business is Mr. John R. Goggin, of Chatham, N.B.

HOBBSMAN, SKELLY & Co., hardware, Winnipeg, have called a meeting of creditors, to be held in this city next Monday, to consider the position of their affairs. They were formerly in Uxbridge, Ont., and sold out at full price to W. B. Stewart of that village. After a trip across the ocean Horseman thought of buying his

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
 MANUFACTURERS OF
RHODE ISLAND HORSE SHOES,
 AND EVERY DESCRIPTION OF
CUT NAILS,

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

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

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

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

PORTER & SAVAGE,
TANNERS
 AND MANUFACTURERS OF

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

Queen City Oil Co.
MACHINE OILS.
FOR SALE EVERYWHERE.

brother's old business in Guelph, but went to Winnipeg and started as Horsman & Co., with a cash capital of \$10,000,—supposed to be all his own. Some time after he entered into co-partnership with his old associate, Skelly, who put some \$6,000 in the business. Mr. Skelly retired in July last, taking notes from the old firm for the amount he put in, besides \$1,000 in cash. In August Mr. Horsman was unable to meet all payments. The notes to Skelly were to remain in the hands of trustees until the liabilities of Horsman & Skelly were paid. The total liabilities are \$23,270; the assets consist of stock, \$27,000; accounts good, \$1500; old and bad, \$3,000; lot in Winnipeg \$3,000, mortgaged for \$1,000; and four lots in Brandon valued, less incumbrance, at \$350. The assignment is in the hands of Messrs. McArthur, attorney, Winnipeg, and Bissett representing the principal firm of creditors in this city, next to whom is the Smart Mfg. Co. of Brockville.

A Toronto despatch says:—Mr. Charles Carnegie, jeweller, has entered an action to recover \$1,500 damages and also certain margins which he had put up on certain Ontario Bank stock. The circumstances of the case are as follows:—Mr. Carnegie obtained a loan of \$50,000 from the Federal Bank upon security of the Canadian Bank of Commerce and Ontario Bank stock, all of which was transferred to Mr. H. S. Strathy, as representative of the Federal Bank. The Ontario Bank stock depreciated, and frequent calls were made upon Mr. Carnegie to make good these margins. This

Leading Wholesale Trade of Montreal.

Lyman's Standard

Blue Black
 Writing Fluid



—AND—
COPYING INK.

Are warranted to retain their fluidity, and do not corrode the pen.

Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

Prepared only by
LYMAN, SONS & CO.,
 MONTREAL.

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

AND
 41 Luetzow Street, Berlin, Germany.

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

ANILINES

In full stock and guaranteed pure.
 The Morse Soap and Chemical Company,
 TORONTO.
 Sole Agents for READ, HOLLIDAY & SONS
 PATENT ACID MAGENTA.

Teas, Costigan & Wilson,
 (Successors to James Jack & Co.,)
IMPORTERS of TEAS
AND GENERAL GROCERIES
 66 ST. PETER STREET, MONTREAL

Mr. Carnegie did, and one occasion when he was unable to meet the call the bank compelled him to hand over a portion of his stock. Mr. Carnegie now alleges that, as a matter of fact, the stock upon which he was called on to pay margins was loaned or sold by Mr. Strathy immediately it came into his possession at a high figure, and that, had the latter gentleman been called on at any time, he could not have produced the stock. The contention of the plaintiff is that Mr. Strathy, as representative of the Federal Bank, was bound to hold the stock intact.

When R. H. Bryce left Oshawa a year or two since to go into business in Winnipeg, he disposed of his dry goods and business stock to Geo. McDonald at 70 cents in the dollar, who continued in the same stand, having succeeded in procuring the endorsement and support of a prominent dry goods firm in this city, the amount of the endorsement being some \$12,000 to \$16,000. But business has not been much more prosperous with Mr. McDonald than with

Leading Wholesale Trade of Montreal

JAMES GUEST,
COMMISSION MERCHANT

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

AGENT FOR
 Jules Duret & Co., Cognac. [Vine Growers Co.]
 Jules Bellerie. [Cognac.]
 W. & J. Graham & Co., Oporto Ports.
 R. C. Ivison, Jerez de la Frontera Sherries.
 Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.
 Jules Regnier, Dijon, Burgundies and Chablis.
 L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.
 Renaudin Bollinger & Co., Ay, Champagnes.
 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.
 J. H. Henkes, Delftshaven, Holland, Superior Geneva
 George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
 Baughner Whisky Distillery Co., (Limited), Old Irish Whiskies.
 C. & D. Gray's Famous Looh Katrine, Scotch Whiskies.
 James Watson & Co., Dundee, Fine Old Scotch Whiskies.

BATTY'S NABOB SAUCE
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,

his predecessor in his new field, and finding himself unable to meet some paper falling due, he consulted his endorsers who sent an accountant to take stock and report. McDonald was in the grocery business in Brantford prior to 1882, and claimed to be worth some \$1,500 to \$2,000. His liabilities are nearly all to one firm. Mr. A. A. Murphy, who was sent to examine the estate, returned with the assignment on Saturday. The liabilities are about \$26,000; the assets consist of stock in trade and a claim of less than \$1,000 on one of his clerks in a northern village, to whom he sold some of the stock bought from Mr. Bryce. Mr. McDonald is a well-meaning man. His difficulty has a two-fold origin,—1st, the purchase at too high a figure of a stock largely composed of millinery and fancy goods, which he appears not to have examined with sufficient care, and which eventually he found rather unsaleable;—and, 2d, the light character of the fall business, through the tardiness of the producers in selling their grain and paying up and putting money in circulation.

McLACHLAN BROS. & CO.,
WHOLESALE
DRY GOODS MERCHANTS,
 Have Removed to their
NEW PREMISES,
 Nos. 232, 234, 236 & 238 MCGILL STREET
MONTREAL.

Hodgson, Sumner & Co.,
 IMPORTERS OF
DRY GOODS,
 SMALL WARES and FANCY GOODS,
 347 & 349 ST. PAUL ST.
 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 "CO" Horseshoe Nails.
AGENTS VIELLE MONTAGNE ZINC CO.
 89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.
UNION NAIL WORKS, St. GABRIEL LOCKS,
MONTRE

A. & T. J. DARLING & CO.
Bar Iron, Tin. &c. and Shelf
Hardware,
CUTLERY A SPECIALTY
 FRONT St., East.) **TORONTO.**

J. & J. TAYLOR,
TORONTO
SAFE WORKS.

ESTABLISHED, - 1855.

Our Works are now running with greatly increased facilities, and we are in a position to promptly fill all orders.

A LARGE ASSORTMENT OF
BURGLAR PROOF BANK SAFES & VAULT DOORS
 KEPT CONSTANTLY IN STOCK.

Estimates given for all kinds of FIRE and BURGLAR PROOF SECURITIES.

THE WILLIAMS EVAPORATOR

For the preservation of all kinds of Fruits and Vegetables.

Manufactured by **S. E. & J. M. SPROUT**
 HAMILTON, CANADA. Send for Circular.

The Journal of Commerce
 FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 12, 1883.

DISTRIBUTION OF INSOLVENT ESTATES.

In characterising the numerous causes by which creditors are injured, upon the insolvency of their debtor, as "a standing reproach to the commercial legislation of Canada," the President of the Board of Trade of Montreal was amply justified by the occurrences that from time to time transpire. The late Levetus insolvency, is a forcible illustration of the helplessness of creditors in the Province of Quebec.—First, the assignment is made to a trustee of the insolvent's choosing, and a sale of the assets follows; certain creditors are dissatisfied with the proceedings, and the law is invoked to have a sequestrator appointed to the estate, at the same time the sale of the assets is challenged; an attempt is then made to procure the books and papers from the original trustee who, under legal advice, resists the attempt; meantime, the landlord and employees have doubtless something to say about their privileged claims, while the purchaser of the assets objects to the cancellation of the sale to him; the lawyers of the numerous litigants are

RATES REDUCED.

THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	about	\$107,000,000
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.

THE

Williams Singer Sewing Machines

are still keeping the lead everywhere and their rapid advance, though slightly checked, cannot be stayed even by fire. Our arrangements are such that we are filling, with but little delay, all orders for our Singer Family and Medium Machines.

THE WILLIAMS MANUFACTURING COMPANY.
 347 Notre-Dame Street, Montreal.

CANADA LIFE ASSURANCE CO'Y.

The Company has closed its 36th year, having during the twelve months received applications for assurance amounting to over

Five Millions of Dollars,

of which four millions and three-quarters were accepted by Board.

J. W. MARLING, Manager, Province of Quebec.

JAMES AKIN, Montreal District Agent

P. LAFERRIERE, Inspector.

Office: 180 St. James Street, Montreal.

profiting by the general melee which has arisen, in consequence of the absence of any rational provision for the administration of justice, in the case of insolvent estates; while the creditors, who are, in fact, the owners of the property, are effectually prevented from exercising any control over it, and are powerless to arrest the waste of their means, which may only cease when the last dollar has been absorbed, and the army of lawyers, bailiffs and court officials have nothing more to scramble over. Come what may, creditors are always the sufferers; and those of them whose property has been placed entirely within the control of the debtor have their losses aggravated for the benefit of landlords and others, who never part with the control of their property, and whose capital is therefore not at stake.

A condition of the laws of a country which not only permits but produces such grievous injustice, is not creditable to the authorities who have the power to abolish the injustice, and do not use the power. One of the greatest, if not the greatest, burden from which the community is made to suffer, is the administration of what goes by the name of justice; any attempt at reform immediately encounters opposition from the practitioners who live by the tax which bears so heavily on litigants, and, unfortunately for the people, they have tied—and continue to tie—their hands, in a very effectual way by appointing as their representatives the very class whose interest it is that the abuses by which the dispensation of justice is invested should be perpetuated. That the repeal of the insolvent laws, without any provision for the distribution of insolvent estates, was a serious blunder has long been an accepted fact; but, so far, no disposition has been shown by legislators to grant relief to creditors by sweeping away the cumbrous inefficiency of a system which is just as little fitted to the wants of modern commerce as transportation by ox-teams would be.

It is certainly remarkable that in these days of rapid communication and action the practice of law should remain unimproved in point of simplicity, celerity and efficiency—particularly is this the case in the Province of Quebec. To the credit of Ontario be it said, there is a decided improvement in certain respects. In a recent insolvency in Cornwall, seven creditors entered suit on the 8th September; the debtors, under the belief that some considerable delay would operate in their favor, did not accede to the request that an immediate assignment

be made for the benefit of creditors. On the 11th an application was made to the Court that the defences be struck out, and immediate judgment had; as it appeared that one of the seven plaintiffs would recover judgment in advance of the others, and thereby obtain a preference. After hearing the parties, the judge granted the order asked for, and on the 15th, exactly one week after suit was entered, the debtors were compelled by the celerity of the law to make an assignment for the general benefit of creditors, or allow the active creditors who had demolished their defences, to have judgment and execution, to the detriment of the remaining creditors. Of course the debtors assigned to a trustee of their own selection; but that will always be the case until creditors are vested with the proper control of estates; and, while all praise is due to the laws of Ontario, which put so much in the power of creditors, there are many evils which can only be remedied by legislation for the Dominion, of the kind referred to by the President of the Board of Trade at the meeting on the 2nd inst. Meantime, the Bar and Legislature of Quebec and the Maritime Provinces might profitably employ themselves in revising and amending the law of debtor and creditor, with a view to place it beyond the power of a defendant to set up an array of defences, every one of which he knows to be false, merely to delay and defeat his creditor, while the debtor proceeds with the realization and appropriation of his assets, scathless from any consequences, for having caused to be put on record a number of pleas, in none of which may there have been one vestige of truth. Then, when delay can no longer be secured, there always remains the final move of assigning to a trustee of his own selection, and enjoying the subsequent impotent scramble on the part of the creditors to secure anything out of an estate which, under proper legislation, might have yielded a substantial dividend.

THE METALLIC CURRENCY.

The time seems rapidly approaching when a bimetallic currency will have full sway in the United States, the consequence of which will be a very serious depreciation of the currency which is now accepted, and which up to the present time has been practically a gold standard. It must be borne in mind that in the United States there has always been a double standard, and, although the coinage of silver has been limited by law, the amount coined has been so great that

of late it has been found necessary to issue silver certificates, which represent the silver coin in the National treasury. These silver certificates have hitherto been current, except at the national banks, but the amount is increasing progressively, and the time cannot be distant when they will become the standard, gold and gold certificates being at a premium. It has been generally admitted that there has been a considerable appreciation in the value of gold as compared with commodities of all kinds, including silver. The cause of this is transparent. The demand for gold has been increased from two causes, while the supply has been diminished in a progressive ratio. There has been a considerable increase in the demand owing to the greater use for gold in the arts, but the chief demand has arisen from the adoption of a gold standard by Germany, the Scandinavian kingdoms and Italy, while France and other States of the Latin Union have suspended the coinage of silver; thereby practically adopting a gold standard. The popular notion is that silver has materially depreciated in value, but we believe that we are correct in our impression that where silver is the standard of value there has been no material change in the value of commodities, whereas where gold is the standard there has been a general reduction in values.

The battle of the standards has been waging for many years, and there are very high authorities to be found on the sides both of monometallism and bimetallism. The subject was very fully discussed at the International Monetary Conference held in Paris, in 1878, in compliance with an invitation to the Governments of Europe by the Government of the United States. On that occasion the countries represented at the conference were Austria, Hungary, Belgium, France, Great Britain, Greece, Italy, Netherlands, Russia, Sweden, Norway, Switzerland and the United States. More than one high English authority may be referred to as admitting that an attempt to demonetize silver generally would be attended with ruinous consequences. Mr. Goschen, who was one of England's representatives at the Congress, took the ground that "the proposal for a universal double standard seemed impossible of realization—a veritable Utopia, but the theory of a universal gold standard was equally Utopian, and indeed a false Utopia." Now we imagine that the United States hardly imagined that it would be practicable to have a universal double standard. Its object was to unite the principal civilized nations in the world in a common agree-

ment. Mr. Goschen admitted, as fully as could be desired, that the adoption of a gold standard generally would bring about "a tremendous crisis," and lead to most deplorable consequences; and yet he positively refused, on the part of England, to consider the practicability of adopting a double standard. The authority of Mr. Robert Giffen is admitted to stand very high: that eminent statistician, after establishing, by a table of prices, the remarkable fall in the value of commodities from 1873 to 1879, inclusive, embracing the period of our severe depression on this continent, treats of the causes of the fall, prominent among which was the abnormal demand for gold, and its consequent appreciation in value. In addition to the foregoing cause the falling off in the production must be noted. There seems to be a settled determination on the part of English statesmen to adhere to the gold standard, and it is contended that, as England is a creditor nation and has been lending under a gold standard, it would be disadvantageous for her to consent to the double standard. Now this argument is far from sound, if the fact be admitted that the value of gold has been considerably appreciated. The loans were made when gold was much less valuable, and the debtors have now to pay an increased amount. But there is another way of treating the question: the amount due to England by foreign debtors is very much less than the indebtedness by the class of English debtors to their creditors in England. One item of this indebtedness is that of the nation itself for the public debt, but every debtor on time has to pay an amount very much in excess of what he borrowed. It seems to be forgotten by those who discuss the question of the standards that the effect of the adoption of a bimetallic standard would be to bring the two metals to nearly an equal value, especially if the United States standard were adopted; gold would be depreciated and silver appreciated in value, and they would circulate together as they did in the States of the Latin Union prior to the demonetization of silver in Germany. France has completely solved the difficulty of a fall in the value of one of the metals constituting the bimetallic standard. When Germany demonetized silver France immediately suspended the free coinage of silver, and this made gold practically the standard. If the civilized nations of the world came to an agreement as to a bimetallic standard provision could be made for the regulation of prices by a general concurrence of action on the part

of all the nations. Meantime the tendency is to the adoption of a silver standard by the United States, and that is precisely what both Great Britain and Germany would desire. The Eastern banking interest is favorable to the retention of a gold standard, but the popular voice will be favorable to the retention of silver as a joint standard, and, if so, it must become depreciated as compared with gold, and according to an established rule the most valuable metal will be exported, and the inferior will take its place and regulate the prices of commodities.

THE BYSTANDER.

The October number of the *Bystander* announces the termination of the quarterly issue, which has had even a more ephemeral existence than its monthly predecessor. As usual, the recent number treats of subjects of great interest both in America and Europe, and enables its readers to learn the opinions of the distinguished essayist on passing events. We are inclined to think that those opinions are less favorable to the Dominion administration than those enunciated on former occasions. We shall, however, endeavor to afford our readers an opportunity of judging for themselves. In our last issue we noticed *Bystander's* opinions on the disputed boundary question, which were in substance that the Ontario Government was right in resisting the aggression of the Quebec Bleus. It is to be inferred from the remark that "Sir John Macdonald's dissolution on the last occasion was equally unwarranted by principle," with that of Mr. Gladstone in 1874, and from the expressed opinion that the duration of Parliaments should be fixed by law that *Bystander* did not approve of a dissolution the object of which was clearly to secure for the party in power a more extended term of office.

It is difficult to argue with a writer who entertains opinions so decidedly hostile to the constitution under which we live. Under the British parliamentary system of Government it is essentially necessary that the Crown should have the power of appealing to the people, and even on the assumption that on some occasions such appeal is made with the object of perpetuating the tenure of office of a Ministry, it would be far from desirable to render it impracticable. *Bystander* prefers republican to monarchical institutions, and is therefore not inconsistent in advocating a fixed term for the duration of our parliaments. We are unable to concur in his opinion that because "a Parliament

"does not cease to be representative by reason of a mere change in the census," that is a sufficient reason for restricting the right of appeal to the people. It is quite possible that there may be a change in public opinion on the subject of the personnel of a Government, or new questions may be brought forward all affording ample justification of an appeal to the people. There is a memorable instance of the importance of the power of dissolving Parliament in the appeal of Pitt, in 1784, to the constituency against an overwhelming hostile majority in the House of Commons.

What *Bystander* would desire is a written constitution framed by the "sovereign people," and we are inclined to think that, to use his own words, "the only remedy would be revolution" as, while connected by our present ties with Great Britain, we must look to imperial legislation for all constitutional reforms desired by the representatives of the Canadian people. We cannot enter into the various objections to the existing constitution, but we hardly see how a fairer expression of Canadian public opinion could have been obtained at the time when it was agreed to. There ought to be much less difficulty in procuring amendments to the present constitution than there was in framing the scheme of confederation in 1867. Even the reform of the Senate, assuming that any such measure were agreed to by the Commons, would not present any very formidable obstacle.

THE COMMERCIAL SITUATION.

After announcing that "the boom is over," and that we have come to a period of depression, *Bystander* expresses regret that the Finance Minister had not adhered to the policy of common sense, and yet, at the critical period when the people of Canada were invited to sustain the avowed advocates of protection, the influence of *Bystander* was thrown into the scale in favor of the principle which he now declares to be inconsistent with common sense. He adheres to his own pet scheme of what he calls "Commercial Union," the practical effect of which would be a still more protective tariff than that which he has stigmatised as inconsistent with common-sense. He, however, shrinks from all discussion of the consequences. There should be free trade between the United States and Canada, but how it is to be brought about we are not informed. It is not the first time that we have had to discuss this subject with the *Bystander*, but we have never been able to elicit from any of the

advocates of "Commercial Union" the precise mode by which they would effect it. We do not think that we misrepresent the views of *Bystander* and his allies when we attribute to him a desire for the separation of Canada from Great Britain. We can scarcely imagine that any man of ordinary intelligence can believe that Great Britain would consent to the imposition by Canada of heavy duties on her manufactures, while those of a foreign country were admitted duty free. We waive the discussion of what our own manufacturers would think on the subject. Let us, however, assume that Canada was an independent republic. On what authority does *Bystander* assume that "Commercial Union" would be practicable? In our issue of 27th April, 1882, we quoted from a leading Chicago Journal: "We want a commercial union and we want a political union; to follow in due time. We want to draw the Dominion in and have control forever of both sides of the St. Lawrence and the Lakes and as far North as the Poles, not by force but by free consent." A leading commercial journal in New York remarked: "It is impossible that the United States would ever admit Canada to any voice in their tariff regulations, and it is hardly conceivable that Canada on its side would submit to a tariff in the making of which it could take no part."

The inference that we drew some eighteen months ago and which we still think the only legitimate one, is that the real object of the advocates of Commercial Union is a revolutionary movement, with its necessary accompaniment, civil war. Revolutions are not effected even in these days with the same ease as the adoption of a tariff.

PARTY.

The hostility to party government of *Bystander* and his admirers, including Mr. Collins, whose admiration for Sir John Macdonald, warm as it is, is cold in comparison with that for the editor of *Bystander*, has long been well known. *Bystander* has never denied that there have been periods in our history when party combinations were justifiable; but he holds that in the present day there are no public questions that justify party organization. We should have imagined that *Bystander* had taken the trouble to make himself acquainted with past Canadian history, and yet he has fallen into a most extraordinary mistake in his reference to the history of party. After referring to the period when the late W. Lyon Mackenzie was a political leader, when, as he remarks, there was "a struggle for

a principle," he leaps over a period of about fifteen years and states that "the advent of the Hincks administration marks the opening of an era of mere party with its combinations and its tactics." This is professedly founded on the fact that "the struggle for principle was at an end," because Responsible Government had been conceded with "its corollaries such as the secularization of the Clergy Reserves." Is it possible that *Bystander* can be ignorant of the fact that on "the advent of the Hincks administration" the Clergy Reserve question was still unsettled, as was the increased representation, the seigniorial question, the reciprocal free trade question, the railway policy, the extension of the franchise, the elective Legislative Council, and several other important issues? The secularization of the Clergy Reserves and the abolition of the seigniorial tenure were only settled by the coalition administration which succeeded that which is described as "the era of mere party," as distinguished from that when important measures were under discussion. We shall not on this occasion discuss the cause of the disruption of the reform party, which gave to Sir John Macdonald his long lease of power, but it must be sufficiently obvious that those who brought it about must have believed that there was a great principle at stake when they joined the Conservatives in overthrowing a Reform Government.

CANADIAN COLONIZATION.

The report of the select standing committee on Immigration and Colonization has but recently reached our hands. Several gentlemen connected with the Geological survey were examined at considerable length, chiefly on the mineral and forest resources of the new territories in the North West, including British Columbia, and their opinions will well repay those who are interested in such enquiries. Mr. John Lowe, secretary of the Department of Agriculture, gave a good deal of interesting information on the operations of the department with regard to immigration,—and satisfied the committee that they had been in the highest degree successful. In 1882 the immigrant settlers in Canada were 112,458, while in 1881, which was considered a successful year, they were only 47,991. It is stated that, in addition to the settlers, 80,692 immigrant passengers went through Canada to their places of destination in the Western parts of the United States. It is justly remarked in the report that this affords strong evidence of the grow-

ing popularity of the Canadian route for through passengers to the Western part of the continent. The committee were satisfied that the properly and effects brought into Canada by immigrants and investors in 1882 was not less than ten millions of dollars, and they justly add that there was a still greater value to the Dominion from the immigrants themselves as producers and also as consumers of dutiable and home manufactured goods.

The expenditure of the department of agriculture in obtaining such a result was \$346,422, which includes the cost of the permanent establishments in Canada, the United Kingdom and the continent of Europe. This was nearly \$150,000 in excess of 1881. It appears that there has been a considerably-increased immigration from the United States, which has been ascertained from a registration at the custom house of arrivals and entries of settlers' goods. The number in 1882 was 30,554, and it is gratifying to find that of these 20,857 were Canadians. The Port Huron question was fully investigated by the committee. It had been alleged, on the authority of the Bureau of Statistics at Washington, that there had been an immigration from Canada to the United States of 71,424, whereas Mr. Lowe was able to satisfy the committee that "the net difference between the ins and outs, that is, between all passengers going from Canada to all parts of the United States at that point, as compared with the passengers from the United States to all parts in Canada at the same point, was only 2,442, and the two railways which cross at Port Huron are the only means of communication for through travel, as respects the figures in question, worth any consideration." The emigration at Port Huron from Canada into the United States was the subject of a good deal of controversy in the press, and it is interesting to have the result of a careful enquiry into the actual facts. The figures given to the committee were taken from the records of the railway officers, and were officially communicated.

The committee have noticed with satisfaction that increased exertions have been made to promote immigration from Germany and the Scandinavian Kingdoms with assuring prospects of success. It was anticipated when the report was framed that there would be a largely increased Irish emigration, assisted by Mr. Tuke's committee and by the Imperial Government. The committee have probably been too sanguine as to this branch of their enquiry. Mr. Lowe stated in his evidence that the practical experience of the department is that the immigration

of single persons is better than that of families. Single persons come as pioneers, and when they have succeeded in effecting a satisfactory settlement send for their families, but if the latter emigrate together they find it impossible to get on without assistance. Mr. Lowe stated that the chief items of increased expenditure were \$56,000 for publications in Canada, and \$5,000 for publications in England, \$75,000 for assisted passages, and \$61,300 for assisted transport. Ontario has been by far the largest recipient of immigrants. Mr. Lowe was cross-examined at considerable length by members of the committee. It appears that in the Province of Quebec 12,320 Canadians were entered as returning with settlers' goods; of the immigrants into British Columbia, 13,927 in number, 7,727 were Chinese. This was ascertained, by a report from Mr. Trutch, formerly Lieutenant Governor of the Province. Another report gave a larger number of Chinese. From the evidence of the geologists the Western territories have highly valuable mineral deposits.

THE MOLSONS BANK.

It is fortunate that the annual meeting of the Molsons Bank should have taken place so soon after the report of the loss which the Bank had sustained by one of those frauds which are occasionally perpetrated and which no prudence can guard against. In the absence of precise information there was some danger of the public believing the highly exaggerated statements which were current immediately after the perpetration of the fraud. The profits for the year, after providing for the losses referred to, were over 13 per cent on the capital, which enabled the directors, after paying their usual dividend of 8 per cent, to add \$75,000 to the rest, leaving a balance at the credit of Profit and Loss of \$38,427.73. The President, who ought to be a high authority on such a subject, is of opinion that the trade of the country is fairly prosperous, and the commercial outlook satisfactory. The remarks of the President will be read with attention, although many will, probably, be of opinion that they are rather too sanguine, especially with reference to the harvest.

LEAVING AN INHERITANCE.

We observe that P. S. Ross has been appointed curator to the vacant succession of the late W. B. Simpson, of Coteau, late collector of Her Majesty's Customs at the port of Montreal, and who for a long series of years has been an

incumbent under government in a similar capacity in one or other of our ports of entry. This appointment of a Curator is in consequence of the action of the heirs renouncing to the estate and succession, so as to avoid assuming the liabilities of the estate which they would do if they took possession of the assets.

It was a matter of the greatest surprise to the heirs themselves, as well as to the creditors generally, when it was discovered that the estate was insolvent, in fact so very much so that probably it will not pay twenty-five cents in the dollar. To say that the creditors were surprised does not adequately express their feelings. Few would have imagined, and few did imagine, that the deceased was not a wealthy man. Many considered his salary to be a large one—quite sufficient to give the recipient a fat living, and all the more so when the person lived out of the city and in a place where there seemed to be neither opportunity nor temptation to spend much. And then some ill-natured people would say "even if the salary had not been so large;—in fact that it was not of so much consequence compared with the opportunity of increasing it, which the situation afforded;" and these critics wink and say: "some offices procure for those who hold them gifts that (look very much like bribery, its true, but at any rate) lead on to fortune." So, under the circumstances, it does appear strange that the late Mr. Simpson died poor with all the magnificent openings, which his office might have enjoyed.

The late Mr. Simpson was a man of large intellect, cultivated tastes and refined manners, but of a quiet and retiring disposition. His residence on the banks of the St. Lawrence at Coteau occupies one of the finest sites in Canada, and possesses a good deal of the characteristics of an old English manor-houses and rivals even some of these aristocratic mansions. Among the articles of furniture possessed by him are some antiquarian relics that would delight the heart of any one fond of gathering relics of Canadian history. There is a buffet made by the prisoners incarcerated at the taking of Quebec, more than a hundred years ago, which we are sure Mr. Lemoine (who revels in ancient Canadian history) would prize. The library also contains some valuable works.

The investigation has not proceeded far enough to enable the parties concerned to ascertain from what cause the deficiency has arisen, but it is supposed that the late gentleman has expended a large amount in beautifying and fixing

up the residence and grounds, which are well worthy of the admiration of pleasure-seekers. Among the creditors are quite a number of the neighbors, who are makers or endorsers of accommodation notes. The extent of the indebtedness is about \$26,000 or \$27,000; and the assets, consisting of the residence, furniture and library, are nominally \$20,000, as appraised in the inventory; but much depends on the proceeds of the sale of these, which will take place in a few weeks. The creditors have instructed their attorney to take action to have some claims set aside, and accordingly the curator has been served with writs by Messrs. Henry Morgan & Co. and Messrs. Mussen & Co., of this city, to have declared invalid a deed of donation of a farm to his son, made about two months before the death of the donor. The declaration of the creditors states that the donation of this farm was made for the merely nominal consideration of the future payment of a small mortgage, and was so made when the donor was insolvent, and that the farm is a very valuable one. There is also a probability of further actions being taken, but none of these reflect any discredit on the deceased. It is quite likely, had he lived, that he would have gradually, and by increased economy, paid off his indebtedness. Outside of the banks his debts are, with probably three exceptions, very small, scarcely any amounting to over \$50. Several banks, his widow and mortgages on the property are the principal creditors.

THE EXCHANGE BANK.—We had hoped to have had before this some reply on the part of the directors of the Exchange Bank to the very serious charges which have been preferred against the management, and which have appeared chiefly in the correspondence of a Toronto journal. It is of course impossible for outsiders to judge of matters of the kind, without full explanation, and it must be borne in mind that until the termination of the period within which resumption may legally take place it may be argued with some plausibility that it is inexpedient to make the affairs of the bank the subject for public discussion. It is at the same time impossible to prevent the circulation of reports, or to restrain those who are interested as creditors from manifesting the anxiety that they must feel. As we have referred to the period within which resumption may take place, we must add that our conviction is that it will be absolutely necessary, under the circumstances, for the Exchange Bank to go into liquidation, and that the sooner that is acted on the better for all parties.

THE EDUCATIONAL SYSTEM.

The remarks of Joseph Medill of the Chicago *Tribune* on the subject of public education, before the Labor and Education Investigating Committee recently in New York, apply no less forcibly in Canada: College instruction is conducted with the view of imparting dead languages, elegant literature, and higher mathematics to the students, which is all well enough for the boys of the wealthy leisure classes, but is not best suited to equip the future bread-winners for their work. These academies attract hundreds of thousands of our youth whose purpose is to acquire the art of living by their wits and avoiding manual labor; and this, too, is the purpose of their parents in sending them there. These schools have flooded the professions with men destitute of natural capacity for them, and have swollen the ranks of office-seekers and speculators and professional sharps who subsist by pilfer and pillage. This system of education has pretty nearly destroyed all desire on the part of our youths to learn trades and become artisans, and it has crowded the ranks of the middlemen with swarms of seekers after genteel employment at wretched wages. Multitudes of farmers' and mechanics' sons seek to be salesmen, clerks, bookkeepers, or agents; and, failing to find or retain those situations, they become "sports," billiard-players, bar-tenders, confidence-men—anything, in short, but hand-soiling laborers. We need industrial schools in every city where the youth can learn trades that will equip them for the struggles of life, and increase the productiveness and power of labor and elevate it in the eyes of the rising generation. They must be taught to respect, rather than to despise, handicraft, and to hold a higher esteem the working bees than the drones in the human hive.

THE SUSPENDED BANK.—The public are still waiting to hear from the directors and president of the Exchange Bank, but no report will be made before the arrival of Mr. E. K. Greene, one of the directors, who sails from England on the 16th inst. Meanwhile the sensational reports in the western dailies are not calculated to still the apprehensions of smaller stockholders, those who generally scream the loudest. Mr. Thomas Craig, the president and manager, maintains the demeanor of one conscious of having acted according to the dictates of his judgment for the best interests of all concerned, but there will doubtless be many whose *ex post facto* wisdom would suggest a different course. Although, as a rule, the public are not much concerned over the fluctuations in bank stocks, there is nothing on which the directorate, especially in smaller banks, is more sensitive, and the manager is expected to account or assign a reason for the merest drop in price. It is therefore perhaps not unnatural that extraordinary methods may have been suggested for bolstering the stock, and the readiest means lay near at hand. Ueasny lies the head that manages such a bank; and the public, however forgiving of bold (if successful) operations, have no sympathy whatever for the unsuccessful manager, forgetting that, like all human beings, he is liable to error of judgment. The Exchange Bank succeeded in defeating or deceiving the Board of brokers, but its most vulnerable point, like Achilles' heel, was so far away that no one thought of its exposure; yet it was at the English agency as already noted that the fatal blow was struck. They forgot that the Stock Exchange is, in a way, ubiquitous, and not to be ignored under such circumstances as those of the Exchange Bank. The circulation is being gradually redeemed, being now reduced from \$490,000 to \$350,000. There appears to be little pressure

in this respect, due, probably, to large amounts held at the agencies and in the hands of speculators, the circulation being the prior lien upon the assets. The paper of customers is being met in a fairly satisfactory manner according as it falls due, and every consideration is extended to those who need, but there are several yet going about from bank to bank endeavoring to arrange for a line of discount to save them from annihilation, some with reasonable prospects of success, and a few who are merely warding off from day to day the crisis which they cannot avert.

Meetings, &c.

THE MOLSONS BANK.

The annual general meeting of the Molsons Bank was held at the banking house, St. James street, last Monday. Among those present were Messrs. Thomas Workman, President; J. H. R. Molson, Vice President; S. H. Ewing, Miles Williams, R. W. Shepherd, A. F. Gault, Algernon Stephen (Sorel), E. H. Copland, David Rae, David Crawford, D. McCarthy (Sorel), J. Ty Davies, Albert D. Nelson, F. W. Thomas and James Elliot.

The President, having taken the chair, said:—Gentlemen, it is now a quarter past 3 o'clock, and time to organize the meeting. I would ask Mr. James Elliot, Manager of the local branch, to kindly act as Secretary, and as there will be two scrutineers necessary, perhaps Mr. Nelson and Mr. Crawford will be kind enough to act; we will not detain you very long. The General Manager will now read the report.

The General Manager, Mr. F. Wolferstan Thomas, then read the following.

ANNUAL REPORT.

Gentlemen.—At the last annual meeting appearances justified your Directors in forecasting an increased dividend for the ensuing year. Our expectations have been realized, and a dividend of eight per cent. has been distributed.

Within a week of the closing of our financial year, we felt assured of our ability to have increased the rest by \$100,000, besides carrying forward a considerable sum to profit and loss account. A serious loss, however, has been entailed by advances on forged bills of lading, for which full provision has been made. After amply appropriating for all other bad and doubtful debts, and carrying forward to profit and loss account \$38,427.78, your Directors have still been able to add \$75,000 to the rest, which now stands at \$500,000, equal to 25 per cent. on the Bank's capital.

In May last a new branch was opened at Aylmer, Ont., which bids fair to be profitable.

Since we last met, all the branches of the Bank have been inspected and found in good order.

We again express our satisfaction with the manner in which the officers of the institution have performed their duties.

THOMAS WORKMAN,
President.

GENERAL STATEMENT.

Of the affairs of the Molsons Bank on the 29th September, 1883:—

Capital authorized..... \$2,000,000
Capital subscribed..... 2,000,000

Liabilities.

Capital paid up..... \$2,000,000 00
Notes in circulation.. 1,854,010 00
Dominion Government deposits payable on demand... 49,124 75
Provincial Government deposits payable on demand... 4,611 93
Other deposits payable on demand..... 2,223,601 03

Other deposits payable after notice...	2,447,267 14
Due to other Banks in Canada	225,419 95
Due to other Branches.....	22,605 87
Due to agents in United Kingdom...	255,014 96
Due to Foreign agents.....	37,460 20
Profits and Loss.....	38,427 73
Rest.....	500,000 00
Fifty-sixth dividend..	80,000 00
Dividends unclaimed	4,070 10
Interest, exchange, &c., reserved.....	75,508 61
	<hr/> \$9,808,122 28

Assets.

Specie.....	\$313,557 55
Dominion notes.....	443,144 00
	<hr/> \$ 756,701 55
Notes and cheques of other Banks.....	248,595 49
Balances due from other Banks in Canada.....	109,029 27
Balances due from Dominion Government.....	6,043 60
Balances due from Agents in United Kingdom	6,791 00
Balance due from Foreign Agents...	30,342 91
Loans and bills discounted on bonds debentures, &c.....	316,218 00
Loans to Corporations.....	855,219 25
Bills discounted and current.....	7,122,646 95
Bills discounted, past due, secured..	71,628 03
Bills discounted, past due and not secured.....	17,631 81
Real estate, other than Bank premises	87,545 88
Bank premises at head office and branches.....	184,000 00
Other assets.....	5,698 54
	<hr/> \$9,808,122 28

The Molsons Bank
Montreal, 4th October, 1883.

Profit and Loss Account.

Balance at profit and loss, on 30th September, 1882.....	\$ 9,241 79
Net profits of the year, after deducting expenses of management, reservation for interest accrued on deposits, exchange, and also making ample provisions for bad and doubtful debts.....	\$264,185 94
From which has been paid:	
55th dividend, at 4 per cent, 1st April, 1882.....	\$80,000 00
56th dividend, at 4 per cent, 1st October, 1883...	80,000 00
	<hr/> 160,000 00
	104,185 94
Leaving a surplus of.....	\$113,427 73
From which deduct amount transferred to rest account.....	75,000 00
	<hr/> 38,427 73
Leaving at credit of profit and loss, on September 29th, 1883.....	\$38,427 73

The president then said:—Gentlemen, you have heard the report which has just been read. If you have any question to ask in reference to it or the condition of the bank, we shall be very glad to answer them. This is the annual meeting and the day on which the stockholders have the right to put questions and make enquiries.

No questions having been put, The president said:—Gentlemen, before moving the adoption of this report, permit me to make a few remarks upon the past year's business, and the hopes your directors entertain with reference to the one on which we have just entered. The losses alluded to in the report, although not very serious, are very annoying. They are nearly all the result of well-planned forgeries and plausible frauds, against which it is difficult at all times to guard. We have, however, provided for them in full, and should anything be recovered hereafter, it will be so much to be added to our profits. Notwithstanding these losses, your directors entertain the hope that the results of the year's business will meet with the approval of the stockholders. As already stated, we have paid two half-yearly dividends of 4 per cent, have added \$75,000 to "the rest," and increased our profit and loss account by \$29,000. Until very lately, we hoped to have done much better than this, but have been disappointed. The business of the bank is increasing in volume and importance every year, and your directors have well grounded hope of a continuance of the same. The trade of the country is fairly prosperous, and the commercial outlook, on the whole, satisfactory. The supply of money is ample for the legitimate requirements of business at fairly remunerative rates. The returns of the harvest just secured, particularly in the Province of Quebec, are satisfactory, and cannot fail to produce beneficial results to both business and banking. The over-production in some branches of manufacture has, I hope, been checked by judicious concerted action; we may, therefore, reasonably anticipate a better demand and steadier prices for such goods. The lumber trade, although not so remunerative as last year, is in good shape, employing a large number of men and disbursing much money. Our exports of cattle, butter and cheese have increased enormously, and prices are, I am informed, highly remunerative to the producer if not to the exporter. The construction of the Canadian Pacific Railroad is making rapid strides towards the shores of the Pacific. The vast sums of money disbursed by this company have tended very materially to the present ease in the market, and have been important factors to our prosperity. I might mention many other works of a similar character from which the country is deriving much benefit, but I will not detain you longer on such subjects. Finally I indulge in the hope that this prosperous condition will continue to bless our country, and that Molsons Bank will share in it, and be able, for the year on which we are just entering, to pay its 8 per cent. dividend and further increase its rest, to which \$400,000 has been added within the past four years. Gentlemen, with these few remarks I beg leave to move the adoption of this report.

Mr. J. H. R. Molson seconded the motion, which was carried unanimously.

Mr. McCarthy, of Sorel, then moved, seconded by Mr. D. Crawford,

That the thanks of the shareholders are due and are hereby tendered to the President, Vice-President and Directors for their attention to the interests of the Bank during the past year.

The President in returning thanks said:—On behalf of myself and the Board of Directors—perhaps some other gentlemen may say a word or two also—I have to return our sincere thanks for this resolution. The Directors generally, I assure you, pay a great deal of attention to the Bank, and we hope in future to continue that work, and also to show as good results, if not better.

Mr. A. F. Gault said: Gentlemen, on behalf of the Board of Directors I beg to return thanks

for the compliment that has been paid them, and though one of the youngest here—I do not propose to say much—I can only say that I have never been on any Board where all the affairs of the institution in all parts of the Province and all the details are brought more promptly before the Board than here. There is no transaction that is not brought before the notice of the Board, and I am sure that the Directors have given the affairs of the Bank every attention that it is possible to do. I thank you, gentlemen, for the honor you have done us.

The ballot having been taken the scrutineers presented the following report:—

To the General Manager of the Molsons Bank.

Sir,—We, the undersigned, acting as scrutineers at the annual meeting of the Molsons Bank this day, beg to report the following gentlemen re-elected to act as directors for the ensuing year:—

Thomas Workman, J. H. R. Molson, R. W. Shepherd, Miles Williams, Hon. D. L. Macpherson, S. H. Ewing, A. F. Gault, Albert D. Nelson, David Crawford, Scrutineers.

The meeting then adjourned.

A meeting of the Board of Directors was held immediately afterwards, when there were present Messrs. Workman, Molson, Shepherd, Williams, Ewing and Gault.

It was moved by Mr. Gault, seconded by Mr. Shepherd and unanimously resolved that Mr. Thomas Workman be President for the ensuing year.

It was also moved by Mr. Ewing, seconded by Mr. Williams and unanimously resolved that Mr. J. H. R. Molson be Vice-President for the ensuing year.

AMBROISE CHOQUETTE has long been the trusted secretary-treasurer of what is known as the Fabrique in this city, but was more especially connected with the disposal and regulation of their cemetery property, for which purpose he resided in the vicinity, off the Côte des Neiges road, in an elegant house surrounded by pleasant grounds. In his suburban retreat he often read of fortunes made by the investment of a little money, and not content with doing well, he took the fatal step—*le premiere pas qui coûte*. He invested his own means at first, but impatient of the small operations possible on a salary of \$1,200 a year he concluded to borrow the funds of his ecclesiastical employers. The Fabrique had for some time performed the functions of trustees for those who wished to entrust them with their savings, allowing the rate of interest usual with the regular savings banks. This was discontinued some time ago, but some occasional depositors still made their appearance, and Mr. Choquette accepted the money. A short time since one of the priests asked to see the deposit account books, but an excuse was made to defer examination. Mr. Choquette pleaded an engagement in the country, and would go over the accounts on his return. In his absence it was discovered that he had made free with the funds entrusted to him to the extent of several thousand dollars, exactly how much is not known, as the leaves containing some of the recent entries have been torn out of the account book. Mr. Choquette is in disgrace, and is supposed to be sojourning in some safe retreat across the lines. Negotiations are said to be in progress looking to his return. Mr. Choquette is a lawyer by profession and a man of about 40 years of age. One cannot keep recalling the old saw, "The nearer to church, the further from grace."

The Hamilton absconder referred to last week is D. B. Chisholm, barrister, &c. formerly mayor of the city, an ex-M.P.P., and, till his departure, president of the Canada Loan & Banking Co., the Standard Fire Insurance Co., and the Federal Life Assurance Co., all of that city.

Mr. Chisholm left the city on the 17th ult., for the purpose, it was supposed, of visiting his mills and timber limits up north, where he was engaged in a large railway-tie contract, and where he had latterly spent much of his time. His financing was done through the Exchange Bank, the suspension of which probably put him in a corner. His departure is characterized by many people as foolish, as he is said to have had friends who were willing to help him through. The only funds said to be misappropriated are some \$8,000 belonging to clients entrusted to him for investment, and these he evidently intended to make good out of his shortly expected discounts from the bank. Writs for about \$8,000 have been issued against him. There are rumors of heavy defalcation but nothing definite is known. The Loan and Banking Co. has elected Mr. W. Kerns, M.P.P. for Halton, in his place, and the Federal Life has substituted Mr. Jas. H. Seattie, of the Northern Transportation Co., both of which are a decided improvement and cannot fail to add to the prestige of the companies. Our worthy citizen Mr. Wm. Drysdale, has also been added to the directorate of the Federal Life. The Standard has not elected a president as yet, but will probably do so next week. Beyond a certain degree of unpleasantness, it is understood that the affair cannot in any way affect the three local companies with which he was connected.

THE Dominion Exhibition at St. John, N.B., is being very well attended, and appears to be quite a success. Prince Edward Island and New Brunswick have been taking nearly all the prizes in horses and cattle. In sheep, Prince Edward Island is again to the front, whilst Nova Scotia carries off the palm for fruit. Montreal exhibitors are well to the front. For cotton goods Messrs. D. Morrice & Co. have been awarded one silver and six bronze medals, besides nine diplomas for distribution among the houses for which they are agents. For bleached cottons Messrs. Cantlie, Ewan & Co. agents for the Montreal Manufacturing Co., have obtained the first prize, a silver medal. Mr. Wm. Evans exhibits a great variety of seeds. Mr. J. A. Egginton has a very handsome exhibit of glass panels and bevelled plate. The Williams Manufacturing Co. have an extensive display of sewing machines. Mr. P. Ledoux has an exhibit of the various styles of carriages. Messrs. Belding, Paul & Co., silk manufacturers have an attractive exhibit in the form of a silk loom in constant operation. Johnston's Fluid Beef is the object of a great many inquiries. Among the Quebec exhibits Messrs. J. H. Botterell & Co. have an extensive display of boots and shoes.

IMPORTANT DECISION.—A case of some interest from a financial point of view, as well as being a reminiscence of the famous J. S. Hunter, came before the Circuit Court here recently. It appears that C. S. Hunter, son of the notary, being in want of cash, drew a cheque dated 29th July, 1883, upon the Union Bank which he had endorsed by a confiding friend named Church, and subsequently took to a note-discounter named Lord, who agreed, for a consideration, to cash the document. Lord, who was quite well aware that there were no funds for the cheque at the date it was drawn, presented it about a fortnight afterwards, when payment was refused. On the 2nd August, he again presented it, and had it protested and notice given Church. Hunter having left the Province in the meantime, Church's lawyers, Messrs. E. A. D. Morgan and R. D. McGibbon, argued that Church was discharged and the judge decided that he was. The judgment that the cheque not having been presented the following day Lord should have proved that there were no funds on that day and that his delay to present it did not work prejudice to Church, and that, not having done this, his action should

be dismissed. The court further laid down the general principle that the endorser of a cheque, like the endorser of a note or bill of exchange, should have notice of its formal presentation the day following the transfer of the cheque, and that if he does not receive such notice he will be discharged.

Among the exhibits at the recent Great Central Fair at Hamilton was that of Messrs. B. Greening & Co., of that city, which consisted of samples of perforated zinc, fanning mill webs, ornamental flower stands, moulders' supplies, brushes and riddles, sponge baskets for chemists, bellows, rat-traps, fine brushes, wire rope, etc. Messrs. E. & C. Gurney & Co. made a large exhibit of their superior make of stoves, for which a silver medal was awarded. The Hamilton Cotton Co. was also awarded a silver medal for their display of domestic cotton fabrics.

In Prince Edward Island the price of potatoes at place of shipment is from 15c to 20c a bushel. The starch factories buy them at 14c, and farmers have to haul them as far as eight miles and sell at these prices.

Market Reports.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 11th Oct., 1883.

The weather during the week, while favorable to threshing and the gathering of root crops, as well as to the operations of the fair shoppers, has not been propitious to the usual seasonable purchases of heavy goods; nevertheless a satisfactory business is being done in most departments,—satisfactory because of the greater prudence shown by retailers in stocking up, most of these buying only for immediate wants. The invitation to examine more goods usually receives for reply,—“O, thank you; this will do for the present; I'll come in again when I want some more; you can take us good care of them as I can.” As it is not probable that there will be any abnormal diminution in the amount of goods absorbed by the country, this increased caution on the part of buyers should tend to greater stability, and stocks being kept better assorted, the prospects of a safe trade are better. Wholesale firms are also exercising due caution, and there is no apprehension that any great quantity of goods will be held over. The demand for money is not as urgent as expected, but considerable advances have been made to move the crops, which have thus far been more inert than usual. The stock market for the week has been fairly active, with Richelleu and Gas as the chief objective securities. See quotations elsewhere.

DAIRY PRODUCE.—There is but little movement in butter, and the market is quiet, buyers and sellers still regarding each other with distant looks. Buyers insist on a quotation of 20c for fine creamery, but others claim there isn't a package in the city to be bought at less than 22c. The warm weather has probably put a damper on the feelings of buyers and taken the speculation out of them; and there is little probability of much stir until cool weather sets in. A few orders are coming in, and sales of Townships have been made in carloads at 21c to 21½c for fresh purchases. Western dairy has also sold well at 17c to 18c. In Morrisburg there is nothing doing, owing to the high price at which the goods are offered. Trade on the whole has been quiet, with the tone of

the market slightly in favor of buyers. Receipts have been larger than for some weeks, and there is some little accumulation of stocks to note. Lower prices are not anticipated by the trade, but the wish is doubtless not father to the thought. Sales of September creameries have been made as high as 24c, but offerings are light. City jobbers and grocers are taking hold freely on fall-made goods at 1c to 2c above our quotations. Cheese has been a slow trade all week, owing to holders asking higher prices than shippers can afford to pay. No large sales are reported, although several factories have been placed at our top quotations. Stocks are quite large, and the market is inclined to weakness. Holders ask for 11½c and 11¾c to 12c for September and October makes.

DRUGS AND CHEMICALS.—A fairly steady demand exists for all leading lines of goods. The volume of business is, so far, less than at same period last year. Prices are, if anything, a shade weaker, without any notable change however. The English markets by last report were quiet, buyers being unwilling to follow advancing prices further. The consequence has been that here and there sellers have been willing to accept a shade lower price than prevailed recently. **Bleaching Powder.**—The advance has checked the demand and price has fallen off; £8 10s to £8 15s are current prices for prompt delivery and £9 for delivery to end of year.

DRY GOODS.—The local trade has been fairly active this week. Stocks, as a rule, held by the suburban retailers are not, we are told, as large as they have been some years; prudent buyers prefer allowing the wholesale people to carry stocks for them and to sort from. Travelers are now out on the usual trip at this season of the year. So far as heard from, they are doing fully as well as was expected. Buyers are placing orders for Cottons with apparent greater confidence. The recent advance in prices by the selling agents of some of our largest grey cotton mills will prove to the trade that bottom has been touched, and that higher prices all round for Canadian manufacture may now reasonably be looked for. Owing to the unsettled state of the market, large stocks of such goods as are made in this country are not held by the retail trade; indeed, buying from hand to mouth, has been the rule, not the exception. The—by some dreaded—4th is past, and notes have been paid much better than was expected; in fact, some people tell us, better than usual, and since that date money has come in more freely. We are also told that the proportion of those who take advantage of cash discounts, is on the increase. The general assortment held by the trade is, with few exceptions, well kept up, and the impression which now seems to prevail is one of cheerfulness; and the anticipations are that a satisfactory business will be done ere the close of the year.

FISH.—The Labrador Herrings referred to last week are selling slowly at \$6 for No. 1, and \$5 for No. 2. The quality is not first-class. Some 3,500 barrels were shipped to Chicago, but without the Montreal brand. Shell oysters are reported scarce. Other goods as reported last week.

FLOUR AND GRAIN.—The Wheat market is decidedly flat, with small sales, principally carloads of Canada Wheat at quotations. There is no demand from Europe, the markets there being already glutted, and until stocks are worked down a little, which is hardly expected within a couple of months, business will be quiet. It is unfortunate that in a season of exceptionally low yield in fall wheat, and with the limited acreage in spring wheat, the markets of the world should be in a condition to make bad worse in Canada. Corn in fair demand; prices have declined, but this week

closes with better demand and firmer prices. Peas in fair demand; 3 or 4 cargo lots have been placed at 96½c to 97½c. Market drooping, and lower prices anticipated; 95c said to be obtainable for cargo lots for present month's delivery. Carloads have been selling at 93c to 94c. Rye, no demand. Continental markets do not seem to want it at present. Flour.—Prices are lower and drooping in sympathy with English and Western markets. The short supply in Canada has evidently no influence on the markets of the world. There is very little new flour coming in, but the demand is even less than the supply, and stocks are slowly increasing; notwithstanding the small supplies. Owing to the continuous decline in England, dealers are cautious about buying, and only operate from hand to mouth. In the Eastern Townships Spring Wheat having been a good crop, there is more grating done down here, and this lessens the demand from the west. American wheat also is so much lower than Canadian that their mills are offering flour in bond at 50c a barrel less than Canadian mills can do. They offer Superiors at \$5.20 in bond, and our mills would lose money at \$5.70.

FRUITS.—The market is a little easier. Apples are in fair demand, good fall stock bringing \$2.75 to \$3 per bbl. A fine mixed ear lot sold yesterday at \$2.90 per bbl. Winter apples have not arrived as yet. Almeria Grapes are a little cheaper, at \$5 to \$5.50, a large consignment being on the way from Liverpool. The lower grades bring 5c to 6c per lb. Bartlett Pears are very scarce, at from \$10 to \$12 as to quality. No Plums or Coconuts in market. Onions are quoted at \$2.50 to \$3 bbl; Sweet Potatoes nominal at \$5.50 per bbl. Oranges \$6 a crate; Lemons \$5½ per box. New figs (Elenia) are quoted at 17c for cases; new almonds 15c. The prices of new raisins and malagas not established as yet.

FURS.—Later advices from Nijni Novgorod indicate a better season for Persinn Liamskins than was anticipated, the supply being fully equal to that of last year; prices are consequently from 10 to 12 per cent lower than seemed probable at the time of the former report.

GROCERIES.—Sugars have held a firm position, with some advance on last week's prices. Granulated is at least 8½c to 9c for quantity, and 9c to 9½c in ordinary way. Yellow Refined scarce, 7½c to 8½c to 8½c. New York market, while steady and firm for Raw Sugars, is reported rather easier and quiet for Refined. Teas.—Late Japanese advices show steadiness for good Teas, at slight advance, and report is to effect that lower prices not expected. There is a moderate business to note here, on about basis for some time current. China Teas firm for choice Greens. Molasses.—Not a deal doing with a market showing little in the way of change. Syrups of high class firm at advance. Rice, slightly higher but not active. Coffee.—Improvement in values at most points of prominence. Business not heavy at the moment here. Spices.—Pepper 18c to 17½ for Black; White, 25c to 26½c. Nutmegs 5½c to 90c. East India and African Ginger in small supply and firm. Jamaica not active. Pimento and Cassia dull. Cloves recovered a little from lowest point. Fruits.—Arrivals of new crop Valentias still small, a few days should bring fall supplies on the spot, 8c to 9c are ordinary figures. A reduction to arrive would be taken, although quotations in Denia keep up. Malaga Fruit for old crop nominal, only small lots of new at hand. Currants scarce for crop 1882; new Currants 6½c to 7½c. Almonds firm, Filberts rather higher.

HARDWARE AND IRON.—The usual seasonable trade is reported, but stocks of all kinds of heavy hardware are light; there are said to be only about 500 tons of pig iron in the yards.

Coke and charcoal wasters are even being inquired for. Warrants are up to 46s 9d. Two small transactions in Summerlee transpired this week at rates much below our quotations; and here it may be remarked that while wholesale men ask the prices given in our tables, instances are not unknown of slight shadings even off inside quotations. No more Summerlee could be had at the figures referred to above. Canada Plates are not over plentiful, and holders are not pushing sales. *Axes*.—Single steel and double steel are added, both Belleville and Montreal makes being \$11 for SS, and \$13 for DS, with 25 to 30 per cent discount. A slight change will be noted in Langlois Pig and in Sleigh Shoe Steel.

HIDES AND SKINS.—Combinations are the order of the day; the tanners, by concerted action, have forced a drop in Green Butchers' equal to one cent per lb. from recent figures. Quotations are now \$7, \$6 and \$5 for numbers 1, 2 and 3 respectively. Sales are reported of a car-load of *Dry Montana* at 17½c. There is little enquiry for Canadian Hides.

LEATHER.—The period of between seasons is at hand; the customary lull is experienced, and dealers are busying themselves over samples, and making an occasional sale at prices at and about the prices quoted in the tables elsewhere.

LUMBER.—No change in the state of the market. There is the usual amount being sold for present consumption, but no inclination to stock up for winter requirements. Consumers have found that with the large railroad facilities, lumber can be purchased all the year round at nearly the same figure. And when there is such a large amount holding over, no great stir may be looked for before next spring.

OILS.—These are moving off in a moderate way. *Cod Oil* in large lots at 60c, and for small orders at 65c to 67c. *S. R. Seal*, 70c to 75c, according to quality. *Cod Liver Oil*, which had declined to \$1.20 to \$1.25 in anticipation of large supplies, has jumped up to \$1.70 to \$1.75, with scarcely any to be had in Newfoundland, the stocks having been bought up for the English markets. *Linseed Oil* is still weak; considerable quantities are moving off at various figures, according to quality. There is a greater variety of price in this article than in any other in the market. *Country orders* for good brands are being filled at 57½c to 60c for Raw, and 61c to 62½c for Boiled.

PETROLEUM.—During the week there has been an advance in price, as quoted, with the prospect of a further rise.

PROVISIONS.—There is a fair business doing, and the market seems steady all round; with the hope expressed that bottom prices have been seen. *Eggs*—In sympathy with New York, eggs have advanced to 20c for fresh gathered, and 22c to 23c for held. Some limed lots have been offered at 20c a dozen. *Honey* is worth 10c to 14c. A lot of fine honey offered at 13c. Nothing doing in *Cake Tallow*, and quotations remain unchanged at 8½c for *Cake* and 7½c for *Rough*.

SALT.—There is a considerable advance on last week's quotations for Liverpool coarse, the price now being 47c for 12s, 55c for 11s, and 65c for 10s.

TOBACCO.—Manufacturers are very busy, and trade is brisk with a good demand. Orders are taken only at open prices. There is a firm suspicion that a further advance will take place shortly. Frosts in Virginia are reported to have injured the crop, and there is expectation of a shortness, owing to unfavorable weather. Advices from Wisconsin report an advance for Western. Retailers will bear in

mind that our modified quotations are for large quantities. Small orders will probably be charged 2c to 3c per lb. more. An advance in cigars may be looked for later on, in sympathy with that in tobacco.

VEGETABLES.—*Potatoes*, Early Rose sell at 70c per bag by the carload, and retail at 85c to 90c. The tubers are reported scarce in the west, but quite abundant in Prince Edward Island and the neighboring districts. *Cabbages* are worth \$3½ to \$4 per crate. *Turnips*, wholesale, \$1 per bbl; retail, \$1.25 for Quebec Swedes.

WOOL.—No transactions of any moment have taken place, and the market is quiet. There is some indication of a demand for domestic wool, and considerable sales are expected in a few days. A few small lots have changed hands at about our quotations. The last sale of Cape was made at 18c. A cargo of this wool is shortly expected. A small lot of Natal was sold a few days ago at a price somewhat in advance of quotations, but this was for a special purpose and afforded no indication of standard value. Manufacturers are well stocked at present.

The Price of the
EL PADRE
is 10 Cents
THE
SENECAL
10 Cents
THE
CABLE
5 Cents.
MANUFACTURED BY
S. DAVIS & SON.

54 & 56 McGill St.,
73 & 75 Grey Nun St., } MONTREAL

AMERICAN MARKETS.

BOSTON, Oct. 11.—*Flour*, demand moderate, prices almost unchanged. Western Superfine sold at from \$3.25 to \$3.75. Extras from \$4 to \$4.50, including choice Bakers, from \$4.50 to \$6. Patent Spring range from \$7 to \$7.50, and Patent Winter from \$6 to \$6.75. *Cornmeal* in moderate demand, sales at from \$2.80 to \$2.85. *Oatmeal* sold at from \$4.75 to \$5, for Western ground, and from \$5.75 to \$6.25 for choice and favorite brands. *Hay* firm, demand steady. Sales of choice new at \$17, and choice old at \$18, Medium ranges from \$14 to \$16. *Butter*, market unchanged. Choice grades firm and in steady demand; other kinds quiet. Sales of choice at from 28c to 30c; fair to good from 22c to 27c. *Cheese* firm, and has been in demand. Sales of choice at from 11½c to 12½c, fair to good 10c to 11c. *Eggs* firm, and have been in demand, with sales of choice at from 25c to 26c; Canadian at from 23c to 25c. *Canada Peas* in steady demand, prices steady; sales of choice at from \$1.10 to \$1.15. *Potatoes* firmer, have been in demand; sales of different kinds range from 50c to 60c.

Chicago, 2.00 p.m.—Wheat, Nov., 93½c; Dec., 94½c; Jan., 95½c. Corn, Oct., 48½c; Nov., 48c; Year, 46½c. Oats, Oct., 28c; Nov., 28½c; Year, 28c. Pork, Oct., \$10.62½; Nov., \$10.37½; Jan., \$10.85. Lard, Oct., \$7.45; Nov., \$7.32½; Jan., \$7.35.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, October 11, 1883.

Trade is quiet, generally, but there has been an improvement in some lines. It is thought that business will be steady on the existing basis. Payments are moderate, and better times are confidently looked for immediately. Dry goods are rather quiet, the business consisting of sorting up orders. Cotton goods have advanced 5 to 7½ per cent. on prices of two weeks ago. Woollen goods are rather quiet, and prices generally easy. Money is abundant in the banks, but there is a hardening process going on. Rates are firmer all round, with a probability of continued steadiness. This will be the case at least until a free circulation has been reached by a larger movement of produce. The demand for discounts has not yet been large, as the crops are still, to a large extent, in the farmers' barns. Commercial paper is discounted at 7 per cent for first class. Time loans are easier at 6½ to 7 per cent. Call loans are still quoted at 6½ per cent. Sterling Exchange, 60-day bills quoted at 108½ to 108¾ between banks, and 108¾ to 109¾ across the counter. Gold drafts, 3-16 between banks and ¼ to customers. Stocks have been irregular. Bank shares are generally lower in value than they were a week ago, but the decline is not significant of any event, Montreal, Commerce, Toronto and Dominion are lower: the other shares have been slightly irregular, but less depreciated. Loan shares have been generally quiet and unchanged. Miscellaneous shares were irregular. North-West Land Co. has been very irregular, generally weak; Ontario and Richelieu Nav. declined several points. Following were the bids to-day compared with those of last Thursday:

Banks.	Bid Oct. 4	Bid Oct. 11	Loan Cos.	Bid Oct. 4	Bid Oct. 11
Montreal	196½	196½	Can. Permanent	229½	230
Toronto	179	179	Freehold	167	167
Ontario	114½	114	Western Can.	191	194
Merchants	119½	118	Bldg. & Loan	101½	102½
Commerce	129	127½	Farmers' Loan	125½	125
Dominion	198	197	Laud. & Can'dn	140	140
Hamilton	118	118	Huron & Erie	162	162½
Stand'd.	116½	115	Dom. Savin'g	114½	114½
Federal	161½	167	Ontario Loan	125	125
Imper'l.	142	142	Hamilton Prov.	125	125½
Molson's	100	100	Imperial Savin's	110	110

FLOUR AND MEAL.—Business has been generally quieter, and values have suffered some depreciation during the week. This was predicted in last week's report. The outside markets have been rather quiet, both British and American. There have been only a few sales during the week. These ranged from \$5.35 to \$5.40. On Tuesday the market was decidedly easier: as Superior Extra would have been taken at not over \$5.30; while Extras were quoted at \$5.15. At the market to-day there was a decided dullness. Superior Extra was quoted at \$5.25 by buyers, and Extras at \$5.10. There is no demand, and prices are said to be too high for speculation. The stock on Monday last was reduced to 65 bbls.; against 107 on the Monday previous; 2,500 bbls. Oct. 9, 1882; and 625 bbls. Oct. 10, 1881. Shorts for feed in small demand at \$15 to \$16 per ton. Bran, demand fallen off, and prices \$11 to \$11.50.

WHEAT.—The market is rather unsettled. The demand from millers has fallen off, and buyers are not anxious to speculate at the existing prices. Fall Wheat, No. 2, is worth \$1.10; and No. 3 has offered on Tuesday at

WHEAT. Spring Wheat is nominally worth about the same as Fall. The receipts are very small for this season of the year. The Liverpool market continues so quiet that it hinders speculation here. Chicago prices are also regarded as very low. The prospects here are not bright for even such prices as are paid at present. At the market to-day there was no nomination. Fall and Spring, No. 2 old is quoted by buyers at about \$1.09 to \$1.10, and No. 3 at \$1.06. Produce dealers look for lower prices, as these figures are still 10c above the exporting basis. There is no speculation. Stocks in store here on Monday last were 37,174 bushels; against 35,531 bushels on Oct. 1; against 33,570 bushels Oct. 9, 1882; and 100,082 bushels Oct. 10, 1881.

COARSE GRAINS.—Barley is not reaching here yet in quantities at all equal to what was expected. Prices are merely steady: No. 1 is quoted nominal at 71c, and No. 2 at 66c to 68c. Extra at 60c; and No. 3 at 53c. Stocks on Monday were 44,713; against 70,113, Oct. 9, 1882; and 366,595 bushels, Oct. 10, 1881. Oats are rather quiet and demand slack; good western have been sold at 37c, in car lots; eastern oats are quoted at 36c. Stocks are nil. Peas are not offering; quoted nominal at 72c to 73c. Stocks on Monday were 635 bushels; against 4,371 Oct. 9, 1882; and 3,891 bushels, Oct. 10, 1881. Rye nothing doing; prices nominal at 60c. Corn quoted nominal at 67c to 68c for American. The stock of grain in store here on Monday last was 92,793 bushels, against 75,287 bushels Oct. 2; against 114,536 bushels Oct. 9, 1882; and 579,247 bushels Oct. 10, 1881.

GREEN FRUIT.—There is yet a week or ten days of the fruit season. The late peaches are reported good still, and sell at 90c to \$1.50 per basket, small winter peaches at 35c. Pears preserving, at 35c to 40c; fine table 80c to \$1, per basket. Grapes are inferior to last year's crop, and sell: Concord 3½c to 4½c per lb.; Rogers' best, 7c to 9c; Sweet Waters, 10c to 11c; green grapes, 6c to 7c. Apples, good cooking, \$2 to \$2.50; choice, \$3 to \$3.25 per barrel.

GROCERIES.—There is a fair trade reported. Sugars are firm at an advance of ½c on yellows and ¾c to 3c on granulated. Teas are in fair demand with an advance in the cheaper lines of young hysons and blacks, of 2c to 4c. Syrups are 4c to 5c higher. Coffees are also firmer with advance probable. New Valencias are not expected for three weeks yet; but old are selling at 8½c to 9c. Currants are almost done, and new crop expected in ten days. Fish.—Lake Superior Trout \$4 and white fish \$4.50, and very firm. Sugars in good demand: Porto Rico, dark to fair, 6½c to 7c; Canadian refined, 7½c to 8½c; granulated, 9c to 9½c; Paris lump 10c to 10½c; Scotch refined, 6½c to 7½c. Syrups common, 54c to 56; amber, 60c to 63c. Prices are slightly advanced.

HANDWARE.—The market is quiet; prices are generally unchanged and steady. Quotations Nails, 10d to 60d, \$3.10; 8d and 9d, \$3.35; 6d and 7d, \$3.60; 3d and 5d, \$3.85; 3d, \$4.60, Barbed Wire fencing, Galvanized, 7½c; pointed, 7c. Bar Iron, ordinary, \$2 to \$2.10. Hoops, cooper's, \$2.50 to \$2.60; band, \$2.50 to \$2.60. Lead, Pig, 4c; Bar, 5c; Sheet, 5c; Shot, 6c. Tin, Bar, 26c to 28c; Ingot, 24c to 25c. Zinc, 5½c to 5¾c. Manila rope, 12½c to 13c; Russia 14c to 16c; Sisal 9c to 9½c.

HIDES AND SKINS.—There is no change in prices. The supply is quite equal to the demand in hides. Green hides are bought at 7½c and 8½c for cows and steers respectively. No. 1 Cured selling at 8½c to 8¾c. Calfskins buying green at 13c for No. 1; cured selling at 15c. Sheep and lamb skins buying at 70c, with pretty large supplies.

COAL.—Prices have advanced. Chestnut and stove is sold at \$7 per ton delivered; egg and grate, \$6.50; soft coal, \$6.50; blacksmiths' coal, \$6; hard wood, \$6 per cord.

COAL OIL.—There is a good business being done. Prices of Canadian refined are advanced 1c, common selling at 18c; carbon safety at 19c for single barrels. American refined unchanged.

DRUGS AND CHEMICALS.—Trade continues very good; Quote: castor oil advanced to 11½c and 12½c; Cape aloes 20c to 25c per lb. Opium, \$4.30; Fresh Ergot, 55c to 60c; Glycerine, 32c to 35c; Castor Oil, 10½c to 11c; Oils.—Sweet Almonds, 60c per lb.; Lemon, \$2.75; Peppermint, \$3.75 to \$4; Wintergreen, \$3.75 per lb. Quinine, Howard's, \$2.25 per oz; German, \$2 in ounce bottles; Alcohol, \$2.75; Morphia, \$2.70 to \$2.80 per oz; Tartaric Acid 63c to 68c per lb.; Cream Tartar 38c to 40c Turpentine, 67c to 70c per gallon; Linseed Oil raw, 60c; boiled, 65c to 70c per gallon; Madder best Dutch, 12c to 14c per lb.; Newfoundland God Liver Oil, \$2.25 per gallon; Norwegian, \$4 to \$4.25 per gallon. Beeswax, 45c per lb. and scarce.

LEATHER.—There has been a falling-off in trade. Prices are steady. Sole, Spanish, 28c to 30c; No. 2, 25c to 28c. Slaughter, heavy, 28c to 30c; light, 27c to 28c; Buffalo sole, 21c to 23c. French kip skins, 75c to 95c; English, 70c to 75c; Chicago kip, 65c to 75c; native 45c to 60c. Splits, large, 28c to 30c; buff, 16c to 18c; rusets, shoe, 40c to 50c; saddlers, \$8.50 to \$9; French calf, \$1.10 to \$1.40; hemlock, light, 60c to 70c; extra, 75c to 90c.

LIVE STOCK TRADE.—The market is generally easier. Prices in the British markets are about ½d to 1d below those of a week ago. Shipping cattle are not offering largely here, but are quoted at \$5 to \$5.25 per 100 lbs. Good to choice butchers' cattle are quoted at \$4.25 to \$4.50, and inferior to fair at \$3.50 to \$4. Good stockers are wanted, and bought at \$4 to \$4.50 per 100 lbs., live weight. There were about 250 head of cattle at Tuesday's market. It is thought that prices will be lower. Sheep are dull, bought at \$3.50 to \$4.50 per head. There was a large number of lambs, and a number were bought for the Buffalo market. Prices ranged from \$3.25 to \$3.80. Hogs are easier, selling at \$5 to \$5.50. There are not many coming in yet. Calves nominal, at 7c to 8c per lb. dressed weight.

PROVISIONS, ETC.—Trade is moderate. Meats continue dull. Bacon selling in ton and box lots 7½c to 8½c; C.C. at same figures. Hams, nominal at 14½c. Lard, 11c to 12c, according to size of package, and quantity. Pork nominal, at \$16 for single barrels. Beef in moderate demand, at \$15 for prime, and \$16 per mess. Butter, good to choice, 17c to 18c; selections, store packed, 15c; inferior, 11c to 12c. Eggs, scarce and firm, at 21c to 22c for case lots of fresh. Beans, very few in market, quoted at \$1.80 per bushel. Apples, dried, common, 10c; evaporated, 15c, with small demand; green selling at \$2.50 for fair, and \$3 for fine barrels on the market. Potatoes, bags, car lots selling at 80c to 85c; in small lots at 90c to \$1; American about 10c dearer. Hops, dull, old can be bought at 22c to 23c; new at 25c. Buyers are not anxious; and there are not many offering. Hops on the street market are selling at \$7 to \$7.25. Salt, unchanged, selling at \$1.35 in car lots; and \$1.50 in small lots for Canadian barrels. Liverpool, coarse, bags, car lots at 65c; fine small lots of 66 lb bags, at 48c to 50c, according to quantity.

WOOL.—There is no change in this market. Cotswold fleece is bought at 17c; Leicester 19c to 20c for fine fleeces; Southdown is bought at 26c; Southdown grades and other downs at 23c. The demand from factories is only moderate, and there is some use made of fleece in making coarser goods. Pulled wools sell at 26c for supers; Extra Supers sell at 28c to 30c. There is no prospect of any improvement in prices.

NEW YORK Life Insurance Co.,

Active and energetic men of good standing are wanted by the New York Life Insurance Company (Invested funds \$52,000,000, Fifty two Million dollars) to take agencies in unrepresented districts throughout the Dominion.

Applications (Confidential if desired) made to

DAVID BURKE, Montreal,

Superintendent of the Canadian Branch of the Company's business, will receive prompt attention.

DOMINION

Organ & Piano Co.,
Bowmanville, Ont.

"The excellence of their instruments has been recognized abroad as well as at home."—Globe.

BRANCH OFFICES:

ENGLAND, London & Manchester.
GERMANY, Hamburg.
AUSTRALIA, Sydney & Adelaide.
SOUTH AMERICA, Georgetown.
NEW ZEALAND, Auckland.

Wholesale and Retail Warerooms,

280 Notre Dame Street Centre,
MONTREAL.

L. E. N. PRATTE,

General Agent.

GALT SAFE WORKS.

Goldie & McCulloch

GALT, ONT.,

MANUFACTURERS OF

FIRE AND BURGLAR PROOF SAFES,

Vaults, Vault Doors, Etc.,

For **BANKS, REGISTRY OFFICES, PRIVATE and PUBLIC BUILDINGS, ETC.,**

ALFRED BENN, Agent,

31 St. James St., Montreal.

CARSLEY & CO.

93 ST. PETER STREET,
MONTREAL,

AND

18 BARTHOLOMEW CLOSE,
London, Eng.

We have much pleasure in announcing that our Stock for the approaching Autumn and Winter Seasons will be one of the most complete in all respects we ever imported. As heretofore, our object will be to have the

LATEST NOVELTIES

in every department; and this season we are safe in saying that we shall far excel all former efforts; so that our customers may rely upon seeing the

VERY LATEST DESIGNS

in French, British and other European products.

We beg to call special attention this season to our carefully selected and fashionable stock of

Fancy Dress Goods,

ALSO TO OUR
BLACK AND COLORED

French Cashmeres and Merinos,
all of which will be quoted at special prices.

In Cloves, Hosiery, Laces,
New Fringes, Trimmings, &c.
our stock will prove exceedingly attractive.

Our Fancy Woolens, Knitted
Goods, &c., have been specially
manufactured for us, and we shall be pre-
pared to offer extra value in these goods.

The HABERDASHERY STOCK will, as usual, be very complete, especially in FRENCH, ENGLISH AND AMERICAN BUTTONS. New designs in Crêtonne Fringes, Stylish Plain and Fancy Braids, in Blacks and Colors. Full lines of Men's Silk Handkerchiefs and Braces. Special attention called to our Fingering Wheeling, Shetland, and Berlin Wools.

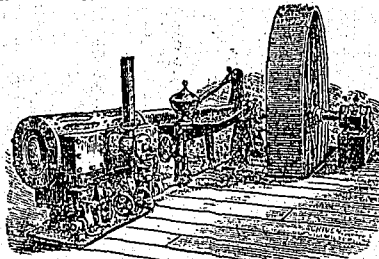
CARSLEY & CO.,

93 St. Peter Street,
MONTREAL.

**CANADA LOAN
AND BANKING CO.
SAVINGS BANK.**

HAMILTON, Ont.

Interest allowed on deposits of one dollar and upwards. Money to loan on real estate.
ROBT. DUNCAN, Esq., W. KERNS, M.P.P.,
Vice-President, President.
J. A. KENNEDY, Manager.



**THOS. WORSWICK,
GUELPH, ONT.**

Manufacturer of the WORSWICK "BROWN"
AUTOMATIC CUT-OFF ENGINE.
For durability, accessibility of parts and economy of fuel, this engine has no equal. Boilers of Steel or Iron, made to order, Shafting, Pulleys, and Hangers furnished on short notice.

**ST. LAWRENCE CANALS.****Notice to Contractors.**

SEALED TENDERS, addressed to the undersigned and endorsed "Tender for St. Lawrence Canals," will be received at this office until the arrival of the eastern and western mails, on TUESDAY, the 13th day of November next, for the construction of a lock and regulating weir and the deepening and enlargement of the upper entrance of the Cornwall Canal.

Also for the construction of a lock, together with the enlargement and deepening of the upper entrance of the Rapids Plat Canal, or middle division of the Williamsburg Canals.

Tenders will also be received until TUESDAY, the 27th day of November next, for the extension of the pierwork and deepening, &c., of the channel at the upper entrance of the Galops Canal.

A map of the head or upper entrance of the Cornwall Canal and the upper entrance of the Rapids Plat Canal, together with plans and specifications of the respective works, can be seen at this office, and at the Resident Engineer's office, Dickenson's Landing, on and after Tuesday, the 30th of October next, where printed forms of tender can be obtained.

A map, plans and specification of the works to be done at the head of the Galops Canal can be seen at this office and at the lock keeper's house, near the place, on and after TUESDAY, the 13th day of November next, where printed forms of tender can be obtained.

Contractors are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and—in the case of firms—except there are attached the actual signatures, the nature of the occupation and residence of each member of the same; and, further, an accepted Bank cheque for the sum of Two Thousand Dollars must accompany the Tender, which sum shall be forfeited if the party tendering declines entering into contract for the works at the rates and on the terms stated in the offer submitted.

The cheque thus sent in will be returned to the respective parties whose tenders are not accepted. This Department does not, however, bind itself to accept the lowest or any tender.

By order,

A. P. BRADLEY,

Secretary.

Dept. of Railways and Canals,
Ottawa, 28th Sept., 1883.

Scotch Whiskey.**D. C. ROSS'****"DEW OF BEN WYVIS"**

In Qr-Casks, Octaves, Half Octaves and
Cases, Quarts and Flasks.

"GLENSHIEL"

Warranted seven years in Wood. In Cases,
Quarts and Pints.

Orders for the above Fine Scotch Whis-
kies solicited, for direct importation or
delivery from store.

J. S. HAMILTON & CO.

BRANTFORD,

Sole Agents for Canada

Thomas Walls & Sons,

TRADE AUCTIONEERS,

Montreal and Toronto.

We take this opportunity of thanking our customers, buyers and consignors for their patronage since we opened here in April of last year. We will hold the Trade Sales regularly throughout the year, both here and in Toronto. We will be glad to receive Commissions from Trustees for Sales en bloc. Having a thorough knowledge of the trade, we will be able to do justice to anything put in our hands. We are prepared to receive consignments and make advances in cash, when required, on goods to be sold either here or in Toronto. We render account sales, and make settlements in cash within ten days from date of sale.

Thos. Walls & Sons,

Trade Auctioneers & Commission Merchants

MONTREAL AND TORONTO.

THE LEADING**Trade Auction House**

IN CANADA.

PETER RYAN,

Trade Auctioneer & Financial Agent,

29 FRONT STREET WEST,

TORONTO.

Trade Sales every Two Weeks on the above premises. Dry Goods, Clothing, Boots and Shoes, Woolens and General Merchandise.—Special attention given to Sales of Bankrupt Stocks and Estates.

Consignments solicited of surplus merchandise from Manufacturers, Importers and General Merchants.

Cash advanced on Merchandise warehoused on reasonable Terms. Correspondence solicited. Good Storage, Large Premises. Low Insurance.

E. T. BARNUM WIRE AND IRON WORKS, WINDSOR, ONT.,

At Industrial Exhibition, Toronto, 1883, RECEIVED

One Gold Medal, Three Silver Medals, One Bronze Medal and Ten First-Prizes,

— AS FOLLOWS: —

GOLD MEDAL for great variety and general excellence of their manufacture.

SILVER MEDAL for best Iron Stable Fittings.

SILVER MEDAL for best Ornamental Wrought Iron Work.

SILVER MEDAL for best Iron Castings for Building Purposes.

BRONZE MEDAL for best Iron Fencing, Cresting, &c.

FIRST PRIZE

For best Cheese, Milk and Provision Safes.

FIRST PRIZE

For best Wire Casting and Flue Brushes.

FIRST PRIZE

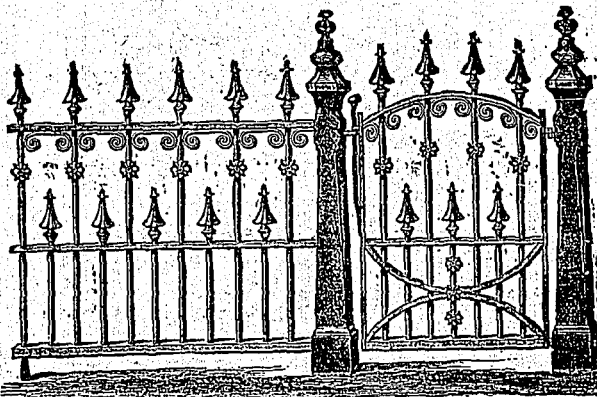
For best Wire Bolting Cloth.

FIRST PRIZE

For best Lawn Furniture.

FIRST PRIZE

For best Bank and Office Railings.



FIRST PRIZE

For best Sieves, Riddles, Sand, Coal and Gravel Screens.

FIRST PRIZE

For best Assortment of Police Goods.

FIRST PRIZE

For best Tower Ornaments and Weather Vanes.

FIRST PRIZE

For best Fire Proof Lath Cloth.

FIRST PRIZE

For Wire Signs—an Assortment.

We publish some seventeen different illustrated Catalogues of the Goods which we manufacture. If you require any thing in our line, write for Catalogue and *STATE WHAT YOU WANT.*

[Address]

E. T. BARNUM WIRE AND IRON WORKS, WINDSOR, ONT.

The Montreal Business College.

Is now open for the reception of students. Parties desiring to attend should secure seats without delay.

The course of study is thorough and practical, and designed to impart a sound Business Education. It combines theory and practice, and includes book-keeping in all its forms, Business, Customs, Commercial and Mental Arithmetic, Penmanship and Business Correspondence, Commercial Law and Business Forms, English, French and Shorthand.

The Actual Business Department is conducted on the Board of Trade principle, and the student gets actual practice and experience in the various branches of business.

For particulars apply at the College, corner of Notre Dame and Place d'Armes, or send for circular containing full description of the course, terms, etc. Address DAVIS & BUIE.

SPECIAL LINES.

FOLLOWING DEPARTMENTS:

**MILLINERY and MANTLES,
HOSIERY AND LACES.**

Small Wares and Notions

Dress Goods and Silks,

Merchant Tailors' Goods.

CARPETS AND

**HOUSE FURNISHING,
STAPLES.**

HUGHES BROTHERS,

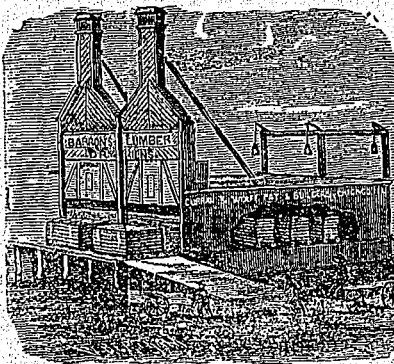
WAREHOUSE:

Yonge, Melinda; Jordan Sts., Toronto.

OFFICE:

Notre-Dame Street, Montreal;

Mr. E. O'BRIEN, Representative.



BARRON'S LUMBER DRYER

J. J. CURRAN, Inventor.

CURRAN & WOLFF, Proprietors for the U. S.,

39 & 41 Franklin Street, Chicago.

A. F. BARRON,

Patentee and Builder for the Dominion of Canada

Office, 9 Corn Exchange,

MONTREAL.

Send for descriptive Pamphlet containing list of parties using this Dry Kiln in the United States.

Dryers built and in working order by the following Companies:

James Shearer, Montreal; James Crossen; (car builder), Cobourg, Ont.; Canada Pacific R. R., Perth, Ont.; Kingston Car Works, Kingston, Ont.; Pike & Richardson, (Cooperage Co.) Chatham, Ont.; Grand Trunk, R. R., London, Ont.; Steinhoff, Schnoor & Co., Staves and Heading, Wallaceburg, Ont.; Essery Manufacturing Co., Toronto.

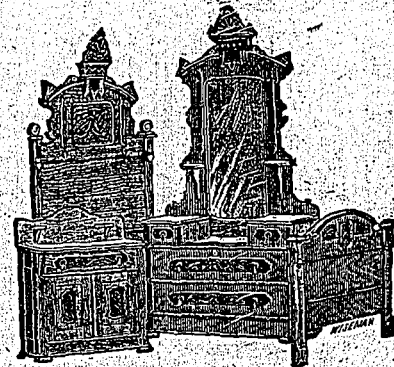
DOMINION COMMERCIAL Travellers' Association.

Applications for the position of Secretary to the above Association will be received by the Board up to OCTOBER 15th. Applications to be addressed to the undersigned.

By order,

R. C. SIMPSON, Sec.

HENRY J. SHAW & CO.,



Cabinet Makers, Upholsterers,

Manufacturers and Importers of

**Ever Description of Household
Furniture,**

WAREHOUSES, 724, 726 & 728 CRAIG ST.,

Near Victoria Sq., MONTREAL, CANADA.

The Trade Supplied.

CANADA SOAP AND OIL WORKS,
TORONTO, ONT.

RODGER, MACLAY & CO.

Manufacturers of the
"LILY WHITE"
FLOATING SOAP,
"ENGLISH MOTTLED SOAP,"
And other celebrated brands of

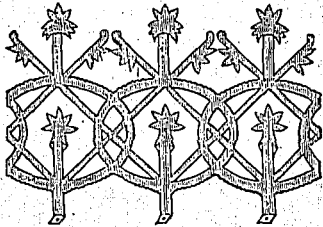
FINE LAUNDRY SOAPS,

Fulling Soaps, Toilet Soaps,
ANILINE DYES.

SEND FOR PRICE LIST.

RODGER, MACLAY & CO.,

Canada Soap and Oil Works,
Office: 70 FRONT STREET E.
Works: DEFRIES ST., TORONTO.



R. DENNIS,

211 King Street, London, Ont.
MANUFACTURER OF ALL KINDS OF

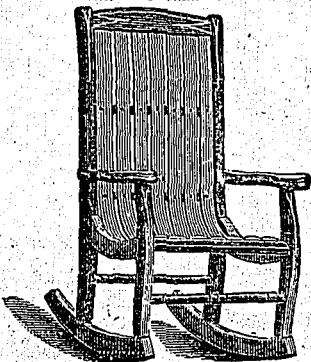
FENCING.

CRESTINGS & FINIALS,
STABLE FIXTURES,
WINDOW GUARDS and
BANK RAILINGS
Of every description.

BUILDERS' SPECIALTIES,

Railings, Cemetery Fencing, &c.
Send for Illustrated Catalogue.

J. S. ANTHERS,
MANUFACTURER OF



CHILDREN'S CARRIAGES

and PATENT SLAT CHAIRS.

CATALOGUES AND PRICE LISTS SUPPLIED
TO THE TRADE ON APPLICATION.

J. S. ANTHERS,

BERLIN NOVELTY WORKS,
BERLIN, ONT.

THE GRAPE SUGAR

Refining Company of Canada.

(LIMITED.)

Manufacturers of

**Grape Sugar, Glucose and
Steam Refined Syrups.**
Grocer's Syrups, Tol accountants' and Wine Growers'
Supplies.

Works at WALKERVILLE, Ont.

Hon. R. W. SCOTT, Pres., CHAS. T. BATES, vice-Pres.,
JONATHAN TURNER, Man'g Director,
J. E. THOMAS, Treasurer.

THE ST. LAWRENCE

SUGAR REFINING CO.

(LIMITED.)

W. R. ELMENHORST, - - - PRESIDENT
A. BAUMGARTEN, - - - VICE-PRESIDENT
THEO. LABATT, - SECRETARY-TREASURER

**OFFICE: 88 KING ST.
MONTREAL.**

The wholesale trade only supplied.

Legal.

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

London, Ont.

GIBBONS & McNAB,

BARRISTERS AND SOLICITORS.
Office Cor. Richmond and Carling Streets.
Geo. C. Gibbons Geo. McNab.

Commission Merchants.

ALEX. CHISHOLM,
Produce Commission

MERCHANT.

No. 32 ST. PETER STREET, MONTREAL.

Solicits consignments of Butter, Cheese, Eggs and
other Produce.
Information as to prices, &c., given cheerfully and
without delay. Returns promptly made.

REFERENCES:

Messrs J. Y. Gilmour & Co., Wholesale Dry Goods
Merchants, Montreal.
Adam Darling, Esq., Wholesale Crocker, Merchant
Montreal.

BROCK & CO.,

COMMISSION MERCHANTS,

259 COMMISSIONERS ST., MONTREAL,

Agents in Canada for:

ME-SERS DIAS & LIMA,
Manufacturers of

CORKS AND CORKWOOD,
OPORTO.

Messrs Fratelli de Pasquale & Co.,
Manufacturers and
Exporters of **ESSENTIAL OILS,**

MESSINA.

Messrs. John Bapt. Farina & Co.,
Distillers of the genuine **EAU DE COLOGNE.**
Julichs Platz No. 2 COLOGNE.

Laboratory 28 Beaver Hall Terrace.

Montreal

August 12 1878

To Messrs W. F. Lewis & Co
Montreal

Gentlemen

I have carefully examined the sample of your
hand made sour mash "Whiskey" "Crop 1874" sent me by you;
I now report it to be free from fusel oil, and all other, so-called
compounds injurious to health; and that it is in every respect
a sample of a choice spirit, and of such a nature as I can
recommend for use, medicinally when an alcoholic stimulant
is indicated.

As I give you permission to publish this certificate, I reserve
to myself the right to analyze and report upon samples
from time to time purchased by myself for comparison with
standard samples which I retain.

I am, Gentlemen

Yours truly

G. P. Reidwood M.D. M.R.C.S.

Prof of Practical Chemistry McGill College
Montreal

Just received, an importation of the above Whiskey, Spring of 1878, and shall be
glad to receive orders for it in either Cases or Wood.

W. F. LEWIS & CO.

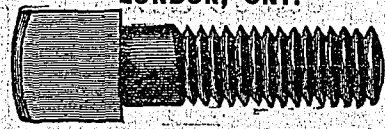
27 St. Sacrament Street, Montreal

WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 11th, 1883

Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates
Boots and Shoes.	\$ c. \$ c.	Soda Ash.....	\$ 0. 1.60 \$ 1.75	Japan Nagasaki.....	\$ 0. 14 \$ 0.22	Mace..... per lb.	\$ 0. 80 \$ 0.95
Men's Thick Boots Wax.....	2 25 3 00	Soda Bicarb.....	2 50 2 75	Y. Hyson common to rd	0 13 0 33	Cloves..... "	0 23 0 35
" Split ".....	1 50 2 25	Sal Soda.....	0 95 1 05	Y. Hyson fine to finest, lb	0 30 0 60	Nutmegs..... "	0 60 0 90
" Kip Boots.....	2 50 3 25	Tartaric Acid.....	0 58 0 60	Gunpd., fair to med.	0 28 0 94	Jamaica Ginger, Bl. "	0 22 0 38
" Calf Boots, pegged.....	3 00 3 75	Bleaching Powder.....	2 50 0 00	" Good to fine "	0 40 0 50	Jamaica " Unbl. "	0 17 0 20
" Kip Brogans.....	1 35 1 40	Citric Acid.....	0 68 0 75	Gunpd. Finest.....	0 57 0 68	African..... "	0 12 0 14
" Split do.....	0 90 1 10	Camphor Eng. Ref.....	0 40 0 42	Imper'l, med. to gd "	0 20 0 33	Pimento..... "	0 10 0 12 1/2
" Buff Congress.....	1 50 2 00	" Am. Ref.....	0 35 0 38	" Fine to finest. "	0 37 0 58	Pepper..... "	0 16 0 17 1/2
" Buff & Pebbled Bals.	1 50 3 00	Gum Arabic, per lb.....	0 20 0 35	Twankay, com. to gd. "	0 12 0 18	Mustard, 4 lb. Jars. "	0 17 0 20
" Split do.....	1 20 1 50	" Traj.....	0 45 0 90	Oolong..... "	0 30 0 55	" 1 lb. "	0 24 0 25
Wom's Pebbled & Buff Bals	1 00 1 50	Copperas per 100 lbs.....	0 95 1 00	Congou common.....	0 16 0 20	Rice: Arracon, & op. 100 lb.	3 20 3 65
" Split Bals.....	0 80 1 10	Blue Vitriol.....	0 05 1 07	" med. to good. "	0 28 0 35	Sago..... per lb	0 05 1 05
" Prunella do.....	0 50 1 25	Dry Goods.		" fine to finest. "	0 30 0 65	Tapioca, Pearl. "	0 05 1 07 1/2
" Inferior do.....	0 45 0 50	(See Many's of Cotton.)		Souchong common. "	0 18 0 20	Flake. "	0 05 1 07
" Cong. do.....	0 60 1 25	Flour.		" med. to good "	0 25 0 34	Glass.	
" Buskins.....	0 60 1 00	Superior Extra.....	5 65 5 70	Fine to choice "	0 38 0 66	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	
Misses' Pebbled & Buff Bals	0 85 1 15	Extra Superline.....	5 65 5 60	Coffee, green Mocha per lb.	0 27 0 33	10 x 12 10 x 14.....	1 85 1 95
" Split Bals.....	0 75 0 90	Strong Bakers.....	5 60 5 75	Java..... "	0 17 0 27	12 x 16 14 x 20.....	1 95 2 20
" Prunell do.....	0 60 1 00	Do American.....	5 75 6 25	Maracatho..... "	0 12 1 15	18 x 24.....	2 20 2 65
" Cong. do.....	0 60 0 70	Fancy.....	5 50 0 00	Cape..... "	0 11 0 12	Hardware.	
Childs' pebbled Buff Bals	0 60 0 90	Spring Extra.....	5 30 5 35	Jamaica..... "	0 10 0 14	Tin: Block, per lb.....	0 24 0 25
" Split Buff Bals.....	0 50 0 60	Superline.....	4 90 5 00	Rio..... "	0 10 1 13	Grain.....	0 25 0 26
" Prunella do.....	0 50 0 75	Fine.....	4 90 5 00	Singapore & Ceylon "	0 17 0 24	Copper: Ingot.....	0 18 0 19
Infants' Cakes, doz.....	3 00 6 00	Middlings.....	3 60 3 75	Chicory..... "	0 11 1 12 1/2	Sheet.....	0 24 0 40
Dairy Produce.		Pollards.....	3 25 3 50	Sugars, (Csk. & Bris.)		Cut Nails: 30 days price;	
Creamery, fine to choice.....	0 22 0 25	Ont. Bags.....	2 25 2 50	Porto Rico..... per lb	0 61 0 73	7 p. ct. per an. added for	
Townships, finest.....	0 21 0 22	City Bags.....	3 00 0 00	Cuba..... "	0 61 0 73	4 months' note.	
" fair to good.....	0 16 0 20	Outmeal.....	5 00 5 25	Barbados..... per lb.	0 71 0 73	Hot Cut Am. or Can. Pat'n	
Brockville, finest.....	0 20 0 21	Cornmeal.....	3 25 3 40	Yellow Reined..... "	0 91 0 93	3 in. and above "	3 00 0 00
" fair to good.....	0 16 0 19	Bran, per ton.....	14 00 15 00	Paris Lump..... "	0 81 0 91	2 1/2 ins. " "	3 50 0 00
Morrisburg, finest.....	0 21 0 22	Shorts do.....	17 00 18 00	Granulated " "	0 81 0 91	1 1/2 & 1 3/4 ins. Am. "	3 75 0 00
" fair to good.....	0 16 0 20	Grain.		Syrups—Extra. per lb.	0 41 0 53	1 1/2 ins. " "	4 50 0 00
Western Dairy, finest.....	0 17 0 18 1/2	Canada White, No. 2.....	1 17 1 18	Good..... "	0 31 0 43	1 1/4 ins. " "	8 50 0 00
" med. to good.....	0 14 0 16	" Spring No. 2.....	1 18 1 19	Fair..... "	0 3 0 33	1 1/8 ins. " "	4 00 0 00
Cheese, fair to choice.....	0 03 0 10 1/2	" Red Winter.....	2 1 2 23	Molasses (Barbados) 1m.g.	0 46 0 46	10c per keg of above prices,	
" Sept.....	0 10 1 13 1/2	Extra White Michigan.....	0 00 0 00	Trinidad..... "	0 42 0 40	net cash.	
" Medium Grades.....	0 04 0 09	White Michigan, No. 1.....	0 00 0 00	Fruit: Loose Muscatel,	1 65 1 90	Casing, Hor, Shoob:	
Drugs & Chemicals.		Red Winter, No. 2.....	1 10 1 11	Layers in boxes.....	1 70 2 00	1 1/2 in. p. 100 lb. keg.	4 00 0 00
Aloes Caps.....	0 16 0 18	Spring, Chicago No. 2.....	1 06 1 07	Sultans..... "	0 91 0 11	1 1/2 in. to 1 3/4 "	4 15 0 00
Alum.....	1 75 1 90	Spring, Milwaukee No. 2.....	1 05 1 06	Seedless..... "	0 5 0 07	2 in. to 2 1/2 "	3 80 0 00
Borax xtls.....	0 15 0 17	Oats.....	0 33 0 34	Valentia..... per lb.	0 05 0 07	2 1/2 in. to 2 3/4 "	8 05 0 00
Castor Oil.....	0 94 0 10 1/2	Barley.....	0 50 0 60	Currants..... "	0 06 0 7	3 in. to 4 1/4 "	3 40 0 00
Caustic Soda.....	2 30 2 50	Peas..... per 66 lbs.	0 93 0 94	Prunes..... "	0 06 0 15 1/2	Cut Spikes, all sizes.....	3 15 0 00
Cream Tartar.....	0 35 0 37	Rye.....	0 05 0 67 1/2	Figs..... "	0 04 0 07	Finishing Nails:	
Epsom Salts.....	1 25 1 40	Corn in bond.....	0 60 0 61	H. S. Almonds..... "	0 06 0 00	1 in. to 1 1/2 in. p. 100 lb. kg	5 55 4 80
Extract Logwood.....	0 09 0 10	Flax Seed, prime.....	0 60 0 61	S. S. Tarragona..... "	0 16 1 18	1 1/2 in. to 1 3/4 in. " "	4 55 4 30
Indigo Madras.....	0 85 1 00	Groceries.		Walnuts..... "	0 07 0 10 1/2	2 in. and up " "	3 80 0 00
Madder.....	0 12 1 13 1/2	TKA, (H.C. & Cad.)		Filberts..... "	0 07 0 10	Tobacco Box Nails:	
Opium.....	4 25 4 40	Japan, com. to med. lb.	0 18 0 22	Brazils, new..... "	0 10 1 12	1 1/2 in. & 1 1/4 in. p. 100 lb kg	4 95 4 00
Oxalic Acid.....	0 15 0 17	" to good.....	0 24 0 32	Batty's Nabob Pickles, doz	2 70 3 09	1 3/4 in. " 2 " "	8 85 8 65
Potass Iodide.....	1 90 2 10	Japan, fine to choice lb.	0 33 0 50	" Mixed do	2 90 0 00	2 1/2 in. " 2 " "	8 55 8 15
Quinine.....	1 95 2 15			" Nabob Sauce, pts.	8 60	Nett 30 days or 7 p. 04 mon.	8 55 8 15
				Spices: Cassia..... per lb.	0 16 0 18		

RAMSAY, DODS & CO.,
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 Aine, Paris.
Warehouse, 37, 39 & 41 Recollet St.
Factory, St. Patrick St., Montreal.

ENVELOPES
Stamped in RELIEF COLORS,
NO CHARGE FOR DIES.
GEORGE BISHOP & CO.,
69 ST. JAMES ST., MONTREAL.
JUST ARRIVED!
LIVERPOOL COARSE SALT,
FOR SALE BY
COX & GREEN,
13 HOSPITAL STREET.

JOHN MORROW,
Machine Screw Works,
LONDON, ONT.

Milled Machine Screws Made to Order
from Samples.

W. D. Hepburn & Co.,
Manufacturers and Wholesale Dealers in
BOOTS & SHOES.
PRESTON, ONT.
Academy Knitting Works.
PLAIN, RIBBED AND FANCY
SEAMLESS HOSIERY,
In Wool, Cotton, Cashmere and Merino,
Genuine Rib-top Half-Hose,
Style equal to Imported Goods,
A. McMILLAN,
Rockwood, Ont.

WANTED.
ASSISTANT EDITOR, for a first-class weekly
Commercial paper. One having experience of
business in Staple Merchandise preferred.
Habits of promptness and accuracy indispensable.
Address,
Editor
P. O. Box 886, MONTREAL.

Toronto Advertisements.
JAMES PARK & SON,
PORK PACKERS, Toronto.
L. C. BACON, ROLLED SPIRED BACON,
C. C. BACON, GLASGOW BEEF HAMS,
SUGAR CURED HAMS, DRIED BEEF,
BREAKFAST BACON, SMOKED TONGUES,
MESS PORK, PICKLED TONGUES,
FAMILY OF NAVY PORK, LARD in TUBS and PAILS.
The best brands of English Fine Dairy Salt in stock.

F. E. DIXON & CO.,
MANUFACTURERS OF
LEATHER BELTING,
70 King Street East.
TORONTO.
LARGE DOUBLE DRIVING BELTS A
SPECIALTY.
Send for Price Lists and Discounts.

LOVELL BROTHERS,
COMMERCIAL PRINTERS
39 & 41 MELINDA STREET, TORONTO.
Fine Printing a Specialty.

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.

STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices Oct. 11.
British North America	£50	\$ 4,866,868	\$4,866,868		8	108 112
Canadian Bank of Commerce	\$ 50	6,000,000	6,000,000	1,900,000	4	128 125 1/2
Dominion Bank	50	1,500,000	1,500,000	800,000	5	197 1/2 198
Du Peuple	50	1,600,000	1,600,000	240,000	2 1/2	64 65 1/2
Eastern Townships	100	1,500,000	1,399,739	350,000	8 1/2	116
Exchange Bank	100	500,000	500,000	300,000	4	50 55
Federal Bank	100	2,566,800	2,787,870	1,460,000	8 1/2	158 155
Hamilton	100	1,000,000	976,590	204,000	4	118 120
Hochelaga	100	680,200	680,200	60,000	8	96 95
Imperial Bank of Canada	100	1,600,000	1,500,000	650,000	4	142 143
Jacques Cartier	25	600,000	600,000	140,000	3 1/2	40 45
Maritime	100	686,000	686,000		8 1/2	118 110
Merchants' Bank of Canada	100	5,798,267	5,713,500	1,150,000	8 1/2	115 110
Molson's Bank	100	2,000,000	2,000,000	425,000	4	115 110
Montreal	200	12,000,000	11,999,200	5,760,000	5	196 1/2 197
Nationale	50	2,000,000	2,000,000	160,000		70 1
Ontario Bank	100	1,500,000	1,500,000	335,000	3	114 114 1/2
Quebec Bank	100	2,500,000	2,500,000	825,000	3 1/2	117
Standard	50	764,800	764,800	140,000	8 1/2	115 115 1/2
Toronto	100	2,000,000	2,000,000	1,069,000	4 & 2b.	179 180
Union Bank of Lower Canada	100	2,000,000	2,000,000	18,000	4	76 80
Ville Marie	100	500,000	464,250	20,000	3	98 100
Building and Loan Association	25	750,000	747,674	68,000	3	102 102 1/2
Canada Cotton Co.	100				5	74
Canada Landed Credit Co.	50	1,500,000	663,990	125,000	4	121 122 1/2
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	1,000,000	7	227
Dominion Savings & Inv. Co.	50	1,000,000	864,982	140,000	4	114 115
Dominion Telegraph Co.	50	711,709	1,000,000		3	94 95 1/2
Dundas Cotton Co.	100	500,000	500,000		5 & 2b.	70
Farmers' Loan and Savings Co.	50	1,067,250	611,430	76,867	4	125 1/2
Freehold Loan & Savings Co.	100	1,050,400	690,080	261,550	5	167 167 1/2
Hamilton Provident & Loan Society	100	1,500,000	1,110,000	97,000	4	125 126
Huron Cotton Co.						161 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	1,000,150	320,000	5	162 1/2 163
London & Can. Loan & Agency Co.	50	4,000,000	560,000	216,000	5	140 141
London Loan Co. of Canada	50	650,700	404,919	46,500	4	116 118
Manitoba Loan	100	518,800			5	118 119
Montreal City Gas Co.	40	2,000,000	2,000,000		4	119 110 1/2
Montreal City Passenger Ry Co.	40	2,000,000	1,880,000		6	168 168 1/2
Montreal Cotton Co.	50	600,000	600,000		2	120 122 1/2
Montreal Building Association	50	500,000	393,880		10	95
Montreal Loan & Mortgage Co.	50	1,000,000	882,312	104,000	8 1/2	71 74
National Investment Co.	100	1,430,000	292,000	16,000	3 1/2	70 90
Ontario Loan and Debenture Co.	50	1,000,000	1,000,000	226,000	4	104
Richelieu & Ontario Nav. Co.	100	1,565,000			2	124 128
Toronto City Gas Co.	50	800,000	800,000		2	67 67 1/2
Union Loan and Savings Co.	50	600,000	675,000	163,000	4 1/2	184 x.d
Western Canada Loan & Savings Co.	50	2,000,000	1,200,000	570,000	5	133

Hamilton Advertisements.

VICTORIA WIRE MILLS.

WIRE ROPES,

best brands Crucible Cast Steel, Siemens-Martin, Bessemer Steel and Charcoal Iron.

Malt Kilm Floors, Steel and Iron Wire Cloth
 Moulders' Riddles and Steel Wire Brushes,
 Blind, Bed, and Galvanized Fence,
 Staples, Patent Double Pointed
 Carpenters' Nails, Wire Window
 Guards, and

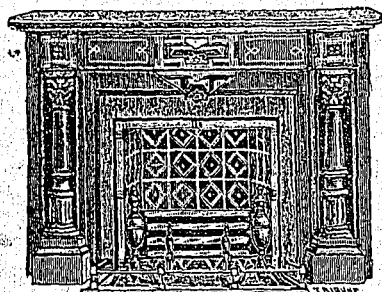
WIRE WORK OF EVERY DESCRIPTION

Manufactured by

B. GREENING & CO.,

Hamilton, Canada.

Canada Marbleized Slate Works,
 HAMILTON, ONT.



MARBLE & MARBLEIZED SLATE MANTLES

J. M. DURWARD,

Send for Catalogue.

Hamilton Advertisements.

GLOBE

60,000 GLOBE

WASH BOARDS

Sold in one year.

Kept by all Dealers.

BEST 25c. W. B.

Manufactured by

WALTER WOODS,
 HAMILTON.

SIMARD & FOERSTER,

MANUFACTURERS OF

Gilt and Imitation Mouldings,

LOOKING-GLASS AND PICTURE FRAMES,

DEALERS IN

STEEL ENGRAVINGS, PAINTINGS & FINE CHROMOS

WHOLESALE AND RETAIL.

658 & 660 CRAIG STREET, MONTREAL.

Re-Gilding Done Promptly.

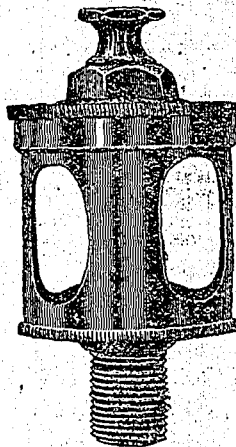
SECURITIES.

Shrs.	Railway and other Stocks.	Pa.	Oct. 11.
	Can. Government Debentures, 6 p. ct. 1892-94		101 1/2
	Do. do. 1895 op. of Gov. inscribed stock		102
	Dominion 6 per ct. Stock		111
	Montreal 5 per cent Stock		104 1/2
	Montreal Harbor Bonds 6 p. c.		107
	Do. Corporation 6 per ct. Bonds		
	Do. 7 per ct. Stock		
	Toronto City 6 per ct. 1904		115 1/2
	Co. Debentures, (Ont.) 20 years 6 per ct.		110
	Township Debentures, (Ont.) 6 per ct.		108

Shrs.	Railway and other Stocks.	Pa.	Oct. 11.
100	Atlantic & St. Lawrence Shs 6 p. c.	all	130
100	Do. 6 p. c. Star Mt. Bonds	100	
100	Do. do. 3rd Mort. 1891	100	111
100	Buffalo and Lake Huron	100	121
100	Do. do. 5 1/2 p. c. 1st Mort.	100	120
100	Do. do. 2nd Mort.	100	
100	Do. do. 1st Mort.	100	
100	Can. Central 6 p. c. 1st Mt. Bds Int. guar. by Gov.	all	99
100	Canada Southern 1st Mort. 3 p. c.	all	99
100	Chic. & G.T.R. 6 p. c. 1st Mt. Coup. 1,900	all	114
100	Grand Trunk of Canada Consol.	all	92 1/2
100	Do. Eq. Mort. Bds, 1st charge 6 p. c.	all	122
100	Do. do. 2nd do do	all	121
100	Do. do. 1st Pref. Stock	all	108 1/2
100	Do. do. 2nd Pref. Stock	all	94 1/2
100	Do. do. 3rd Pref. Stock	all	83 1/2
100	Do. 5 p. c. Per. Deb. Stock	all	148
200	Great Western of Canada	all	148
100	Do 6 do do 1890	all	113
100	Do 5 p. c. pref conv.	all	114
100	Do. Perpetual 6 p. c. Debenture Stock	all	111
100	Hamilton and N. W.	all	111
100	Mt. Canada 2 1/2 p. c. Sig. 1st Mort.	all	94
100	N of Canada 6 p. c. 1st Pref. Bonds	all	104
100	Do. do. 2nd do	all	100
100	Do. do. 3rd do	all	105
100	Northern Extension, 6 p. c. Imp. Mort.	all	105
100	Do. do. 6 p. c. Imp. Mort.	all	105
100	Well, Grey & Bruce, 7 1/2 p. Bds, 1st Mort	all	88 1/2
100	T. G. & B. 6 p. c. bonds 1st mort.	all	70
100	St. Law. & Chic. 6 p. c. Bonds	all	102
100	British Columbia July, 1907 6 p. c.	all	117
100	Can Gov 1877-80	all	101 1/2
100	Can Gov 1878 p. c. 1882-84	all	102
100	Do 5 p. c. 1885, Op. of Gov.	all	102
100	Do 6 p. c. Ins. Stock	all	102
100	Do Dom Stock of 1903 April and Oct.	all	115 1/2
100	Do Dominion Stock of 1904, 4 p. c.	all	105 1/2
100	Do Do. 1904 Ins Stock 4 p. c.	all	105
100	New Brunswick 6 p. c. Jan and July	all	116 1/2
100	Nova Scotia 6 p. c. 1891	all	106
100	Quebec Prov. 5 p. c.	all	101

A. M. FORSTER,

Manufacturer of



Engineers' and Plumbers' Brass Goods.

Vacuum-Lubricator, Pat. Boiler Purger, Flue Cleaners, Portable Lawn Fountains.

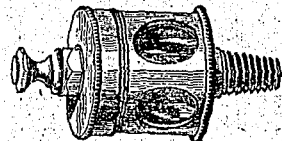
All kinds of Brass Castings.

173 & 175 St. James St. North, HAMILTON, Ont.

Galt Advertisements.

CHARLES TURNBULL,
Manufacturer of
FULL FINISHED LAMBS' WOOL UNDERCLOTHING.
GALT, ONT.

Galt Brass Foundry and Novelty Works.
H. & G. DAKIN,



Manufacturers of Engineers' and Plumbers' Brass Work & Bobb. Pat. Portable Lawn Fountain, Window Rails, GALT ONT.

Hamilton Advertisements.

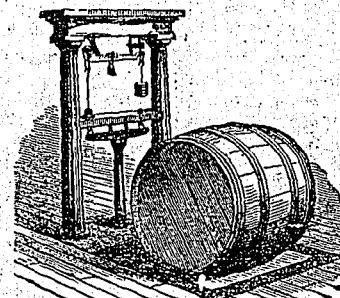
McKILLOP BROS.
— **PORK PACKERS** —

Mild Sugar-Cured Hams, Breakfast Bacons, Spiced Rolls, O. C. and L. C. Bacons, Lard, etc
5 Walnut Street, North,
Hamilton, Ont.

HAMILTON PACKING HOUSE.

"Crown Brand Hams and Bacon."
Orders can be now placed for all lines. New Goods of the above celebrated brand. Winter Cured Meats still in stock.

THOMAS LAWRY,
14 McNab St. South,
Stalls James Street Market, 9 Charles St., 9 Jackson St.



Gurney & Ware's STANDARD SCALES

For Railroads, Rolling Mills, Grist Mills, and Elevators.

Scales for everything—Hay, Coal and Stock. All sizes of Warehouse Scales. Counter Scales of all kinds.

DAIRY & FARMERS' SCALES.

Fish, Pork and Wool Scales. Butchers' Scales. Scales and Beams for Pedlars' Waggons. All sizes of Railroad and Warehouse Trucks. Alarm Money Drawers.

Every Scale warranted. All makes promptly repaired.

Send for illustrated catalogue to

Gurney & Ware, HAMILTON.

E. & C. Gurney & Co.,
387 St. Paul Street, MONTREAL

E. & C. Gurney & Co.,
Rupert Street, WINNIPEG, Manitoba.

COUNTER CHECK BOOKS.

PRICE LIST REDUCED.

GORDON & MACKAY, STRATFORD, Ont.

Exclusive Counter Check Book Manufacturers and sole Patentes on this Continent for the same, will submit on application an extra close price list for their celebrated Check Books, made in 10 different styles and sizes, either oblong or square, fly leaf or book form. All orders will have prompt despatch.

GORDON & MACKAY,
Stratford, Ont.

The Fensom Elevator Works, 38 DUKE ST., Head of Frederick St. Toronto.

Manufacturers of **ELEVATORS**
HAND, STEAM, AND HYDRAULIC, for light or heavy Work.
In **FACTORIES, HOTELS, WAREHOUSES, Etc.**
Estimates furnished.

ELEVATORS
LEITCH & TURNBULL'S, HAMILTON, CANADA.

Certified by the Government Inspector as the Best and Safest Machine in use. Send for circulars.

MANUFACTURERS OF

Blacksmiths' Tools.

Trade Discounts on application.



A. B. JARDINE & SONS, Hespeler, Ont.

W.H. STOREY & SON ACTON, ONT.
SOLE MANUFACTURERS IN CANADA OF
WALKING AND DRIVING
PAT. "NAPA" BUCK GLOVES JUST INTRODUCED
THESE GOODS HAVE NO EQUAL FOR ELASTICITY, FINENESS OF MATERIAL, STRENGTH AND WEAR. ARE GUARANTEED FIRST CLASS IN EVERY RESPECT. AND WARRANTED TO GIVE FULL SATISFACTION. ASK YOUR MERCHANT FOR THEM. SEE THAT THEY BEAR THE IMPRESS OF OUR NAME AND TAKE NO OTHER.

WHOLESALE PRICES CURRENT THURSDAY, OCTOBER 11th, 1883.

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
<i>Clinch and Heavy Clinch:</i>	\$ c. \$ c.	<i>Tin Plate: IC Coke</i>	\$ c. \$ c.	Zanzibar, No. 1.....	\$ c. \$ c.	Broken Lots.....	\$ c. \$ c.
1 and 1 1/2 in. per lb.....	0 08 1/2 0 08	IC Charcoal.....	4 30 4 50	" No. 2.....	0 22 0 23	Single Brls.....	0 18 0 18 1/2
1 1/2 " 1 1/2 ".....	0 07 1/2 0 07 1/2	IX ".....	5 00 5 25	Slaughter, No. 1.....	0 20 0 21		0 8 1/4 0 10
2 " 2 ".....	0 07 0 07 1/2	JXX ".....	8 50 9 00	Harness.....	0 25 0 28	<i>Ostrich Plumes (wild.)</i>	
2 1/2, 2 3/4 in. and up.....	0 06 1/2 0 00	DC ".....	4 25 4 50	Upper Heavy.....	0 26 0 34	Cape, Nos. 1 to 3.....	10 00 1 50
<i>Flat & Sharp pres'd Nails:</i>		DX ".....	7 75 8 25	Light.....	0 32 0 37	Mongador, Nos. 1 to 3.....	9 00 1 50
1 and 1 1/2 in. per lb.....	0 10 1/2 0 09 1/2	DCX ".....	6 00 6 00	Grained Uppr.....	0 24 0 38	Egypt, Nos. 1 to 3.....	7 00 0 75
1 1/2 " 1 1/2 ".....	0 09 1/2 0 08 1/2	Russ. Sheet Iron.....	0 10 1/2 0 11	Scotch Grain.....	0 37 0 42	<i>Domestic Plumage \$1 lower</i>	
2 " 2 ".....	0 08 1/2 0 07 1/2	Anchors, per lb.....	4 75 5 75	Kip Skins, French.....	0 70 0 95	for higher Nos., and 25c. to	
2 1/2 " 2 1/2 ".....	0 07 1/2 0 07	Lion & Crown, Tin'd Sheets	0 08 0 10	English.....	0 65 0 75	50c. cheaper for lower Nos.	
3 in. and up.....	0 06 1/2 0 00	Lead : Pig, per 100 lbs.....	3 80 4 25	Canada, Kip.....	0 65 0 65	Bunches, 8 tips.....	0 75 5 00
<i>Axes S.S. & D.S.</i>	11 00 13 00	Sheet ".....	4 50 4 75	Homlock Calif.....	0 70 0 85	" Vult. tips.....	0 45 0 75
Dis. 25 to 30 p.c.		Shot ".....	6 00 0 00	" Light.....	0 60 0 70	Natural Grey Boos, doz.....	2 00 5 00
<i>Horse Nails:</i> 7 lb. size.....	0 22 0 00	Lead Pipe, per 100 lbs.....	5 75 6 25	French Calif.....	0 95 1 50	Disc. 5 p.c. 30 days.	
" " 8 lb. ".....	0 21 0 00	Zinc: Sheet, lb.....	4 75 5 00	Spitts, Light & Medium.	0 23 0 28	<i>Meats, Eggs, &c.</i>	
" " 9 lb. ".....	0 20 0 00	Powder: Canada Blasting	3 50 0 00	Heavy.....	0 21 0 25	Pork, Mess, Western.....	14 50 15 00
" " P. & F. Bright.	0 22 0 24	F. F. to F. F. F.....	4 75 6 00	Small.....	0 08 0 12	Hams, City Cured.....	0 14 0 15
Horse Shoes.....	3 90 4 00	Barbed wire, per lb.....	0 07 1/2 0 08 1/2	Enamel'd Board, Canada.	0 15 0 17	Lard, in pails.....	0 11 0 11 1/2
<i>Galvanized Iron:</i> No. 24.....	0 06 0 06 1/2	<i>Hides and Skins.</i>		Patent.....	0 16 0 16	lincou, per lb.....	0 13 0 14
" No. 26.....	0 09 1/2 0 07	Green Hides, No. 1, p. 100 lbs.	7 00 0 00	Pebble Grain.....	0 11 1/2 0 15 1/2	Eggs, Strictly Fresh.....	0 00 0 26
" No. 28.....	0 07 0 07 1/2	" No. 2.....	6 00 0 00	B. Calif.....	0 14 1/2 0 15	Held lots.....	0 22 0 23
<i>Ply Iron:</i> Siemens No. 1.....	21 00 0 00	Hamilton, No. 1.....	8 75 0 00	Brush (Cow) Kid.....	0 14 0 18	Tallow, Rendered.....	0 08 1/2 0 00
Colburn.....	21 00 21 50	" No. 2.....	7 75 0 00	Buff.....	0 14 0 16	" Rough.....	0 07 0 00
Langdon.....	20 75 20 75	Toronto, " 1.....	8 00 0 00	Russets, Light.....	0 45 0 50	Mess Beef, per brl.....	3 00 6 00
Summerlee.....	20 50 21 00	" 2.....	7 75 0 00	" Heavy.....	0 35 0 40	<i>Manuf's of Gotton.</i>	
Gartsharric.....	20 50 21 00	Western Buff, No. 1.....	7 25 0 00	" No. 2.....	0 25 0 35	<i>Hochelaga.</i>	
Carbura.....	20 00 20 00	" 2.....	8 25 0 00	Oils		(D'wn Sheeting)	
Eglington.....	18 50 19 00	Dry Salted, No. 1.....	16 00 0 00	Cod Oil, Newfoundland.....	0 60 0 67	A.....	0 15 1/2 0 06
Hematite.....	22 50 24 00	" No. 2.....	14 50 0 00	Straits Oil, American.....	0 65 0 67	B.....	0 05 0 05 1/2
<i>Br Iron,—per 100 lbs.</i>	1 90 2 00	Lamb & Sheepskins, each	0 65 0 00	Straw Seal.....	0 62 1/2 0 65	G.....	0 04 1/2 0 00
Best Refined.....	2 15 2 25	Caliskins, per lb.....	0 10 0 00	S. R. Pale Seal.....	0 72 1/2 0 75	H.....	0 07 0 00
Siemens.....	2 20 2 25	<i>Wool.</i>		Pale Seal, Ordinary.....	0 67 1/2 0 70	I.....	0 07 0 00
Swedes.....	4 25 4 50	Fleeca.....	0 21 0 22	Lard Oil, Extra.....	1 05 1 10	II.....	0 07 1/2 0 00
Sheet Iron to No. 20.....	2 65 2 75	Pulled, unsorted.....	0 23 0 25	" No. 1.....	0 90 0 95	III.....	0 07 1/2 0 00
Boiler Plates.....	2 75 3 25	" Extra Super.....	0 30 0 35	" Boiled.....	0 57 0 60	DD.....	0 08 0 00
Hoops and Bands.....	2 50 2 75	" B Super.....	0 24 0 27	Olive Machinery.....	1 00 1 10	HHH.....	0 08 0 00
Canada Plates: Hutton	3 00 3 10	" C.....	0 19 0 21	Eating.....	1 80 2 10	XX.....	0 09 1/2 0 00
Penn. and W. P. & Co.....	3 15 3 25	Australian.....	0 22 0 22	" qt., per case.....	2 00 2 75	XXX.....	0 10 0 00
<i>Iron Wire:</i> No. 6, p. bidlo.....	1 75 1 85	Cape.....	0 17 0 19 1/2	" pts., ".....	3 25 3 30	W.....	0 10 0 00
" No. 9.....	2 10 2 30	Leather (at 6 month.....		" pts., ".....	4 50 4 50	MR.....	0 10 1/2 0 00
" No. 12.....	2 50 2 60	No. 1, B. A. Sole.....	0 25 0 27	" Lucca, Flasks.....	4 00 4 00	X 86 Twill.....	0 09 1/2 0 00
" No. 16.....	3 25 3 50	No. 2, B. A. Sole.....	0 22 0 24	Antonini's qts., case 1 doz.....	7 25 0 00	C Drill.....	0 10 1/2 0 00
<i>Wro't Iron pipe</i> 2 1/2 to 5 p.c.d	0 36 0 41	No. 1 Ordinary Sole.....	0 24 1/2 0 25 1/2	" qts., " 2 ".....	8 25 0 00	RR 8 1/4 Brown Sheeting	0 25 0 00
Steel, cast per lb.....	0 11 0 12	No. 2.....	0 21 1/2 0 23	Spirits Turpentine, brls.....	0 60 0 62 1/2	XX..... do	0 30 0 00
" Spring 100.....	3 25 3 50	Buffalo Sole, No. 1.....	0 21 0 22	Whalo Refined.....	0 70 0 75	Seamless Bags.	
" Tire.....	3 25 3 50	" No. 2.....	0 19 0 20	Cont. Oil.....		G.....	24 00 0 00
" Sleigh Shoe.....	2 50 2 63	China " No. 1.....	0 22 0 23	Imp. Gals. f.o.b. (Petrolia)	0 15 0 00	B.....	26 00 0 00
" Blister, p lb.....	0 08 0 10	" No. 2.....	0 19 0 21	Car Lots in Store.....	0 17 1/2 0 00	A.....	28 00 0 00

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

Guelph Advertisements.

McCRAE & CO.,
YARN SPINNERS, HOSIERS' and
WOOLEN Manufacturers.
KNITTING YARNS,
Of every kind, in Cotton, Union and Woolton
GUELPH, Ont.
Box 200.

GUELPH CARPET WORKS.

J. & A. ARMSTRONG & CO.
MANUFACTURERS OF
WOOL UNION, AND DAMASK CARPETS
OF NEW PATTERNS and DESIGNS,
GUELPH, Ont.

ALWAYS THE BEST

The RAINER PIANO.
Where we have no Regular Agent,
the usual Agent's discount will be al-
lowed to Cash Purchasers.
Catalogues Free. Address:
Rainer, Sweetnam & Hazelton
Guelph, Ont.

AGENTS WANTED.

Guelph Advertisements.

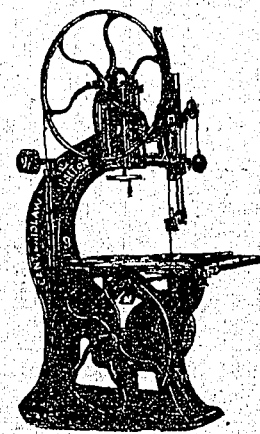
SUPERIOR TONE.
T. JAMES & CO., GUELPH, ONT.
MODERATE. PRICE. BEST IN THE MARKET.
FINE FINISH.

APPLE PARERS
READING, HUDSON, WHITE MOUNTAIN,
ROYAL CLUB, STEEL SKATES,
Hardened and Poli-bed, Plated and Extra finished
IRON SKATES.
Cast Clamp, Cast Club, manufactured by
WM. RUSSELL,
Guelph Sewing Machine and Novelty Works.
The Trade Supplied.
GUELPH, Ont.

HUGH WALKER & SON,
Importers and Wholesale Dealers in
Oranges,
Lemons,
Pine Apples,
Bananas,
Cocoanuts, &c.
GUELPH, Ont.

Galt Advertisements.

CANT, LAIDLAW & CO.,
Manufacturers
of
Wood-Working Machinery
GALT,
ONT.



THE GALT FOUNDRY
Engine and Machine Works,
WOOD WORKING MACHINERY,
ENGINES (Slide Valve, or Corliss
BOILERS, SHAFTING,
HANGERS AND PULLEYS,
COWAN & CO.,
GALT, Ont.

Leading Wholesale Trade.

Cooper, Fairman & Co.

AGENTS FOR

JOHN HY. ANDREW & CO.,
Toledo Steel Works, Sheffield.
INGERSOLL ROCK DRILL CO.,
New York.

IMPORTERS OF

STEEL AND IRON RAILS.
RAILWAY SUPPLIES.
CONTRACTORS SUPPLIES.
HEAVY HARDWARE, &c.

MANUFACTURERS OF

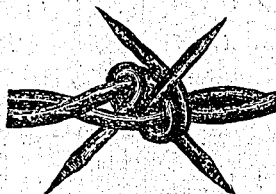
STEEL HAY BALE TIES.
PATENT PLEATED & CRIMPED
STOVE PIPE ELBOWS.

42 & 44 FOUNDLING STREET

BARB WIRE FENCING

FIRST PRIZE awarded us at the Exhibition held in Montreal, September, 1882, and SILVER MEDAL for the Machine used in the manufacture of same.

THE MANITOBA



Four-Point Barb Galvanized steel Wire Fencing.

Ordinary Fencing Barbs, 7 1/2 inches apart. Hog Wire for bottom line, Barbs 4 1/2 inches apart. Plain Twisted Wire Fencing, without Barbs, at **REDUCED RATES.**

Send for Circulars and Price Lists.

THE CANADA WIRE CO.

H. R. IVES, President and Manager,
QUEEN STREET, Montreal.

Legal.

Toronto.

BLAKE, KERR, BOYD & CASSELS,
BARRISTERS, &C.,

Edward Blake, Q.C. J.K. Kerr, Q.C. J.A. Boyd, Q.C.
Walter Cassels, W. R. Muloch, C. J. Holman, H. Cassel

THE

BELL TELEPHONE CO.

OF CANADA

Incorporated by Act of Parliament, 1880.

President: - - - ANDREW ROBERTSON,
Vice-President and Managing Director: C. F. SIBB,
Secretary-Treasurer: - - - C. P. SOLATER.

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

THE BELL TELEPHONE COMPANY
OF CANADA.—MONTREAL.

GROCERS

Use The Celebrated

Barnum Cheese Safes.



No Dust!

No Mould!

No Flies!

Covered in the U. S. and Canada by six different Patents.

SOLE MANUFACTURERS:

WIRE and IRON WORKS;

E. T. BARNUM,
WINDSOR, ONT., and DETROIT, MICH.

Can be had through any Wholesale Grocer.

Send for Catalogue,
Address,

H. W. BOOTH, Manager,
Windsor, Ont.

Legal.

Montreal, Ont.

A. MYERS,
Attorney, Solicitor, &c.

Mount Forest, Ont.

M. O. MACGREGOR,

ATTORNEY, SOLICITOR &c.

Montreal.

ABBOTT, TAIT & ABBOTTS.

ADVOCATES.

North British Chambers, 11 Hospital street.

E. A. D. MORGAN, B.C.L.

ADVOCATE, BARRISTER, &c.

112 St. Francois Xavier Street, Montreal.
P. O. Box 310.

Peterborough, Ont.

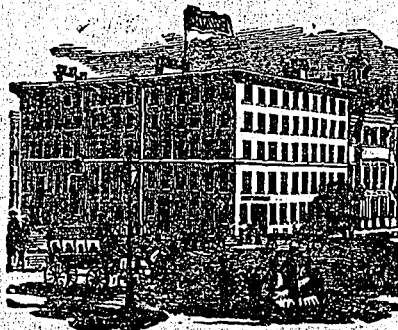
E. B. EDWARDS,
BARRISTER, &c.,

HATTON & BECK,

SOLICITORS, etc. OFFICE—Simcoe Street

ST. LOUIS HOTEL,

THE RUSSELL HOTEL CO., PROPRIETORS,



WILLIS RUSSEL, President . . . QUEBEC.

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

Montreal Advertisements.

ESTABLISHED IN 1861.

J. H. LEBLANC,

WHOLESALE DEALER IN

OSTRICH AND VULTURE FEATHERS

OFFICE AND FACTORY:

547 CRAIG STREET, 547.

P.S.—The Trade is respectfully requested to remember the following:

According to a new process which I possess, I can dye Plumes and Feathers to any color whatever, and this, in less than ten minutes.

ROBT. MITCHELL & CO.,

Manufacturers of and Dealers in

BRASS WORK,

Copper, Iron and Earthenware,
Materials and Supplies for

Plumbers, Gas and Steam Fitters.

Warehouse, Nos. 140 & 142 St. Peter St.

Office, 672 Craig Street.

WORKS: [NOS. 674, 676, 678, 680 & 682 CRAIG STREET
AND 177, 179, 181 & 183 FORTIFICATION LANE
MONTREAL.

ESTABLISHED 1843.

OWEN MCGARVEY & SON,

7, 9 and 11 St. Joseph Street, (cor. McGill Street)
MONTREAL.

The oldest FURNITURE HOUSE in the city;
Wholesale and Retail.

Parlor Suits, 7 pieces, from - - - \$ 45 to \$500
Chamber Suits, from - - - - - 22 to 750
Full Dining Room Suits, 9 pcs., from 50 to 675
Library Suits, from - - - - - 100 to 500

All other portions of stock equally varied in prices and styles of design of finish. Our recent Exhibits were taken from stock.

Constantly on hand the largest, best assorted, and acknowledged by all the Cheapest Stock of general HOUSEHOLD FURNITURE in the Dominion.

Leading Hotels in Canada.

ST. LAWRENCE HALL.

THIS HOTEL WAS OPENED on the First of May, 1879, by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely re-furnishing the whole House, also adding ALL MODERN IMPROVEMENTS, which will considerably enhance the already enviable popularity of this First-class Hotel.

H. HOGAN, Proprietor.
S. MONTGOMERY, Manager

THE RUSSELL,
OTTAWA.

THE PALACE HOTEL OF CANADA.

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

JAS. A. GOUIN,

PROPRIETOR

GALT—IMPERIAL HOTEL,

G. ISADORE EBY, Prop. Every accommodation; Telephone communication; Gas; Electric Bells. Steam Heated.

GALT—QUEEN'S HOTEL,

The Hotel of the Town. Telephone, Gas, Billiard Parlor, Electric Bells Rates \$1, \$1.50, \$2.00 per day, Special rates to Tourists: C. LOWELL, Prop.

DRANTFORD—KERRY HOUSE.

D. Palmer, Proprietor. Every accommodation for Commercial Men.

WHOLESALE PRICES CURRENT. THURSDAY, OCTOBER 11th, 1883.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Bleached Shirting, BB	0 10 0 00	AB Blue	0 11 0 00	Birch, 1 to 4 in., M	20 00 00 00	Jules Duret & Co.	4 00 4 60
Cantons.		B Brown	0 15 0 00	Basswood	16 00 19 00	" " " " }	9 00 9 60
A Brown	0 08 0 00	BB Brown	0 17 0 00	Black Walnut, culls	60 00 65 00	Pinet, Castillon & Co.	3 60 3 80
B Brown	0 09 0 00	SB Brown	0 20 0 00	Do do 1st & 2nd	100 00 110 00	Pinet, Castillon & Co.	8 00 8 60
C Brown	0 10 0 00	Brown Sheeting.		Do do 1st quality	110 00 120 00	A. Matignon & Co. Gal	3 60 3 80
H Brown	0 10 0 00	A Caledonia	0 04 0 00	Cedar, round, lineal foot.	00 06 00 10	" " " " }	8 00 8 60
Bleached	16 00 0 00	Canada.		Cedar, flat, lineal foot.	00 04 00 06	M. Boitard, Gal.	8 00 0 30
Bleached Shirting.		Sauvins. - Clyde Checks.	0 13 0 00	Cedar, square, lineal foot.	00 07 00 09	" " " " }	7 00 8 00
CA Bleached Shirting	0 10 0 00	Canada "	0 12 0 00	Elm, soft, 1st	15 00 17 00	Cheaper shippers	2 60 2 75
CE do do	0 11 0 00	Lybster No. 3, 30 in.	0 06 0 00	Elm, Rock	25 00 30 00	" " " " }	6 05 6 60
CB do do	0 11 0 00	No. 2, 32 in	0 06 0 00	Hemlock, 1 to 3 in., M	8 00 9 00	Irish Whiskey - Roe's case	7 75 8 75
CC do do	0 12 0 00	Dundas (Grey) D 30 in.	0 06 0 00	Hemlock, timber, M	14 00 15 00	Dunville	6 50 7 00
NP do do	0 14 0 00	C 33 in	0 07 0 00	Maple, hard, M	21 00 22 00	Mitchells	6 00 9 50
AB Night Gown Twill	0 18 0 00	St. Croix.		Soft, do	16 00 00 03	Scotch Whiskey - case-qts	5 60 7 60
St. Anne, Brown Sheeting		H Brown Sheeting	0 08 0 00	Oak, M	35 00 45 00	Ross' Dew Ben Wyvis, case	7 20 8 20
A 10	0 05 0 00	I " "	0 07 0 00	2nd quality, do	22 00 25 00	Encore " "	5 60 6 00
A 20	0 06 0 00	Fine Brown Sheeting	0 09 0 00	Shipping Culs	12 00 14 00	Jamaica Rum per imp. gal.	2 50 2 90
A 30	0 07 0 00	CC	0 09 0 00	Mill do	1 75 0 00	Geneva Spirits... imp, gal	1 65 2 10
A 40	0 08 0 00	B	0 09 0 00	Lath, M	1 75 0 00	" " Green cases	3 90 4 60
Valleyfield, Bleached.		Windsor, Br Sheeting.		Spruce, 1 to 2 in., M	10 00 12 00	" " Red cases	7 00 7 75
A	0 07 0 00	22	0 07 0 00	Tobacco (In Bond)		Champagne	
A	0 07 0 00	33	0 07 0 00	Black, Chewing in boxes	0 17 0 18 1/2	G. H. Munn, Dry Verzen'y	26 50 25 00
M	0 08 0 00	44	0 07 0 00	" " In caddies	0 18 0 19	Pommery	28 00 32 00
A	0 09 0 00	55	0 07 0 00	Mahoganies, " "	0 20 0 21	Hollinger	26 25 27 50
SM	0 09 0 00	Paints, &c.		Do Chewing	0 20 0 21	Ayala, Ex dry	28 00 30 00
AW	0 11 0 00	White Lead, pure 25 to 100 lb kgs.	6 25 7 00	Bright, Smoking	0 17 0 32	Sherries	1 60 5 60
MM	0 11 0 00	" No. 1	5 50 6 00	Fancy Bright Smoking	0 32 0 35	Port.	1 90 5 90
SS	0 12 0 00	" No. 2	4 50 5 00	(Duty Paid)		Graham's	2 10 4 80
C Cheese Cloth	0 06 0 00	" No. 3	4 00 4 40	Black, chewing boxes 10's	0 30 0 33	R. Van Zellar's	2 10 5 00
C Butter Cloth	0 36 0 00	White Lead, dry	0 05 0 00	Do Navy, Cads, 3's, 6's, & 10's	0 30 0 34	Pelee Island Wines	1 44 1 65
H Hospital	0 04 0 00	Red Lead	0 05 0 05 1/2	Mahogany Chewing 6's & 8's	0 32 0 35	Claret, (cases.)	3 60 8 up
H Interlining	0 05 0 00	Venetian Red, Eng'h.	1 60 1 85	Solace Fair	0 30 0 33	Tarragona Ports, imp. gal.	1 10 1 30
A Wigans (all colors)	0 08 0 00	Yel. Ochre, French	1 60 2 51	" Good	0 43 0 47	Burgundy -	
Extra Stout Pocketing	0 11 0 00	" Whiting	0 55 0 60	Bright, Smoking, 3's & 8's	0 45 0 50	L. Latour's, Still, Case	10 00 23 00
Do Twill	0 12 0 00	Portland Cement bri.	3 00 3 50	Do Fancy	0 47 0 55	" Sparkling	16 00 17 50
Stormont.		Roman " bri.	2 60 3 00	American Fancy ch and sm	0 70 0 95	Can. Spirits, Imp. gallon.	Duty In Bond
Striped Ticking.		Water Lime, bri.	1 50 2 00	Wines, Liquors etc		Alcohol - 65 O. P.	2 71 1 04
A	0 11 0 00	Fire Bricks per M.	39 60 35 00	Ale English	2 35 2 40	" Pure Sprits 50	2 72 1 05
AA	0 13 0 00	Salt.		Domestic	1 60 1 65	" 25 U. P.	2 47 0 95
S	0 14 0 00	Liverpool Coarse, per bag	0 47 0 65	Stout: Guinness	0 80 1 15	Whiskeys - Family Proof.	1 39 0 58
SB	0 15 0 00	Canadian per brl do	0 09 0 00	" "	2 35 2 45	Old Bourbon	1 39 0 58
W	0 17 0 00	Factory filled, do	1 15 1 35	Domestic	1 50 1 55	Rye, Toddy, Malt	1 31 0 55
AAA	0 19 0 00	Eureka factory filled, do	2 04 0 00	" "	1 48 1 50	Rye, 4 years old	1 60 0 78
M	0 23 0 00	Timber, Lumber, &c.		Brandy: Hennessy's, ptl	0 70 0 80	" 5	1 70 0 88
Checks.		Ash, 1 to 4 in., M	18 00 19 00	" case	4 50 5 00	" 6	1 60 1 98
A, Nuns' Stripes	0 13 0 00				11 00 15 60	" 7	1 90 1 80
Dentons							
AB Brown	0 11 0 00						

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

DIXON BROTHERS,
Importers and Shippers of
FOREIGN AND DOMESTIC
Fruits, Nuts, &c.
33 KING STREET EAST,
HAMILTON, ONT.

L. A. GORDON & CO.,
GENERAL MERCHANTS,
FISH, OILS, PRODUCE, &c.,
Consignments receive prompt attention.
31 & 33 ST. NICHOLAS STREET,
MONTREAL.

Security against Errors.
The Rate-Inlaid Interest Tables
AND
Account Averager.
4 to 10 PER CENT. \$100 to \$10,000.
One DAY to One YEAR.
Free by Mail. \$5 Each.
WILLING & WILLIAMSON,
TORONTO.
AND ALL BOOKSELLERS.

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

MACHINE OILS.
AWARDED
GOLD AND SILVER MEDALS.
LARDINE, CYLINDER,
BOLT CUTTING, WOOL OILS.
MANUFACTURED BY
McCOLL BROS. & CO.,
TORONTO.

THE LONDON
MACHINE TOOL WORKS.
Manufacturers of all Sizes of
Lathes, Drills, Slotters,
Rolls, Planers, Sharpers,
Punches, Shears, Pulleys,
Shafting, Hangers, &c., &c.
And all descriptions of Tools for
MACHINISTS,
BOILERMAKERS and
BLACKSMITHS.
Inspection and orders solicited. Catalogues on
application.
WILLIAM YATES,
Manager, London, Canada

THE
GLASGOW & LONDON INS. CO.
OF GREAT BRITAIN.
ANNUAL INCOME - - \$1,000,000
Re-insurances accepted on all descriptions of
property, upon which liberal commissions
are allowed.
Head Office for Canada - Montreal.
D. J. STEWART-BROWN, Manager.

ESTABLISHED 1874.
We are the largest receivers of SMOKED FISH
in the Dominion, and are receiving regularly
CONSIGNMENTS of the best FINNAN HADDIES,
KIPPERED MACKEREL, SMOKED HERRINGS,
&c., BONELESS CODFISH, CANNED FISH,
CANNED VEGETABLES,
CANNED MEAT, CANNED FRUITS, LEMONS,
NUTS, CRANBERRIES & FANCY GROCERIES.
D. HATTON & CO.,
18 Bonsecours Street,
MONTREAL.

ESTABLISHED 1880.
DELAWARE OYSTER CO.,
SHIPPERS OF
Bulk and Shell Oysters, Clams, &c.
The Largest Oyster Firm in New York.
CORRESPONDENCE SOLICITED.
169 Washington Street, New York.

NORTHERN ASSURANCE CO'Y.
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.

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

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GUARANTEE CAPITAL,	\$200,000
RESERVE FUND,	141,000
GOVERNMENT DEPOSIT,	101,000

Life Insurance Agents who can do \$100,000 of new business in a year are invited to communicate with the HEAD OFFICE, Hamilton, with a view to an engagement.

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 296 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,	4,336
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 11**!

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

BRITISH AMERICA
ASSURANCE CO.,
FIRE AND MARINE

INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON,	Governor.
H. R. FORBES,	Deputy Governor.
Peter Paterson,	John McLennan,
Hon. W. Cayley,	H. S. Northrop,
George Boyd,	John Y. Reid,
	John Leys,
SILAS P. WOOD,	Secretary.
H. A. HOLMES,	Resident Agent, Montreal.

COMMERCIAL UNION
ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

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

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, . ANDREW ROBERTSON, Esq.
Vice-President, Hon. J. R. THIBAudeau.

ARTHUR GAGNON, JAMES DAVISON,
Secretary-Treas. Manager.

HEAD OFFICE:—160 ST. JAMES Street, MONTREAL
M. J. E. DROLET, Agent for City and District.

THE STANDARD
FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.

GOVERNMENT DEPOSIT,
\$25,000.

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

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

SECRETARY-TREASURER:— H. THEO. CRAWFORD.

JOHN FULTON, Manager Montreal Branch.

INSURANCE.

**CITIZENS
INSURANCE COMPANY,
OF CANADA.**

CAPITAL, \$1,188,000.
CASH ASSETS, 1st January, 1883,
 per Government Blue-Book 407,987.89
 Deposit with Dominion Govt. - 122,000
 Losses Paid to 1st Jan, 1883. 1,954,131
 Income 1882. - 343,660

DIRECTORS:

President.—HENRY LYMAN.
 Vice-President.—ANDREW ALLAN.
 N. B. Corea. Robert Anderson. J. R. Rolland.
 Arthur Prévost. C. D. Proctor.
 ARCH. MCGOUN, SEC. TREAS.

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

Fire, Life, Accident.

RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

TORONTO—BOUSTREAD & GIBBS, Agents.
 ST. JOHN. N. B.—H. CHUBB & CO., and M. & T.
 B. Robinson, Agents.
 HALIFAX, N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, MAN.—Robert Strong, and Feron,
 Shaw & Co. Agents.
 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.

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

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

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Oct. 11, 1883.

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	5-6mos.	\$50	\$50	111½
Canada Life	2,500	7½-6mos.	400	50	409
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	280
Sun Life and Accident.....	5,000	4-6 mos.	100	12½	200
Queen City Fire	2,000	10	50	10	.....
Western Assurance.....	20,000	6-8 mos.	40	20	130½
Royal Canadian Insurance.....	20,000	5	100	15	.....
Accident Ins. Co. of North America..	2500	3 per ct.	100	30	.....
Guarantee Co. of North America.....	13,000	3 per ct	50	10	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Sept. 24 1883,

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	£21
Commercial Union Fire Life & Marine..	50,000	30	50	5	£17½ £18
Edinburgh Life.....	5,000	10	100	15	40½
Fire Insurance Association	100,000	5	£10	£2	3s 46s
Guardian Fire and Life.....	20,000	13	100	50	£62 £64
Imperial Fire.....	12,000	£7 p. sh.	100	25	£135 £140
Lancashire Fire and Life.....	100,000	30	20	2	£5 11s 3d
Life Association of Scotland.....	10,000	15	40	3½	£26
Lion Fire	500,000	.....	10	2	10s 15s
Lion Life.....	92,000	.....	10	2	10s 20s
London Assurance Corporation.....	35,842	48	25	12½	£55 £57
London & Lancashire Life.....	10,000	10	40	2	35s 46s
Liverpl & London & GLOBE Fire & Life	£391,752	70	100	5	£21 3s 9d
Northern Fire & Life	30,000	70	100	5	£46½ £46
North British & Mercantile Fire & Life	40,000	58	50	6½	£220 £230
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	52s
Queen Fire & Life.....	200,000	30	10	1	£28½ £29
Royal Insurance Fire & Life	100,000	60	20	3	28s 6d
Scottish Commercial Fire & Life.....	125,000	22½	10	1	£14 £14½
Scottish Imperial Fire and Life.....	50,000	6	10	1	£11 ½
Scottish Provincial Fire & Life	20,000	15	50	3	£51½
Standard Life.....	10,000	58½	50	12	£15
Star Life.....	4,000	5	25	1½	.....

**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.

LOVELL'S DIRECTORY OFFICE.

The following Directories are on file at our office, for the use of the Public, without charge.

London, England, P. O.	1850. Cleveland,	1882. Bridgeport,	1882.
New York,	1883. Toledo,	1883. Albany,	
Boston,	1883. Leadvillo,	1882. Troy,	
Chicago,	1882. New Haven,	1883. Rochester,	
Philadelphia,	1882. Providence,	1881. Waterbury,	
Cincinnati,	1881. Syracuse,	1882. Fall River,	
St. Louis,	1881. Norwich,	1882. Toronto,	
Detroit,	1883. Dist. of Columbia,	1883. Quebec,	
Baltimore,	1879. Lowell,	1881. London, Ontario,	
Buffalo,	1883. Meriven,	1882. Hamilton,	
Brooklyn,	1882. Portland,	1882. Winnipeg,	
San Francisco,	1882. Holyoke,	1882. Ottawa,	
Denver,	1883. Hartford,	1880. Vancouver, B. C., &c.	

JOHN LOVELL & SON,

23 and 25 ST. NICHOLAS STREET, MONTREAL.

**ROYAL INSURANCE CO'Y.
OF LIVERPOOL AND LONDON.**

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$26,000,000

FUNDS INVESTED - - - - - 21,000,000

Investments in Canada for sole protection of
 Canadian Policy-holders - - - - - 700,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION OF CANADA.

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

BOARD OF DIRECTORS.

President:—A. L. de Martigny, Esq., Cashier Jacques Cartier Bank. Vice-Presidents:—Hon. W. W. Lynch M.P.P. B. Globensky, Esq., Directors:—L. H. Maesue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer, John L. Harris, Esq., Moncton, N.B.

Medical Director:—J. J. Guerin, Esq., M.D., Legal Adviser:—Hon. Alex. Lacoste, Q.C., M.L.O.

ARTHUR CAGNON, Sec-Treas. JOHN HOPPER, Gen. Agt.

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.

HEAD OFFICE:
260 ST. JAMES STREET,
MONTREAL.

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

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

THE LONDON GUARANTEE & ACCIDENT CO.

(LIMITED)

OF LONDON, ENGLAND.

CAPITAL, - - £260,000.

Available Assets, - - - \$350,000
Dominion Government Deposits, - - \$55,000.

HEAD OFFICE FOR CANADA,
28 and 30 Toronto Street,
TORONTO.

Gentlemen of influence wanted in unrepresented districts.

A. T. McCORD,
Resident Secretary,

GEO. H. PATTERSON,
264 ST. JAMES STREET, MONTREAL,
General Agent Province of Quebec.

Legal.

Toronto.

JONES, MACKENZIE & LEONARD,
BARRISTERS & SOLICITORS,
Canada Permanent Chambers, Toronto.
CLARKSON JONES. BEVERLY JONES*
GEO. A. MACKENZIE. C. J. LEONARD.

English Agent,

JONAS AP JONES, 99 Cannon Street, London.
*A Comm'r for N. Y., Illinois and other States.

Walkerton, Ont.

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

Waterloo, P.Q.

JOHN P. NOYES, Q. C.
ADVOCATE, WATERLOO, P. Q.

Woodstock, N.B.

A. PPLEBY & COURSER, Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.B.
Special attention given to collections.

Insurance.

Established 1803.

IMPERIAL Fire Insurance Comp'y OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.
RINTOUL BROS., Agents.

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

QUEEN INSURANCE CO.

OF ENGLAND

FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVEST'D FUNDS, £660,818.

FORBES & MUDGE,

Montreal.

Chief Agents in Canada.

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

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

THE WATERLOO

Mutual Fire Insurance Co.

ESTABLISHED IN 1863.

HEAD OFFICE, - - Waterloo, Ont.

This Company has been over eighteen years in successful operation in Western Ontario.

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

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

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

CORE DISTRICT FIRE INSURANCE COMPANY.

HEAD OFFICE GALT, ONT.

Established 1836

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

REMOVAL.

The editorial and business offices of the JOURNAL OF COMMERCE have been removed to the Citizens Insurance Company's Buildings, No. 179 & 181 St. James St., first floor front, opposite the City and District Savings Bank.

Insurance.

Plate Glass Fronts Insured AGAINST BREAKAGE,

AND

Immediate Replacement

Furnished when Broken.

DOMINION PLATE GLASS INS. CO'Y,
A. RAMSAY & SON,
10 INSPECTOR ST.

Intercolonial Railway

1833. Summer Arrangement, 1883.
Commencing June 25, 1883,

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

Leave Point Levi	8.00 A.M.
Arrive Riviere du Loup	12.15 P.M.
Caenon	12.41 "
Trois Pistoles	1.22 "
Itinowski	3.07 "
Little Metis	4.03 "
Metapedia	6.55 "
Campbellton	7.23 "
Dalhousie	8.00 "
Bathurst	9.50 "
Newcastle	11.32 "
Moncton	2.05 A.M.
St. John	6.00 "
Halifax	10.00 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains leaving Montreal at 10.15 p.m. and at Campbellton with the Steamer "ADMIRAL," sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c. The Trains to Halifax and St. John run through to their destinations on Sunday.

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all places in the Maritime Provinces.

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.

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

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

D. POTTINGER, Chief Superintendent,
Moncton, N.B., June 25, 1883.

THE JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW

DEVOTED TO

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

Issued every Friday Morning.

SUBSCRIPTION

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

Editorial and Business Offices:

No. 179 & 181 ST. JAMES STREET,
(CITIZENS INSURANCE BUILDINGS.)

MONTREAL.

M. S. FOLEY, Editor, Publisher and Proprietor.
We do not undertake to return unused manuscripts.

Insurance

WHAT THE PUBLIC WANT.

PRIVILEGES,
NOT
CONDITIONS

On their Life Policies.

The unconditional policies of the
SUN LIFE ASSURANCE CO. of Montreal,
contain *not one condition*, but have the following
privileges on them:

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

Compare this with ordinary policies.

The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

It is universally admitted to be by far the simplest and most straight-forward policy in use in this country.

R. MACAULAY, Manager.

Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - - - \$30,500,000
Funds Invested in Canada - - \$300,000

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

CANADA BOARD OF DIRECTORS:
HON. HENRY STARNES, Chairman,
THOMAS GRAMP, Esq., Dep.-Chairman.
THEODORHART, Esq. ANGUS C. HOOPER, Esq.
EDWARD J. BARREAU, Esq.

G. F. C. SMITH, Resident Secretary
Medical Referee—D. C. MACGILLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADGLEY.

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

NORTH AMERICAN
LIFE INSURANCE CO'Y.,

Head Office - - TORONTO.

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

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.E., } Vice-Pres.
JOHN L. BLACKIE, Esq. }
WILLIAM MACLEOD, Managing Director.

MONTREAL OFFICE,
185 ST. JAMES STREET.
GEO. FORBES,
Manager for the Province of Quebec.

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., 1892..... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.
JAS. BOOMER, Secretary.
J. H. ROUTH & CO., Managers, Montreal Branch,
190 ST. JAMES STREET.

EXTRACT FROM GOVERNMENT SUPERINTENDENT'S REPORT,
FOR YEAR ENDING 31st DECEMBER, 1891.
Canadian Life Companies—Assets and Liabilities.

COMPANY.	ASSETS.		Liabilities including Reserve but not Capital Stock.		Surplus of Assets over Liabilities and Capital Stock.	Percentage of S'pl's of Assets over Liab's & Capital Stock.
	\$	cts.	\$	cts.		
Canada Life.....	4,688,956.66		4,137,203.56		326,762.09	8
Citizens (Life).....	156,584.03		136,070.60		20,513.43	13
Confederation	879,051.47		643,138.81		185,915.66	28½
Mutual Life.....	184,934.17		142,227.60		42,706.57	23
North American..	88,763.47		28,932.83		2,430.64	8½
Ontario Mutual...	337,101.65		309,606.50		27,495.15	9
Sun.....	538,523.76		411,139.63		64,824.07	15½
Toronto.....	67,431.50		20,021.70		7,647.36	25½

* It may be stated that this Company's percentage for preceding year before the distribution of profits was about 24 per cent.
† The capital in this Company is also liable for their other departments, so that these columns cannot be filled up. See its Fire Statement.
‡ Including liability, Accident Department, \$3,387.35.

Manager for the Province of Quebec, **J. K. MACDONALD,** Managing Director
H. J. JOHNSTON, Montreal, Manager for New Brunswick
Major J. MACGREGOR GRANT, St. John, Manager for Nova Scotia
AUGUSTUS ALLISON, Halifax.

LONDON & LANCASHIRE
LIFE ASSURANCE CO.

LIFE INSURANCE EXCLUSIVELY.

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

Low Rates of Premium.

HEAD OFFICE FOR CANADA,
217 ST. JAMES ST.
MONTREAL.
WILLIAM ROBERTSON, General Manager.

THE 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.