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Vol. 19, No. 14.)

MONTREAL, FRIDAY, OCTOBER 3, 1884,

4. M. S. FOLEY.

Editor and Proprietor.

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FirstDay of October Next.

The Transfer Books will be closed from the 16th to the 30th of September.

The Annual General Meeting

of the Shareholders of the Bank will be held at the Bank in this city,

On Monday, the 13th of October Next,

At three o'clock in the afternoon.

By order of the Board,

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 22nd August, 1884.

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7121, 714 & 716 Craig St., Montreal.

Commercial Summaru.

JNO. R. HERSEY, of Digby Neck, N.S., who has been engaged in the fishing business for the past ten years, has assigned, having been in financial straits for some time previously. His means are small.

THE Montreal Gas Co. has declared a dividend of 6 per cent for the past half year, but, as holders were disappointed in not receiving a bonus, the stock declined sharply as soon as the dividend was announced.

THE estate of Thomas C. Robinson, lumber dealer, Parkhill, has been placed in the sheriff's possession at the instance of Thomas L. Rogers, private banker, on a claim for \$25,000. The estate consists of 400,000 feet of lumber, worth about \$3,000.

The total visible supply of cotton on September 26 was 1,440,371 bales, against 1,623,342 bales for the corresponding date last year, showing a decrease of 182,971 bales. As com. pared with the same date last year, however there is an increase of 124,720 bales

THE ibusiness failures occurring throughout the United States last week were 187 and for Canada 26, or a total of 213, as against 218 last week, showing a slight decrease during the week of five. Failures are still numerous in the Pacific States, in Canada and in New York city, in other sections of the country rather below the average.

THE crop of molasses produced in Louisiana. for the year ending September 1st, 1884, amounted to 15,277,316 gallons. The average yield was 42 gallons per 1000 lbs refined sugar, or 6,252,482 gallons. The average of brown sugar was 65 gallons per 1000 lbs, or 3,024,834 gallons. The average gauge of molasses this year was 48 gallons to the barrel.

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PATENT IMPROVED

SNOW PLOUGH AND FLANGER COMBINED.

Is attached to the Locomotive and operated from the cab.

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FIRE ENGINE HOSE, HARNESS, MOCCASINS, LACE, RUSSET and

OAK SOLE LEATHERS, OFFICE AND MANUFACTORY:

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Delivery made from New York, Quebec or Mont-real. Trade confined to one buyer in small Towns and Villages. Correspondence solicited.

C. PEVERLEY, General Agent in Canada. OFFICE: 1782 NOTRE DAME ST., MONTREAL.

FALL wheat is nearly all planted in the Western States in good condition, the acreage being generally large. The long drought in Kansas has been terminated by copious rains.

Tite London Free Press says of the recent private bank failure that "the confidence of all is not the least shaken as to Mr. Fawcett being able to pay in full. There is only one opinion among bankers, that is, he has done a square business, and that his statement will. show a clean record."

The Grand Trunk Railway traffic receipts for the week ending September 20, 1884, were us follows:-Passengers, mails and express, \$172,509; freight and live stock, \$210,100; total, \$388,609, a decrease of \$29,579 from the corresponding week last year. The aggregate for twelve weeks was \$4,107,819, against \$4,470,757 for the corresponding period last year.

THE general stock of G. & A. Hadden, Guelph, was recently sold by auction, realizing 40 per cent for the creditors; and it is supposed that a further dividend of ten cents in the dol. lar will be available when the estate is wound up. It will be remembered that shortly after the death of Alex. Hadden, several months ago, his brother George assigned to Messrs, A. R. McMaster & Bro. of Toronto.

W. K. MURPHY, painter, Toronto, has assigned in trust, showing liabilities and assets of \$2,000, the latter being in stock and book debts .- C. S. Mead, grocer, Toronto, has failed; liabilities \$1,000, assets \$500. The assets are in book debts and stock .- Mrs. Margaret Taylor of the same place, general store, has assigned in trust for the benefit of her creditors; Liabilities \$5,000, and assets \$3,000, consisting of book -debts and stock. The cause of trouble is alleged to be speculation in Manitoba.

Leading Wholesale Trade of Montreal.



THE liabilities of Wm. O'Connor, manufacturer agricultural implements, Guelph, Out., whose difficulties were referred to in last week's journal, amount to \$10,000. The assets are \$6,000, consisting of \$5,000 collateral or thereabouts, held by the Ontario Bank, besides a few other assets which may make up \$1,000. A proposal has, it is understood, been made to extend the time and go on. The insolvent's real estate is mortgaged for nearly all'it is worth.

J. S. McQueen, retail grocer and general merchant, doing a fair business on a back street at Niagara Falls, Out., left suddenly some days ago, and has not since been heard of. It is stated that he had secretly assigned on Aug. 28th, but was managing the business up to the time of his leaving. His real estate is mortgaged for \$2,000, and his chattels for \$2,500. It is thought the stock and real estate will nearly cover the total liabilities.

Messas. T. James & Co., organ manufacturers, Guelph, Ont., whose assignment was. recently noted, met their creditors last Friday, and offered twenty-five cents in the dollar which was accepted. The total liabilities were about \$20,000, of which Mr. James, of Brampton, represented some \$12,000. About \$1,500 was due the local contractors, who manufacture parts for the firm. These are to be paid immediately their proportion of the compromise; the general creditors in six months, secured by Mr. James of Brampton.

THE firm of W. J. Ward & Co., private bankers, New Hamburg, has assigned. This result is the outcome of the troubles of Mr. Thos. Fawcett of London, who was a member of the firm. The Merchants Bank of Stratford has been carrying the firm, and holds a good margin of its paper as collaterals, and is sunposed to be well secured for the \$80,000 advanced by it. The depositors are offered 50 cts. on the dollar by Mr. Goetz, the father-in-law of Mr. Ward, the other member of the firm. Some of them are taking the compromise. Amount due depositors is \$16,000.

GEORGE SCHRIEBER, Saw mill, Mildmay, Out., who commenced business about four or five years ago, has got into difficulty with small liabilities of \$800. His assets are nil, everything being conveyed to his son shortly before executions were issued against him. He lost money on a law suit about timber.-John A. McIntosh, dry-goods, &c., Parkhill, Ont., whose assignment we mentioned last week, owes \$3,-000, but his assets are placed at \$9000, which consist of general stock, dry goods, &c., and about \$700 in addition to book debts. He only had \$750 in cash at the start, and his difficulties are attributed to competition and dull trade, Mr. Piper is in charge of stock and is selling. Mr. McIntosh is employed in shop, and Piper is to sell for the assignee or do what creditors say, probably to sell en bloc.

Authoren the stock of wool in Boston is in strong hands and held firmly there is not the slightest animation in the demand. Fine fleeres are enquired for, but buyers offer low figures. The demand for washed fleeces is steady, and a fair week's business has transpired therein. Ohio flerces are very firm, and are quoted at 35c to 36c for X, and above. Michgan fleece is rather easier at 30c. Delaine and combing wools are quiet and easy. Foreign wools are featureless, and some dealers prefer to pay a trille more for the privilege of purchasing in London. The sales of wool in Boston last week were 3,509,712 16s, against 2,611,819 lbs. last week, and 4,010,300 lbs. for the corresponding week last year. The total sales of wool since January 1, 1884, have been 90,732, 860 lbs., against 96,198,005 lbs. for the corresponding period of 1883, a decrease of 5,465,145

J.S. HAMILTON & CO.,

BRANTFORD, ONT.

AGENTS FOR THE DOMINION for

J. H. Henkes, Delftshaven—Holland Gin.
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Pelee Island Vineyards.—Canadian Wines.
William Younger & Co., Edinburgh.—Scotch Ale.
D. C. Ross, Dingwall.—Scotch Whiskey.
A. Matignon & Co., Cognac.—Cognae Brandies.
Louis Latour, Beaune.—Burgnudies and Mass Wines.

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Louis Latour, Beaune.—Burgnndies and Mass Wines.
John S. Shiels & Sons, Leith.—Gleushiel Whiskey.
R. Van Zeilar, Oporto.—Ports.
Sanchez Romate Hermanos.—Jerez de la Frontera, Sherries.

Hanappier & Co., Bordeaux.—Clarets.

Wm. Edmonds, Jr., & Co., Liverpool.—Export Bottlers

Bass' Ale and Guinness' Stout.

Orders from the Trade solicited for Direct Importation or Delivery from Store.

OAK TANNED LEATHER BELTING,

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

ENGLISH LINEN HOSE JNO. C. MCLAREN,

292 & 294 ST. JAMES ST. WEST, MONTREAL.

Manufacturer of Card Clothing, etc., and dealer in every variety of Mill supplies.

MCARTHUR, CORNEILLE & CO.,

Importers of and Dealers in

White Lead & Colors.

DRY AND GROUND IN OIL.

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

OFFICES AND WAREHOUSES: 310, 312, 314 and 316 St. Paul Street and 253 255 and 257 CommissionersStreet

MONTREAL.

James M. Remon, general storekeeper Grand Rapids, has assigned in trust.

CANNED lobsters are in good demand, and sales have transpired at \$5.30, but offerings are light. Mackerel are held at \$4 per case and salmon at \$1.35 to \$1.40 per doz cans, and Sardines have moved up to 101c and 11c per lb.

The visible supply of wheat in the United States and Canada on Saturday last was 24,-173,530 bus, against 22,312,654 bus the week previous and 26,964,337 bus a year ago. The supply in sight has therefore increased during the past week, 1,850,000 bus.

At the instance of the Corrivean Silk Mills Co. Mr. A. W. Atwater has taken an action against the Exchange Bank to set aside a mortgage for \$30,000 held by it on the mills. The action was taken on the ground that the mortgage was a preferential one, given in contemplation of insolvency, in favor of the Exchange Bank as against the other creditors.

A meeting of the shareholders and creditors of the Colonial Building Society was held in the rooms of the Court of Appeals this morning to choose a liquidator of the estate, but as there were only four shareholders present the Hon. Judge Laflamme said that it would not be fair to force the nomination of a liquidator. He would, therefore, grant a delay until Monday.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUCCISTS.

OFFER FOR BALE

Cod Liver Oil, Newfld., Cod Liver Oil, Norwegian, Coriander Seeds, Cream of Tartar,

603 CRAIG STREET,

MONTREAL.

Trouble has again developed in the business affairs of Westgate Bros. who have assigned to Mr. Geo. Daveluy, their liabilities being estimated at between \$12,000 and \$15,000. The assignment was not decided upon until severa seizures had been served upon the firm, including a saisle gagerie for rent, after which the assignment was made. Mr. Edwin D. Westgate it appears has left the city, as the bailiffs have been unable to trace his movements since last Friday.

The New York Sun's London cable says: In England the cotton trade is in a bad way, and never were more determined efforts made to check producing than within the last month. Although fifty companies with 6,000,000 spindles worked only four days one week and suspended all operations for another whole week while the artisans were enjoying the annual holiday, the production has surpassed the demand, and 400,000, spindles, says the Manchester Journal, are now turning their products into an overweighted market. The shipping trade, on the other hand, is working up the scare about the navy, including large orders on the Tyne.

Advices from Philadelphia state: "The improvement in the authracite coal trade noted last Monday continues, though slowly. There is reported a freer movement of coal from the shipping points at and in the vicinity of New York. This week mining will be suspended in the anthracite fields, and it is expected that the idle week will-enable the working off of a

C. A. LIFFITON,

Importer and Wholesale dealer in

COFFEES AND SPICES, Acme Coffee and Spice Steam Mills,

329 ST. JAMES STREET,

(Witness Printing House Building,)

Agent for MACNRQUHART & CO.'S, London, E., Celebrated Worcestershire Sauce.

JAS, COLLIER & SONS, London, Eng., Mustards, Chocolates, Cocoas, &c. Also the "Globe London Soap Powder,"

considerable portion of the accumulation of coal from the stocking and tide-water shipping points. Since the announcement was made that the mines would "shut down" this week, there has been a gradual feeling of returning confidence noted.

The Semaphore, of Marseilles, in summing up the crop situation, says; "The harvest of 1884 has been plentiful, not only in America, but in Europe. The situation is nearly the same as in 1882, with the difference that there existed then no large avail-surplus from the preceding crop, a circumstance which must now be taken into serious consideration. We may, beside, observe that even if the present crop is by 15 or 20 per cent inferior to that of 1882 Europe will stand in less need than last year for foreign produce. There is no probability that the prices of cereals will rise to the rates of two years ago."

THE reports of the British Board of Trade show that industrial insurance is progressing must favorably in the United Kingdom. During the year 1883 companies doing business of this character received in premiums £2.162.436 of which £1,426,022 was received by the Prudential, of London. It is shown by one of our English contemporaries that for every £1 paidin premiums to ordinary companies 2s. 81d. are sued for expenses, while the industrial companies disburse 9s. 21d. This probably grows out of the fact that the ratio of first years! premiums to those of the second and subsequent years is much larger than in the aggregate of the regular companies, and because considerable amounts must of necessity be disbursed in the system of weekly collection of premiums from house to house.

W. MACKEDIE CO.,

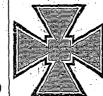
MANUFACTURERS AND WHOLESALE

CLOTHIERS.

MONTREAL.

Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

We have enlarged our new premises to double the original size and capacity. A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our, customers choice, saleable goods as to styles, patterns, textures sind make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.



VULCANIZED

India Rubber Goods

For Mechanical Purposes.

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

"Maltese Cross" Brand Fire Hose.

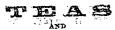
Our Sales for this particular brand, during the years 1882 and 1883, aggregated 200,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose. The Most Popular Hose of the day, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1)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

WAREHOUSES: TORONTO, 10 & 12 King St. E.; New York, 33 & 35 Warren St.; Chicago, 159 & 161 Lake St.; San Francisco, Cal., 501 Market St., FORTIARO, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.

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

Brown, Balfour & Co.,



WHOLESALE CROCERS, HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR

KIRK, LOCKERBY & CO.

Wholesale Grocers,

St. Peer and St. Sacrament Streets. MONTREAL.

Amour three years ago Harry H. Smith, mer-, chant tailor, left Goderich, Ont., to seek his fortune in Manitoba, and settled down in Winnipeg. After being about three years in business, however, he finds himself involved in financial difficulties, with liabilities of \$8,500 and assets of \$10,000, the latter comprising stock fixtures and book debis, a large portion of the book debts being worthless.

REGARDING fish oils, the New Bedford Shipping List, Sept. 30th, reports as follows: "Sperm has been in active demand since our last, with sales of 500 bbls in parcels at 80 cents; 155 do at 79 cents, and 520 do on private terms for manufacture; also 580 do at 75 cents for export. Whale is in good request, and sales were made of 100 bbls South Sea and 290 do humpback at 51 cents, for manufacture, leaving only one parcel unsold in this market, (750 bbls of humpback)."

FELLOWS BROS, brewers, of Belleville, Ont., are asking an extension of twelve months on liabilities of \$8,000, on their own paper. The assets, which are nominally the same, are in good shape, but would not realize over \$5,000 if sold by sheriff. The firm commenced about a year ago with \$8,000 in cash. Their present difficulties are attributed to losses sustained on two brewings last summer through bad malt together with a large amount of cash which

CUTLER BROS, & CO.'S INSECT POWDER. IN PATENT SIFTING-TOP CANS.

IN PATENT SIFTING-TOP CANS.
Sure death to Flies Fleas, Red Arts, Bed Bugs,
Lice on Cattle, and those pests of Housekeepers,
Hotel and Resiaurant Propriet is, Confectioners,
Bakers, and of all places where het-water or steam,
pipes are laid, WATERBUGS AND ROACHES.
Is especially effectual on Dogs, Cats, Birds,
Fowls, Plants, &c.
Sure and speedy death to Insects.
Safe to ase, and Harm ess to Human Life,
Sample tin mailed on receipt of 25 cents.

EMIL POLIWKA & CO. 394, 396, 398 & 400 ST. PAULIST., MONTREAL, Q. Sole agents for the Dominion.

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.

had to be raised in order to buy out Mr. W. Hudson, a retiring partner. There is a chattel mortgage on the brewery for \$6,500. Mrs. Fellows is a bona fide creditor for \$6,000.

The Mark Lane Express of Sep. 29th in its weekly review of the corn trade says : " The autumnal weather has been intermittent with rainfalls, which have been unfavorable for threshing. Deliveries, consequently, have been of a restricted nature. The sales of English wheat during the past week were 77,630 quarters at 33s per quarter, against 72,844 quarters at 41s per quarter for the corresponding week last year. Barley is tending downward, and the crop of 1884 is below mediocrity. Beans and peas are tending in favor of buyers. The market for foreign wheats is unimproved, and the supply is oppressively large. The market for flour is against sellers. Maize is weaker throughout the country. Barley is selling at very low prices. Outs' are dull. Offconst cargors are quiet; there were eight arrivals during the week, and seven sales; six cargoes were withdrawn and one remains; sixteen cargoes are due the ensuing week."

This Hop Chor. The Kentish Observer says of the English hop yield :- "In many parishes both in east and west Kent, the anticipated heavy growths have been realized, and even exceeded. We know of a case where a grower

United Factories of Giengen, Germany, Warehouse, 511 St. Paul Street, Montreal. Dress Felts, Shoe Felts, Saddler's Felts. Organ Felts, Plano Felts, Furriers' Felts. Felts of all kinds for all purposes.

L. GNAEDINGER, SON & CO.,

SOLE AGENTS FOR DOMINION OF CANADA. N.B.—Orders for direct importation especially solleited.

BATTY'S PICKLES.

C. H. BINKS& CO.. MONTREAL.

JOHN STUART, SON & CO.,

Importers and Wholesale Dealers in

TEAS, COFFEES, SUGARS, SPICES, And General Groceries.

Warehouse-Cor. John and Main Sts.

(Formerly occupied by late firm of Stuart & Macpherson.)

HAMILTON, ONT.

set his crop at 13 cwt. per acre and has realized 16 cwt., and another, where 10 cwt. was anticipated, 13 cwt. has been the actual yield." Advices from the Continent report: The German hop crop may now be considered as nearly secured, and according to all the reports to hand its yield will reach about 420,000 cwt., or nearly the same quantity as was harvested last year. The German consumption averaging about 320-000 cwt., there will consequently be an overplus of about 100,000 cwt. for export. Prices are, however, about one-third of last year's quotations lower this year-that is to say, hops quoted, for instance, at 80 marks (80s sterling) this year, were quoted at 120 last senson. The reason for this reduction is to be accounted for by the want of quality in this year's German

THE BUOHAM FAILURE .- Mr. A. O. Bucham, a prominent dry goods merchant, of Guelph, who settled with his creditors at some sixty cents in the dollar about a year ago, and whose habits in this respect have become rather notorious, recently found himself pressed to meet his last payment of \$3,500, due on the 20th ult. He obtained extensions till the 1st inst., and im. mediately advertised a sale that for cheapness should rival anything of the kind ever conceived, "dividing," as the Guelph Herald quoted from his announcements, " his stock with his patrons. Loading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO..

MANUFACTURERS OF

RHODE HORSE SHOES,

AND EVERY DESCRIPTION OF

CUT NAILS. Railway and Ship Spikes,

Iron, Steel, Zinc & Copper Shoe Nails, And SHOE TACKS,

And SHOF TAOKS.

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zine and Copper Tacks, Gimp, Brush, Lace, Zine and Copper Tacks, Hungarian, Zine Shauk, Hob and Channel Nais, Patent and Common Brads, Trunk, Clout, Gigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Livets, Galvanized Nails Also, Tinned Nails and Tacks of all kinds.

Carriage, Tire and other Bolts, Goach Screws, Hot Pressed and Forgod Nuts, Folice Plates, Lining and Saddle Nails, Tuffing Buttons, &c.

Saddle Nails, Tufting Buttons, &c.

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

MONTREAL ROLLING MILLS COMPANY.

MANUFACTURERS.

CUT NAILS.

HORSE NAILS.

WROUGHT IRON PIPE,

TACKS, BRADS, ETC.,

HORSE SHOES, ETC., ETC.

H. VINEBERG.

Wholesale Clothier.

752 Craig St., Montreal.

Close Buyers visiting the markets will do well to give me a call.

"on a scale of unparalleled liberality." Most people who read the circular had little idea that Mr. Bucham was so literally in earnest, -could scarcely credit the reports that he was selling \$5 brocade silks at \$2; double width twill sheetings at ten cents a yard, and grey cottons at 2 to 21 cents a yard. These alleged sacrifices reaching the ears of the creditors in Toronto, application was muade at Osgoode Hall for a writ of immediate execution; this was granted on the 25th ult. This action is reported to have reached the ears of Mr. Bucham in due time. At all events, the Toronto creditors, armed with the order of execution, had scarcely stepped off the train at Guelph when an assignment was made to Mr. John Smith, the well-known local assignce. That gentleman was in only some five minutes before the gentlemen from Toronto. A scene ensuedLeading Wholesale Trade of Montreal.



DOMINICA Lime Fruit JUICE.

Fruity. Pure. Wholesome, FREE from ALCOHOL, Clear as Crystal. Sole Agents,

LYMAN SONS & CO... MONTREAL.

A liberal discount to the trade.

Filtered West India LIME JUICE.

In Jars, Kegs or Barrels.

The Canadian Manufacturers' Agency

Are now prepared to take orders for fall delivery for the following goods, viz: from

"The Otterville Canning Co.," Otterville, Ont. CANNED

APPLES, TOMATOES. CREEN PEAS, SWEET CORN, STRAWBERRIES, BLACK CAPS, CHERRIES.

EVAPORATED

SWEET CORN,

APPLES.

From LAIDLAW & CO., Victoria, B.C., & San Francisco,

CANNED SALMON.

Ask for Price List.

P. POULIN.

63 ST. JAMES STREET, MONTREAL.

TEES. WILSON & CO.

(Successors to James Jack & Co.,)

IMPORTERS of TEAS

AND GENERAL GROCERIES, 66 ST. PETER STREET. MONTREAL

and the matter was not settled at last accounts. It is reported that there is a flaw in the Toronto documents, and that Mr. Smith will proceed against the sheriff for trespass. Messrs. James Brayley & Co., of Toronto, who endorsed Bucham's last composition notes, and whose demand of assignment of the 1st ult. he refused, are creditors for \$11,000; McKinnon, Proctor & Co., also of Toronto, claim \$2,300. The sheriff and representatives of these firms are now, in possession. The total liabilities are about \$22,-000, or about \$3,000 less than he compromised for last year. He then showed a surplus of about \$6,000; he now claims a much larger surplus. The stock is, however, pretty well reduced under the "clearing sale" going on for ten days before the stoppage. It is alleged by friends of Mr. Bucham that he had received instructions from a Toronto creditor to sell off in

Leading Wholesale Trade of Montreal

JAMES GUEST.

COMMISSION MERCHANT

-AND-GENERAL AGENT

No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR ALL Jules Duret & Co., Cognac. [Vine Growers Co.] Jules Bellerie. [Crgnac.]

W. & J. Graham & Co., Oporto Ports. R. C. Ivison, Jerez de la Frontera Sherries. Jules Reguler, Dijon, Burgundles and Chabils

L. M. Canneaux et Flis, Château de Dizy, près Epernay, Champagues.
Renaudin Bollinger & Co., Ay, Champagues.

Seigert & Sons, Trinidad, Genuine Angostura Bitters Wheeler & Co., Bolfast Ginger Ales, &c. (Export Bottlers.)
Guinness' Stout, Bass' and Allsopp's Ale. &c.

Roig, Ponseti & Co., Barcelona and Tarragona Spanish Ports.
Eschenauer & Co., Bordeaux, Clarets and Sauternes H. Sichel & Sons, Mayence Rhine Wines!

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

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

E. J. F. Brands, Schledam Gins.,

CHICORY

BEST QUALITY GRANULATED

in casks and cases of

8-14 lb. TINS.

JOHNSON, RUSSEL & CO...

77 ST. JAMES STREET.

MONTREAL,

haste in order to help him with the amount of his claim. " As to the question of the right of possession," says the Mercury, "it does not matter much, because under the Creditors' Relief Act all creditors who get in within the 30 days and file their claims with the sheriff, are entitled to share equally in the proceeds of the whole estate, that Act having abolished all priority so far as creditors are concerned. The whole question, therefore, seems to be whether the estate shall be distributed by the sheriff under the Creditors' Relief Act or by Mr. Smith, the assignee, under the assignment to him." . Thereare no less than five legal firms interested, of whom Messrs. Macdonald & Macdonald, of Guelph, are acting for the assignee. A meeting of the creditors was summoned for the 30th ult., by the assignee, to be held in Toronto. The liabilities are \$18,808.84, with assets nominally placed at \$30,080.97.

ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

\$7,000,000 Capital and Funds about Annual income over 1,200,000

A. C. RAMSAY, Pres't.

R. HILLS, Secy.

ALEX. RAMSAY, Supt.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal. J. D. HENDERSON, Agent, Toronto.

P. McLARREN, Cen. Agent. D. MACCARVEY, Secy. Maritime Provinces Branch, Halifax, N.S.

GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro. W. L. HUTTON, General Agent, Manitoba Branch, Winnip ^og.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE Co.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks	about	\$100,000,000
Invested funds		
Annual Income	do	4,000,000
or over \$10,000 a day.		1. 1
Claims paid in Canada	do	\$ 1,300,000
Investments in Canada	do	2,000,000
LARS, or about \$5,000 a day.		
Claims paid in Canada	do	2,000,000

W. M. RAMSAY, Manager, Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY

Amount of NEW BUSINESS in 1883 \$81,129,756.00 Largest Business of any company in the World Total Outstanding Assurance 275,160,588.00 Total ASSETS December 31st, 1883 53,030,581.70 Total UNDIVIDED SURPLUS 12,109,756.79 PAID POLICY-HOLDERS Since organization 73,877,699.51

All Policies Incontestable after three years.

Such Policies are payable immediately upon receipt of satisfactory proofs of death, WITHOUT THE DELAY of Sixty or Ninety days, as usual with other Companies.

R. W. CALE, Manager

223 ST. JAMES STREET, MONTREAL.

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

OU'CLERY A SPECIALTY.

FRONT ST., East.

TORONTO.

CAUTION! CAUTION!!

It having come to the knowledge of the undersigned that attempts have been made to introduce for sale in the Dominion of Canada an imitation of our

SKATES ACME

in violation of our patent rights:

This is to Unution all dealers against purchasing the same, as parties found importing or dealing in those imitations will be prosecuted.

The Starr Manufacturing Co. Halifax, N.S., May 1st, 1884.

1883 - St. John Exhibition - 1883

LEATHER BELTING.

FIRE ENGINE HOSE.

TWO DIPLOMAS.

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

ROBIN & SADLER,

MONTREAL, OVER ALL COMPETITORS.

GREAT FIRES, DARING BURGLARIES,
The many recent fires and burglaries that have occurred in different parts of Canada ought surely to arouse all classes of business men to a sense of the risk they run of being any night financially ruined if unprovided with proper security for their account books, deeds, checks, receipts, money, jewellevy, &c.

Goldie & McCulloch's make is used by the Dominion Government, Canadian Pacific Railway Co., Canadian Bank of Counnerce, Imperial Bank of Canada, Bank of Ottawa, Maritime Bank, and by other leading Banks. In fact every unprejudiced business man after seeing the different makes admits Goldie & McCulloch's to be unquestionably superior to any others. They have been triumphant in every test. Have taken the prizes in the late Exhibitions. Sold on easy terms and at low prices.

WAREOOMS 319 ST. JAMES ST., Montreal.

WAREROOMS 319 ST. JAMES ST., Montreal. ALFRED BENN, Ceneral Agent.

ESTABLISHED 1839.

Wholesale Shelf and Heavy HARDWARE 26, 28 & 30 ST. SULPICE ST.,

DEALERS

ASK FOR

DE LA CREME CREME

Canvas Back CICARS.

They are the best value in the market.

J. M. FORTIER,
"Creme de la Creme." Cigar Factory.
143, 145 & 147 ST. MAURICE ST., MONTREAL

LONSDALE, REID & CO.,

Fancy & Staple Dry Goods, SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 3, 1884.

THE WEEK ON SEPARATION.

The Toronto Week asks, "why should Canadian independence, when it comes, be the result of a quarrel," and, by way of illustration, points out that "in well-regulated families the son who has attained to man's estate does not leave the paternal roof in anger." It is the opinion of the Week that nothing can be more mischievous than to inculcate the idea of a violent separation, as such separations in the past have been the result of mistakes, which it would be criminal to repeat. We venture to point out that those who believe that separation will only be attained at the cost of a civil war do not contemplate the employment of force by the Mother Country in order to maintain the connection which now exists. The Week is perhaps sanguine enough to believe that it will be able to persuade

the Canadian people to abandon party Government, and to act together like children under a paternal roof. We place not the slightest belief in such forecasts. Wherever there are free institutions, whether Monarchical or Republican, there will be parties, and it would seem that the freer the institutions the more violent is the party spirit.

The Week asks why Canadian Independence should be the result of a quarrel, and yet he has daily experience of party quarrels of the most intense bitterness on comparatively frivolous grounds. Our chief object in noticing the remarks of the Week has been to point out that there is no ground whatever at present, nor has there been for many years, to complain of the Mother Country, and there is no probability that there will be any in the future. Still it is possible that some policy might be adopted by the Imperial Parliament that would lead to the formation of a powerful party favorable to separation. Even in the old colonies. although there were grounds of complaint that are in the present day universally admitted to have been sufficient to justify separation, yet there was a loyal minority ready to make great sacrifices rather than renounce their allegiance. Can it be possible that the Week believes that an entire people, enjoying the protection of a powerful Empire, with practical independence, would unite in a demand for independence, which would involve a complete subversion of cherished institutions?

We are ready to admit the possibility of a party being formed to advocate the views, which the Week and some other writers are endeavoring to promulgate, but it will be long before it attains onehundredth part of the influence which was enjoyed by those who took up arms nearly fifty years ago to effect separation, and who were promptly suppressed by their own countrymen. Such would be the case again, even under similar circumstances, but then there is a totally different state of things, and an attachment to our political institutions which certainly did not exist at the period to which we have reference. We feel assured that the Week cannot name an instance in history where the political institutions of a country have been completely subverted without civil war, and this is rendered more unlikely from the circumstance that those who prefer republican institutions can, without loss or inconvenience, transfer their residence to a neighboring country more suited to their principles.

GOMMERCIAL UNION.

In a recent notice of a very cool proposition made by the "Jobbers Union" of St. Paul, recommending the "early establishment of reciprocal commercial relations with that province" (Manitoba) we pointed out the absurdity of schemes of Commercial Union, the effect of which would be discriminating duties against Great Britain, and we further maintained that such a scheme was attainable only by annexation to the United States, adding that such a result would only be accomplished "after the termination of a most disastrous civil war." Our remarks have provoked the criticism of an old veteran of the Montreal press, now residing in Winnipeg, Mr. Matthew Ryan, who we are truly glad to find ready to employ his pen in behalf of what he doubtless believes to be patriotic views. Mr. Ryan heads his contribution to the Winnipeg Free Press "Tory Loyalty," and on that text devotes a portion of his letter to reminiscences of the annexation movement in 1849, which was encouraged chiefly by persons of British origin, of both political parties, at a time when Canada was suffering most severely from the change in her commercial policy which had been adopted shortly before by Great Britain and which, it cannot be denied, was productive of disastrous results to Canada. The fact that the movement met with little encouragement out of Montreal, and that it was strongly condemned by many in Montreal, and speedily abandoned, cannot be adduced as an argument in favor of revolutionary views in the present day; and we own that we fail to discover the appositeness of the reference to a temporary ebullition of discontent.

In the remaining portion of his letter Mr. Matthew Ryan has only exhibited his own inability to comprehend the views which he has undertaken to criticize. Assuming, without the slightest ground for doing so, that the "civil war," which was deemed the probable forerunner of annexation, would be one between a United Canada and Great Britain, Mr. Ryan has brought forward a number of extracts from speeches of English statesmen, all much to the same effect, that Great Britain was ready to concede independence to Canada " whenever it should be desired by the colonists "themselves. We challenge Mr. Ryan to cite anything that we have written inconsistent with the quotations that he has furnished. We thought that it was sufficiently clear that our reference was to Canadian opinion alone. Perhaps Mr. Ryan will point out a single instance in which an entire change in the political institutions of a people has been accomplished otherwise than by conquest or civil war. His reference to the late Hon. George Brown's comparison between the exports and imports of the United States in 1793 and those of Canada in 1865 has no bearing, that we can discover, on the question at issue, unless he means to convey the opinion that the American revolution was not caused by any substantial grievance, but simply by the growth of population and compmerce.

Mr. Ryan concludes his letter by asserting that Canada has arrived at a degree of commercial importance that would enable her to maintain her independence, though he trusts "it will not be concluded that I "desire by means of this communication " to prompt a movement in the direction " of the high authorities quoted from." To this he adds: "neither having, nor " desiring to have, the necessary power "or influence for such a work, I am "willing to await the action of other men "in perhaps other days." The action of other men will not be long delayed, if they can only succeed in organizing a revolutionary party. A writer in the Week tells us that independence "is becoming a current topic," that "confederation "lacks strength from want of a national "feeling. The Provinces do not love the "Federal Government, nor do they care "for each other." In the same number of the Week, Bystander makes one of his favorite forecasts. Admitting that in the North West there does not exist "a thought of violence," that "the reign of law is nowhere more perfect," he adds the significant remark: "What they "contemplate in the last resort is an "appeal to England for release from the " confederation and for the establishment " of the North West as an independent "British Colony. Their carnest desire "for an outlet and a communication with "England by way of Hudson's Bay is "connected with this idea." We are not told what would be the consequence if Great Britain should act to the North West as she did to Nova Scotia when that Province sought to be released from the Dominion, but we infer from the tone of the articles that there would be at least. a party favorable to separation. The fact that the North West contemplates an appeal to the Imperial authorities is evidence of its confidence in the justice of the tribunal to which it wishes to resort, as we are told by Bystander. If it were a part of the United States it would have to submit to the central authority, no matter how oppressive it might deem its policy. The result of an appeal to Great

Britain would in all probability be that an effort would be made to procure the abatement of any real grievance, and, if so, then it would follow that the connection with Great Britain might tend to prevent serious complications between the Dominion and the Provinces. The Canadians must be a strange people. They are on all occasions profuse in their manifestations of loyalty and of satisfaction with the free institutions which they enjoy and yet, according to some of our journals, they are on the verge of a revolution, which is to be quite a peaceable one, and yet the revolutionists have no common opinion as to the nature of the change which they assure is is about to take place.

ST. GEORGES' UNION.

The annual convention of the North America St. George's Union has been recently held at Chicago, under the presidency of Mr. H. D. Baragwanath of that city, whose name most assuredly has not an English sound. It was attended by a number of Canadians, Alderman Stroud being a delegate from Montreal, and Mr. Goldwin Smith, with others, from Toronto The latter gentleman delivered an address upon the topic "how the seed of new society may be planted over the great field now unoccupied." The speaker dwelt on the weakness of English nationality, owing to the people of that race having abstained from those national organizations which have been formed by the Germans and Irish. The English, he said were soon absorbed in the population, and made good American citizens. Nevertheless, it seemed to be the opinion of Mr. Goldwin Smith that it was desirable to keep up the organization of the St. George's Societies, which have been established for the special object of affording relief to their unfortunate countrymen. The report was highly satisfactory, as it conveyed the information that the members and assets of the different societies have increased by 10 per cent, while the relief expenditures have decreased by 25 per centi um mestacia de deles

It might have been reasonably expected that so desirable a union for the promotion of the interests of Englishmen, on this Continent, would be maintained without the introduction of irrelevant subjects. In Canada, where politics are as disturbing a social element as in the United States, we never hear of their introduction at the meetings of the St. George's, St. Andrew's or St. Patrick Societies. It would seem still more improbable that, in an international associ-

ation, there would be any violation of that courtesy which certainly ought to prevent the introduction of a topic that could not be treated without offering a studied insult to the members of a different nationality. The member who read a paper on "the future relations of the Englishspeaking communities" was the secretary Mr. Charles F. Benjamin of Washington-We have not seen a full report of this paper, but, as might naturally be expected from a citizen of the United States, it expressed the conviction of its author that the political destiny of Canada was annexation to the United States, which is precisely what has been inculcated by Mr. Goldwin Smith, and those who act in concert with him.

It is asked by the republican secretar whether Canada will be content with the fact of nationality "obscured as it is by the appearance of dependence." It is admitted that there is "a sentimental satisfaction in the existing connection," which "counts for much in human affairs," and it is, moreover, acknowledged that Canadians "feel pain at the mere suggestion of a change." The strong argument, however, is, that "the Central Government will not perpetually charge itself with the defence of Canada without an effective voice in the direction of her affairs, and a substantial contribution in aid of Imperial expenditure." Now there is a very simple answer to the foregoing argument. The Central Government has no desire whatever to have an effective voice in the direction of Canadian affairs. and Canada is at this moment practically as independent as the United States, and in the enjoyment of political institutions that, in the opinion of a large majority of her people, are infinitely superior.

We noticed with great satisfaction that some of the Canadians present entered a protest against Mr. Benjamin's paper when the President moved its reception. It is said in the report of the proceedings, that "the paper awoke the strongest "opposition on the part of the Canadian "members." Mr. Symonds, of Toronto, said it was "beyond the scope of subjects to be considered by the Society" and Mr. Elliott, President of the Toronto Society, "added his voice to the objection." The President was asked to withdraw his motion, but at first refused, and Mr. Benjamin also refused to withdraw the paper. Finally the President consented to withdraw his motion. If such impertinence, for it cannot be called by a milder term, be permitted, it is clear that loyal Canadians would be compelled to withdraw from the St. George's Union. "A Canadian Delegate" who has noticed

the meeting in the Toronto Week, and who describes it as a complete success, thus refers to the episode that we have noticed: "They (Englishmen) do as " England would bid them do,-they " become thoroughly and heartily "Americans. How completely this is "the case appeared when a reference to " the relation between the United States " and Canada evoked a momentary differ-"ence of sentiment in the convention." The writer in the Week is of opinion that the late convention is "a significant " example of the growing tendency to " social fusion between the two sections " of the Anglo-Saxon race upon this con-" tinent." We own that we have drawn a totally different conclusion, while we most heartily concur in the opinion that such "social fusion" is most desirable. If, however, one section of the race should persist in taking advantage of such conventions to insult the other section by reading such papers as that which Mr. Secretary Benjamin submitted to the late convention, it is hardly possible that loyal Canadians can continue to form part of the St. George's Union of North America.

THE INSURANCE CONVENTION.

The meeting of the Canadian Fire Underwriters Association, which took place in our city last week, is probably the largest ever held-in the Dominion, one or more representatives of thirty companies being present, which means that there was not a single absentee; and this, apart from the business of the meeting, may very well be considered a subject of congratulation, showing clearly that every member feels the vital importance in the maintenance of the Association, and perhaps the motto of the United States, "E pluribus unum" may be appropriately applied to the Convention.

So far, so good; we next come to the question, what work was accomplished, because no one would more gladly than ourselves rescind the hinted prophecy uttered recently, concerning the association, as to its being "full of sound and fury, signifying nothing." The meeting, though private, discussed matters of such public interest that the results, whether for good or evil, cannot long remain secret, and indeed we hardly think it would be fair to "spring a mine," so to speak, upon insurers, without any manner of warning.

Of course there were many details and technicalities connected with the fire insurance business that came under discussion, with which the public have noth-

ing to do; but there were three weighty matters under consideration of the association, concerning which it is not unreasonable that the public should desire to be acquainted with the stand the companies have taken thereto; these subjects are as follows, viz.:

- 1. Rates.
- 2. Under-insurance.
- 3. Over-insurance.

Regarding the first, we were somewhat amused to observe one of our daily contemporaries, with that charming ignorance on all insurance questions usually displayed by such papers, boldly state that rates in many instances would be considerably reduced. Now we believe we are correct in maintaining that in no single instance was the slightest reduction ever contemplated, much less agreed to, and the sooner insurers disabuse themselves of this hope (to which, doubtless, the wish was father to) the better. On the contrary, not only have the rates in the present lowest class of country towns in Ontario been raised to those of simila, towns in the Province of Quebec, but a sixth, and still lower class, has been formed for both Provinces, to include all places being totally devoid of any fire protection whatever, the rates in which will be about 10 per cent higher than those ruling at present in the fifth class which latter is to embrace towns provided with hand-engines only. Further, the rates on lumber, which have been absurdly low for years past are to be advanced materially, as much as 3 per cent when insured without the average clause and 1 per cent with such clause attached, which is a very decided step in the right direction, although the rates, when so advanced, will still be below those ruling in the States. There is also another point, namely, that by increasing the rates for non-averaged policies higher in proportion than those with the average, an inducement is offered for insurers to adopt the average clause which brings us naturally to the second subject, or, Under-insurance.

We have time, and again, condemned the practice of the offices permitting such a large amount of property in those cities well protected against fire to go underinsured, and since rates have stiffened this mal-practice has naturally increased, there being nothing to check it; and yet when the co-insurance clause is proposed to meet the growing evil there appears to be an obtuseness about the intellects of some of our insurance managers which is quite incomprehensible and, if applied to other mercantile pursuits, would certainly place such intellect upon a very

low level. However, we are sincerely glad to learn that this question of coinsurance has come prominently forward at the late meeting, and although-as is the case with any new reform-obstacles were thrown in its way, upon a free discussion being obtained these obstacles gradually weakened the majority in favor of the clause being overwhelming-until, finally, the soundness of the principle having been admitted, its adoption was deferred to the next general meeting, to be held in about six months, in order to ascertain the best method of bringing the clause into practice. Let us hope this effort will be crowned with success, for we are convinced that herein lies the only true road to salvation for Canadian Fire Underwriters.

An attempt is also to be made to curtail over-insurance in the country towns, which we have already argued will do much to stop conflagrations in those places; and, side by side with the coinsurance clause just spoken of, is to be considered the three-fourths value clause for those towns not possessing adequate fire protection, and we trust this double reform will be speedily put into operation. In conclusion, while there were doubtless many conflicting interests (more supposed than real) among the companies present at the past meeting, yet it is evident from the unanimity which prevailed as to seeking the general good for all, and the determined way the different members stood shoulder to shoulder in defence of the association that there is a strong desire to place fire insurance upon a paying basis in Canada, and there can be no difficulty in accomplishing this, provided the companies are true to themselves, and, by carrying out the above propositions regarding under and over insurance, apply the same rules to partial as to total losses. We shall look forward with considerable interest to the next general meeting of the association, though we presume such will be held in Toronto instead of Montreal.

THE SUGAR MARKET..

The depression in the sugar market is of such a chronic type, that dealers have abandoned the solution of the problem as to when prices may be expected to reach bed-rock. Rallies have lately been of the most deceptive character, and those buyers who speculated on them, have invariably sustained losses. It was only a short time since that granulated could be bought in this city at 63c—a price unheard of before, and at this temptingly low figure a Western buyer, it is said, "dipped

in" rather extensively, the result being that he has a considerable portion of it still on hand, which is to-day only worth 6%c, showing a loss of about \$750 per 1,000 bbls. In Europe the situation is equally demoralized. A few weeks since beet-root sugar polarizing 83 degrees ad vanced to 12s 9d per cwt. f.o.b. Hamburg, and during the upturn of the market some very large purchases were made, which gave to the situation an appearance of positive strength, as many operators came to the conclusion that the long looked for improvement had this time come to stay. This cherished hope, however, was of the most delusive nature, as prices immediately collapsed and according to our latest advices from Europe by cable they are down 2s 3d per cwt. from the highest point of the recent spurt, to 10s 3d; the lowest figure yet reached. The losses sustained thereby amongst certain London and Greenock firms are estimated at from £2,000 to £8,000 leach. In Austria the beet sugar interests are in a semipanicky condition, and it is now stated that the growers who contracted with refiners last spring are afraid to compel the latter to take delivery, fearing the consequences. They are therefore trusting to an improvement in the market rather than force into bankruptcy those with whom they contracted to deliver beet at much higher prices than can now be realized. In Germany the situation is not much better, and the solution of the sugar question appears to be as remote and puzzling as ever. Regarding cane augar a further decline in values has occurred in London, New York, the West Indies, and Canada. Cuban advices report that business is completely at a standstill, the late decline in prices having caused growers and shippers to withdraw their offerings, but, in view of the demoralized state of the beet sugar market, it is doubtful if they will be able to gain any thing by holding. In New York granulated has sold down to 64c and Standard A to 52c. One good feature in the market is that at present low prices the consumption is very large, probably in excess of any previous period, but it remains to be seen if even this healthy sign be not neutralized by the enormous increase in the production of beet.

HOLDING BACK THE GRAIN.

The present dullness of trade, in place of the activity that usually characterizes the fall season, is very disappointing, more especially as a far different condition of things was naturally expected; and with no small degree of confidence, owing to the abundant yield and good quality of the crops generally. The low price of wheat, however, prevents farmers from marketing it freely, and the result is that in many important districts where wheat is the staple cereal farmers are holding it back; consequently, country merchants find it impossible to make collections fast enough to meet maturing liabilities, and we already hear complaints of quite a number of applications for past renewals of notes about falling due, which would not have been the case had farmers marketed a portion of their grain, as they ought to have done, in order to liquidate their indebtedness. The severe strain of competition, however, too frequently places the country merchant at the mercy of the farmer, who knows that the former will sooner give him an extension of time than push matters to extremities. The only alternative, therefore, is to wait until these bucolic debtors see fit to market their produce and pay what they owe. In the meantime bankers should take into consideration the foregoing circumstances, and not be too exacting on the weak wholesale houses who, we fear, will be compelled to assist their country customers until the latter are better able to make collections. But there need be no apprehension on the score of ultimate payments, as it is beyond the pale of scepticism, that the country is full to repletion of the means wherewith to provide for its disbursements. Hence there is not that distrust manifested with regard to the deferred payments of farmers and country dealers, which there would have been had the crops turned out as short as they did last year. Whether farmers are wise or not in holding for better figures remains to be seen, but it certainly would appear that they are not taking much risk at present low prices, so long as their indebtedness is being carried by country storekeepers, and these, in turn, by the wholesale houses. We notice that certain influential papers in the Western States have advised growers not to market their wheat until a fair price can be realized. This advice is fraught with no good to the farmer, as a "fair price" to him means about four to five cents per bushel at least above what can be realized. Of course the persistent withholding of wheat from the market must eventually advance prices by assisting the manipulation of "bull" speculators, and hence within the past few days prices have appreciated fully 5 cents per bushel. There is this, however, to be feared from an advancing market at this season of the

year, when the export movement ought to be brisk, namely, that farmers are apt to set an upshot price upon their crop, which cannot be realized between now and the close of navigation, and thus the advantages of low freights are often missed. Besides, a rise in values caused by a decrease of spot offerings at the distributing centres, whilst the granaries in the interior groan beneath a heavy surplus is not a very healthy sign, as an advance based upon such material may prove the very opportunity which foreign sellers desire, in order to unload. If farmers on this side would only sell on a rising market instead of holding, a good business might be done, but the great trouble is they allow prices to tower above the export basis, and thus afford an opening for English and Continental orders sent here to be filled by other exporting countries.

THE LEATHER TRADE.

Although repeated efforts have been put forth by the leather trade to do away with the objectionable six months' credit system, it still remains the basis of transactions with some of the principal houses, discounts being allowed at the rate of 2 per cent for four months, 3 per cent for two months, 5 per cent for 30 days, and 6 per cent for prompt cash. It is claimed, and not without some show of reason, that the extended credit given by leather firms tends to foster a similar evil in the boot and shoe trade by enabling certain manufacturers to offer easy terms to retail merchants, who, in turn, make use of them in these times of keen competition to increase custom by enlarging, their book debts. Hence the mischievous effects of the long credit system which still obtains in the leather trade, despite repeated efforts to extirpate it. True, it is not practised to the extent that it was some years ago, but that it exists at all is undoubtedly a great drawback to the healthy working of the trade, it being generally admitted that four months ought to be the longest time granted. There are those in the boot and shoe trade who affirm that leather will never be a profitable article to handle until credits are reduced to 60 days, and that there is no valid reason why that basis of credit should not be established. This view belongs to the jobbers who, we believe, are selling on very short dates, and who, as a rule, buy on 30 days and frequently for prompt cash. Many dealers express surprise that the six months' credit system should still be

adhered to, considering that it has contributed such a large share of the trouble which has overtaken many prominent firms in the leather trade of this city during the past decade. The different attempts which have been made to root ont the evil are too well known for their abortive issues; agreements have been entered into between leading houses to discontinue the six months' time for that of four months, but they have invariably been broken. One ingenious method of acting up to the form of the agreement. whilst breaking it in the spirit, was the practice of taking a 4 months' note from a purchaser of goods, with the understanding that when it matured a renewal would be granted for two months more. This underhanded game being discovered by admissions on the part of purchasers at once broke faith in the remedial efficacy of compacts, and the trade must now look to the adoption of more efficient means, if the much needed reform in the credit system is to be accomplished.

THE CANADIAN PACIFIC RAILWAY.

The report of General Manager Van Horne, to the directors of the Canadian Pacific Railway Co. has been published, and is highly satisfactory as regards the progress of the work. It is Mr. Van Horne's opinion, based to some extent on that of Mr. Reed, an engineer of considerable experience, who has the superintendence of a large portion of the line in British Columbia, that there will be a considerable saving on the estimates Mr. Van Horne thinks that the mountain section will be completed within a year. and for four millions of dollars less than the estimate. Before the close of navigation next year it may be hoped that there will be a through rail route between Montreal and the Pacific Coast. Mr. Van Horne has not failed to refute the statements that have been industriously circulated as to the character of the land in the region traversed by the railroad. The worst of that land would, he states, be rated as first-class in almost any other country. This statement has been fully substantiated by the visiting members of the British Association. It is, however, tolerably certain that the land further north is even better.

Judging from the remarks in some of the papers in the North West, one would be led to infer that the writers had wholly lost sight of the circumstances under which this great public work was undertaken. Those papers seem to think that the sections of the road through the Rocky Mountains and in British Columbia might well have been postponed, although the time has already been exceeded in which the road should have been completed, in accordance with the specific agreement, under which British Columbia entered the confederation. But for that agreement, the people of Winnipeg would still have been without a railroad. Whatever may be the result as to traffic, the Canadian Pacific will possess one most important advantage. It will be the only line between the Atlantic and Pacific under one control. and if a line of steamers should be connected with it to ply between British Columbia and Asiatic ports there will be no such system of transportation in the world under one management.

CORN CORNERED.

On Tuesday last the Chicago Board of Trade was the scene of the culmination of one of the most remarkable corners in corn ever witnessed, the price being put up to 90 cents, W. McHenry offering to take one million bushels at that figure. Just before the close of business the excitement increased to such intensity that those who witnessed it declared that it was almost impossible to conceive how men could allow themselves to be influenced by the wild impulses which held high carnival when the price was bid up still further to \$1-an advance of 184 cents per bushel in a single day, and 48 cents within one month. It is believed, however, that the closing figure of \$1 for eash corn will not be enforced. The absurdity of advancing the price of cash corn to \$1 becomes apparent, when October corn was quoted for the following day at 573 cents, and for the year at 393 cents. Nevertheless, we have no iota of sympathy for those who sold "short," and whose actions led to the engineering of the recent unprecedented squeeze; for they have simply received the deserts which they richly merited. Such speculative exhibitions, however, are demoralizing and degrading in the extreme, and we hope the time is not far distant when some means will be devised whereby these gambling tilts will be ousted from the legitimate arena of trade and commerce. It seems to us that the maniacal demonstrations which occurred on Tuesday last on the Chicago Board of Trade over a gambling deal in corn (not cards) afforded a fit occasion for a raid by the police, and, had such action been determined upon, a very nice question would have arisen in the courts, namely :- What discrimination is there between corn and cards, as a medium for playing a game of

ARMOUR'S MISTAKE.

A representative of Mr. Phillip Armour of Chicago arrived in this city a few days ago from Ottawa, after soliciting orders from the lumbermen of that district, who, as a rule, obtain their supplies from Montreal; where Armour's best customers in Canada are supposed to be. Now, we ask Mr. Armour, as a business man, whether he considers it fair, or in accordance with the recognized rules of trade, to solicit and obtain orders from large wholesale firms in this city, and then go direct to their customers and sell on similar terms? We unhesitatingly affirm that it is a flagrant breach of business usage for the manufacturer to become a retail distributor, and we cannot refrain from expressing our surprise that the great pork king should so disregard the observance of conventional obligations in dealing with the wholesale men of this city, as to fill their orders for round quantities, and then despatch a traveller to compete for their customer's business. We are almost inclined to think that Mr. Armour cannot be cognizant of such unaccountable conduct; and that the traveller is more to blame than his chief. A representative of the Journal chanced a few days since to enter the office of a prominent firm which had bought Armour's brand of pork pretty extensively, when the grievance referred to was being discussed by one of the partners in a pointed and logical style, and in the presence of the traveller above alluded to. The interesting and important nature of the discussion soon revealed the fact that a live question was at issue, and that Armour's delegate had the worst of the argument. He was told in plain terms that if he persisted in drumming up trade among country dealers he need not look for patronage in Montreal. From the expressions of views upon this subject by our wholesale provision men, we are convinced that Armour has made a huge mistake in sending men through the country to sell to small traders, and that if he persist in doing so he will lose his Montreal connection altogether, as wholesale houses have decided not to buy from him, unless he conforms to business usages.

AN INCIDENT OF THE EXHIBITION.

It is not always that the "right man" is found "in the right place," and one or two incidents of the recent generally successful and creditable exhibition in Montreal may be cited as an example. An exhibitor from Guelph, one of the largest on the grounds—a firm of high respectability—expressed a desire to prove in a practical manner the merits of a certain

carriage-spring which formed a portion of his exhibit, and asked permission to mount the body of a carriage thereon and have it drawn backward and forward the length of the carriage building, in the vacant space between that and the main building of the exhibition, intending to seat an occasional visitor who: might wish to give it a trial. This was not considered permissible by the authorities. Disappointed at the refusal, the exhibitor concluded to remove the vehicle from the grounds, and told another large exhibitor, a partner in one of the most successful agricultural implement manufactories in Untario that if he was going into the city he would be pleased to drive him in. Approaching the main entrance they were refused egress, and were directed to another gate at some distance. Failing to find this, they were about to return when they were loudly accosted by one of the committee, who approached and radely asked what they were doing there. Attempts at explanation were in vain; they were characterized as a couple of "dead-beats" and so on. The doughty officer was told who they were, and requested to withdraw the offensive epithet. One of them was about to alight when the committee man took to his heels,when the committee man took to his heets,—as they supposed to summon a policeman—but he failed to return. They discovered an outlet, and one of them says it is his last exhibit in Montreal. It is to be regretted that more of our men of business are not persuaded to take an active part in these exhibitions. Such incidents as that described are apt to be turned to the disadvantage of our citizens, who, as a rule, are noted for their courtesy to strangers. Such a man may do very well on the field of battle, but he is surely—at least as he appeared that day—out of place where the plow-share takes the place of the sword. "What do you mean by a coquin?" asked Talleyrand of a young officer who employed the word in con-versation.—" We call," raplied he, "all persons coquins who do not belong to the military."—
"Just so," responded the witty statesman, "as we call all those military who are not civil."

FIRE RECORD.

ONTARIO. Midland, Sept. 12 .- The range o buildings extending from the Queen's hotel to the corner of Dominion avenue destroyed. Losses heavy; partly insured. Lindsay, Sept. 16 .- The government drill shed destroyed with contents: Loss on building \$1,500. London, Sept. 11.—The box- and woodenware factory of Waspe & Lazier, destroyed. Loss on the building \$2.00, no insurance; loss on stock \$800, fully insured in the Waterloo Mutual. Port Dathousie, Sept. 16.—A fire this evening destroyed the following property: A barn owned by Starton Bros., loss \$200, insured for \$75; barn owned by John Duffin, loss \$200, insured for \$100; Smith Bros., house, loss \$350, including 50 tons of ice, no insurance; Rogers Bros., house, loss \$350, insurance; Rogers Bros., house, loss \$350, insurance not known. Orwell, Sept 16.—Dan Rice's hotel and barn burned, slight insurance. Loss\$1,500. Believille, Sept. 27.—A large frame building used as a grain elevator destroyed. The structure was owned by Horace Yeomans, and was insured to a small amount. Loss from \$1,500 to \$2,000. Toronto, Sept. 33.—Pope's grocery and liquor store burned. Loss \$3,000, partly covered by insurance.

QUEBCO, Fort Neuf, Sept. 16.—A large grain mill, belonging to Mr. Hardy. The loss is heavy, and the insurance only \$300. Louisville, Sept. 30—The fire last night originated in a stable. The following are the names of the victims: Isaie Dufresne, no insurance; Alfred Desaulniers, insured; Thos. Lamys, block insured; Fred Lameraude, no insurance. The total loss is from twenty to twenty-five thousand dollars. The other persons who suffered are: Miss Roy, furniture uninsured; Jos. Lavigne, uninsured; L. A. Baribeau, insured; Olivier Beland, much damage but insured. Lachine,—The chief sufferers by the

fire at Lachine on Monday afternoon are stated to be as follows:—Messrs. Basile Pigeon, \$100; Louis Clement, \$9,000; Guillaume Onellette, \$5,000; Alfred Pare, \$3,000; Louis Pare, \$10,000; Louis Taheau, \$400; J. Bite. Poirier, \$4,000; Ludger Emond, \$800; Louis Pigeon \$4,000; P. Gauthier, \$2,500; A. Major, \$1,300; Mrs. Gainer, \$1,500 and Mrs. O'Gready, \$800. All were insured except Messrs. Major and Tabeau, and the total insurance amounts to about \$25,000. The Commercial Union have Alfred Pare's risk \$800 and P. Gauthier's \$2,000. The North British have \$700, the Royal \$5,700, the Liverpool, London and Globe \$500, and the Northern \$1,900 on Ouellette's property.

JOSEPH E. SEAGRAM DISTILLER,

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies
Sole manufacturer of the celebrated

WHITE WHEAT WHISKEY.

MONTREAL WHOLESALE MARKETS.

Ост. 2, 1884.

Owing to farmers refusing to market their grain, trade in the interior continues in an unsatisfactory condition, and this, in turn, is beginning to be reflected in the business centres. Many of our wholesale merchants entertain misgivings concerning the paper falling due on the fourth of the month and the few succeeding days, a number of applications having already been made for renewals. The Montreal stock market closed weak and lower Bank of Montreal at 1871 to 1873; Molsons, 105 to 109; Toronto, 173 to 174; Merchants, 111 to 1113; Commerce, 1173 to 118; Montreal Telegraph, 109 to 1093; Richelieu, 54 to 55; City Gas, 176 to 1761; Sterling Exchange is quiet at 85-16 to 83-8 for sixties between banks; demand 83 to 87-8. Counter rates 1-8 higher. New York drafts were quiet at 1-16 discount to par. The business in and quotations of Montreal stocks during the past week were as follows:

Banks.	Shares	Highest	Lowest
Commerce	290	price.	price
Federal	50	66	53
Merchants	328	112	110
Molsous	45	107	107
Montreal	298.	. 189	1873
Ontario	30	109	109
Peoples		50	50
Toronto	. 50	178	178
Union	70	-58	58
Miscellaneous.			
4		100	
Oan, Pacific Ry.Co.		44	44
Gas	2675	186	1764
Mon. Tel. Co	. 408	110}	109}
Passenger		1171	116
Richelieu & Ontario	1125	55	52}
The state of the s	er de la companya de		

Asus.—Receipts of Pots for September were the lightest ever known, only 283 bbls. were inspected during the month. On Weenesday, 1st. October, there were 67 bbls. First Pots inspected. There were sales at \$4.30 to \$4.40; a fair quotation now would be \$4.30 to \$4.35 for First Pots, \$3.80 for Seconds, and \$3.50 for Thirds. Pearls are nominal. No sales have been reported for a month. Receipts since 1st July 4835 bbls. Pots, 727 bbls Pearls. Deliveries 4793 bbls. Pots, 677 bbls Pearls. Stock 1st. Oct. at 6 p.m. 1409 bbls. Pots, 200 bbls Pearls.

BOOTS AND SHOES.—Whilst some manufacturers are fairly busy, others complain of a lack of orders, but we have reasons for believing that business is not as brisk as was expected. One or two houses are still working on short time. Remittances are fair, but not as good as anticipated.

COAL.—Business in hard coal has ruled duller than usual during the week, owing to the remarkably fine and open weather we have had. Stove and chestnut sizes are selling in small quantities at \$6 per net ton of 2000 lbs, and egg and furnace at \$5.75. Steam coal is firm, Scotch being held at \$4.50 per ton of 2240 lbs. Supplies are getting scarce both here and in Quebec, there being little if any to come forward from the latter place. Picton is steady, holders asking \$4.00 firm. Sales of round lots of Cape Breton have taken place at \$3.50, at which figure the market is firm.

Dainy Produce.—Fine butter continues to do well, being in good demand for export. Creamery is most sought for, and values have a stiffening bias. The make of a factory, part August, was sold at 25c in the country, and another choice lot changed hands at 25½c, mostly September. Holders are now asking 26c for September goods. Choice late makes of creamery are quoted at 25c to 25½c, and earlier makes at 28c to 24c. During the week straight dairies have been taken in the eastern Townships by a Montreal buyer at 19c to 20c, but choice fall goods are scarce and will readily command 21½c on this market, a very fine lot of selected having realized 22c. A lot of about 100 tubs of Brockville was placed at 18½c, and about 50 tubs of fine Western at 18c. Poor grades are difficult to sell. Cheese.—The Market has perceptibly improved for September cheese, bids thereon by cable having increased fully 1s. during the past few days, but sellers are rather reluctant, as they want to draw bids on the July and August stock, which buyers provokingly pass over as if it were of no account. Whenever August cheese is asked for shippers are particularly requested to see that it is equal to September. The Liverpool cable has advanced to 53s. 6d. for August. Prices here are quoted as follows: Western—9½ to 10c August, and 11½c September and October. French—9e to 9½c July, 9½ to 10c August, and 10½c to 11c September and October. The public cable advanced 3d to-day to 53s 9d, but Beerbolm was up 6d to 54s 6d.

Day Goods.—Business has again been disappointing during the week, the fine warm weather having militated against the sale of fall and winter goods. Merchants are looking forward to the October payments, falling due next Saturday, Monday, Tuesday and Wednesday, with considerable solicitude, as already quite a number of customers who seldom ask for assistance have applied for renewals, owing to their inability to make collections in consequence of farmers refusing to market their crops. The notes about to mature are dated April 1st for spring purchases. Remittances during the week have come in rather slowly.

EGGS.—There is some enquiry for the Boston market, and sales are reported of several lots at 16c for good stock. The sale of a lot of seven cases and three barrels of common stock was made at 14½c. Good to fine lots bring 16c to 17c. Sales of Morrisburg eggs have been made in New York at 20½c.

Fish.—A despatch from Tilt Cove has just been received at Harbor Grace, Mfid., by the largest exporting firm there, stating that the first steamer had arrived with advices to the effect that the Labrador herring fishery is a complete failure. Tilt Cove is the first place at which the mail steamer calls after leaving Labrador. Here the price of Cape Breton herring is \$5.25 to \$5.75, choice being steady at \$5.75 to \$6.00. North Shore salmon has been sold at \$16.50 for No. 1. In other kinds of fish there is no change.

Faurr.—The market is quiet but steady for choice apples at from \$2.00 to \$2.50 per bbl, and for ordinary fall kinds \$1.25 to \$1.75. In pears there is an abundance of Flemish Beauty on the market, which have sold at \$4.00 to \$6.00 per bbl. for choice green, and at \$2.50 to \$3.00 for ripe and wasty stock. Choice Bartletts are scarce and nominal. Plums are in small supply, and prices are firmly maintained, as high as \$18 per bbl. having been paid for Quebec damsons, within the past week. Lemons are quiet and unchanged.

Grain and Flour.—During the past three days grain has commenced to come in more freely, the receipts of wheat being 115,000 bushels, besides a fair amount of peas, corn and oats. The opinion prevails in the trade however, that there will not be any considerable quantity moved between now and the close of navigation. Sales of red winter have been made in car lots to millers at 95c to 97c, delivered here. Corn is purely nominal, at 70c. Peas have been placed at 80c; and oats are steady, with sales at 32c to 33c affoat in harbor; very little rye is being sold, and prices are steady at 60c to 65c, and barley at 55c to 65c. The flour market has not shown any decided improvement during the week, although the volume of business has run somewhat larger. Several sales have been made on Lower Porus account, and one or two round loss of American flour have been taken for English 'shipment. Sales of Superior are mentioned at \$4.25, of extra at \$4.65 to \$4.10, and of medium bakers at \$4.15.

GROGBRES.—Further weakness has developed in the sugar market during the week, granulated having been freely offered at 6\frac{3}{2}c, quotations rauging from 6\frac{3}{2}c to 6.5-\$6, as to size of lot Yellows have sold as low as 4\frac{1}{2}c for dark qualities, up to 5\frac{1}{2}c for bright. The sale is reported of a lot of Scotch Yellows at a shade below 5c. In raw there is not a thing to report in the way of business, although offerings on this market are large, and prices exceedingly cheap. Another feature which is likely to prove a disturbing element in the situation is the large yield of came sugar in the Southern States, the crop in Louisiana for the year ending Sept. 1st, 1884, being the largest since the war. In molasses a few sales of Barbadoes have been put through at 32c 1o 33c. Syrups are quiet, and prices are more or less nominal at 27ac to 45c. There is not much stirring in dried fruit, as the arrivals of the new crop are as yet small. A few lots of finew Valencies were on the wharf yesterday, and were offered at 7c to 173c as to quality. To arrive, far round lot has been placed on p.t., but, more are offered at 7c. The shipments from Denia up to Sep. 16th, 1833, were 418,216 boxes, against 143,188 boxes for the

corresponding period this year, showing the large decrease of 275,028 boxes. Prices are quoted at 24s f.o.b. Denia. Currants 6c to 64c at which prices there has been a small business. Regarding the current crop advices from Patras Regarding me cirrent crop advices from Parras state that further heavy rain in the North and West of Morea has probably rendered the 25,000 to 30,000 tons still on the drying ground unmerchantable, and it is estimated that the quantity of merchantable fruit will be only 80,-000 to 00,000 tons. Small sales have been made 000 to 90,000 tons. Small sales have been made in barrels fo.b. Patras at 20s to 21s for slightly rain-damaged Patras, at 18s to 19s for sound Gastune and Filiatra, 18s for Provincial, and 17s for inferior do. Rain-damaged Provincials have sold as low as 11s f.o.b., but buyers are reluctant. Tonnage at Patras by last advices was the degrees and freights war rains. was on the decrease, and freights were rising. Bordenux advices report prunes quiet at 14s, and Bosnian prunes at Trieste, are quoted at 15s. Round lots of walnuts are offered at 61c for Bordeaux and at 112c for Grenoble. The tea market has had another weak turn, and prices here are easier as well as in Japan and New York. Coffee is quiet and steady, and spices show very little change. Rice is steady at \$3.50. gardines are firm at the late advance of ic, being quoted at 10ic to 11c.

HAY AND STRAW .- Receipts are about equal to the demand, and prices are steady at \$6.09 to \$9.00 per 100 bundles. Straw is steady at \$5 to \$6.

HIDES, ETC .- The price of green butchers' hides has declined \$1 per 100 lbs., being quoted at \$8.50, \$7.50 and \$6.50 for Nos. 1, 2 and 3. In Western States hides there is not much stirring, and prices are about as formerly quoted. Sales of Montreal cured hides are reported at \$9.50 to Quebec tanners; lambskins are unchanged at 60c to 65c each. Calfskins are nominally quoted at 12c to 13c.

GRAND TRUNK RAILWAY OF CANADA.

OLD MATERIAL FOR SALE.

Tenders are invited for a quantity of Wrought Iron Scrap and other old material, which will be delivered at any point of the Grand Trunk system of Railways between Chicago and Portland, in quantities of not less than one car load, to suit

purchasers.
Forms of Tender, with the description of the material, can be had on application to the General Storekeeper of the Company, at Monireal.
Tenders endorsed "Tender for Old Material," and addressed to the undersigned, will be received on or before Tuesday, 21st October next.

JOSEPH HICKSON,

General Manager.

Montreal, Sept. 26th, 1884.

USE GARLILE'S SPOOL COTTON.

IT IS UNSURPASSED FOR

Strength and Smoothness,

TO BE HAD AT ALLERETAIL DEALERS,

Agents for Canada,

W M. NEW & CO., J. H. NEW & CO.

5 Place D'Armes Hill, 30 Colborne Street, MONTREAL. TORONTO.

Hors.-Samples are being freely offered to brewers by country holders, a lot of very good new hops from the Dundee section being offered at 20c. Choice qualities are quoted at 21c. For State hops 22c is the top quotation in New York. Cable advices quote the German market firmer, owing to large purchases for Eng-

IRON AND HARDWARE.—Owing to the prospect of a reduction in the output of pig iron holders of Scotch iron in this market have advanced their ideas 50c per ton, but at the advance there has been little or no business doing. Prices are quoted as follows: Siemens' \$18.50, Coltness \$19.75 to \$20, Langloan \$19.50, Summerlee, Gartsherrie and Calder \$18.50, Eglinton \$17.00. Copper is quiet at 15 and tin at 21c to 22c. Tin plates have change hands at \$4.10 for I. C. coke and \$4.50 to \$4.60 for I. C. charcoal. Canada plates are in limited supply, and transactions have taken place at \$2.80 to \$2.90 in good-sized lots. In general hardware complaints are heard of continued duliness in trade, with small profits and slow remittances.

LEATHER .- No improvement can be noted upon last week's report, as manufacturers continue to confine their purchases as closely as ever to the hand-to-mouth requirements of their trade, beyond which they will not think of providing. A few lots of sole leather have of providing. A few lots of sole leather have changed hands at prices which were favorable to the buying interest. Black leather is quiet, the only transaction reported of any consequence

AGENCIES WANTED

FROM MANUFACTURERS OF

COTTON, WOOLLEN & HOSIERY GOODS.

Can give reasonable advances if required.

Are doing business with largest and best houses in Canada.

Address, A.B.

Office, "JOURNAL OF COMMERCE."

CHAMPAGNE PURVEYORS

To Her Majesty the Queen.

R. C. IVISON'S Jerez de la Frontiera Sherry,

Brand, "Crown Royal Banquet," the wine chosen at the banquet given to their R.H. the Prince and Princess of Wales on the occasion of their marriage, by the Corporation of the City of London.

GRAHAM'S OLD PORT!

The leading house in Oporto and the world in Ports. Also the celebrated

GEO. ROE IRISH WHISKEY, AND

JAS. WATSON & CO.'S, Dundee, OLD LOCHABER SCOTCH WHISKEY

James Guest, Montreal,
Agent for Canada for above.

being a lot of nearly five tons of splits, but the terms were kept private. There is still a good enquiry for splits and huff for English ac-

LUMBER.—At the yards, business is featureless, there being not the faintest signs of improvement on local account. Nor is there any fresh business to report in deals for shipment to U. K. ports, nor in lumber for South America, the last charters in deals being at 40s. Glasgow 40s to 45s Liverpool, 40s to 45s Bristol, and to River Platte, \$12.50 for lumber.

NAVAL STOKES .- Spirits of turpentine is easy and 1c lower, at 471c to 50c. Prices have also declined in the American market. Rosins still bring low prices, but there is a fair consumptive enquiry.

Oils .- This market is far from being active, although on the whole prices are fairly well sustained. Steam-refined seal oil is steady at 59c to 60c, and sweet straw seal at 54c to 55c. the sale having transpired of 40 bbls at 522 cash, equal to about 54c or 55c, regular terms. Linseed oil is firmly held, and the sale of 20 bbls raw is reported at 55c. Cod oil is firm at 574c to 60c as to lot. Cod liver oil is quiet at \$1.20 to \$1.30.

Grand Trunk Railway.

BOILER PLATES.

Tenders are invited for the supply of Steel and Iron Boiler Plates.

Specifications can be had on application

JOHN TAYLOR, General Storekeeper.

Tenders endorsed "Tender for Boiler Plates," and addressed to the undersigned, will be received on or before Monday, October 6th.

> JOSEPH HICKSON, General Manager,

Montreal, Sept. 26th, 1884.

EVENING CLASSES AT

Montreal.

Corner Notre Dame and Place d'Armes. COMMENCE MONDAY, OCT. 6TH. THOROUGH COMMERCIAL COURSE ENGLISH, FRENCH & SHORTHAND

The course of instruction is a short, sharp and thorough drill in practical education for business purposes. Students may enter for the full course or for a single subject. Day Classes as usual. Send for circular. Address, DAVIS & BUIRS.

Business College, Montress,

DOMINION EXHIBITION 1884.

Five Bronze Medals, Highest Awards in their class, awarded to

H. Sugden evans & co.

Wholesale Druggists, Manufacturing Pharmaceutical Chemists, Manufacturers of Druggists' Sundries, Savar's Toilet Preparations, &c.

BRONZE MEDAL.—Evans' Pharmaceutical Preparations.

BRONZE MEDAL.-Evans' Fluid Extracts of Medicinal Herbs.

BRONZE MEDAL.—Evans' Natural and Artificial Fruit Essences and Flavoring Extracts,

BRONZE MEDAL.—Collection of Fine Chemicals.

BRONZE MEDAL.-Evans' Perfumery and Savar's Toilet Requisites.

The Montserrat Lime Fruit Juice and its Preparations obtained the Special GOLD MEDAL Dominion Exhibition 1883.

LABORATORIES, MILLS AND STORES, 35 to 41 ST. JEAN BAPTISTE STREET,
MONTREAL, CANADA

23 FRONT STREET WEST, TORONTO.

PETROLEUM.—The price of refined petroleum advanced 1c, per gallon on the 1st of the month, car lots being now quoted at 16 c in store. In Petrolia the price is up to 14c, f.o.b. Freights from Petrolia are now \$60 per car load.

PHOSPHATE.—The last cable sale of Canadian Phosphate was a lot of 600 tons 75 per cent at 11½d per unit at Swansea, the freight being taken at 15s. Several lots have been offered on this market lately, but prices were too low to lead to much business. We quote this market from \$11 to \$14 per ton, as to quality.

Provisions.—A fair distribution of mess pork in small lots has taken place during the week, sales having occurred at \$20 to \$20.25, round quantities being obtainable probably at \$19.50 to \$19.75 for Western. Lard is quiet, with sales of Western at 11c in pails and of Canada at 101c. Smoked meats are dull. The sale of 6 packages of rendered tallow was reported at 71c.

Tobacco.—A good demand obtains for manufactured tobacco for shipment to the United States and Great Britain. A fairly brisk movement is also reported for the home market. Bright tobaccos in 25 to 50 package lots are quoted at 22c to 40c, as to quality. Solaces at 20 to 22c, and Black at 17c to 22c. A fairly active enquiry exists for both domestic and foreign eigens at steady prices.

Wines and Spirits.—The enquiry for spirits is moderately fair for the season, and a fair jobbing distribution of brandles, rums, and gins has taken place at steady prices. Sales of Sazerae brandy in wood are reported at \$3.50, and at \$5.00 to \$5.50 for finest Cognae. Prices are quoted steady, as follows: Brandles in cases at \$10.75 to \$11 for leading marks, and in wood at \$3.50 for common up to \$5 for finest. Jamaica rum, 16 o. p., \$2.50 to \$2.80 per gallon. Sherries and ports \$1.50 to \$6, as to quality.

Wook.—In foreign descriptions, sales of Cape have recently been made at low figures, but prices are still quoted at 16½c to 17½c as to quality. Australian ranges from 19c to 30c as to quality. Advices from London state that Extra superfine and superfine scoured closed at ½d to 1d per 1b higher. In domestic wool the market is very quiet, and prices here are quoted as follows: A supers 27c to 28c, B supers 23c to 24c, unassorted 20c to 22c, and fleece 19c to 20. The sale has just transpired of a lot of 40,000 lbs. of Greasy Cape at 17c.

AMERICAN MARKETS.

Boston, Oct. 2—Flour, prices remain unimproved, although some round lots of Spring and Winter wheats have been taken by the trade. Sales of Superfine at \$2.50 to \$2.75; Extras from \$3.00 to \$3.50, including choice Bakers', from \$3.75 to \$4.50. Patent Winter selling at \$5 to \$5.35, and Patent Spring from \$5.25 to \$6. Cornmeal, selling at \$2.90. Outmeal sells at \$4.60 to \$4.90 for ground, and \$5.25 to \$6.00 for cut. Hay, stock increasing, demand continues light. Sales of good and choice at \$17.00 to \$18.00 and \$19.000 for extra old. Butter, firmer feeling, prices have advanced. Sales of choice and extra creamery at 27c to 29c, fancy lots higher; good to choice, 20c to 26c. Cheese firm, continues in demand; Sales of choice 10½c to 11½c, fair to good \$½c to 10c. Eggs have been in demand, and prices are higher; sales of Canadian at 20c to 21c. Potatoes arriving quite freely, and prices are lower. Sales of the different grades at 45c to 55c.

Chicago, 2 p.m.—Wheat, Nov., 50 5-8c; Dec., 52 3-8c; Jan., 83 1-8c. Uorn, Oct., 57½c; Nov., 49c.; Year, 4½c. Oats, Oct., 26c; Nov., 26 3-8c.; Year, 25 7-8c. Pork, Oct., \$16.50: Year, \$11.-90; Jan., \$12.17½c. Lard, Oct., \$7.22½c; Nov., \$7.27½c.

New York, 2 p.m.—Wheat, Nov., 901c; Dec., 921c.; Jan., 941-8c. Corn, Nov., 601-8c; Nov., 621c; Jan., 481c.

Milwaukee, 2 p.m.—Wheat, Oct., 771c; Nov. 791c; Dec., 81 1-8c.

ENGLISH MARKETS.

LIVERPOOL, Oct. 2, 1884.

(Beerbohm's Advices.) Cargoes off coast—Wheat, firm; corn, nothing offering. Cargoes on passage—Wheat, firm but not active; corn, turn dearer. California wheat off coast 35s, Quantity wheat on passage for Continent 500,000 qrs.; maize 35,000 qrs. Maize for U. K. 120,000 qrs; wheat and Jour 1,675,000 qrs. Liverpool wheat on spot more inquired after; corn, strong. Mixed maize 5s.; peas, 6s 6d. Weather in England fair with showers.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)
TORONTO, Oct. 2, 1884.

A comparison of the business done at present with that of this period last year would show an improvement for these days. And the situation at present is relieved from the depression that existed last year owing to the failure of the crops of 1883. Business is still called rather dull, but it is not owing to a falling off in the purchasing of goods throughout the country so much as is represented by some dealers. There will be more goods handled during the latter half of this year than there were during the same portion of 1883, and with a prospect of being more promptly paid for. But the whole trade is so cut up by competition that it is difficult to get an individual to say that it is active. And this competition is as extensive as ever before. Two months ago some of the strong-backed wholesale men were quietly saying, with ominous head-shaking, that the ground would be cleared, and many of the competitors would fall out of the ring. But they did not predict truly, for, beyond the ordinary gossip about weak neighbors, there is nothing to show that the state of trade and lublic credit are not a moderate average, and .. CANADIAN TWEEDS,

COATINGS,

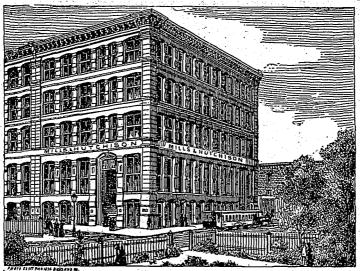
WORSTEDS,

FLANNELS,

KNITTED GOODS,

BLANKETS,

&c., &c.,&c.



HAVE BEEN AWARDED

Bronze Medal, Philad. 1876

Silver Medal, Can. Gov. 1876

Bronze Medal, Quebec, 1877

Silver Medal, Toronto, 1877

Silver Medal, Par, Exh. 1878

London, St. Thomas, &c. 1880

Gold Med. 2 Silv. Med. 1882

Silv.Med. St.John N.B.1883

MILLS & HUTCHISON.

Corner Victoria Square, CRAIG STREET, MONTREAL.

W. STRACHAN & CO., SOAPS AND OILS

MANUFACTURERS.

LARGEST SOAP AND OIL FACTORY IN THE DOMINION.

PROPRIETORS OF THE FAMOUS

GILT EDGE SOAP

36, 38 & 40 Jacques Cartier St., Montreal.

both better than they were one year ago. This does not hinder a just complaint about the delay in reaching a settlement of over due accounts. In this respect there has been very little improvement so far. Owing to low prices of wheat, bad roads, and the ordinary home work on farms, there has been a small movement of grain and a small movement of money ; but there is certain to be an improvement be_ fore December, when the hog crop will also have been placed on the market. Financial affairs are quiet. Rates of discount at banks are not changed. Commercial paper is discounted at 61 for prime and up to 71 per cent for acceptable securities. Call loans are few, and rates are unchanged. The Stock Exchange has been very quiet, with values declining. Following are prices to-day compared with those of last Thursday :

Banks.	Bid Sept. 25	Bid Oct.	Loan Cos.	Sept.	Bid Oet. 2
Montreal Terente	1881	1881	Can. Per Freehold		210
Ontario Merchants	1093	-110	Western Can Bldg. & Loan		182
Commerce Dominion	1173	118	Farmers' Loan . Lond, & Can'dn	(٠
Hamilton Stand'd Federal	112	1161 1121	Huron & Erie Dom. Savings .	})::::
Imper'i	196	126	Ontarlo Loan Hamilton Prov	l	
			Imperial Sav	1	TOO

Boots and Shoes.—There is said to be a perceptible improvement in the extent of orders for heavy goods, but there is still an absence of large orders, and wholesale dealers are careful not to press goods in all directions. Prices wholesale are:—Men's calf boots \$3.50 to \$4; men's stogas \$1.50 to \$3; men's kip \$2.25 to \$3; men's pegged gaiters \$1.50 to \$2.50; machine-sewed \$1.75 to \$3.50; cobourgs \$1.10 to \$1:80; women's prunella bals 60c to \$2; P. congress 50c to \$2; pebbled and buff pegged bals \$1.10 to \$1.60; ditto sewed, \$1.25 to \$1.75; buff kid bals \$2.25 to \$2.75. Boys' congress \$1.35 to \$1.75; cobourgs \$6c to \$1.20; pegged Balmorals \$1.40 to \$1.75; bunkums \$1.10 to \$1.0; pebbled and buff bals 90c to \$1.20; catf bals \$1.30. Children's 4 to 8, 65c to 95c; 6 to 10, 75c to \$1.10.

COAL TRADE.—The course of trade has been rather unexpected this fall. Buyers have held back, looking for lower prices; and the coal dealers find themselves with unusually large stocks. Of course the dealers say that coal will be no cheaper, and will likely be dearer, but that announcement has not hastened operations. Rates have been for some time unchanged: \$6.50 for stove and nut; \$6.50 for soft; and \$6.25 for grate. Car lots are 75c to \$1 below retail figures. Wood in moderate demand, with best description delivered at \$5.50 per cord.

CATTLE TRADE.—There is nothing exceptional to report about trade. Good cattle find a ready market. All cattle fit for the export trade are taken readily, but prices are rather weak. The best beasts being \$5.25 per 100 lbs; and from \$4.75 to \$5 have been paid for fair to good. Butchers' cattle have met with fair demand at \$4.50 for fine beasts, and \$4 to \$4.25 for fair to good. Light cattle brought \$25 to \$30 per head. Sheep in good demand at \$4.50 to \$5, for the local market. Lambs improved in ondition and higher, bringing \$3 to \$3.75 per head. Hogs have declined in value, buying at \$5.25 to \$5.50 per 100 lbs., live weight.

COAL OIL.—There is a fairly active trade being done, and prices are kept very firm. An advance on recent quotations has been looked for. Prices at present are quoted a cent higher than last week. Common Canadian refined is 17½c to 18c, and Carbon Safety 20c to 20½c. American refined is unchanged, and in better demand, owing to the high price charged on Canadian oils.

Day Goods.—Business continues quiet, with no changes requiring notice. The country trade was not overstocked with fall goods, and there are still coming in a fair number of sorting-up orders for heavy seasonable lines. There is reported some pressure being brought on the dilatory outside retailers, which it is also impossible to justify, as payments of store accounts have been retarded. This is given as a reason for the many instances of small orders coming to hand.

FLOUR AND GRAIN-There is no change to be noted in values of breadstuffs. Flour is quiet here and quoted unchanged at \$3.90 for Superior extra at \$3.65; and Spring extra at \$3.50 to \$3.55. Sales have been light. The stock in store is only 500 bbls. Outmeal is quiet and unchanged, selling in car lots at \$410 to \$4.20 according to brand. Bran is quoted variably, and to-day is placed at \$10.50 to \$11. Grain is almost unchanged in value since last report. There is no demand for wheat. A good local opinion is that when navigation has closed the price may go down to 70c. Prices now are weak, No. 1 full is quoted at 80c; No. 2 fall 78c; No. 2 Spring at 82c. Goose is quoted at 65c. Barley is more active but the state of the United States market forbids any very active demand. The price but the state of the United States market forbids any very active demand. The price is steady at 60e for No. 1; 65e for No. 2; 59e for 3 extra, and 52e for No. 3. There has been very little shipment from here yet. Oaks quiet, car lots selling at 32e and 33c. Peas nominal at 65e. Rye also at 62e. The quantity of grain in store on Monday was 82,262 bushels of

MONTREAL

${f WALL}$ PAPER FACTORY. COLIN MCARTHUR & CO.,

WALL PAPER MANUFACTURERS, Were awarded the First Prize, Silver Medal for Best Selection of Wall Paper, Canadian make. They have just issued their new designs for 1885. The Trade will be waited on in a lew days.

FACTORY-I to 21 VOLTICEURS ST., MONTREAL.

MONGENAIS, BOIVIN & CO., French & British Plate Glass.

EX. STOCK AND TO IMPORT, Manufacturers of MIRROR PLATES, (MERCURY PROCESS.)

MONCENAIS, BOIVIN & CO., No. 338 ST. PAUL STREET, MONTREAL, CANADA, IMPORTERS OF FRENCH PRODUCTS.

Sole Agents in the Dominion of Canada for

Gordinis,
I. Benedictine, Fecamp, La Veritable Benedictine.
I. Detang & Cic., Beaume, La Petite Chartreuse.
Riviero Gardrat & Cic., Cognac, "Optima" Brandy,
James Groen & Co., Dublin, Irish Whiskey.
Waterloo Distillery, Waterloo, White Wheat
Whistor James Green & Co., Du Waterloo Distillery, Whiskey.

Whiskey. Victoria Mineral Water, Rotterdam, Sparkling Mineral Water. Hattorn Spring, Saratoga, Natural Mineral Water. Poyrot & Pinsun, Bordeaux, Tablo Olive Oli (lagons and canisters).

Jos. Moura, Switzerland, Gruyere Cheese. P. Tirot & Co., Nantes, Fr. Canned Vegoiables and Sardines.

Sardines.

H. Delaunay, Lisieux, Rennot for Cheese Factories.

J. Hirmer, Paris, Colorings for Cheese and Butter.

L. Legrand, Paris, Perfumory,
Maison Geoffroy, Lyon, Macaroni and Yermicelli.

which 47,000 was wheat and 32,000 barley, against 75,287 bushels Oct. 1,1883; and 80,183 Oct. 2, 1882.

GROCERIES .- Trade is reported very quiet, but particular enquiry discloses the fact that the aggregate trade is certainly rather above what it was at this period last year, but it has been irregular. There has been a degree of caution exercised this season that has hindered as large a business as would have been done in times of higher general credit. New accounts have been very rare; many old customers have found a difficulty in getting goods; but the best class of customers have been closely pressed by travellers to make purchases. Payments have been only moderate, but are expected better. Sugars are unchanged in price, and demand slightly falling off. Teas are in moderate demand and firm. Some small lots of new fruits have arrived, and valencias are quoted at 73c to 8c; currants at 71c. Nothing doing in fish. Canned fruits will be higher than quoted at present.

WM. NOTMAN & SON,

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HARDWARE.-There is reported a fair business heing done, with improved demand in some lines. Prices are still ruling very low, and the inducement to buy is admitted the reason for rather more activity. Quotations are:-axes \$7.75 to \$10.50, as per brand. Babbitt Metal 7c. 12c, 16c, 20c. Canada Plates, in good demand nt \$3 to \$3.10. Copper, ingot 17c to 19c, sheet 25c to 26c, bar 30c to 32c. Iron, galvanized, 5c to 7c as per No. Wire, bundle of 63 lbs, \$1.75 to \$2.60 as per No. Pig, Scotch \$18 to \$19, Carnbroe and Summerlee \$19 to \$20; Nova Scotia \$20. Bar, Nova Scotia \$1.90 to \$2.30, ordinary \$1.85 to \$1.90, hoops and hard \$2.50 to \$2.60. Lead, pig 3\frac{3}{2}c to \$4c, bar 5c to \$1.5c, sheet \$4.5c to 5c, sheet \$4.5c to \$2.85 \$3.10, \$3.35 an., \$3.85, a cording to size. Ameri-\$3.10, \$3.35 and \$3.85, a coording to size. American, pattern \$3.60 and \$4.35. **Rose, manilla loge to 11e, Russian 14e to 16e, \$1sol 7e to 74e. 77h **Plates, cirke \$1.50, charcoid \$5, IX \$6.75, IXX \$8.50, DX \$6.25; Beatleys \$6.50. \$8eel, cast 12\delta to 13e, boiler plate 3\delta to 4e, sleigh shoe 2\delta cto 3e. **Window Gbass. 25, \$2; '26 x 40 \$52.10; 44 x 50, \$2.45; 52 x 60, \$2.60. Wire feneral and all and an arranged for the 7th or 12e painted 7e. ing, galvanized 7c to 71c, painted 7c.

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WOOL, UNION AND DAMASK CARPETS. OF NEW PATTERNS AND DESIGNS,

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Choice New Japan Teas Just Arriving, Direct Importations.

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N.B.—Also Carment and Jobbing Dyeing in all its Branches.

HIDES, SKINS, ETC .- The demand for hides is steady, and all offerings are taken readily. The quality of the hides makes them desirable stock, and where tanners are able they are buying and where things are the fired freely. Prices are firm. Green Hides are bought at 74c to 73c for No. 1 cows, and 84c for No. 1 steers. Uninspected lots from the country are quoted \(\frac{1}{2}\) to 1c lower. Cured hides are selling at 8\(\frac{1}{2}\) to 8\(\frac{3}{2}\)c, and 9c for steers. Cullskins are entirely unchanged. Sheep and Lambskins still quoted at 60c, with demand dult. Tallow in good demand, buying rough at 33c, selling rendered at 63c.

LEATHER.-There is reported a fair demand for small lots from country buyers. Quotations are: -Sole, all weights, Spanish, 27c to 29c; nre:—Soil, an weights, Spanish, 21c to 29c; No. 2 25c to 26c, Slaughter 28c to 30c, Buffalo 21c to 23c. Uppers, heavy 29c to 33c, light 33c to 36c. Kipskins, French 75c to 90c, English 70c, Chicago 65c to 75c, native 45c to 60c. Harness leather, hemlock 28c to 33c; oak 45c to 50c. Splits, large, 28c to 33c; buff 16c to 18c; pebble 14c to 18c; russets, shoe 40c to 50c, harness S8 50 to \$9. Calfskins unchanged and only moderate enquiry. changed and only moderate enquiry.

Provisions, &c .- There is a quiet local trade. Meats are scarce and prices firm. Car lots of long clear bacon are quoted at 111c and Cum-

berland Cut at 101c. Hams firm, quoted at 16c for smoked and 14c for pickled. Lard quiet; Canadian selling at 111c, and American at 11c. Pork quoted at \$20, with very small enquiry. Beef quiet, also, quoted at \$15 to \$16. Butter unchanged. The local trade is scarcely satisfied with receipts of choice goods which bring 17c with receipts of choice goods which oring 110 to 18c. Medium rolls and this are quoted at 15c to 16c, and inferior at 10c to 12c. Cheese selling at 111c to 112c, with quiet market Eggs unchanged, at 15c to 16c. Apples bring \$1.50 to \$2.50 necording to quality. Potatoes plentiful at 45c to 50c per bag. Unions in quiet demand at \$1.90 to \$2 per barrel. Hops quiet, at 22c for medium and 25c to 26c for choice. Hogs are coming in more freely and bring \$7 to \$7.25 are coming in more freely and bring \$7 to \$7.25 from farmers' waggons. Hay has been offering plentifully, at \$11 to \$12 per ton.

Woot.-The market is quite unchanged. Demand is almost nil. Prices are almost nominal, and unchanged from last week's figures.

SPECIAL NOTICE.

Messrs. Bollinger & Co. have been appointed champagne purveyors to her Majesty the Queen. James Guest, Montreal, agent for Canada.



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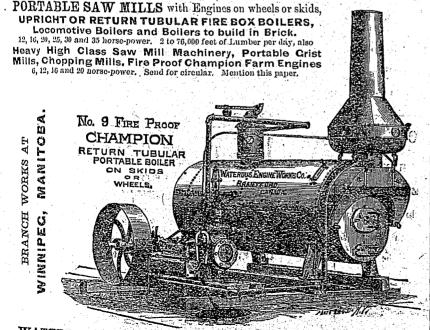
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Send your orders from all parts of the Dominion to

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We are now opening up NEW FANCY DRESS GOODS. NEW SILKS & VELVETS. BLACK & COLORED VELVETEENS. CARSLEY & CO., MONTREA L

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of this Company renders the Premiums in certain cases annually reducible until the rate of

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				 ;	774	Par Cont	Coal
NAME.	Par Value	Capital	Capital	Rest.	Div.	Per Cent Prices	Cash Value
	Va	Subscribed.	paid-up.		6 Ms.	Oct. 2.	per Sh.
							
British North America	\$ 243	\$ 4,866,666 6,000,000 1,000,000	3 4,866,666	981,129	3	1081 - 1171 118	263 651
Can, Bank of Commerce	50	6,000,000	6.000.000	981,129 2,000,000	4	117] 118	58 87
Central Bank	100 40	SORTHIO I	175,000 260,000	78,000	4	128	51 20
Dominion Bank	โรก็	1,500,000	1,000,000	930,000	5.	188 1884	94 00
Du Peuple. Eastern Townships. Exchange Bank, Yarmouth Federal Bank	50.	1,500,000 1,600,000 1,500,000	1,600,000 1,600,000 1,446,142	930,000 240,000	$\frac{2\frac{1}{3}}{3\frac{1}{2}}$	49 43	20 00
Eastern Townships	50 70	1,500,000 280,000	1,446,142	375,000 30,000	31 3	112 90	56 00 49 00
Federal Bank	100	2.966,800	245,715 2,952,680 000,000	1,500,000	4.	52 531	52 00
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	100	1,000,000	984,770 710,100 1,500,000	250,000	31	114 55	114 00
Hochelaga Imperial Bank of Can Jacques Cartier	100 100	705,970 1,500,000	1,500,000	50,000 680,600	4	1331 1341	55 00 133 50
Jacques Cartier	25	1 000,000 [500,000	140,000	33	85	21 25
London	100	1,000,000 321,900	500,000 108,985 321,900	50,000	31	110	110.00
Maritime	100	1 5,700,000 1	5,700,000	40,000 1,250,000	31	1111 112	110 00 111 25
Z (Merchants' Buk of Halifax	a 90.	1,600,000 2,000,000	5,700,000 1,000,000 2,000,000	180,000	31 31 4	1094	94 55
Molsons Bank	50 200	2,000,000	2,000,000 19,000,000	500,000 6,000,000	5	109 1873 1883	54 50
	200	2.000,000	2,000,000	30,000	1	63	375 50 31 50
Nationale	100	12,000,000 2,000,000 1,000,000	12,000,000 2,000,000 1,000,000	30,000 300,000	4		
Nova Scotia Ontario Bank	100	1 114 200 1	1,114,300 1,500,000 999,580	1 470,000	4	136 50 110	136 50
Ottawa	100 100	1,500,000 1,000,000 600,000	999,580	425,000 110,000	3 3		110 00
Ottawa People's of Halifax People's Bank of N.B	20	600,000	600,000	70,000) š	1041	20 90
People's Bank of N.B	50	500,000	600,000 150,000 249,960		·····	100	
Pictou Bank	100	2 500,000	2,500,000	70,000 325,000	3	110	50 00 110 00
Quebee Bank St. Stephen's Bank Standard	100	2,500,000 200,000 803,700 2,000,000	200,000 783,005	50,000 185,000 1,100,000	31 4		110 00
Standard	50	803,700	783,005	185,000	3 3	109 110	64 50
Toronto	100	1 000,000	2,000,000 500,000	1,100,000	3	173 175 105	173 00 52 50
Union Bank, (Halifax) Union Bank of L. C	100	1,000,000	t 2.000.000	30,000	21	85	85 00
1 Ville Marie	. L 100	1 500,000	464,300 383,230 578,313	20,000	$\frac{2\frac{1}{4}}{3\frac{1}{2}}$	94 100	94 00
Agrie Sav. and Loan Co	. 100 50	400,000 600,000	383,230 578 313	20,000	3 4	120 116	120 00
1 Prant. Loan and Sav. Co	. 1 50	130,000	121,000	1 6,000	31	[58 00
I Drit. Can. Loan and Inv. Co	. 1 100	1,350,000 450,000	267,066	27,000	3	100	100 00
Brit. Mortg. Loan Co Building and Loan Assoc	25	. 450,000 750,000	181,313 747,574	27,000 127,000 68,000	3 3	105 1041	26 25
Canada Cotton Co	. 100	750,000 750,000	747,574 697,900 663,990	08,000	. 4	30	26 25 30 00
Canada Landed Credit Co	. 50	1.500.000	663,990	125,000	4	118	59 00
Can Say and Loan Co.	. 50	3,000,000	2.200,000	1,100,000 120,000	61	2113 24 120 1	105 874
Can. Say. and Loan Co. Dominion Say. and Inv. Co. Dominion Telegraph Co. Dundas Cotton Co. English Loan Co.	. 50	700,000 1,000,000	2.650,410 868,840	II. 11.10 0.00	1 4	115	60 00 57 50
Dominion Telegraph Co	. 50	1,000,000	1,000,000		. 3	106	53 00
Euglish Loan Co	100 100	1,000,000 500,000 2,044,100 1,057,250	295,847	8.509		60	60,00
Farmer's Loan and Sav. Co	50	1,057,250	611 430	72 027	4	114	57 00
Farmer's Loan and Sav. Co Freehold Loan and Sav. Co	100	1,050,400	690,080 1,100,000 100,000	261,500	1 5	166	166 00
Hamilton Prov. and Loan Home Say, and Loan Co	100	1,500,000	1,100,000	110,000	4	125	125 00
Hudon Cotton Co	100	2,000,000	1 850,000)		70	70 00
Hudon Cotton Co Huron & Erie Loan Soc Huron & Lambton Loan Co	. 50	1.000,000	1,000,150	320,000 32,000	5	1601	80 25
Imperial Loan and Inv. Co	100	350,000	230,090	32,000	4	107 100	·
Landed Banking and Loan	}	.} 700,000	621,704 310,977 560,000	85,000 20,000	31/3	107 108	107 00
- Lond. & Can. Loan and Ag	. 50	1 4 000.400	560,000	20,000 240,000	5	1341	67 124
London Loan Co Lond. and Ont. Inv. Co	100		464,519	3 45.000	114	116 118 113	58 00
Manitoba Inv. Assoc	100	1 400 000	100,000	3,000	31	110	113 00
Manitoba Loan	100	518,900	1		5 4	114	114 00
Montreal City Gas Co	40	2,000,000	2,000,000 1,876,755	g	. 4	110 1101	44 00
Montreal City Gas Co. Montreal City Pass. Ry. Co. Montreal Cotton Co. Montreal Building Assoc. Montreal Loan and Mortg. National Investment Co.	50	600,000	. 600.000	0 1	6 4	176 177 115 117	70 GO
Montren! Cotton Co	100	794,000	794,000	ō	. 7	373 50	57. 75 37. 50
Montreal Building Assoc	50	300,000	300,000	0	-1 0		35 00
National Investment Co	10	1 466 000	832,81	2 I - 106.0DX	31	50 105 107	25 00
N.S. Sugar Refinery Ont. Indus. Loan and Inv	10		292,000 350,000	0	. 21	70	105 GO 70 00
Ont. Indus. Loan and Inv		308,900	84,73	20,000) 4		
Ont. Inv. Assoc Ont. Loan and Deb. Co	5	1,000,000	84,73 1,871,85 1,000,00	9 500,000 0 226,009	4	120	60 00
People's Loan and Dep. Co Real Est, Loan and Deb. Co Richelieu and Ont. Nav. Co	5	500,000	487.04	81 42.000	0 4 31	123½ 104	61 75 52 00
Real Est. Loan and Deb. Co	5	500,000	346,21	3	3	69	/ 34 50
Royal Loan and Say, Co	10	0 1,619,000 0 400,000	1,619,00 209,60	0 3 24,00	0 4	544 55 126	54 50
Royal Loan and Sav. Co Starr M'fg Co., Halifax Toronto City Gas Co	. 10	200,000	1 200 000	j	4	1014	101 50
Toronto City Gas Co	5	800,000	200,000 800,00	0	21	184 x.d	67 00
Union Loan and Sav. Co Western Can. Loan and Sav	5		575,00 1,20′,00	0 160,00	0 4	135	67 50
Control Control Admin take Savin		2,000,000	1,20 ,00	• • • • • • • • • • • • • • • • • • • •	1	1 183	91 50
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Montreal, May 1st, 1884.

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MONTREAL WHOLESALE PRICES CURRENT. -THURSDAY, OCTOBER 2, 1884.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.	
Windsor. Br' Sheeting.	\$ c. \$ c.		\$ c. \$ c.		8 c. 8 c.		8 c. 8 c.	
22	0 05 0 00	United Inches, 41 " 50	2 20 4 50	2nd quality, do	22 00 25 00	Lochaber Scotch qts		
33	0 06 0 00 1	" 51 " 60	2 65 4 50	Shipping Culls	12 00 15 00	Ross' Dew Ben Wyvis, Case	7 20 200	
44	0 07 0 00	61 " 70	0 00 4 75	Mill do	7 00 9 00			
55	0 07 0 00	71 " 80	0 00 4 10	Lath, M.	1 75 2 00			
Cotton Yarn, N B., Grey	0 22 0 00	81 " 85	0 00 5 50	Spruce. 1to 2 in., M	10 00 12 00			
do Colored.		" 86 " 90	0 00 7 00	Shingles, 1st qual	3 50 3 75	Holland Ginimp, gal	2 00 2 80	
Carpet Warps, White	0 25 0 00		0 00 7 00	2nd "	2 25 2 75	Green o'808	2 10 2 50	
do Colored	0 32 0 00	91 " 95	0 00 8 00		. 4 20 4 10	Red cases	0 10 4 25	
Double Yarn, (16 ply),		20 . 100	0 00 10 50	Tobacco (In Bond.)	i	Old Tom	1 00 8 00	
White	0 32 0 00	Paints, &c	1	Black, Chewing in boxes	0 18 0214			
do Colored		White Lead, pure 25 to 100		" in caddles	0 22 0 271	TO TO T Describe \ Indah	6 00 0 00	
Meats Eggs, &c.	0 42 0 00	lbkgs	5 50 6 90	Mahoganies, Smoking	0 20 0 22	Schiedam Gin, Hhds.	2 05 0 00	
Mess Pork, Canada	00 00 00 00	11 150.1	5 00 5 40	Do Chewing	0 23 0 24 !			
Western	20 00 00 80	1) 200, 20, 4, 1, 1, 1, 1, 1, 1	4 00 4 50	Rright, Smoking	0 22 0 28	Champagne Cases.	3 65 7 50	
Hams, City Cared		No. 3		Fancy Bright Smoking	0 35 0 40	G. H. Mumm, Dry Verzen'y		
Lard, in pails		White Lead , dry	4 50 4 75	Solace, Common	0 204 0 24	Barrenser	26 00 81 00	
Bacon, per lb	0 404 0 113	Red Lead		Solace Fair	0 25 0 32	Pommery	\$8 00 81 00	
		Venetian Red, Eng'h		(Duty Paid.)	V 20 V 02	Bollinger qts.	26 00 27 60	
Eggs, Strictly Fresh	0 14 0 16	Yel. Ochre, French.	160 250	Black, chewing boxes 10's	0 34 0 78	Ayala, Ex dry	25 00 32 30	
Tallow, Rendered	0 003 0011	Whiting London Washed.	0 00 n 00 n	Do Navy, Cads, 3's, 6's,	0 37 0 39	Sherries Pemartin	1 95 600	
" Rough,	1 0 033 0 033	" Paris "	125 160	& 10'8	001 000	Domecq	1 90 700	
Mess Beef, per bri		Portland Cement, brl		Mahogany Chewing 6'8&8'8	0 38 0 40	Ports T.G. Sandeman	2 25 7 (0	
Potatoes per pag	0 35 0 45	Roman " brl	250 275	Bright Smoking, 3's & 8 8		Graham's ditto	2 30 6 50	
Turnips brl	[000 000]	Water Lime, brl	150 200	Do Faney	0 63 0 70	R. Van Zellar's	2 25 6 50	
Oils.	1	Fire Bricks ner M.,	25 00 35 00	American Fancy ch and sm	0 80 100	Pelee Island Wines	140 160	
Cod Oil, Newfoundland	0 561 0 623	Calcined Plaster, p. brl.	1 60 1 75	American Pancy on and sin	0.00 1.00	Claret, (cases.)	850 & up	
Strait's Oil, American	0 55 0 571	Drain Pipes, 4 in.to 12 in.		Wines. Liquors etc.	1	Tarragona Ports. imp.gal.	1 15 1 80	
Straw Scal	0 53 0 55	per yard,				Burgundy -L. Latour's,	ì	
S. R. Pale Scal		Achnolite Roofing	500 550	Ale English qts	2 35 2 40	Still, Case	10 00 28 00	
Pale Seal	0 55 0 574	Salt.		;pts		" Sparkling	16 00 17 5	
Lard Oil, Extra	0 30 1 00	Liverpool Coarse, perbag	0 40 0 424	Domesticqts		Can. Spirits, Imp. gatton.	Paid Bon	
", No.1		Canadian, n small bag-	3 0 1 3 75	''pts		Alcohol— 65 O. P.		
Linseed Raw		Factory filled, per bag.	1 10 1 20	Stout: Guinness' qis	2 40 2 45	" Pure Spirite "	1272 105	
" Boiled	0 58 0 60	Eureka factory filled.do	2 40 0 00	" " pts	0 00 1 55	60	2 47 0 90	
Whale Refined	1000 000	Timber, Lumber, &c.		Domesticqts	148 150	25 U. P	1 29 0 45	
Pure Olive	1 00 1 10	Ash, 1 to 4 in., M	18 00 25 00	" "pts	0 70 0 00 (Whiskeys: - Family Proof.	1 89 0 58	
" Machinery		Birch, I to 4 in., M	20 00 25 00	Brandy: Hennessey'sgal	4 50 5 00	Old Bourbon	1 89 0 684	
" qt., per case	275 300	Basswood	16 00 22 00	.case	1 43 00 11 60 1	Rye, Toddy, Malt	1 32 0 57	
	3 50 3 75	Black Walnut, culls	50 00 00 00	Martel,ase	10 50 10 75 (Rye, 4 years old	1 60 0 78	
" j pts., "	4 00 4 20	Do do 1st & 2nd	90 90 0 00	Jules Duret & Co gal	4 00 4 50	61 6	1 70 0 88	
" Lucca, Flasks		Do do 1st quality	100 00 0001	1 case	9 00 15 10	4 6 "	1 80 0 98	
Antonini's qts., case 1 doz	7 25 0 00	Cedar, round, lineal foot.	00 06 00 10		3 50 8 61	4 7 11	1 90 1 08	
" pts., " 2 "	5 25 0 00	Cedar, flat, lineal foot	00 04 00 06	Pinet, Castillon & Cocase	8 25 15 0	1		
Spirits Turpentine, brls	0 49 0 51	Cedar, square, lineal foot	90 05 00 00	A. Matiguon & Co. Gal	3 50 3 60	Wool.		
Coul Oil:		Wim soft let	15 00 17 00		8 25 15 00	1002		
Imp. Gals. f.o.b. (Petrolia)	0 00 9 131	Elm Rock	25 00 20 00	(Changrahinners cal	2 50 2 75	Fleece,	0 17 0 19	
Car Lots in Store	0 101 0 002	Hemlock, 1 to 3 in., M	8 00 10 00	Cheapershippersgal	6 00 6 50	Pulled, unassorted	0 20 0 29	
Broken Lots	0 161 0 161	Hamlock, timber M	14 00 15 00	Irish Whiskey-Roe's case	7 76 8 76	Extra Super	0 26 0 28	
Single Bris	10 167 0 17	Maple, hard, M	74 00 19 00	Dunvillecase	6 50 7 00	" B Super	0 22 0 24	
(Hass.	50f: 100 ft.		10 00 00 00	Mitchellscases	6 00 7 50	" C Super	0 00 0 00	
United Inches, 14 to 25	1 90 1 95	Only M	10 00 20 00	Scotch Hay, Fairman & Co.	0 00 7 50	Australian	0 21 0 80	
26 " 40	12 00 2 10	Pina clear M	30 00 80 00	Glenshiel, qts and Pts	6 00 7 50	Cape		
	00 # -0	Tames order, marries	00 00 40 001	Otomanier, 408 and Pla	1800 850	Unj'o		
Relations will please hear in mind that above avoidations armin only to large lats								

in mind that above quotations apply only to large lots

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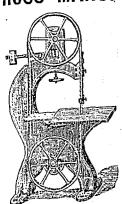
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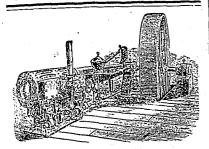


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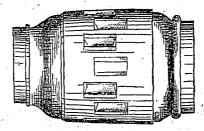
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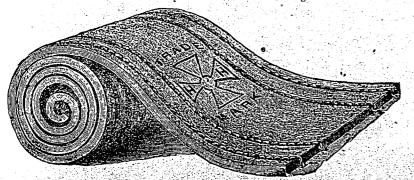
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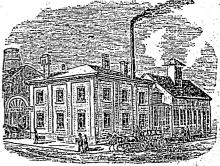
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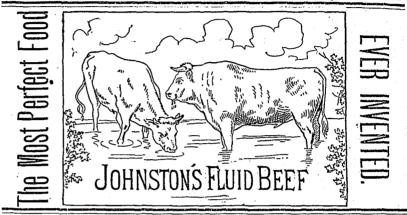
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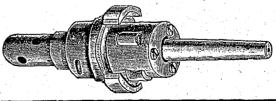
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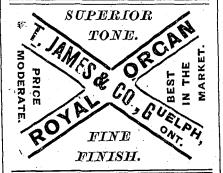
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SECURITIES.	Montreal Sept.25.
Canada Goy, 4 p. c. Intercol. Ry., 1903. Gua. Rupert's Land Loan 4	112
p. c. bds., 1904	112
Gua. 4 p.c., 1910	113 113
British Columbia, 1894, 6 p. c July, 1907, 6 p.c	113 <u>1</u> 122
Canada, 1882-4, 6 p. e	1011 101
Insc. stock, 5 p.c	101
Dom. Ry. Loan, 1903, 5 p. c	113' 1,61
1904-5-6-8 Insc. stk. 5 p.c	106

	•		
Shrs	Railway and other Stocks.	rđ.	Sep. 25.
100	Atlantic & St Lawrence Shs 5p.c	all	131
10	Do. 6 p.c. Ster. Mt. Bonds	100	113 112
100	Do. do. 3rd Mort. 1891	100	111
10	Buffalo and Lake Huron Do. 51 p. c. 1st Mort	211	121
100	Do. 51 p. c. 1st Mort Do. do 2nd Mort	100	121
3.0	Do. do 2nd Mort Can, Central 5 p.c. 1st M. Bds	100	
	Int. gunr. By Gov		108 .
100	Canada Southern 1stMort. 3 p.c	aii	100 '
	Chie, & G.T.R. 6 p.c 1st M Coup		ļ
• • •	1.900		107
100	Grand Trunk June. Ry. 5 p. c.		
11.0	bonds	100	101
100	Grand Trunk of Canada ord.		
	stock	100	83
100	2nd equin, mtg. bds	all	122
100	1st pref. stock	all	781 481
100	2nd pref. stock 3rd pref. stock	all	21
100	5 p.e. perp. deb. stock.	aii	113
100	4 p.e. perp, deb. stock.	111	90
100 100	Gt. Western shares	all	123
100	5 p.c. pref	611	112
100	5 p.c. deb. stock.	1011	1131
100	6 p.e. bds., 1890.	all	109
100	lifamilton and N. W,		105
100	M of Canada 21 p. c. Stg. 1st.	1	
100	Mort N of Canada 6 p.c. 1st Pref Bonds.	nll	0.1
100			102
	Do do 2nd dr	100	103
100	Northern Extension, 6 p. c. guar 100 do 6, p.c. lmp.	•••	103
100	Mort		103
100	Well, Grey & Bruce, 7 p. c. Bds.,	ļ	100
100	l 1st Mort	ł	933
100	T. G. & B. 6 p. c. bonds 1st Mort		72₹
	St. Law & Ott. 6 p. c. Bds	1	773
	New Brunswick 6 p. c. 1886-91	ĺ	107
	Nova Scotia 6 p. c, 1886	1	103
	Quebec Prov. 1994 5 p c	1	109
	Do do 1905 5 p c		109
		j .	
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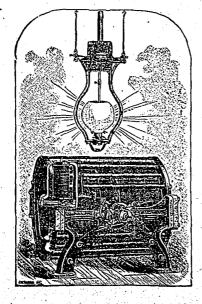
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GOVERNMENT DEPOSIT,

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President Vice-President JAMES TURNER. ALEX. HARVEY.

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HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital Government Deposit, \$700,000

51,100

WRITES LIBERAL POLICIES Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Ago 35—S1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Fremiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

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DOM!NION DEPOSIT. - - - \$100,000,00

The only Purely Mutual Life Company in Canada.

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

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

Canada, and one-nait, per cent higher than the standard linearment. Insurance Department.

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

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President.

W. H. RIDDELL,

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

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

C. H. McHENRY, Manager.

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IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

£1,000,000 Sterling. CAPITAL

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COMMERCIAL UNION

ASSURANCE CO.

OF LONDON, ENGLAND. CAPITAL, . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent



CAPITAL, . \$1,188,000.

CASH ASSETS, 1st January, 1883, per Government Blue-Book 407,987.89 Deposit with Dominion Govt. - 122,000 Looses Paid to 1st Jun, 1883. 1,954,131 Income 1882. 343,660

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President:—HENRY LYMAN.
Vice-President.—ANDREW ALLAN.
Corse. Robert Anderson. J. R. Rolland Vice-President - ANDALL J. B. Rolla
N. B. Corse. Robert Anderson. J. B. Rolla
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contracts of this company, as the capital is fully
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country, and its past record for prompt and liberal
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Agents throughout the Dominion.

STOCKS AND BONDS,

INSURANCE COMPANIES. - CANADIAN .- Montreal Quotations, Sept. 27, 1884.

NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Share par value,	Amount paid per Share.	Canada quotations per et.
British America Fire & Marine. Canada Life Clitizeus, Fire, Life, Guarantee & Acc't Confederation Life. Queen City Fire Western Assurance Royal Canadian Insurance Accident Ins. Co. of North America. Guarantee Co. of North America.	2,500 11,880 5,000 2,000 20,000	5-6mos. 71-6mos. 5-6 mos. 10 6 8 mos. 10 6	400 85 100 50	\$50 50 7} 10 20 20 20 20	100 420 30 108 50 52

BRITISH AND FORBIGN.-(Quotation on the London Market, Sept. 15, 1884.)

					Market value
Briton Life Association	50,000	. 10	. 1	1 1	p. p'd up shara
British Empire		l 	l •		
British & Foreign Marine	50.000	50	20] -:::].
CommercialUnion Fire Life & Marine.	50,000	80	5ŏ	1 2	£21 £221
Edinburgh Life	5.000	iŏ	100	15	£161 £171
Fire Insurance Association	100,000	l õ	£10	£2	F411
Guardian Fire and Life	20,000	13	100	50	25s 35s
Imperial Fire	19 000	£7 p. sh.	100	25	£58 £60
Lancashire Fire and Life	100,000	30	20	40	£150 £155
Lue Association of Scotland	10.000	1š	40	01	958
	500,000		iŏ	81	£27
Lion Life	92.000		10	2	17s 6d
London Assurance Corporation	35,862	48	25		£27 £271
London & Lancashire Life	10.000	- 10	10	12,	£49 £51
Liverp'l & London & Globe Fire & Life	£391 752	70	20	17-20	£59 £61
Northern Fire & Life	30,000	7ŏ	100	. 6	£23 16 3d
North British & Mercantile Fire & Life	40.000	56	50		£423 £434
Phonix Fire	6.722	£21 p. s.		61	£27 18 3d
Queen Fire & Life 2	300.000	30	10		£225 £230
Royal Insurance Fire & Life	100.000	60	20	1 1	41s 9d
Scottish Commercial Fire & Life1	25 000	221	10	8	£28] £28
	50.000	6		1 1	£293 £28
	20,000	15 1	10	1 1	27s 6d
Scottish Union.	40,000	10	50	8	£13 £14
Standard Life	10.000	**********			£11 £11
Star Life	4.000	58 <u>1</u>	50	13	£54} £55}
***************************************	3,000 1	, 6	25	1, 1	£19

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INSURANCE CO'Y OF EDINBURGH, SCOTLAND.

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830,000,000 CAPITAL TOTAL ASSETS 34,472,705 INVESTED FUNDS. 13,500,000 Deposit with Dominion Government, market value, 125,000

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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.

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OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

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

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OF ENGLAND.

AND LIFE. FIRE

£2,000,000 Stg. Capital. INVESTED FUNDS£660,818.

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Leave Point Levi	8.00л.м.
Arrive Riviero du Loup	12.05P.M.
Trois Pistoles	1.10 "
· Rimouski	2.44 4
. Little Metis	3.42 6
Campbellton	7.03 44
Dalhousie	7.41 "
Bathurst	9.30 44
Newcastle	11.00. "
Moneton	1.40 A.M.
St. John	5.30 "
Halifax	9.20 "
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\$97,000,000 Business	5365 J M. Higgins, jr., Port Jervis, N.Y.	
\$97,000,000	11705 A. Tritterman, St. Louis, Mo. 1,250 00 11930 A. Sauvain, Oakland, Cal 5,000 00	
\$600,000 00Losses Paid		
\$100,000.00. Deposited with Insurance Dep'tm't of New York	7972 W. S Schley, Pachuca, Mexico. 5,000 00 13640 C. Conklin, San Francisco, Cal 5,000 00	
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7461 Joseph Frankle, 316 West 46th street, New York City 5,000 00 4187 Charles II Martin, Dresserville, N.Y 3,000 00	3309 G. C. J. Schneider, Erie, Pa. 1,000 00	
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1961-288 J. H. Waterman, 427 West 40th street, N.Y City 5,000 00 7836 Francis J. Fulford, New Berne, N.C 6,000 00	Death claims paid	
1013 C. S. Nelson, Cold Spring, N.Y	ASSOCIATION during the past three years tells its own story.	
3 81 Francis S. Séreet, Brooklyn, N.Y	Persistent efforts were made by agents of rival systems to persuade the above members before insuring in this Association that "Assessment Assurance was not	
180 180	to be relied upon." Common-sense prevailed, resulting in thousands of dollars	
good 2t, Rumsey, Frovincince, R.L	saved to the families of deceased members, not only in the cost of insurance, but in the extra amounts the Assessment plan enabled them to carry without inconve-	
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1000 on 1	The admission foe and one year's annual dues on \$5,000 is \$30; on \$10,000 it is \$50; on \$15,000 it is \$80. The annual dues after the first year, for expenses, are	
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