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| HeadlOffice, | | | | | treal. |

Board of Directors. President. C. F. SMITHEIIS, EBQ., - President. HON. D A. SMITH, - Vice-President. How, D. A. SMILL, Edward Mackay, Eeq. Alfred Gulbert Scott, Eeq. A. J Alex, Murray, Esq. Geo Hugh McLeuman. Alfred Brown, Esq. A. T. Paterson, Esq. Geo, A. Drummond.

W. J. Buchanan, General Manager.

A. MAGNIDER. Asst. Gen. Manager and Inspector. M. V. Moredith, Assistant Inspector.

A. B. Buchanan, Secretary,

Branches and Agencies in Canada.

| Montre | al, E. S. Clouston, | manager. |
|----------------|---------------------|-----------------|
| Almonte, Ont. | Hamilton, Ont. | Picton, Ont. |
| Belleville. " | Kingston, " | Portage, Man. |
| Brantford, " | Lindsay, " | Port flope,Out |
| Brockville, " | London. " | Quebec, Que. |
| Chatham, N.B. | Moneton, N.B. | Sarnia, Out. |
| Cornwall, Ont. | Newcastle, " | Stratford " |
| Goderich, " | Ottawa, Ont. | St John, N.B. |
| Guelph, " | Perth. " | St. Mary's, Out |
| Halifax, N.S. | Peterborough, Ont. | Toronto, " |
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Gueiphi, " Ferth, " St. Mary's, Ont. Halifux, N.S. Felerborough, Ont. Toronto, " Wunipog, Man Agents in Great Britain.-London, Bauk of Mon-real, 9 Birchin Lane, Lombard Street, C. Ashworth, Manager. London Coumittee-E. H. King, Esn., Chairunan, Robert Gillespie, Esq., Sir John Roso, Bart, G.C.M.G. Bankers in Great Britain.-London, The Bank of England (The Union Bank of London); The Lon-don & Westaninster Bank. Liverpool, The Bank of England (The Union Bank of London); The Lon-don & Westaninster Bank. Liverpool, The Bank of Lingtone, Schland, The British Linen Com-pany and Branches. . Agents in the United States.-New York, Walter Walson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montrent, 154 Madison Street, W. Juanro, Manager; R. Y. Holdon, Asst. Manager. Bank of Montrent, 154 Madison Street, W. Juanro, Bank, Boston, The Merchants' Na-tional Bank of British Columbia. San Francisco, The Bank of British Columbia. D Colonial and Foreign Correspondents.-St. John's, Ntd., The Union Bank of NewYoundland. British Columbio, The Bank of Sartish Columbia. New Zoa-land, The Bank of Switch Corporation. (Isao Gircular Notes and Jelers of Credit for Travollora arahabio in all parts of the world.)



CAPITAL PAID UP - \$500,000 REST. - - - - 300,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., - President HON. A. W. OGILVIE, SENATOR, - Vice-President

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

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LONDON :--The Alliance Bank (Limited.) NEW YORK :--The Howard National Bank. BOSTON :--Maverlek National Bank. Sterling and American Exchange bought and sold. Interest allowed on Deposits. Collections made promptly and remitted for at

ourrent rates,

The Chartered Banks

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Storling.

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

| COURT OF | F DIRECTORS. | |
|----------------------|----------------------|---------|
| J. H. Brodie, | H. J. B. Kendall, | |
| | J. J. Kingsford, | |
| | Frederic Lubbook, | |
| Richard H. Glyn, | A. II. Philpotts, | |
| Edward Arthur Hoars, | J. Murray Robertson. | |
| Secretary- | A. G. WALLIS. | |
| HEAD OFFICE IN CANAL | ASt. James St., Mor | itreal. |

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

| Bra | nones ana Ageno | nes in Canada. |
|------------|-----------------|-------------------|
| London. | Kingston, | St. John, N.B. |
| Brantford, | Ottawa, | Fredericton, N.B. |
| Paris, | Montreal. | Halifax, N.S. |
| Hamilton, | Quobec, | Victoria, B.C. |
| Toronto. | | |

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COLLOAGO.--R. Staven, Agent. SAN FRANCISCO.--A. McKinlay, Agent. PORTLAND, Oregon--J. Goodfellow, Agent. LONDON BANKERS.--The Bank of England and Control Markers.--The Bank of England and Messra. Glyn & Co.

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The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

Directors. THOMAS. WORKMAN, Esq., President. J. H. R. MOLSON, Esq., Vice-President. R. W. SHEFFREEN, Esq., HON. D. L. MAOFIREISON. H. A. NELSON, Esq., MILLS WILLIAMS, Esq. S. H. EWING, Esq., Gen'l Manager. M. HEATON, Inspector.

Branches of the Molsons Bank.

| Brockville, | Menford. | Toronto. |
|-------------|------------------|----------------|
| Clinton, | Morrisburg, | St. Thomas. |
| Exeter, | Owen Sound. | Sorel, P.O. |
| Ingersoll. | Ridgetown, | Trenton. |
| London, | Smith's Falls, | Waterloo, Ont. |
| AG | ENTS IN THE DO | MINION. |
| Qualian Ma | sahanta Doulcond | Deatann Manus |

-Merchants Bank and Eastern Townshins Bank.

Ontario and Manitoba-Dominion Bank and Fed-eral Bank and their Branches. New Branswick-Bank of N. Branswick, St. John. Nova Scolia-Halifax Banking Company and its

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Prince Edward Island-Union Bank of P. E. I., Charlottetown and Summerside. Newfoundland-Commercial Bank of Newfound-

and, St. Johns.

and, St. Johns, AGENTS IN UNITED STATES. New Fork Mechanics' National Bank, Messrs, Morton, Blis & Co., Messrs, W. Watson and Alex. Lang; Boston, Merchants National Bank, Messrs, Kidder, Feabody & Co.; Fortland, Casco National Bank; Chicugo, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Inflato, Farmers and Mechanics' National Bank; Millorukee. Wisconsin Marine and Fire In-surance Co. Bank; Toledo, Second National Bank; Helenc, Montana-First National Bank, Fort Ben-ton, Montana-First National Bank, AUEXTS IN EUROPE.

ton, Montana-First National Bank, ABENTS IN BUROPE. London-Alliance Bank, "limited." Messre. Glyn, Mille, Currie & Co. Messre. Morton. Rose & Co. Liverpool-The National Bank of Liverpool. Antwery, Belgium-La Banque d'Anvers. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of ex-change. Letters of Credit issued, available in all parts of the world. parts of the world.

| The Chartered Banks. |
|---|
| MERCHANTS BANK |
| OF CANADA. |
| Capital \$5,700,000. Reserve Fund, - 750,000. |
| HEAD OFFICE MONTREAL |
| BÓARD OF DIRECTORS. SIR HUGH ALLAN ROBT. ANDERISON, E.G., Vice-President Audrew Allau, E.G. Hietor Mackenzie, E.G. Wm. Darling, E.G. Adolphe Masson, E.G. John Cassils, E.G. |
| GEORGE HAGUE, General Manager |
| J. H. PLUMMER, Assistant Goneral Manager, |
| BRANCHES IN ONTARIO AND QUEBEC. Belloville. Kingston. Reufrew. Bernin. London. Stratford. Branpton. Montreal. St. Johns, Que. Chatham. Napance. St. Thomas. Galt. Ottawa. Toronto. Gananoque. Owen Sound. Walkerton. Hamilton.' Pertit. Windsor. Ingersoil. Prescott. Kincardino. Quebec. BRANCHES IN MANITOBA. Winnipeg, Emerson, Brandon, Bankers in Great Britain—The Clydesdale Bank (Limited). 30 Lombard Street, London, Glasgow and elsewhere. Mankers in Nork.—45 Exchange Place. Messrs. Henry Hague and John B. Harris, jr., Agents. Bunkers in Nork.—16 Bank of New York, N.B.A. A general banking business transacted. Money received on deposit, and currentrates of in- terest allowed. Darafis issued available at all points in Canada. Storling Exchange and drafts on New York bought and sold. Letters of credit issued, available in China, Japan ad other foreign countries. a Collections made on favorable terms. |
| La Banque du Peuple. |
| Capital \$1,600,000. IIEAD OFFICE, . MONTREAL. |
| C. S. CHERRIER, Esq., President. GEO. S. BRUSH, Esq., Vice-President. A.A.TROTTIEE, Esq., Cashier. FOREIGN AGENTE. |
| London-Glynn, Mills, Currie & Co. New York-National Bank of the Republic. Quebec Agency-The Bank of Montreal, |
| The Ontario Bank. |
| CAPITAL .\$1,500,000. <i>11EAD OFFICE</i> , <i>TORONTO</i> . |

The Chartered Banks.

DIRECTORS ;

Sir W.M. P. HOWLAND, LT.-COL. C. S. GZOWSEI, President, Vice-President, Donald Mackuy, Eeq. A. M. Smith, Eeq. Gco. M. Rose, Esq. Hon. C. F. Fraser, C. A. Massey, Esq.

C. HOLLAND, General Manager, DD UNTHES

| | - unano | |
|--------------|------------|--------------------------|
| Alliston, | Montroal. | Port Hone. |
| Bowmanville, | Mount Fore | st, Port Perry, |
| Cornwall, | Oshawa, | Pr. Arthur's Land's |
| Gaelph | e thawa, | Toronto, |
| | Peterboro, | W hitby, |
| Winnipeg, | Man. | Portage la Prairie, Man. |
| | | |

AGENTS.

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

The Chartered Banks.

THE CANADIAN Bank of Commerce.

DIVIDEND No. 31.

NOTICE IS HEREBY GIVEN that a DIVIDEND of

FOUR PER CENT.

upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

Tuesday, the 2nd day of January next.

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

W. N. ANDERSON, General Manager.

Toronto, 29th Nov., 1881.

IMPERIAL BANK

OF CANADA.

DIVIDEND NO. 15.

 $N \stackrel{\mbox{OTICE}}{\mbox{rate of}}$ is hereby given that a dividend at the

Eight per cent, per annum

upon the capital stock of this institution has been de-chared for the current half year, and that the same will be payable at the Bauk and at the branche on and after

Tuesday, the 2nd day of January. next.

The transfer books will be closed from the 16th to 30th December, both days inclusive. By order of the Board.

D. R. WILKIE, Cashier.

Toronto, 28rd November, 1882.

EASTERN TOWNSHIPS BANK

DIVIDEND No. 46.

Notice is hereby given that a Dividend of

Three and One Half Per Cent

upon the paid-up capital stock of this bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches on and after

Thesday, Second day of Jannary next.

The Transfer Books will be closed from the 15th to the 30th Dec., both days inclusive.

By order of the Board, WM. FARWELL, Goueral Manager.

Sherbrooke, 5th Dec., 1882.

THE BANK OF TORONTO. CANADA. Incorporated 1855.

The Chartered Banks.

Capital, \$2,000,000. Reserve Fund, \$1,000,000.

DIRECTORS: GEORGE GOODERINAN, President. WM. H. BEATTY, Vioe-President. W. R. WADSWORTH, WM. GEO. GOODERNAM, ALEX. T. FULTON, HENRY COVERT.

HEAD OFFICE, TORONTO.

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

BRANCHES.

BRANCHES. MONTREAL, J. Marray Smith, Manager; PETER-boro, J. H. Roper, Manager; CoBourg, Joseph Henderson, Manager; Porr Hore, W. R. Wads-worth, Manager; BARRIE, J. A. Strathy, Manager ST. CATITARINES, E. D. Boswell, Manager, CoL-LINGWOOD, G. W. Hodgets Manager. BANKERS: LONDON, ENG., The City Bank ' NEW YORK, Na-tional Bank of Commerce.

LA BANQUE NATIONALE. HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP DIRECTORS. 2,000,000 . .

DIRECTORS. HON. ISIDORETHIBAUDEAU, President. JOSEPH HAMEL, Eeq., Vice-President. Chevalier OI, Robitaille, M.D. E. Baudet, Esq. M.P. P. T. LeDroit, Eso. J. B. Z. Dubeau, Esq. U. Tessier Jr., Esq. P. LAFRANCE. Cashior. HONORARY DIRECTOR --HON. J. R. Thibaudeau, Montreal. BRANOMES:--Montreal-Cl. A. Vallée, Manager; Sherbiroke--John Campbell, Manager; Ottawa--C. H. Carribre, Manager.

Sherbrooke-John Campbell, Manager; Ollauza-C. H. Carrière, Manager. Agenres: -England-National Bank of Scotland, London; France-Messre. All. Grunebaum & Co., La Banque de Pariset de Pars Bas; United Slates-National Bank of the Republic. New York; National Revere Bunk, Boston; Newfoundland. CANADA - Prov. Onlario-The Bank of Toronio. Marilime Provinces-Bank of New Brunswick, Mer-chants Bank of Halifax, Bank of Montreal; Manitoba -The Merchants Bank of Canada. A general Banking, Exchange and collection busi-nees transcied. Particular attention paid to collec-tions and returns made with utmost promptuess. Car Correspondence respectfully solicited,

THE JACOUES CARTIER BANK.

NOTICE OF DIVIDEND.

NOTICE is hereby given that a Dividend of

THREE and ONE-HALF PER CENT. on the paid-up Capital of this Bank has been declar-ed for the current half year, and that the same will be payable at the Bank, in this City, on and after

The fourth day of DECEMBER next. The Transfer-Books will be closed from November 17th to 80th, both days inclusive.

By order of the Board, A. DEMARTIGNY, CASHIER.

Montreal, October 28th, 1882.

THE MARITIME BANK

-OF THE-

DOMINION OF CANADA. Head Office, - - - ST. JOHN, N.B.

Board of Directors. HOS M AGLELLAN, President. LEB. BOTSFORD, M.D., Vice-President. ROBT. CHUIKSHANK (of Jardine & Co., Grocers). JER. HARRISON (of J. & W. F. Harrison, Flour Merchants). JOHN H. PAIKS (of Wm. Parks & Son, Cotton Manufacturant).

Manufacturers). JOHN TAPLEY (of Tapley Bros., Indiantown). HOW, D. TROOP (of Troop & Son, Shipowzers). CASHIER. - · ALFRED RAY.

AGENCY-FREDERIOTON: A.S. Murray, Agent.

-WOODSTOOK : G.W. Vanwart,

BOARD OF DIRECTORS. JOHN COWAN, Esq., President. REUBEN S. HAMLIN, Esq., President. W. F. Cowan, Esq. Robert McIntoeli, M.D. J. A. Gibson, Esq. Thomas Patterson, Esq. T. H. McMILLAN, Cashier. Deposits received and interest allowed. Collec-tions solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exclusion googht and sold. Loan Societies. MONTREAL LOAN & MORTGAGE CO.

The Chartered Banks.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT. CAPITAL AUTHORIZED...... \$1,000,000 CAPITAL SUBSORIBED...... 500,000

CAPITAL PAID-UP.....

TRUST COMPANY. Incorporated 1858.

CAPITAL - - - \$1,000,000 00 TOTAL ASSETS - - - \$1,288,143 07

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guar-dian, Truste or Receiver. Registerars and Transfer Agents of the Stocks and Bonds of Incorporated Companies. Trustees of Mortagees executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character. INTEREST ALLOWED ON DEPOSITS.

Isue Sterling Debentures payable in London; also Currency Debentures, payable in Canada, bearing five per cont. interest.

BOARD OF DIRECTORS. BOARD OF DIRECTORS. M. H. GAULT, Esq., M.P., President, President Exclange Bank of Canada. Hon. A. W. OGILVIE, Vice-President, Senator. ROBT, ESDAILE, Esq., of Messrs. J. & R Esdailo. G. W. CAMPBELL, Esq., M.D., Vice-President Bank of Montreal.

G. W. CAMPBELL, ESq., M.D., Vice-President Bank of Montreal.
 THEODORE HART, Esq., Director Liverpool & London & Globe Insurance Company.
 A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.
 THOMAS CIKAIG, Esq., Managing Director <u>Bx-ehange Bank</u>.

GEORGE W. CRAIG, Manager.

OFFICE. 181 ST. JAMES STREET, MONTREAL. July 20, 1882.

THE HAMILTON Provident and Loan Society.

DIVIDEND NO. 23.

NOTICE IS HEREBY GIVEN that a Dividend of

FOUR PER CENT.

upon the paid-up Capital Stock of the Society has been declared for the half year ending Dec. 31st, 1882, and that the same will be payable at the Society's Bauking House, Hamilton, Ontario, on and after

Tuesday, the 2nd day of January, 1883.

The Transfer Books will be closed from the 18th to the 31st December, both days inclusive.

H. D. CAMERON, Hamilton, 11th Dec., 1882.

- Tressurer
- ARCH. CAMPBELL, STOCK and SHARE BROKER, (Member of the Stock Exchange) MERCHANTS EXCHANGE BUILDINGS. Hospital and St. Sacrament Streets

MONTREAL.

545

150,000



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails. 1882. Summer Arrangements. 1882.

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

| Vessels. | Tonnage. | Commanders. |
|---|-------------------------|----------------------------|
| Numidian | 6,100 Build | ing. |
| Hanovorian | 4,000 Capt. | J. G. Stephen. |
| Parisian | 5.400 '' | James Wylie. |
| Sardiniau | | J. E. Dutton. |
| Polynesian, | - 4,100 " | R. Brown, |
| Sarmatian | | John Graham. |
| Circassian | 4.000 Lt. V | . H. Smith, R.N.R. |
| Moravian | 3,6*0 Lieut | . F. Archer, R.N.R. |
| Peruvian | 3,400 Capt. | Jos. Ritchie, |
| Nova Scotian | . 3 300 44 | W Richardson. |
| Hibernian | | Hugh Wylie. |
| Caspian | 3.209 Lt. B | . Thomson, R.N.R. |
| Austrian | | R. Barreit, R.N.R. |
| Nestorian | . 2,700 Capt. | D. J. James, |
| Prussian, | 3,000 | Alex McDougall. |
| Seaudinavian | 3,000 " | John Parks. |
| Ruenos Ayrean | 3,800 " | Jas. Scott. |
| Corean | 4,000 ** | Barclay. |
| Grecian | | C. E. LeGallais. |
| Manitoban | | McNicol. |
| Cauadian | | C. J. Menzics. |
| Phœnician | | J. Brown. |
| Waldensian | | R. P. Moore, |
| Lacerne | 2,200 " | John Kerr, |
| Newfoundland | | Mylins. |
| Acadiau | | F. McGrath. |
| The shortest Se | a Route bet | ween America and |
| there are builting on | alter the contractor by | stranspire based are based |

Europe, being only five days between land to land.

The Steamers of the LIVERPOOL, LONDONDRIRY AND QUEBEC MAIL SERVICE. Sailing from Liverpool every THURSDAY, and from Quebec overy SATURDAY, culling at Longh Foyle to receive and land Mails and Passengers to and from Ireland and Scotland, are intended to be described despatched

| FROM QUEBEC: | | |
|---------------------|--------|-----|
| SarmatianSaturday. | Sept. | - 9 |
| Polynesian, | | 16 |
| Sardinian | . 64 | 23 |
| CircassianSaturday, | . 11 - | 30 |
| PeruvianSaturday | Oct. | 7 |
| Parisian Saturday | | 14 |
| THE STEAMERS OF THE | | |

LIVERPOOL, QUEENSTOWN, ST.

JOHNS, WALIFAX AND BALTI-MORE MAIL SERVICE

are intended to be despatched as follows :

| | FROM HALIFAX | ÷ | - |
|-----------------------------|--------------------------------|---------|----------|
| Nova Scotlan. | | Monday, | Sept, 11 |
| Austrian | | . " | Oct. 9 |
| Nora Scotian. Rates of P | assage between St. John's : | | |

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

rains. An experienced surgeon carried on each vessel. Berths not secured until paid for. Through Bills of Latding granted at Liverpool and Glasgow, and at Continontal Ports, to all points in Ganada and the Western States, via Halitax, Boston, Baltimore, Quebec and Montreal; and from all Rail-way Stations in Ganada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Que-ber and Wontreal.

(a) Otherwise and Glasgow, via Baltimore, Boston, Quebee and Montreal. For Freight, l'assage or other information, apply to John M. Currie, 21 Quai d'Orleaus, Havre; Alex. Immer, 4 Rue Gluck, l'arris; Aug. Schmitz, & Co., or Richard Berns, Autwerp; Huys & Co., Rordenux; C. Hugo, Hamburg; James Moss & Co., Bordenux; Cischer & Behmer, Schusselkord, No. S. Brenen; Charloy & Malcolm, Beliast; James Scott & Co., Queenstown; Montgonieric & Workman, 17 Grace church st., Londou; James & Alex. Allan, 70 Graat Clydo st., Glasgow; Allan Hros, James Steet; Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Brondway, New York, and 201 Washington street, Boston, or to

ų

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



Running in connection with the Grand Trunk Railway of Canada

DATE OF SAILING.

Steamers will sail as follows : FROM QUEBEO. DOMINION...16th Dec. | BROOKLYN...13th Jan. *SARNIA.....30th Dec. | DOMINION27th Jan.

RATES OF PASSAGE. CANIN-Portland to Liverpool, \$50 and \$60 ; Re-

CARX—Portanti to Laropool, 500 and 500; Re-turn, 500 and \$110.
Ratues per steamer Sarnia, Cabin, Portlond to Liver-pool, 500 and 580, return, \$110; Intermediate, \$40; Stearage, \$25. *Sarnia carries neither entitle or sheep

shoep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada. For Freight or Passage apply in London to Bower-ing, Jamieson & Co., 17 East India Avenue; in Liverpool, to Film, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices or to

DAVID TORRANCE & CO., Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

JO EP I ROGERS, Couveyancer, Insurance and Coneral Agent, Auctioneer, & Rents and Chattel Mortgages collected.

Brantford, Ont.

THOS. BOTHAM, Banker and Broker, Brantford, Tontario, Justice of the Pence, County of Brant. Issuer of Marringe Liceuses. Post Office and Bill Stamp Distributor. Agent for Steamship, Insurance and Loan Companies.

OHN FAIR,

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

Montreal. OIN FULTON,

ACCOUNTANT.

242 St. James Street, Montreal.

Owen Sound, Ont.

GEORGE PRICE, Official Assignee for the County of Grey. Agent for the Dominion Telegraph Company, and Vickers' Express, Owen Sound, Ont. Uxbridge, Ont.

W^{M.} SMITH, Official Assignée for the County of Ontario. Agent for the Canada Permanent Loan and Savings Company, and Fire Insurance Agent.

Agents' Directory.

OWEN MURPHY, Insurance Agent, Official Assi-gnee and Commission Merchant.-- No. 85 St. Peter Street, Quebec.

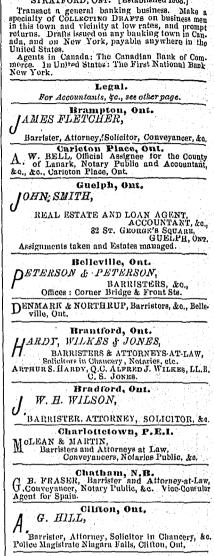
R. C. W. MacCUAIG. General Insurance Broker. R. representing First-class Companies in Firs, Life and Accident, also agent for the White Star Steamship Co Ottawa. Established 1870.

Legal.

Amherst, N. S. OWNSHEND & DICKEY,

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Almonte, Ont. MACDONELL & DOWDALL, BARRISTING BARRISTERS, ATTORNEYS, SOLICITORS CHANCERY, &c. Solicitors Bank of Montreal, D. G. MacDonell, M. P. James Dowdall. in



Private Banks.

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J. HENRY PHAIR, Barrister and At Office Queen Street, Fredericton, N.B. Attorney,

Galt, Ont. DALL & BALL,

BARRISTERS AND ATTORNEYS-AT-LAW, Solicitors for Cauadian Bank of Commerce.

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<u>.</u>848

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CARBIAGE BOLTS:

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"Best."-Made from Best Staffordshire iron, same finish as "Best Best," and annealed.

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Quality not excelled by any, native or foreign. Hot Pressed Nuts. Machine Forged

Nuts.-None better. In a few weeks there will be another machine in operation for small sizes of Cold Pressed Nuts. Rivetting Burrs.

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No better and no greater variety can now be had eleewhere of

Fancy Head Bolts,

for Carriage Builders and others, which always afford satisfaction to buyers.

Machine Bolts. Coach Screws. Bridge Bolts. Tire Bolts and Rivets. Sleigh Shoe Bolts. Elevator Bolts.

All of best quality and annealed, not second to any imported. Stove Bolts. Stove Rods. Rivets.

CANADA MARBLE AND International Granite Works, R. FORSYTH, Proprietor, Manufacturer of MARBLE & POLISHED GRANITE WORK. Mill, St. Gabriel Locks, 522 William St. Office, 130 Bleury St., - MONTREAL. QUARRIES, NEAR GANANOQUE, ONT. AND BLAYTON, N.Y. Imperiar of Italian and all Foreign Marbles, and dealer in Floor Tiles, &c.

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NEW BRUNSWICK COTTON MILLS

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Awarded the only Medal given at the CENTEN-NIAL EXHIBITION of Cotton Yarns of Canadian Manufacture. Gold Medal at Montreal Exhibition. Two Sliver and Two Bronze Medals at Toronto In-dustrial Exhibition. Diploma and Seven First-Class Prizes at Hamilton, Loudon, and St. John Exhibi-tions for their tions for their

COTTON YARNS, CARPET WARPS. BEAM WARPS. HOSIERY YARNS.

BALL KNITTING COTTONS.

Which, for Quality and Brilliancy of Color, cannot be excelled.

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No. 0 Stubor Legal Nibs. | No. 1. Coarse pointed Nibs. No. 2 Medium pointed Nibs. No. 3 Fine pointed Nibs.

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The "Thin Buff" Copying Paper, and The "Stout Buff" Copying Paper In Sheets or Books of all Sizes.

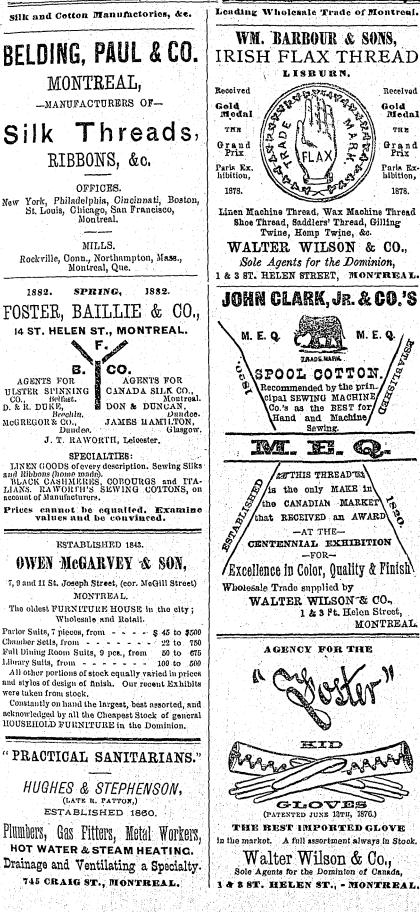
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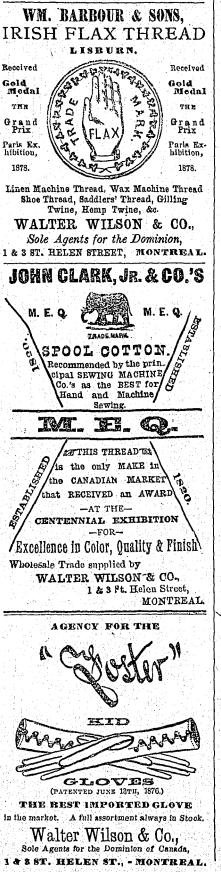
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Hodgson, Sumner & Co., IMPORTERS OF DRY GOODS. SMALL WARES and FANCY GOODS, 347 & 349 ST. PAUL ST. MONTREAL



and Window Shades.







liabilities are put at \$350; assets about \$300. Schnurr formerly compromised at 50c. in the dollar, but has not been able to meet all the installments. Trouble: Small capital; bad debts; to much credit .-- Robert Millons has opened a second-hand store and auction room in Walkerton.

THE name of Mr. A. McBenn, of Port Hope, referred to in a previous issue as contradicting the report that he was endeavoring to compromise with his creditors, was erroneously given as William instead of Archibald MeBean.

MR. NEIL DARRACH, contractor for the new Grand Central hotel at St. Thomas, Ont., has made an assignment. It is understood, however, that there will be no delay in finishing the hotel, which was to have been opened this week.

JOHN IRVING, grocer and liquor dealer at Kingston, N.B., claims to have lost some \$2,000 by the recent failure of R. Campbell, of Pictou, N.S., and offers to compromise with his creditors at 50c on the dollar, secured, and payable six months from date.

THE number of miles of Canadian railways open for traffic up to December, 1879, was 6,256 miles; to December, 1880, 6,991, and to December, 1881, 7,230 miles. The mileage under traffic up to the end of December, 1882, will show a very large increase, and exhibits the largest increase of railway systems in all the British colonial possessions except British India.



The Stormont Cotton Co. and advant the usual half-yearly dividend of 5 per cent; the Canada Landed Credit Co., a half-yearly dividend of 4 per cent.; the National Investment Company one of 3½ per cent.; the Western Can_ ada Loan & Savings Company one of 5 per cent., and the Canada Permanent Loan and Savings' Company one of 7 per cent., all for the current half-year.

The failures in Gauada for last week aggregated 73, against 114 for the week previous. In the United States there were 247, the largest number reported in one week for two years; they were principally in New York, Massachusetts and Pennsylvania. The November cotton report indicates a total probable yield of G.480,000 bales.

MESSES. Alexander Gibson, Alexander Gibson, jr., James Gibson and John Gibson, of St. Mary's, York County, John A. Fisher, of Dundas, and Robt. A. Fisher, of Toronto, have been incorporated as the "Marysville Paper Company," with a capital of \$75,000, in 750 shares of \$100 each. Their mill will be erected at Marysville, York County, N.B.

AT THEIR meeting at St. Johns, Que., on the 6th inst., the Directors of the Waterloo and Magog Railway agreed to accept the tender of Messrs. Bowen & Woodward, Sherbrooke, to build the road from Magog to Sherbrooke, to straighten and renew the line from Waterloo to Magog, and to lay the entire road from St. Johns to Sherbrooke with steel rails, and complete all the works by the 1st September next.



MANITOBA and the North-West have 207 post offices, and applications have been made for forty more.—The Winnipeg Council has passed a by law to raise \$100,000 for permanent improvements in the city.—There is to be a weekly mail hereafter between Winnipeg, Prince Albert and westerly as far as Edmonton.—Two hundred thousand bushels of grain have been harvested within a radius of filteen miles of Souris City the past season.

MR. J. J. JOPLIN, teller of the St. John Agency of the Halifax Banking Company, is reported a defaulter to the extent of about \$700. A few weeks ago Mr. Joplin obtained leave of absence to visit Boston, and enquiries at the head office in Halifax, the purport of which was conveyed to the manager at St. John, led to an examination of the accounts, when the defalection was discovered. Joplin has not yet returned.

A MEETING of creditors of Messrs. Dade & Kemp, general storekeepers, Beeton, Ont., was held on the 7th inst., when it is stated Mr. Kemp assigned in trust. Mr. Jno. Dade commenced in 1878, and did a large business for a time; Mr. Kemp, a practical man, was admitted a partner last Spring, but although their prospects were fair the senior partner has neglected business and lately fied to parts unknown. A writ was recently issued at the instance of his sister to recover money advanced him some months ago.

At the adjourned meeting of creditors of J. F. Rogers, boot and shoe manufacturer, referred to last week, Mr. James O'Neil, formerly partner n the firm of Rogers & O'Neil, offered 45c on the dollar for the assets of the estate, which are valued at about \$5,000. The offer has been generally accepted, and will pay about 40c on the dollar of the claims. The creditors, however, apparently hold Mr. O'Neil responsible for payment of the liabilities against the firm of Rogers & O'Neil, some of which are not yet due. The price paid for the assets is considered cheap, so that Mr. O'Neil, who has returned to his old position as traveller, may be able to liquidate all claims against him. Rogers has left the city.

On FRIDAY last a deputation of Oanadian tobacco manufacturers from Montreal, Quebec, Toronto and Hamilton, interviewed the Ministers of Customs, Finance and Inland Revenue in relation to certain proposed changes in the excise regulations regarding tobacco. They visited Ottawa at the invitation of the Government, who were anxious to learn the views of the trade before making any important change. The principal matters discussed were the easiest methods of collecting excise duties, handling of tobacco, etc. The general opinion of manufacturers appeared to be that the present regulations are quite satisfactory if properly carried out.

T. W. GIBBS, the Oshawa hardware dealer referred to in our last issue, commenced business some 12 or 13 years ago with but little capital. When Gibbs & Bro. gave up business as general merchants, T. W. Gibbs took over the hardware stock, but though careful enough he seems to have lacked business capacity as well as capital. The sheriff has not yet finished taking the stock, and a full statement of assets and liabilities cannot be given. Judgments have been obtained against him for a total of about \$2,500; the largest is a covenant on a second mortgage, held by Mr. W. H. Gibbs, jr. This judgment, which is freely commented on, will probably cut out all subsequent claims. The assets consist of stock, a few book-debts, and store property, which latter is said to be mortgaged for its full value.



603 CRAIC STREET.

WE will pay full price or over for a complete set of back numbers of the JOURNAL OF COM-MERCE.

It is stated that a company, with a capital of \$10,000, is seeking letters patent of incorporation to publish a newspaper at St. Hyncinthe, Que,

It is estimated that the total quantity of lumber handled for all purposes by Toronto lumber firms this year will be 140,000,000 feet.

A NEW feature of the Shearer (Vernon) Montreal harbor improvement scheme lies in the claim that the waterpower may be used to generate electricity to light the city.

THE Citizens Insurance Company have engaged Mr. L. T. Boult, late manager of the British America Fire and Marine Assurance at Toronto, to wind up its business in Glasgow. Mr. Boult has been in England for some time engaged in adjusting and regulating the transatlantic business of the British America.

amounts. W. WRIGHT, general dealer in a small way at

Brighton, Ont., has sold out his business and left for parts unknown, forgetting to retire a number of small notes which he had given for goods. The liabilities, it is stated, cannot exceed \$1,500 or \$2,000.

On application to Judge King, at St. John, N.B., an order has been granted for the winding up of St. Martin's Bobbin and Spool Manufacturing Company. The application was at the instance of the Waterous Company, Brautford, Ont.

THE recent fire in London, England, which destroyed property reported to have been insured for 3 millions sterling, is followed by a terrible conflagration in Kingston, Jamaica, in which the loss is telegraphed to be £3,000,000. The greater part of the city, including the wharves, banks, warehouses, etc., is said to have been destroyed.

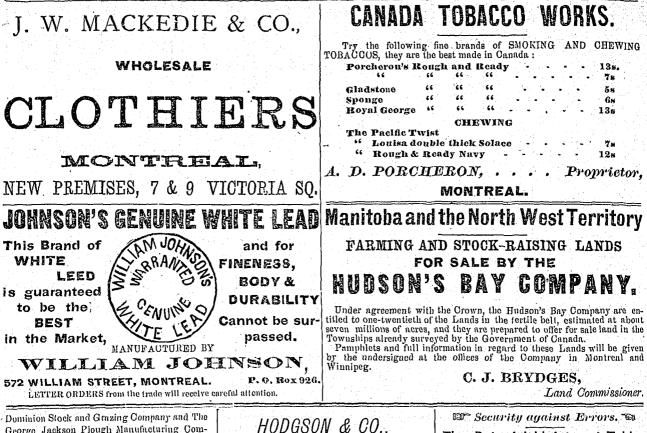
THE bolt factory in Perth is to be converted into a foundry for making castings, and will employ 70 to 100 men.-Three miles of the Kingston & Pembroke Railway have been laid with rails and four more graded.

is about to be opened in Danville, P.Q., by Messrs. J. P. Stock well & Sons.

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THE ESTATE of the late Wright Chamberlain! hotelkeeper, Sherbrooke, Que., appears to have developed into a condition requiring the indulgence of creditors. Mr. Chamberlain died in September last. During his career of thirteen . years as hotelkeeper he invested largely in real estate, and these properties with the hotel form the great bulk of the assets of the estate, which now show a nominal surplus of nearly \$40,000 on liabilities of about \$110,000. Some of the creditors having pressed their claims, the executors or trustees, Messrs. W. B. Bowen and J. T. Mills, tendered them the option of 75 cents in the dollar, cash, in full, or 100 cents if time be granted. It is confidently asserted that the estate will ray a good surplus.

OTTAWA advices state: The Great Eastern Railway Company, with a capital of \$6,000,000, apply to build a bridge across the River St. Lawrence near Montreal; The Napierville Junction Railway and Quarry Company wil apply for amendments to their act of incorporation. Applications for letters patent have been made by the Fertile Belt Company



George Jackson Plough Manufacturing Company.

MESSNS. Giroux & Chausse, of Main st., this city, began the retail dry goods business about fiftcen months ago, with a capital of \$1800. Although strictly honest and straightforward, they seem to have lacked the ability to conduct such a business in these days of keen competition, and, finding that they were falling behind, called a meeting of their creditors on Wednesday last. Their statement showed that the sales for the first twelve months amounted to \$10,500, of which sum nearly half was eaten up in expenses ; the liabilities amount to nearly \$10,000, with assets, chiefly in stock, valued at \$8,000.; The firm have assigned to Messrs. Lamarche, Prevost & Co., and the stock will likely be sold by tender.

JAMES Ainp has been in business as boot and shoe manufacturer in the East end of this city for a few years, and was doing fairly well up to January last, when he admitted A. St. Jean as partner. Mr. St. Jean is understood to have borrowed his share of the capital, some \$2,000, of which amount it is stated he paid about onehalf for the use of the money, for a year. The firm called their creditors together on Monday last, and assigned in trust to three Lemoine street leather dealers. The liabilities foot up \$11,300, with assets \$10,800, in stock, machinery and book-debts.

A NEW years ago, says a despatch, E. B. Eddy, of Hull, started a branch of his match and woodenware factory at Ogdensburg, N. Y. Wishing to get rid of the competition which his factory afforded, the match manufacturers of New York State bought out the Ogdensburg establishment, paying about \$60,000 extra,

765 & 767 CRAIG ST., MONTREAL. Spring samples are now ready, and will be found very complete—having made several important changes in lasts and patterns to keep up with the times. One of our travellors will call on you shortly, wait for him, and examine our samples be-fore ordering.

BOOTS and SHOES, WHOLESALE,

upon the condition that Mr. Eddy would confine his business to Canada. No sooner had the New York monopolists obtained possession of the Ogdensburg factory than they closed it up, and now Mr. Eddy has been able to purchase back at a trifling cost the necessary machinery for his works at Hull, Que., recently destroyed by fire.

IT is with regret that we learn of the sudden death, on Sunday Jast, of Mr. Robert Tiernan, of the firm of Messrs, A. & T. Tiernan, Live Stock Agents and Salesmen, in Glasgow and London. The firm is one of the most prominent in the cattle trade in Great Britain.

APPLICATION is to be made to the Dominion Parliament for Acts to incorporate the Saskatchewan and Hudson Bay Railway Company, Wood Mountain, Qu'Appelle and Prince Albert Railway Company, and a company to construct a railroad bridge across the Niagara river between the Falls and Suspension bridge or below the bridge.

THAT long service and experience in the capacity of clerk in general stores does not necessarily qualify men for a successful business life

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

on their own responsibility has been exemplified by the career of several young men who have recently appeared before their creditors. A case in point is that of Mr. J. R. Brown, of Angus, Ont., who was for many years in the employ of Mr. John Mather, whom he succeeded in June. '71. Brown started with a capital of about \$1,000, and after the lapse of seven years claimed to have made \$10,000, but in 1879 he met with heavy losses which reduced his surplus and in June, 1880, he was sued by one of the banks. He has recently assigned ; his difficulty is attributed to too large a credit .-- C. H. Lebillois, a young man, came to Dalhousie, N.B., a little over a year' ago, and after clerking a few months, commenced storekeeping last Spring. Being ambitious he ran for the Local House last summer and was elected, to the surprise of those who knew his financial stand. ing. He has recently written his creditors that not having been successful in business he is unable to pay his debts, amounting to some \$5,000; that he has stock worth \$1,700 and





per cent. The harvest too, although not equal to what was considered an average one before the agricultural depression began, is much better than the harvests of recent years, and moreover there have been good harvests over the world, with the result that wheat is cheaper than it has been for several years. The English railway companies are prospering, their earnings having been considerably more in the last three months, for which there are returns, than in the corresponding ones of last year. One indication of prosperity in a very important industry is an advance of 10 per cent. in the wages of colliers. In the iron trade there is increasing production combined with a decrease of stocks. There is a falling off in the excise revenue from liquors, which is attributed to increased habits of temperance. There has been a considerable increase in the amount of gold required for internal circulation, which is an indication of greater activity in trade, more general employment, and higher rates of wages. On the whole then, so far as regards the United Kingdom, there seems no ground for alarm. Some apprehension exists of a Stock Ex change crisis in New York, owing to the prevailing belief that far too much capital has been sunk in the construction of new railways, and that the banks have ventured too far in financing these new ventures. The panic in Paris nearly a year ago is supposed to have operated as a warning to speculators there, and it is believed that trade is sound. The chief apprehension in England seems to be financial difficulties in New York that may react on London. On the whole there is no reason to apprehend any financial crisis in England.

There is no doubt that in Canada there is an increasing tendency to tightness in the money market. This is owing to a variety of causes, and we confess that if we glance at some of them, we do so with considerable hesitation, it being very difficult to form a correct judgment on such a subject. There can be no doubt that owing to the low price of wheat, which we may remark en passant is most assuredly not attributable to the present tariff, there has been a reluctance on the part of the farmers to bring their crops to market. It is said that they were advised not to do so, as the National Policy would bring up prices again. We should hardly have believed, had we not seen it so stated, that our farmers were so deficient in intelligence as to be unaware that the price of wheat must depend on the harvests of the world, and that although speculators may raise or depress prices temporarily, they cannot do so for

any lengthened period. The crops not having been marketed, the farmers have been unable to pay their debts to the retail merchants, who again have had to obtain an extension of credit. Against this view, is the statement that the wholesale merchants are said to be on the whole satisfied with their payments, and do not believe that any unusual cause for alarm exists.

That a large amount of money has been locked up in buildings and plant for the numerous manufactures that have been recently established is beyond doubt. A still larger amount has been expended in the North West, where towns and cities have sprung into existence with unprecedented rapidity. It is believed that a good deal of the money invested, especially in the North-West, has been brought from England, but there must likewise have been a considerable absorption of Canadian capital. To what extent the Canada Pacific Railway has locked up Canadian capital it is out of our power to surmise, but it must have done so to some extent. It does not appear that any effort has yet been made to interest British capitalists in this great undertaking. The course adopted by the gentlemen who have had the management of that great work, seems to have been marked by wisdom. Had any attempt been made when the company was first started to float its securities in England, there would have been a much greater risk of failure than there would be now that several sections of the road are in full operation.

There is another cause for the present stringency which ought not to be lost sight of. The Dominion Government has had for a considerable time a very large amount of money in the banks on deposit. Of course this money was employed, and more especially that portion of it which was bearing interest. There has been of late a considerable reduction in the deposits, and a consequent necessity on the part of the banks to contract their loans. It has been the custom of the banks to keep a certain portion of their assets in the form of loans on call, and these of course are relied on as available to meet sudden reductions of their deposits. It has been of late the custom to keep a larger proportion of such call loans in the Canadian market than formerly. Now it must be obvious that while the whole amount of the Canadian call loans is a trifle in the New York money market, and consequently obtainable at the shortest notice, it is very different in the home money market, where the call for even a small portion of such loans is

calculated to produce a panie on the Stock Exchange, and a serious fall in the value of securities. We do not think that any of the causes which, according to our judgment, have led to the present stringency are of serious consequence, or likely to last very long. It seems probable that when the sleighing is good the farmers in Ontario will bring their wheat to market, and be satisfied with the ruling prices of the day. We shall doubtless obtain all the required foreign capital for the prosecution of our railways, and with our revenue flourishing as jt is, Government deposits will again increase.

SIR HUGH ALLAN.

The news which was received in Canada by cable on Saturday last, at noon, of the death of Sir Hugh Allan, of Ravenscrag, on the morning of that day, caused universal grief. The late Sir Hugh Allan had not only been eminently successful in the special branch of business to which his wonderful energies were principally devoted, but he likewise took a lead in the establishment of a vast number of industries in the city where he resided. Having emigrated to Canada in early youth he seems to have determined to follow the shipping business, and after a short tour in Western Canada and a brief visit to his native country he became a clerk in the house of James Miller & Co., a firm engaged in building and sailing ships. He soon became a junior partner, and in process of time head of the house. A few years after the Cunard steamers had become a success, it was determined by the Government to make an effort to establish a line of steamers between Liverpool and the St. Lawrence in summer and Halifax and Portland in winter. Tenders were invited for a fortnightly service, and, although the firm of which Sir Hugh Allan was then the head, tendered, a Liverpool. house, McKean, McLarty & Co., was much lower and the Government, much as it would have preferred the Canadian house, felt bound to accept the lowest tender. After a short trial the Liverpool firm was compelled to abandon the service, which was then undertaken by the Allans. and after a few years' trial was made weekly. This was about the year 1859. During the early period of the contract the ocean steamers of the Allan line met with many disasters, but during the last twenty years they have not been surpassed by any line in the world for speed and safety.

Sir Hugh Allan did not confine his attention to the supervision of the shipping business; he was the founder of the

Merchants' Bank, of which he was President at the time of his death. He was likewise president of the Montreal Telegraph Co., of the Citizens Insurance Co., Halifax and Cape Breton Railway and Coal Co., Thunder Bay Silver Mining Co., The Canadian Rubber Co., Cornwall Manufacturing Co., Montreal Cotton Co., Williams' Manufacturing Co., Adams Tobacco Co., St. Lawrence and Chicago Forwarding Co., Montreal and Western Land Co., North-Western Cattle Co., The Academy of Music Co. He was a director in the Acadia Coal Co., Stormont Cotton Co., Montreal Rolling Mills Co., Canada Paper Co. He had been until recently President of the Richelieu and Ontario Navigation Co. The great services rendered by Mr. Allan to Canadian and British commerce by the establishment of the line of ocean steamers, were recognized by Her Majesty, who, in 1871, conferred on him the honor of knighthood.

Sir Hugh Allan, as is well known, was at one time disposed to take a large interest in the construction of our great railroad to the Pacific. He had been strongly urged to do so by the only promoters that had then appeared to take an interest in that work, and who were connected with the Northern Pacific road. It was Sir Hugh's opinion that the wisest course for Canada to follow would be to utilize the American line from the Sault Ste. Marie, and then to extend the Northern Pacific by way of Winnipeg to the ocean on Canadian territory, leaving the completion of both roads to be determined on in the future. At that time the funds of the Northern Pacific were exhausted and that company would have been glad to have formed an alliance with the Canadian Pacific on terms that, in Sir Hugh Allan's opinion, would have been beneficial to the latter. The violent opposition made to the connection with the American railway, joined to [the regular opposition to the Government, was so far successful as to compel the breaking off of the connection with the Northern Pacific Company; and although a company was organized to construct the road by Canadians it was found impossible to obtain the required capital. Sir Hugh Allan took a view of the subject that was well deserving of more careful consideration than it received.

Sir Hugh Allan married in 1844 Matilda daughter of Mr. John Smith, who was extensively engaged in business in Montreal as a wholesale grocer, and by that lady had thirteen children, nine daughters and four sons. Four daughters and one son are married, and two of the sons are engaged in their father's business. Lady

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Allan died about twelve months ago. In several of the city churches the death of Sir Hugh Allan was referred to, and at the City Council a resolution was adopted expressing deep sorrow at the news of the sudden death of our esteemed and universally respected fellow-citizen, Sir Hugh Allan, and offering sincere and heartfelt condolence to the family. The Corporation has given expression to the universal sentiment of the citizens of Montreal.

THE FRENCH TREATY.

It appears that Sir Alexander Galt is making another effort to induce the French Government to treat Canada with common justice. It has long been the opinion of the most enlightened statesmen in England that commercial treaties are a mistake. Whatever inducement there may be for Great Britain to enter into such arrangements, there can be no doubt that in the case of countries that, like Canada, have adopted a protective policy, there can be no possible object in entering into commercial treaties. We hold that France is bound in honor to admit Canadian exports on the same terms as the most favored nations, as we have always admitted French exports into Canada. France has claimed, and it is much to be regretted that Sir Leonard Tilley has evinced a disposition to yield to its demand, that we should purchase the reasonable claim that we make, by reducing our duties on French exports. It is to the principle of this demand that we have on more than one occasion recorded our protest. We have it in our power to enforce justice from France and from any other country with which we trade. We want nothing but to be treated like other nations, and we ought at once to adopt a policy that should be uniformly followed, and which should be to impose a differential duty on the exports of every country that refuses to admit our exports on the footing of the most favored nation. So long as France persists in subjecting Canada to higher rates of duty than those imposed on other nations, it is the height of absurdity to subsidize steamers to encourage trade. The practical effect of our efforts to establish steam communication has been to encourage the French Government to believe that it can extort from Canada whatever concessions it pleases to demand. Of course we have nothing but rumor to rely on as to recent negotiations, but it has been said that Mr-Chapleau has been endeavoring to prevail on the French Government to meet Canada in a more liberal spirit. Our conviction is that the result of our diplomacy

will be that France will compel us to purchase on most disadvantageous terms a right that we could easily have enforced by displaying a little vigor.

RAILWAY MONOPOLY.

We learn, and we must confess with much surprise, from the Winnipeg Times that the people of Ontario have " for nearly thirty years been groaning under a remorseless railroad monopoly." They are for six months of the year "at the mercy " of the Grand Trunk, a foreign corpora-" tion owned by the English capitalists, " who do not scruple to exact the utter-" most farthing from the settler and mer-" chant." One would really imagine on reading the Winnipeg Times that the English shareholders in the Grand Trunk had been receiving enormous dividends during the thirty years that have elapsed since their investments were made. It is notorious that the very contrary is the fact, and that the railroad earnings have never been sufficient to yield dividends on the ordinary stock. A more suicidal policy than that adopted by the Manitoba press can hardly be imagined. It is clearly the interest of the settlers in the North-West that every possible encouragement should be given to the introduction of English capital, and yet the popular demand is that investments should be un. remunerative. Competition with its necessary consequence, the cutting of rates and running at a loss, is the general cry, and it is much to be feared will produce the result that may be expected, viz., a refusal on the part of capitalists to invest in Canadian public works. It would really be amusing to read the denunciations of the Grand Trunk Company by the Winnipeg Times were it not that they are calculated to do injury to the country. Mr. Hickson is the "arch destroyer," and by the aid of certain "co-conspirators" has actually obtained the control of the Toronto, Grey and Bruce railroad, and " is reaching out his arms like a devil fish to seize the Northern railway." Does the Times understand that the shareholders in the Northern are not getting a cent of dividend and not likely to get one under its present management? If it be true that there is a prospect of the Grand Trunk obtaining that road, it may be hoped that it will be on terms that will enable the shareholders to get something. It was at one time imagined that the object of granting municipal bonuses to aid in the construction of new lines was to give the towns and counties interested the benefit of a railroad, but it is now argued that there was a further object, viz., to secure competi-

tion and unremunerative rates of freight, involving the loss of the capital subscribed by the public at large. There is ample security in Canada against excessive rates either of freight or passage, and most assuredly railroad stocks have never risen so high as to justify such articles as that which has led to the foregoing remarks.

WORK IN CONGRESS.

BANKRUPTOY.

We made reference in a recent issue to the Bankruptcy Bill which is at present before the Senate of the United States. It appears that Senator Morgan, of Alabama, proposed a most important amendment, the object of which was to add to the list of acts the commission of which renders an individual liable to be declared bankrupt. The text of the amendment, which has been adopted by the Senate, is that any one ", who shall sell, or "agree to sell, for delivery at a future " time, any stocks, bonds, or other securi-" ties, or any grain, food, provisions, pro-" vender or cotton, sugar, salt, or tobacco, " without being at the time of making " such contract the owner or assignee or " trustee of the property sold, or agreed to "be sold, or the authorized agent of such " owner, assignee or trustee," will commit what is termed an act of bankruptcy. It appears from Mr. Morgan's speech in proposing his amendment that by the law in the State of Massachusetts such contracts as those described in the above amendment are null and void, and that the effect has been to suppress in that State a practice which prevails extensively elsewhere of dealing in futures. Mr. Morgan stated that in an interior city in the State of Alabama, six hundred thousand dollars had been squandered in a single season in betting on futures in cotton.

POSTAGE.

The committee on post offices in the House of Representatives have reported the bill reducing letter postage to two cents. It is anticipated that the reduction will cause a deficit in the postal revenues, which, however, it is expected will be only temporary. The Houses seem to be proceeding vigorously with work of all kinds, reduction of taxation, civil service reform, etc. A bill has been introduced restricting the coinage of silver.

THE CANADIAN PACIFIC COMPANY.

A few days ago one of those canards that are so frequently circulated for a purpose, appeared in an evening contemporary, accompanied by the report of an

interview on the subject with Mr. Angus, who considered the exclamation "Pooh" to be a sufficient answer to the question of whether Mr. Villard of the Northern Pacific had obtained a controlling influence in the St. Paul, Minneapolis & Manitoba Railroad, and had done so for the purpose of injuring the company, whose stock he had been, it was said, investing in so largely as to obtain a controlling influence in its affairs. Strange as it may seem, rumours have been circulated in the United States that Mr. Villard and his friends were selling out of Nerthern Pacific, the consequence having been that there was an onslaught on the stock of that company. We have little doubt that all these rumours are connected with operations on the Stock Exchange, but there is one thing that seems to us highly improbable, which is that Mr. Villard or any one else would purchase a controlling interest in a company with the object of doing all in his power to injure it.

CATTLE EXPORTS.

Although it is as yet too early to pro. cure details of the shipments of cattle from Canada during the current year, the information at hand may not be without interest. The season shows but little diminution as compared with the last two years. The figures for 1882 in the table herewith are only to the close of navigation at this port; those for 1878 included 9,070 from Chicago; the numbers for the subsequent years were all of Canadian growth. The figures for 1881 include about 6,000 head, chiefly from Ontario, sold for consumption in the United States, not for shipment. The number sent across the lines during the present year will probably be not much under those for 1881, but these with the number of Canadian cattle shipped by way of Halifax. Boston and New York from the close of navigation to the end of the year will be included in the official reports in due time. The actual shipments from the port of Montreal again show an advance on those for the previous year :

| | | Cattle. | Sheep. |
|------|------|---------|--------|
| 1877 | | 6,940 | 9,505 |
| 1878 | | 18,665 | 41,225 |
| 1879 | | 25,009 | 80,332 |
| 1880 | | 50,905 | 81,843 |
| 1881 | | 45,535 | 62,401 |
| 1882 | | 42,393 | 76,053 |

It may be expected that the coming years will witness a considerable increase in shipments as long as the foreign demand is maintained, and according as farmers become aware of the greater profitableness of cattle raising. The North-West also should shortly begin to supply its quota for shipment. The additional experience of each season tends towards a decrease in the rates of mortality: suitable fodder and sufficient ventilation with careful and intelligent attendance have accomplished much, while the stalls fitted up by the many superior ships from this port leave little to be desired. The following are the shipments by the regular lines of steamers:

| | ่ บลเ | lle. | sneep. |
|----------------------|-------------------|---|----------|
| Allan Steamship Line | 6, | 330 | 5,887 |
| Dominion " | 6, | 957 | 20,241 |
| Beaver " " | | 522 | 19,994 |
| Donaldson" " | | 200 | 4,049 |
| Thomson " | 1, | 301 | 5,340 |
| Ross, London " | 1, | 241 | 5,032 |
| | gen de la ferra d | 1 A A A A A A A A A A A A A A A A A A A | 11 J. C. |

The rate of mortality returned by the Allan Line was only one-fourteenth of one per cent. on cattle and three-fourths of one per cent. on sheep ; by the Beaver Line, one fifth of one per cent. on cattle and 13 per cent. on sheep; Donaldson Line, .56 of one per cent. on cattle and 1.70 per cent. on sheep; Thompson Line, .76 of one per cent. on cattle and 2.281 per cent on sheep; Ross Line, 1.13 per cent. on cattle and 1.73 on sheep ; Great Western Line, 1.89 on cattle and 1.07 on sheep. The total returns of mortality are not yet available, but the rate as far as can be ascertained is commendably low, being on the total average about 4 of one per cent on cattle and 21 per cent. on sheep, a reduction highly creditable to the respective lines.

Freights for the year averaged about 75s. per head for cattle, but tney ran as high as £4, and in a few instances as low as 55s. The rates for sheep ranged from 8s. to 9s., but some were taken as low as 7s. and a few even at 6s. per head. Insurance, covering mortality, was done at 2 per cent for cattle and 31 to 4 per cent for sheep from 1st May to 1st September, after which date it gradually advanced till the rate reached 7 to 8 per cent. for cattle and 9 to 10 per cent. for sheep on the last shipments. These last are the prevailing rates meantime from Halifax, Boston and New York. The profits to shippers during the year have been remarkably good, and in this respect also much encouragement is given for future operations.

ONTARIO LEGISLATURE.

The Ontario Legislature was opened on the 13th inst., with the usual ceremony. In his opening speech the Lieut-Governor acknowledged the prosperity of the country during the present year, and the abundant harvest with which the country has been blessed. After referring to the progress of agriculture, the increase of immigration and the prosperity of the lumber trade, he noticed the boundary dispute, promising some additional correspondence on the subject, and also the disallowance of the Rivers and Streams Act, which requires renewed attention. Various subjects are then diverted to as calling for legislation. On the liquor traffic question his Honor declares himself glad that there is a determination on the part of the people to resist all attempts to relax the laws for restricting the traffic in intoxicating liquors.

ADVERTISING.

There are but very few business men who will deny the benefits to be derived from advertising. Even professional people testify their great appreciation, and resort to the most ingenious methods of getting their advertising done free of charge. Singers, actors and other caterers of note never think themselves kept sufficiently before the public, if one may infer from the fact that when travelling from one place to another something is sure to befal them; either there is a railway accident, or they are robbed of their jewels or other valuables; while when at home, something occurs to keep the pub-· lic alive to the fact of their existence. But all these, to be useful, must be published in the papers. At a recent operatic performance in New York, it was given out that somebody had sent a letter to the prima donna threatening to take her life. She was accordingly escorted on and off the stage by a couple of armed men; the whole was generally supposed to be an advertising ruse, and one paper refused to publish it except as an advertisement.

Doctors, as a rule, consider it infra dig. to advertise in the newspapers, but it is often amusing to watch their efforts to get an account of some obstinate case, which they have successfully treated mentioned in some way in the public prints. It is stated that in a certain city in France a shrewd druggist conceived the idea of benefiting by this peculiarity on the part of the medical men. He started a newspaper, which contained nothing but a record of births, marriages and deaths. The mortuary notices ran usually thus :-- "Mr. Blank Blank died at his residence this morning of such and such a disease, &c. &c. He was attended at his last moments by doctor-In each case the name of the attending physician was given, and this occasioned such a fluster among the profession that they called a meeting and agreed to purchase the offensive publication, which they accordingly did and suppressed it.

We have in our mind's eye a manufacturer whose products were favored with a prize, honorable mention or the like, at an exhibition some time since, and who is one of those who " never advertise." The press by some inadvertence took no notice of his exhibit. He immediately notified his newspapers to be stopped, and on meeting one of the proprietors, expressed himself in good set terms concerning the neglect to mention his prize. "But, Mr. ----, you never advertise; you told me your goods do not require "Oh, well," replied the man of it." springs, "I meant that I do not advertise in the advertising columns, but I thought you would have given me anotice, for the benefit of your readers, you know." The manufacturer does not take the paper yet, but manages to read it at the house of a subscriber, whom he visits at least once a week. A clothing dealer in Chicago, not satisfied with doing well and distancing most of his competitors by his legitimately persistent advertising and system of doing business, determined recently to outdo himself. He accordingly published that on a certain day he would cause to be thrown from the roof of his warehouse into the street below several dozen overcoats. Fearing that the city authorities would object, the proprietor of the place sent out a feeler in the shape of a request that he be given a detail of police for the occasion, ex pressing his willingness to pay for their services. The chief said the detail would be sent without charge, as he desired to keep the street free of any blockade, and the advertiser announced in the papers that the "gift enterprise " had received the sanction of the city authorities, on the strength of this. As early as half past 1 o'clock the crowd began to gather, and by 2 o'clock the sidewalks were impassable. The police were powerless to clear them, and pedestrians were obliged either to walk around the block or force their way through a dense crowd of dirty, illsmelling humanity, made up of tramps, pickpockets, and idle curiosity-seekers. It was found impossible to break the blockade, and many luckless ladies were pulled and hauled and nearly crushed to death by the howling mob. It had been announced that the throwing would begin at 3 o'clock, but at half-past 2 the mayor saw that something must be done, as the cars could not force a passageway through the mob, and he told the proprietor of the store that he must begin his work. Accordingly, about twenty minutes before 3 o'clock the first coat was thrown from the roof, and others followed rapidly. There was a regular riot, and the struggle

for coats resulted in many rows and jangles. At the time the mayor was in the middle of the street, in the thick of the gang, and he was pulled and hauled about by the rowdies, who appeared to have no regard for his official dignity, and were only anxious to get their hands on what the Tribune reporter termed, a mucilage sewed coat. One individual escaped with a coat, but minus his hat, and when he examined the garment on the outskirts of the crowd he came to the conclusion that he would have been a winner if he had stayed away. One coat fell in a little group on the opposite side of the street, and there was a great scramble for it. A small colored boy finally succeeded in sneaking it away, and left the crowd. pulling and hauling at the overcoat of a gentleman who had been walking through the crowd with his own on his arm. Two or three fell on the telegraph wires and rested there, but an employé of the telegraph company mounted a pole, secured one, and hurled the rest down into the crowd. He started to descend, but when he saw the toughs beneath him he thought he would never reach the ground alive with his coat, so he threw it in at a window. About thirty coats were thrown down, and then the mayor, who had succeeded in working his way to the door of the store, demanded that the thing should be stopped and the crowd dispersed. The throwing was stopped, but it was no easy matter to disperse the crowd, as it was not yet three o'clock, and many were coming to the store from all directions, expecting to be in time for the riot, Finally the patrol waggons from the armory were called, and did good work, The Mayor and the proprietor of the place mounted the steps in front of the store and yelled at the crowd that "it was all over." By 4 o'clock the mob was dispersed, after having effectually blockaded the street for two hours, to the disgust of hundreds of citizens, and all because a retail clothier wanted a little cheap advertising. This, it may be remarked, is a long way in advance of "Leading Lines," for drawing a crowd, but the latter system has been found effective enough lately in Montreal.

It has been used as an argument in favor of advertising, that if the makers of many of the patent cure-alls in the market can make their fortunes by the large sales of such merchandise acquired by persistent advertising, how much easier it were to thrive by thoroughly advertising a legitimate and worthy article of trade. "Even *Le bon Dicu*," says a witty Frenchman, "requires to be advertised; else what is the meaning of church-bells?" It is wellknown to more than one commercial traveller in Montreal and Toronto that a late prosperous dry goods merchant owed not a few of his good customers to the advertising he received during his contest with the authorities of a fashionable church concerning his rights as a member of the same. There can be no doubt that advertising pays, more or less, him who does it judiciously; it is a competition which is always alive and active, and which no business man can afford to neglect in some form or other. The most persistent advertisers in trade are usually the most successful, and we do not require to go to New York, Boston or Chicago for confirmation of this truth : Montreal, Toronto, Hamilton and other cities in Canada furnish abundant examples. Some people fancy that advertisements are not generally read. Let anybody ask himself to what portion of the newspaper, when visiting a strange city, he gives the most attention, and the answer must be the advertising columns. These are a map of busy life which he who runs may read and study, and he seldom neglects to do so.

TELEPHONE EXTENSION.

Statistics relating to the use of the telephone in the various countries where that great modern convenience and time-saver has been introduced have been recently prepared in Europe and set agoing the rounds of the papers. It is not surprising to find a statistician of la belle France, or even the London Iron, ignoring Canada, while Egypt and Mexico are mentioned ; but it is a little strange to find Canadian papers filling their columns with such exclusive statistics. This will appear stranger yet when it is lear led that Canada is but a very little behind Great Britain in the use of the telephone, and a long way ahead of France. The Bell Telephone Company has at present in Canada about 4,250 subscribers. Of these there are 850 in Montreal, more than half as many as London, England, and about 50 per cent. more than Berlin, Germany. In Toronto there are 525; in Hamilton, 330; Ottawa, 250; St. John, N.B., 275; Winnipeg, Man., 250; Quebec, 240; London, 230; Halifux, 170; Victoria, B.C., 130, &c. "The telephone, says the statistician," is most wide-ly used in the United States, where private enter-prise has been left free to work as it liked, the companies having no need to ask for state coucessions. Even villages of little more than 1,000 inhabitants have the telephone system in operation; and altogether it is calculated that the various American companies have amongst them about 100,000 subscribers. In New York the number of subscribers is set down at 4,050, while Chicago is credited with 2,726. Next to the United States stands Great Britain, which is returned as having the telephone in operation in 47 towns, supplying 4,946 subscribers, of whom 1,561 are in London, 692 in Manchester, 681 in Liverpool, and 600 in Glasgow. Ouly 8 French towns are reported to be supplied with systems of telephonic communication, and out of the 3640 subscribers with which these towns are credited, 2,422 are in Paris, which, relatively to population, therefore, makes much more general use of the new instrument than London.

Berlin, with about half the population of Paris, has only 581 subscribers, or little more than a fifth of the number in the French capital, and throughout Germany there are, according to these statistics, only 2,322 subscribers to tele-phone systems, and 10 towns in which systems have been established. Belgium is credited with 2,156 subscribers, or very nearly as many as Germany. In Austro-Hungary, only Vienna, Post, and Trieste are returned as possessing been of telephonic communication, the num-ber of subscribers in Vienna being 600, in Pest 300, and in Trieste 30. Very much better supplied is Italy, which has the system in operation in twelve towns, the aggregate number of sub-scribers being 2,902. As yet, only three Rus-sian towns-St. Petersburg, Moscow, and Odessa-are reported to be furnished with the been obtained for several others. Switzerland has the system in operation at Basel, Bern, and Zurich. In Holland, Amsterdam and Rotterdam only are given as enjoying a service. In Denmark the system is stated not to have extended beyond Copenhagen; and as regards Sweden, we have details respecting Stockholm alone, although it is stated that in most of the important towns the system is being established. "Outside of Europe and the United States, says the compiler, the only countries returned as possessing this means of communication are india, which has it in operation at Calcutta, Bombay, and Madras; Egypt, which has the system in Alexandria and Cairo, and the city of Mexico." The Bell Company have erected about 1,000 miles of telephone lines in Canada during the year. The figures given for Canada do not include instruments erected by some private corporations in this city, and probably elsewhere, notably the Fabrique and the cemetery of Cote des Neiges.

Is delivering judgment in the recent Hall extradition case, Chirf Justice Spragge of Toronto said —"II cannot be to our interest, any more than it is to our honor, that our country should be an asylum for forgers, cheats, and embezzlers, who can so easily transfer themselves from the scene of their nefarious practices in their own country to ours. I cannot but think that as few impediments as possible should be allowed to exist to their being returned to their country against whose haws they are offenders." Judge Galt concurred with the Chief Justice. Justices Patterson and Burton dissented. While expressing regret that the prisoner could not be extradited for embezzlement, they considered the crime of forgery not established within the meaning of the Ashburton treaty.—One of the greatest obstacles to the proper efficacy of an insolvent hav on either side of the line, but especially in Ganada, lies in the readiness with which a debtor may move beyond the reach of his creditors and the law.

A press despatch from Toronto says: "A writ for libel has been issued by the Confederation Life against William McCabe, Managing-Director, Leopold Goldman, secretary of the North American Life Co., and George C. Mc-Laughlin, an agent of the Ætna Life. It is understood that writs against other persons will follow. The Confederation Life has always stood high. in the estimation of the public, but has lately been made the subject of attacks through the Insurance Times of New York." This despatch is confirmed by the announcement on our back page, the present issue.

At the semi-annual meeting of the Directors of the Eastern Townships Bank, held at Sherbrooke last Tuesday, it was shown that the profits, after paying salaries and all office expenditure, were \$72,000' in round numbers. This is a remarkably good showing, considering the low rates of interest and the conservative policy of the management. A semi-annual dividend of 34 per cent. was declared, the payment of which

on the present paid-up capital will take about \$42,000, leaving \$30,000 to be carried to the Rest.

THE Corn Exchange, this city, is following up the Harbor Commissioners and Board of Trade memorials to the Governmentin favor of abolishing the canal tolls, and have issued a special petition in which some important modifications appear. We shall probably refer to the matter again; but it may not be out of place to refer to the important distinction made between American vessels using the Welland Ganal on their way to Oswego and other American ports on the lower lakes, and vessels bound for the ocean by way of Montreal and Quebee.

IT WOULD be interesting to know how many importers in Ganada ever think of adopting the advice tendered them in the newspapers about over importation. Canadian buyers in Eugland and elsewhere meet with pursuasives and arguments to buy more, similar to those which the retailer hears or receives from the Commercial Traveller, and the shopper from the clerk behind the counter. There are few who return, having purchased less than they purposed.

One of the most philanthropic business movements on record is that of some large shareholders in the Montreal Gas Co., to arouse public feeling against the high price charged for gas as furnished the consumers. Why not also convene a meeting to arouse public indignation against the bakers because of the interiority of the bread sold, and the price fas compared with the low price of wheat? And here are the retail grocers charging 40 cents a dozen for eggs 1

The SHOE LASTERS' TROUBLE.—Notwithstanding the conferences between the body of lasters out of employment in this city and the manufacturers the past week, a settlement of the difficulty seems as far off as ever. In accordwith an understanding with the other manufacturers, Messrs. Cochrane, Gassils & Go. allowed a number of lasters to resume work last Wednesday, but the men refused to sign an agreement promising not to interfere with the right of their employers to engage apprentices or others, and accepted the alternative with a defiant air. The result is that the manufacturers have decided to close indefinitely, or until the lasters submit to their terms.

FIRE RECORD-INSURANCE.

ONTARIO.

Guelph, Dec. 8.—The drying kiln of Burr & Skinner's furniture factory destroyed. The building was valued at \$400, and contained 30,000 feet of limber. Building and contents insured for \$700 in Waterloo Mutual. Listooel, 11.—The Collison hotel, owned and kept by P. Collison, totally destroyed. Loss, \$2,000; insured in Ottizens for \$300 and Waterloo for \$600. Contents saved. Boomanville, 12.—A building owned by R. P. Andrew. burnt. The occupants, namely, Mrs. Anderson, milliner and fancy. goods, insured in the Hartford for \$1,400, and J. B. Tait, jeweller, for \$1,400 in Northern. No insurance on the building, Thamesville, 12.—G. Haugh's cabinet shop burnt. The losses are as follows:—G. Haugh, on furniture and building, \$4,000; J. Bowden, building, \$1,000; Jas. Nickle, two buildings, \$800. No insurance. Windsor, 13.—Losses by fire will amount \$20,000. Smith & Ducke's grocery stock was dumaged to about \$3,000, insured; Mr. Webster losses \$4,000, no insurance; J. S. Edgar's shoe stock damaged to about \$6,000, partly insured; Miss Whitson, milliner, losse \$1,000, insured; Patterson & Mc-Hugh, lawyers, lose \$500, not insured. The Windsor Record printing office was dimaged about \$2,000, insured; also various other losses.

QUEBEC.

Montreal, Dec. 9.—The building with contents belonging to the Canada Fibre Company destroyed. The insurance of the stock amounts to \$8,500; evenly divided among the Norwich, Gity of London, and Scottish Imperial Insurance Companies.

NOVA SCOTIA.

Meteghan River, Dec. 8.—The store of II. S. Hilton destroyed; insured for \$1,500. Great Village, 11.—The Presbyterian Church burnt. Loss, \$4,500; no insurance.

The number of immigrants arrived in the Dominion during the present year to Nov. 30th was 162,267. Of these 73,522 went to the United States, 88,745 remaining in Canada. These figures do not include the reported considerable number that crossed the frontier West of Emerson, into Manitoba and the North-West.--Mr. J. Theo. Robinson of this city continues to publish Starke's Almanac. The new issue for 1883 is replete with useful information.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 14th Dec., 1882.

The welcome showers of "the beautiful" during the week have made good sleighing throughout the country and considerably improved the retail trade, especially in flannels and knitted goods, so largely required at this season. The effect upon the wholesale trade which is generally lifeless at this period-mer, chants being kept pretty busy taking stockhas been seen in the improvement in remittances, and renewed activity is anticipated after the turn of the year. It is understood that the farmers are beginning to take advantage of the good snow roads to market their grain, and it is to be hoped that the movement will become universal, as in the absence of any signs of ad_ vanced prices abroad this, winter it would seem utter folly to hold back the country's yield of wheat, to the great injury of trade as well as the farmers themselves. The money market continues steady, the best commercial paper being disconnted at 7 to 8 per cent., and rates for call loans on stocks are 61 to 7. Sixtyday bills between banks are quoted firm at 1081 to 108%; sterling over the counter at 108%, and demand bills, 1094 to 1098. Drafts on New York easier, at \$ to 3 prem. The Canadian Pacific Railway syndicate are said to have made satisfactory arrangements for the disposal of their bonds in New York and Amsterdam, and this may probably have some effect towards case in the money market; it will at least be one less factor in the direction of stringency. The North-West Land Co. (lately known as the Dake of Manchester's) sold down to 42s. (60s. paid up) last Monday, 25 shares changing hands at that figure, Under instructions to broker to purchase, it advanced to 49s. the same day, but closed today at 42s. 6d. to 43s. bid, and 44s. to 44s. 6d. offered. The Stock market for the most part during the week has been dull and weak, with the investment demand continuing meagre. Compared with closing prices last Thursday leading stocks have generally declined, as

follows: Montreal and Toronto banks each 2 per cent; Ontario $5\frac{1}{2}$ p. c.; Peoples and Federal l each; Commerce and City Gas $\frac{1}{2}$ each; and Richelieu 2 p. c. Merchants has remained about steady, while St. Paul, M. & M. railway has advanced 4 p. c. The market to-day was generally dull and drooping, closing lower nearly all round, as will be seen by the closing quotations on another page.

A SHES-Receipts of Pots are light, of Pearls moderate. Sales of First Pots at \$5.10 to \$5.20 for light to heavy tares during the week; closing quiet at \$5 to \$5.05 with no disposition to speculate. Seconds have sold as low as \$4.60. There are no Thirds offering. Pearls are easier, and have been sold at \$0.05 for a fair bill, and there have been sales at somewhat less. Receipts since 1st January, 7343 bris Pots, 574 bris Pearls. Stock in store at six o'clock p.m. on Wednesday, 247 bris Pots, 53 bris Pearls.

BOOTS AND SHOES.—Business in the country sections is now said to be good, and orders are coming forward for felt and warm winter goods, of which the supply is rather short. The travellers are starting out with Spring samples, but the difficulty with the lasters continues unsettled, and very few men are at work in the factories, those for whom there is work being only the enters and the girls in that department. Fuller reference will be found on another page of this issue. The majority of manufacturers continue busy stock-taking, and payments are reported very fair.

CATTLE, KTC.—Cable advices from Liverpeol and Glasgow report market moderately active and prices unchanged, choice Ganadian steers being quoted at from 84d to 84d, and Sheep at from 9d to 94d. Choice shipping cattle were quoted here last Monday at from 5c to 54c, extra fine being worth more money. The offerings of butchers' cattle comprised about 300 head, and sales were reported of fair to good at from 5c to 54c; other grades selling at from 24c to 44c. About 300 lambs and sheep were offered, the former selling at from \$2.50 to \$4.50, and the latter at from S4 to \$8 each. Shipments of live stock from Canada to Great Britain for week ending December 16th, 1882, as reported by Mr. C. H. Ohandler, insurance and shipping agent, are as follows:—Via Portland, SS. "Dominion" to Liverpool, 65 cattle, 900 sheep. Via New York, SS. "Lake Champlain" to Liverpool, 520 sheep. Via Boston, SS. "Bulgarian" to Liverpool, 715 sheep. Total for week, 65 cattle, 1,635 sheep. Total last week, 140 cattle. Total to date, 42,840 cattle, 79,521 sheep.

Day Goons.—This being the dullest month in the year at wholesale there is nothing new of special interest to note. House-sales are almost confined to supplying the sorting-up wants of eity customers, and stock-taking is the order of the day and night. Travellers out with Canadian tweeds for Spring are doing fairly well, though the orders are not large, buyers generally acting cautiously. Country merchanks as well as city retailers are getting much busier with customers since the winter ronds have improved, and the travellers are rapidly returning home until after the holidays. Fancy goods are in good request for the Xmas trade, and since the snow ronds remittances, especially from the West, have generally shown considerable improvement. Late English advices announce some reaction for cotton goods, for which prices are quoted firm with the prospect of an advance.

DARN PRODUCE.—An improved enquiry for medium and fine grades of Butter has been experienced during the week, and the result is a firmer and more active market. Transactions were effected yesterday of 200 tubs fine Townships at 22c; 100 tubs Brockville at 21c; a

choice lot Western at 20c; a round lot of fine Morrisburg at 22c and a carload Eastern Townships, all summer make, at 20½c, on Halifax account. A Halifax buyer has been in the market, and it is understood that Lower Port agents here are authorized to purchase several It is reported that a few lots of round lots. the finest dairy has been sold for the American mar kets at prices a shade above the market quotations. In Boston prices for all grades of butter have advanced, and second qualities are also in better demand, while in New York perfect quality table is held with New fork perfect durity more is herd with confidence, and readily commands extreme rates. Retailers, however, discover a decided check to actual consumption at the high cost of supplies, and more with corresponding cau-tion II. New York (there is decremented by the second tion. In New York Cheese shows some irregularity, as the foreign demand is conducted with much caution, and many shippers refused submit to the rates asked. Few holders, how. ever, offer useful supplies except at full former rates. In the local market stocks of cheese are chiefly in few hands, hence prices are firmly maintained, being influenced somewhat also by recent advances noted by cable. But, as usual at this period, there is little business doing; choice September make is quoted here at l2; to 123c, while fair to good qualities are pro-bably worth 113c to 113c.

FLOUR AND GRAIN.—English wheat markets have been firmer this week, and values show an improvement all round, as will be seen by quotations given in another column under the heading "English markets." Imports in the United Kingdom for the week show a decrease of 20,000 brls. flour and 25,000 qrs. wheat, as compared with the week previous. The western wheat markets were weak and lower yesterday, but ruled about steady to-day at yester day's closing quotations. New York market was casy and lower for wheat, while the local market remained without any feature of interest; the scarcily of ocean freights acts as great drawback to new business, and values for all kinds of grain are nominally unchanged from the figures quoted last week. The flour market has continued very dull, and to meet the views of buyers rather lower prices have been taken this week; Superior Extras have sold at \$5.85 to \$5.90, and Extras at \$5.75.

FRUITS.—Owing to the near approach of the holidays, the fruit market is more active than last week, more especially for Oranges. The arrivals last week were about 1500 cases and this week, ex "Guspian" and "Parisian," there has arrived about 3,000 cases, but, owing to the improved demand, it is expected that lots will be rapidly picked up. In other articles there is a fair business doing, and prices are quoted as follows: Valencia Oranges, \$5.50 per case; case Lemons, \$5.0; Malaga grapes, \$6.60 per keg; Catauba grapes, 15c per 1b. Oranberries, \$12 per brl; and Occoanuts \$9.00 per hundred.

Funs.—Offerings of raw furs in this market continue small, and all arriving find a ready market at firm prices. The demand is principally for *Beaver*, *Bear*, *Otter*, and *Skunk*, and prices paid are as follows: Mink, 51; Red Fox, \$1.25; Marten, \$1.00; Otter, \$8.09 to \$10.00; beaver, \$2.00 to \$2.50 per lb.; Skunk, 60c to \$1; Bear, \$5 to \$10 for large and \$4 to \$5 for small; Lynx, \$2 to \$2.50. Since the snow falls, retail trade in the country has brightened up and manufacturers are all very busy.

Fish.—A limited jobbing business continues to be done in Labrador Herrings at last week's quotations, and in Green Cod several car lots have changed hands at \$6,50 for No. 1; \$5.50 for No. 2, and \$7 for large draft fish. Sales of Haddock are reported at \$5.50 per 200 lbs. In other kinds the movement has been very light, and prices remain as quoted last week.

GROCERIES .- Sugars .- Advance of 1th is established on Granulated and most kinds of Vellow Refined, with firmness. Little doing in Vellow Refined, with firmness. Little doing in West India Grocery Sugars. The very serious fire in Kingston, Jamaica, likely has been attended with considerable loss of productions of the Island. Molasses.—Market shows but little change. Syrups steady. Teas.—Fine to finest Japans hold fair value and demand. Inferior qualities inactive. China Green and Black Teas steady. Coffee.—The low prices current for ordinary kinds abould stimulate communition of the pare article. Mocha keens Binds Tens stead, ... which is should stimulate current for ordinary kinds should stimulate consumption of the pure article. Mocha keeps up. Spices.—Rice firm. Pepper maintains values with very slight variation for some time. White Pepper from 26c to 27½c. Pimento dull. Cassia firm. Nutmegs steady. Fruits.—Choice Valentias not in great supply, and steady; inferior kinds not active, but prices show little of change. Malaga fruit in more request and rather higher; demand is better than was ex-pected, and stocks are light. Currants, Suf-tanas, Figs, Prunes maintain about previous values. Tarragona Almonds slightly higher. Walnuts, 9½c to 16c. Filberts dull. Brazil Nuts scarce and high, held 10½c to 12c. HADWARE AND ROX.—Trade continues quict.

HARDWARE AND IRON .- Trade continues quiet. limited almost to supplying the jobbing demand, and payments reported fair. Dealers are toler-ably busy stock-taking, and the most noticeable feature in house-sales is probably in connection, with sketes and such other articles as are in special request at this period. Cable advices special request at this period. Under advices this week report the English markets very firm, with a hardening tendency in prices. *Tin Plates* in England have advanced 6d per box during the week, with apparently more buyers than sellers, but no effect on this market is anticipated until after the turn of the year, Bar Iron rules quiet and steady, at \$2.25 as the standard value, but a round lot is reported to have been sold at \$2.15. Siemens bars remain firm at \$2.30 to \$2.15, Stements ours remain an 22.5 to \$2.25, as to quantity. In *Pig Iron* there is next to nothing doing; stocks are barely suffi-cient to meet the hand-to-month demand, hence values are easily maintained at a range of about \$24.50 to \$25.50 and \$26 for leading brands, and \$22.50 to \$22.75 for Eglinton. Tin Plates quiet and unchanged, as is also Ingot Tin and Copper.

HIDES AND SKINS .--- As previously stated the market is easier, with an established decline in values of about 1c per lb., the general quota_ tions paid for native *Hides* now being Sc, 7c and for respectively for Nos. 1, 2 and 3. It is stated, however, that S₁c and as high as 9c for No. 1. has been paid for some qualities; such is the peculiar competition among dealers in this line that it is difficult to establish uniform market prices. The demand for domestic stock is reported moderate, but Western States hides have not been in much request the past week, and prices for these rule easy and unchanged. Sheepskins-The wool on the offerings just now is so long that few Canadian mills can use it, and owners have to find a market in the States at about 30c to 32c per lb., less 12c for duty and freight, which is equivalent to 20c here. Prices for skins are therefore much lower than last year, or than the relative values two months ago; now quoted at S1 to S1.10 as to size and quality. There is always a fair demand for them.

LEATHER .- In addition to this being a usually quiet period in this branch, business is rendered especially dull this year by the protracted diffi-culty or lock-out of the shoe lasters. All the leading houses report an entire absence of quot table demand for any description discletabler, sales being confined to small retail parcels, hence values remain nominal and unaltered. The demand for boots and shoes having much improved in the country since the snow roads became good, a more active demand for leather is expected as soon as the manufacturers have finished stock-taking and re-open their factories to the lasters and other operatives.

LUMBER .-- Quiet. Stocks in the States are said to be pretty large. Lumber has sold in

Albany this season at lower figures than during Alony this eeason at lower ngines than during the Spring and Summer. We hear of several complaints from buyers as to the improper culling of lumber, which is said to be much lower in grade than formerly, notwithstanding the extra high prices obtained.

OILS .- The market during the week has ruled dull and flat for all kinds, and no quotable transactions can be reported. Not much improvement in the demand is anticipated until after the holidays, and no change to noto in values.

POULTRY .- Business has improved during the week, the demand being good ; sales yesterday aggregated 4,000 lbs. Turkeys in cases bring 10c to 11c per lb. for good to choice stock; gresse are worth 7c to 9c; ducks 8c to 10c; chickens 7c to 9c; partridges 85c to 96c per brace; Venison carcasses 7c to 8c, and hindquarters 10c to 11c per lb.

PROVISIONS,-Bacon declined 1s to 3s per cwt to Liverpool yesterday, now quoted at 53s to 55s.; pork, lard and tallow, etc. were unchanged. The Obicago market also was weaker all round, with a decline for pork of 121c to 15c per brl. and of 74c per 100 lbs. for lard. The hog market was weak and 10c to 15c per 100 lbs. lower, owing to continued heavy receipts, which were estimated at 48,000 head against Tuesday's official count of 55,517, against. Tuesday's official count of 55,517, and shipments were 8,182. At the like period hast year prices were 15c to 40c per 100 lbs. higher than to-day. The decline in the West has caused an easier feeling in the local mar-ket, and business consists chiefly in filling small country orders at \$22 for Western Mess Pork, but for round lots \$21.50, and perhaps a shade under this figure, would be accepted. Lard is in somewhat better request, and one lot of 200 pails was reported sold at 14½c for Fairbanks'. Pans was reported soil at 1426 for Fairbanks'. Receipts of *Dressed logs* have been heavier the past week; and prices are easier, selling in jobbing lots at \$8.35 to \$8.50. As soon as the snow roads in the country become settled an improved trade is expected to be done.

WOOL .- As usual in December, the home market rules very quiet. Manufacturers are buying quite sparingly, and values for both foreign and domestic wools remain unchanged. Sales for the week to the jobbing trade aggregate about 45,000 lbs. Greasy Cape, at 174c to 19c, as to quality and size of lot; also several lots of Australian at 23c to 30c as to grade, and lots of landrata at 30 10 500 ibs each of Canada pulled, for January delivery, at about current quotations.

AMERICAN MARKETS.

BOSTON, Dec. 14 .- Flour, market dull. Sales BOSTON, Dec. 14.—Flour, market dull. Sales limited, supplies coming forward freely. Sales of Superfine at from \$3.25 to \$3.75; Extras, from \$3.75 to \$4.25, including choice Bakers from \$4.75 to \$6.25. Winter Wheats dull at from to \$5 to \$5.75. Patent Spring selling at from \$6.50 to \$7.50, and Patent Winter at from \$6 to \$6.75. Cornneal, market dull, with sales at \$3.50. Oatmeal unchanged, with sales at from \$6.50 to \$6 for common and from \$6.50 to \$7 for fancy. Hay, arrivals larce demand to \$7 for fancy. Hay, arrivals large, demand moderate; sales of choice at \$18, medium from \$15 to \$17. Butter, choice becoming firmer, others grades unchanged. Sales of choice at from 35c to 37c, fair to gond at from 28c to 34c. Cheese firm, and has been in demand, at from 12c to 132c for choice, and from 102c to 112c for fair to good. Canada Peas in moderate demand at from \$1.15 to \$1.20. Polatoes in steady demand, market firm, with sales at from 78c to 80c.

Chicago, 2 p.m. — Wheat, Dec., 93;c; Jan., 941c; Feb., 95c. Corn, year, 52c; Jan., 51;c; May, 54§c. Oats, year, 37;2c; Jan., 36;c; May, 36§c. Pork, Jan., 517,47; Feb., 517.60. 1, ard, Jan., \$10,57; Feb., \$10.65.

New York, 2.00 p.m.-Wheat, No. 2 Red, Dec., \$1.09³/₈; Jan., \$1.10²/₇; Feb., \$1.12[§]/₈; March,

\$1.141. Corn, year, 70 fc ; Jan., 661c; Feb., 6510

Milwaukee, 2.00 p.m. -- Wheat, Dec., \$1.941; cash, Jan., \$1.941; Feb., \$1.958.

ENGLISH MARKETS.

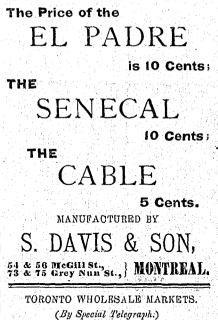
LIVERPOOL, Dec. 14, 1882.

LIVERPOOL, Dec. 14, 1882. Cargoes on passage—Wheat, firmly held; Corn, nothing offering. Cargoes on passage— Wheat, firm. Corn, quiet. English and French country markets firm. Quantity Maize on passage for United Kingdom 90,000 qrs.; Wheat and flour on passage for United Kingdom 2,350,-000 qrs. Liverpool Wheat on spot, quiet. Corn rather easier. Liverpool Mixed Maize, 7s. Canadian Peas 7s 6d. Paris Wheat and Flour two deamer. turn dearer.

MARITIME MARKETS.

HALIFAX, N.S., Dec. 14, 1882.

Everything very depressed with close navigation near. Fish arrived larger quantities than demanded. Prime articles scarce, held extreme quotations. Arrivals indifferent in quality; impression is that prices won't hold till Spring. impression is that prices won't hold till Spring. Mackerel, \$12, \$9 and \$7.50, for ones, twos and threes respectively. Codfish \$4.40 to \$5, with-out callage, according to guality. Herrings, No. 1, \$5.20. Flour-stock exceeds demand ; buyers, want spot lois at full reported decline or won't buy. Cornmeal, oatmeal, unchanged. Banks' attempt to raise rates collapsed, excepting weak accounts which pay in excess of former discounts. Bad stormy weather.



TORONTO, Dec. 14, 1882.

There is an admitted improvement, because business matters are no worse. It has been the custom so much to predict dullness that now, since there is not so much as had been expected, the commercial mind is satisfied. Winter has assumed its best and most natural features. There is now more snow and better sleighing than has been known for years at so early a date. Trade-that is outside of Toronto-is much better in consequence. The change to winter weather has stopped much work, cutting down the receipts of wages, and credit must be given by the retailers to the "hand-to-mouth" people till open weather sets in. Wholesale trade is very fair, owing to the long desired

improvement in payments from the country. The improvement is not great, but there is in it a promise of better things. There is a general advantage being taken of this state of affirs in taking stock. In the majority of the wholesale houses the travellers are being utilized in stocktaking. Dry goods are generally quiet. In a few cases some Spring goods are arriving, and some orders are coming in for these. The trade is likely to be dult till the middle of next month. Hardware is still moving moderately for the season. Groceries are rather dull. The rush of business that came in just b fore the close of navigation appears to have exhausted some of the districts. At any rate the trade is quite dall at present, and the low prices of teas and other stuples add to the dullness. Provisions, too, are quiet, and are further embarrassed by uncertainty with regard to the future of meats. Hogs at \$7.75 and \$8 are thought to be too dear to be put into competition with the American hog product And if the United States traders get control of the markets of the North-West next summer it will go hard with the merchants here who have large stocks of costly bacon on hand. Even now there are pretty large stocks accumu-lating in some of the packing houses here, and the demand has dwindled away to a fine thing. Out meats are in small demand for the ordinary trade just now, when the markets are crowded with meat and poultry, all cheaper than bacon or hams. For the rest there is an improvement in the way of securing bank accommodation. Money is rather easy, and at 7 per cent. the ordinary requirements of ligitimate business are not hampered. It is even thought that a larger movement of produce will set more money in circulation than we have seen this fall. Financing has been troublesome to some of the wholesale men, but it is not thought there will be any failures at present. Bank stocks and other securities have been variable within limited ranges. The movement of stocks has been less active than it was two weeks ago. The following table shows the closing bids on the Stock Exchange compared with last

| Banks. | Bid Bid Dec. Dec. 7. 14. | Loan Cos. | Bid Bid. Dec. Dec. 7. 14. |
|---|--|--|---------------------------------|
| Montreal Toronto Ontario Merchants Commerce Dominion Hamilton | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | Can. Permanent Freehold Western Can. Bldg. & Loan Imp. Savings Farmers' Loan. Lond. & Can'du | 191 194 1044 1034 |
| Standard Federal Imperial Molsons | 1181 116 156] 155 | Huron & Erie. Dom. Savings Outario Loan Hamilton Prov | 160 |

Thursday :--

FUEL.—There is no change in prices. Trade is brisk. Arrivals by rail are pretty liberal, and the absence of the old time heavy stocks creates no apprehension. Prices are now \$6.50 for all sorts declivered. Wood is \$6 for best beech and maple \$5 for second best.

PETROLEUM.—Ganadian refined is easier, the price at Petrolea is 18c; the prices now here are 21c for single barrels, and 20c to 20½c for five or ten barrel lots. American unchanged at 20c for prime and 32c for water white.

FUERCHITS.—Commission men are complaining again of an advance in Grand Trunk freights to the extent of about 5 cents a barrel on flour to points east. The through rates to Liverpool are also higher, causing the necessity of a revision of the values of produce for shipping, to the certain depreciation of the produce.

Fous.—There is some dullness in manufactures, which have reached nearly what is thought to be required. Quotations are :—Muskrat, 10c; Mink, tine, dark, \$1; Otter, \$10; Beaver, \$2.25 to \$2.50 per 1b; Raccoon, 70c; Wisher, \$7; Fox, red, \$1.40; Fox, silver, \$25 to \$550; Bear, \$8 to \$10; Marten; \$1. LIVE STOCE TRADE.—The market has received an impetus, approaching the holidays, and the shipping of beef and mutton in the carcass to the North-West has had an effect on the market. The supplies at the market during the week, the two market days Tuesday and Friday, have been light, and all were taken. Good cattle sold on Tuesday at 6c per lb. live weight; ordinary at 4c to 5c; sheep and lambs sold at 5c per lb. Fat hogs sold at 56.25 and 56.50. These prices have been reached by the approach of Xmas time. The great cattle fairs at Guelph and Elora and other places at this senson will produce some fine cattle, and the market here to-morrow is expected to be crowded with fat cattle.

FLOOR AND MEAL.—The market for flour has been exceedingly dull till within the past two days, when there was a little more movement. Sales were reported throughout the week at \$4.48, and \$4.45 for Superior Extra. Latterly a sale of six cars of choice Extra was reported at \$4.35; with a reported sale of 1,000 barrels of Superior Extra at \$4.25. A lot was sold today at that price. Millers predict that prices will be down to \$4.15 before two weeks are past. Superior Extra is quoted regular at \$4.25 to \$4.45, and bags are held at \$2. Sales are mentioned at points outside at lower figures relatively than those quoted. *Outneal* is held in car lots at \$4.70 to \$5. Cornmeal is sold at about \$4, in small lots. Bran is held at \$12.50.

WHEAT .- There has been a complete stagnation in the movement of wheat. Some transactions have taken place outside at lower prices than would have been accepted in Toronto. Some small lots of No. 2 Fall have been sold here at 92c f.o.c.; and of No. 3 Fall The latest prices offered are lower, 87c nt 88. tor No. 3 Fall; 90c for No. 2; and 92c for No. Spring wheat has declined more than Fall wheat; 95c is bid for No. 3; No. 2 would not bring more than 94c; and No. 1 has sold for 96c. There is no demand at present for ship-ping lots at these prices. Goose wheat is quoted at 80c to 81c, and is not in much favor. The receipts on the street market are continuing large, a sign that farmers are deciding to market the crop while the roads are good. Stocks were, on the 11th, 177,706 bushels; on the 7th, 147,120 bushels; on the 12th December, 1881, there were 195,127 bushels. and on the 13th December, 1880, there were 110,978 bushels.

COURSE GRAIN AND SEEDS .- Barley is quiet, but prices are steady. Sales have been made during the week at nearly the same figures throughout, No. 1 sold at 75c; No. 2 at 70c; No. 3 at 50c; and 3 Extra at 62c, and latterly at 60c. The receipts on the street have been pretty large, and the bulk of these has gone to the breweries. There was in store here on Monday last 194,161 bushels against 187,749 on the Monday previous; and against 231,456 on Dec. 12, 1881. Peus are in ordinary demand, and good samples sell on the street at 74c to 75c, 74c would be paid for shipping lots. Oats are easier. Some holders but there have been sales of western ask 40c, oats at 39c. on the track, and eastern oats are offered at 38c. Rye is quiet, and price nominal at 60c. Beans sold at \$1.70. Clover seed is not expected to come in before the new year, Timothy also will be late and is not quoted. in making an appearance.

PROVISIONS. — The market has been quiet for some time past, and prices are nominally easier. Butter is not changed; good to choice brings 19e to 21e; gilt edge would bring 22c. Storepacked is quoted at 16c to 18c; inferior, almost unsaleable, 12c to 13c. Mess Pork is lower, offered now at S20.50 by car lots, and \$22 to \$22.50 for smaller lots. Bacon new, Long Clear, 11e to 114c in boxed lots; Oumberland Out 10c to 104c; rolls 124c to 13c; breakfinst bacon 14c to 144c. Hams, smoked, 134c to 14c; pickled, 124c to 124c. Mass Beef \$14 for prime; mess, S15 to \$16; plate \$18. Lard-prime American 142c to 142c; Gunadian 14c to 143c, according to style of package. Cheese 11c to 113c for common, 12c to 122c for fine. Dried Apples 82c to 9c.

OTHER PRODUCE. — Poulity are dearer, turkeys 9c to 10c; ducks 9c; geese 6c; fowls 54c. Hogs \$7.50 to \$8 on the street, and \$7.50 to \$7.75 for railway lots. Potatoes are cheaper, sales are now at 60c per bag by car lots; and 75c on the street. Apples are sold at \$2.50 to \$3.25 for good cooking. Cranberries sell at \$8 to \$9 a barrel. Onions \$2 a barrel, and \$1 a bag. Pot barley \$5 a barrel, and \$5.25 in jobbing lots. Pressed hoy \$12.50 to \$13; hay on the street \$11 to \$15. Straw \$10 to \$1.35 a barrel.

HIDES AND SKINS.—Prices are lower; they are offering more freely, and the demand is slow. Green hides sell at 8c for cows and 9c for steers, cured hides are offered at 9c for cows and 10c for steers. Sheepskins are easy, selling at \$1.20 for fresh and 75c to \$1 for country lois. Calfskins nominal.

Wool.—There is nothing doing in fleece; quoted at 20c, nominal. Supers are sold at 27c to 23c. Extra Supers are sold at 32c to 34c. The demand at the factories is moderate, and sales are not large.

LEATHER.—There is only a light demand. The manufacturers are not pressing work, and only stock for heavy warm lines of goods is wanted. Quotations are unchanged: Spanish Sole, all weights, 25c to 27c; No. 2, 26c to 27c; Slaughter Sole, heavy, 28c to 30c; light, 27c to 28c; No. 1 Spanish, middle weights, 28c to 38c; Buffalo Sole, 21c to 23c; Hemlock Harness, 28c to 33c; Oak hurness, 45c to 50c; hemlock felting, 32c to 34c; upper, heavy, 32c to 36c; upper, light, 34c to 43c, according to quality; French kips, 75c to 55c; English, 7bc to 75c; Chicago, 65c to 75c; native kips, 50c to 65c; buff, 16c to 18c; pebble, 14c to 18c; hemlock, calf, 35 1b to 40 lb, per doz. 75c to 90c; light, 60c to 70c. French calf, \$1.10 to \$1.40. Splits large, 28c to 33c. C.d. Oid, 65c to 70c; Struits Oid, 55c to 60c.

GROCERIES. — Trade is rather dull : every oncis stock-taking. There is no expectation of improvement for a month to come. Quotationsare : Raisins—Loose Muscatels, \$2.65 to \$2.80 ; Layers, boxes, \$2.90 to \$3 ; Sultanas, 10½c to 11c; Seedless, 11c to 12¢c; Valentias, 7½c to 8¢c. Currants, 7c to 7½c; Trunes, 7½c to 8¢c; Almonds, 18c to 19¢; Filberts, 9½c to 10c. Sugars are unchanged; Scotch refined, 7½c to 8¢; Paris lump, 10½c to 10½c; standard Granulated, 9½c to 9½c; Canadian refined, 7½c to 8½c for bright to choice. Tobaccos, dark, 38c to 40c; Western leaf, 38c to 42c; Bights, 48c to 57c, and choice 70c to 80c. Dry Cod, \$6:50 to \$7 per 112 1bs; Herrings, scaled, 32c to 35c; *arclines, 12c to 13c; Trout, 54.25 to \$4.50; Whitefish, \$5 to \$5.25. Fish are scarce, and are certain to be dearer.

DRUGS AND CHEMICALS.—Business continues good for the senson. There is no immediate change contemplated in prices. Quotations are Hops, \$1; Chamomile Flowers,40c; Colombo Rogt, 35c; Gentian Root, 10c to 12c; Quassia, 12c; Aldos, Cape, 20c to 25c. Boraz, 20c; Fresh Ergot, 55c to 60; Opium, firm, \$5 to \$5.10; Castor Oil, 10kc to 11c; Sweet Almonds, 60c per lb; Juniper Berries, 65c per oz. Oil Lemon, \$3.50 per lb; Peppermint, \$3.-75 to \$4.50; Quinina, no advance is expected to present prices; Howard's, \$2.60; German, \$2.25; Alcohol, \$2.95 cash; Morphia, \$3 to \$3.20 per oz; Cream of Tartar, 36c; Turpentine, ligher, 90c; Linsed Oil, 70c for raw, 73c for boiled; jdy stuffs are quiet; Nfld. Cod Liver Oil; \$1.75 per gal; Norwegian higher at \$4.00; Santonine, 56 per lb. Turpentine, 77c to 80c; Hemp Seed, 64c to 7c per lb. Glycerine, 35c to 40c. Madder, best Dutch, 13c to 14c; second quality, 11c to 12c. Cochineal 50c per lb.; ash bark, prickly, powd., 90c per lb.

HARDWARE.-There is no change in prices since last reported. The market is steady, and the prospects for trade are excellent. Quotations are :- Bubbit Metal, 71c, 12c, 16c, and 20c. Steel, cast, 121c to 131c; boiler plate, 31c to 4c ; sleigh enst, 12 je to 13 je; boiler plate, 3 je to 4c; steigh shoe, 2 je per lb. Iron boiler plate, P. G., 2 je to 3c; best, 3 je to 4c; Bradley, 4 je to 5c. Cut nails per keg of 100 lbs, 10d to 60d, 53,05 to 53.20; 8d and 9d, 53.30 to 53.40; 6d and 7d 53.55 to 53.65; 4d and 5d, 53.75 to 53.85; 3d, 54.10 to 54.05; 4d and 5d, 53.75 to 53.85; 3d, 54.10 to 54.20. Canada Plates—Hatton, 53.10 to 53.15: Baar's Head, 53.35; Pontypool, 53.35; Bar Jron, 52.20 to 52.25; Hoops, 52.65 to 52.75; Baad, 52.65 to 52.80. Tin Plates are in good demand and prices firm. Barbed Fencing Wire, demand and prices firm. Barbed Fencing Wire, galvanized, 82c to 9c; pointed, 7c to 74c. Man-illa rope, 13c to 14c. Russian deep sea, 14c to 16c.

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Banque D'Hochelaga.

DIVIDEND No. 13.

NOTICE is hereby given that a dividend of three per cent for the current half-year, being at the rate of *ix* per cent per annum, upon the paid-up capital of this Bank, has this day been declared, and that the same will be payable at its office in Montreal and at its branches on and after TUESDAY, the second day of JANUARY next. The transfer books will be closed from the 16th to the Site of the second payable at both days inclusion

the 31st days of December next, both days inclusive.

The GENERAL ANNUAL MEETING of the shareholders of the Bank will be held at its Bank-ing House in Montreal on Monday, the 15th day of January next, at three o'clock P.M. By order of the Board.

J. E. BRAIS, Cashier

Montreal, 22nd November, 1982.



Corner of Notre Dame & Place d'Armes. Students can enter at any time without disadvantage.

The course of study is thorough and practical, The course of study is therough and practical, and designed to impart a sound Business Edu-cation. It combines theory and practice, and includes Book-keeping in all its forms, Business Customs, Commercial and Menial Arithmetic, Pennanship and Business Correspondence, Commercial Law and Business Forms, English, Franch and Shortband. The full Commercial French and Shorthand. The full Commercial Course may be taken or the student may enter for the pursuit of a single study. For particulars apply at the College, or send

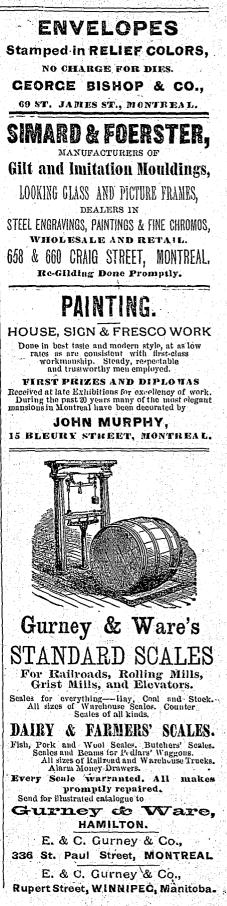
for circular containing full description of the course, terms, etc.

Address DAVIS & BUIE.



A. J. Close & Co., Brokers, &c.

32 King Street East, Toronto.



Laboreitary 38 Beaver Hall Luraces, S. CARSLEY, Jo Mip! W. J. Seirie Ho Brontrial Quegust-12-1578 DRY GOODS WAREHOUSE, Gentlemene 113 St. Peter Street, Thave carefully examined the sample of your Hand made sour mush Whickey Cup 15/4 sent melly you, MONTREAL, I now report it to be prespon fused oil, and all other, extramone AND compounds injurious to health; and that it is in every respect 18 Bartholomew Close. a sample of a choice spirit, and of such awow as I can recommend for use medicinally when an alcoholic stimulant London. 10 undicated as I give you permission to publish this cirtificate, Insurve Montreal, December 15th, 1882. to myself the night to analyze and report upon sumples CIRCULAR. from time to time purchased by myself for comparison with standard samples which I return Jum Gentlemen GENTLEMEN, Jours trules I take this opportunity of thank-Judwood M.D. MRCLEr ing you for the orders with which you have favored our Travellers, and the Proff of Practical Chemistry W Gill Collins purchases made during the Just received, an importation of the above Whiskey, Spring of 1878, and shall be glad to receive orders for it in either Cases or Wood. W. F. LEWIS & CO. 27 St. Snerament Street, Montreal. Three years of our γ Wholesale Business. At the same time, I beg to inform you PORT WI IN H.I that I have rented the premises lately occupied by MESSRS. THOMAS MAY & Co., A SMALL SHIPMENT OF FINE NO. 93 ST. PETER ST., PORT for our WHOLESALE BUSINESS, and expect to open some time during the In Cases of One Dozen Each. Bottled in Oporto by Month of January, 1883, with a first-class stock of Fancy and BUTLER, NEPHEW & CO., Staple Goods. ESTABLISHED IN OPORTO 1730. Soliciting a continuance of your favors, ALSO, SOME VERY FINE I remain, SHERRY, Yours truly, S. CARSLEY, OGILVY & CO., 113 ST. PETER STREET, MONTREAL. 17 JOHN STREET. MONTREAL. Montreal, 15th Dec., 1882.



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| | 810 | CK | 3 AND | SONOS | | <u></u> | |
|---|--|---------------------------------------|---|---|--|--|---|
| SURETYSHIP. | NAME. | Par Value | Capita: aubsoribed | Capitai paid-up. | Rest. | Dividend last 6 Months. | Closing Prices. Dec. 14. |
| THE GUARANTEE CO. | British North America Canadan Bank of Commerce Dominion Bank Du Peuple Eastern Townships | £50 \$ 60 50 50 50 | 8 1.366,666 6,000,000 1,000,000 1,600,000 1,600,000 1,500,000 | 84.866.666 6.000,000 1,000,000 1,600,000 1,600,000 1,381,668 | 8 1,215,000 1,400,000 451,000 240,000 220,000 | 3 4 4 5 1 8 | 108 112 133 133 1953 1964 85 86 1214 |
| Capital Subscribed, \$1,000,000 Paid up in Cash (no notes), | Exohange Bank. Federal Bank. Hamilton. Hochelaga. | 50 100 100 100 100 | 500,000 1,500,000 1,000,000 680,200 1,500,0 0 | 500,000 1,600,000 751,55 680,060 1,492,000 | 2 70,000 800,000 100,000 504.000 | 4 84 24 4 | 174 1564 120 954 96 1404 141 |
| Assets over | A Jangues Cartiel Maritime Maritime Moleons Bank Montreal Nationale | 25 100 100 60 200 50 | 500,000 693,000 5,798,267 2,000,000 12,000,000 2,000,000 | 500,000 697 800 5 615,673 2 000,000 11,999,200 2,000,000 | 7:0.000 250,000 5,500,000 150,000 | 3 5 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 | 120 115 120 1204 121 126 1274 1574 1974 704 |
| of this Company renders the Premiums in certain cases annually reducible until the rate of Onc-half p. Cent per Annum is reached. This Company is under the same experienced man- agement which introduced the system to this contin- ent seventeen years ago, and has since actively and | Ontario Bank Quebec Bank Standard Toronto Union Bank Ville Mario. | 100 100 50 100 100 100 | 1 530,000 2,500,000 764,600 2,000,000 2,000,000 570,000 | $\begin{array}{c} 2,500,000\\ 781,355\\ 2,000,000\\ 2,:00,000\\ 461,998\\ 461,998\end{array}$ | 325,000 \$0,010 1,000,000 13,000 | 8 8 8 2 1 3 4 5 | 1101 111 117 117 118 170 171 94 102 110 1034 |
| successfully conducted the business to the satisfac- tion of its patrons. Over \$160,000 have been paid in Claims to Employers. | Building and Loan Association Canada Cotton Co Canada Landed Credit Co Canada?erm. Loan and Savings Co Dominicon Savings & Inv. Co Dundas Cotton Co | 25 100 50 50 50 60 | 750,000 1,500,000 2,000,000 800.000 711,709 | 743 255 663.990 2,000.000 717,250 1,000,000 | 120,000 969,000 80,000 | 34 5 45 6 4 2 1 5 | 145 1231 1241 237 238 1221 94 951 118 116 |
| President—SIR ALEXANDER T. GALT, G.C.M.G. (Pormerly Finance Minister of Canada.) Vice-PresidentJ- IIN RANKIN (Merchant.) Managing DirectorEDWARD RAWLINGS. Secretary—JAMES GRANT. | English Loan Co Farmers' Loan and Savings Co Freehold Loan & Savings Co Hamilton Provident & Loan Society Hudon Cotton Co | | 2,044,100 1,057,250 1,050,400 1,500,000 | 295,847 611,430 690,080 1,1 0,000 | 8,503, 53,000 234,024 74,000 | 4 4 5 4 | 127 128 126 174 128 1614 |
| Legal Adviser-J. C. HATTON, Q. C. BankersTHE BANK OF MONTREAL. HEAD OFFICE: | Huron & Eric Sav. & Loan Soo Imperial Savings and Investment Soc. London & Can. Loan & Agency Co London Loan Co. of Cauada Manitoba Loan. Montreal Telegraph Co | 50 50 50 100 40 | 1,000,000 600,000 4,000,000 434,700 518,900 2,000,000 | 993.150 563,950 560,000 300 950 2,000,000 | 245,000 69,000 215,000 17,432 | 4 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 | $\begin{array}{c} 161 \\ 110 \\ 132 \\ 132 \\ 114 \\ 1224 \\ 1234 \\ 1234 \\ 125 \end{array}$ |
| 260 ST. JAMES ST., MONTREAL. EDWARD RAWLINCS, Manaying Director. | Montreal CityGas Co Montreal CityGas Co Montreal Cotton Co Montreal Investment and Building Co. Montreal Loan & Mortgage S'y National Investment Co | 40 50 50 50 100 | 2,000,000 600,000 500,000 1,000,000 1,460,000 | 1,500,000 600,000 401,027 612,532 | 64.000 11.500 | 5 8 10 0 8 1 3 | 1624 188 1224 1294 160 63 107 1084 |
| * N.B — This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks. | Ontario Saving and Investment S'oy Richelieu & Outario Nav. Co Toronto City Gar Co Union Loan and Savings Co Western Canada Loan & Savings Co | 50 100 50 50 | 1,000,000 1,565,000 800,000 600,000 | 969,000 1,565,000 800,000 575.000 | 158,000 | 4 2 2 1 4 5 | 126 714 714 1323 1344 134 194 |

WHOLESALE PRICES CURRENT-THURSDAY DECEMBER 14, 1882

| Boots and Shoes. \$ 0. \$ 0. Soda Men's Thick Boots Wax. 2 25 3 25 Soda Soda Soda " Split " | Name of Article. Whole Rate oda Ash 75 oda BiCarb 2 90 1 Soda 1 10'' rtaric Acid 0 58 | \$ c. 2 0 Japan, fine to choice lb. 3 05 Japan Nagasaki | Wholesale Rates. \$ c. \$ c. 0 38 0 55 0 19 0 28 0 20 0 35 | Spices : Cassiaper lb. Mace per lb. | Wholesale Rates \$ c. \$ c. 0 13 0 20 0 80 0 95 |
|---|---|---|---|--|---|
| Boots and Shoes. 2 25 S 32 Soda Men's Thick Boots Wax. 2 25 S 32 Soda Soda "Split" 150 2 25 S 32 Soda Soda "Kip Boots | oda Ash 1 75 oda BiCarb 2 90 al Soda | 2 00 Japan, fine to choice lb. 3 05 Japan Nagasaki " 1 20 Y. Hyson common to gd (| 0.19 0 28 1 | Spices : Cassiaper lb. Maceper lb. | 0 13 0 20 0 80 0 95 |
| * Buff& Pibbled Bals. 1 75 2 00 - Gun * Split do | leuching Powder 1 £0 leuching Powder 0 £6 amphor Eng. Ref. 0 46 "Am. Ref. 0 38 um Arabie, per 10. 0 20 "Traj. 0 45 Opperas por 100 (bs. 95 law Vitrol. 0 5j Dry Goods. 5 See Manuf's of Cotton.) Flour. Superior Extra. 500 Do American. 600 Supering Extra. 4 75 Supering Extra. 500 Pollards 3 50 Ont. Bags. 2 10 Oarmeal. 3 75 Bran. 5 10 Corumeal 3 75 Bran., per ton. 15 50 1 Grain. 50 Corumeal 3 75 Bran., per ton. 15 50 1 Grain. 100 Grain. 100 Grain. 100 Grain. 100 Grain. 100 Gurdiegen. 100 Gurdiegen. 100 Grain. 1000 | 0 60 Y. Liyson fine to finest.) 1 60 | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ |

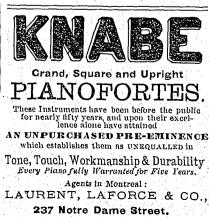


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WHOLESALE PRICES CURRENT, THURSDAY, DECEMBER 14, 1882.

| Name of Article. | Wholesale Rates. Na | me of Article. | Wholesale Rates, | Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rutes. |
|--|--|--|--|---|--|--|---|
| Cuidor, | $ \begin{array}{c ccccccccccccccccccccccccccccccccccc$ | wheet Iron | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | No. 1 Ordinary Sole No. 2 " No. 2. Buffalo Sole, No. 1 " No. 2. China " No. 1. " No. 2. China " No. 1. " No. 2. Slaughter, No. 1. " No. 2. Slaughter, No. 1. " No. 2. Salughter, No. 1. " No. 2. Sector Grain Kip Skins, French. English Cauuda, Kip. Hambock Calf. " Light. French Calf. Splits, Light & Medium. " Heavy. " Swall. Leather Board, Canada. Enamiled Cow, per ft. Pather Board, Canada. Enamelled Cow, per ft. Pather Board, Canada. Enamelled Cow, per ft. Pather Board, Canada. Straits Oil, American. Straits Oil, American. Straits Oil, American. Straits Oil, American. Straits Oil, American. Straits Oil, American. Straits Oil, Extra " No. 1. Linseed Raw. " Boiled. Oive Machinery. " Eating. " Lucca, Flasks. , and for quantities named of Clinch and Pressed, and oits, Carriage, Tire and Mac | $ \begin{array}{cccccccccccccccccccccccccccccccccccc$ | iii pis., iii 2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiii | $\begin{array}{c} \hline \textbf{S} \ c. \ \textbf{F} \ c} \\ \hline \textbf{S} \ c. \ \textbf{F} \ c} \\ \hline \textbf{S} \ c. \ \textbf{F} \ c} \\ \hline \textbf{S} \ c. \ \textbf{S} \ c} \\ \hline \textbf{S} \ c. \ \textbf{S} \ c} \\ \hline \textbf{S} \ c} \\ \textbf{S} \ c} \ c} \\ \textbf{S} \ c} \ $ |
| CATT Having learned that part intropresontation and other take orders for the Excelsior Comb Smoke Preventer and Patented in Canada and Unit by caution manufacturers a learling without cave auratas, and 1 give notice manufacturing same without cauted according to haw. W. A. CAM | EXONN tes in this eity are, by wise, endeavouring to ustion Plate , Fuel Economiser and states, bs2, 1 here and states, bs2, 1 here and states users agains to mysoit for this ap that any one using o t my order will be pre- | S. FURN 437 & The Lates RUOM and E quality. Inspection it A live man city and coin \$1,000 to \$2,000 | R. PA ITUR 439 NOTI tt Styles o EDROOM nvited. WANT to represen try, travellin a yeur, acco | RSONS, E ROOMS, RE DAME ST. f PARLOR, DINING FURNITURE, of best | Can. Gover 1382-94: Do, C Dominion 5 Montreal 6 Montreal 1 Do. C Do. 7 Toronto City Co. Debent Township 1 Shrs. Rai | SECURITIES. nument Debentures, 6 p. ct to. 1895 op. of Gov. useribud stock. per cent Stock per cent Stock reportion 6 per ct. Bonds or ot. Stock f oper ct | Montree Dec. 1 1034 1025 105 105 105 105 105 24. Dec |

Manager, P. O. Box 52, MONTREAL,



Woodstock, N. B. A PPLEBY & COURSER, Barristers and Attorneysat Law, Notaries, & Woodstock, N.B. Special attention given to collections. Windkor. N.S. W. H. & A. BLANCHARD,

Solicitors, Accountants and Notaries Public. Wingham, Ont.

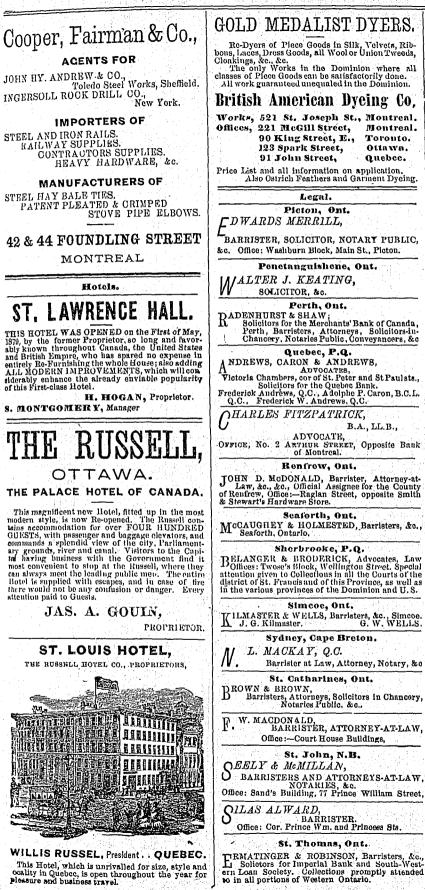
J. A. MORTON,

Barrister, Attorney, Solicitor in Chancery, Notary Public, Conveyancer, Ac. Special attention to mercantile collections.

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A. V. MCCLENEGHAN, A. BARNISTER & ATTORNEY-AT-LAW, Solicitor in Chancer, Conveyancer, Etc., Etc. OFFICE:--Immediately West of American Express Office.

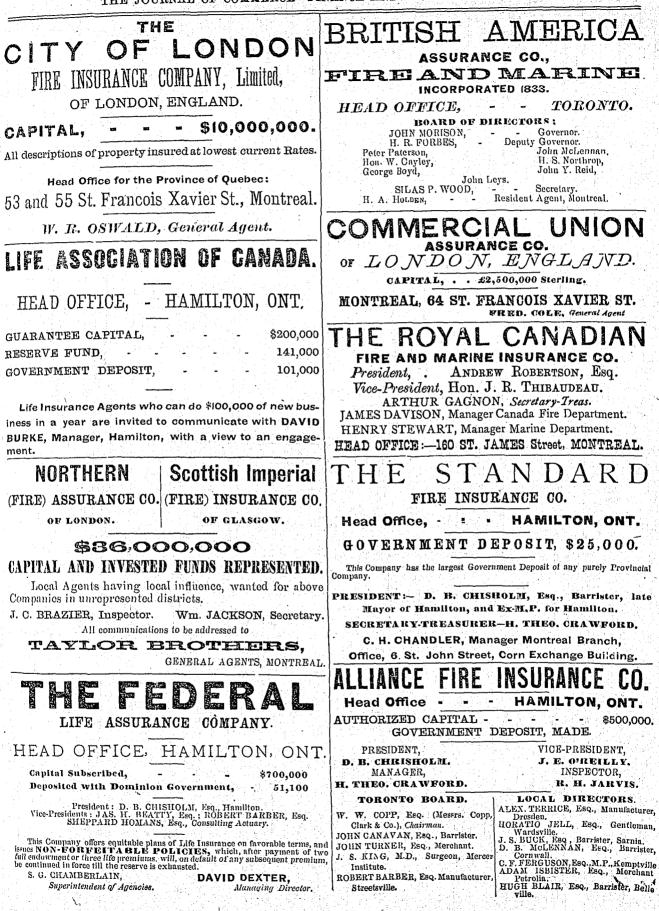
Yarmonth, N.S. THOS. B. FLINT, LL.B., BARRISTER and ATTORNEY-AT-LAW.





WHOLESALE PRICES CURRENT. -THURSDAY, DECEMBER 14, 1882.

| Name of Article. | Wholesale Rates. | Name o | f Article. | Wholesalo Rates. | Name of Article. | Wholesale rates. | Name of Article. | Wholesale Rates. |
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| H1136 in | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | 36 in Check, 33 Denims Bluck, "A. "B., "C. Shirtings: Oxford stri "C. Galatca S Regatas. Regatas. Bags: 3-ply L Park's Yarn, "Col Warp W1 Park's Yarn, "Col Warp W1 Warp W1 W1 Warp W1 W1 Warp W1 W1 W1 Warp W1 W1 W1 W1 Colleck W1 Colleck Colleck W1 Colleck Co | ory mica.ao 1., M M n., M | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | Do do let quality. Cedar, round, lineal foot Cedar, fat, lineal foot Cedar, square, lineal foot Elm, soft, 1st Hemlock, 1 to 3 in. M Hemlock, 1 to 3 in. M Hemlock, 1 to 3 in. M Bendow, 1 to 3 in. M Pine, slear, M 2nd quality, do Shipping Culls Mill do Latth, M Tobacco. Tobacco in BondDaty 20c p. lb. Black, Chewing in boxes "in addies Maloganles, Smoking bxs. Brights, "and dides Maloganles, Smoking bxs. Brights, "and dides Malogange Soft & 2 is. Brights, "and the soft of the soft of the soft Solace, Common Solace, Common Solace, Common Solace, Gommon Solace, Common Solace, Common Solace, Common Solace, Common Solace, Common Solace, Common Solace, Common Solace, Common Solace, Common Solace, Soft S a 1/8. Brights, a S s & 1/8. Bright Navy, Ss Wines, Liquors etc. Alc Englishpts Domeslic | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | Case Bisquit, Dubouché & Co.gai " | $\begin{array}{c} 8 & 00 & 0 \\ 0 & 0 \\ 0 & 0 \\ 0 & 0 \\ 0 \\ $ |
| DIXON BR | OTH | ERS. | J | . S. I | MAYO, | L.A | . GORDON & | c C0. |
| DIAUIA DII IMPORTE | | - II ~ J | 33 | | Manufacturer of | | NERAL MERCHAN | li de arti |
| OYSTERS, FIS | н 's, Nut | S. &c. | C | | ls | 1 | OILS, PRODUCI | |
| 33 KING STL | | 6 - F - F - F - F - F - F - F - F - F - | | | DESCRIPTION, | | 3 ST. NICHOLAS ST | S.S. 194 <u>1</u> |
| HAMILTO | N, 0 | N'I'. | 9 | COMMC | N STREET, MONTREAL. | | MONTREAL. | |
| Establish D. Rees curers of K AN PACKERS OF E 46, 48 & 50 GREY The only exclusive Establishment PORK, BEEF Of the finest quality CVV. CI. MONTH MANUFACT | PROVIS PROVIS DEEF & NUN STRE IN MONT IN MONT IN MONT IN MONT IN MONT IN MONT IN MONT IN MONT IN MONT IN MONT IN MONT | PORK, ET, Packing cal. ARD thand. | 169 BULK Correspon FIN. Smoked C A | WASH NEW Ship & SHE Clan dence Solidi ESTABLI NAN ALL F Cand St NNEI | SHED 1874. HADDJES, unds of I, Boneless, Creen hell Fish. GOODS, | SUPEI PI 14 P.O. Bo N.BF | I. RICHARDSO MANUFACTURER OF RIOR SAUCES, CKLES, CATSUPS, ST. JAMES STREE XNO. 1567. MON Vist-class and Extra Prizes an Dominion Exhibition. 1880. | &C., &C 'P, THEAL warded at |
| Prepared | Real and the | | | HATT | LL OYSTERS, &c., ON & CO., | | TRANG | e r |
| CANNED MEAT SAUSAGES, of all kinds smoke | rs, Bolo Sausage | GNA 15 | Fish, | IMP Canned G ILL & 18 E | ONTERS OODS, Fruits, &c., SONSECOURS STS., TREAL. | EACI | H BAR WEICHS | |



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Insurance. STOCKS AND BONDS, CITIZENS INSURANCE COMPANIES. - CANADIAN.-Montreal Quotations, December 14, 1582. INSURANCE COMPANY, Canada No. Shares. Last Dividend Share Amount quotation NAME OF COMPANY. OF CANADA. par value. paid per Share. per ot. per year. CAPITAL, . \$1,188,000. \$50 50 22} 10 12} 10 British America Fire & Marine..... 10,000 \$50 400 100 5~6m08 130 CASH ASSETS, 1st January, 1881, 209 Canada Life Citizons, Fire, Life, Guarantee & Aco't Confederation Life.... Sun Life and Acoident 7]-6m08 2,500 11,880 per Government Blue-Book 352,101.20 5,000 5,000 20,000 20,000 20,000 20,000 5-6 m.08. 4~6 m.08. 100 300 200 Deposit with Dominton Govt. - 142,000 Queen City Fire Western Assurance. Royal Canadian Insurance. Accident Ins. Co. of North America. Canada Guarantee Co. of North America 50 40 100 100 50 10 Losses Paid to 1st Jan, 1880. 1,648,176 66 m 08. 20 168 165 15 $\frac{15}{20}$ per st. DIRECTORS: 10,000 per et ãň President:-SIR HUGH ALLAN. Vice-President. --HENRY LYMAN. Allan. N.B.Corse. Robert Anderson. J. B. Rolland. Arthur Fevost. ARCH. MCGOUN, SEC.-THEAS. Andrew Allan. BRITISH AND FORBIGN.- (Quotation on the London Market, Nov. 27, 1882 GERALD E. HART, GEN'L MAN'R. Market value p. p'd up share CAPT. JOHN LAWRENCE, Special Agent. Briton Life Association 50.000 60 80 10 British & Foreign Marine..... CommercialUnion Fire Life & Marine... 20 Ā 50,000 £22 11s 8d Fire, Life, Accident, Guarantee. 50 100 50,000 5 15 £20} £21) 425 628 6d Commercial mon rise inter a miner. Fire Insurance Association Guardian Fire and Life. Lancashire Fire and Life. Life Association of Sociord 5,000 RISKS TAKEN AT MODERATE RATES. £10 100 100 100 000 5 13 20,000 £7 p. sh. CHIEF OFFICES. 20 40 TORONTO-ROUSTRAD & GIUBS, Agents, QUEBEC-H. C. BOSSE & Co., Agents, ST. JOHN, N. B.-11. CHUBE & CO., Agents, ITALIFAX, N. S.-MCSWENFEY & FIELDING, Agts, CHLARLOTTETOWN, P. E. I.-M. A. CAMERGN, 15 10 •• 10 25 10 õ 48 12i17-20 10 759 70 70 100 WINNIPEG, MAN.-G. W. GIBDLESTONE, Agent. 56 6ł

 North British & Mercanille Fire & Life
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 Queen Fire & Life.
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 Queen Fire & Life.
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 Royal Insurance Fire & Life.
 125,000

 Soottish Commorcial Fire & Life.
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 Standard Life
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 HEAD OFFICE, 179 St. James Street, £21 p.8 10 18 5215 £285 638 9d £291 £293 248 248 6d 208 6d 218 £141 80 60 MONTREAL 231 īŏ ALFRED PERRY, late General Manager of the 1 8 12 - 6 10 Royal Canadian Insurance Co., 50 50 68] 1.68 AGENT for the CITY OF MONTREAL. 11 £1 ROYAL INSURANCE CO'Y. DOMINION OF LIVERPOOL AND LONDON. WRECKING CO.'Y, SALVAGE AND HEAD OFFICE: FIRE AND LIFE. No. 26 HOSPITAL ST., MONTREAL. The powerful Wrecking Steamer "RELIEF," with Wrecking Cables, Anchors, Steam Prumps, Hydraulic Jacks, Surf Boats, & e., fully equipped with a skilled erew of Wreckers and Divers, is stationed, with her Pontoons, at Murray Bay, ready. DAY OR NIGHT, to proceed at once to any vessel that needs assistance, on receipt of a telegram from Head Office. Montreal. This Company has also on the Upper Lakes, the tags "Mixer" and "Folger," and steamer "Conqueor," with all Wrecking appliances for service on the Lakes or River above Victoria Bridge. Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Caplain JOIN DONNELLY, Wrecking Master, Kingston. LIABILITY OF SHAREHOLDERS UNLIMITED. CAPITAL \$23,000,000 FUNDS INVESTED 21,000,000 Investments in Canada for sole protection of Canadian Policy-holders 700.000 HEAD OFFICE FOR CANADA-MONTREAL. Every description of property insured at moderate rates of premium. Like Assurances granted in all the most approved forms. street, Montreal. - CHIEF AGENTS: -H. HERRIMAN, JAS, G. ROSS, F. W. HENSHAW. M. H. GAULT, W. TATLEY. ÷ 1 President. Vice-Pres., Quebec. Sec.-Treasurer. PROVIDENT MUTUAL THE ASSOCIATION OF CANADA, Incorporated C.S. C., Chap. 71. METROPOLITAN MUTUAL BENEFIT HEAD OFFICE, MONTREAL, P.Q.
 DIRECTORS:
 President: A. L. DE MARUTGRY, ESQ., Cashier Jacques Cartier Bank. Vice-President: C. C. SNOWDON, ESQ., Cashier Jacques Cartier Bank.
 Nice-President: C. C. SNOWDON, ESQ., Cashier Jacques Cartier Bank.
 A. T. DeMontigny Esq., Recorder of Montreal; B. Globensky, Esq., Advocate J. McIntyre, Esq., Merchant; J. Thomson, Esq., Merchant; J. A. I. Craig, Esq., Manufacturer,
 MIRAM J. DUGLOS, Secretary and Treasurer. JOHN HOPPER, Gen. Agent, We solicit all persons intending to secure protection on their lives for those dependent on them, or. to provide against sickness, infirmities, &c., in old age, either to call and examine the plans of our new classes, or write for our cuclular. After receiving all necessary information (which we shall always be most happy to ive) they will not full to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members. The best possible proofs of the popularity of the fratures of our new classes are first, the number of members increases at such a rate that within a few months more we chall be the largest Mutual Association in Canada ; secondiv, the large minjority of our members are composed of the leading and most intelligent class of citizens in the Office and Towns of Guebec and Ontario. We especially solidit an examination of "Our Provident Class," which pro-vides for old age. This form of protection on the mutual system is new on this continent, and its fortures are so well adapted to the ideas of the present age that on plan ever proved se popular. HEAD OFFICE, - - - MONTREAL, P.Q. SOCIETY. Head Office, Montreal, P.Q. President: WM. DONAHUE. Wholesale Merchant. Vice-President: ROBT. EVANE (of Evans Bros.). General Manager: A. W. BISSON. Correct and full information will be observally furnished on application to the General Manager. at 215 St. James Street, Montreal. Agents wanted in Every City, Town, Village and County in the Dominion. The following is an extract from a letter received from His Excellency the Courser Comparison of County days. The following is an extract from a letter received from his excettency the Governor General of Canada: "It is in such Associations as yours are founded those principles of mutual "help and support which bind communities together. "They also teach the importance of laying by during the years of youth, health " and energy, a provision for old ago or poverty, and to those left behind in dis-" trees, and thus impart provident hubits amongst a large section of your fellow-" subjects. Your Association has, therefore, my earnest wishes for its welfare, " and itrust its branches will continue to spread in all parts of the Dominion. "Sizned) LORNE." (Signed) LORNE. on plan ever proved se popular.



CONFEDERATION LIFE ASSOCIATION

PRESIDENT---Sir W. P. Howland, C.B., K.C.M.G. VICE-PRESIDENTS---Hon. Wm. McMaster and Wm. Elliot.

The Directors have great pleasure in recognizing the growing popularity of the ASSOCIATION in the LARGELY INCREASED volume of new business.

THE PROFIT RESULTS

for the past QUINQUENNIUM have given the greatest satisfaction to our policy-holders.

These profit results have created some jealousy on the part of INTERESTED parties, who have adopted the questionable means of attacking this Association through the columns of the *Insurance Times*, of New York, and by the circulation of that periodical, and reprints and other

ANONYMOUS COMMUNICATIONS

AT EVIDENTLY

CONSIDERABLE COST

to the persons claiming to be disinterested friends of our policy-holders.

These SELF - CONSTITUTED public benefactors no doubt funcied they were safe, but the Directors know them, and

TO-DAY A WRIT FOR LIBEL

has been issued against the first batch of three, who will be afforded ample opportunity to prove their slanderous statements or take the consequences. The others will have attention in due course.

This Association can afford to submit to the fullest investigation, and the Directors are prepared to give good reason for any act of theirs which may be called in question.

As the statements made against the Association will be dealt with before a court of law, the Directors for the present simply state that

IN EVERY ESSENTIAL PARTICULAR

the CHARGES made by the Insurance Times, and circulated in this country, are UNTRUE.

J. K. MACDONALD

Managing Director C. L. A.

PROVINCIAL DEPARTMENTS:

PROVINCE OF QUEBEC, - - - H. J. JOHNSTON, Manager, Montreal. PROVINCE OF NEW BRUNSWICK, - Major J. MacGregor Grant, Manager, St. John. PROVINCE OF NOVA SCOTIA, - - - Augustus Allison, Manager, Halifax.

Toronto, December 11th, 1882.