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Finance Department.  
Ottawa, Ont.

# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 8.—No. 9.

MONTREAL, FRIDAY, APRIL 18, 1879.

{SUBSCRIPTION  
\$2 per annum.

Leading Wholesale Houses of Montreal

## GAULT BROS. & CO.

Manufacturers and Importers,

MONTREAL,

Invite attention to their Spring stock of Canadian Woollens and Cottons, and English and Foreign importations, which is now complete, and comprises the most varied and select assortment ever offered by them to the trade.

Orders by letter or through travellers will receive most careful and prompt attention.

GAULT BROS. & CO.

## JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

Importers and Exporters

## OF FURS,

MANUFACTURERS OF

FUR GOODS

And Jobbers in

BUFFALO ROBES,  
MOCCASINS,

MITTS AND GLOVES,

FUR WOOL

STRAW HATS, CAPS, &c.

PROPRIETORS OF THE

Montreal Felt Hat Works.

—:—

Special inducements offered to the Trade in our manufacture of Fur Goods and Wool Hats.

Leading Wholesale Houses of Toronto.

Dress Goods Department.

## JOHN MACDONALD & CO.

Have opened a New Line of 16 inch

FRENCH

SATIN

DE BEIGES

IN BRONZE AND GREYS.

Plain and Twilled De Beiges  
IN STOCK.

JOHN MACDONALD & CO.

21 & 23 Wellington Street,

TORONTO, ONT.

1879.

SPRING.

1879.

## F. & G. CUSHING,

IMPORTERS OF

STAPLE AND FANCY

## DRY GOODS

STOCK COMPLETE

IN EVERY DEPARTMENT.

## F. & G. CUSHING

18 St. Helen Street,

MONTREAL.

Leading Wholesale Houses of Montreal

## Frothingham & Workman

Importers and Manufacturers,

WHOLESALE DEALERS IN

IRON, STEEL,  
TIN

AND

General Hardware,

MONTREAL.

ESTABLISHED IN 1809.

MANUFACTORIES:

ST. PAUL'S, near MONTREAL.

SPRING TRADE, 1879.

## J. G. MACKENZIE & CO.

Importers and Wholesale Dealers in

BRITISH AND FOREIGN

## DRY GOODS.

STOCK COMPLETE.

St. Paul's Buildings, Paternoster Row,  
London, Eng.

AND

381 & 383 St. Paul Street,

Rear French Cathedral, MONTREAL.

The Chartered Banks.

**BANK OF MONTREAL.**

NOTICE IS HEREBY GIVEN THAT  
**A Dividend of Five per Cent.**  
 upon the Paid-up Capital Stock of this Institution has been declared for the current Half-year, and that the same will be payable at its Banking House, in this city, on and after

**MONDAY, THE 2nd JUNE NEXT.**

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

THE

**ANNUAL GENERAL MEETING**

of the Shareholders will be held at the BANK, on

Monday, the 2nd Day of June next.

The Chair to be taken at 1 o'clock.

**R. B. ANGUS,**  
 General Manager.

**EXCHANGE BANK OF CANADA.**

**CAPITAL PAID UP . . \$1,000,000**

**HEAD OFFICE, . . MONTREAL.**

**DIRECTORS.**

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

**A. W. Ogilvie,** . . . . . Thomas Tiffin,  
**E. K. Greene,** . . . . . James Crathern,  
 Alex. Buntin.

**THOMAS CRAIG,** . . . . . Cashier.  
**GEO. BURN,** . . . . . Inspector.

**BRANCHES,**

Hamilton, Ont. . . . . **C. M. Counsell, Manager.**  
 Aylmer, Ont. . . . . **J. G. Billett, do**  
 Park Hill, Ont. . . . . **T. L. Rogers, do**  
 Brussels, Ont. . . . . **John Leckie, do**  
 Exeter, Ont. . . . . **W. A. Hastings, do**  
 Bedford, P.Q. . . . . **R. Terroux, Jr., do**

**AGENCIES,**

Quebec, . . . . . **Owen Murphy.**

**FOREIGN AGENTS,**

LONDON:—The Alliance Bank, (Limited.)  
 NEW YORK:—The National Bank of Commerce; Messrs. Hilmers, McGowan & Co., 63 Wall street.

CHICAGO:—Union National Bank.  
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.  
 Collections made promptly and remitted for at lowest rates.

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

*Incorporated by Royal Charter.*

**Paid-up Capital, £1,000,000 Sterling.**

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

**COURT OF DIRECTORS.**

**John James Cater,** . . . . . **J. J. Kingsford,**  
**R. A. B. Dobree,** . . . . . **Frederic Lubbock,**  
**Henry R. Farrer,** . . . . . **A. H. Philpotts,**  
**Richard H. Glyn,** . . . . . **J. Murray Robertson.**  
**H. J. B. Kendall,**  
 Secretary—**R. W. BRADFORD.**

**HEAD OFFICE IN CANADA.—St. James St., Montreal.**  
**R. R. GRINDLEY,** General Manager.  
**J. S. CAMERON,** Inspector.

*Branches and Agencies in Canada.*

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

*Agents in the United States:*

NEW YORK.—**D. A. McTavish and W. Lawson,** Agents.  
 SAN FRANCISCO.—**A. McKinlay,** Agent.  
 PORTLAND, Oregon.—**J. Goodfellow,** Agent.  
 LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.  
 Foreign Agents.—Liverpool—Bank of Liverpool.  
 Australia—Union Bank of Australia, New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies, Colonial Bank, Paris—Messrs. Marcuard, Andre & Co. Lyons—Credit Lyonnais.

**THE MOLSONS BANK**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

**Capital, \$2,000,000 Rest, \$400,000**

**HEAD OFFICE, MONTREAL.**

**Directors.**

**JOHN MOLSON, Esq.,** . . . . . President.  
**Hon. THS. WORKMAN, M.P.,** . . . . . Vice-President.  
**T. JAS. CLAXTON, Esq.,** | **H. W. SHEPHERD, Esq.,**  
**HON. D. L. MACPHERSON,** | **H. A. NELSON, Esq.,**  
 MILES WILLIAMS, Esq.  
**F. WOLFFSTAN THOMAS,** . . . . . Cashier.  
**M. HEATON,** . . . . . Inspector.

**Branches of The Molsons Bank.**

Brockville, Meaford, Smith's Falls,  
 Exeter, Millbrook, St. Thomas.  
 Ingersoll, Morrisburg, Toronto,  
 London, Owen Sound, Sorel, P. Q.,  
 Ridgetown, Campbellton, N. B.

**AGENTS IN THE DOMINION.**

Quebec—Stadcona Bank.  
 Ontario and Manitoba—Ontario Bank and Bank of Montreal and their Branches.  
 New Brunswick—Bank of N. Brunswick, St. John.  
 Nova Scotia—Halifax Banking Company, and its Branches.  
 Prince Edward Island—Merchants Bank of Halifax, Charlottetown & Summerside.  
 Newfoundland—Commercial Bank of Newfoundland, St. Johns.

**AGENTS IN UNITED STATES.**

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. C. F. Smithers & W. Watson; Boston, Merchants National Bank; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo Second National Bank.

**AGENTS IN GREAT BRITAIN.**

London—Bank of Montreal. Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co.  
 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

**MERCHANTS' BANK OF CANADA.**

**Capital - - - \$5,500,000.**  
**Reserve Fund, - 475,000.**

**HEAD OFFICE - - MONTREAL.**

**Board of Directors.**

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

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

**BRANCHES AND AGENCIES.**

Almonte. Belleville. Ottawa.  
 Berlin. Owen Sound.  
 Brampton. Pembroke.  
 Chatham. Perth.  
 Elora. Prescott.  
 Galt. Quebec.  
 Gannanogue. Renfrew.  
 Ingersoll. Sorel.  
 Kincairdine. Stratford.  
 Kingston. St. Johns, Que.  
 London. St. Thomas.  
 Mitchell. Toronto.  
 Montreal. Walkerton.  
 Napanee. Waterloo, Ont.  
 Windsor. Winnipeg, Manitoba.  
 Bankers in Great Britain—The Clydesdale Banking Company, 32 Lombard Street, London, Glasgow and elsewhere.  
 Agency in New York, 52 William St., with Messrs. Jesup, Paton & Co.  
 Bankers in New York—The National Bank of the Republic. The Bank of New York, N.B.A.

**LA BANQUE DU PEUPLE.**

**Capital \$2,000,000.**

**HEAD OFFICE, . . MONTREAL**

**C. S. CHERRIER, Esq.,** President.  
**C. J. COURSOL, Esq.,** Vice-President.  
**A. A. TROTTIER, Esq.,** Cashier.

**FOREIGN AGENTS.**

London—Glynn, Mills, Currie & Co.  
 New York—National Bank of the Republic.  
 Quebec Agency—La Banque Nationale.

**LA BANQUE NATIONALE.**

**HEAD OFFICE, QUEBEC.**

**CAPITAL AUTHORISED . . . . . \$2,000,000**  
 " SUBSCRIBED . . . . . 2,000,000  
 " PAID-UP . . . . . 2,000,000

**DIRECTORS.**

**HON. E. CHINIC,** President.  
**HON. ISIDORE THIBAUDEAU,** Vice-President.  
**Hy. Atkinson, Esq.,** Ol. Robitaille, Esq., M.D.  
**U. Tessier, Jr.,** Joseph Hamel, Esq.  
 P. Vallee, Esq.  
**FRS. YEZINA,** Cashier.  
 Montreal Branch—**J. B. Sancer,** Manager.  
 Sherbrooke—**P. LeFrance,** Manager.  
 Ottawa Branch—**Sam. Benoit,** Manager.  
 Agents in New York—National Bank of the Republic  
 England—National Bank of Scotland.  
 Other agencies in all parts of the Dominion.

The Chartered Banks.

**THE CONSOLIDATED BANK OF CANADA.**

Capital, - \$4,000,000

**DIRECTORS:**

President: SIR FRANCIS HINOKS, K.O.M.G. Montreal.  
 Vice-President: R. J. REBKIE, Esq., Montreal.  
 Hon. ALEX. CAMPBELL, Senator.....Toronto  
 JOHN GRANT, Esq.,.....Montreal  
 HUGH McLENNAN, Esq.,.....Montreal  
 HUGH MAOKAY, Esq.,.....Montreal  
 W. W. OGILVIE, Esq.,.....Montreal  
 JOHN RANKIN, Esq.,.....Montreal  
 DAVID GALBRAITH, Esq.,.....Toronto  
 WILLIAM THOMSON, Esq.,.....Toronto

J. B. RENNY, . . . . . General Manager.  
 THOS. McCRACKEN, . . . . . Asst. Gen. Manager.  
 Arch. Campbell, . . . . . Inspector

**BRANCHES.**

**MONTREAL.**  
 Do, Chaboulliez Square.  
 Newmarket.  
 New Hamburg.  
 Senforth.  
 St. Catharines.  
 St. Hyacinthe.  
 Sherbrooke.  
 Wingham.  
 Woodstock.  
**TORONTO.**  
 Do, Yonge street.

**FOREIGN CORRESPONDENTS.**

Alliance Bank, (Limited) London.  
 National Bank of Scotland and Branches.  
 National Bank (Ireland) and branches.  
 Ulster Banking Company, Belfast.  
 Smithers & Watson, New York.  
 National Park Bank, New York.  
 Bank of the Republic, New York.  
 Elder, Fenby & Co., Boston.  
 Farmers' and Mechanics' Bank, Buffalo.  
 First National Bank, Oswego.  
 Interest allowed on Deposits, according to arrange-  
 ment.  
 Letters of Credit granted on England, Ireland and  
 Scotland and on China, Japan and West Indies.

**THE CANADIAN**

**Bank of Commerce.**

Head Office, - - - Toronto.

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

**DIRECTORS.**

HON. WILLIAM McMASTER, President.  
 HON. ADAM HOPE, Vice-President.  
 Noah Barnhart, Esq. James Michie, Esq.  
 William Elliot, Esq. T. Sutherland Stayner, Esq.  
 George Taylor, Esq. Geo. J. Arnot, Esq.  
 A. R. McMaster, Esq.

W. N. ANDERSON, General Manager.  
 J. H. PLUMMER, Inspector.

New York—J. G. Harper and J. H. Goadby, Agents.  
 Chicago—J. G. Orchard, Agent.

**BRANCHES.**

Barrie,	Guolph,	Simcoe,
Brantford,	Hamilton,	Stratford,
Cayuga,	London,	Stratroy,
Chatham,	Lucan,	Thorold,
Collingwood,	Montreal,	Toronto,
Dundas,	Orangoville,	Trenton,
Dunnville,	Ottawa,	Walkertown,
Galt,	Peterboro',	Windsor,
Goderich,	St. Catharines	Woodstock.
	Barnia,	

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

**BANKERS.**

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

The Chartered Banks.

**EASTERN TOWNSHIPS BANK.**

AUTHORISED CAPITAL,..... \$1,500,000  
 CAPITAL PAID IN March 31, 1877..... 1,828,654  
 RESERVE FUND..... 800,000

**Board of Directors.**  
 R. W. HENEKER, President.  
 C. BROOKS, Vice-President.

B. Pomroy, E. O. Brigham,  
 G. K. Foster, Hon. J. H. Pope.  
 A. A. Adams, G. G. Stevens.  
 Hon. T. Lee Terrill.

**Head Office—Sherbrooke, Que.**  
 WM. FARWELL, Cashier.

**Branches.**  
 Waterloo, Richmond,  
 Coaticook, Stanstead.  
 Cowansville

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

**ONTARIO BANK.**

Capital Subscribed, \$3,000,000; Paid-up, \$2,950,272; Reserve Fund, \$225,000.

Head Office, - - - Toronto, Ont.

**DIRECTORS:**

HON. W. P. HOWLAND, PRESIDENT.  
 HON. D. A. MACDONALD.  
 C. S. GZOWSKI, Esq.  
 D. MAOKAY, Esq.  
 WM. MCGILL, Esq., M.D.  
 A. M. SMITH, Esq.

D. FISHER, General Manager.

Agent for the Government of Ontario.  
 Branches.—Guolph, Lindsay, Montreal, Oshawa, Peterboro' Ottawa, Port Perry, Port Hope, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.  
 Foreign Agent.—London, Eng.—Bank of Montreal. New York—R. Bell and C. F. Smithers. Boston—Tremont National Bank.

**IMPERIAL BANK OF CANADA.**

Capital Authorized - - - - - \$1,000,000  
 Capital Paid up - - - - - 884,046

**DIRECTORS:**

H. S. HOWLAND, Esq., President,  
 T. R. MERRITT, Esq., Vice-President, St. Catharines,  
 JOHN SMITH, Esq., T. R. WADSWORTH, Esq.  
 HON. JAS. R. BENSON, W. RAMSAY, Esq.,  
 St. Catharines, R. CARRIE, Esq.,  
 P. HUGHES, Esq., JOHN FISKEN, Esq.,  
 D. R. WILKIE, Cashier.

**HEAD OFFICE—TORONTO.**

**BRANCHES**—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Dunnville and Fergus.  
**AGENTS IN LONDON, ENG.**—Bosanquet Salt Co.  
**AGENTS IN NEW YORK**—Bank of Montreal.  
 Gold and Currency Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

**PORTEOUS BANK,**

Paisley, Ont.

ESTABLISHED 1877.

Transacts General BANKING BUSINESS, issues Drafts and MAKES COLLECTIONS at lowest rates. Reference, The Merchants' Bank of Canada.

**E. SAUNDERS,**  
 Manager.

The Chartered Banks.

**The Bank of Toronto.**

CANADA.

Incorporated 1855.

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

**DIRECTORS:**

WILLIAM GOODERHAM, President.  
 JAMES G. WORTS, Vice-President.  
 WILLIAM CAWTHRA, GEORGE GOODERHAM,  
 ALEX. T. FULTON, HENRY CAWTHRA,  
 JAMES APPLEBY.

**HEAD OFFICE. TORONTO**

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

**BRANCHES.:**

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Strathy, Interim Manager; ST. CATHERINES, E. D. Boswell, Interim Manager; COLLINGWOOD, G. W. Hodgetts, Interim Manager.

**BANKERS.**

LONDON, Eng., The City Bank; NEW YORK, National Bank of Commerce, and C. F. Smithers and W. Watson; OSWEGO, N. Y., Second National Bank; QUEBEC and OTTAWA, La Banque Nationale.

**STADACONA BANK. QUEBEC.**

Capital subscribed. . . . \$1,000,000  
 do paid up 1st Aug. 1878. 990,890

**DIRECTORS.**

A. JOSEPH, President.  
 Hon. P. GARNEAU, M. P. F., Vice-Pres.  
 T. H. Grant, T. LeDroit Joseph Shehyn, M.P.F.  
 F. Kirouac, G. R. Renfrew.

WM. R. DEAN, Cashier.

Agents in the Dominion—Bank of Montreal.  
 " Chicago—  
 " New York—C. F. Smithers and W. Watson.  
 " London, England, National Bank of Scotland

**Bank of Ottawa OTTAWA.**

**DIRECTORS:**

JAMES MACLAREN, Esq., President.  
 CHARLES MAGEE, Esq., Vice-President.  
 C. T. Bate, Esq. Alexander Fraser, Esq.  
 Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.  
 Hon. George Bryson, George Hay, Esq.

Hon. L. R. Church, M.P.P.

PATRICK ROBERTSON, Cashier.

Agency—Annprior. Agents in Canada—Canadian Bank of Commerce, New York—J. G. Harper & J. H. Goadby. London, Eng.—Alliance Bank, [limited.]

**Financial.**

**THE ONTARIO SAVINGS & INVESTMENT SOCIETY OF LONDON, CANADA.**

Paid-up Capital, . . . \$970,000  
 Reserve Fund, . . . 158,000  
 Total Assets, . . . 2,500,000  
 Total Liabilities, . . . 1,367,470

Money loaned on Real Estate securities only. Municipal and School section Debentures purchased.

**WILLIAM F. BULLEN,**  
 Manager.

## Financial.

## THE HAMILTON Provident and Loan Society.

Hon. ADAM HOPE, Senator—President.  
W. E. SANDFORD—Vice-President.

Capital (authorized to date)..... \$1,000,000.00  
Subscribed Capital..... 850,000.00  
Paid-up Capital..... \$814,600  
Reserve and Contingent Fund.. 107,600 921,600.00

Total Assets..... 1,598,759.00  
MONEY ADVANCED on Real Estate on favorable terms of Repayments.  
MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 and 6 per cent. per annum.

OFFICE,

**KING STREET EAST, HAMILTON.**

H. D. CAMERON, Treasurer.

Leading Stock Brokers of Montreal.

## FENWICK & BOND, STOCK BROKERS

(MONTREAL STOCK EXCHANGE.)

OFFICE:

No. 4 MERCHANTS EXCHANGE, 11 ST. SACRAMENT ST.

Assignees, Accountants, &c.

(For Legal Cards see other page.)

### Antigonish, N.S.

ARCH'D A. MACGILLIVRAY, J.P., County Treasurer, and Official Assignee. Collecting of debts attended to promptly.

### Arichat, Cape Breton.

JOHN H. HINDRESS, Official Assignee, Notary Public, Commission Merchant, &c., Arichat, Cape Breton.

### Arnprior, Ont.

JAMES BELL, Official Assignee, a Commissioner and General Agent, Arnprior, Renfrew County, Ont.

### Barrie, Ont.

JOSEPH ROGERS, Official Assignee for the County of Simcoe and Muskoka District, Public Accountant, Insurance and General Agent, Barrie, Ontario. References kindly permitted.—Barrie: His Honor Judge Gowan, T. D. McConkey, Esq., Sheriff, Samuel Lount, Esq., Registrar, Messrs. Lount & Lount, Barristers.

### Belleville, Ont.

M. B. ROBLIN, Official Assignee, Valuator for Trust and Loan Company of Canada, Insurance Agent and Accountant, Belleville, Ont.

### Berlin, Ont.

J. M. SCULLY, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.

### Bradford, Ont.

SAMUEL DRIFFILL, Bradford, County of Simcoe, Official Assignee, Accountant and Conveyancer, Valuator for the Freehold Loan and Saving Society, agent for the leading British and Canadian Insurance Companies, Notes and Accounts collected, Charges moderate.

### Brampton, Ont.

J. W. MAIN, Official Assignee for the County of Peel, Brampton, Ont.

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

### Brantford, Ont.

THOS. BOTHAM, Banker and Broker, Brantford, Ontario, Official Assignee County of Brant, Agent for Cunard and other lines from New York and Philadelphia, Agent for Canada F. & M. Insurance Co., London and Ontario Co., Accident and Guarantee Ins. Cos., Huron and Erie Loan Co.

### Brockville, Ont.

JOHN N. ABBOTT, Brockville, Ont., Official Assignee for the County of Leeds, &c.

### Carleton Place, Ont.

A. W. BELL, Official Assignee for the County of Lanark, Notary Public and Accountant, Real Estate Agent, &c., &c., Carleton Place, Ont.

### Colborne, Ont.

A. VARS, Insurance, Fire, Life, Marine. Money to loan. Colborne, Ont.

### Galt, Ont.

ALEX. MACGREGOR, Official Assignee, County of Waterloo, Galt, Ont.

### Guelph, Ont.

JOHN SMITH,

OFFICIAL ASSIGNEE, ACCOUNTANT,  
and General Agent.

GUELPH, ONT.

References are kindly permitted to E. Irving, Esq., M.P., and Adam Brown, Esq., Hamilton; Nicol Kingsmill, Esq., and Messrs. Lyman Bros., Toronto; F. Keller, Esq., Advocate, Montreal, &c., &c.

### Kingston.

W. F. RUDSTON, Accountant, General Agent, etc., Kingston.

### L'Avenir, P. Q.

S. FRASER, Notary, Official Assignee for the District of Arthabaska, Insurance Agent. Collections promptly attended to. L'Avenir, P. Q.

### Lindsay, Ont.

GEO. KEMPT, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

### London, Ont.

H. E. NELLES, Official Assignee for London and Middlesex, 98 Dundas Street, London, Ont.

### Merrickville, Ont.

E. H. WHITMARSH, Official Assignee for County of Grenville, Merrickville, Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.

### Milton, Ont.

D. W. CAMPBELL, Official Assignee for the County of Halton, Milton, Ont.

### Montreal.

FAIR, WALKER & FAIR,

ACCOUNTANTS,

115 St. Francois Xavier Street, Montreal.

JOHN FAIR, Official Assignee.

JOHN WALKER,

JOHN FAIR, Jr.

TAYLOR & SIMPSON,

Official Assignees, Accountants, Auditors,  
Commissioners for taking affidavits for Quebec and Ontario.

853 NOTRE DAME STREET, Montreal.

P. O. Box 1724.

JOHN TAYLOR, Official Assignee for the city of Montreal. ANDREW J. SIMPSON, Official Assignee for the District of Montreal.

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

## BEAUSOLEIL & KENT,

ASSIGNEES, ACCOUNTANTS & AUDITORS,

No. 55 St. James Street, Montreal.

C. BEAUSOLEIL, Official Assignee.

A. L. KENT, Accountant and Commissioner.

JOHN M. M. DUFF,

Assignee, Accountant, and Auditor,  
Commissioner for taking affidavits for Quebec and Ontario.

ISSUER OF MARRIAGE LICENSES.

217 ST. JAMES STREET, MONTREAL.

P. O. Box 527.

LAJOIE, PERRAULT & SEATH,

Assignees & Accountants,

Nos. 61, 66 & 68 St. James Street, Montreal.

L. JOS. LAJOIE,

Official Assignee, City of Montreal,

C. O. PERRAULT,

Official Assignee, District of Montreal.

DAVID SEATH,

Accountant and Commissioner.

Montreal, July 2nd, 1877.

### New Westminster, B.C.

JAMES MORRISON, Land and General Agent,  
Official Assignee. New Westminster, British Columbia.

### Orangeville, Ont.

JOS. W. SHAW, Official Assignee for the County of Wellington, Orangeville, Ont.

### Ottawa, Ont.

WM. PINNOCK,

OFFICIAL ASSIGNEE,

For the county of Carleton, including the city of Ottawa.

### Owen Sound, Ont.

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

### Penobscquis, N.B.

J. E. B. MCCREADY, Official Assignee for King's County, Coroner, &c., Penobscquis, N.B.

### Peterborough, Ont.

JAS. A. HALL, Sheriff and Official Assignee—Peterborough, Ont.

### Plantagenet, Ont.

JAS. VAN BRIDGER, Official Assignee for Prescott County, Plantagenet, Ont.

### Prescott, Ont.

JOHN EASTON, Official Assignee, Accountant, &c. Prescott, Ont. N.B.—Estates wound up with economy and despatch.

### Renfrew, Ont.

GEORGE PEARSON, Official Assignee County of Renfrew, Conveyancer, Commissioner in B. R. Agent for the Building and Loan Association and the North British Canadian Investment Companies of Toronto, also Agent for the Union, Standard, and Royal Mutual Fire Insurance Companies. Office, Main Street, Renfrew, opposite Merchant's Bank.

### Riversdale, Ont.

JOHN MILLAR, Official Assignee for the County of Bruce, Accountant, &c., Riversdale, Ont.

### Sarnia, Ont.

J. FLINTOFT, Official Assignee for the County of Lambton, Sarnia, Ont.

WM. J. KEAYS, Official Assignee for the County of Lambton, Sarnia, Ont.

**Assignees and Accountants.**  
(For Legal Cards see other page.)

**A. W. MURDOCH,**  
**OFFICIAL ASSIGNEE,**  
**ACCOUNTANT, AUDITOR,**  
**TORONTO,**  
**GENERAL AGENT.**

Collections promptly attended to. Correspondence solicited.

**Sherbrooke, P. Q.**

**BROOKS & WIGGETT,** Joint Official Assignees, Accountants, Real Estate Agents, Fire and Life Insurance. **J. W. Wiggett,** Official Assignee Gen. Brooks, Official Assignee. Sherbrooke, P. Q. Office in Brooks' Block.

**Stratford, Ont.**

**THOMAS MILLER,** Official Assignee for the County of Perth, Stratford, Ont. Accountant Insurance and General Agent. Collections solicited

**St. Catharines, Ont.**

**MILLER & CLENCH,** St. Catharines, Ont., Official Assignees, Accountants, &c. Collections a specialty. References if required.

**Stanford, P. Q.**

**L. LAYERGNE,**  
Agent for Loan of Monies, for Real Estate and Insurances,  
NOTARY PUBLIC AND OFFICIAL ASSIGNEE,  
for the District of  
ARTHABASKA, PRINCEVILLE,  
STANFOLD, P. Q.

**Strathroy, Ont.**

**H. NICHOLSON,** Accountant, Official Assignee, Real Estate Agent, Agent for National, Cunard, and Anchor Lines of Ocean Steamers. Money to Loan at 8 1/2 per cent. per annum. Office: Front St., Strathroy, Middlesex County, Ont.

**Sydney, N. S.**

**CHARLES W. HILL,** Auctioneer and General Agent, Official Assignee, Surveyor of Shipping, Sydney, Cape Breton, N. S.

**Toronto, Ont.)**

**TURNER, CLARKSON & CO.,** (see adv. on other page.)

**Uxbridge, Ont.**

**W. M. SMITH,** Official Assignee for the County of Ontario, Agent for the Phoenix Fire Insurance Company of London, England, and the Imperial Loan and Investment Co'y, Toronto. References:—**G. Wheeler, Esq., M.P.; T. Paxton, Esq., M.P.P.; A. T. Buttar, Esq.,** late Official Assignee. Uxbridge, Ont.

**Walkerton, Ont.**

**GEO. GOULD,** Official Assignee, &c., Walkerton, Ont.

**W. M. SMITH,** Official Assignee for the County of Huron, Walkerton, Ont. Agent for "Allan," "Anchor," and "Dominion" Royal Mail Steamers, Canada Permanent Loan and Savings Co., Accountant, Conveyancer, &c., Commissioner in Queen's Bench. Money to Loan. Prompt attention given to Collections, and to all information required from him.

**Waterloo, P. Q.**

**THOS. BRASSARD,** Official Assignee for the County of Shefford, Waterloo, Que.

**Welland, Ont.**

**F. SWAYZE,** Official Assignee for the County of Welland, Accountant, Conveyancer, &c. Office in the Court House, Welland.

**Whitby, Ont.**

**JOHN RICE,** Official Assignee, County Ontario, Accountant, Auditor, &c., Office at the Court House, Whitby, Ont.

**Williamstown, Ont.**

**D. McLELLAN,** Official Assignee for the County of Stormont, Dundas and Glengarry, Williams-town, Ont.

**Windsor, Ont.**

**J. McCRAE,** Official Assignee for Essex County, Windsor, Ont.

**Leading Wholesale Trade of Montreal.**

**JODOIN & CO.**

MANUFACTURERS OF  
**STOVES & HOLLOW WARES,**  
309 ST. PAUL STREET,  
MONTREAL.

**JOHN L. CASSIDY & CO.,**

IMPORTERS OF  
China, Glass, and Earthenware,  
EPOCENE FIXTURES, PLATED WARE, &c.,  
NUN'S BUILDING, 339 and 341, ST. PAUL STREET  
MONTREAL.

**E. E. GILBERT & SONS,**

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

**GEORGE R. PROWSE,**

(SUCCESSOR TO PROWSE BROS.)  
MANUFACTURER OF  
**French Cooking Ranges,**  
FOR FAMILIES, HOTELS and RESTAURANTS,  
The only Canadian award for  
**Wrought Iron Ranges—Paris, 1878.**  
Printed Circulars and Testimonials on  
application.  
**HOUSE FURNISHING HARDWARE,**  
224 ST. JAMES STREET.

**Leading Wholesale Trade of Montreal.**

**W. & F. P. CURRIE & CO.**

100 GREY NUN ST., Mont: eal,

Importers of Pig Iron, Bar Iron, Boiler Plates,  
Galvanized Iron, Canada Plates, Tin Plates,

**Boiler Tubes, Gas Tubes,**

Ingot Tin,	Rivets,	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Steel Wire,	Portland Cement,
Antimony,	Glass,	Canada Cement
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Garden Vases,
Pig Lead,	Flue Covers,	Chimney Tops,
Dry Red Lead,	Fire Bricks,	Fountains,
Dry White Lead,	Patent Encaustic Paving Tiles, &c.	DRAIN PIPES,

MANUFACTURERS OF  
**SOFA, CHAIR, AND BED SPRINGS.**  
A large stock always on hand.

**SHAW BROS. & CASSILS**  
**TANNERS**  
AND DEALERS IN

**HIDES & LEATHER,**  
13 Recollet Street, Montreal.

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MANUFACTURERS OF  
**Boots and Shoes, Wholesale**  
CORNER OF  
St. Peter & St. Sacraments Streets,  
M. H. Cochrane,  
Chas. Cassils,  
Abram Spaulding. } **MONTREAL.**

**CASSILS, STIMSON & CO.**

IMPORTERS OF  
**Foreign Leathers, Prunellas and**  
**Shoe Findings,**  
LEATHER COMMISSION MERCHANTS,  
13 & 14 ST. HELEN STREET,  
**MONTREAL.**  
ARCHD. M. CASSILS. CHAS. STIMSON

**AMES, HOLDEN & CO.**

Manufacturers of, and Wholesale Dealers in  
**Boots and Shoes,**  
596, 598, 600, 602 & 604 Craig St., Montreal.

A large and well assorted stock constantly  
on hand, specially adapted to the wants of the  
country trade.

**JAMES MCCREADY & CO.,**

WHOLESALE  
**BOOT AND SHOE**  
MANUFACTURERS,  
35 & 37 WILLIAM STREET,  
MONTREAL.

Leading Wholesale Trade of Montreal.

**HENRY BEATTIE & CO.**

Importers of

**TEAS,**  
**GENERAL GROCERIES,**  
 WINES and SPIRITS,  
 152 MCGILL STREET,  
 MONTREAL.

**TEAS, SUGARS, COFFEES,**

SPICES, FRUITS,

AND A FULL ASSORTMENT OF

**GENERAL GROCERIES,**

Maintained from best Markets.

**J. A. MATHEWSON,**

202 McGill Street.

**NOTICE.**

Messrs. Dufresne & Mongenais beg to call particular attention to their large and varied stock of French goods, consisting of:

- MARMALADE DE MIRABELLES.
- MARMALADE DE FRAMBOISE.
- GELÉE DE GROSEILLES, &c., &c.
- CASES FRENCH PICKLES.
- CASES FRENCH PRUNES.
- CASES FRENCH VINEGAR.
- CASES FRENCH WINES.
- CASES FRENCH LIQUEURS.

Also a very largest stock of Havana and Bordeaux Cigars.

**DUFRESNE & MONGENAI**

**ROYAL TEA & COFFEE Warehouse**  
 221 NOTRE DAME ST., MONTREAL.

× **ASBESTOS,** ×

Indestructible by Fire or Acids,

- Asbestos Steam Pipe Packing,
- Asbestos Steam Joint Packing,
- Asbestos Pipe and Boiler Covering,

**FENWICK & SCLATER,**

32, St. Francois Xavier St.,  
 MONTREAL.

× ×

Brewers and Maltsters.

**CARLING'S AMBER ALE.**

**CARLING & CO.**

*Brewers & Maltsters,*  
 LONDON, CANADA.

A Stock of their celebrated Amber Ale and Porter always on hand—in oak and in bottle. Orders from the Trade respectfully solicited.

**TURNER, CLARKSON & CO.,**  
 OFFICIAL ASSIGNEES  
**TORONTO.**  
 ACCOUNTANTS  
 and GENERAL ATTORNEYS,

Leading Wholesale Trade of Montreal.

**CANADA PAPER CO.**

(LIMITED),

Late ANGUS, LOGAN & CO,

Manufacturers of News, Book and Coloured Printing Papers,

ENVELOPE PAPERS AND ENVELOPES, Manila, Brown, Grey and Straw Wrapping Papers, Roofing Felt and Match Paper, Strawboard and Paper Bags, Cards and Card Board.

Blank Books.

Importers of every description of fine WRITING AND JOBBING PAPERS, ENAMELED PAPERS, ENVELOPES.

Mills at Windsor, Sherbrooke and Portneuf.  
 374, 376, 378 ST. PAUL STREET, MONTREAL.

**DOMINION PAPER CO'Y.**

127 St. Peter street, Montreal,

(MILLS AT KINGSEY FALLS, P.Q.)

MANUFACTURERS OF

The following grades of high class papers:—

Nos. 1 & 2 Book and Printing, (Toned & White),  
 " 3 News and Printing, " " "

White Tea and Bag,  
 Bleached Manila Envelope, Bag and Wrapping.  
 White Manila Tea and Wrapping.  
 Unbleached Manila Bag and Wrapping.

**JOHN CRILLY & CO.,**

MANUFACTURERS OF

Paper, Envelopes and Paper Bags.

389 ST. PAUL STREET,  
 MONTREAL.

MILLS AT JOLIETTE, P.Q.

Fine Manila & Flour Sack Paper a Specialty.

**OWEN MCGARVEY & SON,**

WHOLESALE & RETAIL

**FURNITURE,**

7, 9 and 11 St. Joseph Street,  
 MONTREAL.

THEIR business is the oldest in the city, having been established over 30 years ago by the senior member of the firm. Since the opening of the new ware room their stock is acknowledged by all who have seen it to be the largest, best assorted and decidedly the richest ever on view in the Dominion.

The Wholesale Store contains a very large assortment of plain Furniture, also at retail rates, which have been reduced 20 per cent. below former prices. All goods warranted to be as represented; if not, can be returned and money refunded. A call of inspection is requested at.

**OWEN MCGARVEY & SON'S,**

7, 9 and 11 St. Joseph Street,  
 The Oldest Furniture Store in the City,

Leading Wholesale Trade of Montreal

**H. A. NELSON & SONS.**

Manufacturers of, and Wholesale Dealers in

**BROOMS, BRUSHES,**  
**WOOD & WILLOW WARE,**

AND

General Grocers' Sundries.

IMPORTERS OF

CLOCKS, LOOKING-GLASSES & PLATES

Fancy Goods and Toys,

Montreal House, 93 to 97 St. Peter St.  
 56 and 58 Front Street West, Toronto.

**DAVIDSON BROS. & CO.,**

IMPORTERS OF

**STAPLE & FANCY DRY GOODS**

SMALL WARES, &c., &c.

**18 LEMOINE STREET,**

(Opposite St. Helen Street),

MONTREAL.

Orders promptly attended to.

J. J. DAVIDSON.

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**JAMES ROBERTSON,**

General Metal Merchant

AND MANUFACTURER,

Canada Lead and Saw Works,

WORKS:

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Office and Warehouse—20 Wellington Street,

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**J. RATTRAY & CO.,**

Manufacturers, Importers and Wholesale Dealers

IN

**TOBACCO, SNUFF, CIGARS,**

AND GENERAL

**TOBACCONISTS' GOODS:**

MANUFACTORY:  
 No. 80 ST. CHARLES BOROMÉE STREET.  
 WAREHOUSES AND OFFICE:  
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**WYATT & CO'Y.,**

EXPORTERS OF

SUPERIOR

**PICKLES, SAUCES, JAMS,**

**POTTED MEATS, &c.**

ABERDEEN WORKS, London, England.

**JAMES LOBB, SOLE AGENT,**

56 Front Street, East, Toronto.



Leading Wholesale Trade of Montreal

**McLACHLAN BROS. & COMPANY,**

480 St. Paul & 401 Commissioners Sts.  
SPRING STOCK NOW COMPLETE

Ready for inspection Special Lines [bought below cost,] worthy the attention of close buyers.

Come and inspect them. Your orders will have Prompt Attention.

J. S. McLachlan. Wm. McLachlan.  
Charles Morton.

**CRATHERN & CAVERHILL**

IMPORTERS OF HARDWARE, IRON, STEEL,

Tin, Canada Plates, Window Glass, Paints and Oils,

Caverhill's Buildings, 135 St. Peter

MONTREAL.

AGENTS, VIEILLE MONTAGNE ZINO Co.

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

Received		Received
Gold Medal		Gold Medal
THE		THE
Grand Prix		Grand Prix
Paris Exhibition, 1878.		Paris Exhibition, 1878.

Linen Machine Thread, Wax Machine Thread  
Shoe Thread, Saddlers' Thread, Gilling  
Twine, Hemp Twine, &c.

**WALTER WILSON & CO.,**

Sole Agents for the Dominion,

1 & 3 ST. HELEN STREET,

MONTREAL

**JOHN CLARK, JR. & Co.'s**

M. E. Q.  M. E. Q.

TRADE MARK

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

**M. E. Q.**

ESTABLISHED 1851

AT THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED AN AWARD — AT THE — CENTENNIAL EXHIBITION — FOR —

**Excellence in Color, Quality & Finish**

Trade Orders are solicited.  
Wholesale Trade supplied only.

WALTER WILSON & CO.,  
SOLE AGENTS,  
1 & 3 St. Helen St., Montreal.

**C. MACDONALD & CO.,**

MANUFACTURERS AND IMPORTERS OF

**HATS, CAPS, FURS, STRAW GOODS, &c., &c.**

We purpose selling only to really responsible merchants. As the matter now stands, a substantial tax is levied on responsible people to liquidate debts contracted by irresponsible traders. To obviate this, and effect the foregoing purpose, our prices will be at such rates as will give our customers a substantial advantage. Our Stock is all now, and selected from the leading styles in the English, American and Canadian markets.

**C. MACDONALD & CO.,**

37 ST. PETER STREET,

MONTREAL.

LATE MACDONALD, MOODIE & CO.

Leading Wholesale Trade of Montreal.

THE

**Paton Manufactur'g Co.**

OF SHERBROOKE, P.Q.

PAID UP CAPITAL, \$600,000.00.

MANUFACTURERS OF

**HIGH CLASS TWEEDS,**

The most popular Goods in the Trade. For sale at all the LEADING DRY GOODS HOUSES in the Dominion.

Board of Directors.

R. W. HENEKER, Esq., President.  
GEORGE STEPHEN, Esq., Vice-President.  
A. PATON, Esq., Managing Director.  
ALEX. BUNTING, Esq., Sir A. T. GALT, K.C.M.G.  
Hon. M. H. COCHRANE, Senator; S. J. POMROY, Esq.  
Hon. J. H. POPE, M.P.; ALEX. MITCHELL, Esq.

**COPLAND & McLAREN, Importers and Manufacturers**

CORNER

WELLINGTON & GREY NUN STS. MONTREAL.

Fig Iron, Galvanized & Black Sheet Iron.

General Supplies for Foundries, Fire Bricks and Fire Clay, Drain Pipes and Branches, Chimney Tops and Linings, Garden Vases and Edging, Cement, Portland, Roman and Water-Lime,

Tiles and Flue Covers, Wheelbarrows for Excavators, Garden Wheelbarrows, White Lead, Paints, Oils, Turpentine, &c. &c. &c. &c.  
Bradley Tin Plate and Tinned Sheer

Leading Wholesale Trade of Montreal.

**The New Tariff.**

DUTY ON

Machine Twist,  
Sewing Silks, &c.,  
25 P.C.

We take pleasure in notifying the trade that there will be no change in our price list.

**BELDING, PAUL & CO.**

MONTREAL.

Mercantile Summary.

- A horticultural society has been incorporated in Port Elgin, Ont.
- A bolt factory at Perth, which has been shut up for years, is again to be set going.
- The Dominion Telegraph Company have opened an office at Beamsville, Ont.
- The people of St. John, N.B., seem bent upon having a sugar refinery also.
- The liabilities of Jas. Thompson, Ottawa, recently insolvent, are about \$5,000, and the assets \$3,500.
- The Cobourg Printing and Publishing Company (limited) has been incorporated. Capital stock \$3,000; number of shares 300.
- Mr. Gunn's speech on the sugar question has already been answered in our columns in a review of the Toronto *Globe's* article entitled "Sugar Robbery."
- A new loan and savings society has been organized in St. Thomas, Ont.; upwards of \$54,000 stock was subscribed at the first meeting.



## Leading Wholesale Trade of Montreal.

EAGLE FOUNDRY,  
GEORGE BRUSH,

34 to 34 King and Queen Streets, Montreal,

MAKER OF

Steam Engines, Steam Boilers, Hoisting Engines,  
Steam Pumps, Circular Saw Mills, Bark Mills, Water  
Mills, Mill Gearing, Hangers and Pulleys, Hand and  
Power Hoists for Warehouses, &c., also, sole Manu-  
facturers of

Blake's Patent Stone and Ore Breaker,  
with Patented Improvements.

"ASKWITH'S" Patent Hydraulic Lift.

AND AGENT FOR

WATERS' PERFECT ENGINE GOVERNOR.

And Heald &amp; Sisco's Centrifugal Pumps.

## COTTON, CONNALL &amp; CO.,

3 Merchants' Exchange, Montreal.

## CONNALL, COTTON &amp; CO.,

134 St. Vincent Street, Glasgow.

Agents for CHAS. TENNANT & CO., Glasgow—  
Chemicals. WM. LANG, Jr., & CO., Pig Lead, Dry  
Red Lead, Litharge, &c.

Importers of Paper and Soapmakers Chemicals,  
Bi-Carbonate of Soda, Sal Soda, Linseed Oil, Dry  
White Lead.

Orders for SCOTCH REFINED SUGARS and  
merchandise executed in the British markets ON  
BEST TERMS.

— Collingwood, Ont., proposes to grant a  
bonus of \$5,000 to a line of steamers to be run  
between that port and Chicago.

— Correspondence to receive immediate  
attention should not arrive later than Wednes-  
day or Thursday mornings.

— Somebody asks:—Are our capitalists going  
to sit quietly under the new order of things and  
wait for our American cousins to come over and  
show what enterprise can do?

— Letters patent have been issued to the  
Kaoka Manufacturing Co., of St. Thomas, Ont.  
Kaoka is the name of a new substitute for  
coffee.

— Through a clerical error in preparing busi-  
ness changes last week, Thos. J. Egan, gun-  
smith, Halifax, was said to be "selling or sold  
out." Mr. Egan continues business as usual.

— The Brownsville Cheese Manufacturing  
Co. is applying for letters patent. They in-  
tend carrying on business at Brownsville and  
Tilsonburg, in Oxford County; and at Bayham,  
Elgin County, Ont.

— The five applicants for a charter to incor-  
porate the Dominion Rolling Mills Company,  
Hamilton, Ont., are all from the State of Ohio,  
four of them from Cleveland and one from  
Youngstown.

— Letters patent have been issued to Messrs.  
James Worthington of Montreal, A. B. Lee, J.  
H. Bartlett and J. H. Ferguson of Toronto,  
under the Ontario Joint Stock Act, under the  
name of the Toronto Bridge Company.

— The question of establishing a large found-  
ry and agricultural implement factory, to em-  
ploy one hundred hands, will soon be submitted  
to the ratepayers of Exeter, Ont. A \$20,000  
bonus is demanded.

— The "Financial Association of Ontario"  
is the name of a new Loan Society in London  
seeking a charter of incorporation, with a capi-  
tal of \$500,000, consisting of 30,000 shares of  
\$20 each.

## Leading Wholesale Trade of Montreal.

## GREENE &amp; SONS CO.,

MONTREAL.

Wholesale Manufacturers

HATS, FURS,  
STRAW GOODS.

MANUFACTURERS OF WOOL FELT HATS.

MANUFACTURERS OF FUR FELT HATS.

MANUFACTURERS OF FURS.

OUR CUSTOMERS buy direct from first hands.

ALL THE LEADING STYLES.

*Newest Goods, Best Value,*  
LIBERAL TERMS.

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

— A writ of attachment at the instance of  
Robt. Wilkes, Toronto, has been issued against  
John B. Parks, of Belleville, who commenced  
business as a jeweler in that city a short time  
before the last holiday season.

— A large cheese factory is being erected on  
Concession 12 Township of Maryborough, Ont.,  
upon the joint stock system. The contract for  
a building 100x30, one story high, has already  
been let, and active operations commenced.

— A meeting of the creditors of W. W. Ster-  
ling of Burnstown, Ont., is called for 28th inst.,  
to confirm a deed of composition and discharge  
on the basis of 40 cents in the dollar, at 4, 8 and  
12 months, secured.

— Robert Jones, at one time Warden of the  
county of Perth, for many years Reeve of the  
township of Logan, and an aspirant for  
political honors, is said to have "dusted,"  
leaving behind him liabilities for round  
amounts.

— The Varney Cheese and Butter Company  
is the name of a new corporation in Grey  
County, Ontario, which have just obtained  
letters patent from the Provincial Government.  
Among the principal promoters are H. Par-  
ker, druggist, and Thomas Smith, tanner,  
both of Durham.

— The Toronto *Mail* says D. M. Ferry & Co.,  
seed merchants, Detroit, have rented buildings  
at Windsor, Ont., and intend opening a branch  
house in that place. They are fitting up the  
premises lately occupied by Girdlestone, Orris  
& Co., as a pork packing establishment, and  
will be ready for business in a short time.

— Merchants having occasion for respectable  
legal assistance, or for the services of reliable  
accountants and official assignees in any part  
of Canada, should refer to the comprehensive  
list of advertisements in our columns, in which  
are represented all parts of the Dominion from  
British Columbia to Prince Edward Island.

— The contract for the erection of the ap-  
proach and superstructure of the bridge to be  
built by the Quebec Government across the  
Ottawa River, above the Chaudière Falls, has  
been awarded at \$112,000. It is expected  
work on the structure will be commenced at  
once.

— A grocer named Gibson, of London East,  
has absconded, leaving numerous debts unset-  
tled. He took away a large sum, which he had  
lately collected from his customers. On arriv-  
ing at Windsor he seems to have repented, and  
wrote back to ask if the coast was clear for him  
to return, but the chief creditor had closed up  
the business.—*Ex.*

— Letters patent have been issued for the  
incorporation of the Spring Creek Cheese  
Manufacturing, of East Zorra, county of  
Oxford; the Silver Lake Cheese and Butter  
Factory, of the township of Greenock; the  
Nith Valley Joint Stock Creamery Company,  
of Waterloo county; and the Beaver Creek  
Creamery Company, of the same county, all in  
Ontario.

— The summer contract rates on the Grand  
Trunk Railway, which have come in force, are a  
considerable reduction from the prices which pre-  
vailed during the winter months. On all classes  
of freight from Montreal to Toronto there is a  
reduction of about 25 per cent.; from Montreal  
to Hamilton, 30 per cent.; and from Montreal to  
London, 35 per cent.

— The affairs of Joseph Charette of this city,  
dealer in crockery, hardware, &c., who failed  
last week, show liabilities of \$3,665, of which  
about \$7,430 are for accommodation paper and  
\$265 privileged claims. The second item above  
explains the whole trouble. He offers fifteen  
cents in the dollar, but has not, as yet, been  
able to get security.

— The writ of attachment issued last week  
against Joseph Clorann, of this city, baker, was

Leading Wholesale Trade of Montreal.

# THE DOMINION TWEED AND WOOL COMPANY,

Nos. 9 and 11 Recollet Street,

MONTREAL.

JOHN CALDWELL,  
Manager.REFERENCES  
Any Bank in the Dominion

Make prompt Cash advances on all consignments of

## Canadian Cotton & Woollen Goods;

ARE ALSO PREPARED TO SUPPLY

Wool to Manufacturers at most advantageous figures.

We sell to the Wholesale Trade only.

almost immediately withdrawn, his many friends and admirers having nobly and patriotically come forward with the needful. Mr. Cloran might have learned the lesson more severely; as it is, he is not likely to be so ready to lend his name in the future.

—Geo. A. Clark, general dealer, Cayuga, Ont., has made an assignment of his whole estate and effects to Thos. Wavell, official assignee, Hamilton, in trust for his creditors. This is outside of the Insolvent Act. At a meeting of his creditors held in Hamilton the 10th inst., he submitted a statement showing liabilities of nearly \$3,000, and assets of \$3,276, whereupon they agreed to accept 75 cents in the dollar, payable in 3, 6 and 9 months, secured.

—A farmer claims to have found a sure cure for potato bugs, by ten years' experiment in Colorado. His plan is simply to plant one or two flax-seeds in each hill of potatoes. He says that the bugs will shun it every time, and that for ten years he had been thus successful in raising potatoes while others have failed. The proposed remedy is simple, and it costs almost nothing to try it. Our farmers should remember this at potato planting time. Thus, the *Ottawa Free Press*.

—The Ontario Government has issued a statement of the affairs of Mutual Fire Insurance Companies doing business in that Province. Of the total given, fifty-four in number, five have ceased to do business, and four of these have passed into the hands of a receiver, viz., the Canadian Mutual of Hamilton, the Hastings Mutual of Belleville, the Manufacturers' and Merchants' of Hamilton, and the Niagara District of St. Catharines. The report is very comprehensive, and quite creditable to the Treasury Department. We can only refer to it at present, and hope that the Province of Quebec may go and do likewise.

—A subscriber in Woodstock, Ont., in remitting, writes: I wish to relate one of my

experiences in collecting my accounts this last winter. A woman who owes me an account lately joined one of our churches, and, like all neophytes, is a very ardent worker in the good cause. But she seems to have overlooked St. Paul's injunction, "to owe no man anything." When I pressed for payment she was not able to pay me anything as she had her *Missionary* money to make up the following week. Since that time I have been able to tell parties when I am called on for such subscriptions that I think I have paid my share towards missionary purposes this year.

—A statement of the affairs of Téléphone E. Lacerte of Three Rivers, known to the trade as T. E. Lacerte & Co., dry goods dealer, shows total direct liabilities of \$19,473, of which about \$300 are privileged claims. He began business about three years ago with but little capital, and, being of opinion that his neighbors in the trade were enriching themselves too fast, felt he could cut under their prices very materially, which policy he continued to keep up all through. He was burnt out a few days before being put into insolvency and received \$1,000 for insurance. Mr. Lacerte is said to have "friends at court." He has already obtained a settlement at 45 cents in the dollar, payable in 4, 8 and 12 months; and now his neighbors, who have had to contend with his cutting of prices, have to face a still stronger opposition in the shape of man who pays \$19,000 with \$8,500, while they must pay 20 shillings in the pound,—if they can.

—Robt. Gardner & Son, of this city, machinery manufacturers, who have been sailing close to the wind for some time past, were served with a writ of attachment the 9th inst. The direct claims are only about \$10,000; indirect about \$18,000; total \$28,000, including a mortgage claim of the Montreal Trust and Loan Co. for \$7,000. Robert Gardner, sen., shows individual liabilities of \$16,000.

Leading Wholesale Trade of Quebec

## J. H. BOTTERELL & CO.

VALIER STREET, QUEBEC,  
BOOT AND SHOE

MANUFACTURERS,

(WHOLESALE.)

Always on hand a full and complete stock at reasonable prices.

Orders by Mail will be carefully selected and promptly shipped.

OFFICE STATIONERY

## BLANK BOOKS,

INTEREST TABLES,  
CUSTOM HOUSE FORMS, &c.,

To be had at

W. DRYSDALE &amp; CO.,

232 St. James Street, MONTREAL.

## S. H. MAY & COMP'Y,

IMPORTERS OF

### PAINTERS SUPPLIES

of every description, including

Leads, Oils, Varnishes, etc., etc.,

MONTREAL.

The firm struggled on bravely against the effects of the depression of the last few years, and were driven to the wall at last, just as the new order of things offered hopes of a revival, by the importunities of a few small creditors. It may be mentioned that their liabilities at this time last year were double of what they are to-day. It is probable that some satisfactory arrangement will be made. The business is still being carried on.

—We learn from a Barrie paper that judgment has been given for plaintiff in the case of Penton vs. the Bank of Toronto, being an action to recover the value of a promissory note left at bank for collection, which was not protested, thus releasing endorser. The note was for \$575, made in Nov., 1876, by Wm. H. Bowman, of Peterboro, in favor of John E. Hammond, Omemeo, and endorsed by the latter to Wm. G. Penton, the plaintiff. The case depended entirely on the evidence of the plaintiff on one hand, and that of Stanton, a former clerk of the bank, on the other hand. The latter swore that Penton when he brought in the note was asked if he wanted it protested, and that he asked the nature of a protest, and afterwards said the note would be paid and he did not want any costs put on. The plaintiff denied this, averring that, while he did not understand entirely the nature of a protest proceeding, he was nevertheless aware that the endorser might, if the matter was not properly attended to, be released from responsibility. He left the note for collection, he maintained, and understood that all necessary steps would be taken to secure him from loss.

## Leading Wholesale Trade of Montreal

**MORLAND, WATSON & CO.**  
Iron and Hardware Merchants and  
Manufacturers. All descriptions of  
**SHELF AND HEAVY HARDWARE.**  
MONTREAL SAW WORKS,  
MONTREAL AXE WORKS,  
385 & 387 ST. PAUL ST., MONTREAL  
**SKATES**

Agents for the sale of Messrs. Barney, & Berry's celebrated Skates. Invite the attention of dealers to their stock and prices for the present season.

Illustrated Catalogues and prices or samples forwarded on application.

**Order early.**

**H. M. HAMILTON & CO.**

(Successors to Hamilton, Lounsbury & Co.)

MANUFACTURERS' AGENTS,  
*Commission Merchants,*  
AND IMPORTERS OF

House-Furnishing Hardware, Heavy  
Metals, Etc.

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**WAREHOUSING,  
Brockville, O.**

Strict attention given to all business, and instructions regarding consignments carefully attended to.

**ROBERT CRAWFORD.**

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Bank of Montreal, Brockville.  
Sir Hugh Allan, Montreal.  
Andrew Allan, Esq., Montreal.  
George Stephen, Esq., Montreal.  
James A. Graham, Esq., H. B. Co., Montreal.  
Hon. Don. A. Smith, M.P., Montreal.  
W. W. Ogilvie, Esq., Montreal.

**EDWARD ADAMS & CO.**  
WHOLESALE GROCERS

AND IMPORTERS OF

Teas, Sugars, Tobaccos, Wines & Spirits  
DUNDAS STREET,

LONDON, . . . . . ONT.

— The estate of Archibald McMillan, of Kingston, hardware dealer, against whom a writ of attachment issued last week, shows liabilities of \$7,572; assets: stock, \$2,000; book debts, \$3,000. The estate will pay probably 50 cents in the dollar.

— Casimir Godin, of Daere, Ont., saw log jobber, has been put into insolvency at the instance of his friend, Dr. St. Pierre, who has been sojourning with him for some months past and keeping his accounts while practising medicine in the village. Thus far the assignee has not been able to discover any more assets than will pay the expenses of the writ. The doctor, it would seem, is rather partial to *Pinus Canadensis*.

— Patrick Hartly, of Kingston, referred to last week, has obtained a settlement at the rate of 15 cents in the dollar, in 2, 4 and 6 months. There is some probability that Mr. Hartly's troubles are not at an end, however, owing to alleged irregularities as executor of the estate of the late D. Sullivan, of Gananoque, which

## Leading Wholesale Trade of Montreal

**JOHN McARTHUR & SON,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star,  
Diamond Star and Double Diamond Star Brands  
English 16, 21 and 26 oz. Sheet.  
Rolled, Rough and Polished Plate Glass.

Colored, Plain and Stained Enamelled Sheet  
Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street  
MONTREAL.

**MILLS & HUTCHISON,**

186 McGill street, Montreal.

**SPRING TWEEDS**

ARE

CHOICE AND ATTRACTIVE

AND

**EXCEPTIONALLY GOOD VALUE.**

Get Travellers now on the road.

Inspection invited from buyers visiting Montreal.

some parties interested seem determined to test to the fullest possible extent.

— Among the recent business changes we learn that the firm of Wyld & Darling Bros., of Toronto, have dissolved; that Mr. Wyld and the senior Mr. Darling have entered into partnership with Brock Bros., in the same business; and that the remaining Mr. Darling continues the business in the same premises on Front street, having associated with him a son of the wealthy Mr. Ignatius Cockshutt of Brantford.

— Many cheese factories in Ontario have already commenced operations.

— The estate of Bossange & Gardiner of this city, was sold at auction, yesterday for 65 cents on the dollar, cash, on the inventory valuation.

— The next call upon the City of Glasgow Bank shareholders will be for at least \$11,000 per share! It means ruin to nearly every one of them not already beggared by the first call.

— The effects of the insolvent estate of Richard Swardon, boot and shoe maker, were disposed of at auction yesterday. The plant, valued at about \$10,000, was sold for \$2,005, the stock amounting to \$38,365, for 80c. in the dollar, and the book debts \$25,000 for 51c. in the dollar. Terms cash. Mr. John Swardon, brother of the insolvent was the purchaser, it is supposed in the interest of his brother.

— The estate of Paul Couture, boot and shoe manufacturer, Quebec, whose failure we recorded last week, shows total liabilities of \$75,578, of which \$30,000 are direct. Of the \$45,401 indirect liabilities, \$14,000 is for accommodation to Mr. A. Kerouck, leather dealer in this city. This is not Mr. Couture's first trouble. He was at one time doing a respectable custom

## Leading Wholesale Trade of Toronto

ESTABLISHED, A. D. 1810.

**PETER R. LAMB & CO.,**  
MANUFACTURERS,  
Toronto, . . . . . Ontario.

Blacking, Snow Blacking, Leather  
Preserver, Harness Oil, Neats Foot  
Oil, Glue, Ivory Black, Animal Char-  
coal, Superphosphate, Bone Dust.

**CHARLES RAYMOND,**

MANUFACTURER OF

Lock-Stitch and Chain-Stitch

**Sewing Machines,**

To work by hand or foot Power

GUELPH, ONTARIO.

Guelph Steam Confectionery.

**MASSIE, WEIR & BRYCE,**

Successors to MASSIE & CAMPBELL,  
Manufacturers and Wholesale Dealers in

**Biscuits, Confectionery  
AND CIGARS.**

FANCY GOODS A SPECIALTY.

**ALMA BLOCK,**

GUELPH, ONTARIO.

business in Quebec and his sewed boots (perhaps from his name) had quite a reputation; but in an evil moment he was impelled to enter into wholesale manufacturing. About five years ago he found himself pressed to meet his engagements and called upon his creditors for an extension, which was granted. At that time he showed a good surplus, but a month later he called upon them again, saying his bookkeeper had made a mistake, and that there was a deficiency of \$10,000. His offer of 25 cents in the dollar was not accepted, and the estate was sold out. A leather merchant, in this city then took him in hand and he started in St. Saviour, his friend endorsing for him. He appeared to be making money for some time and claimed to be making clear \$4,000 to \$5,000 a year, and in one year as high as \$6,000. He now offers 20 cents in the dollar, in 4, 8 and 12 months, secured. He attributes his troubles to hard times and bad debts. He has the reputation of having been the most inveterate "cutler" in the trade, and it is asserted that it was impossible to make money at the prices at which he sold goods. He has been economical as well as sharp in buying, but some creditors are not chary in expressing not over complimentary opinions in the matter. A settlement is not likely to be granted. His assets are estimated at about \$20,000; but this is largely in machinery, said to be over valued.

— At Brussels, Ont., about five yesterday morning a disastrous fire broke out in Fish-leigh's block in the store occupied by G. Good & Co. The losses are as follows: Good & Co., \$8,000, insured in the following companies: Western, \$1,000; Scottish, \$2,000; Gore Mutual, \$1,500; Citizens, \$1,500. Fish-

Leading Wholesale Trade of Montreal.

# Steel Co'y of Canada

WORKS  
LONDONDERRY,  
NOVA SCOTIA.

THE SUBSCRIBERS offer for Sale the PRODUCTS of the above Works, consisting of

COKE, PIG IRON, Nos. 1, 2 and 3.

BAR IRON, Assorted Sizes, AND CUT TO SPECIAL LENGTHS IF REQUIRED.  
Do Do., "SIEMENS BEST,"

The above Iron is of VERY SUPERIOR QUALITY, being entirely made from Hematite Ore.

Gillespie, Moffatt & Co.,

12 St. Sacramento Street, Montreal,  
AGENTS,

Steel Co'y of Canada.

SPRING SEASON, 1879.

Ostrich and Vulture Feathers

The Stock of Feathers is now complete in every Department.

GRAND OPENING DAY, MARCH 1st.

J. H. LEBLANC,  
5-17 Craig St., Montreal.

leigh, loss on building \$3,500; insured in Western for \$3,000. Buchan's loss, \$500; insured in Phoenix for \$300. J. Tait, liquors, loss, \$700; insured for \$300 in Canada Fire and Marine. Wright & McCurdy, loss \$500, no insurance. Masonic Lodge, loss \$500, no insurance. Frey's loss, \$300, covered by insurance in the Canada Fire and Marine. P. Moore, damage on building, \$200, covered in Northern. J. R. Smith, damage on building covered by insurance.

THE T. G. & B. RAILWAY.—Among other sufferers from the hard times, says the *Globe*, the Toronto, Grey and Bruce Railway has had its share of pecuniary troubles. Its traffic receipts for the last three months show a decrease of \$12,000 as compared with the first three months last year, while those of the last six months of 1878 show a decrease of \$28,000 as compared with the corresponding six months of 1877. This falling off is attributed to the general hardship of the times; to the scarcity of cordwood, which has hitherto formed a large part of its freight; and to the reduced freight rates which the existing keen competition has necessitated. By way of reducing expenses the Company has cancelled the mixed trains which formerly

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800.

# LYMAN, SONS & CO.

WHOLESALE DRUGGISTS  
AND

MANUFACTURING CHEMISTS

MANUFACTURERS OF

Linseed Oil,  
White and Colored Paints,  
Putty,  
Calcined Plaster,  
Lard Plaster.

DRUG AND SPICE GRINDERS.

IMPORTERS OF

DYE STUFFS, NAVAL STORES, OILS, &c.

382, 384 and 386 ST. PAUL STREET  
MONTREAL.

# CARVILL, BARR & CO.

— IMPORTERS OF —

Iron, Tinplates, Galvanized Iron, Canada Plates, Zinc, Ingot Tin and Copper, Pig & Sheet Lead, Window Glass, Dry Red and White Lead, &c.

A FULL STOCK ALWAYS IN STORE.

375 St. Paul Street, Montreal.

# S. H. & A. S. EWING

MONTREAL

# COFFEE & SPICE

STEAM MILLS,

57 St. James Street.

# BOURGEAU, LIFFITON & CO.,

PROPRIETORS

# COFFEE & SPICE

STEAM MILLS,

43 COLLEGE Street, cor. ST. HENRY.  
MONTREAL

# Batty's Nabob Pickles.

(Sole Agents:)

C. H. BINKS & CO.  
MONTREAL.

run daily between Orangeville and Teeswater, temporarily reduced employees' salaries, those and changed the daily mixed train between Orangeville and Owen Sound to one running three times a week each way. They have also who before received over \$2 per day losing 20 per cent., those who had from \$1.50 to \$2 per day 15 per cent., and those who had from \$1 to \$1.50, ten per cent. They have also discharged some twenty members of their staff, the traffic being insufficient to keep the full number em-

Leading Wholesale Trade of Montreal.

# JAMES GUEST, COMMISSION MERCHANT

AND GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL,

AGENT FOR

Jules Duret & Co., Cognac, (Vine Grower's Co.)  
Jules Bellerie, (Cognac.)  
J. H. Henkes, Delfshaven, Holland Gin, best Pale Prize Medal.  
Canada Vine Grower's Association of Ontario, (Brandy, Wines, &c.)  
Wheeler & Co., Belfast, (Ginger Ales, &c.)  
E. Johnson & Co., Liverpool, (Export Bottlers, Guinness's Stout, and Bass's Ales, &c.)  
Manuel Cardenas & Co., (Barcelona and Tarragona Spanish Ports.)  
Roig Lunetti & Co., (Barcelona and Tarragona Spanish Ports.)  
C. Scheydt De Wachtler, Cotte, (Sherries, &c.)  
George Roe & Co., Dublin, (Celebrated Old Irish Whiskies.)  
C. & D. Gray's Far-famed Loch Katrine, Scotch Whiskies.  
Bollinger's Champagne, Special Brands of Champagne and Moselle.  
Alphonse Chaudette & Co., Chateau Pernaud, Bordeaux (Sauternes, &c.)  
C. Clarke & Co., Bordeaux, (Clarets, Prunes, &c.)  
Jannet and Demerara Farms.  
Geo. Randall & Co., Waterloo, Ontario, Distillers, (Whiskies, &c.)  
Banagher Whiskey Distillery, Limited, (Old Irish Whiskies.)

The advertiser has been appointed agent for the celebrated HENKES GIN for Quebec, Ontario and Newfoundland.

# THE NEW TARIFF!

To be published as soon after amendment as possible

The Customs and Excise Tariff

with a list of Warehousing Ports in the Dominion, and Sterling Exchange, France, Rixmark, and other Foreign Currency Tables, as in use at the Custom House, all compiled from official sources. The whole in a compact and handy form for the pocket.

PUBLISHERS:

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375 Notre Dame Street, Montreal.

THE BOOK OF THE SEASON,

THE AUTHORIZED TRANSLATION

OF

BISMARCK

IN THE

# FRANCO-GERMAN WAR.

By DR. MORITZ BUCHER.

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JOHN M. O'LOUGHLIN,

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played. Both those who were discharged and those who remain with reduced wages feel keenly enough the hardship of having the cost of living increased at this juncture. There are those who think that a change in the management would not be amiss. The road runs through a fine country and touches at some of the most thriving towns and villages in Western Ontario, and better results should be seen.

**H. SUGDEN EVANS & CO.**

(Late EVANS, MEROER &amp; Co.)

**WHOLESALE DRUGGISTS**

MANUFACTURING

**Pharmaceutical Chemists,**

41 to 43 ST. JEAN BAPTISTE ST.,

**MONTREAL.**EVANS, SONS & Co., EVANS, LESCHER & EVANS,  
Liverpool, Eng. London, Eng.**WILLIAM DARLING & CO.,**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates**Hair Seating, Carriage**Makers' Trimmings and Curled Hair.*Agents for Messrs. Chas. Ebbingsham & Sons, Manu-  
facturers of Window Cornices.No. 80 St. Sulpice, & No. 379 St. Paul Streets  
MONTREAL.

1879. READY 1879.

FOR

**SPRING TRADE.**

OUR STOCK OF DRY GOODS IS NOW

**COMPLETE**

IN EVERY DEPARTMENT.

T. JAMES CLAXTON &amp; CO.

No. 39 St. Joseph Street, Montreal.

**The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, APRIL 18, 1879.

**THE TARIFF.**

One of the consequences of the rapid transmission of information by means of the cable is that, when such measures as a complicated tariff come under discussion, the most absurd misconceptions are circulated and believed, the result being almost irreparable mischief. Mr. Tilley in his Budget Speech had stated that one of the effects of his proposed fiscal policy would be that the tariff would be higher on certain classes of goods which we imported more largely from the United States than from Great Britain, and immediately it was believed in both countries that it was the intention of the Dominion Government to ask Parliament to impose differential duties, and the omission of a clause in the Royal instructions requiring the reservation of all Acts imposing such duties was seized on, as if some such measure had been deliberately planned. It happened fortunately that the revision of the Royal instructions took place at

the instigation of Mr. Blake, who was not likely to have contemplated the imposition of discriminating duties. The point of fact the new tariff is entirely free from objection on this ground, with the exception of the countervailing duty of 10 per cent. on tea and coffee imported from the United States, and as this countervailing duty was imposed on a former occasion without complaint either from the United States or Great Britain, it requires no further consideration.

The London *Saturday Review* dwells at considerable length on the consequences likely to result from the imposition of these differential duties. It announces that "the American Government has for some time past wished to effect a Customs Union with Canada, and its overtures have not been absolutely rejected, though it has not hitherto been found possible to overcome objections of detail." This is one of those absurd *cauwards* that got into circulation in England a considerable time ago, and for which we believe there never was even the slightest foundation. The American Government is not likely to make overtures of any kind regarding a Customs Union, and certainly no such scheme has ever been entertained in Canada. The *Saturday Review* seriously propounds that "the Government of the United States has no technical right to negotiate with Canada on any subject, except on the invitation of the Imperial Government." And he adds that "if the Republic and the Dominion thought fit to disregard propriety and loyalty, there would be no remedy except in war, which would certainly not be undertaken." Now we would venture to submit that such observations, made without even the smallest foundation for the assumption, on which they are based, are very improper. The Canadian tariff is fairly open to criticism, and few probably will maintain that it is perfect. Whatever may be its defects, even its opponents admit that the chief sufferers will be the Canadian people themselves. There is probably no more objectionable feature in the tariff than the duties on wheat and flour. When it was resolved in 1870 to impose duties on breadstuffs the scale adopted was 4 cents a bushel on wheat and 25 cents a barrel on flour, on the principle that the raw material of a manufacture should be admitted at a lower rate of duty than the manufactured article, and this principle has been adopted in other cases in the present tariff. If the same principle had been carried out, the duty on wheat should have been 8 cents against 50 cents on flour, and it was generally believed that 15 cents had

been a mistake of the printers. The duties in question are so contrary to sound policy that it seems evident that they have been imposed owing to some powerful political influence. Now there are powerful influences which it can be imagined were brought to bear on the Government. 1st. The representatives of agricultural districts in Ontario would, we have little doubt, contend most strenuously that the same duty should be placed on United States wheat that the United States imposed on Canadian, viz., 20 cents a bushel. Secondly, the Maritime Provinces and the lumber and shipping interests would have been likely to protest against a high duty on flour. The result we find in rates of duty, indefensible on their merits, but possibly the only practicable solution of a difficulty, caused by the antagonistic views of powerful interests. Whatever may be the objection to the duties to which we have referred, our own millers will be the chief sufferers, though it would probably be more correct to state that the loss will fall principally on those large millers whose chief business has been the grinding of foreign wheat.

It is not a little singular that neither the English nor the United States press seem to realize the necessity that exists of obtaining a large increase of revenue to meet the liabilities of the Canadian Government. The tariff has necessarily been framed chiefly with this object, but public opinion has been too strong to permit the Government, even had it not been already pledged to protection, to admit United States coal and agricultural products duty free, while similar articles imported from Canada are subjected to duty. The imposition of duties on raw materials hitherto admitted free has rendered it necessary to increase the duties on manufactured articles, but there has been a great deal of exaggeration on the part of the opponents of the tariff, whose object is to create dissatisfaction with the tariff on the ground of the increased taxation, which must be the result of any financial scheme that it is possible to devise. The *Chicago Tribune*, which takes a fairer view of the question than most of its *confreres*, is nevertheless impressed with the idea that the sole object of the tariff is to coerce the United States into some measure of reciprocity, and it accordingly warns us that "the policy of coercion is one of doubtful success." The *Tribune* repudiates altogether the notion of the London *Saturday Review* that the United States desire a Customs Union, although itself favorable to such a scheme. He thinks

that the opposition to it would be even stronger in the United States than in Canada. We believe that the *Tribune* is altogether in error in supposing that the Canadian Government has made an offer to the United States to establish uniform duties on both sides of the line. There is a provision in the new tariff that whenever the United States either repeal or reduce the duties on certain articles, chiefly breadstuffs, coal, salt, butter, cheese, lard, tallow, meats and lumber, the Governor in Council may repeal or reduce the duties on similar articles imported into Canada. This is in substance a provision for the old reciprocity treaty, but we do not understand that any effort has been made to induce the United States to take the necessary steps to enable the Canadian Government to adopt a measure of reciprocity. The *Chicago Tribune* wholly misapprehends the policy of the Canadian Government, and may rest assured that there never was less probability of its favorite scheme of a Zollverein than there is at this moment. The *Tribune* hints at the possibility of retaliation on the part of the United States with the view of closing its trade with Canada altogether, but acknowledges that such a policy would be unwarranted. We confess that, although England has at least a plausible pretext for complaining of our fiscal policy, considering that she admits all our products free of duty, we are unable to discover what the United States can complain of. It has set us the example of placing high duties on foreign imports, and yet it complains that we have followed the example set us. Our duties are much lower than those of our neighbor, and yet we are charged with retaliation and threatened with vengeance. The tariff we presume may now be considered finally disposed of. Mr. Mackenzie's amendment, which we shall copy at foot, and which was carefully framed, was defeated by a vote of 136 to 53.

"That, while this House is prepared to make ample provision for the requirements of the public service and the maintenance of the public credit, it regards the scheme now under consideration as calculated to distribute unequally, and therefore unjustly, the burden of taxation; to divert capital from its natural and most profitable employment; to benefit special classes at the expense of the whole community; tends towards rendering futile the costly and persistent efforts of the country to secure a share of the immense and growing carrying trade of this continent, and to create an antagonism between the commercial policy of the Empire

"and that of Canada that might lead to consequences deeply to be deplored."

CANADIAN AND AMERICAN COAL.

Some indications of an improvement are already discernible if we may judge by the more hopeful tone that pervades business circles throughout the Dominion. There is a confident looking forward to more prosperous times; capitalists are beginning to consider the policy of investments in various industrial enterprises, and considerable enquiry has been directed to the natural resources of Canada, and to the possibilities and best means for their development; in short, everywhere are perceived those initiatory stages of improvement conducive to real progress and full activity of the producing forces. To expect a rushing torrent of change would be absurd. Probably no task of statesmanship is more difficult than that of adjusting the duties on imports, with a view to the protection of domestic industry, when the tariff is the main source of revenue, when an increase of revenue is indispensable, and when a multitude of conflicting interests enter into the problem. This task becomes still more intricate and arduous when, as in the case of Canada, a vote of the people has directed a radical change of the tariff policy of the Government, a change, moreover, which forces the colonial dependency, for its own welfare, to restrict its importations from the mother country, and may expose its legislation to bitter opposition from that superintending authority.

Coal and iron are two of the products of Canada that seem, under the new tariff, destined to acquire an importance the lack of protection never heretofore permitted them to obtain. The statement of the immense supply, the rapid development, manufactures and commerce cannot fail to attain under the new fiscal policy are subjects of too great interest at the present stage of the revival of our industry to pass unnoticed.

The coal fields of the Dominion are said to cover an area of 60,000 square miles, an area more than five times greater than that of the coal fields of Great Britain. These deposits comprise the anthracite basins of Queen Charlotte Island, British Columbia, the bituminous coal fields of Vancouver, New Brunswick and Nova Scotia, and the lignite deposits in the Saskatchewan, Pembina, Athabasca and Fraser River. Confining ourselves to the most important coal fields and collieries of the Dominion on the Atlantic seaboard, the coal basins of Nova Scotia and Cape Breton, our purpose is to examine whether

the protection given to Canadian coal by the new tariff is in apposition with the interests of the Western provinces, or in other terms, is the Canadian coal of the Atlantic shore equal in quality to the imported foreign article? Is its production cheap enough to compete with advantage, and can the transportation inland place the Nova Scotia or Cape Breton coal at the wharves of the consuming western cities on a level with the Ohio or Pennsylvania production?

The imports of foreign coals during last year amounted to 895,380 tons, of a value of \$3,054,846, divided as follows:

	Tons.	Value.
Anthracite Coal.....	127,196	\$ 330,558
Bituminous " .....	736,447	2,638,637
Other Coal .....	31,737	85,651
	895,380	\$3,054,846

Averaging \$2.59 per ton on the 127,196 tons imported from Great Britain and \$3.57 on the 736,447 tons imported from the United States.

The collieries of Nova Scotia and Cape Breton, possessed of all the conveniences most conducive to working and trading in coal, have an annual capacity of 2,200,000 tons, and their output last year was only 927,426 tons, of which 343,082 tons, having a value of \$1,216,953, were exported to the United States, at an average value of \$3.54 per ton. The balance of the output 584,344 tons, was added to the consumption of the country, amounting thus with the imports to 1,479,724 tons.

The numerous analyses of Canadian coal, and the report of the Select Committee of the House of Commons in 1877, on coal and international trade, demonstrate that the production of Canada is in many respects equal to the imported article. The gas companies of Montreal and Ottawa do not use any other coal, and it answers, according to the report of the Canal Commissioners, "steam purposes most admirably." The cost of producing coal shows favorably when compared with that of other countries. Last year the actual cost in England was, in Durham \$1.23 per ton, and in Northumberland \$1.40. In the United States, the output of the Blossburg bituminous coal mines in Pennsylvania was 182,107 tons, and its cost per ton was \$1.02; in 26 bituminous collieries in the county of Allegheny, the cost per ton was 99 cents; and in Nova Scotia, at the Glace Bay mines, the cost per ton was only 95 cents. Consequently coal can be produced as cheaply in Nova Scotia as in the United States.

A statement of the prices of the principal coals coming from the United States at present used in Toronto may serve to



demonstrate whether Canadian coal can be landed there at similar prices: Brookfield, per ton of 2240 lbs., \$4.78; Churchhill, \$4.78; Union Briar Hill, \$4.45; Monday Creek, \$3.89; Youghoigheny, \$4.48. During last year the price of Nova Scotia coal was in Montreal \$3.43. The International Coal Company (Cape Breton) has tendered to supply a railway company 40,000 tons of coal, to be delivered at Montreal during this summer, at \$3.15 per ton. It cannot be denied that low freights cannot be had without an interchange of products from the extremities of the route. The duties imposed upon American flour and cereals will have as an effect to supply the wants of the Lower Provinces with Canadian western produce, and consequently to create a transportation traffic which, as a return freight, will carry coal. Estimating the freight on coal at what the American lines are carrying it, at one-fifth of a cent or two mills per short ton per mile, the Pictou coal could be laid down in Toronto at \$2.33 freight, or including coal at mine (\$1.75) at \$3.90. The water routes, owing to the improvement in the canals, will take part in the traffic, and it is become a certainty that the Western Provinces can be supplied with Canadian bituminous coal at rates as low as those now ruling for foreign importation. The interchange of products, the business connections the new tariff will bring, are in themselves a great benefit; ties between Provinces become closer, selfish provincial interests disappear, a higher feeling pervades all political aims, and a national interest supersedes petty sectional ambitions.

The short article on the duties on coal in our issue of the 4th inst. was based upon the freight by water routes, as at present prevailing.

#### THE SUGAR DUTIES.

The Toronto *Globe* has written a discouraging article with reference to the project of establishing a sugar refinery at Toronto, which we notice, not with any intention of attempting to controvert the argument, but to draw attention to a point on which it seems to us the *Globe* is in error, although we admit that there may be room for doubt. The *Globe* is under the impression that Mr. Tilley has given "an invidious preference" to the seaports, notably, Halifax, St. John, N.B., Quebec and Montreal, over such inland ports as Toronto, Hamilton, &c., by the provision exempting packages from duty when "the sugar is imported direct from the place of growth." We apprehend, judging from the analogous case of tea

imported direct, that if a Toronto merchant were to import direct from a West India port through New York in bond, that he would not be required to pay duty on the packages any more than if he imported his goods via the St. Lawrence, teas imported from China or Japan direct, via New York or San Francisco, paying the same rate of duty as if imported via Montreal. On the other hand, if a Montreal refiner or merchant buy his sugars in New York, he would pay duty on the packages, just as the Toronto refiner would do. This point should be made quite clear before the tariff is finally disposed of.

#### THE INSOLVENT LAW.

There seems now to be little doubt that the Insolvent Law will be amended and not repealed. From all that we can learn, the amendments are calculated to give satisfaction, although it is very doubtful whether the provision against private settlements with creditors is not a mistake. We should hope that with regard to a bill of this character there will be no attempt to force it through the House without full discussion, and at all events it is likely to be carefully scrutinized in the Senate, where there are many men of business experience and excellent judgment. Pending the publication of the new bill, the following memorandum accompanying the report of the sub-committee in Parliament, as setting forth what is desired to be accomplished, may be of interest to our readers:

1st, to preserve all the provisions for the remedial purposes already described that have been found effective, arranging and simplifying them as much as possible; 2nd, to improve the administration of estates while in the hands of assignees, and to reduce its cost; 3rd, to diminish the facilities now possessed by a debtor for obtaining his discharge; 4th, to deprive him altogether of the power of getting back his estate, leaving it to be divided among the creditors; 5th, to provide additional supervision over the insolvent and the assignee. For these purposes the three Acts now in force have been consolidated; every section has been scrutinized, simplified where possible, redundancies removed, and difficulties of construction and ambiguities corrected. With regard to the administration of the estate, the official assignees have been abolished, provisions have been made for appointing custodians of the estate while the meeting is being called to appoint the permanent assignee; they make no disbursements, exercise no discretionary power, and are incapable of being assignees, of taking part directly or indirectly in the

winding up of the estate, and a moderate tariff of fees is prepared for their remuneration, which they cannot exceed. The duties of the assignee are better defined, and security by him is better provided for; his remuneration is fixed, his disbursements restricted, his dealings with the funds of the estate are regulated, and their more effectual safe-keeping provided for. Several penalties are inflicted for the retention of funds, over-charges and other misconduct, and the jurisdiction over him is made more simple, summary and complete; the debtor can only get his discharge by the consent of four-fifths in number and value of his creditors, exclusive of his relatives. The deed of composition and discharge, and the sales *en bloc*, which have proved such fertile sources of fraud and imposition, are done away with. The grounds of opposition to discharge and the precautions for ascertaining the conduct of the insolvent are increased and extended. The provisions respecting leases have been simplified and rendered more equitable, and the proceedings for the sale of real estate in the Province of Quebec, and for the protection of mortgage creditors, are improved in many important particulars. The effect of the discharge is limited, and provisions are made for the protection of farmers and the poorer class of creditors. The appointment of a judge in insolvency has been provided for in the more important centres of trade. It is provided that the provisions doing away with compositions and sales *en bloc* shall go into effect from the 1st of April last, so that no inducement is given to go into insolvency now and avoid the new Act if passed.

#### FIRE LOSS APPORTIONMENTS.

"Still harping on my daughter," said old Polonius of Hamlet, and perhaps some of our readers will make a similar observation regarding ourselves and the above subject, nevertheless the present system of apportioning losses is so replete with "ways that are dark and tricks that are vain" that we feel convinced an occasional exposure of the same will be in the interests of all parties; and in the present article we purpose pointing out the glaring inconsistency as well as inequity which prevails in the settlement of losses covered jointly by a "specific" and a "blanket" policy, all of which might be remedied if the rule previously advocated by us, respecting a policy's ratio of liability, were adopted.

Let us suppose a merchant insures his property in two ranges (I and II) for \$1,600, as follows: viz., in Office A for \$1,000, covering \$500 on each range specifically,



and in Office B for \$600, covering both ranges by a "blanket" policy. A loss occurs of \$800, say \$400 on each range, and by the existing practice the apportionment (which we will call No. 1) would be thus (we omit fractions):

Example 1.

I.	II.	
Loss \$400	\$400 = \$800	Total loss.
Apportionment No. 1.		
B 6-11ths	\$217	6-11ths \$217 = \$434 B policy pays
A 5-11ths	183	5-11ths 183 = 366 A "
	\$400	\$400 = \$800

Now the absurdity of the foregoing must be palpable to any one who will give the matter a moment's thought, for either the apportionment is made as though Office B covered each range to the extent of \$600, or else that Office A's policy was simply a "blanket" for \$500 on the two ranges, neither of which is the case. According to the rule we uphold, Office B's policy of \$600 covers \$800, and the loss on the ranges being equal, is liable for \$300 on each range. Office A's policy for \$1,000 is practically only an insurance for \$800, viz., \$400 on each range, for were it the sole office interested it would only be liable and contribute to that extent, and an additional insurance can certainly not increase the policy's liability. Thus the apportionment would be as follows:

Apportionment No. 2.

I.	II.	
B's Liab. \$300 = 3-7ths	\$171	\$171 = \$342 B pays
A's " 40 = 4-7ths	229	229 = 458 A "
	\$400	\$400 = \$800

Example 2.

I.	II.	
Loss \$800	\$800 = \$1,600	Total loss.
Apportionment No. 1.		
B 6-11ths	\$436	left \$164 = \$600 B pays
A 5-11ths	364	5-11ths 364 = 728 A "
		272 = 272 insured losses
	\$800	\$800 = \$1,600

Apportionment No. 2.

(Both policies are liable to their full extent.)

B 3-5ths	\$300	3-5ths \$300 = \$ 600 B policy pays.
A 5-5ths	500	5-5ths 500 = 1,000 A " "
	\$800	\$800 = \$1,600

By apportionment No. 1 the insured loses \$272, notwithstanding its being clear he has sufficient insurance to meet the loss, which we maintain is not only an outrage against common sense but also common justice, which asserts that insurance is indemnity. The next two examples show the respective results of each

method of apportionment when the loss on the ranges is unequally divided.

Example 3.

I.	II.	
Loss \$300	\$900 = \$1,200	Total loss.
Apportionment No. 1.		
B 6-11ths	\$103	left \$437 = \$600 B pays
A 5-11ths	137	5-11ths 409 = 546 A "
		54 = 54 insured losses
	\$300	\$900 = \$1,200

Apportionment No. 2.

(B liability is \$150 and \$450 on Ranges I and II, respectively, while A, as shown above, is liable for \$300 on I and \$500 on II.)

Liab.	Liab.	
B \$150 = 1	\$100 \$450 = 9-19ths	\$426 = \$526 B pays
A 300 = 3	200 500 = 10-19ths	474 = 674 A "
	\$300	\$900 = \$1,200

Example 4.

I.	II.	
Loss \$400	\$1,200 = \$1,600	Total loss.
Apportionment No. 1.		
B 6-11ths	\$217	left \$383 = \$ 600 B pays
A 5-11ths	183	500 = 683 A "
		317 = 317 insured losses
	\$400	\$1,200 = \$1,600

(Or adjusting Range II. first.)

B	.....	\$600 = \$600 B pays
A	\$400	500 = 900 A "
		100 = 100 insured losses
	\$400	\$1,200 = \$1,600

Apportionment No. 2.

Liab.	Liab.	
B \$150 = 3-11ths	\$100 \$450 = 1. \$450 = \$ 59 B pays	
A 400 = 8-11ths	231 500 = 1. 500 = 791 A "	
		250 = 250 ins.loss
	\$400	\$1,200 = \$1,600

In example 3 we again perceive that, with obviously abundance of insurance applicable to the loss, apportionment No. 1 makes the insured lose \$54, while in example 4 two totally different results are arrived at under the same method of apportionment, according to which range is adjusted first, one of which results is manifestly unjust to the insured, and the other as plainly makes Office A pay more than it is entitled to do, inasmuch as Office B has undoubtedly a certain proportion of liability attaching to the loss on Range I, and should contribute that proportion. Our apportionment No. 2 some may think is unjust to the insured, but a little consideration will show that, while \$100 of Office A's policy is useless—for, were there no other policy, said office would only pay \$300—there is still \$150 over insurance on Range I, making together \$250, the amount clearly short on Range II, and for which

the insured has only himself to blame, and must suffer accordingly, for had he been more correct in his calculations he could have had Office B's policy endorsed over to apply to II exclusively, and \$100 of the policy A covering I transferred to II, also when he would have been paid in full, but he should not expect the offices to be answerable for his own bad arithmetic.

In the foregoing we have assumed the measure of the loss to be the measure of the value, but our rule will apply equally correctly when the value is also given, for the "ratio of a policy's liability to the total loss covered is also its ratio of liability to any item of such loss," the definition of Mr. Hore in his book already referred to by us, and which our readers will find we have adopted throughout the examples offered, and which will never give either inequitable or absurd results, such as is too often the case with the present system of apportioning fire losses.

INSOLVENCY STATISTICS.

One of the mercantile agencies has just published a statement of the number of failures which occurred during the first quarter of this year in the United States as well as in Canada. To give this quite suggestive statement more value, we add to it the number of failures and the amount of liabilities during the same period of the three preceding years.

Number of failures and liabilities during the 1st quarter of the year.

Number of failures.	Liabilities.
CANADA.	
1876.....447	\$7,417,238
1877.....572	7,576,511
1878.....555	9,100,929
1879.....634	11,648,697
UNITED STATES.	
1876.....2,806	\$64,644,156
1877.....2,859	54,538,070
1878.....3,355	82,078,826
1879.....2,524	43,112,665

The statement for the first quarter of this year, compared with the same quarter of 1878, shows for Canada an increase of 14 per cent. in the number of failures, and of 28 per cent. in amount of liabilities, with an average amount of \$18,375 per failure. For the United States the exhibit is quite different. The comparison between the two years shows for the 1st quarter of 1879 a decrease of 24 2/3 per cent. in number of failures, and of about 52 1/2 per cent. in amount of liabilities, with an average amount of \$17,081 per failure. This, if reliable, is not a very encouraging exhibit for us in Canada, but it is to be hoped that under the new order of things, with greater and more judicious enterprise and more self-reliance, the next statement may prove more satisfactory.

## THE QUEBEC BOARD OF TRADE.

SPEECH OF THE PRESIDENT, MR. SHELYN.

The *Quebec Morning Chronicle* of the 8th inst. contains a full report of the proceedings at the Annual Meeting of the Quebec Board of Trade, which we regret being unable to transfer at length to our columns. The report embraced a variety of topics, several of them of great interest to other localities, and the President, Mr. Shelyn, M.P.P., in moving its adoption, treated with considerable ability the subjects which he brought under the notice of the Board. Quebec has, as is well known, a deep interest in the lumber trade, and no branch of our industry has suffered more in these disastrous times than that. We shall give at length Mr. Shelyn's remarks, with an expression of regret that they are so discouraging:

"The great staple of our trade is lumber and the great outlet for this article is the English market, consequently any causes affecting the trade of that country must naturally affect our own interests, which are strongly identified with it. During the season of 1878 there was no active demand for our lumber, and our merchants found a great difficulty in placing advantageously the shipments made during the season. Therefore, prices ruled low, and all those engaged in the business found it very unremunerative. When we look at the present state of the home market we find there an overstock sufficient to meet the consumption of the country for several months to come, and very low prices ruling. There is a great commercial depression and a very uncertain feeling prevailing. The industries of the country are at a stand-still, mills working at half time, where they are not closed, thousands of laborers out of employment, and a great distress prevailing amongst the working classes. Under such circumstances the consumption of lumber must be limited, and will continue to be so as long as the same state of things will exist. Therefore the large stock of lumber held there will work off very slowly, and there will be little demand for lumber from this side. An abundant supply which has been wintered here must naturally move very slowly. Therefore it is evident that our export trade of lumber will be very limited this next summer and not much money made in it."

In connection with the import trade Mr. Shelyn referred to the opposition to an Insolvent Act, and this question is at this moment engaging the attention of Parliament. The opinions of a practical business man are deserving of consideration, and we shall place them before our readers without comment:

Now, as regards our import trade, that also will be on a limited scale, and I do not think much money will be made in it for the next twelve months. Besides, the competition of late years has been so great, and our credit system so vicious, that, so long as this competition exists

and so long as the present system of credit is pursued, it will be hard to make it satisfactory. I see a great many are under the impression that the Insolvent Act is a source of loss and an encouragement to fail. For my part I think they exaggerate the evils, if any, arising from our Insolvent Act, to which certain parties wish to attribute their losses, which in my opinion are due to the contracted amount of business done, to the depreciation which has taken place during the last three years, amounting to fully 33 per cent. in dry goods, and perhaps more on all articles of hardware, and last of all upon our vicious system of credit. The reduced amount of business and the depreciation in all kinds of goods are too well known and admitted by all for me to dwell upon these two points, but I will dwell for a few moments upon the existing system of credit. Of late years banks have been, perhaps, rather easy in making advances to houses which, however respectable they may have been, had little or no capital of their own to make a large business. England has also been rather anxious to extend her commercial relations with this country. Swarms of commercial travellers from the other side have been annually coming to our market for the purpose of making sales, and in many cases these houses have cultivated a retail business. Mostly all wholesale warehouses have offered great inducements to Canadian buyers in the shape of credit, even dating goods bought in November, December and January, as 1st March,—six months. I can understand that at one time when our communication with England was difficult, and when we could import our goods but twice a year, this system had some good reason for its existence, but with our present easy facilities for getting our goods all the year round, there is no longer any reason for continuing such an extended credit. England will find out to her cost that she will have been driven out from our market by the American market, whose terms of credit do not extend beyond 30 and 60 days, enabling the Americans to sell much cheaper in consequence of the quick returns. This easy credit on the part of Great Britain has had the effect of placing in the trade a great many men without any means to carry on a business, and in many cases men of inferior qualifications. On the other hand, the competition in this country has been so great that swarms of travellers have infested every known part of our Province, offering ridiculous terms in order to effect sales. At the present time all houses in the dry goods trade are offering goods to all delivered now at six months, from 1st April and 1st May, making an average of nine months' credit, and when these goods become due seldom more than 25 per cent. on an average is paid on notes at maturity. These liberal terms are the means of putting into business men quite unfit for the trade, and men who would never have thought of it had it not been so easy to obtain credit. Any one travelling through our country parishes will easily find out the correctness of my assertions; they will see quite a number of storekeepers in every country parish far in excess of the requirements of the

place. It is easy to understand how our vicious system of credit operates. Men who can obtain goods on such easy terms of credit are on the other hand not over particular how they are distributed; they are ready to give them out on terms equally long. This system, therefore, is sure in the long run to bring ruin and desolation to those who indulge in such an order of things. I think I have said enough to demonstrate that the Insolvent Act is not the direct cause of our commercial troubles, but is merely the effect of our own carelessness. I maintain, therefore, whether there is an Insolvent Law or not, failures will continue to take place as long as we are willing to foster such an unhealthy state of things. It is evident that we cannot look for a large business being done next season, and those who, therefore, have been counting upon a large fleet for a living will be disappointed, as it must be smaller than usual, and consequently there will be less employment.

After the adoption of the report there was some discussion as to the expediency of the Government leasing the Q. M. O. & O. Railway, which was objected to by Mr. Cassel. The President and several other members, including Messrs. Clint, Dinning, Joseph and Dobell, seemed favorable to the lease, and the original motion was withdrawn, and one substituted, praying that the Government do not lease the road until it is completed. The Board subsequently unanimously adopted a resolution, which will not be viewed with much favor in this city, viz.: an expression of its hope that no effort to make the improvements in Lake St. Peter and the St. Lawrence a charge on the Dominion will be countenanced by the Government. Quebec is looking forward anxiously for the time when it will become the port for the transshipment of Western produce. The fact that sea-going steamers can come to Montreal is rather in our favour.

## BUSINESS CHANGES.

The more important business changes of the past week are as follows:—

Dissolutions:—Johnson & McGregor, iron founders, Milton, Ont.; Green & Calder, seeds, Milton, Ont.; C. Kaiser & Sons, hats and furs, Halifax; Currie & McKenzie, painters, Pictou, N.S.; Cameron & Fraser, Pictou, N.S.; Kinney, Haley & Co., Yarmouth, N.S.; McGill & Clements, Yarmouth, N.S.; Skillen & Dougherty, grocers, St. Martins, N.S.; H. V. Skillen continues; Hawkesworth, Saunders & Co., boots and shoes, Digby, N.S.; F. & J. Castle, Toronto, James Castle continues; McDougall & Bell, general store, Renfrew, Ont.; J. Forde & Son, groceries, Brantford.

Compromised:—J. T. Harding, drugs, Brockville, at 30 cents; T. Cecconi, picture dealer, Halifax, N.S.; James Barclay, mills, Eglarshie Station, P.E.I.; J. J. Scriven & Son, bakers, Halifax, at 40 cents.

Offer to compromise:—J. H. Stevens, general store, Wallace Harbor, at 25 cents; R. Sweeney,

jeweller, Charlottetown, P.E.I., at 30 cents; Jos. A. McDonald, general store, Charlottetown, P.E.I., at 2 cents; Fred. Morrow, general store, Souris, at 3 cents; E. B. Hyson, general store, Mahone Bay, N.S., at 25 cents secured, 5 cents in 6 months, 6 cents in 10 months and 7 cents in 14 months.

Commencing or recently commenced business:—J. F. McMurray, book store, Fredericton; Geo. C. Pitfield, groceries, Moncton, N.B.; A. G. Kaizer & Co., export furrers, Halifax; Edward Burke, groceries, Simcoe, Ont.; Mather-son, Hurley & Co., dry goods, Halifax.

Selling or sold out:—Geo. Borrell, general store, Westover, Ont.; Macraull & Parker, Strathroy, Ont.

—On the 10th inst. at the assizes in Belleville, Ontario, an important insurance case was tried, which, whatever be its merits, goes to show that the sooner some companies expunge the suicide clause out of their policies the better it will be for all concerned. It appears that the widow of the late Grand Trunk Station Agent at Trenton, sued the Union Mutual Life Insurance Company for \$500, her share on two policies for \$1,000 each on the life of her husband, who died in May last, leaving her with three children. The Company resisted payment on the ground of suicide, it being conditioned in one policy that in case of suicide by violent means they should not be responsible for the amount insured, but return the amounts paid in the premiums, less any payments for the expenses of management. On behalf of the defence it was proved that the deceased was visited unexpectedly on the day previous to his death by the Traveling Inspector of the Grand Trunk, who found his cash short. He told his wife of this, and next morning, shortly after going on duty, returned into his dwelling, which was in the station, and commenced to vomit matter of a blue color, such as would be caused by blue vitriol, used in telegraph instruments, to which he had access. A doctor was sent for who treated him for poisoning by corrosive poison, and he died four hours later, without stating whether he had taken the poison voluntarily, or drank it by accident. It was also shown that some of the poisonous solution had been taken from the instrument in the telegraph office, and one of the cups, such as are used in the batteries, was found outside of the door, showing that it had contained some of the vitriol solution. The motive alleged for suicide was disgrace consequent upon his defalcation, the deceased being more than an ordinarily sensitive man. For plaintiff, it was shown that his defalcation had been arranged for with the inspector by a friend, and it was contended that poison might have been taken by accident, and that proof of self-murder had not been adduced; or, if so, that suicide was not of that violent nature provided against by the policy. The judge instructed the jury to find whether there had been suicide or not, and that if there had been was it such as the policy expressly provided against, for it might be that the Company contemplated incurring the risk of certain less frequent causes of suicide, such as voluntarily smothering by charcoal. The jury found that deceased had accidentally taken the poison, and a verdict was given for plaintiff.

—Two inventors in Philadelphia are said to be incubating great revolutions in the art of printing that are only surpassed, if at all, by the recent and alleged inventions in rapid telegraphy. One has perfected a justifying type-setting machine which uses new type only, since, by its methods, it is cheaper to make new type than to distribute it; while the other inventor uses type so sparingly that a single alphabet is all that is needed in any given font, and neither type-setting nor distribution is required, the type making an impression in a wooden block when touched or "set," and this block forming a matrix for a stereotype plate.

—Leading citizens of Brantford are agitating the subject of establishing a beet sugar factory in or near that city. At a recent meeting a gentleman from Hamilton presented the following facts there aient as affecting the farmer: From 15 to 30 tons of sugar beets can be raised from an acre of land, with no greater labor than is required for an acre of turnips. An acre of beets will pay from \$60 to \$120 in cash, whereas only from \$12 to \$20 can be made from an acre of wheat. The cultivation of beets in rotation improves his other crops, doubling, and in some cases trebling the yield of wheat. The beet pulp from the sugar factory will enable him to feed ten times as many cattle as he can feed under the present system of farming. That 200 pounds of beets contain over 12½ pounds of sugar. That a pound of sugar (crystalizable and uncrystalizable) can be extracted from eight pounds of beets at a total expense (including the cost of beets) of two and two-fifth cents. That the method of making sugar from beets is very little more complicated in principle than the boiling of maple sap into maple sugar, the operations being simply to express, purify and condense the juice. The costly machinery required is intended to do the most work at the least expense, but sugar can be made without it. That no other Canadian enterprise will pay so large a profit, or afford greater guarantees of stability. Several farmers present spoke, stating that from their experience in raising other roots, it would pay them to raise sugar beets at \$4 per ton, or 12 cents per bushel. If a ready market was ensured, Mr. Watts said, as one of the capitalists, there would be no trouble in raising the money to equip and carry on a factory, if the farmers would only guarantee to furnish enough beets to keep the works employed. A committee of the following gentlemen was formed: Messrs. Watts, Cockshutt, Waterous, Elliott, Clement, Henry, Heyd, and others who are empowered to collect all the information possible, examine statistics, etc., and to proceed with the formation of a company and erection of factory. Lists are to be circulated among farmers to ascertain what area of land will be promised for the cultivation of beets. A stock-book will at once be opened. The gentlemen, whose names appear on the list, are men of wealth and business reputation, and are well able to carry out whatever they attempt. It is hoped to have the factory in operation the coming fall.

—The Ottawa branch of the Banque Nationale was recently victimised by a couple of clever

swindlers. On the 19th ult., a man giving his name as Frank Wood arrived in the city with a few boxes of cigars and rented an office on Elgin street, where he set himself up as agent for a large manufacturing establishment. On the following day he opened an account in the Banque Nationale, depositing a small sum of money. The next day, in company with a second party, whose name is supposed to be A. S. Tunnden, he presented a number of small bills and secured four \$20 bills. Nothing more occurred until Tuesday evening, when he deposited a check for \$1,600, apparently made in his favor by Messrs. Baskerville Bros. A clerk was immediately despatched to the Ontario Bank to ascertain if it was all right. He returned with the information that there was sufficient funds to meet the check, and the amount was accordingly placed to his credit. On the following morning, the 26th, shortly after the bank had been opened, a messenger boy employed by Wood was sent to the bank to draw \$600. He received the amount, and returning to the office handed it over to his employer. Shortly afterwards the boy was given two other checks to get cashed—one for \$900, made out by Wood, and the other for \$850 on the Union Bank, made out in the name of Fitzsimmons & Browne. One of the clerks was about to proceed to the Union Bank, to ascertain if there were funds to meet Fitzsimmons & Browne's cheque, when information was received from the Ontario Bank that the \$1,600 cheque of Messrs. Baskerville Bros., about which enquiries had been made on the previous afternoon, was a forgery. The boy was consequently detained and a policeman sent for. When he arrived a consultation was held, and it was decided to allow the boy to go back to his employer's office, the policeman, who was in civilian's clothes, to follow at a respectable distance, so as not to arouse suspicion. When they arrived at the office it was found that Wood had decamped, having, it is supposed, got wind of the boy's detention through a confederate, one Tunnden who was in the Bank and got a five-dollar bill changed, when the boy presented the \$600 cheque. The boy was at once taken into custody, but nothing could be learned from him. He said he had been working for Wood since the previous Monday, and knew nothing about him.

THE CONDITION OF ENGLISH TRADE.—A recent issue of the London *Economist* gives the customary commercial history and review for the year 1878. The year is stated to have been even worse in the commercial affairs of England than the year previous. Trade was more stagnant and the public mind more depressed. Prices had sunk lower than for thirty years, wages were being pressed downward at the price of great discontent and obstinate labor conflicts, and in spite of the low interest on money the movement of capital was sluggish. The causes for this state of things are varied and numerous. For the first half of the year, the foreign relations were a source of anxiety, and war with Russia appeared imminent. Then the acquisition of Cyprus produced an apprehension of fresh complications. Later in the year, the trouble with Afghanistan assumed threatening proportions. Russia was demoralized by the long war. Germany was in

the midst of a tedious commercial crisis, and the commercial treaties between Great Britain and France were threatened with termination. The state of affairs at home supplemented these foreign complications with other anxieties. After three years of very bad crops, a crop slightly above the average encountered exceedingly low prices, being sold 20 per cent. lower than the year before. The consequent depression in the agricultural interest made itself widely felt. Then in October came the failure of the City of Glasgow Bank, entailing a net loss of over \$30,000,000 upon its creditors, and carrying with it a number of important houses. A wide-spread distrust resulted, which was intensified in December by the failure of the West of England and South Wales Banking Company, with its nearly fifty branches, inflicting a loss of about \$10,000,000 and creating much distress. Smaller banks followed, and the aggregate of failures reached a large sum. All through the year there was an almost unbroken succession of labor conflicts. The outlook for the new year is not encouraging. Foreign politics are more settled, but the demoralization of trade relations growing out of the embarrassed affairs of Germany and Russia is increasing; the agricultural prospect is uncertain; the financial community is depressed; the manufacturing interests are still beset by difficulties; and the experience of another year of dullness and inaction, accompanied by heavy loss on invested capital, is certain. Ultimately these disadvantages must be overcome, but the immediate prospect is far enough from being a bright one.

Herr Krupp, the famous German gun-maker, has just eclipsed all his former efforts by constructing a new steel cannon, which is the largest piece of steel ordnance yet made. It weighs 72 tons, is 32 feet long, and has a calibre of 21½ inches, while that of the English 80-ton gun is only 18 inches. The charge for this monster gun is to be 385 lbs. of prismatic powder, the projectile being a chilled iron shell weighing 1600 pounds and having a bursting charge of 22 pounds of powder. The force of the shot on leaving the gun is estimated at 31,000 foot tons, and it is calculated that when pointed at an angle of 43 degrees with the horizon the gun will throw its projectile a distance of 15 miles. The forthcoming trials will take place on a range 11 miles long, and the targets will have to be placed at such a distance that the gun will have to be directed by other means than the visibility of the object to be hit.

**SOMETHING LIKE A FRAUD.**—Some time ago two men by the name of Steinbart were looking in this section for a bonus of \$10,000 or so to start a silk factory. They tried Brockville, and nearly succeeded, but the bubble got burst; they tried Gananoque, with like result; and a large number of other places received attention. Simcoe was the first place to "bite," the others refusing to do anything but "nibble." And now, alas! the Simcoetics feel that if it is not a fraud, there is at least a pretty big "sell" for the merchants and others who expected to reap the benefits of the increased population, for no sooner did the Messrs. Steinbart see the by-law safely passed than they stocked a general store, and notified their employees that all the factory hands would be obliged to buy at their store. So much for giving bonuses.—*Ottawa Free Press.*

—The following advice to drinkers is taken from a Kentucky Temperance Lecture: Barkeepers in this city pay on an average \$2 per gallon for whisky. One gallon contains an average of 65 drinks, and at 10 cents a drink the poor man pays \$6.50 per gallon for his whisky. In other words, he pays \$2 for the whisky and \$4.50 for handing it over the bar. Make your wife your barkeeper. Lend her \$2 to buy a gallon of whisky for a beginning, and every time you want a drink go to her and pay 10 cents for it. By the time you have drunk a gallon she will have \$6.50, or enough money to refund the \$2 borrowed of you, to pay for another gallon of liquor, and have a balance of \$2.50. She will be able to conduct future operations on her own capital, and when you become an inebriate, unable to support yourself, shunned and despised by all respectable persons, your wife will have enough money to keep you until you get ready to fill a drunkard's grave.

#### INSURANCE.—FIRE RECORD.

Point du Chene, N.B., Feb. 12.—A house occupied by Dimock Brown, also two houses adjoining this—one occupied by Harney and one vacant—totally destroyed. No insurance.

Musquodoboit, N.S., Feb. 13.—R. Taylor & Sons' tannery, Musquodoboit, destroyed. Loss about \$2,000; no insurance.

Moncton, N.B., Feb. 13.—The houses of John Matthews and John Keenan considerably damaged.

Winnipeg, February 21.—A fire occurred in the Hudson Bay Co.'s unfinished building from the furnace; loss \$500.

London, Ont., February 24.—Appleton's furniture factory, destroying a frame work shop in rear and a considerable stock of manufactured stuff. The firemen, using the water-works hydrants, did magnificent service, quenching what once promised to be a great fire in a few minutes. The loss is fully covered by insurance.

Port Elgin, Ont., Feb. 20.—The barn and contents, of Arch. McAllister, destroyed. Loss \$600; insurance, \$100.

Hanover, Feb. 20.—John Flood's tin shop. Totally destroyed, some of the goods were saved. Beaver River, N. S.

Yarmouth, N.S., Feb. 20.—The Baptist church with contents, including a valuable organ, destroyed.

Quebec, Feb. 21.—The dwelling house of Mr. Joseph Rouillard, farmer, of St. Victor de Tring, Beauce, has been destroyed by fire. Mr. Rouillard lost, besides the building, a large quantity of grain, and over 200 bushels of potatoes.

Annapolis, N.S., Feb. 25.—An unoccupied house owned by Captain Daniel Lynch, destroyed.

Yarmouth, N.S., Feb. 25.—A building on Lovitt's Wharf, owned by Lovitt & Co., and occupied by Law & Co. and J. Weddleton, was totally destroyed. The goods are principally saved. No insurance.

St. Thomas, Ont., February 19.—The steam flouring mills of Weldon, Linn & Liven, entirely destroyed. Total loss about \$8,000; insured in the Royal of England for \$2,000.

#### ASSIGNMENTS.—ONTARIO.

Alex. Bowie, wood, Ottawa.  
Wm. W. Stirling, Burnstown.  
Speck & Lett, Ottawa.  
James Jeffers, Alliston.  
W. J. Shaw & Co., wholesale groceries, Toronto  
Francis Irwin, Orangeville.  
Samuel Beattie, Stratford.  
Ed. Bannister, drugs, Brampton.  
Jno. Thompson, Toronto.  
Arthur Garden, Thorold.  
E. McCoy, tinsmith, Prescott.

Dunham, Wilson & Co., Stratford.  
W. P. McCollam, Georgetown.  
S. Starham, Milton.  
J. & M. Beattie, St. Thomas.  
Geo. McLeish & Co., Toronto.  
A. Washington, Lindsay.

#### PROVINCE OF QUEBEC.

Pierre Drolet, St. Charles.  
Chas. Boucher, shoes, St. Johns.  
Jos. Fielding, groceries, Quebec.  
Chas. McAdam, stationer, Montreal.  
E. Lyman Mills, Montreal.  
Jno. D. Grange, Goteau Landing.  
A. F. Adams, Cotiacook.  
T. Pierce, boots and shoes, Stanstead.  
L. D. Vezina, contractor, Quebec.  
Jos. Charette, Montreal.  
A. S. Barston, Montreal.  
J. A. Gushing, wood, Montreal.

#### PROVINCE OF NOVA SCOTIA.

D. P. Woodworth, general store, Bewick.  
Hy. Achilles, Parker's Cove.  
A. McNeil, saw mill, Berwick.

#### PROVINCE OF NEW BRUNSWICK.

George Buck, Moncton.

#### WRITS OF ATTACHMENT.—ONTARIO.

Wm. McElroy, general store, Richmond.  
Thos. H. Fitzsimmons, jeweller, St. Catharines.  
Alex. Todd, London.  
S. P. Groat, London.  
Malcolm Mackinnon, Tiverton.  
Geo. Pearce, Windsor.  
J. & A. McKee & Co., Balsover.  
G. H. Robinson & Wm. H. Dunham, Stratford.  
Thos. Cain, London.  
S. Burley, Rockwood.  
W. C. Brown, Simcoe.  
J. G. Woodland, Toronto.  
F. & C. Trude, Lindsay.  
J. H. Johnston, Dresden.  
S. C. Collins, boots and shoes, Toronto.  
Robinson & Dunham, Stratford.  
C. Goddin, Renfrew.  
A. W. Lellar, Brantford.  
Jos. Pullan, Barrie.  
J. Silver, Goderich.  
E. & J. Wintermute, Sarnia.  
Jos. McGavran, Plantagenet.  
Law & Weston, Chatham.  
R. D. Davison & Co., Carleton Place.  
R. C. Armstrong, Owen Sound.  
A. Sinclair, Southampton.  
Squier, Whittier & Jeffs, grain, Belleville.  
A. McMillan, hardware, Kingston.  
Michael Kirkpatrick, toys and fancy goods, Kingston.

#### PROVINCE OF QUEBEC.

Hy. L. Loucks, Hull.  
E. Charest, Montreal.  
Oliver, Gibbs & Co., flour and commission, Montreal.  
J. E. Townsend, Montreal.  
P. A. Murphy & Co., wholesale leather, Montreal.  
B. P. Fleming, St. Cunegonde.  
A. Dauphinais, Sorel.  
M. Paquette, wine, Montreal.  
H. Bourque, butcher, Point St. Charles.  
Isaac Rozand, tailor, Montreal.  
J. & D. Ripstein, River Beaudette.  
P. H. Rowland, Montreal.  
Jno. Wilson, miller, Ascot.  
P. Kennedy, contractor, St. Cunegonde.  
T. E. Lacerte & Co., Three Rivers.  
J. B. C. St. Amour, St. Cécile.  
R. Gardner & Son, Montreal.  
Louis A. Lesieur, groceries, Montreal.  
John B. Lane, stationer, Montreal.  
Thos. W. Odell, groceries, Sherbrooke.  
Canadian Meat and Produce Co., Sherbrooke.  
N. Hosking, boots and shoes, Sherbrooke.  
John Wilson, miller, Ascot.  
A. Armstrong, general store, Windsor Mills.  
Geo. Sherman, Robinson.  
John Price, butcher, Montreal.

P. Couture, Quebec.  
 Geo. Paquet, boots and shoes, St. Sauveur.  
 Jean Poiré, Lévis.  
 Jos. Groudin, Papineauville.  
 A. Charby, carriages, Bury.  
 John Walker, saw mill, Grenville.  
 Lullamme & Thérion, contractors, Montreal.  
 B. Hutchins, Montreal.  
 Brown, Taylor & Co., wholesale dry goods, Montreal.  
 Chas. Barbeau, groceries, Montreal.  
 Dame M. Milligan, Montreal.  
 F. X. Lecavalier, dry goods, Montreal.  
 John Paxton & Co., coal oil, Montreal.  
 Martha M. Tomkins, grocer, Montreal.

PROVINCE OF NOVA SCOTIA.

D. H. Rounsfell, general store, Wolfville.  
 E. A. Poole, Digby.  
 Lorenzo A. Miles, Milton.  
 Smith & Skinner, Port Hastings.  
 Stewart F. Hunt, Greenfield.  
 W. M. Bond, general store, St. Mary's Bay.  
 Chas. Ramsay, jun., tailor, Acadia Mines.  
 Chas. H. Spurr, general store, Barton.  
 M. Brown, general store, Lockport.  
 John McEue, miller, Toney River.

PROVINCE OF NEW BRUNSWICK.

L. H. Seely, Fredericton.  
 Gray & Smyth, groceries, Portland.  
 Smith Bros., groceries, Portland.  
 Blakslee & Whitecett, St. John.  
 D. T. McLellan, Sussex.  
 Chas. W. Perkins, Sussex.  
 Geo. A. Kimball, St. John.  
 L. H. Seely, Fredericton.

Correspondence.

THE DRY GOODS TRADE.

To the Editor of the *Journal of Commerce*.

Sir,—There could be no more favorable opportunity than the present for remodelling the wholesale dry goods trade; I mean as to the customary credit of six months, (besides "dating ahead"). This has hitherto been a fruitful source of loss to all concerned, and if it is continued, when, under the new tariff, an average of about 30 per cent. will have to be paid in cash for duties, it will be still more disastrous.

The trade can never be healthy until a four months' credit from 1st of following is strictly adopted. The Americans who now sell at 60 days, make no losses, whilst formerly at six and eight months' credit, their bad debts were enormous.

AN OLD IMPORTER.

QUEBEC, 15th April, 1879.

Commercial.

GENERAL MARKETS.

MONTREAL, April 17th, 1879.

The warm spring-like weather of the last few days is rapidly diminishing the snow heaps, and the ice on the river has not been safe for pedestrians or vehicles since the beginning of the week. It is not probable, however, that the river will be clear for vessels much before the end of the month. The financial feature of the week is the declaration of a 5 per cent. dividend by the Bank of Montreal, being at the rate of 10 per cent. per annum, and the withdrawal of \$500,000 from the "Rest," which is now even the enormous sum of five millions of dollars. Discounts are still unchanged at 7 to 8 per cent. for good commercial paper. Exchange quiet. See our quotations elsewhere.

ASHES.—Receipts of Pots fair, of Pearls 23 brls. The demand for Pots has been moderately active at \$3.65 to \$3.70, in some instances less than the inside quotation has been taken. A few brls Seconds sold at \$3.40. Pearls.—Holders having shown a disposition to meet buyers, 27 brls were sold at \$5.60 and 23 brls at \$5.65 for First Sort, both lots heavy tares. Nothing doing in Seconds. Receipts since 1st January: 2048 brls Pots and 125 brls Pearls. Deliveries: 1197 brls Pots and 191 brls Pearls. Stock in store on Wednesday evening, 1974 brls Pots and 172 brls Pearls.

BOOTS AND SHOES.—The market shows a little less activity than at last report, although the shipments are about the same as last week; orders taken during the winter months are now pretty much filled, and travellers are starting out on their sorting-up trips.

COAL.—There is no change as yet in prices in this market. That prices are falling in the United States is shown by the following table of prices in New York on the 9th inst., on the occasion of the sale of 50,000 tons by the Delaware, Lackawanna and Western Railroad Co. The average for March is given in the second column.—

Size.	April 9th.	Average March.
Steamer.....	\$2 05 to \$2 02½	\$2 17½
Grate.....	2 05 to 2 07½	2 25
Egg.....	2 07½ to 2 10	2 26½
Stove.....	2 47½ to 2 50	2 55
Chestnut.....	2 27½ to —	—

There appears, however, to be an attempt on the part of some Lehigh Valley men to force prices up by a combination.

DRUGS AND CHEMICALS.—A fair amount of business for the season has been transacted during the past week, with little to note by way of alteration in prices, although to arrive closer figures may be obtained. For immediate delivery however our quotations in another column are about the ruling figures. Our English advices report that recent advances in prices have been sustained. Soda Ash being rather scarce at firm prices. Caustic Soda quieter. Bleaching Powder in strong request and price firm. In fine chemicals we note an advance in Iodine with corresponding advance in its preparations.

DRY GOODS.—Business during the week has been quiet among the wholesale houses, and, owing to the state of the country roads, retail trade has shown but little animation. In Canadian Cottons there is some indication of a general advance all along the line, owing, it is claimed, to the advance in raw cotton, which now amounts to nearly twenty per cent. The Cornwall Cotton Co. have already advanced prices of their goods, equal to about 4c per yard on lower class and 3c per yard on higher class goods. The brands, it will be noticed, have been altered. We learn that the Dundas Mills have also advanced prices, but the new quotations have not yet transpired. The Hochelaga Mills are making arrangements for doubling their capacity, and the Valleyfield are also increasing their facilities for manufacturing. American manufacturers and jobbers are making desperate efforts to overcome the tariff obstacles, and some leading wholesale houses in Montreal and Toronto are offered goods at prices less the amount of the increase in duty. Under these circumstances the wisdom of any advance on the part of Canadian manufacturers may be doubted. Their first duty, it might be supposed, would be to secure entire control of the home market. Horrocks' cottons have also advanced 4d. per yard in England, and all round there is a hardening tendency. The following Cornwall Cotton Company's goods will be quoted in our prices current in future:—Fancy Shirts, Scotch Regattas, 15c; Cambridge Fancies, 15c; Clyde Fancies, 15c; Clyde Checks, 15c; Canada Checks, 14½c; A Cloth, 12c;—Tickings and

Denims.—C. C. Ticking, 10½c; B 2 do, 12½c; B 1 do, 14½c; A 1 do, 17c; XXX do, 21c; Ducks.—White, No. 21, 11c; do, No. 24, 12c; do, No. 27, 13c; do, 10 oz. 16c; Plain Brown, No. 15, 9½c; do, No. 21, 11½c; do, No. 24, 12½c; do, No. 27, 13½c; do, 10 oz. 16½c; Woven Fancy, 18c; do, Plaid, 14c. Drills and Cottonades.—White Drill, 10c; Brown do, 10½c; Fancy do, 17½c; Cottonade, A 1 quality, 20c. 3-Ply Seamless Bags.—Centennial prize Bags, \$26.50 per bale.

FLOUR.—The market the past week has been steady, prices about the same; transactions small, and confined to small sales to the city trade.

GROCERIES.—Sugars.—Our Refinery has now Yellow Refined Sugars on market, prices from about 7c. to 8c. Grain and color good. Market for Sugars is dull, and a shade lower. Yellows are from 7c. to 8½c, Granulated, 8½c. to 9½c. Teas.—Market firm for desirable Japans. Sales to the trade to a fair extent at full prices. Y Hyson show advance in Britain. 10 p.c. additional duty on Teas from United States is now levied, but this should not include Teas in Canada before law was fixed. Molasses.—Dull, 33c. to 39c. for Barbados. Syrups.—Nominally unchanged. Coffees.—Quiet and steady. Rice.—Firm \$4.25 to \$4.45. Chemicals.—Some further advance reported in England on Bleach Soda. Spices.—Nutmegs rather higher. Cloves firm also Pimento. Pepper also held for some advance. Fruits.—Valencia Raisins again reported advanced in United States 6c. to 7c. Malaga Fruit quiet. Currants, the low prices seem to stimulate consumption in United States.

HARDWARE.—There is no change in this department since our last review. There is considerable disinclination on the part of retailers to pay the recent advance, and business therefore is not brisk.

LEATHER.—The Leather trade continues very dull, and prices are still in buyers' favor. The market is well supplied with all descriptions of Leather, in fact, over stocked with Buff, Pebble and Sole Leather.

LIVE STOCK.—The arrivals of live stock at Point St. Charles last week were four carloads of cattle from Toronto, one of hogs and poultry from Edwardsburg, one of sheep from Brockville, one of lambs and one of calves from Rivière Beaudette, one of horses from St. Hyacinthe and five of hogs from Chicago. At the St. Gabriel Market last Monday business was very dull, only six head of cattle were sold, and these brought 4½c per lb., live weight. A small lot of hogs were sold at 5c per lb., live weight. The small amount of business done was owing to the heavy supplies of the previous week for the Easter market. At Viger market to-day between 30 and 40 head of horned cattle were in the stalls, and at St. Gabriel market a like number, and prices ranged from 3½c. to 5c. per lb. live weight. Two steers sold for \$88, and 4 for \$185. Several good cattle at \$30, \$40, and \$50 each. Calves sold at \$2.80, \$3, and \$3.25. Spring lambs scarce. A few lean hogs changed hands at \$5 and \$8 each.

OLS.—Except in Linseed Oil, which is in pretty fair demand, there is not much doing, and prices are without change since our last report. Turpentine remains at the advance quoted last week, which was caused by a temporary scarcity of the article in New York. In a week or two, on the arrival of fresh supplies, a decline will doubtless take place, although at this season the price is always a little higher on account of extra demand. Paints are in fair demand and prices are easy, but it is difficult to quote figures, as there is so much "cutting" resorted to by manufacturers and dealers.

PROVISIONS.—Butter.—The market remains exceedingly quiet at about former quotations. On the face of continued unfavorable advices from abroad, shippers cannot be persuaded to

make any purchases, and business is confined to the home trade only for fresh-made lots. The poorer qualities are exceedingly difficult to move, and from present appearances the demand for such is not likely to improve.

**Cheese.**—There is very little animation in the trade, and with the enormous accumulation of old on the English markets shippers appear indisposed to operate even at very low prices. We do not expect much change until the new make comes on the market, which will have to start at a low figure. The market in New York is very much depressed by the failure of a large dealer who is reported as holding considerable stock of old Cheese.

**SEEDS.**—Since our last report the market has been moderately active, but there has been very little change to note in prices. We quote Red Clover \$6.75 to \$7.25 per 100 lbs. in quantity, and Timothy at \$1.70 to \$1.80 per bushel of 45 lbs.

**WHEAT.**—Canada Spring Wheat is saleable for delivery in May 98c. to \$1.

#### TORONTO MARKETS.

Toronto, April 17.

Market still inactive. Flour increasingly dull. The enquiry for fall wheat grades seems to have fallen off, and it is not safe to rely on previous prices. Spring Extra was offered at \$3.85, but not taken. Oatmeal sold at \$3.65 f.o.c. Wheat seemed firmer, several cases of fall sold at \$1.00 for No. 2 and 95c. for No. 3 f.o.c.; for spring, buyers and sellers were apart, but bids rose a cent, or to 91c. to 92c. for No. 2, and 87c. to 88c. for No. 3. Oats inactive but firm, with buyers of cars on the spot at 37c. American to arrive offered at 38c. Barley exceedingly dull No 2 was offered at 68c. on track for No. 3. It is improbable that over 40c. would be paid. Peas remain nominally unchanged, but held firmly.

#### AMERICAN MARKETS.

New York, 17th April 2.10 p.m. — Wheat, Chicago, \$1.01; Milwaukee, \$1.01; No. 2 Red \$1.13 to \$1.14. Receipts, 127,000 bushels. Sales, 325,000 bushels. Exports, 167,059 bush. Corn, quiet; str. 43¢; No. 2, 44¢. Receipts, 123,000 bushels; Sales, 150,000 bushels. Exports, 54,082 bushels. Pork, May, \$10.05; June, \$10.10. Lard, April, \$6.20; June, \$6.22½. Receipts, \$1.25. Shipments, 3,372.

Chicago, 17th April, 1879, 1.03 p.m. — Wheat, April 87½c.; May 89c.; June 90½c. Receipts, 61,000 bush; shipments, 102,000 bush. Corn, April 33½c.; May 34½c. to 34½c.; June 35½c. July 36½. Receipts 82,000 bush; Shipments 81,000 bushels. Oats, April 24c.; May 25½c.; June 25c. Receipts, 24,000; shipments 11,000. Pork, May \$10.00; June \$10.12½. Lard, May \$6.00; June \$6.05. Live Hogs, light grades, \$3.50 to \$3.55. Receipts hogs, 14,000.

Milwaukee, April 17, 1.05 p.m. — Wheat, 87½c. cash; 88½c. May; 90½c. June. Receipts, 35,000 bush; shipments 33,000 bush.

Toledo, April 17th, 1.05 p.m. — Wheat, No. 1 White \$1.02; Amber, \$1.05 cash; \$1.06 to 1.06½ May; \$1.06½ to 1.07 June; No. 2 Red \$1.05 cash; \$1.06 May; \$1.06½ to 1.07 June. Receipts, 11,000 bush; shipments, 3,000 bush. Corn dull, No. 2, 35½c. cash; 37½c. June. Receipts, 7,000 bush; shipments, 62,000 bush.

#### ENGLISH MARKETS.

Liverpool and London, Beerbohm's Report, April 17th. — Floating Cargoes Wheat, at opening slow. Floating Cargoes Corn, slow. Cargoes on passage and for shipment, Wheat, neglected, no business doing. Cargoes on passage and for shipment, Corn, moderate demand. Mark Lane, Wheat unaltered. Mark Lane, Corn unaltered. Chi. and Mil. Wheat, 39s. to 39s. 6d. No. of cargoes on passage to U. K., Wheat 1,505,000 qrs. No. of cargoes on passage to U. K., Corn, 42,640,000 qrs. Liverpool Wheat, spot at opening dull. Liverpool Corn, spot dull.

Liverpool Press Report, April 17. — Flour, 8s. 6d. to 10s.; Red Wheat, 7s. 6d. to 8s. 2d.; Red Winter, 8s. 11d. to 9s. 4d.; White, 8s. 9d. to 9s. 3d. Club, 9s. 3d. to 9s. 7d. Corn, 4s. 6d. Peas, 6s. 4d. Pork, 50s. Lard, 32s. 6d. Cheese, 43s.

#### THE GLOBE MUTUAL LIFE.

(From the New York Review.)

In the Review of Feb. 27, under the head-line, "A Company Worth Saving," we took strong ground in favor of re-organizing the management of the Globe Mutual Life Insurance Company. Believing that the Company itself was sound, it seemed to us a scandal that the Freeman influence and control should endanger its longer life and usefulness. The counsel we thus gave was heeded, and within the past month a complete transformation scene has been witnessed. The Freeman dynasty has given way entirely, and in its place has come a re-organized administration whose personnel and weight of character cannot fail to further the best interests of the Globe and its policy-holders. The new Board of Trustees is composed of the following-named gentlemen, every one of whom is well-known and respected in New York's business and financial circles: George Lorillard, Wm. Sturgis, Gouverneur Tillotson, Richard Cox, Edmund W. Corlies, Appleton Sturgis, J. O. Kernochan, Jno. W. Barrow, John Stewart, J. A. Hardenberg, Chas. G. Francklyn, Henry Randel, E. J. Donnell and Charles Siedler. As showing the kind of material which makes up the new Board it might be worth while to specify that they are all men acquainted with affairs and accustomed to manage extensive mercantile and financial enterprises. Mr. Barrow, who has been elected President of the Company, was formerly a member of the firm of E. S. Jaffray & Co. Mr. Corlies, who was years ago the active partner in the old tea importing house of John Caswell & Co., is also experienced in corporate management, being a director of the Continental Fire and several other institutions; Mr. Siedler is an ex-Mayor of Jersey City; Mr. Hardenberg is the purchasing agent of the Erie Railway; Mr. C. G. Francklyn is the American agent of the Cunard line of steamers; and the other members of the Board are business men of ability, experience and integrity.

The new President, Mr. John W. Barrow, has been wisely chosen, in view of the fact that, apart from his great business experience, he started life as an insurance man in England, and, consequently, brings to his position something like the qualifications of an expert. The Secretary of the Company is Mr. C. Seton Lindsay, who has been connected with the Globe many years, and whom the policy holders have to thank for important services rendered in the past as well as during the recent reorganizing campaign. Mr. E. H. Sewell, the Globe's actuary, has also been with the company a long time, and may be credited with useful service in his sphere in preventing the Freeman crowd from wrecking the institution. He is a Fellow of the Royal Statistical Society of London and of high professional repute as an actuary. With an official staff thus composed and backed by the kind of trustees the Company now has, we feel confident that the Globe is assured a new lease of life, and will quickly regain all that may have been lost or risked under the old regime. It will give our Canadian friends new confidence to know that Hon. R. M. Wells, Speaker of the Ontario Parliament, has been made Resident Director of the Globe at Toronto.

Now that so complete and gratifying a re-organization has been effected, there is nothing to hinder the Globe pushing forward and securing its share of business. The Company's financial condition is one of solvency and strength. It has a surplus of assets over all its policy liabilities, and re-enters the arena of competition with a clean bill of health. We understand that it is the intention of the new management to begin the work of securing new business in vigorous fashion. This course is wise and commendable, and we see no reason why it should not also be thoroughly successful.—Adv.

#### IMPORTS.

Comparative statement of Imports at the Port of Montreal per Grand Trunk Railway from 1st Jan. to 16th April, 1878 and 1879, inclusive:

	1878.	1879.
Ashes.....brls.....	1,820	2,086
Butter.....brls.....	18,736	23,236
Barley.....bush.....	18,919	102,047
Bacon.....boxes.....	62	2
Corn.....bush.....	4,000	2,161
Cheese.....boxes.....	2,200	1,767
Flour.....brls.....	152,611	121,292
Lard.....brls.....	5,361	1,025
Oats.....bush.....	10,450	39,488
Oatmeal.....brls.....	1,522	1,968
Peas.....bush.....	22,785	3,496
Pork.....brls.....	5,444	2,033
Wheat.....bush.....	8,678	2,994

#### RECEIPTS FOR THE WEEK.

Ashes.—148 brls. Pot, 23 brls. Pearl  
Butter.—147 brls.  
Barley.—1,236 bush.  
Bacon.—boxes.  
Corn.—bush.  
Cheese.—57 boxes.  
Flour.—3,745 brls.  
Lard.—brls.  
Oats.—2,100 bush.  
Oatmeal.—brls.  
Peas.—bush.  
Pork.—1,149 brls.  
Wheat.—bush.

NOTE.—The Exports from Portland and Halifax, by the Montreal traders, are not included in the above. They will be added to the Imports on opening of the navigation.

#### EXPORTS.

Comparative statement of Exports of leading articles at the Port of Montreal, from the 1st Jan. to 16th April, 1878 and 1879, inclusive:

	1878.	1879.
Ashes.....brls.....	£ 651	860
Butter.....brls.....	40,804	53,405
Barley.....bush.....	41,050	.....
Bacon.....boxes.....	4,101	8,365
Corn.....bush.....	.....	30
Cheese.....boxes.....	9,872	43,090
Cattle.....brls.....	1,028	2,277
Flour.....brls.....	33,504	53,454
Horses.....brls.....	37	18
Hogs.....brls.....	570	270
Lard.....brls.....	10,183	3,986
Lumber.....feet.....	.....	.....
Oatmeal.....brls.....	21,895	6,184
Oats.....bush.....	38,891	7,184
Peas.....bush.....	90,175	225,043
Pork.....brls.....	912	279
Sheep.....brls.....	1,161	1,149
Wheat.....bush.....	686,470	791,096

#### EXPORTS FOR THE WEEK.

Ashes.—7 brls. Pot, 35 brls. Pearl.  
Butter.—brls.  
Barley.—bush.  
Bacon.—4 boxes.  
Corn.—bush.  
Cheese.—384 boxes.  
Cattle.—  
Flour.—14,558 brls.  
Hogs.—  
Horses.—  
Lard.—brls.  
Lumber.—feet.  
Oats.—bush.  
Oatmeal.—655 brls.  
Peas.—50,715 bush.  
Pork.—brls.  
Sheep.—  
Wheat.—125,846 bush.

#### SHIPPING INTELLIGENCE:

Monte Video, March 18 — In port — Brig "America" (Br), Rousseau, from Quebec, arrived Feb. 17, —discharging.



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PRIVATE BILLS.

PARTIES intending to make application to the Legislature of the Province of Quebec, for Private or Local Bills, either for granting exclusive privileges, or conferring corporate powers for commercial or other purposes of profit, for regulating surveys or boundaries, or for doing anything tending to affect the rights or property of other parties, are hereby notified that they are required by the Rules of the Legislative Council and Legislative Assembly respectively (which are published in full in the *Quebec Official Gazette*) to give ONE MONTH'S NOTICE of the application (clearly and distinctly specifying its nature and object), in the *Quebec Official Gazette*, in the French and English languages and also in a French and an English newspaper published in the District affected, and to comply with the requirements therein mentioned, sending copies of the first and last of such notices, to the Private Bill Office of each House, and any persons who shall make application, shall, within one week from the first publication of such notice in the *Official Gazette*, forward a copy of his Bill, with the sum of one hundred dollars, to the Clerk of the Committee on Private Bills.

All petitions for PRIVATE BILLS must be presented within the "first two weeks" of the Session.

BOUCHER DE BOUCHERVILLE,  
Clerk, Leg. Council.

G. M. MUIR,  
Clerk, Leg. Assembly.

Quebec, 1st April, 1879.

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Until SATURDAY, the 19th April next,  
INCLUSIVE,

For the Construction and Fitting-up  
of a Heating Apparatus at the  
Departmental Buildings  
in course of construc-  
tion at Quebec.

The Plans and Specification of the work may be seen at this office, every day, after the 26th instant, between the hours of 10 a.m. and 4 p.m.

The tenders must be endorsed "Tenders for a Heating Apparatus."

The Department will not be bound to accept the lowest or any of the tenders.

(By order.)

ERNEST GAGNON,  
Secretary

Department of Agriculture }  
and Public Works. }  
Quebec, 14th March, 1879. }

N.B. No reproduction unless by special written order.

DEPARTMENT OF CROWN LANDS

QUEBEC, 23rd January, 1879.

NOTICE IS HEREBY GIVEN that His Excellency the Lieutenant-Governor has been pleased, by Order-in-Council, dated the 20th January instant, to add the following clause to the Timber Regulations:—

All persons are hereby strictly forbidden, unless they may have previously obtained a special authorization to that effect from the Commissioner of Crown Lands or from his Agents, to settle, squat, clear or chop on Lots in Unsurveyed Territory, or on Surveyed Lands not yet open for sale, or to cut down any merchantable trees which may be found thereon, comprised within the limits of this Province, and forming portion of the locations granted in virtue of licenses for the cutting of timber thereon; said timber being the exclusive property of the holders of said licenses, who have the exclusive right to enter actions against any person or persons who may be found violating this order

F. LANGELIER,  
Commissioner of C. L.

THE

**DOMINION BANK.**

NOTICE is hereby given that a Dividend of FOUR PER CENT. upon the capital stock of this Institution, has been this day declared for the current half-year, and that the same will be payable at the Banking House in this City, on and after Thursday, the first day of May next.

The transfer books will be closed from the 16th to 20th April next, both days inclusive.

The annual meeting of the stockholders for the election of directors for the ensuing year will be held at the Banking House, in this City, at twelve o'clock noon, on Wednesday, the 28th day of May next.

By order of the Board,  
R. H. BETHUNE,  
Casher.

Toronto, 26th March, 1879.

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**IMPORTATIONS**  
OF  
**CHAMPAGNE WINES**

Into the United States in 1878.  
According to Benfort's Wine and Liquor Circular,  
of Jan. 10, 1879.

Brand.	Importer.	Cases.
<b>G. H. Mumm &amp; Co.</b>	Fred. de Bary & Co.	35,906
Piper Heidsieck	John Osborn Son & Co.	19,686
L. Roederer	J. D. & M. Williams.	13,469
Pommery & Greno.	Chas. Graef.	7,296
Moët & Chandon.	Renoult, François & Co.	5,478
Heidsieck & Co.	C. F. Schmidt & Peters.	5,401
Chas. Heidsieck.	Emil Schultze.	4,075
Hollinger	E. & J. Burke.	3,221
Delbeck & Co.	E. La Montagne.	2,880
De St. Marcoux & Co.	Bern. Bütjer & Bro.	2,802
De Venoge & Co.	L. De Venoge.	2,802
Yve. Cléquet-Ponsardin.	Ry. G. Schmidt & Co.	2,715
Napoleon's Cabinet.	Bouché Fils & Co.	1,802
Chapin & Gore's Brands.	Chapin & Gore.	1,350
George Goulet & Co.	Jos. Billard's Sons.	2,450
Theo. Roederer & Co.	Leszynsky & Troup.	2,013
Giesler & Co.	Purdy & Nicholas.	1,900
Ayala & Co.	Hunk & Unger.	1,526
Brunswick Priv. Stock.	Acker, Merral & Condit.	1,512
Ackermann-Laurance.	Timothy Stevens.	1,000
Various Brands.		7,429
Total		126,310

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Sardinian.....	4100 Capt. J. E. Dutton.
Circassian.....	3400 Capt. J. Wylie
Polyesian.....	4100 Capt. Brown
Sarmatian.....	3600 Capt. A. D. Aird
Hibernian.....	3134 Lt. F. Archer, R.N.R.
Caspian.....	3200 Capt. Troelts
Scandinavian.....	3000 Capt. R. S. Watts
Prussian.....	3000 Capt. J. Ritchie
Austrian.....	2700 Capt. H. Wylie
Nestorian.....	2700 Capt. Barclay
Moravian.....	3600 Capt. Graham
Peruvian.....	3800 Lt. W. H. Smith, R.N.R.
Manitoba.....	3150 Capt. McDougall
Nova Scotian.....	3200 Capt. Richardson
Canadian.....	2600 Capt. McLean
Corinthian.....	2400 Capt. Menzies
Acadian.....	1350 Capt. Gabel
Waldensian.....	2800 Capt. J. G. Stephen
Phonician.....	2800 Capt. Scott
Newfoundland.....	1500 Capt. Mylins

The Steamers of the LIVERPOOL MAIL LINE, sailing from Liverpool every THURSDAY, and from Halifax every SATURDAY (calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland), are intended to be despatched

FROM HALIFAX:

Circassian.....	Saturday, 29th March.
Sardinian.....	" 5th April.
Caspian.....	" 12th "
Polyesian.....	" 19th "
Peruvian.....	" 26th "
Moravian.....	" 3rd May.

FROM QUEBEC:

Circassian .....	Saturday, 10th May.
------------------	---------------------

Rates of Passage from Halifax:

Cabin, (according to accom.).....	\$55 \$65 & \$75
Intermediate.....	\$40
Steerage.....	\$25

The steamship Newfoundland will leave Halifax for St. John's, Nfld., on 18th March, 1st April, and 15th April, leaving St. John's on her return to Halifax on 24th March, 7th April and 21st April.

An experienced Surgeon carried on each Vessel. Berths not secured until paid for.

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H. & A. ALLAN,

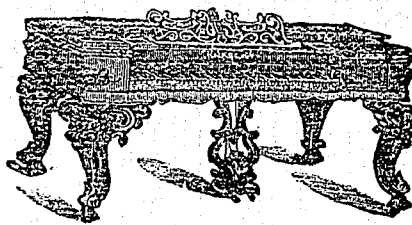
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**Wm. Knabe & Co. PIANOFORTES.**

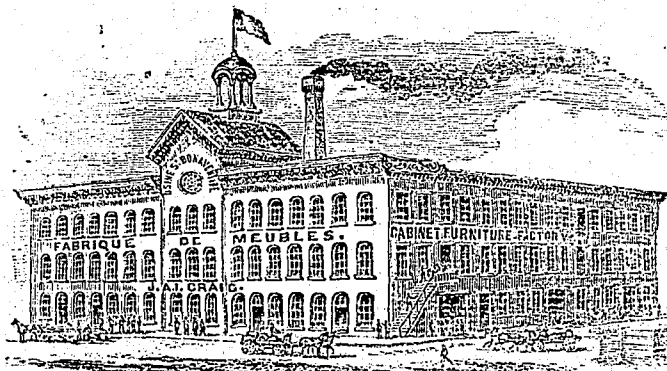


The Judges at the Centennial Exhibition pronounced the KNABE PIANOS to be the best exponents of the Art of Piano Making, and fully entitled to the leading position, combining all the requisites of a perfect instrument in the highest degree; power, richness and singing quality of tone, ease and elasticity of touch, effectiveness of action, solidity and originality of construction and excellence of workmanship. The Knabe Award is not confined to any single style of instrument, but comprises ALL FOUR STYLES and stands unqualified by prizes indicative of mediocrity. Nor were the Judges content to recognize only a few good qualities, for they especially commend ALL THE ELEMENTS OF MERIT which is possible for the best Pianoforte to possess. Messrs. Laurent, Laforce & Co., have reduced their prices on these excellent instruments to suit the times.

Call and try them and you will buy no other.

**ST. BONAVENTURE MANUFACTORY.**

Furniture Retail at Wholesale Prices.



The proprietors of this establishment have just opened for the benefit of the public a retail store at No. 463 Notre Dame Street, where purchasers can procure Furniture at Wholesale Prices. Some prices will give an idea:—  
Bedroom Furniture, Black Walnut, \$25.  
Bedroom Furniture, Marble & Walnut, \$18.  
Bedroom Furniture, Soft-wood, \$15.  
**CRAIG & CO.**

**WILLIAMS SINGER SEWING MACHINE**

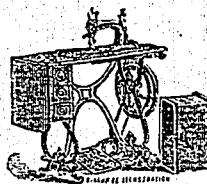
The most popular Machine in the Market; Has a larger sale than any other Canadian Machine, and is universally admired by every lady who has ever had the pleasure of using one. Don't buy a Machine until you have given it a trial.

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**D. GRAHAM.**

Managing-L'ir'ctor.

**GUELPH SEWING MACHINE CO.**



The OSBORNE SEWING MACHINES having been awarded both Centennials Medals and Medal in the Canadian award at the International Centennial Exhibition, Philadelphia, last year, as well as having been invariably awarded First Prizes wherever exhibited since they were put in the markets, we can with every confidence warrant them as First-Class Machines in every respect.

Inspection and trial asked. Price low. Terms liberal. Satisfaction guaranteed.

**WILKIE & OSBORNE, Manufacturers, GUELPH, ONT., CANADA**

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, APRIL 17th, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Boots and Shoes:</b>		<b>Dry Goods.</b>		<b>Labrador Herrings, per brl</b>		<b>H. S. Almonds</b>	
Men's Thick Boots, ...	2 00 2 50	Cattans	\$ c. \$ c.	Pickled Salmon No. 1	\$ 5 25 5 50	"	\$ 5 0 5
" Split	1 65 2 00	Vailfield (4ch'd) X30 3/4	0 00 0 06	" Nos. 2 and 3	15 00 0 00	"	0 15 0 17
" Interior	1 25 1 50	" XX33 in.	0 00 0 07 1/2	Mackarel, No. 1	8 00 0 00	"	0 30 0 40
" Kip Boots	2 50 3 00	" XX36 in.	0 00 0 07	" No. 2	5 50 7 00	"	0 46 0 65
" Calf Boots, pegged	3 25 3 50	" O36 full	0 00 0 07 1/2	" No. 3	4 50 5 50	"	0 22 0 28
" Kip Brogans	1 25 1 35	" O36 toll	0 00 0 08 1/2	" Small full	3 00 0 00	"	0 25 0 30
" Split do	0 90 1 00	" EE36 shrink finish	0 00 0 08 1/2	Smoked Herrings, per box	0 21 0 23	"	0 32 0 45
" Buff Congress	1 30 2 00	" EE36 Shrink	0 00 0 09	Finnan Haddies, per lb.	0 51 0 00	"	0 47 0 65
Wom's Pebbled & Buff Bals	1 00 1 25	" EE36 Shrink	0 00 0 09	Smoked Salmon, per lb.	0 12 0 00	"	0 25 0 32 1/2
" Split do	0 90 1 10	" B136 full	0 00 0 11	Bloaters, per box	2 00 0 00	"	0 35 0 45
" Prunella do	0 50 1 50	" L236 in shrink	0 00 0 11	Frozen Salmon, per lb.	0 13 0 13	"	0 50 0 70
" Interior do	0 45 0 50	" L236 in shrink	0 00 0 11	Boneless Coddish	0 6 0 6 1/2	<b>COFFEES, green</b>	
" Cong. do	0 50 1 25	" CC 36 in. (full)	0 00 0 10 1/2	" Hake	0 3 0 4	Mocha	0 30 0 33
" Buskins do	0 60 0 50	" Lt L 36 in. (full)	0 00 0 12	<b>Furs.</b>		Java, old Govt.	0 27 0 23
Misess' Pebbled & Bull Bals	90 1 15	Hochelaga (Grey), G30	0 00 0 09 1/2	Rats, Spring	0 13 0 16	Marcaibo	0 20 0 23
" Split do	75 1 00	" B133 in.	0 00 0 09 1/2	" Winter	0 13 0 15	Cape	0 19 0 21
" Prunella do	65 1 00	" B133 in.	0 00 0 09 1/2	" Fall	0 5 0 11	Jamaica	0 21 0 23
" Cong. do	0 55 0 75	" B133 in.	0 00 0 07 1/2	Red Fox	1 25 1 50	Rio	0 10 0 13
Childs' pebbled & B'F Bals	0 50 1 00	" XX36 full	0 00 0 08 1/2	Cross	2 00 4 00	Singapore & Ceylon	0 22 0 26
" Split do	0 50 0 90	" XX36 in. full	0 00 0 09 1/2	Silver	25 00 40 00	Chicory	0 11 1/2 0 12
" Prunella do	0 50 0 75	Cornwall (Br Sheetings)	0 00 0 09 1/2	Lynx	1 50 1 75	<b>SUGAR, (Cks. &amp; Brls.)</b>	
Infants' Cocks, pr. doz.	1 00 0 00	" A D32 in.	0 00 0 07	Martin	1 00 1 25	Porto Rico	0 06 1/2 0 07 1/2
<b>Drugs.</b>		" A C35 in.	0 00 0 08 1/2	Otter	4 00 8 00	Cuba	0 07 0 00
Aloes Capo	0 16 0 17	" A B35 in.	0 00 0 09	Mink, Dark Prime	1 25 1 75	Barbadoes	0 07 1/2 0 08 1/2
Alum	1 65 1 90	" A E36 in.	0 00 0 09 1/2	" Pale	0 25 0 50	Yellow refined	0 10 1/2 0 10 1/2
Borax	0 11 0 12 1/2	" A A36 in.	0 00 0 09 1/2	Beaver, Winter, clean	1 75 2 00	Crushed	0 08 1/2 0 10 1/2
Castor Oil	2 50 2 75	" Twilled 36 in.	0 00 0 12	" Bell, per lb.	1 50 1 75	Maple Sugar	0 9 0 10
Caustic Soda	1 11 1 50	" Twilled 72 in.	0 00 0 25	Bear, large Prime	6 00 8 00	<b>SYRUPS.</b>	
Cream Tartar	3 75 0 30	Lybster (Grey), No. 2,	0 00 0 32 1/2	" small	4 00 5 00	Extra	0 55 0 60
Epsom Salts	1 60 1 90	" 32 lb.	0 00 0 06 1/2	" Cub.	2 00 4 00	Amber	0 45 0 50
Extract Logwood	1 00 0 11	" No. 2, 35 in. full	0 00 0 07 1/2	Fisher	5 00 7 00	Silver Drip and Honey	0 40 0 48
Indigo, Madras	3 75 0 12	" No. 1, 35 in. full	0 8 0 00	Skunk	0 25 0 75	Molasses (Barbados)	0 33 0 39
Madder	3 10 0 10	" XX36 in. full	0 9 0 00	<b>Groceries.</b>			
Opium	5 00 5 25	" Heavy twilled, 36 in.	0 10 0 00	TEA, (Hf-Chests. & Cnd.)	0 25 0 30	Trinidad	0 20 0 27
Oxalic Acid	0 11 0 13	Dundas (Grey Sheetings),	0 21 0 00	Japan, com. to med. per lb.	0 20 0 30	Sugar House	0 23 0 27
Potash Iodide	0 00 0 25	" B. 72 in.	0 22 0 00	" med. to good.	0 30 0 36	Maple	0 85 0 90
Quinine	1 00 1 00	" No. 1, 72 in.	0 32 0 00	Japan, fine to choice per lb.	0 38 0 50	<b>FRUIT.</b>	
Soda Bicarb.	1 50 1 00	" No. 1, 72 in. twilled.	0 32 0 00	Japan Nigarakh.	0 23 0 23	Loose Muscatel	1 65 1 75
Sul Soda	3 10 3 25	Fish.	6 00 7 00	Y. Hyson common to gd.	0 23 0 40	Layers in boxes	1 50 1 65
Tartaric Acid	0 45 0 48	Green Cod, No. 1, 200 lbs.	4 25 4 50	V. Hyson common to gd.	0 45 0 65	Sultanas	0 50 0 70
Bleaching Powder	1 20 1 50	Dry Codfish, American,	0 30 0 00	V. Hyson fine to finest, full	0 30 0 40	Seedless	0 60 0 70
		100 lbs.	4 25 4 50	Gump, fair to med.	0 50 0 60	Valentin	0 61 0 63
		Gaspé	0 30 0 00	" Good to fine	0 50 0 60	Currants	0 4 0 5 1/2
				" Finest	0 65 0 70	Prunes	0 13 0 15
						Figs	0 6 0 13

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

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 House, Land and Investment Agent.  
 \$50,000 TO LOAN.  
 Special attention given to winding up Estates, negotiating Loans, Bonds, Mortgages, etc. Houses and Villa lots for sale. Houses, Stores and Offices to let.  
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**AT THE RED STORE,**  
 581 ST. CATHERINE STREET.

Our Great Cheap Sale of Spring Goods will begin on MONDAY, 10th instant, to be continued throughout this month. As the times are hard, and money very scarce, we are determined to sell cheap. Our extensive stock, consisting of the very important lines, and in which the public knows we excel, are

**Tweeds and Dress Goods.**

We have certainly in these two lines the best and most varied choice that can be offered by any house in Montreal, our special attention being exclusively devoted to these Branches. We are in a position to defy competition of the best houses in Canada, being directly supplied by manufacturers, and have no hesitation in recommending you to pay us an early visit and examine for yourself what we are doing in Cheap Goods.

**At the Red Store.**

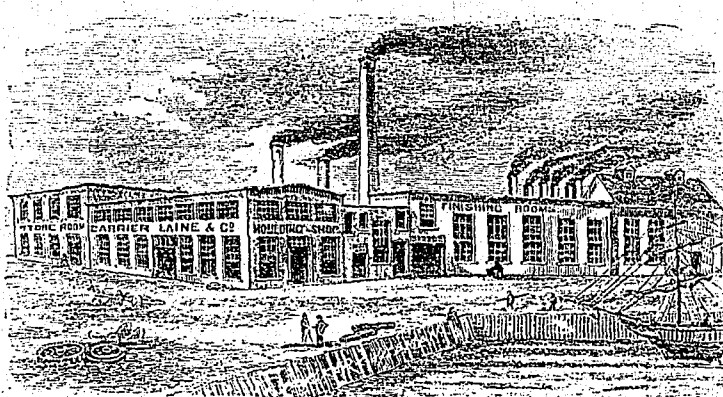
The rich like the poor are sure to find Goods suitable for their purses. Everything will be done to merit the confidence of the public. Do not forget Cheap Sale taking place next week, 10th March.

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581 ST. CATHERINE STREET,

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**Flour & Meal, Boots & Shoes, Groceries,**  
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 AUCTIONEER AND COMMISSION MERCHANT

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, APRIL 17, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Walnuts.....	0 7 0 9	<b>ASSORTED PICKLES.</b>		<b>Tobacco Box Nails:</b>		<b>IXX "</b>	9 50 9 75
Filberts.....	0 7 0 9	Ratty's Mxd Ast, pts, doz	2 90 0 00	1 in. and 1 1/2 in. p. 100 lb kg	7 25 6 25	DC "	5 00 5 25
Brazils, new.....	0 7 1/2 0 8	Nabob.....	2 75 0 00	1 1/2 " " " "	6 00 5 50	DX "	7 00 7 25
<b>SPICES.</b>		Crosse & Blackwell, pts.	2 70 0 00	2 1/2 " " " "	6 25 5 00	DXN "	9 00 9 25
Cassia..... per lb.	0 17 0 20	Ported Meats, per doz.	2 70 2 75	<b>Cinch and H'y Cl. Nails:</b>		<b>Auchers per lb</b>	0 5 0 00
Mace.....	0 30 1 00	Harvey Sauce, per doz.	2 80 0 00	1 " " " "	0 08 1/2 0 08	<b>Hides, per 100 lbs.</b>	
Cloves.....	0 40 0 40	Archevy " per doz.	2 89 0 00	1 1/2 " " " "	0 07 1/2 0 07 1/2	Calfskins per lb.....	0 00 0 60
Nutmegs.....	0 60 0 90	Reading " per doz.	2 80 0 00	2 " " " "	0 07 0 07	Sheepskins each.....	0 90 1 10
Jamaica Ginger, B1	0 22 0 27	John Bull " per doz.	2 80 0 00	2 1/2 " " " "	0 06 1/2 0 00	Green Hide, No. 1.....	7 00 8 00
Jamaica Ginger, Unol.	0 19 0 21	India Soy " per doz.	2 50 0 00	Plat 3 sharp pres'd N's:		" " No. 2.....	6 00 6 00
African.....	0 10 0 11	Chutney " per doz.	3 00 3 50	1 and 1 1/2 in. per lb.....	0 10 1/2 0 09 1/2	" " No. 3.....	5 00 6 00
Pimento.....	0 15 1/2 0 16	Worcester, 1/4 pts per doz.	3 20 0 00	1 " " " "	0 09 1/2 0 09 1/2	<b>Leather (at 6 mths:)</b>	
Pepper.....	0 9 0 9 1/2	pts. per doz.	5 76 0 00	2 " " " "	0 07 1/2 0 07	<b>Span Sole, 1st lvy wts.</b>	0 21 0 22
Mustard, 1 lb. Jar	0 17 1/2 0 18 1/2			3 in. and up " " "	0 06 1/2 0 00	<b>Span Sole, 1st mid wts</b>	0 21 0 22
1 lb.	0 24 0 26			25 bxs 30 p.c. dis.		Do. No. 2.....	0 22 0 23
<b>RICE.</b>		<b>Glass.</b>		*Under 25 bxs 15 p.c.		No. 1 B. A. Sole, mid. wts.	0 22 0 23
Arracan, &c..... per 100 lb.	4 25 4 45	7 1/2 x 8 1/2; 7 x 9, 8 x 10.....		<b>Horse Nails:</b>		No. 1 B. A. Sole, over wts.	0 21 0 22
Sago..... per lb.	0 54 0 6	10 x 12 L.....	1 55 1 65	Patent Hat'd sizes.....	35 00 40 00	No. 2 B. A. Sole.....	0 15 0 20
Tapioca, Pearl.....	0 81 0 9	10 x 14.....		Galvanized Iron: No. 24	0 7 1/2 0 7 1/2	Buffalo Sole No. 1.....	0 19 0 20
Flake.....	0 8 0 9	12 x 16.....	1 65 1 75	" " " "	0 7 1/2 0 7 1/2	Do. " " " "	0 17 0 18
<b>CANNED GOODS: p. doz.</b>		14 x 20.....	1 95 2 05	<b>Pig Iron: Siemens No. 1</b>	10 50 20 00	Slaughter, do. 2.....	0 22 0 23
Tomatoes, 3 lb. tins.....	1 30 1 35	18 x 24.....		" " " "	17 50 18 00	Do. light " " "	0 23 0 24
" " 2 lb. tins.....	1 15 1 20	<b>Hardware.</b>		<b>Eglinton, No. 1.....</b>	16 00 16 50	Zanzibar No. 1.....	0 21 0 22
String Beans, 2 lb. tins.	1 40 1 50	<b>Tin: Block, per lb.....</b>	0 17 1/2 0 15	" Summerlee.....	17 00 17 50	Do. No. 2.....	0 18 0 19
" " 1 lb. tins.....	1 20 1 30	<b>Grain.....</b>	0 18 0 19	<b>Bar-ord-brds, pr 100 lbs</b>	1 80 1 90	Harness, best.....	0 27 0 30
Green Peas, 2 lb. tins.....	1 55 2 05	<b>Copper: Ingot.....</b>	19 20 20	Siemens.....	2 00 2 15	" No. 2.....	0 23 0 25
Baked Beans, 3 lb. tins.	2 50 0 00	<b>Sheet.....</b>	0 27 1/2 0 29	Do Best.....	2 50 2 70	<b>Upper heavy.....</b>	0 30 0 31
Clam Chowder, 3 lb. tins.	2 40 0 00	<b>Cut Nails: 12 dy to 7 in.,</b>		Reined.....	2 00 2 35	" light.....	0 30 0 34
Fish " 3 lb. tins.....	2 40 0 00	per 100 lb keg.....	2 85 0 00	Swedes.....	4 00 4 60	Grained Upper.....	3 32 0 37
Spiced Salmon, 3 lb. tins.	3 50 4 00	8 dy to 10 dy p. 100 lb kg.	2 15 0 00	Hoops-Coopers.....	2 30 2 40	Red Upper.....	0 34 0 36
Spiced Salmon 4 lb. tins.	6 50 7 00	5 " to 6 " " "	3 49 0 00	Canada Plates: Hatton.....	3 25 0 00	Kip Skins, French.....	0 75 0 85
Fresh Salmon, 1 lb. tins.	1 70 0 00	2 1/2 " to 4 " " "	3 50 0 00	Arrow.....	3 45 3 50	English.....	0 65 0 75
Canned Salmon.....	1 00 0 00	2 " " " " " "	4 25 0 00	Swansea.....	3 25 3 35	Illemock Calif.....	0 60 0 65
Lobsters.....	1 40 0 00	100 kg-lots 5 p. c. discount.		Marshfield.....	3 25 3 35	Do. light.....	0 45 0 55
Lobsters, 1 lb. tins.....	1 40 1 50	<b>American Shingle Nails:</b>		Penn.....	3 25 3 35	French Calif.....	1 10 1 30
Halibut, 1 lb. tins.....	1 50 1 60	Best Flued.....		<b>Iron Wire:</b>		Fine Calf Spills.....	0 30 0 35
Haddock, 1 lb. tins.....	1 40 1 50	2 dy per 100-lb. kog.....	4 75 0 00	No. 6, per bundle.....	2 00 3 10	Stoga Spills.....	0 22 0 25
Scotch Ling, per lb.....	0 7 1/2 0 00	2 1/2 " to 4 dy.....	3 75 0 00	" 9, " " " "	2 30 0 00	Spills, large, per lb.....	0 22 0 23
Loch Fine Herrings per 1/2		Common Pattern.....	3 65 0 00	" 12, " " " "	2 60 2 70	" small.....	0 17 0 20
keg.....	1 50 0 00	2 dy to 4 dy per 100 lb kg	3 65 0 00	No 16, per bundle.....	3 30 0 00	Extra fine Shaved Spills.....	0 28 0 30
" " per keg.....	2 00 0 00	<b>Finishing Nails:</b>		Steel, cast, per lb.....	0 12 1/2 0 13 1/2	Leather Board, Canadian.....	0 12 0 14
<b>CANNED FRUIT: p. doz.</b>		1 in. to 1 1/2 in. p. 100 lb kg	7 50 6 50	" Spring " " " "	0 24 0 4	Patent.....	0 15 0 16
Peaches, 2 lb. tins.....	1 90 1 95	1 1/2 in. to 1 3/4 in. " "	6 00 5 50	" Tire " " " "	0 24 0 24	Polished Grain.....	0 12 0 14
" " 3 lb. tins.....	2 80 2 90	2 in. and up " " "	5 00 0 00	" Sleigh Shoe, " " "	0 31 0 3	Pebble Grain.....	0 12 0 14
Strawberries, 2 lb. tins.....	1 40 1 50	25 kgs 25 p. c. discount.		" Blister, " " " "	0 8 0 10 1/2	B. Calif.....	0 16 0 17
Pine Apples, 2 lb. tins.....	1 80 1 90	*Under 25 kgs 10 1/2 p. c. dis.		Tin Plate: 1C Coke.....	5 00 5 50	Brush Kid.....	0 14 0 15
Pears, 2 lb. tins.....	1 50 1 55	<b>Flour Barrel Nails:</b>		1C Charcoal.....	6 00 6 25	Buff.....	0 12 0 15
Dumsons, 2 lb. tins.....	1 40 1 45	1/4 in., 1 in. and 1 1/2 in. p. kg.	7 25 6 25	1X.....	7 75 8 00		

\*These discounts apply only for immediate delivery, and for quantities named of each kind separately.

Terms for all nails 4 months from average date of delivery. Cash discount (within 30 days) on Clinch and Pressed Nails, 5 per cent.; on Cut, Finishing, Flour Barrel and Tobacco Box Nails, 3 per cent.

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HENRY STEWART, Manager Marine Department.

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

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, APRIL 17th, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Russetts, light	\$ c. \$ c.	" Apts., "	\$ c. \$ c.	New Butter	\$ c. \$ c.	Montreal	\$ c. \$ c.
" heavy	0 30 0 37 1/2	" Lucas, Flaska	4 00 4 20	Brockville, choice select's	0 19 0 22	"	1 10 0 00
Lumber.	0 20 0 25	Spirits Turpentine, bbls.	5 00	" ch'ce lines dairies	0 16 0 17 1/2	Brandy: Hennessy's	0 70 0 00
Ash, 1 to 4 in., M.	16 00 20 00	W hale, refined.	0 75 0 00	" fair to good.	0 10 0 14	"	3 40 3 50
Ash, timber, M.	20 00 25 00	Paints, &c.		Morrisburg, ch'ce select's	0 16 0 17	Martoll's	gal 3 30 3 40
Birch, 1 to 4 in., M.	18 00 22 00	White Lead, gen., 100 lb.	7 50 8 00	" ch'ce lines dairies	0 14 0 15	"	case 9 50 10 00
Basewood, ex. wide, M.	12 50 15 00	" No. 1	6 75 7 20	" fair to good.	0 10 0 13	Bisquit, Dubouché & Co. gal.	2 50 0 00
Black Walnut, per M.	60 00 100 00	" 2	6 00	Western Dairy, ch'ce lines	0 10 0 13	"	case 7 50 0 00
Cedar, round, lineal foot.	00 04 00 07	White Lead, genuine.	2 10 2 25	" fair to good.	0 5 0 10	Jules Duret & Co.	gal 2 70 2 80
Cedar, flat, lineal foot.	00 03 00 05	in Oil, per 25 lbs.	1 75 1 90	Store packed, all sections.	0 05 0 10	"	case 8 50 0 00
Cedar, square, lineal foot.	00 07 00 09	Do., No. 1	1 30 1 50	Oer. miks.	0 74 0 84	J. Robin & Co.	gal 7 00 7 25
Elm, 1 to 4 in., M.	18 00 25 00	" 2	1 40	Poor and common grades.	0 2 0 3	Pinet, Castillon & Co.	gal 2 65 2 70
Elm, timber, M.	20 00 25 00	White Lead, dry	0 6 0 6 1/2	Pork, mess.	14 00 14 50	"	case 8 00 0 00
Elm, Rock, 1 to 4 in., M.	30 00 40 00	Red Lead	0 5 1/2 0 6	Do thin mess.	13 00 13 50	Otard Dupuy & Co.	gal 2 65 2 70
Hemlock, 1 to 3 in., M.	8 00 10 00	Venetian Red, Eng'h.	1 75 2 00	Hau, City cured.	00 9 1/2 0 10	Rouyer, Guilfat.	gal 2 65 2 70
Hemlock, timber, M.	10 00 12 00	Yel. Ochre, French	1 75 2 00	Lard " pails and tubs.	9 00 9 50	"	case 7 50 0 00
Maple, hard, M.	20 00 30 00	Whiting	0 60 0 70	Eggs	0 00 3 75	Cheaper shippers.	gal 2 65 2 70
Oak, 1 to 4 in., M.	40 00 50 00	Produce.		Tallow rendered.	3 2 0 6	"	case-qts 5 00 6 00
Pine, good clear, M.	25 00 35 00	Grain:		Beef, mess.	13 50 14 00	Irish Whiskey—	
Pine, sound, 1 in., planed.	13 00 15 00	Canada White, (No. 2.)	0 95 1 05	Prime mess.	12 00 0 00	Dunville	case 0 50 7 00
Pine, sound flooring, plan.	11 00 13 00	" Spring (No. 2.)	0 98 1 00	Hops	0 2 0 6	Roe's	case 5 60 6 30
Pine roofing, planed, M.	10 00 11 00	Red Winter	0 95 0 00	Apples, American.	1 40 1 75	Scott's Whiskey	gal 2 60 2 80
Pine strips, 1 to 2 in., M.	07 00 10 00	Oats	0 27 0 28	" Canadian.	2 00 2 50	"	case-qts 5 00 6 25
Pine strips, planed 1 to 2 in., M.	09 00 11 00	Barley	0 70 0 85	Tobacco.		Rum: Jamaica	gal 2 25 2 50
Pine, con. culls, M.	06 00 09 00	Peas	0 70 0 75	Blacks, boxes in bond.	0 9 0 14	Demarara	gal 2 00 0 00
Pine, con. 3 in. culls, M.	06 00 06 00	Onmeal	4 10 4 25	" caddies	0 12 0 17	Geneva Spirits	gal 1 70 1 67
Pine, con. 3 in. planed, M.	07 00 08 00	Corn.	0 47 0 00	Malioganies, caddies & bxs	0 13 0 17	" Green c'es	4 00 4 25
Pine, timber, M.	12 00 14 00	FLOUR.		" in bond.	0 20 0 25	" Red cases.	7 75 8 00
Pine, shingles, M.	02 00 03 00	Superior Extras.	4 00 4 70	Brights,	0 20 0 45	Champagne, (cases)	
Pine, 1/2 inch, M.	01 00 01 00	Extra Superfine.	4 45 4 60	Rough and Ready,	0 13 0 25	G. H. Mumm, Dry Verzen'y	24 50 26 00
Spruce, 1 to 2 in., M.	08 00 10 00	Strong Bakers.	4 25 4 40	Solera	0 12 0 14	Louis Roderer	25 25 28 00
Spruce, planed, 1 to 2 in., M.	08 00 10 00	Fancy	4 25 4 35	Prince of Wales	0 12 0 14	J. Mumm Dry Verzenay	20 00 21 50
Spruce, 3 in., M.	08 00 07 00	Spring Extra	4 22 1/2 4 25	Nelson's Navy 1/2's and 6's.	0 12 1/2 0 14 1/2	Bollinger Champagne	24 00 00 00
Oils.		Superfine	3 50 4 00			Port & Sherry, per gall.	1 25 5 00
Cod Oil, Newfoundland.	0 46 3 50	Pollards	3 10 3 25	Wool.		Claret, (cases)	
Straits Oil—American	0 40 0 43	Ont. Bags	2 10 2 17 1/2	Fleece	0 23 0 26	Cruse & fls[ wired]	4 50 and up
Straw Seal	0 40 0 42	City Bags	2 25 2 30	Pulled Wool, Super	0 20 0 26	Cette Ports	1 05 1 25
S. R. Palo Seal	0 46 0 50	Provisions.				Tarragona	1 20 1 30
Pale Seal, ordinary	0 42 0 45	Butter		Wines, Liquors etc.		Native Wines.	0 75 1 50
Lard Oil	0 65 0 75	Creamory	0 00 0 00	Ale English	2 40 2 50	Canada Rye 25 u. p. im. gal.	1 10 0 00
Limeced raw	0 63 0 67	Townships, choice select's	0 18 0 20	Montreal	1 60 1 65	Canada Spirits 50 o. p.	2 15 0 00
Olive oil	1 02 1 07 1/2	" old ch'ce lines dairies	0 14 0 16	"	0 85 1 20	Mineral Waters	
Olive eating	1 75 1 90			Stout: Guinness'	0 60 0 75	Appollinaris in glass dz. qt.	2 55 0 00
" qt., per case	2 60 2 75			"	2 40 2 60	" " pt.	1 50 0 00
" pts., "	3 25 3 30			"	1 65 0 00	" in stone " qt.	2 30 0 00
						" " pt.	1 70 0 00
						Hunyadi János, doz. pts.	4 00 0 00

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

Jan. 1st.] FINANCIAL STATEMENT [1879.

OF THE WESTERN ASSURANCE CO., INCORPORATED 1851.

HEAD OFFICE, - - - TORONTO.

Hon. J. McMURRICH, President. J. J. KENNY, Secretary.  
B. HALDAN, Managing Director. JAS. BOOMER, Inspector.  
J. PRINGLER, General Agent.

Capital Subscribed, . . . \$800,000 00  
Capital Paid-up, . . . 400,000 00

ASSETS.

Cash in Bank	\$ 92,996 75
Government and Municipal Bonds	249,130 10
United States Bonds and Deposits	127,015 01
Bank Stocks, reduced value	56,481 00
Loan and Investment Co. Stocks and Deposits	107,415 50
Mortgages on Real Estate	47,311 73
Bills Receivable—(Marine Premium)	29,597 66
Interest Unpaid and Accrued	10,954 69
Company's Offices	45,505 19
Agents' Balances and other Accounts	76,870 88
	\$1,270,460 41

LIABILITIES.

Losses under Adjustment	59,288 30
Dividends Unclaimed	\$619 30
Dividend payable Jan'y 7, 1879	30,000 00
	89,908 19

SURPLUS. \$1,180,552 81  
Capital Subscribed but not called in 400,000 00  
\$1,580,552 81

Income for Year ending Dec. 31st, 1878, . . . \$890,520 53

FIRE AND MARINE INSURANCE.

ANGUS R. BETHUNE, Agent, Montreal.

UNION FIRE

Insurance Co.

Head Office, 52 ADELAIDE STREET, E. TORONTO.

AUTHORIZED CAPITAL - - \$1,000,000.

DIRECTORS:

- President—Hon. J. C. Aikins, Senator, Toronto.  
W. H. Dunsbaugh, Esq., Vice-President, People's Loan & Deposit Co., Toronto.  
James Paterson, Esq., of Thomas May & Co., Toronto.  
A. A. Allan, Esq., of A. A. Allan & Co., Wholesale Furriers, Toronto.  
John Shields, Esq., of James Shields & Co., Wholesale Grocers, Toronto.  
R. Heber Bowes, Esq., of Smith, Wood & Bowes, Barristers, Toronto.  
J. M. Currier, Esq., M.P., Ottawa.  
Byron Williams, Esq., London.

This Company insures Household, Mercantile, and Manufacturing Risks at the lowest current rates against loss or damage by fire or lightning in places where there are efficient means for putting out fires. Applications for Agencies, with satisfactory references, will be entertained.

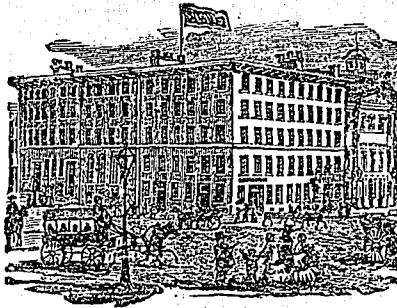
MESSRS. GASTON & GALT, SOLICITORS.

A. T. McCORD, Jr.,

General Manager.

**Hotels.**

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



WILLIS RUSSELL, President, . . . . . QUEBEC.

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

**RUSSELL HOUSE,**  
OTTAWA.

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

J. A. GOUIN, Proprietor.

**CANADA HOTEL.**

St. Gabriel street,

MONTREAL, . . . . . CANADA.

S. BELIVEAU, MANAGER. A. BELIVEAU, PROPRIETOR.

Its chambers and menu are not surpassed. Commercial gentlemen and tourists will find it to their advantage to stop here.

Rates reasonable, though first-class in every particular.

**Hotels.**

**HOTEL DUFFERIN,**

CORNER OF

CHARLOTTE STREET AND KING SQUARE,

**Saint John, New Brunswick.**

GEO. W. SWETT—PROPRIETOR.

Bath Rooms and other conveniences are on each flat. The location (corner Charlotte street and King Square) is the finest in the city, being within three minutes' walk of all the business centres, and five or six minutes' walk of the Railroad Depots and Steamboat Landings.

GUELPH, ONT.

**CITY HOTEL,**

Opposite Grand Trunk Passenger Station

JOHN HAUGH,

PROPRIETOR.

Free Omnibus to and from all trains for Guests.

Good Stabling and Livery in connection

**Mountain Hill House.**

MOUNTAIN HILL, QUEBEC.

This hotel, so well known to the public, has been newly furnished throughout, and offers every comfort to the travelling public. Table superior. Suitable sample rooms for commercial travellers. House located convenient to Railway Depots and Steamboat Landings. Terms liberal.

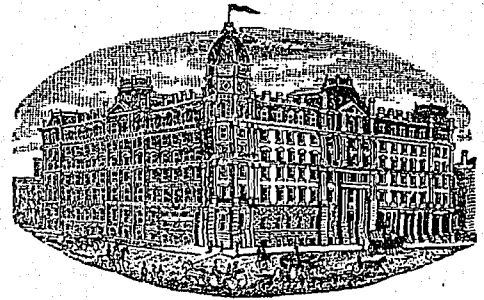
E. DION & CO., Proprietors.

Cobourg, Ont.

**PAUWEL HOUSE**

Best Commercial House; central locality. Sample Rooms on ground floor.

**Hotels.**



**WINDSOR HOTEL,**

MONTREAL.

THE PALACE HOTEL OF THE WORLD.—Has special advantages for the comfort of guests, with spacious PARLOUR and PROMENADES. Its location is high, which insures pure air, with views of the River and Mountain Scenery.

Has a room for commercial men at 117 St. François Xavier Street.

Rates, \$2.50 per day, and upwards.

R. H. SOUTHGATE, Manager

JAS. WORTHINGTON, Proprietor.

**AMERICAN HOTEL.**

TORONTO.

Rates Reduced to Meet the Times.

Seventy-five Rooms at \$2.00, and seventy-five at \$1.50. The most central and convenient Hotel in the city, both for commerce and family travel. Three minutes walk from the Union and Great Western Depots; and first-class in every respect, except price.

GEORGE BROWN, Proprietor.

THE  
**METROPOLITAN MUTUAL BENEFIT**  
SOCIETY.

Head Office, . . . . . Montreal, P.Q.

JOHN OGILVY, Esq., J. L. LEPROHON, Esq., M.D., Vice-Consul of Spain,  
PRESIDENT. VICE-PRESIDENT.

A. A. DICKSON, SECRETARY.

This Society is the only one in the Dominion for the benefit of the general public; the other societies are confined to Free-Masons, Oddfellows, &c. Men wishing to provide for their families in case of their decease, neglect a duty by not becoming a member, as a Certificate of Membership in this Society is by far the cheapest provision a man can make.

Agents wanted in every City, Town, Village and County in the Dominion.

THE  
**Mutual Fire Insurance Company**  
OF THE  
COUNTY OF JOLIETTE.

HEAD OFFICE:

MONTREAL, . . . . . P. Q

JOHN GRILLY, Esq., FRANCO O. WOOD, Esq., B.A., B.C.L.,  
President. Vice-President.

A. A. DICKSON, Secretary.

This Company insures all classes of Property in the Province of Quebec at equitable rates (the large cities excluded). Agents wanted in all unoccupied Territory in the Province.

THE STANDARD  
Fire Insurance Company.

Head Office, . . Hamilton, Ont.

GOVERNMENT DEPOSIT, \$25,000.

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

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

PRESIDENT.

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

SECRETARY-TREASURER.

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District.



Insurance.

THE ACCIDENT INSURANCE COMPANY

OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, . . \$250,000.

HEAD OFFICE, MONTREAL.

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

MANAGER.

EDWARD RAWLINGS.

THE ACCIDENT

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

SURETYSHIP.

THE CANADA

GUARANTEE COMPANY

MAKES THE

Granting of Bonds of Suretyship

ITS SPECIAL BUSINESS.

There is now NO EXCUSE for any employee to continue to hold his friends under such serious liabilities, as he can at once relieve them and be

SURETY FOR HIMSELF

by the payment of a trifling annual sum to this Company.

This Company is not mixed up with Fire, Marine, Life, Accident or other business; its whole Capital and Funds are solely for the security of those holding its Bonds.

JANUARY 7th, 1876.—The full deposit of \$50,000 has been made with the Government. It is the only Guarantee Company that has made any Deposit.

HEAD OFFICE:—MONTREAL.

President:—SIR ALEXANDER T. GALT.

Manager:

EDWARD RAWLINGS.

AUDITORS:—EVANS & RIDDELL.

STOCKS AND BONDS,

Reported by J. D. CRAWFORD & Co. Members of the Stock Exchange.

Table with columns: NAME, Shares, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Prices, April 17. Lists various Canadian banks and companies like British North America, Canadian Bank of Commerce, etc.

GOVERNMENT RAILWAY. WESTERN DIVISION.

O. M. O. & O. RAILWAY.

SHORTEST & MOST DIRECT ROUTE TO OTTAWA.

On and after MONDAY, FEBRUARY 10th, Trains will leave HOCHELAGA DEPOT as follows:— Express Trains for Hull at 9:30 a.m. and 5:00 p.m. Arrive at Hull at 2:00 p.m. and 9:15 p.m. From Hull at 9:10 a.m. and 4:35 p.m. Arrive at Hochelaga at 1:40 p.m. and 9:00 p.m. Train for St. Jerome at 5:30 p.m. Train from St. Jerome at 7:00 a.m. Trains leave Mile-End Station ten minutes later. General Office, 13 Place d'Armes Square, STARNES, LEVY & ALDEN. Ticket Agents, Offices, 202 St. James and 158 Notre Dame Sts.

C. A. STARK, Gen'l Freight and Passenger Agt. February 10 C. A. SCOTT, Gen'l Superintendent.

\$10 to \$1,000 Invested in Wall St. Stocks makes fortunes every month. Book sent free explaining everything. Address DAXTER & CO., Bankers, 17 Wall St., N. Y.



ESTABLISHED 1850. J. H. WALKER, WOOD ENGRAVER, 13 Place d'Armes Hill, Near Craig Street. Having dispensed with all assistance, I beg to intimate that I will now devote my entire attention to the artistic production of the better class of work, Orders for which are respectfully solicited.

Table with columns: Securities, Montreal April 17. Lists items like Can. Government Debentures, Dominion 5 per cent. stock, etc.

Table with columns: Exchange, Montreal April 17. Lists items like Bank of London, 60 days, Gold Drafts on New York, etc.

Table with columns: Shrs., Railway and other Stocks, Pd., Quotations London Mar. 1. Lists various stocks and shares like Atlantic & St. Lawrence Shs., Do. 5 p.c. Str. Mt. Bonds, etc.



**DIVISION OF PROFITS.**  
**CANADA LIFE**  
 ASSURANCE COMPANY.

Assurers Joining before the  
**30th OF APRIL**  
 WILL RANK FOR  
**TWO YEARS' SHARE**  
 OF THE LARGE  
**PROFITS TO BE DIVIDED NEXT YEAR.**

MONTREAL OFFICE:

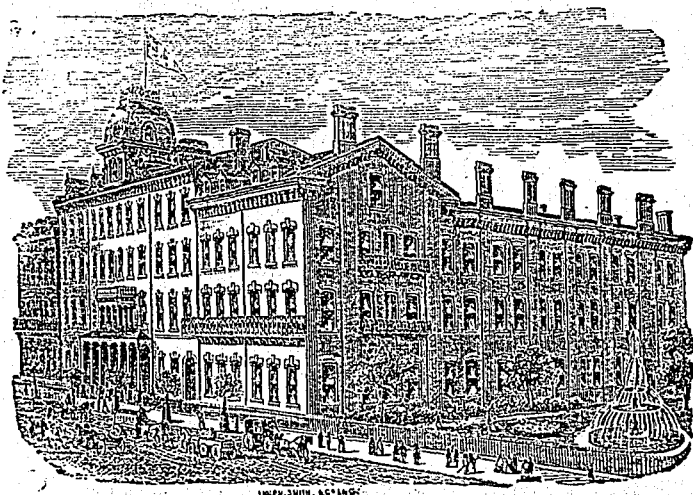
182 St. James Street.

SECRETARY:

**R. POWNALL.**

Inspector of Agencies Prov. of Quebec—P. LAFERRIERE.  
 Special City Agent—JAMES AKIN.

**THE QUEEN'S HOTEL,**  
 TORONTO.



McGAW & WINNETT, Proprietors.

Patronized by Royalty and the best families. Besides being most elegantly furnished, the Queen's is the only hotel in Canada containing a fire-proof Elevator. Prices, as usual, graduated according to location of rooms.

Incorporated  
 A. D. 1874.

**CANADA**

Charter  
 Perpetual.

*FIRE & MARINE*  
**Insurance Company.**

HEAD



OFFICE,

HAMILTON,

ONTARIO.

Capital, \$1,000,000 fully Subscribed

Deposited with Dominion Government, \$50,000.

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

**BRANCH OFFICES:**

Montreal—No. 117 St. François Xavier Street.—WALTER KAVANAGH,  
 General Agent.  
 Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.  
 Halifax, N. S.—No. 22 Prince Street.—CAPT. O. J. P. CLABESON,  
 General Agent.  
 St. John, N. B.—No. 51 Princess Street.—IRA CORNWALL, Jr., General  
 Agent.  
 Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

*FIRE and MARINE*  
**INSURANCE.**

**THE BRITISH AMERICA**

Assurance Company.

INCORPORATED 1833.

HEAD OFFICE:

Cor. of Front and Scott Streets, Toronto.

**BOARD OF DIRECTORS:**

Hon. G. W. ALLAN, M.L.O.	HUGH McLENNAN, Esq.
GEORGE J. BOYD, Esq.	PETER PATERSON, Esq.
Hon. W. CAYLEY.	JOS. D. RIDOUT, Esq.
PELEG HOWLAND, Esq.	JNO. GORDON, Esq.
	ED. HOOPER, Esq.

GOVERNOR ... ..	PETER PATERSON, Esq.
DEPUTY GOVERNOR ... ..	Hon. WM. CAYLEY.
INSPECTOR ... ..	JOHN F. McQUAIG.
General Agents ... ..	KAY & BANKS.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

F. A. BALL, Manager.

Insurance.

Royal Insurance Coy.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders unlimited.

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

HEAD OFFICE FOR CANADA—MONTREAL.  
 Every description of property insured at moderate rates of premium.  
 Life Assurances granted in all the most approved forms.

M. H. GAULT,  
 W. TATLEY,  
 Chief Agents.

CITIZENS' INSURANCE COMPANY, OF CANADA.  
 CAPITAL, . \$2,000,000.

DIRECTORS:

President—SIR HUGH ALLAN.  
 Vice-President.—HENRY LYMAN,  
 Andrew Allan. N. B. Corse. John L. Cassidy.  
 Robert Anderson. J. B. Rolland.  
 A. R. H. MCGOUN, Sec. TREAS.

GERALD E. HART, GEN'L MAN'R.  
 ALFRED JONES, INSPECTOR.

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

CHIEF OFFICES.

TORONTO—HINE & LOVELACE, Agents.  
 QUEBEC—OWEN MURPHY, Agent.  
 ST. JOHN, N. B.—IRA CORNWALL, jr., Agent.  
 HEAD OFFICE, 179 St. James Street,  
 MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, April 17th, 1870.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Last Sale per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	\$56	112
Canada Life.....	2,500	7½-6mos.	400	50	85	193
Citizens, Fire, Life, Guarantee & Acc't	11,850	.....	100	20	.....	.....
Confederation Life.....	5,000	6-8 mos.	100	10	22½	126½
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	12½	102
Isolated Risk, Fire.....	5,000	.....	100	10	.....	25
Quebec Fire.....	2,500	12½	400	130	120	120½
Queen City Fire.....	2,000	10	50	10	10	106 105
Western Assurance.....	20,000	7½ 6 mos.	40	20	25	153
Royal Canadian Insurance.....	20,000	5	100	60	15	.....
Accident Insurance Co. of Canada.....	2,500	8 per ct.	100	20	20	100
Canada Guarantee Co.....	2,335	8 per ct.	50	20	20½	102½
Mercantile Marine Insurance Co.....	5,000	.....	100	20	.....	.....
National Insurance, Fire.....	20,000	.....	100	35	.....	.....
Stadacona Insurance Co., Fire and Life	50,000	.....	100	20	.....	.....
Ottawa Agricultural.....	10,000	.....	100	25	.....	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, March 31, 1870.)

Briton Medical Life.....	20,000	10	£10	2	£1 2½	.....
Briton Life Association.....	50,000	10	1	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	15½	.....
Commercial Union Fire Life & Marine.....	50,000	30	50	5	19 20	.....
Edinburgh Life.....	5,000	10	100	15	33½	.....
Guardian Fire and Life.....	20,000	13	100	50	55	.....
Imperial Fire.....	12,000	.....	100	25	155	.....
Lancashire Fire and Life.....	100,000	30	2	2	7½	.....
Life Association of Scotland.....	10,000	30	40	8½	30	.....
London Assurance Corporation.....	55,302	45	25	12½	63 66	.....
London & Lancashire Life.....	10,000	10	10	1 7-20	1 1½	.....
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	15½ 15½	.....
Northern Fire & Life.....	30,000	70	100	5	37½ 38	.....
North British & Mercantile Fire & Life	40,000	60	50	6½	46½	.....
Phoenix Fire.....	6,722	.....	.....	.....	300 304	.....
Queen Fire & Life.....	200,000	30	10	1	8 3½	.....
Royal Insurance Fire & Life.....	100,000	50	20	3	20½ 21½	.....
Scottish Commercial Fire & Life.....	125,000	22½	10	1	1 1	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	1 6	.....
Scottish Provincial Fire & Life.....	20,000	30	50	3	10½ 10½	.....
Standard Life.....	10,000	65½	60	12	7½	.....

The liability on all Bank Stocks and the Canada Guarantee Co.'y is limited to double the amount of the Subscribed Capital. On all other Stocks the liabilities of shareholders is strictly limited to the amount of Subscribed Capital.

Agricultural Insur. Co.,

(A STOCK COMPANY.)

OF WATERTOWN, NEW YORK,

CHARTERED IN 1853.

J. A. SHERMAN, Pres. ISAAC MUNSON, Sec'y

DEPOSITED WITH CANADIAN GOVT. - - - \$100,000.  
 Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, against Loss or Damage by Lightning as well as Fire.

CASH ASSETS, January 1, 1870.....	\$1,150,063.99
Claims for Losses, Dividends.....	51,440.75
Capital (paid up in cash).....	200,000.00
Unearned Reserve Fund.....	681,977.62
Net Surplus.....	216,645.62

GEO. H. PATTERSON, Montreal, Manager Pro. Quebec.  
 J. FISHER, Cobourg, Chief Agent, Ontario.

THE MUTUAL LIFE ASSOCIATION OF CANADA.

HOME OFFICE, . . . HAMILTON.

PRESIDENT—JAS. TURNER. | VICE-PRESIDENT—ALEX. HARVEY.

Deposited with the Dominion Government for the additional protection of Policy-holders, \$50,000.00.

Premiums absolutely Non-Forfeitable after two Annual Payments, and Profits distributed equitably and entirely among the Policy-holders.  
 This Company issues Policies upon all approved plans at reasonable rates.  
 A policy-holder insured on the ordinary plans may—after having paid two annual payments—discontinue his Policy and receive his share of the funds in either cash or a paid-up policy. Full particulars will be given on application to the Home Office, or to any of the Agencies throughout the Dominion.  
 DAVID BURKE, Manager. WM. SMITH, Secretary.  
 RICHARD BULL, Superintendent of Agencies.

SUN MUTUAL

LIFE AND ACCIDENT INSURANCE COMPANY.

CAPITAL, . . . . . \$500,000  
 DEPOSITED WITH GOVERNMENT, . . . . . 50,000

PRESIDENT.—THOMAS WORKMAN, Esq.  
 MANAGING DIRECTOR.—M. H. GAULT, Esq.

DIRECTORS:

T. WORKMAN, Esq.	T. J. CLAXTON, Esq., Vice-Pres.
A. F. GAULT, Esq., M.P.	JAMES HUTTON, Esq.
M. H. GAULT, Esq.	T. M. BRYSON, Esq.
A. W. OGILVIE, Esq.	JOHN McLENNAN, Esq.

Toronto Board:

Hon. J. McMURRICH.	JAS. BETHUNE, Esq.,
A. M. SMITH, Esq.	Q.C., M.P.P.
WARRING KENNEDY, Esq.	JOHN FISKEN, Esq.
Hon. S. C. WOOD.	ANGUS MORRISON, Esq.

Policies non-forfeitable. Return of Premiums guaranteed. Dividends apportioned equitably. Endowment Assurance thereby rendered profitable.  
 Issues Life and Endowment Policies combined with weekly allowances in case of injury—a deservedly popular form of assurance.

SURPLUS to Policy-holders, \$106,167-48.

All Pure Insurance. No Tontine. Periodical examinations of chance of Policies being diminished on becoming claims. Contracts plain and straightforward.  
 This Company issues Life and Accident Policies on all the most approved plans, at the lowest possible rates.

HY. O'HARA, Toronto, Branch & Gen. Agt. Nor. West'n Ont.  
 R. MACAULAY, Sec'y. Active Agents wanted.

Insurance.

**LIVERPOOL & LONDON & GLOBE**  
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - - - - - 27,470,000  
Funds Invested in Canada - - - - - 900,000  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS :

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February 7, 1879.

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III. Superior Quality of the Product. The superior quality of the products of this mill is observed in the grinding of Corn and other kinds of Grain. The process does not heat the Flour or Meal, even if grinding at the rate of 200 bushels of Corn per hour. All danger of fermentation is thus avoided. Every kind of grain is perfectly pulverized without taking from the mill any particle of grit.

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A cordial invitation is extended to Phosphate Companies and owners of Phosphate lands, to all Millers, Quartz Crushers, Chemical Manufacturers, Farmers and others who have any interest in such improvements, to call and see the machine and the samples of the materials ground at W. D. McLAUREN'S, Union Mills, 55 College street, Montreal. Montreal, June, 1878.

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