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# Commercial Review.

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## QUEBEC.

### PROSPECTS.

Most Picturesque Scenery and  
Finest Harbour in the World.

### HER LEADING WHOLESALE MERCHANTS

AND

### Manufacturing Interests.

(Visit by our Correspondents.)

We do not intend to write more than a brief introduction setting forth the object of our visit to Quebec. In commenting upon the trade representatives in the cities of Canada West, we did not deem it superfluous to deal more or less at length with the leading facts of their local histories, such as their origin, characteristic peculiarities, either political or geographical, but all this has been better done for us in the case of Quebec, whose history, as the stage of the new world's most dramatic dramas in the past, is familiar wherever the English tongue is spoken and education, even in the remotest American history, has its way. The Gibraltar of America was, in the early days of struggle for ascendancy on this continent, the coveted stronghold for which France, America and England each maneuvered with varying success, until the final Waterloo day, on the plains of Abraham, when noble, gallant Wolfe and the illustrious and chivalrous Montcalm, with some thousands of brave followers, reddened the green sward with their life's blood, and earned by their death the right to have their names inscribed on the calendar of fame forever. From then until now the Union Jack spreads its protecting folds over the lofty battlements of old Stadacona. In business matters western Canadians under-estimate the city of Quebec. The truth is that capitalists here, which class is neither few nor unimportant, are governed by principles of conservatism in business, the wisdom of which is probably confirmed by showing which they have made as regards sobriety during the trials of the great depression, during which not a single house which, at the outset, had been regarded as highly credit worthy, has suspended. The fact is that business is conducted here on a more healthy basis than either in Montreal or Toronto. The wholesale houses are strong advocates of keeping cool, instead of spending immense sums in paying commercial travellers, as is the case in other cities—where six, eight or ten men are sometimes employed by one house, the most venturesome of Quebec houses employ a single one. By this means they are, figuratively speaking, behind their business, pushing it instead of being away ahead pulling it after them, the first position being naturally the strong one in up-hill times like the present. By avoiding the boiling temperature of inflation your Quebec wholesale dealer frees himself from many of the worries and fretful causes of anxiety of which the break-neck pace of business firms in over-competent centres is sure to be fruitful. Fewer haggard and careworn faces, and brows deeply furrowed with anxiety for the maturing obligations that cannot be paid, are met with here. On the contrary, a fine,

joyful, pleasant and uniform tempered set of gentlemen are the recognized leading merchants of Quebec, who do business and sell goods when a paying profit can be realized, and are equally ready to retire from the contest when ruinous competition from other points invades their territory and will do business at any cost. These remarks apply to the old standing wholesale houses of Quebec, and we think them a faithful index of their general policy in business. There are exceptions to every rule, but these characteristics are well-defined in houses dealing in every staple of trade. As to the architectural appearance of the city, we cannot find anything to admire; queer little streets, lanes and sudden curves, long vistas of uneven buildings, varying from one to four stories on the same thoroughfare, seem to be the rule. The new parliament buildings deserve to rank among the finest public buildings in the Dominion: they are the largest in size, and most beautiful and commanding in location. Facing this imposing pile, on St. Louis street, the visitor beholds other evidences of awakening good taste in a fine terrace of cut-stone buildings recently built by leading merchants as private residences. However, any reflections that may be made on the score of irregular streets and buildings dwindle into insignificance when they are offset by the drives and walls and scenery which may be enjoyed in and within a short distance of the city. The beautiful terrace which is a marked promenade nearly a mile long, its yards wide, and the cliff at a height of 100 feet above the sea level, at St. Lawrence, affords one of the finest "coup d'oeil" of river and mountain scenery on the continent. Then we have the Falls of Montmorency, the Falls of Lorette, surrounded by its picturesque Indian settlement, where dwell the remnant of the once warlike Huron nation, then the drive around Cape Rouge and the upper and lower St. Foye and Belvidere roads; in fact, when we broach this feature of the city the field for mention is inexhaustible; but the inevitable dictum—space forbids—must be our apology. The important public works, the Princess Louise harbor improvements, will shortly prove of great advantage to this city as a port. The completion of the North Shore railway and the contemplation of another railroad to the fine fertile agricultural districts bordering on Lake St. John, all justify the conclusion that the old city is commencing to wake up and enter upon a decade of growth unprecedented in her history, and one which shall henceforward entitle it to a greater share of attention and weight in considering the general questions affecting the future destiny of Lower Canada.

### One of the Large Wholesale Importing and Manufacturing Hardware Firms of Lower Canada.

A VARIED AND IMPORTANT LIST OF MANUFACTURING AND MERCANTILE INTERESTS CONTROLLED BY THEM.

Any comments upon the wholesale interests of Quebec would be incomplete did we fail to give a prominent place to the hardware trade, which is represented by the time-honored firm of Chicic, Beaudet & Co., first carried on under the style of Methot & Chicic, which house has now been before the trade for some sixty-four years, and has from a small beginning crept up to be one of the most influential houses in Lower Canada. An inspection of the exterior and interior of this old warehouse, known as Methot's buildings, fronting at 55 and 57 St. Peter street, fully attests the amount of traf-

fic and wear and tear which each department has seen since the outset, for the building is one of the oldest both in reality and in appearance on that busy street. It was originally fitted out as a retail store, and in its early days was no doubt regarded as palatial when compared with the stores then in vogue. This department is still continued, and enjoys probably a larger patronage to-day than ever before in the history of the firm. The wholesale trade of the house was an after-growth, and the advantage of still retaining the above department is that dealers in small communities can come here and obtain different lines of hardware, etc., just in such quantities as best suits their trade, it being no inconvenience to the firm to divide up packages, as the remnants are always in demand. There are three floors and basement in this building, which are all taxed to the utmost with stocks of small shelf hardware, cutlery in great variety, saddlers' and coachmakers' furnishing, carpenters' edge tools of the best imported makes, also contractors', builders' furniture, manufacturers', machinists' and other grades of hardware, the entire of which makes a seemingly endless display. The fact is that we have seldom seen a better assorted stock of general hardware that meets the eye on the different floors of this house. The hardware sundry department is also very complete, containing just such goods as are in constant demand by the general country storekeeper. Whilst the building and fixtures are old, it is but just to state that every package on the shelves appears fresh and new, showing that an even demand enables the house to be constantly importing and replacing old packages by a new pattern or grade, if it be in the market. This feature of the merchandise, offered by Messrs. Chicic, Beaudet & Co., is in very desirable contrast, as far as the retail merchant is concerned, with the shelf-worn condition of the goods, which is too often the drawback in the younger hardware establishments of now-a-days, admired for their imposing architectural appearance. Among a numerous list of foreign and domestic manufactures, for whom the house acts as agents, we may mention the world-famed Fairbanks scales, for which they take orders for every size known to the trade, and either deliver from stock or direct from the factory in Vermont; also the Windsor Powder Company, whose brands of blasting and other powders are said to be the best made in the Dominion. The firm are proprietors of the following lists of manufacturing industries: An extensive nail works, located at Beauport near Quebec, which is one of the best equipped in point of machinery and plant, as well as being on one of the most beautiful locations in the Dominion: The grades of nails here turned out are said to surpass in quality, both in temper, smooth finish, penetrating qualities, and uniformity of shape, those produced at any other works in the Dominion. The best Norway and scrap iron is used, and all the most approved American patterns are duplicated in both wrought and cut nails—from a flour-barrel nail up to an eight-inch spike. They also own three other factories, carried on in the suburbs of St. Rochs,—one for the manufacture of mill stones, one for making edge tools, including small hand tools of every description, which are pronounced by mechanics to be of a very superior temper and durable well-finished quality; and, finally, a factory for the manufacture of putty. In these several works some sixty skilled workmen receive permanent employment, the products being all disposed of to the regular customers of the house, both among the wholesale and retail hardware dealers all over the province. Incidental to these fine branches of manufacture originated by this

firm we must mention the heavy hardware department which aggregates by far the greater bulk of their wholesale trade. This business is carried on in a fine brick warehouse four storeys in height and over 150 x 100 feet square, which the firm erected some five years ago on the Richelieu Co.'s and Alford's wharves, and which is one of the best adapted, both in its location and interior fitting, to the handling of this class of merchandise of any warehouse we have visited for the purpose. Telephonic communication has been introduced between here and the city rooms and offices, which not only saves time and trouble, but greatly facilitates the prompt despatch of orders. There are carried every large reserve stocks of hoop, bar and rod iron and steel in every known size; chains, anchors, glass, paints, putty, varnishes, ship spikes, bolts, nuts, and in fact all the supplies of raw materials in demand by iron workers, contractors, or for ships' use. These goods are unloaded from the vessels, which are moored immediately alongside of the receiving entrance during shipping season, when the tallying of whole and part cargoes arriving from the European and American manufacturers and rolling mills, to the order and for account of this house, creates a din which scarcely ceases during the entire summer. The large scale upon which they conduct operations, and the possession of immense capital, has enabled them to draw to their house a large and desirable class of customers, and to supply them in a factory manner and outside competition meets with less success in Eastern Canada, as far as selling hardware goods of every description concerned, than any other class of houses. The individual members of this firm consists of the Hon. Eugene Chicic, senator, who is the senior partner, and is well-known to many of our western readers as one of our public men whose name has been intimately identified as an advocate for every measure that affected the commercial and social advancement of this province. Also M. Elisee Beaudet, a well-known capitalist, who, in addition to his connection with this firm, is a partner in the lumbering firm of Girouard & Beaudet, whose head-quarters are at Betsiamites, in the lumbering district of Saguenay. An idea of the extent of this firm's operations may be conceived from the fact that their estimate of shipments of lumber to the English market during the coming summer aggregates 450,000 standard spruce and pine deals, which will give full cargo to from 25 to 30 vessels. This firm employ from 250 to 300 men. The third or junior partner of the house is Mr. Eugene N. Chicic, whose entire business experience has been acquired in the management of the business in which he may be said to have grown up. Each and every one of these gentlemen give their constant active superintendence to every department of the work, and are constantly to be found busily engaged in the offices and warehouse, or at one or another of their factories. Their joint knowledge of commercial affairs, and the special experience in this line, are well proven by the success they have achieved, and should be the means of continuing to them the prosperous business which they have built up. They have, whilst promoting their own success, materially helped to advance the prosperity of Quebec, a fact which is duly admitted by the esteem in which each of the partners is held in the highest business circles, and their house pointed to as an instance of what fair dealing will accomplish when persistently directed in one channel, aspiring as they do to serve their customers with that far-sighted policy which not only guarantees their permanent patronage, but cannot fail to win their friendly recommendation to all with whom they come into contact.

### The Wholesale Tea and Grocery Trade and the Manufacture of Brooms, Brushes, etc.

There is probably no single branch of commerce in which there is such a constant demand for large sums of money or which yields more to the revenue of the country than the importation trade in staple groceries. This vast interest therefore deserves to occupy a conspicuous place in a review of the wholesale markets of Quebec. The firms here engaged have for many years, by their large operations, attracted the attention, and won, by the unsurpassed value given in every grade of goods, the patronage of the retail grocery trade, extending over a large territory eastward to the Maritime towns and cities; and westward they are finding a growing field for distribution in the sections recently thrown open by new railroads. Not only do the wholesale grocery houses help to build up the reputation of Quebec as a market for teas, coffees, sugar, liquors, etc., etc., but they attract from the Lower Ports a class of custom which brings orders for every other line of trade. One of the best known representative firms is that of Messrs. Whitehead & Turner, who occupy an extensive four story and basement brick warehouse and yards, specially built for them for their business some three years ago. It is located at the foot of Mountain Hill, at 54 DesSautures street, and enjoys the advantage in location of having wharfage facilities immediately in the rear of the warehouse. The stores of Messrs. Whitehead & Turner are models of neatness and convenience, equipped with every convenience for the rapid transfer of goods from floor to floor, and proving, by the order which pervades every department of the stock that neatness of appearance, regularity and good taste of arrangement, are not incompatible with even the heaviest class of merchandise. The house imports from producers and first hands consignments of all kinds of fancy shelf and staple groceries, teas, sugars, coffees, syrups, tobaccos, fruit and other East and West India products. In this department we may specially mention sugars, molasses and syrups, in which the firm do the largest import trade of any house in this city, characterizing each season the entire freightage of vessels coming between the West Indies and Quebec. The also deal in lines of Grocers' stocks, soups and other goods of home manufacture. We may state that they are proprietors of a large and well-organized flour and bush factory, where a very superior article of flour are produced, ranging in value from the best to the highest grades, noted in the superior quality of the corn, and in its tasty appearance. The latter features are equally conspicuous in their special makes of painter's, varnish, whitewash, shoe brushes and scrubbers. In the fish and appearance of these goods the finest English and American makes are fully rivaled, and we believe that there is no house in Canada which can put such a uniformly fine list of corn and hair goods of this description on the market. They employ to superintend this department, old and finished workmen. Their exhibit in this line at the Centennial Exhibition in Philadelphia, 1876, was awarded a medal and diploma over other competitors in Canada, which was one of the conspicuous instances of success to Lower Canada exhibitors at that competition. To return to the wholesale grocery portion of their business, the firm deserve to be instanced as giving special attention to the tea trade, in which line the acknowledged experience of Mr. Joseph Whitehead, the senior member, has enabled the firm to supply their customers with lines of the fragrant herb which, at the lowest ruling price, cannot fail but ensure satisfaction. The ability to judge samples of tea and pronounce accurately upon its quality, is one which but few attain to an appreciable degree, but which, when possessed by the importer, can be made highly serviceable to an inexperienced retail buyer. The firm carry in store and in bond a large stock of teas from the low-priced and medium to the very finest grades; and it is but justice to say that no house can offer more desirable lines of goods suitable to the retail trade of Lower Canada. Every department of this business is under the constant and active guidance of both the members of the firm, and if they have today a large connection in the Maritime Provinces as well as in the Eastern Townships, and with local trade, it is due to the thoroughly business principle upon which they endeavor to meet the requirements of

their customers. A travelling representative is steadily on the road, whilst a large amount of business comes to the house by letter or personal purchase. We have only to say, in conclusion, that the ancient capital is well represented in the wholesale grocery trade by the above house, and that our readers in the retail trade, who have not already had dealings with them, will find the house in a good position to cater to their future wants.

### The Wholesale Dry Goods Houses of Quebec.

A REPRESENTATIVE FIRM OF LONG STANDING.

That the city of Quebec will henceforward exert a greater share of influence and be regarded by traders as a more important centre of importing operations we have on all sides reliable evidence, and, while the present volume of her wholesale enterprises shows a gratifying progress, her eventual destiny as a foremost competitor for the trade of eastern Canada is a fact to which all indications seem to point. The spring of 1880 finds this city on the eve of one of the most eventful decades in her trade history. The leading houses here, especially in the wholesale dry goods trade, have withstood the trials of severe depression with a showing, as far as regards solvency, of which we have no parallel in the cities of Canada; they have long contended against the prior possession of their legitimate trade territory by western rivals, and, without ostentation, they have given to retail buyers all the advantages which rival cities could fairly offer. As a natural result the leading retail communities, both east and west of this city, are coming round to recognize the ability of Quebec houses to sell them goods not only as cheaply but, being better posted in the requirements of eastern traders, they can fill orders on a more comprehensive and satisfactory footing than the firms in a more distant market. We find here houses who have signalled themselves for their promptness in importing modern goods from the great centres of fashion in London and Paris. As a representative of the English houses that of Wm. McLamont has long held an honorable place as a well-conducted establishment; its main entrance is at 80 St. Peter street in the centre of the wholesale trade. It consists of a massive cut-stone structure, four stories and basement in height, each of about 80 x 50 feet, being fully taxed in a well-systematized display of every grade of fancy and staple dry goods imported direct from the manufacturers and first hands in England, France, Germany and the United States. The trade of this house is large, and its position in business circles one of influence and popularity; their buying connections have been steadily consolidated during a career of nearly half a century. A large number of their customers, with a conservatism peculiar to Lower Canadian traders, rely entirely upon the judgment and taste of the house for their supplies of every description of dry goods carried in stock. Their buyers make periodical trips to Europe and select their goods in person, whilst the command of ample capital enables them to buy cheaply, and sell cheap for cash and to approved credit. The management of the establishment is under the constant and direct supervision of the principal in person, aided by a staff who have had the most varied experience in every phase of the dry goods trade. The office department is efficiently managed. All orders by mail and correspondence meets with prompt attention. It is not superfluous for us to ensure a cordial reception and courteous attention to all visitors to the salesrooms, we will therefore take leave of the dry goods representative, well pleased with our investigation, and wishing them a prosperous spring and summer trade, and also bespeaking for the house the patronage which merchants conducting business upon a fair and equitable basis are justified in expecting and receiving at the hands of dry goods dealers who are friendly to the prosperity of the ancient capital.

### Hotel Accommodation in Quebec.

In proceeding with our remarks upon the commercial aspect of Quebec we deem it our duty to digress for a while from that subject and refer to the provision which has been made for the comfort and convenience of travellers coming here. The great bulk of the travel coming to Quebec in the past have been directed here by the desire to visit the many sights which the city offers:

teeming, as it were, with historical reminiscences of the past, the spirit of romance, war and traditional legend each have here their sacred shrines, whilst the antiquity of the architecture, the turreted ramparts and cloud-capped fortresses constitute one of its most unique charms. There is, however, one exception in favor of modern progress and refinement which we are glad to chronicle, and that is the hotel accommodation which owes its inception and has won for the city a high reputation in this respect, mainly due to the enterprising efforts, experience and administrative abilities of Mr. Willis Russell, founder of the St. Louis Hotel, and now the manager of the Russell House, which, with the first-named, are under the proprietorship of the Russell Hotel Company. The Russell House, formerly known as the Clarendon, is alone used in winter season, when the travel diminishes. It contains 100 rooms, and has comfortable accommodation for 300 guests. The St. Louis contains some 300 rooms, both single double and in suite, and can find, during the crowded season, accommodation for nearly 600 guests. It is furnished throughout with all the sumptuous elegance of modern luxury and good taste, and is provided with all the accessories generally looked for in a first-class house which aims to enter to the best class of patrons. The rooms both in the St. Louis and the Russell Hotel now in use are comparatively large, well-lighted and ventilated, whilst the landscape panorama which can be seen from the upper stories of both these hotels is probably one of the grandest stretches of diversified scenery in the world. The location is the finest that could be selected, immediately in the centre of the finest portion of the old city, within a few moments' walk of the now famous DuRoi Terrace, which borders the promontory upon which the city is built, formerly known as the Durham Terrace, named after Lord Durham, one of the long ago predecessors of Lord DuRoi as Governor General of Canada. The St. Louis Hotel, which will soon commence to be put into order for the summer travel, is highly popular, especially with American tourists, who look upon the hotel and its general proprietor as a manager as a feature which tends a little to enhance the pleasure of a sojourn in the old city. The regular mile long by rail contain the names of prominent men in the southern states who come yearly and bring their families to enjoy for a time the fine scenery, drives, and pure bracing air, which the high altitude of the city and its proximity to the great bodies of water affords. This hotel will no doubt commence, henceforward, to experience an increase in a patronage of a different class, which will be brought about by the growing commercial importance which the city is commencing to assume, inaugurated by the large provincial and local public enterprises which are now hastening towards completion, and will bear fruit in the increased business intercourse between here and the western province. Whatever may be the future lot of the city, from this standpoint there is one settled question, and that is that the St. Louis and Russell Hotels will, as long as they are managed in their present efficient manner, retain the ascendancy as the headquarters where visitors, desiring comfort, convenience, good attendance and, in fine, good living will put up. Buses run to and from all trains and steamboats, whilst the fares are as reasonable, and every extra incidental to travel may be had as cheaply here as at any other first-class house in the country. It affords us pleasure to place on record for our readers these facts to acquaint all who may, in future, have occasion to visit the Ancient Capital of what they may expect in the matter of hotel accommodation. It is also a just tribute paid to Mr. Willis Russell who, to build up such a reputation, has had here many obstacles to overcome which are peculiar to the hitherto isolated position of the city in many respects, and which can only be understood by those who are familiar by experience with the difficulty of inaugurating an enterprise and establishing a connection where none existed previously.

The Lieutenant Governor in his address at the opening of the Ontario Legislature at Toronto, yesterday, referring to the abolition of the Insolvency Act as imminent, pointed out the desirability of some measure for the equal distribution of the property of execution debtors.

### The wholesale and retail trade in drugs.

A FIRM OF 70 YEARS STANDING.

The highly important interest to the public which is involved in the conducting of this business invests its representatives with a degree of respect in accordance with the responsibilities they assume. The city of Quebec possesses some very efficient and reliable representative establishments of this kind, houses of long standing, often descending from father to son, and under the constant guidance of graduate gentlemen educated to the profession. Such is that of John Mussen & Co., whose stores, laboratory and dispensary is on Buade street. The business of the firm is both of a wholesale importing and retail dispensing order, there being in Quebec no exclusive wholesale drug house. This firm are the representatives of the jobbing interest, and sell druggists and the medical profession of a wide radius of the country tributary to Quebec, embracing customers in towns and villages on the south and north shores east and west. They have built up a reputation for keeping in stock pure drugs at all times and of the finest quality, medicinal syrups, extracts, salts, iodides, bromides, the major portion of which they import each season from the large European manufacturers, genuine patent medicines and proprietary articles of approval, excellence form another department in the stock, including the best makes of quinine wines, sarsaparilla and other strengtheners and blood purifiers. The sundry department presents a very attractive display of the hundred and one details of use and fantasia required in the nursery or for toilet and boudoir purposes, as well as vials, glassware, corks, &c., for private dispensaries. During the summer season here is also manufactured a very superior article in aerated waters, ginger ale, cider, seltzer, &c., which are pronounced by consumers to rival the finest imported. There is no house in Quebec which dates back an older business connection than that of John Mussen & Co., who has now entered upon its seventieth year of trade. The local patronage is also a specially cultivated feature of the business, where medical practitioners are by no means at the lowest notice, either by the personal attention of the proprietor or by the dual members of the firm, who are well acquainted with the best and most reliable and the lowest ruling prices. Orders from medical men at a distance are gotten up with the most exact attention to their instructions, and are carefully packed and shipped by express in fact in the department of filling orders by letter from the trade of a firm are justified, by the satisfactory manner in which they have hitherto supplied a large number of customers, in promising, as far as quality and price goes, that every patron will be treated with equally impartial consideration. The appearance of this well appointed drug house is prepossessing and neat in the extreme, the stocks are well arranged, and the most admirable provision has been evidently taken against the possibility of confusion or mistake. In fine this firm have the reputation, the merchandise and a growing trade, so that many sales enables them to accept a small profit and yet conduct a remunerative business. The proprietor of this business is Mr. John R. Richardson, a well known medical practitioner of long standing and high repute in Quebec City. His professional knowledge and familiarity with every detail in connection with drugs and their uses is of great advantage in this business in which it is so absolutely essential to the efficient fulfillment of the requirements of medical practitioners, for these reasons we are pleased to record this old and well-known drug trade in our review of Quebec's leading firms. It is a well known fact to physicians that in their own interests as well as their patients, whose well being so largely depends on the joint honorable co-operation of the chemist and druggist with the professional man, too much stress cannot be laid on the necessity of obtaining supplies and sending prescriptions to old, well-known houses, possessing the characteristics everywhere conceded to the above establishment.

Commercial morality and fraud occasionally meet upon the line of demarcation that separates the two. Some there are who claim there is no line, but rather a debateable ground where some exponents of the former so frequently enter that it is difficult to say to which class they belong. Nearly every business man knows of such a character, of one who is so mean within the law—that it is hard to determine where morality ends and meanness or fraud begins.

LUMBER TRADE REVIEW FOR 1879.

(From Messrs. Curbray & Routh's Report).

The year 1879 opened with the gloomiest prospects. Stocks at manufacturing and consuming points were larger than the year previous; intense depression in trade was well-nigh universal, and falling prices, even from the extreme low rates then prevailing, was the constant record of new business. Reaction had been looked for confidently through three seasons past, but, as year after year each one appeared more depressed than its immediate predecessor, manufacturers began almost to doubt whether there would ever be a return of genuine activity. So often had hopes and speculations for a rise proved abortive that 1879 found all thoroughly tired of looking forward for any such change, but ready to sell without bargaining to the first found purchaser, indeed, during the first half of the year sales on any terms were most common. During this period not a single buyer from the United States appeared in the market, but, habituated to having their own way, they took advantage of the situation to make ruinously low offers on the independent principle of take it or leave it, and these were, so to speak, always accepted. In England, except for sorting-up lots, sacrificed lots, or that which was virtually about the same thing, consignment lots, there was practically no market.

Towards the latter part of the summer the recovery of trade in the United States began to send on more urgent buyers. Quality now seemed not so much an object as quantity, and not infrequently, in order to decide a transaction, an advance on previous quotations would be voluntarily offered. Manufacturers in turn were not slow to take advantage of the changed situation, and introduced further advances which had to be paid to move stocks in the fall. Quebec houses also showed willingness to buy for shipment, though at about old prices. In time pretty much everything in timber and deals was picked up, so that now but little either in deals or sawn lumber is in manufacturers' hands. The quantity of deals, both pine and spruce, at Quebec is estimated about half an average stock.

Square timber in first hands is reckoned about one-tenth the usual annual production, while the new supply is placed at about one-fifth the ordinary cut. The entire stock at Quebec is heavy—about two years' supply, if counted in feet—but is largely common and old, having remained in the coves for two years or more.

The year closes with great animation, lively competition amongst all classes of buyers, strong and advancing prices. The English market it must be admitted seems slow to recognize the change that has taken place and rightly appreciate the new position, but they are to this "manner born" and are proverbial for waiting until the last moment, when stocks are nearly exhausted, and then rushing in blindly to secure a share.

The cut of pine logs for 1880 is heavy. Prices must determine whether it is destined for the English or American markets. The shipments of pine deals were rather larger than the previous year, owing to heavy stock wintering over from 1878, but all passed out of manufacturers' hands at \$80 to \$85, and \$50 to \$55, and \$23 to \$27, according to character and specification, per Quebec standard (2,750 feet, B. M.) for first, second and third qualities respectively. Sales have already been made fixing present prices for new cuts at about \$100, \$67 and \$33. Pine boards did well towards the fall, changing hands quite freely and inducing no little excitement amongst United States buyers to secure all they could before the close of navigation.

The cut of spruce logs will be rather less than an average, though considerably larger than for 1878. Spruce deals, which have ranged from \$30 to \$33, \$19 to \$22, and \$16 to \$18 for the three qualities respectively, have been contracted for out of the new cut at \$34 to \$36, \$25 to \$27, and \$18 to \$20. There was a special flurry in spruce boards in the fall, owing to eager and continued American buying,

the effect of which was that in October fourth quality and culls sold at the same prices realized for good stocks in August, namely, \$6 to \$6.50 per thousand feet, B. M. Hemlock, though plentiful and cheap, and for some uses superior either to pine or spruce, is much neglected.

We append a table of the exports from the St. Lawrence for three years past, by which comparison may be made at a glance, and also a statement of spring and fall freight rates for 1879, essential to an understanding of the year's business.

EXPORTS FROM ST. LAWRENCE.			
	1877	1878	1879
<b>To United Kingdom:</b>			
Timber mille cubic feet	22,425	12,000	10,500
Deals mille feet	250,462	190,000	199,000
Staves Pieces	4,000,000	1,750,000	1,500,000
<b>To River Plate:</b>			
Number Vessels	23	27	31
Pine and Spruce mille ft.	8,758	10,868	12,480
<b>To West Coast South America:</b>			
Number Vessels	3	4	2
Pine and Spruce mille ft.	1,492	1,918	1,465
<b>To Portugal, Number</b>			
Vessels	11	5	8
To Spain, do	7	1	1
To France, do	8	20	5
<b>To Holland &amp; Belgium</b>			
Number Vessels	7	3	3
To Germany, do	4	2	1
To Australia, do	3	3	1
To W. India, do	1	—	7
To Cape of Good Hope	—	—	—
Number Vessels	4	2	1
FREIGHTS.			
	Spring, 1879	Fall, 1879	
Lumber to River Plate, per mille feet	\$17	\$16.50	
Lumber to West Coast S.A., per mille feet	\$16	\$15	
Lumber to Australia, per 1980 feet B. M.	Nominally £5	to £6 stg	
Timber per 50 cubic ft. stg	19s to 22s	25s to 30s	
Deals, per 1980 ft B.M.	68s to 62s 6d	70s to 80s	
Montreal to U. K.	—	—	
Deals, per 1980 ft B.M.	60s	65s	
Phosphate as ballast	7s 6d to 10s	7s 6d to 10s	
Grain direct port, per 480 lbs	5s	6s to 8s	
Grain, Cork Co.	5s 3d	6s 6d to 8s 6d	
<b>Lumber by Canal. Average price during the season.</b>			
Quebec or Ottawa to Burlington	\$1.40 to \$1.75		
Whitehall	1.50 "	2.00	
Albany	2.75 "	3.50	
New York	3.00 "	4.00	
Montreal or Three Rivers to Burlington	\$1.15 "	\$1.40	
Whitehall	1.25 "	1.50	
Albany	2.25 "	2.50	
New York	2.50 "	3.00	

—MONTREAL Journal of Commerce

Wood Working Machinery Applied to House Building.

A Model Steam Saw and Planing Mill and Door, Sash and Blind Factory.

CAR BUILDING AND CONTRACTING.

Lumber in every phase of its handling naturally finds itself conspicuous and well represented by Quebec firms. This great commodity has been in a measure the mainstay of the city's existence. It is therefore fitting that we should consider it in our comments of the general aspects of the wholesale trade. The immense productive power of wood-working machinery over the old methods of manual labor in shaping the various wood work which enters into the construction of our dwellings, can require at this day no illustration. As to the results in cheap manufactured building materials, we are indebted as much to the close application of practical workmen to the constant improvement of detail as to the inflexible law of demand and supply which is always safe to be co-extensive with the utility of the article required. The City of Quebec possesses an establishment in this line, with special reference to that of Simon Peters, located on the St. Charles River, with entrance to yards and mills at 52 Prince Edward street, which is inferior in its capacity for turning out a wide range of work to none in the Dominion, whilst its unsurpassed location for the receiving, shipping and handling of certain specialties ranks it at the head of the list in Lower Canada. The operations of Simon Peters embrace the entire range of builders and contractors requirements in manufactured lumber. The planing mills and adjoining buildings are substantially built of brick three stories in height, and cover nearly half an acre of ground: its well built exterior aspect and extreme neat appearance of its approaches impresses one at a glance with the idea of an edifice where operations of considerable magnitude are conducted. The lumber yards cover nearly three acres, whilst a slip in the rear facilitates the landing of the logs from

the River St. Charles, a few yards from the receiving entrance to the mill. The different departments are equipped with all the most modern improved machinery and plant for turning out the best work at very low rates. Here one sees in motion immense circular saws, which, driven by steam power, appear to divide the logs into boards with as little resistance as if they were moulds of soap. The band saw used in this mill is the largest in use in the Dominion, having a capacity for sawing logs as large as fifty inches in diameter. The visitor also notices, planing, sticking, tonguing, and grooving machine, band and scroll sawing, lathes, blind and sand papering machines, and every improved design of wood-working machinery. All these are used in the preparing of a variety of manufactures, such as entire wooden buildings, constructed in numbered sections, suitable for transportation, and admirably adapted for miners, farmers and settlers in new colonies and localities where lumber is scarce and which, like Manitoba or various sections of Australia, are being opened up to emigration. The building of railroad platform cars is another important line of industry carried on here. Here are also made sashes, doors, blinds, stairs, stair rails, mouldings, architraves, balustrades, newel posts, and every section of the interior of a house. None but skilled mechanics are employed. The proprietor, being also a large importer of lumber direct from the wooded regions, has unusual facilities for selecting the best materials. Here is also to be had sawn lumber of all kinds, flooring, deals, joists, &c., which are offered at quotations consistent with the extensive business connection of the house. The name of Mr. Simon Peters as a contractor has been identified with many of the large public and private undertakings which have been successfully carried through in Quebec and various other parts of the province. Perhaps the most noteworthy of all his contracts is that on which he is now engaged, viz., the Princess Louise dock and harbor improvements, which large contract he is carrying on in conjunction with the well-known American contracting firm of Messrs. Moore & Wright, the construction of all the wood work devolving on Mr. Simon Peters. That this great public work, which is calculated to be of such palpable benefit to the old city of Quebec, will be successfully carried through by these gentlemen, and will give eminent satisfaction to all concerned, their joint past record justifies us in forecasting. The fact of such a large undertaking being awarded to a citizen resident of Quebec proves the all-sufficiency of her capitalists to undertake her own improvements, and is an evidence of self-reliance on the part of the government which forbodes the inauguration of a more equitable policy towards our citizens in the award of public patronage to men who have proven themselves competent, under all circumstances, to accomplish what they undertake.

Tobacco Manufactured by Steam, Wholesale.

An enviable reputation for quality of product.

JOHN LEMESURIER.

Whilst the manufacturing enterprises of Quebec are somewhat limited in comparison with other cities of like proportion, an enquiry into some branches which are already established and in a flourishing condition shows that satisfactory returns are not lacking if capital, combined with experience and skill, is judiciously invested in any staple industry which has not hitherto been represented. The manufacture or, more accurately speaking, the processing and manipulation of the fragrant weed, as carried on at the factory of John Lemesurier, and the important position which the brands here produced now holds, both in the local and outside markets of this province, amply sustains this assertion. This factory consists of a fine modern structure four stories and basement in height, capped with mansard roof, and triangular in shape, with frontage from 153 to 157 St. Paul street, and having rear receiving and delivering entrances at 30 and 32 Canotterie Hill, and office and salesrooms at 150 St. Paul st. The isolated position of the building, which fronts V shaped on these two streets, gives it a conspicuous position and thoroughly business aspect. The interior of the building has been entirely remodelled and adapted to its present use. The first floor contains bonds and steam engine

room, and is also used as shipping and store rooms, and for general warehouse purposes. The entire space of the upper three flats is given to the different processes of the manufacture. All the most modern machinery and plant, and the newest approved appliances invented for despatch and efficiency in the preparation of tobacco are noticeable in each department throughout while a force varying from 80 to 100 operatives are employed, each department containing its foremen, skilled in the work they conduct. Tobacco is here put up in every style known to smokers, as well as a range of brands of snuff of various prices and degrees of fineness which are in high favor with consumers in all parts of the country. The tobacco products consist of a lengthy catalogue of varieties and specialty mixtures in fine cut for chewing and smoking, bright and dark plugs and twist for smoking, and black chewing in plugs. The Pain-killer tobaccos, which is the most extensive line produced at this factory, are in growing popularity for their uniformity in quality and flavor. No compounds deleterious to health enter into the black plug tobaccos here produced. Each package leaving the warehouse is composed of the choicest select leaf carefully handled in every process. The raw leaf is bought in large lots direct, through brokers in the American markets from the Southern planters, and this, joined to a thorough close supervision of every department of the manufacture by Mr. John Lemesurier in person, enables him to quote prices which should command the attention of traders who handle tobaccos in any quantity. The plug tobaccos are packed in well-seasoned and hardwood boxes, most tastefully branded and labelled, ranging in weight from 10, 18 to 25 and 30 lbs. each, whilst the cut tobaccos are put in neat wooden pails and barrels for shipment. Orders by mail and postal communications receive prompt attention, and price lists sent free on demand. The founder of this enterprise, and active proprietor, is Mr. John Lemesurier, senior, who is well known in Quebec circles as a leading citizen and an energetic advocate in support of every question that affected the welfare of the old city, in recognition of which he was elected by the citizens to the position of mayor, which he held for the term of 1868 and 1869. We should state that the general wholesale tobacco trade is carried on by his sons, respectively, Henry, John, and William Lemesurier, who give constant attention to the promotion of business in his department of trade. Mr. John Lemesurier, senior, who is the proprietor of the tobacco manufactory, deserves credit for being the first to embark upon a scale of importance in this industry east of Montreal; and it is to be hoped that the encouragement which he has so far received in face of strong outside competition, and the trying era of depression through which he has successfully passed, will be portentous of the large trade which will grow to his enterprise during the better epoch for Quebec on which we are entering.

THE JOURNAL OF COMMERCE.

A desire on our part to comply with the mandate, "Give to Caesar what belongs to Caesar," compels us to award to our contemporary, *The Montreal Journal of Commerce*, a high place as a business newspaper in Canada. Its fresh and pithy budget of crisp news items and ably written reviews upon the public questions which affect commerce are read with interest every week by thousands of storekeepers and wholesale merchants throughout the towns and cities of the Dominion, who all concur with us that the journal is of great convenience to them as a safe and reliable reference. Its quotations, reports of the general wholesale markets and bank stock are comprehensive and well revised; its record of weekly failures, fire losses, new business inaugurated, and its impartial and independent criticisms upon the individual doings of the wholesale and retail trade fraternity and insurance institutions, exert a beneficial influence on all concerned. In a word, the *Journal of Commerce* is fully up to the mark as a trade newspaper, and, whilst its present circulation is the largest regular one of any in the country, it deserves steadily to increase, as no merchant who wishes to keep pace with the business exigencies of our day can afford to remain without it. Subscription, \$2 per year.

House doctors are all alike. Their liniments greatly resemble each other.

FATHER (who is always trying to teach his son how to act while at table)—"Well, John, you see, that when I have finished eating I always leave the table." JOHN—Yes, sir; and that is all you do leave."



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MONTREAL, FEBRUARY 7, 1880.

### THE FARMERS AND THE LOAN SOCIETIES.

The fable of the boy and the nuts illustrates the present condition of a great many of the farmers of Ontario in their relation to the Loan Societies. The existence of these institutions, while largely promoting the agricultural development of the country, has of late years tempted the farmers beyond their usual prudence. Everybody knows the farmer's disposition to regard a long time debt as no debt at all, a happy condition which, however, he shares here and there with the mercantile classes, and the Loan Society is extremely lenient in this respect—as long as he pays the interest.

The state of affairs among a large number of Ontario farmers to-day is far from encouraging. In their greed for more land, through careless habits, or extravagance, they have placed themselves in the condition simply of tenants on their own farms. The man who borrows \$2,000 from the Loan Society, or from some prudent, thrifty neighbor (the nucleus of a future Loan Company) is simply paying a fair rent, in the shape of interest, for his farm, and he has examples in plenty to prove that cases are not frequent where it has been found possible to save much money on rented farms; or in case of incumbrance, where there has been much laid by as a sinking fund towards the payment of the principal due the Loan Society. Not only this; every country storekeeper knows how difficult it is even in seasons of fair crops to collect his account from owners of farms thus encumbered, who must first of all provide for the payment of interest.

Under such circumstances it requires little foresight to predict the future of the agricultural classes in Ontario. The tendency is slowly but surely towards large holdings, and a system of farm rents which becomes more threatening every year according as the land is deprived of its original strength and fertility. The winter seasons are also becoming less and less profitable to the farmer according as the country becomes cleared of wood. In former years he found employment in preparing and hauling wood or logs for market or mill, and in that manner often realized more than from his crops; now this source of revenue is almost entirely gone, and he deems himself fortunate if he has preserved sufficient wood for domestic use.

Instead of adding to his acreage it were much better for the farmer who is in debt to the Loan Society to dispose of part of what he already holds and pay off his mortgage. By devoting his exclusive attention to what he may safely call his own, he can realize more than is now possible

with such a yearly load of interest to pay, besides being free from the danger of losing all in the end. The covetous boy, who, having put his hand into the jar containing nuts, could not withdraw a whole handful, fairly illustrates the case of many of our Ontario farmers, who by grasping at too much may lose all.

—MONTREAL *Journal of Commerce*.

### COMMERCIAL ITEMS.

From *Journal of Commerce*.

\* \* The production of anthracite coal in the United States, which reached 21,000,000 in 1873, the largest total on record, will be, according to present estimates, 25,000,000 tons for the current year.

\* \* Winnipeg harness makers, recently organized as an association, have put forth a tariff of wages which the masters refuse to accept, and a strike is now on.

\* \* The Imperial Bank of Toronto purchased last week, said to be for account of British capitalists, \$35,000 city of Guelph 6 per cent. twenty year debentures at one-half per cent. premium.

\* \* It is reported that the government will probably propose during the coming session of Parliament that a subsidy be granted for a line of steamers to run from either Halifax or St. John to Aspinwall, making connections over the Panama Railroad with a line of steamers on the other side to run up the Pacific Coast to British Columbia.

\* \* The Ottawa City Agricultural Association has under advisement a proposition to hold three or more exhibitions in the Province of Ontario at different points instead of a single general one as heretofore. The following resolution in relation thereto was offered in meeting last week and laid over for future consideration: "That this meeting hereby authorize the Board of Directors to memorialise the Ontario Government to divide the Province into three or more separate and distinct divisions for agricultural exhibition purposes, and divide the grant accordingly; it being the opinion of the meeting that the Ontario Arts and Agricultural Association is altogether too cumbersome to meet the requirements of the Province, and that we consider the usefulness of said Association is now gone."

\* \* The pressure to be brought upon Congress touching the re-establishment of reciprocity meets with apparent favor on the part of commercial journals. The *New York Shipping and Commercial List* says: "An earnest effort is being made for the re-establishment of a reciprocity treaty between the United States and the Dominion of Canada and Newfoundland. To that end a petition is in circulation among the merchants of this city, urging Congress to take speedy action on the bill introduced by Hon. Leopold Morse for the appointment of three Commissioners to meet three Commissioners from Great Britain and arrange the basis of a treaty. The subject is held to be of the highest concern to the commerce of both countries, and as the treaty of 1854 was abrogated on notice given by the United States in 1865, it would only be courtesy in the latter country to take the first steps toward new negotiations."

— The Consolidated Bank is making favorable progress in the realization of its assets. One claim of \$120,000 placed by the bank among "contingent accounts" in the estimate has been arranged payable in full in three years. The claim would realize \$60,000 if pressed immediately. Other doubtful assets have also been paid in full, and there is every reason to believe that a dividend of 35 per cent. will be paid the creditors in a few weeks, and another dividend may be expected shortly thereafter. The possibility of even a small call under double liability is becoming more and more remote. One of the directors, himself a practical and eminently successful merchant, with widespread interests and connections, one who is not easily frightened, has lately been devoting his attention and influence exclusively to saving everything possible from the wreck, and with much success.—*Journal of Commerce*.

### The Wholesale Manufacture of Boots and Shoes.

A visit to one of the model factories of the Dominion.

The city of Quebec has long been regarded by the mercantile classes of Western Canada more in the light of a shrine where tourists come to exhaust the sentimental in viewing her old historic landmarks; it is, however, no sanguine stretch to assume, from the present evidences of large enterprises which are being brought to maturity, that a few years will rank the ancient capital as a strong rival in many lines of manufacture to the other business centres of Canada. The highly important industry created by the manufacture of boots and shoes finds itself here represented by the firm of Messrs. J. H. Bottrell & Co. upon such an ample plan as to enable discriminating dealers who are alive to the advantages of low prices, combined with rarely well finished goods, to transact their business more profitable in this city than if they attempted to go further west, losing thereby time and paying freights, not to speak of the many delays and probable errors in the execution of orders which are incidental when goods are purchased at a long distance. The dealer in boots and shoes who visits the manufacturing establishment of this firm at 409 and 411 St. Valier street will, if familiar with the routine of such work as carried on in large well organized factories in the United States, be brought into contact with a similar condition of management. In the conducting of this branch of industry in Canada it is amply demonstrated by this firm's experience, that equally as good workmen can be obtained and that as good work can be turned out here as in the United States; moreover, the cheaper rate at which operatives can live, when joined with the use of all the latest revised and improved patents in machinery, makes it possible for the work actually to be produced at a less cost. An inspection of the work of Messrs. J. H. Bottrell & Co. amply attests that the firm's ambition is to be abreast of the times in all that relates to improvements in their products. The samples of boots and shoes in hundreds of varieties for men, boys, and youths, ladies, misses and children's wear which we were much pleased to inspect reveal superior leather and rarely artistic finish in the finer grades of goods, showing all the most commendable features of American good taste with the lasting qualities credited to English goods. It is but due to Messrs. Bottrell & Co. to say that in filling orders each line of boots and shoes leaving the shipping room are fully equal to the sample from which they were sold, the ambition being if possible to send a better article than the sample, a fact which if adhered to persistently will always result in satisfaction to buyers. The leather and findings are imported in large lots direct from first hands, and when advantages are thereby obtainable we have no doubt but that this firm are in position to pay cash down for their raw stock. Some very superior grades of sole, kip and upper leathers of our Canadian tanneries also enter into these boots and shoes, whose lasting qualities are a tribute to the honest process of manufacture followed at our leading tanneries. The chief management of the business rests upon the proprietor in person, who is untiring in his efforts to improve his products, and has now won a popular place and wide connection with dealers in boots and shoes not alone in the markets tributary to Quebec, but in every important town and city from British Columbia to Newfoundland. They pay special attention to orders received by mail, and are noted for a prompt attention to correspondence. Perhaps some of our readers will derive a more accurate impression of the extent of this firm's operations when we state that as high as 350 hands are employed throughout their factory, whilst the perfect convenience of its interior construction ranks it second to no factory in the Dominion. We have no doubt but that with the increasing tide of prosperity, which better railway communication is sure to bring to Quebec, the trade of this firm will experience a corresponding growth, and that their low prices, liberal methods of business and the superior finish of their goods will make this house a familiar by-word to the boot and shoe trade over a large section of the Dominion when their prices shall have been ascertained and a fair test be given to their products.

### WHOLESALE FANCY DRY GOODS, HABERDASHERS' GOODS, SMALL WARES AND NOTIONS.

One of the largest houses in Quebec.

McCALL, SHEHYN & CO.

The commercial character of the ancient Capital is plainly reflected by the past history of her leading merchants in every branch of business, her future welfare and advancement is intimately linked with the individual successes of her large importers, bankers and manufacturers. As a distinctive force towards this end the dry goods trade is a most influential factor, as it serves perhaps more than any other trade to establish a feeling of unity of interest and attract a numerous class of buyers from the lower provinces and towns. Freights upon such goods as form the caption of this article bear a less proportion to the value of the goods than almost any other merchandise offered at wholesale, whilst the value to the purchaser of selecting from extensive stocks is more important and fully recognized. We were led into these reflections from a visit of inspection to the fine modern warehouse and premises of Messrs. McCall, Shehyn & Co., which consist of a modern cut stone building four stories and basement in height of 150 x 50 feet, fronting on 52 St. Peter st. This building is of imposing appearance, and loses nothing when compared with the leading warehouses of Montreal or Toronto, and is the finest in this line in Quebec. The firm are now one of the oldest in Lower Canada, having been for over 30 years in existence, and as a natural result have established mature relations with European manufacturers, a resident buyer, generally a member of the firm, being in the English and French markets the greater part of the year. They have an equally extensive branch house located corner of St. Paul and St. Sulpice streets, Montreal, where the business is conducted under the style of Stirling & McCall. A visit to their warehouses here shows that the entire storage capacity. The basement contains a heavy stock of bales and cases of reserved stocks in their imported bulk. Here is also the storeroom for India rubber shoes and felt boots, of which a complete assortment is kept; stocks of wadding are also conspicuous features. On the first floor the customer is introduced into the salesroom, where a score of different departments meet the eye, each one of which in turn offers scope for selecting from a hundred different patterns, embracing such widely different articles as grey cottons, American ducks, machine silks, threads, tobaccoists', druggists' and stationers' sundries and notions. Buttons, embracing every grade, pattern and design known to the trade, form a large department. Cutlery, jewellery, china, glass and lava goods, musical instruments and toys and a host of smallware specialties aggregate a collection that it would be difficult to describe, and throughout which the most admirable order seems to prevail. At each department Mr. Ls. A. Dastous, the courteous business manager, supplements our inspection of the wares with many instructive comments relative to the general nature of the trade which establish his just claim, as far as knowledge of the goods is concerned, to the important position he holds in the house. We next ascend to the second floor, where the aspect is transformed into a staple dry goods mart. Here are displayed and carried in stock, cloths, tweeds, coatings, linings and merchant tailors' goods, haberdashers' goods, gloves, hosiery, &c., &c., also velvets, prints, lustres, dress goods, crapes, mourning goods, muslins and woollens, embracing many really fine fabrics of home manufacture. Another flight of stairs and we find ourselves in a region chiefly confined to the wants of the fair sex, and it may be styled their paradise. Here is a bright display of millinery goods, flowers, feathers, frillings and head ornaments, silks, black and colored, flannels, silk, alpaca and gingham umbrellas and parasols, felt hats, blankets, together with a most fashionable stock of gents' furnishings, which we almost regarded as an intrusion in such a ladies' paradise. The fourth floor brings us into an atmosphere of a purely wholesale aspect. Here is the reserve stock of carpets, showing over 200 varieties, also reserves in bales and cases. We returned from this to the main floor after enjoying a really pleasant tour of inspection in company with our able guide, and firmly convinced that there are few museums a visit to which could to the initiated prove a greater source of enter-

tainment and education than an hour's walk through the labyrinths of merchandise stored in this fine warehouse. Each department throughout the building is given in charge of experienced salesmen who are held responsible for its maintenance in full assortment, so that the customer, on making known his wants, is politely directed without delay or crowding to the spot where a full variety of qualities and prices in such goods can be examined. The influential position which this old firm command in the European and American centres of manufacture, and the capital and experience by which their operations are backed, enables them to be in constant receipt of the newest fancy dry goods and latest novelties and small wares; they have also the reputation of selling at prices which cannot be underquoted in the Dominion. Having large distributing facilities established in the two chief centres of Lower Canada, they turn over a large aggregate of goods of every class at a small net profit. Orders sent to them by mail may rely upon just as careful and scrupulous attention as if the goods were selected in person, the rule of the house being to quote their lowest price at once without exception. The proverbial courtesy of the proprietor and his assistants are extended alike to all trade visitors. The resident member of the firm here is Mr. Joseph Shehyn, M.P., well known for the influential place he has occupied in the government of this province; he is also president of the Quebec Board of Trade, whilst his name figures prominently among the directorate of some of our leading banks, from which it will be inferred that the citizens of the old city have been sufficiently astute in their judgment of men and things to select for their representative in such responsible and honorary positions a man who had passed scathless through that most difficult of all probations now-a-days—a mercantile career of 30 years, paying dollar for dollar for every debt contracted. The firm of McCall, Shehyn & Co. are extremely popular, and do a trade which extends to all parts of the Lower and Maritime towns and cities, as well as in the Eastern Townships and country parishes, we have therefore pleasure in placing them prominently before our readers in this trade as worthy of a visit when they come to Quebec. In recommending them we consult the best interests of our readers, who will find it profitable to deal with them for their special lines of goods. They are to be congratulated on the success their sterling efforts to do a fair business has achieved, for indeed there are few houses in Canada who have during so long a career had dealings with a more widespread list of customers, and succeeded in winning a more permanent place in their regard in this section of the Dominion than that of which we now take leave.

#### QUEBEC'S INSURANCE, FINANCIAL AND MONETARY INSTITUTIONS.

The large vested rights and business interests of this old city, and the territory contiguous thereto where the operations of its capitalists extend, is well represented in each of the above respects; and, by the forethought, industry and genius of active business men, insurance, the greatest of providers, is made to reach its briarian arms into every sphere of human enterprise, life and property. We find on enquiry that in Quebec is located one of the best known agencies in Eastern Canada, that presided over by Mr. Owen Murphy, ex-mayor of the Ancient Capital, and whose connection with this interest dates back some fifteen years in the public annals. His offices are most centrally situated in the Telegraph Buildings, 26 St. Peter street, where the following first-class fire, marine, life, accident and guarantee companies are represented. The British American company has now been forty years in existence. Its charter is both fire and marine risks, and its record in the prompt settlement of all just demands made against it for losses of fire or at sea entitles it to one of the highest financial positions of any company offering insurance at tariff rates in this country. The Anchor Marine, one of the most influential of our home companies, of which Mr. W. P. Howland of Toronto is president, also finds its headquarters here. The Citizens, of Montreal, life, fire, guarantee and accident, with a

capital of \$1,000,000, completes a staunch list of companies whose policies are issued at this branch agency at precisely the same figures as they could be obtained at their respective head offices. This agency has, under the able and comprehensive management of Mr. Owen Murphy, a gentleman thoroughly conversant with every technical detail of insurance business, been worked into a permanent fixture in the mercantile community, and transacts an aggregate of business annually exceeded by few, if by any, single underwriter's office in the province. There can be no doubt but that, for insurers desirous of insuring from the smallest to the largest amount, this agency offers every advantage in equitable rates, and issues policies in none but sound and reliable companies, who have always discharged their obligations by paying dollar for dollar for every loss sustained. In addition to the list of his own companies, when insurers for specially large amounts are desirous of dividing the risks, the facilities at command of the management of this office for obtaining insurance in other first-class companies for the convenience of their patrons cannot be excelled. With regard to rates of underwriting this office is an independent one. While the tariffs of the first-class companies represented do not aim at effecting assurance upon a cheap basis, the management are not governed by any fixed scale, believing as they do that the moral hazard, the surroundings, and other attending circumstances, should alone regulate the rates, and this it is that constitutes wise and prudent underwriting, special risks being touched in a tender manner, whilst first-class mercantile hazards and dwellings and contents are placed at equitable rates. The above office is eminently well managed: two inspectors are permanently engaged, Mr. George T. Davie in the marine department, and Mr. A. St. Laurent, successor to the late W. J. Bickell, in the fire department, whilst a number of experienced clerks are employed in the routine of office work—the whole is under the general supervision of Mr. Owen Murphy in person. And, in commenting upon the general features and prospects of trade and its promoters in Quebec, this gentleman is entitled to a conspicuous place outside of his private business. In general business matters, embracing all the important events which have transpired of late years in Quebec, this gentleman has in his sphere as the advocate, by public concession, of all that concerned the advancement of Quebec, been a central figure, to whose opinions and oft tried administrative judgment and energy the leading men of the city have deferred. Possessed of strong individuality, and a varied fund of original resource and enterprise, during his term as mayor the city held a more influential place before the Dominion, and made greater progress both in its public works and municipal management than at any other time. Among others, the improvements designed by Lord Dufferin were vigorously commenced, and many of the unsightly ruins which marred the appearance of the best portion of the city were removed, in a word, the evidences of an able administration of the public functions were many and recognized, and should be remembered by the citizens should this gentleman ever be brought before them as a candidate for public honors of which they have the giving, whether municipal or provincial. His past record shows fewer mistakes, and is redeemed by so many tangible and publicly admitted points in his favor, that the promoters of Quebec's interest may feel confident of able advocacy at his hand, in whatever position he will engage himself to fill.

#### Steam Machinery as applied to Furniture making in Quebec.

AN OLD PIONEER IN THE TRADE.

In considering the relative equilibrium which exist between capital and labor in Quebec, we find that even those among her advocates who are most partially disposed have to admit that manufacturing industries in many lines do not exist in proportion to the amount of wealth which is held in reserve by her leading citizens. There is, however, one line into which energy to a rare degree has been infused, and which has been so efficiently promoted by home manufacturers as to render not only Quebec but all the surrounding country independent of outside aid—we refer to the wholesale making of

furniture of every description. The pioneer name which has for over 30 years been identified with this enterprise is that of Mr. Philippe Vallière, whose extensive steam chair and furniture factory extends from 32 to 40 St. Vallière street, from which circumstance this street derives its name. The warehouse and show rooms occupy one of the most palatial cut stone edifices in the city, located at 55 and 57 Fabrique street, which is in the centre of the most fashionable retail thoroughfare. The imposing aspect of this building, with its large plate glass windows and massive stone pillars, and the rich display of artistically finished and upholstered furniture contained therein, is certainly one of the chief attractive sights in that portion of the city, whilst a further inspection of the departments within attests the resources of the house to be in no way inferior in point of artistic furniture to that of large manufacturers in London and New York. To return to the manufactory, we may say that, whilst it would require a fertile imagination to discover anything of the sublime in architecture in its exterior, an examination of the working departments brings to view a completeness, as far as modern machinery and methods of producing chairs and furniture with economy and despatch is considered, which really took us by surprise. Here one witnesses ample evidence of the great knowledge and enterprise of Mr. Vallière in all that constitutes progress and cheapness in furniture making as carried on in the leading factories on this continent. The lumber is bought in large lots and cut into boards, which are seasoned in the building, which contains a drying kiln for the purpose. Here one sees in motion in their respective departments circular, scroll and band and jig saws, lathes, planers, stickers, tonguing, grooving and sand papering machines, through all of which scores of busy workmen are moving around, each one intent upon the execution of a certain portion of the chairs or furniture. The designing, painting and ornamental carving are also features of interest which give employment each to its number of skilled mechanics. To any one uninitiated in the lightning speed with which this industry is now conducted, a visit to this miniature village of wood working machinery would prove a matter of wonderment, and the mystery of how such seeming elaborate carving can be done so cheaply and so uniformly would be explained. The products of Mr. Philippe Vallière's factory are noted for their fine finish, the material being thoroughly seasoned and the joining perfect. As shown in the elegant warehouse on Fabrique street, they consist of black walnut, ash and oak furniture, as well as chairs in soft and hard woods, easy and rocking chairs, also upholstered chairs and lounges with hair covered cushions and best copper steel springs, also settees, ottomans, sofas, music stools, black walnut bed room, drawing and dining room sets, both plain, ornamental and with rich marble tops, centre tables, marble top bureaux, writing desks, cabinets, what-nots, card tables, bedsteads, in fact here is shown a variety of furniture of home manufacture which challenges comparison with the products of any factory in the Dominion, suitable in grade either to the millionaire or the occupant of an humble cottage. Furniture dealers not only in this section but in all parts of Canada will find it to their advantage to write for prices, or if possible visit this factory and have an interview with the proprietor. The cheapness of skilled labor in Quebec, joined to the large means at command of the above gentleman, enables him to execute the largest or any order at prices, quality considered, which cannot be surpassed and are equalled but by few of the largest manufacturers in the country. Mr. Philippe Vallière is one of the old and esteemed citizens of Quebec, and has repeatedly been elected to municipal honors by the citizens. As a business man, his talents and energy are best shown in the fine establishments over which he presides, and which are, as far as buyers of furniture in wholesale and retails lots are concerned, not surpassed in the Dominion.

\* In reference to the Sault St. Marie railway scheme, it is stated somewhat authoritatively that the Government will propose to Parliament the building of eighty miles of the road in lieu of the abandoned Georgian Bay branch; and further, that the policy of the Government would be to make the Provinces pay for the railways passing through them.

#### The Wholesale Manufacture of Biscuits and Confectionery and preparation of Coffees and Spices.

The above somewhat luxurious commodities are among the staples of which every household consumes more or less, and every storekeeper must have them in stock. There are few manufactured products in which the trade of Quebec and its tributary communities has been catered to in a more satisfactory manner or better served in point of quality, and genuine unadulterated goods than the above. The firm of Hossack, Woods & Co. are the leading exponents of this as a large branch of steam manufacture. This firm occupy a very fine business structure which forms of itself a square, with entrance to office, salesrooms and delivering yard on Arthur street, and bounded by Dalhousie, Prince of Wales and Lendenhall street. This factory is in one of the most commanding positions for the receiving and shipment of goods that could be selected. The building is substantially built of brick, the main portion being four stories in height, which, with wing, two stories high, engine house and yard, covers an area of about 200 x 150 feet square, and presents to view quite a desirable contrast, in its exterior appearance and interior appointments, to the order of premises in which this line of business is conducted in many cities which in other respects are far more pretensions. The interior is admirably laid out as regards order and convenience and fitness for the purpose for which it is used, embracing three branches: first the manufacture of plain and fancy biscuits, confectionery and sugar goods, another department to the roasting, grinding, and packing of coffees and spices; whilst a warehouse is also devoted to the wholesale grocery and tea trade. They manufacture over twenty different varieties of biscuits, embracing all the varieties sold at leading retail grocery establishments. In the production of these delicacies, the choicest flour, best granulated sugar, sound butter, eggs, lard, and fruits are used, and extreme cleanliness observed in each process, by old experienced biscuit bakers; and as to quality they have carried off prizes and diplomas at every exhibition where shown, both local and provincial. In confectionery they place upon the market a highly attractive and excellent list of plain and fancy goods. The best refined sugars, harmless coloring materials, and flavoring essences, &c., form the basis of each article, which embraces scores of varieties of lozenges, plain and lettered, mottoes, candies, gum and grain goods, chocolate and cream confections, mixed candies, fancy fruit, gum, grain and pan goods, &c. With regard to this confectionery the reputation of this firm has been won by their unswerving adherence to the rule of giving a pure unadulterated article as cheap as possible, selling each article upon its merits, which, on test, will be found to prove representations. The coffee and spice trade is one in which a large number of storekeepers are interested, as these goods are so easily open to adulteration or to having their culinary properties impaired by unskilled or careless preparation. Messrs. Hossack, Woods & Co. have spared no effort to bring their products in this line to a high standard. The spices in boxes and bales are imported by them fresh from the West Indies, and coffees in their green state from first hands. Experienced men are employed, and the newest improved mechanical appliances, mills, &c., are used in the performance of every detail of the work under their close supervision. The spices include allspice, cloves, cinnamon, mace, gingers, white and black pepper, cream of tartar, mustards, nutmegs, mixed spices, &c. These goods are ground to the finest powder, are very tastily gotten up in tin-foil packages and packed in boxes, and the coffee put up in boxes and ornamental tin canisters and drums, all of which grades form very attractive shelf and counter goods. Our space being somewhat limited, we are obliged to abstain from lengthening our comments upon many commendable features in connection with this branch of manufacture. Everything in connection is so well ordered as to give us an impression that the trade in Quebec are well provided for in this line. The ample extent upon which operations are carried on, with the aid of steam and machinery, including the newest cracker machinery, dies, &c., and the varied and extensive acquaintance which both the principals of the firm have had in the purchase and importation of materials, and giving the business their con-

stant personal superintendence, enables them to quote prices at least as low as can be had outside of Quebec. They enjoy the reputation of being cordial and obliging business men who, knowing the wants of customers in different localities, strive as far as possible to accommodate them by giving them goods just in such quantities as suit their trade and then at wholesale prices. This much needed and commendable disposition on their part entitles them to a conspicuous mention in a review of Quebec's leading houses, and should win for them from buyers coming to this market for their supplies a still better patronage in the future, now that their facilities are well organized, than that which has grown to their strict attention to business during their long career in the past.

COMMERCIAL TRAVELLERS.

There are nearly two thousand commercial travellers in Canada registered as members of the associations in Montreal and Toronto. Besides these there are a great many travellers from the United States and Great Britain who visit our wholesale merchants, although occasionally some of these, after supplying the jobber, will call upon the large retailer also, and sell him at the same price. With such a large army in the field attacking the retailer on every side, nearly all the year round, it is scarcely to be wondered at that the patience of the expected buyer should sometimes give way, and that the traveller should occasionally have his card rudely flung at him by the merchant whose time has perhaps been occupied during the greater part of every day for a week past looking at samples, or whose orders have already been sent in.

At a recent meeting of the association in this city much stress was laid by one of the speakers (already referred to in a recent issue) upon the desirability of a general feeling of brotherhood among the members. Those who have met in one small town a half dozen brother members in the same line, staying at the same hotel, all intent upon selling the same one or two good firms in the place, know how often this feeling is brought into requisition. No one but a traveller knows anything of the shifts and efforts to do their best for their employers combined with a gentlemanly forbearance towards a competitor, which they are obliged to study and put into frequent practice. The successful traveller must be possessed in no ordinary degree of goodness of heart, tact and a gentlemanly demeanor. The man who does not possess these qualities, however energetic he may be, had better stay at home. We remember hearing a prominent wholesale merchant, one who had been himself a successful traveller, say, "Show me the man who is discourteous to all except customers, and rest assured he is still suffering from the snubs he received in former days himself when on the road." Those who know most of these future merchants of Canada will never treat them with discourtesy. Their efforts to please their employers, to excel in their calling, should be always remembered by those they visit, and if they cannot always treat them to an "order," they can at least always treat them with that courtesy which has well been said to be the cheapest exercise of virtue,—it costs even less than rudeness.

—MONTREAL Journal of Commerce.

LATEST AND BEST.

These words are suggested to us after a careful enquiry into the quality and results in use of the Cook's Own Baking Powder now being manufactured and introduced to the housekeepers of the Dominion by the well-known firm of Hossack, Woods & Co., of Quebec. The superlative as regards quality in baking powders has been long a prize for which makers have vigorously contended, but hitherto it seems to us that this province, applying the assertion to all the territory east of Montreal, has not put forth any contestant worthy the honor of a first place, and whose product could compete in point of economy, cheapness and excellence with the brands manufactured in the West. Messrs. Hossack, Woods & Co. therefore deserve high credit for persever-

ing in their efforts to compound a baking powder which in point of general superiority to all brands now sold by grocers throughout the country, purity, and strength and freedom from any adulteration are its recommendations, and the dealer who sells it once to his customers may depend that upon trial its leavening and lightening properties where used in bread, pastry, griddle cakes, or biscuits will be found so wonderfully satisfactory to the housewife that she will thenceforward patronize the store where it is carried in stock. The general composition of this powder is no closely guarded secret, the proper timing of the ingredients which result in the sweetening effect of its use are alone the property of the firm. Its basis is the choicest of French cream of tartar, imported specially, and carefully packed for the purpose, so that its full freshness and strength is transmitted to the admixture. Such is the Cook's own Baking Powder. We have seen this baking powder tried and find it to be all that it is recommended. The price will be found low, owing to the large scale upon which the firm are in a position to manufacture in conjunction with their other specialties. The get-up of package is also extremely neat and appetizing. In fact, the reputation of the firm is at stake, and they have put an article on the market in the Cook's Own of such standard excellence as may well command a trial by every enterprising grocer who wishes to have his stock replete with the best goods of the day.

The Wholesale Trade in China, Crockery, Glassware, &c.

In this department of trade not a little of the success of the retail dealer depends upon the alacrity and good taste evinced by his wholesale merchant in obtaining the latest novelties and keeping an assortment at once attractive, cheap and replete with new designs and patterns. The house of F. T. Thomas is one which we introduce to buyers of the above goods as possessing all these attributes. The salesroom and office are located in Shaw's building at 114 Mountain Hill, whilst the wholesale warehouse containing the reserved stocks in their original crates and hogsheads, as well as burning oils, is situated in the extensive stores erected by Messrs. Chinc & Beaudet on the Richelieu Company's wharf, and which are four stories and basement in height, and by location unexceptionally well situated for the receiving and shipment of goods to all parts of the country. To the enterprising efforts of Mr. F. T. Thomas in endeavoring to carry at all times a well assorted stock of this class of merchandise, and one which is constantly being revised from a study of the tastes of Lower Canadian buyers, we may justly ascribe a large share of the progress which Quebec has made within the last six years as an importing market for this class of goods. This has been accomplished with little ostentation, the attractive lines of goods and the low figures at which they are offered being the main arguments which have converted many local and outside buyers who had hitherto sought in the Western markets for their china and granite ware and lamp goods, to the conviction that they not only lost time and incurred expenses by the operation, but failed in the end to secure grades of goods which pleased their customers as well as those that could be had in exact quantities to suit their wishes from the above house. An inspection of the stock here on view in the departments revealed to us engraved into the wares some of the finest touches of art in breakfast, dinner and tea sets and bedroom and toilet sets in plain, gilt and flowered patterns in china, also procelain and majolica ware, cut glassware, decanters, wine glasses, tumblers, butter-coolers, fruit and dessert dishes, and a profuse variety of articles now so indispensable to housekeepers and for various domestic wants. The fancy goods department is also very replete with vases, mantle ornaments, and hundreds of sundry articles imported by the proprietor from manufacturers in England, Scotland, France, Germany and Bohemia. In the lampware department a very fine display is made, including hall, study and parlor lamps with attachments and well assorted stock of bronze pendants, brackets, burners, wicks, porcelain and paper shades, &c., &c.; in fact, the reputation which this house enjoys for offering a large stock to choose from is fully sustained by an inspection of the sales-room, where good judgment and taste on the

part of the buyers is made manifest on all sides. Orders and enquiries by mail may look for prompt attention, and visitors coming from a distance are made welcome, it being considered no trouble to show goods and afford buyers full information with courtesy whether they place orders or not. In the department of Rockingham and brown ware a very large stock is at command of the house, as the proprietor is directly interested in the manufacture of these goods in Canada, and can offer dealers inducements consistent with this fact. In this line of goods, a specialty of high excellence is Rockingham ware teapots, which are very popular and saleable, and for quantities of which unusually low figures are quoted. The stock which is now in hand and being brought together for the coming spring trade is being laid down at prices which will enable him to quote unusually low figures, in fact ruling as low as any house in Canada for desirable goods. Every parcel shipped is carefully repacked by experienced packers and promptly dispatched. Mr. F. T. Thomas is a gentleman of long experience in this line in Quebec, and has succeeded in a large measure to the business formerly carried on by the old firms, of Goodwin & Co., and McCaghey, Dolbeck & Co., in St. Paul street; he gives every department his personal supervision, and is constantly to be found in the office or warerooms. We have therefore pleasure in adding this to the list of trades which are well represented in the wholesale market of Quebec, and therefore worthy the enquiry of buyers in this section of the Dominion for the coming spring trade, who should take pleasure in supporting the houses in the old parent city, where they have as complete stocks to choose from, can purchase as cheaply, and by buying often have goods just in the quantities that best suits their wants.

THE ANCHOR BREWERY.

Quebec, so long the garrison headquarters of British North America, should naturally be the seat of manufacture in this article of a very high class product, and such is the case with reference to the oldest and leading brewery of J. K. Boswell, known as the Anchor Brewery, which is the largest and best equipped of any east of Montreal, whilst so far as mechanical appliances are considered this brewery compares favorably with the most modern in the west. To a persevering effort on the part of the management to improve the general quality of the ale, by using the best of ingredients and employing brewers practically versed in the chemistry of brewing, uniformity in quality and flavor of product has been attained. The brewery is located at 8 St. Vallier street, whilst various other departments of the business are carried on in a massive stone structure located at from 103 to 109 St. Paul street, which covers nearly half an acre of ground. The latter is a rarely substantial building four stories in height, and in its interior allotment it complies with all the latter day requirements of large establishments. These two establishments are entirely self-contained, including within the precincts of the building malt and fermenting, growing and mash room, ice house, bonded warehouse, bottling departments, whilst it is also provided with some of the best vaults and cellars in the country for the storage of stock ales. The marks consist of Boswell's X, XX, and XXX India pale ale and brown stout porter, which is put up in kegs, barrels and hogsheads and bottled and skillfully packed in barrels of three dozen each for shipment to distant customers and export abroad. These bottled ales and brown stout are also in high favor with local consumers, and in fact all who once give it a fair trial and compare it with other brews. The best characteristic of the "Anchor Brewery" ales are their reliability and uniformity from season to season. The cause of its fine sharp flavor, and its intensely pleasant and nourishing properties is attributable to the fact that great care is observed in selecting the ingredients as well as in the processes. Nothing deleterious to health is to be found in these ales or porters. Sound grades of No. 1 Canadian barley and malt, pure limpid water carefully filtered, and the best German and American hops alone are used. It has taken a probation of many years before the proprietor could with confidence lay claim to the first place for his products in this section of Eastern Canada which he now enjoys undisputedly. We might say that

an annually increasing quantity of the Anchor Brewery ale is shipped to the Bermuda Islands and Malta, where it is the favorite beverage with the British troops. The ale and stout is also popular in hotels and restaurants, and when once served to customers it is sure afterwards to occupy a conspicuous place. The prices are as low and terms as liberal as any brewery in the Dominion.

BETTER PROSPECTS EVERY DAY.

From all parts of Canada comes the cheering news that business is reviving, and that this time it is not with a view to create a feeling of artificial confidence that the commercial columns of newspapers of every shade of politics are alive with reports of improvement which must silence the most dismal prophecies of the croakers. A sufficient time has not yet elapsed for the money brought into use by the improving remittances of country merchants, and the better demand from manufacturers for their products, to be circulated among the rank and file of the people, so that many lines of small traders still complain bitterly, and say that they never saw times looking so dark or money more scarce, but a few months will materially alter the opinion of these. The leading members of our oldest business firms, and men whose judgment has been ripened in witnessing the growth and decline of a number of such waves of commercial stringency as that which is now rolling away, aver that, judging from the cautious manner in which their customers are buying, and their endeavors to renew stocks in smaller quantities for cash, when an inducement in the shape of discount is offered, an era of greater integrity and confidence between wholesale and retail men is dawning, in fact the lesson that the great bulk of failures has taught contains in it a long chapter, a study of the individual illustrations contained in which shows that the honest retail merchants who have pulled through without a compromise have fared the best, though many irritating injustices were sometimes their lot when they had to compete side by side with dishonest traders who made a business of failing periodically, showing out the glaring iniquity of the Insolvent Act and its amendments as it now stands, which is such an instrument of confusion and disorganization in the hands of those who traffic in its weak points as to be worse than useless. In many instances we have seen the assignee's fees literally to eat up all the assets of an estate, whilst these gentlemen felt themselves lenient to benevolence in not assessing the creditors for additional expenses which they claimed as their due. Another indication of improvement consists in the steady advance in value of bank stocks and the shares of the great bulk of investment associations, which has been steady as the rise of the barometer. The rush of money from all quarters to secure investment also points to the feeling of confidence which pervades the outlying districts. The wholesale trade is steadily sustained, and gives promise to transact a brisk holiday business. The great bulk of the surplus goods imported last spring in anticipation of the new tariff will be broken this winter, so that next spring our home manufacturers will find an entirely different demand for many lines of goods now made in Canada, and the manufacturers of which have as yet only been called upon for sorting lots to fill deficiencies in stock. Summing up the whole aspect of the situation, the trade prospects in Canada for the coming year are brighter than ever they have been before, fully justifying us in the conclusion that we are entering upon an era of healthy manufacturing and general business activity, the parallel of which our Dominion has never yet witnessed.

\* \* The town of Farnham voted last week on the by-law authorizing and directing a subscription of \$25,000 to the capital stock of a beet root sugar company, and carried the same without an adverse vote. The parish is shortly to vote on taking \$10,000 stock in the enterprise.

**Fashion's Folly.**

A fashionable woman, suffering from a complication of disorders, recently sought the advice of an eminent New York physician. Having related her symptoms, which were of a character to cause serious alarm, she was surprised to hear him say simply, "Let me look at your shoes." On seeing them, he added, "I cannot treat a patient who wears shoes with such heels as those"—and politely bowed her out. What this wise doctor had the courage and fidelity to say, every capable physician would say, if he dared, to those of his female patients who submit themselves to the torture, and expose themselves to the perils of wearing the inordinately high heels prescribed by the tyranny of fashion. We gave not long ago, among our "Facts in Science," some of the physical consequences resulting from this "fashionable folly," as stated by a leading physician of London. They are such as ought to lead every woman who believes her body is given her for a higher purpose than to be abused and tortured into weakness and premature decay, to reject utterly the monstrous footwear which adds an inch or so to the stature at the expense of comfort, graceful carriage and health.—*Examiner.*

**GOVERNMENT BANK INSPECTION.**

No reform was ever yet established without a collision between the vested rights of the few on the one hand, and the "greatest good of the greatest number" on the other. On something like this principle the question of government bank inspection has been a prolific source of discussion, and has evoked a large mass of contrary opinions. There is on the one hand the public accountant, discerning some prospective advantage in the distance who sees no more difficulty in auditing the accounts of an extensive establishment including 40 or 50 branches, and possessing an enormous capital, than in checking the calculations in an invoice of goods in a merchant's office,—while on the other hand there is the well-trained banker, thoroughly educated in the art and science of his profession, who gives it as his opinion that the thing is utterly impossible, and that none of our larger establishments could ever be effectively audited by any one official. The professional accountant and the trained banker

are alike in error in this matter, and the subject is of such vital importance from a shareholder's, as well as from the public's, point of view, that it is not likely to be dropped until some satisfactory solution of the difficulty shall have been arrived at. Of course, it is very easy to understand the ready acquiescence of the professional accountant in the demand for a mere system of inspection by the shareholders. He sees in such a scheme something that would aggrandize his profession and give it a higher standing in the community. It is not therefore surprising that he joins hands with the trained banker in opposition to a plan of government inspection. He makes use of the customary stock arguments about men receiving government appointments through political influence, and without personal fitness for the duties they are to discharge—entirely oblivious of the fact that as a rule governmental positions attract to them the best men in the community, notwithstanding the popular cry of political intrigues that he is not slow to re-echo. But this is a subject that has gone beyond the limits of a mere controversy between parties professionally interested, and will probably be decided by the voice of the people through the mouth of their representatives in the Dominion Legislature, when the subject of the bank charters comes before that august body. We fancy that the Government will take a position on this subject that will not meet the views of either the trained banker or the professional accountant. Take for example the case of a difference of practice among bankers in making up their returns to Government, such as we have seen may easily occur, how simply and decisively would a banking superintendent decide the question. It would be impossible for him to be ignorant for any length of time of irregularities, such as were constantly practised by the Consolidated and other banks, and he would at all times be in a position to warn and advise. Our space will not permit us to continue the subject at present. We will return to the question at another opportunity.

**BANK OF MONTREAL.**

The following is a statement of the Bank of Montreal for the six months ending October 31. We may remark that this is the first occasion on which half-yearly statements have been is-

sued, and is now done according to resolution carried at the last annual meeting. The statement must be regarded as very satisfactory:—

**STATEMENT OF THE RESULT OF THE BUSINESS OF THE BANK FOR THE HALF YEAR ENDED 31ST OCTOBER, 1879.**

Balance of Profit and Loss Account, 30th April, 1879	\$101,734 65
Profits for the half year ended 31st Oct., 1879, after deducting charges of management, and making full provision for all bad and doubtful debts.	612,150 33
	\$713,948 85
Dividend 5 per cent., payable December, 1879.	\$599,900 00
Balance of Profit and Loss carried forward.	\$113,048 85
<b>GENERAL STATEMENT, 31ST OCTOBER, 1879.</b>	
<b>Liabilities.</b>	
Capital Stock paid up (Subscribed \$12,000,000 00)	\$11,900,200 00
Rest.	\$5,000,000 00
Balance of Profits carried forward.	113,983 85
Unclaimed Dividends.	\$5,118,983 85
Half-yearly Dividend, payable Dec., 1879.	13,518 22
	500,900 00
	\$ 6,727,492 07
Notes in circulation.	\$17,726,662 07
Deposits not bearing interest.	\$3,950,721 00
Deposits bearing interest.	5,989,916 48
Deposits to other Banks in Canada.	15,202,014 86
	1,896,683 35
	\$26,488,316 00
	\$44,214,977 70
<b>Assets.</b>	
Gold and Silver Coin Current.	\$2,000,761 40
Government Demand Notes.	4,181,662 00
Due from other Banks in Canada \$655,050 93	
Due from Agencies and other Banks in the U.S., \$8,519,400 22.	
Due from Agencies and other Banks in G. B., \$2,288,326 60.	
	\$11,487,786 15
Notes and Cheques of other Banks.	859,210 64
	\$16,648,310 09
Bank Premises at Montreal and Branches.	467,078 00
Loans and Bills Discounted.	\$26,684,606 73
Debts secured.	187,738 48
Overdue Debts not specially secured (estimated loss provided for).	327,244 41
	\$27,100,589 67
	\$44,214,977 70
R. B. ANGUS, General Manager.	
Bank of Montreal, Montreal, 31st October, 1879.	

**BANK OF TORONTO.**

Return of the amount of liabilities and assets of the Bank of Toronto on the 31st day of Oct., 1879, as compared with September 30th.

<b>CAPITAL.</b>		
	Oct. 31.	Sept. 30.
Capital authorized	\$2,000,000	\$2,000,000
Capital subscribed	2,000,000	2,000,000
Capital paid up	2,000,000	2,000,000
<b>LIABILITIES.</b>		
Notes in Circulation	\$ 940,083	\$ 680,561
Dom. Gov. Deposits on demand.	16,310	34,895
Other Deposits on demand.	1,614,274	1,402,302
Other Deposits after notice.	726,232	768,748
Due to Banks in Canada.	179,504	183,325
Other Liabilities.	670	719
<b>Total Liabilities</b>	<b>\$3,477,081</b>	<b>\$3,940,562</b>
<b>ASSETS.</b>		
Specie	\$ 200,708	\$ 194,807
Domestic Notes	341,084	299,100
Notes and Cheques on other Banks	189,046	79,808
Due from Banks in Canada.	55,579	24,858
Due from Banks in Foreign Countries	118,212	11,508
Due from Banks in the United Kingdom.	156,237	87,869
Government Debentures.	138,882	138,882
Loans to Dom. Government.	1,245	1,330
Loans on Bank Stocks.	60,500	88,220
Loans on Bonds.	381,671	544,104
Loans to Corporations.	409,500	518,742
Notes discounted and current	4,148,544	3,779,160
Notes discounted, overdue, not specially secured.	22,422	25,915
Overdue Debts secured.	45,950	60,301
Real Estate	38,686	38,048
Bank Premises	52,000	52,000
Other Assets	70,608	48,956
<b>Total Assets</b>	<b>\$6,410,418</b>	<b>\$5,954,757</b>

\* \* Since the removal of the *Cape Breton Times* from Sydney, the "Sydney Job Printing Company," originally established in 1869, has revived, and is now under the direction of the former manager, Mr. Charles W. Hill.

**HIS LAST CENT.**—"Have you any five-cent cigars?"  
 "Yes, sir," replied the clerk.  
 "Have you any for ten cents?"  
 "Yes, sir."  
 "Have you any for fifteen cents?" pursued the would-be purchaser.  
 "Yes, sir, we have," said the clerk, as he handed out the box.  
 "Would you take a fellow's last cent for a cigar?" rather indignantly queried the customer.  
 "Yes, I would!" snapped the clerk.  
 "Well, there it is," said the stranger, as he deposited the counter and walked off with his cigar.



**NEW WONDER FOR 1880.**

**\$1** FIVE NEW ARTICLES AT ONE-HALF THEIR VALUE. **\$1**  
**Useful Amusing and Instructive.**

- No. 1.—**Japanese Magnetic Fish.**—Five varieties, complete in neat box of Japanese wood, with jointed bamboo rod, silk line and magnetic hook. The fish seize the hook, and the lucky fisherman draws them out of the water. A quaint and curious toy.
- No. 2.—**Ne Plus Ultra Pocket Knife.**—Warranted best quality cast steel; the spring cannot get clogged nor wear the pocket, being entirely concealed within the handle, which is one solid piece. Latest invention in cutlery, elegantly finished, first-class every way.
- No. 3.—**Pocket Comb.**—Made of finest horn, tough and durable, in a neat case; cannot soil the pocket. Suitable for ladies or gentlemen. A handy, useful article.
- No. 4.—**Pinfore Card Game.**—Two games in one, the latest out. Funniest, jolliest, and most original ever published. Capable of endless changes, for any number of players; has no equal as a social pastime. The 108 cards, including Question, Answer, and Forfeit Cards, will keep the duller parties and social gatherings in roars of laughter for an entire evening.
- No. 5.—**Japanese Crepe Pictures.**—Representing elegantly dressed Japanese ladies, beautiful landscapes, and artistically drawn figures, transferred in indelible colors to Japanese Elastic Crepe of the finest texture. They make beautiful and brilliant tidies for backs of chairs and lambrequins, centre-pieces for table covers, etc.; are very fashionable, and will be admired and favorably commented upon by your friends.

We furnish the entire lot of 5 articles in all, in a strong case, by mail, post paid, for ONE DOLLAR; which is less than half their value. This offer is made for the purpose of introducing our goods in new localities. We will send 3 cabinets for \$2.50. The cheapest Cabinet ever yet offered.

Send your Money, and address all Orders to

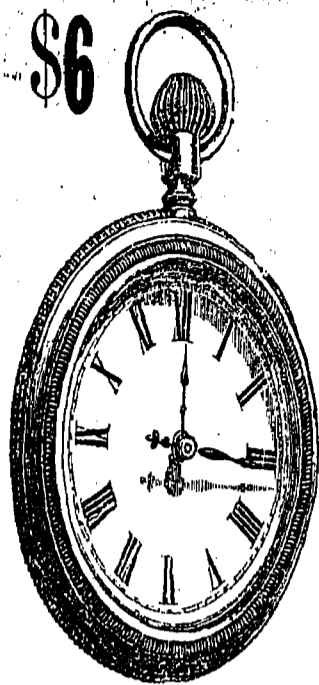
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 P.O. BOX 850,  
**MONTREAL.**



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\$6

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Crystal Cases, showing interior, richly engraved, heavily gold-plated rim. We now offer this Splendid, Artistic and Gentlemanly Watch, containing all the Newest, Modern and reliable works, and are justified in calling it the Cheapest in the World, and best Watch ever sent from any factory for the money. The "Victoria" Jewelled Watch is of the best cylinder escapement movement, balance action, self-regulating, stem-winder, Jewelled in four jewels, and will keep time with any hundred dollar watch ever made; this is no overdrawn eulogy; their accuracy as time-keepers has been tested with some of the most reliable time-pieces in the country, and found not to vary a second in twenty-four hours. It is a perfectly original novelty, and pleases every one. We guarantee it for five years. The case being very close-fitting, the works remain in perfect order without cleaning for a much longer time than a watch which

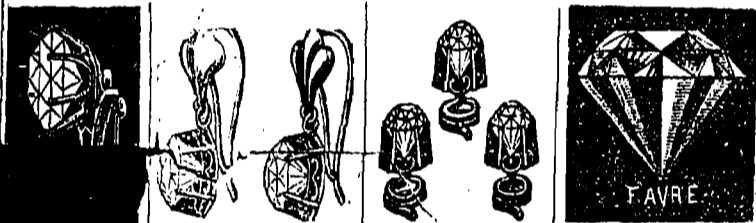
requires to be opened when regulated or wound up; we can, therefore, safely assure our patrons that, with ordinary care, it will last a life-time, and give more permanent satisfaction than many twenty-five dollar watches in the market. From \$25 to \$30 would be the ticket retail price of such a watch—could the trade obtain it—but it is our specialty. To Clubs, we send 3 Victoria Stem Winder Watches for \$16.

In British Standard Mint Coin Silver. The Beaconsfield Watch at nine dollars is now made by us a challenge offer. It is guaranteed, and stamped Solid Silver Hunting Case. Best patent lever movement, full Jewelled, artistically and richly chased and engraved, and a time keeper of rare excellence. To Clubs, 3 Beaconsfield Watches for \$24.

We will cheerfully refund the money if unsatisfactory. No necessity to send your money in advance. If you live near a Railway Station, send us \$1.00, to pay Express Company's charges, then you can examine your goods and pay \$6 to the Express Agent. By sending your money in advance, however, you save the dollar, as it costs one dollar extra to send and collect by express. Bring a practical man with you, they will stand examination.

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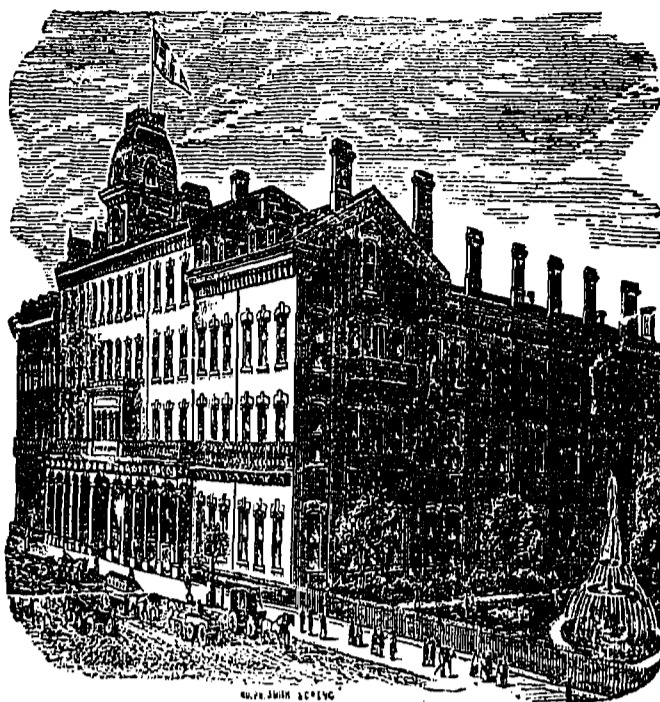
The Academy of France has pronounced that M. Lefevre has really obtained artificially the true Diamond. The basis of these gems are pure crystals found in the Sierra Leone, from whence they are exported to the Lefevre Laboratory in Paris, France, where they are submitted to a chemical and voltaic



process, by which their surfaces are covered with a coating, imparting to them all the brilliancy and reflective qualities of the natural Diamond, and making them as desirable for WEAR, BRILLIANCY and BEAUTY as the veritable gems themselves. The cuts herewith are exact cuts of the articles they represent. On receipt of TWO DOLLARS we will send to any address in Canada or the U. S., either the ring, studs, shah stud, a two karat brilliant, or ear drops—they are perfectly dazzling—the stones being exquisitely cut and mounted in solid gold guaranteed 14 karat. Money cheerfully refunded if found unsatisfactory. The of rare loose Diamond specimens, 1 karat stone, 40c., 2 for 75c., 3 for \$1. We have on file hundreds of flattering testimonials of the beauty of these goods from all parts of the Dominion and United States.

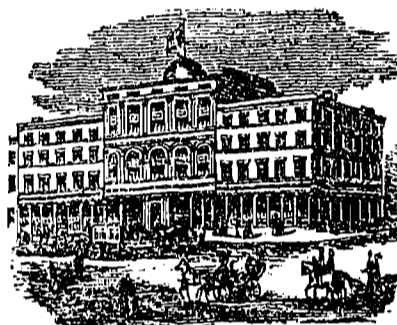
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