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# THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 23, No. 17. } MONTREAL, FRIDAY, OCTOBER 22, 1886. } M. S. FOLEY, EDITOR AND PROPRIETOR.

Leading Wholesale Houses of Montreal.

## GAULT BROS. & CO.,

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## DRY GOODS

AND

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

For the FALL AND WINTER TRADE we offer a full assortment of

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We beg to notify the trade that our stock is now complete in every department and respectfully solicit a call.

For Goods, Albums, Work Boxes, Desks, Vases, Ornaments, Music Boxes, Fans, &c. Dolls, Toys, Games, Rocking Horses, Toboggans, Sleighs, Snow Shoes.

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Capital All Paid Up, - - - \$2,000,000  
Reserve Fund, - - - - - 6,000,000  
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Collections made on the best terms.

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Capital Authorized, - - - - - \$600,000.  
Capital Subscribed, - - - - - 500,000.

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The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

INCORPORATED BY ROYAL CHARTER.

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FOREIGN AGENTS.—Liverpool, Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agri Bank, limited. West Indies, Colonial Bank. Paris—Messrs. Marcourd, Krauss & Co. Lyons—Credit Lyonnais.  
Issue Circular Notes for Travellers, available in all parts of the world.

**THE MOLSONS BANK**

The Shareholders of this Bank are hereby notified that a dividend of

**FOUR PER CENT.**

upon the capital stock has been declared for the CURRENT HALF YEAR, and that the same will be payable at the office of the Bank, in Montreal, and its Branches, on and after the

First Day of OCTOBER Next.

The Transfer Books will be closed from the 16th to 30th September, both days inclusive.

**The Annual General Meeting**

of the Shareholders of the Bank will be held at its Banking House, in this city, on

**Monday, 11th October Next**

At THREE o'clock in the afternoon.

By order of the Board,

F. WOLPERSTAN THOMAS,

General Manager.

Montreal, 30th August, 1886.

The Chartered Banks.

**THE MERCHANTS BANK OF CANADA.**

Capital, - - - - - \$5,799,200  
Reserve Fund, - - - - - 1,500,000

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*Board of Directors.*

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ROBT. ANDERSON, Esq., - - - - - Vice-President.  
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*Agency in New York.*—61 Wall Street, Messrs. Henry Hague and John B. Harris, Jr., Agents.

*Bankers in New York.*—The Bank of New York, N.B.A.

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

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

Letters of credit issued, available in China, Japan and other foreign countries.  
Collections made on favorable terms.

**La Banque du Peuple.**

DIVIDEND No. 100.

The Stock holders of La Banque du Peuple are hereby notified that a semi-annual dividend of THREE (3) per cent. for the last six months has been declared on the Capital Stock, and will be payable at the office of the Bank, on and after MONDAY, the 6th of September next.

The Transfer Books will be closed from the 15th to the 31st August inclusive.

By order of the Board of Directors,  
A. A. TROTTER Cashier.  
Montreal, 31st July, 1886.

**LA BANQUE NATIONALE**

Head Office, - - - - - Quebec.  
CAPITAL PAID-UP, - - - - - \$2,000,000

DIRECTORS:  
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A general Banking, Exchange and collection business transacted. Particular attention paid to collections, and returns made with utmost promptness.

Correspondence respectfully solicited.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, TORONTO.

Paid-Up Capital, \$6,000,000  
Reserve Fund, 1,600,000

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George A. Cox, Esq. Hon. S. C. Wood.  
George Taylor, Esq. W. B. Hamilton, Esq.  
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ALEX. LAIRD, Inspector.  
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Belleville, Hamilton, Seaforth,  
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Brantford, Montreal, Strathroy,  
Chatham, Norwich, Thorold,  
Collingwood, Orangeville, Toronto,  
Dundas, Ottawa, Walkerton,  
Dunnville, Paris, Windsor,  
Galt, Parkhill, Woodstock,  
Peterborough,

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

BANKERS.

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London, England—The Bank of Scotland.

THE DOMINION BANK.

CAPITAL, \$1,500,000. RESERVE FUND, \$1,020,000.

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Banque Jacques Cartier.

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

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Branch at Fraserville, J. F. Pelland, Manager.  
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OF THE

Domintion of Canada.

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Reserve Fund, 60,000

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Agency—Woodstock. G. W. Vanwart, Agent.

The Chartered Banks.

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Reserve Fund, 300,000

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Reserve Fund, 210,000

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BANQUE D'HOCHELAGA.

Capital Paid-Up, \$710,100  
Reserve Fund, 70,000

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THE CENTRAL BANK

OF CANADA.

HEAD OFFICE, TORONTO, ONT.

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Capital Subscribed, 500,000  
Capital Paid-Up, 410,000

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Capital Subscribed, 600,000  
Capital Paid-Up, 250,000

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The Chartered Banks.

THE STANDARD BANK OF CANADA.

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Reserve Fund, 300,000

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Bradford. Cannington. Markham,  
Brantford. Colborne. Newcastle  
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London, England—National Bank of Scotland.  
All Banking business promptly attended to.  
Correspondence solicited. J. L. BRODIE, Cashier.

THE BANK OF LONDON

IN CANADA.

HEAD OFFICE, LONDON, ONT.

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CAPITAL PAID-UP, 200,000  
RESERVE FUND, 50,000

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OF CANADA.

Capital Paid-Up, \$1,500,000  
Reserve Fund, 500,000

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

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Authorized Capital, \$1,500,000  
Capital Paid-Up, 1,449,488  
Reserve Fund, 375,000

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WM. FARWELL, General Manager.

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London, England—National Bank of Scotland.  
Boston—National Exchange Bank.  
New York—National Park Bank.

Collections made at all accessible points and promptly remitted for.



The Chartered Banks.

**THE QUEBEC BANK.**

Incorporated by Royal Charter, A.D., 1818.

**CAPITAL, \$3,000,000.**

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Montreal, Que. Thorold, Ont. Three Rivers, Q.  
*Agents in New York—Messrs. Maitland, Phelps & Co.*  
*Agents in London—The Bank of Scotland.*

**Loan Societies.**

**THE Ontario Investment Associa'n**  
(LIMITED),

OF LONDON, ONTARIO.

Capital Subscribed, - - - \$2,665,600.00  
Capital Paid-Up, - - - 700,000.00  
Reserve Fund, - - - 500,000.00  
Investments, - - - 2,500,000.00

Money to invest on Mortgages on Real Estate, Municipal and School Debentures, and other Public Securities. Agents in Great Britain—Paulin, Sorley and Martin, 25 George St., Edinburgh.  
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HENRY TAYLOR, Manager. CHARLES MURRAY, President.

**Dominion Savings & Investment Soc.**

LONDON, - ONTARIO.

Incorporated 1872.

Capital, - - - \$1,000,000.00  
Subscribed, - - - 1,000,000.00  
Paid-up, - - - 868,840.28  
Reserve Fund, - - - 149,000.00  
Contingent Fund, - - - 963.12

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Money received on deposit and interest allowed thereon.

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| Sarmatian     | 3,000    | " John Graham.          |
| Circassian    | 4,000    | " W. Richardson.        |
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| Prussian      | 3,000    | " Alex. McDougall.      |
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Liverpool Service.

|          |                 |            |                 |
|----------|-----------------|------------|-----------------|
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| Montreal | ..... 15th Oct. | *Vancouver | ..... 4th Nov.  |
| *Oregon  | ..... 21st "    |            |                 |

Bristol Service. (For Avonmouth Dock).

|         |                |          |                 |
|---------|----------------|----------|-----------------|
| Ontario | ..... 8th Oct. | Dominion | ..... 22nd Oct. |
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COMPANY.

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Interest for the same period  
on the Common Stock

of the Company at the rate of SIX PER CENT. PER ANNUM will be paid on and after the same date, at the Bank of Montreal, Montreal, or at the office of Messrs. Morton, Rose & Co., at the option of the holder, to shareholders on the register on the 26th inst.

Warrants for these payments will be re-mitted to registered holders.

The Debenture Stock Transfer Books will close in London on the 14th inst., and in Montreal on the 26th inst., and the Common Stock Transfer Book will close in Montreal on the 26th inst. The Books at both places will be re-opened on the 2nd December next.

By order of the Board,

CHARLES DRINKWATER,

Secretary.

Montreal, October 6th, 1886.

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|------------------------|------------------|
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| Arrive Riviere du Loup | ..... 11.50 "    |
| Trois Pistoles         | ..... 12.50 P.M. |
| Rimouski               | ..... 2.29 "     |
| Little Metis           | ..... 3.35 "     |
| Campbellton            | ..... 7.00 "     |
| Dalhousie Junction     | ..... 7.38 "     |
| Bathurst               | ..... 9.22 "     |
| Newcastle              | ..... 10.50 "    |
| Moncton                | ..... 1.40 A.M.  |
| Saint John             | ..... 5.30 "     |
| Halifax                | ..... 9.10 "     |

The Grand Trunk trains leaving Montreal at 10.15 p.m. connect at Chaudiere Junction with these trains. The trains to Halifax and Saint John run through to their destinations on Sundays.

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All trains are run by Eastern Standard Time. Through Tickets may be obtained via rail and steamer to all points on the lower St. Lawrence and in the Maritime Provinces.

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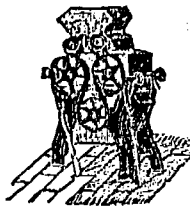
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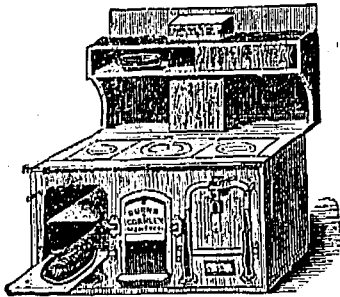


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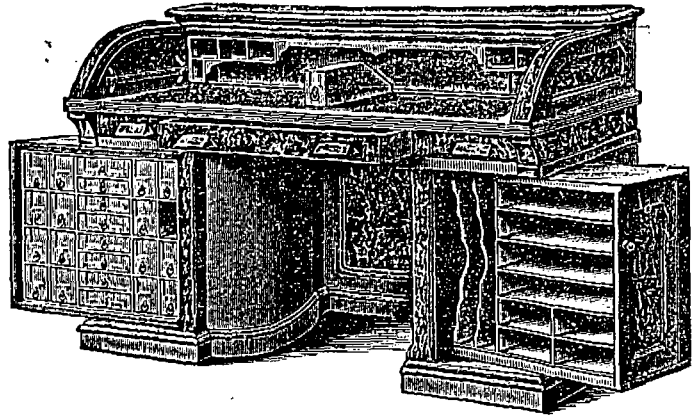
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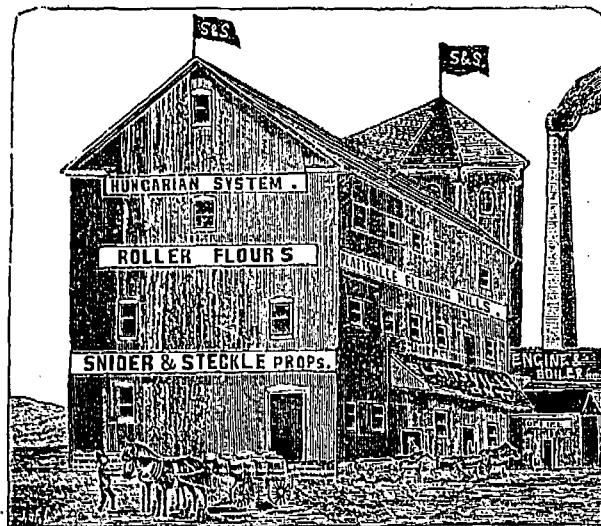
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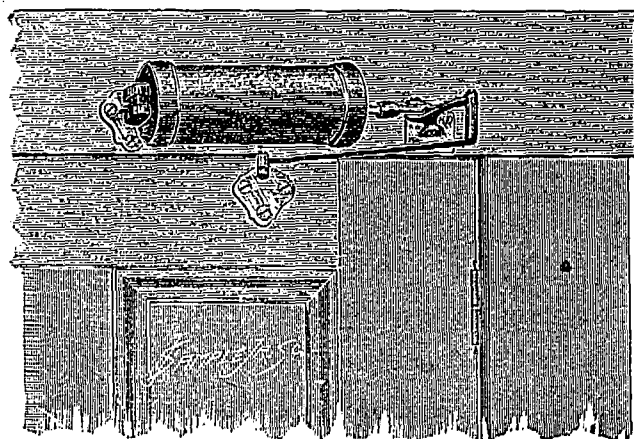


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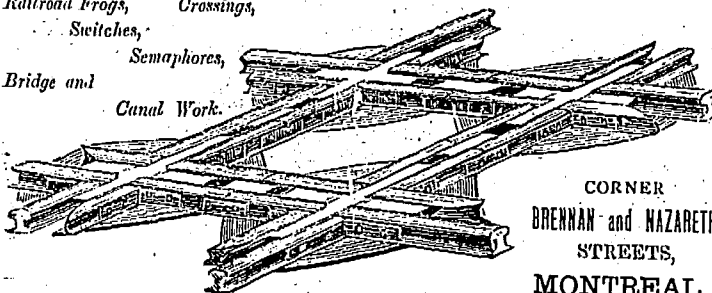


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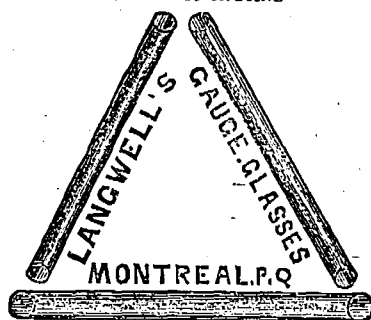
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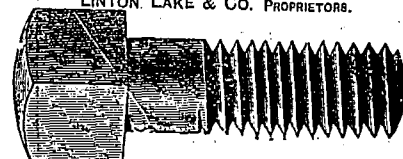
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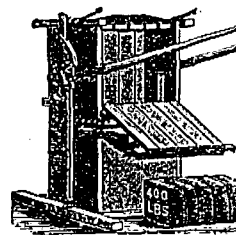
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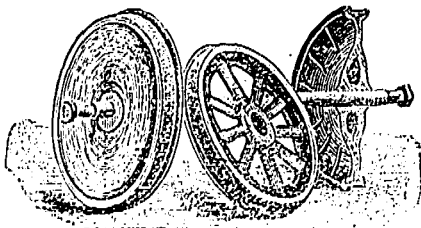
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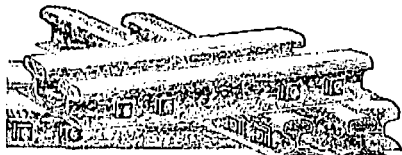
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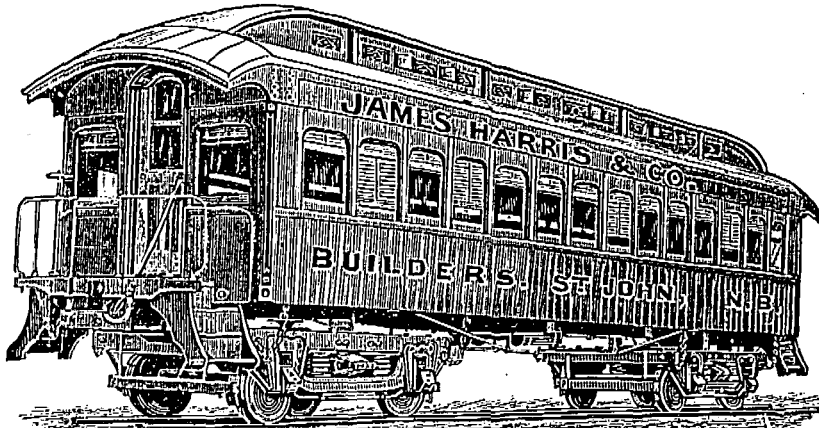
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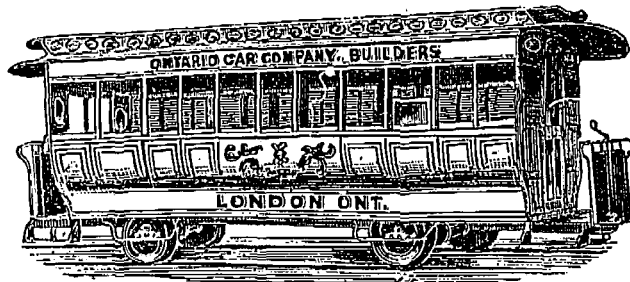
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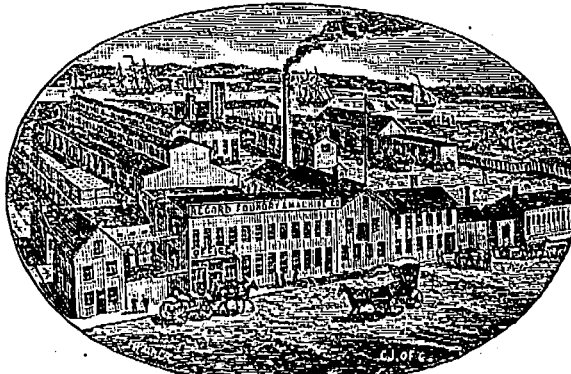
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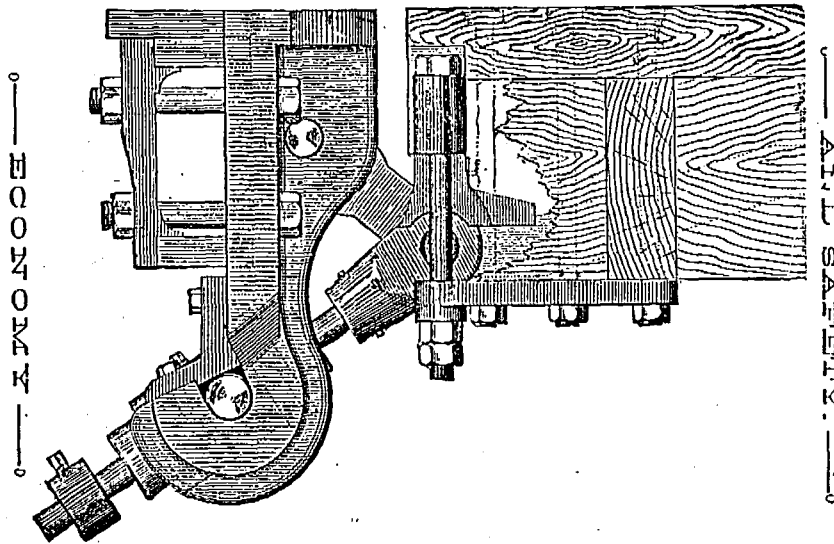
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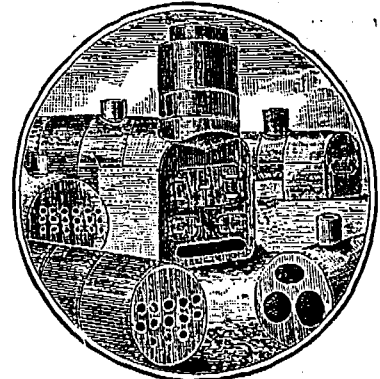
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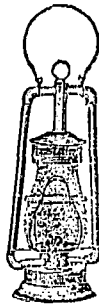
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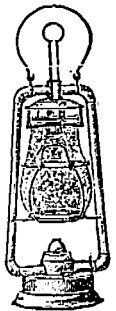
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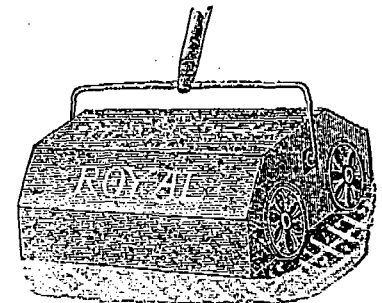
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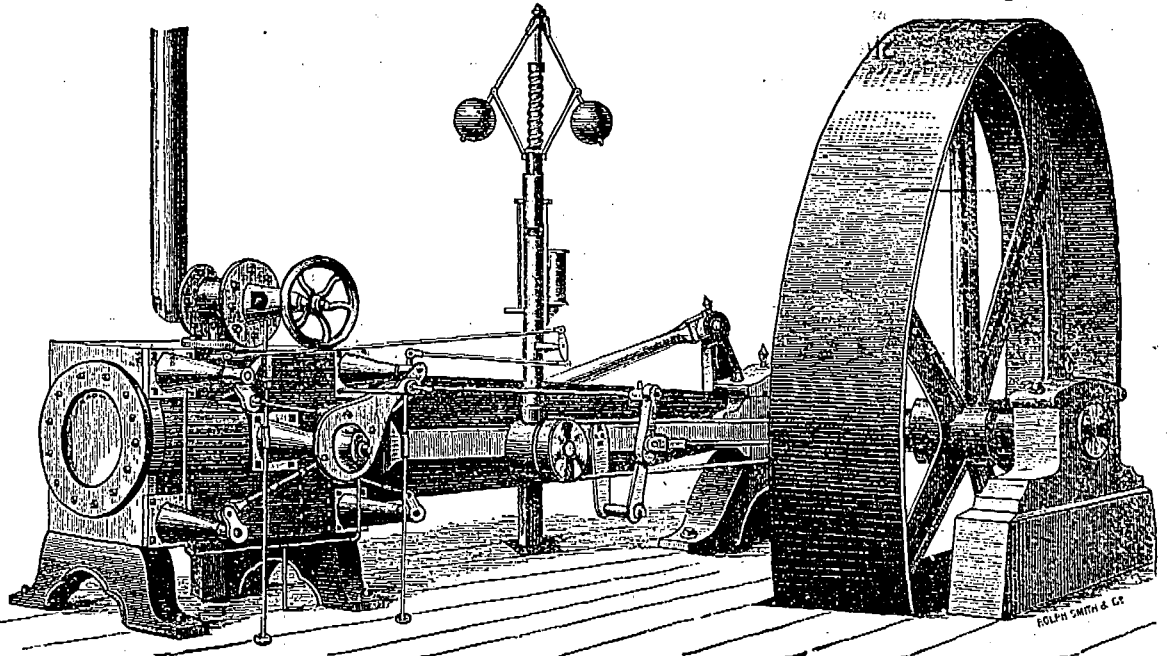
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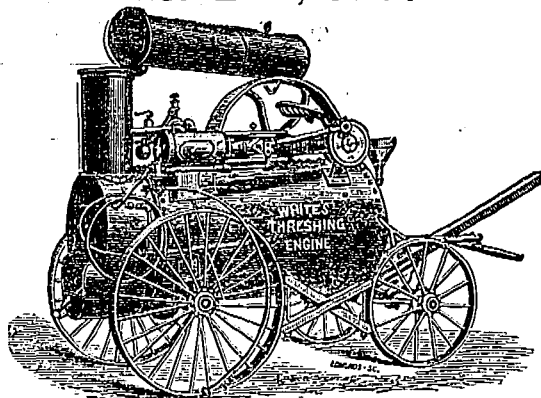
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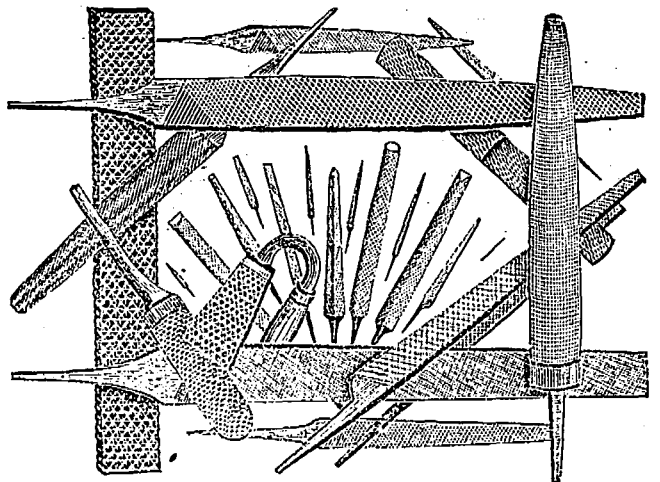
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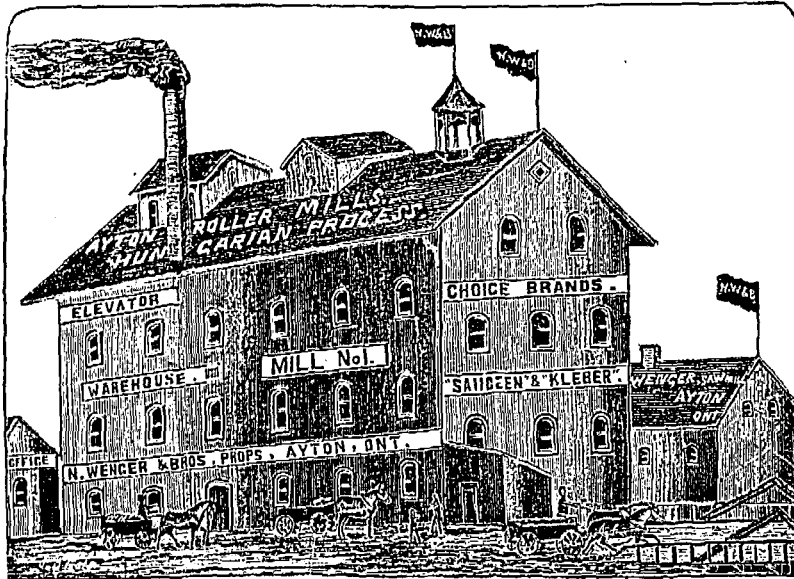
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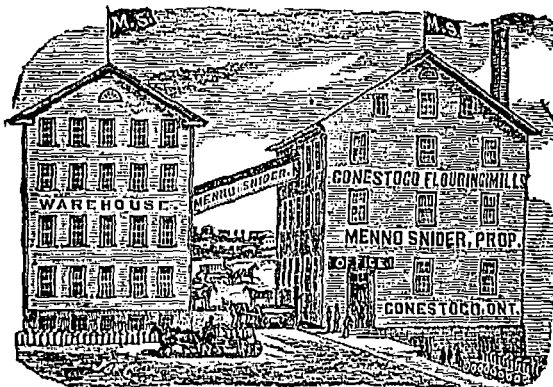
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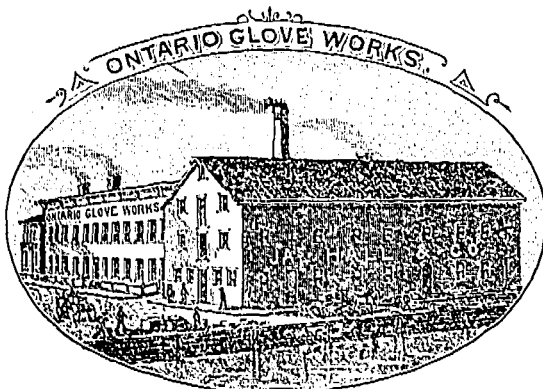
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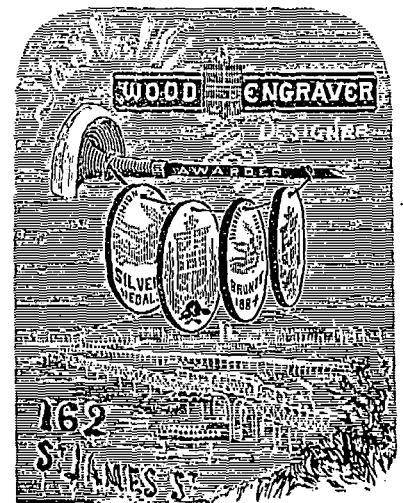
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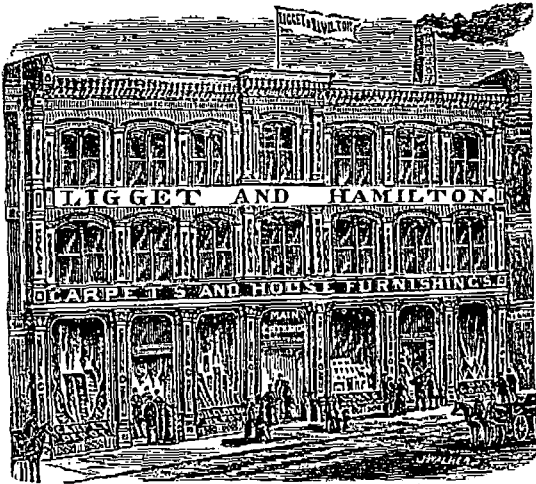
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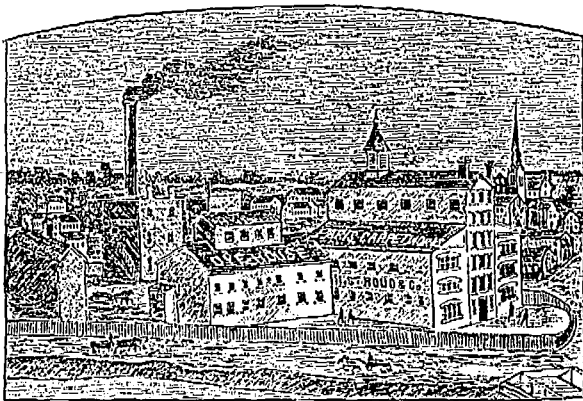
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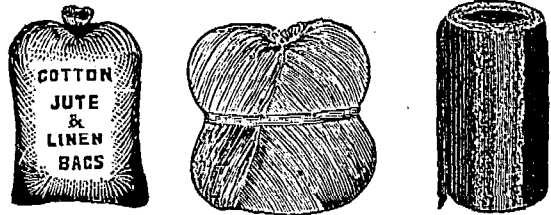
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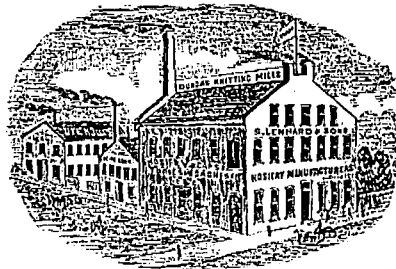
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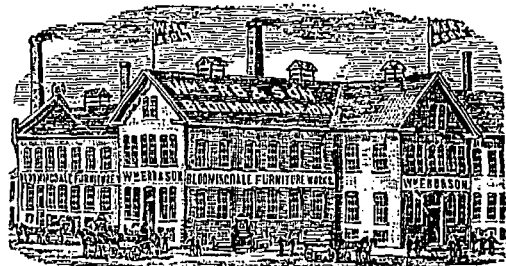


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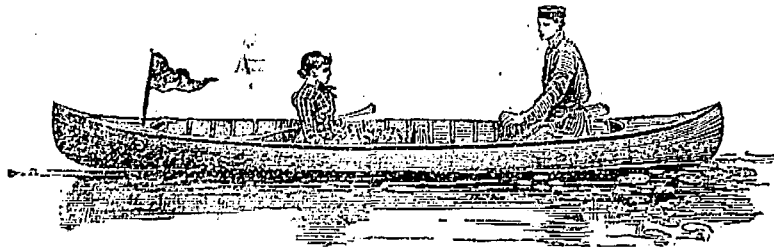
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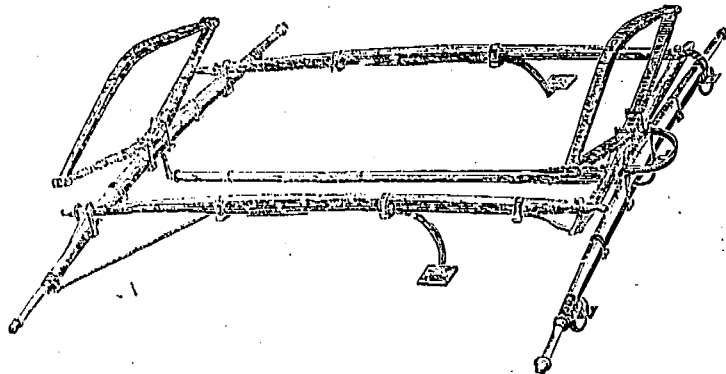
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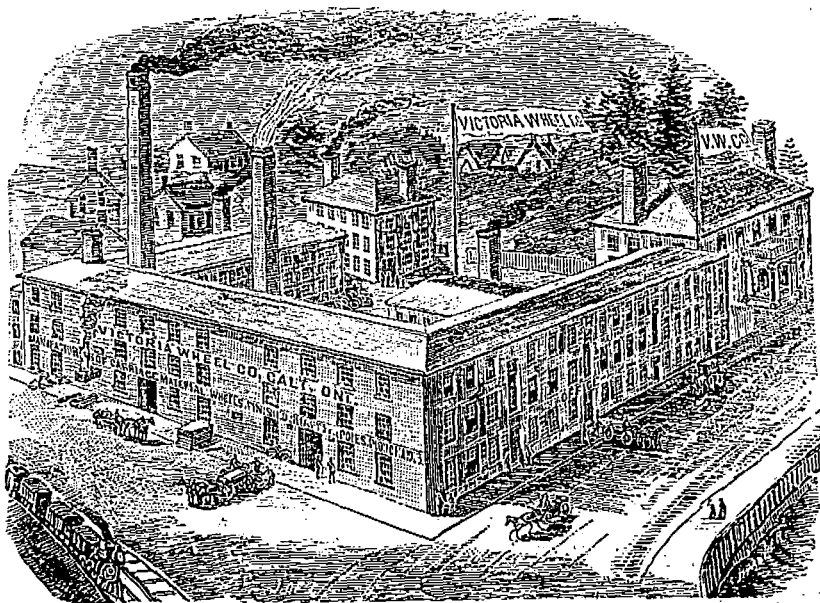
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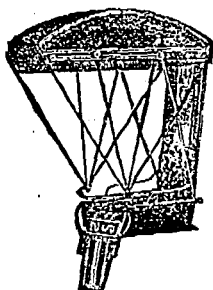
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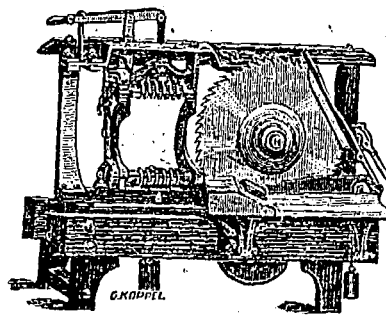
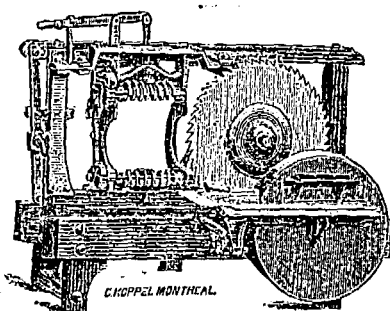


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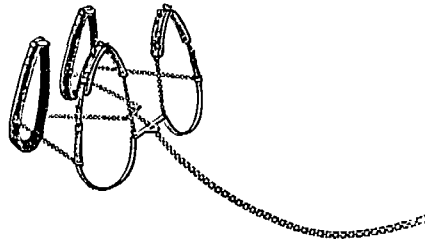
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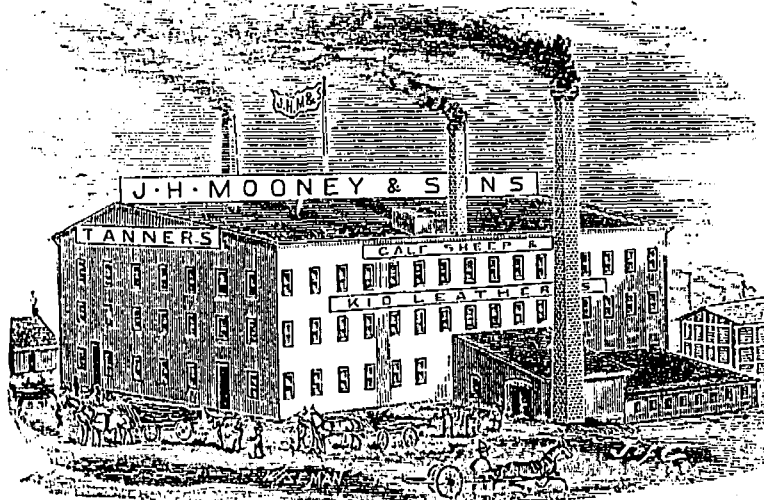


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**TO LET.**

A portion of the first floor; also, upper flats  
in the

Journal of Commerce Buildings,

303 to 305A ST. JAMES STREET. Apply on the  
premises.

**MONEY SAVED.**

**ECONOMY, NEATNESS and CONVENIENCE**

Secured to Merchants by using our

**ROLLED WRAPPING PAPERS,**

In connection with the *Hunter Patent Paper Cutter  
and Holder.* Merchants can save 40 per cent. of  
the paper by buying it in rolls. All kinds in  
stock, at usual terms. Send for circulars,  
samples and prices.

British American Roll-Paper Co., Belleville, Ont.

**PALMERSTON OATMEAL MILLS**

JOHN KNOTT, Propr.,

PALMERSTON, ONT.

Manufacturer of Breakfast Cereals, Granulated  
Standard, and Steel Cut Rolled Oats, Desiccated  
Rye, Crushed Barley. All goods warranted fresh  
and of good quality. Orders by telephone or wire  
promptly attended to. Send for samples and prices.

ESTABLISHED 1850.

J. H. WALKER, WOOD ENGRAVER



132 St. James St.

Montreal.

GET YOUR

JOB \* PRINTING

DONE AT THE

Journal of Commerce Office.

Glenelg Roller Mills.

MALONE BROS., Proprietors, ALVINSTON, Ontario.

CAPACITY.  
100 BARRELS PER DAY.



"THE TRIMMER."  
SPECIAL BRAND.

SEND FOR SAMPLES OF THIS BRAND.

*The Montreal Business College*

Cor. Notre Dame and Place d'Armes,  
IS NOW OPEN. SEATS SHOULD BE  
SECURED WITHOUT DELAY. STU-  
DENTS CAN BEGIN AT ANY  
TIME. NO EXAMINATIONS  
AT ENTRANCE.

The course of instruction is a short, sharp and  
thorough drill in practical education for business  
purposes. It includes Bookkeeping in all its forms, Com-  
mercial and Mental Arithmetic, Penmanship and  
Business Correspondence, Commercial Law and Busi-  
ness Forms, English, French and Shorthand. The  
actual Business Department is a characteristic feature  
of this college. It is thorough and complete in every  
detail, and gives the student actual practice and ex-  
perience in the various branches of business.

For particulars, apply at the College, or send for  
circular containing full description of the course,  
terms, &c.

Address:

DAVIS & BUIE.

SCHARLACH & CO.,

MANUFACTURERS OF

CIGAR BOXES,

Nursery and Green  
House Labels,

GARDEN STAKES, &c.,

Cor. King W. and Carline Streets

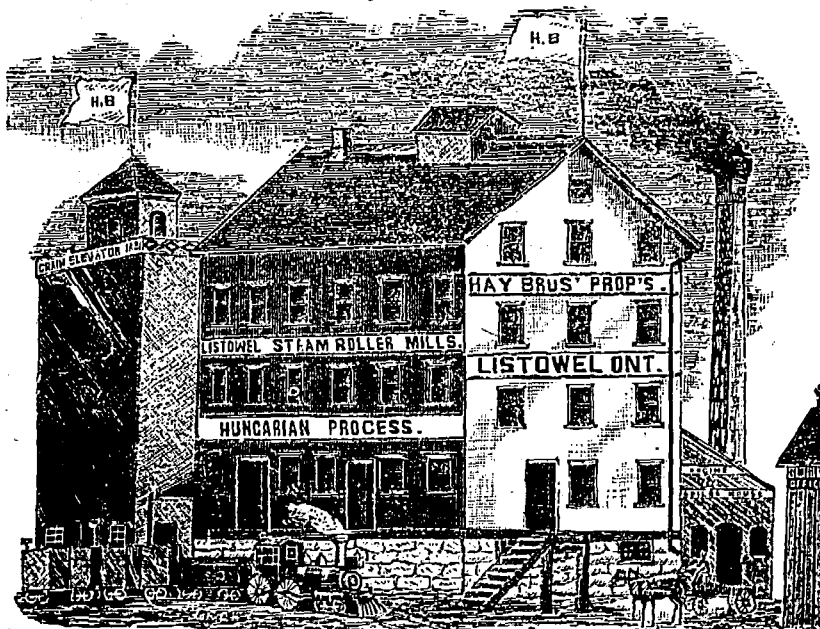
Hamilton, Ont.



Listowel Steam Roller Mills,

HAY BROS., PROPRIETORS,

LISTOWEL, - - - - ONT.



Choice Winter and Red Wheat Flours.

CAPACITY, 250 BARRELS PER DAY.

Send for samples and prices.



Leading Manufacturers, &c.

**D. MORRICE, SONS**  
& CO.,  
*General Merchants, &c.,*  
MONTREAL and TORONTO.

**HOCHELAGA COTTONS.**

Brown Cottons and Shootings, Bleached Shootings, Canton Flannels, Yarns, Bags, Ducks, &c.

**ST. CROIX COTTON MILL.**

Tickings, Denims, Apron Checks, Fine Fancy Checks, Gingham, Wide Sheetings, Fine Brown Cottons, &c.

**ST. ANNE SPINNING CO.,** [Hochelaga].  
Heavy Brown Cottons and Shootings.

**TWEEDS, KNITTED GOODS, FLANNELS, WOOLLEN YARNS, BLANKETS, &c.**

The Wholesale Trade only Supplied.

**GEO. H. LABBE & CO.,**

Importers and Manufacturers of Chairs, Rockers, Bedsteads, Bedroom, Parlor and Dining Room Furniture and Bedding.

(WHOLESALE.)

No. 445 ST. JAMES STREET,  
(Formerly Bonaventure Street),  
MONTREAL, P.Q.

Leading Manufacturers, &c.

**CANTLIE, EWAN & Co.,**  
General Merchants,  
AND MANUFACTURERS' AGENTS.

*Bleached Shirtings,  
Grey Sheetings, Tickings,  
White, Grey & Colored Blankets,  
Fine and Medium Tweeds,  
Knitted Goods,  
Plain and Fancy Flannel,  
Low Tweeds, Eloffes, &c.*

Wholesale only Supplied.

15 Victoria Square, | 20 Wellington St. W.  
MONTREAL. | TORONTO.

**BAYLIS MANUFACTURING CO'Y,**

MANUFACTURERS OF

VARNISHES, JAPANS,

WHITE LEAD,

COLORED PAINTS,

DRY COLORS, PRINTING INK,

MACHINERY OILS & AXLE GREASE.

AND DEALERS IN

Painters' & Printers' Materials Generally.  
16 to 28 NAZARETH STREET,  
MONTREAL.

Leading Manufacturers, &c.

We beg to inform the trade that we have now in stock a full line of colors in

**Knitting Silk.**

In both REELED and SPUN SILKS.

To be had of all Wholesale Houses in Canada.

**BELDING, PAUL & CO.,**  
MONTREAL.

**FERGUSLIE**

**THREAD**

**WORKS,**

Paisley, Scotland.

**J. & P. COATS, PROPRIETORS**

THE largest Thread Works in the World. Employ over 3,000 hands since 1877, and will largely add to the number as soon as the new mill, 392 x 132 feet and 98 feet in height, now in course of erection, is finished.

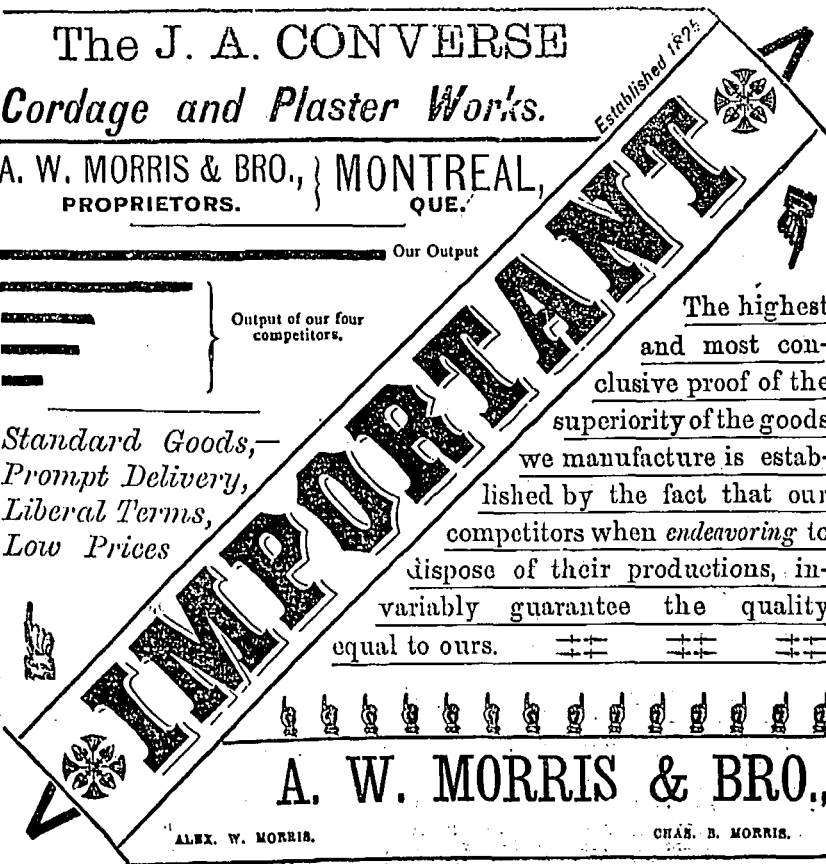
The J. A. CONVERSE  
*Cordage and Plaster Works.*

A. W. MORRIS & BRO., } MONTREAL,  
PROPRIETORS. } QUE.

Our Output

Output of our four competitors.

Standard Goods,—  
Prompt Delivery,  
Liberal Terms,  
Low Prices



**IMPERIAL**

The highest and most conclusive proof of the superiority of the goods we manufacture is established by the fact that our competitors when endeavoring to dispose of their productions, invariably guarantee the quality equal to ours. == == ==

**A. W. MORRIS & BRO.,**

ALEX. W. MORRIS.

CHAS. B. MORRIS.

THE ECLIPSE  
Portable Copying Press,

And book complete with drying sheet and oil paper.  
Just the thing for Travellers or for Private use.

Light, Simple, Portable.  
PRICE, - - - \$3.50.  
Send for circular.

MORTON, PHILLIPS & BULMER,  
Stationers, Blank Book Makers and Printers,  
1755 & 1757 Notre Dame St., Montreal.

BRITISH AMERICAN  
**BANK NOTE COMP'Y.**

Incorporated 1866. Capital, \$200,000.

G. B. BURLAND, GEO. J. HOWLES,  
President and Manager. Secretary.

Steel Plate Engraving and Printing, Bank Notes, Bonds, Stock Certificates Exchange, Portraits, Book Plates, &c., &c.

OFFICES: 46 St. JOHN STREET, MONTREAL.

THE DOON LINEN MILLS.

M. B. PERINE & CO.,

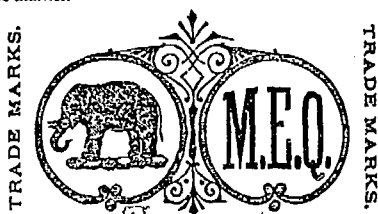
Manufacturers of Twines, Cordage, Upholstering Stock, &c.  
FLAX BINDER TWINE a Specialty.

DOON, ONT.

Leading Wholesale Trade of Montreal.

**John Clark, Jr., & Co's**  
M. E. Q.  
**Spool Cotton.**

Recommended by the principal Sewing Machine Companies as the best for hand and machine sewing in the market.



For the convenience of our customers in the West we now keep a full line of Black, White, and Colors, at 3 Wellington Street E., Toronto.

Orders will receive prompt attention.

**Walter Wilson & Co.** Agents for the Dominion.  
& 3 St. Helen Street, MONTREAL.  
3 WELLINGTON STREET EAST, TORONTO.

Leading Wholesale Trade of Montreal.

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

Received

**Gold Medal**

THE

**Grand Prix**

Paris Exhibition,  
1878.



Received

**Gold Medal**

THE

**Grand Prix**

Paris Exhibition,  
1878.

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

**WALTER WILSON & CO.,**  
SOLE AGENTS FOR THE DOMINION,  
1 & 3 St. Helen Street, MONTREAL.

Leading Wholesale Trade of Montreal.



**TURNER, ROSE & CO.**  
MONTREAL,

IMPORTERS

**TEAS**

—AND—

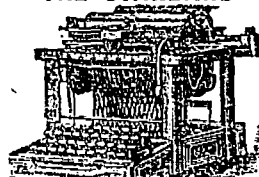
**GROCERS' SPECIALTIES.**

**NEW SEASON'S JAPANS,**

(Ex "City of Sidney")

Arriving in a Few Days.

**THE STANDARD**



MONTREAL,  
27th May, 1885.

To  
**J. O'FLAHERTY.**  
We had in our Office a Writing Machine of another make, but could never get satisfactory results. We were induced to try the No. 2 REMINGTON, and have now two of these with the late improvements, and consider them really splendid machines. We could not get through our work without them, and they never seem to get out of order.

**TYPE WRITER.**

Yours truly,

LACOSTE, GLOBENSKY, BISSAILLON & BROUSSEAU.

**Reinhardt Man'g Co.** Manufacturers  
**Jewel Cases**

and Jewellers' Supplies, Plush Goods, Brush, Comb, Mirror and Odour Cases of every description. Orders solicited.

509 LaGauchetiere St., Head of Cote St., Montreal.

**THE MUTUAL LIFE**

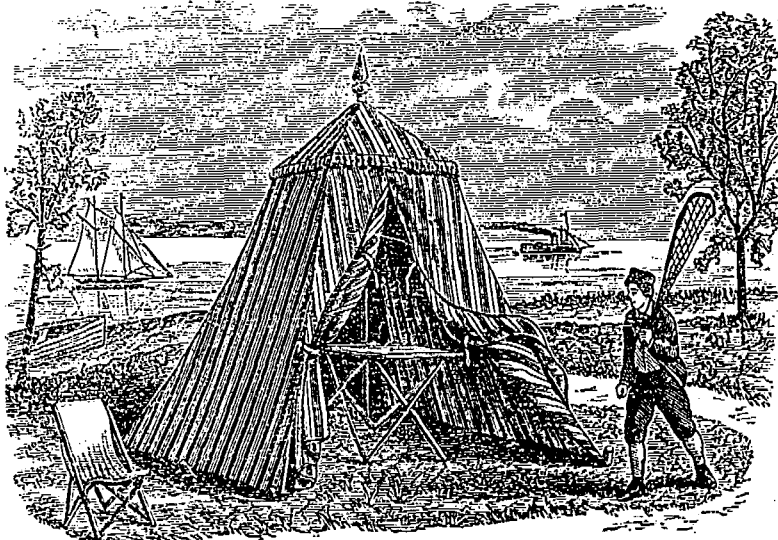
**Insurance Co. of New York.**

THE LARGEST COMPANY IN THE WORLD.

**ASSETS, - - - \$110,000,000**

GAULT & BROWN, General Managers, Montreal.

Agents Wanted in Unrepresented Districts.



**NATIONAL MANUFACTURING COMPANY**

160 Spark St., OTTAWA—70 King St. West, TORONTO.

26 GOLD AND SILVER MEDALS AND 114 FIRST PRIZES FOR 1885.  
GRAND GOLD MEDAL AT THE WORLD'S EXPOSITION, ANTWERP, 1886

Tents, Flags, Awnings, Camp Furniture, Tarpaulins and Oil Clothing, Decorated Window Shades and Cornice Poles. SPORTING GOODS A SPECIAL FEATURE, comprising, Base Ball, Lacrosse, Foot Ball, Cricket, Lawn Tennis, etc.

Send stamp for new illustrated and descriptive catalogue. Extra inducements to large buyers.

*Commercial Summary.*

This year's cotton crop is estimated at 6,292,708 bales.

The puddlers' strike at Lebanon, Pa., is over, a compromise having been effected.

Work has been commenced on the C. P. R. short line between Sherbrooke and Lennoxville.

Mr. SPENCER, M. P. P., has been re-elected president of the Missisquoi & Rouville Mutual Fire Insurance company.

During the last six weeks 3,500 lambs and sheep have been shipped at Summerside for Bangor, Maine, and for Lawrence, Mass.

The present daily consumption of water in the city is about 13,500,000 gallons. It exceeded 17,000,000 gallons on one or two days in July.

The directors of the Fredericton, N. B. Leather Company have decided to sell the tannery building and other property of the company.

MATTHEW FLEMING, grocer, of St. John's, N. F., is insolvent. His liabilities are \$900, with assets one hundred dollars less. He was only in a small way.



Leading Wholesale Trade of Montreal.

**FISH, OILS, Etc.**

Choice Labrador Herrings,  
Green Codfish, Large,  
and No. 1 STEAM REFINED SEAL OIL.  
Newfoundland Cod Oil,  
Gaspe and Halifax do.,  
Newfoundland Cod Liver Oil.

**Stewart Munn & Co.,**  
No. 22 ST. JOHN STREET,  
Telephone 1225. MONTREAL.

**EDWARD EVANS,**  
(Late of Montreal.)  
**Public Accountant,**  
OFFICE:  
British America Assurance Co.'s Building,  
28 SCOTT STREET, TORONTO.

**W. & J. WYLIE & Co.,**  
**Scotch Bonnet Manufacturers**  
Corsehill Works, STEWARTON.  
Sole Agent for Canada, T. RILEY, MONTREAL.  
(Wholesale trade only.)

GEO. NELSON, tanner, of Ashburnham, Ont., has assigned in trust. It is understood that this is the outcome of the recent boot and shoe failure in Peterborough.

The latest cables from Havana, concerning the cigar trade, read as follows:—"General demand active. No stock. Factories likely to resume at higher prices."

The S.S. *Damara* took 400,000 feet of deals from Halifax last week. This is the first steamer that loaded deals there for two years. The upward tendency of deals brings this about.

OLIVIER PROULX, carriage dealer, of St. Guillaume, Que., has assigned, after a business career of seven years.—Wm. Holden & Son, general storekeepers of Harbor Main, N.F., are insolvent.

LOCAL improvement debentures to the amount of \$107,500 are about to be issued by the corporation of Ottawa, who have decided to advertise for tenders in Montreal, Toronto and Ottawa.

A GEORGIAN BAY Timber limit was sold at Ottawa on the 19th ulto. Three berths containing thirty-six square miles each were disposed of at \$11,300, \$15,900 and \$25,100 respectively.

TAYLOR & Co., small tailors, of Toronto, have a bailiff in possession of their stock on account of their landlord. They were only in a small way, and have never made more than a bare living.

The two hundred destitute people recently brought up from the Labrador coast by the Government steamer *Napoleon* have left Point

**GREENE & SONS**

COMPANY,  
MONTREAL.

**HATS, CAPS,**

—AND—  
**FURS.**

1886.



WELL ASSORTED STOCK IN ALL LINES.

Buffalo

—AND—  
Fancy Robes.  
GENTS'

**FURNISHINGS**

Latest Styles Selected for

**FALL TRADE.**

WAREHOUSE:

517, 519, 521, 523 and 525 St. Paul Street,  
MONTREAL.

Levi for settlement in the township of Metgermette, Beauce.

AMERICAN apple buyers are purchasing all the Gravensteins they can. Some 15,000 barrels of No. 1 have been taken out of Nova Scotia within the past fortnight by New York and Boston buyers.

NATHAN FRIEDMAN, trader, of Lachine, whose assignment was chronicled some time ago, has brought an action for damages against the clothier whose seizure he claims forced him to assign. He claims \$900 damages.

W. A. McClyment, carriage dealer of Wingham, Ont., has assigned. The firm was formerly McClyment Bros., who dissolved last spring. He did only a small business, and never made more than a bare living.

THE Dominion Government inspector of railways, in company with the engineer and superintendent, has made an inspection of the Caragnet railway. Trains are now running daily between Bathurst and Caragnet.

SARAH PUGH, trading under the name of Bull & Co., dry goods merchants, of Thorold, Ont., has assigned. Bull himself has been in difficulties once or twice before. Liabilities are small, as the firm enjoyed but little credit.

THE proprietors of the London Assurance Corporation have declared a half-yearly dividend of 15s per share, thus making the dividend for 1886 50s per share, or at the rate of 20 per cent. per annum on the paid-up capital.

THE Joggins railway has received its first consignment of 100 tons steel rails. With the force at present working on the line, the contractor is confident that the road will be ready for operation on the 1st January next.

ALEX. WEIN, boot and shoe dealer of Toronto, has assigned, with liabilities of about \$4,000. His stock is advertised for sale on the 26th proximo. He has been in business for a number of years, but has never made much headway.

IT is stated that Thomas Baird, boot and shoe dealer, of Lanark, Ont., is endeavoring to effect a settlement with his creditors on the basis of 50 cents in the dollar, payable in three and six months. His liabilities will reach \$2,000.

WILLIAM ELLIOTT, general storekeeper, of Wingham, Ont., has offered a compromise of 40 cents in the dollar, which has been accepted by most of his creditors. His statement shows liabilities of \$32,000 and assets worth only half that sum.

A BRANCH of the Bank of British North America will be opened at Vancouver as soon as the railway is completed to that point, which will probably be next spring, and the establishment of another branch at Winnipeg is also contemplated.

ACCORDING to the *Eco* of Batabano, the sponge market has been very active, and no less than 1,625 dozen changed hands at from \$2.03 to \$7.25; fair stocks still remain in hands of sellers who demand higher prices than those offered by speculators.

THE Canadian Pacific Railway Company have been compelled to put on extra forces of men in their car shops in Cobourg, Perth and elsewhere, in order to meet the increasing demand for cars caused by the enormous growth of traffic on their line.

Leading Wholesale Trade of Montreal.

**McArthur, Corneille & Co.**

Importers of and Dealers in

**WHITE LEAD AND COLORS,**  
DRY AND GROUND IN OIL,

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 ST. PAUL STREET,

—AND—  
147, 149 and 151 COMMISSIONERS ST.  
MONTREAL.

Leading Wholesale Trade of Montreal.

**KENNETH CAMPBELL & CO.**

Wholesale

**DRUGGISTS,**

OFFER FOR SALE

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

608 CRAIG STREET,  
MONTREAL.

Leading Wholesale Trade of Montreal.

**Kirk, Lockerby & Co.,**

IMPORTERS

—AND—

**Wholesale Grocers,**

CORNER

ST. PETER & ST. SACRAMENT STS.  
MONTREAL.

**ROBERTSON, LINTON & CO.**

CORNER OF

ST. HELEN & LEMOINE STS., MONTREAL.

**British and Foreign Dry Goods,**

**CANADIAN TWEEDS,**

**COTTONS, ETC.**

**The ONTARIO MUTUAL**  
LIFE ASSURANCE CO.

Head Office, - - - Waterloo, Ont.

Dominion Deposit, - - - - - \$100,000

The Only Purely Mutual Canadian Life Company.

|   |           |                |
|---|-----------|----------------|
| Total number of Policies in force, Dec. 31, 1885, | - - - - - | 6,381          |
| Covering Assurance to the amount of               | - - - - - | \$8,259,361.81 |
| Net Cash Assets,                                  | - - - - - | 666,617.05     |
| Net Reserve to Credit of Policy-holders,          | - - - - - | 695,601.36     |

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$735,661.87.

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

**WANTED.**

A Live Canvasser for advertisements. Address, or call on, the Editor of the *Canadian Colonist*, 303 St. James Street, Montreal, giving references.

It is estimated that the peanut crop in the United States for this year will be worth \$3,000,000. The crop in Virginia is put down at 2,500,000 bushels; North and South Carolina, 260,000 bushels; Tennessee, 200,000 bushels, and Alabama, 600,000.

MR. BROPHY, late of McLachlan Bros. & Co., and Mr. Cains, of S. Greenshields, Son & Co., will commence business in the spring as wholesale dry goods merchants, under the title of Brophy, Cains & Co. Mr. Brophy is now in England selecting the stock.

New rails are being laid on the Intercolonial from Windsor Junction to Truro. The old rails are to be utilized for branch roads. Although the men are working on the track laying new rails all the time, no delay to traffic has as yet been experienced.

G. I. TESSER, who commenced the dry goods business in Ottawa last October, is in difficulties. A creditor to whom he had given a mortgage on the stock has taken possession and advertises it for sale. He claimed \$700 capital when he started a year ago.

The amount of tea that has already arrived at Vancouver, and being distributed over the

Canadian Pacific Railway, is three and a half million pounds. There are yet four vessels to arrive which will bring the total for the season up to nearly eight millions.

M. NADEAU, general storekeeper, of St. Francis, N.B., has locked up all his resources in lumber on which he is unable to realize. Added to this a sickness at the most critical time of the drive caused him additional loss, so that he has been compelled to assign.

THOMAS BORBIDGE, an Ottawa clothier, is offering a compromise of 35 cents in the dollar, which the majority of his creditors have accepted. His liabilities are estimated at \$7,000, with assets of \$2,000. He has been in business 15 or 20 years, but of late has run behind.

MARK C. WRIGHT, Toronto, agent of the Holmes Electric Protection Company, of Montreal, is wanted on a charge of forging the initials of the company's Montreal manager to a draft for \$200.50, which he presented at the Bank of Montreal and cashed. A warrant was issued for his arrest.

Although the shipping season is so far advanced, thirty-five ocean steamers are still due to arrive. Of these, eleven are Allan Liners, eleven Reford, eight Dominion, and five Beaver Liners. Nine sailing vessels are also expected to load lumber, of which there is a quantity yet to go forward.

A NEW \$5 bill, which is said to be the handsomest note now current in Canada, has just

been issued by the Bank of Hamilton. The *Hamilton Times* says the face shows a capital portrait of President John Stuart, and the design upon the back is described as being entirely new and strikingly neat.

It is understood that the English Postmaster-General is favorably disposed to the principle of Imperial penny postage, and that he is now actively engaged in considering the practicability of a scheme aimed at least at lowering the postage between England and the British colonies to that figure.

CABLES received by fruit merchants here say that the apple market rules firm with a brisk demand and that shipments of Ribston Pippins and Golden Russets are recommended. Prices for Baldwins, Greenings, Ribston Pippins, Golden Russets and Gravensteins range from 14s to 16s for the very best selected sound apples.

D. CONNOR, storekeeper, Upper Bedford, Que., has been in town during the week, acknowledging his inability to fulfil the terms of his extension at 3, 6, 9 and 12 months recently obtained. His trouble he says is chiefly owing to difficulty in buying fall goods. The total liabilities are about \$4,500, of which McLachlan Bros. represent one-third.

The Grand Trunk authorities have forbidden the blowing of engine whistles within the city limits. The engines are provided with a green disc in the day time and a green light at night, in order that the switchmen may

FALL SEASON,

**WHITE, JOSELIN & CO.**

o-1886.-o

Skirts, Knitted, Wool, Felt and Satin.

Gloves, Kid, Dressed and Undressed, Leading Styles.

" Cashmere and Ringwood, in Ladies' Misses' &amp; Boys'.

Hosiery, Clearing Lines at Close Prices.

LACES, CURTAINS and NOVELTIES.

**7 Wellington St. W., Toronto.****The Canada Tobacco Works**

MANUFACTURER OF

**FINE CANADIAN TOBACCOS**

SMOKING AND CHEWING.

|  |                   |
|--|-------------------|
| <i>K.L. Rough &amp; Ready, 9s. &amp; 4s.</i> | } <b>SMOKING.</b> |
| <i>Royal Double Thick, 6s</i>                |                   |

"Prince George Navy," 3s., 4s., 6s. and 12s.

Ask any Wholesale Grocers for it. Orders solicited from the trade.

**A. D. PORCHERON, Propr.****22 & 24 St. George Street, MONTREAL.****NEW FRUITS!**Choice New Crop Teas, Barbadoes Sugars,  
a full stock of Canadian Refined  
Sugars and Syrups.**SALT WATER FISH,**  
White Fish and Trout for sale.**BROWN, BALFOUR & CO.,**  
Wholesale Grocers,  
**HAMILTON**

know if they require to pass through the curve at St. Henri. This precaution is sufficient, and no extra men are wanted at the various switches.

Tracklaying on the Buetouche and Moncton railway is progressing at a satisfactory rate. The first station, Irishtown, eight miles from Moncton, will be reached this week. The work of grading the road from Humphrey's to Moncton is also to be pushed on at once. Several of the smaller bridges have been erected and satisfactorily tested, and the hard pine for the larger bridges has arrived ready for use next spring.

At the annual meeting of the Western Union Telegraph Company's stockholders, held in New York on the 15th ulto, the following new directors were elected:—Austin Corbin, Henry B. Hyde, and Jno. G. Moore. These gentlemen take the places of Harrison

**ALL**

Competitors acknowledge the superior value of

"Rising Sun" Ball Blue,  
"Syndicate" " ""Laundress' Friend" Square Blue;  
And our **FIFTY DIFFERENT GRADES** of  
**Ultramarine in Dust.****BEUTHNER BROS.,****821 Craig Street, - - - Montreal.**

Durkeo, deceased, Frank Work, and Hugh J. Jewett. The earning capacity of the company was stated to be equal to more than 4½ per cent on its capital stock above fixed charges.

MR. JONAH, C. E., in charge of the P. E. I. railway survey, has completed his operations. He reports that everything, so far as the bottom of the strait is concerned, is all that can be desired. No marked or serious irregularities of surface occur to prevent the laying of the subway. Grades can be obtained which will as easy as the average railway grades, and the bed of the strait consists almost entirely of brick clay, with three layers of sand and gravel on top.

A new railroad organization, which bids fair to be of great advantage to Montreal, has been formed by a syndicate of capitalists in New York. A new road is to be built on the side of Lake Superior from Duluth via Superi-

**EVANS, SONS AND MASON (LTD.)****WHOLESALE DRUGGISTS****MANUFACTURING PHARMACEUTICAL CHEMISTS****MONTREAL.****Western Depot: 23 Front St. W., TORONTO.****DRUGGISTS' SUNDRIES, PERFUMERY, PAT. MEDICINES.**Complete price list of Drugs, Chemicals, &c., supplied [to druggists only]  
on receipt of business card.**WULF & CO.,**

OFFER TO THE TRADE:

**-IDEXTRINE-**

IN LOTS TO SUIT.

**32 St. Sulpice Street, MONTREAL.**

ESTABLISHED 1801.

**The Oldest and Most Reliable China House in Canada.**

Offices and Sample Rooms: 339 &amp; 341 St. Paul St. Warehouses: 8 &amp; 10 Le Royer St. 28 &amp; 30 St. Dizier St.

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

Importers of British, Foreign and American

China, Glass and Earthenware, Electro-Plated Ware,  
Lamps, Lanterns and Table Cutlery, Railway & Hotel Supplies.**MONTREAL.****TEES, WILSON & CO.,**

(Successors to James Jack &amp; Co.)

**IMPORTERS OF TEAS**

And General Grocers,

**66 ST. PETER STREET, Montreal.**

or and Ashland, Wis., and Marquette, Mich., to Mackinaw and Sault St. Marie, and by a bridge on the Sault to connect with the Grand Trunk and Canadian Pacific railroads. The length of the road to be 455, including a branch of 50 miles to Mackinaw. The money required has all been subscribed, and the parties are now letting the contracts.

The synopsis of the Grand Trunk Railway directors' report for the past year cabled from England says that the directors state that the causes of the depression, dwelt upon in their last report, have now in great part passed away, and business appears to be reviving in the States and Canada. The harvest was satisfactory, and, on the whole, the figures for the last half year, with the results during the current half year, are considered encouraging. The progress made by the company towards recovery from the effects of the depression shows that its recuperative power is reassuring and satisfactory.

It is now credibly reported that the enor-

Leading Wholesale Trade of Montreal.

**Brown, Maile & Giblin,**

MANUFACTURERS

*Youths, Boys & Children's***CLOTHING,**

WHOLESALE,

Stephens' New Block, 823 Craig St.,

CORNER ST. JAMES ST.,

**MONTREAL.****H. VINEBERG,**

WHOLESALE CLOTHIER,

752 Craig St., Montreal.

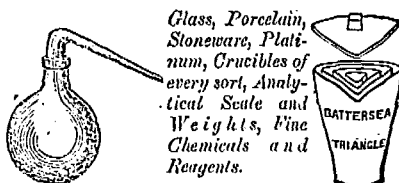
Samples now on the road. Close buyers will do well to see them before placing their orders.

mous finds of copper ore at Sudbury were grossly exaggerated. The ore, it appears, is principally pyrrhotite or magnetic iron pyrites and only contains stringers of chalcopyrite. As the pyrrhotite cannot be utilized in the manufacture of sulphuric acid and contains only the merest trace of nickel, it may be considered as practically valueless, while the proportion of copper pyrites is too small to render its working profitable. Of course this report may be as exaggerated as the other but it is received from reliable sources and is given for what it is worth.

There is a probability that the celebrated Ayer Customs case, which has dragged its weary length before the Department for the past two years, is at last to be adjudicated on. Becoming tired at the delay in securing a settlement in the usual way through the Department of Customs, Mr. Donald Macmaster, Q.C., counsel for Messrs. Ayer, requested that action should be taken in the Exchequer Court for the recovery of the extra duties claimed and the amount imposed as fine, to test the validity of the claim of the Customs Department. The case has consequently been entered, and a final legal decision will thus be arrived at.

THE SHARPE & MACKINNON FAILURE.—The application of Messrs. Sharpe & MacKinnon, boot and shoe manufacturers of this city (formerly of Berlin, Ont.) for an extension of three, six, and nine months on their paper, was not altogether unexpected by the trade. For some time past it was felt that they were attempting a far larger business than was warranted by their capital, but houses inter-

Leading Wholesale Trade of Montreal.

**CHEMICAL APPARATUS**  
OF EVERY DESCRIPTION.

Glass, Porcelain, Stoneware, Platinum, Crucibles of every sort, Analytical Scale and Weights, Fine Chemicals and Reagents.

—INCLUDING—

**VOLUMETRIC SOLUTIONS.**

Every requisite for Analysis or Experiment.

—FOR SALE BY—

**LYMAN, SONS & CO.**

384 St. Paul St., Montreal.

Illustrated Catalogue mailed on receipt of 10c. or Business Card.

**HENRY PORTER,**

Successor to PORTER &amp; SAVAGE,

Tanner &amp; Manufacturer of

**Leather Belting**

FIRE ENGINE HOSE, HARNESS, MOCCASIN, LACE, RUSSET, AND OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation St., MONTREAL.

ested have been induced to carry them in the hope that they might be able to extricate themselves without serious loss. The extension has, it is understood, been signed by all the Montreal creditors and will now be sent to the West for signature by creditors there. Up to the present moment no statement has been shown by the firm but it is said by the street that the direct liabilities will not be less than \$130,000 and may possibly reach \$175,000. Three or four leather houses are interested to the extent of between \$25,000 and \$30,000 each, while nearly every dealer has sold them more or less. The firm claims to have suffered heavily by two fires which destroyed the felt works at Chesley in which they are held to be interested, having, it is said, lost from \$50,000 to \$75,000 from this cause, while damage to stock by the floods is also credited with considerably embarrassing them. Whether this temporary extension will afford them permanent relief is considered doubtful, although the firm claim nominally a considerable surplus, but at the present moment it is impossible to speak with accuracy. The trade does not estimate the estate at a very high fraction in the dollar. Much of their paper has been disposed of without recourse, and one financial man on

Leading Wholesale Trade of Montreal.

**JAMES GUEST,**  
Commission Merchant—AND—  
General Agent,

No. 21 ST. JOHN STREET, MONTREAL.

AGENT FOR

Jules Duret &amp; Co., Cognac. (Vine Growers Co.)

Jules Bellierie. (Cognac.)

W. &amp; J. Graham &amp; Co., Oporto Ports.

R. C. Ivison, Jerez de la Frontera Sherries,

Jules Regnier, Dijon, Burgundies and Chablis.

L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.

Renaudin Bollinger &amp; Co., Ay, Champagnes.

Seigert &amp; Sons, Trinidad, Genuine Angostura Bitters,

Wheeler &amp; Co., Belfast Ginger Ales, etc. (Export

Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, etc.

Rolg. Ponselli &amp; Co., Barcelona and Tarragona Spanish

Ports.

Eschenaucr &amp; Co., Bordeaux, Clarets and Sauternes.

H. Sichel &amp; Sons, Mayence Rhine Wines.

George Roe &amp; Co., Dublin, celebrated and Irish

Whiskies.

James Watson &amp; Co., Dundee, fine and Scotch

Whiskies.

E. J. F. Brands, Schiedam Ginz.

**SPONGES.**A LARGE STOCK AND GOOD ASSORTMENT  
ON HAND NOW.—O—  
Correspondence Solicited.—O—  
Email Poliwka & Co.,  
394, 396, 398 & 400 St. Paul St.,  
and 11 Custom House Square.**HODGSON, SUMNER & CO.,**

IMPORTERS OF

**DRY GOODS, SMALLWARES****AND FANCY GOODS,**

347 &amp; 349 St. Paul St., MONTREAL.

And Winnipeg.

St. Francois-Xavier street, who purchased \$10,000 worth of it, although it is not all paid for yet, was rather startled at a proposal for an equal sum a few days ago. The man who negotiated the former purchase has had some stirring interviews with the man of wealth, and has been offered lodging room by him. The Union Bank is largely interested—as usual. Among the creditors is a leather man who sunk a portion of his \$10,000 capital in the recent Mylarky failure, and retired some of that concern's paper with Sharpe & MacKinnon's. He is interested now to the extent of about \$10,000. It is believed by the trade that if the insolvents had stuck to their felt-shoe business they might have had a fair measure of success. We trust the present arrangement is not merely a postponement of the evil day. One or two creditors were only too glad to come to any terms, and the Bank was not likely to be over squeamish.

TABLE showing the business and position of the

# CANADA LIFE ASSURANCE CO.

at the dates given.

A. G. RAMSAY, Presd. R. HILLS, Secly. ALEX. RAMSAY, Supt.

| Period | Assurances in force. | Annual Revenue. | Total Claims Paid. | Total Funds |
|--------|----------------------|-----------------|--------------------|-------------|
|        | \$                   | \$              | \$                 | \$          |
| 1850   | 814,902              | 27,838          | 1,200              | 41,873      |
| 1860   | 3,365,407            | 133,446         | 226,773            | 664,929     |
| 1870   | 6,404,137            | 273,728         | 680,151            | 1,090,098   |
| 1880   | 21,547,347           | 835,856         | 1,845,862          | 4,297,852   |
| 1886   | 39,511,759           | 1,493,405       | 3,410,475          | 7,396,777   |

J. W. MARLING, - - - - - Manager Prov. of Quebec.

# THE STANDARD LIFE ASSURANCE CO.

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1825.

Head Office in Canada, - - - - - MONTREAL.

|                                      |           |               |
|--------------------------------------|-----------|---------------|
| Subsisting Assurances                | - - - - - | \$100,000,000 |
| Invested Funds,                      | - - - - - | 31,500,000    |
| Annual Revenue,                      | - - - - - | 4,300,000     |
| Claims Paid during last Eight Years, | - - - - - | 15,000,000    |
| Investments in Canada, over          | - - - - - | 2,500,000     |
| Bonuses Distributed,                 | - - - - - | 17,000,000    |

Agents in all principal towns throughout the Dominion.

W. M. RAMSAY, Manager.

## McDOUGALL, LOGIE & Co.

MANUFACTURERS OF

### WHITE LEAD, PAINTS, COLORS,

OILS, VARNISHES, &c.

Offices, 260 St. James St. Works, Mill St., Lachine Canal.

MONTREAL

## DARLING'S STEEL NAILS

Speak for themselves.

Manufacturers:

WM. DARLING & CO., 30 St. Sulpice St., MONTREAL.

## FISH, HYMAN & CO.,

Importers of and exclusive Dealers in

### Fine Havana Cigars.

Sole Proprietors of the Celebrated Havana Brands: La Rosa de F. H. y Ca., Hugenotte de F. H. y Ca., Tacon de F. H. y Ca., La Rosa Antillana, Flor de Domingo Garcia, Maradona de A. P. y Ca., La Minutera, Flor de Belgravia, La Gratitudine, and numerous other well-known brands.

463 & 465 St. Paul St. MONTREAL. P.O. Box 686

## ROBERT TAYLOR,

Boot and Shoe Manufacturer,

WHOLESALE,

HALIFAX Nova Scotia.

## PHŒNIX

### FIRE ASSURANCE CO.

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

Losses paid, since the establishment of the Company, have exceeded..... \$70,000,000  
Balance held in hand, for payment of Fire Losses only, exceeds.. 3,000,000  
LIABILITY OF SHAREHOLDERS UNLIMITED.

Deposit with the Dom. Govt., for the security of Policy Holders in Canada, upwards of..... \$140,000

No. 12 St. Sacrament Street,  
(Next to Montreal Telegraph Building.)

GILLESPIE, MOFFATT & CO.,  
Agents for the Dominion.

ROBERT W. TYRE, Manager.

## GUARDIAN

Fire and Life Assurance Co. of England  
ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

Total Funds - - - - - \$19,000,000  
Annual Income, 3,500,000  
Invested in Canada for Sole Protection of Canadian Fire Policy-holders - 100,000

ROBERT SIMMS & CO., AND GEORGE DENHOLM,  
General Agents, Montreal.

## EMPIRE BUTTON WORKS,

MANUFACTURERS OF

Vegetable Ivory Buttons,

Gazette Building,

MONTREAL.

Wholesale Trade Only.

## LONSDALE, REID & CO.,

—IMPORTERS OF—

Fancy and Staple Dry Goods,

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

## JOHN FISHER & CO.

### WOOLLEN

Manufacturers & Importers,

BALMORAL BUILDINGS,

MONTREAL,

—AND—

WOOD STREET,

Huddersfield, - Eng.

THE CANADIAN

## Journal of Commerce.

MONTREAL, OCTOBER 22, 1886.

### THE TREATY WITH SPAIN.

The ratification and formal proclamation of the commercial treaty between Great Britain and Spain, and the consequent placing of the Dominion, as a British colony, on the footing of the most favored nations, so far as Spain and all Spanish

possessions are concerned, will undoubtedly largely benefit Canadian fishing interests, even should it have no stimulating effect on other articles of export. Throughout the maritime provinces, and especially in Newfoundland, the progress of this treaty and the harmonizing of its various stipulations have been eagerly watched by the mercantile community, and its final ratification will be hailed with satisfaction. In fact, the Newfoundland Chamber of Commerce has attached so much importance to this mutual agreement, that it looks upon the successful negotiation of the treaty as the one bright spot in the otherwise murky horizon of the export trade of that island, and appears satisfied that it will enable the large fish dealing houses to once more secure a fair share of the exports of cured fish to Mediterranean ports.

To the Lower Province fishermen, handicapped up to the present time, so far as Spanish ports were concerned, by a heavy if not altogether prohibitive duty, in his competition with his more favored rivals in France and Norway, this measure will afford a welcome relief that will enable him to stand once more upon the same footing as his competitors, and may very probably assist him to undersell them in their own markets. Thanks to the vigorous stand taken by the great supply houses, and the more careful supervision now exercised over the fishermen they control, the cure of herring will no doubt continue to improve; and the carelessness and slovenliness in curing and handling their catch, which has proved so fruitful a ground of complaint against Labrador fishermen, will gradually disappear. Until this improvement shall have been consummated, no mere abrogation of duties can be any avail, but with the commercial fraternity to become aware of an abuse is usually the precursor of its removal, and now that the abolition of the imposts, which have hitherto borne so heavily on our Mediterranean trade, has been accomplished, more care will be exercised to produce an article that will commend itself to that large and steady market.

Whether the removal of the discriminatory duties, and the fact that all productions of this country can enter Spanish ports in the West Indies under the same conditions as if the vessels bore the Spanish flag, will have the effect of stimulating other exports to the Antilles, remains yet to be seen. Up to the present moment a fair export trade in fish and vegetables, and to a certain extent in grain products, has existed between this country, Cuba and Porto Rico, but whether a profitable trade in our manufactured products between the Dominion and the Spanish West Indies is possible, is still a matter of doubt. The exceptionally favorable terms which the present treaty provides should give the

enterprising manufacturer or dealer an enormous advantage over those commercial houses in the United States who have hitherto monopolised the trade. The fact that Mr. Cleveland has issued a formal proclamation restoring the discriminating duties levied on products from Cuba and Porto Rico, which were suspended some two years ago by President Arthur, in retaliation for the heavy duties imposed on United States products in those islands, has given rise to a certain feeling of irritation against the American government, which renders the present moment particularly suitable for the entrance of Canadian goods into their markets.

It is certain that it will not be long before the experiment is tried; some of our most enterprising merchants are already preparing to take advantage of the new condition of affairs in their endeavor to discover a new market for their wares, and before long we shall be in a position to speak authoritatively as to the effect of this treaty on the general trade of the country. Like all new enterprises a certain element of doubt exists, but in view of the advantageous situation in which the Canadian exporter is placed, it will be strange if this treaty does not lead to a considerable enlargement of the trade between Canada and the Spanish West Indies.

#### FIRE UNDERWRITERS IN COUNCIL.

The semi-annual meeting of the Canadian Fire Underwriters' Association, held last week, belongs to the past as much as the Crimean war or the battle of Waterloo; and this journal, like any other history, can only record the event and point to the results. To those who understand military manoeuvres it must be somewhat entertaining to listen to the criticisms of them by civilians, who describe the warlike evolutions as though they had been reared in a camp from their infancy; so, in like manner, we cannot help smiling at a rash daily contemporary or two, who rush into the arena of fire underwriting, of which they know as much as a babe unborn does of Sanscrit or Hebrew. These remarks are called forth by a wise observation we noticed, stating that the Board of Underwriters had merely been discussing the question of rates, and that the meeting had nothing of public interest! Thus do we live and learn, for surely up to the present time we had supposed that the said question of rates had a good deal of interest for the public, but evidently we have been quite mistaken.

Speaking seriously, there were three very important subjects dealt with by the Association in their meeting just closed:—First, there was the subject of schedule rating, which—albeit the same appears to be a new discovery to the contributor of

one of our contemporaries, who desires, we believe, to advertise some sprinklers for whom he is agent—has gradually been brought into practice for months past, and is rapidly being perfected, as regards doing justice to the merits of each individual risk of its class, and, further, is to be so adapted as to place the stock companies in a fair position to compete with the Mutuals according to their respective methods of doing business. Secondly, we understand it has been decided, not only to do ample justice to Quebec, in return for the very efficient water service lately brought into operation in that city, but to specifically rate all the risks there, thus following the method working with so much success in the maritime provinces. We presume this is only the thin end of the wedge for the system of specific rating throughout the Association's jurisdiction, and is simply carrying out Schedule Ratings into ordinary hazards, each being judged by its construction, occupancy and exposure,—according to the recommendations repeatedly made in the early years of the JOURNAL OF COMMERCE. Thirdly, the question of rating non-hazardous risks, such as dwellings, churches, and so forth, not hitherto considered amenable to tariff rating, was brought forward by the action of two companies, who maintained that they had joined on the distinct understanding that this class of risks was to be left out of the tariff, and that therefore they could not consent to those risks being now rated. We believe this knotty point was left to a committee to report upon within a month or two, but we cannot help fancying that, in an association like the Canadian Fire Underwriters, formed for the general good, the decision of the majority should always rule; and certainly it would seem to be better for all classes of risks to be rated according to the combined experience of the offices; while the plea put forth by the aforesaid companies strikes us as a rather dangerous one if maintained, since it may be used as a precedent by others in a manner which might threaten the very existence of the Association.

There were, of course, many other subjects discussed—some merely formal—but the foregoing three will show that the late meeting was by no means devoid of interest to the insuring public, and that while the Association cannot lose sight of the fact that it is formed for the purpose of carrying on fire insurance on business principles, it necessarily, for that reason, is endeavoring to do every justice to insurers.

#### EXTRADITION.

The arrival of the latest American defaulter in Montreal, and the cool effrontery he displayed in openly taking up his quarters within a stone's throw of the institution he had swindled, has once more drawn the attention of the mercantile fra-

ternity to the extremely unsatisfactory condition of the present law of extradition, and the complaint is made that the chief business city of the Dominion is becoming a haven of refuge for a steadily increasing colony of American swindlers who infest the hotels, and by the ostentatious parade of their ill-gotten gains tend to lower the moral status of our younger commercial men, if not to tempt them by the prospects of similar immunity from punishment to look upon peculation and embezzlement in the light of "smart tricks" instead of punishable and dishonorable crimes.

We shall now read in the American press the usual number of sarcastic remarks on the recent addition to the American Colony. With that curious habit of looking at only their own side of the question, they affect to believe that Canada feels a certain satisfaction at receiving swindlers in her territory to contaminate her youth, and that the mere fact of a defaulter bringing in a certain amount of plunder sufficiently compensates us for the moral miasma he disseminates amongst the weak or extravagant who mark with envy the ease and impunity with which he has amassed his ill-gotten wealth. To read an American paper one would believe that it was Canada who refused to ratify the recently proposed amendments to the extradition treaty which would render such security impossible, and that their own efforts had been directed towards the abolishment of the present anomalous condition of affairs and to the consequent restraint of crime.

What are the real facts of the case? The draft submitted by England on behalf of the Canadians and agreed to by every right thinking man in the Dominion was deliberately rejected by a small political clique, on the ostensible ground that it might affect political liberty, although it was expressly provided in the draft that it should not cover political offences. So long as politicians like Frye, Edmunds and Everts, men animated by a curious bigotry against Canada and all things Canadian, and whose political horizon is bounded by the narrow limits of the New England States, are able to muzzle the American Executive and prevent the discussion or examination of any treaties or papers calculated to settle disputed points between the two countries or to render their mutual relations more intimate and cordial, so long must we expect to be made the receptacle for the scum of the American business community. To such "oxiles," as they are now euphemistically called, Canada forms a delightful Alsatia, where if they do not mix in the best society, as is insinuated by journalists across the border, they can at all events flash their diamonds in the hotel corridors to an admiring audience of those who

would, in many cases, readily imitate them in their career, did opportunity offer.

It is to the bitter partisan character of the American Senate that we are indebted for the present condition of the law of extradition. They have steadily refused by their vote to receive or discuss any proposed amendments to the existing treaties. Their action in the fishery question is well known, their endeavors to urge the American fishermen to create complications that would tend to embarrass the present Executive are matters of notoriety, and all their actions and speeches have been in the direction of currying favor with the more bigoted of their constituents by the virulence of their attacks upon Canada. Under these circumstances to claim that Canada is responsible for the present conditions is directly untrue; every right thinking business man in the Dominion is opposed to the present condition of affairs, and would readily do all in his power to render the present harbor of refuge to criminals impossible. It now remains for the commercial communities of the States to take the matter up and to bring such pressure to bear upon their government that even the most fanatical and unscrupulous of politicians would be compelled to withdraw their opposition, and thus put an end to a condition of affairs which would disgrace the judicial system of the Middle Ages and which elevates a rogue, who would otherwise expiate his misdeeds in jail, to the level of an exile and a martyr.

#### THE HEALTH DEPARTMENT.

The first annual report issued by the Health Department marks a distinct epoch in the sanitary history of Montreal, and records the initiation of the most radical and, it is to be hoped, durable reforms ever chronicled in the health records of any city. Although the reforms indicated may be considered as merely the preliminary steps taken, previous to the formation of the new organization which we trust will transform Canada's commercial metropolis into one of the healthiest cities on this continent, yet the amount of work already accomplished and the enlightenment and progressive spirit displayed will bring confidence to the mercantile community that any recurrence of our previous dark experience is entirely out of the question.

There can be no doubt that the present Health Department far transcends in both power and efficiency any previous body of the kind. Armed with improved legislative authority and with ample provision for the enforcement of the Vaccination Act, and above all having the moral influence and approval of the whole country at their back, they occupy a position that no previous department has enjoyed and conse-

quently can effectually prevent the recurrence of any future outbreak of a comparatively preventable disease.

But, it must be remembered, there are many other contagious diseases whose spread can only be avoided by the thorough reform of domestic sanitary arrangements, and which require the most painstaking co-operation on the part of the general public, if the efforts of the officials are to be crowned with success, and it therefore depends on the action of the great bulk of our citizens whether Montreal shall take her proper place as one of the healthiest towns in the Dominion or whether she shall still occupy her present unenviable position at the head of the mortality statistics so far as the death rate is concerned.

The incineration of refuse, the increased care displayed in the system of food inspection, the largely improved sanitary police, and the more efficient system of prosecution of offences against the health laws, are all important factors in the elevation of the sanitary condition of the city, but it is to the care and co-operation of the citizens themselves that we must look for permanent and radical improvement. The question of the health of the city lies largely in their hands and it is the necessity of obtaining not only their sympathy but their cordial support and practical co-operation, that forms one of the most difficult and disheartening features of hygienic reform.

If the citizens of Montreal will give their help, as (with the exception of a few whom distorted scruples of a moral or religious nature may lead to refuse) we think they will, the next year's report of the Health Department will be as encouraging in its character as the present, and will record fully as many improvements. Montreal is now the leading city of the Dominion in many ways and should take the same position in sanitary reforms, and if the next year shows as much improvement in this direction as the present, it will not be long before she will.

#### OCTOBER STYLES.

Owing to our geographical position, Canada can hardly be said to have a fall season so far as fashionable styles are concerned. The change from summer to winter, is, comparatively speaking, so immediate, that no special garments are necessary for the fall, as is the case in other climates. No sooner does the weather become too cold for the light fabrics of summer than it becomes cold enough to wear furs with propriety, and consequently all our so-called fall styles are equally appropriate for winter wear.

Brown and navy-blue appear to be the colors to be worn this season, and all recent importations, no matter what the



description of goods, appear to rule in the varying shades of these two colors. Still it is noticeable that the newest of these so-called browns approximate closely to the darker reds, and two of them, rosewood and mulberry, seem to partake as much of the characteristics of one as of the other. Etruscan and mahogany are two other red-browns that will be much worn, and the usual demand exists for dark-reds and garnets in all shades. In blues, those having grey and green tints, such as sa-lambo, serpente and canard, are the favorites. Although of the same class, they are entirely distinct from the peacock blues and cadet blues of last year, but, though pretty and novel, they do not suit all complexions. Pale tints for indoor wear are principally suedes, beige, salmon, corn color and rose, while, for those who prefer green shades, chartreuse, pistachio and moss and myrtle greens are most asked for. The new olives are all far more greenish in their shades than those of last season, and the brownish and yellowish olives previously shown do not appear in new goods.

But few new sample dresses are shown, and these seem to be all combinations of woollen stuffs with velvet, plain or striped, although some have combinations of two different makes of the woollen material. The general effect of the make-up is the same as hitherto, and it is only in the smaller and less important details that any novelty in the cut can be noticed. The basque is slightly shorter and the postillion a little narrower. The new sleeves are fuller above the elbow, and a little tighter below, but not so much as to give a baggy appearance. The skirts are either plain or made in plaits, and are decidedly fuller and more ample, and the draperies are longer and less looped, the prevailing style being to have them massed in deep plaits at the back and so arranged as to fall in straight lines over the tournure.

A modification of the panel is also visible and is evidently intended to take its place. This is done by making long revers, usually richly braided or embroidered on each side of the back drapery so as to give the effect of a panel. No new front draperies have as yet been shown, and the latest dresses exhibit only modifications of existing styles. The effect of the popularity of the tailor made gown is evident in all the new cloth suits, and all the designs shown have the tailor cut look which is now so fashionable.

These so-called tailor made gowns, of which not one in a dozen is really made by a tailor, are now more worn than ever, in spite of the exactitude of fit they require and the consequent trouble in making them. The draperies on some new styles were arranged long, back and front, leaving both sides of the skirt visible, the front

drapery caught up in deep plaits, and that over the tournure plaited to the belt, carried well to the back, and drawn into as narrow a space as possible. In fact, a narrow, bouffant, straight drapery at the back is a feature in all new styles, and appears equally in all classes of materials; and when the shorter basque, more ample skirt and fuller sleeve is taken into consideration, it shows that the wheel of fashion is revolving slowly back to the styles which were in vogue some years ago.

#### THE SARNIA TUNNEL.

That the Grand Trunk is by no means behind its formidable rival in commercial enterprise has already been abundantly manifest. The new project for connecting Ontario and the United States by a tunnel under the St. Clair river, which at present forms the boundary between the two countries, and thus avoiding the delay necessitated by the transfer of all cars by means of huge ferries, is rapidly assuming a tangible form. Several years ago a small trial tunnel was run under the river at this point, and over \$100,000 was spent in the experiment, but so much earth and quicksand was encountered that the project was definitely abandoned as too costly. Interest is again aroused by the announcement that gentlemen indirectly connected with the Grand Trunk railroad company have organized for the purpose of at once putting a tunnel under the St. Clair river at Port Huron. Two companies have been organized, with a capital of \$1,000,000 each, one on this side and the other in Ontario, and these will be combined into a joint organization next month. Work on the proposed tunnel, it is now stated, will begin at once thereafter. It will cross under the river direct from Port Huron to Sarnia, and will be one mile in length, of which 2,300 feet will be under the river, 1,160 feet under the ground in Canada, and 1,800 feet under ground on the American side. The cost of the tunnel and approaches is estimated at \$1,500,000. It is a curious feature that although a Grand Trunk enterprise, and part of its settled policy, that company has not one dollar invested in the enterprise, nor does a single corporator of the two tunnel companies own a share in the stock of the Grand Trunk railway company of Canada. The interests of the tunnel and the railroad companies will, however, be identical, and the enterprise, its proprietors believe, will be economical and profitable to both. The tunnel will be of brick, circular in shape, with walls thirty inches in thickness, and will have only one track. If the business warrants the use of a double track another tunnel will be constructed as a careful estimate of the cost of a double track by the engineers, shows that it is more economical to build two single-track tunnels than one double-track tunnel. It is given out that Mr. Joseph Hickson will

be president of the consolidated company, Mr. Joseph Hobson chief engineer and Mr. Robert White treasurer.

THE EQUITABLE LIFE AND MR. GALE.—R. W. Gale, who has been for the past eighteen years popularly identified with the Equitable Life Assurance Society, in this city, is now engaged in litigation with the company, who are endeavoring to replace him in this agency by a more popular, if not more efficient, gentleman, Mr. Stearns, who, in his capacity as American consul in Montreal, has made hosts of friends among us. It has long been felt that the contract under which Mr. Gale held his position was far too costly to the policy-holders as well as to the Society, that too large a proportion of the profits was claimed by that gentleman, and now that they see a chance of replacing him by Mr. Sargeant P. Stearns at a lower cost, they naturally endeavor to take advantage of it. Mr. Gale is resisting stubbornly, on the advice of counsel, alleging that he is a contractor and not a salaried officer, and consequently cannot be removed before the term of his contract expires, in 1889, while the company allege that he is simply their manager and can be removed at any time. According to the statements of Mr. Gale's counsel, he is willing to surrender his position upon payment of his interest in the re-insurances, amounting to over \$150,000, and it is understood that the company acknowledge indebtedness to the extent of \$102,000. A further complication in the cases arises from the fact that four or five years ago the Equitable instructed Mr. Gale to advertise that they would make a deposit in Canada to the full extent of the policies issued here. This, according to Mr. Gale, they have not done, and as it is claimed that all business done since was done on the strength of this announcement, one of the policy-holders has taken out a suit for \$85,000 to compel the company to deposit this amount here for the security of their policies. On the other hand, special telegrams from Ottawa state that, as the liability of the Equitable to its policy-holders in Canada on the 1st Jan., 1886, on account of policies issued since 31st March, 1878, was \$471,000, to secure which the Dominion Government held from the company, United States bonds, \$265,000, and Canadian Municipal debentures, \$222,000, a total of \$556,000, even at the discount on Canadian securities demanded by law, the company has still a surplus of \$56,000 deposited over the sum required by the Act. Both cases are set down for immediate hearing, and will probably be settled one way or another within a short time. The Equitable has had a new and separate management in Ontario for the last two or three years, and this was generally supposed to be the thin end of the wedge in Mr. Gale's position. The company has not accomplished as much in Canada lately as they were entitled to by their standing.



While energetic managers of other large American companies were making gigantic strides in new business, the Equitable, the Union Mutual of Portland, and the United States Life have been keeping on in the dear old ways, and hiding their light under a bushel or a broad-brimmed hat.

LETTERS from Europe effectually dissipate the opinion that the advance in dress goods abroad will not be maintained. The leading foreign manufacturers have already disposed of their entire output up to the middle of April next, and at rates indicating an advance of from 20 to 30 per cent. over the rates obtainable last year. Cashmeres both black and colored have advanced 25 to 30 per cent. Merinos 25 per cent. Debeiges 30 per cent. Wool twills and diagonals 25 to 30 per cent. Henrietta cloths and other silk and wool fabrics 30 per cent., while every description of dress fabric made from soft Australian wool is from 25 to 30 per cent. higher. Stocks of dress goods are sold up very clean in foreign markets, and foreign manufacturers who have taken large orders for future delivery will take no more at present. The immediate cause of higher prices is the increased cost of raw wools, but there is also a much increased demand for these goods, which will be the most important factor in maintaining the advance.

ADVICES from Chicago state that the managers of the north-western lines to-day agreed to form a pool on east-bound traffic, covering all business except wheat and its products. The pool is to be for one year, with ninety days' notice of withdrawal after Oct. 15, 1887, and goes into effect at once. The exemption of wheat and its products takes out of the pool 80 per cent. of the through business, and leaves the roads free to fight over the transportation of that amount. As all of the troubles and disputes have been over this class of trade the agreement resolves itself into a compromise whereby rates are kept up on merchandise and live stock, while the bulk of the traffic will be open for free competition. As the present through rate on flour is 7½ cents when destined for eastern points, there is not much margin for the lines to fight over.

THE BANQUET REPORT.—To our insurance friends at least, whom we have not been over attentive to for some weeks past, we need offer no apology for the lengthy report elsewhere of the banquet recently given at the Windsor in this city to the Toronto Board of Fire Underwriters by their brethren in Montreal, as a fitting close to the technical discussions of the semi-annual parliament held during the preceding days of the week. To insurance men at a distance the report will furnish some idea of the harmony which prevails among the managers of the respective companies, as contrasted with the too strong competitive feeling of former years. It must not be inferred from this that there does not yet exist a sufficient degree of rivalry among

the members to ensure earnest work: they follow the advice of the old Oxford professor—"Strive mightily, gentlemen, but eat and drink as friends"

SCHEDULE RATING.—The editor of our esteemed contemporary, the *Star*, must surely be abroad. We cannot conceive him to be so unacquainted with what is going on under his very nose, as to be the perpetrator of the article on insurance matters which appeared in the *Star* of Saturday last. Surely the editor is aware that schedule rating has been practised since May last by the Canadian and other insurance companies doing business in Canada. The *Star* naively recommends the Underwriters' Association to follow the example of the Americans by schedule rating, which went into operation over the border on the 15th of the present month—nearly six months after its adoption in Canada! But, where is that man with the sprinkler-machines?

It is reported that the shareholders of the Inman Steamship Company, at a meeting at Liverpool on the 18th ult., resolved to wind up the affairs of the company, and that Messrs. Peter Wright & Sons, of Philadelphia, have purchased the business for £250,000. This is for the good will of the company and its business only, and does not include any consideration for the ships of the line. The managers of the line affirm that no final decision will be arrived at by the shareholders until the result of the negotiations with Wright & Sons is known.

MR. J. D. RONALD, of Brussels, Ont., is in town, pressing the merits of his fire engines upon the notice of the city fathers. There are one or two points about these home-made Canadian engines that render them specially suitable to our climate; the most important of which is that the water is kept from freezing in them by being placed near and around the boiler. By a change in the diameter of fore wheels they can be made to turn in as narrow a space as other engines. See the illustrations on another page.

MR. LERMIT, of London, England, assistant-secretary of the Northern Insurance Company, is awaiting the arrival of the home manager in order to confer with him as to the nature of any possible changes in the organization of the company in Canada. Mr. Lermit was the guest of Mr. Taylor, the Canadian general agent, at the recent banquet of the Underwriters' Association. Several insurance men, among them two or three managers of recognized ability, are applicants for the management, in which there is a possibility of some change being effected.

MR. GUSS, of the Niagara District Mutual, long since defunct, is still sojourning in Montreal legally pressing for payment of the premium notes given by policy holders in

this Province in the olden time of 1875-80 and thereabouts. Mr. Giles has stuck to it manfully for several years, although he has sometimes been scarcely able to collect enough to keep his own body and soul together. He hopes in the course of time to save enough from the wreck to pay something on the dollar to the creditors.

It is to be hoped that the two excellent companies from Waterloo west will not persist in the purpose expressed by their representatives at the recent insurance parliament in this city, of pursuing a way of their own as regards the rate on private dwellings. Should this departure be agreed to, it would simply open the door to special exceptions of various kinds, to the evident undoing ultimately of all the good that the Association has hitherto accomplished.

THE London *Lumber-Trades Journal* says: "The volume of trade done now, we believe, is on a much sounder basis than it has been for a long time, and there is some consolation in the knowledge that, if less is doing than last year, the prospect of the market recovering itself is more hopeful."

A. D. U., OF WALLACETOWN, Ont., says:—"I herewith enclose my annual subscription for your valuable paper, which I still appreciate very highly. It is a valuable assistant to traders and merchants and those who do not subscribe and get the paper, I would recommend at once to begin."

THE *Star* is preparing to move into its new offices across the way on St. James street, which communicate with the magnificent structure recently erected for them on Fortification Lane. We compliment our contemporary on this evidence of prosperity. Long may he shine.

MESSRS. MRAQUER BROS. & Co., of this city, have introduced into the market a new condiment, known as the "Army and Navy Sauce." In flavor it resembles chutney—indeed it may be called "liquid chutney"—and it needs no higher recommendation.

MESSRS. THOS. ROBERTSON & Co., wholesale metal merchants, hope to occupy their new and handsome premises on Craig street about the close of the year.

THE traffic returns of the Grand Trunk railway for the week ending 16th October, 1886, show an increase of \$40,733 over the corresponding period of 1885.

PAYMENTS on account of subscriptions or advertisements should be sent direct to headquarters. Address in all cases, M. S. Foley, Editor JOURNAL OF COMMERCE, Montreal.

THE striking cigar-makers in Havana, Cuba have resumed work.

## Meetings, &amp;c.

## THE UNDERWRITERS' BANQUET.

The banquets which constitute so agreeable a feature of the periodical meetings of the Fire Underwriters' Association of Canada, alternately in Toronto and Montreal, would seem in every instance to outrival all their predecessors in brilliancy and enjoyment, the hosts in each case being evidently determined not to be outdone in the endeavor to furnish a pleasing alternative to the discussions of the highly interesting and practical Agenda chosen for treatment at the meetings of the week—subjects, the greater number of which would be pronounced by the public simply dreary. To many people insurance is perhaps the most dismal of the sciences, and no one will wonder that many of the most able and earnest of the fraternity are not averse to the semi-annual relaxation at which, for an evening, the chief representatives of insurance in Toronto and Montreal alternately become hosts and guests, and practically express their recognition of the great truth that lies in the simple proverb—"All work and no play makes Jack a dull boy," or the more stately one about the bow unbent. There is no department of trade and commerce more dreary in one sense than that of fire insurance. The chief function of an insurance company, as a witty judge once remarked, is to pay losses; and there is no more reliable index of dullness in trade than the fluctuations in the ratio of losses to premiums received by insurance companies. Especially is this the case in a country like Canada, where a very large proportion of insurable property is built of wood, and where the moral hazard finds consequently such facility of expression,—a state of things which, however, can only prove transitory as the country advances from the wooden to the stone age in the construction of its warehouses and dwellings. But our object here is not to write an apology for no speech of ours at the festive board on the evening of the 14th inst., but to afford as briefly as possible some idea of the proceedings on that occasion.

The president of the Montreal division, the brilliant and scholarly manager of the Liverpool & London & Globe, Mr. G. F. C. Smith, presided at the banquet. On his left sat Mr. Fitzgerald, Dominion Superintendent of Insurance, and on his right Mr. Lernet, of London, Eng., assistant secretary of the Northern, next to whom sat the Canadian manager, Mr. James Taylor ("Taylor of the Northern" as he is known throughout the length and breadth of the Dominion), to whose keeping has been entrusted a goodly share of the brains of the profession. At the long table to the right sat Mr. Gooch, Toronto agent of the North British, beside his chief, the courtly, clever and always-ready Thomas Davidson. At the head of this table presided Mr. Tatley, of the Royal (vice-president), with H. J. Mudge, of the Queen, W. H. Rintoul and his facetious Toronto agent, Alf Smith; Mr. Fred. Cole, of the Commercial Union, with his representative in Toronto, Mr. W. Evans, and R. W. Tyre, of the Phoenix. On the inner side of the quadrangle sat Mr. L. H. Boulton, of the National & Atlas, to whose management the success of the banquet was largely due,

and beside him Messrs. E. D. Lacy, of the Imperial; Steward Brown, manager of the Glasgow and London; M. S. Foley, of the JOURNAL OF COMMERCE AND INSURANCE REVIEW; R. McLean, secretary of the Toronto branch of the Association; J. W. Molson, Norwich Union; A. Hadrill, secretary in Montreal, and R. W. Smith, of *Insurance Society*. At the table to the left presided Mr. S. C. Duncan-Clark, of the Lancashire in Toronto (vice-president), with the following gentlemen at his right: Gerald E. Hart, of the Citizens; Jeremiah B. Hughes, Waterloo Mutual; Jas. Lockie, Mercantile; E. P. Heaton, Fire Insurance Association; C. C. Foster, London Assurance; H. Holden, British America. The others present were Messrs. Pearson, of the Northern in Toronto; T. R. Wood, of the *Atlas*; R. Evans, of the latter company in Montreal; Geo. J. Pyke, of the Quebec; W. Henderson, of the Hartford (President Toronto Board, who courteously yielded his place beside President Smith to the Superintendent of Insurance); W. A. Sims, London & Lancashire; W. Rowland, City of London; Mr. E. Lilly, of the Guardian and Mr. Routh of the Western.

Mr. Kenny, of the Western, was recalled by telegram to Toronto, and Mr. Burt, of the Connecticut, to Hartford. Messrs. Walter Kavanagh, of the Scottish Union, and Geo. H. McHenry, of the Royal Canadian, were also unavoidably absent from the dinner.

That the menu was all that could be desired goes without saying when prepared by the best hotel on the continent, which the Windsor is universally acknowledged to be, while the wines and cigars were of the choicest. An orchestra discoursed sweet music at intervals during the evening. After fully an hour and a half spent in discussing the various and well-served viands.

The president, in a few words, proposed the usual loyal and patriotic toasts. He said there appeared to be a wrong impression abroad as to the object of these meetings. Insurance men were not talkers but performers; we find that our neighbor usually knows more about our business than we do ourselves. He would request Mr. Davidson to lead off in singing the National Anthem. This was followed by Rule Britannia and other patriotic songs, rendered with much spirit, all present joining in the refrain.

The next toast—"The prosperity of the Insurance interests of the Dominion"—was responded to by Mr. Tatley, of the Royal. He expressed his inability to do justice to the subject of the toast as ably as the worthy proposer, although it was to them all a labor of love—for what is its object but the prosperity of the companies committed to their charge? It has been difficult to make profits for some years past, owing to increasing expenses, unfair competition from mutual and other companies, and it was a problem in his mind, in view of these facts, how we can make business prosperous in the future.

Mr. S. C. Duncan-Clark, in responding to the toast—"The permanence and success of the Fire Underwriters' Association of Canada"—referred to the princely hospitality with which they had been received in Montreal. Mr. Henderson, of Toronto, recalled the condition of insurance in his younger days, before the age of Pullman cars, and referred to the great progress made during the last twenty years.

Mr. Jeremiah B. Hughes, of Waterloo, being called upon, said he would prefer waiting until later in the evening. [A voice—"Better not!"] Indeed he would prefer remaining silent. He found frequent occasion for repenting of a few remarks he made at one of the Toronto meetings on the subject of schedule

rating. He might truly say he knew something of the "Lamentations of Jeremiah." Many of his friends cordially endorsed his views and encouraged him to go on and rake the companies on this head. The troublesome importance of his few little remarks on that occasion was brought home to him in various ways. Tom Wood kindly made him a present of a beautiful pup because of them, but the pup soon developed into a big Newfoundland dog, who loved him "not wisely but too well." They led also to serious discussions as to who should occupy with himself as S. R. A. (Schedule Rater for the Association) the foreground in the picture about to be made for them, whether Henderson and Magurn, or Tom Hood and Alf Smith. (Laughter and applause.)

Mr. Alf Smith being called upon to explain, the president said that as a member of the respectable family of Smith, it was imperative that he should do so. Alf Smith—whose characteristic manner is so well appreciated by all who know him, and of which the printed words afford but a faint idea,—said he could make it clear in five minutes, but he thought it was yet twenty minutes too soon for him. It seemed to him that they were ringing in too many toasts on one drink. It may be the Scotch practice to have four toasts to one drink, but the proportion was too great. It may be on the bill of fare, but he did not understand French. There was another item on the bill (Sherbet), every glass of which Mr. Rintoul told him contains a glass of whiskey, and yet he saw his friend Mr. McLean, a thorough-going Scott-Act man, shovelling it down as if he'd like some more. As for the other items of the bill we have shown our appreciation of them. He (Mr. Smith) said to his wife when leaving for Montreal that she could now put the house on Lenten fare for a while, for he would be sure to lay in a good supply while down there. As for the drinkables they were all his fancy painted them. He saw about him many dear friends from Toronto who could not "indulge." He appreciated their self-denial; he did not know which was the best plan, but it seemed to him that the man who drank whiskey could get up more fun. His friend from Waterloo, Mr. Hughes, brought four bottles with him, to accompany the Waterloo deputation. I wanted to observe the scenery along the way. You know Tom Wood is not temperance from conviction, but from an economical point of view. (Laughter.) A friend of his said: "I hope Tom Wood won't drink, because we haven't any too much for ourselves." When we got to Peterboro' we had only one bottle left, but a Scott-Act man got on there with a supply of rye. We then got up a warm discussion as to whether white or rye whiskey was the best; we had to go to the other end of the car to get the water; I tasted the different kinds as often as they did, and there is no class of men who can do better justice to a bottle of whiskey on a C. P. R. train, whatever his position with his company; it does not matter whether he be secretary, manager or anything else. I have been brought into contact with many different problems, but the most difficult thing I ever had to decide was the respective merits of those two kinds of provision. (Loud laughter.) After two hours—we did not go after the water—we thought we could tell by the wrinkle on the nose of McLean, who was sleeping in his berth, which whiskey smelt the best. So we went towards the head. Hughes asked me where I was going. I told him I was going to consult McLean. "Never mind," says he, "what McLean thinks, we know which is best, when one is finished we can try the other." Next morning we were up bright

and early at Ottawa." After some further humorous allusions to the morning keenness of a friend of the "mixed nut" profession for an I. O. U. on their arrival at Ottawa, and to the readiness of the members of the old Smith family to get in fine work on every possible opportunity, the worthy Toronto representative of the *Imperial* said he was now, while clear of mind, in a position to understand any remarks with which his friend Mr. Lockie might feel inclined to favor them.

Mr. Thomas Davidson, being called upon for a few remarks, said he should be sorry to think there was any disposition to underrate the objects of these semi-annual meetings; he thought, however, the public should appreciate them to greater extent than they do. We represent companies, with many times more capital than all the banks put together, and chartered to do business, without the aid of which the commerce of the country could not exist for a single day. Not even the banks could live a day without them. We meet to discuss the best methods of promoting the commercial interests of the country. There is a popular idea that insurance companies are established for the purpose of paying dividends to the shareholders, but we all know that dividends form but a very small proportion of the payments. I am called upon to propose the health of "Our Guests." We have here to-night a very good representative of one of the companies of the best standing in England. I regret that the home representative of the *Royal* is not here, and Mr. Burt, of the *Connecticut*, is not here. We like to have the home representatives of the companies among us on these occasions. As the representative of an English or rather of a Scotch company, I say this, that we wish more of these gentlemen would come out and visit us. As for Toronto—have we not always been royally treated there. (Applause.) I regret that the manager of the *Western* is not here, that he has been called away this evening. Toronto is always dear to our hearts; the Toronto members have worked heart and hand to promote the interests of the Association. It was in Toronto that the Association originated, and there they are to tell the good tale of what is being done for the insurance interests of Canada. (Applause.) We are glad to see at these meetings people representing all the companies doing business in the country. Toronto has had her share of entertaining most royally, and now that we have our innings, we can only endeavor to reciprocate with the same good will and wishes towards them all. We have much to learn from Toronto; perhaps we can teach them something also. He had much pleasure in proposing the toast of "Our Guests." (Applause.)

Mr. James Taylor being called upon to supplement a few remarks to the toast, said: I can only express the heartiness with which, personally, I sympathize with this toast. It means that we extend the cordial hand of welcome to our guests here to-night. Among them we have a gentleman from London connected with the Northern; we have Mr. Fitzgerald, Superintendent of Insurance; we have our guests from Toronto; it requires only Mr. Burt of the *Connecticut* to have representatives of all the insurance interests of the country—from England, the United States, the Government of Canada—and finally we have our kind friends and supporters of the press—thus constituting the whole of the insurance interests of Canada. We hear much of federation, but it is rarely that we find such a unity of commercial interests as we have here to-night. As for the press, there is a branch of it in Canada which accuses us of being one-sided in our views; but that portion of the press represented here this even-

ing has always given us the kindest and heartiest support, and I would include them in this toast. The accidental use of the word "Federation" to-night has suggested the application of it to the present meeting, which is a federation of insurance representatives for securing justly and impartially the permanence and prosperity of the commercial interests of this country. As Mr. Davidson has said, all and every other one of the interests of Canada are dependent upon this one—no other is equal to it in importance—it is entirely and alone over every other department of business—higher than any other interest existing in Canada at this moment. If we unite it is for the general benefit, and we are not confederates as enemies to the public, but as friends; we want to place—the objects of the Association is to place—the interests of Canada upon a more secure footing, and to depend upon combined intelligence for carrying out that business. As far as I can see the Association is passing through a period of greater usefulness; the promises of the present are favorable and indicative of harmony and sympathy, whatever differences of opinion may arise, indicative of a desire on the part of every member to adhere to the Association. I have been a faithful friend of the Association from the beginning, and no one has taken a more lively interest in it than myself; I should be sorry therefore for any evidence of unpleasantness in the Association. We have friends ready to express their opinions, but they have this right; when thus expressed, they are rubbed together, and they are all the better for the rubbing. The good work of the Association is growing among us, and when these meetings also are finished we shall get on better than before for the general good. The toast is that of "Our Guests," and as representing Montreal, we must express our thanks to the gentlemen who have so kindly supported the interests of the Association, for the benefit of the fire insurance interests of the country, and I am sure we will continue to get the support of our friends from England, Toronto, the Press and the Government of Canada. (Cheers.)

Mr. Hart, of the *Citizens*, responded to the call upon him by a few appropriate remarks. The discussions of the Association were productive of much benefit. The period of disaster to the fire insurance interests was passing away, owing to the better understanding prevailing among the companies. The Association had brought about many improvements, and business is now placed upon a more profitable basis. The outside press or the secular (G. F. C. Smith—"Ours is the religious press!") has not favored us; but the insurance press deserves our thanks. If the Government would yield us the protection granted to other interests we should be all right. He was glad to see Mr. Fitzgerald among them to-night, and hoped he would attend every meeting of the Association. He referred to the progress of Toronto; he never saw handsomer or better dressed shop windows than those along King street in that city.

Mr. Rintoul—It is evident you're not a married man. (Laughter.)

The Chairman—I had hoped from the significant signs of active thinking on the brows of Mr. Fitzgerald that we should hear something from him, but he has just received a telegram from his wife which necessitates his immediate departure.

The toast being duly completed, the chairman called upon Mr. Lermitt, secretary of the Northern. Mr. Lermitt said that any feeling of strangeness he may have experienced was entirely removed by the heartiness of the reception which they gave him. "They have

no such pleasant meetings in England as you have here." His youthful appearance seemed to strike people in this country, who had evidently expected to find him pompous and grey-haired. He thanked them most cordially for the handsome manner in which they had proposed his health.

Mr. Thomas R. Wood was here called to his feet. Mr. Wood, as an old Montreal man, referred with pride to the great growth of his native city, its important situation—in the middle of a continent and yet a seaport; the courtesy and politeness of its citizens, through the influence of the French population, of which they have none in the west. Insurance men have achieved great things of late years. Twenty years ago they were all afraid of each other in Toronto. We used to kick up rows and send down for the wise men of the East to come up and settle them. You are a great people in Montreal, you have done great things, but we can throw more energy into business for you. Your hospitality is great. Mr. Smith was telling me to-day that this is better than the old days in Toronto, when a bit of Limburger cheese and a glass of beer were considered quite a treat for an insurance man, when the bankers used to look down on us—it was a big change from the Limburger and the beer. Mr. Wood concluded by thanking their Montreal friends for the handsome manner in which they had been entertained.

Mr. Lacey, of the *Imperial*, said that in the absence of their American friends, and as the only native of the United States present—(the President—"Did you vote to-day?")—he would offer a few remarks. He was quite sure that everyone present to-night was heart and soul with the Association, and would stand by it. He deeply regretted the departure, that evening, of their friends from the United States. He could recall only one other instance in which the Americans ran away, and that was at Bunker Hill, where both sides ran. One side only ran away from the banquet here to-night; he was sorry for it, because they would have benefitted by it. Mr. Tatley had referred to the cutting of our business in Canada by Mutuals from across the line, but they are also cutting on legitimate business in the United States. We should not be discouraged by such competition. He hoped that the American representatives would be welcomed as heartily as any representative of English, Scotch or Canadian insurance interests. The insurance interests were the greatest in the country; we represent from 150 to 200 million dollars of capital here to-night.—(Applause.)

Mr. Lockie, of *Waterloo*, being called upon, said he had a difficult duty to perform this evening. Three gentlemen sitting beside him neither drink nor smoke, and he had to do business for them all. (Laughter.) As representative of the youngest company of the Association he felt highly complimented by the earnest and cordial and overpowering manner in which his name had been mentioned, rendering it impossible for him to make a suitable response at the present time.

The president admired the courage with which Mr. Lockie bearded the lion in his den. He again referred to the representatives of the Press present, who have shown themselves our friends, the warmest friends of the interests we represent.

Mr. Foley, of the *JOURNAL OF COMMERCE*, being loudly called upon to respond, said that he was no speaker,—his eloquence was of the kind that oozes out at the fingers' ends—like Bob Acres' courage. He thanked them for their kind references to the efforts of the "religious" press as distinct from the "secular," as the worthy president had named it, and hoped the press would always prove

faithful in the performance of its duties—in the fulfilment of its mission—by seconding the efforts of the Underwriters' Association in promoting the advancement of the insurance interests of Canada. He had beside him an old experienced journalist, Mr. Melcan, who would do more justice to the subject.

Mr. Smith, of the "Insurance Society," being called upon, said the insurance profession was the noblest in the world. He referred to the amount of good performed by the companies in the payment of losses—in the relief brought to many doors through their beneficent efforts. (Applause.)

Mr. Tatley being called on for a song, gave "Simon the Cellarer" in a good round baritone; he was followed by Mr. Sims in an excellent tenor. Both were encored.

President G. F. G. Smith here said he had lost track of the "Agenda." The insurance men, by the way, were supposed to have invented that word. He had been asked the meaning of it by a friend, he looked for it in the dictionary, because he did not know himself—(laughter)—and there, sure enough, he found it. It had not been coined by the insurance men after all. Mr. Smith, who had recently returned from a trans-atlantic tour, here gave a humorous account of a trip he took up the classical Isis in a steamboat which kept up a frequent striking upon the bottom in its progress, and he wondered how the "Eights" had managed to get along without bumping each other. While at one of the museums in England he was shown an ancient cabinet which contained the figure of a man who, it was said, lived in a state of single blessedness and yet was father to the fatherless, the friend of the widows and the orphans, and who died in the year 1400 and something, in a single state, regretted by people from far and near. "This brings us to the toast of 'The Ladies,' and I beg to call upon the ladies' man, Mr. Boulton."

Mr. Boulton being loudly called for, expressed his surprise at a married man being asked to propose this toast when so many bachelors were present. There had been much talk about insurance, but he was now expected to be a proficient in assurance also. He was reminded during the singing of the refrain of "Rule Britannia," earlier in the evening, of the inconsistency of any married man joining in shouting "Britons never shall be slaves." When a Briton is married, he can't sing in that chorus with truthfulness, although he may realize the truth of the words of Waverley Scott,

O, woman in our hours of ease,  
Uncertain, coy, and hard to please,  
When pain and anguish wring the brow,  
A ministering angel thou.

Before a married man has any children—(cheers and laughter)—before children come to the married man, the husband plays first fiddle; when the baby comes he plays second fiddle, and so on, descending in the musical scale according as the family increases; but the bachelor does not play any fiddle at all—except—(laughter and applause). Mr. Boulton said in closing his remarks that he had much pleasure in proposing the toast. When a man is sick, then the lady is a "ministering angel." (Applause.)

President G. F. G. Smith—"May the tears that we drop be crystallized and worn around the necks of the ladies we love!"—(Applause.)

Mr. Rintoul, as a bachelor, excused himself for not responding at length to the toast. There were many about him who knew more about the subject than he. He could only say in a general way—"Bless them all round."

Mr. Henton thought it unfair to be called upon at so late an hour after all the good things had been said. His knowledge of the subject as an insurance man went to show

that the underwriters were most particular in taking risks when ladies were the applicants. He alluded to a fellow bachelor beside him, Mr. Hart, who was so much of a ladies' man that "while recently boarding at this hotel we had to keep him in the evenings under lock and key for safe keeping. We are all under lock and key as far as that goes, and if ever you want us you will find us there."—(Applause.)

Mr. Hart—"Where should we be without the ladies?" (Mr. Davidson—"Nowhere") (Laughter.)

Mr. Molson being asked to state his views, said he only wished he was married, so he should not be in this scrape. He promised to amend his relation to the fair sex at the earliest opportunity. (Applause.)

Mr. Foster being called upon for a recitation gave "The Convict and his Bride," from the Bon Gaultier Ballads, with excellent effect.

The toast of "the usefulness of the Secretaries" of the Association brought an eloquent response from Mr. McLennan, of Toronto, who among other things bore high testimony to the orderly manner in which the election had been carried on that day in Montreal. It was all owing to the absence of that "cup [pointing to the wine on the table] which cheers but not inebriates!"—This, the second famous ball of the evening, was received with loud laughter. Alf. Smith attributed it to the influence of "that sherbet."

He was followed in a few well-chosen words by Mr. Hadrill. Mr. Alfred Smith proposed the health of the president, Mr. G. F. G. Smith, on behalf of the Toronto members. The president replied that he hoped he would live long to be a member of the Association; he regretted that they had thought fit to re-elect him to a position of such responsibility, but he had always endeavored to discharge the duties of the position to the best of his ability. —(Applause.) The entertainment was here brought to a close, about 1.30 a. m., by the singing of "Auld lang Syne."

## Correspondence.

JOHN STANLEY ON INGRAINED SIN.

Queen City, 16th October, 1886.

DEAR EDITOR,—Don't you think the Journal is getting rather more bulky than racy? Don't be offended; it is an old friend that asks; he is glad to see its bulk, as it is bulk chuck full of grit; but you want to give the grit gives an occasional laugh, or to make them think, or tickle their imaginative powers. They are getting tired of your saying so and so has settled at 150 or 101 cents on the dollar, or of being told year after year that the crop of hogs is larger than ever. Better kill them, our trade and constitution have been trichinned into disease by the overcrop of the past few years; better agitate to have them killed and sent out of the country. Then cease to quote them; take another subject. "All is not gold that glistens," nor is honesty, truth, or virtue concomitants of wealth. In the rich may be deceit with respectability and all the sins of the decalogue; the wronged may be given the squirted animus of malice, in the name of majesty and law when the varnish of truth is being given to the legitimatizing of crime. Thus have things appeared to me, as a wayfarer and I venture to send you a copy of a letter, to my well beloved (?) friend, Jim Ingrained Sin, which I trust you will publish for the instruction if not amusement of your very many readers. It will do them good.

JOHN STANLEY.

Queen City, 16th October, 1886.

MR. JIM INGRAINED SIN, Toronto.

SIR:—Not until to-day have I had time to acknowledge your grand effort of honesty in sending through your Solicitors, a sample of the conscience balm, called fractional honesty. This must have made you feel better; did it not? It is said that none are so bad that they might not be worse, that the vilest sinner may return to grace; even the Thugs of India are said to be noted for their "winning ways," true they rob and murder their confiding victims; you would not do this, would you? it would not be safe; would it? besides you are so much more intelligent that you would not take such risks, would you? and you are so very truthful? and so very honest? and so very straightforward, never indulging in deceit, do you? he is a "strange man" say your friends, a peculiar man, others say; but you say that you are an "honest man," don't you? By the way do you remember a man named Bricktop, he was very rich, and he thought it would be a nice thing to run a hotel, so he leased a great hotel in an old city in the Dominions of Her Majesty Queen Victoria, and he bought himself a dress coat, the same that the boys call a swallowtail, and he walked about the hotel, but the people said, See how he struts, and after a time he tired of the hotel, so he bethought himself how he could break the lease that he might be free, and he said I will be a bankrupt; I will put away the silver and the gold and the bonds and the contracts and the goods and moneys with which I have been entrusted, then will I get a Writ of Attachment to issue against me and make myself a bankrupt. So did he, and by the laws of the great Queen Victoria, with a writ of attachment did he break the lease of the grand hotel that had made his heart sore and afraid. But Bricktop had many creditors, he made them afraid, for he was owing them a large amount of money, more than \$100,000 that he had hidden from their eyes, wherefore Bricktop being a man of great audacity and dexterous in the language of the country, when before the courts, caused consternation; but he was a liberal man? and he said unto them I will give to thee \$10,000 of the \$100,000 of the money and goods that belonged unto thee, the same that thou didst intrust me with, and thou wilt get me branded an honest man; so he gave unto them \$40,000 of the \$100,000 that belonged to them and he got the Judge called Honorable to make him a label, and to paste it upon him, and to make it bright with varnish, and printed thereon "Honest Man"; so did he call himself "Honest Man" until this day. Then went Bricktop forth from the grand hotel into the wilderness, and there did he feast himself on honey and figs, until the honeymoon of his pleasure had passed; then did he emerge from the wilderness richer than he had ever been before, seeking to find a place to strut, as in the olden times; wherefore did he appear and call himself a man mighty in finance, in search for an investment. So he took counsel of one Judas Iscariot, a goodly man to look at, fond of kissing; and they set their eyes on a vast estate near to a goodly goodly city, and they said unto themselves, the owner thereof is in difficulties, we will play his friends and draw him away from the friends that are about him, and we will tell him that we know them, and that they will rob him if he has anything to do with them; then will he trust us, so did they do, and they fell on his neck and kissed him; they wept with him, and said unto him, Give unto us the share that you were to give unto the others, and we will do you good; so he gave unto them the share that he was to give the others. After a time they wanted more

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and he gave it to them; then did he make an agreement, which they signed, and he entrusted them with all that he had, and taught them his business, and taught their servants his business, and introduced them unto all his friends; and when he had done this then did they say, We will break the agreement and deprive him of all that he hath; he will seek out the place called a Court of Justice, but we will say that we made another agreement, and we will be more dexterous in the use of the words to prove that we made another agreement, and we will say that he did not keep that agreement, and that wherefore there is no agreement. So did they say unto themselves, and that as they were more numerous than he, that the Honorable Judges of Her Majesty would not believe him, but would give unto them his estate, and label them "Honest Men"; thus did they reason and do even as they had said; and an Honorable Judge of Her Majesty's realm sent the owner out from his possessions and estate, saying, "Go thou and make room for them whom I have chosen, because of their great wealth and dexterous use of the language of the country, in making a new agreement that was not, and by their "great heads" making naught the agreement that was; then were they branded "Honest Men;" and the owner of the estate went forth with a lantern in search of a thing called a "Court of Justice" wherein the unlabelled were received and given a hearing as if in Solomon's Temple. On the way to this place the owner of the estate encountered Bricktop, who said unto him, Behold me an "Honest Man"; I have all thou didst have, but I will not be mean; turn thee hence from the path which thou art travelling, and I will give of thine own, three per cent of that which the Honorable Judge has said to me to hold, according as I have sworn to have taken off thee, and I will pay to thee this percentage on the values of the great Nihilist whose name is Cipher, and if thou wilt not take that then will I cast thee and thy family into the street, for behold I am strong and have mighty men beside me who will do even as I say. So did Bricktop until he became a man mighty in Wall Street, beside the River of Price, in the home of the Thugs, near to a beautiful bay. But Satan took unto himself the comely Judas and hath reserved a place for his much favored Bricktop.

STANLEY.

[NOTE.—It is evident that Mr. Stanley has given little attention to the reports on market values in this journal. We anticipated prices of articles at the close of September, which a wholesale man, not a subscriber, earnestly gave us on the 15th inst. as the very latest news.—Ed. J. of C.]

### Financial.

THURSDAY Ev'g, Oct. 21, 1886.

The bank rate in London to-day advanced from 3½ @ 4 per cent. Street rate 3½. Consols 100 15-16 money, 101 account. Local money rates, 4 per cent. Sterling, 60-days sight, closed to-day at 8½ @ ¼; counter, 8¾; demand, 9¼ @ ¾ and 9½; cables, 9¾. Posted in New York, 4.81½ and 4.85; actual 4.80½ @ ¾ and 4.84½ @ ¾; cables 4.85. The stock market has been quiet during the week, the principal feature being the advance of 2 per cent. in Bank of Montreal. Following are the usual comparative prices:—

| Banks.                | No. Shares. | Highest price. | Lowest price. | Average same week 1886. |
|-----------------------|-------------|----------------|---------------|-------------------------|
| Commerce .....        | 535         | 126¼           | 125           | 127¼                    |
| Merchants .....       | 282         | 131            | 130           | 117                     |
| Molsons .....         | 20          | 139            | 139           | 120                     |
| Montreal .....        | 1988        | 229¼           | 220¾          | 204                     |
| Ontario .....         | 140         | 121¼           | 119¼          | 109½                    |
| Peoples .....         | 22          | 96¼            | 95¼           | 74                      |
| Toronto .....         | 25          | 208            | 208           | 188½                    |
| <i>Miscellaneous.</i> |             |                |               |                         |
| Bell Telephone        | 20          | 115            | 115           | .....                   |
| Can. Pacific ...      | 950         | 72¾            | 72            | 47                      |
| City Passenger.       | 750         | 197¼           | 195           | 117¼                    |
| Gas .....             | 1535        | 215            | 213           | 192                     |
| do. 70 p.c. pd. up    | 6           | 205            | 205           | .....                   |
| N. W. Lands ...       | 100         | 67             | 67            | 41¼                     |
| Richelieu .....       | 1830        | 78¾            | 75¼           | 60                      |
| Telegraph .....       | 2306        | 110¾           | 107           | 127                     |

### MONTREAL WHOLESALE MARKETS.

THURSDAY Ev'g, Oct. 21, 1886.

As a rule the markets have been fairly active though houses whose business is not large outside of the Province complain that the elections caused disturbance and had an adverse effect. Of late, the weather has been unusually mild for the season but the cold snap earlier in the week gave decided indications of what is to come and caused quite a movement to be made for winter supplies of various kinds. In some lines business is expected to be uneventful until immediately preceding the close of navigation.

**CANNED GOODS.**—Staple lines of vegetables and fruits firm, and in fair demand. Stock of canned mackerel light, and prices tend upwards. At present they are \$3.90 @ \$4. Lobsters quiet at \$5.15 @ \$5.40 as to brand. British Columbia salmon in cases, \$6.

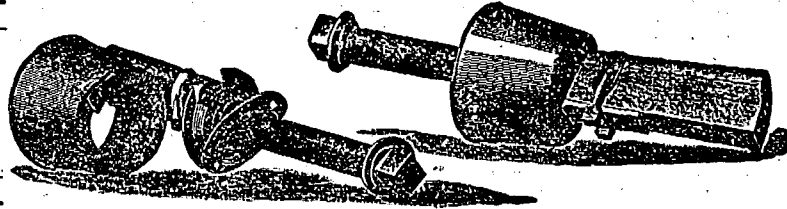
**COAL AND WOOD.**—Soft coal is scarce and wanted. There is a big demand and prices are advancing. Cape Breton, ex-wharf, \$3.25 @ \$3.50; Nova Scotia \$3.75 and Scotch, \$4.20 @ \$4.25. Stove \$6 @ \$6.50; chestnut, \$6 @ \$6.25; egg at \$5.80 @ \$6; grate at \$5.50; Smiths \$6. Cordwood quiet.

**DAIRY PRODUCE AND PROVISIONS.**—The butter market is steady and fine goods are firm. The lower ports trade took a fair supply of stuff this week. Townships and Western has been sold to some extent at our quotations which are exceeded for jobbing parcels of selected. Mail advices up to October 9 report the butter market weaker. Cork has declined 2s @ 3s, firsts 106s, seconds 91s, thirds 77s, fourths 54s and superfine mild cured firkins 118s. In London the market has been weaker, with Danish at 120s @ 140s, and American fancy creamery enquired for at 100s @ 104s. At Bristol quotations were:—Canadian creameries 108s, Townships 86s @ 88s, and Ontario dairy at 74s @ 76s. The Utica and Little Falls cheese markets were again weaker but prices were nominally unchanged here. Finest September is quoted at 11¼c @ 11¾c and August colored and white at 11c @ 11¼c, while low grades range from 8¾c @ 9c. The Liverpool cable came 55s 6d. Exporters are indifferent and 11¾c is considered an outside figure by some, indeed it is doubtful if buyers would be



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THE  
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SAND-BOX.

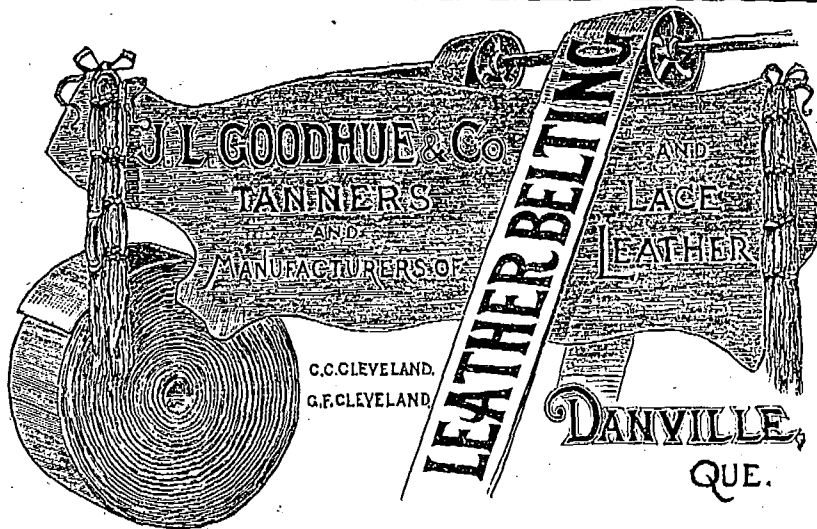
Can be applied to any vehicle in 20 minutes time by an ordinary mechanic. They are ornamental as well as useful, and no carriage is complete without the PATENT ADJUSTABLE SAND-BOX. It is economy for every one to have them applied to their carriages, for the following reasons:

- 1st. You save the wear of your axles 50 per cent.; they are practical, and are fast coming into general use.
- 2nd. You can run your carriage 200 miles with one oiling.
- 3rd. Water, sand, mud and dirt cannot get in upon the bearing of the axle, hence the necessity of frequent oiling, and the continual wearing is avoided.
- 4th. Grease and dirt are not continually oozing from the axle bearing.
- 5th. They are cheap and durable. One set will last a life-time; but if necessary can be easily replaced with little expense.
- 6th. The first and only Sand-box ever invented to go on over a solid collar.

Livery-stable keepers generally are adopting the Adjustable Sand-Box as a matter of economy.

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transactions in July catch Cape Breton herrings at \$6.75, and in ordinary at \$5.50@5.60. No. 1 green cod has been placed at \$3.75 and the stock is light. Dry cod unchanged. Salmon scarce. Oils are quiet but receipts small. There is little demand and anxious sellers would find buyers unwilling to give good prices. Cod liver oil is worth 50c@70c as to quality, and seal 42½c@45c. Newfoundland cod is unchanged at 42½c@45c but Halifax is easier at 32½c@36c and Gaspe is also down to 36c@38c.

**FLOUR AND GRAIN.**—The flour market has been moderately active at a decline. Sales of superior are reported at \$3.80, and of extra at \$3.70. Export enquiry to-day resulted in sales of 1,500 sacks. Two cars Manitoba strong bakers sold at \$4.40, and three cars medium at \$4.10, with the following reported on 'Change: 250 brls. superior at \$3.80, 250 do. at \$3.85, 125 brls. patent at \$4.15, and 125 brls. fancy at \$3.60. Grain has also declined with some business at about our revised figures in prices current. Engagements in Chicago yesterday were 184,000 bush. wheat and 136,000 corn. Lake freights were easy at 4½c on wheat, and 4½c on corn per bushel to Buffalo. The Chicago market has been irregular. A large short interest has been created by the steady increase in visible supply caused by constant accumulations every week and light export demand, and prices are easily affected. This probably accounts for the bulge in prices this week, which has been reflected in Britain, cable advices being firmer. There were no offerings of wheat or corn off coast, while cargoes on passage or for shipment were firm. Arrivals yesterday were one cargo of wheat and one of maize. The country markets in England and France were the turn dearer, as also were the markets in Paris. First Minnesota bakers flour has advanced to 21s per sack of 280 lbs. In Liverpool wheat showed a tendency to improve. Beerholm's quotations were—standard California including club white 6s 7d @ 6s 10d, fair average red winter 6s 7½d, white Michigan 6s 8d and red American spring 6s 8½d. The receipts of wheat at Liverpool during the past three days were 52,000 centals, of which 26,000 were from America.

willing to pay over 11½c. The receipts at Liverpool the first week of October were 33,787 boxes, against 23,079 last year. Provisions.—A quiet trade is reported in a local way at quotations. There was a good demand for eggs and prices were firm at 18c@20c per dozen. Canadian in New York are easier at 17c@19½c. The provision markets in Chicago were weaker again and further declined, Pork weakened 7½c@10c, closing at \$8.72½. December, \$9.70 January. Lard receded 2½c @5c, closing at \$5.62½ November, \$5.72½ December, \$5.82½ January.

**DAY GOONS.**—Remittances are showing a slight improvement, in fact they have been the subject of congratulation so far this month. Travellers are now out on their sorting trip, and are sending in, considering the early period of the season, very fair orders. According to some reports received, there is, throughout the country, a much more hopeful trade, prospect than people have dared to indulge in for some years past. Stocks in rural sections are not large, and are considered by their owners as being worth all that is paid for them. Woollens continue to exhibit an advance in prices for imported goods, and home manufacturers are not very anxious to take orders ahead, or for future delivery, without they have wool on hand. They evidently think that prices will be higher for the raw material in the near future than even at the

present time. The city retail trade report that they are quite satisfied with the business done.

**DRUGS AND CHEMICALS.**—Trade is fairly satisfactory and payments give no reason for complaint. The tendency is to higher prices in most goods, though no great change can be noted this week. Quinine is depressed but there are hopes of improvement from present low prices. Opium dull. Glycerine has advanced to £55 and is firm at that with prospects of higher prices. The local quotation is 18c@20c. Gum arabic is steady and worth 60c@51 as to quality.

**FISH AND OILS.**—There have been moderate arrivals of fish and oils during the week, a cargo of Labrador herrings coming into port yesterday. Last year thirty schooner and two steamer cargoes arrived representing 40,000 brls., but it was an exceptionally large quantity. This year only three or four cargoes are expected from Labrador and the receipts will not exceed 5,000 brls. being an unusually poor supply. There have been considerable sales of Labrador herrings at \$6, some to go West. Sales continue to be made to arrive. The contrast between the demand and supply at this time last year is very marked. Stock is small, as intimated above, and prices are soon likely to go higher, particularly as the Western demand is good. There have been

**GREEN FRUITS.**—Apples receipts large. The heavy winds last week blew a great many off the trees. Winters, \$2 25@2 50; fall, \$1.50 @ \$1.75. Oranges, Brazils, \$4.50 case, Jamaica, \$4.50 box; lemons, boxes \$5; cases \$8;

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- ENGINE—3 cylinders, each 4x4 in. Brotherhood & Hardingham, builders, London, Eng.
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Besides the above list of Engines, I have always a large number of Boilers, also Iron and Woodworking Machinery. In fact, anything you want in the line of Machinery. Send for my descriptive catalogue. H. W. PETRIE, Brantford, Ont.

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Just Received Ex KEHRWEIDER:

3,000 Boxes Glass,  
4 Cases Artists' Materials.

chests \$10. Almeria grapes, \$1@1.50; receipts heavy. Spanish onions \$3.50@4 case. Pears, \$6@8 bbl. and 75c basket. Quinces \$3@5 bbl. Grapes.—blue 4c@5c, red and white 6c@8c. Coconuts \$6.75 for fresh per 100. Peasns 8c@9c; peanut 7c@8c. Honey 7½@8c per lb. in bbls. Comb honey 2c higher. Bananas \$1.50@2 bunch. Sweet potatoes: receipts heavy, \$2.50@3 bbl.

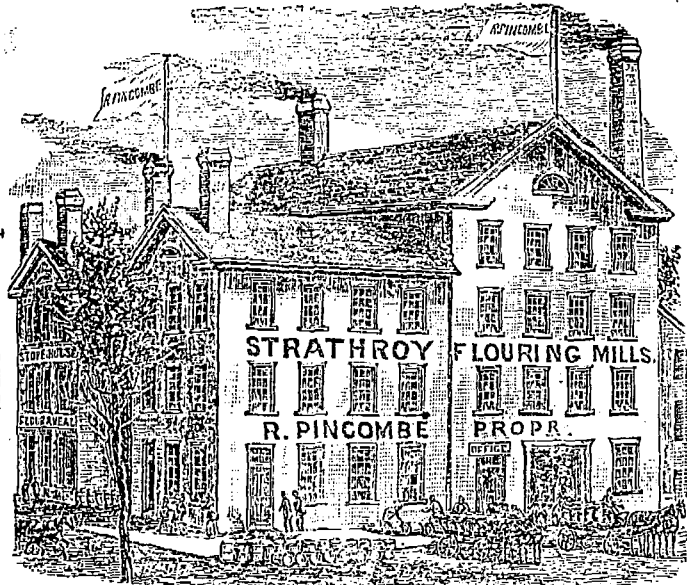
GROCERIES.—Business has been on the quiet side this week, probably on account of the elections. The *Dracoma* has arrived from Mediterranean ports and 7,000 to 10,000 boxes of Valencia were sold at about 7c @ 7½c. Currants are steady and good fruit is not plentiful. Sales are mentioned at 6c. There are not many Sultans in the market but a lot of 500 boxes was received and transactions are mentioned at 7½c. Tapioca has continued firm and 6c is asked for pearl. Nuts are now coming in freely. Grenoble walnuts are firm at 14c@15c. New Brazils, 9½c. In teas there have been no large transactions but the market is steady. Sugars dull and easier. There has been increased out, ut of low grades and sales have occurred at 4½c; we quote from that up to 5½. Granulated has sold at 6 3-16@6½c and 6½c as to size of lot. Spices are steady; pepper holds firm. There has been an advance in matches. Eddy, No. 1

## STRATHROY ROLLER FLOURING MILLS,

Front Street, Strathroy, Ont.

R. PINCOMBE, Prop.

CELEBRATED BRANDS  
White Eagle, Puritan, Novelty,  
Snow Drop.



Sent for Samples of OUR BRANDS.

Telegraph, one to four cases, \$3.35; five cases and upwards, \$3.25; Telephone, one to four cases, \$2.80; five cases and upwards, \$2.70. There is considerable complaint heard relative to the quality of the Maine pack of corn this season. The weather, it appears, was at fault, as not only the quality suffered, but there was also less quantity canned. Tomatoes are steady. The demand has been quite active, and the packers have succeeded in placing about all the goods they put up. Barbadoes molasses, unchanged at 32c@33c.

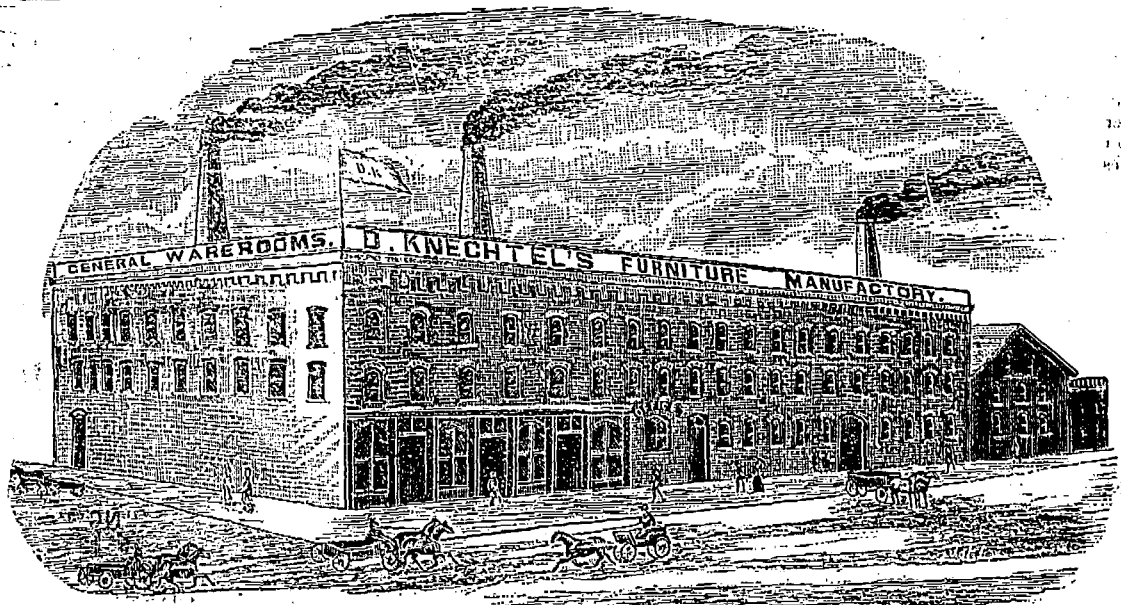
HAY, STRAW AND FEED.—The receipts of hay were large. Choice timothy sold at \$11, and inferior at \$8 per hundred bundles. The most of the supply of pressed hay offering now is of choice quality, and prices are steady under a good demand. We quote No. 12 at \$1, No. 2 at \$11, and No. 3 at \$10 per ton in large quantities. There was a fair enquiry for straw at from \$3 to \$5 per hundred bundles as to quality. Mouille has been quiet at \$23 per ton, bran at \$12 per ton, and shorts at \$15 per ton.

HIDES AND TALLOW.—The impression prevailed here that the end of the labor troubles in Chicago packing houses would cause the western market to fall off, but advices received by telegraph yesterday show that it is strong and active at even higher prices. Montreal and Ontario hides remain the same as for a month past. There is a fair demand for stock on market, which is not very large. Tallow dull.

IRON AND HARDWARE.—The delivered cost of pig iron in Montreal during the last few days has advanced several shillings, owing partly to the advances on the other side and extreme strong feeling, and partly to the scarcity of freight room, there now being little or none left. It is impossible, so it is said, to get a c. and f. quotation for any quantity before the close of navigation. There have been some large sales made in the West at an advance of almost \$2 per ton over summer quotations,

and those purchases could not be repeated today, cables showing that both iron and freights have advanced since, the latter, as before said, being practically all taken up from Glasgow. Bar iron has risen, also steel boiler plates, in fact all metals have stiffened up. As to tin-plates English advices claim that most of the large makers have plenty of orders. In England exports of iron and metals are expanding, according to last mail advices, and the outlook is more encouraging, and there is a more pronounced opinion in favor of a general improvement than for some years past. Tin-plates recovered 3d @ 6d of the late fall and prices are stiffening, several large works having been closed up until the return of more profitable prices, while others are expected to go into liquidation. The advance in the price of tin has also added to cost of production. The supply of Canada plates is also to be restricted for some time, the only works rolling these being now full for October, and so far as known there are no stocks on hand in England. A recent London cablegram to the press says: There is an excited boom in the Middlesborough iron market. Thirty-two shillings and sixpence per ton is freely offered but refused, thirty-three shillings and sixpence being firmly asked. This is a rise of five shillings on the late minimum for warrants. Steel is stiffer, owing to the advance in hematite.

LEATHER AND SHOES.—There is less common Spanish sole coming here from the United States but some Union crop leather is being imported. The American market is firmer and this has tended to prevent large importations for the time being. Generally speaking, the local market is steady and cutters are busy on full orders. Plump weights of Spanish sole, both 1 and 2 are scarce and wanted and there is also a shortage in the supply of heavy pebble and fine light splits. Prices throughout are well adhered to and there is a firm tone to plump weights of sole, especially. Shipments are continued to Liverpool and advices claim a good demand for both buff



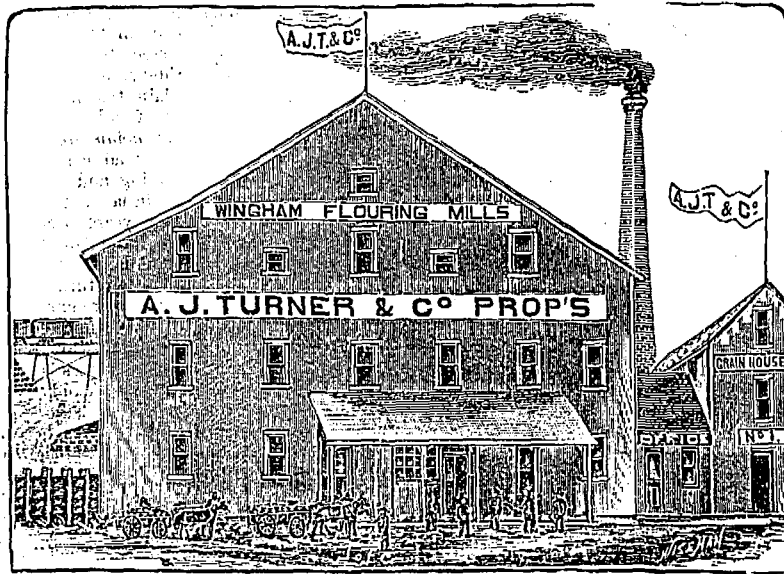
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**WINGHAM, ONT.**  
Capacity 150 bbls. per day.



Wholesale of Flour.—Superior Extra; No. 1 Choice; Royal do.; Tuller do.; No. 2; Extra; Favorite Choice; No. 1; No. 2; No. 3; No. 4; No. 5; No. 6; No. 7; No. 8; No. 9; No. 10; No. 11; No. 12; No. 13; No. 14; No. 15; No. 16; No. 17; No. 18; No. 19; No. 20; No. 21; No. 22; No. 23; No. 24; No. 25; No. 26; No. 27; No. 28; No. 29; No. 30; No. 31; No. 32; No. 33; No. 34; No. 35; No. 36; No. 37; No. 38; No. 39; No. 40; No. 41; No. 42; No. 43; No. 44; No. 45; No. 46; No. 47; No. 48; No. 49; No. 50; No. 51; No. 52; No. 53; No. 54; No. 55; No. 56; No. 57; No. 58; No. 59; No. 60; No. 61; No. 62; No. 63; No. 64; No. 65; No. 66; No. 67; No. 68; No. 69; No. 70; No. 71; No. 72; No. 73; No. 74; No. 75; No. 76; No. 77; No. 78; No. 79; No. 80; No. 81; No. 82; No. 83; No. 84; No. 85; No. 86; No. 87; No. 88; No. 89; No. 90; No. 91; No. 92; No. 93; No. 94; No. 95; No. 96; No. 97; No. 98; No. 99; No. 100; No. 101; No. 102; No. 103; No. 104; No. 105; No. 106; No. 107; No. 108; No. 109; No. 110; No. 111; No. 112; 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**MACFARLANE & PATTERSON,**  
**Suspender Manufacturers, &c.**

WHOLESALE DEALERS IN  
**MEN'S FURNISHINGS.**  
Manufacturers of the Celebrated HEART BRACE  
427 ST. JAMES ST., MONTREAL.

**TORONTO WHOLESALE MARKETS.**  
(Revised by Telegraph.)

Toronto, Oct. 21, 1886.

There is no change in the trade situation. In most branches there continues to be a fairly active business, and the outlook is hopeful. Orders are frequent, but chiefly for small parcels. Payments are improving slightly. Call loans on stocks are quoted at 4 1/2 @ 5 1/2 per cent, and on debentures, etc., at 4 1/2. Time loans rule at 6. Prime commercial paper is discounted at 6 @ 6 1/2, and the general run at 7 per cent. The stock market has been firm as a rule, with an advance in Montreal, Dominion, Imperial and Merchants. Ontario is an exception and lower. Loan company shares have ruled strong. Following are the closing bids as compared with last Thursday:

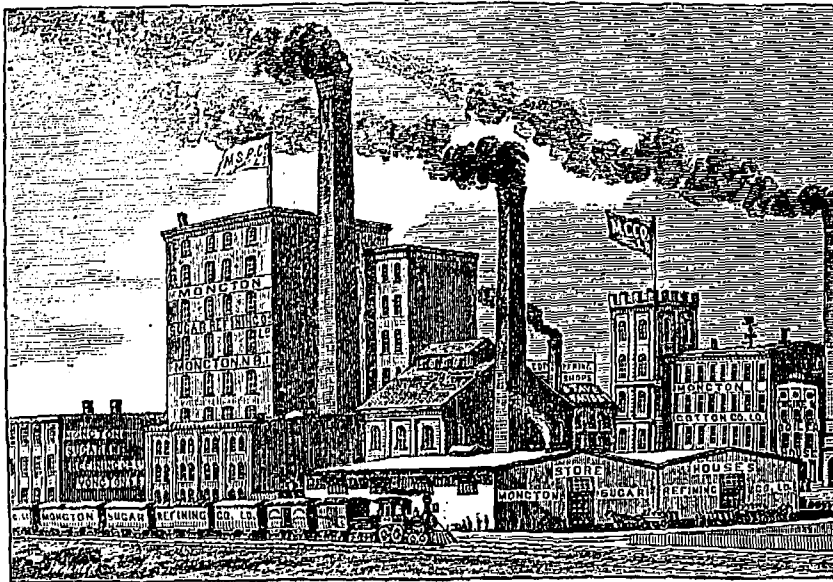
and splits at rather better prices. These are the principal sorts exported from the St. Lawrence. The boot and shoe factories are in brisk operation. Travellers are out on the sorting trip and in letters home they say they expect to do a big trade.

**LIVE STOCK.**—At the east end there were 500 head of cattle offered, and the market was active with a good demand. Export cattle sold at 3 1/2 c @ 4 1/2 c per lb., and butchers stock brought from 2 1/2 c @ 3 1/2 c per lb. live weight. The receipts of sheep and lambs were 700 head, for which there was an active demand. Sheep sold at 3 c @ 4 c per lb. live weight, and

lambs at from \$2.50 @ \$4 each as to quality. Calves were scarce, there being only twelve offered which sold at from \$4 @ \$10 each as to size. The receipts of live hogs were 200 head, and prices were firmer with a good demand at 5 c @ 5 1/2 c.

**WOOL.**—There has been no changes within the week. Prices are firm, and the market is fairly active for both domestic and foreign. Pulled wool has been sold at 23 c, reports that higher prices have been paid not being confirmed. The outlook at home and abroad is a strong one, and further advances would not be a surprise to any in the trade.





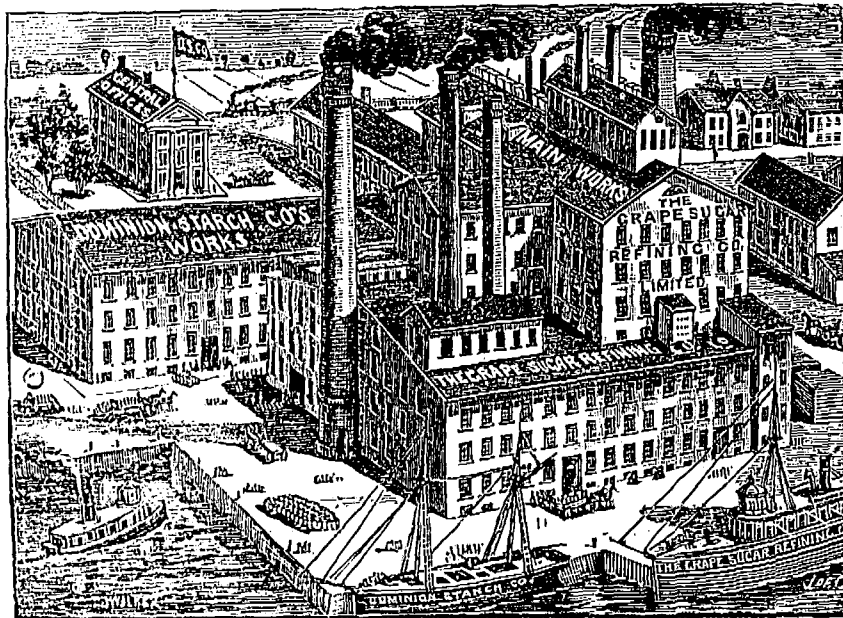
THE MONCTON  
Sugar Refining  
COMPANY  
(Limited.)

CHRISTOPHER P. HARRIS,  
Treasurer.

JOHN L. HARRIS,  
President.

MONCTON, N.B.

THE GRAPE SUGAR REFINING CO. OF CANADA [LIMITED.]



Authorized under Letters Patent.

CAPITAL, - - \$200,000.

C. M. STORK, M. H. MILLER,  
Treasurer. Manager.

—] MANUFACTURERS OF [—O

GRAPE SUGAR,  
GLUCOSE,

and Steam Refined Syrups.

Confectioners' Glucose, &c.

WALKERVILLE,  
Ontario.

| BANKS.      | Bid<br>Oct.<br>14. | Bid<br>Oct.<br>21. | Loan Cos.         | Bid<br>Oct.<br>14. | Bid<br>Oct.<br>21. |
|-------------|--------------------|--------------------|-------------------|--------------------|--------------------|
| Montrou...  | 226                | 228                | Can. Por. ....    | 208                | 208                |
| Toronto...  | 206                | 206                | Freehold .....    | 169                | 169                |
| Ontario...  | 121                | 119                | Western Can. ...  | 188                | 188                |
| Mercantile  | 129                | 129                | Edg. & Loan...    | 112                | 112                |
| Commerce    | 125                | 125                | Farmers Loan...   | 121                | 121                |
| Dominion.   | 219                | 215                | Land'n & Can'd    | 157                | 157                |
| Hamilton.   | 136                | 136                | Landed Credit...  | ...                | ...                |
| Standard.   | 126                | 126                | National Inv't... | 106                | ...                |
| Federal...  | 112                | 111                | Ontario Loan...   | 118                | 118                |
| Imperial... | 136                | 137                | Hamilton Prov.    | 122                | 123                |
| Molson...   | 137                | ...                | Imperial Sav...   | 116                | 117                |

**BURRER.**—The receipts have increased during the week, and prices are quoted slightly easier. Choice qualities sell in tub lots at 17c, and medium at 13c@14c. Round lots of the latter sold at 12c. Selected lots of dairy are quoted at 12½c in the country. Eggs are

easier, with offerings increasing; dealers pay 17c per dozen in case lots, and sell at 19c. Cheese quiet, with the feeling weaker; the best September sells in a small way at 12½c.

**DRUGS.**—A fair trade is reported this week, and prices generally are steady.

**HORS.**—The demand has slackened and the feeling less strong than formerly. Small lots of '85 sold at 18c@22c, and '86 are quoted at 30c@35c.

**FLOUR AND GRAIN.**—There has been a very limited business in flour the past week, and prices are weaker. Superior extras offered at \$3.55, and extras sold on Tuesday at \$3.40. Spring extras are quoted at \$3.10@3.20, and patents at \$3.75@4.25, according to quality. Wheat remains very dull, without change in

prices. The latter part of last week No. 2 red winter sold at 74c, and a round lot sold on Monday at an outside point at equal to 75c here. No. 2 spring sold outside at equal to 74c and No. 2 fall is quoted here, at 73c@74c. Barley has moved a little more freely and prices closed firmer. Sales are reported of No. 1 @ 61c, No. 2, 55c @ 66½c, No. 3 extra at 51c @ 53c. Oats dull and prices weak; there were sales of car lots on Monday at 31c on track, and on Wednesday at 30½c. Peas are also lower; no sales are reported and prices nominal at 52@54c for No. 2 and 1 respectively. Rye is purely nominal in price. Oatmeal dull at \$3.75@3.80 in car lots and at \$4@4.25 in small lots. Bran is quoted at \$10 on track, and car lots for shipment sold at outside points at equal to \$9.25 here.

**GREENS.**—A fairly satisfactory trade is

**AUTOMATIC REFRIGERATOR CO'Y**

SOLE MANUFACTURERS OF

**Hanrahan's Patent Refrigerator**

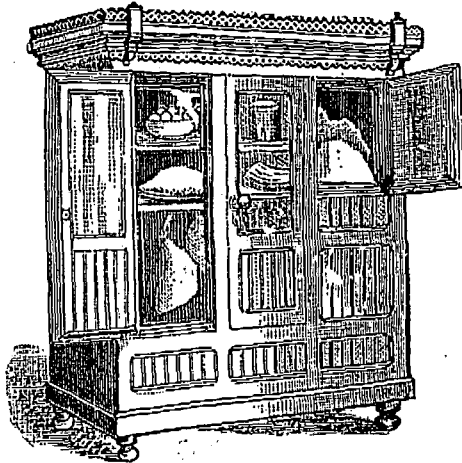
IN THE DOMINION.

Especially adapted for the preservation of  
**FRESH MEATS**

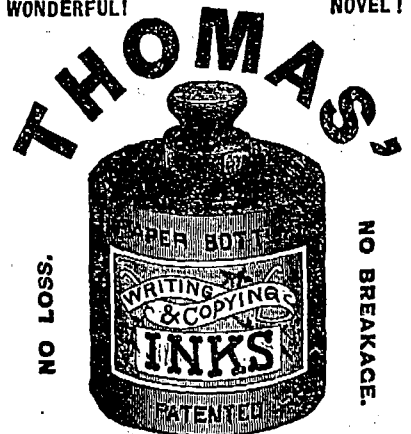
cooked and uncooked, Fish, Milk, Butter, and all other perishable goods. Having a thorough circulation of dry, cold air, it is impossible for one article, no matter how sensitive, to receive odor from the other. Used by the Government in shipping fruit to the Colonial Exhibition. Send for specifications.

**AUTOMATIC REFRIGERATOR CO.**

333 and 335 Wellington Street, OTTAWA.



WONDERFUL! NOVEL!



**PAPER BOTTLES.**

The Standard Inks of America. HIGHEST AWARDS received at World's Exposition, 1885.

**THOMAS' LIQUID BLUING**

In Sprinkling Top PAPER BOTTLES. Always ready for immediate use. No breakage, no loss, quality absolutely pure; contains no acid or other ingredient to injure the clothes. Best in the world.

L. H. THOMAS CO., CHICAGO, NEW YORK and WINDSOR, ONT.

**J. L. SMITH & SON,**  
**FLOUR** COMMISSION MERCHANTS,  
MONTREAL.

be fully appreciated. Its uses are innumerable and applicable to every garment requiring a soft warm lining.

Messrs. Brown, Maile & Giblin, whose advertisement appears elsewhere, deserve credit for initiating a new departure in youths' boy's and children's clothing. Heretofore the styles shown for boys and youths have been merely small sizes of men's clothing, which consequently gave the wearers an old-fashioned antiquated look, but their new styles are cut specially for youths and boys only, in the very latest patterns worn in the United States and England. No less than ten absolutely new styles are offered in children's clothing, five new styles in boys and eight new styles in youths, including a special novelty, termed oversize youths, which will undoubtedly fill a long felt want. The firm are all practical and thoroughly experienced business men and have secured the services of a first-class American cutter, so that their goods may be relied upon to be the newest and most fashionable offered to the trade. Already the volume of orders received has been phenomenal and when the excellence of their specialties is fully known, will probably continue far above the average.

Messrs. McFarlane & Patterson, of this city, have been appointed selling agents for the Empire Button Works, so far as the provinces of Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland are concerned.

The business advertised by A. McDonald & Co., elsewhere, is the only one of its kind in Canada. The amount of damaged dry goods which are annually sacrificed in this city at below cost induced Mr. McDonald to start this business, and the encouragement he has so far received shows that the merchants of the city fully appreciate it. Any leading merchant loses from \$1,600 to \$2,000 per year by his stock becoming shop worn, dusty, &c., which for a comparatively trifling sum could be made equal to new by this new process.



**The Barnum Wire and Iron Works, of Ontario,**  
**WINDSOR, ONT.**

MANUFACTURERS OF

**WIRE GOODS OF ALL KINDS,**  
Wrought-Iron Fencing, Cresting,  
and Hardware Specialties.

Send for Illustrated Catalogue and Price List.

reported. Fruits continue weak; Valencias at 8½c to 8¾c, and currants at 6½c to 6¾c. Coffees firm, with Rio's quoted at 9½c to 11¾c. Sugars weaker at 6½c to 6¾c for granulated, and 5c to 5¾c for Canadian refined. Teas in moderate demand and steady.

**HARDWARE.**—There has been a good business during the week, and metals are rather firmer in price. Tin is quoted at 26c to 27c for bar, and 26c to 27c for ingot. Canada plates firm; Galv. \$2.45 to \$2.50; maple leaf \$2.55 to \$2.65. Payments fairly satisfactory.

**HIDES AND SKINS.**—The hide market is quiet and prices firm. There was a sale of a car of cured the other day at 9¾c. Calfskins and Sheepskins are firmer, the best bringing 70c to 75c. Tallow firmer at 4½c to 5c for rendered and 2c for rough.

**LIVE STOCK.**—The receipts of cattle have been large during the week and prices weak. Stockers in fair offer, with sales at 2½c to 2¾c. Feeders for the byres have been bought to some extent at 3c to 3½c per lb. Shippers steady at 4c to 4½c, but no first class offering. Butchers' cattle sold at 2½c to 3½c per lb., the latter for choice weighing 1,000 to 1,100 lbs. Sheep are easier, exporters paying 3½c to 3¾c

per lb., and butchers \$3.50 to \$4.50 a head. Hogs steady at 4c to 4½c for heavy and 4½c to 4¾c for light.

**PROVISIONS.**—There has been a quiet trade during the week, with no material change in quotations. Hams continue scarce and prices steady at 13c to 14c. Lard sells at 9½c to 10c. Mess Pork sells at \$13.50 for 5 to 10 barrel lots. Hogs steady at \$5.75 to \$6.25 on the street. Potatoes in fair demand, with sales of car lots at 50c a bag.

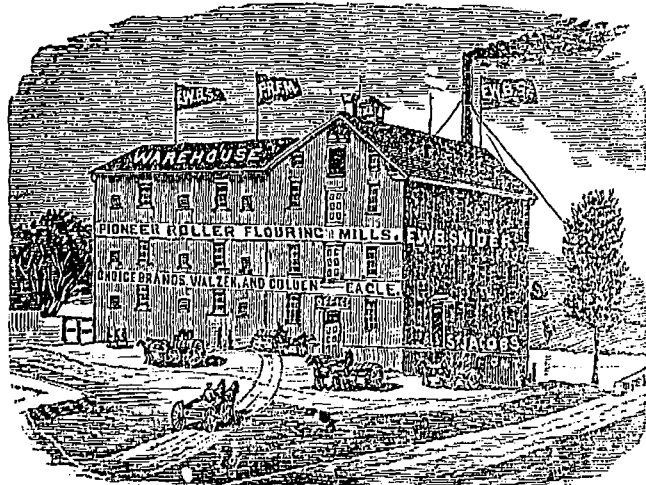
**WOOL.**—There is very little fleeces offering, but the market is firm in sympathy with outside markets. Dealers pay 19c to 22c for fleeces, the latter for selections, and 24c to 25c for southdown. There is a moderate demand from the factories; supers are quoted at 23c and extras at 26c to 28c.

**SPECIAL NOTICES.**

In our notice last week of the Montreal Quilting Co., we omitted to state that the sale of quilted material by the yard, ready for making up, forms one of their specialties and is offered for sale in all qualities from the commonest cotton to the finest silk. Large shipments of beautiful work have been made to the West, where this material appears to

**PIONEER -- ROLLER -- FLOURING -- MILLS,**  
 ST. JACOB'S ONT., and  
**NEW DUNDEE ROLLER MILLS,** - - - *New Dundee, Ont.,*  
 E. W. B. SNIDER, Prop.

Special Brands:  
 "WALZEN" and "GOLDEN EAGLE."



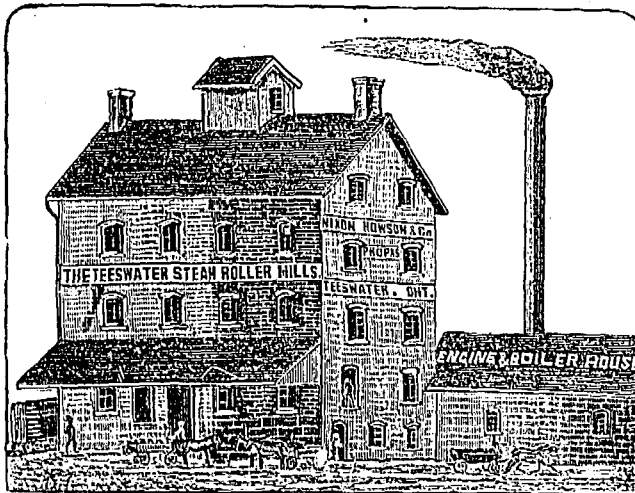
CAPACITY:  
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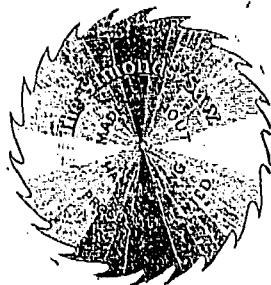
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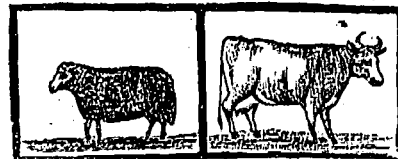
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|-----------------------------|-----------|---------------------|-----------------|-----------|-----------------|---------------------|--------------------------|-------------------|
| Brit. North America...      | \$243     | \$4,866,666         | \$4,866,666     | 1,079,475 | 3               | 4 Jan 4 July        | 128                      | 311 68            |
| Can. Bank Commerce...       | 50        | 6,000,000           | 6,000,000       | 1,600,000 | 3 1/2           | 2 Jan 2 July        | 120                      | 63 00             |
| Central...                  | 100       | 500,000             | 500,000         | 410,000   | 3               | 24 Aug 1 Mar        |                          |                   |
| Commercial, Manitoba        |           | 1,000,000           |                 |           |                 |                     |                          |                   |
| Commercial, Windsor         | 40        | 500,000             | 280,000         | 80,000    | 4               |                     | 125 1/2                  | 50 20             |
| Dominion                    | 50        | 1,500,000           | 1,500,000       | 78,000    | 4               | 1 May 1 Nov         | 214 1/2                  | 107 1/2           |
| Du Peuple                   | 50        | 1,200,000           | 1,200,000       | 300,000   | 3               | 3 May 3 Sept        | 97 1/2                   | 48 62 1/2         |
| Eastern Townships...        | 50        | 1,478,000           | 1,449,488       | 375,000   | 3 1/2           | 2 Jan 2 July        | 84 1/2                   | 59 00             |
| Exchange, Yarmouth...       | 70        | 280,000             | 245,910         | 30,000    | 3               | 1 Feb 1 Aug         | 84 1/2                   | 58 80             |
| Federal                     | 100       | 1,250,000           | 1,250,000       | 125,000   | 3               | 1 Feb 1 May         | 112 1/2                  | 112 00            |
| Halifax                     | 20        | 500,000             | 500,000         | 50,000    | 3               |                     | 103 1/2                  | 20 70             |
| Hamilton                    | 100       | 1,000,000           | 992,500         | 300,000   | 4               | 2 June 1 Dec        | 136                      | 136 00            |
| Hochelaga                   | 100       | 710,100             | 710,100         | 70,000    | 3               | 2 Jan 2 July        | 97 1/2                   | 97 50             |
| Imperial                    | 100       | 1,500,000           | 1,500,000       | 500,000   | 4               | 2 Jan 1 July        | 137                      | 137 00            |
| Jacques Cartier             | 25        | 500,000             | 500,000         | 140,000   | 3               | 2 June 2 Dec        | 70                       | 17 50             |
| London                      | 100       | 1,000,000           | 200,019         | 50,000    | 3 1/2           | 2 Jan 2 July        |                          |                   |
| Maritime                    | 100       | 311,900             | 321,900         | 60,000    | 3               | 2 July 2 Jan        | 110 1/2                  | 110 00            |
| Merchants' Can.             | 100       | 5,798,467           | 5,792,200       | 1,500,000 | 3 1/2           | 2 June 1 Dec        | 130                      | 130 00            |
| Merchants' Halifax          | 100       | 2,000,000           | 1,000,000       | 200,000   | 3 1/2           | 1 Aug 1 Feb         | 102 1/2                  | 102 50            |
| Molson's                    | 50        | 1,900,000           | 2,000,000       | 675,000   | 4               | 1 April 1 Oct       | 140                      | 70 00             |
| Montreal                    | 200       | 12,000,000          | 12,000,000      | 6,000,000 | 5               | 1 June 1 Dec        | 229                      | 458 00            |
| Nationale                   | 50        | 2,000,000           | 2,000,000       |           | 2               | 1 May Nov           | 60                       | 30 00             |
| New Brunswick               | 100       | 500,000             | 500,000         | 300,000   | 4               | 10 April 10 Oct     | 206                      | 246 00            |
| Nova Scotia                 | 100       | 1,114,300           | 1,114,300       | 310,000   | 3 1/2           |                     | 133 1/2                  | 133 50            |
| Ontario                     | 100       | 1,500,000           | 1,500,000       | 500,000   | 3 1/2           | 2 June 1 Dec        | 122                      | 122 00            |
| Ottawa                      | 100       | 1,000,000           | 1,000,000       | 210,000   | 3 1/2           | 1 June 1 Dec        | 120 1/2                  | 120 50            |
| People's of Halifax         | 20        | 600,000             | 600,000         | 35,000    | 2 1/2           | Feb Aug             | 95 1/2                   | 19 10             |
| People's of N. B.           | 50        | 150,000             | 150,000         |           |                 |                     | 100                      | 50 00             |
| Quebec                      | 100       | 2,500,000           | 2,500,000       | 325,000   | 3               | 1 April 1 Oct       | 103 1/2                  | 108 50            |
| St. Stephen's               | 100       | 200,000             | 200,000         | 25,000    | 4               |                     |                          |                   |
| Standard                    | 50        | 1,000,000           | 1,000,000       | 300,000   | 3 1/2           | 2 Jan 2 July        | 126 1/2                  | 63 25             |
| Toronto                     | 100       | 2,000,000           | 2,000,000       | 1,150,000 | 4               | 2 June 1 Dec        | 208                      | 208 00            |
| Traders                     |           | 500,000             | 187,420         |           |                 |                     |                          |                   |
| Union, (Halifax)            | 50        | 1,000,000           | 500,000         | 40,000    | 3               |                     | 100                      | 50 00             |
| Union of L. C.              | 100       | 1,200,000           | 1,200,000       |           |                 | 2 Jan 2 July        | 90                       | 90 00             |
| Ville Marie                 | 100       | 500,000             | 464,300         | 20,000    | 3 1/2           | 2 June 1 Dec        | 85                       | 85 00             |
| Western                     |           | 500,000             | 258,969         | 15,000    |                 |                     |                          |                   |
| Yarmouth                    | 100       | 400,000             | 390,870         | 30,000    | 3               |                     | 104                      | 104 00            |
| Agri. Sav. and Loan Co.     | 50        | 600,000             | 578,313         | 67,000    | 4               |                     | 118 1/2                  | 59 25             |
| Brant. Loan and Sav. Co.    | 50        | 130,000             | 121,000         | 6,000     | 3 1/2           |                     | 110                      | 55 00             |
| Brit. Can. Loan & Inv. Co.  | 100       | 1,350,000           | 267,066         | 27,000    | 3               | 1 Jan 1 July        | 102                      | 102 00            |
| Brit. Mortg. Loan Co.       | 100       | 450,000             | 223,771         | 30,000    | 3 1/2           |                     | 106                      | 106 00            |
| Building and Loan Assoc.    | 25        | 750,000             | 750,000         | 90,000    | 3               |                     | 112 1/2                  | 28 1 1/2          |
| Canada Cotton Co.           | 100       | 750,000             | 697,900         |           | 0               |                     | 89 1/2                   | 89 50             |
| Canada Landed Credit Co.    | 50        | 1,000,500           | 668,930         | 125,000   | 4               | 2 Jan 2 July        | 118                      | 59 00             |
| Can. Perm. Loan and Sav.    | 50        | 3,000,000           | 2,200,000       | 1,100,000 | 6 1/2           | 1 Jan 1 July        | 208 1/2                  | 104 25            |
| Can. Sav. and Loan Co.      | 50        | 700,000             | 650,410         | 120,000   | 4               |                     | 118                      | 59 00             |
| Dominion Sav. and Inv. Co.  | 50        | 1,000,000           | 875,205         | 157,000   | 4               | 30 July 31 Dec      | 118                      | 59 00             |
| Dominion Telegraph Co.      | 50        | 1,000,000           | 1,000,000       |           | 3               | 15 Jan and Qly      | 94 1/2                   | 47 25             |
| Dundas Cotton Co.           | 100       | 500,000             | 500,000         |           |                 |                     | 72                       | 72 00             |
| Farmer's Loan and Sav. Co.  | 50        | 1,057,250           | 611,450         | 75,857    | 4               |                     | 121                      | 60 50             |
| Freshold Loan and Sav. Co.  | 100       | 1,375,000           | 1,000,000       | 450,000   | 5               | 1 June 1 Dec        | 169                      | 169 00            |
| Hamilton Prov. and Loan     | 100       | 1,500,000           | 1,100,000       | 135,000   | 4               | 2 Jan 2 July        | 123                      | 123 00            |
| Home Sav. and Loan Co.      | 100       | 1,000,000           | 1,000,000       | 40,000    | 3 1/2           |                     |                          |                   |
| Hudson Cotton Co.           | 100       | 2,000,000           | 850,000         |           |                 |                     | 127                      | 127 00            |
| Huron & Erie Loan Soc.      | 50        | 1,500,000           | 1,100,150       | 301,000   | 5               | 1 Jan 1 July        | 156                      | 78 00             |
| Huron & Lambton Loan Co.    | 50        | 350,000             | 229,000         | 32,000    | 4               |                     |                          |                   |
| Imperial Loan and Inv. Co.  | 100       | 522,850             | 421,704         | 85,000    | 3 1/2           | 8 Jan 8 July        | 117                      | 117 00            |
| Landed Banking and Loan     | 50        | 700,000             | 624,604         | 40,000    | 3               | 2 Jan 2 July        |                          |                   |
| Land. & Can. Loan and Ag.   | 50        | 400,000             | 550,000         | 280,000   | 5               | 15 March 15 Sept    | 157 1/2                  | 78 75             |
| London Loan Co.             | 50        | 605,000             | 550,000         | 50,000    | 4               | 31 Dec 30 June      | 116 1/2                  | 58 00             |
| London and Ont. Inv. Co.    | 100       | 2,250,000           | 460,000         | 80,000    | 3 1/2           | 2 Jan 2 July        | 115 1/2                  | 115 50            |
| Manitoba Inv. Assoc.        | 100       | 100,000             | 100,000         | 3,000     | 4               |                     |                          |                   |
| Manitoba Loan               | 100       | 518,900             |                 |           | 5               |                     | 95                       | 95 00             |
| Montreal Telegraph Co.      | 40        | 7,000,000           | 2,000,000       |           | 4               | 2 Jan and Qly       | 103                      | 43 20             |
| Montreal City Gas Co.       | 40        | 2,000,000           | 1,876,752       |           | 6               | 15 April 15 Oct     | 214                      | 85 60             |
| Montreal City Pass. Ry. Co. | 50        | 600,000             | 60,000          |           | 4               | 6 May 6 Nov         | 192                      | 96 00             |
| Montreal Cotton Co.         | 100       | 794,000             | 94,000          |           | 0               |                     | 110                      | 110 00            |
| Montreal Building Assoc.    | 50        | 300,000             | 60,000          |           | 0               |                     | 27                       | 13 50             |
| Montreal Loan and Mortg.    | 50        | 1,000,000           | 32,812          | 106,000   | 3 1/2           | 15 March 15 Sept    | 108                      | 54 00             |
| National Investment Co.     | 100       | 1,700,000           | 418,000         | 22,500    | 3 1/2           | 31 Dec 30 June      | 106                      | 106 00            |
| N. S. Sugar Refinery        | 500       | 350,000             | 50,000          |           | 2 1/2           | 2 Jan 2 July        | 100                      | 500 00            |
| Ont. Indus. Loan and Inv.   |           | 479,800             | 235,135         | 27,000    | 3               | 30 June 31 Dec      |                          |                   |
| Ont. Investment Assoc.      | 50        | 2,095,600           | 700,000         | 500,000   | 4               | 1 Jan 1 July        | 119 1/2                  | 59 25             |
| Ont. Loan and Deb. Co.      | 50        | 2,000,000           | 1,200,000       | 285,000   | 4               | 1 Jan 1 July        | 118                      | 59 00             |
| People's Loan and Deb. Co.  | 50        | 500,000             | 437,048         | 42,000    | 3 1/2           | 1 Jan 1 July        | 115                      | 57 50             |
| Real Est. Loan and Deb. Co. | 50        | 500,000             | 316,213         |           | 3 1/2           |                     | 50                       | 25 00             |
| Richelieu and Ont. Nav. Co. | 100       | 1,619,000           | 1,619,000       |           | 3               | 9 Feb 15 Sept       | 70 1/2                   | 70 25             |
| Royal Loan and Sav. Co.     | 50        | 500,000             | 410,515         | 24,000    | 4               | Jan July            | 139                      | 65 00             |
| Starr M'fg Co., Halifax     | 100       | 200,000             | 200,000         |           | 4               | March               | 92                       | 92 00             |
| St. Paul, M. & M. Ry.       | 100       | 200,000             | 200,000         |           | 3 1/2           | 1 Feb and Qly       | 125                      | 125 00            |
| Toronto City Gas Co.        | 50        | 800,000             | 800,000         |           | 2 1/2           | 1 Feb and Qly       | 134                      | 64 75             |
| Union Loan and Sav. Co.     | 50        | 600,000             | 580,360         | 280,000   | 4               | 1 Jan 1 July        | 132                      | 66 00             |
| Western Can. Loan & Sav.    | 50        | 2,000,000           | 1,200,000       |           | 4               | 8 Jan 8 July        | 188                      | 94 00             |

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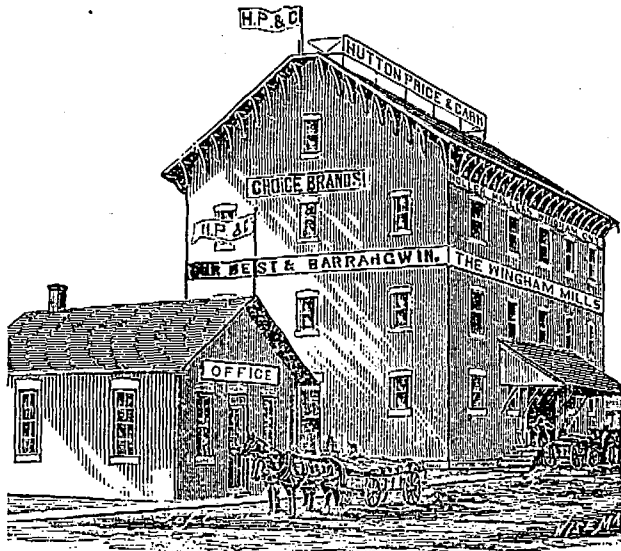
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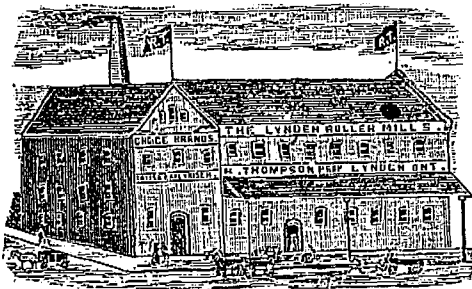
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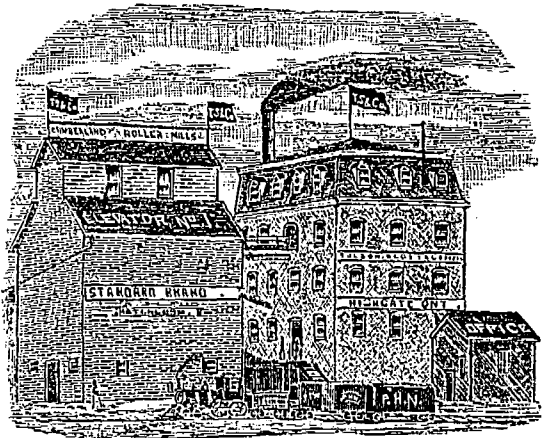
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R. C. SCOTT.

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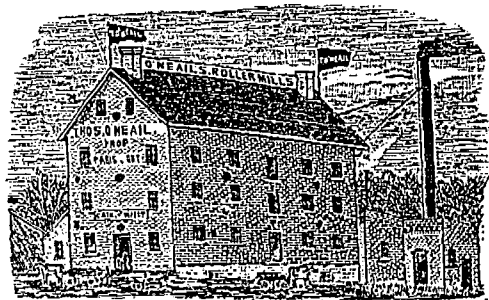


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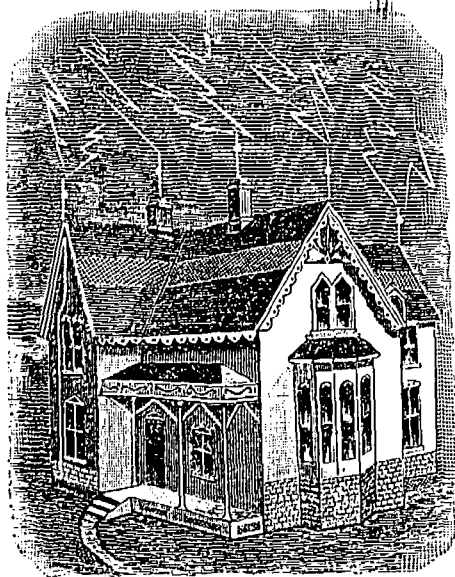
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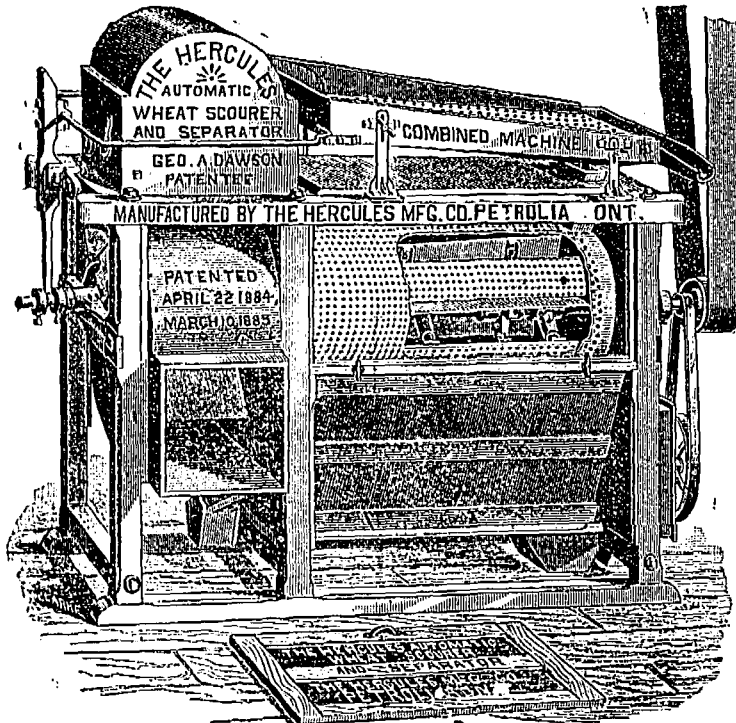
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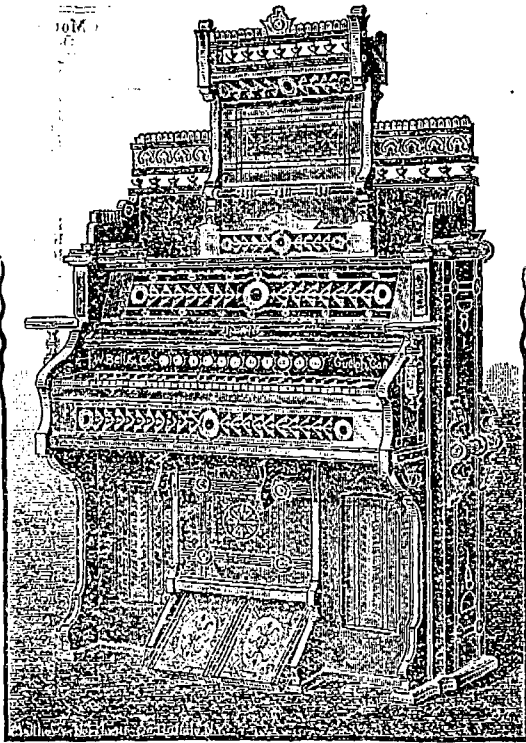
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| Gua. 4 p. c., 1910.....                    | 1913.....  | 112 1/2           |
| British Columbia, 1894, 6 p. c.            | July, 1907, 6 p. c.....  | 113 1/2           |
| Canada, 4 p. c. loan, 1910-35.....         | 3 1/2 p. c. loan, 1909-34.....   | 105               |
| Debs. 1909-34.....                         | Dom. Ry. Loan 1908, 5 p. c.....  | 98                |
| 1904-5-6-8, 4 p. c.....                    | 1901-5-6-8. Insc. stk. 4 p. c.....   | 98                |
|  |  | 116               |
|  |  | 106               |
|  |  | 106               |
| Sha  | Railway & other Stocks.  | Oct. 15           |
|  | New Brunswick 6 p. c. 1886-91.....   | 106               |
|  | Nova Scotia 5 p. c. 1886.....  | 102               |
|  | Quebec Province, 1904 5 p. c.....  | 110               |
|  | Do do 1906 5 p. c.....   | 110               |
|  | [iss Paris,] 1919.....   | 105               |
|  | ster. bds. sc. all pd. 1912.....   | 113               |
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| 10   | Buffalo and Lake Huron.....  | 12                |
| 100  | Do 5 1/2 p. c. 1st Mort.....   | 125               |
| 100  | Do 2nd. Mort.....  | 123               |
| 300  | Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.....   | 108               |
| 100  | Canadian Southern 1st Mort 3 p. c. all   | 108               |
|  | Canadian Pacific \$100.....  | 68                |
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| 100  | 4 p. c. perp. deb. stock.....  | 90                |
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| 100  | 5 p. c. pref.....  | 113               |
| 100  | 5 p. c. deb. stock.....  | 101               |
| 100  | 6 p. c. bds., 1890.....  | 107               |
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| 00   | Do 6 p. c. 2nd. do.....  | 87                |
| 00   | 3rd. pref. bonds A.....  | 87 1/2            |
| 00   | 3rd. pref. bonds B.....  | 106 1/2           |
| 00   | Northern Extension, 6 p. c. guar.....  | 106               |
| 00   | Do do 6 p. c. Imp.....   | 29                |
| 00   | Quebec Central 5 p. c. 1st mtr. bds. T. G. & B. G. p. c. bonds 1st Mort Well, Grey & Bruce, 7 p. c. of Bds 1st Mort..... | 83                |
| 00   | St. Law. and Ott. 6 p. c. Bds.....   | 93                |
|  |  | 83                |
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| 00   | Anglo-American stock.....  | 33                |
|  | preferred.....   | 54                |
|  | deferred.....  | 11                |
| 10   | Direct U. S. Cable Co. shares.....   | 9 1/2             |
| Banks.                                     |  |                   |
| 100  | Bank of British Columbia.....  | 29                |
|  | new issue at 2 prim.....   | 14 1/2            |
| 100  | Bank of British North America.....   | 63                |
| Municipal Loans.                           |  |                   |
| 100  | City of London (Ont) 1st pref. 5 p. c. 6 p. c. Water-Works, 1893.....  | 104               |
| 100  | City of Montreal, 5 p. c. stg. 1901.....   | 114               |
|  | 1901.....  | 107               |
|  | 5 p. c. stg., 1909.....  | 107               |
| 100  | City of Ottawa, 5 p. c. stg. redeem 1893.....  | 108               |
|  | 1904.....  | 111               |
|  | 1895.....  | 112               |
| 100  | City of Quebec, 6 p. c. con. 6 p. c. redeem 1893.....  | 116               |
|  | 6 p. c. redeem 1905.....   | 113               |
|  | 1878, redeem 1908.....   | 108               |
| 100  | City of Toronto, 6 p. c. stg. Water-Works deb., 1901.....  | 113 1/2           |
|  | 6 p. c. stg. con. deb., 1907.....  | 116               |
|  | 5 p. c. gen. con. deb., 1919.....  | 112               |
|  | 4 p. c. stg. bonds.....  | 112               |
| 100  | City of Winnipeg, 6 p. c. deb. scrip, 1907.....  | 100               |
|  | 5 p. c. deb. scrip, 1914.....  | 111               |
|  |  | 117               |
|  |  | 117               |
| Miscellaneous Companies.                   |  |                   |
| 100  | Canada Company.....  | 87                |
| 100  | Canada North-West land Co.....   | 3 1/2             |
| 100  | Trust & Loan Co., of Canada.....   | 4 1/2             |
|  | do do new issue.....   | 2 1/2             |
| 100  | Hudson Bay.....  | 23                |
| 100  | Land Corporation of Canada.....  | 1 1/2             |



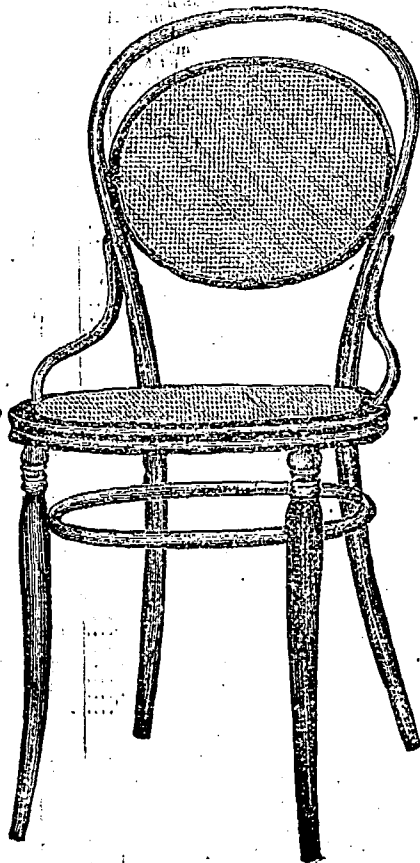
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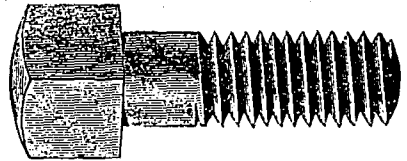
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LONDON

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JOHN MORROW, Prop.

LONDON - - Ont.

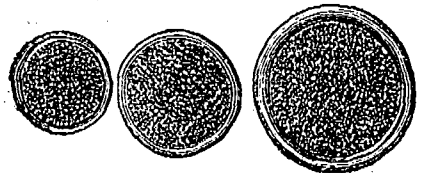


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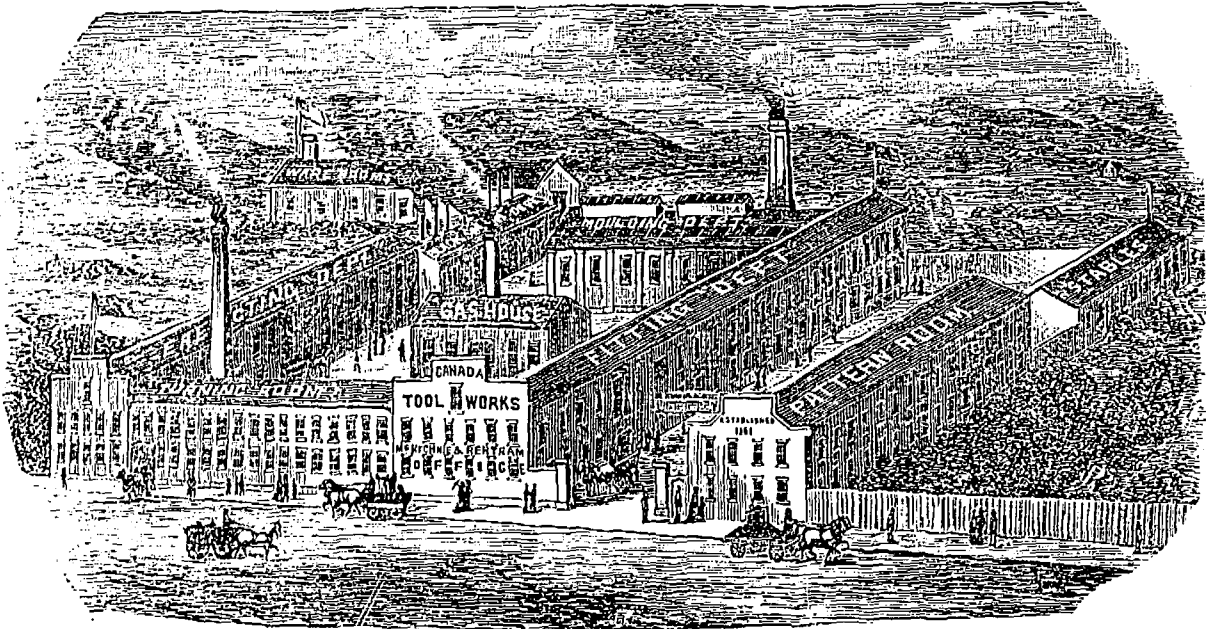
Patentee and Sole Manufacturer of Ivory Buttons  
inlaid with Velvet, Silk, Worsted and Tweed.

Canadian Patent, Nov., 1883. United States Patent  
July, 1884.

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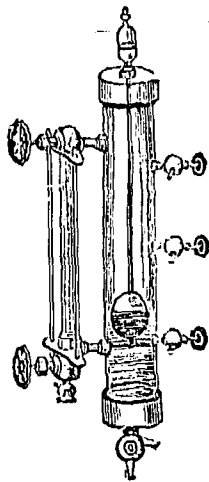
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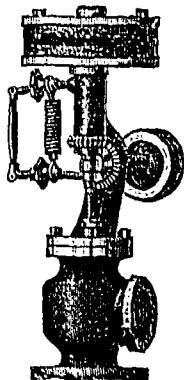
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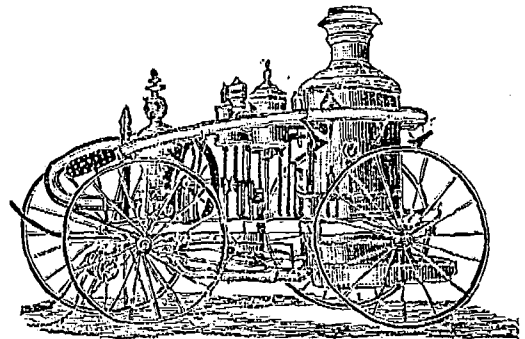
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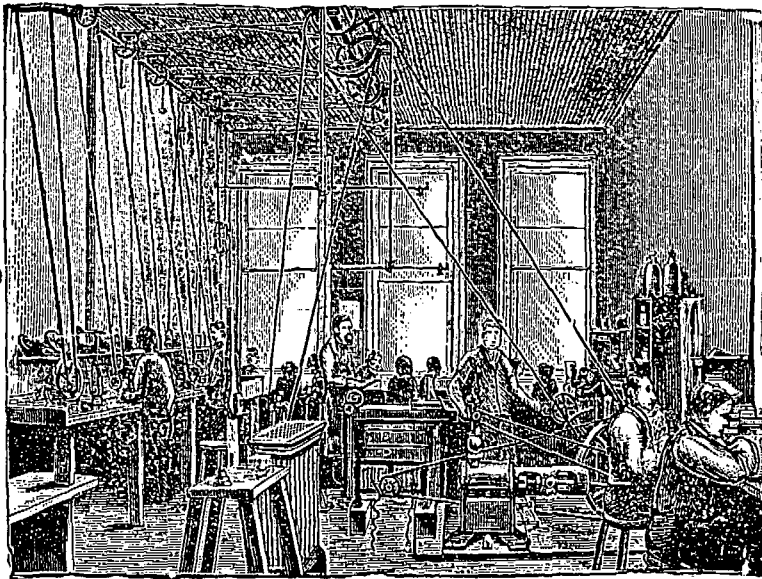
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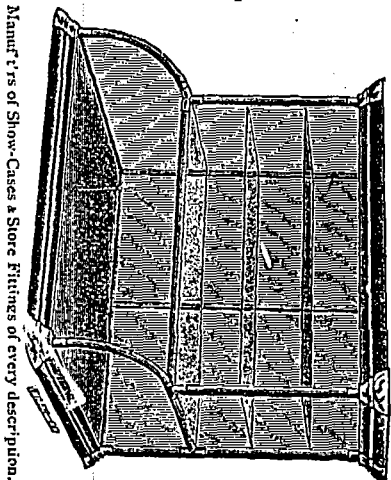
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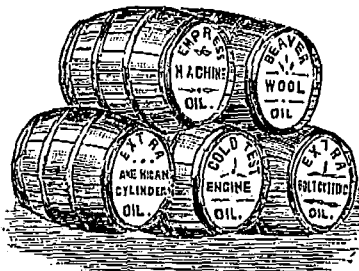


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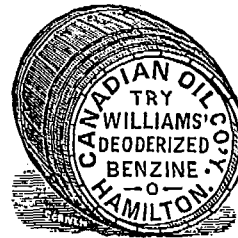
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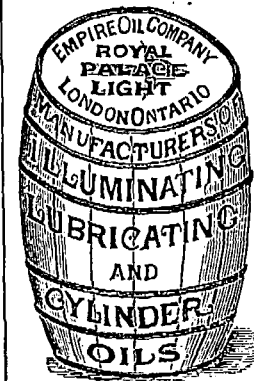
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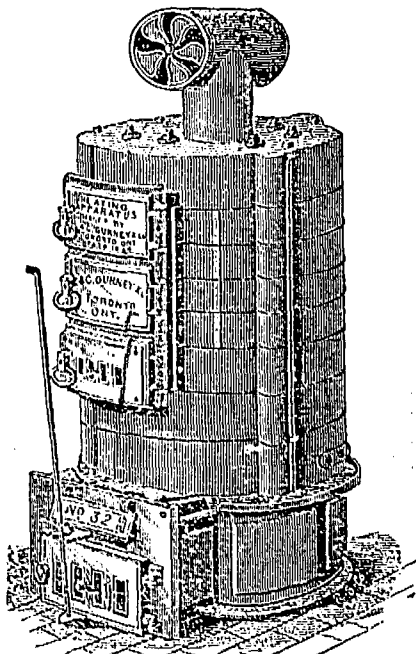
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| Name of Article                            | Wholesale.  | Name of Article.              | Wholesale.  | Name of Article.               | Wholesale.  | Name of Article.                 | Wholesale.  |
|--|-------------|-------------------------------|-------------|--------------------------------|-------------|----------------------------------|-------------|
|  | \$ c. \$ c. |                               | \$ c. \$ c. |                                | \$ c. \$ c. |                                  | \$ c. \$ c. |
| <b>Dairy Products.</b>                     |             | Indigo (Bengal).....          | 1 50 1 75   | Oats.....                      | 0 27 0 00   | Figs. C. Mats.....               | 0 05 0 06   |
| Grocery.....                               | 0 18 0 23   | Mudras.....                   | 0 70 1 00   | Barley.....                    | 0 55 0 60   | Sh. Almonds, bxs.....            | 0 22 0 35   |
| Townships.....                             | 0 14 0 19   | Gambier.....                  | 0 06 0 07   | Peas, per 66 lbs.....          | 0 64 0 65   | S. S. Tarragona.....             | 0 14 0 15   |
| Brookville.....                            | 0 13 0 16   | Madder.....                   | 0 12 0 13   | Rye.....                       | 0 45 0 50   | Walnuts.....                     | 0 07 0 09   |
| Morrisburg.....                            | 0 13 0 17   | Suano.....                    | 85 00 95 00 | Corn, in bond.....             | 0 00 0 45   | Gronoble.....                    | 0 12 0 15   |
| Western Dairy.....                         | 0 12 0 14   | <b>Fish.</b>                  |             | <b>Croceries.</b>              |             | Filberts.....                    | 0 07 0 09   |
| Cheese, med. to finest.....                | 0 00 0 11   | Labrador Herrings, No. 1..... | 6 00 6 25   | Tea (Hf.-Chest & Cad.).....    | 0 14 0 22   | Brazils, now.....                | 0 00 0 00   |
| <b>Drugs &amp; Chemicals</b>               |             | No. 2.....                    | 0 00 0 00   | Japin, com. to med. lb.....    | 0 18 0 34   | Spices: Cassia..... chests       | 0 07 0 09   |
| Acid Carholie Cryst Modi No. 3.....        | 0 55 0 60   | Halves.....                   | 0 00 2 00   | " good med. to fine.....       | 0 35 0 42   | Mace.....                        | 0 70 0 80   |
| Aloes, Cape.....                           | 0 13 0 15   | Cape Breton Herrings.....     | 5 50 5 75   | " finest to choicest.....      | 0 15 0 18   | Cloves.....                      | 0 20 0 25   |
| Alum.....                                  | 1 75 1 90   | Mackerel, No. 1.....          | 0 00 0 00   | " Nagasaki.....                | 0 16 0 25   | Nutmegs.....                     | 0 40 0 80   |
| Borax, xls.....                            | 0 00 0 11   | " 2.....                      | 0 00 0 00   | Y. Hyson, com. to gd.....      | 0 30 0 60   | Jamnicca Ginger, Bl.....         | 0 18 0 20   |
| Bleaching Powder.....                      | 2 00 2 25   | " 3.....                      | 0 00 0 00   | fine to finest, lb.....        | 0 15 0 34   | Umbl.....                        | 0 13 0 14   |
| Blue Vitriol.....                          | 0 04 0 07   | Green Cod, Large.....         | 0 00 0 00   | Gumpd. com to med.....         | 0 21 0 50   | African.....                     | 0 11 0 13   |
| Brimstone.....                             | 2 25 2 50   | No. 1.....                    | 3 50 3 75   | " good to fine.....            | 0 57 0 65   | Pimento.....                     | 0 00 0 15   |
| Brom. Potass.....                          | 0 50 0 55   | Dry.....                      | 2 00 3 00   | " finest.....                  | 0 25 0 33   | Pepper, Black.....               | 0 30 0 33   |
| Camphor, Eng. Ref.....                     | 0 40 0 45   | Salmon No. 1 brls.....        | 16 00 17 00 | Imperial med. to gd.....       | 0 57 0 58   | White.....                       | 0 68 0 75   |
| Castor Oil.....                            | 0 08 0 10   | " 2.....                      | 0 00 0 00   | fine to finest.....            | 0 32 0 18   | Mustard, 4 lb, per jar.....      | 0 23 0 25   |
| Caustic Soda.....                          | 2 12 2 25   | " 3.....                      | 0 00 0 00   | Twankay, com. to gd.....       | 0 45 0 65   | 1 lb.....                        | 0 25 0 30   |
| Citric Acid.....                           | 0 85 0 90   | Salmon, No. 1 (Herces).....   | 23 50 24 00 | Oolong.....                    | 0 18 0 20   | Rice..... p. 100 lb.             | 5 50 6 50   |
| Copperas, per 100 lbs.....                 | 0 90 1 10   | " 2.....                      | 0 00 0 00   | Comon, common.....             | 0 18 0 20   | Patna glucose.....               | 5 50 6 50   |
| Cream Tartar.....                          | 0 31 0 36   | " 3.....                      | 0 00 0 00   | " med. to good.....            | 0 35 0 50   | Sage..... p. lb.                 | 0 05 0 00   |
| Epsom Salts.....                           | 1 25 1 50   | Brit. Col brls.....           | 00 00 13 50 | " fine to finest.....          | 0 25 0 30   | Tapioca, Pearl.....              | 0 65 0 66   |
| Glycerine.....                             | 0 18 0 20   | Boneless Cod.....             | 0 01 0 05   | Souhcong, common.....          | 0 25 0 30   | Flake.....                       | 0 05 0 06   |
| Gum Arabic per lb.....                     | 0 60 1 00   | <b>Flour.</b>                 |             | " med. to good.....            | 0 25 0 30   | Gelatine, Favorite.....          | 1 00 0 00   |
| Trag.....                                  | 0 55 1 00   | Patent.....                   | 4 10 4 40   | " med. to choic.....           | 0 22 0 25   | (Polwaka's) 1 lb. can.....       | 1 00 0 00   |
| <b>Teas' Extracts:</b>                     |             | Choice Superior Extra.....    | 3 90 4 00   | Coffee, Mocha.....             | 0 17 0 22   | " 1 qt. pk.....                  | 1 80 0 00   |
| Triple Extracts, sq. bot., per gross.....  | 21 00 0 00  | Superior Extra.....           | 3 70 3 85   | Java.....                      | 0 13 0 14   | " 2 qt. gs.....                  | 1 05 1 10   |
| Triple Extracts, flat bot., per gross..... | 18 00 0 00  | Extra Superfine.....          | 3 70 3 75   | Macao.....                     | 0 00 0 00   | 6's.....                         | 1 02 1 70   |
| Anchor Brand, per gross.....               | 12 00 0 00  | Canada Strong Bakers.....     | 4 05 4 25   | Cape.....                      | 0 11 0 12   | Vermicelli.....                  | 0 07 0 08   |
| Morphia.....                               | 1 40 1 55   | Amerjean.....                 | 4 40 4 60   | Java.....                      | 0 10 0 11   | Maccaroni.....                   | 0 07 0 09   |
| Opium.....                                 | 3 25 3 40   | Manitoba.....                 | 0 00 4 40   | Plantation Ceylon.....         | 0 16 0 19   | " Italian.....                   | 0 00 0 13   |
| Oxalic Acid.....                           | 0 11 0 13   | Fancy.....                    | 0 00 3 60   | Chicoory..... lb               | 0 13 0 15   | Starch: Boxes, 28 to 42 lbs..... | 0 06 0 07   |
| Phosphorus.....                            | 0 00 1 00   | Spring Extra.....             | 3 50 3 55   | Sugars, (casks & brls).....    | 0 00 0 00   | No. 1 White.....                 | 0 05 0 00   |
| Potash Bicarbonate.....                    | 0 08 0 09   | Superfine.....                | 3 15 3 20   | Porto Rico..... per lb.....    | 0 00 0 00   | Canada Laundry.....              | 0 06 0 00   |
| Potash Iodide.....                         | 3 50 3 75   | Fine.....                     | 2 50 2 75   | Jamaica.....                   | 0 04 0 05   | No. 1 Blue.....                  | 0 06 0 00   |
| Quinine.....                               | 0 65 0 80   | Middlings.....                | 2 15 2 20   | Barbados.....                  | 0 01 0 03   | Silver Gloss.....                | 0 08 0 00   |
| Soda Ash.....                              | 1 50 1 75   | Pollards.....                 | 2 00 2 10   | Yellow Refined.....            | 0 07 0 00   | Satin.....                       | 0 08 0 08   |
| Soda Wash.....                             | 2 35 2 50   | Ontario Bags.....             | 1 20 1 30   | Paris Lamp.....                | 0 07 0 00   | Canada Com.....                  | 0 07 0 00   |
| Sal Soda.....                              | 1 00 1 10   | City Strong B. [190lbs.]..... | 0 00 4 40   | Granulated.....                | 0 06 0 06   | Benson's Prepared.....           | 0 08 0 00   |
| Strychnine.....                            | 1 20 1 30   | Oatmeal brls.....             | 4 10 4 25   | Syrup.....                     | 0 25 0 50   | Vinegar: Imp. Triple.....        | 0 41 0 00   |
| Tartaric Acid.....                         | 0 57 0 60   | Oatmeal, granulated.....      | 4 30 4 50   | Molasses, (Barbados) im'g..... | 0 32 0 33   | Cafe D'or.....                   | 0 35 0 00   |
| <b>Dyostuffs.</b>                          |             | <b>Crain.</b>                 |             | Trinidad.....                  | 0 26 0 28   | Crystal Pickling.....            | 0 28 0 00   |
| Archil, con.....                           | 0 27 0 30   | Canada Red Winter Wheat.....  | 0 78 0 79   | Antigua.....                   | 0 00 0 00   | W. W. XXX.....                   | 0 30 0 00   |
| Cutch.....                                 | 0 08 0 08   | White Winter.....             | 0 77 0 78   | Sugar house.....               | 0 00 0 00   | W. W. XX.....                    | 0 25 0 00   |
| Ex. Logwood.....                           | 0 07 0 08   | " Spring No. 2.....           | 0 78 0 79   | Fruit: Loose Muscatel.....     | 0 00 0 00   | W. W. X.....                     | 0 20 0 00   |
| Chips.....                                 | 0 01 0 03   | White Michigan, No. 1.....    | 0 00 0 00   | per lb.....                    | 0 00 0 07   | Pure Malt.....                   | 0 45 0 00   |
|  |             | Red Winter, No. 2 Toledo..... | 0 00 0 00   | Seedless.....                  | 0 00 0 00   | Cider X.....                     | 0 20 0 00   |
|  |             | Chicago, No. 2, in bond.....  | 0 00 0 00   | Valentia.....                  | 0 07 0 08   | " XXX.....                       | 0 30 0 00   |
|  |             | Milwaukee.....                | 0 00 0 00   | Elemo.....                     | 0 00 0 00   | Matches: Common.....             | 2 25 2 40   |
|  |             |                               |             | Currants.....                  | 0 00 0 06   | " Parlor.....                    | 1 75 1 90   |
|  |             |                               |             | Prunes.....                    | 0 04 0 04   | " Eddy No. 1 Telegr'ph.....      | 3 25 3 35   |
|  |             |                               |             |                                |             | " Telephone.....                 | 2 70 2 80   |

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



BOILER.

# GURNEY'S HOT WATER HEATERS

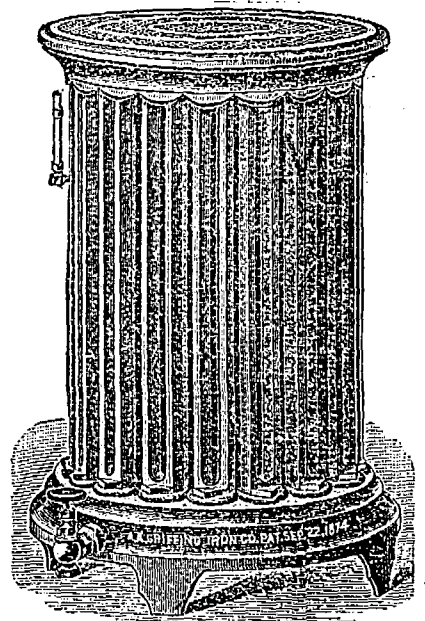
Have Proved Themselves

—THE—

## MOST PERFECT, ECONOMICAL

—AND—

## Easiest Managed IN THE MARKET.



STEAM.

**E. & O. GURNEY & CO**

385 and 387 ST. PAUL STREET,

MO



MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 21, 1886.

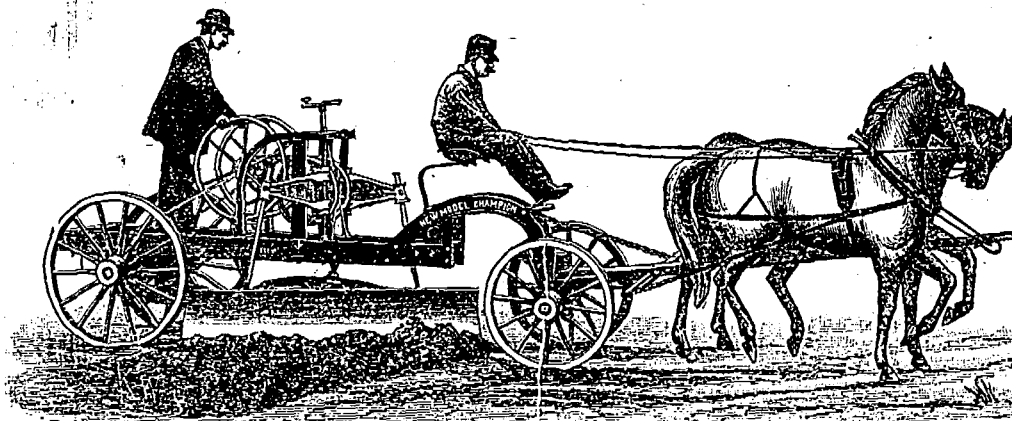
| Name of Article.                    | Wholesale. | Name of Article.             | Wholesale.    | Name of Article.             | Wholesale.     | Name of Article.            | Wholesale.    |
|-------------------------------------|------------|------------------------------|---------------|------------------------------|----------------|-----------------------------|---------------|
| <b>Hardware.</b>                    |            |                              |               |                              |                |                             |               |
| Antimony.....                       | 0 10 0 11  | Horse Shoes.....             | 3 25 3 35     | Fencingwire, No. 12 Eng.     | 0 00 3 05      | B. Calf.....                | 0 11 0 15     |
| Tin: Block, L & F per lb.           | 0 00 0 24  | Terms, 4 months, or 5 pe     | 0 00 0 00     | " " No. 13                   | 0 00 3 00      | Brush (Cow) Kid.....        | 0 124 0 154   |
| " Straits                           | 0 234 0 24 | or 30 days.....              | 0 00 0 00     | " " No. 12 Ger.              | 0 00 3 50      | Buff.....                   | 0 13 0 17     |
| Strip.....                          | 0 00 0 25  | Axes ss, & ds.—25 to 30 dis. | 11 00 13 00   | " " No. 13                   | 0 00 3 75      | Russetts, Light.....        | 0 35 0 40     |
| Copper Ingot.....                   | 0 124 0 13 | Galvanized Iron:             |               | <b>Hides and Skins.</b>      |                |                             |               |
| Sheet.....                          | 0 16 0 22  | Morwoods Lion, No. 28.....   | 0 061 0 07    | Montreal Green Hides         |                | " Heavy.....                | 0 30 0 35     |
| Cut Nails, Net Cash:                |            | Fig Iron: Siemen No. 1.....  | 17 00 17 50   | " No. 1 per 100 lbs          | 8 50 0 00      | " No. 2.....                | 0 20 0 25     |
| Hot Cut Am. or Can. Pat'n           |            | Coltness.....                | 17 00 17 50   | " No. 3.....                 | 6 50 10 00     | Saddlers'.....              | 7 50 9 00     |
| 3 in and above " "                  | 2 40 0 00  | Calder.....                  | 17 00 17 50   | Tanners pay \$1 more for     |                | Int. Fr. Calf.....          | 0 75 0 85     |
| 2 1/2 ins. " "                      | 2 65 0 00  | Langloan.....                | 17 00 17 50   | sorted, cured and inspected  |                | <b>Meats, Eggs, &amp;c.</b> |               |
| 2 ins. " "                          | 2 00 0 00  | Summerlee.....               | 17 00 17 50   | Hamilton, No. 1 insp.....    | 9 50 9 75      | Canada Pork, short cut..... | 00 00 00 00   |
| & 1 1/2 ins. Am. " "                | 3 15 0 00  | Gartsherrie.....             | 17 00 17 25   | " No. 2.....                 | 8 50 8 75      | Western.....                | 13 00 13 25   |
| 1 1/2 ins. " "                      | 3 00 0 00  | Carabroo.....                | 16 50 17 00   | Toronto " 1.....             | 9 50 9 75      | short cut.....              | 15 00 15 25   |
| 1 1/2 & 1 3/4 Cold Cut, Can. "      | 2 00 0 00  | Clyde.....                   | 16 50 17 00   | " No. 2.....                 | 9 00 9 25      | Hams, City Cured.....       | 0 113 0 12    |
| 3 in. " "                           | 3 40 0 00  | Govan.....                   | 16 00 16 50   | " 1.....                     | 9 50 9 75      | Lard, in pails.....         | 0 09 0 09 1/2 |
| Casting Box, Shook:                 |            | Eglinton.....                | 16 00 16 50   | Chicago Buff.....            | 9 75 10 00     | Bacon, per lb.....          | 0 10 0 11     |
| 1 1/2 in. " per 100 lb. keg         | 4 40 0 00  | Hematite.....                | 19 00 20 00   | " Steers.....                | 9 75 10 00     | Eggs.....                   | 0 18 0 20     |
| 1 1/2 in. to 1 3/4 " " "            | 3 65 0 00  | Bar Iron,—per 100 lbs        |               | " Calfskins.....             | 0 12 0 13      | Tallow, Rendered.....       | 0 04 0 05     |
| 2 in. to 2 1/2 " " "                | 3 40 0 00  | Ord. Crown.....              | 1 60 1 65     | " Bulls.....                 | 7 50 7 75      | " Rough.....                | 0 014 0 02    |
| 2 1/2 in. to 3 " " "                | 3 15 0 00  | Best Refined.....            | 1 85 1 95     | Dry No'r West.....           | 0 16 0 17      | Potatoes, per bag.....      | 0 60 0 65     |
| 3 in. to 4 " " "                    | 2 90 0 00  | Siemens.....                 | 2 10 2 15     | City Lambskins.....          | 0 55 0 60      |                             |               |
| Cut Spikes: all sizes.....          | 2 65 0 00  | Swedes.....                  | 4 00 4 25     | City Calfskins, Insp. No. 1  | 0 13 0 00      |                             |               |
| Finishing Nails:                    |            | Sheet Iron to No. 20.....    | 2 15 2 40     | " No. 2.....                 | 0 11 0 00      |                             |               |
| 1 in. to 1 1/2 per 100 lb. keg..... | 5 05 4 30  | Boiler Plates.....           | 2 50 2 75     | " No. 3.....                 | 0 09 0 00      |                             |               |
| 1 1/2 in. to 2 " " "                | 4 05 3 80  | Boiler Lowmoor.....          | 0 00 0 06 1/2 | Do uninspected.....          | 0 10 0 00      |                             |               |
| 2 in. and up " " "                  | 3 30 0 00  | Hoops and Bands.....         | 1 85 1 95     | Horse Hides,—each.....       | 2 00 3 00      |                             |               |
| Tobacco Box Nails:                  |            | Canada Plates:               |               | <b>Leather (at 6 months)</b> |                |                             |               |
| 1 1/2 in. & 1 3/4 per 100 lb. keg.  | 4 45 3 50  | Good Brands.....             | 2 40 2 50     | No. 1 B. A. Solo.....        | 0 24 0 26      |                             |               |
| 1 1/2 in. to 2 " " "                | 3 35 3 15  | Iron Wire: 0 to 8 p 100 lbs  | 0 25 0 00     | No. 2 B. A. Solo.....        | 0 21 0 23      |                             |               |
| 2 in. to 3 " " "                    | 3 05 2 95  | Wro't Iron pipe, 1 to 2 in.  | 2 00 0 41     | No. 1, ordinary Solo.....    | 0 22 0 24      |                             |               |
| Clinch and Heavy Clinch:            |            | 70 to 70 & 5 p a dis.....    |               | No. 2.....                   | 0 20 0 22      |                             |               |
| 3 ins. and up.....                  | 8 20 6 20  | Steel, cast per lb.....      | 0 11 0 12     | Buffalo Solo, No. 1.....     | 0 21 0 22      |                             |               |
| Flat and Sharp Press'd Nails:       |            | " Spring, 100 lb.....        | 3 00 3 25     | " No. 2.....                 | 0 20 0 21      |                             |               |
| 1 and 1 1/2 in. " per 100 lbs       | 8 85 6 85  | " Tire lb.....               | 2 50 3 00     | China " No. 1.....           | 0 22 0 24      |                             |               |
| 1 1/2 " " " "                       | 5 85 0 00  | " Sleigh Shoe lb.....        | 3 00          | " No. 2.....                 | 0 19 0 21      |                             |               |
| 2 " " " " "                         | 0 00 5 50  | Tin Plate:                   |               | Zanzibar, No. 1.....         | 0 21 0 22      |                             |               |
| 3 " " " " "                         | 5 20 0 00  | IG Coke.....                 | 3 70 3 80     | " No. 2.....                 | 0 19 0 20      |                             |               |
| 3 in. and up " " "                  | 4 85 0 00  | IG Charcoal.....             | 4 25 4 50     | Slaughter, No. 1.....        | 0 25 0 27      |                             |               |
| 25 per cent discount                | 4 15 0 00  | IX.....                      |               | Harness.....                 | 0 25 0 33      |                             |               |
| Net 30 days, or 4 mos. note         | 3 00 0 00  | IXX.....                     |               | Upper Heavy.....             | 0 31 0 36      |                             |               |
| with int. These terms apply         | 3 65 0 00  | DC.....                      |               | Light.....                   | 0 35 0 38      |                             |               |
| to the above nails.....             | 0 00 0 00  | DX.....                      |               | Grained Upper.....           | 0 31 0 37      |                             |               |
| Horse Nails: P & F Bright           |            | DXX.....                     |               | Scotch Grain.....            | 0 36 0 42 1/2  |                             |               |
| " " No. 7.....                      | 0 24 0 00  | Russ. Sheet Iron.....        | 0 104 0 11    | Kip Skins, French.....       | 0 75 0 85      |                             |               |
| " " No. 8.....                      | 0 23 0 00  | Anchors, per lb.....         | 4 75 5 50     | English.....                 | 0 65 0 75      |                             |               |
| " " No. 9.....                      | 0 22 0 00  | Lion & Crown, Tin'd Sht's    |               | Canada Kip.....              | 0 40 0 70      |                             |               |
| " M' Brand 40 & 5 pe dis.           |            | 24 gauge.....                | 0 061 0 07    | Hemlock Calf.....            | 0 70 0 80      |                             |               |
| " " " 40 & 2 1/2 pe dis.            |            | Lead: Pig, per 100 lbs.....  | 3 75 4 00     | Light.....                   | 0 55 0 65      |                             |               |
| Wrought or Ship Spikes:             |            | Sheet.....                   | 4 25 4 50     | French Calf.....             | 1 05 1 40      |                             |               |
| 7-16 and 1/2 in.....                | 3 90 0 00  | Shot per 100 lbs.....        | 5 25 5 75     | Splits, Light & Medium.....  | 0 21 0 29      |                             |               |
| 3-8 in.....                         | 4 25 0 00  | Lead Pipe.....               | 4 90 5 25     | Splits, Heavy.....           | 0 21 0 27      |                             |               |
| 5-16 in.....                        | 4 50 0 00  | Zinc Sheet.....              | 4 25 4 50     | " Small.....                 | 0 18 0 21      |                             |               |
| 1 in.....                           | 4 75 0 00  | Powder: Canada Blasting      | 3 00 3 50     | Leather Board, Canada.....   | 0 08 0 12      |                             |               |
| (Dis. 20 to 25 per cent.)           |            | F F to F F F.....            | 4 75 5 00     | Enamelled Cow, per ft.....   | 0 15 0 16 1/2  |                             |               |
|                                     |            | Barbed wire, per lb " Gal    | 0 06 0 06 1/2 | Pebble Grain.....            | 0 114 0 15 1/2 |                             |               |

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

\*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

\*\*Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, net cash within 30 days; or four months Note adding interest from the date of delivery at seven per cent. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days.

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Manufacturers of

IMPROVED MACHINERY

For building and repairing dirt and gravel roads, streets and highways. All machines are guaranteed to be well built, of good material, and to work on any road or street in any material where a plow could be advantageously used, and to perform such work for less than one-half the expense of doing the same with plow and ball-scraper. Our "VICTOR," and "NEW MODEL CHAMPION," Reversible Machines, are unequalled for Township and City work, while for light work we have THE BEST in the market. For illustrated catalogue and colored cuts, address: AMERICAN ROAD MACHINE CO., Kennett Square, Pa., U.S.



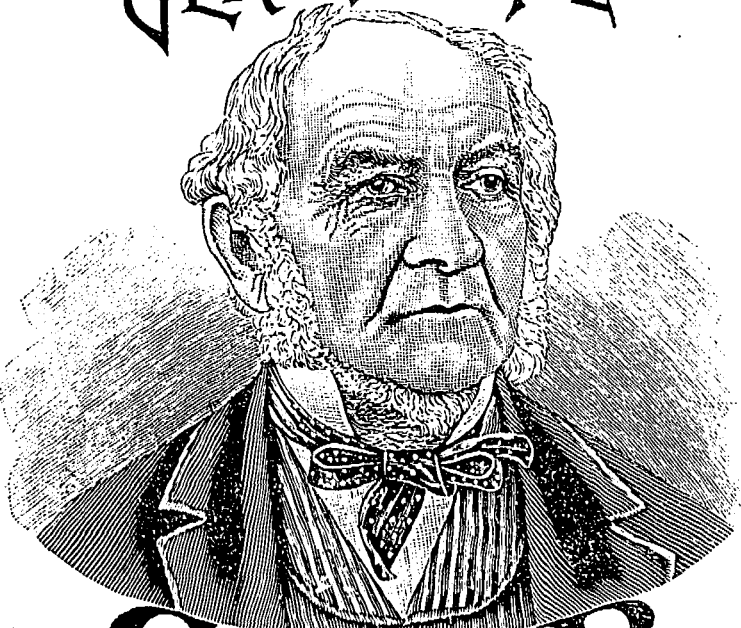
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 21, 1886.

| Name of Article.              | Wholesale.  | Name of Article.             | Wholesale.   | Name of Article.            | Wholesale.  | Name of Article.             | Wholesale.        |
|-------------------------------|-------------|------------------------------|--------------|-----------------------------|-------------|------------------------------|-------------------|
| <b>Glass.</b>                 | \$ c. \$ a. | <b>Timber, Lumber &amp;c</b> | \$ c. \$ a.  | Bright Smoking, 3's & 8's   | \$ c. \$ a. | Shorries, Pomartin.....      | \$ c. \$ a.       |
| United inches, 14 to 25....   | 1 60 0 00   | Ash, 1 to 4 in., M.....      | 20 00 25 00  | Do Fancy.....               | 0 51 0 55   | Domeca.....                  | 1 95 6 00         |
| United inches 25 " 40....     | 1 70 0 00   | Birch, 1 to 4 in., M.....    | 20 00 25 00  | American Fancy, oh & su     | 0 53 0 63   | Ports, T. G. Sandeman..      | 1 90 7 00         |
| " 41 " 50....                 | 2 05 3 80   | Baswood.....                 | 18 00 20 00  | <b>Wines, Liquors, etc.</b> | 0 80 0 90   | Graham's ditto.....          | 2 25 7 00         |
| " 51 " 60....                 | 0 00 4 20   | Walnut, per M.....           | 60 00 100 00 | <b>Ale</b> English.....     | 2 40 2 45   | Claret cases.....            | 2 30 6 50         |
| " 61 " 70....                 | 0 00 4 60   | Butternut, per M.....        | 35 00 40 00  | Domestic.....               | 0 85 1 25   | Class Claret of gd. brands   | 3 00 & up         |
| " 71 " 80....                 | 0 00 5 00   | Cedar, round, lineal foot.   | 00 06 00 10  | Stout : Guinness.....       | 2 40 2 45   | Tarragona Ports, imp ga      | 1 15 1 30         |
| " 81 " 85....                 | 0 00 5 75   | Cedar, flat, lineal foot.... | 00 01 00 06  | Domestic.....               | 0 60 0 75   | <b>Burgundy</b>              |                   |
| " 86 " 90....                 | 0 00 6 75   | Maple, hard, M.....          | 30 00 100 00 | Stout : Guinness.....       | 2 40 2 45   | Still, Case.....             | 10 00 23 00       |
| " 91 " 95....                 | 0 00 8 25   | Elm, soft, 1st.....          | 15 00 17 00  | Domestic.....               | 1 60 1 65   | Sparkling.....               | 16 00 17 50       |
| " 96 " 100....                | 0 00 10 75  | Elm, Rock.....               | 25 00 30 00  | Stout : Guinness.....       | 2 40 2 45   | Can. Spirits, Imp. gallon.   | <i>Paid Bond.</i> |
| <b>Paints, &amp;c.</b>        |             | Hemlock, M.....              | 9 00 10 00   | Domestic.....               | 0 00 1 15   | Alcohol.....                 | 65 O. P.          |
| White Lead, pure, 25 to 100   | 5 75 6 50   | Maple, hard, M.....          | 25 00 35 00  | Brandy : Hennessy's.....    | 0 70 0 00   | Pure Spirits.....            | .65 " "           |
| " lb. kgs.....                | 5 00 5 50   | Soft, do.....                | 16 00 25 00  | " ".....                    | 0 00 12 00  | " ".....                     | .50 " "           |
| " No. 1.....                  | 4 50 4 75   | Onk, M.....                  | 40 00 50 00  | " ".....                    | 0 00 12 00  | " ".....                     | .25 U. P.         |
| " No. 2.....                  | 4 00 4 25   | Pine, clear, M.....          | 35 00 40 00  | Martel.....                 | 0 00 12 00  | Family Proof Whiskey...      | 1 60 0 55         |
| White Lead, dry.....          | 4 75 5 50   | 2nd. quality, do.....        | 25 00 30 00  | Jules Duret & Co....        | 4 60 5 25   | Old Bourbon.....             | 1 60 0 55         |
| Red Lead.....                 | 4 00 4 50   | Shipping Culls.....          | 14 00 16 00  | " ".....                    | 4 00 16 00  | " Rye.....                   | 1 51 0 52         |
| Venetian Red, Eng'h.....      | 1 50 1 75   | Mill do.....                 | 8 00 10 00   | Pinet, Castillon & Co gal.  | 4 00 4 25   | " Toddy.....                 | 1 51 0 52         |
| Yel. Ochre, French.....       | 1 50 2 50   | Lath, M.....                 | 1 50 0 00    | Jules Bellerie & Co... qts. | 8 50 9 00   | " Malt.....                  | 1 51 0 52         |
| Whiting, London, Washed       | 0 55 0 65   | Spruce, 1 to 2 in., M.....   | 10 00 13 00  | Pinet, Castillon & Co case  | 9 25 16 00  | Old Rye.....                 | 4 years old       |
| " Paris.....                  | 1 15 1 25   | Shingles, 1st qual.....      | 2 00 3 00    | Cheaper shippers..... gal.  | 3 00 3 25   | " ".....                     | 5 "               |
| Portland Cement, brl.....     | 2 50 2 70   | 2nd.....                     | 2 50 0 00    | " ".....                    | 7 00 7 50   | " ".....                     | 6 "               |
| Roman " brl.....              | 2 50 2 70   | <b>Tobacco (In Bond.)</b>    |              | Irish Whiskey :—Roo's es.   | 8 50 9 00   | " ".....                     | 7 "               |
| Fire Bricks, per M.....       | 23 00 26 00 | Black, Chewing, in boxes.    | 0 16 0 19    | Dunvillo.....               | 7 25 7 75   | 20 to 200 cases, net cash    |                   |
| <b>Domestic Broken Shoot.</b> | 0 12 0 14   | " " in caddies.....          | 0 19 0 21    | Stewart's Scotch Wh'y...    | 8 75 9 50   | 100 to 200 " 25 p c off.     |                   |
| French, T.F. Casks.....       | 0 11 0 12   | Mahoganies, Smoking.....     | 0 21 0 23    | Benad's Irish Whiskey...    | 8 75 9 25   | 200 cases and over 5 p c off |                   |
| " Brls.....                   | 0 12 0 13   | Do Chewing.....              | 0 23 0 24    | Scotch Hay Fairman & Co     | 3 75 9 25   |                              |                   |
| American White, Brls....      | 0 20 0 22   | Bright Smoking.....          | 0 22 0 28    | Lochaber Scotch..... qts.   | 7 50 8 00   |                              |                   |
| <b>Salt.</b>                  |             | Fancy Bright Smoking....     | 0 30 0 35    | Jamaica Rum per imp gal     | 3 00 3 50   |                              |                   |
| Liverpool per bag Eloy's      | 0 50 0 52   | Solace, Common.....          | 0 16 0 22    | Holland Gin..... imp gal    | 2 50 2 80   | <b>Wool.</b>                 |                   |
| " Twelves.....                | 0 47 0 49   | Solace Fair.....             | 0 25 0 30    | " ".....                    | 0 10 0 75   | Fleece.....                  | 0 21 0 23         |
| Canadian, in small bags..     | 2 25 3 50   | [Duty Paid.]                 |              | " ".....                    | 0 00 9 00   | Pulcd, unassorted.....       | 0 22 0 24         |
| " Half bags.....              | 0 62 0 65   | Black, Chewing boxes 10's    | 0 36 0 39    | E. F. J. Brand's } Hhds.    | 2 50 2 60   | " Extra Super.....           | 0 26 0 27         |
| " Quarters.....               | 0 35 0 37   | Do Navy, Cuds, 3's 6's       | 0 40 0 41    | Shiedain Gin.....           | 4 40 8 75   | " Super.....                 | 0 22 0 23         |
| Factory-filled per bag.....   | 1 75 1 25   | & 10's.....                  | 0 40 0 41    | <b>Champagne.</b>           |             | " C.....                     | 0 00 0 00         |
| Euroka factory-filled do..    | 2 40 0 00   | Mahogany, Chew'g 6's & 8's   | 0 44 0 48    | Q. H. Mumm, Dry Ver'n'y     | 26 00 28 00 | Black.....                   | 0 21 0 00         |
| Lico's puro dairy, per bag    | 0 00 2 00   |                              |              | Do Extra Dry..... pts & qts | 29 00 31 00 | Natal.....                   | 0 11 0 17         |
| quarters.....                 | 0 00 0 50   |                              |              | Pomerny.....                | 29 00 31 00 | Cape.....                    | 0 15 0 16         |
|                               |             |                              |              | Bollinger.....              | 26 00 27 00 | Australian.....              | 0 16 0 19         |

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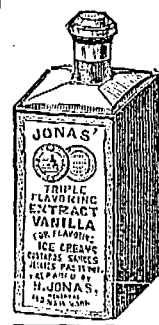
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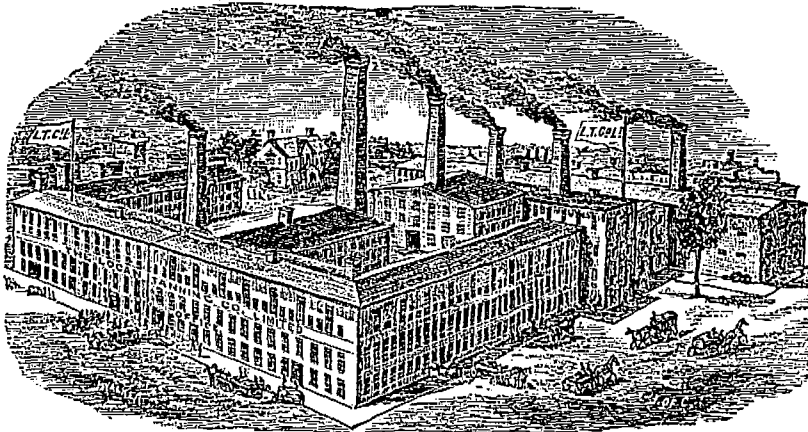
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**STORAGE**  
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# THE LOGAN TANNING COMPANY, Limited.



A. C. MACDONALD, Managing Director.

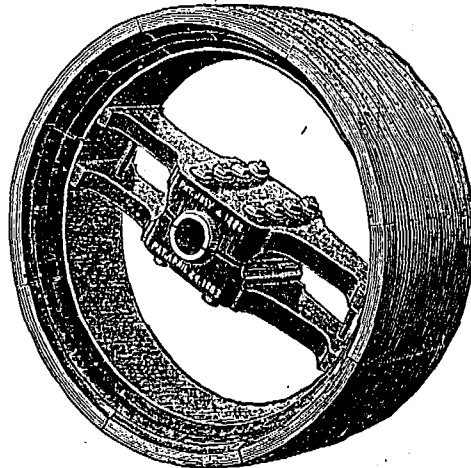
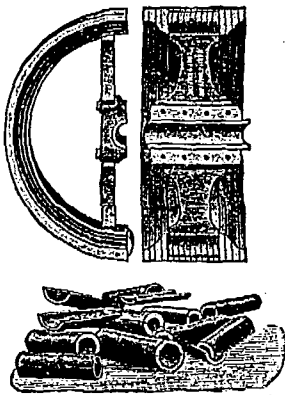
JOHN LOGAN, Superintendent.

**PICTOU, N. S.**  
TANNERS OF SOLE LEATHER ONLY.

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## THE DODGE WOOD SPLIT PULLEY CO.

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We will furnish a Pulley for any service for 30 days free of charge, if it does not meet the warranty. Prices as low as any other good pulley.

Our list is lower than most others.  
Every Pulley is a Split Pulley.  
Every Pulley is guaranteed to transmit from 25 to 60 per cent. more power than Iron with same tension of belt.  
They are 70 per cent. lighter than Iron Pulleys.  
The fastening does not mar the shaft.  
Can be used on different sizes of shaft.

They are in perfect balance.  
They are the most thoroughly made wood pulley in the world.  
Are the Handsomest Pulley on the shaft ever made.  
No chances to take, every Pulley guaranteed as represented or no sale. Order a sample Pulley, after which you will have no other.

☞ All of our Wood Split Pulleys are sufficiently strong for the heaviest double leather belts made.  
☞ If what we claim is true no manufacturer can afford to use any other Pulley.

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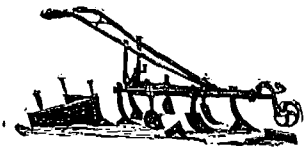
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*Betchen's Patent Cultivator a Specialty.*

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Largest polishing facilities in America for Monumental and Building work, plus speciality in the trade of polished Granite Columns and Finials. Correspondence solicited.

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ST. JOHN, NEW BRUNSWICK.  
QUARRIES, . . . { [Red] at Bay of Fundy.  
                          { [Grey] at Spoon Island.

## MARBLE! GRANITE!!

**R. FORSYTH,**

Proprietor of the Canada Marble Works, and the Thousand Islands Granite Works, and Importer and Manufacturer of Marble and of Scotch and Canadian Granite.

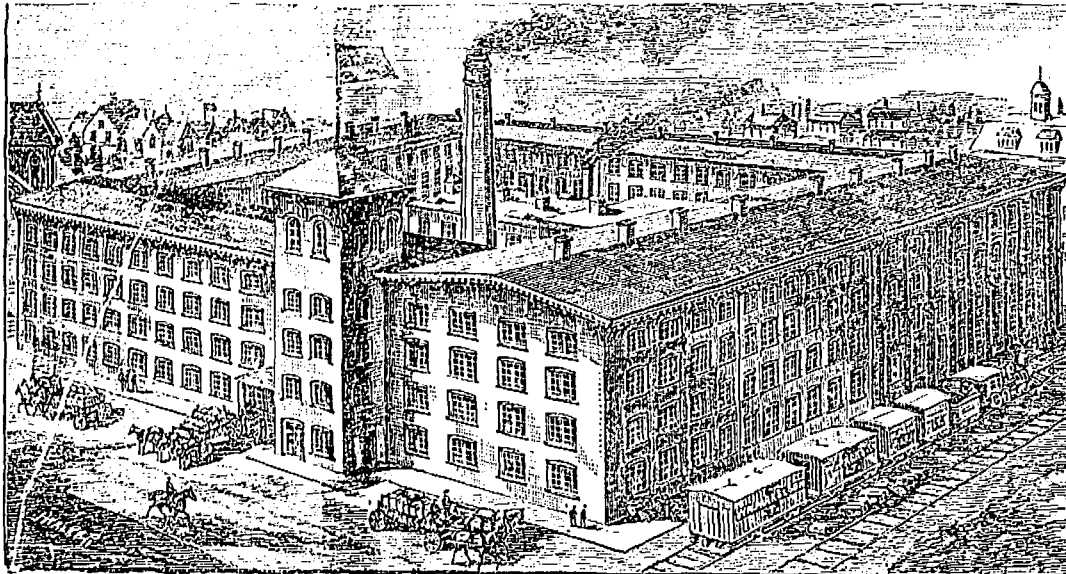
Office:

130 Bleury Street, MONTREAL.

Mills:

552 William Street.

**WM. PARKS & SON - (Limited), - ST. JOHN, N. B.**  
 Cotton Spinners, Bleachers, Dyers and Manufacturers.



**COTTON YARNS**

White and Colored and Bleached, Single and Doubled,

**Carpet Warps**

Beam Warps, Hosiery Yarns, Balled Knitting Cotton,

Shirtings, Cottonades, Grey Cottons.

THE ONLY "WATER TWIST" YARN MADE IN CANADA.

AGENTS:—DUNCAN BELL, Manager. WM. HEWETT, Toronto. BEDARD, GIRARD & CIE., Quebec.

**Notice to the Trade.**

**AGENTS WANTED** throughout Canada for the sale of the celebrated **St. Leon Water**. The increasing popularity of this Water with the public, not excepting the Medical Faculty (a sure sign of its excellence) clearly shows that "kind Nature's healing balm" is as much, or even more to be trusted than the long prescriptions culled from the books of Galen. We refer you to the annexed analysis of the Water made by the learned Honorable Ch. E. Chandler:

|                           |              |
|---------------------------|--------------|
| Chloride of Sodium.....   | 677.4872 gr. |
| " " Potassium.....        | 13.6170 "    |
| " " Lithium.....          | 1.6147 "     |
| " " Barium.....           | .6099 "      |
| " " Strontium.....        | .5070 "      |
| " " Calcium.....          | 3.3338 "     |
| " " Magnesium.....        | 59.0039 "    |
| Iodide of Sodium.....     | .2479 "      |
| Bromide of Sodium.....    | .8108 "      |
| Sulphate of Lime.....     | .0694 "      |
| Phosphate of Soda.....    | .1600 "      |
| Bi-Carbonate of Lime..... | 29.4405 "    |
| " " of Magnesia.....      | 82.1280 "    |
| " " of Iron.....          | .6856 "      |
| Alumina.....              | .5380 "      |
| Silica.....               | 1.3894 "     |
| Density.....              | 1.018        |

Amongst the many complaints it has been found a certain and lasting cure for, we would mention Cholera, Dyspepsia, Heart-Burn, Constipation, Liver Complaint, Scarlet Fever, Mumps, Bronchitis, Measles, Gravel, Smallpox and Gout. In cases of Rheumatism it is invaluable, many cases of such having yielded to **ST. LEON WATER**.

We have the honor to remain,  
 Your obedient servants,  
**TINGRAS, LANGLOIS & CO.**

Dominion Agents, Quebec, Canada

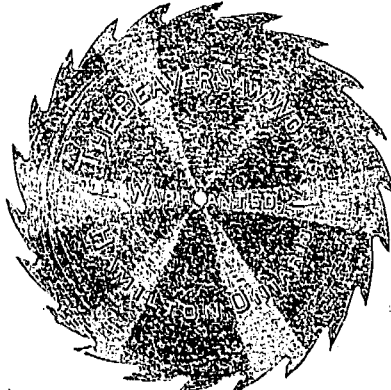
Montreal Branch: **St. Leon Water Co.**, 4 Victoria Square.

**Sarnia Woollen Mills.**  
**SMITH BROS., Proprietors.**  
 MANUFACTURERS OF  
 TWEEDS, STOFFES, FLANNELS, BLANKETS, YARNS, ETC. ETC  
 Dealers in Wool,  
**SARNIA, ONT.**

L. G. VAN EGMOND. W. D. VAN EGMOND.  
**SEAFORTH WOOLLEN MILLS,**  
 SEAFORTH, ONT.  
**A. G. VAN EGMOND'S SONS,**  
 MANUFACTURERS OF  
**Tweeds, Flannels, &c..**

**WARREN'S**  
**Patent Platform Scales.**  
 The Oldest and most reliable Scale House in the Dominion.  
 For First-class Work.  
**H. B. WARREN & CO.,**  
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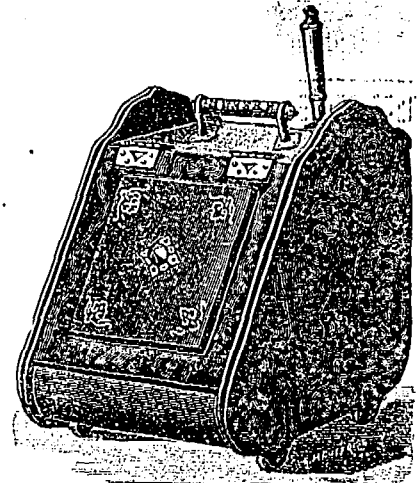
**BEAVER SAW WORKS.**



**S. H. POCOCK & CO.,**  
 24 MARKET STREET, HAMILTON, ONT.

**A. McDONALD & CO.,**  
 Clothlappers, Hot Pressers and  
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 No. 533 St. Paul Street,  
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**E. T. WRIGHT & CO.**  
 MANUFACTURERS OF  
**BIRD CAGES,**



(Our Cages have draw bottoms.)

**FLY TRAPS,**  
 Store Boards, Coal Hoops, Coal Vases, &c.  
**26 & 28 CATHERINE ST. NORTH,**  
**HAMILTON, Ont.**

# Champion Roller Mills.

T. & A. B. SNIDER, Prop'rs.

German Mills, - - - - - Ont.

Capacity, 275 bbls. per day.

SPECIAL BRANDS:

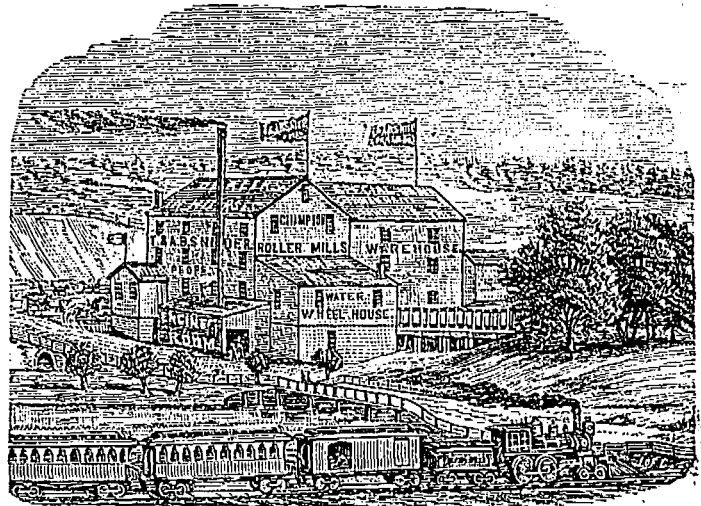
HIGH GRADE GERMAN HEXEL

—AND—

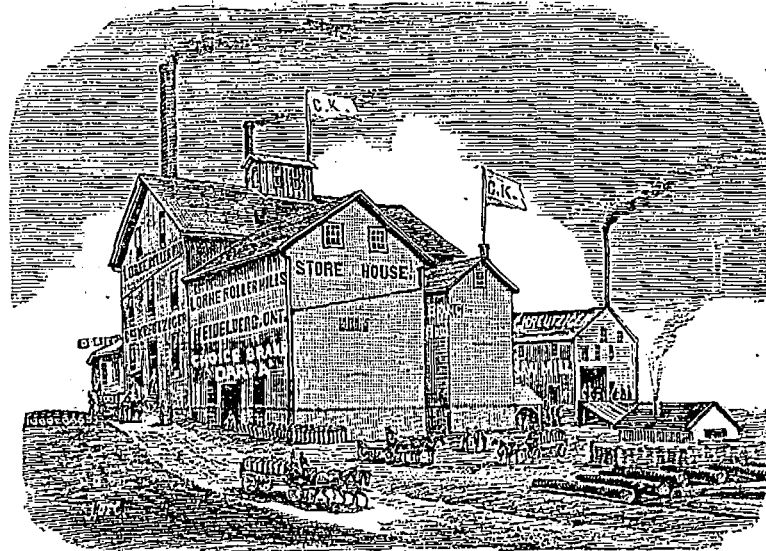
**Granulated Patent Flour.**

Send for samples of our choice brands.

Dealers in the Finest Breeds of Canadian Horses.



# LORNE ROLLER MILLS.



CHARLES KREUTZIGER,  
PROPRIETOR,  
**HEIDELBERG, Ont.**

CAPACITY

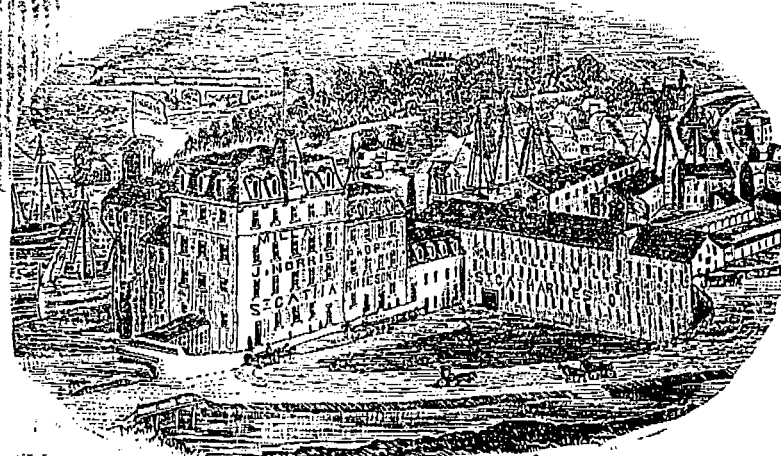
150 BARRELS PER DAY

Special Brand, DARPA.

SEND FOR SAMPLES.

# NORRIS ROLLER MILLS.

James Norris, Propr., St. Catharines, Ont.



# JAMES PARK & SON,

Pork Packers, Toronto.

- L. O. BACON, ROLLED SPICED BACON,
  - C. O. BACON, GLASGOW BEEF HAMS,
  - SUGAR CURED HAMS, DRIED BEEF,
  - BREAKFAST BACON, SMOKED TONGUES,
  - MESS PORK, PICKLED TONGUES,
  - FAMILY OF NAVY PORK, LARD in Tubs and Pails.
- The best brands of English Fine Dairy Salt in stock.

# R. MCDUGALL & Co.

MANUFACTURERS OF

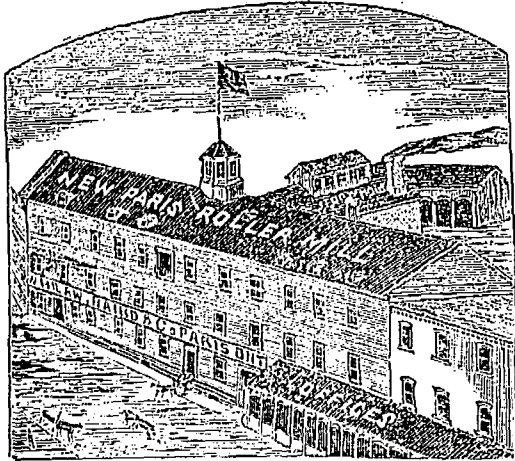
Iron-Force, Lift and Cistern

# PUMPS,

WINDMILLS, &c.,  
GALT, - - - Ont.

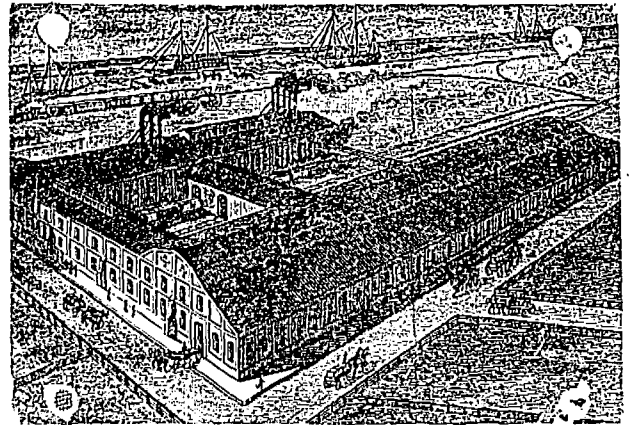
BRANDS, Winter Wheat,—Pearl, Ruby, Herald, Sunbeam, Rocket, White Star. Spring Wheat, Rosedale, Solitaire. Brands registered. Send for samples.

**New Paris Roller Mills.**  
CAPACITY, 230 Bbls. PER DAY



**Whitlaw Baird & Co.,**  
MILLERS AND COMMISSION MERCHANTS,  
PARIS, ONT.

**DOMINION BARB WIRE COMPANY,**  
LIMITED.



Galvanizers and Drawers of Iron and Steel Wire, Manufacturers of Lyman 2 and 4 Barb, and other Fencing. Works at LACHINE, near MONTREAL.

OFFICES: { 44 Foundling Street, MONTREAL, P.Q.  
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**SILVER SPRING MILLS.**

THOMAS ROESCH, Prop'r.

WATERLOO, - - - - - ONT.

SPECIAL BRANDS:  
"Beauty," "Giant" and Strong Bakers.  
A TRIAL SOURCED. SATISFACTION GUARANTEED.



CAPACITY 75 BBLIS. PER DAY.  
SEND FOR SAMPLES.

**New Premises!**  
**New Machinery!!**  
**New Type!!!**

Neatness & Despatch  
**BOOK PRINTING & JOB**  
Prices  
Of Every Description.

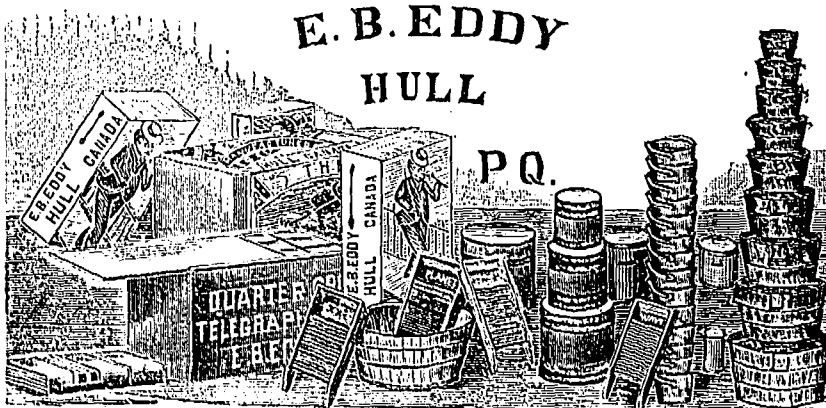
Executed with neatness and despatch at the new offices of the Canadian

**Journal of Commerce**

303, 305 & 305A St. James St.,  
(A few doors West of Victoria Square.)

The rapid increase in the size and circulation of the JOURNAL OF COMMERCE during the last few years has compelled the Editor and Proprietor to make new arrangements for printing and despatching, with the view of reaching its readers more promptly. For this purpose he is furnishing his new premises, Nos. 303, 305 and 305A St. James Street, with the latest improved machinery, including Folding Machines, Stitching or Binding Machines, Type-setting and Distributing Machines, and an assortment of the best Fonts of Type from leading American and Canadian foundries. With the facilities already on hand he is enabled to execute all orders for printing, stereotyping, &c., at reasonable prices and in the newest and best styles of workmanship.

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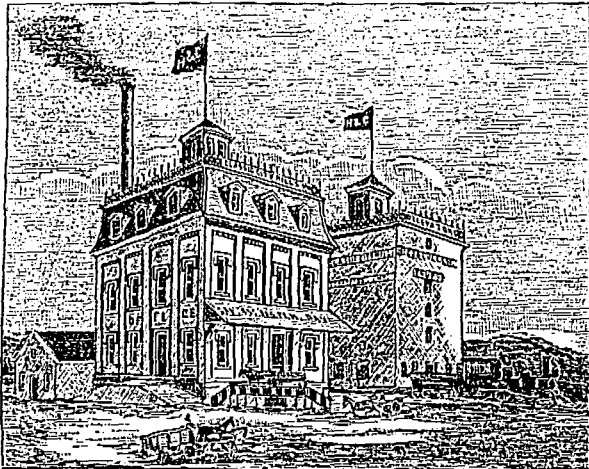




JAMES HODD.

JOHN CULLEN.

**CLASSIC CITY MILLS.**



**HODD & CULLEN,  
ROLLER MILLERS**

*Flour manufactured on the celebrated Hungarian System.*

STRATFORD, ONT.

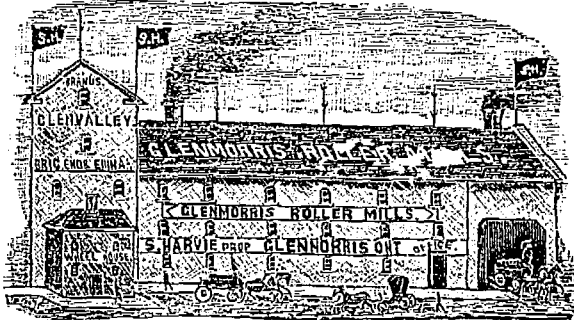
STANDARD BRANDS:

WHITE FROST, ANCHOR, CHALLENGE.  
(Choice Patent.) (Superior.)

Capacity 350 Barrels per day.

**Glenmorris Roller Mills.**

S HARVIE, Prop'r, - - - - GLENMORRIS, Ont.



CHOICE BRANDS: *Glen Valley, Brig End and Edina. Send for Samples of our best. Give us a trial.*

**Blair Roller Flouring Mills.**

J. HILBORN, Proprietor,

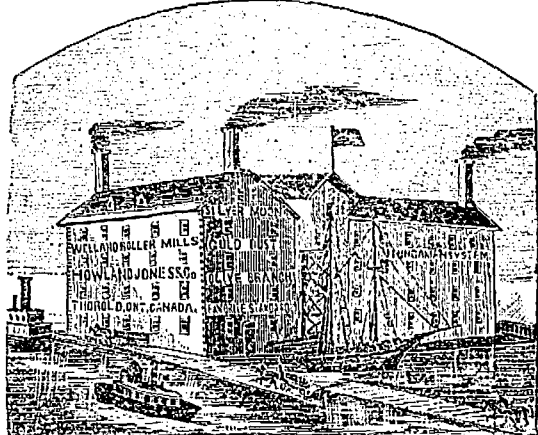
**BLAIR, - - - - ONT.**

SPECIAL BRANDS:

**"Echo" and "Beulah."**

**WELLAND ROLLER MILLS.**

HOWLAND, JONES & CO., Prop'rs, THOROLD, Ont.



MANUFACTURERS OF HIGH GRADE PATENT FLOUR,  
Roller Process.  
Our Brands:—Silver Moon, Gold Dust, Olive Branch,  
Favorite, Standard.  
CAPACITY 500 Bbls. PER DAY.

**HUGHSON'S ROLLER MILLS.**

R. T. HUGHSON, Propr., BLENHEIM, Ont.



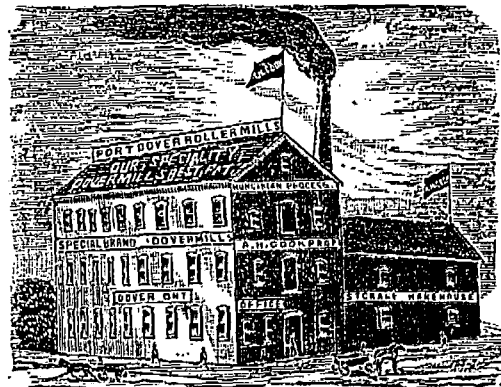
Capacity, 80 BARRELS PER DAY.

Special Brands, "EXCELSTOR MILLS"  
AND "MINERYA."

Send for Samples and Prices.

**PORT DOVER ROLLER MILLS.**

A. H. COOKE, Prop'r., PORT DOVER, Ont.



Special Brand, "DOVER MILLS."

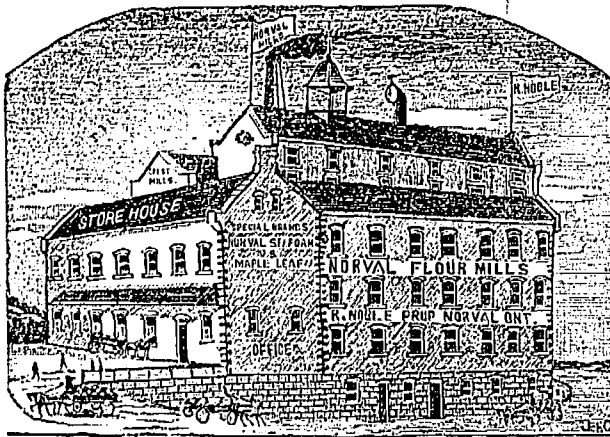
Capacity, 80 BARRELS PER DAY.

Send for Samples and Prices.



**NORVAL FLOURING MILLS.**

ROBT. NOBLE, Propr., NORVAL, Ont.  
Merchant Miller. — Superior Flours.



Send for Samples.

**Victoria Roller Flouring Mills.**

A. & R. WATT, Prop'rs,  
PALMERSTON, - - Ont.

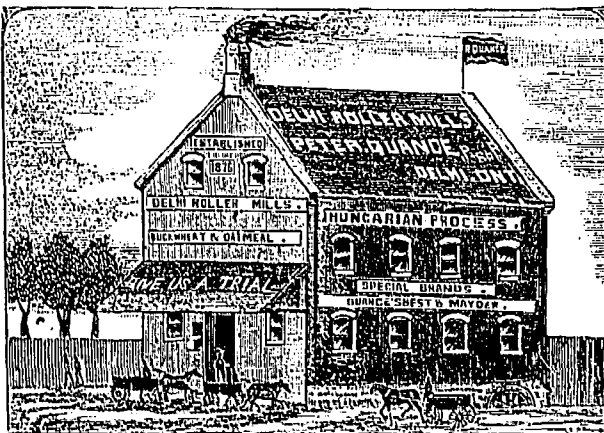


Capacity:  
80 BARRELS PER DAY.

Send for  
Oice Grade Samples and  
Prices.

**THE DELHI ROLLER MILLS.**

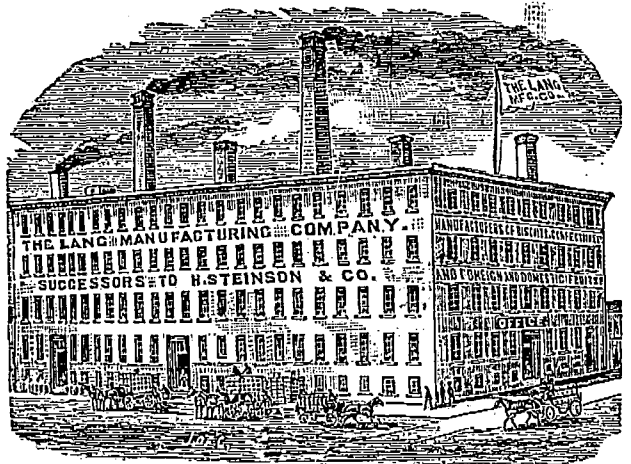
P. QUANCE, Propr.,  
DELHI, - - Ontario.



Manufacturer of Patent Process Flour, Cornmeal,  
Buckwheat Flour, &c.  
CAPACITY, 75 BARRELS PER DAY. BRAND: "MAY DEW."  
Send for Samples and Prices.

**THE LANG MANUFACTURING COMPANY**

(LIMITED),  
SUCCESSORS TO  
**H. STEINSON & CO.**



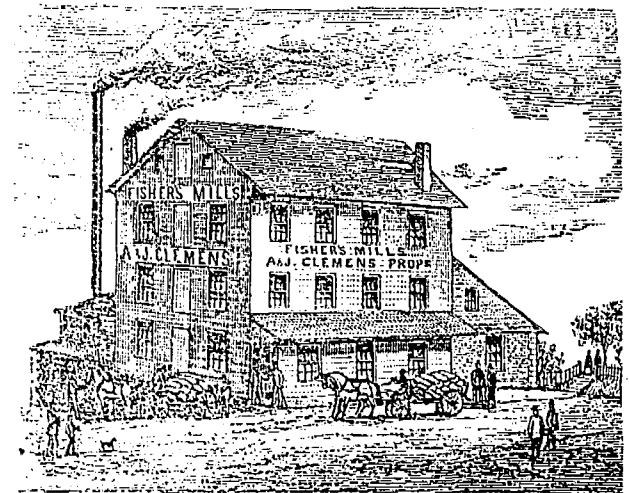
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18, 19 & 20 St. Monique Street, MONTREAL.

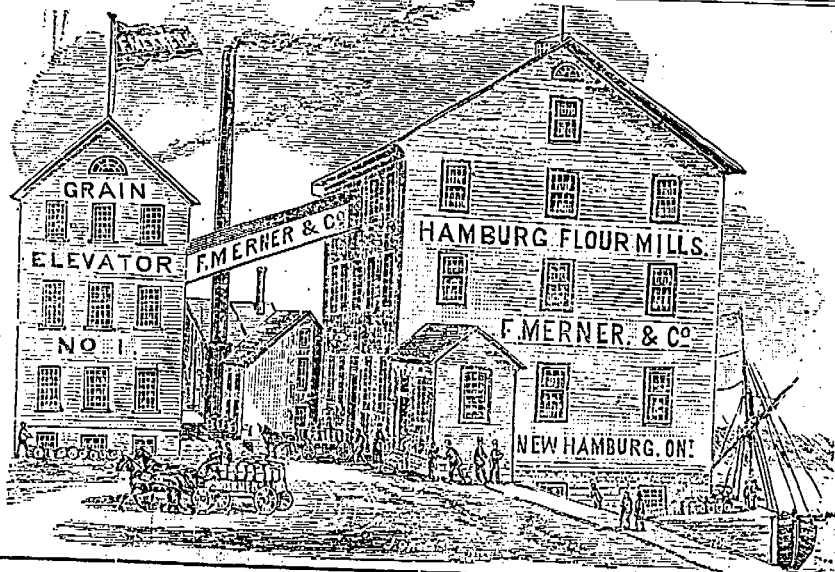
**THE FISHER ROLLER MILLS**

A. CLEMENS, Proprietor, HESPELER, Ont.



SPECIAL BRANDS.

"Venus" & "Anchor."  
SEN FOR SAMPLES. PRICES UNEQUALLED.



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PATENT and FAMILY FLOUR  
CRACKED WHEAT,

GRAHAM FLOUR, &c.

SPECIAL BRANDS

PRIZE PATENT and OUR PET.

Highest Price paid for Good Wheat.

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SEAFORTH, ONT.

SMITH & McBRIDE, Proprietors,

MANUFACTURERS OF

THE CELEBRATED BRAND OF PRIZE  
PATENT, AND MONARCH OF  
STRONG BAKERS.

Send for samples.

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W. H. HENDERSON, Propr.,

Mount Forest, - Ont.,

Manufacturer of High Grade Standard Roller  
Flour and Oatmeals. Solicits a trial.  
Send for samples and prices.

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JAMES D. MOORE,  
Grain and Produce Merchant,

MANUFACTURER AND DEALER IN

**OATMEAL,**

Wholesale only,

ST. MARY'S, Ont.

MITCHELL & SEAFORTH ROLLER MILLS,

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FLOUR, OATMEAL, CORNMEAL,  
SPLIT PEAS AND POT BARLEY.

Mills:—Mitchell and Seaforth.

All communications addressed to Mitchell.

MITCHELL, Ont.

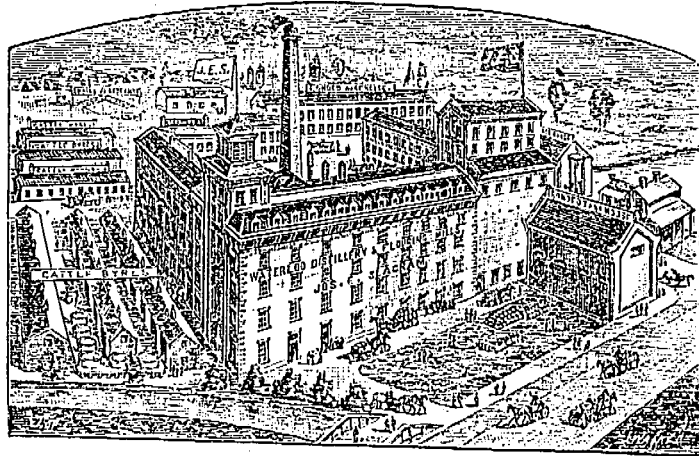
**Plewes' Roller Mills.**

W. PLEWES, Propr., LONDON, Ont.

Capacity, 125 Barrels per Day.

FOUR GRADES. SEND FOR SAMPLES.

**Waterloo Distillery & Flouring Mills. Jos. E. Seagram,**  
Waterloo, Ont.



Alcohol, 65 O.P. Pure Spirits, O.P. Pure Spirits, 50 O.P. Pure Spirits, 25.

Old Rye, Malt and Family Proof Whiskies.

Sole Manufacturer of the Celebrated

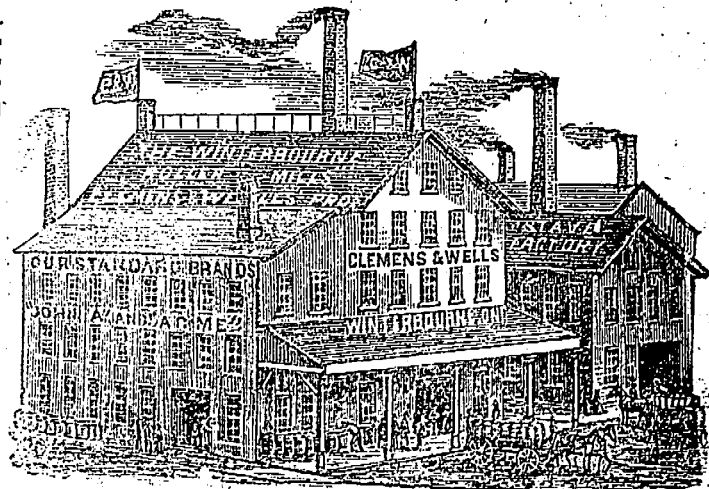
WHITE WHEAT & "OLD TIMES."

WHISKEY.

Bottled in bond under Inland Revenue Supervision.

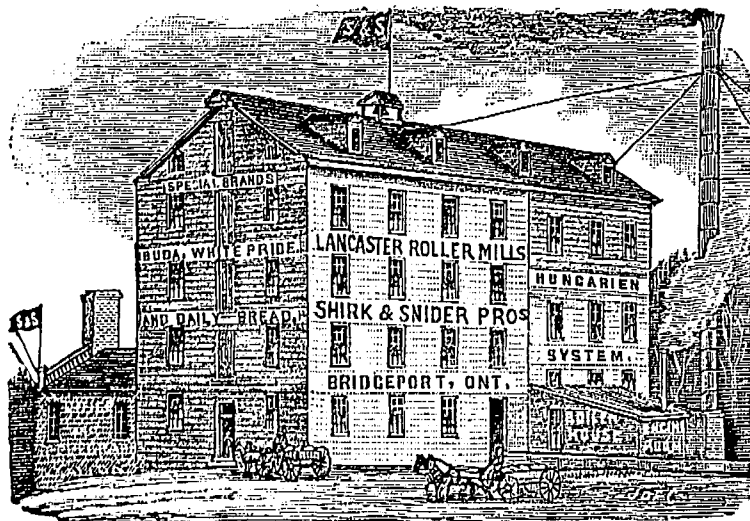
**WINTERBOURNE ROLLER MILLS,**  
CLEMENS & WELLS, Props. WINTERBOURNE, Ont.

CAPACITY  
125 BBLs. PER DAY.



OUR BRANDS:  
"JOHN A" AND ACME.

SEND FOR PRICES AND SAMPLES.



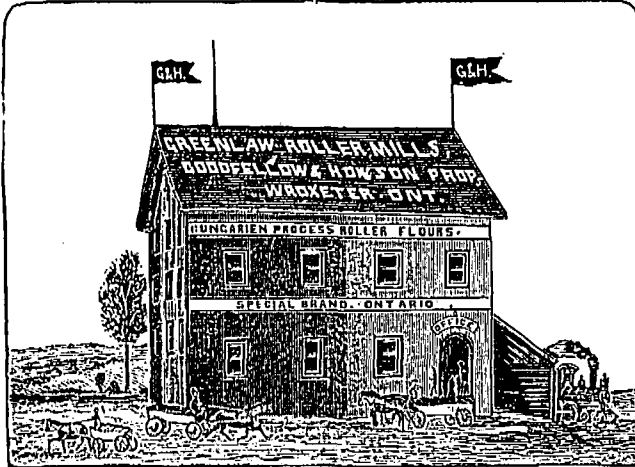
**LANCASTER ROLLER MILLS**  
*SHIRK & SNIDER, Prop's,*  
**BRIDGEPORT, - ONT.**  
**CAPACITY 200 BBLs. PER DAY.**

QUALITIES GUARANTEED.  
 SEND FOR SAMPLES.  
 "GIVE US A TRIAL."

SPECIAL BRANDS -

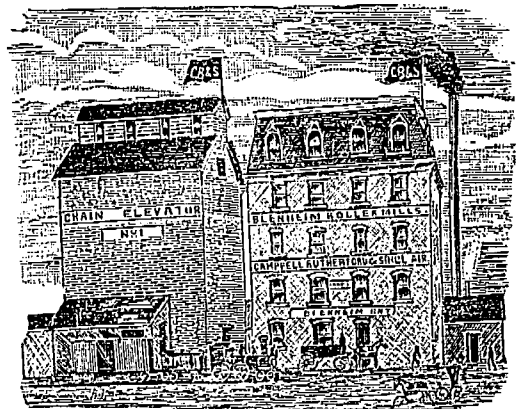


**Greenlaw Roller Mills.**  
 GOODFELLOW & HOWSON, Prop's, WROXETER, Ont.



Standard Brands, "ONTARIO." Capacity, 75 Barrels per day.  
 Send for samples and prices.

**BLENHEIM ROLLER MILLS.**  
 Campbell, Rutherford & Sinclair, Proprs.,  
 BLENHEIM, - - - - ONTARIO.

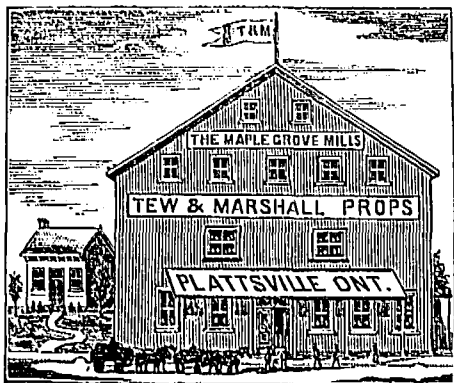


Capacity, 250 BARRELS PER DAY.

Send for Samples and Prices.

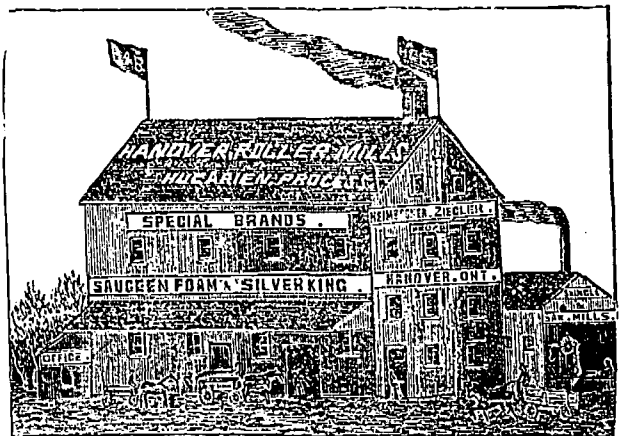
Standard Brands, HOWARD, BLENHEIM, MAPLE LEAF, PEARLESS.

**The Maple Grove Mills.**  
 TEW & MARSHALL, Proprietors.  
 PLATTSVILLE, - - - - ONT.



Capacity, 100 Barrels per Day.  
 Brands, Phago and Good Hope.  
 Send for Samples.

**Hanover Roller Mills.**  
 HEIMBECKER & ZIEGLER, Prop's,  
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Special Brands: - CHOICE PATENT ROLLER, "SAUGEEN FOAM," "SILVER KING." Capacity: - 100 BBLs. PER DAY.

Send for Samples and Prices.

# JACOB ZINGSHEIM,

MANUFACTURER OF

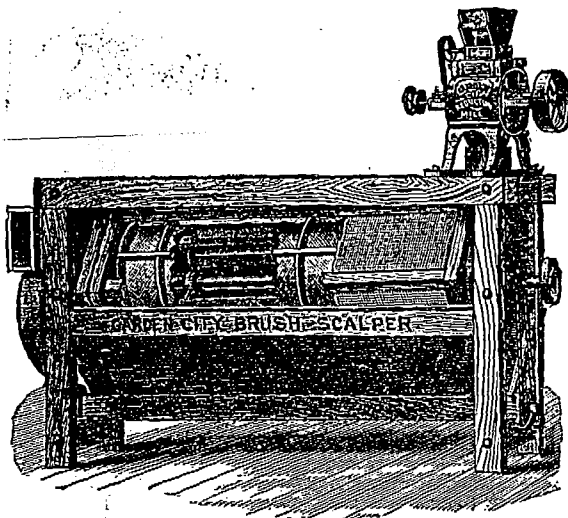
Parlor and Bedroom Sets, Centre Tables, Etc.,

MARY STREET, NEAR G.T.R. BRIDGE,

HAMILTON, - - - - - ONT.

Send For Illustrated Catalogue.

Garden City Brush Scalper.

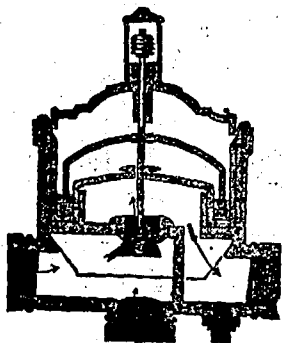


Over 500 already in use. Send for list of testimonials and prices. Every miller requires one. Greatest machine yet placed on the market.

MANUFACTURED BY

J. & J. LIVINGSTON, BADEN, ONT.

## LEE'S GAS GOVERNOR



will reduce your heavy Gas Bills. It is the best and cheapest in the market. It will last as long as the gas pipes, there being nothing in its construction to go out of order.

**We will fit it up**

on trial, and guarantee to save from 15 to 40 per cent. OR NO SALE.

Competitive trials solicited with all other Governors.

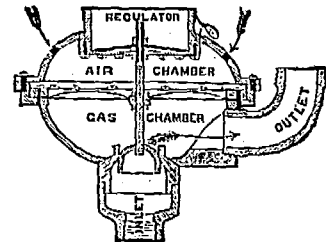
Local references furnished. Call and inspect Governor, or write for descriptive catalogue.

Office, 16 Victoria Square,

WM. GARR,  
Superintendent.

## BRICKER'S Gas Saving Governor.

Patented June 12th, 1881, for Dominion of Canada. Guarantees a saving of from 20 to 35 per cent. in consumption of gas.



This is the only patented Gas Governor in the market which uses no fluid in its operation. It works on the dry automatic valve principle assisted by atmospheric pressure, purposely constructed to suit the Canadian climate.

It also improves the light. 900 sold in this City. Testimonials will be given from people who have had them in use for 4 years. Send for catalogue.

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242 St. James Street, upstairs, Room 3, Montreal.

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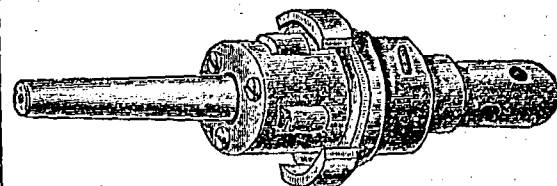
### CHILDREN'S CARRIAGES,

Sleighs, Etc.,

4 MAGILL STREET, HAMILTON, ONT.



## A. B. JARDINE & CO.,



Manufacturers of BLACKSMITHS' TOOLS, Tube Expanders, &c.

DIAMOND  
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Collections made in all parts of the Maritime  
Provinces.

Business information afforded to customers.

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Guelfh, Ont.

**JOHN SMITH,**

Real Estate and Loan Agent, Accountant, &c.,  
32 St. GEORGE'S SQUARE, Guelfh, Ont.  
Assignments taken and Estates managed.

**JOHN M. M. DUFF,**

*Accountant and Insurance Adjuster,*

**Commissioner for Canada and**

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and Illinois.

ISSUER OF MARRIAGE LICENCES,

**118 ST. JAMES STREET,**

Opposite Post Office.

**DAVID J. CRAIG,**

*Accountant, J. P., and Commissioner*

For Quebec and Ontario,

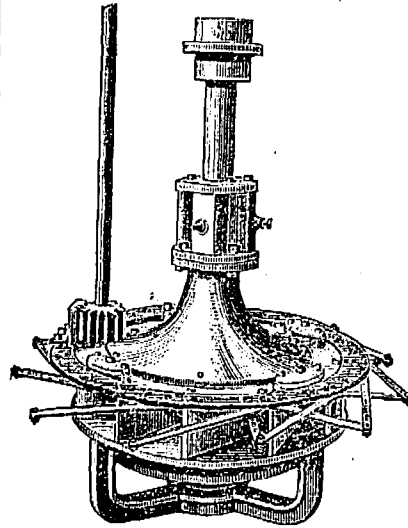
110 ST. JAMES STREET, MONTREAL.

**J. W. & E. C. HOPKINS,**

**Architects and Valuers**

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Designs for Buildings of every description made  
and works superintended. Real Estate valued.



**DOMINION TURBINE WATER WHEEL**

The Best Water Wheel in the Market,

Patented by A. D. COLE, 129 Belwood's Avenue, TORONTO

REFERENCES:—William Farley, Bulstrode, Que.,  
William Chaplin, Manager of Welland Vale Works,  
St. Catharines; Noah Phelps, saw mill owner, St.  
Catharines; M. A. Smith, sawmill owner, Dunnville;  
Sylvester Neelon, St. Catharines; James Stult &  
Sons, Paper Mill, West Flamboro'; Miller Bros.,  
Gordon's Mills, Ont.; John Taylor & Bros., Toronto.  
Send for Circular to

**A. D. COLE,**

129 Belwood's Avenue, TORONTO, Ontario.

I have now made arrangements with the Wm. Ham-  
ilton Manufacturing Co., of Peterborough, to manu-  
facture and sell my Wheels. All orders or enquiries  
addressed to them will have their immediate atten-  
tion, and in any case where it is required will give  
the placing of Wheels my personal supervision.

A. D. COLE, 129 Bellwood Ave., Toronto.

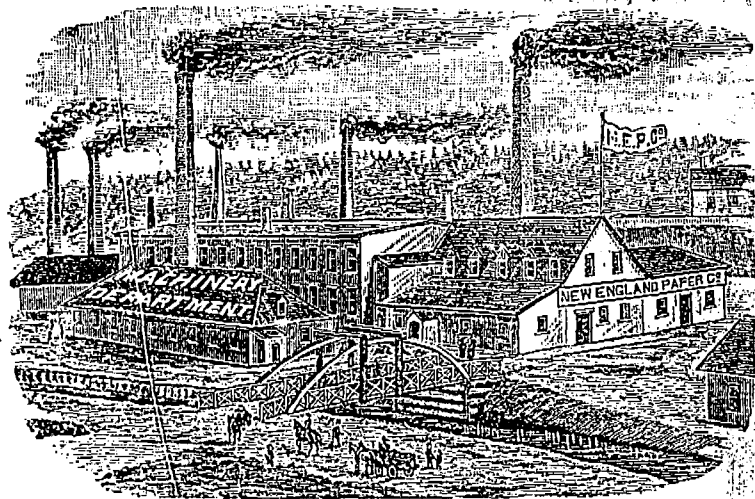
For further particulars address

**THE WILLIAM HAMILTON MANUFACTURING COMPANY,**  
**PETERBOROUGH, Ont.**

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**NEW ENGLAND PAPER CO'Y.**



Manufacturers of News, Manila, Brown, Grey and  
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MILL AT PORTNEUF, P.Q. OFFICE & WAREHOUSE, Nun's Building.

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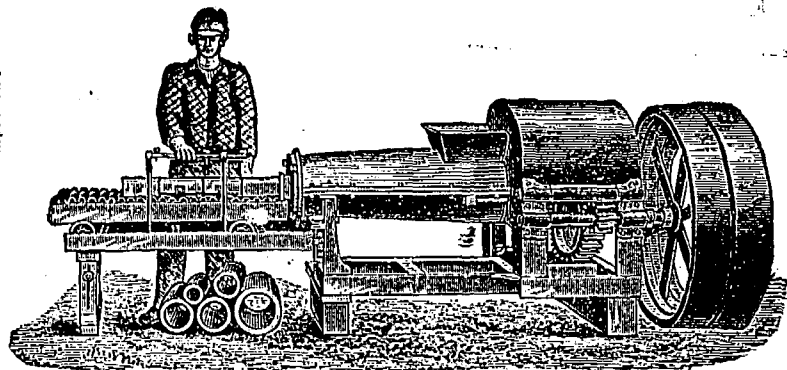
21 & 23 Debresoles St.

—P. O. Box, 1307.

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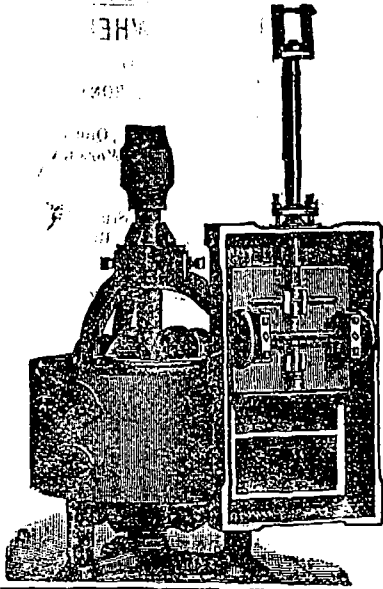
Awarded Prizach Industrial Exhibit this season.

Send for Testimonials and Price List.

**H. C. BAIRD, Manufacturer, - - - PARK HILL, Ont.**

References, where our Machines give good satisfaction:—A Smith, Corval, Ont.; W. Kirkland, Whitby,  
Ont.; W. M. Mitchell, Aurora, Ont.; W. Elliott, Park Hill, Ont.; W. Clink, Theford, Ont.; W. Hales,  
Bridgen, Ont.





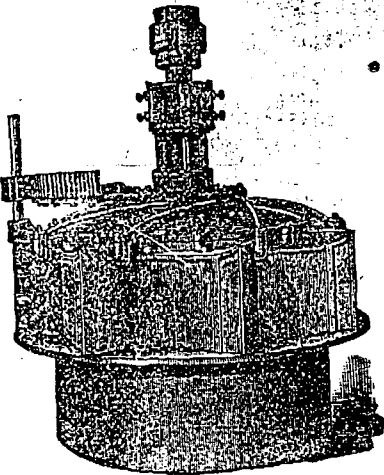
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"LITTLE GIANT"

**TURBINE WATER WHEEL,**  
Its Superiority fully established.

Some of its many strong points are—  
**Economy in the use of water.**  
A higher percentage of power at partial gate than any other wheel manufactured.  
Its tight gate, simple and strong construction, steady power, and not affected by back water makes it by far the most desirable wheel in the market.

All kinds of Mill Machinery,  
Of the best quality furnished at reasonable prices.  
Send for Illustrated Catalogue and reduced Price List.  
**J. C. WILSON & CO.,**  
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**NEW AMERICAN WATER WHEEL.**



PATENTED APRIL, 1884.  
BEST

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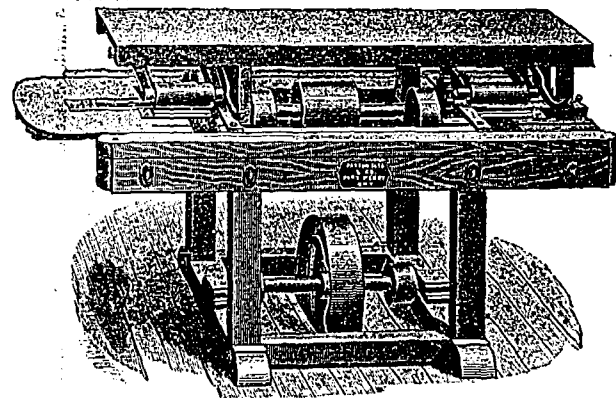
Gives highest average percentage from Half to Full Gate of any wheel ever made.  
WHEELS GUARANTEED TO WORK TO TABLES.  
Easy-working, Strong, Tight and Durable Gate; Unequalled for Governor use.  
THE CHEAPEST FIRST-CLASS WHEEL  
*In the Market.*

Send for Descriptive Catalogue, &c.,  
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Sole Agents and Manufacturers for Patentes (by agreement) in Canada.

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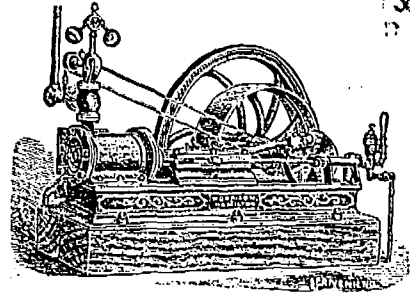
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Nos. 1 & 2 Book and Printing (Toned and White)  
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White Tea and Bag,  
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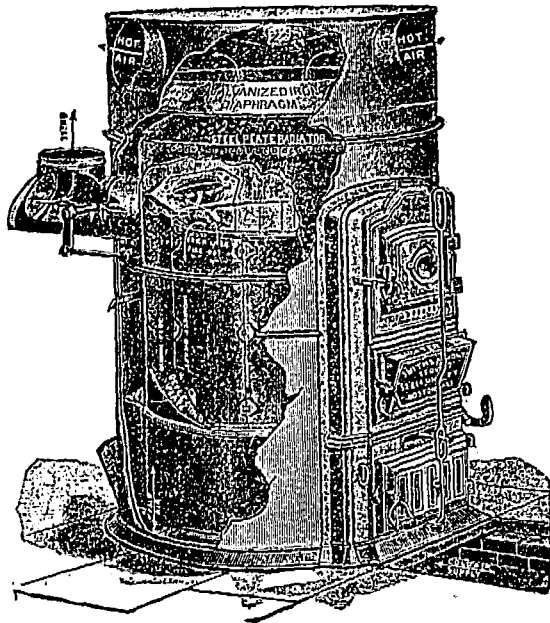
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All orders promptly attended to.



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STEEL PLATE FURNACE

MARKS a new era in the sanitary warming of our houses. The objections that have heretofore been urged against hot-air furnaces are entirely overcome in this apparatus. The vital point of superiority consists in covering the entire fire chamber and flues by an impervious drum of heavy steel plate, securely riveted. By this arrangement the escape or leakage of gases is an impossibility, while, by the system of flues used, the maximum quantity of heat is secured.

The construction and sanitary application of this furnace is fully described in our new 62-page book, entitled "Our Homes; How to HEAT AND VENTILATE THEM." This book will be mailed free to any one on application.

THE ANTHONY FURNACE

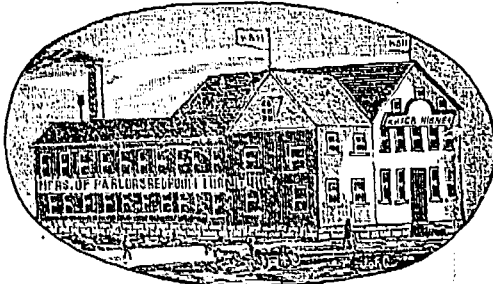
Is indorsed by the leading architects of Boston and other New England cities as being the highest development of the sanitary idea yet attained in a furnace. Those who value the ultimate health and comfort of their families will be careful that they breathe pure air during the winter months. Our system of heating and ventilation secures air that is absolutely free from gas and at the proper temperature for respiration.

Estimates furnished for any part of the country.

J. M. WILLIAMS & CO., Hamilton, Ont.

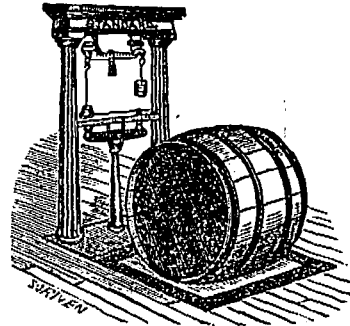
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Are well known throughout the Dominion for their beautiful finish, accuracy of adjustment and general superiority.

All kinds of Scales, adapted for all sorts of purposes are made:— COUNTER SCALES, PLATFORM SCALES, CATTLE SCALES, HAY SCALES, &c., &c.

Send for Catalogue.

ASSESSMENT SYSTEM

ABSTRACT OF LIFE INSURANCE IN CANADA FOR 1885.

THE

MUTUAL RESERVE FUND

Life Association

LEADS ALL OTHER COMPANIES.

|   |     |           |
|---|-----|-----------|
| Mutual Reserve Fund Life Association, Canada Business, \$6,028,500      |     |           |
| Canada Life.....  | " " | 3,953,950 |
| Canadian Mutual Aid.....  | " " | 2,366,376 |
| Federal.....  | " " | 2,309,500 |
| Equitable.....  | " " | 2,092,784 |
| New York.....   | " " | 2,081,085 |
| Alma.....   | " " | 2,056,764 |
| Confederation.....  | " " | 1,970,335 |
| North American.....   | " " | 1,937,500 |
| Sun.....  | " " | 1,706,910 |
| Ontario Mutual.....   | " " | 1,673,950 |
| British Empire.....   | " " | 1,563,550 |
| Standard.....   | " " | 1,181,880 |
| Union Mutual.....   | " " | 734,650   |
| Travellers'.....  | " " | 571,750   |
| Mutual Life of New York.....  | " " | 552,390   |
| Citizens'.....  | " " | 541,850   |
| The total amt. of Mutual Reserve's new business for 1885 was 51,000,000 |     |           |
| The total amount of business in force December, 1885... 123,000,000     |     |           |
| The membership number is over..... 50,000                               |     |           |
| The Reserve Fund amounts to..... 750,000                                |     |           |
| The total amount of death losses paid during 1886 was... 838,675        |     |           |
| The average amount of daily new business is..... 250,000                |     |           |
| The amount of Government deposits, Ottawa and Albany 250,000            |     |           |

Write for circulars giving information as to the cost and plans of the Mutual Reserve Fund Life Association.

Life insurance on the natural premium plan is afforded at less than HALF THE COST of level premium or high rate companies.

Certificates incontestable—Assessments limited in amount—Increased cost of insurance provided for by the Reserve Fund.

Reliable Agents wanted for Toronto and in all sections of Canada not represented. Address J. D. WELLS, General Manager,

ARTHUR M. PERKINS, 65 King St. East, Toronto.  
Barron's Block, 162 St. James St., Montreal, Gen. Agt. for Prov. of Quebec.

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**CALEDONIAN INSURANCE CO.,**  
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FOUNDED 1805.

Over \$30,000,000 Capital and invested funds represented. The best Fire Insurance securities, facilities and powers in Canada. Extension of Agencies contemplated. Applications invited.

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Send for an Estimate for your

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—TO THE—

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New Premises, New Type, Modern Machinery.

**THE FEDERAL**  
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

GUARANTEE CAPITAL, . . . . . \$700,000  
GOVERNMENT DEPOSIT, . . . . . 51,000

WRITES LIBERAL POLICIES WITHOUT  
BURDENSOME CONDITIONS.

**Non-forfeitable Policies.**

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 288 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer time.

**DAVID DEXTER,**  
Managing Director.

**BRITISH AMERICA**  
ASSURANCE CO.,  
**FIRE AND MARINE**

INCORPORATED 1933.

HEAD OFFICE, - TORONTO.

Cash Capital and Assets, . . . . . \$1,133,666.52

**BOARD OF DIRECTORS:**

|                   |   |   |   |   |                             |
|-------------------|---|---|---|---|-----------------------------|
| JOHN MORRISON,    | : | : | : | : | Governor.                   |
| JOHN LEYS,        | : | : | : | : | Deputy Governor.            |
| Henry Taylor,     | : | : | : | : | G. M. Kinghorn, (Montreal.) |
| Hon. Wm. Cayley,  | : | : | : | : | John Y. Reid,               |
| George Boyd,      | : | : | : | : | George E. Smith,            |
| C. D. Warren,     | : | : | : | : |                             |
| GEORGE E. ROBINS, | : | : | : | : | Assistant Secretary.        |
| H. A. HOLDEN,     | : | : | : | : | Resident Agent, Montreal.   |

**The ROYAL CANADIAN**  
FIRE AND MARINE INSURANCE CO.

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

HEAD OFFICE: 157 St. James St., MONTREAL.

Capital, - - - \$500,000.  
Assets, - - - 708,328.  
Income, 1885, - 517,378.

**HARRY GUTT,** Secretary. **ARCH. NICOLL,** Marine Underwriter.

**G. H. McHENRY,** Manager.

**C. J. E. DROLET,** Agent for City and District of Montreal.

**National Assurance Company**  
OF IRELAND.

**FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

Capital, - - - £1,000,000 Sterling.

79 St. Francois Xavier St., Montreal.

**SCOTT & BOULT,**  
CHIEF AGENTS FOR DOMINION.

**The London Mutual**  
FIRE INSURANCE CO'Y OF CANADA.

The Successful Pioneer of Cheap FARM AND RESIDENCE Insurances.  
Financial Statement 31st December, 1884, shows Assets, \$365,541.32.

Over 41,000 Members. Nearly 15,000 Policies issued in 1884.

The only "Fire Mutual" licensed by the Dominion Government. Takes risks on Farm Property, and on Private Dwellings in City, Town or Village, on more favorable terms than any other Company.

Head Offices: 438 Richmond St., London, Ont.

**JAMES ARMSTRONG, M.P.,** President. **JAMES GRANT,** Vice-President.  
**W. R. Vining,** Treasurer. **C. G. CODY,** Fire Inspector.

**D. C. MACDONALD,** MANAGER.

The "London Mutual" does a larger business in the Insurance of Farm Property and Private Residences than any other Company in the Dominion. **AND HAS DONE THE SAME FOR NOW OVER A QUARTER OF A CENTURY.** Parties intending to insure should give this "old and tried" Company the preference, for, until it was established, the stock companies, having all their own way, charged the owners of farm property and private residences high rates to make up for their losses on more dangerous classes of property; this is changed now, through the efforts and working of the successful "London Mutual." For reports or Insurance apply to any of the Agents, or address the Head Office.

**FIRE, LIFE AND ACCIDENT.**  
**CITIZENS**  
**INSURANCE CO.**  
**OF CANADA.**

**CAPITAL, - - - \$1,000,000.**  
**CASH ASSETS, 1st January, 1886**  
**Per Govt. Blue-Book - 482,512.44**  
**Deposit with Dominion Govt. 122,000**  
**Losses, Paid to 1st Jan., 1886, 2,603,227.14**  
**Income 1885 - - - 426,491.24**

**DIRECTORS:**

President:—HENRY LYMAN.  
 Vice-President.—ANDREW ALLAN.  
 C. A. Proctor, Robert Anderson, J. B. Rolland  
 Arthur Provost, H. Montagu Allan.  
 ARCH. MCGOUN, Sec.-TREAS.  
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**Fire, Life, Accident**  
 RISKS TAKEN AT MODERATE RATES.

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Special Plans alone issued by this Company 1—  
**COUPON ENDOWMENT BOND**—payable in 15,  
 20, 25 or 30 years, yielding the assured from 100  
 to 350 per cent tontine profit.

**READY MONEY ALWAYS OBTAINABLE.**  
 No Conditions.—NEGOTIABLE ANYWHERE.  
**LIFE, ENDOWMENT, and ANNUITY FUND,** pay-  
 able at ages, 55, 60 or 65, yielding the assured from  
 250 to 500 per cent tontine profits. Also issued with-  
 out tontine features if desired.

**THE TERM TONTINE POLICY.**—15 to 30 years  
 by which the insured may obtain as cheap an insur-  
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 Societies. Tontine results to assured in cash from 119  
 to 243 per cent.

**COMBINED ACCIDENT & LIFE POLICY.**  
**COMBINED ACCIDENT & ENDOWMENT**  
**POLICY.**

**DOUBLE sum in event of death from Accident.**  
 Weekly Indemnity. Reduced rates.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES.—CANADIAN.—Montreal Quotations, Oct. 19, 1886.**

| NAME OF COMPANY.                         | No. Shares | 1st Dividend per year. | Date of Dividends | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|--|------------|------------------------|-------------------|------------------|------------------------|---------------------------|
| British American Fire and Marine . . .   | 10,000     | 3-6mos.                | .....             | \$50             | \$50                   | 118½                      |
| Canada Life . . .                        | 2,500      | 7½-6mos.               | 1st & Sep.        | 400              | 50                     | 420                       |
| Citizens, Fire, Life, & Accident . . .   | 11,880     | 6-12mos                | 10 Sept & yr      | 85               | 75                     | 100                       |
| Confederation Life . . .                 | 5,000      | 5-6mos.                | .....             | 100              | 100                    | 232                       |
| Queen City Fire . . .                    | 2,000      | .....                  | .....             | 50               | 10                     | 153½                      |
| Western Assurance . . .                  | 20,000     | 4-6mos.                | 30 J'n 30 S'p     | 40               | 20                     | 95                        |
| Royal Canadian Insurance . . .           | 20,000     | 5-12mos.               | Dec 84 y'ly       | 25               | 20                     | 90                        |
| Accident Ins. Co. of North America . . . | 2,610      | 6                      | 15 J'n 15 Jan     | 100              | 20 100                 | 90                        |
| Guarantee Co. of North America . . .     | 13,372     | 6                      | 15 J'n 15 Jan     | 50               | 10 50                  | 90 100                    |

**BRITISH AND FOREIGN.—(Quotations on the London Market, Oct. 4, 1886.**

|   |         |           |       |        | Market value p. d' up share. |           |
|---|---------|-----------|-------|--------|------------------------------|-----------|
| British and Foreign Marine . . . . .      | 50,000  | 50        | 20    | 4 1/2  | £22 3s 9d                    | £22 6s 6d |
| Caledonian . . . . .                      | .....   | .....     | ..... | .....  | £23                          | £23 1/2   |
| Commercial U. Fire, Life & Marine . . .   | 50,000  | 30        | 50    | 5      | £19 1/2                      | £19 1/2   |
| Edinburgh Life . . . . .                  | 5,000   | 10        | 100   | 15     | £41                          | .....     |
| Fire Insurance Association . . . . .      | 100,000 | 5         | £10   | £2     | 12s                          | 13s       |
| Glasgow & London . . . . .                | .....   | .....     | ..... | .....  | 20s                          | 30s       |
| Guardian Fire and Life . . . . .          | 20,000  | 13        | 100   | 50     | £66                          | £68       |
| Imperial Fire . . . . .                   | 12,000  | £7 p. sh. | 100   | 25     | £158                         | £163      |
| Lancashire Fire . . . . .                 | 100,000 | 30        | 20    | 2      | £6                           | .....     |
| Life Association of Scotland . . . . .    | 10,000  | 15        | 40    | 8      | £32 1/2                      | .....     |
| London Assurance Corporation . . . . .    | 35,852  | 48        | 25    | 12 1/2 | £53                          | £55       |
| London & Lancashire Life . . . . .        | 10,000  | 10        | 10    | 1 7-20 | 75s                          | 85s       |
| Liverpool & Lond. & Globe Fire & L . . .  | £391,75 | 70        | 20    | 2      | £30 1/2                      | .....     |
| Northern Fire & Life . . . . .            | 30,000  | 70        | 100   | 5      | £225                         | £230      |
| North Brit. & Merc. Fire & Life . . . . . | 40,000  | 56        | 50    | 6 1/2  | £36 1/2                      | .....     |
| Phoenix Fire . . . . .                    | 6,722   | £21 p. s. | ..... | .....  | £227                         | £232      |
| Queen Fire & Life . . . . .               | 200,000 | 30        | 10    | 1      | 72s                          | .....     |
| Royal Insurance Fire & Life . . . . .     | 100,000 | 60        | 20    | 3      | £36 1/2                      | £36 1/2   |
| Scottish Imperial Fire & Life . . . . .   | 50,000  | 6         | 10    | 1      | 81s                          | .....     |
| Scottish Provincial Fire & Life . . . . . | 20,000  | 15        | 50    | 3      | £161s 3d                     | .....     |
| Standard Life . . . . .                   | 10,000  | 58 1/2    | 50    | 12     | £50                          | .....     |
| Star Life . . . . .                       | 4,000   | 5         | 25    | 1 1/2  | .....                        | .....     |

**North British and Mercantile**  
**FIRE AND LIFE**  
**INSURANCE CO.**

Established 1809.

**Resources of the Company.**

|   |            |       |
|---|------------|-------|
| Authorized Capital, . . . . .                               | £8,000,000 | Stg.  |
| Subscribed, . . . . .                                       | 2,500,000  | ..... |
| Paid Up, . . . . .  | 625,000    | ..... |
| Fire Fund and Reserves as at 31st December, 1883, . . . . . | 1,592,235  | ..... |
| Life and Annuity Funds . . . . .                            | 3,841,194  | ..... |
| Revenue—Fire Branch . . . . .                               | 1,180,863  | ..... |
| do. Life and Annuity Branches, . . . . .                    | 551,307    | ..... |

Agents in all principal Towns of the Dominion.

Head Office for the Dominion, 78 St. Francois Xavier Street,  
**MONTREAL.**

P. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Inspector.  
 THOMAS DAVIDSON, } { G. M. AHERN, Sub. Inspector.

**Scottish Union and National**  
**INSURANCE CO'Y**  
**OF EDINBURGH, SCOTLAND.**

Established 1824.

**M. BENNETT, Jr.,**

General Manager, North American Branch, Hartford, Conn.

|  |              |
|--|--------------|
| Capital, . . . . .                                 | \$80,000,000 |
| Total Assets, . . . . .                            | \$4,472,705  |
| Invested Funds, . . . . .                          | 13,500,000   |
| Deposit with Dominion Govt., market value, 125,000 |              |

**WALTER KAVANAGH,** Resident Agent.  
 117 St. Francois Xavier Street, **MONTREAL.**

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

**FIRE AND LIFE**  
 Liability of Shareholders Unlimited.

**CAPITAL, - - - - - \$26,000,000**  
**FUNDS INVESTED, - - - - - 21,000,000**  
 Investments in Canada for sole protection of  
 Canadian Policy-holders, - - - - - **700,000**

Head Office for Canada: **MONTREAL.**

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

CHIEF AGENTS:

**M. H. GAULT. | W. TATLEY.**

**COMMERCIAL UNION**

ASSURANCE CO.—Limited.

OF LONDON, ENGLAND.

Capital, - - - - - **£2,500,000 Sterling.**

**MONTREAL, 64 St. Francois Xavier Street**

FRED. COLE, General Agent.

**THE CITY OF LONDON**  
**FIRE INSURANCE COMPANY,**  
**OF LONDON, ENGLAND.**

**CAPITAL, - - - - - \$10,000,000.**

Insurances effected at Lowest Current Rates

HEAD OFFICE FOR PROVINCE OF QUEBEC:

**53 & 55 St. Francois Xavier Street, - MONTREAL.**

**W. R. OSWALD,** General Agent.

Safe and Reliable Agents wanted in unrepresented districts.

Insurance.

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

LIFE AND FIRE.  
Invested Funds, \$30,500,000  
Funds Invested in Canada, \$900,000  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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THEODORE HART, Esq.  
EDWARD J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—The Hon. WM. BADGLEY.

HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

THE  
**Accident Insurance Co.**

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, \$500,000.

HEAD OFFICE:  
157 ST. JAMES ST.  
MONTREAL.

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

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Capital and Assets . . . . \$1,746,640 32  
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