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# THE <sup>CANADIAN</sup> JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 21, No. 11.  
New Series.

MONTREAL, FRIDAY, SEPTEMBER 11, 1885.

M. S. FOLEY,  
Editor and Proprietor.

Leading Wholesale Houses of Montreal

**GAULT BROS. & CO.,**

Importers of

*British & Foreign*

**DRY GOODS**

—AND—

Canadian Manufacturers,

Corner St. Helen and Recollet Streets,

**MONTREAL.**

**MONTREAL FELT HAT WORKS.**

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

**FELT HATS.**

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.

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We offer a full assortment of

**FUR GOODS**

Of our own Manufacture.

**FLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS**

Of English and Domestic Manufacture.

**BOCCASINS, SNOW SHOES, FANCY SLEIGH ROBES, BUFFALO, &c.**

TO MANUFACTURERS—We have a large stock of Seal, Persian Lamb and other Skins, Trimmings, &c.

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Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

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**SPECIALTIES**  
FOR FALL TRADE.

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&c.  
TOYS OF EVERY DESCRIPTION.

GAMES, FULL ASSORTMENT OF NOVELTIES.

Sleighs, Toboggans, Snow-Shoes,  
Fancy Goods.

Glassware, Chinaware, Ornaments, Fancy

Cups & Saucers, Vases and Toilet

Sets, Dressing Cases, Work

Boxes, Desks, Cabinets,  
&c., &c.

Inspection by the Trade respectfully invited.

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59 to 63 St. Peter St., Montreal.  
56 & 58 Front St., Toronto.

Send for Catalogue.

**S. GREENSHIELDS,**  
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WHOLESALE

**DRY GOODS**

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VICTORIA SQUARE

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**MONTREAL.**

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Bank of Montreal.

ESTABLISHED IN 1818. CAPITAL ALL PAID-UP, - - \$12,000,000 RESERVE FUND, - - - - 6,000,000 Head Office, - - - - Montreal.

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THE BANK OF TORONTO, CANADA.

Incorporated 1855.

Paid up Capital, \$2,000,000. Rest \$1,150,000.

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BANKERS.

LONDON, ENG., The City Bank Limited, New York, National Bank of Commerce. Collections made on the Best Terms.

Banque Ville-Marie.

HEAD OFFICE, - MONTREAL.

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

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The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

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Branches and Agencies in Canada.

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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; Agra Bank, Limited, West Indies, Colonial Bank, Paris—Messrs. Marcuard, 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 the 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, THE 12th OF OCTOBER NEXT,

AT THREE o'clock in the afternoon.

By order of the Board,

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 27th August, 1885.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - \$5,700,000. Reserve Fund, - - - 1,325,000.

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J. H. PLUMMER, Assistant General Manager.

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Winnipeg, Emerson, Brandon.

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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.

ESTABLISHED IN 1838.

Capital Paid-up, - - - \$1,200,000. Reserve, - - - - 200,000.

JACQUES GRENIER, - - - - PRESIDENT. A. A. TROTTLER, - - - - CASHIER.

Branch Three Rivers, P. Q., P. E. Panmeton, Manager Agency St. Rom, P. Q., G. Bedard, Agent.

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London, Eng.—The Alliance Bank, Limited. New York.—National Bank of the Republic. Quebec, P. Q.—Bank of Montreal.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS.

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CANADA—Prov. Ontario—The Bank of Toronto; Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Union Bank of Lower Canada.

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 - - - 2,100,000

**DIRECTORS.**

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JNO. C. KEMP, Asst. Gen'l Manager.  
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Chicago—A. L. Dewar, Agent.

**BRANCHES.**

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Berlin	London	Simcoe
Brautford	Montreal	Stratford
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Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Galt	Parkhill	Windsor
	Peterboro'	Woodstock

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

**BANKERS.**

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

**The Dominion Bank.**

CAPITAL, \$1,500,000. RESERVE FUND, \$930,000.

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Wm. Inco. Edward Leadlay.  
E. B. Osler. James Scott.  
Wilmot D. Matthews.

**HEAD OFFICE, TORONTO.**

AGENCIES: Brampton, Belleville, Cobourg, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby. Queen St., Toronto, cor. of Escher St.  
Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. H. BETHUNE, Cashier.

**BANQUE JACQUES-CARTIER.**

**HEAD OFFICE, - MONTREAL.**

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

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Branch at St. Hyacinthe, A. Clement, Manager.  
Branch at Valleyfield, C. H. Hamel, Manager.  
Branch at Fraserville, J. F. Pollard, Manager.  
Agents in New York: National Bank of the Republic  
Agents in London, Eng.: Glynn, Mills, Currie & Co.

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-OF THE-  
**DOMINION OF CANADA.**

Head Office, - - - ST. JOHN, N.B.  
CAPITAL PAID UP - - - \$32,900  
REST - - - \$60,000

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JOHN McMILLAN (of J. & A. McMILLAN, Book-sellers.)  
A. A. STERLING, Fredericton.  
AGENCY—FREDERICTON: A. S. Murray, Agent.  
AGENCY—WOODSTOCK: G. W. Vanwart, Agent.

The Chartered Banks.

**BANK OF HAMILTON**

CAPITAL SUBSCRIBED, - \$1,000,000  
Reserve Fund, - \$250,000  
Head Office, - - - Hamilton.

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Georgetown—H. M. Watson, Agent. Listowel—H. H. O'Reilly, Agent. Milton—J. Butterfield, Agent.  
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Agents in London, Eng.—The National Bank of Scotland.

**BANK OF OTTAWA, OTTAWA.**

Capital (all paid up) ..... \$1,000,000  
Reserve Fund ..... 160,000

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**The Central Bank of Canada.**  
**HEAD OFFICE, TORONTO, ONT**

CAPITAL AUTHORIZED, - - - \$1,000,000  
CAPITAL SUBSCRIBED, - - - 500,000  
CAPITAL PAID-UP, - - - 325,000

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SAM'L TREES, Esq., Vice-President

**DIRECTORS:**

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D. M. McDONALD.  
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Agents in New York—Importers and Traders  
National Bank, Agents in London, England—National Bank of Scotland, London.

**The Western Bank of Canada.**

**HEAD OFFICE, OSHAWA, ONT.**

CAPITAL AUTHORIZED ..... \$1,000,000  
CAPITAL SUBSCRIBED ..... 500,000  
CAPITAL PAID-UP ..... 250,000

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CAPITAL PAID-UP, - - - \$2,000,000.  
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The Chartered Banks.

**THE STANDARD BANK OF CANADA.**

CAPITAL AUTHORIZED.....\$1,000,000  
CAPITAL PAID-UP..... 803,000  
RESERVE FUND..... 185,000  
HEAD OFFICE, TORONTO.

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A. T. TODD.....R. C. JAMIESON.

**FRED. WYLD.**

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Bowmanville. Campbellford. Harriston.  
Bradford. Cannington. Markham.  
Brighton. Colborne. Newcastle.  
Pictou.  
Montreal—Bank of Montreal.  
New York—Bank of Montreal.  
London, Eng.—The Royal Bank of Scotland.

**THE BANK OF LONDON**  
IN CANADA.

**HEAD OFFICE, LONDON, ONT.**

Capital Subscribed..... \$1,000,000  
Capital Paid-up..... 200,000  
Reserve Fund..... 50,000

HY. TAYLOR, Pres., JNO. LABATT, Vice-Pres.  
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MANAGER—A. M. SMART.

Branches.—Ingersoll, Dresden, Petrolia, Watford.  
Correspondents in Canada—Molson's Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).

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RESERVE FUND . . . 480,000.

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WM. RAMSAY, Esq.,  
P. HUGHES, Esq., HON. ALEX. MORRIS.  
D. R. WILKIE, Cashier.  
B. JENNINGS, ..... Inspector.

**Head Office--Toronto.**

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon, Essex Centre.

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

**EASTERN TOWNSHIPS BANK.**

AUTHORIZED CAPITAL...\$1,500,000  
CAPITAL PAID UP..... 1,449,067  
RESERVE FUND..... 375,000

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Thos. Hart, Hon. J. H. Pope,  
T. S. Morey, Hon. G. G. Stevens,  
WM. FARWELL, General Manager.

**HEAD OFFICE—SHERBROOKE, QUE.**

BRANCHES:—Waterloo, Richmond, Coaticook, Stanstead, Cowansville, Granby, Bedford, Farnham

Agents in Montreal—Bank of Montreal. London, England—Natl. 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.

Head Office, - - - Quebec.

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 Geo. R. Renfrew, Esq.,  
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 Branches and Agencies in Canada.  
 Ottawa, Ont. Toronto, Ont. Pembroke, Ont.  
 Montreal, Que. Thorold, Ont. Three Rivers.  
 Agents in New York—Messrs. Maitland, Phelps & Co.  
 Agents in London—The Bank of Scotland.

Loan Societies.

**THE ONTARIO Investment Association**

(Limited.)

**OF LONDON, ONTARIO.**

CAPITAL Subscribed, - \$2,650,000.00  
 CAPITAL PAID UP, - 634,715.71  
 RESERVE FUND, - 500,000.00  
 INVESTMENTS, - 1,998,621.66

Parties wanting money on Real Estate Mortgages, Apply to HENRY TAYLOR, Manager.

**Dominion Savings & Investment Soc.**

**LONDON, ONT.**

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

Loans made on farms and city property, on the most favorable terms. Municipal and School Section Debentures purchased.  
 Money received on deposit and interest allowed thereon.

F. B. LEYS, Manager.

**THE PETERBOROUGH Real Estate Investment Co.**

[LIMITED.]

Incorporated 1875 by Letters Patent under Great Seal of Canada.

Authorized Capital, \$2,000,000  
 Subscribed Capital, 1,493,000  
 Paid-up Capital, 373,400  
 Assets 31st January, 1885, 1,150,000  
 Paid-up Capital held in Great Britain, 117,400  
 Debentures issued in Great Britain, 672,768.40

Directors in Canada.

MAJOR-GEN. HAULTAIN, late of Her Majesty's East Indian Forces, President, JOHN WALTON, Esq., J. P., Vice-President.

GEORGE A. COX, Esq., Mayor of Peterborough.  
 RICHARD HALL, Esq., of Messrs. Hall, Innis & Co.  
 H. J. LEFEVRE, Esq., A. C. DUNLOP, Esq.  
 A. P. POUSSETTE, Esq., T. G. HAZLETT, Esq., Barrister.

Bankers in Canada—The Ontario Bank.  
 Bankers in Great Britain—The British Linen Company Bank.

Chief Agents in Great Britain—Finlayson & Auld, Writers, 180 and 151 West George Street, Glasgow.  
 Agents in Edinburgh—Ronald & Richie, S.S.C., 20 Hill Street.  
 Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSSETTE & ROGER, Managers, Peterborough, Ont.

**THE LONDON LOAN CO. OF CANADA.**

Subscribed Capital, \$600,000.00; Reserve and Contingent Fund, \$49,765.64; Assets, \$899,316.30.

Directors—THOMAS KENT, President; JAMES OWREY, Vice-President; THOMAS MCCORMICK, GEO. D. SUTHERLAND, J. A. NELLES, M.D., R. W. PUDDICOME, ANDREW WELDON.  
 Manager—MALCOLM J. KENT.  
 Solicitors—Gibbons, McNab, Mulhorn & Harper.  
 Bankers—Merchants' Bank of Canada.

Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.  
 OFFICE—Aldion Block, No. 433 Richmond St., London, Ont.

The Chartered Banks.

**THE FEDERAL BANK OF CANADA.**

Head Office, - Toronto, Ont.

Capital, - - - \$1,250,000  
 Rest, - - - 100,000

**DIRECTORS:**

S. NORDHEIMER, Esq., - - - PRESIDENT.  
 J. S. PLAYFAIR, Esq., - - - VICE-PRESIDENT.  
 WM. GALBRAITH, Esq., EDW'D GURNEY, Esq.,  
 B. CRONYN, Esq., H. B. CLARK, Esq., M.F.P.,  
 J. W. LANGMUIR, Esq.  
 G. W. YARCKE, GENERAL MANAGER.

**BRANCHES:**

Aurora, Clitham, Quebec, Kingston, London, Newmarket, Simcoe, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg, and Yorkville.

**BANKERS:**

New York, - American Exchange National Bank.  
 Boston, - The Mercantile National Bank.  
 Great Britain, - The National Bank of Scotland.

Loan Societies.

**THE HAMILTON**

**PROVIDENT & LOAN SOCIETY.**

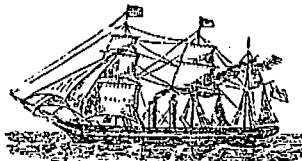
President, GEORGE H. GILLESPIE.  
 Vice-President, JOHN HARVEY.

Capital Subscribed, \$1,500,000.00  
 paid-up, 1,100,000.00  
 Reserve and Surplus 133,028.21  
 Profits, 2,997,129.64

MONEY ADVANCED on Real Estate on favorable terms of Repayments. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

Banking House: Cor. of King and Hughson Sts., HAMILTON, ONT.  
 H. D. CAMERON, Treasurer.

**BEAVER LINE.**



**The Canada Shipping Co.'s LINE OF STEAMERS BETWEEN MONTREAL AND LIVERPOOL.**

Comprising the following first-class, Clyde-built, full-powered Iron Steamships:

LAKE SUPERIOR ..... 5,200 Tons.  
 LAKE HURON ..... 4,100 "  
 LAKE WINNIPEG ..... 3,300 "  
 LAKE NEPIGON ..... 2,300 "  
 LAKE CHAMPLAIN ..... 2,300 "

Calling at Queenstown on the outward voyage to embark passengers for Quebec and Montreal, connecting at the latter port by direct rail for all points in Canada and the United States, and to which Through Tickets are issued.

These steamers are built in water-tight compartments, and of special strength for the North Atlantic trade. In the passenger departments the most perfect provision has been made to ensure the comfort and convenience of all. In the cabin the staterooms are large and airy. The stowage is fitted with the most approved patent canvas berths, and is perfectly ventilated and heated by steam. An experienced surgeon is carried on each steamer, also stewardesses to attend to the wants of females and children.

Rates of Passage.—OAMX—Montreal to Liverpool, \$50; return, \$80. Steerage at lowest rates. For freight or other particulars apply in Belfast to A. A. Watt, 3 Custom House Square; in Queenstown to N. G. Seymour & Co. in Liverpool to R. W. Roberts, 21 Water Street; in Quebec to H. H. Sewell, 125 Peter Street, Or to

H. E. MURRAY, General Manager, 1 Custom House Square, Montreal.  
 J. G. SHEPHERD & CO., 33 Piccadilly, Manchester, England,  
 Agents for "BEAVER LINE" Steamships, (Canada Shipping Co.)

The Chartered Banks.

**THE ONTARIO BANK.**

CAPITAL, Paid-up - - \$1,500,000.  
 RESERVE FUND, - - 485,000.

HEAD OFFICE, - - - - - TORONTO

**DIRECTORS.**

SIR WM. P. HOWLAND, President; DONALD MACRAY, Esq., Vice-President; Hon. C. F. Fraser, G. M. Rose, Esq., R. K. Burgess, Esq., A. M. Smith, Esq., G. R. R. Cockburn, Esq.

**C. HOLLAND, General Manager.**

BRANCHES—Bowmanville, Guelph, Lindsay, Cornwall, Montreal, Mount Forest, Newmarket, Oranva, Peterboro', Port Perry, Port Arthur, Whitby, Winnipeg, Man., and 476 Queen Street west, Toronto.

AGENTS—London, Eng.—Alliance Bank, Bank of Montreal; New York—The Bank of the State of New York; Messrs. Walter Watson and Alex. Lang; Boston—Tremont National Bank.

**St. Johns Bank.**

L. MOLLEUR, President, St. Johns. ISAAC COOTE, Seigniorial Agent, St. Johns, Vice-President. W. BROUSSEAU, Merchant, Town C. un Ilor, St. Johns. FRS. GOSLIN, Merchant, St. Alexandre. A. A. L. BILLEN, Notary, St. Alexandre.

PH. BAUDOIN, Manager.

Head Office, St. Johns.

Branch—Napierville, J. Molleur, Agent.

Capital Subscribed, \$ 540,000  
 Authorized, 1,000,000  
 Capital Paid in, 226,320

Agents—Montreal, Bank of Montreal; New York, Bank of Montreal; Boston, Mercantile Nat. Bank.

Loan Societies.

**THE FREEHOLD Loan and Savings Company,**

Cor. Church & Court Sts., Toronto.

ESTABLISHED IN 1859.

Subscribed Capital, - - \$1,876,000  
 Capital Paid Up, - - - 1,000,000  
 Reserve Fund, - - - 445,000

PRESIDENT.....HON. WM. MCMASTER.  
 MANAGER.....HON. S. C. WOOD.  
 INSPECTOR.....ROBERT ARMSTRONG.  
 Money loaned on Real Estate security.  
 Deposits received and Debentures issued at current rates of interest.

**RICHELIEU & ONTARIO Navigation Co.**

SPRING ARRANGEMENT, 1885.



The Steamers of this Company between **MONTREAL AND QUEBEC,** Will commence running regularly on

6th May, as under:—  
 The Steamer QUEBEC, Capt. R. NELSON, on Mondays, Wednesdays and Fridays, and  
 The Steamer MONTREAL, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 7 o'clock, p.m., from Montreal.

STEAMERS BETWEEN **MONTREAL AND TORONTO,** Will commence running daily on 1st June.

Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 6th May.

Steamer THREE RIVERS, Capt. COLLETTE, leaves for Three Rivers every Tuesday and Friday at 1 p.m.

Steamer CHAMBLEY, Capt. GEO. NELSON, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer TERREBONNE, Capt. LAFORCE, leaves daily (Sundays excepted) at 3 30 p.m., Saturdays at 2 30 p.m., for Vercheres, calling at Boucherville, Verannes and Bout de l'Isle. For L'Assomption and St. Paul l'Ermitte, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Contrecoeur on Mondays, Wednesdays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICES:—R. A. Dickson, 136 St. James St., opposite St. Lawrence Hall; I. J. McComill, Windsor Hotel, Robt. McEwen, Canal Basin, and at the Company's Ticket Office, Richelieu Pier, foot of Jacques Cartier Square.

ALEX. MILLOY, J. B. LABELLE, Traffic Manager, General Manager.  
 General Offices, 228 St. Paul St., Montreal, May 6th, 1885.

Oceanic Steamships.

Allan Line.



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

1885. Summer Arrangements. 1885. This Company's Lines are composed of the following Double Engine Clyde built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Capt. A. Macnicol.
Siberian.....	4,600	" R. P. Moore.
Carthaginian.....	4,600	Capt. J. G. Stephen.
Hanoverian.....	5,400	" James Wylie.
Parisian.....	4,650	Lt. W. H. Smith, R. N. R.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	" W. Richardson.
Moravian.....	3,650	Lieut. F. Archer, R. N. R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	Mr. Dalziel.
Hibernian.....	3,434	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R. N. R.
Austrian.....	2,700	Lieut. R. Barrett, R. N. R.
Nestorian.....	2,700	Capt. D. J. James.
Frusian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberian.....	4,600	Building.
Buenos Ayrean.....	3,300	Capt. R. P. Moore.
Corean.....	4,000	" Barclay.
Greenland.....	3,600	" C. E. LeGallais.
Manitoba.....	3,150	" Macnicol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,800	" J. Brown.
Waldensian.....	2,600	" R. H. Hughes.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Acadian.....	1,350	" F. McGrath.

The shortest Sea Route between America and Europe, being only five days between land to land.

The Steamers of the Liverpool, Londonderry and Montreal Mail Service.

Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM QUEBEC:

Hanoverian.....	Saturday, June 6
Sardinian.....	Saturday, June 13
Sarmatian.....	Saturday, June 20
Parisian.....	Saturday, June 27
Polynesian.....	Saturday, July 4
Sardinian.....	Saturday, July 11
Sarmatian.....	Saturday, July 18
Parisian.....	Saturday, July 25

Rates of Passage from Quebec. Cabin..... \$60.05, \$70.00 and \$80.00 (According to Accommodation.) Intermediate..... \$30.00 Steerage..... At lowest rates.

The Steamers of the Liverpool, Queenstown, St. John's, Halifax and Baltimore Mail Service are intended to be despatched as follows:—

FROM HALIFAX:

Buenos Ayrean.....	Monday, June 8
Nova Scotian.....	Monday, June 22
Caspian.....	Monday, July 6
Hanoverian.....	Monday, July 20

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHN'S: Cabin..... \$20.00 | Intermediate..... \$15.00 Steerage..... \$6.00.

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

An experienced surgeon carried on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomery & Workman, 17 Grace Church st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

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

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....	3,284
Dominion.....	3,176
Texas.....	2,700
Quebec.....	2,700
Mississippi.....	2,680
Brooklyn.....	3,600
Toronto.....	3,284
Ontario.....	3,176
Sarnia.....	3,850
Oregon.....	3,850
Vancouver.....	5,700

Great Reduction in Rates.

DATES OF SAILING FROM QUEBEC FOR LIVERPOOL.

\*Oregon..... 8th August  
\*Sarnia..... 15th August  
Toronto..... 22nd August

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60; return, \$90, \$100, \$103, and \$120, according to steamer and berth. Intermediate and Steerage at low rates.

Propaid steerage tickets issued at the lowest rates. \*Saloons, Staterooms, Music Room and Bath Rooms in this steamers are amidships, where but little motion is felt, and carries neither cattle nor sheep.

Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage apply in London to Grace, Hunter & Co., 11 Leadenhall Street; in Liverpool, to Flihn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO., Exchange Court, Montreal.



Canadian Pacific Railway.

Montreal, Ottawa, Kingston, Toronto, AND THE WEST.

CHANGE OF TIME.

Commencing MONDAY, July 27, 1885, Trains will run as follows:—

TIME TABLE.	Local Express	Three Express	Local Express	Three Express
Leave Montreal....	A.M. 7.15	A.M. 9.00	P.M. 6.00	P.M. 8.00
Arrive Ottawa....	11.25	12.25	10.15	11.30
" Toronto.....		9.45		8.30
Leave Toronto....		A.M. 8.25		P.M. 8.00
" Ottawa.....		A.M. 8.20	P.M. 5.32	P.M. 4.48
Arrive Montreal...	12.35	9.00	8.30	8.18

The only Line to all points in Upper Ottawa Valley, And the most direct route to

Winnipeg, Manitoba, and North-West, VIA OWEN SOUND & PORT ARTHUR. Connections at TORONTO for all points West, South and North-West.

Magnificent Parlor and Sleeping Cars on Through and Local Express Trains.

For full information regarding Tickets, etc., apply, at the following Ticket Offices:—

266 St. James St. (corner McGill Street) Windsor Hotel Ticket Office, and at Quebec Gate Station, Montreal. W. C. VAN HORNE, Vice-President. W. WHYTE, Gen. Supt.

D. McNicholl, General Passenger Agent. July 23

Railways.

EXPERIENCED TRAVELLERS

— ALWAYS TAKE THE — GRAND TRUNK RAILWAY

THE FAVORITE RAIL ROUTE TO MONTREAL, DETROIT, CHICAGO, Boston, New York, Buffalo, Niagara Falls, Paterboro, Quebec, Portland, Halifax, Winnipeg, Kansas City, Omaha, St. Paul, St. Louis, Pt. Huron, London, Hamilton, and all Principal Points in

CANADA AND THE UNITED STATES. It is Positively the ONLY LINE in Canada running THE CELEBRATED PULLMAN PALACE SLEEPING AND PARLOR CARS,

And, in connection with the CHICAGO AND GRAND TRUNK RAILWAY, forms the Shortest, Quickest, and Most Reliable Highway to

Manitoba, British Columbia and the Pacific Coast.

FOR FARES, Time Tables, Tickets, and the Company's Ticket Offices.

WM. EDGAR, JOSEPH HICKSON, Gen. Pass. Agent. Gen. Manager.



Intercolonial Railway. SUMMER ARRANGEMENT.

Commencing 1st June, 1885, THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted) as follows:

Leave Point Levis.....	8.00 A.M.
" Levis.....	8.15 "
Arrive Riviere du Loup.....	11.50 "
Trois Pistoles.....	12.55 P.M.
Rimouski.....	2.30 "
Little Metis.....	3.25 "
Campbellton.....	7.00 "
Dalhousie.....	7.40 "
Bathurst.....	9.28 "
Newcastle.....	10.57 "
Moncton.....	1.10 A.M.
St. John.....	5.30 "
Halifax.....	9.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Pointe Levis with these trains. The Trains to Halifax and St. John run through to their destinations on Sunday.

The Pullman Car leaving Montreal on Monday, Wednesday and Friday runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday to St. John.

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.

For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements &c., apply to

G. W. ROBINSON, Eastern Freight and Passenger Agent, 136 St. James Street, (Opposite St. Lawrence Hall), Montreal. D. POTTINGER, Chief Superintendent Railway Office, Moncton, N.B., May 20th, 1885.

Stock Brokers, &c.

STRATHY BROS., STOCK BROKERS,

Exchange Building, MONTREAL. J. ALEX. L. STRATHY, EDWARD W. STRATHY, Member Montreal Stock Exchange

Canadian and American Stocks, Bonds, Grain, &c. Bought or Sold for Cash or on Margin. BUSINESS STRICTLY CONFINED TO COMMISSION. Agents: Donald, Gordon & Co., New York, Alex. Geddes & Co., Chicago, Lee, Higginson & Co., Boston. PRICES RECEIVED BY TELEGRAPH EVERY FEW MINUTES OVER "TICKER" IN OFFICE.



## Montreal Advertisements.

**INDIA RUBBER CLOTHING CO.,**

C. L. HIGGINS, - - - - - MANAGER.

Manufacturers of Gossamer Circulars, Newports, Sleeve Circulars, Aprons, Sponge Bags, Bed Clothes, Hat Covers, Sieves, Also, a full line of Men's and Youth's Gats. Only the Trade supplied. 742 Craig Street, MONTREAL.

**A. HULEK,** Manufacturer for the

Wholesale Dry Goods Trade of Silk and Cloth Cloaks, Dolm. ns, etc., Braided and Plain Jerseys, Jersey Fanny Caps, Children's Frocks, Snow-shoe Suits of every Style, Also:— Wholesale Manufacturer of Furs; Fur Coats and Cloaks a Specialty, Paris, London and New York experience.

This firm is ready to make up Cloaks, &c., similar to imported samples, if necessary. Also to work up any goods which Wholesale Dry Goods Houses may wish to turn into manufactured articles. Address: A. HULEK, 106 McGill Street, Montreal.

THE  
**BELL TELEPHONE CO.**  
OF CANADA

Incorporated by Act of Parliament, 1880.  
President: - - - - - ANDREW ROBERTSON.  
Vice-President and Managing Director: C. F. SISE.  
Secretary-Treasurer: - - - - - C. P. SOLATEL.

This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephonic communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address, THE BELL TELEPHONE COMPANY OF CANADA.—MONTREAL.

Accountants, Agents, &c.  
(For Legal Cards see other Page.)

**JAMES C. MACKINTOSH,**  
BANKER AND BROKER,  
HALIFAX, N. S.

Special attention given to Investments in sound dividend-paying Stocks and DEBENTURES.  
Collections made in all parts of the Maritime Provinces.

Business information afforded to customers,  
166 HOLLIS STREET.

Guelf, Ont.

**JOHN SMITH,**

REAL ESTATE AND LOAN AGENT,  
ACCOUNTANT, &c.,  
82 St. GEORGE'S SQUARE,  
GUELPH, ONT.

Assignments taken and Estates managed.

Montreal.

**JOHN FAIR,**

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

**JOHN M. M. DUFF,**  
ACCOUNTANT & INSURANCE ADJUSTER,  
Commissioner for Canada and

New York, Pennsylvania, Massachusetts, Maine, Vermont and Illinois.

ISSUER OF MARRIAGE LICENSES,  
118 ST. JAMES STREET,  
Opposite Post Office.

**KENT & TURCOTTE,**  
Public Accountants & Auditors,  
7 PLACE D'ARMES SQ.

Jacques-Cartier Bank Building, Montreal.  
A. L. KENT. ALPHONSE TURCOT.

## Montreal Advertisements.

**ALEX. McARTHUR & CO.,**

MANUFACTURERS

**TARRED AND ROOFING FELT,**

Building Paper, Coal Tar, Pitch,  
Paper Bags, Wrapping Paper,  
Twine, &c., &c.,

393 ST. PAUL ST., MONTREAL.

**H. J. BEEMER,**

Contractor for Building Railways, Canals, Bridges, Buildings, etc., also Steam Dredging and Sub-Marine Works. Office for the Montreal Extension of the Canadian Pacific Railway, Cor. Barclay and Water Streets. Office at Windsor Hotel, Montreal.

**Wm. Clendinning & Son,**

Iron Founders and Manufacturers of

STOVES, FURNACES, RANGES,

Iron Bedsteads, Cemetery and Roof Railings.

Sinks, Hollow Ware, Tea Kettles, &c.,

Railroad, Ornamental and Builders' Castings,

WHOLESALE AND RETAIL.

SAMPLE AND SALE ROOMS:

Cor. of Craig & St. Peter St., and 524 Craig St.

FOUNDRY AND STOVE WORKS:

Cor. William and Inspector Sts.

MONTREAL, P. Q.

**W. S. THOMSON,**

IMPORTER OF

**Laces, Buttons, Trimmings,**

AND GENERAL FANCY GOODS,

1811 Notre Dame St., Montreal.

**DOMINION****Fur Dressing & Dye Works,**

A. HELLMANN,

201 CRAIG ST., MONTREAL.

**ENVELOPES**

Stamped in RELIEF COLORS,  
NO CHARGE FOR DIES.

**GEORGE BISHOP & CO.,**  
60 ST. JAMES ST., MONTREAL.

**LA BANQUE DU PEUPLE.**

NOTICE is hereby given that COME SERAPHIN CHERRIER, in his lifetime of the City of Montreal, Esquire, Advocate, having departed this life on the 10th day of April inst., has ceased to be a member or principal partner of the Corporation of La Banque du Peuple.

GEO. S. BRUSH,  
Vice-President.

A. A. CROTTIER,  
Cashier.

Montreal, 14th April, 1885.

## Brockville, Ont., Advertisements.

**J. A. HIBBARD,**

Manufacturer of fine

**CARRIAGES AND SLEIGHS**

FACTORY JOHN STREET,

BROCKVILLE, ONT.

N.B.—Repairing promptly attended to. All work warranted. Orders by mail promptly attended to.

**CANADA DYE WOOD MILLS.**

BUSH &amp; McCORMACK,

Importers and Manufacturers of

**ALL KINDS OF DYE WOODS,**  
BROCKVILLE, ONT.

**BUY THE**

**ELECTRIC LAMP** GIVES A LIGHT equal to eight ordinary lamps for our gas jets. Nine times cheaper than gas, with a light four times more brilliant. **Twenty-five p.c.** cheaper in price than the "Sun," "Wonder," or Lighting Lamps. Can be fitted to any gas fixture. **Encourage Home Manufacture.** The only Lamps of the kind manufactured in Canada. No smoky or broken chimneys. Positively non-explosive. Costs only half a cent per hour for oil. Stand Lamps handsomely finished in Gold or Silver for the study or parlor. Brass and Nickel Founts made so as to fit every description of gas or lamp fixtures. **Agents Wanted for every town in the Dominion.** Sole Manufacturers and Owners of the Thayer Electric Lamp Patent. **FRANK WEIR & CO.,** P.O. Box 1578. Office and Factory, 48 to 60 Nazareth St.; Foundry, 84 to 90 Wellington St., and 68 Prince St., Montreal.

THE  
**STEEL CO'Y OF CANADA**

Manufacture

**PIC AND BAR IRON CAR WHEELS,**  
**CAR AND LOCOMOTIVE AXLES,**  
**NAIL PLATE, &c.**

All Orders for the Company's products executed DIRECT from the WORKS, LONDONBERRY, N.S.

OFFICE IN MONTREAL,

No. 17 St. John Street.

**GANANOQUE JUNCTION**  
**CHEESE & BOX FACTORY,**  
WM. CHAPMAN, Proprietor,  
MANUFACTURER OF  
**CHEESE and CHEESE BOXES.**  
DEALER IN  
Annatto, Rennets, Bandage, Salt,  
Scale Board, &c.  
**GANANOQUE JUNCTION, ONT.**

**Packing Box Manufactory.****JOHN WOOD & SONS.**

Cor. Front and Erin Streets,  
TORONTO.

BOX and PACKING CASE MANUFACTURERS.

Planing, Sawing, Re-Sawing, Band Sawing, Shaping, &c  
**ALL ORDERS PROMPTLY ATTENDED TO.**

Legal.

Pictou, Ont.

**EDWARDS MERRILL,**

BARRISTER, SOLICITOR, NOTARY PUBLIC,  
&c. Office: Washburn Block, Main St., Pictou.

Toronto.

**JONES, MACKENZIE & LEONARD,**  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.  
CLARESON JONES. BEVERLEY JONES.  
GEO. A. MACKENZIE. C. J. LEONARD.  
English Agent,  
JONAS AP JONES, 93 Cannon St., London.  
\*A. Commr. for N.Y., Illinois and other States.

**Peterborough Ont., Advertisements.**

**PETERBOROUGH WOOLLEN MILL.**  
A. W. BRODIE,  
WOOLLEN MANUFACTURER,  
PETERBOROUGH, ONT.

**Peterborough Biscuit Works,**  
G. W. HALL, Proprietor.  
Soda Biscuits for Family use a Specialty.  
Office, Works and Sample Room, Simcoe Street,  
PETERBOROUGH.

**THE AUBURN WOOLLEN COMPANY,**  
(Limited.)  
Manufacturers of Tweeds.

**PETERBOROUGH, ONT.**

**The Wm. Hamilton Manfg. Co.**  
Manufacturers of the most improved Saw Mill Engines and Boilers, Heavy Circular and Iron Gang Mills; Patent Twin Circular; Steam Heads with Patent Valves; Cove's Patent Saw Sharpener; Perkins' Patent Sizing Mill and Shingle Machinery; Improved Lumbermen's Capstans; Lefolle Turbine Water Wheel; Band Saw Mills; Twin Engine Feed for long Carriages. Peterborough, Ont.

**R. MOWERY,**  
Peterboro, Ont.,  
Manufacturer of

**THRASHING MACHINES, HORSE POWERS,**  
and **Sawing Machines.**  
All work warranted. Repairing of all kinds promptly attended to at moderate rates.

**JOHN. T. CRAIG,**  
Carriage and Sleigh Maker, Horse Shoeing, &c.  
ALL WORK GUARANTEED.  
**ELIZABETH ST., ASHBURNHAM,**  
OPPOSITE PETERBORO, ONT.

**McANDREW & NOBLE,**  
Opp. Hall, Innes & Co., and next door to the Fire Engine Station,  
**Simcoe Street, Peterborough, Ont.**  
Steam and Hot Water Heating in the most improved and economical plans. Sanitary Plumbing a Specialty. Gas Fitting Practically done.

**ALEXANDER GIBSON,**  
IMPROVED STYLES OF HORSE-SHOEING.  
Spring Steel Shoes & Steel Cankles, Home Manufacture.  
*Lame and Interfering Horses a Specialty.*  
Mill Picks Sharpended.

Near Peter Hamilton's Foundry,  
*George Street, Peterborough, Ont.*

**FOR LIVERY RIG, TRY**  
**CONNORS BROS.,**

**TIP-TOP LIVERY,**  
*George Street, South of the Market Square,*  
**PETERBOROUGH, Ont.**



**J. H. WALKER,**  
DESIGNER AND  
ENGRAVER ON WOOD

**REMOVED TO**  
FORESTRY CHAMBERS,  
Old Post Office Building  
Entrecha 1st St. James St.  
or by 116 St. Francois  
Xavier Street, Montreal.  
Fine Art Engraving,  
Portraits, &c.

ESTABLISHED 1850.

**CANADA LEAD & SAW WORKS**

**JAMES ROBERTSON,** General Metal Merchant and Manufacturer,  
Office 20 Wellington St., Montreal, P.O. Box 1800.  
Lead Pipes, Shot, Putty, White Lead, also Gang, Circular and Cross Cut Saws of all kinds. (Prices furnished on application.) Branches: Toronto, James Robertson & Co.; St. John, N.B., James Robertson.

**Montreal Advertisements.**

**Blotting Paper.**  
First Prize Dominion Exhibition 1880.  
**JOHN CRILLY & CO.,**

MANUFACTURERS OF  
Blotting Paper, Flour Sack Paper,  
Music Paper, Fine Manilla Paper,  
Colored and Brown & Grey Wrapping  
White Printing Paper,  
Paper, Roofing Felt and Match  
Flour Sack Paper Bags, &c., &c. Paper.  
Special Sizes and Weights made to order  
389 ST. PAUL ST., MONTREAL.

**DOMINION PAPER CO.**

100 Gray Nun street, Montreal.  
(Mills at Kingsley Falls, P.Q.)  
MANUFACTURERS OF  
The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned & White)  
No. 3 News and Printing, " "  
White Tea and Bag,  
Bleached Manilla Envelope, Bag and Wrapping,  
White Manilla Tea and Wrapping,  
Unbleached Manilla Bag and Wrapping.

**DOMINION EXHIBITION, 1884.**  
FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL  
Awarded to the

**ROLLAND PAPER CO.,**  
MILLS AT ST. JEROME, P.Q.  
Bronze Medals for Writing, Caps to Posts  
Book and Job, News and Bristol Board.  
Silver Medal for Colored Papers.  
Gold Medal for best collection.  
Special sizes and weights made to order.  
HEAD OFFICE IN MONTREAL.  
**J. B. ROLLAND & FILS,**  
Wholesale Paper Warehouse,  
ST. VINCENT STREET, NOS. 6, 8, 10, 12, & 14

**ALFRED J. TURCOT & CO.,**  
366 St. Paul St., Montreal,  
Are receiving weekly the latest styles in  
**MILLINERY & FANCY GOODS,**  
From European and American markets.  
Black Goods a specialty in  
Cashmere, Velvets, Velveteens, Ribbons and Ostrich Feathers a specialty.  
Special discounts to Cash Buyers.

**PARKER'S FOUNDRY.**  
19 to 29 Dalhousie Street,  
MONTREAL.  
**CAST-IRON SINKS** MADE FROM THE  
best American patterns. A large assortment in stock. Prices on application.  
**MOSES PARKER.**

**FENWICK & SCLATER,**  
Asbestos Warehouse, Railway, Steamboat  
and Engineers' Supplies.

**Phoenix Fire Works—Fire Engine Hose**  
229, 231 and 233 Commissioners Street,  
MONTREAL.

**JOHN FOGG,** 193 KING ST. EAST,  
TORONTO, ONT.  
Brass Founder. Railway Castings a  
specialty. Babbitt and Antifriction Metals of all  
descriptions. Lead and Zinc Castings.

**Ottawa Advertisements.**

**VULCAN BOILER WORKS,**  
McBRIDE & CO., Man'rs. of Iron & Steel  
**BOILERS OF EVERY DESCRIPTION.**  
Tanks, Girders, Iron Roofing  
Bank Vaults, Smoke-Stacks and all kinds of Sheet  
Iron Work. 428 & 430 Wellington St., OTTAWA.  
Repairs promptly executed.

**STEWART & FLECK, JR.,**  
MANUFACTURERS OF EVERY DESCRIPTION OF  
**Mill Machinery,**  
Water Wheels, Steam Engines,  
Boilers.  
VULCAN IRON WORKS, WELLINGTON ST., OTTAWA.  
Repairs Promptly Executed.

**OTTAWA PLATING CO.,**  
106 and 108 Bay Street,  
FINEST GOLD, SILVER AND NICKEL PLATING  
No goods allowed to leave the Works unless  
plated and finished in the best possible manner.  
None but skilled workmen employed.  
OFFICE AND SHOW ROOM, 170 SPARKS STREET.  
**GARROW & MACDONALD.**

**OCCIDENTAL HOUSE,**  
H. BEAUVAIS, Proprietor,  
49 to 53 DUKE STREET, near Railway Station,  
OTTAWA.  
First-class accommodation for the Travelling Public

**VICTORIA FOUNDRY, OTTAWA.**  
Engine & Mill Machinery of every description  
MANUFACTURED.  
GENERAL REPAIRS DONE.  
M. W. MERRILL. N. S. BLASDELL & CO.

**JOHN BROWN,**  
**SOAP & CANDLE**  
MANUFACTURER,  
YORK STREET, OTTAWA.

**P. BOILEAU,**  
Formerly with Joseph Isabelle, of Hull,  
**CARRIAGE MAKER,**  
No. 28 CLARENCE ST., OTTAWA.  
Vehicles to order and Repairs made on the  
shortest notice. Prices moderate. Your patronage  
is respectfully solicited.

Mount Sherwood Sash and Door Factory,  
**ROBERT THACKRAY,**  
Importer and Manufacturer of  
**FLOORING, MOULDINGS, &c.**  
PLANING AND RE-SAWING DONE TO ORDER.  
MOUNT SHERWOOD, OTTAWA, ONT.

**W. REARDON,**  
MANUFACTURER OF  
**BROOMS, SCRUBBING BRUSHES, ETC.,**  
The trade supplied. Factory and Office,  
138 YORK ST., OTTAWA, ONT.

**L. DUHAMEL,**  
**Carriage Maker,**  
(Established 1845)  
109 Murray Street, Ottawa, Ont.  
Improved Carriages and Buggies, combining  
lightness, strength, elegance and comfort.

**THOS. TODD & SON,**  
**Commission Merchants**  
MILLERS & MALTSTERS,  
GALT, . . . . . ONTARIO.  
**FLOUR A SPECIALTY.**



Leading Manufacturers, &amp;c.

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

Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &amp;c.

**ST. CROIX COTTON MILL.**

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

**ST. ANNE SPINNING CO. (Hochelaga).**

Heavy Brown Cottons and Sheetings.

Tweeds, Knitted Goods, Flannels, Shawls, Woollen Yarns, Blankets, &amp;c.

The Wholesale Trade only supplied.

— THE —

**Canada Cotton Manf'g. COMPANY,**

CORNWALL, - - - ONT.

MANUFACTURE

COTTONADES, WOVEN DUCKS, DYED DUCKS, White Ducks for Sails, Tents, in 7, 7½, 8, 9, 10 and 12 oz.

CANTON FLANNELS, BLEACHED, UN-BLEACHED and COLORED.

GRAIN BAGS, SUGAR BAGS.

All orders executed DIRECT from the Mills at Cornwall. Accounts opened with the Wholesale Houses only.

**GRAVEN COTTON CO.,**

BRANTFORD, ONT.,

**GREY SHEETINGS.**

AGENT:

S. DAVISON,

16 Colborne Street, Toronto.

MONCTON

Cotton Manufacturing Co'y,

MONCTON, N.B.

MANUFACTURERS OF

Brown Cottons and Sheetings,

Cotton Yarns, &amp;c.

**BELANGER'S FOUNDRY,**

St. Raymond, P.Q.,

Manufacturer of all kinds of

MILL MACHINERY.

Castings in Iron and Brass done at low rates.

Leading Manufacturers, &amp;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, Etoffes, &c.,  
WHOLESALE ONLY SUPPLIED.15 Victoria Square,  
MONTREAL. 12 Wellington Street E.,  
TORONTO.**MONTREAL COTTON CO.**

Works at Valleyfield.

Percales, Batistes,  
Pocketings, Wigans,  
Window Holland,  
Cheese & Butter Cloths,  
Foulards, Satteens,  
Permanent Linings,  
Beetled Twills.Grand Isle Dyeworks & Bleachery.  
R. R. STEVENSON, Selling Agent,  
10 Lemoine Street, MONTREAL.**S. H. MAY & CO.,**

474 &amp; 476 St. Paul St.,

Importers and Dealers in

Paints, Linseed Oil,

Lubricating Oils, Window  
Glass, Turpentine, Varnish, &c.**Robt. Miller, Son & Co.,**

156 and 158 McHILL STREET.

Owing to the fire which destroyed our late place of business on Victoria Square, we are to be found at the above address, with an entire new stock of

Papers, Stationery,  
Blank Books,  
Miscellaneous Books,  
Paper Hangings  
and Window Shades.**P. D. DODS,**

Importer and Manufacturer of

Paints, Varnishes

AND ARTISTS' MATERIALS.

PLATE AND SHEET GLASS.

A Full Stock always on hand of all Painters' requirements.

Specialty in Fine Colors, Leads &amp; Varnishes.

23 ST. JOHN ST. AND 28 & 30 HOSPITAL ST.,  
MONTREAL.

Leading Manufacturers, &amp;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.

**WM. PARKS & SON,**

COTTON SPINNERS,

BLEACHERS AND DYERS,

ST. JOHN, N.B.

COTTON YARNS, White and Colored, Single and Double Twist Yarns, Bleached and Colored.

CARPET WARPS, White and Colored.

BEAM WARPS, for Woollen Mills in all the varieties required.

HOSIERY YARNS of every description.

BALL KNITTING COTTON, superior in quality to that imported.

For Sale by the Wholesale and Retail Dry Goods Trade THROUGHOUT THE DOMINION.

AGENTS:—

THOS. D. BELL,

WM. HEWETT,

70 St. Peter St., Montreal. 11 Colborne St., Toronto

**Stormont Cotton Co.,**

Denims, Tickings, Cottonades, Fancy Wove Shirtings &amp; Apron Checks.

**Hamilton Cotton Co.,**

Ball Knitting Cotton, Hosiery Yarns, Cotton Yarns (White and Colored), Twist Yarns (Bleached and Colored), Beam Warps all kinds, Cottonades and Denims.

**Cornwall Cotton Batting Co.,**

Batts put up in Cases, or Bales in any weight to suit the trade.

**Simcoe Woollen Co.,**

Grey Blankets, Wheeling and Fingering Yarns.

All communications regarding Terms or Goods addressed to our Agents,

F. McELDERRY &amp; CO.,

13 and 15 St. Helen St., Montreal.  
Toronto Office, 35 Scott Street.

THE

**Account-Book Pencil,**For Book-keepers,  
Reporters, and  
General Office use.

Will not blur nor rub.

Is easily erased with rubber.

In unpolished cedar.

Put up neatly.

One doz. in a Box.

Price 50cts. per Box.

Something Extra Good.

Sample by mail for 5 cents.

MORTON, PHILLIPS &amp; BULMER,

STATIONERS, BLANK BOOK MAKERS AND PRINTERS.

1755 Notre Dame Street, Montreal.

Leading Wholesale Trade of Montreal.

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



**M. E. Q.**

ESTABLISHED 1820  
THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD at the Centennial Exhibition for Excellence in Color, Quality & Finish.  
Wholesale Trade supplied by  
**WALTER WILSON & Co.,**  
1 & 3 St. Helen Street, MONTREAL.

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,  
& 3 ST. HELEN STREET, MONTREAL.

Leading Wholesale Trade of Montreal

**JAMES TURNER & Co.,**



(ESTABLISHED 1848)  
WHOLESALE GROCERS AND  
LIQUOR MERCHANTS  
**Hamilton, Ont.**



**TURNER, ROSE & Co.,**  
Wholesale Grocers and Tea Merchants,  
**Montreal, Que.**

**Turner, Mackeand & Co.,**



WHOLESALE GROCERS  
**Winnipeg, Man.**

**COUNTRY MERCHANTS,**  
Ask Travellers Visiting You for  
Samples of

**CANADIAN PRINTS.**

Several Thousand Patterns to Select  
from.  
The **MAGOG TEXTILE and Print Company,**  
MONTREAL.

**Reinhardt Manfg Co.,** Manufacturers  
Jewel Cases  
and Jewellers' Supplies, Plush Goods, Brush,  
Comb, Mirror and Odour Cases, and Cases of every  
description. Orders solicited.  
509 LAGAUCHETIEREST., HEAD OF COTE ST., MONTREAL

**GALT FELT COMPANY,**  
Manufacturers of **FELT GOODS,**

**GALT, ONT.**  
D. SPEIRS, Proprietor. ED. ROOS, Manager.

**IMPERIAL COUGH DROPS.**

Best in the world for the throat and chest.  
For the voice unequalled.  
**TICK TRENT.**  
**R. & T. WATSON, MFRS., TORONTO.**

**Commercial Summary.**

C. F. HARRINGTON, mill-owner of Shediac, N.B., has suspended.

A PRIVATE bank is to be established shortly in Belmont, Ont.

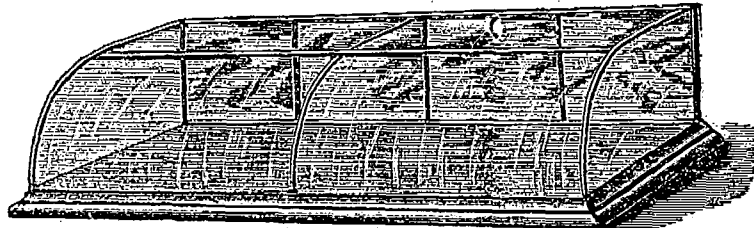
W. A., Bay street, Hamilton.—Enterprise not yet launched. Will advise you in due time.

The Pacific Surety Company has recently been organized in San Francisco with a capital of \$100,000.

Doctor Comtois, druggist, Three Rivers, Que., is offering to compromise at 25 cents in the dollar, cash.

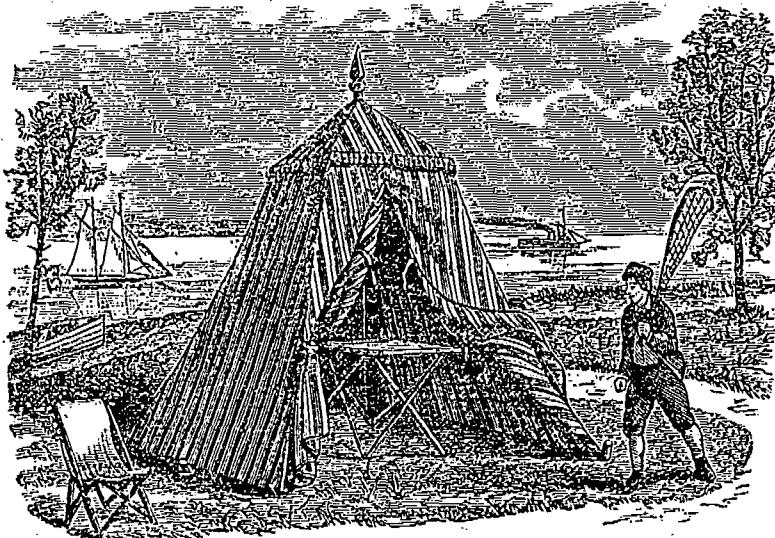
The Upper Ottawa Towing Company has awarded a contract for the construction of a steamer to navigate Lake Pembroke to Montreal firms.

At a recent mass meeting of Swedes in Winnipeg a society was organized to promote Scandinavian immigration to the Canadian North-west.



**Dominion Show Case Manuf'g Co.**

J. P. WAGNER, C. SCHACK, H. G. LAUR, GE. WM. MAHR.  
**SILVER MEDAL** Toronto Exhibition, '84. **FIRST PRIZE** Provincial Fair, Ottawa, '84  
Show Cases of every description in Nickel, Silver, Walnut, Ebonyized, etc.  
Hardwood Store Fittings, Metal Sash Lars, etc. Send for Catalogue and Price List.  
Show Rooms and Factory:—59, 61 & 63 Adelaide St. West, TORONTO, ONT.



**NATIONAL MANUFACTURING COMPANY,**

160 Sparks Street, Ottawa, and 70 King Street West, Toronto.

20 GOLD and SILVER MEDALS and 101 FIRST PRIZES FOR 1884.  
Tents, Flugs, Awnings, Camp Furniture, Tarpaulins and Oil-Clothing, Decorated  
Window Shades and Cornice Poles.

Send Stamp for Illustrated and Descriptive Catalogue.  
Special inducements to the Trade, Lumbermen, Contractors and large buyers.

**D. Y. STEWART & CO.**  
OF GLASGOW,  
Manufacturers of

## CAST IRON PIPE

FOR GAS AND WATER MAINS.

Estimates furnished on application to the Agents,

**J. & H. TAYLOR,**  
No. 16 St. John Street, MONTREAL.

**Stewart Munn & Co.,**

NO. 22 ST. JOHN STREET,  
MONTREAL

— OFFER FOR SALE —

MUNN'S

STEAM REFINED PALE SEAL OIL

and other selected choice brands.

NEWFOUNDLAND NEW COD LIVER OIL

CAPE BRETON HERRINGS.

Canadian and American Produce shipped on favorable terms. Orders and consignments solicited.

**PRATT'S PATENT GASOLINE,**  
PREPARED

86°, 880°, and 90° gravity, for Gas Machines.

— ALSO —

**PRATT'S DEODORIZED NAPHTHAS**

For Manufacturers, Dyers and Druggist trade.  
Get our quotations.

**C. PEVERLEY,**

OFFICE: 1782 NOTRE DAME ST., MONTREAL

The offices of the Ville Marie bank have been moved to the convenient premises occupied by the Bank of Commerce before the latter's removal to the Standard building.

The Portland, N.B., water works are to be extended to Fort Howe, adjacent to that city.—Glencoe, Ont., proposes to raise \$1,000 for the purchase of a hand fire-engine.

D. JOHNSON, for some time caretaker at the Queen's Hall, this city, has been appointed librarian of the Mechanics' Institute, in the place of Mr. Henry Mott, resigned.

The produce house of John Young & Co., Toronto, of which Mr. Young is sole partner, recently assigned, and offered to compromise with its creditors. The debts will not exceed a few thousand dollars.

DEAL freights continue exceptionally low at all Canadian ports. From St. John, N.B., the lowest charter of the season is just reported, the steamer *York City* having engaged to load 200 to 250 standard of deals there for London at 36s 6d.

Mr. Angus Cameron, a well-meaning retail dry goods dealer, Toronto, has not been in good shape for some time past, being largely in the hands of one local creditor. He has at length assigned, showing liabilities of nearly \$10,000.

A MANUFACTURER wants to know if there is any cotton machinery "still working in bond" in Canadian mills. He had better write to the department at Ottawa. Cotton machinery is estimated to depreciate through wear and tear,

Leading Wholesale Trade of Montreal.

# GREENE & SONS COMPANY, MONTREAL.

WHOLESALE

FURS,

HATS,

ROBES,

GLOVES,

MOCCASINS,

&c.

MEN'S

FURNISHINGS.

Well Assorted Stock in

ALL LINES.

WAREHOUSE:

517, 519, 521, 523 and 525

St. Paul Street, MONTREAL.

&c., at the rate of about seven per cent per annum.

The latest addition to the industries of Millbank, Ont., is a flax mill which will employ twenty hands—Fall wheat has already been sown in East Middlesex, Ont.—The first shipment of flour from Manitoba to Scotland direct, was made recently, a lot being consigned by Ogilvie & Co. to Leitch & Co., Glasgow.

Mr. W. C. VAN HORNE, vice-president and general manager of the Canadian Pacific Railway, has issued a circular announcing the appointment of Mr. T. G. Shaughnessy as assistant general manager of all the company's lines. Mr. A. C. Henry has been appointed to replace Mr. Shaughnessy as purchasing agent.

A WINNIPEG correspondent writes to say that Banff coal from the Cascades, referred to in a previous issue, will have to sell much below the present estimated cost of production and transport, namely \$11 to \$12 per ton, to find a market in Winnipeg, Pennsylvania hard coal sells there at \$10 to \$10.50 per ton, as to quantity.

INCORPORATION will be applied for "The Sabaskong Lumber and Mining Company," with headquarters at Rat Portage, Keewatin, Ont., and capital of \$20,000, in shares of \$10 each; and "The Manhattan Oil Refining Company of Canada, (limited)," with head quarters at Ottawa, Ont., and capital of \$99,990, in shares of \$10 each.

It is reported from Brandon, Man., that the North-west Central has secured the use of the C.P.R. bridge and station near that point, also that a well-known firm of contractors has undertaken to complete 50 miles of the road this fall.—P. D. McLaurin, of Brandon, has com-

menced the erection of an elevator there, with a capacity of 40,000 bushels.

Geo. Constantineau, general dealer, St. Eugene, Ont., referred to last week, has effected a settlement at 70 cents in the dollar, 25 cents cash, and the balance in 4, 8 and 12 months. The liabilities are about \$6,000, and the assets nominally a few hundred dollars more.—S. J. B. Wright, builder, St. Thomas, Ont., is reported among the assigned.

Mr. H. J. Taylor, grocer, Toronto, does not appear to have mended matters by his removal from Richmond street some time since. A meeting of his creditors was called for September 1st, to consider what was best to be done with an estate showing liabilities of about \$3,000 and nominal assets of about \$2,000, the particulars of which have not transpired.

DEAN & Painter, a couple of farmers near Gladstone, Man., opened up in the hardware business in that village in November, 1884. They carried a stock reported about \$2,500. Their attention and industry were doomed to disappointment, and they assigned on the 20th ult., for the benefit of their creditors. Liabilities will not exceed a few thousand dollars.

Mr. H. G. HENDERSON, grocer, &c., at Minnedosa, Man., who began business there in 1881, has been endeavoring for some time past to sell out, intending to return to England, at the solicitations of his friends there. Having been pressed by an eastern creditor he recently made an assignment. His liabilities are about \$7,000 and the assets are estimated at about \$10,000.

JAMES BROOM & Son, dry goods retailers, Toronto, have assigned to E. R. C. Clarkson. Although beginning with very little capital, they had been doing what was considered a

EMBROIDERIES

WHITE,  
JOSELIN

& CO.

7 WELLINGTON ST. WEST,  
TORONTO, ONT.

TRADE MARK

JOHN HENDERSON & CO.,  
Hatters and Furriers,  
1677 NOTRE DAME ST., MONTREAL.

We invite attention to our present **FUR STOCK.**  
**Special Quotations** made now for **South Sea Seal**  
Goods, Musk-Ox Robes, and fine Furs of every description.

Goods sent subject to approval to any part  
of the Dominion.

McARTHUR, CORNELLE & CO.,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL.

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

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street  
and 235, 236 and 257 Commissioners Street,  
MONTREAL.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS.

OFFER FOR SALE

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

603 CRAIG STREET,

MONTREAL.

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

EDMUND EAVES,

IMPORTER OF

Watches and Jewellery.

WATCH TOOLS and MATERIALS,

1683 NOTRE DAME STREET,  
MONTREAL.

tolerable business for some time, but were controlled by a local wholesale house to whom they were considerably indebted. Previous to assignment they had been offering 50 cents in the dollar.

"He never knew how he stood," expresses the cause of the misfortunes of Mr. Elie Migneron, general storekeeper at L'Ange Gardien, Que. He did not possess the rudiments of an education, and was chiefly, if not altogether, in the hands of one wholesale house, who allowed him to run up liabilities of \$5,000 before the case became utterly hopeless. There is a nominal deficiency of about \$2,000.

The Canadian Hosiery Co., of Beaton, Ont., succeeded the Beaton Hosiery Co. in January, 1884, Mr. Geo. Everall joining Mr. W. H. Dickson, the former proprietor. The capital, which did not exceed a few thousand dollars, was inadequate, and they had for some time past been harassed with suits, judgments and other indications of approaching collapse. An

assignment is reported. The liabilities are not heavy.

Mr. J. G. EMERY, of Woodstock, N.B., storekeeper, dealer in lamps, oils, &c., is the reported victim of too much credit for the amount of his capital, a portion of which is locked up in real property saddled with an encumbrance. He recently assigned, with liabilities of about \$4,000 and assets of about \$2,500.—Mr. Thomas W. Preston, painter Halifax, is also reported to have made an assignment.

The annual meeting of the stockholders of the Montreal and Champlain Junction Railway was held recently, when the reports were submitted and adopted. The following directors were elected:—Hon. James Ferrier, Jos. Hickson, L. J. Sargeant, S. W. Foster, and W. Wainright. At a subsequent meeting of directors Hon. Jas. Ferrier was elected president, Jos. Hickson, vice-president, and Robt. Wright secretary-treasurer.

ANOTHER instance of farmer turned merchant is Mr. W. J. Wood of Embro, Ont., dealer in boots and shoes, who, after a career of 18 months, during which his capital of about \$2,000 lasted, is now probably faced with the alternative of again returning to the more profitable labors of the field. He recently assigned.—Mr. John Leary, miller, Peterboro, Ont., is also reported to be in difficulties, and to have made an assignment.

WILSON & Co., carrying on a considerable tailoring business in London, Ont., for some years past, have been falling behind of late, and have at length assigned. They owe about \$14,000, and have assets nominally equal, but a considerable portion is in book-debts, which circumstance will doubtless partially account for their reputed popularity. Mr. Wilson lived in a not unbecoming manner. An offer has been made of 45 cents in the dollar, secured.

At the annual meeting of the stockholders of the Moncton, N.B., sugar refinery, recently held, the report made known the losses of the past two years, due, it was said, to the depreciation in the stock of raw material on hand. It was unanimously agreed to issue \$100,000 of stock, preferred to the extent of 6 per cent to cover the loss and provide for future operations, as it is now believed that prices must advance somewhat and certainly cannot go much lower.

At a recent sale of the surplus thoroughbred stock of the Ontario experimental farm, Guelph, the prices realized were, it is said, very considerably below the cost incurred by the department in importations. The short-horns realized \$140, \$125, \$190 and \$280; the Herefords, \$250, \$225, \$350 and \$230; the Polled Angus \$200, \$100, \$340, \$180, \$325, \$120, \$300 and \$325; the Holsteins, \$100 and \$65; the Ayrshires \$30, \$35, \$80, \$90 and \$100; and the Jerseys \$100, \$65 and \$80.

NEW FIRM.—Mr. R. C. Struthers, of London, Ont., who is well known as a private banker at Essex Centre, and as a dealer in bankrupt stocks, has decided to continue business in the stand formerly occupied by Watson, Young &

**J. W. MACKEDIE & CO.,**

MANUFACTURERS AND WHOLESALE

**CLOTHIERS,****MONTREAL,**

NUMBERS 31 &amp; 33 VICTORIA SQUARE.

A buyer of taste and experience in the British and the Canadian Woolens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

**THE ADAMS TOBACCO CO.**

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug, Gold Medal and Diploma awarded them at Dominion Exhibition, 1884. The following are their leading Brands:

<b>Bright Chewing.</b> "Gold Coin." "Little Sergeant." "Got It."	<b>Fancy Chewing.</b> "Spun Roll." "Crown Jewel." <b>Smoking.</b> "Dindew." "Double Thick, 6s." "Viola Solace, 12s."
<b>Black Chewing.</b> Black Bird, 12s. in Caddies and Boxes. "Black Hawk," 3s. "Little Giant" P.P. 12s. All goods warranted.	

**BROWN, BALFOUR & CO.**

**Wholesale  
Grocers,  
HAMILTON.**

Now Season Teas in store and arriving.

Co., whose stock he recently bought at auction. He has formed a partnership for this purpose with Mr. James D. Anderson, who has for some time been connected with Messrs. James McCready & Co., of this city. The new firm has good prospects before it.

The *N. Y. Commercial Bulletin* says: There will be a "Concord Mutual Fire Insurance Co." at Concord, N.H., to compensate for the withdrawal of \$112,000,000 of stock insurance capital from that State. The new company will begin business at once. Two or three other local companies are in process of formation. But \$112,000,000 of hard cash assets are not easily replaced by irresponsible little local companies, as New Hampshire property-owners and merchants will soon discover.

A. MARCHAND & Co., general storekeepers, Beauharnois, Que., have assigned to the prothonotary of that place. Marchand commenced business about 7 years ago; he failed in June, '79, and settled at 65c. on the dollar; was unsuccessful again, and assigned in March,



TRADE MARK.

**Montserrat Lime-Fruit Juice & Cordials.**  
Prize Medal awarded at the International Food Exhibition, London, 1880, 1881; at Melbourne, 1880; Adelaide, 1881; Calcutta, 1884; Quebec Province, 1882; Ottawa, 1879; Montreal, 1884; Toronto, 1884.

THE Island of Montserrat is the only place where the lime tree is specially cultivated, and where the juice is pressed in a systematic manner with suitable machinery. In pressing the choicest fruit alone is used, and to ensure greater freedom from mucilaginous and pulp matter, only about two-thirds of the juice is pressed out. It is mainly owing to these precautions that the Montserrat Juice is so much superior to that prepared in Jamaica, which is the only island (excepting Montserrat) from which Lime Juice is imported into Canada. The fact that the Montserrat Lime Fruit Juice is the only kind used in the British Royal Navy is evidence of its superiority.

**CAUTION.**—The success which has attended the introduction of this article has caused several imitations to be offered for sale; our original style of bottle and registered title is also copied. The public are therefore cautioned to protect themselves by seeing that the trade mark of the Montserrat Company is upon the capsule of each bottle.

Quotations on application to sole Consignees for the Dominion of Canada,  
**EVANS, SONS & MASON, Ltd.,** St. Jean Baptiste St., Montreal.  
Western Branch, 23 Front St. West, Toronto.

**TEES, WILSON & CO.**

(Successors to James Jack &amp; Co.,)

**IMPORTERS of TEAS  
AND GENERAL GROCERIES.**  
66 ST. PETER STREET, MONTREAL

**PORTER & SAVAGE**

TANNERS and Manufacturers of

**LEATHER BELTING,**

FIRE ENGINE HOSE, HARNESS, MOCCASINS,  
LACE RUSSET and  
OAK SOLE LEATHERS,  
OFFICE AND MANUFACTORY  
436 VISITATION STREET, MONTREAL.

**BEUTHNER BROTHERS,**

MANUFACTURERS' AGENTS & LEADING  
IMPORTERS IN THE DOMINION OF

**Embroideries & Hosiery**

750 to 754 Craig St., MONTREAL.

'83, with liabilities of \$12,000 or \$13,000; since then he has traded in his wife's name under above style. The present liabilities are about \$5,000; the assets consist of stock nominally valued at \$4,000 and a few small book debts.

Mr. S. CANSLEY, the well-known dry goods retailer, has invented a new contrivance by which he expects to be able to dispense wholly with the services of "cash boys." Various means for facilitating the wrapping up and delivery of hand parcels and for procuring change have been in use in Boston, New York and other cities for some years past, but none of them go so far as to do away altogether with the cash boys. It was during a visit to Boston a few weeks ago that the new idea was hammered out.

In explanation of the causes which led to his recent assignment, Mr. Joseph H. Perrault, storekeeper, Gentilly, Que., says that his ventures in the cord wood trade are chiefly to blame, a considerable portion of his cargoes having toppled or otherwise been lost overboard during rough weather. He owes about

**C. A. LIFTON,**

Importer and Wholesale dealer in

**COFFEES AND SPICES,**  
Acme Coffee and Spice Steam Mill

329 ST. JAMES STREET,  
Agent for

**MacURQUHART & CO.'S.**  
LONDON, ENG.,

CELEBRATED WORCESTERSHIRE SAUCE.

**W. R. ROSS & CO.,**

IMPORTERS,

**WHOLESALE GROCERS**

AND GENERAL

Commission Merchants,

**18 ST. MAURICE STREET,**  
(Just off McGill St., West side),

**MONTREAL.**

Orders by mail will have our closest attention, and the most reliable goods supplied at lowest market rates.

**TEAS A SPECIALTY.**

\$4,500, and his assets nominally amount to \$2,500. He began in Gentilly about three years ago, prior to which he had been engaged in peddling, with St. Pierre des Bequets as the base of his operations.

The collapse of Louis Lafrance, of Bic, Que., furnishes another of the many lessons given to farmers who envy the apparent easy lot of the country merchant. He left the plow about two years ago, and with a small capital began his career as a merchant. His assets were estimated at about \$1,000 a few months ago; and his present liabilities will probably not exceed \$2,000. Mr. H. A. Bedard of Quebec is looking after the estate on behalf of the creditors.—Alfred Belanger, blacksmith, St. Henry, near Levis, has also assigned.

WANT of harmony will account chiefly for the troubles of Messrs. Bastien & Quevillon, who began the retail dry goods business about a year ago in the suburb of St. Jean Baptiste, that unfortunate centre of the small-pox visitation. They dissolved on the 27th ult., and Quevillon went about among the creditors and



Leading Wholesale Trade of Montreal

**PILLOW, HERSEY & CO.,**  
Montreal,

MANUFACTURERS OF  
**RHODE ISLAND HORSE SHOES,**  
AND EVERY DESCRIPTION OF  
**CUT NAILS.**  
Railway and Ship Spikes,  
Iron, Steel, Zinc & Copper Shoe Nails

And SHOE TACKS.

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Luce, Zinc and Copper Tacks, Hungarian, Zinc Shank, Lob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clutch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.  
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Folioe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

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

Be sure to see Them!

WHAT?

**A. S. VAIL & CO.'S**  
**OVERCOATS.**

Also Mens', Boys', and Youths'  
Suits for Fall.

SPLENDID VALUE.  
WELL CUT. WELL MADE.  
A 1 SELLING GARMENTS.

**A. S. VAIL & CO.,**  
WHOLESALE

Manufacturers of Ready Made Clothing,  
16 & 18 James St. North,  
HAMILTON, Ont.

got some of them to sign his discharge. Bastien refused to assign, and creditors, anxious to know how matters exactly stood, made a demand of assignment and seizure before judgment upon the concern. Bastien offered to settle at 65 cents in the dollar last Wednesday, notwithstanding that he intimated the existence of a \$1200 surplus shortly before. The business, as was to be expected, has been somewhat affected by recent local conditions.

LAST DECEMBER a stranger named Milton Moore came to this city and rented a store on St. Lawrence street, calling the place "The Montreal Bargain Store." The rent was paid in advance to May 1st. At that date a regular yearly lease was made out, and the monthly payments made regularly until August 1st.

Leading Wholesale Trade of Montreal.

**DISINFECTANTS**

**CHLORIDE OF LIME,**  
In Casks, Barrels, Kegs, & 1 lb., 1/2 lb., 1/4 lb. boxes.

**CARB LIC POWDER,**  
In Bulk and in Tins.

**CABOLIC ACID,**  
In Bulk and in Bottles.

**SULPHATE OF IRON,**  
Barrels, Kegs, Parcels.

**CAMPBOR,**  
In Rings and Blocks, English and American.

QUOTATIONS FURNISHED ON APPLICATION.

Lyman, Sons & Co., Montreal.

**GLUE,**

Sand-Paper,

Neatsfoot Oil,

BLACKING.

Peter R. Lamb & Co.,

MANUFACTURERS,  
TORONTO, - CANADA.

Towards the latter end of August, he told his clerks he was going out of town for a day or two; at the end of a week he had not returned and the suspicions of the clerks were aroused. One of the creditors seized the goods, and a guardian for the stock was appointed under the law; the clerks were paid and the store closed. It now appears that Moore, whose real name is Cutler, had left debts to the amount of several thousand dollars. Among the creditors are quite a number of wholesale merchants. His manner of doing business was to purchase a few bills of goods for cash and after his credit had been pretty well established he bought on time. For some months past he had been selling goods considerably below cost, on this account some of the wiser wholesalers refused to sell him any more goods. He is reported to have gone to Chicago.

Leading Wholesale Trade of Montreal

**JAMES GUEST,**  
COMMISSION MERCHANT

-AND-  
GENERAL AGENT.  
No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR  
Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerio. [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
E. C. Ivison, Jerez de la Frontera Sherries.  
Jules Regnier, Dijon, Burgundies and Chablis  
L. M. Canneaux et Fils, Chateau de Dizy, près Epernay, Champagnes.  
Benaudin Bollinger & Co., Ay, Champagnes.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Roig, Ponseti & Co., Barcelona and Tarragona Spanish Ports.  
Eschenauer & Co., Bordeaux, Clarets and Sauternes  
H. Siehel & Sons, Mayence Rhine Wines.  
George R. & Co., Dublin, Celebrated Old Irish Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.  
E. J. F. Brands, Schiedam Gins.,

**A. VOGEL & CO.**

Importers & Manufacturers of  
**Furs & Skins.**  
532 & 534 St. Paul St., near McGill St.,  
MONTREAL.  
HIGHEST PRICES paid for RAW FURS.

**DOMINION GLUE DEPOT.**  
ESTABLISHED 1872.

The undersigned are just receiving 25 Hhds. French Medal Glues, 40 Hhds American and Canadian Glues, with fresh shipments arriving every week, to which they would direct the attention of the trade.

PETER COOPER'S AND FINE GLUES A SPECIALTY.

**EMIL POLIWKA & CO.,**

394 to 400 St. Paul St. & 11 Custom House Sq., Montreal.  
N.B.—Correspondence solicited.

**BATTY'S PICKLES.**

**C. H. BINKS & CO.,**  
MONTREAL.

**H. VINEBERG,**

Wholesale Clothier,  
752 Craig St., Montreal.

Samples now on the road. Close buyers should not fail seeing them.

**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., Hugonotte, de F. H. y Ca.,  
Tacón de F. H. y Ca., La Rosa Antillana, Flor de Domingo Garcia, and numerous other well-known brands.

463 & 465 St. Paul Street, Montreal.  
P. O. Box 686.

## CANADA LIFE ASSURANCE CO.

The Directors are now able to announce that the business of the year, ending 30th April last, has exceeded all previous experience.

The New Assurances offered were for \$5,230,997 of which \$372,000 were declined and \$4,858,997 accepted.

New business accepted year ending 30th April.

1885.....	\$4,858,997
1886.....	\$4,298,029
1887.....	\$4,778,734
1888.....	\$4,397,186
1889.....	\$4,410,666
1890.....	\$4,222,833

BEING A YEARLY AVERAGE OF UPWARDS OF 4½ MILLIONS.

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

A. C. RAMSAY, Managing Director.

## THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Holder of Policies in this Company are permitted to do Military Service in the North-West without extra charge.

W. M. RAMSAY, Manager, Canada.

## THE CARPET WAREHOUSE.

ESTABLISHED 1859.

Full lines of all Goods pertaining to the Trade constantly on hand.

While catering principally for a high class retail trade, we are prepared to meet Dealers on the very closest terms, as well as showing one of the finest general assortments in Canada, our knowledge of the wants of the consumer giving us many advantages in our selections. Carpets of all grades, English Floor Oil Cloths and Linoleums, Lace Curtains, Coverings and Curtain Materials, Cornices, Poles, Stair Rods, Curtain Chains, Sweepers, Shades, Rollers and Pulls, Rugs, Mats and Matting, Hammocks.

Buyers will oblige by personally inspecting the stock, a number of JOBS in all lines continually offering. MAIL ORDERS specially desired, and samples sent when necessary.

**JAMES BAYLIS & SON,**  
1833 & 1835 Notre Dame Street, MONTREAL.  
WHOLESALE. - - - - RETAIL.

**A. & T. J. DARLING & CO.**  
BAR IRON, TIN- & AND SHELF HARDWARE  
CUTLERY & SPECIALTY  
TORONTO.  
(CROWN ST., EAST.)

**REMINGTON TYPE-WRITER.**



WYCKOFF,  
SEANNS &  
BENEDICT,  
NEW YORK,  
SOLE EXPORTING  
AGENTS.

The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c., &c. Send for Catalogue and Testimonials. P. O. Box, 1324.

**J. O'FLAHERTY,**  
AGENT FOR CANADA.  
66 ST. PAUL STREET, MONTREAL.

**PHENIX**  
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  
Reserve held in hand, for payment of Fire Losses only, exceeds... 3,000,000  
LIABILITY OF SHAREHOLDERS UNLIMITED.  
Deposit with the Hon. Govt., for the security of Policy Holders in Canada, Upwards of..... \$140,000

No. 12 St. Sacramento St., next to Montreal Telegraph Building.

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

ROBERT W. TYRE, - - - - - Manager.

**BAILLIE & PERKINS,**  
SPECIAL AGENTS  
for the City and District of Montreal.

**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.

**R. C. WILSON,**  
Merchant Tailor,

256 St. James Street.

Fine English Goods.

Fall Importations are now complete.

**LONSDALE, REID & CO.,**

IMPORTERS OF

Fancy & Staple Dry Goods,

**SMALL WARES, &c.,**

18 ST. HELEN STREET, MONTREAL.

The Canadian  
Journal of Commerce.

MONTREAL, SEPTEMBER 11, 1885.

### INSOLVENCY LAWS.

In the absence of a general Bankrupt Law, some of the Provinces are providing local laws to facilitate the assignment and administration of estates for the benefit of creditors.

We have been passing through the same experience in respect to these matters as our neighbors to the South, and are now in precisely the same position as they are. The Federal Bankruptcy laws there were repealed some years ago, and notwithstanding many attempts to secure the enactment of a new law the opposition of the South and West to such a measure has hitherto prevented its passage. The different States are now revising their local systems to fill the gap, and the New Hampshire Legislature, at its recent session, enacted an insolvency law which establishes moderate court fees and promises to work well. Of the position generally the N. Y. *Evening Post* says: "Good State laws regarding insolvency are of course much better than poor ones, but the best local system in all the thirty-eight States would not remove the necessity for a uniform

"National Act,"—an opinion with which we entirely coincide. We learn that more sensible views are beginning to prevail, and that something may be accomplished next winter.

The position of this important matter is therefore much the same in both countries. We sincerely hope that their expectations and ours for a sound and useful law may be fully and speedily realized. Meantime we have to make the best of the regulations which we have in the Provinces of Quebec and Ontario, the general provisions of which we propose to note.

In this Province an Act was passed at the last session of the Legislature amending the Code of Civil Procedure, in so far as it concerns "Abandonment of property." The principal features of the law as it now stands are as follows:

Any debtor arrested under a writ of *capias*, and every trader who has "ceased his payments," and has been required by an unsecured creditor for \$200 and over to make an abandonment, may make a judicial abandonment of his property for the benefit of his creditors.

The abandonment is to be made before the prothonotary, who appoints a provisional guardian (selected from the creditors if possible) who takes immediate possession of the estate, and is vested with certain powers for the conservation thereof.

Subsequently a meeting of the creditors is convened and a curator is appointed, on their recommendation, by the Court.

After the abandonment all proceedings at law against the insolvent are suspended, and the curator is vested with all rights of action possessed by the debtor or by the mass of the creditors. He is bound to administer the estate under the advice of the creditors or of inspectors appointed by them. The regulations as to notice of proceedings, filing claims, dividends, security, etc., are all of a reasonable kind, and such as are usually found in laws of this kind.

These provisions apply mainly to cases where debtors are willing to make a voluntary abandonment, but there are others covering the case of a debtor who refuses to do this. The most important are the amendments of the sections relating to *capias* and attachment. The only conditions now necessary to be proved in order to obtain the arrest of a trader, or the attachment of his property, are, "that he is a trader, that he has ceased his payments, and has refused to make an assignment of his property for the benefit of his creditors."

In Ontario, an Act passed the Legislature at its last session entitled "An

Act respecting assignments for the benefit of creditors." At the time it was passed an Insolvent Act was under consideration at Ottawa, and the Ontario Legislature therefore provided that the Act passed by it should not come into force until proclaimed by the Lieutenant Governor. The necessary proclamation was issued in July, and the Act is in force from the 1st September. Its terms are of much importance to our wholesale merchants and bankers, who give credit largely in that Province.

Its most important features are:

It makes void all gifts or assignments of real or personal property "made by any person at a time when he is in insolvent circumstances or is unable to pay his debts in full, or knows that he is on the eve of insolvency, with intent to defeat, delay, or prejudice his creditors, or to give any one or more of them a preference." The operation of this clause is limited in the case of money payments to those made within one month prior to the assignment, which are void as against the assignment, but not as against other claims. It does not affect any transfer of property for which reasonable value is given in exchange, and no limit of time seems to be fixed for the prescription of claims for fraudulent transfers of real estate and chattels.

The debtor may make a general assignment for the benefit of his creditors to the Sheriff of the county, or to some person residing in the same county approved by the creditors. The latter provision is no doubt intended to remove the incentive that existed under the old Insolvent Act, for Official Assignees to promote bankruptcy proceedings for their own good, which was in practice one of the worst features of the old Act, and brought hundreds under its provisions who could and would have worked through their difficulties had not their commercial morality been debauched by interested parties. So far this provision is likely to have a good effect.

The assignment vests the estate fully in the assignee, and takes precedence of "all judgments and all executions not completely executed by payment."

The voting of creditors is to be on a scale based on the amount of their claims. This is a new feature, but evidently equitable, and its working will be watched with interest. The scale adopted is as follows:

On claims of \$100 to \$200.....	1 vote
Do 200 to 500.....	2 votes
Do 500 to 1000.....	3 votes

and an additional vote for every addi-

tional \$1,000 or fraction thereof. This, without depriving the smaller creditors of a reasonable voice in the management, will protect any large creditor or creditors from being overwhelmed by a number of small creditors whose aggregate interests may be a very small proportion of the whole. Provision is made to prevent the manufacture of votes by splitting large claims into a number of small ones.

An important clause in the Act is that requiring secured creditors to value their securities, and reduce their claims accordingly. All security given by the debtor, or by the primary debtor where he is secondarily liable, must be valued, and a special clause is added to cover claims of banks holding customers' paper endorsed by the debtor, which are declared to be secured within the meaning of the Act.

The main part of this provision is copied from the old Act, but its justice may be doubted, as it deprives the secured creditor of a right which by his care and diligence he has obtained, and which, under the common law, he had no difficulty in enforcing. A mortgagee, for instance, has ordinarily a double security, as it were, for his debt, namely a claim on his debtor's general estate for the full amount, and a lien or privilege on the property mortgaged for anything not otherwise paid. The mortgagor promises to pay the debt quite aside from the property pledged, if needs be, but this provision of the insolvent law practically cancels this promise, and alters the contract between the parties to one for the payment only of any balance not covered by the property, which is a very different thing. Any other arrangement would no doubt seem inequitable to the unsecured creditors, but if the law simply carries out, as far as possible, the contracts existing between the parties no real injustice is done to any one.

The main value of the legislation in both provinces is that it brings about the recognition by the law of assignments for the benefit of creditors, and puts an end to litigation.

In this province, at least, instances are not unknown of estates eaten up by litigation after voluntary assignment, dissatisfied creditors having it in their power to sue for their claims and recover costs, if nothing more, to the injury of the forbearing creditors and all others interested, except the lawyers.

No additional provision is made in Ontario for bringing insolvent debtors, who may be dealing unfairly or fraudu-

lently with their estates, to task ; but, as far as the legislation goes, it is on the whole useful and practical.

#### THE QUESTION OF THE DAY.

"If I hadn't read it in the papers, I should not know yet that there was any small-pox in the city," was the remark of a business man on St. James street a few days ago, conversing on the subject with a timid visitor. If ever a mountain was made out of a mole-hill it may be seen in the exaggeration of the extent of and mortality from the small-pox in Montreal during the last few weeks. The city papers too indiscriminately led the way. Certain young professionals aim at bettering their slender incomes by furnishing correspondence for papers to the south and west ; and, being more or less over worked, have scarcely time to discriminate in their turn, and do not confine themselves to a free use of the evening papers in preparing their despatches. The readiness with which libel cases are instituted in this Province has doubtless had some effect upon reckless statements in the press ; not so, however, with the reports in papers without the Province, especially with those prepared by special correspondents ; nothing concerning Montreal affairs is too sensational for their columns. The reports concerning the recent scare, however, casts them all into the shade. Is there no recourse against such wholesale slander ? It is not a little singular, considering all this, that the actual figures showing the mortality and number of cases for the last six months, given by Mr. James Cristine at the meeting in the Corn Exchange last Friday, appeared in none of the papers, although an apparent attempt was made to give a synopsis of his remarks. The figures were furnished the following day and appeared in the evening. It is to be inferred that, had Mr. Cristine, or anybody else, stated that there were any number of hundreds of cases or deaths in the city, the statement would not require to be sent to the offices of the papers. Many of our citizens who spent some weeks at the sea-side during August, who depended on the published reports for their information, returned home in fear and trembling, many of them leaving their families behind ; it was only after a few days in the city that they recovered their self-possession, and began to look around and wonder what they had been frightened about, and make remarks similar to that at the opening of this article. It were well if people at a distance could also have means equally convincing of judging for themselves.

Now, as to the extent of the so-called "epidemic," "scourge," "plague," or other extreme terms used to describe it by our neighbors in their sad disregard for facts. We know that with many people the use of strong language is more natural than with others ; with them a thing is either hot or cold, black or white, no neutral tints ; it is always a boom or a panic, a feast or a famine,—or, as with many of the loveliest of the creation, a thing is "perfectly lovely" or "awfully nice," "perfectly horrid" or "awfully mean ;" but surely one ought to expect something more exact from the gentlemen of the press. It is bad enough when the character of an individual, a family or corporate body is concerned, but when the reputation and welfare of a whole city—a whole people—are at stake, common sense, common humanity should prompt some degree of caution. The figures given by Mr. Cristine are as follows : Total small-pox deaths in Montreal from 1st April to 23rd August, 220 ; of these only 8 occurred in St. Lawrence ward 8 in St. Antoine, 2 in St. Anne's and 1 in the Centre ward, the remainder being in the far east end and the separate municipalities to the north-east. None of the wholesale and manufacturing houses are within a mile or two of these districts. Judging from the reports published abroad, Montreal would appear to be having an almost equal number of deaths weekly, or even daily. In the business portion of the city and in more than three-fourths of the populated area, including all the leading hotels, Montreal may claim equal immunity from small-pox or any other form of disease with any city on the continent. Dr. Larocque, the Federal statistical officer, has prepared for the Government a statement showing the mortality from smallpox in Montreal during the last three months. In June there were 22 deaths, in July 52, and in August 250, or a total of 324 deaths. The mortality among French-Canadian children was 241, all of about the significant age of five, and among adults 29. The number of Irish Catholics who succumbed was 27, of which 7 were adults. Among Italians 2 children and 1 adult died. Among Scotch Catholics there was 1 adult and 1 child ; among German Catholics 1 child ; among English Catholics 3 children. The mortality among Protestants consisted of 11 children and 7 adults.

Much mischief has been done the city owing to the actual state of affairs which formed the foundation for the wild statements about us in other cities. Anticipating this and recognizing the importance of preparing for any emergency, the

manufacturing houses chiefly concerned took early precaution against the possibility of any contagion whatever. The action of the clothing houses in this respect has been most thorough. They jointly engaged a doctor by the month at a salary to make regular visits to the houses of every employe, such employe being obliged to produce a certificate from this doctor that all is well before any work is given him or received at his hands. The doctor is authorized to advise his employers by telephone of any symptom of sickness at any of the houses on his list. There are other precautions, such as vaccination of each member of the family, etc., all contributing to ensure complete protection against possible contagion. The example set by the wholesale clothing houses is now being followed by the Board of Health, under the authority received last week. At the two public meetings held Friday and Saturday last, ways and means were devised for a thorough stamping out of the disease, by compulsory vaccination from house to house, isolation of small-pox patients, immediate appropriation of some larger building for a small-pox hospital on one of the islands down the river, for this purpose,—a thorough cleansing of the streets, improvement and flushing of drains, the burning of refuse ; fumigation or disinfection where needed ; the co-operation of the clergy of all denominations, and other details, all of which being carried out, should secure Montreal and her outlying municipalities for all time to come against possible danger from this or other epidemic diseases.

Much has been said concerning the prejudice of a portion of the French Canadian population against vaccination. This like the small-pox itself, has been much exaggerated, the very great majority of our fellow citizens of French descent being as firm believers in Jenner's great discovery as those of any other origin. The efforts made a few years ago by a citizen,—known, if we recollect aright, as Dr. Emery Coderre,—to air his belief as against vaccination were doubtless as successful as the sensational circulars freely issued during the last fortnight by a Doctor Ross of Toronto who has lately taken up his residence in Montreal,—circulars all the more effective, because of their illustrations, with that portion of the population whom we always have with us, who are not much accustomed to put themselves to a little physical pain or trouble as long as they are well, to provide against a possibly greater one in the future, and to many of whom even the cost is a matter for consideration—who put their "trust

in Providence, but keep [not] the powder dry." These people are certain to be influenced by the voice of the whole clergy, who are now to a man earnestly enlisted in the cause.

The effects of the exaggerated reports upon summer and fall travel in this direction have caused serious loss to the leading hotels, more especially to the Windsor owing to the report of one small-pox case in the vicinity. We have yet to learn, however, of any number of persons countermanding orders for goods from merchants or manufacturers. Wholesale or retail importers may as reasonably fight shy of Liverpool where small-pox exists more or less the year round. That portion of the city where all business is transacted, as already stated, and the great proportion of the residence portion of the city are as free from disease as any city on the continent, and as every precaution is taken to avoid possible contagion, there cannot be the remotest danger from any goods shipped from this point, whether of home or foreign manufacture. It is to be hoped that the common-sense of the mercantile community will rise superior to the false alarms and absurd exaggerations spread by interested writers in certain western papers, who, we are sorry to say, seem to betray a wicked delight in the mischief they have produced.

#### RAE'S "COUNTRY BANKER."

(SECOND NOTICE.)

In reviewing the remainder of this work we must not overlook that it bears on the administration of an English country bank, that is of a bank having its head office in a provincial town, with branches in the adjacent county or counties. Mr. Rae's experience has been gained wholly in a bank of this class. Their business differs very materially from that of the Metropolitan Banks; the larger banks here occupy a position somewhat between the two.

The question of the "Reserve" first engages his attention, and is discussed in detail, the relative merits of a reserve of 20 per cent and 33 1/3 per cent being carefully considered. The conclusion arrived at is that the larger reserve is not only most prudent, but that it pays as well, if not better, than the smaller. The reasoning by which this is reached is based on the comparatively trifling difference in the earning power of money employed at call and short notice or invested in consols (all of which he counts as part of the Reserve), and that used in the ordinary loaning business of the bank. This rea-

soning, if followed to its logical conclusion, would lead to the investment of an English Bank's full resources in consols and similar securities. But the argument does not hold good here, for there is (at present especially) a large difference in favor of money employed in discounting; nevertheless, there is a good deal in the remarks which bears on Canadian banking.

The reserve of one-third recommended is made up roughly as follows:

Cash in hand.....	8 per cent
Money at call and short notice 15 " "	
Consols.....	10 " "

Leaving out of consideration the consols, the reserve mentioned is much the same as would be maintained by prudently-managed banks here. The actual cash held here is, however, on the average, much above the percentage given. According to the returns for December last the gold and Dominion notes held by all banks were 13 per cent on the liability on circulation and deposits. On 31st July they reached nearly 15 per cent, to which should be added a large amount of money lying idle in New York; but the abnormal position of the money market accounts for this, the Bank of Montreal alone showing actual cash on hand for nearly 25 per cent of its liabilities.

The amount of money invested by Canadian banks at call and short notice is not known, and there is therefore no basis for comparison.

The third item counted as part of the reserve is very suggestive. It has not hitherto been the habit in Canada to invest any considerable portion of bank funds in Government securities, although some banks have from time to time held, Canadian and U. S. Government bonds and even consols. But there can be no question as to the wisdom and prudence of investing a considerable sum in securities bearing a fair rate of interest, of undoubted safety, and available in case of need at any time of pressure. We are glad to note the example set by one or two of the leading banks in this direction, and hope it will be generally followed. The present abundance of money, with the consequent depreciation in its loanable value, makes this an excellent opportunity for a change.

It is to be noted in favor of investment in securities quoted on the London Stock Exchange, that monetary conditions here which might render realization necessary are extremely unlikely to exist at the same time in England, so that the securities would not necessarily be sacrificed.

The position of English banks holding consols is very different; the conditions

that would there require a sale or pledge of consols might seriously reduce their selling value, or increase the lending rate to a very high figure.

Our author makes a strong plea for a large reserve, on the ground that by showing a strong front to the public, deposits and other business are attracted, which far more than compensate for the profit foregone. We fear that banking experience in Canada would not justify this as a general deduction here, where people seem only too willing to place their money in banks which offer the highest rates for deposits and have consequently to sail very close to the wind to make them profitable.

We must pass over the interesting chapter on "large accounts," "capital," and "rest," merely quoting the following sensible passage from the latter:

"Your rest has been accumulated out of undivided profits, set aside from time to time to meet unforeseen losses..... This being the object of the fund, it ought to bear a certain proportion, not to the amount of your paid-up capital, but to the total of your assets; because that total is the true measure of your domain of loss."

It is true that the Rest is intended to assist in earning profits for the maintenance of a steady dividend, and that from this point of view an amount proportioned to the capital is reasonable, nevertheless there is sound sense in the opinion given.

In speaking of the directorate Mr. Rae favors strongly the retention of the experienced members of the board from year to year, notwithstanding the apparent benefits to be gained by the infusion of "new blood." He argues that there is usually sufficient change in the *personnel* through natural causes to prevent mental stagnation, and that the other course "may involve the dismissal of gentlemen who are possessed of a knowledge of the accounts and business of the bank which it has taken them many years to acquire, in order that their seats may be taken by other gentlemen, who for some years to come can have no reliable knowledge."

We have left ourselves little space to speak of one of the most interesting points to us in the book, the yearly audit of the accounts. The question of the protection of the public and the shareholders by some method of examination, every now and then comes prominently to the front, but no practicable plan has yet been suggested. The testimony which Mr. Rae bears to the value of the yearly audit by independent accountants is (to us at least) unexpected, but never-



theless we cannot refuse to accord due weight to an opinion based on such practical experience as he possesses.

To the question "Will credit ever again be shattered, or the public conscience outraged by a second Overend & Co., or another City of Glasgow Bank?" he replies "I think the question may confidently be answered in the negative."

The first reason assigned is the statement which has to be issued, certified by three of the directors and the manager.

"But in addition.....there will henceforth be required a declaration on the face of every balance sheet, signed by independent auditors, that it affords a true and accurate statement of the affairs of the bank..... I hold this certificate to be of more importance even than that of the directors themselves, without thought of disarrangement to them.

In the first place, in nearly every case, it will be the declaration of men whose training for life has been the analysis of accounts and the science of book-keeping.....whom no sleight of hand will serve to hoodwink for a moment.

In the second place, the testimony of a public auditor is disinterested. He has no object to serve in deceiving the public or the shareholders as to the actual position of the bank.

Lastly, the auditor is not appointed by the directors. He is chosen annually by the shareholders, and his remuneration is fixed by them. He is not, therefore, a servant of the Board; it can neither influence nor dismiss him.

.....A fraudulent balance-sheet, under the altered condition of things, appears to me, therefore, to be no longer a possible thing. It is impossible that the books of any bank can ever again be materially falsified by the most astute or the most nefarious of officials, without immediate detection. Losses in banking will no doubt arise at times in the future, if banking principles be disregarded; but they will be subject to early detection and prompt exposure. There will be no more ruinous bolstering up of large and dangerous accounts. The auditors will see to this, if the directors do not; so that a second edition of the City of Glasgow Bank, even on a reduced scale, is henceforth beyond the range of probability."

This testimony is remarkable, but we fear it is a rose-colored view of the existing system. Still, if it does in a measurable degree come up to this standard it is well worthy of consideration for adoption here. There are differences in internal arrangements which would make it less easy to carry out such an audit, but the obstacles could be overcome if it were ever thought desirable to apply the principle.

The difficulty here is, in the first place, the absence of auditors trained for such work, a deficiency which would no doubt be soon made good should a demand for them arise. In the next place they would certainly be the nominees of the Board or of the president; an objection which would only lose its weight when there co-exist amongst us established firms of auditors and accountants of the highest character, and having a reputation at stake, and a public opinion which would constrain

directors to nominate or accept the nomination of such men as auditors, on pain of losing caste for their institutions by a contrary course.

#### SMALL ACCOUNTS.

"Afflictions sore  
Long time he bore."

Small accounts may be said to be the so-called spot of trade. A multitude of these, persisted in, will rob the ordinary business man of one-half his share of comfort and occasionally drive him to despair. The difficulty in realizing upon them is not provided against by the power of the law; the law is too expensive, too aggressive, too great a destroyer of good feeling, and is only resorted to long after all other appeals are made in vain. Could the business man find time to call in person on each of the several scores, hundreds or thousands of his negligent small debtors, the great majority would doubtless pay up, and generally apologize for their neglect of his frequent enclosure of "account rendered." But this it is impossible to do, and if a special messenger be sent, the travelling expenses and salary—if the accounts happen, as many do, to be scattered all over the Dominion—wipe out all the profits not already eaten up by interest.

Commend us to the firm or man who regularly once a month looks over his file of small accounts payable, and makes a prompt settlement of them. He is doubtless only one among many; but in doing so he contributes largely to the general good, for every dollar thus set in circulation starts on a mission of good; it enables each person to whom it gives greeting to liquidate thus much of his indebtedness to another, who in turn employs it again for a similar purpose, and so on, like the apostles of old, it goes about doing good. Were every man—let us say every business man—in the community to pay off his small accounts within thirty, sixty or ninety days from the time of contraction, and not keep on persuading himself of their unimportance because they are trifles, the business of the country would be vastly improved. A little effort would conquer the evil habit of neglect, and, apart from the business principle, he would have the proud consciousness not only of having discharged a duty but of having set a good example and enabled others to follow it. All business men, whatever their department of trade, are mutually interdependent, and what benefits or injures one affects all more or less, but in no way can each assist and promote the general welfare than by the prompt payment of small accounts.

Large accounts being a part of the regular machinery of trade are, as a matter of course, well looked after; they have their time to fall due; their importance is too great, yet it is only by the aggregation of a multitude of small ones that these are provided for. Small accounts have no time of maturity, they are payable "any time;" they remotely resemble what are called debts of honor—"more honored in the breach than the observance,"—the debtor never thinks that it can be any inconvenience to the creditor to wait for such a trifle,—he will get at it some day when he has time,—and thus resolves and re-resolves, and the debt continues to keep bad company with the many like it on the books of nearly every dealer in the land.

Many persons fancy themselves all the better off with a multitude of these small accounts-payable on their files as long they keep their account at the bank from running noticeably low. Whatever excuse there may be for the desire to appear in fair shape with one's banker—to allow him a fair balance without interest—it should not be made at the expense of their small creditors, who generally have need of it more than the bank; and at the present time, when the banks have difficulty in providing profitable employment for the funds at their command, there is less excuse than ever for such neglect, and there is likely to be less close scrutiny of balances at the banks.

While upon this question of bank balances we are reminded of occasional complaints from business men who, in payment of small accounts from distant customers, receive cheques from local banks. Such cheques should always have 25 cents added to the net amount to pay for cost of collection. We know of one firm whose losses in this way last year aggregated nearly \$100, some of them being for cheques of \$3, \$4, \$5, \$6, and upwards, many of them accounts of two and three years standing, thus compelling the lender to pay the interest, contrary to the long established usage.

There are thousands of business men all over Canada to whom these remarks have no application. They may be seen in Montreal, Toronto, Hamilton and other cities, towns and villages sending out their messengers at the beginning of each month with the necessary cheques or cash to wipe off their small bills payable, a practice which has become a part of their system of doing business. They know the value of a reputation for prompt pay and accuracy to business men; they have doubtless themselves had some ex-

perience of the cost of looking after such small accounts, of the worry and annoyance they cause to every bookkeeper, to every man of business; they know that they cause a loss of time as well as of temper more than they are worth, that, in fact, they are the chief affliction of every-day business life and, like the influence of other cares on general life, tend to shorten business careers more than any other of its vexations.

FIRE INSURANCE RATES AND CO-INSURANCE.

President Lincoln had a theory that when you wanted a measure carried if you only kept "pegging away" you would gain your point eventually, in spite of all difficulties, and it is with this hope before us that we take up our pen once more regarding the above subject, which we presume may again come forward at the general meeting of the Canadian Fire Underwriters' Association, to be held shortly.

We have continually maintained that rates for fire insurance should be fixed so as to be equitable alike to the insurer and the companies, and that this cannot be secured without the assistance of the co-insurance clause, because it is found to be impossible to arrive at a satisfactory average rate without making the owners—insuring about the actual value of their property pay for those who only insure a small percentage of that value, the latter causing the companies to carry a very much larger liability than the former, in proportion to the premium.

It is a difficult matter to make the public comprehend this anomaly, and that so long as partial losses exist, a policy for \$5,000 upon a value of \$10,000 has more than half the liability attached to it that would be the case if the policy were of \$10,000. When fire insurance is not remunerative to the companies, simply to increase the rates does not remedy the evil, because while some grumblingly pay the advance, others reduce their insurance so as not to pay more premium, and consequently the burden of the increase is thrown upon careful insurers, which does not savor of justice.

We have already endeavored to support our views by figures, but as these latter were, perhaps, a trifle too abstruse for non-insurance men, we now propose to place the subject briefly and plainly before our readers by statistics based upon the Insurance Department returns which he "who runs may read."

For the year 1883 the amount insured was \$513,580,302 and the premiums on

same \$4,624,741, being an average rate of 90 c. per cent. For the year 1884 (when the tariff may be said to have had twelve months' trial) the corresponding figures were \$513,983,378 and \$4,980,128, or an average of 97c. per cent. which is an advance in rates during the tariff of about 8 per cent. Now, glancing back at the records of the past 16 years, in which time eight companies have been forced to retire from the field, we cannot consider this result entirely satisfactory to the companies, while from the various complaints which have come to our ears we are certain that the tariff is looked upon as unfair by a large proportion of the public—the secret being that the rates are not equitably adjusted, putting us in mind of a camel whose load is so badly placed as

Ex. 1.	Amt. written 1884.	Premium.	Losses.
	\$513,983,378	\$4,980,128	\$3,161,262 = 63 per cent.
Add 33 1-3 p.c.....	171,327,792	1,060,042	188,063 Add 5 per ct.
	\$685,311,170	\$6,040,170	\$3,319,325 = 50 per cent.
Ex. 2.....	\$513,983,378	\$4,980,128	\$3,161,262
	Less 24 p.c.		758,727
			\$2,402,535 = 50 per cent.

We believe, however, that all underwriters in Canada would willingly admit that for a year like 1884 an average loss ratio of 60 per cent would not have been excessive, and admitting this we should

find from the above examples that, with the co-insurance clause, an average rate of 81 cents per \$100 would be all that was required for, as:

Amt. written. \$685,311,170 81c p. c.	=	Premium. \$5,550,404	Losses Ex. 1. \$3,319,325 = 60 per ct.
so, in a like manner:			
\$513,983,378 81c.	=	\$4,163,265	Losses Ex. 2. \$2,402,535 = 60 per ct.

Thus we positively see that for 81 cents per cent with co-insurance, better results are secured than for 97c. per cent without, in addition to which, to use an old figure of speech, "the saddle would be on the right horse."

We do not believe we could demonstrate the equity and fairness of co-insurance more clearly, both from a public as well as an insurance point of view, and can only repeat our conviction, so far as cities well protected with fire appliances are concerned, that, without said principle no just tariff can be framed; in many cases it will press with undue harshness

on the insured, while in others it will be utterly useless in carrying out the object for which it was formed. Now that the Association of Canadian Fire Underwriters has struggled to its feet we trust it will turn its attention to smoothing over rough surfaces, and the companies certainly should not place themselves on the level with a tradesman who charges a high price all round in order to make the good customer pay for the bad.

\* We mean 24 per cent on account of the increase of 5, otherwise 33 1-3 and 25 per cent. would bring exact figures.

SCARCITY OF GOLD AND LOW PRICES.

The influence of the alleged scarcity of gold in producing the lower prices of commodities generally, has been made the subject of much discussion since the idea was first promulgated by a writer for one of the leading English magazines some

weeks ago, in an article reviewed in these columns at the time. Mr. J. Shield Nicholson, of Edinburgh, recently sent a communication on the subject to the *Economist*, which we think worth reproducing here:

The appointment of a Royal Commission to inquire into the depression of trade will no doubt again draw public attention to the appre-

ciation of gold, or, in other words, the low level of general prices. The fact of appreciation, or of the increased purchasing power of the sovereign, cannot be denied; it is the most marked characteristic of the present depression, but opinions differ as to the causes of the appreciation. Mr. Goschen, Mr. Giffen, and others, consider the scarcity of gold relatively to the transactions to be affected by it as the principal cause. It must be observed that it is impossible to take these two factors—the quantity of gold and the work to be done by it—separately. A diminution in the annual supply of gold, if accompanied by a falling-off in the number of transactions, or by an increase of the use of credit substitutes, might be co-incident with a general rise in prices. It must, however, also be admitted, that if the amount of gold does not increase in proportion to trade and population or, speaking more strictly, commercial transactions, and if at the same time there is no expansion of credit, a fall in prices is inevitable. This seems to be the position of those who speak of the scarcity of gold as the chief cause of the fall in prices. But it has been pointed out, especially in the columns of the *Economist*, that so far as this country is concerned there is no evidence of scarcity of gold. It has been urged with much force, that the only way in which the falling-off in the gold supply could have affected prices was by diminishing the reserve of the bank, and causing a rise in the bank rate, whilst, as was shown in your article on Mr. Giffen's paper, the reserves have been large, and the bank rate below the average. Mr. Giffen attempted to explain this anomaly, by suggesting that the money market had been subject to stringencies which had apparently diminished credit as a purchasing power. I am inclined to think, in spite of your argument to the contrary, that Mr. Giffen's explanation contains part of the truth. It is quite possible that relatively to the state of credit and the rate of profits the movements in the bank rate may have had the effect of stringencies, and it is useless to consider the rate alone without regard to these circumstances. But I venture to offer as a more satisfactory solution, or, at any rate, as an essential part of the solution, an argument which does not seem to have attracted any attention. The problem is this:—How has the falling-off in gold, relatively to transactions, actually brought about the fall in prices? I think a mistake has been made in seeking for an answer in the great commercial centres, where credit is highly developed, instead of in the outskirts of the commercial world, where the precious metals play directly a much more important part. It is well known that in the converse case of great gold discoveries, the rise in prices is first felt in the countries where the mines are situated, and we may expect, by analogy, that as the cost of producing gold increases, the consequent fall in prices will be felt first of all in the gold-producing countries, and next in those countries which, owing to their backward commerce, have the greatest difficulty in procuring the gold they require. Now, according to Mr. Giffen's investigations, the depression which followed the last great inflation commenced and made itself most severely felt in the undeveloped countries which

had borrowed capital from the old countries. But in the modern commercial world, a fall in prices in one country must of necessity be reflected to other countries. It seems to me, then, that the scarcity of gold has made itself directly felt in the new or undeveloped countries, and has thus indirectly caused the fall in prices in the great commercial centres. It is impossible in the present state of statistical information for any private individual adequately to verify this hypothesis, but it is to be hoped that the Royal Commission will not confine its labors to this country, so far as the question of prices is concerned. In conclusion, I submit that the general fall in prices, if not due to a contraction of credit, must be due to a falling off in gold relatively to transactions. Facilities of transport, international telegraphy, and similar causes sometimes mentioned, are inadequate to account for a general fall, and could only explain the fall in some commodities compared with others. I will only add, that according to Mulhall's Dictionary of Statistics, since 1840 the banking of the world has increased about elevenfold, that is, three times as fast as commerce, and thirty times faster than population, and that whilst from 1861-70 the interchange of precious metals was equal to 12 per cent of the commerce, *i.e.*, the sea-borne merchandise of the world, from 1871-80 it was only 8 per cent, owing to the extension of the use of cheques and telegraphs. Such great economies in the use of bullion seem to indicate that the diminished supply can have acted directly only on the remoter channels of trades.

#### REVIVAL OF BUSINESS IN THE U. S.

There are somewhat conflicting reports as to the extent to which business has revived in the United States, but all authorities agree that there is a revival.

The *New York Bulletin* has collected the opinions of the press in all parts of the union, and comes to the conclusion that an era of prosperity has really set in. The *Commercial and Financial Chronicle* of last week notes that there has been a decided lull, but expresses the opinion that it is not an indication that the improvement has ceased.

The financial situation shows signs of amendment, for, although loans are still made at very low rates, the reserves of the Associated Banks show a marked decrease, for the first time in many months. The unsettled condition of the silver question is a large factor in the dullness of financial matters. Capital has been shy of new enterprises and investments for a long time, and the position is probably worse now than ever. At any rate the position of the Treasury as regards its holdings of gold and silver coin, is less reassuring, and in the natural course, if the silver coinage continue, there must come a time when its obligations cannot be paid in gold.

If legislation in the direction of curtailment or cessation can be obtained in December, so as to give capital the confidence it now lacks, we may look for a great revival, which is sure to react to a greater or less degree on this country.

**SILVER.**—While business men in the U. S. are anxiously looking for the repeal of the Bland Act to give new life to commercial and financial business, the prospect of such a change is causing great alarm in England. The prosperity of the great Indian Empire is largely dependent on the maintenance of the price of silver, and there is no doubt that, if the United States cease to be purchasers in the silver market to the amount of two millions a month, to which extent they are now consumers, the value of silver must be depreciated.

The English papers are waiting events with some anxiety, and discussing what steps should be taken, if the Bill is repealed. The most practical suggestion seems to be the immediate closing of the Indian mint to the public. This will prevent any increase of silver coin, and assist materially in maintaining existing values. But the remedy will be more apparent than real. If silver depreciates from any cause it is plain that holders of silver coin, or creditors whose debts can be paid in silver, must suffer a shrinkage of their assets. The question is a very practical one to the great Eastern banking corporations having their head offices in London. Their obligations to their shareholders, to the holders of their English acceptances, and to their English depositors are all on a gold basis, while their assets are chiefly in silver.

**TELEPHONE AND TELEGRAPH WIRES.**—Owing to the great complaints that have been made in England respecting the danger from these wires, the post office authorities have brought the whole subject before a select committee of the House of Commons. The accidents proved have been few and insignificant, but, in view of those that have occurred, and of the extension of the telephonic system, the committee favors an amendment of the law on the subject. But they are of opinion that public interest requires the free extension of the system, and for that reason oppose any limitation of the rights of companies to put up overhead wires; pressing for more stringent regulations with regard to their erection, under the supervision of the post office. They recommend that all wires should be marked in such a way as to ensure identification, that all unmarked wires should be removed, and that facilities be provided for the carriage of wires, under certain restrictions, across buildings or grounds, notwithstanding the opposition of the owners. The telephone subscribers in London now number about 4,000. The total number in the United States is about 135,000, of which there are about 10,000 in New York and vicinity (Brooklyn 2,000, Jersey City, 1,000), Boston 4,644, Chicago 3,465, Philadelphia 2,228, Detroit 1786, Cleveland 1,600, Buffalo 1,500. There are in Canada about 9,000 in all, of which Montreal has 1,500 (or one-sixth of the whole), Toronto 1,300, Hamilton 550, Winnipeg 425, London 375, Ottawa 370, St. John, N.B., 320 Quebec 290, Halifax 270. The Bell Telephone Co., to whose system these figures appertain, are now making arrangements to introduce multiple switch-boards in Montreal, as they have already done in Toronto, by which country.

munications are greatly facilitated. As it is impossible to do this without a change of offices, the company have leased new premises in the British Empire Buildings on Notre Dame and St. Francois Xavier streets, whither they will move probably toward the close of the year.

#### THE ENGLISH MONEY MARKET.

From the *Economist* of 29th August we learn that the Money Market, which had shown a slight decline during the previous week, had again hardened, and higher rates were looked for in the near future. The causes for this were the additional money needed for Egypt, the issue of a million sterling of treasury bills, the usual autumn movement of coin for circulation, and the imminence of the general election.

In addition, the time seemed to be approaching when gold would be exported to the United States, where the temptation to hoard gold on account of the silver trouble, and the probable heavy shipments of cotton and other products, combine to make gold imports almost certain. From France a report comes that bullion dealers are already lodging gold in the Bank of France, in order that they may be prepared to make shipments.

The forecasts made have to some extent been borne out, the latest cable advices quote the discounting rate at  $1\frac{1}{2}$  to 2 per cent, which brings the outside market to the Bank of England level, for the first time in many months.

CROPS.—A carefully analysed estimate of the crops in England is given by the same paper, from which we learn wheat is a good crop, though not up to last year's; barley an average crop; while oats, beans and peas are very much below; the root crop is also small, while hay is better than usual. Taking all crops into consideration the harvest is about equal to that of 1884, with the drawback of lower prices. The reserve stocks in the country are believed to be very heavy, and an importation somewhat less than that of last year may be looked for.

"Considering that the wheat crops of America and South America are extremely deficient, and that there is barely an average in the rest of Europe as a whole, it is not likely that we shall obtain the quantity of breadstuffs we require to import without paying prices in advance of the extremely low rates now current. For the present, however, there is no indication of a rise, abundant supplies having caused a drop of 2s a quarter on English wheat during August."

The closeness with which prices of dry goods have been cut of late years has been threatening to endanger the  $2\frac{1}{2}$  to 3 per cent commission charged by manufacturers' agents in Great Britain. Buyers have been endeavoring to get direct at the manufacturers, but, with rare exceptions, in vain. The shipping agent is too great a necessity to both parties, and when both functions, buyer and shipper, are combined in the one individual, it is cheaper probably in the long run to pay the 4 or 5 per cent for both than pay for the shipping alone in case of a purchase direct. Shipping commission men usually pay the manufacturer for the goods selected and collect the whole amount

from the buyer in his turn. This method is not quite satisfactory to some very close and careful importers, who fancy they can find some advantage in looking after the purchases themselves.

THE PORTLAND AND OGDENSBURG RAILWAY CO. held out last year for a rental of \$12,000 for the Fabyan House, White Mts., for the season, and failing to obtain the consent of the old lessees to pay that sum, concluded to run the hotel for a while themselves, which they did last season, under the management of the proprietor of the Glen House. The Barrons, who for years past have admirably conducted the Crawford, Fabyan and Twin Mountain Houses in the White Mts., secured the Mt. Pleasant House, a half mile from Fabyans, last year but the Railway Company were glad to come to terms with them for Fabyans again the present season, and the travelling public are not sorry for the change.

THE BANK OF MONTREAL and one or two other Canadian banks having branches in New York and Chicago have, for the last week or two, been in receipt of frequent applications from would-be borrowers in various parts of the United States, men engaged in different enterprises in which all they want is a little money to enable them to enter upon a career of prosperity. These applications are due to the reports published concerning a plethora of money in the banks. There is doubtless a considerable quantity of money lying idle, and the rates to borrowers are low to an exceptional degree. The amount mentioned—ten millions—is probably but little overstated.

THE BELLEVILLE *Intelligencer* professes to have discovered a new dodge to swindle the honest yeomen of Ontario. It says:—Two strangers meet at a farmer's house to stay all night, and during the evening they get up a trade between themselves, which requires a witness, and the farmer is asked to sign the papers, simply to witness the trade. If he does so he soon finds that his name is signed to a note which he has to pay. The law does not appear to touch these cases, and farmers should hang the first man caught at it." In connection with the above, it may again be stated in these columns that no farmer is bound to pay a note obtained under such circumstances.

ENGLISH RAILWAYS—The English Railway returns for 1884 have recently been issued. The paid-up capital shows an increase over 1883 of £16,543,000 being now £801,464,000. The mileage has increased from 18,681 to 18,864. The passenger traffic shows a large increase in third class and a decrease in first and second class, with similar movements in the receipts. The goods traffic shows a considerable decrease in tonnage and receipts. The working expenditure was slightly reduced, but the main saving was in "Maintenance of way," where economy may be less prudent than in other directions.

Hon. J. S. C. Wurtelo of this city, Speaker of the Quebec Legislature, succeeds the late Hon. Judge Loranger in the work of revision and consolidating the Provincial statutes. The work has been under way for some time, and will probably require some years to complete. We congratulate the worthy Speaker on his good fortune. The remuneration is about \$15 a day, and no one is better fitted to earn it.

In the foreign news occurs the somewhat peculiar item that bullion dealers are accumulating gold bullion in the Bank of France in anticipation of the expected demand from the United States in October. The bank loans on this at 1 per cent, and the money is employed in discounting at 2 per cent.

The communication elsewhere signed "Reform" will commend itself to the attention of every insurance and other business man who looks below the surface of the business. The subject will probably not rest here.

TRONOLN.—The supply of *Rae's Country Banker*, sent to this city is already exhausted. A further consignment will arrive shortly and copies may be had from Dawson Bros., Montreal.

Our Exchanges note that there are indications of a revival of business in Great Britain, but too slight as yet to build many hopes on.

THE LOBSTER FISHERIES.—In 1879 and previous years, three lobsters were sufficient to fill a one pound can at the canneries in Prince Edward Island. Since that time the size has decreased and the fishermen have had to content themselves with smaller and evidently younger members of the crustacea family. In 1880, the average required to fill a can was  $3\frac{1}{2}$ ; in 1881,  $4\frac{1}{2}$ ; in 1882,  $4\frac{3}{4}$ ; in 1883,  $5\frac{1}{2}$  and in 1884,  $6\frac{1}{2}$ . The total number captured in 1879 was 5,896,368, valued at \$1,965,436. In 1881, 23,493,660 were taken, which were worth \$5,527,920. In the two succeeding years both number and value showed a slight falling off, but the catch for 1884, though larger than in 1881, being 29,733,000, was only valued at \$3,498,000. In 1884, it took, as previously stated, no less than  $6\frac{1}{2}$  lobsters to fill a one pound can. English magazines received by last mail describe the interesting experiments now being made by a Scotch scientist, who was connected with the Challenger expedition, to enquire into the habits of herrings and other sea water fish with a view to their artificial propagation, if necessary. Should not some move in the same direction be made in Canada looking to the protection and propagation of the lobster? Unless some decided action is taken it really seems highly probable that in a few years the lobster fishery will be unable to be prosecuted for want of material. The Inspector for New Brunswick reports that last year's destruction in that Province amounted to over 20,000,000 lobsters. He says: "No one knows better than the canners themselves the inevitable result of this annual drain on the supply. But, careless of this, they are seeking to have the present

insufficient restrictions removed, in order that they may still further increase the production of canned goods, in the hope of making a large supply compensate for low prices.

A Toronto produce agent named D. Shannon, formerly of Montreal, in whom much reliance was placed by our local houses, has victimized Thos. Leeming & Co. and A. J. Brice of this city out of a few thousand dollars each. He also attempted to include Messrs. Bell, Simpson & Co. and James Oliver & Co. in his operations, but was unsuccessful, although the bank in the case of Bell, Simpson & Co. will probably be a loser. Shannon agreed to sell Mr. Brice and the Messrs. Leeming two car-loads of creamery butter at 14c, and his offer being accepted a bank here was notified by the buyers that Shannon's drafts on them for the goods would be duly honored. Those firms cashed their drafts, and the butter was delivered by the railway company, but on examination it turned out to be poor stuff worth only a few cents per lb. Bell, Simpson & Co., who had given a conditional order, refused the butter on inspection, and claim they are not liable to the bank. Shannon has disappeared, and his wife claims to be altogether ignorant of his whereabouts. The rubbish which he secured from parties in Toronto and the West, and which is held by the bank and the victimized firms, was obtained by the defaulter on credit and is not paid for.—S. Drury, hotel, Toronto, has left, owing about \$2,000 chiefly to brewers.

Correspondence.

FIRE INSURANCE TARIFF.

The Editor of the JOURNAL OF COMMERCE.

DEAR SIR,—Having a liking for Fire Insurance literature, I read, as doubtless have many others, the article in your last number, headed: "Fire Insurance Tariff" with much interest.

The article is evidently an advocacy of schedule rating, the most complete form of which is found in specially rating every risk. I can conceive the difficulties of doing this completely or partially. The expense would necessitate a much larger increase of rates than that which has been established recently. The benefit would accrue solely to a very few of the special hazards or manufacturing risks, which ought to be liberal to insurance capital, without which they could not exist, and the cost would fall upon the general public, who are already burdened with a tariff, under which I believe a maximum increase of rates has been reached.

Insurance companies have tried low rates in Canada for many years, and lost money; they have recently advanced the rates and lost money; and you are correct in thinking that a further advance would only increase the loss ratio, for as rates advance honest insurers decrease their insurances.

We must assume therefore, that a maximum tariff has been reached. What, therefore, are we to do to encourage Insurance Companies to give investors in local companies some returns on their capital and to justify the British and Foreign companies operating in Canada to continue to do so?

Two avenues of relief seem to me to be open. First: Government should enlarge and sufficiently empower its Insurance Department, so that it can deal with the public as well as with Insurance Companies. The disgraceful and entirely unnecessary consumption of wealth in Canada by fire should be stopped. The origin of every fire should be investigated. It should be made possible to convict of arson by circumstantial evidence as it is to convict of murder; fraudulent claimants should be punished, and Insurance Companies supported instead of being condemned for pruning exaggerated claims. Proper building laws should be enforced, and an Insurance Court should not be easier and more profitable to pass through than a Bankrupt Court.

Second: Change the terms of the insurance contract by introducing generally the average clause or some modified form of it, such as the Co-insurance clause. This change must come about both here and in the United States. The average clause is fairness to all; it would obviate many of the difficulties which arise in the adjustment of losses. It would lead to such a reduction of rates as that insurance premiums would no longer be a burden, and it would secure the reform you advocate.

I would like, if allowed, to refer to some of the figures given in the Insurance Superintendent's reports for 1884. In your article you incidentally allude to his statement of the increase of Fire Insurance in Canada in 1884 over 1883, which puts the increase at \$32,243,748, a large sum. Can you tell me where that increase comes in? for it is contrary to fact within the knowledge of every insurance agent, all of whom miss the large business that used to be done on grain, hulls, large wholesale stocks, lumber, &c., and the accustomed semi-annual inflow of short period risks upon imported goods; and they would like to know what interests are replacing the heavy bankruptcies of the last two years, and why so few establishments that have been burnt down are being rebuilt. Travel through any part of Canada and note the burnt walls you will see, and where is the increase of population that would explain such large annual increases in insurable values; how explain the reduction in insurance values on farm properties now owned, mostly unoccupied, by Loan Societies and recently occupied by active producers of wealth. It is true manufacturing interest, have increased, but their increase is no compensation to insurance companies for what is being lost, either in values or in diminution of loss ratios; and where is the insurance on the activities of the enormous amount of capital which, for want of occupation, is seeking the Post Office and other Savings Banks at unremunerative interest? These are only general indications, but as it is important that the public shall be able to rely upon public figures, let me be more specific.

Please look at the Insurance reports and examine the commutative characters of the following returns by Insurance Companies:

Gross policies in force at end of last statement.....  
Policies taken during the year, new .....  
Policies renewed .....

Total ..... \$  
Deduct terminated .....

Gross at force at end of the year

It is evident that an error in such a constructive pile once admitted is transmitted, and I would ask what steps were taken to secure an accurate foundation, and what insurance officers maintain a dead reckoning of their terminations? Embracing short periods, losses, cancellations and replacements, some do perhaps, but not many I fancy, for I don't see that the amount of three-year policies is sufficient to account for the difference between \$605,507,789, net amount at risk at the end of 1884, and \$513,983,378, gross amount of insurances effected during the year; neither can I see that the

reported increase of \$32,243,748 of business in 1884 over 1883 is explained by the increase of premiums, \$403,076, collected by the Companies under a material increase of rates applicable to the whole six hundred and five millions, except whatever may be the sum of three-year policies not affected by the Tariff. The increase of premiums collected might represent an average rate on the thirty-three millions, but, if so, there has been no increase of rates over the larger sum. I am convinced these figures, as are others in the insurance book, are unreliable. I do not believe in the reported increase of insurable values; if any of the Companies maintain a system of accurately reckoning the amount at risk they only make themselves unenviably prominent in the Table (page X) of loss ratios to amount at risk, which gives a range of experiences from 1.89 to 9.90, while the Table, page lvii, relation of loss to premiums, gives a range of only 45.08 to 85.80, between the highest and lowest in the other Table.

If my surmises are correct, the conclusion that arguments based upon the figures given in the Insurance Blue Book are delusive is self-evident. It is the old question, Theory vs. Practice.

Yours,  
REFORM.

September 9, 1885.

Financial.

MONTREAL, THURSDAY EVENING,  
10TH SEPT., 1885.

The position of monetary affairs is still one of great ease. The larger banks are believed to have heavy amounts of money lying idle, and there are no signs of an improved demand. In New York there is some slight stiffening. The Reserves of the banks are steadily decreasing, indicating a freer movement of money, but the surplus is still so large that any immediate improvement in rates can scarcely be looked for. Call loans are about 1 1/2 per cent. Mercantile paper 3 per cent and upward, according to quality. Reports from England indicate an increase in the discounting rate during the week. Bankers three months bills are now done at 1 1/2 to 1 1/2 per cent.

Local rates are:  
Call Loans 2 1/2 to 3 per cent. Discounting rate 6 to 7 per cent. Sterling Exchange 8 9-16 and 8 15-16 between banks, 8 1/2 and 9 1/2 over the counter. New York Exchange 1-10 to 1-32 discount for round amounts.

In New York the posted rates are 4.83 1/2 and 4.85 1/2, actual rates 4.82 1/2 and 4.84 1/2.

MONTREAL WHOLESALE MARKETS.

SEPT. 10, 1885.

No important change in the position of affairs has taken place, but business prospects are generally viewed in a confident and hopeful manner. There are signs of recovery in iron and steel products, wool, sugar, etc., but prices respond very slowly to any increase. The movement in certain lines is affected by the small-pox exaggerations. The Stock Market has been irregular during the week and easier. To-day, Bank of Montreal sold at 200 1/2, and 200 in small lots, Toronto at 186, Peoples at 76 1/2, Merchants at 115 1/2, Passenger at 116 1/2, Richelieu at 59 1/2, 59 1/2 and 59 1/2, Telegraph at 128 and Pacific at 75. Gas has been a favorite stock, and it sold to-day at 189 and 189 1/2. \$11,000 5 per cent Harbor bonds were placed at 104. The following are the total sales and highest and lowest prices of leading stocks for the week:—



# CARSLEY & CO.

MONTREAL,

WHOLESALE IMPORTERS

OF

## DRY GOODS.

We have just put to stock a very large consignment of

## KNITTING WOOLS,

- IN ALL THE -

Leading makes, at Prices below present market value.

## KID GLOVES,

We hold the largest stock of

## Ladies, Kid Gloves

IN THE DOMINION

The satisfaction given by our Gloves last season has led us to make a very considerable increase in our purchases in this department.

## DRESS GOODS.

THE DRESS GOODS DEPARTMENT

Is now replete with materials suitable for the Fall

# CARSLEY & CO.

93 St. Peter Street,

MONTREAL

AND

18 Bartholomew Close,

LONDON, England.

Banks.	Shares.	Highest price.	Lowest price.
Commerce .....	116	127½	127
Jacques Cartier.....	2	60	60
Merchants.....	165	116	115½
Montreal .....	487	202	200
Toronto.....	150	187	186
<i>Miscellaneous.</i>			
Can. Pac. Ry.....	75	45½	45
Dundas Cotton.....	75	47	45
Gas.....	1464	189½	188
Gas Ex Div.....	600	184	184
Harbor 5 p.c.....	\$11000	104	104
Mon. Tel. Co.....	185	128½	127½
N. West Land.....	60	41	41
Passenger .....	375	117½	116
R. & O. Nav. Co..	810	60½	59½

**ASHES.**—Receipts have been fair, and the demand having fallen off, prices have declined to \$3.65 to \$3.70 for First Pots, at which sales have been made; a few Seconds sold at \$3.40. Pearls are quiet at about \$4.75, with little enquiry. Receipts since 1st January, 3,690 barrels Pots, 276 barrels Pearls. Deliveries 4,065 barrels Pots, 346 barrels Pearls. Stock in store at 6 p.m. Wednesday evening 1,081 barrels Pots, 137 barrels Pearls.

**CHEMICALS AND DRUGS.**—Bleach is firm, and is now worth 2c to 2½c on spot. A freight combination has been effected between three lines of steamships running from Liverpool to this port, which has decided to advance rates on all heavy chemicals 7s 6d per ton, which is a rise of 100 per cent. If no outside steamer is put on the berth this will have the effect of advancing the price of heavy chemicals generally. All lines are now firm, and a fair business is passing. In drugs the demand is only moderate and leading houses would like to see business a trifle brisker. There has been no material change in prices. Dye stuffs.—Cutch 7½c to 8c. Sumac \$90 to \$100 per ton for prime brands. Extract of logwood 7½c, chip logwood 1½c to 2c. Archil 27c to 30c per lb. for concentrated.

**COAL AND WOOD.**—Business has improved to some extent, but there is no change in prices. In the States the condition of the anthracite coal trade is even more unsatisfactory than a week ago. Stocks are heavy, demand is slow and the market weak and unsettled. Freight to this port are unchanged since the late advance, and dealers are importing largely. There is said to be a good demand for Lower Ports soft coal from factories and other large establishments. Cordwood is moving more freely in a jobbing way. We quote American anthracite at wholesale as follows:—Stove, \$5.65; nut, \$5.35, and egg and furnace, \$5.15. Ordinary distributing prices, are: stove, \$5.75; chestnut, \$5.50; egg and furnace, \$5.25. Cape Breton, \$3.10 to \$3.20; Picton, \$3.30 to \$3.50, as to mine; Scotch steam at \$4 to \$4.10; Welsh anthracite, \$4.50. Cordwood—Yard prices per long cord (cartage 50c extra) are as follows:—Maple, \$6; birch, \$5.50; beech, \$5; tamarac, \$4.50; hemlock, \$4. Wharf prices about 50c lower.

**DAIRY PRODUCE AND PROVISIONS.**—The demand for creamery and finest Townships dairy butter has continued fair; sales of the former at 21 cts., and of the latter at 17 cts. to 18 cts., for selected lots. In the medium and low grades there has been little done. Cheese has ruled dull, as advices from the English markets did not warrant buyers in operating at the figures asked by holders, and the result has been a stand-off between the two. The cable declined 6d. yesterday to 38s. 6d. Values are nominal here at 7½ cts. to 8 cts. for fine August, the latter price an outside figure. Good July make 7 cts. to 7½c. Eggs are selling at 14c. to

14½c. for good lots; receipts fairly liberal. Inferior lots have sold as low as 13c. Provisions are in moderate demand at revised prices elsewhere.

**DRY GOODS.**—Meagre remittances are still a cause of complaint, and until the harvest is saved and marketed in part no decided improvement is expected. Travellers are making careful preparations for the sorting trip. There is a fair number of buyers in the market from various points, many, no doubt, attracted by the usual opening up of goods at this season by the great millinery houses for exhibition and sale. The cause of some timid ones not visiting here is gradually passing away, and our good city is regaining the confidence of outsiders. The city retail trade has exhibited some improvement within the last few days, as many citizens have returned and others are constantly returning from the sea-side and elsewhere. The Boston woollen goods market is responding to the advance there in wool. Worsteds yarns and heavy hosiery have risen during the week. Worsteds, light and heavy, are nearly sold out. The increased demand for jeans and doeskins has opened mills at Mannyunk which have been closed for years. Moreover cassimeres, the long depressed, are at last moving more freely than at any time since 1879. Cotton goods in Boston are steady, under the general advance of five per cent, which has been accepted all along the line. Any further advance at present is unlikely. Comparatively little machinery has been started as yet, but the turn has been reached, and, with the present demand for goods, the changes in the production of a mill are now in the direction of an increased product. The export movement in brown cottons is good for the season, and goods suitable for export are moving readily and are even in some instances sold ahead. Bleached goods are in free movement at higher prices, although there is a complaint occasionally on some lines that business is still slow. Colored cottons are active, but still at very low prices in spite of the recent slight advances. Denims may be said to be even in brisk movement. The recent liberal movement in cotton flannels has resulted in small stocks of low grades in first hands with a continued fair request. Table damasks are in steady movement.

**FISH AND OILS.**—Cape Breton herrings have sold at low prices, it is even reported that a figure below \$4 has been touched for round lots. We quote them at \$4 for 100 bbl. lots and \$4.25 for smaller quantities; halves, \$2.25 to \$2.50. There have been no arrivals of Labrador herrings as yet. It is said that a lot from the North Shore has arrived at Quebec on the *Stadacona* which have been called Labrador herrings, but it is not probable that any of these will reach this market. Mackerel have sold at \$4 to \$4.50 for No. 2 and at \$3.50 to \$4 for No. 3. Green cod No. 1 have brought \$3.50 to \$4 and dry cod \$3.50 to \$3.75. No 1 salmon \$10 to \$10.50; No. 2, \$9 to \$9.50; British Columbia, \$9 to \$9.50. As this is the chief distributing point for fish in Canada, and the sales of the Lower Ports agents to wholesale firms are frequently reported, country buyers should beware of accepting inside prices as applying to jobbing lots. Wholesale merchants naturally object to sell goods at the same prices they have themselves paid. The same remark applies to oils, the only sales of which reported refer to round lots, ocean cargoes from the fisheries being broken up here or in Quebec. The market for fish oils has been quiet at revised quotations. Petroleum is unchanged but steady at the late advance, with improving demand. Lined oil is about a cent a gallon dearer. Spirits of turpentine firm.

**FLOUR AND GRAIN.**—The local demand has been fair at steady prices. Among recent sales

# NORTHEY & COMPANY,

TORONTO, ONT. **Cheap.**

Cheaper than any Pump built

**Compact.**

Having the well-known compactness of direct-acting Pumps.

**Simple.**

Only two moving parts in Engine.

**Durable.**

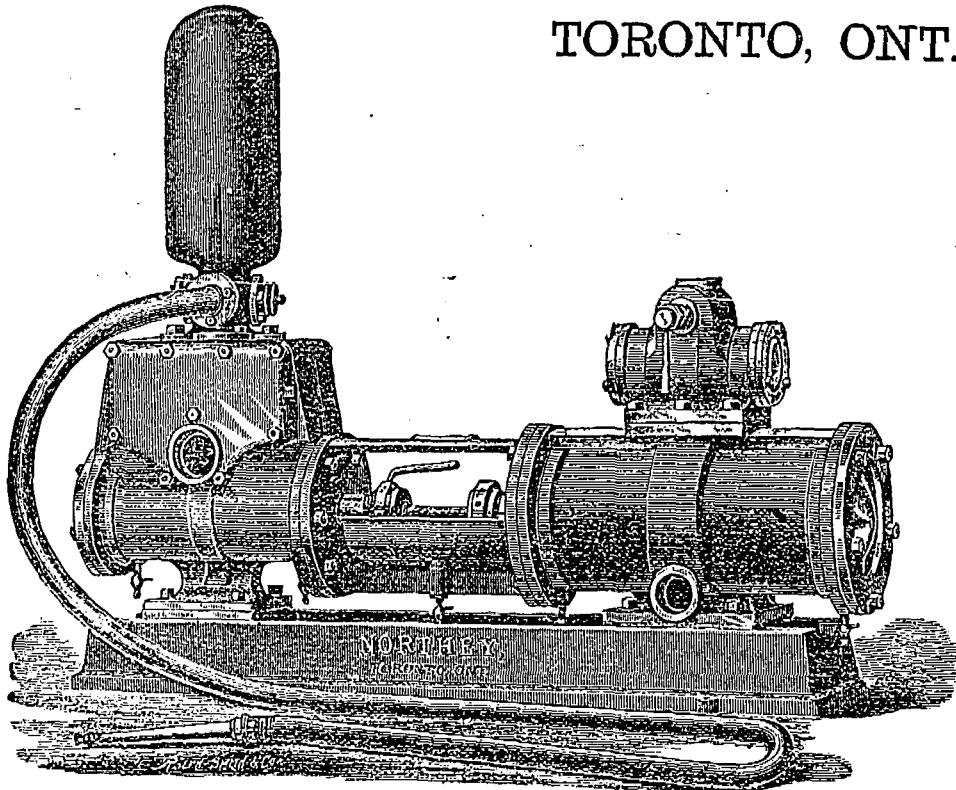
Guaranteed the most durable Pump made; impossible to break down.

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for any purpose,

Write to us.



Send for Circular and state your requirements.

are 2,000 sacks on private terms: 6 cars and 2 cars of Manitoba strong bakers at \$4.45; 1,000 sacks of the same on private terms; 125 barrels superior at \$4.20, 250 barrels patent at \$4.35, 250 barrels extra at \$4.10, 125 barrels spring extra at \$3.95, 100 barrels fine at \$3.47½ and 250 choice superfine bags at \$1.85. About 3,000 bbls were taken on Lower Ports account. Grain.—Offerings of Canada wheat are light and trade here is quiet. Peas are dull and oats are lower at 32c to 33c. America wheat and corn continues to come forward for shipment to some extent. The charters from Chicago to Kingston last week were 40,000 bushels of wheat and 90,000 corn.

Freights.—The market has been steady to firm. The leading line has been despatching a steamer per day of late. Grain to Liverpool is higher at 2s 3d to 2s 6d; the Glasgow rate is up to 2s 3d. Cattle freights 40s to 50s. Engagement of lumber to River Plate at \$13 per 1000 feet. Phosphates 6s to 9s to port. Deals to London 45s to 46s 3d, to Liverpool 42s 6d to 45s, to Glasgow 40s to 42s 6d, and to Avonmouth 45s. Butter and cheese to direct ports, 25s per gross ton. Flour in sacks, 11s 6d to 12s 6d per ton to Liverpool, London and Glasgow.

Market.—There has been a fair business in apples. Arrivals are not large, and the varieties coming are of better keeping quality than formerly and realize higher prices. Round lots of 25 to 100 bbls. are selling at from \$2 to \$2.25, while small quantities of St. Lawrence, etc., have sold up to \$2.50. We quote from \$1.50 to \$2.50 for poor to choice. Oranges \$4.50 per box; lemons \$5 to \$5.50. American

ESTABLISHED 1854.

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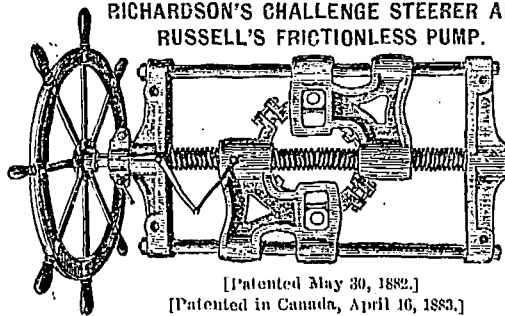
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**RICHARDSON'S CHALLENGE STEERER AND RUSSELL'S FRICTIONLESS PUMP.**



[Patented May 30, 1882.]

[Patented in Canada, April 16, 1883.]

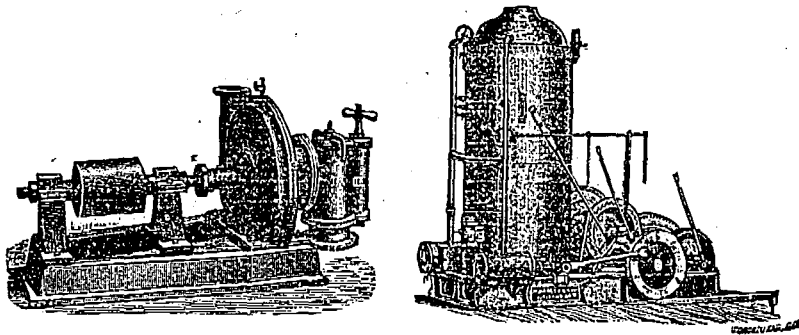
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peaches \$2 to \$3 per crate; Canadian \$1.25 per basket. Bartlett pears ensier at \$5.50 per bbl. Bananas \$1.50 per bunch. Plums \$1 to \$1.25 per basket. Grapes.—Champion 8c; concord 9c; Delaware 15c; Almeria in kegs \$7. Canned fruit.—Canners are busy with their packing and prices of the new supply will not be established for a week or two. Prices of old stock, unchanged. Peaches, 3 lb. tins, per

dozen, \$3; tomatoes, \$1.10; apples, 90c. Coconuts \$1.50.

GROCERIES.—Business keeps up fairly well, the shipments of most firms being fully equal to those of previous years. Tea.—There is a good demand for new tea, the arrivals of which, so far, have not been large. The New York market has shown slow and uncertain features,



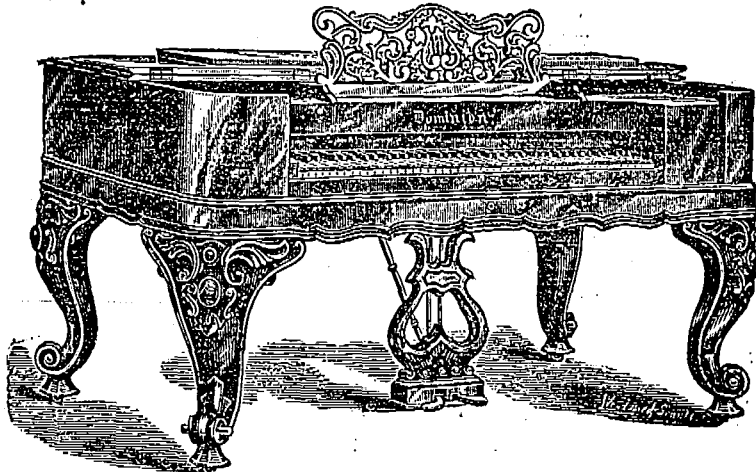
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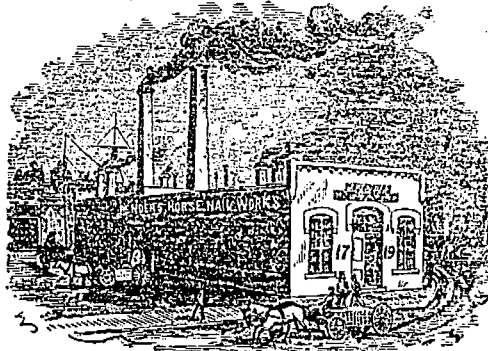


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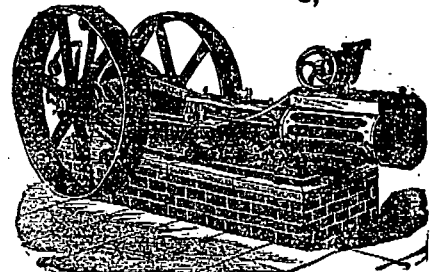
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Finished  
Horse Shoe  
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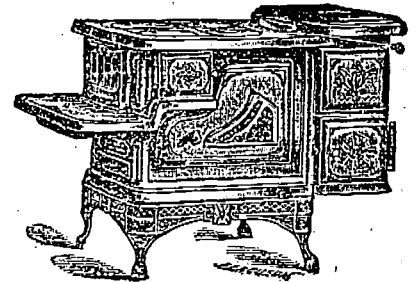
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and Ship Work of all kinds,  
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OUR COMBINATION COOK STOVE.  
MANUFACTURER OF

Ship Castings, Caboses, Capstans, Stoves for Ship  
and House use. A large assortment of Tinware,  
embracing every article of that material used in the  
Kitchen, Dairy, or on the Farm. Cooking Stoves  
to burn either Wood or Coal. Coal Hoops, shovels,  
etc. Special reduction on all Goods now in stock.

as most buyers figure closely on quantity.  
This is in a measure due to the supplies  
accumulated from recent public sales from  
which distribution is being made. Holders are  
steady, and offerings are made without pressure.  
*Sugar.*—The upward movement in this article  
has engrossed the chief attention of the trade  
this week. Granulated advanced about 1/2c,  
selling at 7c in round lots. The lowest price  
for yellows in lots was 5 1-8c. Jobbing prices  
are correspondingly higher. There has been a  
brisker movement since the advance. Syrup  
has also been active, and we hear of sales of  
over 2,000 packages, including 2,000 packages  
of dark at about 19c to 20c. The market for  
raw sugar in New York is strong. Sales of  
365 hds English Islands at 5c to 5 1/2c; 1,600  
hds centrifugal at 6 1-8c; 283 hds do and  
1,296 bags do at 6 1-8c; 160 hds and 2,398  
bags do at 6 1-8c. Fair refining muscovado  
quoted at 5.44c; good do at 5 5-8c, and  
centrifugals, 96 test, at 6 1-8c. The  
market for refined in New York closed  
strong and scantily supplied. Granulated sold  
at 7c to 7 1/2c in wholesale lots, powdered at  
7 1/2c to 7 3/4c, and cut loaf at 7 1/2c. *Fruit.*—No  
features of interest have been developed and  
market is quiet. In New York, buyers appear  
to be content with their course of operating and  
make no endeavor to negotiate beyond actual  
wants. As to changes, there is an easy tone to  
the market for citron, and in one instance a lot  
of 100 cases sold at 26 1/2c. In a small way 27 1/2c  
to 28c is still quoted. Malaga raisins without  
change and only moderately taken. New cur-  
rants are quoted at 5 1/2c to 6c. Nuts without  
change: Brazils selling at 7c for medium and  
7 1/2c for large. Spices, rice, etc., are unchanged  
in this market.

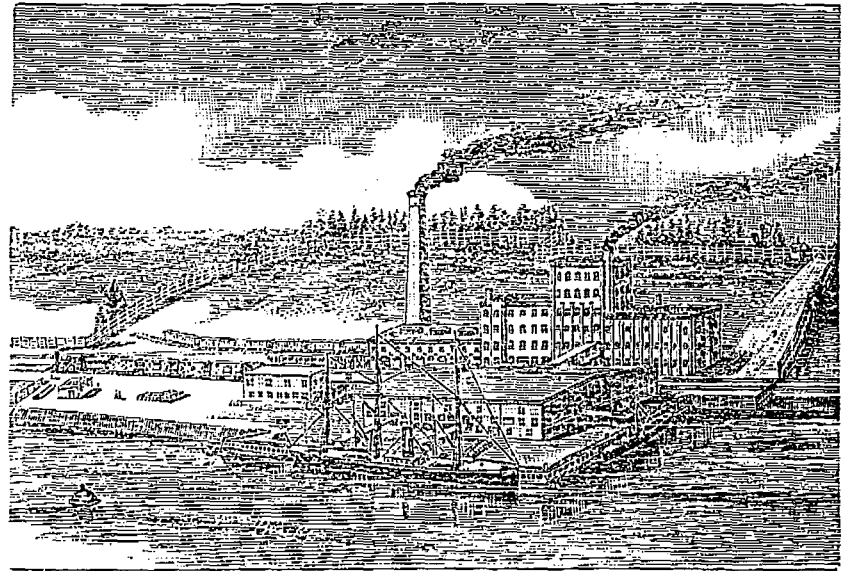
**HONEY.**—There have been sales at 10c to 11c in 100 lb. pkgs., and at 12c to 12½c in 5 lb. pkgs. and upwards.

**HOPS.**—Since our last there has been little doing in new hops. We quote this year's crop at 8c to 12c, and last year's at 6c to 12c. Best new hops in New York are quoted at 11c to 12c.

**IRON AND HARDWARE.**—A number of travellers for leading iron houses are on the road, and are expected to do fairly well. Freights on pig-iron from Glasgow to Montreal remain unchanged for the month of September, but it is likely that later shipments will have to pay higher figures. Liverpool freights on finished iron and different metals have been advanced 2s 6d per ton from the first of September, but this advance is not large enough to appreciably affect values out here. The local trade this week has been quiet, and fewer orders arrived from the West. We notice that attempts are being made by the outside press to poke fun at our metal merchants in connection with the small-pox scare. Iron and metals are not likely to carry the seeds of infection, and of course reports that orders have been cancelled as a precautionary measure by timid buyers are more annoying than real. The Western fairs have drawn away the attention of Western buyers to a certain extent this week. Makers' prices of pig-iron are unchanged. A Glasgow letter by last mail says:—"Our market has been firm and warrants have advanced as high as 41s 7d, but trade does not look any better." Another correspondent says there is nothing to advise except the increased firmness of iron, but higher prices and higher freights will probably rule during the winter. The rate of freight on finished iron is now 10s and 10 per cent primage. The majority of makers of tin plates are well provided with business, a few are short of orders, and have accepted lower prices but only for small quantities. Higher prices are expected when the reduction in the make has affected stocks. In lead there appears to be no change. Late British advices state that prices have been well maintained, but the uncertain course of Spanish supplies makes it difficult to offer any opinion as to the future. In Pittsburg the steel rail industry is active but prices are low. At Boston the demand for American pig-iron has increased, and there are reports of sales of several 2000 ton lots to machinery manufacturers. Prices remain unchanged. No. 1 X is a little scarce, but the other brands are in good supply. Warrants are cabled firm at 42s 5d, and Middlesborough No. 3 foundry 3d higher, at 32s 6d. Ingot tin in London is cabled firm and 15s higher, at £92-10s. Best selected copper is unchanged at £48-10s. Chili bars 5s higher, at £43, and soft Spanish lead unchanged at £11 10s. The following report of the tin market is from New York. Since our last there has been an advance to £92 12s 6d for Straits in London, which was followed by a decline of 10s. Our market has been very quiet, meanwhile, with values more or less irregular, closing rather weak. Straits could be had in 5 ton lots at 21c spot and 20½c near future delivery. For jobbing parcels the nominal prices were 21 1-8c cash and 21½c for 30 days.

**LEATHER, BOOTS AND SHOES.**—A fair number of orders for leather have been placed this week by factorymen, who are generally well employed. Some, in fact, again complain of the want of certain classes of operatives, particularly lasters. Prices of good stock are generally steady, but there is no quotable change. Best slaughter sole is scarce and wanted and best makes of waxed upper are in limited supply. The Boston boot and shoe market remains in a very satisfactory condition. Dupli-

## THE HALIFAX SUGAR REFINING CO., Limited, HALIFAX, N. S.



WE HEREBY INFORM THE PUBLIC THAT OUR  
**REFINED SUGARS**  
Consist Solely of the Product of RAW SUGARS REFINED.  
Neither Glucose, Muriate of Tin, Muriatic Acid, nor any other Foreign, Deleterious  
or Fraudulent Substance whatever is, or ever has been, mixed with them. Our  
**SUGARS AND SYRUPS** are absolutely Unadulterated.

## PORTLAND FORGE AND SHIPS' IRON KNEE MANUFACTORY, J. A. & W. A. CHESLEY, — CORNER OF — HARRISON STREET AND STRAIGHT SHORE ROAD, PORTLAND, - - - ST. JOHN, N. B

Manufacturers of Shafting, Ships' Iron Knees, Windlass Necks, Windlass Breaks, Locomotive Frames, Piston and Connecting Rods, Truck, Engine and Car Axles, Davits, Truss Bows, and all kinds of Hammered Shape. Diploma awarded at New Brunswick Exhibition of 1880 for assortment HEAVY FORGINGS, consisting of Locomotive Frames, Locomotive Engine Axles, Shafting, Ships' Iron Knees, &c. with Special Commendation for Excellence of Workmanship. Also, Special Diploma for Hammered Ships' Knees.

cate orders are coming along fully as well as could be expected. Manufacturers are busy and workmen are well employed. The number of spring samples is increasing and the jobbing houses will begin to canvass them in earnest during the coming week. The incoming season is no earlier than last year. The total shipments of boots and shoes from Boston to points outside of New England this week have been 72,416 cases against 69,792 cases last week, 72,410 cases for the corresponding week of last year, 74,125 in 1883, and 73,116 cases in 1882. The shipments since January 1 have been 1,749,938 cases against 1,839,035 cases for the same week of last year; 1,906,034 cases in 1883; 1,725,399 cases in 1882. The following is said of the Boston leather market:—Trade has not been quite as active as last week, but there has been a hardening tendency in quotations, and while no real advance can be pointed at, yet there has been improvement in this

direction. Nevertheless, save in a few lines (where stock is very firmly held and taken at quotations) there is a very considerable supply of rough and finished leather in the market, nearly every description of which is selling below the cost of its reproduction.

**LIVE STOCK.**—The receipts of live stock last week by G. T. R. were:—Cattle, 3,148; sheep, 2,153; calves, 41; hogs, 517; and by C. P. R., 800 cattle, 880 sheep and 260 hogs. The exports of cattle have been large, and the total to date has reached 46,293 head. The total shipments of sheep have been 31,924, a decrease of 7,173 compared with last year. The market for good cattle has ruled firm at 4c to 5½c. Export sheep sold at 3c to 3½c. Demand for butchers' cattle was good and supply short, sales at 3c to 4c. Live hogs firm at 5c to 5½c. Calves \$4 to \$6 each. Total exports of beef to date

# ATLANTIC STEAM SOAP WORKS,

ST. JOHN, N. B.,

**WM. LOGAN, Proprietor,**

MANUFACTURER OF

## Fine LAUNDRY, FULLING and CASTILE SOAPS,

MOULD CANDLES, CAR AXLE GREASE, &c., &c.

WORKS AND OFFICE:

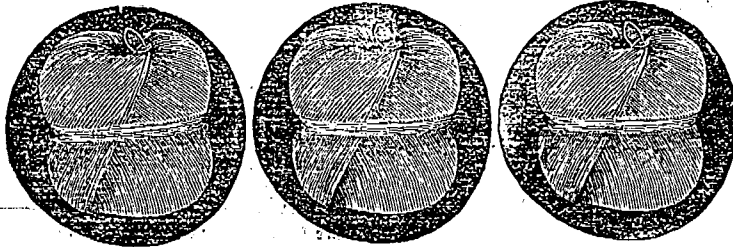
290 and 292 Union Street, . . . ST. JOHN, N. B.

# NEW BRUNSWICK CORDAGE WORKS,

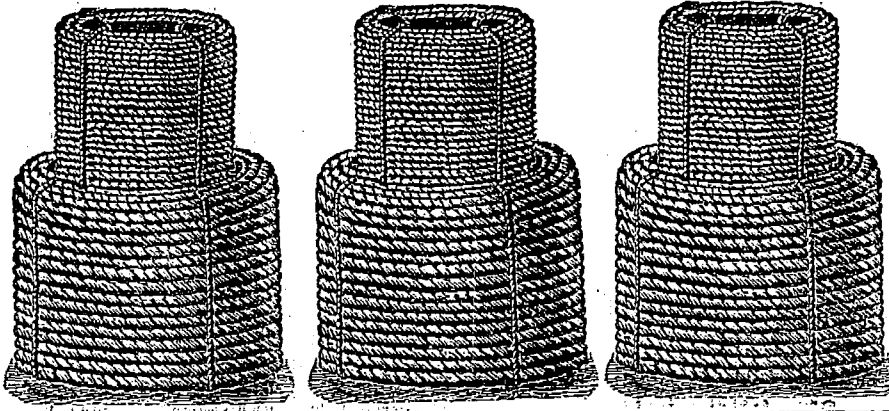
PORTLAND, NEW BRUNSWICK,

**THOS. CONNOR & SONS, Proprietors,**

Manufacturers of all kinds of Hemp and Manila Cordage, Binder Twine, etc., etc.



SEND FOR PRICE LISTS.



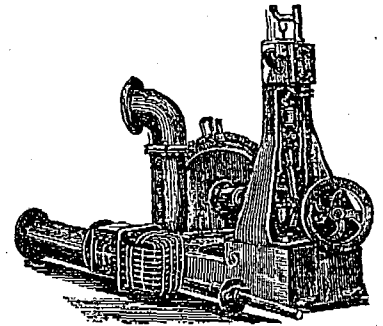
9,895 quarters. The British markets are cabled unchanged and steady for prime Canadian steers, which are quoted at 14c. Best sheep sold in Liverpool at 12c.

**POTATOES.**—According to private advices received by traders here, the crop in most parts of the United States has, so far, promised well and a large yield is expected. This probably explains the absence of any enquiry for export, the demand for potatoes being altogether local. Attention may be drawn to the fact that a report telegraphed from Quebec to the

effect that the Colorado beetle had wrought havoc in a few fields near that city has been magnified by the Western press to read that the entire crop in the Province of Quebec has suffered and will be a failure. This is altogether incorrect, as both growers and dealers here, who are well informed, expect the largest crop ever gathered in this Province. The fact that prices rule low also bears out this view. We quote, 75c to 80c per bbl.; 40c per bag, and 25c to 30c per bushel. About 100 bbls of sweet potatoes arrived this week, and as prices are becoming more reasonable the demand is increasing. We quote \$4.50 to 5 per bbl.

# W. W. HOWELL & CO.,

**MACHINISTS,**



Manufacturers of Steam Engines, Pumps, Mill Machinery, Shafting, Pulleys, etc.,  
121 to 125 Lower Water Street,  
HALIFAX, N. S.

**SALT.**—The market is firm and fairly active at the advance. Liverpool salt is quoted at 50c to 52½c for elevens and 47½c to 50c for twelves.

**WOOL.**—There is a steady and moderately active market for both domestic and foreign wools. Pulled is said to sell as fast as it can be taken off. A few good lots of fleece have changed hands at quotations. Two cargoes of foreign are on passage here. The market, generally, though showing no signs of a boom is in a more satisfactory condition than for some time past. The sales of domestic wool in the Boston market during last week were the largest on record, being 5,224,300 pounds, against 4,837,300 pounds domestic for October 30, 1879, and 4,907,200 pounds domestic for the week ending Feb. 8, 1883. The remarkable activity of the market there continues without the slightest effort on the part of dealers, who at present are very indifferent sellers, and are soliciting but few sales. Prices continue to advance, and now are at nearly the same level as a year ago, with a tendency upward. Enough wool is held rather than sold at quotations, to make the market very firm. Dealers are sold well ahead. Some of them have sold all they can deliver for two months, and even a cessation of demand would not therefore necessarily imply new prices. A recent cablegram from London says: At the wool sales to-day 11,083 bales, chiefly Port Phillip and Sydney, were disposed of. There was moderate competition. At yesterday's sales Sydney fleeces sold at 11d to 1s 10d; New Zealand scoured at 7d to 1s 10½d; greasy at 5d to 1s 0½d; locks and pieces at 2d to 1s 5½d; Cape secured at 9d to 1s 6½d. The other sales were made at previous prices.

# JOSEPH E. SEAGRAM,

**DISTILLER,**

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

**WHITE WHEAT & "OLD-TIMES" WHISKEY.**

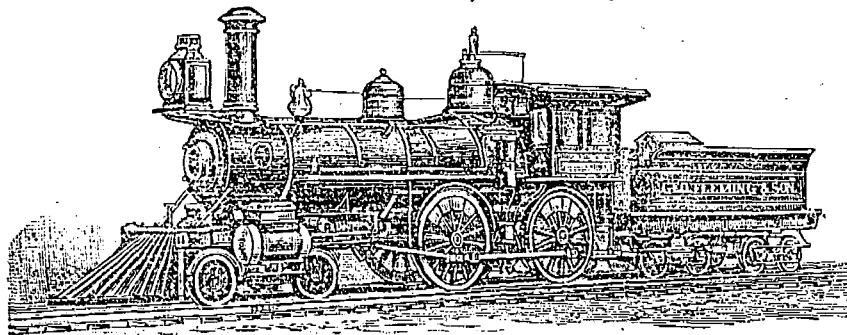


**THE NOVA SCOTIA GLASS COMPANY, Limited,**  
**NEW GLASCOW, N.S.**

**ANDREW WALKER, President. A. M. MCGREGOR, Secy.-Treas.**  
 Manufacturers of all kinds of Glassware, and Lamp Chimneys a Specialty.



**PHENIX FOUNDRY,**  
**GEO. FLEMING & SON, - - Proprietors.**



MANUFACTURERS OF

**Locomotives, Marine and Stationary Steam Engines,**  
**STEAM BOILERS, SHIP TANKS,**  
**AND MACHINERY OF EVERY DESCRIPTION.**  
**Front Street, - - ST. JOHN, N.B.**

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, Sept. 10, 1885.

The wholesale trade this week has been of moderate proportions. The weather has been unpropitious and has checked the movement somewhat. There have been a good many strangers in the city, partly on business and partly on pleasure. After the close of next week, when the Exhibition will be over, orders

are anticipated in fair quantities from the country. Market closed more active and steady. Payments are still said to be fair, but there have been a good number of renewals. The money market is quiet and steady. Call loans on bank shares are quoted at 5 to 6 per cent and on debentures at 4. Time loans range about 6 per cent. Commercial paper is in fair offer and discounted at 6 to 6½ per cent for prime and at 7 to 7½ for ordinary. Sterling Exchange dull; 60-day bills are quoted at 98½ to 108 5-8 between banks and demand

THE

**Vale Coal and Iron Co.**

(LIMITED),

**NEW GLASCOW, N.S.**

W. B. Moore, - - Manager.

Contracts solicited for Coal for Corporations or Railways.

**NEW BRUNSWICK**

**RED GRANITE CO.,**

**UNION ST.,**

**CARLETON,**

**ST. JOHN, N. B.**

**NEW DOMINION PAPER BAG COMPANY,**

BROWN & LEETCH, PROPRIETORS,

Manufacturers of Every Description of Paper Bags & Shipping Tags, Importers and Dealers in WRAPPING PAPERS AND TWINES, ALL SIZES AND WEIGHTS.

Office & Warerooms: 8 & 10 Waterloo St., St. John, N.B.

bills at 108 7-8 to 109. The stock market has been dull, with prices of bank shares somewhat easier. Montreal sold at 200½, Ontario at 107½ and 107½, Toronto at 186½, Merchants at 115, Commerce at 126½ and 127, Federal at 90½, Standard at 115½, Building and Loan at 105, Hamilton Provident at 126½, London and Canadian at 142, ex-dividend and Canada Landed at 124. Following are prices bid to-day as compared with those of last Thursday:

Banks.	Bid Sept. 10	Bid Sept. 3	Loan Cos.	Bid Sept. 10	Bid Sept. 3
Montreal...	200	201	Can. Per.....	200½	201
Toronto...	186½	187	Freehold.....	166½	166½
Ontario...	107½	108	Western Can...	190	190
Merchants...	114½	115	Bldg. & Loan	105½	104½
Commerce	126½	127	Farmers' Loan	113½	113
Dominion	209½	200	Land. & Can'dn	140	143
Hamilton	124	124½	Landed Credit...	123½	123
Stand'd...	115½	115	National Inv't...	...	...
Federal...	96	96	Ontario Loan...	123	123
Imper'l...	126	125	Hamilton Prov...	127	126½
Molsons...	...	...	Imperial Sav...	111	111

**BUTTER.**—There has been a fair trade during the week, and prices ruled steady. Choice rolls are jobbing to the city trade at 15c to 16c, and medium to good at 12½c to 13c. Old sold at 6c to 7c for the best and at 3½c to 4c for rejections. Eggs are in better demand and firmer, dealers paying 12c to 12½c per dozen for



# Hot Water Heating Boilers.

**E. & C. GURNEY & CO.,  
MONTREAL.**

These Boilers have now been tested in all kinds of Weather and are Guaranteed by us as

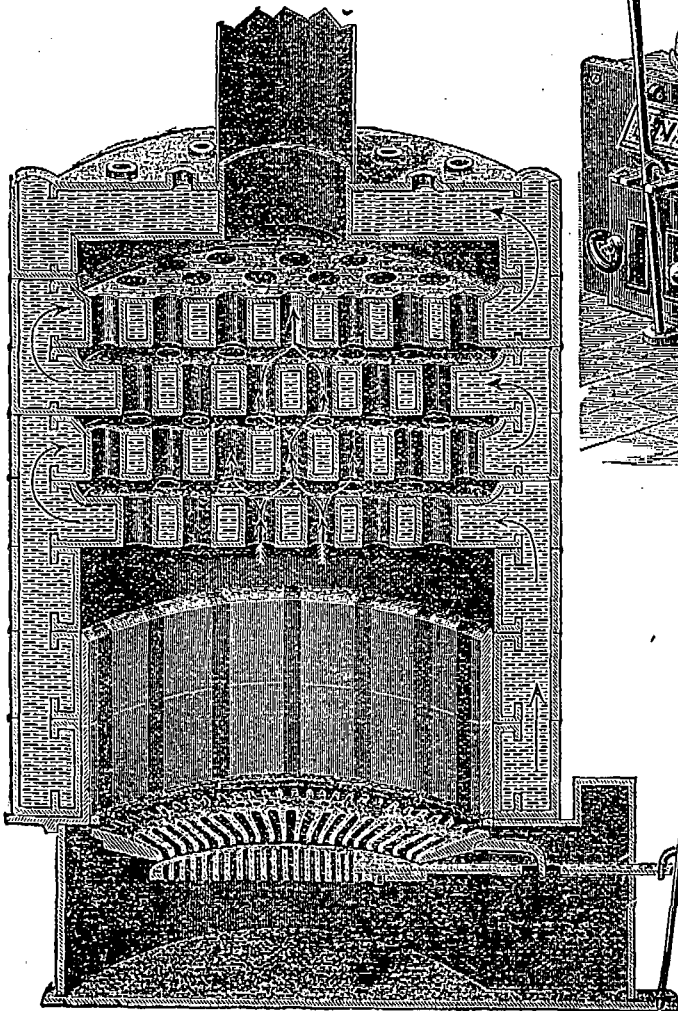
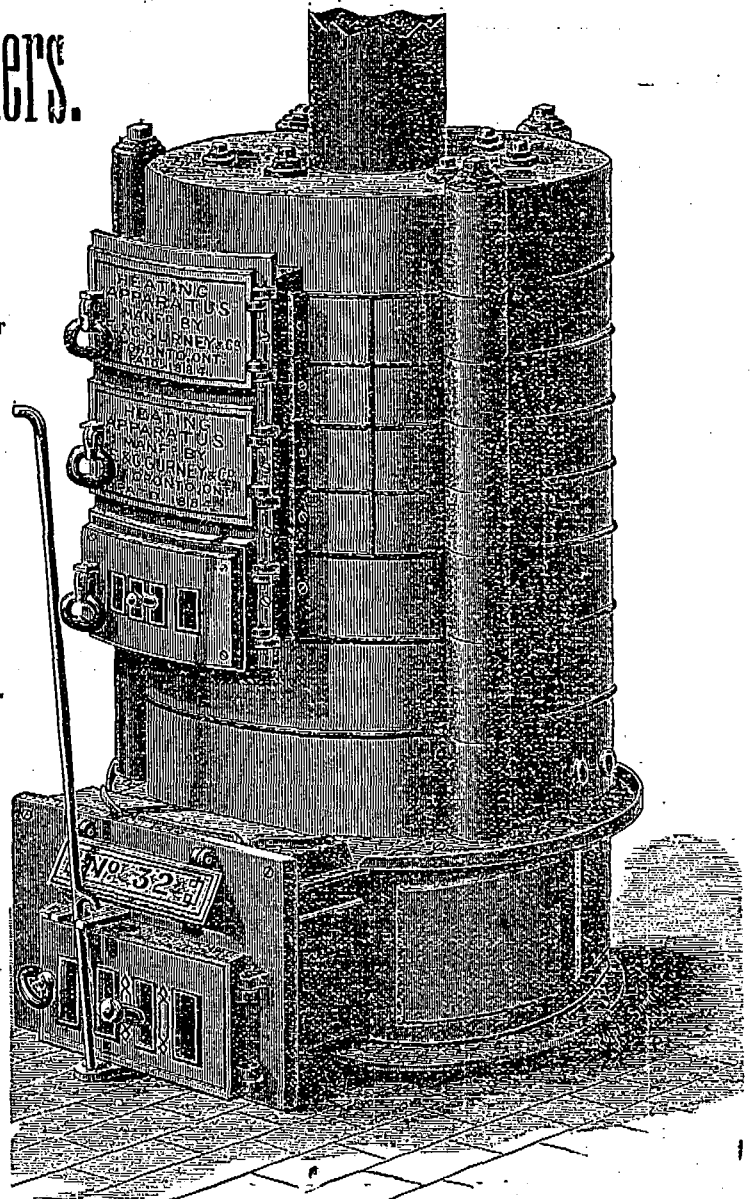
Superior to any other Boiler yet made.

THEY ARE

**DURABLE AND EASILY OPERATED**

by any one capable of managing an ordinary hall stove.

**VERY ECONOMICAL WITH FUEL.**



**ROUND FIRE-PLACE, ENSURING UNIFORM  
FIRE THROUGHOUT.**

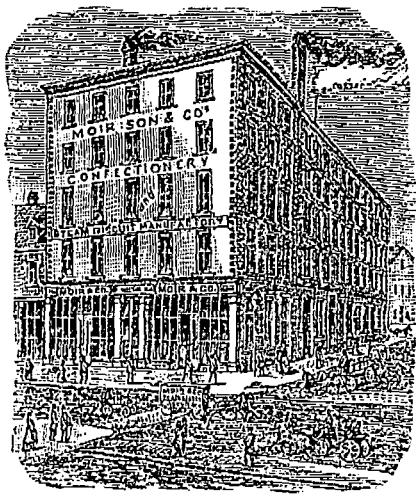
**Sizes Suitable to all kinds of Buildings.**

**PRICES CHEAPER  
Than any Boiler Manufactured.**

DESCRIPTIVE CIRCULARS FURNISHED ON APPLICATION.

Boilers can be Seen and Examined at our Stores,

**385 and 387 ST. PAUL STREET.**



LARGEST WORKS IN THE I.C.M. UNION

# MAMMOTH WORKS.

**MOIR, SON & CO.,**

Manufacturers by Steam power of all descriptions of

**BISCUITS, CAKES, CONFECTIONERY,**

Fruit Syrups, Dessicated Cocoanut, &c., &c.

SALESROOM, - - - 128, 130, 132 ARGYLE STREET,

**HALIFAX, N.S.**

G. CLISH, MANAGER.

D. McDONALD, SUPERINTENDENT

## TRURO FOUNDRY AND MACHINE CO.

ENGINEERS, BOILER MAKERS & FOUNDERS,

MANUFACTURERS OF

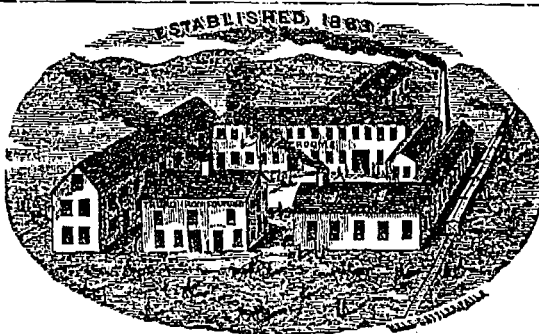
GOLD MINING

MACHINERY,  
STOVES,

Hollow  
Ware,

Register Grates,

PLOWS.



LETTER PRESSES,

IRON BRIDGES,

Ship, Mill,

AND

GENERAL

CASTINGS

IN

In Iron & Brass.

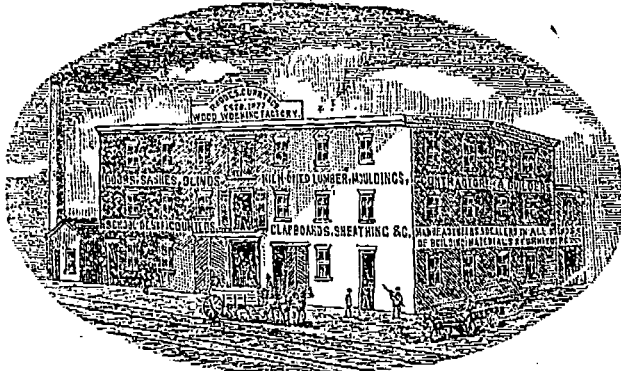
ROTARY SAW MILLS WITH LATEST IMPROVEMENTS.

TRURO, - - - - Nova Scotia.

**RHODES, CURRY & CO.,**

AMHERST, NOVA SCOTIA,

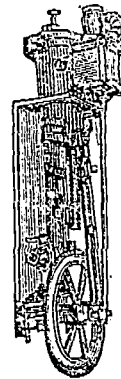
MANUFACTURERS AND BUILDERS.



SCHOOL, OFFICE, CHURCH AND HOUSE FURNITURE.

Manufacturers of Builders' Materials, etc.

Send for Estimates.



A. LEARMONTH & CO.,

ENGINEERS and FOUNDERS,

St. Paul Street, Quebec, P.Q.

Manufacturers of all kinds of  
Pumps, Steam Engines, Mill Machinery,  
Agricultural Implements,  
&c., &c.

Brass Castings of all kinds made to  
order.

Correspondence solicited.

case lots. Cheese is quiet and prices steady; very fine jobs at 8c to 8½c and medium at 7½c.

COAL AND WOOD.—The demand for coal is good and prices firm. Sale of stove and nut are being made at \$5.50 a ton delivered and of grate and egg at \$5.25. Wood is unchanged at \$4.50 a cord for the best hard, at \$3.50 for second quality, and at \$4 for pine.

COAL OIL.—The business continues of fair volume and prices rule steady. Five to ten barrel lots sell at 16½c per gallon, single barrels at 17c, and carbon safety at 19c. American oils unchanged at 23c for prime and at 26c for water white. Crude easier at 89½c to 90c per barrel in Petroleum. Refined there is firm at 13½c per gallon for car lots.

DRUGS.—A moderate trade is reported and prices rule steady. Turpentine is quoted at 58c to 60c a gallon; alcohol at \$3.27 per gallon; castor oil at 9c to 11c; opium at \$3.75 to \$3.90; glycerine, 17c to 20c; quinine, \$1 to \$1.05; morphine, \$2.00 to \$2.15; bicarbonate of potash, 18c; potass iodide, \$4 per lb; tartaric acid, 55c to 60c; cream of tartar, 33c to 35c; linseed, raw, 66c; do, boiled, 68c; best Dutch madder, 12½c to 14c; cochineal, 40c to 45c; camphor, 38c to 45c. Oil of peppermint easier, \$3.50 to \$5.75.

FLOUR AND GRAIN.—There has been a slight improvement in trade, and prices ruled firm, with stocks decreasing. Flour firm; there have been sales of superior extra throughout the week at \$3.90; extra at \$3.75 to \$3.80, the latter for very choice, spring extras at



GRAND

Colonial Exhibition in London, England, 1886.

FIFTY-FOUR THOUSAND FEET  
RESERVED FOR CANADA.

FIRST ROYAL EXHIBITION COM-  
MISSION SINCE 1862.

THE COLONIAL AND INDIAN EXHIBITION to be held in LONDON, England, commencing MAY 1st, 1886, is intended to be on a scale of great magnitude, having for object to mark an epoch in the relations of all the parts of the British Empire with each other.

In order to give becoming significance to the event, a Royal Commission is issued for the holding of this Exhibition, for the first time since 1862; and His Royal Highness the Prince of Wales has been appointed President by Her Majesty.

The very large space of 54,000 square feet has been allotted to the Dominion of Canada by command of the President, His Royal Highness.

This Exhibition is to be purely Colonial and Indian, and no competition from the United Kingdom or from foreign nations will be permitted, the object being to exhibit to the world at large what the Colonies can do.

The grandest opportunity ever offered to Canada is thus afforded to show the distinguished place she occupies by the progress she has made in AGRICULTURE, in HORTICULTURE, in the INDUSTRIAL and FINE ARTS, in the MANUFACTURING INDUSTRIES, in the NEWEST IMPROVEMENTS in MANUFACTURING MACHINERY and IMPLEMENTS, in PUBLIC WORKS by MODELS and DESIGNS; also in an adequate display of her vast resources in the FISHERIES, and in FOREST and MINERAL wealth, and also in SHIPPING.

All Canadians of all parties and classes are invited to come forward and vie with each other in endeavoring on this great occasion to put Canada in her true place as the premier colony of the British Empire, and to establish her proper position before the world.

Every farmer, every producer, and every manufacturer, has interest in assisting, it having been already ascertained that extension of trade always follows such efforts.

By order,  
JOHN LOWE,  
Sec. of the Dept. of Agriculture.

Ottawa, 1st Sept., 1886.



## NOTICE TO CONTRACTORS.

SEALED TENDERS addressed to the undersigned and endorsed "Tender for Steam heating apparatus, Examining Warehouse, Quebec, P. Q.," will be received at this office until MONDAY, the 21st instant, for the erection and completion of

### A Steam Heating Apparatus

At the Quebec, P. Q., Examining Warehouse.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the Dominion Public Works Office, Quebec Post Office Buildings, on and after MONDAY, 7th instant.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied and signed with their actual signatures.

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honourable the Minister of Public Works, equal to five per cent. of the amount of the tender, which will be forfeited if the party declines to enter into a contract when called upon to do so, or if he fails to complete the work contracted for. If the tender be not accepted the cheque will be returned.

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

By order,  
A. GOBEL,  
Secretary.

Department of Public Works,  
Ottawa, 6th Sept., 1885.

## WINDSOR FOUNDRY COMPANY,

\*—) MANUFACTURERS OF (—)\*

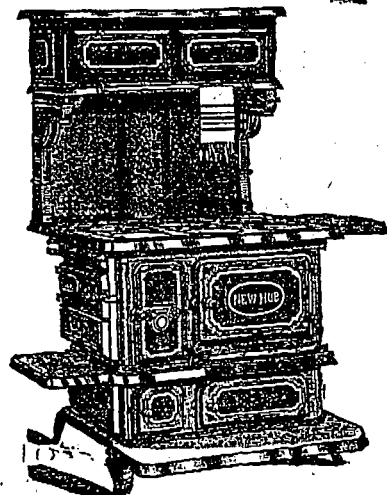
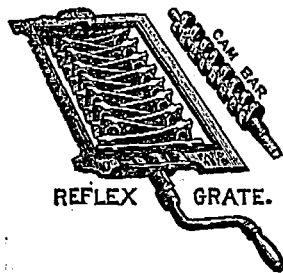
### Stoves, Ranges, Base-Burners, Etc.,

—INCLUDING—

New Silver Acorn Wood Cook, New Brilliant Coal Cook, Delmonico Range,  
Also, THE NEW HUB RANGE WITH PATENT REFLEX GRATE,  
Of which we have obtained the right to manufacture for the Dominion of Canada.

"THE NEW HUB."

PATENT REFLEX GRATE.



LARGE VARIETY OF PARLOR, OFFICE AND HEATING STOVES,

Also, Ships' Castings, Patent Iron Windlass and Power Capstans.

Office and Warerooms, WATER STREET, WINDSOR, NOVA SCOTIA.

SEE ILLUSTRATED CATALOGUE AND PRICE LIST ON APPLICATION.

### H. M. CRAIG,

Importer and Manufacturer of GENTS' FUR-  
NISHING GOODS.

SPECIALTIES:

Neck Ties, Silk Handkerchiefs)  
Foulards, Braces, Shirts,  
Scarfs, Collars, Rubber Coats,  
Umbrellas.

13 STE. THERESE ST., MONTREAL.

### S. R. FOSTER & SON,

Office and Warehouse: George St., ST. JOHN, N. B.

MANUFACTURERS OF

CUT NAILS and CUT SPIKES, SHOE  
NAILS, TACKS, BRADS, FINISH-  
ING NAILS, HUNGARIAN NAILS,  
&c.

### MACKINTOSH & CO.,

Commission Merchants in

**BUTTER, CHEESE, &c.**

MACKINTOSH & CO.,

Jericho Warehouse, HALIFAX, N.S.

Cold Storage for Butter and Cheese.

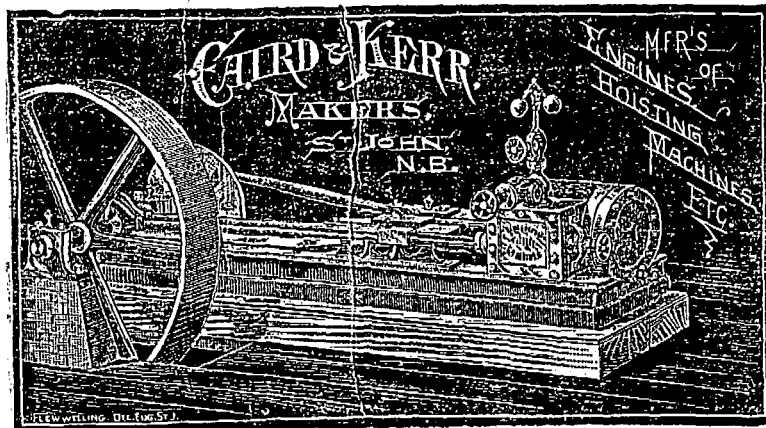
### ESSON & CO.,

COMMISSION MERCHANTS,

Importers and Wholesale Dealers in

American and West Indian Produce,  
Teas, &c.

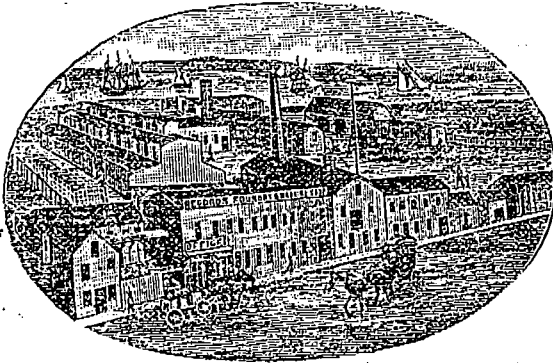
HEAD OF CENTRAL WHARF,  
HALIFAX, - - - - - NOVA SCOTIA.



ESTABLISHED, 1855.

**RECORD FOUNDRY & MACHINE CO.**

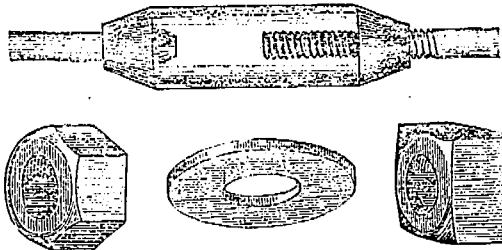
Manufacturers and Wholesale Dealers in  
**PLOWS, STOVES, MACHINERY,**  
SINKS, WATER PIPE, COLUMNS,  
Tin-ware, Hollow-ware, and Castings  
OF ALL KINDS,  
IN BRASS AND IRON.



Illustrated Catalogues sent on application.  
**A. E. PETERS,**  
President.  
**G. F. ATKINSON,**  
Sec.-Treas.  
**JOSHUA PETERS,**  
Manager.

**MONCTON, N.B.**

**THE ST. JOHN BOLT & NUT CO., - - ST. JOHN, N. B.,**



MANUFACTURERS OF  
Track Bolts, Machine Bolts, Bridge  
Bolts, Building Bolts, Plough and  
Guard Bolts, Blank Bolts, Lag Screws,  
Turn Buckles, Washers, Fish Plates,  
Cap Screws, Hexagon Nuts, Square  
Nuts, Smokestack Rivets, Boiler Rivets,  
Bolt Ends, Etc.

**Hot Forged Nuts**

Equal to any imported. Half-inch and  
smaller. Also:  
Stove Rods, Stove Hams, and Carriage  
Rivets and Tank Rivets of every  
description.

All Goods made from the  
best Londonderry Refined  
Iron.

FACTORY IN PORTLAND, ST. JOHN, N. B.

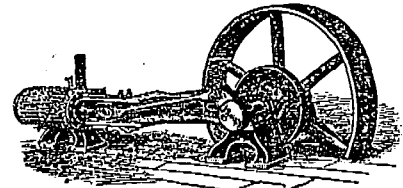
**LEVI H. YOUNG,**

MANAGER.

**J. E. E. DICKSON,**

SECY.-TREAS.

**OXFORD FOUNDRY  
AND ENGINE WORKS.**



**R. WHITELAW, Proprietor.**

Manufacturer of Buckeye Automatic Cutoff, and  
other Engines. Also, all kinds of Mill and other  
Machinery. Boilers of all sizes. Iron and Brass  
furnished by contract, or to order.

**WOODSTOCK, Ont.**

ESTABLISHED IN 1861.

**J. H. LEBLANC,**

WHOLESALE DEALER IN

**OSTRICH  
AND  
VULTURE**

**Feathers.**

OFFICE AND FACTORY:

**547 Craig Street, 547.**

P.S.—The Trade is respectfully requested to  
remember the following:

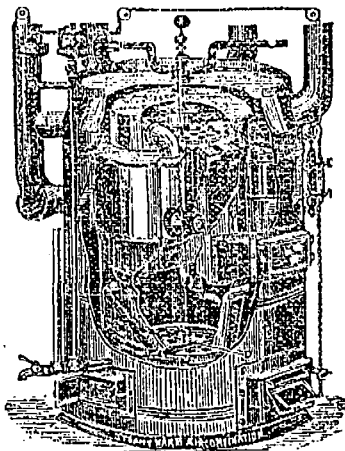
According to a new process which I possess, I can  
dye Plumes and Feathers to any color whatever, in  
this in less than ten minutes.

**A. R. CLARKE & CO.,**

Works—153 to 159 Eastern Avenue.  
Office—28 Front Street East, Toronto, Ont.,

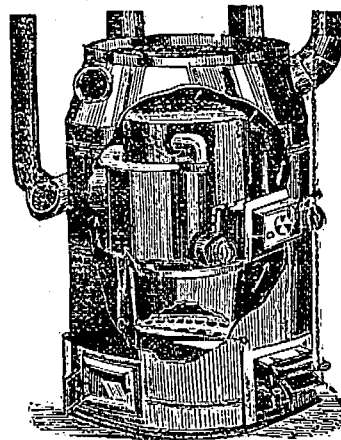
**LEATHER MANUF'RS.**

Glazed, Brush, Satin and Wax Calf; Glazed,  
Pebble and Dongola Goat, and Brush Kid. All  
colors in Calf, Goat, Sheep and Skivers, for Shoe  
Manufacturers, Bookbinders, Trunk, Bag and  
Pocketbook Manuf'rs, Hatters, Upholsterers, &c.



WARM AIR AND STEAM COMBINATION.

FURNACES COMPLETE,  
PRICES from \$50 to \$1,000.  
SEND FOR CATALOGUE.



WARM AIR FURNACE.

**J. F. PEASE FURNACE COMPANY,**

MANUFACTURERS OF THE

**CELEBRATED ECONOMY FURNACE,**  
87 Church Street, - - - TORONTO, Ont.

Also: SYRACUSE, N. Y.

\$3.65, and patents at \$4.25. The stock in store  
is 1875 barrels against 2500 barrels last week  
and 1375 barrels at the corresponding period  
of last year. *Wheat* moved to a fair extent

within the week; the demand for fall was good,  
and sales of No. 2 were made during the latter  
part of last week at 84½c and 85c; at the close  
85c is asked. There were sales of No. 2 spring  
at 86c about a week ago, which is also the cur-

rent quotation. No. 1 spring is nominal at 87c  
to 88c, and No. 3 fall at 82c. The stock in store  
has decreased to 105,646 bushels. At this time  
last year the amount in store was 73,365  
bushels, and two years ago 106,492 bushels  
*Barley* quiet, with no sales reported; two cars  
of No. 2 offered a few days ago at 63c, but it  
was not taken. The stock in store is 10,721  
bushels, the same as last week, as compared  
with 2691 bushels at the corresponding date of  
last year. *Oats* have ruled steady this week,  
with sales of car lots at 33c to 34c on track,  
the latter for choice qualities. The stock in  
store is 6542 bushels, as compared with 970  
bushels at the corresponding period of last  
year, and 760 bushels in 1883. *Peas* remain  
dull, and nominal in absence of transactions;  
no stocks in store. *Rye* is also nominal, with  
no stocks in store. *Oatmeal* quiet and prices  
steady; car lots are quoted at \$4, and small  
lots at \$4.25 to \$4.50. *Bran* quiet and firm, at  
\$11.25 to \$11.75 on track, but no sales reported.

GROceries.—Business this week has been  
quiet and prices steady, with few changes.  
Standard granulated sugars are quoted at 6 7-8c  
for round lots, and Canadian refined at 4 7-8c to  
6c. Fruit firm; London layers scarce and  
nominal; black baskets, \$3.25 to \$3.50; loose  
muscatels, \$2.25 to \$2.40; new sultans 6c to  
6½c. Prunes, Bosnia, 5c to 6½c; do, French, 4c  
to 4½c. Tobaccos in good demand; myrtle  
navy, 58c; solaces, 42c to 53c.

**COAL! COAL!**

— CHOICE —

WISHAW SCOTCH STEAM

**COAL**

IN

LOTS TO SUIT,

Ex-ship or Delivered.

Hand-Picked Grate Coal.

THE DOMINION  
COAL & SHIPPING COMPANY,  
"Herald" Building,  
Victoria Square, MONTREAL.

WM. CLARK'S  
Canned Meats, Prepared Meats,  
**SOUPS, &c.**

The steadily increasing demand which exists for these goods, is the best guarantee of their merit, and fully indorses the public testimonials which have been awarded them at all Canadian Exhibitions.

All mail orders carefully executed, promptly despatched and invoiced at the lowest prices.

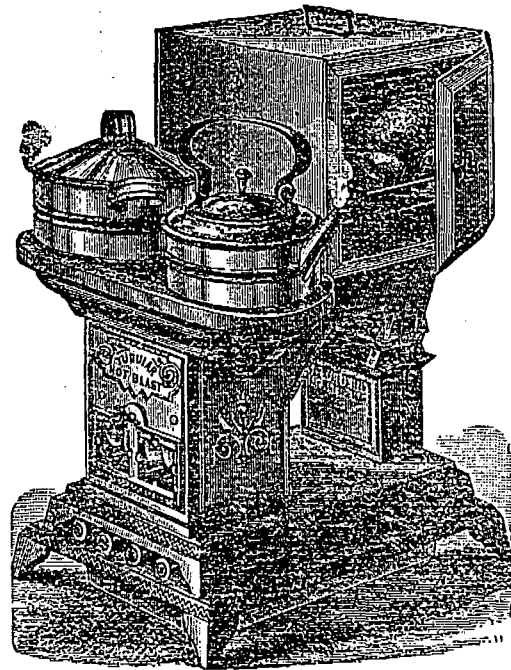
**WM. CLARK,**  
Canal Bank, - . Montreal.

**HARDWARE.**—There is a fair demand and prices rule firm. An increased movement is anticipated. Bar iron \$170 to \$180. Tin plates, Cape, \$4. Charcoal, \$4 50. Ingot tin, 23c to 24c.

**HIDES.**—The demand for cured is good and prices firm, there being sales at 7 7-8c to 9c. Cured are unchanged, dealers paying 8½c for No. 1 steers and 8c for No. 1 cows. *Lambskins* and *pelts* are firm, all taken at 55c. *Calfskins* are dull, and prices nominal at 11c to 13c. *Tallow* quiet; rough is quoted at 3c, and rendered at 6c to 6½c.

**LIVE STOCK.**—Receipts are heavy, but prices have been well sustained. Choice shipping

**DEITZ HOT BLAST OIL STOVE**



Will do the work of a No. 8 Cooking Stove on 2 cents per hour for oil.  
Send for Circulars.

**Doherty Manufacturing Co.**  
SARNIA, ONT.

Hon. JEAN BLANCHET, M.P.P., Pres. W. V. HUTCHINGS, Vice-Pres. JAMES KING, Sec'y and Treas.

— THE —  
**ASBESTOS MINING & MANUFACTURING CO.**  
OF CANADA. (Limited.)

The most Liberal Discounts given to the Trade. All goods Manufactured by this Company are Warranted of the Best Quality and Pure Asbestos.

For prices, samples, and all information regarding Crude Material and Manufactured Goods, address or apply at Company's Office.

Miners and Manufacturers of

**ASBESTOS GOODS.**

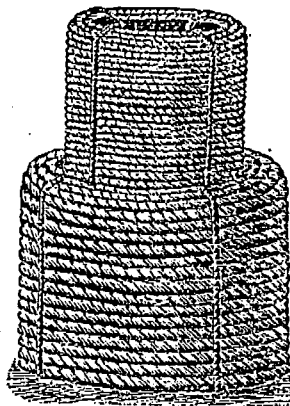
Asbestos Steam Rope Packing, Asbestos Prepared Loose Fibre, Asbestos Wick or Valve Packing, Asbestos Mill Board Packing, Asbestos Journal Packing, Asbestos Crude, Ground and Powdered, Asbestos Flooring Felt, Asbestos Pipe and Boiler Covering, Asbestos Cement Covering, Asbestos Gaskets, Asbestos Retort Cement.

Office,

Factory,

15 BELL'S LANE, | ST. CHARLES STREET,  
QUEBEC, P. Q.

Contracts taken to supply Foreign Markets with prepared Loose Asbestos Fibre.

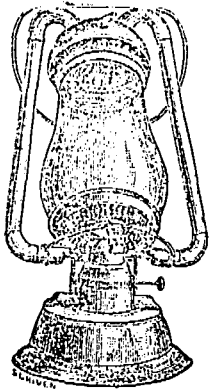


cattle will bring 5c to 5½c, but offerings are ordinary lots, which sell at 4½c per lb. Choice butchers' cattle are steady at 4c to 4½c; ordinary to good bring 3c to 3½. *Sheep* steady at 3½c to 3¾c for choice and 3c to 3½c for common and rams. Lambs are in liberal supply, but all are taken, and the market is steady; the range of prices is \$2.75 to \$3.35 a head. Calves dull; the offerings are light, and the demand just fair. Hogs do not show much change; heavy fat are dull, but light are wanted at 5c to 5 1-8c per lb.

**PROVISIONS.**—There is no change to report in the condition of this trade. Long clear has sold readily at 6½c for tons and 6¾c for cases. Cumberland in good demand, selling at same prices as long clear. *Hams* in light supply and firm, at 11½c to 12c for smoked and 12c to 12½c for canvassed; pickled dull at 10½c to 10¾c. *Lard*, very quiet, at 8¾c to 9c for tinnets and 9½c for pails. *Pork* weak and declining; small lots have sold at \$13.50. *Hops*—dull; ales of small lots at 10c to 12c for old; news offer at 15c, but no sales. *White Beans* dull and unchanged at \$1.10 to \$1.15 for very



**J.M. WILLIAMS & CO.,**  
HAMILTON, ONT.,  
SOLE MANUFACTURERS OF  
THE PATENT HINGE LANTERN



THE BEST  
LANTERN  
IN THE  
MARKET.

For Sale by the Leading Wholesale Trade.



Facsimile of our Bottle.

The Inland Revenue Department having recently adopted regulations permitting distillers to bottle "in bond," under the supervision of an officer, the product of their own distilleries, we are now enabled to offer the public our

**FINE OLD WHISKIES**

bottled in accordance with these regulations, and each bottle bearing Excise Officer's certificate as to age of contents. This gives the consumer a perfect and indisputable guarantee as to age, which cannot be obtained in any other way. We are now bottling our celebrated

**CLUB WHISKEY OF 1879**

And our Old Rye Whiskey of 1879, 1880, and 1883, which can be had of all dealers. See that every bottle has our name on capsule and cork, and has Excise Certificate over capsule.

**HIRAM WALKER & SONS**  
DISTILLERS, WALKERVILLE, ONT.

choices. *Potatoes*—Car lots dull, street prices on the decline at 50c to 55c a bushel.

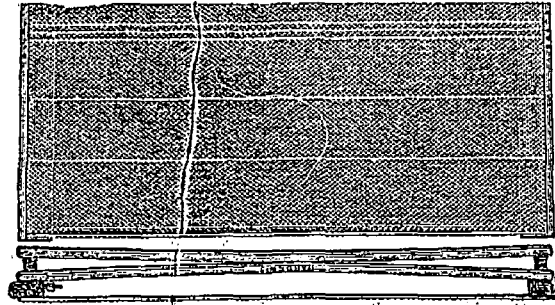
*Wool*.—Fleeco has shown but little change; the clip has now passed generally into the hands of country dealers, who are holding fine at 19c; ordinary fleeco 16c. Supers are steady at 21c to 22c; and extras at 25c to 26c.

**AMERICAN MARKETS.**

† Boston, Sept. 10.—*Flour*, demand moderate. Sales confined to small lots. Superfine quoted \$3.25 to \$3.75; Extras, \$3.75 to \$4, including choice bakers, \$4.25 to \$4.50. Patent quiet, sales of spring at \$5.25 to \$5.50, and winter \$5.10 to \$5.40. *Cornmeal*, at \$2.45 to \$2.55. *Outmeal*, \$4.75 fine, \$5 to \$5.25 cut. *Hay*, market dull, sales of ordinary at \$19 to \$21, choice com-

IRON BED

—AND—



MATTRESS  
COMBINED.

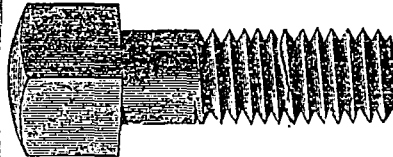
**R. THORNE & CO.,**

Manufacturers of WOVEN WIRE MATTRESSES, SPIRAL SPRING MATTRESSES.

79 Richmond St. West, - - - - - TORONTO.

**MYLNE BROS.,**

MANUFACTURERS OF



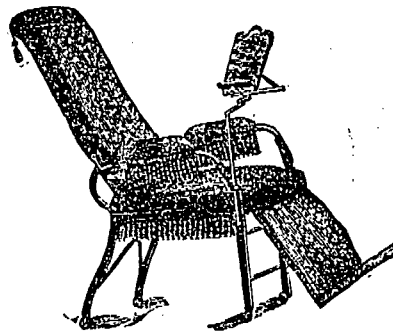
Machine Bolts, Coach Screws, Nuts, Bridge Bolts, Car Bolts, Carriage Bolts, Bolt Ends, Forgings, &c.

Plow and Guard Bolts a Specialty.

**SMITH'S FALLS, - ONT.**

**ASPINALL & ROTHWELL, GALT, - - ONT.,**

Manufacturers of and WHOLESALE AND RETAIL DEALERS IN



SELF-ADJUSTABLE EASY CHAIRS.  
INVALIDS' CHAIRS A SPECIALTY, Etc.  
Send for Price Lists.

mands \$22, extra \$23. *Butter*, in good demand and firm; extra creamery quoted 23c to 24c; good to choice 21c to 22c. *Cheese*, quiet but firm, extra quoted 8c. *Eggs*, firm and in good demand, sales of Canadian 15c to 16c. *Canada Peas* selling in small lots at 90c to \$1.15.

**SPECIAL NOTICES.**

The business of James Pender, manufacturer of pointed and finished horse nails, St John, N. B., was established by that gentleman in 1877. The capacity of the works is about ten tons per month and the business, it is said, amounts to between \$25,000 and \$50,000 annually. The factory is equipped with the most improved machinery and a competent and large staff is employed. Orders addressed to Mr. Pender will receive prompt and careful attention.

**FRANK ROBERTSON & CO.,**

10 COLBORNE ST., TORONTO.

WHOLESALE IMPORTERS OF

**BERLIN WOOLS.**

Fingering Wools, Fine Yarns, Materials for Art Needle Work, Arrasenes, Chenilles, Felts, Canvas, Plushes, Upholstry Fringes, Perforated Parchment Patterns, IN FINE QUALITIES ONLY.

**A. F. ANDREWS,**

**BRUSH MANUFACTURER.**



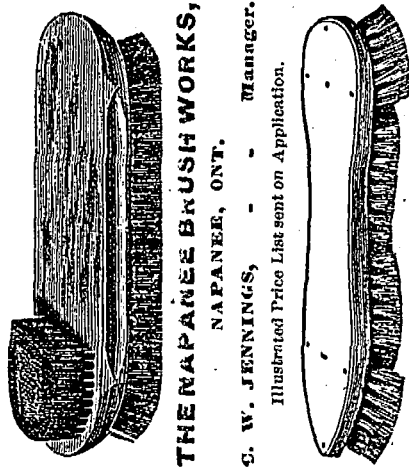
WINSLOW STREET,

CARLETON, - - ST. JOHN, N. B.

The church organ manufactory of F. A. Peters, jr., St John, N.B., is said to be the only pipe organ factory in the Maritime Provinces. Mr. Peters has always endeavored to give his patrons the best quality of work, and he claims that wherever his instruments have gone they have given every satisfaction. He is prepared to show testimonials from professors of music and musical people, speaking in the highest terms of their workmanship, tone, etc. All organs built by him are furnished with thoroughly hushed action, in no case allowing wire to touch wire or wood, and making the action noiseless. Mr. P. makes all parts of his instruments including the metal and wood pipes, and attending personally to the voicing is enabled to secure the very best results. He warrants all his work for five years.

The St. John Bolt & Nut Co., St. John, N. B., advertisement of which appears in this issue, has met with great success since the opening of the present fine and spacious works in March, 1881. Nothing can be more systematic than the plan and equipment of the building, which was designed by Mr. Levi Young, but space will not permit us to enter into a fitting description of it. As its name would indicate, the company manufactures bolts, nuts, washers, boiler rivets, etc. The capital is \$60,000, \$36,000 of which is paid up, and employment is given to 40 hands. Since the spring of 1884 the men have been called upon to work over time a great deal, averaging about 12 hours a day per man. The business for 1884 exceeded any previous year 30 per cent, and the total for 1885, if there should be no falling off for the next four months, will be 40 or 50 per cent ahead of 1884. Certificates possessed by the company from the most prominent founders, machinists, engineers and railway men in Canada speak in the highest terms of the quality of the product of their works. The directors are Bela R. Lawrence, W. J. Parks, John A. Chesley, Levi H. Young and Gideon Prescott. Mr. Lawrence is president, Mr. Parks, vice-president, and Mr. Young manager. J. E. E. Dickson is secretary-treasurer of the company.





**THE NAPANEE BRUSH WORKS,**

NAPANEE, ONT.

**S. W. JENNINGS,** - - - - - **Manager.**

Illustrated Price List sent on Application.

**WILLIAM V. GORDON,**  
Family Grocer,  
1353 ST. CATHERINE STREET,  
MONTREAL.

DESIRES to thank the many old friends and patrons who have followed him to his new store. Everything of the best and freshest. No old musty stock at reduced prices, but the lowest prices for best groceries. Careful serving and prompt deliveries.

**JAMES PARK & SON,**  
PORK PACKERS, Toronto.

L. C. BACON, ROLLED SPICED BACON,  
C. C. 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.

The carpet warehouse of James Baylis & Son, this city, has long ago obtained a reputation as wide as the Dominion itself. The business was established in the Spring of 1869 by Mr. James Baylis, he having left the firm of R. Campbell & Co., with which he had long been connected as manager and partner, for that purpose. Immediately on severing his connection he assumed the control of a branch of the old firm in Toronto, which was run for many years and then disposed of to other parties, who eventually quitted the field. The establishment of an exclusively carpet and oilcloth warehouse here was quite an innovation, but the business prospered, and since the dissolution of the old firm of R. Campbell & Co., and its successors, it has been the only house devoted exclusively to that line. It may be said of this firm that while discountenancing the idea of grasping all the trade, it has always striven by legitimate means to keep well to the front and get its fair share. For twenty-five years past it has endeavored to conduct its affairs on strict business principles, dealing fairly and honorably by all, and giving the best value in the market. Mr. S. M. Baylis has been connected with the firm for some 16 years, and since 1876 as partner from which date the firm has been known under the present style. The general management and buying is in the hands of the partner, and their personal supervision is given to the details of all departments, thus securing every advantage and attention to customers.

**INTERNATIONAL OIL WORKS,**

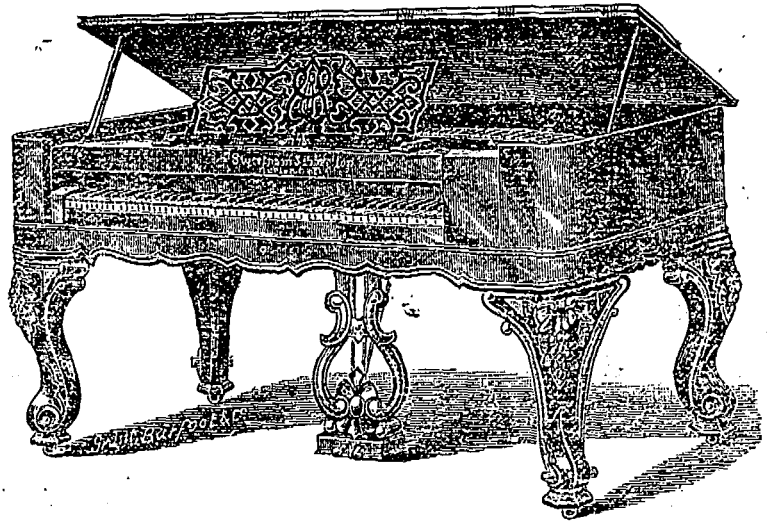
ESTABLISHED 1866.

**JOHN McDONALD, Proprietor,**  
Producer and Refiner of  
**PETROLEUM OILS,**  
PETROLIA, Ont.



Water White Oil, 119¢, Prime White Oil, 25¢  
Paraffine Oil, 25¢, Gravity, 30¢, Paraffine Oil, 28¢  
to 30 Gravity, 26¢, Mineral Lard Oil, 26¢,  
Wood Oil, 25¢, Gas Oil, Steam Cylinder Oil,  
30¢, Machinery Oil (Black), Pure Crude Oil,  
Paraffine Wax, Hand Lamp Oil, Neutral Oil,  
Benzene.

**ALWAYS THE BEST.**



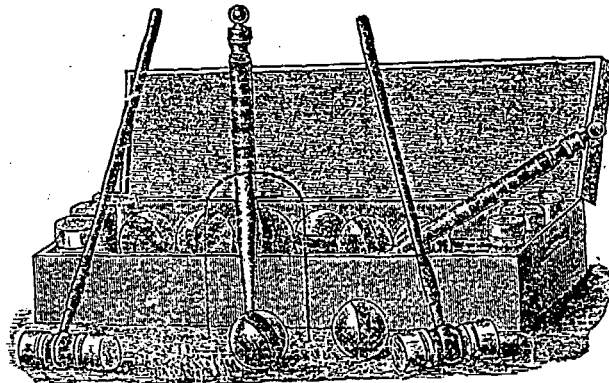
7 1/2 Octave, Square Piano.

**SWEETNAM & HAZELTON, Sole Manufacturers.**

WORKS:—GUELPH, Ont.

WILLIS & CO., Sole Agents, Montreal, Que'.

**THE BRANDON MANUFACTURING COMPANY**  
OF TORONTO, LIMITED.  
Manufacturers of Wooden Goods.



(NO. 1 QUALITY, 8 BALL SET.)

THE BRANDON MANUFACTURING COMPANY, TORONTO.

The following are our specialties:

- Croquet, 18 kinds.
- Express Waggon, 11 kinds
- The World Washboard.
- Best in the market, does not tear the clothes, saves time, soap and labor, always sells well.

**The Improved UNION CHURN.**

The best Churn in the world. Seventeen first prizes against all competitors. Send for circulars. Diamond Combination Mop. Finest finished mop in Canada. Step Ladders, Clothes, Hoses, Broom Handles, Tinned Goods, &c., &c. Send for prices

SURETYSHIP.

The only Co'y in Canada confining itself to this business.

THE GUARANTEE CO. Of North America.

Capital Authorized, . . . \$1,000,000 Paid up in Cash (no notes), . . . 300,000 Resources over . . . . . 800,000 \* Deposit with Dominion Govt. 57,900

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

This Company is under the same experienced management which introduced the system to this continent over twenty-two years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$350,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G. Vice-President . . . THE HON. JAMES FERRIER Managing Director . . . EDWARD RAWLINGS. Secretary—JAMES GRANT.

Bankers . . . . . THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL. EDWARD RAWLINGS, Managing Director.

\* N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO. MANUFACTURERS OF

Boots and Shoes, Wholesale,

CORNER OF ORG and St. Francois Xavier Streets; MONTREAL.

JAMES MCCREADY & CO., WHOLESALE

BOOT AND SHOE MANUFACTURERS,

ST. PETER & YOUVILLE STREETS, MONTREAL

SHAW BROS. & CASSILS, TANNERS,

And dealers in

HIDES AND LEATHER, 426 & 428 NOTRE DAME ST. MONTREAL.

ROBT. MCCREADY & CO. WHOLESALE

BOOT & SHOE MANUFACTURER, OFFICE AND WAREHOUSE, 21 and 23 ST. PETER STREET, MONTREAL.

STOCKS AND BONDS.

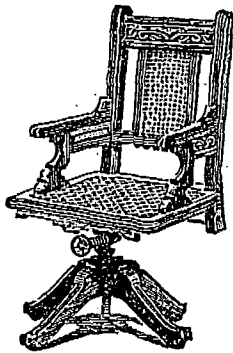
Table with columns: NAME, Par. Value, Capital Subscribed, Capital paid-up, Rest., Div. Int. G.M.S., Dates of Dividends, Per Cent Price Sept. 10, Cash Value per Sh. Includes various banks and companies like Brit. North America, Can. Bank Commerce, etc.

A. RAMSAY & SON, Importers of Paints, Oils, Colors And Artists' Materials, English and Belgian Sheet and Polished Plate Glass, MANUFACTURERS, &c., Agents for Wright & Bull, Birmingham; Windsor & Newton, London; Sharratt & North, London; Petit Ahé, Paris; Fourcault, Frison & Co., Belgique Warehouse, 37, 39 & 41 Recollet St., Factory, INSPECTOR STREET, MONTREAL.

The ROYAL BLACK LEAD AND SUNBEAM STOVE POLISH, are the best Stove Polishes now in use. TELLIER, ROTHWELL & CO., Sole Makers, 25 ST. PETER ST., MONTREAL.

**The Upper Canada Furniture Co.**

Manufacturers of all kinds of



**CHAIRS**  
AND  
**CABINET**  
**Furniture.**

Factory at  
**BOWMANVILLE, O.**

Warerooms:  
**5 KING STREET E.,**  
**TORONTO,**

**F. F. McARTHUR,**  
Managing Director

**W. H. STOREY & SON,**  
ACTON, Ont.



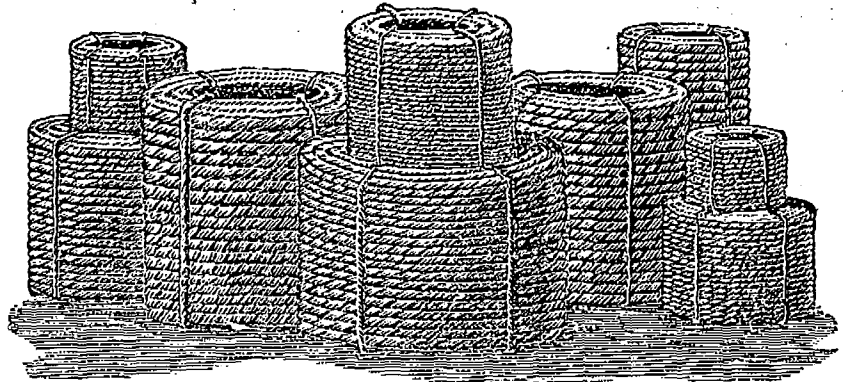
Sole Manufacturers in Canada of **PATENT NAPA**  
**BUCK GLOVES.** See that they bear our name. All  
others are Fraudulent Imitations.

The young and enterprising firm of Caird & Kerr, founders and machinists, St John, N.B., established in 1883, has now, it is said, secured a business of about \$20,000 per annum. The manufacture of all kinds of engines, hoisting machines, etc., is undertaken, custom work being promptly attended to. A staff of 18 or 20 is employed. The members of the firm are energetic and deserving of patronage.

The Record Foundry and Machine Company limited, Moncton, N. B., formerly the Moncton Iron Foundry, established by C. B. Record in 1855, continues, it is pleasing to state, in successful operation, furnishing employment to 50 persons. The company manufactures ranges, ploughs, and all kinds of iron castings, and its pay-roll amounts to about \$2,000 per month. For some time past orders have been numerous, many having been booked that cannot be filled just yet. The capital of the company is \$35,000 and the officers are as follows;—A. E. Peters, president; G. F. Atkinson, secretary and treasurer; G. Peters, general manager.

**THE DARTMOUTH ROPEWORK CO.,**

HALIFAX, NOVA SCOTIA.



Manufacturers of Manilla, Sisal, and Tarred Cordage and Oakum.  
Binder Twine a specialt

**M. J. WOODWARD & CO.,**

PETROLIA, Ont.

Lubricating Oils.

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- Lubricating Oil.
- Engine Oil, XXX.
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- Eclipse, 35 Cold Test.
- Belmont, 20.
- Belmont, 25.
- Belmont, 30.
- Belmont, 35.
- Belmont, 40.
- Belmont, 45.
- Belmont, 50.
- Belmont, 55.
- Belmont, 60.
- Belmont, 65.
- Belmont, 70.
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- Belmont, 80.
- Belmont, 85.
- Belmont, 90.
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Special attention is called to the above brands of Oil, our "Parlor Light" Refined being undoubtedly the best Canadian Illuminating Oil placed on the market. The "Patent Process" Paraffine and Saponine Oil, for High Fire Test, Good Body, and Uniform Quality cannot be excelled.

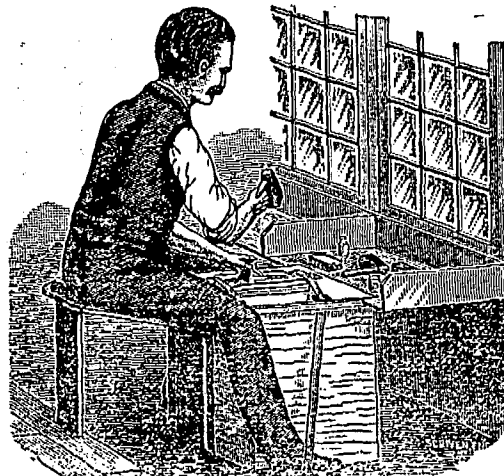
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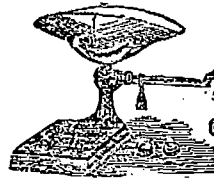
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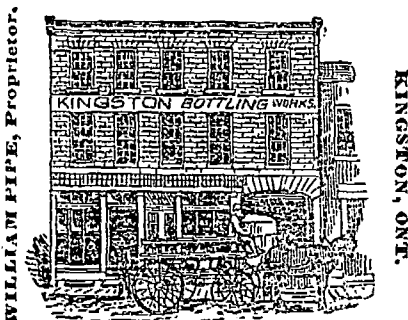
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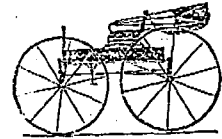


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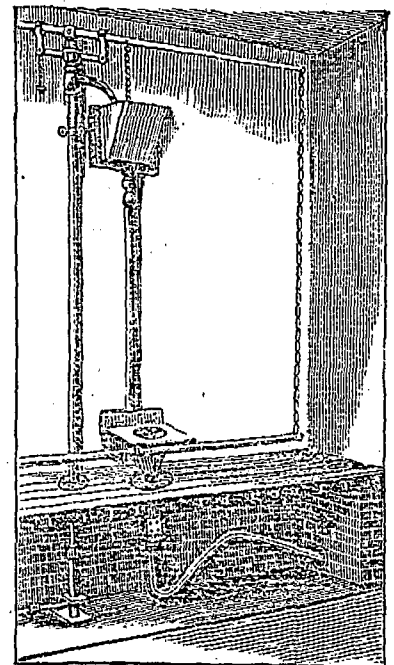
Factory, King St., West of Market.



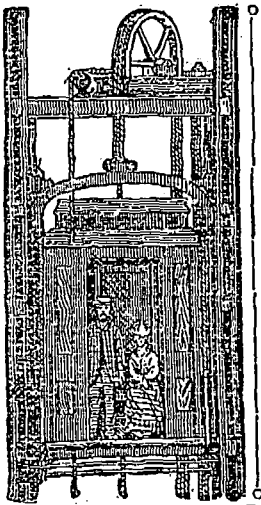
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FOR OUT OR INDOOR PURPOSES.  
Immediately after use the pipes and cistern are emptied automatically to below the line of frost.  
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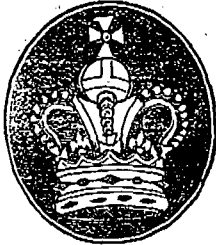
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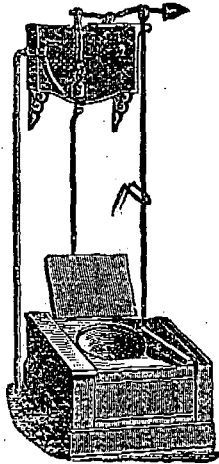
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Proprietors and Manufacturers.

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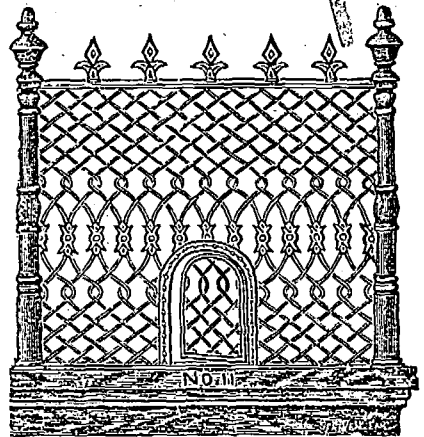
Notice is hereby given that a semi-annual dividend  
at the rate of six per cent. per annum has this day  
been declared upon the paid-up capital stock of this  
company for the six months ending 30th June, and  
that the same will be payable at the Company's  
office on and after THURSDAY, the 10th day of  
September next.

By order of the Board,

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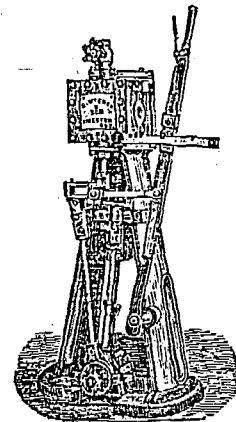
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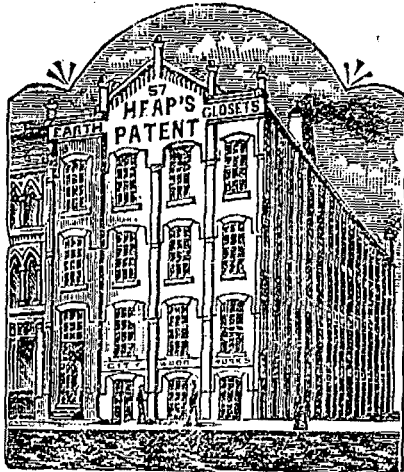
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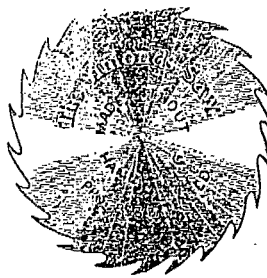
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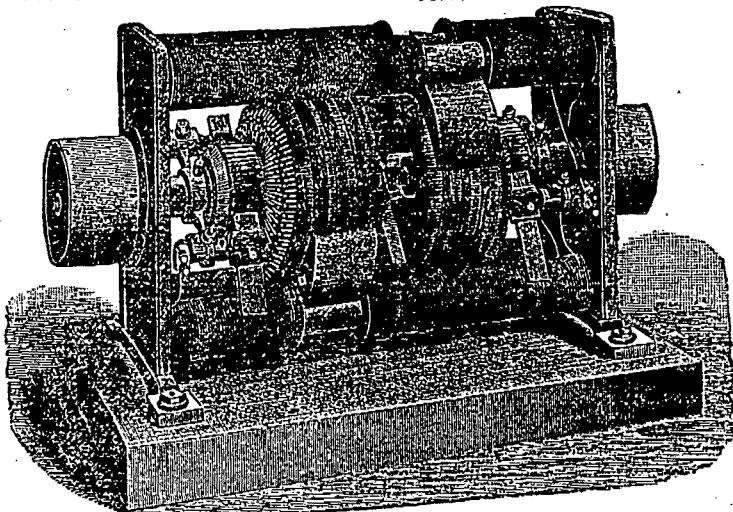
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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Dairy Produce.</b>		<b>Flour.</b>		<b>Barbadoes.</b>		<b>Crystal Pickling.</b>	
Creamery, fine to choice...	0 20 0 21 1/2	Patent Choice.....	4 50 4 85	Yellow Refined....	0 05 0 00	W. W. XXX.....	0 30 0 00
Township, choice.....	0 14 0 17 1/2	Superior Extra.....	4 20 4 25	Irish Lump.....	0 00 0 05 1/2	W. W. X.....	0 25 0 00
Do fair to good.....	0 13 0 09	Extra Superfine.....	4 05 4 10	Granulated.....	0 00 0 08 1/2	W. W. X.....	0 20 0 00
Brockville, choice.....	0 13 0 16 1/2	Canada Strong Bakers	4 00 4 15	Yraps.—Extra. per lb.	0 06 0 07 1/2	Pure Malt.....	0 45 0 00
Do fair to good.....	0 00 0 00	Do American.....	4 50 4 75	Good.....	0 03 0 04	Cider X.....	0 20 0 00
Morrisburg choice.....	0 13 0 16 1/2	Do Manitoba.....	0 0 4 45	Fair.....	0 01 0 02 1/2	XXX.....	0 30 0 00
Western Dairy.....	0 12 0 14	Fancy.....	3 95 4 00	Molasses (Barbados) Im. g.	0 30 0 32	Matches: Common.....	1 75 0 00
Do fair to good.....	0 00 0 00	Spring Extra.....	3 90 3 95	Trinidad.....	0 26 0 28	Parlor.....	2 25 0 00
Cheese, fine to finest.....	0 07 0 08	Superfine.....	3 60 3 65	Antigua.....	0 23 0 26	Eddie No. 1.....	3 75 4 00
Fair to Good.....	0 06 0 06 1/2	Fine.....	3 46 3 50	Fruit Loose Muscatel, new	2 50 2 90	Telegraph.....	3 25 3 50
<b>Drugs &amp; Chemicals</b>		Middlings.....	3 20 3 30	Sultanas.....	0 06 0 07	<b>Hardware.</b>	
Acid Carbonic Cryst. Medic	0 50 0 60	Pollards.....	3 00 3 05	Seedless.....	0 00 0 00	Tin: Block, L & F per lb.	0 00 0 23
do No. 3.....	0 38 0 42	Ont. Bags.....	1 75 2 00	Valentia, choicest, per lb.	0 00 0 00	do Straits.....	0 00 0 22
Aloes Cape.....	0 16 0 18	City Bags.....	2 20 2 25	rain damaged.....	0 06 0 07	Strip.....	0 00 0 25
Alum.....	0 10 0 12	Ortmeat brls.....	4 10 4 25	Currents.....	0 04 0 05 1/2	Copper: Ingot.....	0 15 0 15
Borax ztl.....	2 00 2 25	Cornmeal white.....	0 00 0 00	Sheet.....	0 04 0 04 1/2	Cut Nails, Net Cash:	0 19 0 24
Bleaching Powder.....	3 05 0 06 1/2	yellow.....	0 00 0 00	Figs C. Mats.....	0 04 0 06	Hot Cut Am. or Can. Pat'n	
Blue Vitriol.....	2 50 2 60	Grain.		H. S. Almonds bxs.....	0 10 0 00	3 in. and above.....	2 40 0 00
Brimstone.....	0 50 0 55	Canada Rec. No 2.....	0 92 0 93	S. S. Tarracons.....	0 14 0 15	2 1/2 & 2 3/4 ins.....	2 65 0 00
Brom. Potass.....	0 40 0 45	White Winter.....	0 89 0 90	Walnut, English.....	0 06 0 08	2 1/2 & 2 3/4 ins.....	2 90 0 00
Camphor Eng. Ket.....	0 82 0 85	Spring No. 2.....	0 92 0 93	Graunoble, new.....	0 12 0 14	2 1/2 & 2 3/4 ins. Am.....	3 15 0 00
Am. Ref.....	0 08 0 09 1/2	White Michigan, No. 1.....	0 90 0 00	Fibrets.....	0 06 0 07 1/2	1 1/2 & 1 3/4 ins.....	3 90 0 00
Castor Oil.....	2 12 2 05	Red Winter, No 2 Toledo.....	0 90 0 00	Brzils, new.....	0 07 0 08 1/2	1 1/2 & 1 3/4 Cold Cut, Can.....	2 90 0 00
Caustic Soda.....	0 65 0 75	Chicago No. 2, in bonds.....	0 00 0 00	Hotly's Nabob Pickles, doz	2 70 3 80	1 1/2 & 1 3/4 do.....	3 40 0 00
Citric Acid.....	0 85 1 00	Milwaukee No. 2 do.....	0 00 0 00	Mixed do.....	2 90 2 90	Casing, Box, Shook:	
Copperas per 100 lbs.....	0 85 1 00	Oats.....	0 32 0 33	Nabob Sauce, pta.....	3 40	1 1/2 in. p100 lb. kog.....	4 40 0 00
Cream Tartar.....	0 85 0 37	Barley.....	0 50 0 55	Spices: Cassia..... per lb.....	0 09 0 15	1 1/2 in. to 1 3/4.....	3 65 0 00
Epsom Salts.....	1 25 1 40	Peas..... per 66 lbs.....	0 77 0 78	Mace..... per lb.....	0 80 0 85	2 in. to 2 1/2.....	3 40 0 00
Extract Logwood, best.....	0 09 0 00	Rye.....	0 67 0 68	Cloves..... per lb.....	0 18 0 22	2 1/2 in. to 2 p. 100 lb. kog.....	8 15 0 00
do ordinary.....	0 07 0 08 1/2	Corn in bond.....	0 55 0 60	Nutmeg.....	0 45 0 70	3 in. to 4 1/2.....	2 90 0 00
Glycerine.....	0 18 0 22	<b>Groceries.</b>		Jamaica Ginger, Bl.....	0 30 0 38	Cut Spikes, all sizes.....	2 65 0 00
Gum Arabic, per lb.....	0 35 0 60	<b>TEA. (H.C. &amp; Cad.)</b>		Jamaica Unbl.....	0 13 0 18	Finishing Nails:	
do Trj.....	0 45 0 90	Japan, com. to med. lb.....	0 16 0 22	African.....	0 11 0 14	1 in. to 1 1/2 in. p. 100 lb. kg.....	5 75 4 30
Indigo Madras.....	0 70 1 00	good med. to fine.....	0 28 0 34	Pimento.....	0 06 0 08	1 1/2 in. to 1 3/4 in.....	4 15 3 80
Morphia.....	1 75 1 90	Japan, unest to chocest.....	0 37 0 48	Popper, Black.....	0 17 0 18 1/2	2 in. and up.....	3 30 0 00
Madder, best.....	0 12 0 13 1/2	Japan Nagasaki.....	0 17 0 25	White.....	0 26 0 27 1/2	Tobacco Box Nails:	
do ordinary.....	0 08 0 09	Y. Hyson common to gd.....	0 16 0 25	Mustard, 4 lb. per Jar.....	0 00 0 75	1 1/2 in. & 1 3/4 in p. 100 lb kg.....	4 45 3 50
Opium.....	4 00 4 25	Y. Hyson fine to finest, lb.....	0 86 0 60	1 lb.....	0 25 0 26	1 1/2 " 2 ".....	3 75 3 15
Oxalic Acid.....	0 11 0 13	Gunpd., fair to med.....	0 28 0 34	Nice..... p. 100 lb.....	3 35 3 50	2 " 3 ".....	3 05 2 95
Phosphorus.....	0 65 0 90	do good to fine.....	0 40 0 50	Patua.....	0 09 0 40	3 in. and up.....	8 20 6 20
Potash Bichromate.....	0 98 0 09	Gunpd. Finest..... lb.....	0 57 0 65	Sago..... per lb.....	0 09 0 60	Clinch and Heavy Clinch:	
Potash Iodide.....	4 25 4 50	Imper'l, med. to gd.....	0 25 0 33	Tapioca, Pearl.....	0 05 0 06 1/2	3 in. and up.....	4 20 0 00
Quinine.....	0 85 1 00	do Fine to finest.....	0 37 0 58	Flake.....	0 05 0 06	Flat & Sharp pressed N's:	
Soda Ash.....	1 50 1 60	Iwankay, com. to gd.....	0 12 0 18	Gelatin, Favorite.....	1 00 0 00	1 1/2 & 1 3/4 in. per 100 lb.....	8 85 6 85
Soda Bicarb.....	2 30 2 50	Oolong.....	0 45 0 65	(Poliwka's) 1 lb can.....	0 90 0 00	1 1/2 " 2 ".....	5 00 0 00
Sal Soda.....	1 00 1 12 1/2	Congou common.....	0 16 0 20	Do do 1 qt pk.....	0 90 0 00	2 " 2 1/2.....	0 90 5 50
Strychnine.....	1 20 1 35	do med. to good.....	0 23 0 30	Do do 2 " ggs.....	1 80 0 00	3 in. and up.....	5 20 0 00
Tartaric Acid.....	0 65 0 60	do fine to finest.....	0 36 0 65	Do (Cox's) 4's.....	1 10 1 12	25 per cent. discount.....	4 25 0 00
<b>FISH.</b>		do med. to good.....	0 16 0 20	Do do 6's.....	1 60 1 93	Net 30 ds or 4 mos note with	3 90 0 00
Labrador Herrings, No. 1	0 00 0 07	do fine to choice.....	0 28 0 68	Vermicelli.....	0 07 0 08 1/2	Int. These terms apply to	3 65 0 00
do No. 2.....	0 10 0 00	offees, green Mocha per lb.....	0 25 0 27	Macaroni.....	0 75 0 08 1/2	all the above nails.....	0 00 0 00
Cape Breton Herrings.....	4 00 4 25	Java.....	0 18 0 22	Italian.....	0 06 0 13	Horse Nails: P. & F. Bright.	
Mackarel No. 1.....	0 00 0 00	Sarawabo.....	0 11 0 11	Starch: Boxes 28 to 42 lbs..		No. 7.....	0 00 0 00
do No. 2.....	4 00 4 50	Cape.....	0 12 0 14	No. 1 White.....	0 06 0 07	No. 8.....	0 24 0 00
do No. 3.....	3 50 4 00	Jamaica.....	0 11 0 14	Canada Laundry.....	0 05 0 00	No. 9.....	0 23 0 00
Green Cod No 1.....	3 50 4 00	Singapore.....	0 17 0 14	No. 1 Blue.....	0 06 0 00	" " " ".....	0 22 0 00
Single " No. 2.....	4 00 4 25	Singapore & Ceylon.....	0 11 0 24	Silver Gloss.....	0 18 0 00	" " " ".....	
Dry ".....	3 50 3 75	Chicoory.....	0 14 0 12	Satin.....	0 08 0 08 1/2	" " " ".....	
Salmon, No. 1.....	10 00 10 50	cigars, (Coke & Brls.)		Canada Com.....	0 07 0 00	" " " ".....	
do No. 2.....	9 00 9 51	Porto Rico..... per lb.....	0 00 0 60	Benson's Prepared.....	0 08 0 03	" " " ".....	
Brit. Col. ".....	9 00 9 50	Jamaica.....	0 00 0 00	Vinegar: Imp Triple.....	0 41 0 06	" " " ".....	
NOTE.—Country buyers will please remember that inside prices are for round lots only.				Cote D'or.....	0 35 0 01	7-16 and 1/2 in.....	3 90 0 00
						3-8 in.....	4 25 0 00
						5-16 in.....	4 50 0 00
						1 in.....	4 75 0 00
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\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

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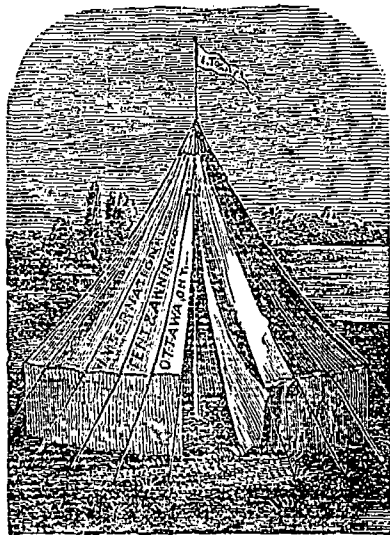
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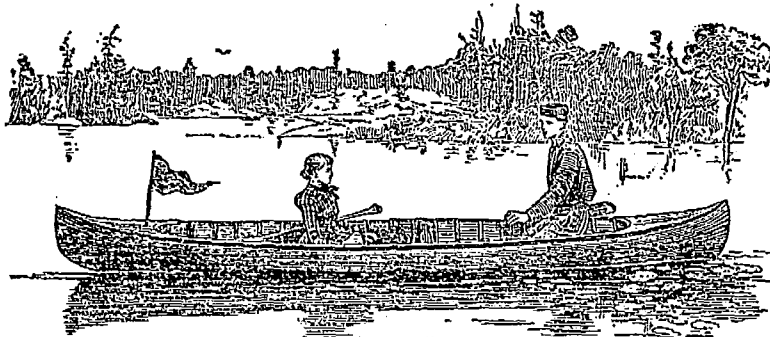
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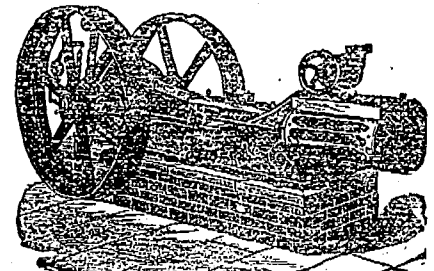
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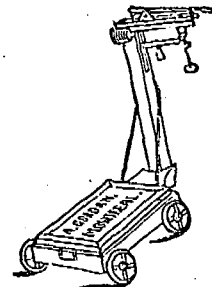
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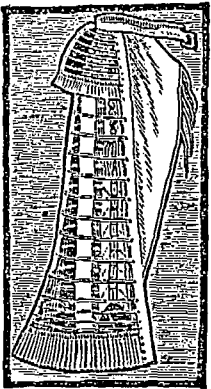
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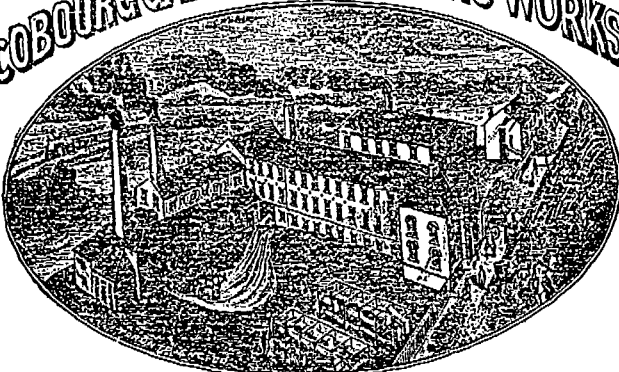
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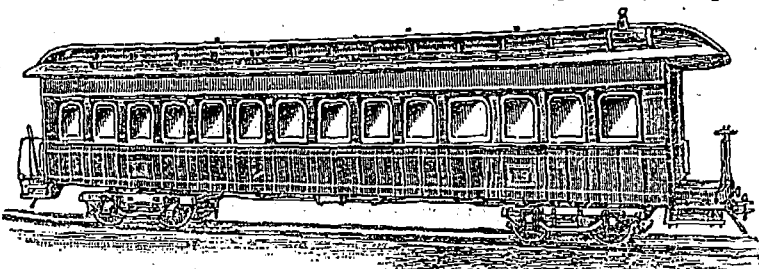
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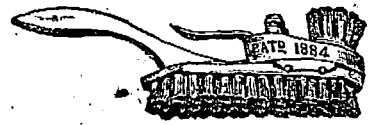
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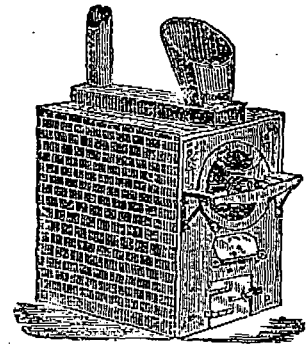
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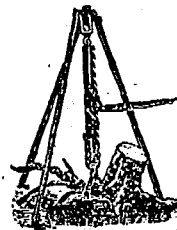
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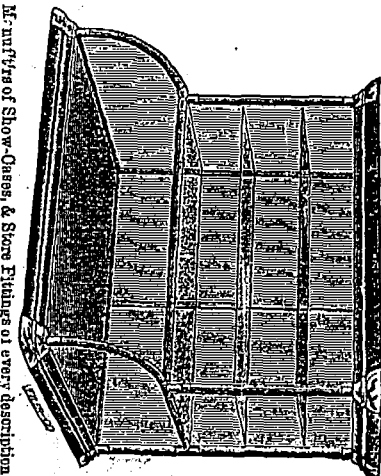
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" " No. 28.	0 05 0 07	" No. 2	7 50 0 00	" No 2.	0 20 0 25	" 86 " 90	0 00 7 00
Pig Iron: Slosser No. 1.	18 00 18 00	" No. 3	6 50 0 03	Sudlers'	7 50 9 00	" 91 " 95	0 00 8 50
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Langlois	18 50 19 00	Huadilton, No. 1 Insp	9 25 9 50	Mess Pork, short cut	13 00 00 00	White Lead, pure 25 to 100	
Summerlee	18 50 19 00	" " 2	8 25 8 50	Western	12 25 00 00	lb kgs	5 50 6 50
Guthrie	18 00 18 50	Toronto, " 1	0 00 0 00	Hams, City Cured	0 11 0 12	" No. 1	4 50 5 00
Carnbroe	17 00 18 00	" " 2	0 00 0 00	Lard, in pails	0 8 0 8	" No. 2	4 0 4 00
Eglinton	16 00 17 00	Chicago Buff	9 50 9 75	Bacon, per lb.	0 11 0 11	" No. 3	4 75 5 50
Hematite	20 00 22 00	Heavy Steers	10 00 11 00	Eggs	0 13 0 14	White Lead, dry	4 25 4 75
Bar Iron, per 100 lbs.	1 65 1 70	Calfskins, Western	0 13 0 13	Tallow, Rundered	0 05 0 06	Red Lead	1 50 1 75
Best Refined	1 00 2 30	Dry, x or West	0 15 0 16	" Rough	0 00 0 03	Venetian Red, Eng'h	1 60 2 50
Siemens	2 1 2 15	City Sheepskins, each	0 80 1 00	Potatoes per bag	0 40 0 00	Yel. Ochre, French	55 0 25
Sweet's	4 00 4 25	" Clips	0 00 0 10	Oils		Whiting London Washed,	1 10 1 25
Sheet Iron to No. 20	2 25 2 50	" Lamb-kins	0 00 0 45	Cod Oil, Newfoundland	0 00 0 00	" Paris	2 75 3 25
Boiler Plates	2 75 3 00	" Calfskins, per lb	0 12 0 00	Do Halifax	0 47 0 50	Portland Cement, bri.	2 50 2 75
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Canada Plates:	0 00 0 00	No. 1, B. A. Sole	0 26 0 27	Cod Liver Oil	0 85 0 90	Fire Bricks per M.	22 50 32 00
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" Spring 100 "	3 00 3 25	" No. 2	0 20 0 20	about 5c. higher.		Liverpool per bag, Elev'n	0 50 0 52
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Tin Plate: IC Coke	3 80 3 90	" No. 2	0 19 0 21	" Boiled	0 00 0 05	Eureka factory filled, do	3 40 0 00
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IXX	Usual	Upper Heavy	0 32 0 36	" qt., per case	2 75 3 00	Birch, 1 to 4 in., M	20 00 25 00
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DXX		Scotch Grain	0 37 0 42	" Lucca, Flasks	6 50 0 00	Buxton, per M.	25 00 35 00
Russ. Sheet Iron	0 10 0 11	Rip Skins, French	0 75 0 95	Antonini's pts., case 1 doz	7 25 0 00	Cedar, round, lineal foot	00 00 06 00
Anchor, per lb.	4 75 5 50	English	0 65 0 75	" pts., " 2 "	3 25 0 00	Cedar, flat, lineal foot	00 04 00 06
Lion & Crown, Fl'd Sheets		Canada, Rip	0 40 0 50	Spirits Turpentine, brls.	6 55 0 67	Cherry, per M.	61 00 80 00
24 gungo	0 06 0 07	Hemlock Calf	0 70 0 80	Cool Oil:		Elm, soft, lat.	15 00 17 00
Lead: Pig, per 100 lbs.	3 25 3 50	" Light	0 65 0 65	Car Lots in Store	0 16 0 00	Elm, Rock	25 00 35 00
Sheet	4 75 5 00	French Calf	1 05 1 40	Ten brls. and over	0 17 0 03	Hemlock, M.	9 00 10 00
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Zinc: Sheet, lb	4 50 4 75	" Small	0 15 0 21	Glass	50 ft. 100 ft.	Oak, M	40 00 60 00
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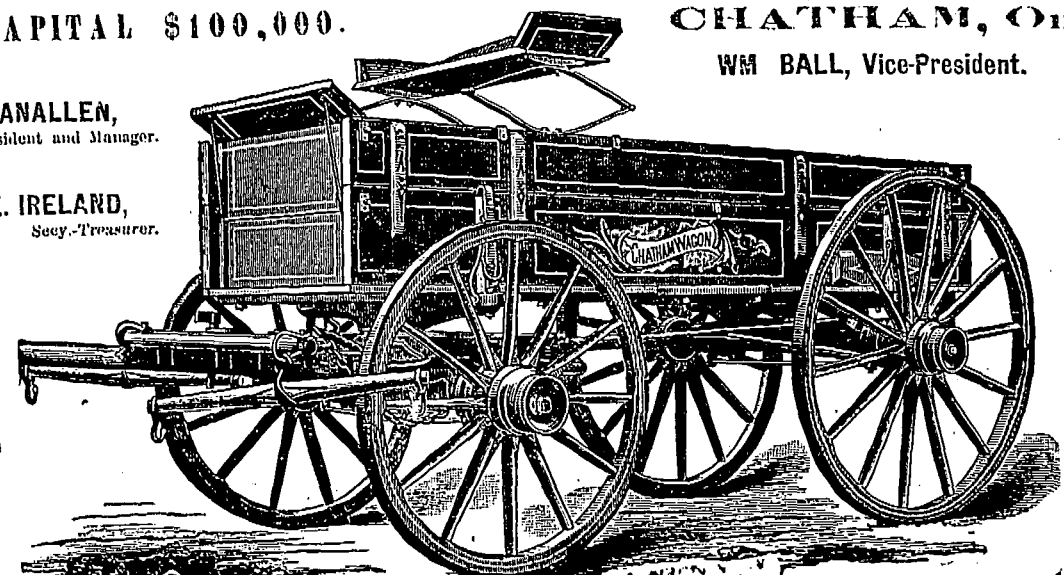
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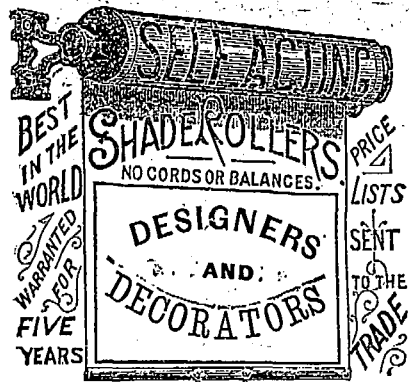
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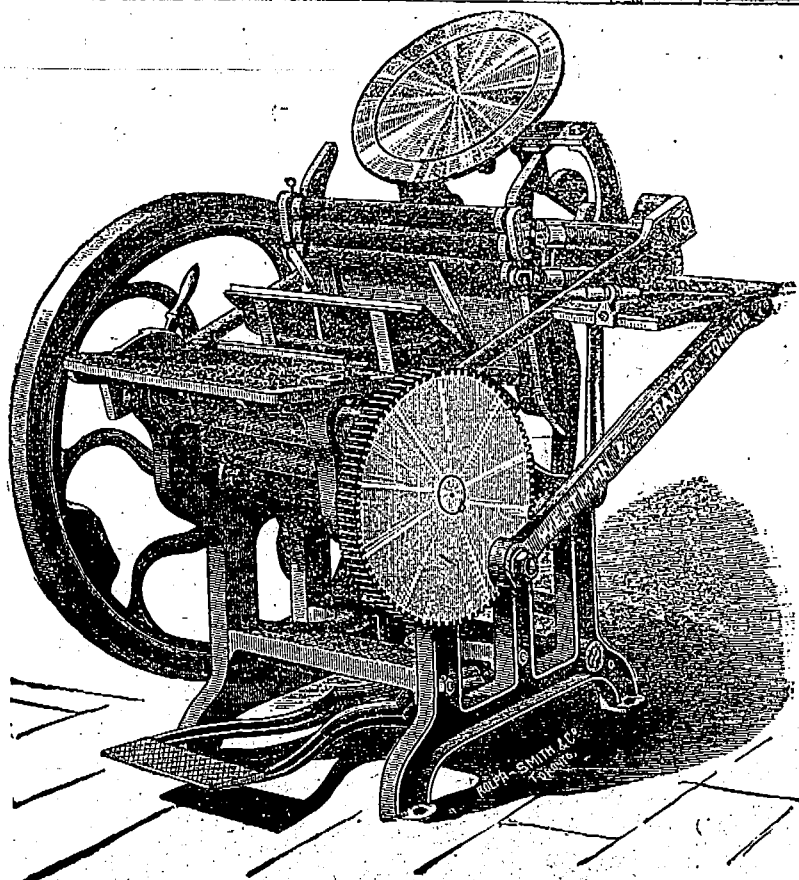
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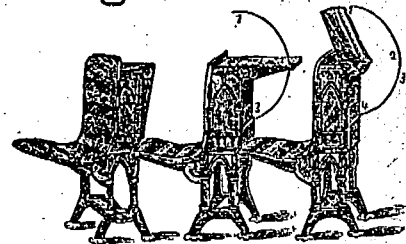
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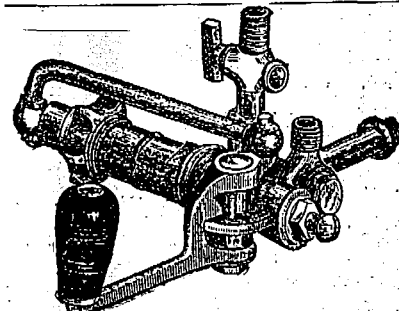
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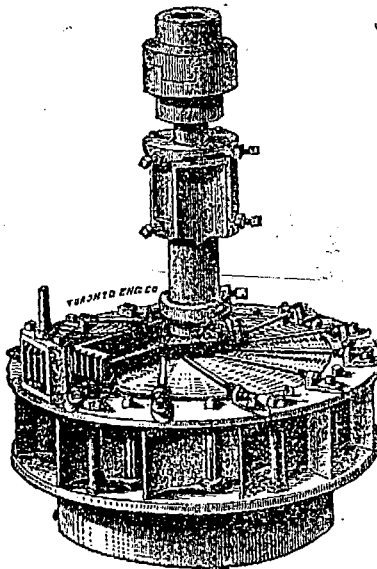
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Manufacture the celebrated James Leffel's Double  
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this Mill is acknowledged in the United States and  
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complete Circular Saw Mill with Iron Frame and  
cheaper Head Blocks for Small Mill. Saw Mill,  
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a Specialty.

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The best in the world and cheapest  
for running Sewing Machines, Lathes,  
Pulleys, and all light machinery.

Manufactured by the  
SOLE PROPRIETORS,

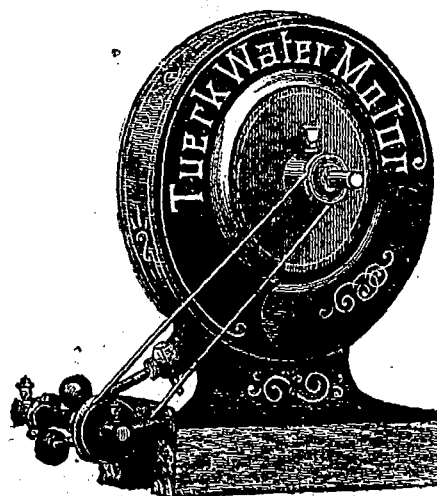
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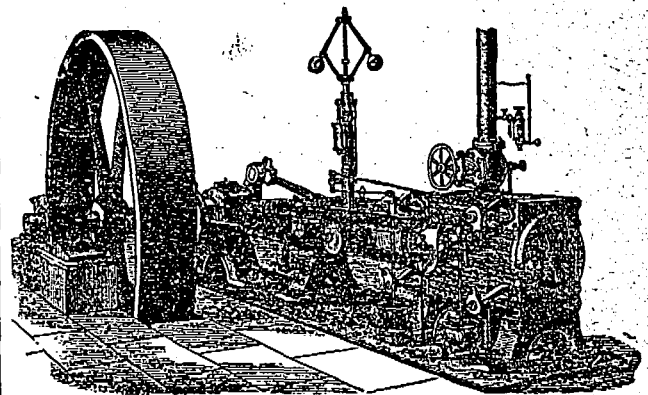


MONTREAL WHOLESALE PRICES CURRENT.—SEPT. 10.

Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
2nd quality, do.....	\$ c. 8 c.	Lochaber Scotch..... qts	\$ c. 8 c.
Shipping Culls.....	22 00 24 00	Jamaica Rum per Imp. gal.	7 50 8 00
Mill do.....	14 00 16 00	Holland Gin..... imp. gal.	3 00 3 50
Lath, M. do.....	7 00 9 00	Green O'ses.....	2 50 2 00
Spruce, 1 1/2 in., M.....	1 50 0 00	Red cases.....	4 50 4 75
Shingles, 1st qual.....	10 00 13 00	E. F. J. Brand's..... Hhds.	7 50 9 00
2nd ".....	3 00 9 00	Schedam Gin..... cases.	2 50 3 00
2nd ".....	2 50 0 00	Champagne	4 40 8 75
<b>Tobacco. (In Bond.)</b>		G. H. Munn. Dry Varen'y	26 00 81 00
Black, Chewing in boxes..	0 16 0 19	Do. Extra Dry...pls. & qts.	20c 31c
In caddies.....	0 19 0 21	Commodity.....	29 00 81 00
Mahoganies, Smoking.....	0 21 0 28	Sollinger.....qts.	25 00 27 50
Do Chewing.....	0 23 0 24	Sherries Pemartin.....	1 50 6 00
Bright, Smoking.....	0 22 0 28	Domecq.....	1 50 7 00
Fancy Bright Smoking.....	0 30 0 35	Porte T.G. Sandeman.....	2 25 7 00
Solace, Common.....	0 16 0 22	Graham's ditto.....	2 30 6 50
Solace Fair.....	0 25 0 30	(Starlet, cases.)	3 00 4 00
<b>(Duty Paid.)</b>		Class Clarets of good brands	7 50 15 00
Black, chewing boxes 10's	0 36 0 39	Larragona Ports. imp. gal.	1 15 1 30
Do Navy, Cads, 3's, 6's	0 40 0 41	Burgundy	
& 10's.....		Still, Case.....	10 00 28 00
Mahogany Chewing 9's & 8's	0 44 0 48	" Sparkling	16 00 17 50
Bright, Smoking, 3's & 8's	0 51 0 55	Can. Spirits, Imp. gallon.	In Bond.
Do Fancy.....	0 58 0 63	Alcohol..... 5 O. P.	3 15 0 99
American Fancy ch and sm	0 80 0 90	Pure Spirits..... 65 "	3 16 1 00
<b>Wines. Liquors &amp; c.</b>		"..... 50 "	2 87 0 90
<i>Ale</i> English..... qts	2 40 2 45	"..... 25 U. P.	1 49 0 50
Domestic..... qts	1 60 1 85	Family Proof Whiskey...	1 60 65
"..... ptes	0 05 1 35	Old Bourbon.....	1 60 55
<i>Stout:</i> Guinness..... qts	0 00 0 80	" Rye.....	1 51 0 52
Domestic..... qts	2 40 2 15	" Toddy.....	1 51 0 52
"..... ptes	1 60 1 65	" Malt.....	1 51 0 52
"..... qts	1 20 0 10	Old Rye..... 4 Years Old	1 51 0 75
"..... ptes	0 75 0 80	"..... 5	1 91 0 85
<i>Brandy:</i> Hennessy's..... gal	6 01 6 25	"..... 6	2 01 0 95
"..... case	5 00 14 00	"..... 7	2 09 1 05
Martel,..... case	0 00 12 00	20 to 100 cases, net cash.	
Jules Duret & Co..... gal	4 60 5 25	100 to 200 " 2 1/2 p.c. off.	
"..... case	10 00 16 00	200 cases and over 5 p.c. off	
Pinet, Castillon & Co..... gal	4 00 4 25	<b>Wool.</b>	
Jules Bellerie & Co..... qts	8 50 9 00	Fleeces.....	0 19 0 21
Pinet, Castillon & Co..... case	9 25 16 00	Full-d., unassorted.....	0 22 0 23
Cheaper snippers..... gal	8 00 3 25	" Extra Super.....	0 27 0 28
"..... case-qts	7 00 7 50	" B Super.....	0 22 0 23
<i>Irish Whiskey—Roe's</i> case	8 50 9 10	" C.....	0 00 0 20
Dunville..... case	7 25 7 75	Black.....	0 21 0 21
Stewart Scotch Wh'y.....	5 75 6 50	Natal.....	0 19 0 22
Bennet's Irish Whiskey.....	8 75 9 25	Caps.....	0 16 0 19 1/2
Scotch Hay, Fairman & Co.	8 75 9 25	Australian.....	0 22 0 25

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

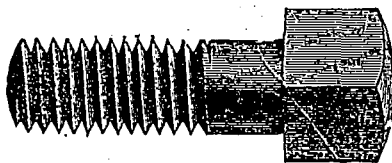
**JOHN DOTY ENGINE COMPANY**  
MANUFACTURERS OF THE  
**IMPROVED CORLISS ENGINES**  
From 30 to 300 Horse Power.



—ALSO—  
Plain Slide Valve Engines,  
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Hoisting and Pile Driver Engines.  
Marine Engines, High & Low Pressure,  
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**IRON & STEEL HORIZONTAL, VERTICAL & MARINE BOILERS** of every description.  
SEND FOR CATALOGUE.  
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Manufacturers of Plain and Fancy  
Hosiery, Caps, Tuques,  
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also Machine Set and  
Cap Screws. Send

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**PLANER KNIVES OF ALL KINDS.**



Send for Circular Price List. **PETER HAY, Galt.**

**FOLDING BEDS.** WE WILL GIVE YOU  
a first-class Folding  
Bed with Woven Wire  
Spring included, for \$10.35. These Beds hold all  
the bedding. They are made up in the morning  
the same as ordinary beds and folded, thus  
being always ready for use. They only take up 13  
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Special attention given to Plumbers' Supplies  
of Ventilation Tops, Pipes, &c.  
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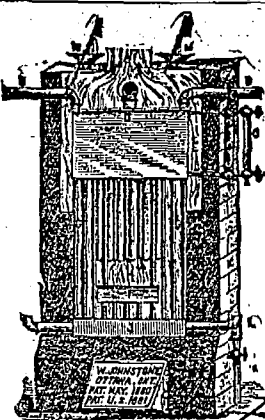
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**OILS**  
OF EVERY DESCRIPTION  
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Wholesale and Retail  
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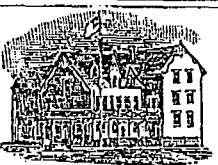
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**J. W. & E. C. HOPKINS,**  
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OF REAL ESTATE. Montreal.  
Designs for Buildings of every description made  
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**W. A. STRATTON, B.A., LL.B.,**  
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Peterborough, Ont.

SECURITIES.	Montreal Sept. 10
Canada Gov. 4 p. c. Intercol. Ry., 1903. Gua. Rapert's Land Loan 4 p. c. bds., 1904.....	114
Gua. 4 p. c., 1910.....	111
1913.....	113
British Columbia, 1904, 6 p. c.....	113
July, 1907, 6 p. c.....	123
Canada, 1882-4, 6 p. c.....	101
1885, op. of Gov., 5 p. c.....	105
Ins. stock, 5 p. c.....	105
Dom. Ry Loan, 1903, 5 p. c.....	113
1901-5-6-8, 4 p. c.....	108
1904-6-8. Ins. stk. 5 p. c.....	108

Shrs.	Railway & other Stocks.	Sept. 10
	New Brunswick 6 p. c. 1886-91....	102
	Nova Scotia 6 p. c. 1886.....	104
	Quebec Prov. 1904 6 p. c.....	109
	Do do 1905 5 p. c.....	109
	(Iss. Paris), 1910.....	108
	stor. bds. ss. all pd. 1912	108
100	Atlantic & St Lawrence Shs 6 p. c	111
10	Buffalo and Lake Huron.....	118
100	Do. 5 1/2 p. c. 1st Mort.....	100
300	Do do 2nd Mort.....	118
	Can. Central 5 p. c. 1st M. Bds	107
	Int. guar. Ry Gov.....	100
100	Canada Southern 1st Mort. 3 p. c.	46 1/2
	Canadian Pacific \$100.....	103
	Chic. & G.T.R. 6 p. c. 1st M Coup	100
	1,900.....	98
100	Grand Trunk June Ry. 5 p. c.	98
	bonds.....	98
100	Grand Trunk of Canada ord.	91
	stock.....	117
	2nd equin. mtg. bds.....	54 1/2
100	1st prof. stock.....	38
100	2nd prof. stock.....	20
100	3rd prof. stock.....	107
100	5 p. c. corp. deb. stock.....	83
100	4 p. c. corp. deb. stock.....	112
100	Gt. Western shares.....	104
100	5 p. c. prof.....	106
100	5 p. c. deb. stock.....	105
100	6 p. c. bds., 1890.....	86
100	Hamilton and N. W.....	85
100	M. of Canada Stg. 1st Mort.	90
100	5 p. c. con. mtg. se.....	93
100	Montreal & Champlain 5 p. c. 1st	103 1/2
	mtg. bds.....	82
	Mont. & Sorel 6 p. c. 1st mtg. at	82
	\$27 ser.....	105
100	N of Canada 5 p. c. 1st Prof Bonds.	105
	Do 6 p. c. 2nd dr.....	73 1/2
	3rd prof. bonds A.....	80
	Do do 6 p. c. imp.....	67 1/2
100	Northern Extension, 6 p. c. guar.	
100	Do do 6 p. c. imp.....	
100	Quebec Central 5 p. c. 1st mtg. bds	
100	T. G. & B. 6 p. c. bonds 1st Mort.	
100	Well, Grey & Bruce, 7 p. c. Bds.,	
	1st Mort.....	
100	St. Law & Oll. 6 p. c. Bds.....	



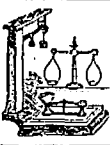
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STEAM HEATING APPARATUS.**  
Indirect steam heating with ventilation especially  
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The oldest and most reliable Scale  
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Plumber, Gas and Steam Fitter,  
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Good accommodation for Travellers.  
Bonne accommodation pour les Voyageurs.

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Sole Manufacturers of  
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FRICTION METAL.**  
Send for list of Testimonials, &c.

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FOR INFANTS AND YOUNG CHILDREN.  
Is most highly recommended by the medical  
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influences of basements, floors, tanks, etc.  
LIME SUPPLIED  
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Best sawed pine shingles, XX and XXX, and  
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**CALEDONIAN INSURANCE CO., OF EDINBURGH.**  
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 INCORPORATED 1833.  
**HEAD OFFICE, - - - TORONTO.**

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**DOMINION DEPOSIT, - - - \$100,000.00**  
 The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1883,	5,241
Covering Assurance to the amount of,	\$6,572,719 71
Net Reserve to Credit of Policyholders,	482,177 47
Net Surplus,	43,761 95

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

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

**J. E. BOWMAN, W. HENDRY, W. H. RIDDELL,**  
 President. Manager. Secretary  
 General Agent for Montreal: Geo. Forbes.

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

President, - **ANDREW ROBERTSON, Esq.**  
 Vice-President, **Hon. J. R. THIBAUDEAU,**  
**ARTHUR GAGNON, Secretary-Treas.**

Head Office:—160 St. James Street, Montreal.

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

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

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

**THE FEDERAL LIFE ASSURANCE COMPANY.**

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital	\$700,000
Government Deposit,	51,100

**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 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

**DAVID DEXTER,**  
 Managing Director.

**NATIONAL ASSURANCE CO. OF IRELAND.**

**FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

CAPITAL - - - - £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

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

**Scottish Union and National INSURANCE CO'Y OF EDINBURGH, SCOTLAND.**  
 ESTABLISHED 1824.

**M. BENNETT, Jr.,**

General Manager, North American Branch, Hartford, Conn.

CAPITAL,	\$30,000,000
TOTAL ASSETS,	34,472,705
INVESTED FUNDS,	13,500,000
Deposit with Dominion Government, market value,	125,000

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

**THE LONDON MUTUAL FIRE INSURANCE CO'Y OF CANADA.**

The Successful Pioneer of Cheap FARM & 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.



**CAPITAL, . \$1,188,000.**  
**CASH ASSETS, 1st January, 1883,**

per Government Blue-Book 407,987.83  
 Deposit with Dominion Govt. 122,000  
 Losses Paid to 1st Jan, 1883. 1,951,131  
 Income 1882. 343,660

**DIRECTORS:**

President.—HENRY LYMAN.  
 Vice-President.—ANDREW ALLAN.  
 C. A. Proctor, Robert Anderson, J. B. Rolland,  
 Arthur Prévost, H. Montagu Allan,  
 ARCH. MCGOWN, SECY. TREAS.  
**GERALD E. HART, GEN'L MAN'R.**  
**CAPT. JOHN LAWRENCE, Special Agent.**

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

**CHIEF OFFICES.**

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 B. Robinson, Agents.  
 HALIFAX, N. S.—W. B. McSweeney, Agent.  
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,  
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 WINNIPEG, MAN.—Robert Strang, and Feron,  
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 HAMILTON—James Walker, Agent.  
 LONDON—David Smith, Agent.  
**HEAD OFFICE, 179 St. James Street,**  
**MONTREAL.**

Every reliance may be placed in the  
 contracts of this company, as the capital is fully  
 subscribed by the wealthiest capitalists of the  
 country, and its past record for prompt and liberal  
 payment of claims is of the best.  
 Agents throughout the Dominion.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES.—CANADIAN.—Montreal Quotations, Sept. 10, 1885.**

NAME OF COMPANY.	No Shares.	Last Dividend.	Dates of Dividends.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	3 mos.	.....	\$50	\$50	72
Canada Life	3,500	7-8 mos.	1st & 2nd	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	6-12 mos.	10 Sept & yr	85	7 1/2	....
Confederation Life.	5,000	6-9 mos.	.....	100	10	231
Queen City Fire	2,000	.....	.....	50	10	....
Western Assurance	20,000	4 mos.	30 Jun 30 Sep	40	20	36 1/2
Royal Canadian Insurance	20,000	5-12 mos.	Dec 81 & yr	25	20	50 52
Accident Ins. Co. of North America	610	6	15 Jul 15 Jan	100	20 100	....
Guarantee Co. of North America	13.3.2	6	15 Jul 15 Jan	50	10 50	92 1/2 100

**BRITISH AND FOREIGN.—(Quotation on the London Market, Aug. 29, 1885.)**

					Market value p. pd up share
British & Foreign Marine	50,000	50	20	4	£22 1/2 £22 1/2
Caledonian	50,000	80	50	5	£15 £16
Commercial Union Fire Life & Marine	5,000	10	100	15	£40 £41
Edinburgh Life	100,000	5	£10	£2	15s 20s
Fire Insurance Association	20,000	18	100	50	5s
Glasgow & London	12,000	£7 p. sh.	100	25	5s 6s 60s
Guardian Fire and Life	100,000	30	20	2	£150 £155
Imperial Fire	10,000	15	40	8 1/2	92 1/2 95s
Lancashire Fire	35,802	48	25	12 1/2	£30 1/2
Life Association of Scotland	10,000	10	10	1 7-20	£44 £46
London Assurance Corporation	10,000	10	10	2	60s 70s
London & Lancashire Life	£31,752	70	20	2	£27 1/2 £28 1/2
Liverp'l & London & Globe Fire & Life	30,000	70	100	5	£12 1/2 £12 1/2
Northern Fire & Life	40,000	55	50	6 1/2	£31 £3 1/2
North British & Mercantile Fire & Life	6,722	£21 p. s.	.....	.....	£207 £212
Phoenix Fire	200,000	30	10	1	48s d
Queen Fire & Life	100,000	60	20	2	£31 £31 1/2
Royal Insurance Fire & Life	50,000	6	10	1	25s 6d
Scottish Imperial Fire & Life	20,000	15	50	8	£14 1/2
Scottish Provincial Fire & Life	10,000	55 1/2	50	12	£50
Standard Life	4,000	5	25	1 1/2	19 1/2
Star Life	4,000	5	25	1 1/2	19 1/2

**North British and Mercantile**  
**FIRE AND LIFE**  
**INSURANCE CO.**  
 ESTABLISHED 1809.

**RESOURCES of the COMPANY.**

Authorized Capital	£3,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Reserves as at 31st December, 1883	1,692,235 "
Life and Annuity Funds	3,841,194 "
Revenue—Fire Branch	1,188,865 "
do Life and Annuity Branches	551,807 "

Agents in all principal Towns of the Dominion.  
 Head Office for the Dominion, 78 St. Francois Xavier St.,  
**MONTREAL.**

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

**THE DOMINION**  
**SAFETY FUND LIFE ASSOCIATION**

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**FULL DOMINION GOVERNMENT DEPOSIT.**  
**RELIABLE LIFE INSURANCE AT AVERAGE ANNUAL COST.**  
 The INSURANCE is PURELY MUTUAL, but the ASSURED ASSUME NO  
 LIABILITY whatever, the business is conducted by a  
**RELIABLE STOCK COMPANY**

for a small fixed commission.  
 The system is endorsed by the highest Insurance Authorities on the American  
 Continent as entirely safe and as meeting a pressing want of to-day. "It combines  
 the cheapness of the Co-operative Societies with a Strength, Security and  
 Soundness heretofore unknown in Life Insurance."  
**JAMES De WOLFE SPURR, President.**  
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 Locations for Agency may be made to District Agents, or at Home Office to  
**J. H. WRIGHT, Superintendent of Agencies.**

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

**FIRE AND LIFE.**  
 LIABILITY OF SHAREHOLDERS UNLIMITED.

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

**HEAD OFFICE FOR CANADA—MONTREAL.**

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

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**ASSURANCE CO.—Limited.**  
 OF LONDON, ENGLAND.  
**CAPITAL, . . . £2,500,000 Sterling.**

**MONTREAL, 64 ST. FRANCOIS XAVIER ST.**  
**FRED. COLE, General Agent.**

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

**CAPITAL, . . . \$10,000,000.**  
 Insurances effected at lowest current rates.

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 e 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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EDWARD J. BARBEAU, Esq.  
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G. F. C. SMITH, Resident Secretary.  
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Standing Counsel—THE HON. WM. BADLEY.  
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MONTREAL.

**THE ACCIDENT**  
INSURANCE COMPANY  
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE:  
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President, Vice-President.  
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MANAGING DIRECTOR.

**EDWARD RAWLINGS.**

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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**Marine Insurance Co.**  
OF LIVERPOOL,

Covers all classes of Marine Risks, including CATTLE, against all hazards.

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BARRISTER, COMMISSIONER, &c.,  
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ADVOCATES, BARRISTERS, &c.,  
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ABBOTT, TAIT & ARBOLLS.  
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Insurance.

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**IMPERIAL**  
Fire Insurance Comp'y  
OF LONDON.

W. H. RINTOUL, Resid't Secy.  
Montreal, No. 6 HOSPITAL Street.

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

**QUEEN**  
INSURANCE CO.  
OF ENGLAND.  
FIRE AND LIFE.

Capital, . . . . . £2,000,000 Stg.  
INVESTED FUNDS.....£660,818.  
FORBES & MUDGE,  
Montreal,  
Chief Agents in Canada.

**The Waterloo Mutual**  
FIRE INSURANCE CO.

ESTABLISHED IN 1839.  
HEAD OFFICE, - - Waterloo, Ont.  
This Company has been over eighteen years in successful Operation in Western Ontario.  
During the past Ten Years this Company has issued 57,006 Policies, covering property to the amount of \$40,873,035.00; and paid in losses alone \$709,752.00.  
ASSETS, \$170,000.00.  
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FIRE INSURANCE COMPANY.

HEAD OFFICE GALT, ONT.  
Established 1836  
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Vice-President, - A. WARNOCK, Esq.,  
Manager, - - - - R. S. STRONG

**MERCANTILE**  
FIRE INSURANCE CO.,  
WATERLOO, ONT.

Subscribed Capital, - \$200,000.00  
Government Deposit, - 20,100.00  
Losses promptly adjusted and paid.  
I. E. BOWMAN, Esq., - - - President.  
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**THE LONDON**  
GUARANTEE & ACCIDENT CO.  
(LIMITED)

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CAPITAL, - - \$1,250,000.  
Dominion Government Deposits, \$56,745.32  
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Gentlemen of influence wanted in unrepresented districts.  
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GEO. H. PATTERSON, 264 St. James Street,  
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Insurance.

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LIFE INSURANCE CO'Y.,

Head Office - - TORONTO.  
Guarantee Fund - - \$100,000  
Deposited with Government, 50,00

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HON. ALEX. MORRIS, M.P.E., } Vice-Pres'ts  
JOHN L. BLAIKIE, Esq., }  
WILLIAM MCCOABE Managing Director  
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Solicitor for the Ontario Bank.  
N.B.—Special facilities for making prompt Col-  
lections throughout Ontario and Manitoba.

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FIRMATINGER & ROBINSON, Barristers, &c.  
Solicitors for Imperial Bank and South-West  
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Special attention to Commercial Collections.

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Incorporated by the Can. Stat. of Can., chap. 71 and amendments.  
\$10,000 deposited in trust with Provincial Government,  
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SIXTY-TH—Assembly Bill 189, passed March 30th, 1883. "The Provident  
Mutual Association of Canada shall be deemed to be an Association duly formed  
under the said chapter 71 of the Consolidated Statutes of Canada."  
Reserve fund to be invested in Dominion Bonds and deposited in trust with  
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**NEW YORK LIFE INSURANCE COMPANY.**

(ESTABLISHED 1845.)

I desire to engage the services of **COMPETENT** and **RELIABLE MEN**, in localities where this Company is not now represented.

The requirements for an Agent to succeed are integrity, enthusiasm, intelligence, perseverance and popularity.

Apply, giving references, to

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Insurance.

**BRITISH EMPIRE  
MUTUAL LIFE  
Assurance Co. of London, Eng.**

ESTABLISHED 1847.

CANADIAN  
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The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

APPLICATIONS FOR AGENCIES INVITED.

Accumulated Funds, over \$5,000,000  
Annual Income, . . . . . 1,000,000  
Canadian Investments, . . . 800,000  
Claims and Bonuses paid, 10,000,000  
Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**  
GENERAL MANAGER.  
CHIEF INSPECTOR,  
**DAVID DOWNS.**  
**J. FRITH JEFFERS,**  
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LONDON, ONT.  
**E. HALLAMORE,** Inspector,  
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Insurance.

Insurance.

**GLASGOW & LONDON  
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Every description of Fire Insurances effected at lowest rates.

**WESTERN  
ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 32  
Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

**A. M. SMITH, President.** **J. J. KENNY, Managing Dir.**  
**JAS. BOOMER, Secretary.**  
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**Confederation Life Assocn.**

The **SECURITY** offered to Policyholders is **UNSURPASSED** by any Company doing business in the Dominion.

Its **PROGRESS HAS BEEN UNEXAMPLED** in the history of Insurance in Canada.

Its policies are **INDISPUTABLE** after three years and **NON-FORFEITABLE** after two years.

Its **PROFITS ARE DISTRIBUTED** upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to **EXAMINE CAREFULLY** its system and terms before insuring elsewhere.

Manager for the Province of Quebec, **J. K. MACDONALD,**  
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Manager for New Brunswick,  
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**LONDON & LANCASHIRE**

Life Assurance Co., of London, England,

**LIFE INSURANCE EXCLUSIVELY.**

CANADIAN INVESTMENTS Exceed \$300,000  
AND INCREASING YEARLY.

*Low Rates of Premium.*

HEAD OFFICE FOR CANADA,

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MONTREAL.**

**WILLIAM ROBERTSON, General Manager.**

**FIRE INSURANCE ASSOCIATION.**

(LIMITED)

OF LONDON, ENGLAND.

**FIRE INSURANCE EXCLUSIVELY.**

CAPITAL - \$5,000,000. RESERVE FUND - \$450,000.  
GOVERNMENT DEPOSIT, \$100,000.

Head Office for Canada,

**157 ST. JAMES ST.,  
MONTREAL.**

**WILLIAM ROBERTSON General Manager.**