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Quebec—La Banque Nationale and Eastern Townships Bank.

Ontario—Dominion Bank.

New Brunswick—Bank of N. Brunswick, St. John.

Nova Scotia—Halifax Banking Company and its Branches.

Prince Edward Island—Union Bank of P. E. I., Charlottetown and Summerside.

Newfoundland—Commercial Bank of Newfoundland, St. Johns.

AGENTS IN UNITED STATES.

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

AGENTS IN EUROPE.

London—Alliance Bank, " Limited," Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool. Antwerp, Belgium—La Banque d'Anvers. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Capital - - - - \$5 725,000 Reserve Fund, - - - 1,375,000

HEAD OFFICE - - MONTREAL

BOARD OF DIRECTORS.

ANDREW ALLAN - - - - President. ROBT. ANDERSON, Esq., - - - Vice-President. Wm. Darling, Esq., Jonathan Hodgson, Esq. Adolphe Masson, Esq., John Cassils, Esq. Hector Mackenzie, Esq., John Duncan, Esq. Hon. J. J. G. Abbott, M.P.

GEORGE HAGUE, - - - - General Manager.

J. H. PLUMMER, Assistant General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Bellefleur, Kingston, Quebec, Berlin, London, Roufrev. Sherbrooke, Que. Brantford, Montreal, Stratford. Galt, Mitchell, Napanee. Gananoquo, Ottawa, St. Thomas. Hamilton, Owen Sound, Toronto. Ingersoll, Perth, Walkerton. Kincardine, Prescott, Windsor.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon.

Bankers in Great Britain.—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.

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.Y.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 1835.

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

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

Branch Three Rivers, P.Q., P. E. Pamelton, Manager. Agency St. Remi, P.Q., C. Bédard, Agent.

FOREIGN AGENTS.—

London, England.—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 - - - - \$3,000,000 DIRECTORS.

HON. ISIDORE THIBODEAU, President. JOSEPH HAMEL, Esq., Vice-President. Hon. P. GARDUAY, N. W. BABY, Esq. T. LeDroit, Esq., Ant. Pinchinot, Esq. U. Tessier, jr., Esq., P. LAFRANCOIS, Cashier. HONORARY DIRECTORS—Hon. J. R. Thibaudeau, Montreal.

BRANCHES:—Montreal—C. A. Vallée, Manager; Sherbrooke—John Campbell, Manager; Ottawa—G. H. Carrière, Manager.

AGENTS:—England—National Bank of Scotland, London; France—Messrs. Alf. Grunobum & Co., La Banque de Paris et de Pays Bas; United States—National Bank of the Republic, New York; National Reserve Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland.

CANADA—Prop. 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
Rest - - - 2,100,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.
WM. ELLIOT, Esq., Vice-President.
T. Sutherland Staylor, Esq. Jns. Crathorn, Esq.
John Waldie, Esq., Hon. S. G. Wood.
George Taylor, Esq., W. B. Hamilton, Esq.
W. N. ANDERSON, General Manager.
JNO. C. KEMP, Asst. Gen'l Manager.

ROBT. GILLI, Inspector.

NEW YORK—J. H. Goudby and B. E. Walker, Agts.
CHICAGO—A. L. Dewar, Agent.

BRANCHES.

Ayr	Goderich	St. Catharines
Barrlo	Guelfh	Sarnia
Belleville	Hamilton	Senforth
Berlin	London	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunnville	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.

DIRECTORS:

JAS. AUSTIN, Pres. HON. FRANK SMITH, V.-Pres.
Wm. Ince, Edward Leadlay.
E. B. Osler, James Scott.

Wilmot D. Matthews.

HEAD OFFICE, TORONTO.

AGENCIES: Brampton, Belloville, Cobourg, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Queen St., Toronto, cor. of Esther 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.

Bank Jacques Cartier.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., President.
A. S. Muelin, Esq., Vice President.
J. L. Cassidy, Esq., Lucien Iluot, Esq.
J. O. Villeneuve, Esq.
A. L. DEMARIGNY, Cashier.

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

MARITIME BANK

OF THE Dominion of Canada.

Head Office, - - - ST. JOHN, N.B.
CAPITAL PAID UP - - - \$321,800
REST - - - \$60,000

Board of Directors.

THOS. MACLELLAN, President.
JER. HARRISON, Merchant, Vice-President.
JOHN TAPLEY (of Tapley Bros., Indianatown).
JOHN McMILLAN (of J. & A. McMillan, Book-sellers).
A. A. STERLING, Proprietor
AGENCY—FREDERICTON: A. S. Murray, Agent.
AGENCY—WOODSTOCK: G. W. Yanwar, Agent.

The Chartered Banks.

BANK OF HAMILTON.

Capital Subscribed - - - \$1,000,000
Reserve Fund - - - 250,000

HEAD OFFICE, HAMILTON.

DIRECTORS.

JOHN STUART, Esq. President.
Hon. JAMES TURNER, Vice-President.
A. G. Ramsay, Esq. Dennis Moore, Esq.
Charles Gurney, Esq. John Proctor, Esq.
George Ronch, Esq.

E. A. COLQUHOUN, Cashier.
H. S. STEVEN, Assistant-Cashier.

Agencies.—Alliston—A. M. Kirkland, Agent.
Georgetown—H. M. Watson, Agent. Listowel—H. I. O'Reilly, Agent. Milton—J. Butterfield, Agent.
Orangeville—H. T. Haun, Agent. Port Elgin—W. Courbould, Agent. Toltonham—W. P. Roberts, Agent. Wingham—B. Wilson, Agent.
Agents in New York—The Bank of Montreal.
Agents in London, Eng.—The National Bank of Scotland.

BANK OF OTTAWA.
OTTAWA.

Capital (all paid up).....\$1,000,000
Rest.....210,000

JAMES MOLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.

DIRECTORS:

C. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. R. L. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.
GEO. BURN, Cashier.

Branches:—Arnprior, Pembroke, Winnipeg, Man., Carlton Place, Ont.
Agents in Canada, New York, and Chicago, Bank of Montreal. Agents in London, Eng., Alliance Bank.

The Central Bank of Canada.

HEAD OFFICE, TORONTO, ONT.

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

DAVID BLAIN, ESQ. President
SAM'L TREES, ESQ., Vice-President

DIRECTORS:

H. P. DWIGHT, A. McLEAN HOWARD,
C. BLACKETT ROBINSON, K. CHISHOLM, M.P.P.,
D. M. McDONALD.

A. A. ALLEN, Cashier.

Agents in Canada—Canadian Bank of Commerce.
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, OTTAWA, ONT.

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

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.
REUBEN S. HALLIN, Esq., Vice-President.
W. F. Cowan, Esq. W. F. Allen, Esq.
Robert McIntosh, M.D. J. A. Gibson, Esq.
Thomas Paterson, Esq.
T. H. McMILLAN, Cashier.

Branches.—Midland, Tilsonburg, New Hamburg, Whitby and Millbrook.

Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.
Correspondents at New York and in Canada, The Merchants Bank of Canada. London, England, The Royal Bank of Scotland.

Union Bank of Lower Canada.

CAPITAL PAID-UP, - - - \$2,000,000
HEAD OFFICE, QUBEC.

DIRECTORS:

ANDREW THOMPSON, Esq., President.
Hon. G. IRVINE, Vice-President.
D. G. Thomson, Esq. E. Giroux, Esq.
Hon. Thos. McGreevy. J. C. Hale, Esq.
Acting Cashier—E. Webb.

BRANCHES—Savings Bank (Upper Town) Montreal, Ottawa, Three Rivers, Winnipeg.
Foreign Agents—London—The London and County Bank, New York—National Park Bank.

The Chartered Banks.

THE Standard Bank of Canada.

CAPITAL AUTHORIZED.....\$1,000,000
CAPITAL PAID-UP.....803,000
RESERVE FUND.....220,000

HEAD OFFICE, TORONTO.

DIRECTORS:

W. F. COWAN, President.
JNO. BURNS, Vice-President.
W. F. ALLAN. Dr. MORTON.
A. T. TODD. R. O. JAMIESON.
FRED. WYLD,
J. L. BRODIE, Cashier.

AGENCIES: Bowmanville. Campbellford. Harriston.
Bradford. Cannington. Markham.
Brighton. Colborne. Newcastle.
Picton.

Montreal—Bank of Montreal.
New York—Bank of Montreal.
London, Eng.—The Royal Bank of Scotland.

THE

Bank of London in Canada.

DIVIDEND No. 4.

NOTICE is hereby given that a Dividend of Three and One Half per Cent. for the current half year, being at the rate of Seven per cent. per annum upon the paid-up Capital Stock of the Bank, has this day been declared and that the same will be payable at the Bank and its Branches on and after the

2nd Day of January Next.

The transfer books will be closed from the 19th to the 31st December, both days inclusive. By order of the Board,

A. M. SMART,
Acting Manager.

The Bank of London in Canada,
London, 21th November, 1885.

Imperial Bank of Canada.

CAPITAL PAID UP . . . \$1,500,000.
RESERVE FUND . . . 480,000.

DIRECTORS:

H. S. HOWLAND, Esq., President.
T. R. MERRITT, Esq., Vice-President, St. Catharines.
ROBERT JAFFRAY, T. R. WADSWORTH, Esq.,
P. HUGHES, Esq., Wm. RAMSAY, 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.

DIVIDEND No. 32.

Notice is hereby given that a Dividend of Three and one-half per cent

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

Saturday, 2nd day of January next.

The Transfer Books will be closed from the 15th to the 31st Dec., both days inclusive.

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

Sherbrooke, 2nd Dec., 1885.

The Chartered Banks.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., - President.
WILLIAM WILHALL, Esq., - Vice-President.
Geo. R. Renfrew, Esq.,
JAMES STEVENSON, Esq., Cashier.
Branches and Agencies in Canada.
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers, Q.
Agents in New York—Messrs. Maitland, Phelps & Co. Agents in London—The Bank of Scotland.

Loan Societies.

THE
**Ontario Investment Assoc'n,
LIMITED.**
OF LONDON, ONTARIO.

DIVIDEND NOTICE.

NOTICE is hereby given that a dividend of four per cent., being at the rate of 8 per cent. per annum, has been declared for the current half-year, upon the paid-up capital stock of the Association, and payable at the office of the Association on **JANUARY 2ND NEXT.**

The Transfer Books will be closed from the 20th to the 31st inst, both inclusive.

HENRY TAYLOR, Manager.
London Dec. 9th, 1885.

Dominion Savings & Investment Soc.
LONDON, ONT.

INCORPORATED, - 1872.

Capital, - - - - - \$1,000,000.00
Subscribed, - - - - - 1,000,000.00
Paid-up, - - - - - \$68,840.28
Reserve Fund, - - - - - 149,000.00
Contingent Fund, - - - - - 263.12
Loans made on farm 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., Ltd.

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital, - - - - - \$2,000,000
Subscribed Capital, - - - - - 1,493,600
Paid-up Capital, - - - - - 373,100
Assets 31st January, 1885, - - - - - 1,150,000
Paid-up Capital held in Great Britain, - - - - - 117,400
Debentures issued in Great Britain, - - - - - 672,753.40
Directors in Canada.

MAJOR-GEN. HAUFMAIN, 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, Innes & Co.
H. J. LAFEVRE, Esq., A. C. DUNLOP, Esq.
A. P. POUSETTE, Esq., T. G. HAZLETT, Esq., Barrister.

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

Office Agents in Great Britain—Finlayson & Auld, Writers, 150 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.

POUSETTE & ROGER,
Managers, Peterborough, Ont.

The London Loan Company of Canada.

Subscribed Capital, \$600,000.00; Reserve and Contingent Fund, \$49,755.51; Assets, \$800,316.30.

Directors—THOMAS KENT, President; JAMES OWREY, Vice-President; THOMAS MCDONALD, GEO. D. SUTHERLAND, J. A. NELLES, M.D., W. PUDDICOME, ANDREW WELDON.

Manager—MALCOLM J. KENT.
Solicitors—Gibbons, McNab, Mulhern & Harper.
Bankers—Merchant's Bank of Canada.

Applications are invited for an investment of \$100,000 Debentures at 5 p. c., interest payable half-yearly.

OFFICE—Ablon Block, No. 433 Richmond St., London, Ont.

The Chartered Banks.

The Federal Bank of Canada.

HEAD OFFICE, TORONTO.

Capital, - - - - - \$1,125,000
Reserve, - - - - - 100,000

DIRECTORS.

S. NORDHEIMER, Esq., - PRESIDENT
J. S. PLAYFAIR, Esq., - VICE-PRESIDENT.
WM. GALBRAITH, Esq., EDWD GURNEY, Esq.,
D. CROVYN, Esq., H. E. CLARKE, Esq., M.P.
J. W. LANGMUIR, Esq.

G. W. YARKER, GENERAL MANAGER.
Aurora, Chatham, Guelph, Kingston, London, Newmarket, Simcoe, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg, and Yorkville.

New York, - American Exchange National Bank.
to " - The Maverick National Bank.
Great Britain, - The National Bank of Scotland.

ST. STEPHEN'S BANK.

INCORPORATED 1836.

ST. STEPHEN'S, N. B.

Capital, - - - - - \$200,000

F. H. TODD, - - - - - President.
J. F. GRANT, - - - - - Cashier.

AGENTS.

London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York, N. B. A. Boston—Globe National Bank, St. John—Bank of New Brunswick.

Commercial Bank of Newfoundland.

ST. JOHN'S, - - - - - Nfld.
ESTABLISHED 1857. INCORPORATED 1858.

Capital, - - - - - \$306,000

Reserve, - - - - - 60,000

HENRY COOKE, Manager.
H. D. CARTER, Chief Accountant.

Collections made on favorable terms.

Agents.—The London and Westminster Bank, London. New York: The National Bank of the Republic. Boston: The Atlas National Bank. Montreal: The Merchants Bank of Canada. Halifax: The Union Bank of Halifax.

THE INTERNATIONAL RAILWAY AND STEAM NAVIGATION GUIDE

Published Monthly, containing the TIME-TABLES and MAPS of all the CANADIAN and the principal AMERICAN RAILWAY and STEAM NAVIGATION LINES.

For sale by News Dealers and Booksellers and by News Agents on Trains and Steamers.

PRICE, - - - - - 20 CENTS.

Annual Subscription, \$2.00, Payable in advance.

C. R. CHISHOLM & CO.,

1709 Notre Dame Street, Montreal.

Publishers and Proprietors.

FELIX BOISMENU,

**Hotel du Peuple,
STE. THERESE, P.Q.**

Good accommodation for Travellers.
Bonne accommodation pour les Voyageurs

C. W. PEARSON,

General Store Keeper, and Proprietor of Mail Stages, running daily between Buckingham Village and Station, to meet all incoming trains.

BUCKINGHAM VILLAGE, P.Q.

Excelsior Mnfgr. & Refining Co.,

182 Queen St. West, Toronto.

Sole Manufacturers of

DEWAR'S HAMMER-HARDENING ANTI-FRICTION METAL.

Send for list of Testimonials, &c.

The Chartered Banks.

ONTARIO BANK.

Capital Paid-up, - - - - - \$1,500,000
Reserve Fund, - - - - - 485,000

HEAD OFFICE, TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, President; DONALD MACKAY, Esq., Vice-President; Hon. C. F. Fraser, G. M. Ross, Esq., R. K. Burgess, Esq., A. M. Smith, Esq., G. R. Cockburn, Esq.

C. HOLLAND, GENERAL MANAGER.
BRANCHES:—Townsville, Guelph, Lindsay, Cornwall, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro', Port Perry, 101 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. Laug; Boston—Tremont National Bank.

ST. JOHNS BANK.

L. MOLLEUR, President, St. Johns. ISAAC COOTE, Senior Agent, St. Johns, Vice-President.
W. BROSSEAU, Merchant, Town Councillor, St. Johns. FRS. GOSSELIN, Merchant, St. Alexandre.
A. A. L. BRIEN, Notary, St. Alexandre.

PR. BAUDOIN, Manager.
Head Office, St. Johns.

Branch—Napierville, J. Molleur, Agent.

Capital Subscribed, - - - - - \$510,000
Authorized, - - - - - 1,000,000
Capital Paid in, - - - - - 226,420
Agents—Montreal, La Banque du Peuple; New York, Bank of Montreal; Boston, Maverick Nat. Bank.

Loan Societies.

THE

HAMILTON PROVIDENT and LOAN SOCIETY.

DIVIDEND No. 29.

Notice is hereby given that a Dividend of Four Per Cent. upon the Paid-up Capital Stock of the Society has been declared for the half-year ending DECEMBER 31st, 1885, and that the same will be payable at the Society's Banking House, Hamilton, Ontario, on and after

SATURDAY, the 2nd of JANUARY, 1886.

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

H. D. CAMERON,
Treasurer.

Hamilton, 7th Dec., 1885.

RICHELIEU & ONTARIO Navigation Co.



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 Smt. THREE RIVERS, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 6 o'clock, p.m., from Montreal.

Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 8th May.

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

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

Steamer CULTIVATEUR, Capt. LAFORCE, leaves daily (Sundays excepted) at 2 p.m., for Vercheres, calling at Boucherville, Vercheres and Bout de Peiso. For L'Assomption and St. Paul F'ernite, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Outouare on Mondays, Wednesdays, Thursdays and Saturday, and Lacanville Thursdays and Fridays.

COMPANY'S TICKET OFFICES:—R. A. Dickson, 136 1/2 St. James St., opposite St. Lawrence Hall; J. J. McCOMBIE, 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, Oct., 1885.

Oceanic Steamships.

Allan Line.



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

1885. Winter Arrangements. 1886.

This Company's Lines are composed of the following Double Engine Clyde built IRON STEAM-SHIPs. 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.
Namidian.....	6,100	Building
Siberian.....	4,600	Capt. R. P. Moore.
Carthaginian.....	4,600	" A. Macnicol.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wylie.
Sardinian.....	4,650	Lt. W. H. Smith, R.N.R.
Polynesian.....	4,100	Capt. Joseph Ritchie.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	" W. Richardson.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,450	Capt. R. H. Hughes.
Nova Scotian.....	3,300	Capt. H. Wylie.
Hibernian.....	3,431	" J. Brown.
Casplan.....	3,200	Lieut. R. Barrett, R.N.R.
Austrian.....	2,700	Capt. J. Ambury.
Nestorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Buenos Ayrean.....	3,800	Capt. J. Scott.
Corean.....	4,000	" C. J. Menzies.
Grecian.....	3,900	" C. E. LeGallais.
Manitoban.....	3,150	" R. Carruthers.
Canadian.....	2,600	" J. Kerr.
Phoenician.....	2,800	" D. McKillop.
Waldensian.....	2,600	" D. J. James.
Lucerne.....	2,200	" W. S. Main.
Newfoundland.....	1,700	" Myllus.
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 Mail Service.

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

Rates of Passage from Montreal, via Halifax.

Cabin.....	\$62.00, \$65.00 and \$88.00
(According to Accommodation.)	
Intermediate.....	\$30.00
Steerage.....	At lowest rates.

FROM HALIFAX.

Circassian.....	Saturday, Nov. 28
Sardinian.....	Saturday, Dec. 12
Sarmatian.....	Saturday, Dec. 26
Parisian.....	Saturday, Jan. 2
Polynesian.....	Saturday, " 9

At TWO o'clock P.M.,

or on the arrival of the Intercolonial Railway Train from the West.

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS.

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; Fisher & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Itac & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 267 Broadway, New York, 201 Washington street, Boston, or to

H. & A. ALLAN,

State St., Boston, and 25 Common St., Montreal

Oceanic Steamships.

ROYAL MAIL
DOMINION LINE
OF STEAMSHIPS.



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

Liverpool Service.

Toronto from Portland 31st December, direct.
Oregon " " 4th, from Halifax 16th Jan.
Sarnia " " 28th " " 30th Jan'

Bristol Service.

Texas..... about 30th Dec.
Dominion..... 20th Jan.

RATES OF PASSAGE FROM PORTLAND OR HALIFAX.

Cabin, \$50 \$70 and \$80; Intermediate, \$30; Steerage at low rates.

Proprietary steerage tickets issued at the lowest rates. *These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room and ships, where but little motion is felt, and are handsomely furnished, and they carry 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 McIlwraith, McEncham & Co., 5 Fenchurch street; in Liverpool to Finn, 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 follow:—

TIME TABLE.	Local Express		Thro' Express	
	Local Express	Thro' Express	Local Express	Thro' Express
Leave Montreal..	A.M. 7.15	A.M. 9.00	P.M. 6.00	P.M. 8.00
Arrive Ottawa...	11.25	12.23	10.15	11.30
" Toronto.....		9.45		A.M. 8.27
Leave Toronto.....		A.M. 9.25		P.M. 8.00
" Ottawa....	A.M. 8.20	P.M. 6.32	P.M. 4.40	4.18
Arrive Montreal..	P.M. 12.35	10.00	8.55	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, W. WHYTE,
Vice-President. Gen. Supt.
D. McNICHOLL,
General Passenger Agent.

Railways.

EXPERIENCED TRAVELLERS

ALWAYS TAKE THE
GRAND TRUNK RAILWAY

THE FAVORITE RAIL ROUTE TO

MONTREAL, DETROIT, CHICAGO,
Boston, New York, Buffalo,
Niagara Falls, Peterboro, Quebec,
Portland, Halifax, Winnipeg,
Kansas City, Omaha, St. Paul,
St. Louis, Ft. 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 General Information, apply at the Company's Ticket Offices.

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

INTERCOLONIAL RAILWAY.

WINTER ARRANGEMENT.

Commencing 16th Nov., 1885,
THROUGH EXPRESS PASSENGER TRAINS
run DAILY (Sunday excepted) as follows:—

Leave Levis.....	8.00 A.M.
Arrive Riviere du Loup.....	12.05 P.M.
Trois-Pistoles.....	1.15 "
Rimouski.....	3.00 "
Little Metis.....	4.11 "
Campbellton.....	7.50 "
Dalhousie.....	8.32 "
Bathurst.....	10.32 "
Newcastle.....	12.15 A.M.
Moncton.....	3.40 "
St. John.....	7.00 "
Halifax.....	12.05 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Point 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., Nov. 11th, 1885.

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THE FREEHOLD
Loan and Savings Company,

Cor. Church and Court Sts., Toronto.

ESTABLISHED IN 1859.

Subscribed Capital, - - \$1,876,000

Capital Paid Up, - - - - 1,000,000

Reserve Fund, - - - - 445,000

PRESIDENT.....HON. WM. McMASTEE.

MANAGER.....HON. S. C. WOOD.

INSPECTOR.....ROBERT ARMSTRONG.

Money loaned on Real Estate security.
Deposits received and Debentures issued at current rates of interest.

Montreal Advertisements.

INDIA RUBBER CLOTHING CO.,
C. L. HIGGINS, - - - - - MANAGER.

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

A. HULEK, Manufacturer for the Wholesale Dry Goods Trade of Silk and Cloth Cloaks, Dolmans, etc., Braided and Plain Jerseys, Jersey Fancy 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, 196 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. SOLATER.

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, Jewellers 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 pages.]

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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,
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Guelph, Ont.

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

Assignments taken and Estates managed.

Montreal.

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

JOHN M. M. DUFF,
ACCOUNTANT & INSURANCE ADJUSTER,
Commissioner for Canada and
New York, Pennsylvania, Massachusetts, Maine,
Vermont and Illinois.
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Opposite Post Office.

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Architects & Valuers
OF REAL ESTATE. Montreal.

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

Montreal Advertisements.

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100 GREY NUN ST., Montreal,
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A large Stock always on hand.

Roman Cement, Portland Cement,
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Drain Pipes, Vent Linings,
Flue Covers, Fire Bricks, Fire Clay,
Whiting,
Plaster of Paris,
Borax,
China Clay, &c.

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Successor to

SIMARD & FOERSTER,
MANUFACTURERS OF
Gilt and Imitation Mouldings,
Looking Glass and
PICTURE FRAMES,
DEALERS IN

Steel Engravings, Paintings & Fine Chromos,
WHOLESALE AND RETAIL.
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Re-Gilding Done Promptly.

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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.

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Iron Founders and Manufacturers of
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Sinks, Hollow Ware, Tea Kettles, &c.,
Railroad, Ornamental and Builders' Castings,
WHOLESALE AND RETAIL.
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FOUNDRY AND STOVE WORKS:
Cor. William and Inspector Sts.
MONTREAL, P. Q.

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IMPORTER OF

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AND GENERAL FANCY GOODS,
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DOMINION

Fur Dressing & Dye Works,
A. HELLMANN,
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NO CHARGE FOR DIES.
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FACTORY JOHN STREET,
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CANADA DYE WOOD MILLS.
BUSH & 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 Lightning 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. Stunt 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, **FRENK WEIR & CO.,** P. O. Box 1578. Office and Factory, 48 to 50 Nazareth St.; Foundry, 81 to 90 Wellington St., and 68 Prince St., Montreal.

THE

STEEL COY^Y 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, LONDONDERRY, N.S.
OFFICE IN MONTREAL,
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**GANANOQUE JUNCTION
CHEESE & BOX FACTORY,**
WM. CHAPMAN, Proprietor,
MANUFACTURER OF
CHEESE AND CHEESE BOXES.
DEALER IN
Annatto, Rennet, Bandage, Salt,
Scale Board, &c.
GANANOQUE JUNCTION, ONT.

Packing Box Manufactory.

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BOX and PACKING CASE MANUFACTURERS.

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

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Successors to CHAS. LEGGE & CO.
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Trade Marks, Designs and Copyrights Registered. Foreign Patents and Rejected Cases a specialty.

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Manufacturers of Tweeds.
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WOOLLEN MANUFACTURER,
PETERBOROUGH, ONT.

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Wrought Iron Bridges, Roofing and Turntables,
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Soda Biscuits for Family use a Specialty.
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Manufacturers of the most improved Saw Mill Engines and Boilers, Heavy Circular and Iron Gang Mills; Patent Twin Circular; Steam Feeds with Patent Valves; Covol's Patent Saw Sharpener; Perkins' Patent Shingle Mill and Shingle Machinery; Improved Lumberman's Capstans; Loffello Turbine Water Wheel; Band Saw Mills; Twin Engine Feed for long Carriages. **Peterborough, Ont.**

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

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Steam and Hot Water Heating in the most improved and economical plans. Sanitary Plumbing a Specialty. Gas Fitting Practically done.

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Spring Steel Shoes & Steel Caulks, Home Manufacture.
Lame and Interfering Horses a Specialty.
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CONNORS BROS.,
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JAMES ROBERTSON, General Metal Merchant and Manufacturer,
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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.

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Music Paper, Fine Manilla Paper,
Colored and Brown & Grey Wrapping
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Paper, Roofing Felt and Match
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Special Sizes and Weights made to order
389 ST. PAUL ST., MONTREAL.

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White Tea and Bag,
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DESIGNER AND
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Enter by 132 St. James st.
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Fine Art Engraving,
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ESTABLISHED 1850.

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Rubber Shoes, Felt Boots, Belting,
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WORKS: Papineau Square. }
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CAST-IRON SINKS MADE FROM THE
best American patterns. A large assortment in stock. Prices on application.
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Brass Founder. Railway Castings a
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SUCCESSORS TO
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BOILERS OF EVERY DESCRIPTION.
Tanks, Grinders, Iron Roofing
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Repairs promptly executed.

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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.
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H. BEAUVAIS, Proprietor,
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First-class Accommodation for the Travelling Public

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Engine & Mill Machinery of every description
MANUFACTURED.
GENERAL REPAIRS DONE
M. W. MERRILL. N. S. BLASDELL & CO.

JOHN BROWN,
SOAP AND CANDLE
MANUFACTURER,
YORK STREET, OTTAWA.

P. BOILEAU,
Formerly with Joseph Isabelle, of Hull,
CARRIAGE MAKER,
No. 25 CLARENCE ST., OTTAWA.
Vehicles to order and Repairs made on the
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is respectfully solicited.

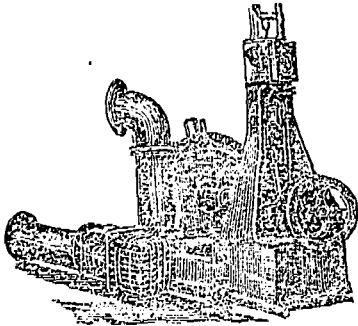
Mount Sherwood Sash and Door Factory,
ROBERT THACKRAY,
Importer and Manufacturer of
FLOORING, MOULDINGS, &c
PLANING AND RE-SAWING DONE TO ORDER.
MOUNT SHERWOOD, OTTAWA, ONT.

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MANUFACTURER OF
BROOMS, SCRUBBING BRUSHES, ETC.,
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138 YORK ST., OTTAWA, ONT.

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

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Commission Merchants
MILLERS & MALTSTERS,
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MACHINISTS,**



Manufacturers of Steam Engines, Pumps, Mill Machinery, Shafting, Pulleys, etc.,
121 to 125 Lower Water Street,
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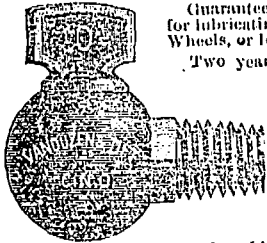
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Coppersmiths and Metal Spinners.
OFFICE:
75 and 77 Adelaide St. West,
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Manufacturers of Brewers' Copper Work, Distillers' Copper Work, Steamboat Copper Work, Confectioners' Copper Work, Dyers' Copper Work, Plumbers' Copper Work, House Furnishers' Copper Work, Hotel Copper Work, etc., etc. Importers of Sheet Copper and Brass, and dealers in all kinds of Plumbers' Supplies.

CARTH & CO.,

SOLE AGENTS AND MANUFACTURERS OF
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Guaranteed the best Oil for lubricating loose Pulleys, Wheels, or rollers.

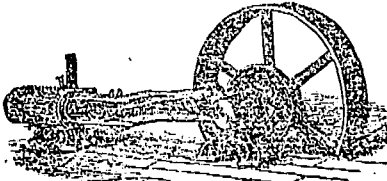
Two years' extensive use has proved to be: Simple, Durable, Clean, Constant, Satisfactory, Efficient, Economical.

It prevents heating and cutting of Shaft and Pulley, and stops the usual attending noises by which Loose Pulleys are accustomed to make known their need of oil.

CARTH & CO.,

Dominion Metal Works,
MONTREAL.

**OXFORD FOUNDRY
AND ENGINE WORKS.**

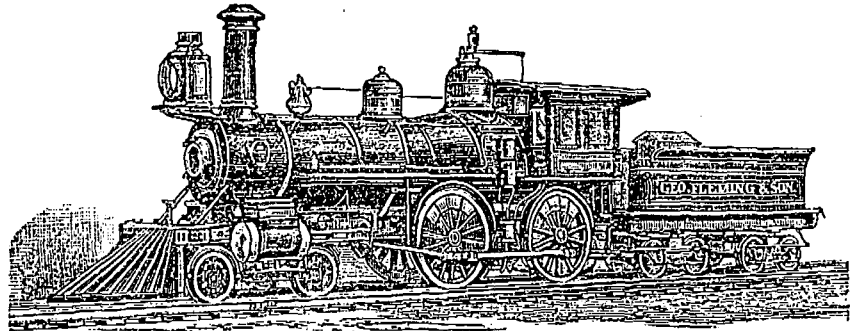


R. WHITELAW, Proprietor.

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.

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GEO. FLEMING & SONS, - - Proprietors.**



MANUFACTURERS OF

Locomotives, Marine and Stationary Steam Engines,
STEAM BOILERS, SHIP TANKS,
AND MACHINERY OF EVERY DESCRIPTION.

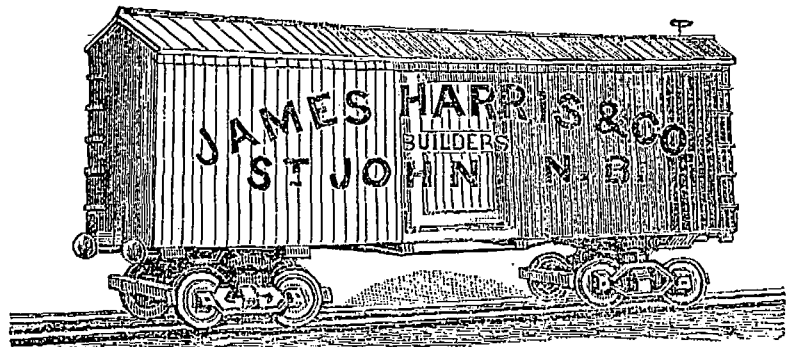
Pond Street, - - ST. JOHN, N.B.

NEW BRUNSWICK FOUNDRY RAILWAY CAR WORKS.

PORTLAND ROLLING MILL.

J. HARRIS & CO.,

ESTABLISHED 1828,



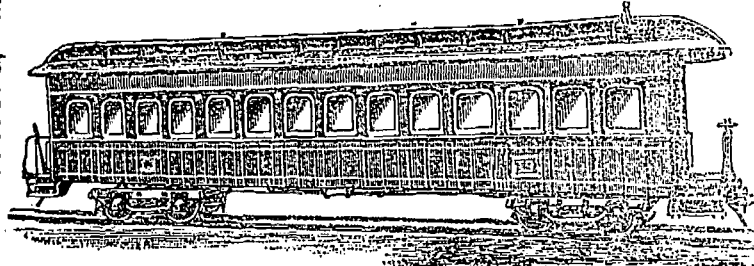
Manufacturers of Railway Cars of every description. Chilled Car Wheels, "Washburn Peerless" Steel-Tyred Car Wheels, Car Machinery, and other Castings of all kind. Hammered Car Axles, Shafting and Shims, Railway Fish Plates, Nail Plates, Ships' Iron Knees.

ST JOHN N. B.

COBOURG CAR WORKS,

JAMES CROSSEN, Proprietor.

Manufacturer of Railway Rolling Stock of all kinds, Palace Sleeping Coaches, Passenger Coaches



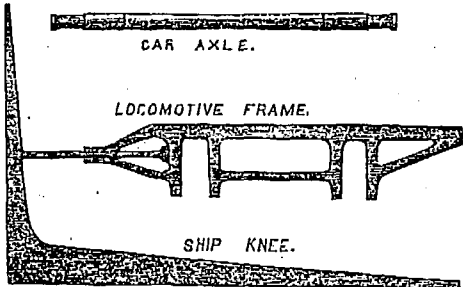
Baggage, Mail and Express Coaches
COBOURG, Ont.

Box and Flat Cars, Gondola, Coal Cars, Narrow Gauge Rolling Stock

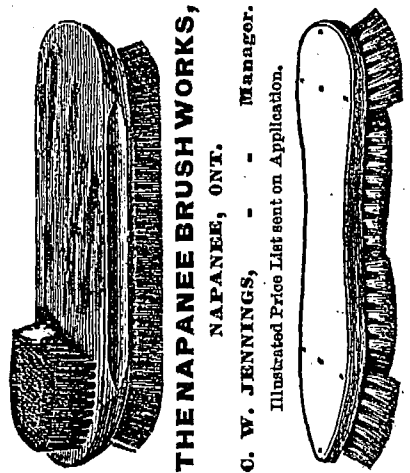
PORTLAND FORGE
And Ships' Iron Knee Manufactory.

J. A. & W. A. CHESLEY,

Cor. of Harrison and Straight Shore Road, PORTLAND, ST. JOHN,



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.



THE NAPANEE BRUSH WORKS,
 NAPANEE, ONT.
 C. W. JENNINGS, - - - Manager.
 Illustrated Price List sent on Application.

M. J. WOODWARD & CO.,
 PETROLIA, Ont.

Lubricating Oils.

- Paraffine Oil, 25 Gravity.
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Dark Lubricating.

- Relapse, Summer.
- Relapse, Cold Test.
- Relapse, Zero.
- Relapse, Car.
- Relapse, Coach.
- Relapse, Hand Lamp.
- Relapse, Valve.
- Relapse, Common.
- Relapse, Tar.

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.

NATIONAL OIL WORKS,
 ESTABLISHED 1866.

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

Water White Oil, 115° Prime White Oil, 25°
 Paraffine Oil, 25 Gravity, 30°
 Paraffine Oil, 28 Gravity, 35°
 Paraffine Oil, 30 Gravity, 40°
 Paraffine Oil, 32 Gravity, 45°
 Paraffine Oil, 35 Gravity, 50°
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 Paraffine Oil, 510 Gravity, 1000°

Haddies, Bloaters,
Mackerel, Salmon.

All kinds—Fresh, Salt, Smoked, Boneless and Dried Fish.

CANNED GOODS.
 Cranberries, Lemons, and Grocers' Sundries.

D. HATTON & CO.,
 18 Bonsecours Street,
 MONTREAL.

Legal.

Pictou, Ont.
EDWARDS MERRILL,
 BARRISTER, SOLICITOR, NOTARY PUBLIC,
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Toronto.
JONES, MACKENZIE & LEONARD,
 BARRISTERS & SOLICITORS,
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 CLARSON JONES. BEVERLEY JONES.
 GEO. A. MACKENZIE. C. J. LEONARD.
 English Agent,
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 *A Commr. for N.Y., Illinois and other States.

IREDALE
 &
TURNER
 Manufacturers of
LASTS,
 Boot-Trees, etc.
 2 SHEPPARD STREET, - - - - - TORONTO, ONT

JAMES WILSON,
 Manufacturer of all kinds of **MILL BRUSHES,**
 56 SHERBROOKE STREET, TORONTO, ONT.
 Correspondence solicited.

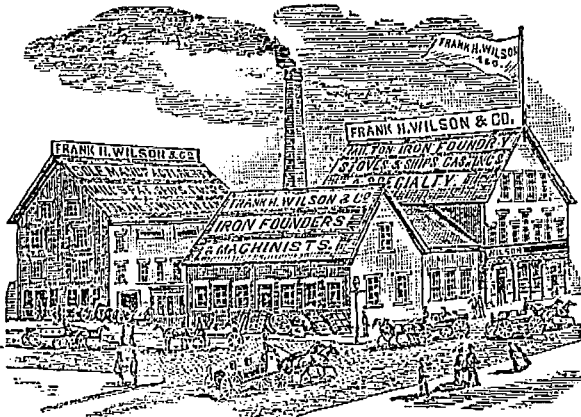
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BRUSH MANUFACTURER,

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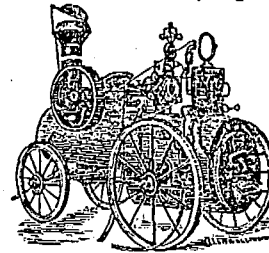
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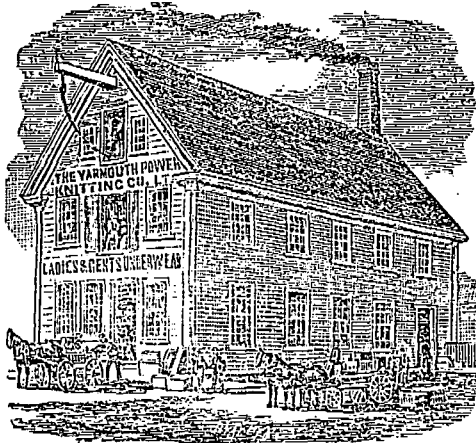
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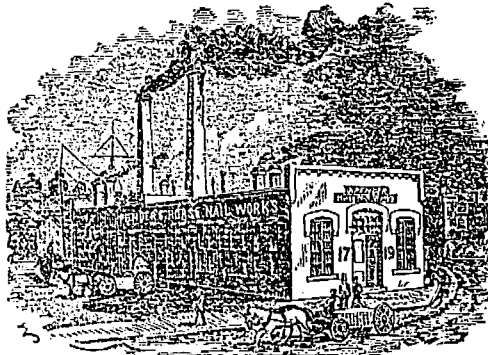
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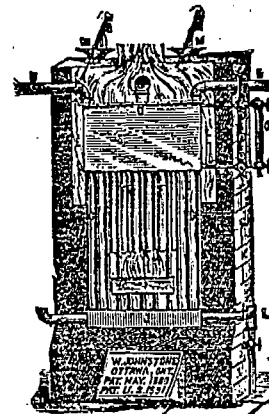
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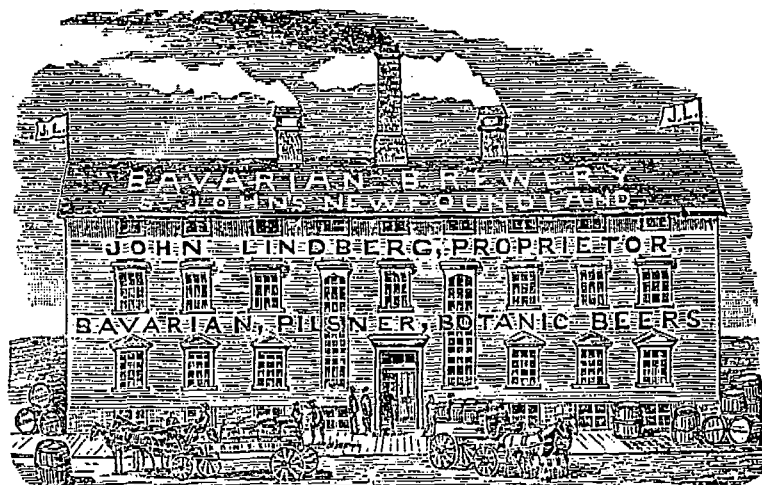
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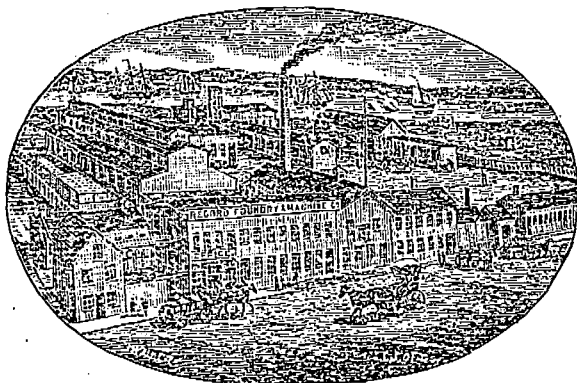
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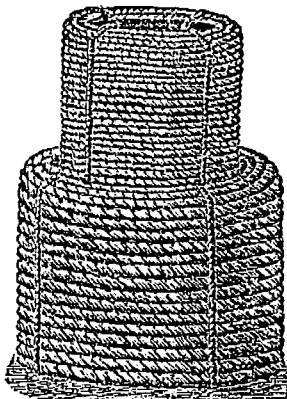
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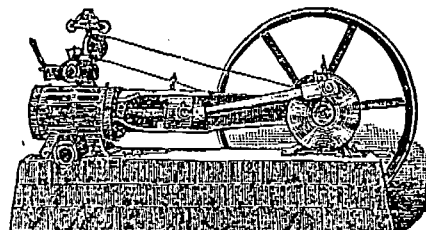
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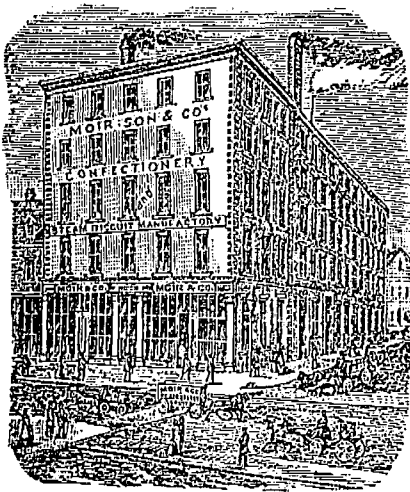
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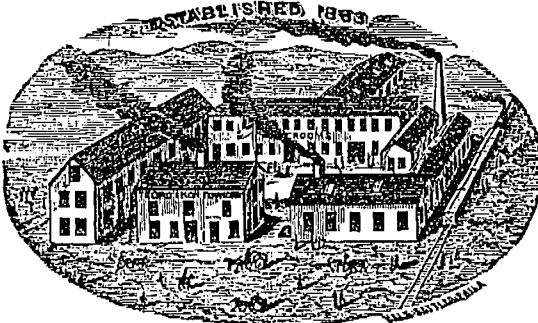
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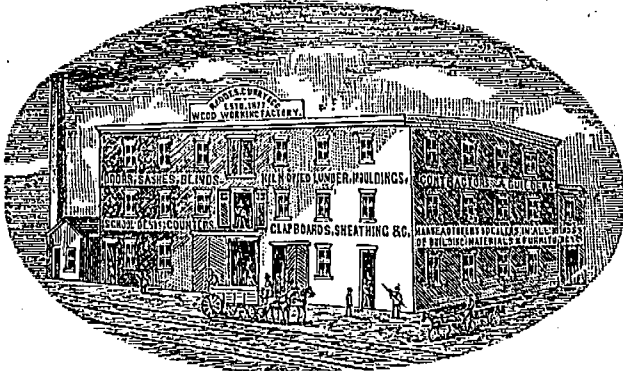
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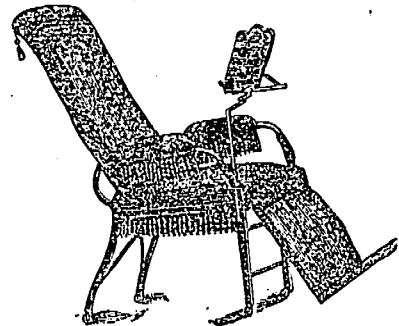
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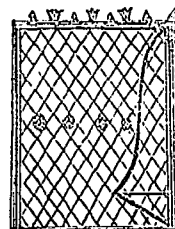
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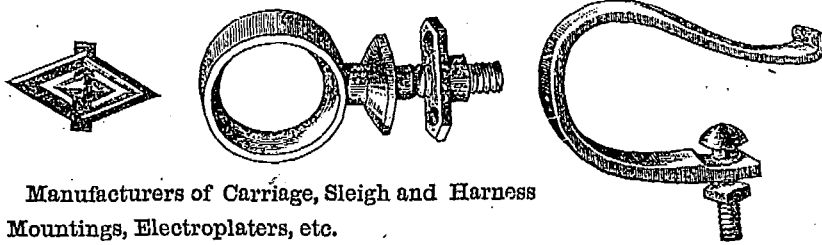


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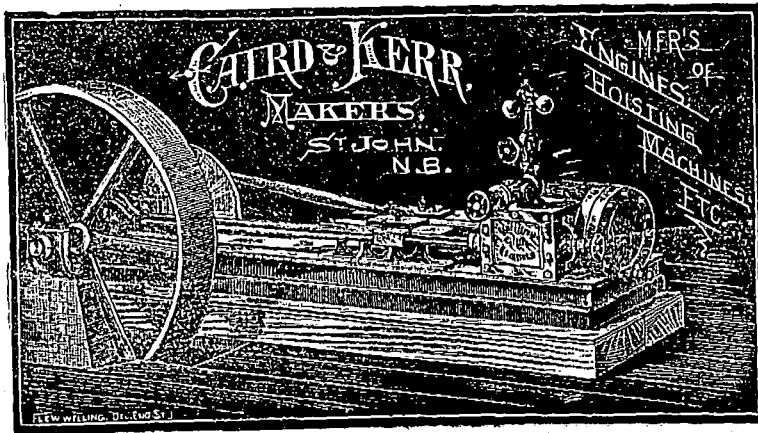
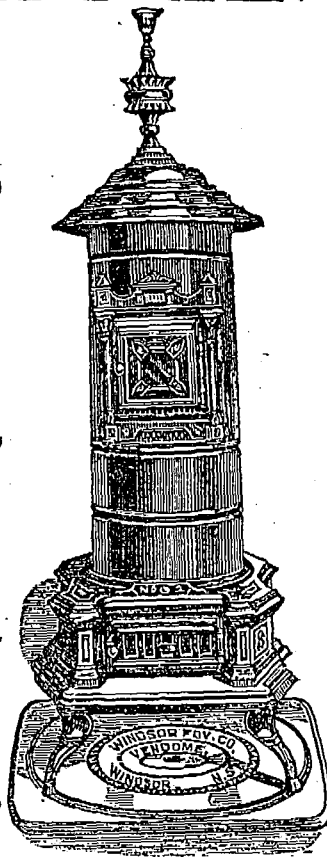
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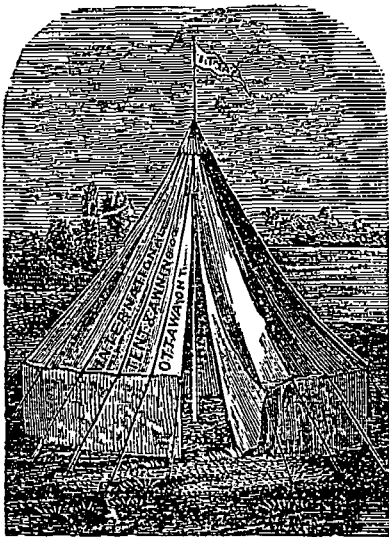
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Signed. "WM. H. HINGSTON."

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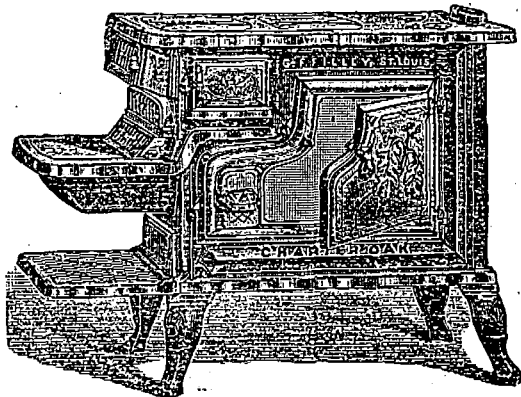
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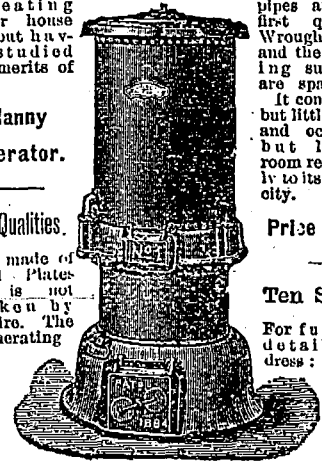
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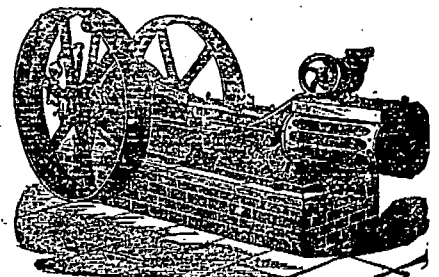
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Leading Wholesale Trade of Montreal.

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M.E.Q.  (M.E.Q.)
TRADE MARK
ESTABLISHED 1820.
SPOOL COTTON
Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and machine Sewing.

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,
1 & 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 Thousands Patterns to Select from.

The **MAGOG TEXTILE and Print Company,**
MONTREAL.

Reinhardt Manf'g Co. Manufacturers
Jewel Cases

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

509 LA GAUCHETIERE ST., HEAD OF COTE ST., MONTREAL

Commercial Summary.

THE Guardian Fire & Life Assurance Co. pays to-day an interim dividend of 25¢ per share, equal to 5 per cent per annum.

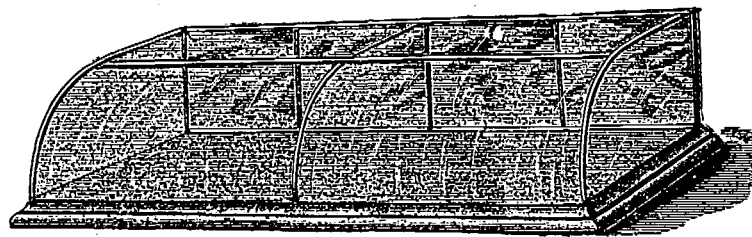
THE principal manufacturing establishments of Guelph, Ont., are in active operation and contribute largely to the prosperity of that enterprising neighborhood.

ANSELM Plamondon, keeping a general store at St. Marcel, Que., for some years, is said to be in difficulties, being unable to meet his liabilities, which are \$4,000 and upwards.

BRIEF has been the career of Gagnon & Dion, who began in the grocery business in Quebec last May with a little capital—claimed to be \$2,000—furnished by Mr. Dion. They have assigned.

M. HAYES, general dealer, Sheenboro', Que., has been in a chronic state of inability to pay his accounts for some time past, and at length assigned on the 23rd ult., with liabilities not exceeding a few thousand dollars.

WOODSTOCK *Sentinel Review*:—In Belleville the price of gas has been reduced to \$2 per thousand. In Montreal the price is \$1.50, and in Toronto it is \$1.25. Here, where the amount used is smaller, the price is \$2.50.



Dominion Show Case Manuf'g Co.

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

THE REFINERS' OIL COMPANY, LIMITED,
Petrolia, Ont.

REPRESENTING

THE IMPERIAL OIL CO.

JOHN McMILLAN.

CONSUMER'S OIL REFINING CO.

M. J. WOODWARD & CO.

PETROLIA OIL COMPANY.

McMILLAN, HARLEY & CO.

JOHN McDONALD.

WM. McKAY & SON.

J. W. McINTOSH & CO.

P. GLEESON & BRO.

Directorate :

F. A. FITZGERALD, President.

JAMES McMILLAN, Vice President.

WM. PRATT, Secretary.

This Company has been organized for the purpose of placing on the Canadian market the best standard brands, and is now prepared to fill all orders.

FIRST ARRIVALS.
NEW LABRADOR HERRINGS.
MUNN'S BRAND.

Now landing ex. Str. "Vanguard" and ex. Schr. "Volante."

PRIME QUALITY.

ALSO FOR SALE:

Steam Refined Seal Oil, A. Newfoundland Cod Oil, new Cod Liver Oil, Newfoundland dry Cod Fish, Newfoundland Salmon in tierces and barrels.

Stewart Munn & Co.,

NO. 22 ST. JOHN STREET,
MONTREAL.

EDWARD EVANS,
(Late of Montreal.)

ACCOUNTANT,

74 King Street West,
TORONTO.

5% Land Mortgage Debentures for Sale.

5, 10, or 15 Years to run. Security undoubted.
Apply to

HANSON BROS.,
178 St. James St.,
MONTREAL.

ISAAC LINDSAY, of Phepston, Ont., general dealer, assigned, began in his present location in November, 1884, removing thither from Orillia. His summer stock at high-water mark was nominally about \$4,000, on which he owed probably \$2,000.

Mr. N. H. UPHAM, of Parrsboro', N.S., formerly agent for T. L. DeWolfe & Co., of Halifax, but, since the fall of 1884, carrying on a general store and lumber business on his own account, has assigned. The event was not unexpected by those who knew of a certain "blanket" Bill of Sale for \$7,000 which he gave a year ago.

Among the insolvent estates offered for sale, are those of Chas. D. Edwards, safe maker, Montreal, valued at nearly \$13,500; Eusebe Martel, general stock, West Farnham, Que., inventoried at \$5,700; the St. Lawrence Pulp & Paper Co., Soré, Que.; and of Henri Lavallee, Montreal, watchmaker and jeweller, valued at \$870.

One of the principal creditors of J. & G. Smith, of Brigus, Nfld., dealers in fish and supplies, recently applied to court to have them declared insolvent, pending a meeting of those interested. Their liabilities are almost exclusively on the island, and foot up some \$25,000. The present proprietors succeeded to the business on the death of their father in 1870. They were chiefly concerned in the Labrador fishery.

JOHN NOBLE, of Markdale, blacksmith, was, at his best, probably worth about \$500 net, but the village blacksmith has usually a slow class of people for his customers, and unless he be persuasive as a collector is likely to find his assets of no avail in paying for bar-iron, nails and shoes. Such was Mr. Noble's case, and his recent assignment followed as a matter of course.

Leading Wholesale Trade of Montreal.

GREENE & SONS
COMPANY,
MONTREAL.

WHOLESALE

FURS,

HATS,

ROBES,

GLOVES,

MOCCASINS,

&c.

MEN'S

PURNISHINGS.

A Well Assorted Stock in
ALL LINES.

WAREHOUSE:

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

MESSRS. McDougall, Logie & Co., of this city whose premises were destroyed by the disastrous fire noted in our columns last week, have, with characteristic promptitude, purchased suitable premises on the canal, where, with an abundance of steam and water power, they have resumed the manufacture of their staple lines. The "Elephant" now trots around as merrily as ever.

LEAVER Sparling, general storekeeper, Baddeck, N.S., who had been hard pushed for some time past, has assigned. In an evil hour not long since he went security for a friend, who, not being able to dispose of his purchases, was unable to meet the engagement, and Mr. Sparling was called upon. Apart from this, however, it was doubtful whether he could have pulled through.—Roderick McDonald, a blacksmith of Antigonish, has also assigned.

A LONDON wholesale and retail stationer, &c., has decided to remove his wholesale business to Toronto. A local correspondent says:—"His announcement to this effect is regarded as an advertisement to get rid of stock in London but it is a fact nevertheless."—A London, Ont., plumber has invented a self-adjusting annunciator for electric bell systems in hotels, etc., and has obtained a caveat preparatory to taking out a patent.

THE freight on the western Ontario feeders of the G. T. R. has begun to move lively, and altogether the prospects of the company route, the Canadian Pacific figures are 25 per cent lower. The class rates, via both routes, on freight shipped from Toronto to Winnipeg are:

	1st class	2d class	3d class	4th class	5th class
Can. Pac...	\$1.83	\$1.56	\$1.28	\$1.00	\$0.88
Am. route.	2.43	2.01	1.63	1.21½	1.05½

THE Quebec Steamship Co. has declared an interim dividend of 3 per cent, payable a month hence.—A mutual fire insurance company has been formed in St. Laurent, Que. As a credit thermometer, the mutual system in Quebec will discount champagne by long odds. History is likely to repeat itself.—His many friends will gladly learn that Mr. Theo. Lyman of this city has repurchased the estate of his firm—long the leading retail jewellers of Canada—paying cash.

THE Canadian Pacific freight rates, according to the *Mail* will be no higher during the winter from Toronto to Winnipeg than they were during the season of navigation. Compared with rates via the all-rail American have considerably revived within the last week or two. The employees of the company are now all working full time, in the shops at Stratford, and if report speaks correctly the works of the company will be considerably enlarged during the coming year.

MR. R. R. GOULDING, hardware merchant Tilsonburg, Ont., has sold his business to A. & O. Denton, who will carry on the same, in the premises occupied by Mr. Goulding for the past six years. Mr. Goulding removes to Stratford, Ont., and will open out there early in January, in the same line, general hardware. Mr. Goulding's business has been very successful in Tilsonburg, and he expects to increase the volume of his trade largely by opening up in the "baby city" of the West.

Leading Wholesale Trade of Montreal.

McArthur, Corneille & 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 147, 149 and 151 Commissioners Street,
MONTREAL.

THE ADAMS TOBACCO CO.

Manufacture the finest Chewing and Smoking
Plug Tobacco, and Cut Plug. Gold Medal and Dip-
loma awarded them at Dominion Exhibition, 1884.

The following are their leading Brands:

Bright Chewing. "Gold Coin." "Little Sergeant." "Got It."	Fancy Chewing. "Spun Roll." "Crown Jewel." Smoking. "Dindew." "Double Thick, 6s." "Viola Solace, 12s."
Black Chewing. Black Bird, 12s. in Caddies and 1/2 Boxes, "Black Hawk," 3s. "Little Giant" P.P. 12s.	All goods warranted.

The Scott Act is doubtless responsible in a degree for the troubles and assignment of J. M. Wilson & Co., grocers, Ingersoll, Ont., who abandoned the liquor department of their business in consequence thereof last May. The estate is estimated to show a surplus of about \$1,000.—H. Simon, clothier, a comparative stranger in Stratford, Ont., has assigned. His stock at any time did not much exceed \$1,000. He came from Brantford but a short time ago.

The estate of Mr. James Stewart, the *Times* Printing and Publishing Co., this city, is again in the market, Mr. Chas. Walters, who recently purchased the estate for Mr. Stewart for \$4,800, refusing to be bound by certain conditions imposed by the creditors in the interest of the late owner. James Baxter, the well-known "financial negotiator,"—Mr. Baxter, does not desire to be taxed as a "broker,"—offered \$4,000 for the estate a few days ago, but the creditors held out for \$4,500.

Mr. J. B. GRAHAM, merchant, of Belleville who died 24th December, 1885, was insured in favor of his wife for \$10,000 in the Canada Life Assurance Co., and \$5000 in the Sun. Mr. Graham has been in business in Belleville since 1865, when he started a general store with his brother. In 1876 he abandoned the store to deal in specific articles, and in 1877 he became senior partner in the firm of Graham, Barber, Warner & Co. of this city and Toronto, which fell into trouble soon after his retirement. He leaves three children.

The City and District Savings Bank has been relieved of its congestion, the Government having come to the rescue as a borrower for \$1,500,000 at 4 per cent. The bank has for some time back been unable to find

Leading Wholesale Trade of Montreal.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar,
603 CRAIG STREET,
MONTREAL.

TEES, WILSON & CO.

(Successors to James Jack & Co.)

IMPORTERS OF TEAS
AND GENERAL GROCERIES,
86 ST. PETER STREET, MONTREAL

profitable employment for its plethora of deposits, and all the little economies, however wisely adopted, left yet too great a disproportion between earnings and expenses. A little modern improvement in its spacious premises, an elevator or so, should largely increase its revenue from that quarter. There are two or three practical business men on the Board.

Messrs. I. C. Beauvais & Co., dry goods merchants of this city, have assigned to Messrs Kent & Turcotte. The firm was formerly Beauvais & Perrault, but dissolved partnership about eighteen months ago, Mr. Perrault retiring. The estate then showed a surplus of \$13,000, which was divided between the partners. The liabilities are stated to be \$12,430, with assets nominally the same figure. It is expected the deficit will be only small; stock is now being taken, and Mr. Beauvais is endeavoring to obtain security for a compromise.

The following note may possibly explain itself:—"The proprietor of the JOURNAL OF COMMERCE.—DEAR SIR,—Mr. Leger of the firm of Leger & Rinfret has instructed us to write and ask you to correct that portion of the statement of his firm's affairs published in your last issue, and which portion is as follows: There is some interest concerning purchases to the extent of some \$60,000 made not long since in this city.' This he has informed us is not correct, as his firm did not make any extensive purchases in Toronto for some time past, and the few goods which were purchased of late in Toronto have not been delivered by the sellers. Will you therefore be kind enough to have the desired correction made without any further delay and oblige. Yours very truly, CARON, PENTLAND & STUART, Attys."—

Leading Wholesale Trade of Montreal.

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacramento Streets,
MONTREAL.

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.

We are not aware of having made any such statement.—[Ed. J. of C.

TEXTILE INDUSTRIES IN THE UNITED KINGDOM.—A parliamentary return relating to these industries has just been issued. Taking all classes of goods there has been steady growth for the last 30 years. In 1856 there were 5,117 factories, employing 682,000 persons; in 1874, 7,294 factories with 1,005,000 work people; and in 1885, 7,465 factories employing 1,034,000 persons. In cotton manufactures, the increase has not been so marked, especially in the last decade. The figures are:

1856....	2,210 factories	379,000 employees.
1868....	2,549 "	401,000 "
1874....	2,655 "	479,000 "
1885....	2,635 "	504,000 "

JOSEPH Bergeron, dry goods merchant of St. Hyacinth, has assigned. Liabilities are placed at \$2,400, while it is claimed that the assets will reach \$2,000. Mr. Bergeron has been in business since April, 1884, and his failure has been somewhat a surprise to the trade. No offer has been made as yet. The principal creditors are Dupuis Frères and Hodgson, Sumner & Co. of this city.

Mr. J. B. Dery, who keeps a general store in Sherbrooke, has assigned, with liabilities of \$2,850. He has always been in a small way and has never more than made a living; he is said to be of good character but not gifted with that keen perception necessary in the face of the severe competition he had to contend with. His principal Montreal creditors are Hudon, Hebert & Co.

Leading Retail Houses of Montreal.

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.

NEW FRUITS.

Choice New Crop Teas. Barbadoes Sugars.
 A FULL STOCK OF
 Canadian Refined Sugars and Syrups.
 SALT WATER FISH.
 WHITEFISH AND TROUT FOR SALE.

BROWN, BALFOUR & CO.,
 Wholesale Grocers,
 HAMILTON.

It is specially noteworthy that, notwithstanding the increase in the number of persons employed from 1874 to 1885, there was a decrease in the number of children from 66,000 to 49,000. The number of looms in 1885 is given at 44,900,000, of which 43,600,000 are in England and Wales, and most of the remainder in Scotland. There are only 7 cotton factories in Ireland, where the industry seems to be dying out.

ALPHONSE PICARD, contractor, of St. Jean Baptiste Village has failed. His liabilities amount to \$1,000, owed chiefly to lumber dealers of this city, while his assets consist of a second-hand moveable office valued at \$20. His creditors made some pointed remarks on the non-appearance of available assets, but their sarcasms were received by Mr. Picard on the brazen buckler of a sardonic smile.

MESSRS. ADAMS BROS., grocers, of Cornwall, have assigned. The estate shows liabilities of \$8,000, while the assets are valued only at \$4,000, and may probably show a further shrinkage. The firm has been in business for about eighteen months, and it is said that the members own considerable property in the vicinity, but this is mortgaged, and probably would not help the estate much. An offer of 30 cents on the dollar was made and refused. The failure is attributed to reckless trading, too much credit, and lack of necessary experience.

MOISE LAMARCHE, carriages, harness, etc., of L'Epiphanie, Que., has assigned, with liabilities of \$1,300.00. The stock is valued at

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.

\$450, and this with a small plot of land with a workshop and dwelling on it form the assets. An offer of 35 cents on the dollar was refused by two of the creditors, who seem to be determined to put the screw on in the hope that some of the bankrupt's relations may come to his assistance. It is said that if the estate be wound up it will not show 10 cents in the dollar. Mr. Lamarche has been an invalid for the past four or five years, and in consequence has not been able to give that personal supervision to his affairs which is essential to commercial success.

The failure of Dr. Richard, druggist, of Joliette was recently noticed in these columns. The curator, Mr. C. Desmarceau, states that the liabilities will be in the vicinity of \$1,100, while the stock, etc., is valued at \$1,000. An offer of 25 cents on the dollar will be made, and it is believed this offer will be accepted. The townsfolk speak very highly of Dr. Richard, and his failure is attributed to his having selected a bad stand for business, and to the vigorous competition he has encountered.

IN OCTOBER, 1884, John Henry, a farmer, residing near Albion, Peel County, Ont., had a forged mortgage placed upon his farm, and his brother Thomas who disappeared about

IMPORTANT

Use the only Reliable Disinfectant

"METERS," CARBOLIC ACID!

The Public Analyst for Montreal Certifies as follows, Sept. 8, 1885:
 THIS IS TO CERTIFY that I have analyzed an original bottle of "METERS" CARBOLIC ACID, and find the same to be a solution of Carbolic Acid, equal to 80 per cent. of Solid Crystal Carbolic Acid, and free from all impurity. It, therefore, ranks equal to any imported Acid No. 5 standard, and is well adapted for disinfectant and antiseptic purposes.
 (Signed), J. BAKER EDWARDS, Ph. D., D.C.L., Public Analyst, Montreal.
 Dr. Coverton, Chairman Medical Board of Health for Ontario, writes:
 "You may sell 'METERS' CARBOLIC ACID as a RELIABLE disinfectant." EVERYONE knows Carbolic Acid is the best disinfectant, therefore, why be led away by articles of unknown composition with fancy names. Ask your Chemist for a 25c or 50c bottle of METERS' CARBOLIC ACID, it is patronized by the Montreal Board of Health.
 Sold by all Druggists, who can easily procure it, if out of stock, from the sole proprietors.

EVANS, SONS & MASON, Limited,
 Western Branch: Toronto. Wholesale Druggists, Montreal.

Headquarters for Toilet Soap.

The undersigned have one of the Largest and Best assortments of

TOILET SOAPS,

including Carbolic, Carbolic Glycerine, Tar and Sulphur Soaps on hand.

SOLE AGENTS: Enoch Morgan's Sapolo.

EMIL POLIWKA & CO.,
 394, 396, 398 and 400 ST. PAUL ST., MONTREAL.

Correspondence solicited.

that time was found to have raised \$2,000 upon it. The latter recently ventured back to Canada to spend the holidays, and was arrested. An investigation before a magistrate resulted in his committal for trial on a charge of having fraudulently mortgaged his brother's farm.

The price of fuel in Winnipeg may possess interest for some of our readers. We learn that round lots of tamarac are quoted by dealers at \$5.50 to \$6 delivered, and poplar at \$4 to \$4.50 delivered. The price on track is 75c. less. Hard coal is quoted at \$10.25, and soft at \$8 delivered. Galt coal also \$8.

A DESERVEDLY popular city baker, who assumes that the recent outcry against the price of bread has been raised by two or three "company promoters," writes to affirm that "the further enquiries extend the more it will be seen that Montreal prices only show a fair trade profit, and are proportionate, all circumstances considered, with those of other towns".

NO LESS than four vessels were recently loading potatoes at Wolfville, N.S., for United States ports. Over 500,000 bushels of potatoes have been shipped from P. E. I. this fall, mostly to American ports. Four thousand bushels were also shipped by rail from Pictou leading to Toronto—the first lot ever railed from the Island to Toronto, direct.

THE exports of eggs from Canada have increased by over nine million dozens since 1870. A Halifax paper says:—"During the past six months eggs to the value of over \$11,000 were shipped from Annapolis to

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, S.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Luce, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Olgar Box, Hame, Chair and Finishing Nails, Pressed and Clinch 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, Felloe Plates, Lining and Saddle Nails, Tuffing 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.

Boston. For the corresponding period last year the value of the eggs exported from Annapolis was \$25,000. The exports of eggs from Nova Scotia ought to aggregate hundreds of thousands of dollars annually."

The annual dinner of the Dominion Travelers Association was held on the 29th ulto. at the Windsor hotel, and was in every respect a most unqualified success. Over two hundred gentlemen sat down to an excellently prepared menu, and the proceedings throughout were marked by the greatest cordiality and good feeling. We are compelled to hold over a full report of the proceedings till next week, owing to the pressure on our columns, but it may be stated that the speeches, as a rule, were of a high order, and replete with more than ordin-

Leading Wholesale Trade of Montreal.

CHRISTMAS

—AND THE—

—HOLIDAYS—

Pure **SPICES,**

Ground & Whole.

FRESH
Candied Peels.

SUPERIOR FRUIT SYRUPS Of all the FLAVORS.

LYMAN'S

Gold Medal Flavoring Essences

—AND THE—

BEST EXTRACT OF COFFEE

—MADE ANYWHERE.—

Wholesale by

LYMAN, SONS & CO.,

384 ST. PAUL ST. 384

MONTREAL.

Encourage Home Industry.

CROWN BRAND FLINT PAPER

Best Quality, in Reams. All numbers.

ANCHOR BRAND FLINT PAPER,

Second Quality, in Reams. All numbers.

EXTRA CROWN FLINT PAPER.

Double Coated. In rolls 50 yard each. All numbers. Especially for machine work. 2 1/4 inches wide.

Warranted equal to any in the World.

Orders solicited, and promptly forwarded.

Peter A. Lamb & Co.,

MANUFACTURERS,

TORONTO, - - ONT.

ary interest. Congratulations were received from His Excellency the Governor General, and letters of regret at non-attendance were read from Messrs. Hickson, Van Horne, Sergeant, Wainwright, Col. Dyde, and many others.

A NEW WAY OF FORGING BUSINESS.—In the early days of photography it was customary with enterprising travelling artists to offer some extra inducement such as, "a likeness and a rasher of bacon for 6d," to attract their rural customers; and this time-honored method has been revived by a shelf hardware firm in Toronto, which is sending a circular, in the form of a neatly engraved promissory note, guaranteeing to give any person giving a bona fide order for fifty dollars worth of goods a handsome piece of plated-ware of the value

Leading Wholesale Trade of Montreal.

JAMES GUEST,
COMMISSION MERCHANT

—AND—

GENERAL AGENT.

No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR

Jules Durat & Co., Cognac. [Vine Growers Co.]

Jules Bellerie, [Cognac.]

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

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

Jules Regnier, Dijon, Burgundies and Chablis

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

Ronaudin Bollinger & Co., Ay, Champagnes.

Seigert & Sons, Trinidad, Genuine Angostura Bitters

Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ales, &c.

Roig, Ponsell & Co., Barcelona and Tarragona Spanish Ports.

Eschenauser & Co., Bordeaux, Clarets and Sauternes

H. Sichel & Sons, Mayence Rhine Wines.

George Ro & Co., Dublin, Celebrated and Irish

Whiskies.

James Watson & Co., Dundee, Fine and Scotch

Whiskies.

E. J. F. Brands, Schiedam Gins,

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., Huguenotte, de F. H. Y Ca., Tacón de F. H. Y Ca., La Rosa Antillana, Flor de Domingo Garcia, Maradona de A. P. Y Ca., La Minatura, Flor de Belgravia, La Gratitude, and numerous other well-known brands.

483 & 485 St. Paul Street, Montreal.

P.O. Box 686.

of five dollars. Of course any means of attracting custom is, to a certain extent, legitimate, but if this particular method is taken up by other firms where is the line to be drawn? The firm in question offer a piece of plated-ware for an order of fifty dollars worth of goods, but what is to prevent a more pushing rival from offering say a pound of beefsteak to every purchaser of a frying pan, or a glass of gin to the buyer of a pound of nails? once let the custom obtain a firm hold on the trade, and the respectability of it is gone forever, and what has always been a legitimate business will descend to the level of a gift enterprise. It is to be hoped that the trade generally will hold aloof from this new departure, and refrain from offering any such inducements to attract purchasers.

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
1884.....	\$4,408,029
1883.....	\$4,778,734
1882.....	\$4,397,165
1881.....	\$4,410,665
1880.....	\$4,222,833

BEING A YEARLY AVERAGE OF UPWARDS OF 4½ MILLIONS.

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

A. G. RAMSAY, Managing Director.

THE STANDARD LIFE ASSURANCE Co.

OF EDINBURGH, SCOTLAND.—Established 1825.

Head Office in Canada, - - - - MONTREAL.

TOTAL RISKS, - - - -	\$100,000,000.
INVESTED FUNDS, - - - -	31,470,000.
ANNUAL REVENUE, - - - -	4,300,000.
BONUSES DISTRIBUTED, - - - -	17,000,000.

The time for closing the Company's Books and dividing the profits having been extended to the 8th of December next, all proposals sent in prior to that date will participate in a full year's share of the profits.

W. M. RAMSAY, Manager.

We always carry complete lines in all departments
and show one of the finest general
stocks pertaining to the
Trade in Canada.

THE CARPET WAREHOUSE E,
ESTABLISHED 1859.

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

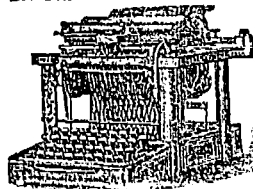
All goods
cut and fitted to plan
and work done on the premises
under personal supervision.
Mail Orders specially desired. Samples sent on approval.

COVERINGS, PORTIERES, POLES.

NEW GOODS!

A. & T. J. DARLING & CO.
BAR IRON, TIN & AND SHEET HARDWARE
CUTLERY A SPECIALTY
FRONT ST., East. TORONTO.

REMINGTON TYPE-WRITER.



WYCKOFF,
SEANNS &
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SOLE EXPORTING
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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.
459 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
Balance held in hand, for payment of Fire Losses only, exceeds..... 3,000,000
LIABILITY OF SHAREHOLDERS UNLIMITED.

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

No. 12 St. 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, JANUARY 1, 1886.

ADJUSTMENT AND APPORTIONMENT OF FIRE LOSSES. No. 2.

Last week we dealt with that portion of Mr. Lye's address relating to adjustments, stating we would take up the matter of apportionments on a future occasion, which promise we now propose to redeem. We intimated that while we agreed in the main with Mr. Lye's remarks regarding the adjustment of fire losses we could not hold with him as to apportionments. Years ago in these columns we laid down a few rules, which we believed and still consider would always work equitably both for the companies and the insured. We started with the maxim that a loss, where more than one office is interested, must be apportioned in rateable contributions by each office according to its respective liability, and in explanation of this we upheld Mr. Banyon in his Laws on Fire Insurance where he says that "the word rateable refers to the liability of the respective offices upon the ascertained loss and not to the possible liability upon the sums insured." Further we added regarding the term, "liability" that we agreed with the late Mr. Hore in his "Apportionment of Fire Losses" as follows:—

1. "The ratio of a policy's liability to the total loss covered is also its ratio of liability to any item of such loss."

2. "Such liability is unaffected by the existence or non-existence of any other policies covering the same property."

We would ask the reader to bear these rules in mind, as they are of material consequence respecting the example set forth by Mr. Lye in his address we are discussing.

We have no fault to find with Mr. Lye's definition of the policies known as "specific," "blanket" and "floating," nor with his reference to the terms "average" and "co-insurance," but in stating afterwards that "some rule of apportionment" is necessary for non-concurrent policies he becomes—to our mind—slightly "mixed"—where speaking of "initial" and "ultimate" liabilities—and absolutely instances *nine* as a *few* of the rules which may be adopted in apportioning a loss under non-concurrent policies. We, on the other hand, maintain that there is only one rule which will work justly for all parties, namely, the rule we have mentioned above. The example chosen by Mr. Lye is the following:

On a row of five houses there is a loss of \$26,250, viz., \$5,250 on each, and the insurance thus:

Policy A \$5,000 "blanket" over the whole
 " B \$5,000 "specific" \$1,000 on each
 " C \$5,000 "blanket" over Nos. 1 and 2
 " D \$5,000 " " " 1, 2 and 3
 " E \$5,000 " " " 1, 2, 3, & 4
 " F \$5,000 " " " 3, 4 and 5

and he adds that "to satisfy the loss of \$26,250 there would be \$30,000 of insurance, which had assumed \$90,000 of initial liability, with a proportionate liability of \$7,776.98 to the the first policy, \$1,555.40 to the second policy, \$2,500 to the third policy, \$3,750 to the fourth policy, \$5,390.42 to the fifth policy, and \$5,277.00 to the sixth policy," with all of which we disagree, for whatever initial liability may mean we maintain that no policy can bear a greater liability than the total amount of such policy, while the proportionate liability of each policy is that laid down in Mr. Hore's rules already quoted. To be more explicit, had each of the policies existed singly—the loss being equal on each house or item, and exceeding the amount of any one insurance,—their respective or proportionate liabilities (excluding fractions) would have been as follows:—

Liability on	No. 1.	2.	3.	4.	5
Policy A.	\$1000	\$1000	\$1000	\$1000	1000
" B.	1000	1000	1000	1000	1000
" C.	2500	2500	.....	.....	.....
" D.	1666	1667	1667	.....	.....
" E.	1250	1250	1250	1250	.....
" F.			1667	1667	1666

and such liabilities are neither increased or decreased by the fact of the further insur-

ances, the contributions merely of each policy being affected thereby. It may here be objected that the "specific" policy "B" obtains no advantage over the "blanket" policy "A," but this is merely an accident, owing to the losses on the various items being even, for had there been a loss on any one item of, say, \$5000, "A's" liability

would have been for that amount and "B's" for only \$1,000, the contribution being in proportion.

To continue: after recapitulating the *nine* various rules referred to, Mr. Lye in an appendix gives what he terms the proper apportionment of the above example, which we submit with our own:

MR. LYE'S APPORTIONMENT.

POLICIES.	ASSUMED OR INITIAL LIABILITIES.					TOTAL LIABILITIES.
	1.	2.	3.	4.	5.	
A	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$25,000 being \$5000 on Nos. 1, 2, 3, 4 and 5
B	1,000	1,000	1,000	1,000	1,000	5,000 " 1,000 each of 1, 2, 3, 4 and 5
C	5,000	5,000				10,000 " 5,000 on Nos. 1 and 2
D	5,000	5,000	5,000			15,000 " 5,000 on Nos. 1, 2 and 3
E	5,000	5,000	5,000	5,000		20,000 " 5,000 on Nos. 1, 2, 3 and 4
F			5,000	5,000	5,000	15,000 " 5,000 on Nos. 3, 4 and 5
Total Ass'd. Liabilities To Pay Losses.....	\$21,000	\$21,000	\$21,000	\$16,000	\$11,000	\$90,000
	5,250	5,250	5,250	5,250	5,250	26,250
						TOTALS.
Proportionate Liab. A	\$1,250	\$1,250	\$1,250	\$1,640.62	\$2,386.36	\$7,776.98 pays $\frac{522000}{727698}$ of \$7,776.98
B	250	250	250	328.13	477.27	1,555.40
C	1,250	1,250				2,500
D	1,250	1,250	1,250			3,750
E	1,250	1,250	1,250	1,640.62		5,390.62 pays $\frac{539000}{539062}$ of \$5,390.62
F			1,150	1,640.63	2,386.36	5,277 pays $\frac{5277}{5277}$ of \$5,277
Totals.....	\$5,250	\$5,250	\$5,250	\$5,250	\$5,250	\$26,250
						TOTALS.
Rateable Proportions.						
A	\$803.67	803.67	803.67	1,054.80	1,534.19	\$5,000
E	1,159.44	1,159.44	1,159.44	1,521.68		5,000
F			1,184.38	1,554.50	2,261.12	5,000
Unexhausted Liab'ties						
B	\$750	\$750	\$750	\$671.87	\$522.73	
C	\$3,750	\$3,750				
D	3,750	3,750	3,750			
To Pay Deficits.....	536.89	536.89	602.51	790.87	977.42	
Rateable Proportions of Deficits.....						
B	48.81	48.81	100.42	671.87	522.73	
C	244.04	244.04				
D	244.04	244.04	502.09			
Final Liabilities.....						TOTALS OF FINAL LIABILITIES
A	\$803.67	\$803.67	\$803.67	\$1,054.80	\$1,534.19	\$5,000
B	298.81	298.81	350.42	1,000.00	1,000	2,948.04
C	1,494.04	1,494.04				2,988.08
D	1,494.04	1,494.04	1,752.09			4,740.17
E	1,159.44	1,159.44	1,159.44	1,521.68		5,000
F			1,184.38	1,554.50	2,261.12	5,000
Totals.....	\$5,250	\$5,250	\$5,250	\$5,130.98	\$4,795.31	\$25,676.29
Uninsured Losses....				\$119.02	\$454.69	\$573.71
						TOTALS.
Unexhausted Ins'ces.	\$701.19	\$701.19	\$649.58			\$2,051.96 applicable to 1, 2 & 3 only
C	2,011.92					2,011.92 " to 1 and 2 only
D	259.83					259.83 " to 1, 2 & 3 only
Total unexhausted Insurance as above.....						\$4,323.71 " to 1, 2 & 3 only
Loss Paid by Applicable Insurance.....						25,676.29
Total Insurances.....						\$30,000

OUR OWN APPORTIONMENT.

(We do not state fractions, some not being necessary for the purpose.)

		Loss No. 1.		\$5250
A's Liabilities as stated	\$1000	pays	1000	of \$5250 = 708
B's " " "	1000	"	1000	" " = 708
C's " " "	2500	"	2500	" " = 1770
D's " " "	1666	"	1666	" " = 1179
E's " " "	1250	"	1250	" " = 885
Total liabilities				\$7416

		Loss No. 2.		\$5250
A's Liabilities as stated	\$1000	pays as in A. 1	\$708	
B's " " "	1000	"	708	
C's " " "	2500	"	1770	
D's " " "	1666	"	1179	
E's " " "	1250	"	885	\$5250
Total liabilities				\$7416

		Loss No. 3.		\$5250
A's Liabilities as stated	\$1000	pays	1000	of \$5250 = 797
B's " " "	1000	"	1000	" " = 797
D's " " "	1667	"	1667	" " = 1330
E's " " "	1250	"	1250	" " = 996
F's " " "	1657	"	1657	" " = 1330
Total liabilities				\$6584

		Loss No. 4.		\$5250
A's Liabilities as stated	\$1000	pays	\$1000	
B's " " "	1000	"	1000	
E's " " "	1250	"	1250	
F's " " "	1667	"	1667	
Insured losses		333	loss	333
Total liabilities				\$5250

		Loss No. 5.		\$5250
A's Liabilities as stated	\$1000	pays	\$1000	
B's " " "	1000	"	1000	
F's " " "	1666	"	1666	
Insured losses		1584	loss	1584
Total liabilities				\$5250

RECAPITULATION.

A Policy pays on No. 1	\$708	} \$4,213
" " " 2	708	
" " " 3	797	
" " " 4	1,000	
" " " 5	1,000	
B Policy pays same	4,213	
C Policy pays on No. 1	\$1,770	} 3,540
" " " 2	1,770	
D Policy pays on No. 1	\$1,179	} 4,688
" " " 2	1,179	
" " " 3	1,330	
E Policy pays on No. 1	\$885	} 4,016
" " " 2	885	
" " " 3	996	
" " " 4	1,250	
F Policy pays on No. 3	\$1,330	} 3,663
" " " 4	1,667	
" " " 5	1,666	
Insured Losses on No. 4	\$333	} 1,017
" " " 5	\$1,584	
Total Loss		\$26,250

At first sight it would appear somewhat hard that with an insurance of \$30,000 on a loss of \$26,250 the insured should be at a disadvantage to the extent of \$1,917, but in reality while there are policies for \$30,000 there is only insurance upon the ascertained loss of \$24,333 as, owing to the insured's method of taking out his policies, there is an over insurance on items Nos. 1, 2 and 3, while Nos. 4 and 5 are not sufficiently covered, and this Mr. Lye allows, although he differs with us as to the respective amounts, making the over-insurance \$4323.71 against our \$5,646 and the under-insurance \$573.71 as against our \$1,917, the difference in each case (with the exception of fractions not calculated by us) being some \$1,343, but, to our mind, by a strange blunder, he does not permit policies E. and F., which cover upon No. 3, to participate in the over-insurance on that item! Mr. Lye with an "initial"—by which we presume he means, "prima facie" liability of \$90,000 to meet a loss of \$26,250 makes the insured lose \$573.71, while we with a "prima facie" liability of \$30,000 cause the insured to lose \$1917, and we not only maintain our apportionment to be correct, but that it has the merit of simplicity in addition to accuracy, both we believe wanting in Mr. Lye's.

COMMERCIAL LAW.

A case was decided by Mr. Justice Patterson on the 5th inst. which affects the interests of all bankers and merchants who may hold paper due in Ontario, and should, we think, be generally known. The case in question was the suit of the Merchants Bank against A. W. Bell, as assignee of the McDougall estate, for interest on an overdue promissory note.

The bank held several overdue notes, all of which, save the one in question, had been protested for non-payment. On the protested notes they succeeded in recovering interest in full, but on the bill that was not protested no interest was allowed by the Court, notwithstanding the fact the endorsers had waived protest. On appeal from this decision to the court in Toronto the bank relied on the recognized custom of banks in such matters as implying a contract for the payment of interest, and also set up that the waiver of protest was intended by all parties and should have the effect of placing the holders in the same position as if the bill had been protested.

The Court, however, held that no contract had been proven, that the waiver of protest could not be taken as of the same effect in this case as actual protest, and refused to allow the interest claimed.

It will doubtless surprise some of our readers to know that an overdue note does

not, as a matter of course, bear interest. The Ontario statute makes a note subject to interest from the date of the protest, and as an enactment contrary to the common law, this is strictly construed, as we see in this case.

But we would not advise any one to take advantage of this, since on the proper action the Court will almost invariably allow damages, usually measured by the interest which would be due on a debt bearing interest.

We may add that it is not often the principal of the debts due by an insolvent estate is so fully paid that there is any chance to quarrel over the interest.

Another case, of more interest to the commercial community of this Province, has just been brought before the Privy Council. The principle involved is whether French or English law should govern here in banking matters, and the importance of an authoritative settlement of any doubt there may be on the subject cannot be over-estimated. That there is doubt is clear, since the verdict of the courts in this province in the case in question was overruled by the Supreme Court at Ottawa.

The dispute arises under the following circumstances. Mr. James Rose held some stock on behalf of Mrs. Sweeney, which was standing in his name "in trust" simply, no description of the party for whom it was held being given. He raised money on this stock by transferring it to the Bank of Montreal, who were afterwards sued by Mrs. Sweeney for its value. The courts in this province decided for the bank, on the ground that the French law recognized no force in the trust implied by Mr. Rose's title to the stock. The Supreme Court of Canada reversed this, on the ground that the bank was bound to take notice that the stock was held under some sort of trust, and to satisfy itself as to the trustee's right to pledge the same. The case therefore turns expressly on the point whether in a banking transaction the French or English law is applicable, and as so important a principle is involved the Privy Council has given permission for an appeal to them, and the case will soon be argued before them.

We think it is highly desirable that the commercial law of the whole Dominion should be uniform, and there is no doubt the intention of those who prepared the Confederation Act was to make it so, since it places banking and commerce under the exclusive jurisdiction of the Dominion Parliament. But the *res mercatorum* of both banking and commerce come under the head of "Property and Civil Rights" which are relegated to the governance of the provincial authorities, and it may fairly be argued that their transfer should be subject to the same laws that govern real estate. But

there is a great difference in the two classes of property. Immovables can never pass beyond the limits of the provincial jurisdiction wherein they may lie, while the property dealt in by bankers and merchants can and does constantly pass from one province to another.

The decision in this case will affect several Exchange Bank suits now pending, and it will be looked for with much interest by lawyers and business men. It is to be hoped that nothing will intervene to prevent the principle itself being fully tested; as far as can be seen it is now before the Privy Council in its simplest form, and that tribunal will be called on to decide whether and to what extent the local French law governs in matters which on the one aspect are assigned to the jurisdiction of the Federal, and on the other to the Provincial Legislature.

BUTTER AND CHEESE.

In a previous issue there appeared a comparative statement of the value of our exports for the past seven years and, especially as regards butter, it was anything but satisfactory, the figures being the smallest since 1879. The export of cheese was comparatively large as to quantity but, owing to low prices, the total value as compared with last year showed a shrinkage of \$1,188,952. The lessened value of our exports may be traced to a number of causes, but chief among which may be reckoned the depression of British trade and the increased consumption there, of cheap foreign beef, mutton, bacon, substitutes for butter, etc. The position of the cheese trade is certainly encouraging. In 1870 the shipments aggregated only 5,827,782 lbs., valued at \$674,486, while the figures for the last fiscal year reached 86,579,834 lbs., representing an increase in value of \$8,227,629. On the other hand the export of butter has declined from 12,000,000 lbs. in 1870, to 8,000,000 in 1885. This is all the more deplorable because it is feared that, with the exception of a few creameries which went into the manufacture of cheese, the make in most sections has continued on much the same scale as in former years, and as the trade here has been chary in buying, many farmers must still hold stocks the bulk of which is unsalable except at ruinous figures. Choice fresh butter will always command a European market, and the creamery system will, it is hoped, extend and flourish in this country, as a decided improvement in the quality of Canadian butter is of primary importance. It is scarcely true to affirm that the quality of the make has deteriorated in recent years, but certain it is that the standard of taste has been elevated, even Lower Ports buyers, who formerly only betrayed a desire

for cheapness, now critically enquiring into quality as well. Freshness of the offering is another point which has been insisted upon time and again, and yet creamery has been held this year to the great loss of the producers. Fall creamery will go off all right, but the summer make, held stock, is sharing the fate, though perhaps to a lesser extent, of held dairies. When will producers, small though, in many cases, their make may be, learn to send their product regularly to the best market all through the season. One improvement is that butter is coming to hand in more suitable packages than formerly, and we trust there will be no reversion to the clumsy kegs of bygone days. In closing we may refer to a speech recently delivered in Ontario by Hon. Mr. Carling, Minister of Agriculture. The speaker quoted from a report just published by Professor Fream, of Salisbury, Eng., in which the butter interests of Canada are dealt with at length. In that report the absence of methods especially adapted to the country was given as the cause for the poor reputation of Canadian butter in England; and in support of this idea, Prof. Arnold, the leading authority on this subject in the United States, had given an opinion showing that, on an estimate, Canada loses \$5,000,000 annually from her imperfect system of butter making and packing. This could be remedied. A false notion had gained ground to the effect that cheese-making paid better than butter-making. Prof. Fream declared that in a series of years the latter was quite as profitable as the former, and, that being true, Hon. Mr. Carling hoped to see a change take place by which the butter shipments would rank side by side with those of cheese. In concluding on this point, attention was drawn by the speaker to the startling increase in the United States in the manufacture of injurious compounds of fat, which were being shipped as genuine butter. Commissioner Colman, of the United States, said this threatened the legitimate dairy interests of America; but the hon. gentleman said the people of Canada might rest assured that nothing would be left undone by the Canadian Government to fully protect and advance the agricultural interests of Canada.

IMPORTED CLOTHS.

The show of imported cloths this season is hardly so large as usual, in spite of the number of novel designs shown and the low prices asked for goods of this description. Patterns, as before indicated, are principally checks, but small stripe-patterned cloths with a large shaded check crossing at right angles are a stylish novelty.

West of England worsteds show some

very pretty silk effects, especially in striped trouserings which will undoubtedly sell well. A curious novelty, said to be now all the rage in England, is shown in the so-called "curl" cloaking, which show a new effect of stripes with curls of wool, mohair and silk attached giving a rough appearance to the goods.

Ottoman and brocaded cloths will still be largely worn, and though patterns shown are much the same as last year, some saleable embossed novelties are offered.

Meltons still maintain their position in the public esteem, and, in view of the large lines shown and the great variety of shades, it seems remarkable that their manufacture has not been attempted in this country. Perhaps the low prices, ranging as they do from 35 cents to 65 cents per yard, double-width, may explain this seeming lack of enterprise.

Corduroys and Bedford cords seem to have lost their hold on the public favor, and will no longer be used for jackets, etc., and in consequence, only the commoner lines are now shown. Still a handsome grey and white corduroy called "Partridge" will be undoubtedly admired as much here as it is on the other side.

A most useful novelty is shown in the new rainproof cloakings, in navy, seal and black. These goods closely resemble cashmere, being light and durable, and are guaranteed perfectly waterproof. They are made sixty inches wide, and are offered at \$1.25 per yard. This is a class of goods much needed by the business population, and will undoubtedly sell well, especially in the larger cities where numbers of working girls reside.

Ulster tweeds are shown in all fancy checks, a new pattern being the star check which is shown this year for the first time in this class of goods. Though not a new pattern it has always previously been monopolized by the better class of Scotch tweeds.

A canvass of the trade shows that prices have undoubtedly ruled lower on the other side, and that the purchasers next season will receive better value for their money than last year. Styles, although not so pronounced as in domestic tweeds, are bright and pleasing, and with the present favorable prospects for business it is expected that next season will be a prosperous one.

THE QUEBEC TIMBER TRADE.

Completed returns show that the volume of business in 1885 was slightly in excess of the previous year. The total supply of timber measured, by the returns from the Supervisor of Cullers, gives 9 million feet against 8½ in 1884, the export 10½ against 9 in 1884, and the total stock wintering 11½

against 12½ last year. A great falling off during the past ten years when the average export of white pine alone was over 12 million feet. In deals, taking pine and spruce together the export has been slightly under that of the previous year and the stock wintering rather more. The accounts from Great Britain show a considerable reduction in the consumption of Canadian timber and the imports, though light, have been more than ample for the requirements.

The firm of J. Bell Forsyth & Co., Quebec, in reviewing the operations of the year, state that the quantity of white pine (waney board) measured, some of which has been in the coves for a year or more, shows a heavier supply than last year, and the stock on hand slightly in excess of that wintering a year ago. Fresh timber of choice quality has been in good demand all season at our highest quotations, while old or inferior has been entirely neglected. The stock comprises some choice girthy wood, also a larger proportion than usual of old, small and inferior.

In Square—The supply has been the lightest since 1879 when it was reduced to 2½ million feet, the export light, and the quantity wintering, though less than last year, about an average of the past five. A fair demand existed during the early part of the season especially for choice or new rafts, some of which were placed at high figures, while for old and inferior wood there were no buyers except at greatly reduced rates. Towards the autumn enquiry almost ceased, the Shipping Houses manifesting no disposition to add to their light stocks. The rafts on hand are to a greater extent than usual held on manufacturer's account, though only three or four new lots are comprised in this list.

When we last issued our circular a number of rafts, the production of 1883 and 1884, were laid up on the Ottawa in readiness for the Spring market; these have reached the Coves as well as the manufacture of the past winter, so that the stock now wintering—which includes much inferior wood—is all that can be counted on as available for the Spring fleet. From latest advices the production will be extremely light this winter.

	Supply.	Export.	Stock.
1885 { Square..2,820,045	6,758,240	{ 6,651,604 Sq	{ 2,588,603 W
{ Waney..2,876,753			
1884 { Square..3,707,159	6,047,680	{ 7,501,529 Sq	{ 2,399,001 W
{ Waney..2,199,867			

The supply of red pine has been almost nil, owing to the scant demand and low prices of past years, the export fair and the quantity on hand less than ½ of the usual average, with a good deal of old and inferior wood in stock.

	Supply.	Export.	Stock.
1885....	73,766	.... 644,160	.... 473,136
1884....	327,735	.... 614,280	.... 1,012,426

Of oak, the supply has been double that of 1884, the export greater and the quantity wintering more than sufficient for all early requirements. Prices opened steadily, with a downward tendency and a weak market towards the close of the season. The only wood now readily sold in this market is choice in quality and make, and manufac-

turers cannot be too particular in this respect. The quantity wintering at Garden Island is small. Sawn oak exported from the United States to Great Britain is in many ways now taking the place of square timber.

	Supply.	Export.	Stock.
1885....	1,566,968	.. 1,526,400	.. 1,078,051
1884....	772,260	.. 1,212,520	.. 837,715

As to elm, notwithstanding the difficulty in securing standing timber the production last winter was heavier than usual, the export larger, and the stock on hand greater than for some years. The demand has been fair but the closing prices easier, owing in a great measure to the heavy stock. It is estimated that the manufacture this winter will be greatly curtailed.

	Supply.	Export.	Stock.
1885....	1,018,932	.. 884,160	.. 560,453
1884....	657,919	.. 658,000	.. 114,961

The receipts and exports of ash have been light and the wintering stock heavy. It contains a large amount of old timber unsuitable for shipment and useful only for sawing up or for local consumption. Good wood is held at our highest rates, while inferior is unsaleable and neglected.

	Supply.	Export.	Stock.
1885....	287,595	.. 262,480	.. 428,635
1884....	451,984	.. 360,080	.. 339,353

The shipment of birch has been large, the quantity wintering very light. Prices have been fairly maintained, and for parcels of good average girth there is a fair demand.

	Supply.	Export.	Stock.
1885....	379,059	.. 457,160	.. 22,138
1884....	194,346	.. 241,120	.. 23,038

As to staves, this branch of the Quebec business which once formed so important an item of export will disappear from our stock list altogether if the decrease continues in the same ratio for the next few years.

The present stock of Pipe is equal to the export of the last two seasons, while that of Punchcon is considerably less.

	Supply.	Export.	Stock.
1885 { Pipe.....	144	.... 152	.... 349
{ Punchcon ...	186	.... 469	.... 310
1884 { Pipe.....	94	.... 183	.... 379
{ Punchcon ...	261	.... 700	.... 474

Pine deals have been in good request, especially for specifications containing fair proportions of 1st quality and Broads, which have been scarce all season, and have commanded extreme rates. The enhanced quotations for all the higher grades of lumber in the United States will not only curtail the shipments of Michigan deals to the St. Lawrence, but must also attract a larger proportion than usual of choice Canadian lumber suitable for deals to that market. From all appearances prices are likely to be well maintained, and may rule even higher for next year's delivery. The export has been slightly under that of last year, the stock wintering rather heavier; including, however, a larger proportion than usual of culls and odd sizes. We learn that the shipments from Montreal have increased considerably this season.

	Supply.	Export.	Stock.
1885....	2,666,240	2,376,737	955,648
1884....	2,247,240	2,442,946	847,653

For some weeks in the early spring a brisk demand existed for spruce deals, attributable, however, more to the facts that the fleet arrived almost simultaneously and that the mills, owing to the lowness of water, were unusually late in getting to work. As the season advanced prices drooped, but towards the close of navigation considerable sales were made at fair figures. We would, however, urge our mill men to curtail the supply, as we are convinced that if the manufacture be excessive the present healthy tone will not be maintained.

	Supply.	Export.	Stock.
1885...	2,535,324	2,473,529	822,632
1884...	2,222,557	2,636,465	838,817

Freights have ruled low all season,—Opening at 20s. to 22s. 6d. Timber, 47s. 6d. to 50s. Deals to Liverpool, 20s. to 22s. 6d. Timber, 50s. to 52s. 6d., deals to London, 17s. 6d. to 19s., timber, 45s. to 47s. 6d. Deals to Greenock. Closing at 18s. Timber, 45s. Deals to Liverpool, 20s., timber, 45s. to 47s. 6d. deals to London, 16s. 6d. to 17s. Timber, and 45s. Deals to Clyde.

Comparative statement of sailing vessels cleared at the Port of Quebec, for sea (lumber laden) 1876 to 1885, from the opening to the close of navigation :

	Vessels.	Tons.
1876.....	786	624,110
1877.....	796	670,627
1878.....	476	399,833
1879.....	433	364,628
1880.....	634	555,451
1881.....	459	380,186
1882.....	426	359,925
1883.....	487	416,169
1884.....	366	291,398
1885.....	369	294,789

A PECULIAR CASE.

One of those curious and complicated cases to which the defunct Exchange Bank has given rise is now before the courts, and the result will be looked for with some curiosity by all who have the interests of commercial morality at heart. The facts of the case may be briefly summed up as follows :

In the spring of 1882 Messrs. E. E. Gilbert & Sons, of this city, were sub-contractors under Davis & Son for sub-marine excavations in the Gallop Rapids of the St. Lawrence; considerable friction occurred between the two parties, and finally the Messrs. Davis desired to withdraw from the contract, and in order to recover the deposit of \$15,000 which they had made with the Dominion authorities as security for the due fulfilment of the contract, they placed Messrs. Gilbert in direct communication with the Government. The Gilberts were then required to deposit a similar sum, and after trying some other parties, finally applied to Mr. F. E. Gilman, lawyer, of this city, for assistance in raising this amount. After some delay Mr. Gilman agreed to furnish the deposit of \$15,000 required, and obtained from Mr. Thomas Craig, the famous cashier of the Exchange Bank, a certificate that a de-

posit to that amount had been placed to the credit of the Receiver General on behalf of the Gilberts in his bank; for which he, Mr. Gilman, paid the bank the sum of \$400 in cash, at the same time giving his note for \$15,000. This note was charged in the bank books as a discount on one side and credited on the other as a deposit receipt, and has never been paid. For this service Messrs. Gilbert & Son agreed to pay Mr. Gilman the sum of \$2,000 yearly as interest and commission during the period that the deposit was retained by the Dominion authorities. The interest was to be paid in monthly instalments, and was duly paid to him every month from July, 1882, to September, 1885, when Messrs. Gilbert & Son paid the sum of \$15,000 *in cash* into the Government, and notified Mr. Gilman that they had done so, and would therefore discontinue their monthly payments for the loan of his deposit receipt, and the Government returned the document, through a notary, to Mr. Gilman; who, to cap the climax, refused to receive it, but demanded the money instead, alleging that, at the time he deposited it, it was a valuable consideration, but now, owing to the failure of the Bank, it had become valueless. At this very time it will be remembered Mr. Gilman was resisting the suit of the Exchange Bank Liquidators to recover the amount of the note for the sum in question given by him to Mr. Craig.

But this is not all, Mr. Gilman stated that the agreement on the part of Messrs. Gilbert to pay \$2,000 a year for this receipt was a yearly one, and not a monthly one, although it will be remembered he expressly stipulated for monthly payments, and that, as it had run over the year ending July 31st, 1885, the commission must be paid till July 1886, and he therefore entered a suit for the balance of interest for the year amounting to about \$1,600.

The Messrs. Gilbert held that their liability ceased when the deposit was returned by the Government, as they had replaced it with their own money, and when the whole circumstances came to light they entered a contra-action for the amount of interest already paid, \$6,300, claiming that, according to Mr. Gilman's own statement, he had never made any such deposit, but had merely obtained the receipt by a piece of clever "financing."

In a collection of modern fables is a story of a boy who placed a hundred eggs under one hen. When remonstrated with, on the ground that the hen could not possibly cover so many he replied: "I know that, but, thunder, I want to see her spread herself!" It will be interesting to see how Mr. Gilman will spread himself in order to cover the claims against both sides in this extraordinary case.

CUCAINE.

It is a little over a year since the discovery of the remarkable power of this alkaloid as a local anæsthetic was first made known to the public, and ever since then medical journals have continued to report the extraordinary results of experiments in its use. But, as the wonderful relief from pain which its local applications have given has in some instances led to its abuse, some evil consequences which resulted have been ascribed to its employment, and these exceptional cases have in some instances been made the foundation for sensational articles claiming that users of cocaine—or "cucaine" as some physicians write it—form a "cocaine habit," that it destroys the moral sense, that it is a dangerous poison, etc., and warning physicians against prescribing its use. Notwithstanding these startling statements however, large dealers in this drug assert that the demand has increased nearly thirty per cent during the past month and that druggists are ordering it in ounces and even pounds instead of in grains and drachms as formerly, while the price which about a year ago was seventy-five cents per grain, has now fallen to eight cents, owing to the increased supply. The different salts of the alkaloid on the market are the hydrochloride, hydrobromide, citrate and salicylate, the demand being principally for the hydrochloride; the oleate or a solution of the free alkaloid in olive oil has also been found of great value in the treatment of neuralgia and dental complaints. This steady increase in demand is perhaps the best argument that can be used to refute the overdrawn and sensational charges above referred to. The testimony of leading physicians to its efficacy is sufficiently conclusive, but, as little is yet really known of this drug, it would be well for non-scientific persons to be careful in its use. Cucaine is prepared from the leaves of the cocoa-nut tree, and the yield in weight is about one-tenth of one per cent. It was discovered some five years ago by a German chemist.

JUVENILE BUSINESS MEN.

The late Horace Greeley derived considerable fame by the reiteration of his now celebrated advice to young men to go west and grow up with country, but, if the case to which this article refers is any criterion, there are some young men, in fact very young men, there already, whom the country could do better without.

We have no data as to the age at which the youthful population of the west abandon knickerbockers and toffee to enter into mercantile pursuits, but if Mr. A. A. A—, —we suppress the name in full—who calls himself an insurance and com-

mission merchant, is a fair specimen, they must start at a remarkably tender age; as, though some years ago he was sufficiently old to incur business liabilities, he shelters himself as having been under the age of manhood, and therefore declines to pay them.

It appears Mr. or, more correctly speaking, Master, A—put an advertisement into a local directory for which he agreed to pay the sum of fifteen dollars, and also purchased a letter-book for a further sum of three dollars and a half. In payment of this sum he gave a note which, with juvenile astuteness, he dated on a Sunday. This evidence of infantile precocity failed, as the note was returned to have the date altered. When the note became due he wrote, informing the holders that he was not of age, and therefore the amount could not be collected from him, but that, as he had partially used the book, he did not mind paying \$3.50 to settle the matter.

We are not aware whether the mercantile agencies grant ratings to merchants of tender years, but, if not, in justice to the business boys of our great west, the omission should be at once rectified, and it might be suggested that the initials of the precocious insurance agent, whose method of doing business has inspired this article, might be utilized in the matter, and that the ambitious juvenile in question receive the rating of "A. A. A.," or "A. 3." It is to be feared that young A—has only just ceased to devour the sensational boy stories of the New York weeklies, and that he founds his ideas of commercial morality on such stories as "Billy the Biter, or the Boy Bandit with the Big Blue Bundle," but for the sake of his future prospects, we hope that when he reaches man's estate his ideas as to the best method of meeting commercial obligations may alter considerably, and that he may no longer shelter himself behind the quibbles of the law.

THE OUTLOOK ABROAD.

Our English exchanges continue to record great dullness in almost every branch of trade. In financial matters we note the comments of the *Economist* on the condition of the money market immediately after the late increase to 4 per cent. It confesses its inability to find any reason which would account satisfactorily for the heavy drain of gold to Germany, but points out that Berlin has come to be the centre of financial business for all the Continental States, except France, and that the chronic requirements of Russia are provided for there. The London Joint-stock banks, with two or three exceptions, following the rise recently established, have increased their rate of interest to 2½ per cent, keeping ½ below the

bank rate instead of 1 per cent, which has so long been the rule. There is no doubt good reason for this change, for the commercial demand for money is still light, and, notwithstanding the high bank rate, there are still accumulations of idle money to be disposed of. We note as an indication of the expected movement of rates that 6 months bills are discounted at rates a trifle less than those having only 3 months currency.

We recently mentioned the successful issue of bonds of the Province of Manitoba in aid of local railways. From the fuller news by mail we gather that the applications for the loan amounted to £416,100, at prices varying from the minimum of 105½ to 110½. Tenders at 106½ and upwards received allotments in full, the average price obtained was 107½, or two per cent above the minimum fixed. The bonds were placed on the market by the Clydesdale Bank (agents for the Merchants Bank, who are bankers for the Province of Manitoba) and Messrs. Coates, Son & Co., brokers.

In New York since our last writing there has been quite a flurry in sterling, believed by many to have been started for the purpose of influencing the stock market. Rumored heavy shipments of gold were used to influence rates, and demand sterling was quoted as high as 4.90½. It transpired however that many of the leading drawers were selling freely at lower rates; the heavy shipments of gold dwindled to a very moderate compass, and could only have been done even then at a loss, and the market flattened out till it reached a lower level than the existing conditions would justify; from there it will no doubt gradually settle back to a point a little below that at which gold can be shipped.

With a moderate export of commodities and a cessation of English investment in American stocks, the supply of bills to the market is very limited. There is, besides this, continued if not increased distrust of the financial position, owing to the attitude of many of the leading politicians on the silver question. A leading Washington journal which professes to have canvassed the representatives thoroughly alleges that the majority against any interference with the silver coinage will be about 2 to 1. According to its classification the South and West are all but a unit in favor of continued coinage and the North and East solid against it. From later news it looks as if some compromise is about to be proposed, but we have learned nothing more definite than that a conference of the leading men on both sides of the question is being arranged.

What the effect will be if no legislative action is taken is hard to foretell. There

have been opinions freely expressed that when the last hope of relief from this congress is gone, gold will go to a premium, but we are not inclined to accept this theory, although it may prove true.

This much may be said, that the superfluous silver has not yet reached a dangerous point, and that the President and Secretary Manning control, within certain limits, the financial administration of the country, and may be relied on to avoid anything that would lead to financial difficulties. On the other hand it seems to be recognized that the prospects of relief from the present congress are very much less than they were two or three months ago.

The money market has been unsettled, in sympathy with sterling exchange and the general distrust on the silver question, and rates have varied from 1½ to 6 per cent.

The market is, however, well supplied and dull.

The trade conditions are all favorable for a marked revival of business, if not a general "boom," in the event of the currency disturbances being set at rest satisfactorily. Meantime the country is full of overflowing of all material wealth. The visible supply of wheat is greater than for many years, yet at the time of the year when exports are usually most active the trade is simply dead; and the same is true in the main of other staples, except Indian corn.

In commenting on the present state of affairs the New York *Evening Post* says:

"Formerly we commanded the markets of the world as producers of wheat, cotton, petroleum, and tobacco. These constituted three-fourths of our exports. Foreign countries could not do without them—could not do without the portion which we produced in excess of our own requirements. It appears that they can do without our wheat. It is feared that they may soon be able to do without our cotton; the potential supply from Egypt being limited only by the facilities for irrigation which can be furnished by capital, and will certainly be furnished if England retains her hold upon that country. India also has great capabilities for cotton growing, and has been deficient hitherto only in means of transportation. These are now being supplied, not rapidly, perhaps, but steadily. The Russian production of petroleum is increasing in spite of all the obstacles which a low stage of civilization puts in its way. The article being abundant there, it is only a question of time when the facilities for producing and transporting it will be as perfect as they are in the United States. There will be pipe lines and refineries and whatever else is needed to make as good and as cheap an article as ours. Three of our four monopolies are therefore either doomed or threatened. A world-wide revolution of commerce is taking place, akin to that which followed the opening of the Suez Canal—a revolution not to our advantage."

The remedy suggested for the effects of this on American trade is no less heroic than the subversion of the present

protective system—that producers may be able to live and therefore to sell as cheaply as their competitors in the East. But until the American abourer is content with the conditions of life that make an Egyptian or Hindoo labourer happy, such a remedy would not accomplish all that is sought.

A POINT of some importance to country merchants has recently been decided in the Texas Court of Appeal. A merchant purchased a bill of goods from a traveller, on the condition that the latter should not sell the same line to any other merchant in the town, or else the buyer would not pay for the goods. The drummer violated this agreement, and the merchant refused to pay. He was thereupon sued by the house which the traveller represented, and set up the agreement as his defence. The house claimed that the agreement was made without their knowledge or consent, that it was beyond the scope of their traveller's authority, and hence was not binding upon them, and, further, that it was a contract in restraint of trade, and therefore illegal. On all these points the Court decides against them, holding that the agreement was valid, and within their traveller's apparent powers, and also that, while a general restraint of trade is void, an agreement which operates merely in partial restraint, of trade is good, provided it be not unreasonable, and there be a consideration.

A CUSTOMS QUESTION.—A number of metal merchants in Montreal and other cities imported a large quantity of bar and plate steel cut into pieces, rectangular in shape and varying from 9 x 12 upwards, and entered them as scrap steel, which, according to the tariff, is free of duty. The steel was seized by the customs authorities here, who contended that it should have been entered as steel manufactures. The subject has been closely investigated by the Department of Customs, and much evidence taken on both sides, with the result that the steel in question is declared subject to a duty of 12½ per cent ad valorem, and the parties interested have been requested to make good the amount.

A NEW INDUSTRY.—A distillery has lately been put in operation in Charleston, S. C., for the manufacture of oil from pine wood. The wood is subjected to intense heat in sealed retorts, and one cord of it is said to yield fifteen gallons of turpentine, eighty gallons of pine-wood oil, fifty bushels of charcoal, 150 gallons of wood vinegar, and a quantity of inflammable gas and vegetable asphaltum. Apart from its commercial value the process is interesting, as showing how modern chemical processes are superseding the old methods by which only a single article was produced from a given material, and all the rest wasted or ruined.

We have reports that the dry goods trade in Guelph is considerably cut up, so

that the purchases, large just at this time, bear but a small profit. It is stated that the importing house of *John Hogg & Son*, more recently *D. N. Hogg & Co.*, has definitely managed to sell out to Mr. Ryan of Barrie and Mr. Crombie of Toronto, the business to be transferred in about a month. The name of Hogg has been connected with the trade of Guelph for more than thirty years, and the place has been largely indebted to Mr. Hogg for the business enterprise he has always manifested.

We need scarcely offer any apology to our readers for introducing at this season of the year—while business men are preparing to put forth new efforts—a column or two of matter somewhat at variance with the usual articles in the *JOURNAL OF COMMERCE*. The "Christmas Story," given elsewhere is founded on a greater proportion of fact than is, usually to be found in such productions, and will probably require little explanation to many of our readers even at a distance. With this we make an end of it for another twelvemonth and again wish our readers—a prosperous and Happy New Year.

It is predicted that, in the course of the next five years the steel nail will have as completely supplanted the iron nail as the steel rail has its iron predecessor. Already one half of the nails manufactured in the great nail centres of the States are made of steel and the machinery and plant necessary for their manufacture are being set up at nearly every nail foundry. It is claimed that steel nails, can be made about ten cents per keg cheaper than those made of iron, even where the manufacturer has to purchase his ingots.

Mr. JOHN A. McCall, jun., has accepted the position of Comptroller of the Equitable Life Assurance Society of the United States, and resigns the office of Superintendent of the New York Insurance Department, to take effect December 31, 1885. In response to the letter of resignation Governor Hill pays a high tribute to the ability and integrity of Mr. McCall, and congratulates the Equitable on securing the services of so valuable an officer.

SIR AMBROSE SHEA has been appointed Governor of Newfoundland, a position for which, by his ability and moderation, he appears eminently fitted. The appointment is a new departure, Sir Ambrose being, if we mistake not, the first native colonial governor. Lady Shea, his charming and accomplished wife, is from Montreal, a daughter of the late Joseph Bouchette of Quebec.

THE LATIN MONETARY UNION.—The new Monetary Convention was signed by Belgium and the other powers of the Latin Union on the 12th inst. It provides that at the termination of the Union, after the exchange of silver coin in equal sums between the different powers, France and Belgium shall settle for

any remaining silver coined by the other, by paying for one-half in gold, leaving the other half to find its way back through the ordinary course of trade. The French and Italian Governments have made a similar agreement as to coin each may hold of the other's issue.

ONE of the results of the recent heavy exportation of apples from Canada and the United States to England has been an almost entire stagnation of the orange trade at Liverpool and London. Our apples are cheaper than Mediterranean oranges, and being also finer than the fruit the British grow themselves, they are much sought for by those who have hitherto supplied themselves from English orchards. The crop on this continent has been very abundant, so much so that in many parts of the country it has been ungathered, and has been allowed to lie on the ground, there to be eaten by hogs or to rot. With all our facilities for transportation, says a New York exchange, it would seem that this ought not to be, but in former years, and we presume the same is true this season, fruit at thirty miles from this city was ungathered, while street peddlers were asking from two to three cents apiece for good specimens. We obtain every year from Cuba, Jamaica and other West India islands, bananas, brought fifty or eighty miles to the ship, transported by it a thousand or fifteen hundred miles, and here passing through three hands, at a less price per pound than we pay for apples, and in some seasons at half the cost. Oranges for the next three months will remain at almost exactly the same price as apples at retail.

BUSINESS IN THE NORTH-WEST.—The total failures in the North-west this year, according to Dun, Wiman & Co., were 66, against 81 in 1884 and 242 in 1883. The liabilities were \$731,507, \$787,000 and \$2,160,898 respectively. The *Manitoba Free Press* says that of 1,500 men who started business during the past three years not one remains to tell the story: many made a haul and left the country. There are at present about 3,000 men engaged in business all over the North-west. The new men starting are in excess of the number quitting business, and they are considered, on the whole, a very desirable class. Dealers are more inclined to carry lighter stocks, especially as they can now sort up so easily in Winnipeg.—It is certainly a matter for congratulation, says the same paper, that after three years of a steady decline in business we can truthfully say that the business depression has touched bottom; and we are now on the up-grade again.

DESPITE the depression in ocean steamship business, the Peninsular and Oriental line makes a favorable showing, the statement for the year ending 30th September exhibiting a balance of £220,897. An interim dividend of 2½ per cent was paid in June, and it is now proposed to pay a further similar dividend and a bonus of 2 per cent, leaving £9,902 to be carried over. The directors also recommend the payment of a bonus of 1 per cent from the profits of the underwriting account, making a total of 8 per cent for the year. A list of the vessels belonging to the company shows a

total, excluding the "Bengal," which is being fitted out, of 50, with a registered tonnage of 173,727, and an aggregate nominal horsepower of 31,200.

A LOCAL CHRISTMAS STORY.

Mr. D. Jones sat before the fire on Christmas Eve with a somewhat hunted look in his bold eyes that was strangely different to his habitual self-satisfied air. In spite of money, diamonds, fast horses, et cetera, life did not seem to run so smoothly with him as heretofore; he had long known that people looked upon him as a scoundrel, and recent events had made this opinion uncomfortably manifest, and on this Christmas Eve, somehow or other attempt to scout and banish them as he would, the remembrance of past Christmases when he had been looked upon as a tender husband and father and had commanded the respect of a circle of friends, would rush unbidden on his memory as he stared into the glowing coals before him.

"Bah!" he said with a long sigh, as he roused himself with an effort, lit a cigar and then, with a shudder that he could not explain, glanced uneasily over his shoulder, "what is the matter with me to-night?" and closing his eyes determinedly as if to shut out the visions of purer days and rid himself of the curious apprehensions that seemed to haunt him, he endeavored to once more enjoy his nap.

"Ahem," said a queer, half-strangled voice that seemed to send a strange hot thrill through his veins, "ahem! Mr. Jones!"

D. Jones opened his eyes with a start and involuntarily attempted to rise from his chair, but his limbs seemed paralyzed and refused to do his bidding, while his eyes were fixed with a mixture of terror and loathing on the strange figure that sat opposite to him on the other side of the fire. Seated on a low chair was the figure of a pallid, leaden-faced dwarf, whose face and limbs were hideously spotted with pustules. It was clad in a close fitting suit of yellow and black that seemed to exude a clammy sickening odor, and leered at Jones with a curiously malicious and familiar air.

"Permit me to introduce myself, Mr. Jones," said the figure, "my name is P. Cott. I have made myself somewhat well-known in Montreal, in fact I have been employed here all summer reducing the surplus population, and though my old enemies, the health boards, have succeeded in crowding me out, I flatter myself I have done considerable work, and now that I have some leisure time I thought I would like to cultivate your acquaintance, Mr. Jones."

As he spoke he laid a clammy hand on Mr. D. Jones' wrist that sent an icy chill through his veins.

"I have heard a good deal of you down below" continued the figure with another hideous smile; they speak highly of you there; they say there is little evil that you have not done, that you drove your own wife from home and then endeavored to blast her reputation and poison her life by false testimony. We shall be congenial companions, I feel sure, and I have therefore called here to-night to tell you that you will spend your Christmas with me."

As he spoke, the phantom rose and crossed over to the paralyzed Jones with a grin the malicious and significance of which there was no mistaking.

"Bye-bye, Jones, for the present," said he, as he bent his lonthsome, pustule-covered face over the shrinking terrified man; "bye-bye." You know I am somewhat French in my tendencies; I have a particular regard for their ways you know, so I will have the honor to salute you in the French style."

He bent his head and touched Jones on the lips. The touch seared his mouth like a red hot iron, and with a yell of terror he sprang to his feet and stood shaking in every limb, the cold perspiration bursting from every pore.

The fire had burned down, the decanter and glasses lay shivered on the floor, and the stump of the cigar which had burned down to his lips, and thus awoke him, had dropped on the hearth rug. D. Jones shuddered again, as he looked over to the spot where the spectre had sat, and then, turning slowly, he crept up to bed in a strangely quiet and subdued manner, making, let us hope, no end of good resolutions as to the future, and praying perhaps as fervently as any of us that he had seen the last of P. Cott, Esquire.

HOLIDAY HUMORS.—At his Christmas dinner, a New York millionaire toasted the partner of his bosom as "The old lady who combines beauty with durability."

In court the other day a judge asked: "Prisoner at the bar, is there anything you wish to say before sentence is imposed upon you?" The prisoner looked wistfully toward the door, and remarked that he would like to say, "Good evening, if it would be agreeable to the company."

"I'm sorry," observed the parishioner, "that I can't pay my pew rent this quarter." "I'm very sorry, too, Mr. Jones," returned the clergyman; "I presume you lost your money gambling in stocks!" "No, I can't say that I did." "Then in speculating in oil!" "No. To tell you the truth I did not. I attended your church fair the other evening, and got roped into a lottery." "Oh!"

"Say, where is the boiler editor of this paper?" "Down in the cellar. What do you want?" "Well, I heard that editors knew everything, and I've got a steam boiler down of my place that acts queerly. What I want to know is, how can I tell if it is going to explode. What would you advise?" "Sell it to some man who lives in the next county, and then watch the accident column of your daily paper."—[Chicago Herald.]

A BIG STATE.—Several travelling men were talking about railroads and the number of States passed through by various lines between Eastern and Western points.—"I've gone from New York to Chicago and passed through ten States," said one.—"Yes, but you went a round-about way; I've done it and only touched five," said another.—"Two or three more made their statements, and then a hard-looking politician put in.—"Ugh," he grunted, "you fellows haven't had any experience at all. I went from Louisville to Washington once, and back, and was in only one State on the whole trip."—"Rats!" shouted the crowd. "We know geography better than that. You couldn't do it."—"I did, all the same."—"Name the state; there ain't one in the Union that big," urged the crowd.—"Ain't there?" he said with a wink. "What's the matter with a state of intoxication? Who said let's licker?"—They all said "licker."—Merchant Traveler.

The Lake Superior Copper Companies have made contracts within the past few days with American manufacturers for a large amount of ingot copper for delivery next year. The exact quantity has not yet been fixed; but, according to good authority, it will not vary much from 10,000,000 lbs., and is likely to be over, rather than under, that amount. A uniform price of 1 1/2c for the various deliveries was made. This is fully 1/2c advance upon what moderate lots were selling at a month ago.

FIRE RECORD.

ONTARIO—*Alvinston*, Dec. 28.—Risk's stove factory, loss covered by insurance. *Strathroy* 29.—*McCallum's* roller skating rink, loss \$1500, insurance \$800; building owned by Mr. Fawcett, loss \$2,000; insurance \$1,200.

MANITOWA—*Edmonton*, Dec. 27.—Hudson Bay Co.'s mill, loss \$150,000, insurance not stated.

QUEBEC—*Montreal*, Dec. 24.—Basette & Co., furrier store; loss \$1,500; insurance not stated.

Financial.

WEDNESDAY EVE., DEC. 30, 1885.

The Bank of England rate is unchanged street rate in London to-day 3 1/2. Money loaned on call in this market at 3 to 4 per cent. Sterling has ruled dull. Sixty-days sight 9 1/2 to 9 3/4 and 9 3/4 to 9 1/2; demand 9 1/2 to 9 3/4 and 9 3/4 to 10; cables, 10 1/2 over the counter; New York funds, par to 1-16 and 1/4 to 3/4. New York sterling—Posted 4.86 and 4.89 1/2; actual 4-85 and 4-88; cables 4.88 1/2. Consols in London 99 7-16 money; 99 1/2 account. Since last issue the local Stock Board has been in session during three days and the market, generally, has been active and higher. Bank of Montreal sold to-day at 202 1/2, 203 1/2 and 203 1/2, Merchants at 115 1/2 and 115 1/2, and Commerce ex-div. at 118 1/2. Canadian Pacific was dealt in at 63 1/2, 63 1/2 and 63 1/2, Richelieu at 60 and 60 1/2, Gas at 194, 194 1/2 and 194 1/2, Northwest land at 60s 3d and 60s, Passenger at 124 1/2 and 125, Canada Cotton at 75, and Montreal Cotton at 75. The following were the total sales and highest and lowest prices of leading stocks for the week:—

Banks.	Shares.	Highest price.	Lowest price.
Commerce	600	119	117 1/2
Merchants	551	115 1/2	114 1/2
Molsons	60	125	124
Montreal	510	203 1/2	202
Ontario	15	107	105 1/2
Toronto	60	185 1/2	185 1/2

Miscellaneous.

Can. Cotton Bds.	200	75 1/2	75
Can. Pacific Ry.	4,125	63 1/2	62 1/2
Champlain Bds.	\$4,000	88 1/2	88 1/2
Gas	2,145	194 1/2	191 1/2
Guarantee Co.	497	89	89
Land Grant Bds.	\$1,000	Par	
Montreal Cott. Co	34	75	75
Montreal Cott. Bds	\$2,500	Par	
Mon. Tel. Co.	325	121	121
N. W. Ld.	1,200	60 1/2	55
Passenger	1,035	125	122 1/2
R. & O. Nav. Co.	715	60 1/2	58
St. P., M. & Mon.	100	110	110

MONTREAL WHOLESALE MARKETS.

WEDNESDAY EVE., DEC. 30, 1885.

A number of the leading establishments closed for the Christmas holidays from Thursday night until Monday morning, and the week under review is consequently a brief one. A moderate movement has taken place in several lines, but stock-taking is still engaging attention, and no general activity is looked for until towards the close of January. The weather has been mild and unseasonable for several days back.

CARSLEY & CO.

93 ST. PETER ST.,
MONTREAL,
WHOLESALE

DRY GOODS
IMPORTERS.

SPRING 1886.

We take pleasure in announcing that our Travellers expect to leave for their respective routes during the first week in January.

They will be able to show a more complete and better assorted stock of both STAPLE AND FANCY GOODS than heretofore.

Our Specialties are: DRESS GOODS of ALL MATERIALS, KID GLOVES, FANCY GOODS, and SMALLWARES,

On account of having a very large Retail Trade (of our own) to supply, we are obliged to carry a better and larger assortment than the Wholesale Trade generally.

Orders through our Travellers, or by letter, will at all times receive our most careful attention.

We take the liberty of suggesting that it would be mutually beneficial if buyers were to visit the Montreal Market oftener, and select from stock personally.

CARSLEY & CO.,

93 St. Peter Street,

MONTREAL

AND

18 BARTHOLOMEW CLOSE,
LONDON, England.

ASHES.—Receipts for December have been lighter than ever heretofore—yet prices have declined in the absence of any feeling of confidence in the future of the trade, and a total absence of export demand. The sales the past week have been trifling at \$3.45 to \$3.50 for First Pots. Seconds may be quoted at \$3.00. Pearls are nominal, \$5.25 would be paid for export. Receipts since 1st January 5127 brls Pots, 410 brls Pearls. Deliveries, 5251 brls Pots, 484 brls Pearls. Stock in store on Wednesday morning 1332 brls Pots, 133 brls Pearls.

BOOTS AND SHOES.—The boot and shoe trade is quiet, as is usual at this season, and not much will be done till after the holidays. Travellers are sending in a fair sprinkling of orders, but report that country merchants are adverse to buying till stock is taken and the holidays are over. The reported cutting has been confined almost entirely to a few fancy lines, and has not affected staples.

CANNED GOODS.—A good business has been done for the season at prices quoted. Tomatoes \$1.50 per doz; lobsters, \$1.45 to \$1.50; mackerel 75c to \$1; sardines, fine \$10.50 to \$11; ordinary at \$6.25 to \$9; salmon \$1.40 to \$1.50; spiced salmon \$3.50; sultan haddies \$1.25; Hoegg roast beef \$1.95 per 2-lb tins; pigs' feet \$3.40; peas \$1.55 to \$1.75; pie peaches, \$1.90; table, 3-lb tins, \$3.30; corn \$1.30 to \$1.80, strawberries \$2; raspberries \$1.80; cherries, \$1.75; Bartlett pears, \$2 to \$2.25; plums, \$1.72½.

COAL AND WOOD.—Business has been moderate at quotations. American anthracite in ordinary distributing lots, stove, \$6.75; chestnut, \$6.50; egg and furnace, \$6 to \$6.25. Lower Ports steam \$4 to \$4.25; grate \$5.50; Scotch steam, \$5 to \$5.25, grate \$6. Cordwood—Yard prices per long cord (cartage 50c extra) are as follows:—Maple, \$6; birch, \$5.50; beech, \$5.50; tamarac, \$5; hemlock, \$4.50. Coke \$2.50 per chaldron of 36 bushels; crushed coke (stove or egg size) \$3.30 delivered.

DAIRY PRODUCE AND PROVISIONS.—The butter market shows a better tone, and all goods classed as fine are held with a confidence which has been wanting for some time. Dealers here are not heavily stocked with butter, as they profited by the experience of former years and preferred the stuff to come here on commission rather than run the risk. Advices from London report higher prices for Irish, French, Dutch, and Danish butter, and the lower grades are securing some attention. First Corks are firm at 125s, and seconds at 98s. There is a firmer market for cheese, and in Liverpool the price is now 48s. The market here has been enlivened by enquiries which, however, has led to little business, owing to the firm views of holders. It is said that high bids have been made in the country. About 4,000 boxes were shipped from this city this week to Europe. At London and Woodstock, Ont., over 5,000 boxes have been sold at from 9c and 9½. We quote fine to finest September and October 8½ and 9½, and earlier makes 6c and 8½ as to quality. Last year at this date quotations were 11½ and 12c, with the cable at 62s 6d.

At Little Falls, N. Y., Cheese sales were 400 boxes at 7½c and 9½c, all late made cheese; resales by home trade dealers of 6,000 boxes at 9½c to 10c, all late made. There is scarcely any cheese left in the factories in that section; probably 6,000 to 7,000 boxes are in second hands. Butter—Sales 200 packages at 18c to 22c, the bulk at 20c. Provisions.—Cut meats and lard have been in fair jobbing request and steady. Dressed hogs were easier at \$5.40 to \$6.50. Strictly fresh eggs are scarce, and sell at high prices. Ordinary, in cases, 19c to 20c; limed 17c to 18c. Partridges were cheaper at 25c to 30c per brace. Venison lower at 5c to 8c per lb. Turkeys sold at 9c to 10c; ducks, 8c to 9c; and chickens and geese at 6c to 8c.

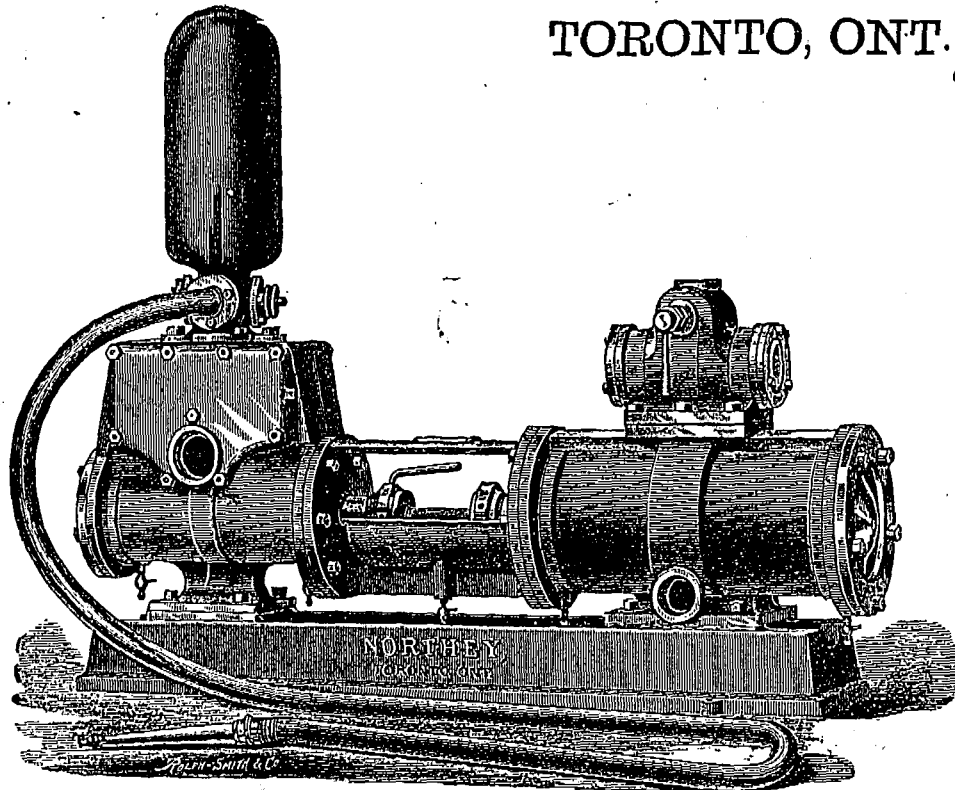
DRUGS AND CHEMICALS.—The demand for articles in the drug line has been fair for the season; no particular change is reported. We learn that the British makers of bleaching powder are about entering into an arrangement by which the whole production of that article will be sold through one broker. Dye 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; Gambier, 6c to 7c; indigo, \$1.50 to \$1.75.

DRY GOODS.—The general features of the wholesale dry goods market for the past week have been much the same as are usually presented during the closing days of the year; but although the general market has ruled very quiet, yet in some directions the wholesale houses have done more than the usual amount of business for this period of the year, and a fair aggregate trade has been done in repeat orders from the retail trade. In the retail, the usual holiday rush is progressing, the French buyers having their turn this week in making purchases for the new year. Stocks are now rapidly accumulating, and a few days will see the travellers all on the road with spring goods. Collections are not altogether satisfactory, and money is coming in but slowly. In the States, as usual on the eve of the holidays, new business in the wholesale branches of the trade was confined within very narrow limits, but the commission houses continued to charge up and make liberal deliveries of spring goods on account of previous transactions. The order demand for spring goods was comparatively light, because jobbers are making preparations for "stock-taking," and are not likely to resume operations until the opening of the new year. It was a quiet day in jobbing circles, retailers having been too busily engaged in the distribution of holiday goods to attend to the renewal of their stocks. The main features of the market remain unchanged, and few fresh developments are likely to be made just at present.

FLOUR AND GRAIN.—The market for flour has ruled quiet, and closes slightly in buyers' favor. The chief business has been in broken lots on local account. Among recent sales were a car of Manitoba strong bakers at \$5; 120 brls superior at \$4.25; 125 choice at \$4.30; 210 sacks Canada strong bakers at \$4.60 per 196 lbs, and 210 do. at \$4.75. The grain trade at this point seems to be at a standstill, and prices are unchanged; a few lots of peas and oats are selling along the lines of

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.

If you want a

PUMP

for any purpose,

Write to us.

—Send for Circular and state your requirements.

rail. Advices from the Canadian North-West state that the movement in grain is still rather quiet, the falling-off of shipments to eastern markets being still principally due to the scarcity of cars on the C.P.R., whilst there appears to be a difficulty in moving any great quantities west of Winnipeg, owing to the bad condition of the roads. Receipts of wheat in that city were fair on the whole; on the other hand street receipts of oats were quite plentiful, and all offered taken, the demand being a good one for feeding purposes. Receipts of barley were also good in Winnipeg and some large shipments are now being made to the east every day. East-bound shipments of flour still continue rather light. The British grain markets at the close were quiet and steady. The stock of wheat in Chicago shows an increase of 55,000 bushels compared with last week and an increase of 1,205,000 compared with the same date last year. Corn shows an increase of 858,000 with last week and an increase of 451,000 over last year. The Chicago visible supply of wheat exhibits a decrease of 68,000 bushels, compared with last week and an increase of 10,841,000 compared with same date last year. The Chicago speculative market after a strong opening on the decreased visible supply, ruled weak unadvised offerings for local account. The decline was in accordance with the feeling of local talent, which is decidedly bearish and short of the market, forcing weak-longs to let go. Receipts are light, but in the absence of export demand and no strong power working the bull side except Minneapolis millers, it bulls hard. Corn was steady. Provisions

were weak and lower in sympathy with wheat. The country is said to be heavily long of all hog products.

The stocks in store in Montreal on the dates mentioned were:—

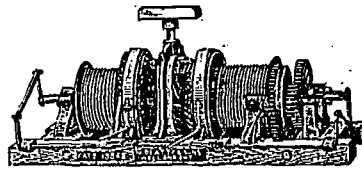
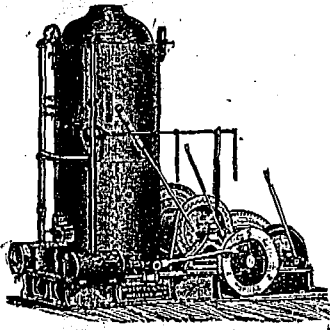
	Dec. 26, 1885.	Dec. 19, 1885.	Dec. 27, 1884.
Wheat, bush..	441,998	445,053	282,333
Corn, bush...	355	465	2,562
Peas, bush...	27,556	21,802	66,577
Oats, bush...	80,545	82,205	7,555
Barley, bush..	7,941	8,710	38,070
Rye, bush...	2,133	2,183	3,874
Flour brls...	41,502	42,058	47,260
Oatmeal, brls.	734	703	153
Cornmeal, brls.	187	187	50

FISH AND OILS.—There has been scarcely any movement this week, as usual during the holiday season, and we make no change in prices. No. 1 Labrador herrings are said to have sold under \$3.12½, and we quote \$3 to \$3.25 as to quantity. Cape Breton herrings are generally held at \$3.75.

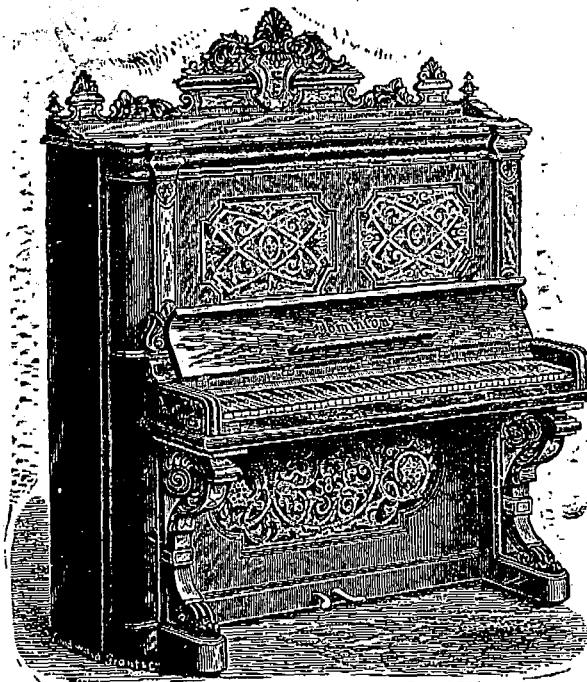
FURS.—A fair quantity has been received, but the holidays have interfered with business. We quote strictly prime skins as follows:—Beaver per lb., \$2.25 to \$2.75; bear, large, per skin, \$8 to \$12; bear, small, per skin, \$5 to \$7; bear, cub, per skin, \$3 to \$6; fisher, per skin, \$2.50 to \$4; otter, per skin, \$8 to \$10; lynx, per skin, \$2 to \$3; mink, per skin, 50c; marten, per skin, 50c; skunk, per skin, 25c to 50c; raccoon, per skin, 25c to 50c.

GREEN FRUITS, ETC.—Apples in good demand at \$2.25 to \$3. Valencia oranges scarce at \$6 to \$6.50; Jamaica in brls \$6.50; Floridas in boxes \$3.75 to \$4. Cranberries \$6 per brl. Almeria grapes \$6 per keg. Malaga lemons, \$2.50 per half chest; Messinas, \$4.50 to \$5 per box; cases \$4 to \$6; cocoa-nuts, \$5.50 per 100. Fancy Eleme figs, one-lb to ten-lb boxes, 11c to 13c per lb. Canadian onions in brls, \$2.50 to \$3. Fancy French prunes in 5 and 10 lb boxes 20c per lb. Evaporated apples in 50-lb boxes 8½c to 9c. Brazil nuts 10½c. Box dates, new, 7c. Cob nuts 20c. per lb. Yellow bananas \$4.50 to \$5 per bunch.

GROCERIES.—The jobbing trade with the country and city storekeeper has been light, as is usual during the holidays. There has, however, been quite a stir in tea among leading houses, and sales during the past few days have reached about 2,000 boxes, with bids reported for several thousand more; 700 boxes of greens sold in one lot. Some 1,500 boxes or more were grades at 16c to 25c, and increased activity in these grades is looked for. The demand is partly speculative, spurred on by anticipations of a duty. The foreign markets are, however, firm, and 2,000 blacks offered by a London firm through a broker here are said to have been withdrawn by cable. Last mail advices from Hiogo-osaka are as follows:—A steady business has been passing during the



M. BEATTY & SONS
 WELLAND, ONT., MANUFACTURERS OF
Dredges, Derricks, Hoisting Engines & Horse Power Hoisters.
 CENTRIFUGAL PUMPS, and other Contractors' Plant. Also WRECKING PUMPS.
COOPER, FAIRMAN & CO., Agents, Montreal.



THE
DOMINION
PIANOS & ORGANS
 OF
 BOWMANVILLE, Ont.,

Are made in Canada, with native woods and best materials, by skilled artisans from the best American factories.

They are made to stand our severe climate, and are free of duties.

L. E. N. PRATTE,
 WHOLESALE
 AND
 RETAIL AGENT.
 1676 Notre Dame St.,
MONTREAL.

held on the 24th inst., the combination of 1885 was renewed for 1886, excepting that an advance of 5 per cent will take place on all makes of nails, on and after January 1st, 1886. The discounts for 1886 are as follows:—W. M. Mooney & Co., The Canada Horse Nail Co. quote 40 and 2½ per cent trade discount. Peck, Benny & Co. and the Montreal Rolling Mills Co. quote 40 and 5 per cent trade discount. Any party whose purchases from one manufacturer between this date and December 31st, 1886, amount to the following number of boxes of horse nails shall be allowed drawbacks as stated below:—1000 boxes and upwards a rebate of 10 per cent. 500 boxes, 7½ per cent., 250 boxes, 5 per cent. These drawbacks will not be allowed to the said purchaser if he has at any time sold horse nails of the above makes at better prices than the discounts already named for them; and these drawbacks will only be allowed at the end of the specified time, and only on the condition that the purchaser has taken the quantity necessary to entitle him to the extra rebate. Terms.—4 months from delivery or shipment, or 5 per cent. discount for cash if paid within 30 days from date of invoice. Goods delivered f.o.b., Montreal. No deviation will be made from these terms on any condition whatever. The exports of iron and steel from Great Britain to Canada up to November 30, according to statistics received from Wm. Dixon, Glasgow, by Drummond, McCall & Co., of this city are as follows:—1885, 175,455 tons; 1884, 165,516 tons; 1883, 225,208 tons. The total for the eleven months this year is made up as follows:—Pig-iron, 40,345 tons; railway iron and steel, 67,853; manufactured iron and steel 67,257. The total exports of iron and steel from Great Britain to all sources for eleven months ended November 30, last was 2,910,347 tons, valued at £20,128,374, against 3,267,490 tons for same period in 1884, valued at £22,707,708. The United States took 350,094 tons in 1885, 428,972 in 1884 and 650,900 in 1883. Australia imported 311,984 tons in 1885, 295,078 in 1884, and 307,554 in 1883. India is about the largest customer, as she required 417,518 tons in 1885, 307,140 in 1884, and 317,989 in 1883. Germany, Holland and Russia are also large purchasers of British iron and steel. The largest quantity exported within the past twelve years was in 1882, the total reaching 4,062,215 tons.

LEATHER.—The leather market is still steady, and much more business is doing than is usually looked for at this season of the year. Prices for all descriptions are very firm, and though no change in rates can be chronicled, best makes are bringing top prices. That the price of leather must advance seems to be a foregone conclusion, unless some fall takes place in the price of hides, for, with hides and bark at their present figures, it is difficult to see where the profit of the tanner comes in.

LIVE STOCK.—There was a fair demand from local butchers for New Years, but little enquiry from exporters. The best butcher's cattle were quoted at 4c per lb, live weight, with inferior down to 2c. There were fair offerings of sheep, but demand was slow. Prices, however, were steady at 3c to 3½c per lb, live weight. Lambs were quoted at 4c to 4½c. Live hogs were quiet and steady at 4½c per lb.

PETROLEUM.—The local market has ruled quiet and steady at quotations. Canadian oil

month, resulting in the settlement of about 5,000 piculs. Prices have remained firm. Common grades are scarce and command very full rates. Good medium and fine are in fair supply. Total settlements to date are 116,916 piculs against 97,018 piculs at corresponding date last season. **Sugars.**—The position is a firm one. Yellow refined is now held at 5½c, offerings at 5½c having been swept up. Granulated is quoted at 6½c, with higher prices asked for small lots. Raws are steady. In other lines of groceries the movement has been unimportant on account of the holidays; prices generally unchanged. Molasses steady at 29c to 30c.

HAY STRAW AND FEED.—Choice timothy sold at \$12.50, with inferior at \$10.00 per hundred bundles. Pressed hay was in good demand at firm prices; No. 1 brought \$16 and No. 2 \$15 per ton. The demand for straw was firm, and prices were steady at \$5 to \$7 per hundred bundles as to quality. There was a good enquiry for pressed straw at \$10 per ton. Moulie was quiet at \$23 per ton. There was

more enquiry for bran at \$14 to \$15 for Montreal, and \$16 for Upper Canada. The demand for shorts was fair; sales of two cars at \$16.50, while we quote \$16.50 to \$18 per ton.

HIDES AND TALLOW.—The market has continued steady with a fair amount of business doing; prices of both hides and tallow are unchanged.

IRON AND HARDWARE.—The local market for pig-iron and heavy metals has been dull, and the position is altogether unchanged. At a meeting of manufacturers of cut nails this week, no change was made in the price list; there is also no change in horse shoes. As to horse nails, the following has been issued to the trade under date December 26, signed by W. M. Mooney & Co., Peck, Benny & Co., and the Montreal Rolling Mills:—We now have the pleasure of advising you that at the Annual Meeting of the horse nail makers of this city,

in car lots 17½c; broken lots, 18½c. American, in car lots 23c; five and ten brl. lots 24½c; single brls. 25c.

Wool.—There is no appreciable change in the wool market this week, but a fair seasonable business is being done. Prices are firm and fine foreign wools are well held. There is a strong belief in the trade that prices have seen their lowest figures, and it is expected that trade will improve after the holidays. In the States scoured wools have been in good demand and realized 45 to 60 cents for Texas and California; holders seem to have faith in such grades, and do not offer with much freedom. Texas wools are firmly held, and in good request; a large lot of fall sold at 20 to 21 cents. Territory wool has found purchasers at the same price noted in our last, viz., 20 to 21 cents. The demand begins for heavy wools, though a few manufacturers are still running on light stock. There is no change in the situation for foreign goods.

**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.**

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Dec. 30, 1885.

As far as business is concerned, the present week has been a dull one. The Exchanges were closed from Thursday until Monday, and, as is customary at this season, business cares were thrown aside as much as possible. The volume of trade, therefore, has been very much restricted, with retail departments showing the most activity. Wholesale dealers are more or less engaged in stock-taking and making preparations for the coming year. Prices have undergone very little change since our last report, and, as a rule, they are comparatively low. Payments are said to be fair, and the feeling generally is hopeful. The money market is quiet at unchanged rates. Call loans on bank stocks are 5 to 5½ per cent, and on debentures and other A1 securities 3½c to 4c. Commercial paper unchanged; gilt-edged is discounted at 6 to 6½ per cent, and the general run at 7 to 7½ per cent. Sterling Exchange is slightly lower; 60-day bills between banks are 109½ to 109¾,

and demand bills between banks 110 to 110½. New York drafts between banks are easier at ½ premium. The stock market has ruled quiet, but prices are higher. The last two days there have been sales of Montreal at 202½, Ontario at 105½ to 107, Toronto at 185 Merchants at 115, Commerce at 117½ to 119½, Federal at 100½ to 101, Standard at 118, and Dominion at 201. Freehold Loan, new, at 157, Canada Landed at 123½, and Northwest Land at 56 to 59½. Following are prices bid to-day as compared with those of last Thursday.

Banks.	Bid Dec. 24	Bid Dec. 30	Loan Cos.	Bid Dec. 24	Bid Dec. 30
Montreal..	200½	202½	Can. Per.....	205	167
Toronto...	184	187½	Freehold.....	187	180
Ontario...	105½	106½	Western Can...	185	180
Merchants	113½	114½	Bldg. & Loan...	104	104
Commerce	117½	118½	Farmers' Loan...	113	114
Dominion.	200	201	Land'n & Can'd.	145	146
Hamilton.	126	126	Landed Credit...	98	98½
Standard..	117½	118	National Inv't...	98	98½
Federal...	100	101	Ontario Loan...	1125	1125½
Imperial..	127	128	Hamilton Prov.	111	111
Molson's	.....	.....	Imperial Sav...	.....	.....

BUTTER.—Trade is very quiet, and still confined to small lots of choice tub, for local use. The receipts are fair, but too plentiful of inferior qualities. There is no export demand and sales of medium to good store-packed rolls range at 10c to 12c. Choice tub jobs at 5c to 16c. Eggs are in moderate supply, and prices rather easier; fresh are quoted a

CARD.

WE take pleasure in thanking our customers for their liberal patronage during past years; and as our Organs are the most perfect and beautiful, we can with confidence ask for a continuation of the same. With Christmas greetings, and best wishes for the New Year,

Yours faithfully,

W. DOHERTY & CO.,

Organ Manufacturers,

CLINTON, ONT.

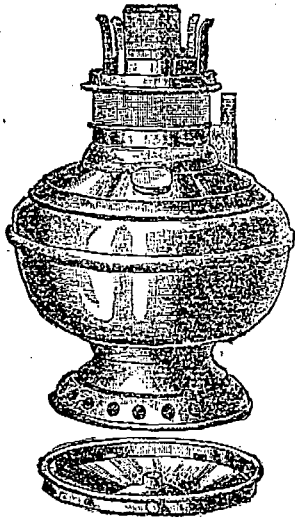
20c and pickled at 17c. Cheese is firmer in sympathy with outside markets; the Sept. jobs at 9½c to 10c, and inferior to good at 8½c to 9c.

COAL AND WOOD.—There has been a fair trade in coal, and prices rule firm, stove and not sell at \$6.25 a ton delivered, egg and grate at \$6, and the best soft at \$5.50. Wood is quoted at \$4.50 to \$5 a cord for the best hard, \$3.50 for second quality, and \$4.00 for best pine.

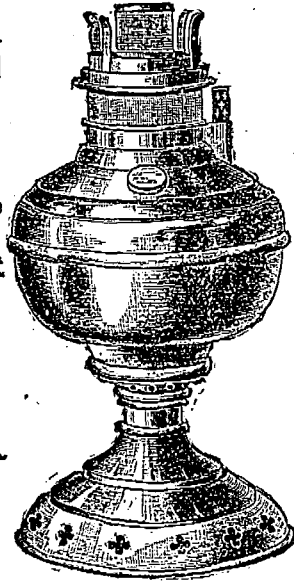
COAL OIL.—The demand for burning oils is only moderate, and prices are unchanged. Canadian refined sells at 18½c a gallon for single barrels and at 18c for five to ten barrel lots. Carbon safety 20c. American oils unchanged at 24c for prime and 27c for water white. Crude is firm at 87c to 87½c in Petrolca, and refined is quoted at about 14½c a gallon in car lots.

DRESSED HOGS.—Receipts are remarkably light for the season of the year, and, in consequence, prices are sustained. Averages of 175 to 200 lbs. bring \$5.12½ to \$5.25, and light ones for butchers' use 12½c to 25c more.

DRUGS.—Business is quiet, with orders of a sorting-up description. There are few changes to note in prices Turpentine 58c to 60c a gallon; alcohol at \$3.27 per gallon; castor oil at 10c to 12c; opium at \$3.80 to \$4.00; glycerine, steady, at 16c; quinine, 90c to \$1.00; morphia, \$1.80 to \$2



BURN & ROBINSON
MAN'G. CO.,
HAMILTON, ONT.,
Manufacturers of:
THE FAMOUS
"ROCHESTER"
COAL OIL LAMP!



JACOB ZINGSHEIM,

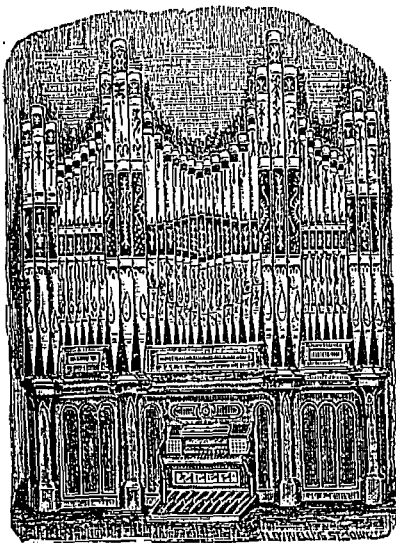
MANUFACTURER OF

PARLOR AND BED-ROOM SETS, CENTRE TABLES &c.,

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

HAMILTON, - - - ONT.

SEND FOR ILLUSTRATED CATALOGUE.



CHURCH ORGANS.

SECOND TO NONE in the market. Send for specifications and prices to

F. A. PETERS, Jr.,
MANUFACTURER,
City Road, ST. JOHN, N. B.

REFERENCES:—The Most Rev. The Metropolitan of Canada, Fredericton, N. B.; Prof. Porter, of St. Paul's Church of England, Halifax, N.S.; Prof. Gubb, of Trinity Church, St. John, N.B.; Rev. G. B. Dodwell, Middleton, N.S.; Robt. Smith, Esq., Woodstock, N.B.; Alex. Black, Esq., Dorchester, N.B.; Rev. Fr. Meehan, Moncton, N.B.; Professor Bristowe, of Cathedral, Fredericton, N.B.

18c; potass iodide, \$4.00 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, 35c to 45c. Oil of peppermint steady at \$5.20 to \$6. Hemp seed, 5c to 5½c.

FLOUR AND GRAIN.—The flour trade has been dull during the week. The demand is purely of a local character, and the movement at this season of the year much lighter than it should be. There was a sale of superior extra the latter part of last week at \$3.70 and more offered at that price yesterday. Extras can be had at \$3.60 and spring extras at \$3.50, but no sales reported. The stock in store is 500 barrels, the same as last week, as compared with 1,625 barrels the corresponding week of last year. *Wheat* is also very dull, there being but little demand, and holders asking too much. No. 2 fall offers at 85c to 83½c bid cash; for May delivery this grade offers at 91c with 90½c bid. No. 2 spring is firmer, owing to scarcity; it is held at 86c to 87c. There is little doing in Manitoba wheats. The stock of wheat in store here is 225,214 bushels as against 208,991 bush. last week, 192,093 bush. at the corresponding period of last year, and 100,116 bush in 1883. *Barley* has been very quiet; higher grades are the firmest; No. 1 quoted at 92c to 94c, No. 2 at 81c, No. 3 Extra at 69c to 70c, and No. 2 at 57c to 58c. The stock in store is 157,543 bush., as against 146,463 bush last week, and 114,034 bush at the corresponding period of last year. *Oats* are a trifle easier on freer receipts; sales are reported at 33c to 33½c on track. Stock in store 700 bushels as against 875 bush. at the corresponding period of last year. *Peas* quiet and steady, with sales of No. 2 at 60c. The stock in store is 6734 bushels, as against 14,544 bushels the corresponding week of last year. *Rye* is nominal at 60c; no stock in store. *Oatmeal* is steady at \$3.75 for ordinary cars on track. *Bran* in moderate demand and firmer; car lots are quoted at \$12 to \$12.50.

GROCERIES.—The movement is restricted, and prices show little or no change. There is a good demand for low and medium grades of teas, and prices rule firm. Sugars quiet and steady; granulated 6½c to 7c. Fruits unchanged; valencias are firm at about 9c. *Tobaccos* and liquors firm at former quotations.

HARDWARE.—A moderate trade is reported; orders are chiefly of a sorting-up character, and, the open season being favorable for building, the demand for such material is fair. Prices rule steady; ingot tin is quoted at 23c to 24c. Bar iron, \$1.70; pig iron, Summerlee \$19; Cambroo, \$17 and \$18. Glass, \$1.80. Payments fair.

HIDES AND SKINS.—The trade in hides is quiet, and prices steady; cured sell at 9½c for cows and 10c for steers. Dealers pay 9c for No. 1 green steers and 8½c for No. 1 cows. *Calfskins* are nominal at 10c to 12c for green, and 13c to 14c for cured. *Sheepskins.*—There is a good demand, and prices rule firm. Country receipts are fair, and prices from 70c to 85c; the best offering being \$1.00. *Tallow* is dull; rough is quoted at 3c and rendered at 6c.



**HEAP'S PATENT
DRY EARTH OR ASHES CLOSETS**

—) AND (—)
INODOROUS BEDROOM COMMODES.

THE BEST IN THE WORLD—16,000 IN USE.

"Over 20 of these Commodes are now in use in the Mount Royal Hospital, Montreal, and the Medical Men and Lady Nurses express themselves well pleased and satisfied with them.

**Awarded a Special Silver Medal,
TORONTO, 1885,**

& 14 other FIRST PRIZE MEDALS.

These Closets can be fitted up indoors, or out,
being **PERFECTLY INNOXIOUS.**

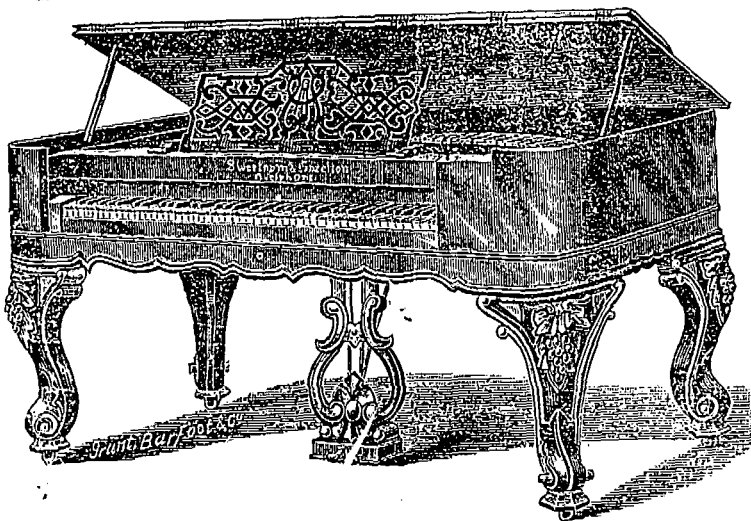
**"Heap's Patent" Dry Earth or
Ashes Closet Co. (Limited.)**

57 ADELAIDE ST. WEST, TORONTO.

Wm. HEAP, Man. Dir. J. B. TAYLOR, Sec. Treas.

BEDROOM COMMODE.

ALWAYS THE BEST.



17½ Octavo, Square Piano.

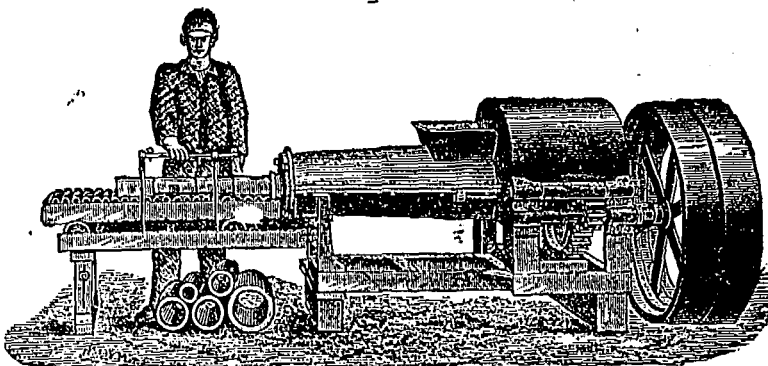
SWEETNAM & HAZELTON, Sole Manufacturers.

WORKS: GUELPH, Ont.

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

KELLS & SONS' IMPROVED BRICK and TILE MACHINE.

CHEAPEST, SIMPLEST AND MOST IMPROVED YET IN USE.



AWARDED PRIZE AT INDUSTRIAL EXHIBITION THIS SEASON.

Send for Testimonials and Price List

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

LIVE STOCK.—The receipts of cattle are limited and prices easy. There is very little demand for export steers, and prices are nominal at 4c to 4½c. Butchers' in limited demand, with sales of the best at 3¾c, and inferior at 2½c to 3¼c. Sheep unchanged, at 3½c to 3¾c for the best and at 2½c to 2¾c for inferior. Lambs are firm, with offerings fair, choice sold at \$3.25 to \$3.50 a head. Hogs are slightly easier at 3½c to 4c, the latter for choice light weights. Calves range from \$5 to \$15 a head, according to size and quality.

PROVISIONS.—A small business is reported in this department. Owing to small receipts of hogs, the packing is much less than last season, and stocks of hog products are low. Bran, however, is easy at 7c per lb. for long clear and at 6½c to 6¾c for Cumberland Cut. Hams in moderate demand; smoked sell at 11c to 11½c, and sweet pickled at 10c to 10½c. Lard is in fair demand; small lots in tubs and pails sell at 9½c to 9¾c. Pork steady, with sales of small lots of new at \$13 to \$13.50. Hops are quiet, and prices unchanged, at 7c to 9c for new. White Beans sell at \$1.30 a bush for hand-picked. Potatoes are unchanged, with sales of car lots at 50c to 55c on track, and small lots at 60c to 65c per bag.

WOOL.—There is a quiet trade, but prices are maintained. The stock of fleece is limited, and quotations are 19c to 21c, the latter for selected lots. Supers are steady at 23c, with some quoted at 24c, but the demand for factories is limited. Extras, 26½c to 27c.

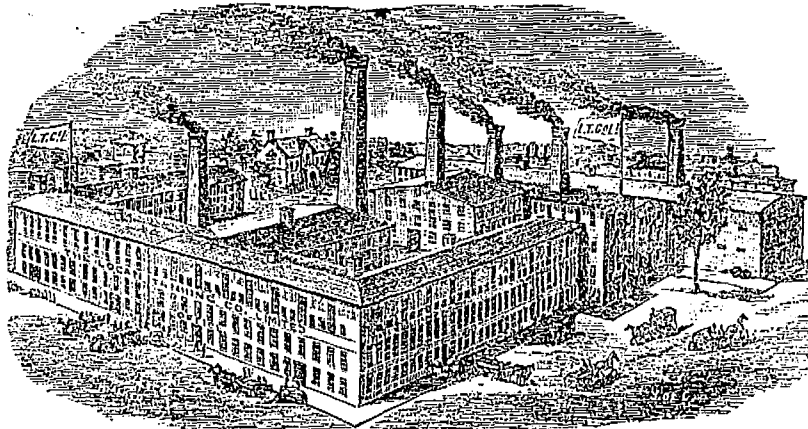
SPECIAL NOTICES.

Kells & Sons' improved brick and tile machine has been awarded several prizes in the United States, and last year took the bronze medal at the Industrial exhibition in Toronto. Mr. Baird, Parkhill, Ont., is the sole manufacturer for Canada and is in receipt of numerous orders. The machine is said to be the cheapest, simplest and most serviceable introduced of late into the Dominion. Mr. B. has about the largest establishment in his section of country and employs in the busy season 150 hands.

Nelson & Co., Berlin, Ont., are practical founders and engineers, manufacturing engines and boilers; they also turn out every description of casting to order. Their specialty is automatic cut-off and common slide valve engines, of from 3 to 15 h. p., but they also manufacture horizontal engines and boilers of any size up to 100 h. p. Their automatic cut-off engine is finding a ready sale, and has been pronounced by some practical engineers superior to any of its kind manufactured in Canada. It is a new departure in small engines, and, owing to its simplicity of construction, economy in fuel, and durability, the firm finds that the demand for it takes up a large share of attention.

Parties contemplating the use of hot-water and steam-heating apparatus would do well to enquire into the merits of the hydro-caloric association, Notre Dame street, this city, which manufactures Manny's patent steam and hot-water steel plate boilers, etc. It is prepared to erect heating apparatus in school buildings, churches, factories, theatres, hotels, residences, etc., and furnishes a host of references from leading institutions and well-known

THE LOGAN TANNING COMPANY,
Limited.



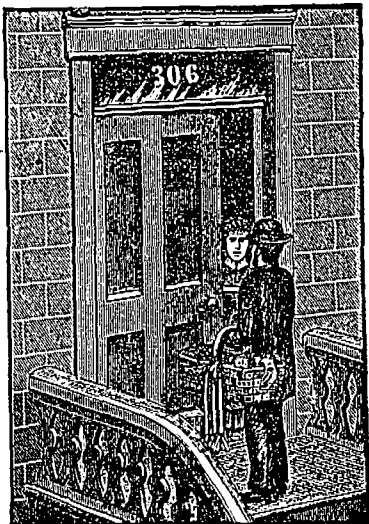
WM. ESSON, President, A. C. MACDONALD, Managing Director.

JOHN LOGAN, Superintendent.

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

The Largest Tannery in the Dominion.

THE BURGLAR PROOF DOOR GUARD.



PROTECTS YOUR HOME Against The Peddler, The Burglar, The Beggar, The Bumster, The Solicitor, The Sneak Thief, The Scamp, The Tramp, and all other unwelcome visitors day or night.

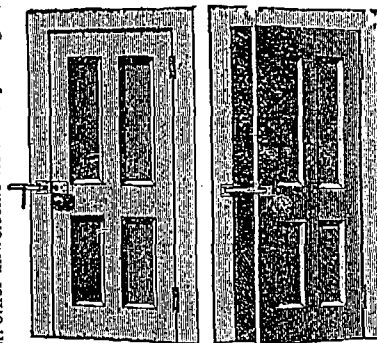
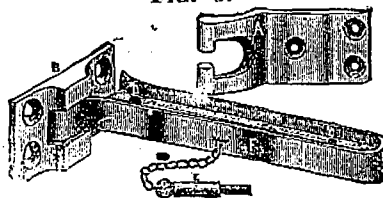


FIG. 3.



Patented, United States, 1870. Canada, 1880-1883 England, 1885. Agents wanted everywhere, good terms. Send for testimonials and prices to

THE INGERSOLL DOOR GUARD MANUFACTURING CO.,

Cottage Avenue off Thames Street, Ingersoll, Ont.

Lock Box 127.

H. J. HEARN, General Manager. H. HEARN, Mechanical Engineer.

JAMES D. MOORE,
Grain and Produce Merchant,
MANUFACTURER AND DEALER IN
OATMEAL,
Wholesale only.
ST. MARYS, ONT.

MEYER & RITZ BROS.,
MANUFACTURERS OF
Thrashing Machines, Root Cutters, Star Wind Mills,
And all kinds of Farming Implements.
BETCHEN'S PATENT CULTIVATOR A SPECIALTY.
NEW HAMBURG, ONT.

IN REPLY

To Numerous Enquiries,

McDOUGALL, LOGIE & CO.,

MONTREAL,

desire to state that their branch establishments were not injured by the fire, and all orders can be promptly filled.

In a few days they will have running one of the best equipped

Lead, Color & Varnish Works

IN AMERICA.

ERNEST C. MOUNT,

Successor to MOUNT, MARTIN & CO.,

Plumber, Gas and Steam Fitter, Practical Sanitarian and Lead-Burner.

Specialty:—Re-modelling and repairing defective plumbing and drainage at reasonable rates.

16 VICTORIA SQUARE, MONTREAL.

GEO. A. MOONEY & CO.,

MANUFACTURERS OF

Kid, Goat, Calf & Sheep Skins,

Wholesale Trade only.

415 MONTCALM STREET,
MONTREAL, P. Q.

GLOVES! GLOVES!! GLOVES!!!

M. MALONE,

2600 and 2602

NOTRE DAME ST.,

MONTREAL, P. Q.,

Manufacturer of

Buckskin, Kid Mitts and Gloves

OF ALL KINDS.

citizens throughout the Province. The boilers are made in eighteen sizes, and for material and construction are claimed to be unequalled. In a circular issued by the association appears the following:—With our apparatus we do away with all packed and inferior methods of connecting, so common to most constructions on the market and a cause of large annual expense and trouble in repairing. The boilers are essentially the same in construction, and the description of one will apply equally as well to the other. As far as the boiler alone is concerned, it consists of three parts; the lower part or fire-box, the upper section or reservoir for water and steam, and the series of vertical pipes connected with the fire-box and upper section; the whole presenting a most effective combination of heating surface.

TABLE SHOWING HIGHEST AND LOWEST QUOTATIONS OF STOCKS.
From 31st December, 1867, to the 31st December, 1885. Fractions Omitted previous to 1880.

BANKS.	1868	1869	1870	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885
Montreal.....	{ High 142 Low 126	168 139	231 154	292 222	269 177	194 174	199 181	195 179	196 181	183 153	173 136	150 125	160 134½	215½ 170	214½ 196½	208½ 170½	195½ 175½	207 187
Ontario.....	{ High 104 Low 97	102 95	109 98	124 108	115 96	107 100	113 105	113 101	108 101	105 96	97 66	75 55	103 70	103½ 55	129½* 59½	116½ 98	112 99½	116 102½
Merchants.....	{ High 113 Low 104	141 104	120 105	148 116	137 106	119 107	124 109	118 90	99 89	90 65	99 97	96 71	119½* 84	130½ 116	134½ 118½	128 103½	117 102	119½ 108
Molsons.....	{ High 112 Low 107	113 101	110 95	128 109	116 105	114 105	117 108	117 101	111 106	112 102	101 80	84 58	108 76	120 104	132 120	133 109	120 103½	125 110½
Toronto.....	{ High 121 Low 110	168	158 125	205 156	220 193	212 182	199 185	199 177	190 175	176 140	140 117	123 106	144 121½	173½ 142	195½ 166	196 159	187 160	190 176
Commerce.....	{ High 107 Low 100	111 101	122 108	150 117	139 114	128 116	138 120	137 118	127 118	122 113	119 100	120 95	143½ 114½	56 32	151½ 130	137 118	127½ 107½	131½ 110½
Standard.....	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	121½ 109	115½ 109½	120½ 111½
Du Peuple.....	{ High 112 Low 105	110 104	108 102	116 105	114 102	107 104	111 105	112 92	99 93	94 87	88 57	67 39	95 5	97 90	93 86	91 60	65 39	84 40
Ville-Marie.....	{ High 100 Low 97	..... .....	..... .....	..... .....	..... .....	..... .....	102 102	103 86	83 60	80 60	77 60	55 20	..... .....	100* 95	..... .....	94 94	85½ 85½	83 80
East. Townships.	{ High Low	101 97	113 102	118 107	125 113	118 109	127 116	125 100	110 102	101 104	107 93	102 90	117½ 98	123 114	123 119½	121 121	114½ 104½	110 104
Quebec.....	{ High 106 Low 100	104 98	112 103	130 110	115 102	101 108	109 109	116 107	110 102	108 104	106 94	92 90	105 95	109 100	117 108	116½ 108	108 107	97½ 97½
Union.....	{ High 108 Low 100	108 103	109 104	124 103	112 91	105 100	108 101	106 83	90 85	79 62	63 54	61 49	101 69	97½ 89	99 92½	92 65	70 58	60½ 40
Hamilton.....	{ High Low .....	..... .....	..... .....	..... .....	100 99	95	97	95 90	97	100 97	101 96	100 98	107	121 119	129 114	117 112½	123½ 110½	121 121
Dominion.....	{ High Low .....	..... .....	..... .....	111 102	112 105	107 104	116 103	120 111	130 116	126 113	..... 121	..... 121	141½ 116	199 146	213½ 191	204 186	200 185	204 185½
Maritime.....	{ High Low .....	..... .....	..... .....	..... .....	102 93	96 84	93 83	93 70	75 72	75 65	..... 66	..... .....	..... .....	..... .....	65 44	..... .....	100* 35	90 80
Brit. N. America.	{ High Low	107 106	108 104	118 106	..... .....	..... .....	..... .....	..... .....	152 146	138 135	..... 100	..... 104	114 97	124 116	112 103	116 114	117 112	118 118
Nationale.....	{ High 107 Low 105	108 105	108 103	121 106	112 105	110 106	115 110	115 105	110 103	69 65	..... .....	..... .....	99½ 72	99 70	90 70	70 64½	70 65	60 50
Exchange.....	{ High Low .....	..... .....	..... .....	..... .....	102 98	103 99	107 100	108 90	100 91	96 69	80 66	64 60	71 40	144½* 61	185 145	165.....	..........	..........
Jacques Cartier..	{ High 107 Low 105	110 106	114 107	127 114	123 106	109 102	108 104	107 15	41 27	57 32	55 30	62 28	100 59	115 96	125 112	112½ 80	90 72	72 55
Federal.....	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	95 92	104 98	104 100	105 105	105 99	127½ 106½	168 137	169 150	165 120	140 40	123½ 46
Imperial.....	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	106 100	..... 106	..... 102	..... 102	122 95	143 118½	144½ 133	147½ 131½	136 122½	129½ 114½
Hochelaga.....	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	90 70
MISCELLANEOUS.																		
Mont. Telegraph.	{ High Low	140 137	240 140	230 170	224 180	222 182	205 174	194 132	179 125	123 104	124 106	106 81	139 87	135 114½	135 112	126 115	126½ 108½	130 38
Dom. Telegraph.	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	107 100	109 90	98 80	91 80	85 74	75 60	91½ 60	96½ 88	96½ 94½	87 87	87 85	82 82
Montreal Gas Co.	{ High Low	140 135	180 140	100 170	210 190	265 114	136 120	136 124	174 137	167 142	158 104	130 107	158 109	158 134½	198½ 144	190½ 163	195½ 173	196 175½
Mont. L'n & Mort.	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	125 118	128 121	126 106	100	112	112 94	110 105	105 104½	105 50	55 40	89 72
City Pass. R'y....	{ High Low	113 109	172 109	250 162	310 200	310 250	208 174	187 152	240 140	126 94	94 78	85 75	125 80	143 109½	162½ 118½	149½ 103	126 110	126½ 110
Rich. & O. N. Co.	{ High Low	126 119	186 125	230 185	192 180	240 162	183 143	145 65	102 84	95 59	68 43	45 36	67½ 37½	69 40	78 52½	80½ 49	65½ 49	61 54
Royal C'n. In. Co.	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	95 93	98 93	94 76	83 81	83 43	58 43	57 50	55½ 48½	56 50	55 50	67½ 62½
Mont. Cotton Co.	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	220 158	180 150	60 50	52½ 30	80 50
Can. Cotton Co.	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	165 120	155 135	118 50	55 20	75 30
Dund. Cotton Co.	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	140 115	139 110	60 51	60 20	69 30
Hudon Cotton Co.	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	90 60	61 55	92½ 69
St. P'l, M. & M. Ry	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	167 109	171½ 98	98 77	195½ 85
Pacific R'y Bonds	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	65½ 52½	58 40	..........
Can. Pac. R'y....	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	64 35
Guar. Co. N.A....	{ High Low .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	92 90	91½ 80	95 89

Entered according to Act of Parliament in the year one thousand eight hundred and eighty, by M. S. FOLEY & Co. in the office of the Minister of Agriculture and Statistics of the Dominion of Canada.

A CARD.

We desire to inform our patrons and the public generally that the fire which recently destroyed the E. T. Barnum Wire and Iron Works of Detroit, Mich., does not in any way interfere with the business carried on by us in Canada; we having complete facilities for manufacturing every line of goods as catalogued by us, and previously made by the Detroit Works.

Our own facilities for manufacturing have of late received some very extensive additions, and we are now fully prepared to meet the constantly-increasing demand for our goods.

Thanking the public for the liberal support accorded us in the past, and assuring all that nothing will be found lacking that will aid us in maintaining our famous reputation for producing the highest grades of Architectural Iron, Steel, Brass and Wire Goods.

We remain, faithfully yours,

**BARNUM WIRE & IRON WORKS,
WINDSOR, ONT.**

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JOHN ROPE,
BAKER AND CONFECTIONER.

All kinds of Confectionery supplied, wholesale and retail.

MAIN STREET,
LACHUTE, P.Q.

BARAVENA MILK FOOD
FOR INFANTS AND YOUNG CHILDREN.

Is most highly recommended by the medical faculty and all who use it.

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Renfrew, Ont.

JOHN D. McDONALD, Barrister, Attorney-at-Law, &c., &c., Official Assignee for the County of Renfrew, Office:—Baglan Street, opposite Smith & Stewart's Hardware Store

Sturce, Ont.

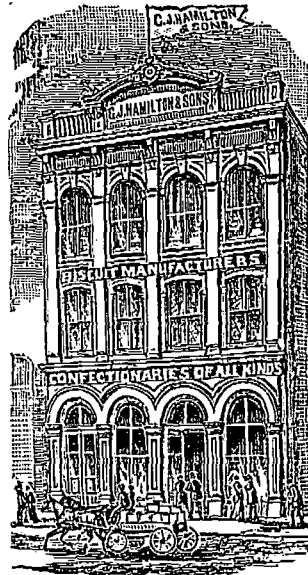
G. W. WELLS,
(Late Kilmaster & Wells)
BARRISTER, SOLICITOR, &c.

Walkerton, Ont.

KLEIN & MacNAMARA,
BARRISTER, SOLICITOR, NOTARY, &c.
Walkerton, County Town of Bruce Co., Ont.

THE MARITIME BAKERY

**G. J. HAMILTON & SONS,
PROPRIETORS.**

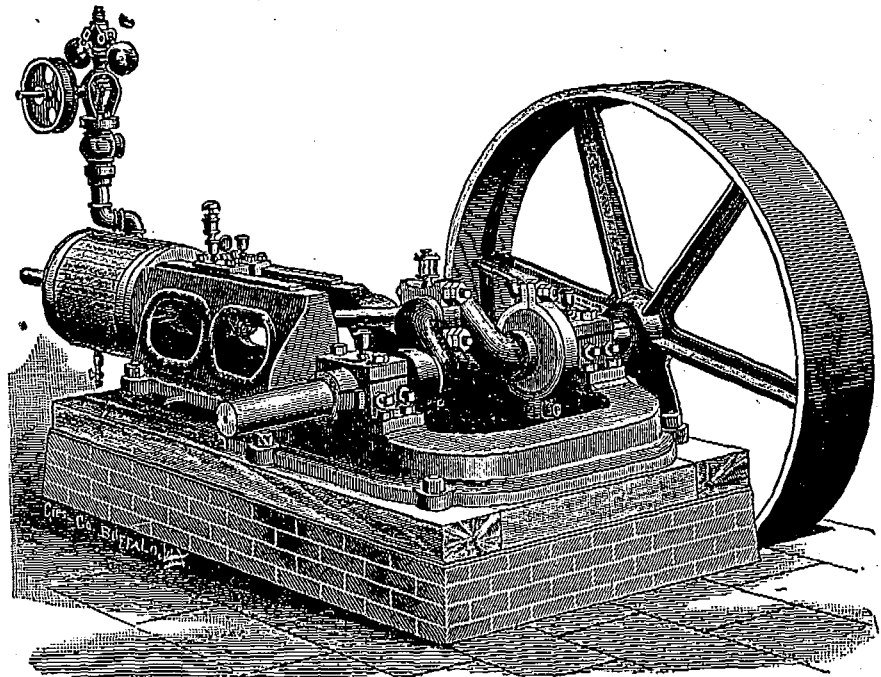


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PICTOU, N.S.**

— MANUFACTURERS OF ALL KINDS OF —

Plain and Fancy Biscuits and Confectioners.

I. MATHESON & COMPANY,
ENGINEERS AND BOILER MAKERS,
NEW GLASGOW, NOVA SCOTIA.



— MANUFACTURERS OF —

Steel and Iron Stationary and Marine Boilers. Rivet holes drilled in place. Stationary and Portable Engines.

SURETYSHIP.

The only Co'y in Canada confin- ing 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 Gov't. 57,000

THE BOND 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 man- agement which introduced the system to this contin- ent over twenty-two years ago, and has since actively and successfully conducted the business to the sat- isfaction 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.

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Boots and Shoes, Wholesale,

JOURNAL OF

Craig and St. Francois Xavier Streets

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JAMES MCCREADY & CO.,

WHOLESALE

BOOT AND SHOE

MANUFACTURERS.

ST. PETER & YOVILLE 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.

NAME.	Par value	Capital Sub- scribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices Dec. 30.	Cash value per Sh.
Brit. North America	\$ 213 1/2	\$4,866,666	\$ 4,866,666	1,056,100	3 1/2	4 Jan 4 July	119 1/2	200 78
Can. Bank Commerce	50	6,000,000	6,000,000	2,100,000	3 1/2	2 Jan 2 July	118 1/2	59 1 1/2
Central Bank	100	500,000	326,600	10,000	3	24 Aug 1 Mar	126	50 40
Commercial, Windsor	40	500,000	260,000	75,000	4	1 May 1 Nov	200 1/2	100 25
Dominion Bank	50	1,500,000	1,500,000	980,000	5	3 May 3 Sept	75	37 50
Du People	50	1,200,000	1,200,000	200,000	3	2 Jan 2 July	110	55 00
Eastern Townships	50	1,475,600	1,449,488	376,000	3 1/2	1 Feb. 1 Aug	84	58 80
Exchange, Yarmouth	70	250,000	245,910	30,000	3	1 Feb 1 May	101 1/2	101 50
Federal Bank	100	1,250,000	1,250,000	100,000	3	1 Feb 1 May	104	20 80
Halifax Banking Co.	20	500,000	500,000	50,000	3	2 June 1 Dec	126	126 50
Hamilton	100	1,000,000	999,500	270,000	4	2 Jan 2 July	77	77 00
Halifax	100	710,100	710,100	50,000	8	2 Jan 1 July	127	127 00
Imperial Bank	100	500,000	500,000	480,000	4	2 June 2 Dec	55 65	13 75
Jacques Cartier	25	500,000	500,000	140,000	3	2 Jan 2 July	110	110 00
London	100	1,000,000	200,049	50,000	3 1/2	2 June 1 Dec	113 1/2	115 25
Maritime	100	321,900	321,900	60,000	3	1 Aug 1 Feb	102 1/2	102 50
Merchants' Bk. Can.	100	5,798,267	5,738,000	1,375,000	3 1/2	1 April 1 Oct	122 1/2	61 25
Merchants', Halifax	100	1,000,000	1,000,000	200,000	3 1/2	1 June 1 Dec	203	406 00
Molson Bank	50	2,000,000	2,000,000	675,000	4	1 May (Nil) Nov	60	30 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	10 April 10 Oct.	121 1/2	121 50
National	50	2,000,000	2,000,000	300,000	4	2 Jan 2 July	51	51 00
New Brunswick	100	1,000,000	1,000,000	340,000	3 1/2	1 June 1 Dec	106 1/2	106 50
Nova Scotia	100	1,114,300	1,114,300	485,000	3 1/2	1 June 1 Dec	118	118 00
Ontario Bank	100	1,600,000	1,500,000	210,000	3 1/2	Feb. Aug.	96	19 20
Ottawa	100	1,000,000	1,000,000	35,000	2 1/2	100	50 00	
People's of Halifax	20	600,000	600,000	250,000	3	1 April 1 Oct	100	100 00
People's Bank, N. B.	50	500,000	500,000	250,000	3	2 Jan 2 July	117 1/2	58 75
Pictou Bank	100	250,000	250,000	25,000	4	2 June 1 Dec	185 1/2	185 50
Quebec Bank	100	2,500,000	2,500,000	325,000	3 1/2	2 Jan 2 July	117 1/2	58 75
St. Stephen's Bank	100	200,000	200,000	25,000	4	2 June 1 Dec	185 1/2	185 50
Standard	50	803,700	803,700	220,000	3 1/2	2 Jan 2 July	117 1/2	58 75
Toronto	100	2,000,000	2,000,000	1,150,000	4	2 Jan 2 July	51	51 00
Traders Bank of Can.	50	500,000	187,420	40,000	3	2 Jan 2 July	51	51 00
Union Bank (Halifax)	50	1,000,000	600,000	40,000	3	2 Jan 2 July	51	51 00
Union Bank of I.C.	100	2,000,000	2,000,000	40,000	3 1/2	2 June 1 Dec	81	81 00
Ville Marie	100	500,000	464,300	15,000	3	120 1/2	120 50	
Western of Canada	100	500,000	258,909	30,000	3	118 1/2	59 25	
Yarmouth	100	400,000	390,870	6,000	3 1/2	106	53 00	
Agrie. Sav. and Loan Co.	50	500,000	578,313	27,000	3	1 Jan 1 July	104	118 00
Brit. Loan and Sav. Co.	50	130,000	121,000	6,000	3 1/2	106	108 00	
Brit. Can. Loan & Inv. Co.	100	1,350,000	257,056	30,000	3 1/2	104	26 00	
Brit. Morig. Loan Co.	100	750,000	750,000	85,000	3	124	55 00	
Buildidg and Loan Assoc.	25	750,000	750,000	125,000	4	2 Jan 2 July	206	109 00
Canada Cotton Co.	100	750,000	697,500	125,000	4	1 Jan 1 July	117 1/2	44 00
Canada Landed Credit Co.	50	1,500,000	683,900	100,000	3	15 Jan and Qlty	70	70 00
Can. Form. Loan and Sav. Co.	50	3,000,000	2,200,000	1,100,000	6 1/2	114	57 00	
Can. Sav. and Loan Co.	50	700,000	650,410	120,000	4	167	167 00	
Dominion Sav. and Inv. Co.	50	1,000,000	873,205	157,000	4	125	125 00	
Dominion Telegraph Co.	50	1,000,000	1,000,000	500,000	3	75,857	4	
Dundas Cotton Co.	100	500,000	500,000	445,000	5	1 June 1 Dec	167	167 00
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	125,000	4	2 Jan 2 July	125	125 00
Freshold Loan and Sav. Co.	100	1,875,000	1,000,000	445,000	5	1 Jan 1 July	155	77 50
Hamilton Prov. and Loan.	100	1,500,000	1,000,000	125,000	4	8 Jan 8 July	112	112 00
Hemp Sav. and Loan Co.	100	1,000,000	100,000	49,000	3 1/2	2 Jan 2 July	110	110 50
Hudson Cotton Co.	100	2,000,000	850,000	32,000	4	117	58 50	
Huron & Erie Loan Soc.	50	1,500,000	1,100,150	391,000	5	1 Jan 1 July	155	77 50
Huron & Lambton Loan Co.	50	350,000	230,000	32,000	4	2 Jan 2 July	40,000	3
Imperial Loan and Inv. Co.	100	629,850	611,704	85,000	3 1/2	8 Jan 8 July	112	112 00
Landed Banking and Loan	50	700,000	424,604	40,000	3	15 Mch 15 Sept	145	72 50
Land. & Can. Loan and Ag.	50	400,000	550,000	260,000	5	31 Dec 30 June	116 118	58 90
London Loan Co.	50	665,000	550,000	59,000	4	2 Jan 2 July	110	110 50
London Loan and Inv. Co.	100	2,250,000	460,000	80,000	3 1/2	2 Jan 2 July	110	110 50
Manitoba Inv. Assoc.	100	100,000	106,000	3,000	4	2 Jan and Qlty	120 1/2	48 20
Manitoba Loan	100	518,900	518,900	0	5	15 April 15 Oct	191	77 60
Montreal Telegraph Co.	40	7,000,000	2,000,000	1,976,752	6	6 May 6 Nov	124 1/2	63 25
Montreal City Gas Co.	40	2,000,000	0	0	0	75	75 00	
Montreal City Pass. Ry. Co	50	600,000	0	0	0	70	37 50	
Montreal Cotton Co.	100	794,000	94,000	0	0	89	44 50	
Montreal Building Assoc.	50	300,000	0	0	0	98	x.d.	
Montreal Loan and Morig.	50	1,000,000	32,812	106,000	3 1/2	31 Dec 30 June	98	x.d.
National Investment Co.	100	1,700,000	418,000	22,500	3 1/2	2 Jan 2 July	10	10 00
N. S. Sugar Refinery	100	350,000	50,000	0	2 1/2	80 June 31 Dec	117	58 50
Ont. Indus. Loan and Inv.	50	475,800	235,135	27,000	4	1 Jan 1 July	120 1/2	64 75
Ont. Inv. Assoc.	50	6,500,000	650,000	600,000	4	1 Jan 1 July	104	x.d.
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	285,000	4	1 Jan 1 July	75	37 50
People's Loan and Dep. Co.	50	500,000	467,048	42,000	3 1/2	9 Feb 15 Sept	60	60 00
Real Est. Loan and Deb. Co.	50	500,000	346,213	24,000	4	Jan July	116 1/2	58 12 1/2
Richelieu and Ont. Nav. Co.	100	1,619,000	1,619,000	0	3	March	91	91 00
Royal Loan and Sav. Co.	50	500,000	410,513	24,000	4	1 Feb and Qlty	100 1/2	106 75
Starr Mfg. Co., Halifax	100	200,000	200,000	0	2 1/2	1 Feb and Qlty	134	x.d.
St. Paul, M & M. Ry.	100	0	0	280,000	4	1 Jan 1 July	127	x.d.
Toronto City Gas Co.	50	800,000	800,000	0	1	8 Jan 8 July	185	92 50
Union Loan and Sav. Co.	50	600,000	580,360	280,000	4	1 Jan 1 July	185	92 50
Western Can. Loan & Sav.	50	2,000,000	1,200,000	0	1	185	92 50	

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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, DEC. 31, 1885.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Horse Shoes.....	\$ c. \$ c. 0 00 3 35	Shot per 100 lbs..	\$ c. \$ c. 4 75 8 00	Splits, Heavy.....	\$ c. \$ c. 0 21 0 21	Am. in car lots.....	\$ c. \$ c. 0 00 0 23
Terms, 1 mos. or 5 p.c. or 30 days.....	3 70 0 00	Lead Pipe.....	4 00 0 00	" Small.....	0 18 0 21	" 5 to 10 bbls.....	0 00 0 24
Axes ss. & ds.—25 to 30 dia.	11 00 13 00	Zinc Sheet, lb.....	4 50 4 75	Leather Board, Canada.....	0 08 0 12	" single bbls.....	0 00 0 25
Galvanized Iron:		Powder: Canada Blasting	3 00 3 50	Enameled Cow, per ft.....	0 15 0 16	Glass.....	50 ft. 100 ft.
Morewoods Lion, No. 28.	0 06 1/2 0 07	F.F. to F. F. F.	4 75 5 00	B. Calf.....	0 11 0 12	United inches, 14 to 28.....	1 70 1 75
Pig Iron: Siemen No. 1.....	18 00 18 50	Barbed wire, per lb 'Gal'	0 06 0 06	Brush (Cow) Kid.....	0 12 0 15	United inches, 26 to 40.....	1 50 1 85
Coltess.....	0 00 18 50	'Patut'	0 05 0 05	Bulfinch.....	0 12 0 16	" 41 " 50.....	2 15 4 00
Calders.....	18 00 18 50	Hides and Skins.		Russetts, Light.....	0 35 0 40	" 51 " 60.....	0 00 4 25
Langlois.....	18 00 18 50	Montreal Green Hides.		" Heavy.....	0 30 0 35	" 61 " 70.....	0 00 4 50
Summerlee.....	17 50 18 00	" No. 1, p. 100 lbs	0 00 9 00	" No. 2.....	0 20 0 25	" 71 " 80.....	0 00 5 00
Gartsherrie.....	17 50 18 00	" No. 2.....	0 00 8 00	" Saddlers'.....	7 50 9 00	" 81 " 90.....	0 00 5 75
Caribroe.....	17 00 18 00	" No. 3.....	0 00 7 00	Int. Fr. Calf.....	0 75 0 85	" 91 " 95.....	0 00 6 75
Eglinton.....	16 50 17 50	Tanners pay 75c \$1 more for cured and inspected.		Meats, Eggs, &c.		" 95 " 100.....	0 00 8 25
Hematite.....	20 00 22 00	Hamilton, No. 1 insp.....	9 50 9 75	Mess Pork, short cut.....	00 00 13 50	Paints, &c.	
Bar Iron,—per 100 lbs.		" 2.....	8 50 8 75	" Western.....	12 75 13 00	White Lead, pure, 25 to 100 lb. egs.....	5 75 6 00
Ord. Crown.....	1 65 1 70	Toronto, " 1.....	9 50 9 75	Hams, City Cured.....	0 11 1/2 0 12	" No. 1.....	5 00 5 25
Be-t Refined.....	1 00 2 00	" 2.....	9 25 9 50	Lard, in pails.....	0 09 0 09 1/2	" No. 2.....	4 50 4 75
Siemens.....	2 10 2 15	Chicago Bull.....	10 50 11 00	Bacon, per lb.....	0 10 0 11	" No. 3.....	4 00 4 25
Swedes.....	4 00 4 25	" Steers.....	11 00 12 00	Eggs.....	0 19 0 22	White Lead, dry.....	4 75 5 00
Sheet Iron to No. 20.....	2 25 2 50	" Calfskins.....	0 15 0 16	Tallow, Rendered.....	0 05 0 06	Red Lead.....	4 00 4 25
Boiler Plates.....	2 50 2 75	" Bulls.....	8 00 8 25	" Rough.....	0 02 0 03	Venetian Red, Eng'h.....	1 60 1 75
Boiler " Lowmoor.....	0 00 0 06 1/2	Dry No'r West.....	0 15 1/2 0 16 1/2	Potatoes, per bag.....	0 00 0 60	Yel. Ochre, French.....	1 60 2 50
Hoops and Bands.....	1 90 2 00	City Sheepskins.....	0 75 0 85	Oils.		Whiting, London, Washed, " Paris.....	0 55 0 65
Canada Plates:		" Calfskins, per lb.....	0 12 0 00	Cod Oil, Newfoundland.....	0 54 0 55	Portland Cement, brl.....	2 65 3 00
Good Bands.....	2 40 2 50	Im. Horse Hides...each	3 75 4 00	" Halifax.....	0 47 1/2 0 48 1/2	Roman " brl.....	2 50 2 70
Iron Wire: 4 to 8 p. 100 lbs.	2 40 0 00	Leather (at 6 months)		" Gaspé.....	0 51 0 52	Fire Bricks, per M.....	25 00 27 50
Wrot Iron pipe 70 to 70 & 5 p.c. dis.		No. 1, B. A. Sole.....	0 24 0 26	S. R. Pale Seal.....	0 52 1/2 0 55	Salt.	
Steel, cast per lb.....	0 11 0 12	No. 2, B. A. Sole.....	0 22 0 24	Cod Liver Oil.....	0 80 0 85	Liverpool per bag Elev'ns	0 55 0 57 1/2
" Spring, 100 lb.....	3 00 3 25	No. 1, Ordinary Sole.....	0 22 0 25	[Distributing Prices]		Do " J'welves	0 52 1/2 0 55
" Tiro lb.....	2 75 3 00	No. 2 " ".....	0 24 0 25	Cod Oil, Newfoundland.....	0 53 0 54	Canadian, in small bags.	3 00 3 75
" Sleigh Shoe, lb.....	2 25 3 00	Buffalo Sole, No. 1.....	0 21 1/2 0 22	Do " Gaspé.....	0 56 0 58	Factory-filled, per bag.	1 15 1 25
Tin Plate:		" No. 2.....	0 20 0 20	S. R. Pale Seal.....	0 55 0 57 1/2	Eureka factory-filled, do	2 40 0 00
IC Coke.....	3 75 3 80	China " No. 1.....	0 22 0 25 1/2	Cod Liver Oil.....	0 90 0 95	Timber, Lumber, &c.	
IC Charcoal.....	4 25 4 50	" No. 2.....	0 19 0 21	Lard Oil, Extra.....	0 70 0 80	Ash, 1 to 4 in., M.....	20 00 25 00
IX " ".....		Zanzibar, No. 1.....	0 21 0 23	" No. 1.....	0 60 0 70	Birch, 1 to 4 in., M.....	20 00 25 00
IXX " ".....		" No. 2.....	0 19 0 20	Linseed Raw.....	0 00 0 62	Basswood.....	12 00 18 00
DC " ".....		Slaughter, No. 1.....	0 25 1/2 0 27 1/2	" Balled.....	0 00 0 65	Walnut, per M.....	60 00 100 00
DX " ".....		Harness.....	0 25 0 32	Olive, Pure.....	1 10 1 20	Butternut, per M.....	25 00 35 00
DXX " ".....		Upper Heavy.....	0 34 0 36	" Machinery.....	1 00 1 10	Cedar, round, lineal foot.	00 06 00 10
Itass. Sheet Iron.....	0 10 1/2 0 11	" Light.....	0 35 0 38	" Extra, qt., per case	3 00 3 25	Cedar, flat, lineal foot.....	00 04 00 06
Anchor, per lb.....	4 75 5 50	Grained Upper.....	0 34 0 37	" pts.....	2 40 2 60	Cherry, per M.....	60 00 80 00
Lion & Crown, 'Had Sh's		Scotch Grain.....	0 36 0 42 1/2	" Lucas, Flasks.....	6 50 0 00	Elm, soft, 1st.....	15 00 17 00
24 gauge.....	0 06 1/2 0 07	Kip Skins, French.....	0 76 0 95	Plagniol.....	3 75 4 00	Elm, Rock.....	25 00 35 00
Lead: Pig, per 100 lbs.....	3 50 3 75	English.....	0 65 0 75	" 1/2 pts., 4 doz.....	4 20 4 50	Hamlock, M.....	9 00 10 00
Sheet " ".....	0 00 4 25	Canada Kip.....	0 40 0 70	Barrett, 1/2 pts., 2 doz.....	1 70 2 00	Soft, do.....	16 00 25 00
		Hemlock Calf.....	0 70 0 80	" " ".....	2 50 3 00	Oak, M.....	40 00 50 00
		" Light.....	0 55 0 65	Spirits Turpentine, bris..	0 55 0 57 1/2	Pine, clear, M.....	37 00 40 00
		French Calf.....	1 05 1 40	Car Lots in Store.....	0 17 1/2 0 00		
		Splits, Light & Medium..	0 22 0 30	Broken lots.....	0 18 1/2 0 00		

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

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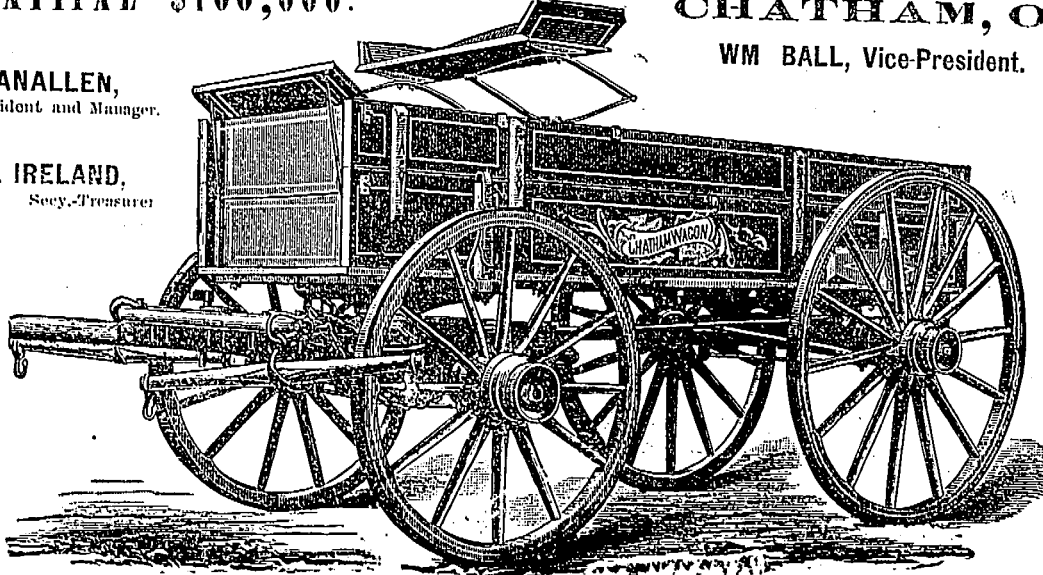
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President and Manager.

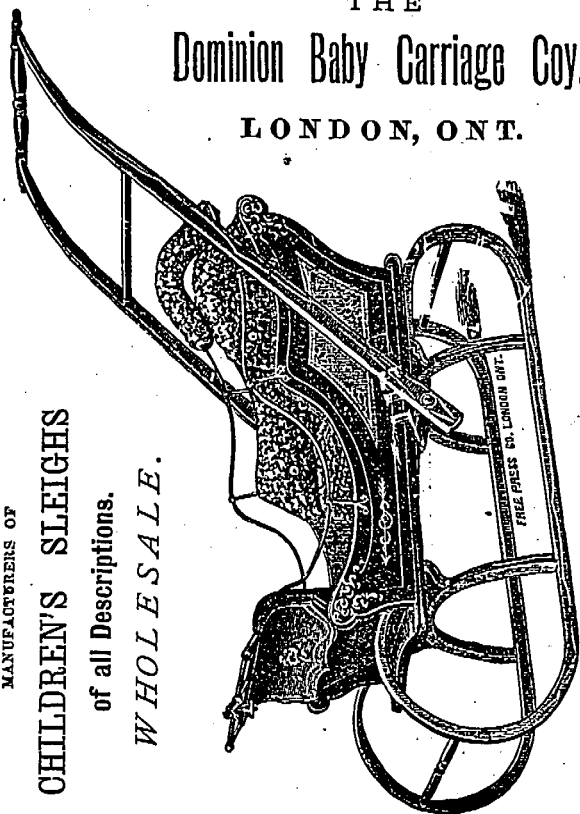
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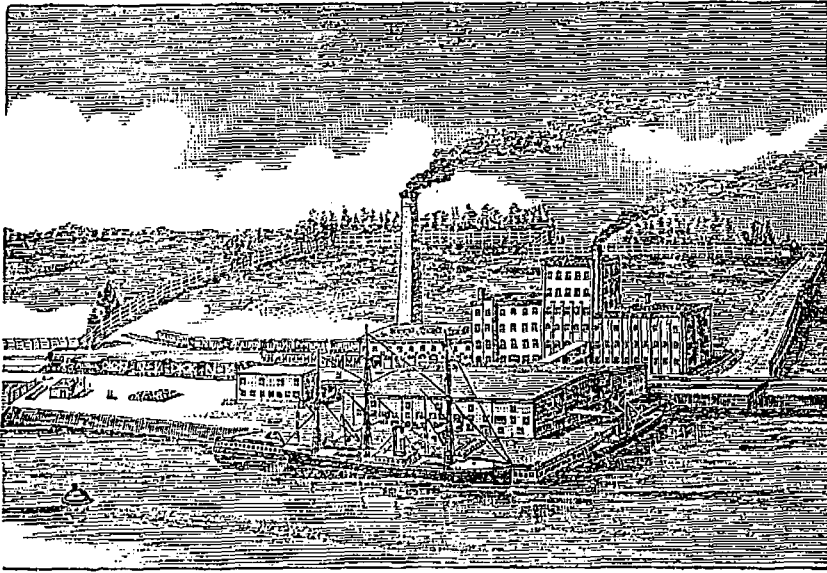
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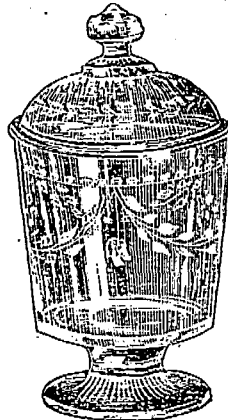
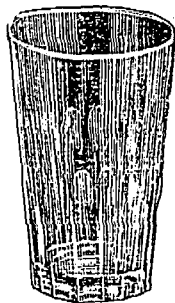
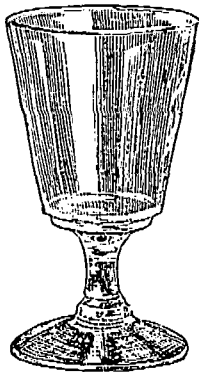
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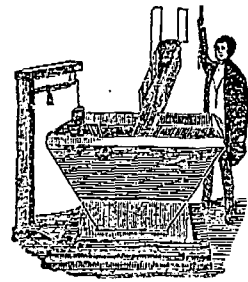
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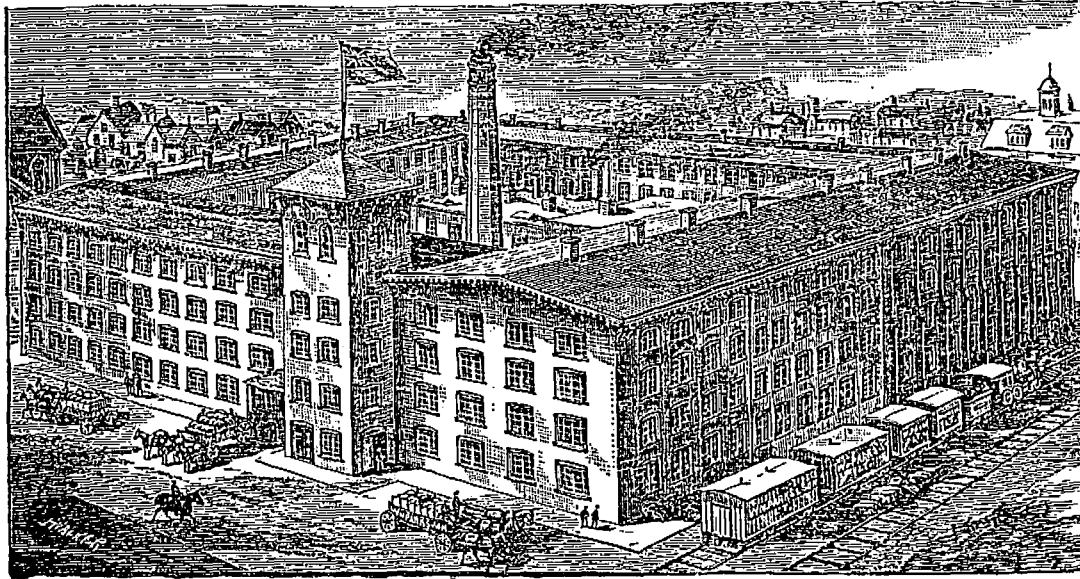
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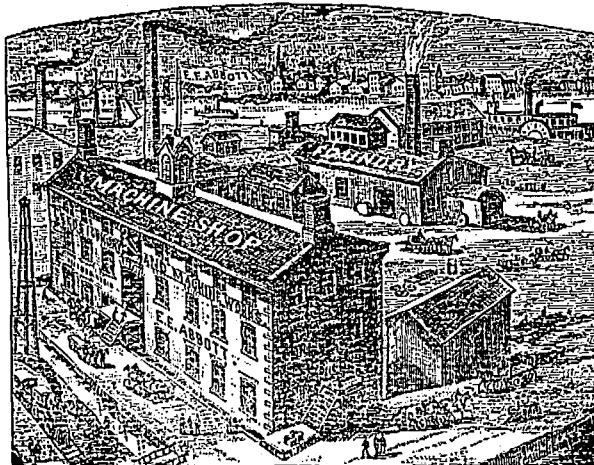
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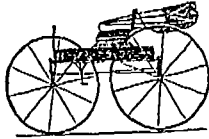
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Has been in business over 30 years, and has been awarded by the Provincial and Local Fairs 200 FIRST PRIZES, besides Second, Third and Diplomas; also been awarded Medal and Diploma at the International Exhibition in Sidney, New South Wales, Australia.

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Palmer's Pottery
 IBERVILLE, P. Q.

D. E. Palmer, Propr.,
 Manufacturer of
 all kind of

Rockingham
 AND
 Yellow Wares.
 Send for price list.



Welland Canal Enlargement.

NOTICE TO CONTRACTORS.

SEALED TENDERS addressed to the undersigned and endorsed "Tender for the Welland Canal" will be received at this office until the arrival of the Eastern and Western mails on MONDAY, the 25th day of JANUARY next (1886), for raising the walls of the locks, weirs, &c., and increasing the height of the banks of that part of the Welland Canal between Port Dalhousie and Thorold, and for deepening the Summit level between Thorold and Ramey's Bend, near Humberston.

The works, throughout, will be let in Sections. Maps of the several localities, together with plans and descriptive specifications, can be seen at this office on and after MONDAY, the 11th day of JANUARY next (1886), where printed forms of tender can be obtained. A like class of information relative to the works north of Allanburg will be furnished at the Resident Engineer's Office, Thorold; and for works south of Allanburg, plans, specifications, &c., may be seen at the Resident Engineer's Office, Welland.

Contractors are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and, in the case of firms, except there are attached the actual signatures, the nature of the occupation and place of residence of each member of the same; and, further, an accepted bank cheque for the sum of Two Thousand Dollars or more—according to the extent of the work on the section—must accompany the respective tenders, which sum shall be forfeited if the party tendering declines entering into contract for the works, at the rates stated in the offer submitted.

The amount required in each case will be stated on the form of tender.

The cheque or money thus sent in will be returned to the respective parties whose tenders are not accepted.

This Department does not, however, bind itself to accept the lowest or any tender.

By order,

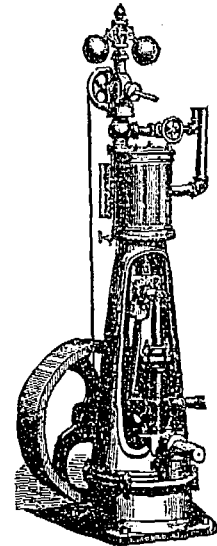
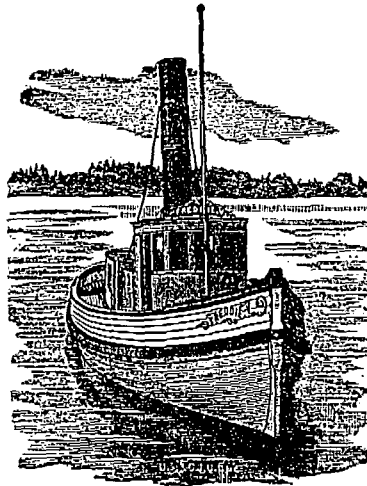
A. P. BRADLEY,

Secretary.

Department of Railways and Canals,
 Ottawa, 9th December, 1885.

BURRELL-JOHNSON IRON CO'Y

(LIMITED.)



**ENGINEERS AND IRON FOUNDERS,
 YARMOUTH, N.S.**

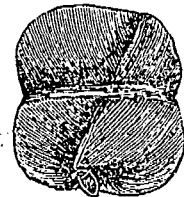
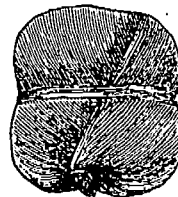
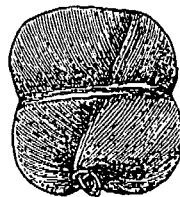
Manufacturers of Steam Engines, Steam Pumps, Steam Fire Engines, Tug Boats and Small Steamers, Gas and Water Works, Stoves, Ship Castings, Mill and General Machinery.

NEW BRUNSWICK CORDAGE WORKS,

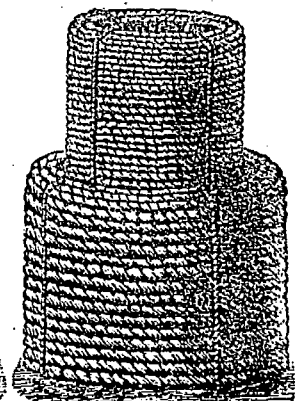
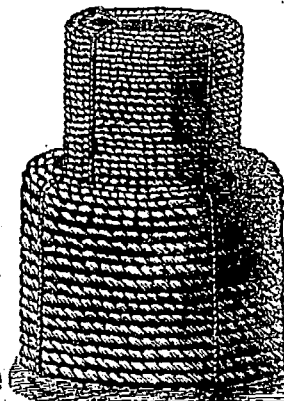
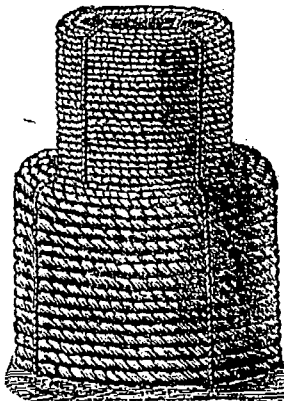
PORTLAND, NEW BRUNSWICK,

THOS. CONNOR & SONS, Proprietors,

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



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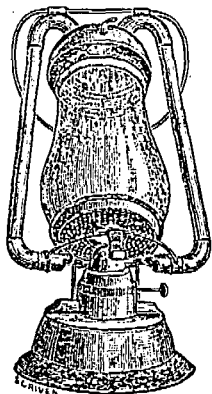


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DESIRES to thank the many old friends and patrons who have followed him to his new store. Everything of the best and freshest. No old musty stock at reduced prices, but the lowest prices for best groceries. Careful serving and prompt deliveries.

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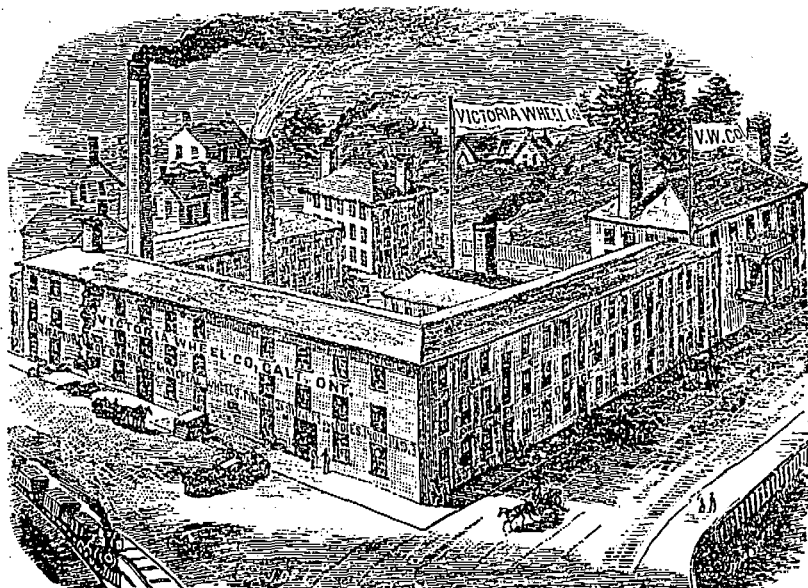
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ECONOMY, NEATNESS AND CONVENIENCE Secured to merchants by using our **ROLLED WRAPPING PAPERS,** in connection with THE HUNTER PATENT PAPER CUTTER AND HOLDER. Merchants can save 40 per cent. of the paper by buying it in rolls. All kinds in stock, at usual terms. Send for circulars, samples and prices.

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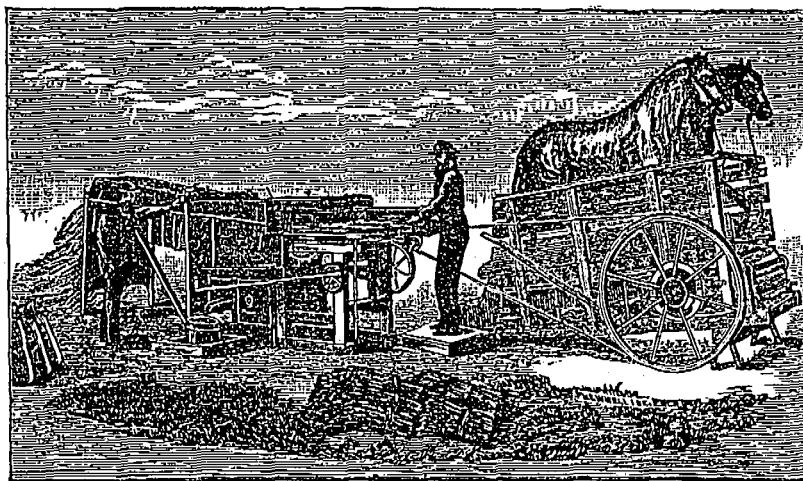
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Manufacturers of Buggy & Agricultural Implements, Wheels, Hubs, Spokes, Plow Handles, Etc.

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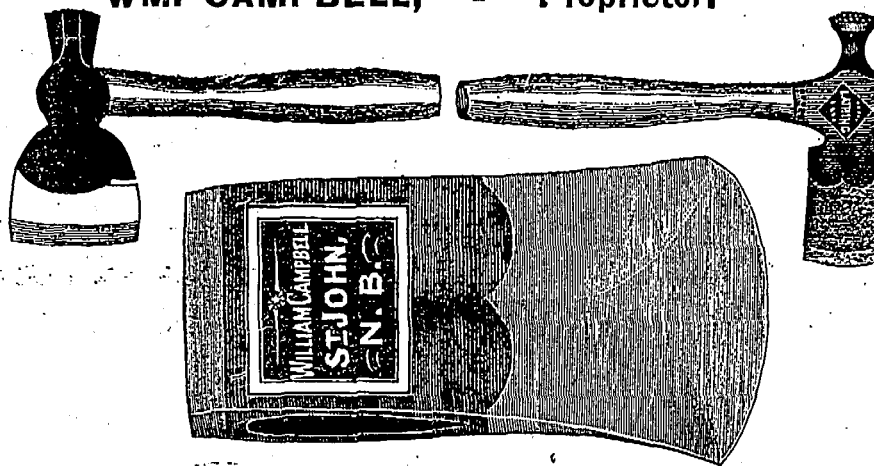


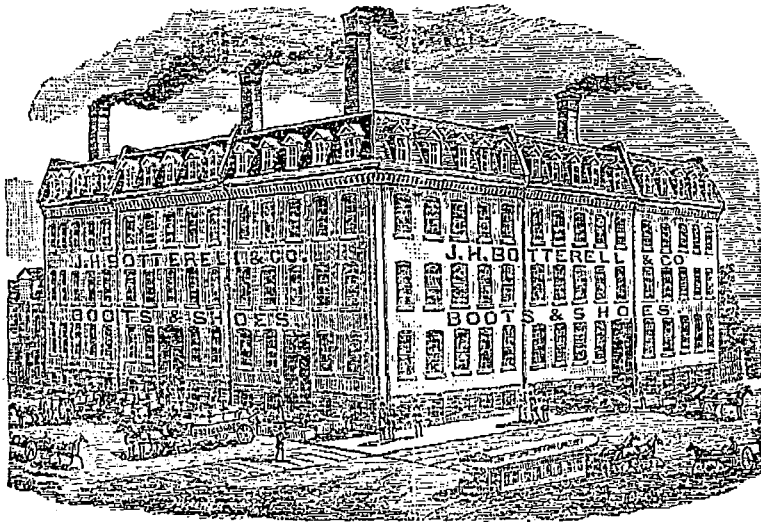
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Customers are respectfully informed that our new set of samples is unusually large and complete, comprising, as it does, many entirely new lines. **Standard Screw-Fastened Work a Speciality.** Our Travellers are now out soliciting Spring orders.

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Air Gas Machine

For Lighting Mills, Factories, Private Residences, Churches, &c., &c.

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Billiard and Pool Tables

And Small 3 x 6 and 31 x 7 Parlor Billiard Tables.



With May's Latest Improved Combination Cushions.
Also Direct Importers, Dealers and Manufacturer of
All Materials Pertaining to the Business.
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Toronto: 81 to 89 Adelaide St. West;
Winnipeg: 50 Portage Avenue;
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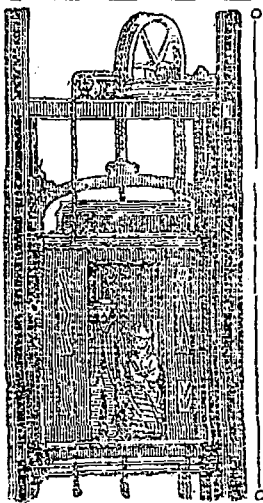
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TAKES THE LEAD.

New this Season

MANUFACTURED ONLY BY

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The above Saws are made of the best steel, thin back, are fast cutting and easy kept in order.
Send for cut and prices before purchasing.



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HAND, STEAM & HYDRAULIC,

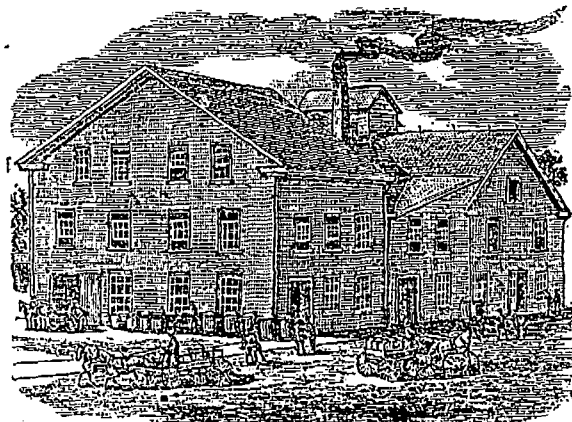
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In Factories, Hotels, Warehouses, &c.

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LAUNDRY SOAPS.

SEND FOR PRICE LIST.

MONTREAL WHOLESALE PRICES CURRENT.—DEC. 31.

Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
2nd quality, do.....	22 00 24 00	Lochaber Scotch.....qts.	\$ 7 50 8 00
Shipping Culls.....	14 00 16 00	Jamaica Rum, per imp. gal.	3 60 3 50
Mill do.....	7 00 9 00	Holland Gin..... imp gal.	2 50 2 60
Lath, M.....	1 50 0 00	" Green cases.....	4 50 4 75
Spruce, 1 to 2 in. M.....	10 00 13 00	" Red cases.....	7 50 9 00
Shingles, 1st qual.....	3 00 0 00	E. F. J. Brand's } Hhds.	2 50 2 60
2nd ".....	2 50 0 00	Schiedain Gin, } cases.	4 40 8 75
Tobacco. (In Bond.)		Champagne.	
Black, Chewing, in boxes ...	0 16 0 19	G. H. Mumm. Dry Verzen'y	26 00 8 00
" " in caddies.....	0 19 0 21	Do. Extra Dry... pts & qts.	29 00 31 00
Mahoganies, Smoking.....	0 21 0 23	Pommery.....	29 00 31 00
Do Chewing.....	0 23 0 24	Bollinger..... qts.	26 00 27 50
Bright Smoking.....	0 22 0 23	Sherries, Femartin.....	1 95 6 00
Fancy Bright Smoking.....	0 30 0 35	" Domecq.....	1 90 7 00
Solace Common.....	0 16 0 22	Ports, T. G. Sandeman.....	2 25 7 00
Solace Fair.....	0 25 0 30	Graham's ditto.....	3 30 5 60
(Duty Paid.)		Glass Cigarettes of good brands.	2 00 & up
Black, Chewing, boxes 10's..	0 36 0 39	Tarragona Ports, imp. gal. ..	1 15 1 30
Do Navy, Cads, 3's, 6's & 10's.....	0 40 0 41	Burgundy	
Mahogany Chewing, 6's & 8's	0 44 0 48	Silli, Case.....	10 00 23 00
Bright Smoking, 3's & 8's....	0 51 0 55	" Sparkling.....	16 00 17 50
Do Fancy.....	0 58 0 63	Can. Spirits, imp. gallon.....	3 15 0 95
American Fancy, ch aud sm.	0 80 0 90	Alcohol..... 65 O. P.	3 16 1 00
Wines, Liquors, etc.		Pure Spirits..... 65 "	3 16 1 00
Ale English..... qts.	2 40 2 45	" " " " " 25 U. P.	1 49 0 60
" " " " " pts.	1 60 1 65	Family Proof Whiskey.....	1 60 0 65
Domestic..... qts.	0 85 1 25	Old Bourbon ".....	1 60 0 65
" " " " " pts.	0 60 0 75	" Rye ".....	1 51 0 62
Stout: Guinness..... qts.	2 40 2 45	" Toddy ".....	1 51 0 62
" " " " " pts.	1 60 1 65	" Malt ".....	1 51 0 62
Domestic..... qts.	0 00 1 15	Old Rye..... 4 Years Old.	1 81 0 75
" " " " " pts.	0 70 0 00	" " " " " 6 "	1 91 0 85
Brandy: Hennessy's..... gal.	6 00 6 25	" " " " " 6 "	2 01 0 95
" " " " " case.	0 00 12 00	" " " " " 7 "	2 09 1 05
Marcel..... 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	Wool.	
Jules Bellerie & Co..... qts.	8 50 9 00	Fleece.....	0 22 0 23
Pinet, Castillon & Co..... case.	9 25 16 00	Pulled, unassorted.....	0 22 0 23
Cheaper shippers..... gal.	3 00 3 25	" Extra Super.....	0 27 0 28
" " " " " case-qts.	7 00 7 50	" B Super.....	0 21 0 23
Irish Whiskey—Roe's. case.	8 50 9 50	" C ".....	0 00 0 30
Dunville..... case.	7 25 7 75	Black.....	0 21 0 21
Stewart's Scotch Wh'y.....	5 75 9 50	Natal.....	0 16 0 20
Bend's Irish Whiskey.....	8 75 9 25	Cape.....	0 15 0 18
Scotch, Hay, Fairman & Co.	8 75 9 25	Australian.....	0 19 0 22

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Two First Prize Medals at the Centennial, one Gold and one Bronze.

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Russian Skins of the Best Quality, personally selected. Marten, Hudson Bay Sables, Ermines, &c. Snow Shoes and Moccasins in great variety.

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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 inches of room. Price, \$11.00, \$11.50, \$12.50, and up to \$75. W. F. DOHERISY & CO., 199 Fortification Lane, Montreal.

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Special attention given to Plumbers' Supplies of Ventilation Tops, Pipes, &c.

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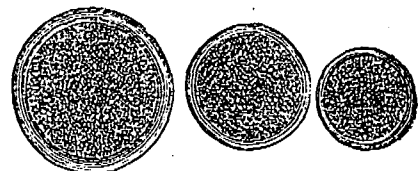
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Manufacturers of Plain and Fancy

Hosiery, Caps, Tuques, Sashes, Mitts, &c., &c.

Agents:—Peddie & Co., Winnipeg Man. F. W. Newman & Co., Montreal, Que.

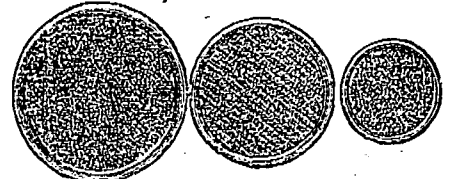
To the Wholesale Trade only.



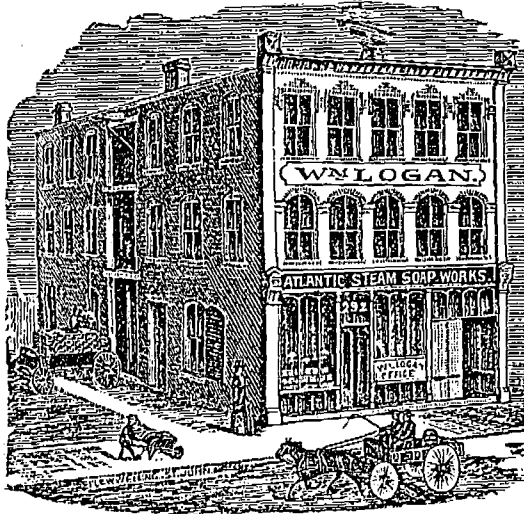
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The best brands of English Fine Dairy Salt in stock.

**NEW DOMINION
PAPER BAG COMPANY,**

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Manufacturers of Every Description of Paper Bags & Shipping Tags:

Importers and Dealers in

WRAPPING PAPERS AND TWINES ALL SIZES AND WEIGHTS:

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THE HENDERSON LUMBER CO., L'td.

Capital paid up, \$100,000.00.

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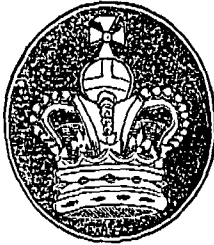
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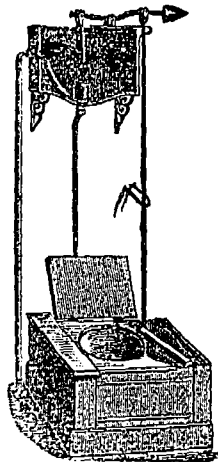
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Proprietors and Manufacturers.

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cistern, we beg to inform the architects, plumbers,
real estate owners, and the public generally, that
we have them on view, in working order, at our
office, fitted with the national Crown & Hopper
Basin.

The water tax for this cistern is reduced to two
dollars per year for water.

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Leading Hotels in Canada.

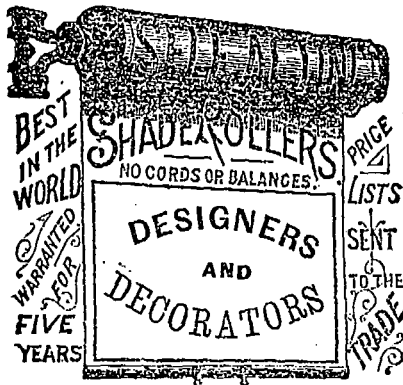
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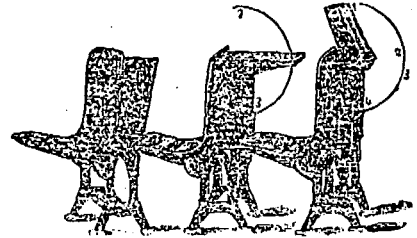
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MANUFACTURERS OF
SCHOOL, OFFICE,
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THE MODEL SCHOOL DESK.
See my Exhibit at Toronto and London Exhibitions.

THE GASKIN CIRCULAR SAW ROUNDNER.

The only Machine by which Circular Saws can be made perfectly round.

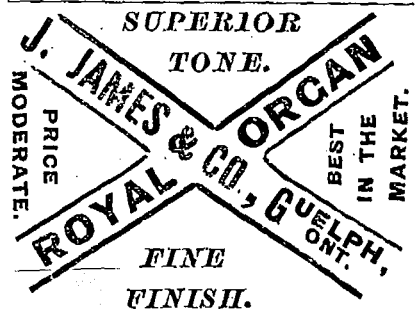
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QUITE A NUMBER ALREADY IN USE.

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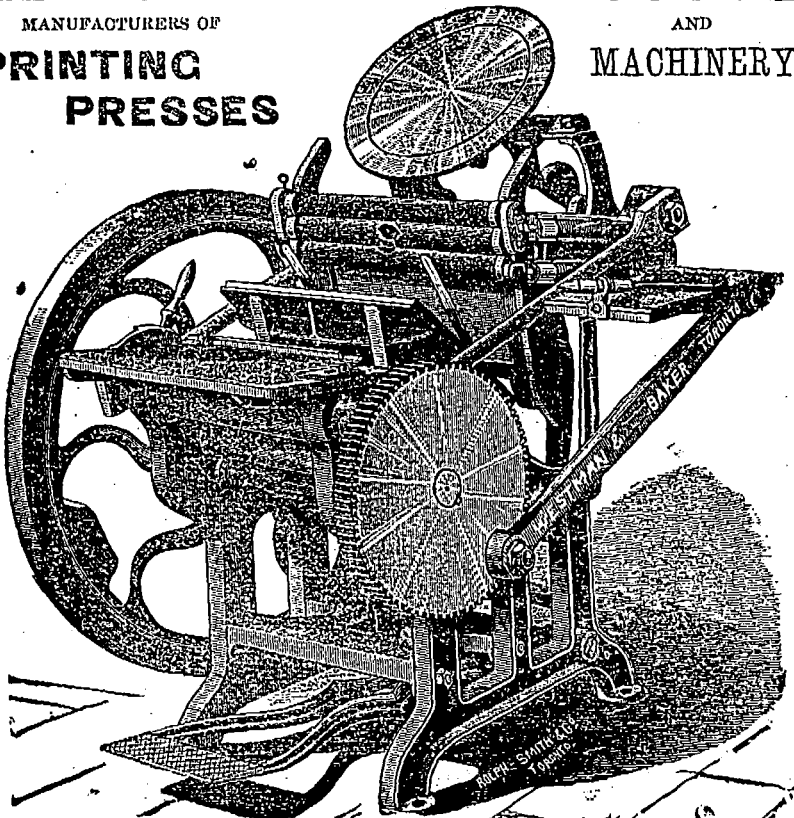
JOHN MEALEY, Manager.

FAIRVILLE FOUNDRY,
FAIRVILLE, ST. JOHN COUNTY, N. B.



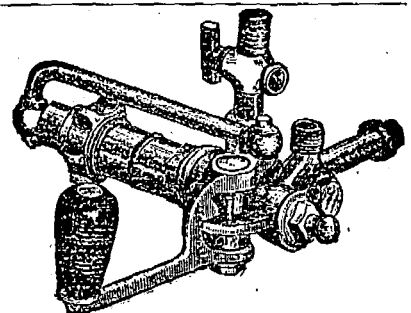
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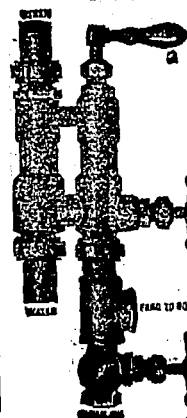
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Orders promptly attended to

PUBLIC NOTICE.



Notice is hereby given that a suit is now pending in the Superior Court, Montreal, against Robt. Mitchell, of Montreal, carrying on business there under the firm name of Robert Mitchell & Co., charging him with infringing certain patents, the property of the Hancock Inspirator Co'y, of Boston, Mass., and that all persons purchasing, selling or using "Hancock inspirators," made by the said Robert Mitchell & Co., are hereby notified that they are liable to be sued for so doing. The genuine Hancock inspirator can be purchased from the undersigned, or from their authorized agents. The Hancock Inspirator Co., 5 Custom House Square, Montreal, and 75 Adelaide St. W., Toronto.

GEO. H. LABBE & CO.,

Importers and Manufacturers of
Chairs, Rockers, Bedsteads, Bedroom, Parlor
and Dining room Furniture and Bedding.
(WHOLESALE.)
NO. 445 ST. JAMES STREET.
(Formerly Bonaventure Street.)
MONTREAL, P.Q.

**JOHN T. ROYAL,
GRANDRIVER FILE WORKS,**

West Church St., near Saw Factory, Galt, Ont.
Hand, Round and Half-Round Files advance 1 inch
on Flat Price. All Blunt Files advance 1 inch. Best
Smooth Files double price of smooth. Files not
mentioned in this list charged in proportion. N.B.
Get your old Files re-cut, thereby saving 40 per cent.
and thus encourage Canadian Productions. Every
file tested and warranted equal to new for use.
FILES FOR SALE. Terms Cash. Send for price
list.

Central Canada Machine Works.
GRAHAM & BROWN,
DRESDEN, ONT.,
MANUFACTURERS OF
Steam Engines, Water Wheels, Gearing, Shafting,
Pulleys and Castings of all kinds in Iron and Brass.

Carleton Place Stove Foundry.
D. FINDLAY & SONS,
CARLETON PLACE, ONT.,
Manufacturers of Stoves, Ploughs, Agricul. Furnaces,
Coolers, Road Scrapers, Fold Rollers, &c.
Job work of all kinds promptly executed.

TRUNK AND HARNESS DEPOT.
P. L. POTTER,
MANUFACTURER OF ALL KINDS OF HARNESS, ETC.
ORDERS SOLICITED.
Bridge Street, Carleton Place, Ont.

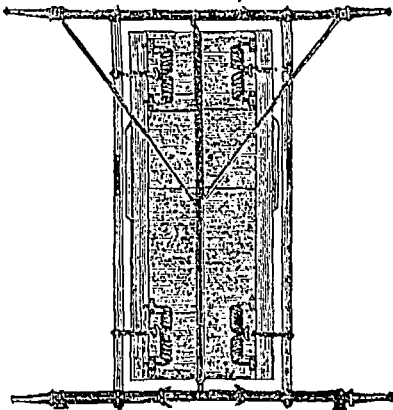
**THE RUSSELL,
OTTAWA.**

THE PALACE HOTEL OF CANADA

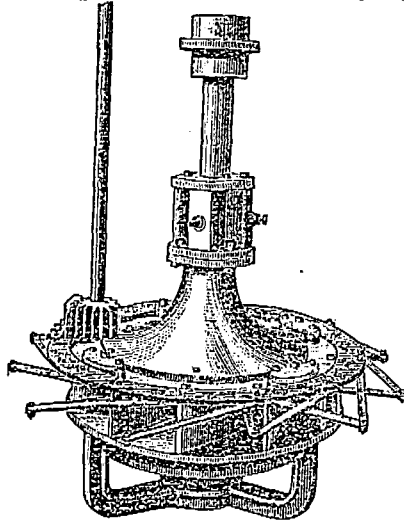
This magnificent new Hotel, fitted up in the most
modern style, is now re-opened. The Russell con-
tains accommodation for over FOUR HUNDRED
GUESTS, with passenger and baggage elevators, and
commands a splendid view of the city, Parliamen-
tary grounds, river and canal. Visitors to the Cap-
ital having business with the Government find it
most convenient to stop at the Russell, where they
can always meet the leading public men. The entire
Hotel is supplied with escapes, and in case of fire
there would not be any confusion or danger. Every
attention paid to Guests.

GOUIN & CO., Proprietors.

CANADA CARRIAGE PARTS COMPANY,
MANUFACTURERS OF
Carriage and Sleigh Woodwork and
Ironed Gears,
ST. THOMAS, ONT.



THE THOMAS GEAR—BEST IN THE WORLD.



DOMINION TURBINE WATER WHEEL

The Best Water Wheel in the Market.

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

MANUFACTURED AT
THOMAS WILSON'S DUNDAS FOUNDRY,
Dundas, Ont.

REFERENCES:—William Farley, Bulstrode, Que.;
William Chaplin, Manager of Welland Vale Works,
St. Catharines; Noah Phelps, saw mill owner, St.
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Sylvester Neelon, St. Catharines; James Stutt & Sons,
Paper Mill, West Flamboro'; Miller Bros., Gordon's
Mills, Ont.; John Taylor & Bros., Toronto.

Send for Circular to

A. D. COLE,

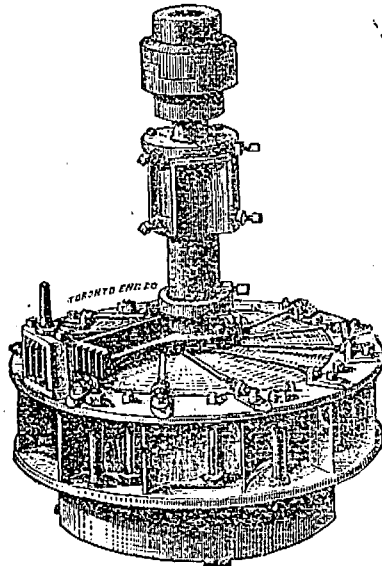
129 Belwood's Ave., TORONTO, Ont

15,000 IN USE.

JOSEPH HALL MACHINE WORKS,

(ESTABLISHED 1851.)

Oshawa, Ont.



Manufacture the celebrated James Lefell's Double
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Portable Engines and Boilers, Shafting, Pulleys,
Hangers, Gearing, Latest Improved English and
American Gangs. The Stearn's Circular Saw Mills
with Fractional Head Blocks and King of Dogs—
this Mill is acknowledged in the United States and
Canada to be superior to all others—also a very
complete Circular Saw Mill with Iron Frame and
cheaper Head Blocks for Small Mill. Saw Mill,
Flour Mill, Paper Mill and Water Works Machinery
a Speciality.

For further particulars address:

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General Manager,

OSHAWA, ONT.



Tuerk's Water Motor

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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Engineers & Machinists,

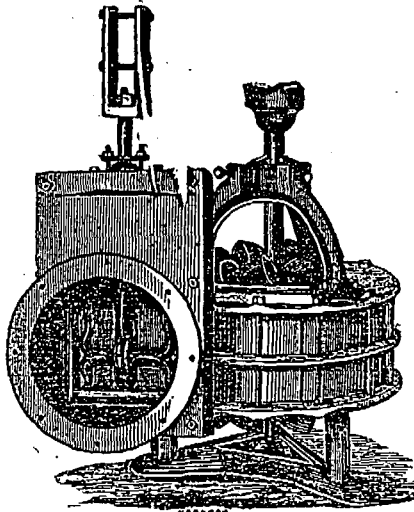
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Rear of 59 and 63 Adelaide Street West,

TORONTO, ONT.

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—ESTABLISHED 1876.—



"Little Giant" Turbine Water Wheel,

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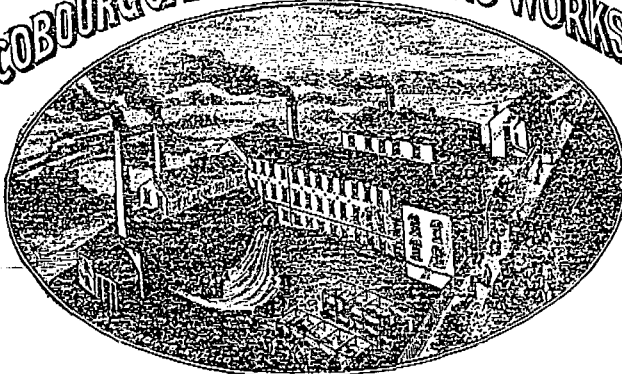
Founders and Machinists,

Manufacturers of Mill Machinery,

PICTON, ONT.

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Manufacturer of COCOA MATTINGS, Napier and String Mattings any width and quality. COCOA MATS, in Plain, Fancy, Wool Borders, Lettered, Skeleton, any size, shape or design.

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CENTRAL CANADA MACHINE WORKS.

JOHN GILLIES & CO., Proprietors.

The proprietors of the above works beg to intimate to mill owners and manufacturers generally, that having taken charge of their extensive machine works, on the expiration of the late lessees' term, they have decided to operate the same to their utmost capacity.

Our large plant and mill staff of good mechanics will enable us to compete with any machine works in the Dominion, either in terms or in quality of work.

We are prepared to give estimates and erect mills for all purposes, furnishing the machinery. We are also prepared to make steam engines, water wheels, shafting, gearing, hangers, pulleys, double edgers, butters, lath, shingle and carding machines, stumping screws, drop hammers, etc. Good material and workmanship guaranteed.

A stock of engine brass fittings, gas and steam pipe, packing, belting, etc., etc., kept on hand.

Parties requiring anything in the machinery line would do well to call and examine our stock of patterns and get prices.

Repairs of all kinds promptly executed. For further particulars apply to

JOHN GILLIES & CO.,

Founders and Machinists,

CARLETON PLACE.

SECURITIES.

Montreal
Dec. 17

Canada Gov. 4 p. c. Intercol. Ry., 1903. Gua. Rupert's Land Loan 4 p. c. bds., 1904.....	112
Gua. 4 p. c., 1910.....	112
1913.....	112
British Columbia, 1894, 6 p. c.....	118
July, 1907, 6 p. c.....	125
Canada, 1882-4, 6 p. c.....	103½
1885, op. of Gov., 5 p. c.....	92½
Insc. stock, 5 p. c.....	108
Dom. Ry Loan, 1903, 5 p. c.....	112
1904-5-6-8, 4 p. c.....	103½
1904-5-6-8. Insc. stk. 5 p. c.....	103

Shrs.	Railway & other Stocks.	Dec. 17
	New Brunswick 6 p. c. 1886-91.....	106
	Nova Scotia 6 p. c. 1886.....	102½
	Quebec Prov. 1904 5 p. c.....	110
	Do do 1905 5 p. c.....	110
	(iss Paris), 1919.....	107
	ster. bds. sc. all pd. 1912	112
	Atlantic & St. Lawrence Shs 6 p. c. all	131
100	Buffalo and Lake Huron.....	105
10	Do. 5½ p. c. 1st Mort.....	121
100	Do. do. 2nd Mort.....	119
300	Can. Central 6 p. c. 1st M. Bds Int. guar. By Gov.....	109
	Canadian Southern 1st Mort. 3 p. c. all	104
100	Canadian Pacific \$100.....	59
	Chic. & G. T. R. 6 p. c. 1st M Coup 1,900.....	103
	Grand Trunk Junc. Ry. 5 p. c. bonds.....	100
100	Grand Trunk of Canada ord stock.....	10
	2nd equin. mtg. bds.....	118
100	1st pref. stock.....	53
100	2nd pref. stock.....	41
100	3rd pref. stock.....	20½
100	5 p. c. perp. deb. stock. all	101
100	4 p. c. perp. deb. stock. all	79½
100	Gt. Western shares.....	101
100	5 p. c. pref. all	112
100	5 p. c. deb. stock. all	81½
300	6 p. c. bds., 1890. all	101
100	Hamilton and N. W.....	107
100	M. of Canada Stg. 1st Mort 5 p. c. con. mtg. se.....	87
300	all	88
100	Montreal and Champlain 5 p. c. 1st mtg. bds.....	87
	Mont. & Sorol 6 p. c. 1st mtg. at 497 ser.....	93
	N. of Canada 5 p. c. 1st Pref Bonds	103½
100	Do 5 p. c. 2nd do.....	62½
	3rd pref. bonds A.....	80
	3rd pref. bonds B.....	81½
100	Northern Extension, 6 p. c. guar. do 6 p. c. 1st mtg. bds.....	106
100	Quebec Central 5 p. c. 1st mtg. bds T. G. & B. 6 p. c. bonds 1st Mort	78
100	Well, Grey & Bruce, 7 p. c. Bds. 1st Mort.....	90
100	St. Law & Ott. 6 p. c. Bds.....	76

Hull Advertisements.

H. BOURGIE,

Carpenter and Builder,

94 BREWERY STREET, HULL, P.Q.

ESTABLISHED 1837.

HULL CEMENT

AND

LIME WORKS.

Special attention is called to the superior advantage of Hull Cement for its adaptation to all works exposed to the most powerful water influences of basements, floors, tanks, etc.

LIME SUPPLIED

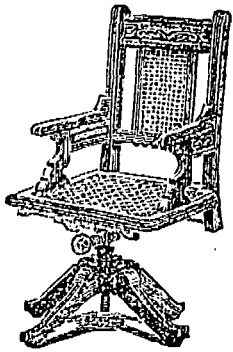
by the car load, or in quantities to suit. Best sawed pine shingles, XX and XXX, and culls at lowest prices, delivered.

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HULL, P.Q.

The Upper Canada Furniture Co'y,

Manufacturers of all kinds of

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AND
CABINET
Furniture.



Factory at
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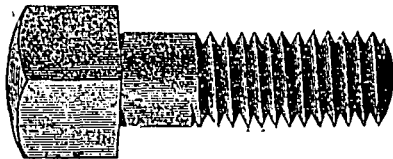
W. H. STOREY & SON,
ACTON, Ont.



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

MYLNE BROS.,

MANUFACTURERS OF



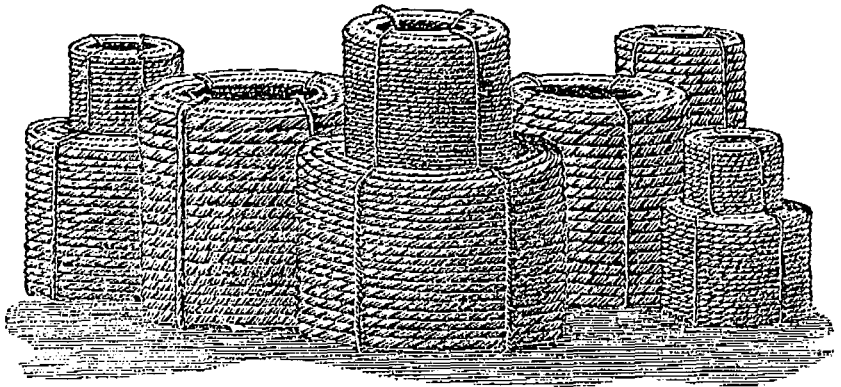
Machine Bolts, Coach Screws, Nuts,
Bridge Bolts, Car Bolts, Carriage
Bolts, Bolt Ends, Forgings, &c.

Plow and Guard Bolts a Specialty.

SMITH'S FALLS, - ONT.

THE DARTMOUTH ROPEWORK CO.,

HALIFAX, NOVA SCOTIA.



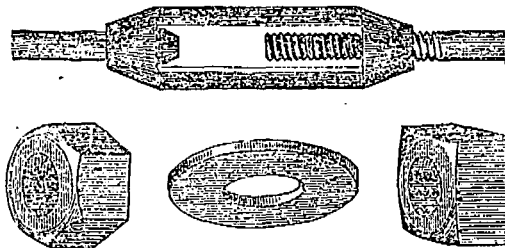
Manufacturers of Manilla, Sisal, and Tarred Cordage and Oakum.

Binder Twine a specialty.

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.

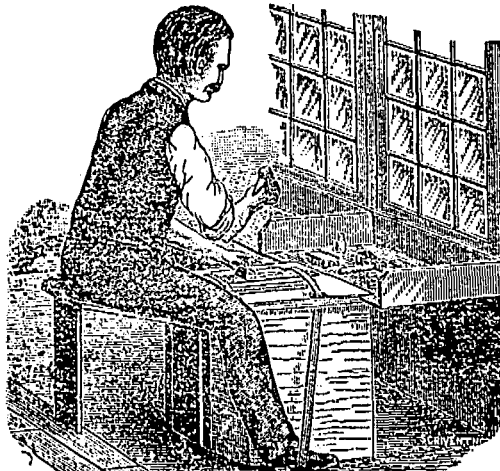
R. SPENCER & CO.,

MANUFACTURERS OF THE BEST

HAND-CUT

Cast-Steel Files.

Correspondence Solicited.



HAMILTON, - - ONT.

NORTHERN ASSURANCE CO'Y.

OF LONDON.

ESTABLISHED 1836.

CALEDONIAN INSURANCE CO.,

OF EDINBURGH.

FOUNDED 1805.

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

TAYLOR BROS..

45 ST. FRANCOIS XAVIER STREET, MONTREAL,
GENERAL AGENTS.

ESTABLISHED 1845.

BRITISH AMERICA

ASSURANCE CO.,

FIRE AND MARINE,

INCORPORATED 1833.

HEAD OFFICE, - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON, - - - Governor.
H. S. NORTHROP, - Deputy Governor.
Henry Taylor, G. M. Kinghorn, (Montreal).
Hon. W. Cayley, T. R. Wood,
George Boyd, John Y. Reid,
John Leys.
SILAS P. WOOD, - - - Secretary
H. A. HOLDEN, - - Resident Agent, Montreal.

FOR SALE CHEAP.

A new medium size



GALT MANUFACTURE.

Address,
JOURNAL OF COMMERCE,
MONTREAL.

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 KAVANAGH, *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.

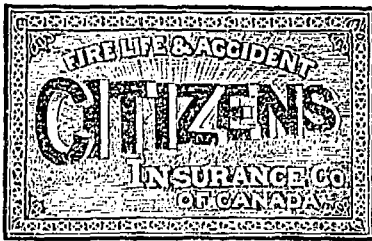
Over 41,000 Members. Nearly 15,000 Policies Issued in 1884.

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. COOY, 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, . \$1,138,000.
CASH ASSETS, 1st January, 1883,
Per Government Blue-Book 407,987.89
Deposit with Dominion Govt. - 122,000
Losses Paid to 1st Jan, 1883. 1,954,131
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.
 ARTH. MCGOON, SECY. TREAS.
GERALD E. HART, GRN'L MGR.
CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident
 RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

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 ST. JOHN, N. B.—OSBORNE BLOIS, and M. T. B.
 B. Robinson, Agents.
 HALIFAX, N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, Man.—Robert Strong and Feron,
 Shaw & Co. Agents.
 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.

HEAD OFFICE, 179 St. James Street,
MONTREAL.
 Every reliance may be placed in the con-
 tracts of this company, as the capital is fully sub-
 scribed 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, Dec. 22, 1885.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Date of Dividends.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	10,000	3-6mos.	.....	\$50	\$50	98
Canada Life.....	2,500	7 1/2 mos.	1st & 3rd Sept.	100	50	420
Citizens, Fire, Life, Guarantee & Acc't..	11,880	6-12mos.	10 Sept 1/2 yr.	85	7 1/2	....
Confederation Life.....	5,000	5-6mos.	.....	100	10	232
Queen City Fire.....	2,000	.....	.....	50	10	....
Western Assurance.....	20,000	4-6mos.	30th Jul 30 Sep	40	20	116 1/2
Royal Canadian Insurance.....	20,000	5-12mos.	Dec 31 y'ly	25	20	50 5/8
Accident Ins. Co. of North America.....	2,619	5	15th Jul 15 Jan	100	20 100	....
Guarantee Co. of North America.....	13,372	6	15th Jul 15 Jan	50	10 50	92 1/2 100

BRITISH AND FOREIGN.—(Quotations on the London Market, Dec. 7, 1885.)

					Market value p. d up share.
British and Foreign Marine.....	50,000	50	20	4	£23 1/2 £23 1/2
Caledonian.....	..	..	..	..	£22
Commercial Union Fire, Life & Marine..	50,000	30	50	5	£15 1/2 £16 1/4
Edinburgh Life.....	5,000	10	100	15	£10 1/2 £11
Fire Insurance Association.....	100,000	5	£10	£2	55 1/2 1/8
Glasgow & London.....	.....	.....	.....	.....	28 6d
Guardian Fire and Life.....	20,000	13	100	50	59 1/2 6 1/8
Imperial Fire.....	12,000	£7 p. sh.	100	25	£15 1/2 £15 1/2
Lancashire Fire.....	100,000	30	20	2	96 3d 3/8 5/8
Life Association of Scotland.....	10,000	15	40	8 1/2	£32 1/2
London Assurance Corporation.....	35,862	48	25	12 1/2	£15 1/2 £17
London & Lancashire Life.....	10,000	10	10	1 7-20	65 3/8 7 1/8
Liverpool & London & Globe Fire & Life	£391,775	70	20	2	£27 1/2 £27 1/2
Northern Fire & Life.....	30,000	70	100	5	£13 1/2 £13 1/2
North British & Mercantile Fire & Life..	40,000	56	50	6 1/2	£33
Phoenix Fire.....	6,722	£21 p. s.	..	..	£205 £210
Queen Fire & Life.....	200,000	30	10	1	52s 6d
Royal Insurance Fire & Life.....	100,000	60	20	3	£32 13s 9d £32 19s 3d
Scottish Imperial Fire & Life.....	50,000	6	10	1	28s 6d
Scottish Provincial Fire & Life.....	20,000	15	50	3	£14 1/2 15
Standard Life.....	10,000	58 1/2	50	12	£40 1/2 £43 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.....	1,592,235	"
Life and Annuity Funds.....	3,841,191	"
Revenue—Fire Branch.....	1,186,865	"
do Life and Annuity Branches.....	551,307	"

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

Home Office, St. John, N. B.
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 com-
 bines the cheapness of the Co-operative Societies with a Strength, Security and
 Soundness heretofore unknown in Life Insurance."
JAMES De WOLFE SPURR, President.
CHARLES CAMPBELL, Secretary.

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CHAS. G. CEDDES, Montreal. GEO. J. PYKE, Toronto. DNI. BATSON, Ottawa.
 EDMUND H. DUVAL, Quebec. T. M. KING, London. SAML. MCCULLY, Halifax.
 Applications 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.

CAPITAL - - - - - \$28,000,000
FUNDS INVESTED - - - - - 21,000,000
 Investments in Canada for sole protection of
 Canadian Policy-holders - - - - - 700,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

CHIEF AGENTS:

M. H. GAULT, I W. TATLEY.

COMMERCIAL UNION
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.
HEAD OFFICE FOR PROVINCE OF QUEBEC:
53 & 55 St. Francois Xavier St., Montreal.
W. R. OSWALD, General Agent.
 Safe and Reliable Agents wanted in unrepresented districts.

Insurance.

**Liverpool & London & Globe
INSURANCE COMPANY.**

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

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