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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 19, No. 20. }  
New Series.

MONTREAL, FRIDAY, NOVEMBER 14, 1884.

M. S. FOLEY,  
Editor and Proprietor.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

Having made special arrangements with a number of the leading Mills in the country, we shall be prepared, during this season, to offer unusual advantages to intending purchasers in our "CANADIAN MANUFACTURES DEPARTMENTS." We will show a large and varied stock of the best value in the following lines:

Canadian Tweeds,  
Canadian Flannels,  
Canadian Shirts and Drawers,  
Canadian White and Grey Blankets,  
Canadian Wool Scarfs and Clouds,  
Canadian Hosiery,  
Hochelaga, Valleyfield and Stormont Cottons.

Orders through our Travellers, or otherwise, will receive our usual careful and prompt attention.

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of  
**FELT HATS.**

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

**FUR GOODS**

Of our own Manufacture.

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

Of English and Domestic Manufacture.

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

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

**JAMES CORISTINE & CO.**

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto.

## Carpet Department.

JUST OPENED

FULL LINE OF

BRUSSELS, "TAPESTRY," UNION  
AND ALL-WOOL

**CARPETS,**

From the most celebrated Makers in low grades  
to the best imported, also

**MATS**

OF EVERY DESCRIPTION.

JOHN MacDONALD & CO.,  
WELLINGTON & FRONT STS. EAST,  
TORONTO,

and

31 MAJOR STREET,  
MANCHESTER, - - ENGLAND.

**M. Fisher, Sons & Co**

**WOOLLEN**

Manufacturers and Importers.

184 MCGILL ST.,

**MONTREAL,**

And GEORGE ST., HUDDERSFIELD ENG.

Leading Wholesale Houses of Montreal.

## SPECIALTIES FOR FALL TRADE.

Dolls, in Wax, Rubber, China, &c.,

Toys, Games, &c.,

Sleighs and Toboggans,

Photograph Albums,

Class Vases and Toilet Sets,

China Cups and Saucers and Mugs,

China Ornaments,

Work Boxes and Desks.

A full line of Fancy Goods, Toys, &c., now on  
Exhibition.

Send for a \$5, \$10, \$20, or \$50 package of

**CHRISTMAS CARDS,**

which are nicely assorted for the retail trade.

**H. A. NELSON & SONS,**  
MONTREAL & TORONTO.

**S. GREENSHIELDS,  
SON & CO.**

WHOLESALE

**DRY GOODS**

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

MONTREAL.

The Chartered Banks.

# Bank of Montreal.

NOTICE is hereby given, that a dividend of

**FIVE PER CENT,**

upon the paid-up capital stock of this institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city and its branches on and after

Monday, the 1st Day of December Next.

The transfer books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,

**W. J. BUCHANAN,**

General Manager.

Montreal, 24th October, 1884.

## THE BANK OF TORONTO, CANADA.

Incorporated 1855.

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

**DIRECTORS:**

GEORGE GOODERHAM, President.  
WM. H. BEATTY, Vice-President.  
W. R. WADSWORTH, WM. GEO. GOODERHAM,  
ALEX. T. FULTON, HENRY CAWTHRA,  
HENRY COVERT.

**HEAD OFFICE, TORONTO.**

DUNGAN COULSON, Cashier.  
HUGH LEACH, Assistant Cashier.  
J. T. M. BURNSEDE, Inspector.

**BRANCHES.**

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBOURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Strathy, Manager; ST. CATHARINES, G. W. Hodgetts, Manager; COLLINGWOOD, W. A. Copeland, Manager.

**BANKERS.**

LONDON, ENG., The City Bank Limited, New York, National Bank of Commerce, New York, W. Watson & A. Lang, Oswego, N. Y., Second National Bank, Quebec, La Banque Nationale, Ottawa, La Banque Nationale, Winnipeg, Bank of Nova Scotia.

Collections made on the Best Terms.

## Banque Ville-Marie.

HEAD OFFICE, - MONTREAL.

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

**DIRECTORS:**

W. Weir, Pres., J. G. Guimond, Vice-Pres.; The Hon. A. E. Paquet, Somerville Weir, J. G. Davis, C. F. Vinet, Ubalde Girard, Cashier.  
Branch at Berthier, - A. GABRIEL, Agent.  
Branch at Louiseville, F. X. O. LACOURSIERE, Agent.  
Branch at Nicolet, - C. A. SYLVESTER, Agent.  
Branch at St. Jérôme, J. A. THÉBERGE, Agent.  
Agents at New York:

THE NATIONAL BANK OF THE REPUBLIC.

The Chartered Banks.

## THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

**COURT OF DIRECTORS.**

J. H. Brodie, H. J. B. Kendall,  
John James Cater, J. J. Kingsford,  
Henry R. Farrer, Frederic Lubbock,  
Richard H. Glyn, A. H. Philpotts,  
Edward Arthur Hoare, J. Murray Robertson.

Secretary—A. G. WALLIS.

HEAD OFFICE IN CANADA.—St. James St., Montreal.

**R. R. GRINDLEY, General Manager.**  
W. H. NOWERS, Inspector.

**Branches and Agencies in Canada.**

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

**Agents in the United States:**

New-York.—D. A. McTavish and H. Stikeman, Agents.  
CHICAGO.—H. M. Breedon, Agent.

SAN FRANCISCO.—W. LAWSON & C. E. Taylor, Agents.

LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.

Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia, New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand, India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited, West Indies, Colonial Bank, Paris—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

## The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$600,000.

HEAD OFFICE, MONTREAL.

**Directors.**

THOMAS WORKMAN, Esq., - President.  
J. H. R. MOLSON, Esq., - Vice-President.  
R. W. SHEPHERD, Esq., SIR D. L. MACPHERSON,  
MILES WILLIAMS, Esq., | S. H. EWING, Esq.  
A. F. GAULT, Esq.  
F. WOLFFERSTAN THOMAS, - Gen'l Manager.  
M. HEATON, - Inspector.

**Branches of the Molsons Bank.**

Aylmer, Meaford, Toronto,  
Brockville, Morrisburg, St. Thomas,  
Clinton, Owen Sound, Sorel, P. Q.  
Ezeler, Ridgetown, Trenton,  
London, Smith's Falls, Waterloo, Ont.  
Woodstock, Ont.

**AGENTS IN THE DOMINION.**

Quebec—La Banque Nationale and Eastern Townships Bank.

Ontario and Manitoba—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 Mechanics' 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.

# Merchants' Bank OF CANADA.

NOTICE IS HEREBY GIVEN

That a Dividend of

**Three and One-half per cent.**

For the current half year, being at the rate of

**7 Per Cent. per annum**

— UPON THE —

**Paid-up Capital Stock of this Institution.**

Has been declared, and that the same will be payable at its Banking House in this City, on and

after

Monday, the 1st of Dec. next.

The Transfer Books will be closed after the 17th to the 30th of November next, both days inclusive.

By order of the Board.

**G. HAGUE,**

General Manager.

Montreal, 22nd Oct., 1884.

## La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, MONTREAL.

C. S. CHERRIER, Esq., President.

GEO. S. BRUSH, Esq., Vice-President.

A. A. TROTTIER, Esq., Cashier.

**FOREIGN AGENTS.**

London—Glyn, Mills, Currie & Co.  
New York—National Bank of the Republic  
Quebec Agency—The Bank of Montreal.

## LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

**DIRECTORS.**

HON. ISIDORE THIBAUDEAU, President.

JOSEPH HAMEL, Esq., Vice-President.

Hon. P. Garneau, N. W. Baby, Esq.,  
T. LeDroit, Esq., Ant. Painchaud, Esq.,  
U. Tessier jr., Esq., P. LAFRANCE, Cashier.

HONORARY DIRECTOR:—Hon. J. R. Thibaudeau, Montreal.

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

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

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

A general banking, exchange and collection business transacted. Particular attention paid to collections and returns made with utmost promptness. Correspondence respectfully solicited.

The Chartered Banks.

THE CANADIAN

Bank of Commerce.

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Reserve - - - - - 2,000,000

DIRECTORS.

Hon. WILLIAM McMASTER, *President*  
WM. ELLIOT, Esq., *Vice-President*.  
T. Sutherland Stayer, Esq. Jas. Crathern, Esq.  
John Waldie, Esq. Hon. S. C. Wood.  
George Taylor, Esq. W. B. Hamilton, Esq.  
W. N. ANDERSON, General Manager.  
JNO. C. KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.

New York—J. H. Goadby and B. E. Walker, Agents,  
Chicago—A. L. Dewar, Agent.

BRANCHES.

Ayr	Goderich	St. Catharines
Barrle	Guelph	Sarnia
Belleville	Hamilton	Seaforth
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.

IMPERIAL BANK

OF CANADA.

Capital Paid up - - - - - \$1,330,000  
Reserve Fund - - - - - 650,000

DIRECTORS:

H. S. HOWLAND, Esq., *President*,  
T. R. MERRITT, Esq., *Vice-President*, St. Catharines,  
Hon. Jas. R. BENSON, T. R. WADSWORTH, Esq.,  
St. Catharines, Wm. RAMSAY, Esq.,  
P. HUGHES, Esq., JOHN FISKEN, Esq.,  
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES—Pergus, Ingersoll, Port Colborne  
St. Catharines, St. Thomas, Welland, Winnipeg  
Woodstock, Brandon.

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

EASTERN TOWNSHIPS BANK.

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

Board of Directors.

R. W. HENEKER, *President*.  
A. A. ADAMS, *Vice-President*.  
Hon. M. H. Cochrane, G. N. Galer,  
Thos. Hart, Hon. J. H. Pope,  
T. S. Morey, Hon. G. G. Stevens,

WM. FARWELL, General Manager,  
Head Office—Sherbrooke, Que.,  
Branches.

Waterloo	Richmond
Oatcook	Stanstead
Howansville	Granby
Bedford	Farnham

Agents in Montreal—Bank of Montreal.  
London, England—Natl. Bank of Scotland.  
Boston—National Exchange Bank.  
New York—National Park Bank.  
Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

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.  
Edward Gurley, Esq. John Proctor, Esq.  
George Hoach, Esq.  
E. A. COLQUHUN, Cashier.  
H. S. STEVEN, Assistant-Cashier.  
Agencies—Alliston—A. M. Kirkland, Agent.  
Georgetown—H. M. Watson, Agent. Listowel—H. H. O'Reilly, Agent. Milton—J. Butterfield, Agent.  
Port Elgin—W. Corbould, Agent. Tottenham—W. P. Roberts, Agent. Wingham—B. Willson, Agent.  
Agents in New York—The Bank of Montreal and John J. Cisco & Son.  
Agents in London, Eng—The National Bank of Scotland.

BANK OF OTTAWA,  
OTTAWA.

Authorized and subscribed Capital... \$1,000,000  
Paid up Capital..... 393,263  
Reserve..... 110,000

JAMES MACLAREN, Esq., *President*.  
CHARLES MAGEE, Esq., *Vice-President*.

DIRECTORS:

O. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.  
GEO. BURK, Cashier.  
Branches—Amprior, Pembroke, Winnipeg, 'an., Carleton Place, Ont.  
Agents in Canada, Canadian Bank of Commerce. Agents in New York, Messrs. A. H. Goadby, at 11 B. Walker, 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, - - - 205,000

DAVID BLAIN, ESQ., *President*.

SAM'L TREES, ESQ., *Vice-President*

DIRECTORS:

H. P. DWIGHT, A. McLEAN HOWARD,  
C. BLACKBURN ROBINSON, K. CHISHOLM M.P.P.  
JNO. GINTY, 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.

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., *President*.  
S. St. Onge, Esq., *Vice-President*.  
J. L. Cassidy, Esq., P. S. Hamelin, Esq.  
Ls. S. Monat, Esq., I. O. Gravel, Esq.  
Lucien Huot, Esq.  
A. L. DEMARTIGNY, Cashier.  
Branch at Beauharnois, A. Clement, Manager.  
Branch at St. Hyacinthe, S. A. Durocher, Manager.  
Branch at St. Remi, P. Q., C. Bedard, Agent.  
Branch at Valleyfield, C. F. Irish, Agent.  
Agents in New York: National Bank of the Republic  
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE—  
DOMINION OF CANADA.

Head Office, - - - ST. JOHN N.B.

CAPITAL PAID UP - - - \$31,900  
REST - - - - - \$40,000

Board of Directors.

THOS. MACLELLAN, *President*.  
JER. HARRISON, Merchant, *Vice-President*.  
JOHN TAPLEY (of Tapley Bros., Indianapolis).  
JOHN McMILLAN, (of J. & A. McMillan, Book-sellers).  
A. A. STERLING, Fredericton.  
AGENCY—FREDERICTON: A. S. Murray, Agent.

The Chartered Banks.

THE BANK OF LONDON

IN CANADA.

HEAD OFFICE, LONDON, ONT.

Capital Subscribed..... \$1,000,000  
Capital Paid-up..... 185,000  
Reserve Fund..... 50,000

MANAGER—A. M. SMART.  
HY. TAYLOR, Pres., JNO. LABATT, Vice-Pres.  
DIRECTORS.—W. R. Meredith, W. Duffield, Isiah Danks, F. B. Leys, Thos. Kent, Benj. Cronyn, Thos. Long (Collingwood), Jno. Morison, Hy. Northrop (Northrop & Lyman, Toronto).  
Branches—Ingersoll—C. W. M. Simpson, Acting Manager. Petrola—P. Campbell, Manager.  
Correspondents in Canada—Molson's Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).  
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 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. HAMLIN, 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.

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.

Montreal Loan & Mortgage Co.

AND TRUST COMPANY.

Incorporated 1858.  
CAPITAL - - - - - \$1,000,000 00  
LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.  
Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.  
Trustees of Mortgages executed by Railroad and other Corporations.

INTEREST ALLOWED ON DEPOSITS.  
Issue Sterling Debentures payable in London also Currency Debentures, payable in Canada.

BOARD OF DIRECTORS.  
M. H. GAULT, Esq., M.P., *President*. RICHARD BOLTON, *Vice-President*. Hon. A. W. OGLIVIE.  
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co. JAMES CRATHERN, of Crathern & Coverhill.  
J. R. BLACK. J. L. MORRIS.

Trustees and Executors are authorized by Act of Parliament to invest in the Debentures of this Company.

W. L. MALTBY, *Manager*

OFFICE, 181 ST. JAMES STREET, MONTREAL.

THE ONTARIO

Investment Association

(Limited.)

OF LONDON, ONTARIO.

CAPITAL UNCALLED, - \$2,050,000  
CAPITAL PAID UP, - 600,000  
RESERVE FUND, - 500,000  
INVESTMENTS, - 2,000,000

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

Dominion Savings & Investment Soc.

LONDON, ONT.,

INCORPORATED, - 1872.

Capital,..... \$1,000,000.00  
Subscribed,..... 1,000,000.00  
Paid-up,..... 868,840.28  
Reserve Fund,..... 149,000.00  
Contingent Fund,..... 965.12

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

THE HAMILTON Provident and Loan Society.

President, GEORGE H. GILLESPIE. Vice-President, JOHN HARVEY. Capital subscribed.....\$1,500,000.00 " paid-up.....1,100,000.00 Reserve and Surplus Profits.....111,519.80 Total Assets.....2,791,108.36 DEPOSITS received and Interest allowed at the highest current rates. DEBENTURES issued for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by Law to invest in Debentures of this Society. Banking House:

KING ST., HAMILTON. H. D. CAMERON, Manager.

STRATHY BROS., STOCK BROKERS, 2 STOCK EXCHANGE BUILDING, MONTREAL.

Stocks and other securities bought and sold for investment or on margin. Business strictly confined to commission.

MACIVER & BARCLAY, STOCK BROKERS, (Members Montreal Stock Exchange), 120 St. Francois Xavier Street, Montreal.

Canadian and New York Stocks and Grain and Provisions in Chicago bought and sold for cash or on margin. Agents in New York—Baldwin & Weeks; Agents in Chicago—Cyrus H. Adams & Co.

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

Special attention given to investments in sound dividend-paying STOCKS and DEBENTURES. Collections made in all parts of the Maritime Provinces. Business information afforded to customers. 166 HOLLIS STREET.

H. J. BEEMER,

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

Legal.

For Accountants, &c., see other page.

Brandon, Man. and Calgary, N.W.T. PETERSON & PETERSON, BARRISTERS, &c.,

Belleville, Ont. DENMARK & NORTHROP, Barristers, &c., Belleville, Ont.

Brantford, Ont. HARDY, WILKES & JONES, BARRISTERS & ATTORNEYS-AT-LAW, Solicitors in Chancery, Notaries, etc. ARTHUR S. HARDY, Q.C. ALFRED J. WILKES, LL.B. C. S. JONES.

Cornwall, Ont.

H. SANFIELD MACDONALD, (late MacLennan & Macdonald), BARRISTER, SOLICITOR, CONVEYANCER, NOTARY, &c. Solicitor for the Ontario Bank. N.B.—Special facilities for making prompt Collections throughout Ontario and Manitoba.

Searforth, Ont.

MCCAUGHEY & HOLMESIEL, Barristers, Searforth, Ontario.

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Table with 2 columns: Tons and destinations. Montreal 3,284, Toronto 3,284, Dominion 3,176, Ontario 3,176, Texas 2,700, Sarnia 3,850, Quebec 2,700, Oregon 3,850, Mississippi 2,680, Vancouver 5,700, Brooklyn 3,600.

DATES OF SAILING

FROM QUEBEC TO LIVERPOOL.

Table with 2 columns: Destination and Date. Montreal 26th Oct., Brooklyn 15th Nov., Vancouver 1st Nov., Toronto 22nd, Sarnia 8th.

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60, \$65 and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. All outside rooms are comfortably heated by steam. Second Cabin, \$40.

Prepaid steerage tickets issued at the lowest rates. \* These steamers 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 Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, 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.

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

Barrie, Ont.

JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chattel Mortgages collected.

Brantford, Ont.

THOS. BOTHAM, Banker and Broker, Brantford, Ontario, Justice of the Peace, County of Brant. Issuer of Marriage Licenses. Post Office and Bill Stamp Distributor. Agent for Steamship, Insurance and Loan Companies.

Guelph, Ont.

JOHN SMITH, REAL ESTATE AND LOAN AGENT, ACCOUNTANT, &c., 82 St. GEORGE'S SQUARE, GUELPH, ONT. Assignments taken and Estates managed

Montreal.

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

JOHN M. M. DUFF, ACCOUNTANT & INSURANCE ADJUSTER, Commissioner for New York, Massachusetts, Vermont and Illinois. ISSUER OF MARRIAGE LICENSES, 118 ST. JAMES STREET, Opposite Post Office.

KENT & TURCOTTE, Public Accountants & Auditors, 7 PLACE D'ARMES SQ. Jacques-Cartier Bank Building, Montreal. A. L. KENT. ALPHONSE TURCOT

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails. 1884. Summer Arrangements. 1884.

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

Table with 3 columns: Vessels, Tonnage, Commanders. Nunidian 6,100 Building, Siberian 4,600, Carthaginian 4,600, Hanoverian 4,600 Capt. J. G. Stephen, Parisian 5,400 " James Wylie, Sardinian 4,650 Lt. W. H. Smith, R.N.R., Polynesian 4,100 " R. Brown, Sarmatian 3,600 " John Graham, Circassian 4,600 " W. Kitchardsen, Moravian 3,660 Lieut. F. Archer, K.N.R., Peruvian 3,400 Capt. Jos. Ritchie, Nova Scotian 3,300 Mr. Dalziel, Hibernian 3,434 " Hugh Wylie, Caspian 3,200 Lt. B. Thomson, R.N.R., Austrian 2,700 Lieut. K. Barrett, R.N.R., Nestorian 2,200 Capt. D. J. James, Prussian 3,000 " Alex McDougall, Scandinavian 3,000 " John Parks, Siberian 4,600 Building, Buenos Ayrean 3,800 " R. F. Moore, Corean 4,000 " Barclay, Grecian 3,600 " C. E. LeGallais, Mantoban 3,150 " McNeil, Canadian 2,600 " C. J. Menzies, Phenician 2,300 " J. Brown, Waldensian 2,400 " R. H. Hughes, Lucerne 2,200 " John Kerr, Newfoundland 1,500 " Mylins, Acadian 1,350 " F. McGrath.

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

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

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

FROM QUEBEC:

Table with 2 columns: Ship and Date. Sarmatian Saturday, Sept. 20, Sardinian Saturday, " 27, Parisian Saturday, Oct. 4, Circassian Saturday, " 11, Polynesian Saturday, " 18, Peruvian Saturday, " 25.

Rates of Passage from Montreal via Halifax: Cabin.....\$60.00, \$70.00 and \$80.00 (According to Accommodation.) Intermediate.....\$36.75 Steerage.....At lowest rates.

The Steamers of the Liverpool, Quebec and St. John, Halifax and Baltimore Mail Service are intended to be despatched as follows: FROM HALIFAX:

Table with 2 columns: Ship and Date. Hanoverian Monday, Sept. 22, Caspian Monday, Oct. 6, Nova Scotian Monday, " 20.

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS: Cabin.....\$20.00, Intermediate.....\$16.00 Steerage.....\$6.00.

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

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

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

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 3, Bremen; Charley & Malcol, 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, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York; and 201 Washington street, Boston, or to

H. & A. A. ELAN, State St., Boston, and 35 Common St., Montreal.

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IT IS RELIABLE.

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Vents, Chimney Tops, Enamelled Sinks, white  
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Cunegonde, dealer in all kinds of BOTTLES. Bottles  
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100 GREY NUN ST., Montreal,  
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A large Stock always on hand.

Roman Cement, Portland Cement,  
Water Lime  
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Flue Covers, Fire Bricks, Fire Clay.  
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Blotting Paper, Flour Sack Paper,  
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Special Sizes and Weights made to order  
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The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned & White),  
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**JOHN G. WATSON,**  
86 & 88 GREY NUN STREET,  
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New Patterns now on the Road.  
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Samples mailed to the Trade on application.

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FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL  
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Bronze Medals for Writing, Caps to Posts,  
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Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &amp;c.

**ST. CROIX COTTON MILL.**

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

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Heavy Brown Cottons and Sheetings.

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

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**COTTONADES, WOVEN DUCKS, DYED DUCKS,**

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

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

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**THE MERCHANTS' MANUFACTURING CO.'S**BLEACHED SHIRTINGS AT EXHIBITION  
EVERY TIME SUCCESSFUL.**FIRST TIME EXHIBITED**Dominion Exhibition, St. John, N.B., 1893,  
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**BOOT AND SHOE MANUF'R.**Challenge to the whole world for perfection in  
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Waterproof Shoe packs. Several Medals and  
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**CARPET WARPS,** White and Colored.  
**BEAM WARPS,** for Woollen Mills in all the  
varieties required.**HOSIERY YARNS** of every description.  
**BALL KNITTING COTTON,** superior in  
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at the Dominion Exhibition at Montreal, 1880.

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A SILVER MEDAL

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Cotton Yarns (White and Colored), Twist  
Yarns (Bleached and Colored), Beam Warps  
all kinds, Cottonades and Denims.**Cornwall Cotton Bating Co.,**Batts put up in Cases or Bales in  
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We beg to inform the trade that we have now in stock a full line of colors in

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FULL ASSORTMENT OF WHOLESALE ONLY.

**LINEN GOODS**  
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Always on hand and for sale on  
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## THE STEEL CO'Y OF CANADA

Manufacture  
**PIC AND BAR IRON CAR WHEELS,**  
**CAR AND LOCOMOTIVE AXLES,**  
**NAIL PLATE, &c.**  
All Orders for the Company's products executed  
DIRECT from the WORKS, LONDONBERRY, N.S.  
OFFICE IN MONTREAL,  
No. 17 St. John Street.

**Robt. Miller, Son & Co.,**  
156 and 158 MCGILL STREET.

Owing to the fire which destroyed our late place of business on Victoria Square, we are to be found at the above address, with an entire new stock of  
**Papers, Stationery,**  
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From the Journal of Commerce.

Leading Wholesale Trade of Montreal.

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

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



Received  
**Gold Medal**  
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**Grand Prix**  
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Linen Machine Thread, Wax Machine Thread, Shoe Thread, Saddlers' Thread, Gilling Twine, Hemp Twine, &c.  
**WALTER WILSON & CO.,**  
Sole Agents for the Dominion,  
1 & 3 ST. HELEN STREET, MONTREAL.

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

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

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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.,**  
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**MOOKE BROTHERS**  
MONTREAL  
ALL LINEN REINFORCED  
LINED SHIRTS FRONTS  
TO BE HAD AT ALL THE  
Principal Dry Goods Houses in the Dominion  
**TRADE MARK STAMPED ON EACH SHIRT**  
520 to 530 ST PAUL ST MONTREAL  
Toronto branch 22 & 24 Colborne St.

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.**

**Schwarz & Reinhardt** Manufacturers  
and Jewellers' Supplies, Plush Goods, Brush, Comb, Mirror and Odour Cases, and Cases of every description. Orders solicited.  
712, 714 & 716 Craig St., Montreal.

### Commercial Summary.

The Merchants (St. Henri), Cotton Co. is about to resume operations. The Stormont Cotton Co. re-opened last Monday.—The Manitoba Land Co., limited, Mr. H. R. Rutherford, manager, has been licensed.

The National Fire Ins. Co. of Ireland, which entered the Canadian field about a year ago, has made arrangements to enter the United States also. The initial movement is on the Pacific coast, with headquarters at San Francisco.

The amount of cotton in sight indicates a decrease of 243,712 bales as compared with the same date of 1883, an increase of 18,561 bales as compared with the corresponding date of 1882, and a decrease of 128,515 bales as compared with 1881.

S. L. HITCHCOCK, the Sarnia insurance agent recently referred to, who was charged in June last with inciting a man named Davis to commit arson, was released on furnishing bail of \$2,000. The case was about to be tried recently, when Hitchcock took a hurried departure across the river.

On application of Jas. Robinson & D. H. Hall, of St. John, N.B., the Fredericton Royal Gazette advertises Uhas. A. Bowser of Sackville, N.B., as an absconding debtor, and that his estate will be sold within three months from the 27th October, unless he returns and discharges his debts.

Lewis A. HIRTLE, began as a photographer at Lunenburg, N.S., about six years ago, but added groceries to the business within a year past. He is reported as offering to compromise. His stock on hand, worth about \$600, comprises the whole of his assets. Mr. Hirtle is not an over-careful business man, but he has great expectations. It is firmly believed by one or two who know him that there is no necessity for a very heavy compromise.



## FARRAR'S

PATENT IMPROVED  
SNOW PLOUGH AND FLANGER  
COMBINED.

Is attached to the Locomotive and operated from the cab.

In use the past four winters with perfect success. The undersigned are now prepared to receive and execute orders, or furnish drawings and specifications to any Railway Company desiring to build for themselves, as may be arranged. Send for circular.

**JOHN TAYLOR & BRO.,**  
Agents for Canada,  
No. 16 St. John Street, MONTREAL.

## PORTER & SAVAGE,

TANNERS and Manufacturers of

**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINS,  
LACE, RUSSET and  
**OKA SOLA LEATHERS,**  
OFFICE AND MANUFACTORY:  
436 VISITATION STREET, MONTREAL.

## ASTRAL OIL

(For use in Coal Oil Lamps), is put up in  
Barrel, Half Barrels and Cases.  
Guaranteed in every respect as represented.

**C. PEVERLEY,**  
General Agent.  
OFFICE: 1782 NOTRE DAME ST., MONTREAL,  
and 68 ST. PETER STREET, QUEBEC.

The Life Association of Scotland distributed \$215,000 in cash bonuses to the older class of A policyholders for the current year. The shareholders received the usual 15 per cent. dividend. —The Bank of Scotland began redeeming the coupons of the Huron and Erie Loan and Savings Co., of London, Ont., on Saturday last.

C. W. KNAPP, of Sackville, N.B., recently referred to, has assigned to Mrs. J. W. Knapp, his mother. He gives his liabilities at \$15,000 to \$16,000, and of this he says his mother is a creditor for \$14,000! His assets consist of goods, valued by himself at \$1,700 and about \$1,000 in book debts. There is no probability of his continuing the business, and the mother has placed another person in charge. Knapp says he can give no account of how his means have gone; an impression prevails that he may be shortly in a similar way himself.

The British papers give the following rate of debt per head of population: United Kingdom, \$107; New Zealand, \$292; Queensland, \$264.50; South Australia, \$212; Victoria, \$122; New South Wales, \$114.50; Cape of Good Hope, \$61; Canada, \$36. We are not so badly off, it appears, as others of the great family.

DAVID MOORE, who owns the water power in Walkerton, Ont., and whose grist mill was destroyed by fire last winter, made an assignment on the 10th inst. for benefit of his creditors. Mr. Moore was a member of the Walkerton Lumbering Co. This Company assessed him lately for \$5,200 which they wanted immediately, and, as he was unable to pay as promptly as required, he had to go to the wall. It is impossible as yet to ascertain the exact amount of his liabilities and assets. The latter are probably about \$30,000, and liabilities doubtless will be something in excess.

Leading Wholesale Trade of Montreal.

# GREENE & SONS

## COMPANY,

### MONTREAL.

## HATS, CAPS

AND  
**FURS,**  
1884.



**WELL ASSORTED STOCK IN ALL LINES**

BUFFALO

AND

FANCY ROBES.

Gentlemen's Furnishings.

LATEST STYLES

Selected for Fall Trade, 1884.

Agents for

## WOODROW'S HATS.

WAREHOUSE:

517 to 525 ST. PAUL STREET, MONTREAL.

P. A. BOURGET, hardware and grocery merchant at St. Joseph de Levis, is endeavoring to compromise through Mr. H. A. Bedard at 35 cents in the dollar secured. Liabilities small. —Mr. Nil Genest, dry goods merchant of St. Joseph st., Quebec, has closed his place of business. His creditors are four or five in number, all Quebec firms; there is no probability of a compromise; assets about \$5,000.

"TURGEON & Co." (composed of Ed. Turgeon) retail dry goods dealer, this city, is again in difficulties. In the summer of 1883—before removing to St. Lawrence Main street—he effected a compromise at 60 per cent, payable in 4, 8 and 12 months, and expended about half his margin in fitting up. The business is being continued under the supervision of a creditors' trustee, pending stock-taking. The liabilities will probably reach \$12,000 to \$15,000.

A CORRESPONDENT, writing from Winnipeg, says the recent troubles of Messrs. Drake, Burrows & Rutherford, lumber manufacturers and general dealers, are due to their not being able to get their stock of logs cut up during the past season.—The liabilities of Sword & Moore, Brandon, Man., are about \$4,700; the assets nominally about \$1,500.

MR. JOHN OLDFIELD, senior member of the Milton Machine Co., Yarmouth, N.S., arrived in that town about two years ago as manager of the Cotton Duck factory then in course of erection. He has been in receipt of a good salary, which, however, was evidently insufficient for his mode of living. He shortly afterwards started the Milton Machine Co. in connection with a young relative of the same name, but, except some machines for the Duck Factory, they accomplished very little. The assignment is not preferential and contains no clause

of release by creditors, but there is one by which creditors agree not to arrest him for their claims for two years. Mr. Oldfield hopes to pay in full in time. The liabilities are \$5,000; assets nominally \$3,600.

The Dominion Commercial Travellers' Association convened at head-quarters this city on the 1st inst. and elected the following gentlemen as officers for the new year: President—Mr. George Boulter, of Silverman, Boulter & Co. (by acclamation). Vice-president—Mr. R. B. Hutchison, of Mills & Hutchison (by acclamation). Treasurer—Mr. Alexander Gowdey (by acclamation). Directors (five to be elected)—Messrs. J. W. Pollock, John T. Hagar, G. Piche, Thomas Harries, C. E. A. Patterson, J. Croil, Wm. Percival, A. C. Beach, D. Murray, Jno. Taylor, Edward Coote, C. K. Adams and Frank Newman. Mr. Geo. Sumner, the popular retiring president, was pressed to accept a third term, but declined. The annual meeting is to be held December 13th, and the annual dinner on December 23rd.

The final meeting of the North-West Canada Company, Limited, which was absorbed by the North-West Land Company, Limited, was held last Tuesday. The following is the report of the liquidator:—"The outlay of the Company in Canada was stated in last account as £5,202 11s. 10d., of which £3,000 was recovered previous to liquidation, and the liquidator has since recovered £1,445 17s. 10d. The balance has been found not to be recoverable from the Canada North-West Land Company, Limited, in terms of agreement with that company. By the abstract of accounts presented it was seen that a final dividend of 6d. per share is divisible, which, with the two previous dividends, makes a total profit to the shareholders of 17s. per share, or 28½ per cent. on the paid capital."

**J. S. HAMILTON & CO.,**

BRANTFORD, ONT.

AGENTS FOR THE DOMINION for

J. H. Henkes, Delftshaven—Holland Gin.  
 Ayala & Co., Chateau d'Ay, Ay.—Champagnes.  
 Pelee Island Vineyards.—Canadian Wines.  
 William Younger & Co., Edinburgh.—Scotch Ale.  
 D. C. Ross, Dingwall.—Scotch Whiskey.  
 A. Matignon & Co., Cognac.—Cognac Brandies.  
 Louis Latour, Beaune.—Burgundios and Mass Wines.  
 John S. Shiels & Sons, Leith.—Glenshiel Whiskey.  
 R. Van Zellar, Oporto.—Ports.  
 Sanchez Romate Hermanos.—Jerez de la Frontera, Sherriss.  
 Hanappier & Co., Bordeaux.—Clarets.  
 Wm. Edmonds, Jr., & Co., Liverpool.—Export Bottlers  
 Bass' Ale and Guinness' Stout.

Orders from the Trade solicited for Direct Importation  
 or Delivery from Store.

**OAK TANNED  
LEATHER BELTING,**

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

**ENGLISH LINEN HOSE****JNO. C. McLAREN,**

292 &amp; 294 ST. JAMES ST. WEST, MONTREAL.

Manufacturer of Card Clothing, etc., and dealer in every variety of  
 Mill supplies.

**McARTHUR, CORNELLIE & 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 353, 355 and 257 Commissioners Street

MONTREAL.

**KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUGGISTS.**

OFFER FOR SALE

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

603 CRAIG STREET,

MONTREAL.

LOUIS PAQUETTE, a builder of St. Jean Baptiste village, a suburb of Montreal, owes \$2,500, and having only some \$1,800 of nominal assets to meet it, has assigned to Geo. A. Daveluy.—The estate of J. T. Jordan, dry goods dealer, referred to last week, is to be sold out.

The Canada Temperance Act of 1878, generally called "The Scott Act" was submitted to a vote of the electors of the County of Renfrew, on Friday, the 7th inst., and carried by a majority of 750. The Act will go into force in that county on the 1st May, 1885, the end of the current license year.

W. T. WATSON, of Harriston, Ont., dealer in books, etc., is one of the many affected by the failure of Jas. Campbell & Son, to whom he gave accommodation paper to the extent of over \$4,000, which is more than he is worth.—Jas. T. Bridgewater, doing a small general store business at Dresden, Ont., for the last five years, has assigned.

The extraordinary judgment in the case of McRae of Gore Bay, Manitoulin, against Mr. Alex. Turner, of the wholesale firm of James Turner & Co., of Hamilton, is being appealed from. Our readers will doubtless remember that reference was made to the circumstances leading to this case in the JOURNAL OF COMMERCE of November 23rd, 1883.

J. C. SMALL, maker of pumps, plows, &c., Chatham, Ont., is in trouble, and his estate will probably turn out poorly for the unsecured creditors. It appears that he gave two chattel mortgages sometime since for \$3,500 and

**KIRK, LOCKERBY & CO.**

Importers and

**Wholesale Grocers,**

CORNER

St. Peter and St. Sacramento Streets.

MONTREAL.

\$3,200 respectively to secure certain endorsements. Mr. Small's difficulties are due chiefly to over manufacture of plows, &c.—W. H. Patterson, waggon maker, Sunderland, Ont., is also reported to be in difficulties.

A despatch from New Orleans, Nov. 10th, to the N. Y. *Daily Commercial Bulletin* says: the report of the National Cotton Exchange estimates the cotton crop of 1884 and 1885 at from 5,720,000 bales to 5,800,000 bales; in the latter case if the prospects of the crop are realized in certain districts. The yield in the Mississippi Valley is slightly below last year. In Texas there is a heavy decrease, while the Atlantic seaboard and Alabama show an increase.

Mrs. C. G. BOISVERT has been carrying on business for some time at St. Zephrin, Que., for her husband who had been unsuccessful once or twice formerly in his own personal endeavor. An extension was granted her last spring on liabilities of about \$6,000 payable in nine monthly instalments, but she has evidently not been able to pull through. An assignment is made to Kent & Turcotte. The estate showed a nominal surplus of \$4,000 at the time of the extension.

B. R. POULIN, began business in L'Original, Ont., about 18 months ago, with considerably less than \$1,000 capital and good habits of industry. He now finds himself owing \$2,500, and, although his assets are nominally as much, they are not all available when wanted. He has assigned in trust.—The sheriff is in posses-

L. LOVEKIN of "W. Ellis" has no authority to collect accounts due this paper.

The carrying of the Scott Act in Bruce County has reduced the value of hotel property there about 30 per cent. Another drug store, the fourth in Walkerton, is to be opened in Sinclair's block.

C. O. GAUDREAU & Co., of Fraserville, have assigned to Mr. Letellier, of Letellier & Dubord, of Quebec, their largest creditors. They have a long list of creditors; assets in the neighborhood of \$6,000.

C. J. ELLISON, druggist, Sarnia, Ont., has made a voluntary assignment. He moved from Bridgen, about a year ago, and in spring gave his father a mortgage for \$2,350. J. A. Kennedy & Co., of London, Ont., have been pressing him of late.

D. MOORE & SON, of Walkerton, are asking for exemption from taxes of their water-power and property, conditional upon erecting a roller flour mill to turn out 100 barrels a day, and also the right to build a tramway from the station to their mill.

BLAIS & Co., Riviere Blanche, Que., already reported in difficulties, have assigned to Mr. H. A. Bedard of Quebec. Liabilities, about \$650. He made full purchases in Montreal about three weeks ago, but finding that he could not pull through returned the goods.

# J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

## CLOTHIERS,

### MONTREAL,

Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

We have enlarged our new premises to double the original size and capacity. A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

#### THE ADAMS TOBACCO CO.

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

##### Bright Chewing.

"Gold Coin."  
"Little Sergeant."  
"Got It."

##### Black Chewing.

"Black Bird," 25s. in Caddies and 1/2 Boxes.  
"Black Hawk," 3s.  
"Little Giant," P.P. 12s.

##### Fancy Chewing.

"Spinn Roll."  
"Crown Jewel."

##### Smoking.

"Dundee."  
"Dundee."  
"Double Thick," 6s.  
"Viola Solace," 12s.

All goods warranted.

## JOHN STUART, SON & CO.,

Importers and Wholesale Dealers in

TEAS, COFFEES, SUGARS, SPICES,  
And General Groceries.

Warehouse—Cor. John and Main Sts.

(Formerly occupied by late firm of Stuart & Macpherson.)

HAMILTON, ONT.

sion of the premises of F. Benyon, druggist, Toronto. The effects of John Wellington, furniture dealer, and M. Allan, confectioner, same city, have been sold out.

At a meeting of the creditors of Mrs. J. Wood, general dealer, Buckingham, Que., held last Friday, it was decided to advertise for tenders for the estate till Monday next. An offer of 60 cents in the dollar, as per inventory, was made at the meeting. The stock is valued at about \$3,400.—The estate of C. H. Vordingly & Co. was sold by auction yesterday; the stock and plant at 23 cents and book-debts at 15c. in the dollar. The direct liabilities are \$21,726; indirect \$21,106. The estate showed a nominal deficiency of \$2,400.

A peculiar case is now on trial in Minneapolis. The action is to recover premiums paid on a life insurance. The complaint alleges that the defendant became indebted to the plaintiff to the amount of \$2,000, to secure which the defendant had his life insured, agreeing to pay the premiums. This, however, the plaintiff says was not done, but to hold the insurance good he paid the premiums up to the present himself. In the meantime the debt was paid, and suit is now brought to secure the amount of premiums paid, aggregating \$543.



## VULCANIZED India Rubber Goods

For Mechanical Purposes.

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 200,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the day, now in use in over 1000 Fire Departments on this Continent.* BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PATENT Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

WAREHOUSES: TORONTO, 10 & 12 King St. E.; NEW YORK, 33 & 35 Warren St.; CHICAGO, 159 & 161 Lake St.; SAN FRANCISCO, CAL., 501 Market St. PORTLAND, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.

THE CUTTA PERCHA & RUBBER M'FG. CO'Y.  
10 & 12 KING ST. East, Toronto. T. McILROY, Jr., Manager.

#### OUTLER BROS. & CO.'S INSECT POWDER.

IN PATENT SIFTING-TOP CANS.

Sure death to Flies, Fleas, Red Ants, Bed Bugs, Lice on Cattle, and those pests of Housekeepers, Hotel and Restaurant Proprietors, Confectioners, Bakers, and of all places where hot-water or steam pipes are laid, WATERBUGS AND ROACHES. Is especially effectual on Dogs, Cats, Birds, Fowls, Plants, &c.

Sure and speedy death to Insects. Safe to use, and Harmless to Human Life. Sample free, mailed on receipt of 25 cents.

E. IL POLIWKKA & CO.,  
394, 396, 398 & 400 ST. PAUL ST., MONTREAL, O.  
Sole agents for the Dominion.

#### ALL

Competitors acknowledge the superior value of

"Rising Sun" Ball Blue,

"Syndicate" " "

"Laundress Friend" Square Blue;

and our FIFTY different GRADES of

Ultramarine in Dust.

BEUTHNER BROTHERS,  
MONTREAL.

ROBERT FOSTER, of Emerson, Man., made some miscalculations a couple of years ago as to the requirements of the North-west in the matter of harness, and soon found himself over stocked. To work it off he opened branches at various points at different times. In the Spring of 1883 he found himself obliged to ask for an extension of six months, and business meantime has not been very prosperous. He now finds himself in a similar predicament and has just arranged for an extension of two years on his liabilities of about \$5,000, save some \$800 due the Federal Bank. Payments are to be made quarterly.

ELI SALYERDS, of Walkerton, Ont., hotel-keeper, who formerly carried on business in his wife's name at Mildmay, moved to Walkerton last January and rented the hotel known as Nauers. Last week he made an assignment with liabilities of about \$3,000. The bailiff however had seized goods on an execution of \$80, and the landlord claimed rent \$215. Salyerds called a meeting of his creditors, which took place the day after Scott Act election, but as the Act had carried, Salyerds said he could not think of making an offer at all. The goods were then sold by bailiff, but did not realize enough to pay preferential claims. Mrs. Salyerds now carries on the business, having leased the furniture from the landlord.

## C. A. LIFFITON,

Importer and Wholesale dealer in

FFEES AND SPICES,

Acme Coffee and Spice Steam Mills

329 ST. JAMES STREET,

Agent for MACURQUHART & CO.'S, London, E.,  
Celebrated Worcestershire Sauce.

JAS. COLLIER & SONS, London, Eng., Mustards,  
Chocolates, Coconuts, &c.  
Also the "Globe London Soap Powder."

## BATTY'S PICKLES.

C. H. BINKS & CO.,  
MONTREAL.

## Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,  
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR

THE LIABILITIES of Messrs. I. & F. Burpee, wholesale hardware merchants, St. John, N.B., whose failure occurred last week, are placed at \$170,000, of which all except \$22,000 in Great Britain and about \$5,000 in Canada, are to the banks, on paper endorsed by Hon. Isaac Burpee and his brother (their father), E. R. Burpee, the latter for \$40,000. The assets are estimated at \$112,000. The two young men were placed in possession of a good business two years ago, but, through lack of proposed supervision, prevented by the ill health of their honorable Mentor—of a proper business training, and through outsi—ments, have brought matters to the present unfortunate pass. Three trustees have been appointed, Messrs. E. R. Burpee, Geo. A. Scholfield and W. E. Collier, who have placed a competent man in charge of the estate. The Hon. Isaac Burpee has been suffering from ill health for some time, and there are some fears as to the effect of the disaster upon him. It is confidently stated that, although not legally obliged to do so, he and his brother will pay the creditors in full.

Leading Wholesale Trade of Montreal.

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

RHODE ISLAND **HORSE SHOES,**  
AND EVERY DESCRIPTION OF

**CUT NAILS,**  
Railway and Ship Spikes.  
Iron, Steel, Zinc & Copper Shoe Nails.  
And SHOE TACKS,

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

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

**MONTREAL ROLLING MILLS**  
COMPANY,  
MANUFACTURERS.

CUT NAILS,  
HORSE NAILS,  
WROUGHT IRON PIPE,  
TACKS, BRADS, ETC.,  
HORSE SHOES, ETC., ETC.

**FELT** United Factories of Giengen, Germany, Warehouse, 511 St. Paul Street, Montreal. Dress Felts, Shoe Felts, Saddler's Felts, Organ Felts, Piano Felts, Furriers' Felts. Felts of all kinds for all purposes.

**L. GNAEDINGER, SON & CO.,**  
SOLE AGENTS FOR DOMINION OF CANADA.  
N.B.—Orders for direct importation especially solicited.

**TEES, WILSON & CO.,**  
(Successors to James Jack & Co.,)  
IMPORTERS OF TEAS  
AND GENERAL GROCERIES,  
66 ST. PETER STREET, MONTREAL

PETROLEUM.—Says the Petrolia *Topic* of November 7th:—The shipments of crude, and refined and distillate reduced to crude equivalent, over the Grand Trunk and Michigan Central railways, for the month ending the 31st of October, amounted to:—  
GRAND TRUNK RAILWAY.  
Crude. Distillate. Refined. Crude equivalent.  
13,924 bbls. — 18,753 bbls. 60,807 bbls

MICHIGAN CENTRAL RAILWAY.  
4,477 bbls. — 10,956 bbls. 31,867 bbls.  
Total for month, 92,674 bbls.

To those who are anxious for appreciation in crude values these figures are encouraging. They evidence a very large increase in the consumption of Canadian refined over previous seasons, and argue plainly against the statement that the American article is robbing us more than ever of the home market.

Leading Wholesale Trade of Montreal.

The Adulteration of Food Act.



PROVIDES PENALTIES FOR THE  
KEEPING AND SELLING  
OF

IMPURE ARTICLES OF DIET.

This applies to the Retail Trade as well as Wholesale. Dealers are hereby reminded that—

**LYMAN, SONS & CO.,**  
MONTREAL,  
GRIND, PUT UP, AND SELL  
PURE SPICES,  
AND NONE OTHER.

See that the name of the firm is on each package.  
Custom grinding done for the trade. Good work and reasonable rates guaranteed.

**IMPERIAL**  
**FRENCH BLACKING**

PUT UP IN HALF GROSS CASES.  
No. 1 retails at 5c. per box.  
" 2 " " 10c. " "

HANDSOME COLORED SHOW CARDS  
sent free to any address where advised by wholesale trade.  
For sale by all wholesale trade throughout Dominion of Canada.

AGENTS:  
**H. BERNARD,**  
309 St. Paul Street, Montreal.  
**ROBERT MITCHELL,**  
128 St. Peter Street, Quebec.

THE article in the JOURNAL OF COMMERCE of 24th Oct., referred to in the communication of "Traveller" elsewhere, was intended to deal only with a feature of the business which our valued correspondent seems to ignore. The complaints made by wholesale grocers and others in the large centres of trade are, that some manufacturers of soap, tobacco, &c., do not keep faith with them: they [the manufacturers] will, through their agents, secure a large order from the wholesaler on the strength of a promise that they will not sell on the same terms in small retail lots to his customers throughout the country, and they immediately proceed to violate the agreement. The practice described by "Traveller" is no less deserving of reprobation.

Leading Wholesale Trade of Montreal.

**JAMES GUEST,**  
COMMISSION MERCHANT

—AND—  
GENERAL AGENT.  
No. 21 ST. JOHN ST., MONTREAL.  
AGENT FOR

Jules Duret & Co., Cognac. (Vine Growers Co.)  
Jules Bellerie, Cognac.  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Jules Regnier, Dijon, Burgundies and Chablis  
L. M. Canneaux of Fils, Château de Dizy, près Epernay, Champagnes.  
Renaudin Bollinger & Co., Ay, Champagnes.  
Belgert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Alcock's Ales, &c.  
Kof, Ponselt & Co., Barcelona and Tarragona Spanish Ports.  
Eschenauer & Co., Bordeaux, Clarets and Sauternes  
H. Stebel & Sons, Mayence Rhine Wines.  
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.  
E. J. F. Brands, Seftladam Gins.

The Canadian Manufacturers' Agency.  
Are now prepared to take orders for fall delivery for the following goods, viz: from

"The Otterville Canning Co.," Otterville, Ont.  
CANNED  
APPLES, TOMATOES,  
GREEN PEAS, SWEET CORN,  
STRAWBERRIES, BLACK CAPS,  
CHERRIES.  
EVAPORATED  
SWEET CORN, APPLES.

From LAIDLAW & CO., Victoria, B.C., & San Francisco  
CANNED SALMON.  
Ask for Price List. P. POULIN,  
63 ST. JAMES STREET, MONTREAL.

**H. VINEBERG,**  
Wholesale Clothier,  
752 Craig St., Montreal.

Close Buyers visiting the markets will do well to give me a call.

The scandalous condemnation several years ago of the Atlantic Mutual Life Insurance Company to the ignominy of a receivership by Judge Westbrook, has furnished, as was designed, a fine target for the hungry of the legal craft. The last claim allowed was that of Messrs. Smith, Monk, and Buchanan, attorneys, who have been adjudged \$7,923 as their portion of the dead carcass. In these cases of revision we want some such judicial magnates on the bench as Judge Thomas Drummond, of Milwaukee, who upon three lawyers suing a client for the sum of \$25,000 for settling an estate worth \$32,000, reduced the charges to \$5,000 as more proportioned to the salary he himself received as judge from the people.—*Ins. and R. E. Journal.*

# CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds about - - - - - \$7,000,000  
 Annual income over - - - - - 1,200,000

A. G. RAMSAY, Pres't. R. HILLS, Secy.

ALEX. RAMSAY, Supt.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.

J. D. HENDERSON, Agent, Toronto.

D. MACCARVEY, Secy. P. McLARREN, Gen. Agent.

Maritime Provinces Branch, Halifax, N.S.

CEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.

W. L. HUTTON, General Agent, Manitoba Branch, Winnip'g.

## RATES REDUCED.

# THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	about \$100,000,000
Invested funds.....	do 30,000,000
Annual income.....	do 4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....	do \$ 1,300,000
Investments in Canada.....	do 2,000,000

Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

# THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

Amount of NEW BUSINESS in 1883	\$81,129,756.00
Largest Business of any company in the World.	
Total Outstanding Assurance	275,160,588.00
Total ASSETS December 31st, 1883	53,030,581.70
Total UNDIVIDED SURPLUS	12,109,756.79
PAID POLICY-HOLDERS Since organization	73,877,699.51

All Policies Incontestable after three years.

Such Policies are payable immediately upon receipt of satisfactory proofs of death, WITHOUT THE DELAY of Sixty or Ninety days, as usual with other Companies.

R. W. CALE, Manager

223 ST. JAMES STREET, MONTREAL.

A. & T. J. DARLING & CO.  
 BAR IRON, TIN &c AND SHELF-HARDWARE

JEWELRY A SPECIALTY.

FRONT ST., East. TORONTO.

## CAUTION! CAUTION!!

It having come to the knowledge of the undersigned that attempts have been made to introduce for sale in the Dominion of Canada an imitation of our

## ACME SKATES

in violation of our patent rights:

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The Starr Manufacturing Co  
 Halifax, N.S., May 1st, 1884

1883 - St. John Exhibition - 1883

LEATHER BELTING,  
 FIRE ENGINE HOSE,  
 &c., &c.,

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

The Highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

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MONTREAL,

OVER ALL COMPETITORS.

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The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 14, 1884.

## THE ST. LAWRENCE CHANNEL.

The Hamilton Spectator must feel that in offering an unceasing opposition to one of our most important national public works, the improvement of the channel of the St. Lawrence, he has no argument of weight to bring forward. If he had, he would hardly have adduced the charges of a barge company, as a reason for abandoning a great public work, commenced over forty years ago with the almost unanimous approval of the representatives of the Canadian people. This barge question may be easily disposed of. As we have already pointed out, there is no monopoly, and if the company is getting “three or four times as much as the service is worth,” it would naturally be inferred that there would be an active competition in such a profitable trade. Our enquiries lead us to think that the stock in the barge company is not deemed a particularly desirable investment. But, be that as it may, it is simply trifling with an important subject to adduce arguments of such a character.

We are asked why we do not desire the completion of the St. Lawrence canals? We presume that this refers to our having pointed out the absurdity of a demand made by the Spectator, that the canals

above Montreal should be deepened so as to afford the passage of vessels of the same tonnage as those which navigate the river, in other words, that the canals should have a depth of 27½ feet. There is really no use in arguing against such an impracticable scheme. Montreal happens to be situated at the foot of the most eastern of the St. Lawrence rapids, and has therefore been found by experience to be the proper point of transhipment between sea-going and interior lake vessels. It has been so found simply "because the larger sea-going vessels can continue their voyage from Quebec to Montreal, one hundred and eighty miles, at less cost per ton than would attend running the smaller interior vessels from Montreal to Quebec." In the year 1857-8 the Harbor Commissioners sought the advice of a Board of Engineers in the United States, who were entirely disinterested, as to the improvement of the harbor of Montreal. We think it may be interesting to state the conclusions at which that Board arrived and which are as follows: 1st. "That the natural advantages of the route between the western interior and the seaboard by way of the St. Lawrence are sufficient to warrant the expenditures which have been made, and also more which are proposed to complete the improvements along the route; and that when thus improved it will present the cheapest mode of communication, not only to the seaboard but also to New England and New York." 2nd. "That the amount of business which will be drawn to the route by the advantages which it will possess when so improved, will be sufficient to warrant the expenditures necessary in making them." 3rd. "That the port of Montreal is the proper place for transferring cargoes from the interior to seagoing vessels; and therefore the Harbor Commissioners are right in their plans for deepening the channel below Montreal, so as to allow vessels drawing 20 feet to come to the latter port." 4th. "That the present harbor facilities of Montreal are entirely inadequate to accommodate the present trade; and that such an increase as may be expected on the completion of the improvements already mentioned will require a large addition thereto." 5th. "That the location of an enlarged harbor at Point St. Charles is the best site that can be found in Montreal; and that the facilities which a harbor at this place upon the plan suggested will amply accommodate the trade in question; and, finally, that in our opinion the improvements in the channel of the

St. Lawrence at and near Montreal, and the construction of the proposed harbor are not local questions, but of national importance, by which the first success of the scheme of Canadian public works will be materially influenced." It is worthy of notice that Montreal is almost the only port the harbor improvements of which have been made without any aid from the public chest, and yet Montreal is the port of all others which might justly claim such appropriation.

The improvement of the channel of the St. Lawrence is for the common benefit of Montreal and of all the ports west of that city, while the necessary result of the improvement of the channel has been to render it necessary to deepen the harbor and to provide additional accommodation for the vessels coming thereto. Those improvements have been made exclusively from local funds, and, although the *Spectator* has referred to votes for Montreal harbor, we cannot imagine that he is ignorant of the fact that the interest on all bonds issued on account of the Montreal harbor has been punctually paid by the Commissioners. We may indeed remind the *Spectator* that the interest on the bonds issued for the improvement of the river has been defrayed out of the revenue obtained by charges on the traffic. What has been contended for of late, in the interest of the Dominion, is that in view of the abolition of canal tolls by the State of New York, there should be an abolition of analogous charges on Canadian water transportation. We have no hope of inducing the *Spectator* to take an enlightened view of this question, but we maintain it is not one in which Montreal is specially interested but that it is a Canadian question.

#### THE UNITED STATES PRESIDENCY.

We have waited patiently for the result of the Presidential election in the United States, which we presume may now be considered to have been decided in favor of Governor Cleveland. Such controversies are almost invariably conducted in a manner that does little credit to the nation, and that which has just terminated has been no exception to the rule. The forecasts made prior to the election seem on the whole to have been tolerably correct, the doubtful four States having been gained by the Democrats by small majorities. It is claimed that in the State of New York, which may be said to have held the balance, there were secessions from the ranks of both parties, and

hence the uncertainty and the unusually close vote. We are inclined to concur in the opinion expressed by Sir John A. Macdonald to New York reporters, during his short stay in that city, on his way to England, which was that it made little difference to Canada which candidate was elected. The strength of the Democratic party is in the South, and the people of the Southern States have no commercial dealings with Canada, and have never been inclined to assist in procuring reciprocity. The Northern Democrats will have less influence, but we have great doubts as to their supporting any material reduction in their own tariff, and we hazard the assertion that they will take no step in the direction of reciprocity.

The other question of interest to Canadians is that of peace. Fortunately there is no question at present in dispute between the two nations, and after the amicable settlement of the controversies in which they became involved during the civil war, it is most improbable that any question can arise that cannot be disposed of in the same way. There was a general opinion that Mr. Blaine was inclined to quarrel, but his utterances during the Presidential campaign were on the whole satisfactory. It is much to be regretted that personal charges should have been hurled against both candidates during the campaign. Both had occupied high positions in the service of their country. The facts on which the personal charges were made must have been known to the respective committees of nomination, which must have deemed them an insufficient ground for rejection. The man who was elected Governor of the State of New York can hardly be deemed unfit on moral grounds to be President of the United States. It is perhaps fortunate that the English and Canadian press have been on the whole favorable to the candidature of Governor Cleveland, as our neighbors have always been very sensitive in regard to any utterances in opposition to their own views. This feeling was strongly exhibited during the civil war, when there was, as there always will be among a free people, a wide difference of opinion as to the merits of the controversy; but, although there is reason to believe that the majority was favorable to the North, the national indignation was visited on the whole country in retaliation for the sympathy extended to the South. It will be interesting to learn to what extent the policy of Governor Cleveland will differ from that of his Republican predecessors, but we have great confidence that it will be marked by personal integrity.

## THE BUSINESS OUTLOOK.

We are inclined to think that the aggregate volume of trade is larger than it appears to be, from the fact that people have been so accustomed to the old method of judging it by watching the amount of business transacted between importing and wholesale houses, that they are liable to be egregiously misled thereby, for the reason that wholesale houses in nearly every line of goods now do their own importing, just as most of the old importing firms now have a share in distributing goods to the general country and city trade, which formerly was limited to supplying wholesale wants only. Under the new system it is therefore quite possible for a large aggregate of business to transpire quietly and almost unperceived, in consequence of its being divided up into smaller transactions. It can thus be easily understood how, under the altered conditions of trading, incorrect estimates of the amount of business passing are apt to be deduced from the old standpoint of observation. In illustration of this, we may mention that the principal in one of our largest general mercantile establishments recently informed us that, to his astonishment, he found upon going over his books that although he was under the impression that he had been doing a smaller amount of business this year than last, the fact was that his accounts footed up a larger total than that for the corresponding period last year. In these times the hand-to-mouth policy of buying is scrupulously adhered to by many of the best city and country retail houses, which thereby avoid the expense incurred by carrying large stocks, and are thus induced to order smaller lines and often. This action has in turn caused wholesale houses to order less at a time than formerly, and so the whole system of doing business has completely changed, although the mutation has been brought about almost unnoticed by the casual observer. For some time past large quantities of black teas have been brought into this port by almost every steamer, but because they have been divided among quite a number of importers, instead of going into the hands of two or three firms, as in former years, they have been less noticed and commented upon. The same thing has occurred in many other lines, and when to the aggregate of imports and exports is added the large output of our manufacturers for distribution in the home market, it is quite probable that the trade of the country may have been vastly under-estimated for

the reasons above assigned. The qualifying of the state of trade by such adjectives as dull, stagnant and demoralized has become such a habit among our merchants of late that it is quite possible they may have overdone the thing. It is certain that our population is increasing, that people are consuming a larger amount of both food and clothing, with generally sufficient means to meet their obligations—thanks to the abundance and cheapness of almost every thing contributing to the comforts of living. And when it is considered that the country has been blessed with a large production of roots and cereals as well as other general produce, the bulk of which has yet to be marketed, it is very evident that ample means for liquidating the general indebtedness of our urban and rural population, are within reach, although deferred payments may have been necessitated in a number of instances. Reviewing the business situation, therefore, as a whole, it is certain that a more extensive business is being prosecuted than may appear to those accustomed to gauge its dimensions by the old standard of measurement; and secondly, that the outlook of trade is calculated to inspire confidence rather than to propagate discouragement and gloom.

## COMMERCIAL TREATIES.

The Jamaica question, having been disposed of for the present by the almost unanimous refusal of the Council of the Island to entertain Mr. Solomon's proposition, there will be renewed efforts made to bring about reciprocal commercial arrangements by means of treaties. The principal article of import into Canada from the tropical countries with which an extension of trade is sought is raw sugar, and the question arises whether it would be sound policy for Canada to impose discriminating duties on the sugar imported from any of those countries. If not, then the demand for reduction of duties is simply to procure a diminution of the Canadian revenue without increasing the consumption to any appreciable extent. The protection to the Canadian refiners has caused a decrease in the importation from Great Britain and the United States, but a very considerable increase in the importations from the British and Spanish West India Colonies and Brazil. In regard to Canadian exports, there is no reason to suppose that any of the countries referred to would be inclined to discriminate in favor of Canada, and against the United States.

There is reason to believe that efforts are being made at the present time to effect a treaty with the United States, the object of which, as explained by the under Secretary in the House of Commons on the 10th inst., is that "America should remit in part the duty on West India sugar, and the West Indies should take off the duties on certain articles imported from America, but no arrangement was contemplated and no proposal had been made whereby the West Indies should impose differential duties on English, as opposed to American, manufactures." We venture to assert that the scheme embraced in the foregoing language did not originate with the Imperial Government, and we have no idea that it will be found possible to carry it into effect. Assuming that there will be no discrimination against English manufactures, it may be inferred that there might possibly be discrimination in regard to the "certain articles," viz flour, salted meats, lumber, fish, etc., etc., which are at present imported into the West Indies from the United States and Canada on the same terms. It would of course be injurious to Canada if the West India Colonies were to discriminate against her. It would not however at all surprise us that such a proposition should be made by the United States, and of one thing we may rest assured, which is, that the United States will not reduce its sugar duties without getting what it deems adequate compensation. As regards Canada its true policy is to treat all countries alike, and to insist on being placed by all other countries on the footing of the most favored nation. At present the bulk of our trade is carried on with the United States. Great Britain and Newfoundland, and on the whole we have little ground of complaint except against France and Spain, and in the case of the latter the discrimination is in favor of the parent state.

The Hamilton *Spectator* has been taking *Bystander* to task for suggesting retaliation against the countries which have been paying bounties on exported sugar, and we infer that it would disapprove of such a policy. Without discussing how far it is consistent with free trade we contend that where any State discriminates against another by refusing to admit its exports on the same footing as the most favored nation, the true policy is to retaliate promptly by discriminating against the exports of the offending State. In the case of bounties being granted a countervailing duty ought in justice to the home manufacturers to be imposed. If it should turn out that the

British West India Colonies consent to admit the exports of the United States on more favorable terms than those of Canada there should be a differential duty imposed on their sugars. Unless discrimination be sought there is no object whatever in Canada entering into treaties of commerce. There are no protective duties in the West Indies, and those imposed for revenue are very moderate and are paid by the consumers. There is no object to be gained by the planters from a reduction in the Canadian sugar duties in case it is uniform, and discrimination would be a suicidal policy for a country like Canada.

#### THE NEW ORLEANS EXPOSITION.

A meeting of the citizens of Montreal was held on the 7th inst., on the invitation of the President of the Board of Trade, to afford Col. Morehead, Commissioner General of the forthcoming exposition at New Orleans, an opportunity of urging the citizens of Montreal, as well as other Canadians, to take part in the exposition, which is to open on the 16th December. In his address on the occasion Col. Morehead acknowledged that, inasmuch as he had been for the last two years engaged in the work, it was rather late in the day to extend an invitation to Canada. Col. Morehead considers that it is highly important in the interests of Canada that she should be represented. We entirely concur in the opinion expressed by Mr. Geo. A. Drummond, that the time is far too short to enable Canada to make a suitable exhibition of its various products. This however is a question for the Government to consider, and we presume that there will be a general concurrence in the resolution proposed by Mr. Andrew Robertson that it would be for the advantage of the Dominion that an exhibition of its economic resources and manufactures should be made. If the Dominion Government should deem it proper to extend to the New Orleans exposition that support which it has given on former occasions we presume that there will be no dissatisfaction manifested at such a decision, but in view of the course of trade in the Canadian Dominion we own that we are unable to arrive at the conclusion that any practical benefit will accrue to Canada.

The chief object, so far as we can ascertain, of the New Orleans exposition is to encourage trade with Mexico and the States of South America. Judging from past experience, there is no probability that the trade of Canada can be extended

in that direction. The aggregate exports of Canada were in the last fiscal year in round figures \$94,000,000, of which over \$89,000,000 were taken by Great Britain and the United States, Newfoundland and the British West Indies. The exports to Brazil, Argentine Republic, Mexico, Peru, and Chili were insignificant, and there is no rational ground for supposing that it will be possible to extend our trade in South America. There is unfortunately

much greater inclination on the part of Canadians to make efforts to discover new openings for trade than to devote their attention to the maintenance of their existing connections. The exports of Canada consist mainly of agricultural products, animals and their produce, products of the forest, of the fisheries and of the mine—manufactures are a comparatively unimportant item, about in round figures five per cent of the total exports and these comprised under about fifty different heads, each of which is insignificant. To send exhibits of our manufactures would be simply absurd under the circumstances. And yet our present difficulty is to find a foreign market for our manufactures, and this is one which is felt in much the same degree in the United States.

It is vain to expect that those who engage in manufacturing under a protective system will be able to compete in the neutral markets of the world with those who manufacture under free trade. If the former were able to compete in neutral markets it must be perfectly obvious that they would require no protection in their own. As regards the great staple exports of Canada, although they are excluded from the United States by the commercial policy of the country, they have the markets of the world, including those of South America, open to them, and they supply those markets to the full extent of their requirements. Under the circumstances that we have stated, we fail to see in what respect Canada would benefit by being represented at the New Orleans Exhibition, and we doubt very much whether, should the Government undertake to carry free of cost the contributions of our producers, there would be offered enough of contributions to freight a vessel. It is a significant fact that although it has long been well known that there was to be an exposition in New Orleans in December, no desire was manifested to be represented there until Col. Morehead took up the matter and persuaded his hearers to appeal for aid from the public chest. In considering the subject it ought to be borne in mind that

there will be a great exposition in London in 1886 for India and the Colonies, and that it will be highly important in the interests of Canada that it should put forth all its efforts to make a good display on that occasion. There is likewise to be an international exhibition at Antwerp, in the Kingdom of Belgium, in 1885, to which Sir Charles Tupper has been appointed Honorary Commissioner.

#### BANK OF ENGLAND.

The progressive increase in the rate of interest at the Bank of England is highly significant. On the 1st of October the rate was 2 per cent, on the 8th 3 per cent, on the 29th 4 per cent, and early in November it was raised to 5 per cent, which is the rate by the latest advices. The cause is the large withdrawals of gold from the bank, partly owing to demands from the United States, but also owing to those consequent on the war in Egypt. There is yet another cause for a demand for gold. Greece has been for some time using a forced currency, and has recently determined to resume specie payments. In order to accomplish this object it has raised a new loan of nearly seven millions sterling, £4,400,000 of which is to be applied to the redemption of the inconvertible currency. The consequence of the various demands for gold has been that whereas on the 24th September the Bank of England reserve was over thirteen millions sterling, or sixty-five millions of dollars, it was on the 29th October only £10,062,000, or little over fifty millions. While such is the state of the money market in England, money has been most abundant in New York, and rates much lower than in London, which we need scarcely observe is very unusual. In New York the rate of interest allowed by the banks is 2 per cent, and there has been an endeavour to make this the uniform rate. The elections have without doubt caused a good deal of uncertainty in the price of the best stocks, but in a very few days confidence will be restored. The value of money in London is of course calculated to induce those engaged in commerce to exercise great caution, and this, moreover, seems absolutely necessary in view of the general depression in trade. There are some who are sanguine that the recent elections in the United States will lead to a change of policy that will be beneficial to Canada. We have no such expectation, and we feel assured that there is no prospect of a more liberal commercial policy towards Canada.



LARGE LIFE INSURANCES.

Five hundred thousand dollars on a single life! Why, the annual premiums would amount almost to a fortune! Very true, but stop a moment and consider what may be the financial value of a single life. Take, for example, a life where the income stops at death. Such a life may be worth many times the above amount. The income on a life recently insured for five hundred thousand dollars in England amounted to two hundred thousand; and it had been left the person on such conditions that relatives most interested would not receive a penny in case of death. Insurance was effected for the benefit of these relatives.

But consider the financial value of such a life! Where human life is productive property, why should it not be insured just as well as other productive property? Buildings that yield a rental are insured—merchandise, pictures, articles of vertu, are insured. Why? Because they represent money, and are exposed to risk. Is not every life that represents money exposed to hazard? Do not sickness and accident wait us all; and in the end most certain death? Every prudent man insures his goods. The danger he seeks to avert is by fire; or it may be by flood. But the dangers that menace human life can scarcely be enumerated. They are legion. They walk the earth and the sea, and are everywhere. Every prudent man owes it to himself to look this question in the face. He should be honest with himself, and seek to know what insurance interest his life possesses. True, one's income does not always decide the matter; for in general the principal from which income is derived is under control. Men can do what they like with their own. But, where death diverts the stream of income, causing it to flow elsewhere, life insurance is of absolute importance.

But there are instances, and thousands of them, where this question of insurable interest is a difficult one to solve. This applies in an especial manner to those who conduct large mercantile operations, banking, etc., where great financial successes have been achieved under the guidance of one master mind. The question to be considered is the financial worth of that mind to the business in hand. Nine years ago, in the city of New York, a man died, leaving a large fortune, and a business that yielded at least \$1,000,000 net profit annually. Today not a vestige of that great productive business remains. Thousands of people were employed in the mills and shops; but though he had managed these mills and shops successfully many years, they failed to pay after he died. What has proven true in the case of the great New York merchant has proven true, on perhaps, a lesser scale, in thousands of cases. Large amounts of life insurance are needed to compensate such losses. The living man, successful in what he undertakes, can well afford to pay their cost.

Now, then, every man can form some idea as to what he is worth to his affairs. He knows; or ought to know, how much his prosperity has depended upon his activity, vigilance, and good judgment; and he also knows whether it will be a difficult task to find a man to fill his place when he is gone. Just in the degree that he is an important factor in his business operations does he owe it to his estate to insure, and, if his responsibility increases, he should add insurance to his life in the measure that he would protect, by policies against fire, an increased stock of goods. The design and scope of life insurance are not generally understood. There is too much sentimental talk about life insurance as a provision against special loss; whereas, it should be considered as a provision against all loss that its broad mantle can be made to cover. Of course life insurance is for the poor, but it is also for the rich. In this respect it is like fire insurance, intended for the palace as well as for the cottage. If one is to insure his life for but five per cent. of its value, why not his house and his goods on the same principle? If one is worth fully protecting, why not the other?

There is reason and sound business sense in large amounts of life insurance. Let the policies be in good companies, and they are the very best kind of property. The investment pays. Coming, as this money does, in a lump at death, it makes complete the business or financial side of a human life. Let the amount of insurance represent in some degree the insurable value of the life.—Insurance.

The following was delivered in the case of Hill vs. Merchants' & Manufacturers' Insurance Company, at Toronto, on the 5th instant, by Chancellor Boyd: I must assume that there was no dissolution of the defendants as a company at the date when the decree was made in this court for the winding up of the company in the fall of 1878. That was a judgment for the benefit of all creditors against the company, and practically against all the assets of the company, but which, owing to the difficulties indicated in the case, as reported in 28 Gr. 560, could not be effectually prosecuted so as to get at the contributions. Substantially the same state of facts exists here as in Wyld vs. Hamilton Mutual Insurance Company, 6 Ont. R. 118, a decision that now binds me, and one adverse to this motion. The scope of 45 Vic. cap. 23, as indicated by sec. 1, was to include companies which were being wound up. True, the reference there is to winding up under a general or special Act, and this winding up was by the Decree of the Court of Chancery, yet it shows that giving retroactive effect to the Act is not a violation of its spirit. As to the form of this motion, it seems to be wrong, and as an appeal from the Local Master it cannot succeed. He proceeded to carry out the provisions of the winding-up order, and had no jurisdiction to vacate it on the supplication of an alleged contributory. I dismiss the appeal with costs. All the other matters argued were prematurely discussed, and I expressed no opinion thereon.

COTTON, CORN AND POTATOES.—A despatch from Washington says: The November returns to the Department of Agriculture state that, owing to the long continued drought, the indicated yield of cotton appears to be lower in every State than the average. The lowest yields are in Florida, Georgia, Alabama and Texas. Indications, however, point to a crop somewhat larger than in 1883, gathered in an unusually fine condition. The corn yield exceeds 1,800,000,000 bushels, an average rate of 26 bushels per acre. The best yields were in what has been designated the Great American Desert of the "arid regions," in the vicinity of the 100th meridian, have produced heavy crops of maize of a high quality that line of long has ceased to be an absolute barrier to corn production or general farming. In the New England States the average is nearly 33 bushels, New York 30 bushels, Pennsylvania 31 bushels per acre; the quality of corn is better than in 1883; nearly everywhere in the Northern Belt it is from 2.50 to 2.75 per cent. more. The potato crop is near an average yield, or 90 bushels per acre, and exceeds 190,000,000 bushels. The value of domestic breadstuffs exported during October was \$11,541,000.

LUMBER.—"The sawing season in this part of the State," says the Eau Claire (Wis.) correspondent of the Chicago Times, "this year has been a successful one, and although no statistics have yet been presented, it is believed the total manufacture of lumber by the Chipewa Valley mills will foot up to 375,000,000 feet,

with a proportionate amount of shingles and other log productions. The last raft of the season was sent to the Mississippi River Saturday, and raft and steamboat navigation is virtually ended. Labor and supplies promise to be remarkably cheap this winter, and the prospect now is that there will be nearly the same amount of logs put in on the Eau Claire, Chippewa, and Black rivers as there was last winter. The market continues firm and active for so late in the season, and shipments abroad have not fallen off nearly as much as was expected."

One thing may be safely said: the best companies are those which are the best known, which seek publicity by advertising, and have a publicly seen system of offices and agencies. That the best average is thus attained is one reason for this, but not the only one. Such companies have given largest bonds to do a good business. They have the most at stake, the largest experience, the best lines of risks, the best facilities in every way, the most solid and broad foundation, the largest interests at stake in money and reputation. However a loose and current notion to the contrary may be prevalent, it is a fact that none of the well-known and advertising companies would resist an honest claim. They would no sooner do this than any man in private business who has any reputation to care for would accept payment for goods and then refuse delivery. He could not afford to do this, for he knows he would be bartering his business position for a temporary gain. Still less could an insurance company afford such an unequal barter, its reputation being especially sensitive.—Ins. Chronicle.

Mr. A. Campbell, a liquidator of the Exchange Bank, was examined in court last Tuesday, as to the necessity for three paid liquidators, and among other things said he saw no reason why the creditors should not receive at least 50c. in the dollar, and that there was \$50,000 in cash deposits. He filed the following statement, according to the Star, showing the actual position of affairs:

Head Office.	
Current Accounts.....	\$54,352
Deposit Receipts.....	379,000
Savings Bank.....	312,438
Outside Cheques.....	24,690
City and D. Savings Bank.....	250,000
Dominion Government.....	290,840
Provincial Government.....	75,000
Alliance Bank England.....	83,432
	\$1,469,655
Bellevue Branch.	
Deposit Receipts.....	\$46,195
Savings Bank.....	49,424
	\$95,620
Hamilton Branch.	
Deposit Receipts.....	\$ 7,410
Savings Bank.....	29,861
	\$37,272
	\$1,602,497

There is \$10,000 of circulation yet to be redeemed. The assets in addition to the \$500,000 in cash represent some \$300,000 yet to be collected.

The Grand Trunk traffic receipts for last week show a falling off to the extent of \$79,234 from the corresponding week last year. The figures were as follows:—1884,

passenger traffic, \$95,415; mails and express, \$11,000; merchandise, \$231,911; total, \$338,326. For the corresponding week of 1883, passengers, \$139,273; mails and express, \$13,349; merchandise, \$264,938; total, \$417,560. The aggregate receipts for nineteen weeks were \$728,829 less than in the corresponding period last year. Of this decrease, \$445,586 was in passenger traffic; \$8,849 in mails and express, and \$274,394 in freight traffic.

The aggregate G.T.R. traffic for the past nineteen weeks was \$6,687,149 as compared with \$7,415,973 in the same time last year, being a decrease of \$728,829. Between the same dates the number of passengers conveyed on the Company's trains were 2,294,581 and 2,345,297.

Major Jackson, of Augusta, Ga., President of the Enterprise Cotton Mills, has been arrested on indictments charging him with misappropriating \$152,000.

A CORRESPONDENT sends us the following remarkable statement of the sales of whiskey and beer or porter in Prince Edward Island, where the Scott Act went into force two years ago:—

Whiskey Gals.	Beer & Porter, Gals.
1878..... 10,924	1878..... 66,415
1882..... 19,366	1882..... 29,711
1883..... 22,551	1883..... 19,505

Correspondence.

WHOLESALE vs. RETAIL CUSTOMERS.

Sir.—I have read with no little interest your remarks upon what you term "illegitimate trading between manufacturers for the wholesale trade and the customers of the latter." The practice is largely on the increase, and the causes are not far to seek, as experience has shown every one who has engaged in manufacturing in Canada that the wholesale merchant prefers to be an importer, and therefore discourages native industry by every means in his power. He claims that the moment a line of manufacture is taken up in Canada the chances for large profits are gone, and therefore it is not to his interests to give it encouragement. The result is that the Canadian manufacturer is placed in a peculiar position. If he confine himself exclusively to the wholesale trade he is apt to be left without a customer at all for his wares, as was well illustrated in 1874 in the bolt industry. Previous to that year there were some seven or eight establishments engaged in this particular industry scattered from Halifax on the East to London on the West, not less than \$200,000 was invested in the business and there was ample machinery in the country to supply the wants of the trade. During the depression which commenced in the United States the bolt manufacturers in that country resolved to capture the Canadian trade, and by an arrangement among themselves decided to sell below Canadian makers. Name the price you are willing to pay and send in your orders. The result was the closing up of every bolt factory in Canada as when the wholesale dealers withdrew their patronage, their business was at an end. In the struggle to re-establish themselves during the past three or four years the bolt makers were obliged to go to the retail trade or their machinery was condemned to stand idle. But wholesale dealers and jobbers are themselves quite as culpable in this respect as regards "illegitimate trad-

ing" as the manufacturers. I have before pointed out to you how business has been drifting in the hardware trade by the methods which are being adopted. If commercial travellers cannot sell to retail houses in a town their next resort is to the waggon makers, blacksmiths, carpenters, etc., and thus we find the trade being cut all to pieces at its very foundation.

Again, it is a very common complaint among manufacturers that the wholesale trade will not keep stocks of Canadian goods on hand but merely order from the factory as they require them. A leading maker of knitted underwear assures me that wholesale dealers who formerly kept large stocks of his goods on hand now send in such orders as "one dozen shirts," and even as low as half-a-dozen, showing that they are merely doing a petty retail trade. This manufacturer has come to the conclusion that he can do the general trade himself and will in future shape his course accordingly, as in that line of business he requires to manufacture large quantities ahead to meet the demand at special seasons, and to be left to the caprice of wholesale dealers as the trade is now shaping would result in disaster.

So you see that the manufacturer is not the only sinner in respect to the practices and methods you allude to, and the other side of the question is fairly worthy of consideration.

I am yours truly,  
TRAVELLER.

PARIS, ONT., Nov 3rd, 1884.

FIRE RECORD.

ONTARIO, *Midland*, Nov. 10.—Four houses, belonging to the British Canadian Lumber Co., were consumed. The loss on the B. C. L. Co.'s houses is about \$2000; no insurance. *London*, Nov. 10.—The three barns of Mr. Groat totally destroyed, including their contents. Loss, \$4,000. *Niagara Falls*, Nov. 10.—The Michigan Central depot totally destroyed; loss not known. *Blenheim*, Nov. 10.—The barns and contents of T. R. Jackson destroyed; loss about \$2,000, insured for \$1,400 in the Western. *Toronto*, Nov. 10.—A house occupied by Thomas McCance, and owned by Mr. Wm. Rolston, damaged to the extent of \$100. Mr. McCance holds an insurance of \$500 on his furniture in the Waterloo Insurance Company, and the building is fully insured.

Quebec, *Montreal*, Nov. 11.—J. B. Grégoire's residence damaged to the extent of \$2000; insured in Royal Canadian. *New London Cove*, Nov. 11.—The residence of Wm. Munro destroyed. No insurance; loss not known.

NOVA SCOTIA, *Halifax*, Nov. 11.—Dr. Slayter's residence damaged. Loss not known, but covered by insurance. *Lower Stewiacke*, Nov. 7.—Robt. Pollock's three barns destroyed. Loss \$4000; insurance \$1000.

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 WHISKEY.

MONTREAL WHOLESALE MARKETS.

Nov. 13, 1884.

Continued absence of animation marks the general features of trade, and yet there is a larger aggregate of business passing from week to week, than a mere cursory glance at the situation would reveal. The days of heavy transactions between importing, wholesale and jobbing houses, appear to have been relegated to a bygone period, followed by a hand-to-mouth system of trading, the volume of which is less easily measured, owing to the difficulty in keeping track of the innumerable smaller transactions that now take the place of former large ones. Remittances are certainly coming in better than they did last month, and if farmers would only sell their products a little more freely there would be little complaint on the score of payments. The money market shows no improvement, the supply of funds being abundant and the demand therefor light. Good commercial paper is readily taken at the banks at 7 per cent. discount, and call loans are easily obtainable at 4 to 4½ per cent. on stock collateral. Sterling Exchange has been dealt in between banks at 8 1-8 to 8 3-16 for sixties; and 8 7-8 to 9 demand. Counter rates 8½ to 8 3-8 for sixties, and 9 1-8 to 9½ for demand. Documentary 7½ for sixties. New York funds, firm at 1-8 premium. The Montreal stock market closed steady for both bank and miscellaneous securities, Bank of Montreal closing at 188½ to 189½, regular, and 183½ to 184½ *ex dividend*. Peoples, 44 to 45; Ontario 107 to 110; Toronto, 171 to 173; Merchants, 109½ to 110½, regular and 106½ to 107 *ex dividend*, Commerce 116 to 116½ regular and 112 to 112½ *ex dividend*; Federal 42½ to 44½; Montreal Telegraph, 110½ to 111; North West Land Co., 378 to 398. Richelieu, 56 to 56½; City Passenger, 112½ to 113½; City Gas, 174½ to 174¾ and Canada Pacific Railway Co., 45½. The stock of the Federal Bank declined rapidly during the week, in anticipation, as alleged, of the character of the approaching statement by the new general manager. The stock had been maintained at about 50 for sometime, although it would be difficult to say what could maintain it at such a figure. If the bank has, as reported, only \$200,000 left, how is it possible to reorganize on 50 per cent of its published capital? The following were the quotations of, and business in Montreal stocks during the week:

Banks.	Shares	Highest price.	Lowest price.
Commerce.....	577	117	112½
Federal.....	25	43	43
Merchants.....	155	116½	110
Molson's.....	101	108	107
Montreal.....	523	189	184
Ontario.....	21	107	107
Union.....	23	67	67
Miscellaneous.			
Gas.....	710	174½	174
Mon. Tel. Co.....	196	110½	110
Nor. West Land.....	100	39	39
Passenger.....	600	113½	110
Richelieu & Ontario	328	57	56½

**ASHES.**—Receipts of Pots have been moderate, with sales down to \$4, and in some instance less. Seconds \$3 50. No Thirds offering. Market closes quiet with downward tendency. Pearls are still nominal at \$3, no sales being reported. Receipts since 1st January, 5797 barrels Pots, 781 brls. Pearls. Deliveries, 6879 brls Pots, 756 brls. Pearls. Stock in store at 6 p.m. Wednesday, 1235 brls. Pots, 174 brls. Pearls.

**BOOTS AND SHOES.**—Several Western jobbers were in this city yesterday, determined not to leave until they have secured spring samples, which it is expected will be completed in a day or two. Manufacturers generally have been fairly well employed during the week, although not pushed to any extent, except one or two of the firms who supply jobbers. The latter have been quite busy, quite a number of out-of-town buyers having made some good purchases. Remittances are fair.

**COAL.**—The weather having been against any increased demand prices remain as last quoted, although there will probably be an advance as soon as the cold term fairly sets in to stay, and navigation closes. Sales during the week have been made in small quantities at \$6 per net ton delivered for store and chestnut and at \$5.75 for egg and furnace, large quantities can of course be had at a shading from those figures. Steam coal is quiet, and prices are unchanged, Scotch being quoted at \$4.50, Pictou at \$4.00, and Cape Breton at \$3.50.

**DAIRY PRODUCE.**—Butter—Real gilt edge creamery and dairy command full figures, but the slightest shading in quality from absolute perfection flings such goods into quite another market, in which it is a difficult matter to sell. The market for faultless goods is of such a limited nature, and the offerings of fancy fall ends so scarce that they represent such a fractional portion of the great bulk of trading, that we hardly know whether it is wise or not to quote them. The average top price of creamery is 26c, and that of Eastern Townships 22c, although for selections those prices have been exceeded. As soon as the market for simply fine grades is reached, then the unsatisfactory nature of things commences to be seen, which grows worse as the grading of qualities reach downward. A round lot of dairy has been shipped to Cape Breton amounting to 250 pkgs., but very little appears to be going forward to the Lower Ports or Newfoundland. Western Rentrew and Kamouraska move slowly although offered at low prices, Western ranging all the way from 12c up to 17c, as to quality. Cheese.—This market preserves a steady appearance, both at home and abroad. During the week the Thistle combination changed hands, comprising about 5000 boxes, at about 11c or 11c, both figures being named by different parties. The October make has been coming in freely during the week, and most of it will no doubt be here by the middle of next week. We quote: West-ru—Fine to finest 11c to 11c, fair to good 10c to 11c, early makes 9c to 10c. French—fine to finest 11c to 11c, fair to good 10c to 10c, early makes 8c to 9c skims 5c to 7c.

**DRUGS AND CHEMICALS.**—A fairly busy week has passed in the general drug trade, orders from travellers and direct from customers having amounted to a good average volume. Prices, with the exception of quinine, are generally steady. Opium has sold in fair-sized parcels to the country trade at \$4.25 to \$4.50 and Morphia at \$2.20 to \$2.30. Quinine is still in an unsettled condition, but there has been no change in prices here since last week, Howard's having sold at \$1.20 to \$1.25, and Germ in at \$1.15. Iodide of potassium continues to advance, and is now quoted at \$3.50. Iodine is firm at \$4.25 and iodoform at \$5.75, but these figures must be considered nominal, as manufacturers refuse to quote for any quantity. Heavy chemicals have undergone

little change here, but bleaching powder is firmer on the other side, owing to the restriction of production by makers, as pre-arranged. Here the market is steady at \$2.40 to \$2.50 for round lots. Caustic soda is firmer at \$2.35 to \$2.40. Bicarb and sal soda are steady and unchanged. Cream-tartar crystals and tartaric acid are steady at the advance previously noted.

**DRY GOODS.**—Advices from buyers now in England selecting spring goods report that although prices are not much altered sellers are anxious to place their goods, assortments are large and varied, and that their spring purchases will form a splendid selection upon reasonable terms. The trade here remains dull, the favorable change to colder weather which set in at the close of last week having been of sufficient duration to raise delusive hopes, as the mild spell which quickly followed put things back again to their old status of stagnation. About a dozen travellers are out with spring samples of Canadian tweeds, and a few orders have been sent in already, along with some small sorting-up orders for winter goods, such as heavy coatings, etc. Grey and white cottons are quiet, as usual at this season, but prices are unchanged, lower prices not being anticipated. Remittances have come to hand in somewhat better shape, although there is still room for improvement.

**EGGS.**—Held stock is quiet at 20c to 21c and fresh-packed is steady at 22c. Strictly new-laid, for boiling purposes, command higher figures.

**FISH.**—Labrador herring meet with rather slow sale at \$6.25 to \$6.50, and \$6 is believed to be the top price that could be realized for 100 bbl. lots. Cape Breton have sold down to \$5, and prices range from \$5 to \$5.25. Green cod has sold at pretty low prices, but it is questionable if choice No. 1 could be had at under \$4. Dry cod \$4.25 to \$4.50 for choice Gaspe and at \$3.75 for American. North Shore salmon \$11, \$10 and \$9, per bbl. for Nos. 1, 2, and 3.

**GRAIN AND FLOUR.**—Transactions in wheat have been few during the week, and prices have touched a very low basis, No. 2 Red Winter and Spring having been sold at 80c, and values are quoted for such kinds at 80c to 83c, the latter figure being the asking price. There has been business in pease at between 73c and 74c. Corn is purely nominal. Oats have met with a slightly better enquiry recently, and car lots have sold at 31c, and quotations range from 31c to 32c. Rye is quoted at 63c to 65c, and barley at 55c to 65c. The ocean freight market is quiet at 3s 3d for Liverpool and Glasgow, 4s to London, and 3s 6d per quarter to Antwerp and Hamburg. In flour there has been a fair amount of business, although not in large lots. Superior has been offered down as low as \$3.85, and prices range from that figure up to \$3.90, choice Superiors selling at \$4 to \$4.05. Extra is quiet at \$3.80. Fancy and Spring extra at \$3.70 to \$3.75. Oatmeal is quiet at \$4.25 to \$4.50 for ordinary, and at \$4.60 to \$5.00 for granulated. Bran \$14 per ton, shorts \$16 per ton up to \$20 and \$22 per ton middlings. Pot barley \$4.25, and pearl do \$6.50.

**GREEN FRUIT, &c.**—Apples have continued to come forward from the West in large quantities, and it is believed that the great bulk of shipments will be in by the end of the week or the beginning of next. The long keepers are being put into store, and such kinds as King Pippins, and other descriptions which will not keep very long, are being worked off at very low prices, sales of such having taken place at \$1.75 to \$2. The best kinds, however, are not quite as freely offered, and are quoted at \$2.05 up to \$2.25 for choice selection. Fumaria have

sold at \$2.50. A small quantity of Florida oranges have been received, which are quoted at \$6 per box, but next week larger arrivals are expected, and lower prices. Jamaica oranges \$7.50 to \$8 per bbl, l-ros is quiet, and prices are more or less nominal. Almeria grapes are in good supply, with sales at \$4.75 to \$6.00 as to quality. Cranberries \$9.50 to \$11.50 per bbl for Western, and choice Cape cod \$13.50 to \$15 per bbl. Cocoanuts, \$5 per 100. Sweet potatoes, \$4 to \$4.75 per bbl, and Spanish onions, \$3.50 to \$4 per case. Montreal potatoes are in large supply and cheap, selling from farmers' waggons at 40c to 45c per bag for choice Early Rose and Chili.

**GROCERIES.**—The low prices of sugars are undoubtedly creating a large increase in consumption, the demand keeping up remarkably well at 6c for granulated, and at 4.5-8c to 5c for yellows, choice brights being held as high as 6c. The foreign markets are still lacking in activity, and the tone appears to favor one of weakness rather than of strength. Beet root sugar was cabled from London yesterday as moving slowly at unchanged prices. In New York the price of Standard A has receded 1/2c. Here there has been very little business in raw, but it is understood that one or two small cargoes were sold in store at Halifax a few days ago for Montreal account on p.l. Refining grades are quoted at 4c to 4.5-8 for 86 to 87 test, and grocery at 4.7-8c to 5.1-8c as to color. There are no signs of improvement in molasses, a few broken lots only having been sold at 3 1/2c to 3c for Barbadoes at 2 1/2c to 2c for Porto Rico, and at 2c to 2c for Trinidad. Syrups are quiet but steady, an advance of 1/2c per lb. having been made on brights, by one of our refiners, and prices are quoted at 28c to 30c per gallon. In dried fruit the leading feature is the further advance of fully 1/2c per lb. in the price of Valencia raisins, and at the rise sales of first quality have tripped at 8c per lb., a lot of 1,000 boxes of seconds selling yesterday at 8c. They could not be laid down here from New York at much, if any, under 9c. Valencias are very scarce, and all offerings are readily taken at full values. A moderate enquiry is reported for currants, and sales have been made at 5c to 6c per lb. Prunes are nominal at 4c to 5c. Advices from Bordeaux quote the market dull at 11s 6d per cwt. In figs there is no particular change, Malaga figs in mats being quoted at 4c to 4c, stocks being limited. Boxes are steady at 12c for 1 lb. Natural figs in 56 lb. boxes at 5c to 6c, in 10 lb. boxes at 11c for firsts and at 11c or seconds in 10 lbs. and 9 lb. boxes at 11c. Figs in bags 80c per 5 1/2 to 60c. Consignments of fine Smyrna Klème figs are being made to Montreal parties, which indicates a large crop, and prices are likely to rule low. Sultana raisins are steady at 7c to 7c for No. 1. Samos raisins in kegs 12c. In nuts there is very little demand, as buyers are awaiting the arrival of the new fruit before purchasing. Tarragona almonds 14c to 15c; shelled almonds (Valencias) at 26c to 28c; Languedoc almonds 14c to 14c. The tea market is quiet but steady, a fair business having been done, although in small parcels. There is a good demand for Pingsuey gunpowder matted in caddies at 1s to 1s 1d. Sales have also been made of blacks on English account at 11d to 1s 0d. Here sales are reported at 20c to 21c for good medium Japan 30c and 31c for fine. In coffee business is quiet, there being a scarcity of the cheaper kinds such as Rio and Jamaica, the former at 11c to 12c and the latter at 13c to 16c as to quality. Java brown has changed hands at 16c, old Government being quoted at 19c to 22c. Mocha is quoted at 24c up to 30c, as to quantity and quality. Spices are quiet and unchanged, black pepper at 16c to 17c and white do at 24c to 26c; nutmegs, 45c to 70c; cloves, 12c to 18c; ginger 12c to 18c; Chilli, 14c to 18c; cassia, 8c to 9c, and pimento, 5c to 7c. Rice unchanged, at \$3.50.

HIDES, &c.—Green city hides are steady at \$8.50 for No. 1, sales aggregating 250 bundles being reported at that figure; No. 2 is quoted at \$7.50 and No. 3 at \$6.50 per 100 lbs. Several lots of cured have been sold to tanners at \$9.25 to \$9.50 for No. 1. Western States hides are still firm, and have been placed at \$9.50 to \$9.75 for No. 1 buff. Toronto No. 1 are steady at \$9.75 No. 1 and \$9.25 No. 2; Hamilton No. 1 \$9.50 and No. 2 \$8.50, Western bulls \$7.25 to \$8.00 belting hides having been placed at the inside price. Lambskins are firm, with sales at 60c up to 70c, according to quantity of wool. Calfskins remain nominal at 12c to 13c per lb.

HOPS.—The market is exceedingly dull, stocks in the city are more than equal to the demand, and in the country they are inconveniently large. There is no export enquiry, and as the home trade is the only outlet for the liberal offerings, prices rule in buyers' favor, ranging from 14c to 18c for medium to choice goods. A lot of very good quality was delivered at a brewery at 17c per lb.

IRON AND HARDWARE.—Apart from a few sales in lots of 10 tons there is not much to be said of the pig iron market in this city. Most of the fall importations are now in, but the aggregate of stocks in yards is light compared with that of former years at this time. Prices here are quoted as follows: Siemens, \$18.50; Coltness, \$20 to \$20.25; Langloan, \$19.75 to \$20; Gartsherric, Calder and Sumnerlee, \$18.50; and Eglinton, \$17. Since our last review Scotch warrants advanced 7d. to 43s. 4d., but have dropped 4d. within the past day or two to 42s. In metals, the market for ingot tin in London has improved considerably during the week, prices having advanced £1 2s. 6d. to £75 5s. Ingot copper however is weak and £1 lower at £58 Here tin is quiet at 20c. to 21c. for round lots: and copper weak at 14½c. to 15 Tin plates are steady at \$4.50 to \$4.60 for I. C. charcoal and at \$4.00 to \$4.10 for I. C. coke. Canada plates are in limited supply and prices hold steady, at \$2.90 to \$3.00 for round quantities, as to brand. A fair movement is again reported in bars, which have been placed at \$1.70 to \$1.80. Sheets \$2.40 and plates at \$2.50 to \$2.65. In hardware the movement has been quiet in both heavy and sheet goods, most of the orders having been filled for the last boats. Remittances have been only fair. The Glasgow Herald, speaking of the north of England and Scotch iron trades about the beginning of the month, has the following: "The shipments of pig iron to Scotland have been very fairly maintained, everything considered. The late strengthening of the Scotch market, as compared with some time since, has had a favorable influence on Cleveland iron trade, and probably both markets have reacted on each other in more or less degree, as both have shown a somewhat improved tone. The present shipping season will, however, soon be over, and then there may be a different state of things."

LEADS AND PAINTS.—The market is somewhat quieter since the orders for the Northwest previously referred to have been filled. Dry lead is still firm, white being quoted at \$4.50 to \$5.00, and red do, 4.25 to \$4.50. White lead in oil is steady at \$4.50 for ordinary to \$6.25 and \$6.50 for firsts.

LEATHER.—This market has experienced quite a relief this fall from the extensive shipments which have been made to England. Considerable No. 2 Spanish sole has gone forward, both on consignment and order, with satisfactory results to shippers. Montreal buff

has become quite a staple article in the English market, and is now regularly called for. Canada splits have also met with considerable export enquiry, and English houses now send direct orders for them to Quebec and Montreal. Had it not been for the shipping demand the leather market here would have been demoralized, although it is dull enough as it is. Prices are unchanged, the tendency still leaning towards the buying interest. No. 1 Spanish Sole is quoted at 26c for round lots of No. 1, and at 23c for No. 2. Choice plump No. 1 Spanish Sole and Slaughter are rather scarce, and are taken up readily at full quotations. Ordinary lots, however, are more plentiful and slower to sell. In black leather there is no accumulation in splits, which are steady at 20c to 22c for common, 25c to 28c for good heavy medium and at 35c for fine light calf splits. Buff is steady at 14c to 16c for No. 1 buff and at 11½c to 14c for No. 2. Waxed upper is quiet at unchanged prices. Fancy leathers are steady.

NAVAL STORES.—Spirits of turpentine is quiet at about former rates, large lots being quoted at 47c, and smaller parcels at 49c to 50c. Rosins continue to sell slowly at cheap rates which range from \$2.20 to \$2.75 for the commoner kinds, up to \$4.50 to \$5 for fine pale. In oakum there is very little doing, and prices may be quoted at 5½c to 6½c for common to 9½c for first quality. Pine tar and pitch unchanged.

OILS.—The fish oil market does not evince any decided change in prices, although cod oil is held more firmly, in sympathy with the advance in Newfoundland. It is difficult, however, to obtain better figures here, and quotations range from 58½c for round lots to 59c to 60c for smaller parcels. Cod liver oil is steady at \$1.20 to \$1.25. Steam refined seal is steady at 59c to 60c for round lots and at 62½c in a jobbing way. Linseed oil continues firm, as it would cost 60½c to import raw from England. Importers therefore have bought in this market to better advantage. Prices here are quoted at 57c for round lots, and for jobbing lots 58c to 59c, boiled at 61c to 63c.

PETROLEUM.—The market rules firm under a good enquiry, as dealers both in the city and in the country have been laying in stocks. Refined oil is quoted at 17½c for car lots in store, at 17c to 18c for broken lots, and at 18½c to 19c for single barrels.

PROVISIONS.—Chicago short cut clear pork is a new brand which has recently been introduced into this market, and which bids fair to take the place of the ordinary Chicago mess and Canada short cut mess to a great extent, sales of the former having been made at \$19 to \$20 per bbl. Chicago mess is easy at \$18 to \$19, as to size of lot. Lard is quiet with sales of Western in pails at 10½c to 10¾c and Canada at 10c to 10½c. Dressed hogs are lower having sold down to \$5.75 to \$6, holders asking \$6.25 for choice. Tallow is quiet at 7c to 7½c for rendered, with business at within that range.

RAW FURS.—A few straggling lots of beaver, bear, otter, skunk and muskrat have been received, but, with the exception of some northern beaver and otter, the quality is disappointing, there being a great scarcity of dark prime furs. Prices are quoted as follows:—Beaver, per lb., \$2 to \$3.50; bear, per skin, \$8 to \$12; bear cub, per skin, \$4 to \$7; fisher, per skin, \$4 to \$6; red fox, per skin, \$1; cross fox, per skin, \$2 to \$3; lynx, per skin, \$2 to \$3; marten, per skin, 90c to \$1; mink, per skin, 75c to \$1; muskrat, per skin, 8c to 10c; otter, per skin, \$8 to \$10; raccoon, per skin, 50c; skunk, per skin, 40c to 60c.

SALT.—The last arrivals of coarse salt are in and are now lying on the wharf. Stocks, although ample for present and prospective requirements, are nothing near as large as at this time last year. Prices are quoted at 45c to 47½c for twelves and 50c for elevens. Factory-filled \$1.20 to \$1.40, and Eureka 2 40 lb bags.

WINES AND SPIRITS.—Regarding brandy, advices from Europe state that the wine in the Charentes is middling—neither good nor bad. After the fine promises of the spring-time this is a disappointment. The grapes were injured in their development first by too cold and then by too hot weather, and they have produced a cold, dry wine of a medium quality between 1882 and 1883. Very few vineyards will run up to the maximum strength of last year, which was 7½%. Sales had not commenced at our last advices, but the Gironde was advising the growers to sell before the imports from other Departments should force them to a ruinous competition. In this market there is little of importance to note, orders for the leading marks of brandies being confined to jobbing parcels. Advices from the Duro state: "The production of port wines this year is still smaller than that of 1883, and the quality is very uneven. The market in Oporto is quite excited and prices very fluctuating." Prices here are quoted as follows: Brandy in cases \$10.75 to \$11 for Hennessy's, \$10.75 for Martell's, and \$10.75 for Otard, Dupuy & Co.'s; claret \$3 upward; ports at \$1.10 to \$6; sherries at \$1.10 to \$6 as to quality, and champagne at \$11 to \$25 per dozen, as to quality. Jamaica rum \$2.50 to \$2.90 for 16 o. p.

WOOL.—The enquiry for foreign wool has not developed any positiveness during the week, the only sales reported covering small lots, which aggregate about 20,000 lbs., one lot of about 10,000 lbs. of Cape selling at 17c net cash, but it was a fine parcel. The balance of the transactions referred to were at about 16½c for good Cape. An extra choice lot of Cape is held at 20c, but the general range of quotations is from 16c to 17c. Australian grades are in limited supply, and prices are more or less nominal. In Canada wool a few small lots have been taken by manufacturers, the purchases embracing Supers and unassorted. A Supers are reported as having been placed at 26½c to 27c. Unassorted is quoted at 19c to 24c, as to quality.

#### AMERICAN MARKETS.

Chicago, 2.20 p.m.—Wheat, Dec., 73½c; Jan., 74½c; Feb., 74 7-8c. Corn, Nov., 44½c; Year, 39½c; Jan., 36½c. Oats, Nov., 26½c; Dec., 26½c; Year, 26½c. Pork, Year, \$11.30; Jan., \$11.35; Feb., \$11.42. Lard, Nov., \$6.97½; Jan., \$6.87½; Feb., \$6.97½.

#### ENGLISH MARKETS.

LIVERPOOL, Nov. 13, 1884.

(Beerbohm's Advices.) Cargoes off coast—Wheat, very little demand; corn, nothing offering. Cargoes on passage—Wheat, no inquiry; corn, unaltered. Amount of wheat on passage to Continent 450,000 qrs.; corn, 25,000 qrs. Wheat for U. K. 1,700,000 qrs.; corn, 130,000 qrs. Liverpool spot wheat depressed; corn, quiet but steady.

# DOMINION EXHIBITION 1884.

Five Bronze Medals, Highest Awards in their class, awarded to

## H. SUGDEN EVANS & CO.,

Wholesale Druggists, Manufacturing Pharmaceutical Chemists, Manufacturers of Druggists' Sundries, Savar's Toilet Preparations, &c.

BRONZE MEDAL.—Evans' Pharmaceutical Preparations.

BRONZE MEDAL.—Evans' Fluid Extracts of Medicinal Herbs.

BRONZE MEDAL.—Evans' Natural and Artificial Fruit Essences and Flavoring Extracts.

BRONZE MEDAL.—Collection of Fine Chemicals.

BRONZE MEDAL.—Evans' Perfumery and Savar's Toilet Requisites.

The Montserrat Lime-Fruit Juice and its Preparations obtained the Special GOLD MEDAL Dominion Exhibition 1883.

LABORATORIES, MILLS AND STORES, 35 to 41 ST. JEAN BAPTISTE STREET, MONTREAL, CANADA.  
23 FRONT STREET WEST, TORONTO.

### TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, Nov. 13, 1884.

There are no surprises in trade circles, even the occasional failures and embarrassments, while they are fresh troubles, do not come like shocks, except upon the banks. Business men are generally well up at the death. As a general thing the wholesale trade is pretty well posted as to the standing of the retail constituencies, and the probabilities are, now less difficult to foresee than they were three months ago. The outcome of the year's harvests and produce of all sorts can be nearly estimated. Generally the outlook is not bright, but it is not gloomy as was that of one year ago, and then an advance in prices is, within the possible, and such a circumstance would produce the best effects. Business men are just speaking quietly of the effect on general trade that may result from the recent elections in the United States. In some directions it is thought that the Democratic success would be an advantage to commercial men. The structure of future improvement on this foundation is of small compass. Ordinary trade is quiet. Produce is coming to market slowly. Money is still not circulating to the extent that was expected some time ago. The barley crop is probably pretty well out of the farmers' hands, and prices have been good. The benefit has been considerable, if not so great as desired. But the requirements of creditors are so large this fall that ordinary payments are not sufficient. The bulk of the wheat will not move till it is certain that prices are not going to advance. There are opinions that prices will be higher next spring, but speculation on that basis is not operative. Speculation on any basis is almost dead. There is no money to be had on a prospective advance of values. Rates of discount are unchanged, and financial

affairs generally are quiet. There is no increased demand for money from the banks. Discounts are at recent quoted rates. Commercial paper discounted at 6½ to 7½ per cent, according to class. Sterling Exchange is quiet. The Stock Exchange is quiet, but prices are steady. Following are prices to-day compared with those of last Wednesday:—

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Nov. 13	Nov. 5		Nov. 13	Nov. 5
Montreal..	184½	185	Can. Per.....	216	210
Toronto..	171½	168½	Freehold.....	166	166
Ontario..	108	107	Western Can..	183	183
Merchants	109½	108½	Bldg. & Loan	103	103½
Commerce	116½	112½	Farmers' Loan	109	109
Dominion	184	184	Land & Can'dn	135	135
Hamilton.	117½	117	Huron & Erie.	155	158
Stand'd..	111½	112	Dom. Savings	115½	115
Federal..	41	42	Ontario Loan	123	123
Imper'..	128	128½	Hamilton Prov.	123	123
Molson..			Imperial Sav..	107	107½

**BOOTS AND SHOES.**—There is probably less said in the way of complaining of hard times by the wholesale men than in some other branches. The demand is still for small lots, and the aggregate demand is not large, but the business seems to be well regulated. Prices are entirely unchanged. There is still a degree of carefulness in giving credits, and some trouble with existing indebtedness. Retail trade has shown some improvement in winter goods.

**COAL OIL.**—Business is active and prices are steady at recent quoted rates. Common refined Canadian at 18½c to 19c, according to quantity; carbon safety at 21c. American oil quoted at 24c for prime and 27½c for water white.

**COAL.**—There has been an active local trade, but prices are not advanced. All sorts of hard coal are sold at \$6 per ton delivered. Car lots are sold at \$5.25 to \$5.50. It is not said that any immediate change will take place.

**DRUGS.**—Business is reported rather quiet again: Camphor 29c to 31c lb, cuttle fish bone 30c lb, cubeb berries \$1.25, ergot 35c to 60c, cantharides \$2.75 to \$3, gum arabic 30c to 32c, castor oil 9½c to 12c, glycerine 21c to 23c,

iodine, ord. \$3.50 lb, resublimed \$4 lb, oil sweet almonds 60c lb, lemon \$2, peppermint \$4.50, wintergreen \$3.60, wormwood \$7.50, morphia \$2.25 to \$2.40 oz., opium \$4.20 lb., phosphorus \$1 to \$1.10, quinine \$1.25 for Howard's, and German \$1.10 in oz. bottles, acid/tannic \$1.25 lb., salicine \$4.50 to \$5 lb, santonine \$5.50 lb, gentian root 12c to 15c, colombo root 25c, chamomile flowers 25c, turpentine 50c to 55c gal., linseed oil 60c to 62c for raw, 62c to 65c for boiled, cod liver oil, Nfld., \$1.90, Norwegian \$3.50 gal, madder 12c to 14c, cochineal 40c to 45 lb,utch 10c, japonica 9c per bale.

**DRY GOODS.**—A very large proportion of the trade has been filling sorting-up orders. Latterly there has been more demand for seasonable goods, and some lines are stated to be firm. The better class of Canadian tweeds has been moved in satisfactory way, but only at small profits to both manufacturers and wholesale dealers. Cottons of all kinds are still quiet, and general haberdashery and other miscellaneous dry goods are dull of sale. Retail dry goods are reported not moving freely, and the prospect not bright.

**FLOUR AND GRAIN.**—The market continues exceedingly quiet, and prices are rather weaker than a week ago. Flour is quoted at \$3.55 to \$3.60 for superior extra, \$3.40 to \$3.45 for good extra, and \$3.35 for Spring extra. *Outmeal* quiet, car lots are quoted at \$3.85 for standard. *Bran* in light demand at \$10.50. The grain market has not shown any change, except in a tendency to easier prices. Wheat has not been moving to any extent calling for notice. Prices are lower, No. 2 fall is quoted barely worth 75c; and No. 3 fall 72c to 73c. No. 1 Spring has been selling at 73½c, and No. 2 Spring is quoted at 72c. Goose wheat is quoted at about 59c to 60c. Barley has been moderately active, and prices maintained but not firm. Quotations are: for No. 1, 70c; No. 2, 65c; No. 3, 54c; and 58c for No. 3 extra. *Oats* are in some demand and 31c are bid for car lots. *Peas* quoted steady at 58c to 60c. *Rye* 58c to 60c. *Seeds* are not offering yet, but clover will be low, owing to large crop in United States. Timothy is firm. Stocks in store on Monday, wheat—121,395 bush.; barley 277,304 bush.; rye—18,688 bush.; rye 630 bush. Total grain 413,197, against 279,791 Nov. 12, 1883.

**GROCERIES.**—The market is quiet. Business is not brisk, but there is a fair movement in small lots. There is still complaint about delayed payments. *Fruits* are rather firmer. Raisins are quoted at \$3.25 to \$3.40 for London layers, Sultanas 7c to 8c, Valencia a shade higher. Sugars are firm. Standard granulated quoted at 63-85 to 67c. Canada refined 5c to 63c; Scotch 5c to 67c.

**HARDWARE.**—There is very little to be reported about the trade, except to give quotations. Canada plates and galvanized iron are the only articles that have been in ordinary demand. Building materials are very quiet. Iron is still moving in small lots. Quote: *Aces*, Pride \$7.75 to \$8, Dufferin \$10.50. *Rabbit metal* 7c, 12c, 16c, 20c. *Horix* 12c to 15c. *Canada Plates*, all brands, \$3 to \$3.10. *Copper*, ingot 17c to 19c, sheet 25c to 27c, bar 36c to 33c. *Blue* 8c to 13c. *Lead*, pig 33c to 4c, bar 5c to 5½c, sheet 4½c to 5c, shot 6c. *Iron*, galvanized 5c to 7c, according to No.; bar Nova Scotia \$2.30 to \$2.50, ordinary \$1.85 to \$1.90; hoops \$2.50 to \$2.60; band \$2.50 to \$2.60, boiler plate p.g., 2½c to 3c, best 3½c to 4c, Bradley 4½c to 7c. *Nails*, cut \$2.85, \$3.10, \$3.35, \$3.60; Am. pattern \$3.60, \$1.35. *Steel* cast 12½c to 13c, boiler plate 3½c to 4c, and sleigh shoe 2½c. *Tin* bar 26c to 27c, ingot 22½c to 24c, solder 17c to 18c. *Window Glass* unchanged, \$2 to \$2.60, according to size. *White Lead*, per keg, \$1.50 to \$1.80. *Wire* fencing 7c to 7½c, painted 7c, wire \$1.75 to \$2.50, according to No., per bundle 63 lbs. *Tin* plates unchanged and quiet. *Zinc* sheet, 4½c to 5½c.

**HIDES AND LEATHER.**—The market for hides is not changed. There are large receipts, but prices remain very steady, and tanners are generally buying readily of cured hides. The quality of hides at present and for a month to come insures that they are good value. Green hides are buying from butchers at 7½c for cows and 8c for steers, No. 1, with No. 2 about ½c lower. Cured hides are steady at 9c for cows and 9½c to 9¾c for steers to good buyers. *Calfskins* are quite unchanged for both green and cured. *Sheepskins* and *lambskins* buying from butchers at 70c to 75c. *Leather* is in fair demand in small lots, and prices are steady and unchanged.

**Liquors.**—Prices are without change and business quiet. *Rum*, Jamaica \$2.75 to \$3; Demerara, \$2.55 to \$2.95. *Brandy*, Hennessy and Martell, in wood, \$5 to \$5.30, second \$3.40 to \$4.40; in case \$3.50 to \$9.50 as per brand; Hennessy's \$11.50 to \$12.50; Martell's \$11 to \$11.25; Vinegrowers' \$9 to \$9.50. *Gin*, green case, \$4.50; red \$3.50. *Wines*, port \$4.50 to \$5.25, sherry \$1.50, \$3.60, \$4.50. *Whiskey*, alcohol, \$2.75; spirits 65 o.p. \$2.80, 50 o.p. \$2.55; 25 u.p. \$1.30; old Bourbon \$1.43, old rye, malt, \$1.35; ordinary \$1.05.

**LIVE STOCK TRADE.**—Business is almost wholly confined to buying for the local market. Good export cattle, of which there are very

few, are bought at 4½c to 4¾c per lb. Cattle for the local market are abundant and of only medium quality. Medium to good beasts bring 3c to 4c per lb. Stockers are steady at 3½c to 4c per lb. Sheep are in quiet demand at 3½c to 3¾c per lb., and lambs at \$3.75 to \$3.75 a head.

**Provisions, &c.**—There is nothing to note of change in business. All sorts of produce are reasonably abundant and prices are low. Meats are quiet, with a demand for small lots. *Bacon* is 11½c to 11¾c for long clear and 10¾c for C.C. *Pork* is nominal at \$19.50. *Beef* has declined, owing to low prices of cattle and small demand. A small lot was sold recently at \$10 per barrel. *Butter* is selling at 19½c for really fine; fair to good at 15c to 17c; inferior at 11c to 12c. *Eggs* are selling at 20c in case lots. *Dogs* are easy, selling in small car lots at \$5.75 to \$6. *Poultry* plentiful but prices steady at 9c to 10c for turkeys, 8½c for ducks, and 6c to 7c for geese and fowls, in box lots. *Potatoes* steady at 38c to 40c per bag; *Apples* \$1 to \$1.50 per barrel. *Hops* quiet, quoted at \$12 to \$17c according to quality. *Onions*, 90c per bag. *Tallow* buying rough at 4c, selling rendered at 7. *Baled Hay* \$12 to \$13 for good Timothy, in car lots on track.

**Wool.**—There is no change in the market. Fleeces is quoted at 17c to 19c for good to fine fleece; and 14c to 15c for rejects. Pulled wools selling to factories at 21c to 22c for Supers and 25c to 26c for extra.

**Grand Trunk Railway.**  
TO LUMBER DEALERS.

TENDERS are invited for dimension timber, planks, and boards required by the Company during the year 1885. Specifications and forms of tender can be had on application to John Taylor, General Storekeeper, Montreal. Tenders addressed to the undersigned will be received on or before Saturday, the 29th instant.

JOSEPH HICKSON,  
General Manager.

MONTREAL, Nov. 5, 1884.

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

**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.

**THOMAS DOHERTY & CO.,**  
**TEA IMPORTERS,**  
33 ST. SACRAMENT STREET,  
CORNER ST. JOHN.  
Choice New Japan Teas Just Arriving, Direct Importations.  
Close buyers visiting the market would find it to their advantage to give us a call before purchasing elsewhere.

ESTABLISHED 1874.

**Haddies, Bloaters, Codfish,**  
**Salt Salmon, Salt Herrings, Canned Goods, &c.,**  
**WHOLESALE.**  
**D. HATTON & CO.,**  
18 Bonsecours St., Montreal.

**TO TWEED MANUFACTURERS.**  
**WANTED BY AN AGENT,**  
**JOB LINES OF WOOL TWEEDS,**  
**FOR WHICH CASH WILL BE PAID.**  
Address, **A. B.**  
Office, "JOURNAL OF COMMERCE"

**Messrs. BOLLINGER & CO.,**  
Have been Appointed  
**CHAMPAGNE PURVEYORS**  
To Her Majesty the Queen.  
**R. C. IVISON'S**  
**Jerez de la Frontiera Sherry,**  
Brand, "Crown Royal Banquet," the wine chosen at the banquet given to their R.H. the Prince and Princess of Wales on the occasion of their marriage, by the Corporation of the City of London.  
**GRAHAM'S OLD PORT!**  
The leading house in Oporto and the world in Ports. Also the celebrated  
**GEO. ROE IRISH WHISKEY,**  
AND  
**JAS. WATSON & CO'S, Dundee,**  
**OLD LOCHABER SCOTCH WHISKEY.**  
**James Guest, Montreal,**  
Agent for Canada for above.

**BANQUE VILLE-MARIE.**  
Notice is hereby given that a Dividend of **THREE and ONE-HALF PER CENT.** (3½ p.c.) upon the paid-up capital stock of this Institution, has been declared for the current half year, and that the same will be payable at the head office in this city on and after **MONDAY, the 1st of DECEMBER.** The Transfer Books will be closed from the 20th to the 30th November next, both days inclusive.  
By order of the Board.  
**N. GARAND, Cashier.**  
Montreal, 22nd October, 1884.

## SPECIAL NOTICE.

A SUCCESSFUL HOME INDUSTRY.—The inhabitants of the towns and villages of Waterloo county, in Ontario, have long been noted for their manufacturing enterprise. The names of Berlin, Waterloo, New Hamburg, etc., indicate the origin of the people, whose enterprise is felt in every portion of the Dominion, whether in manufactures, in life or fire insurance or other industries, and whose record, whether as debtors or creditors, will bear favorable comparison with any towns in Canada in their relations to those with whom they have dealings. Much of this progress is due to the character of the men at the head of the local manufacturing industries. Among them the firm of Louis Breithaupt & Co., tanners and dealers in leather, is in the foremost rank. This industry was founded over a quarter of a century ago by the late Louis Breithaupt who, in the face of great discouragement, succeeded in establishing the business which he left to his widow and sons at his death, some four years ago. Mr. Breithaupt, who was mayor of the town, was paid the tribute of a civic funeral. The main

## J. A. EGGINTON,

Ornamental Cut Glass Works,  
DOOR LIGHTS, BEVELLED EDGE  
PLATE GLASS MIRRORS, &c.,  
519 Lagachetiere St., Montreal.

## WILLIAM V. GORDON,

Family Grocer,

1348 ST. CATHERINE STREET,

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.

portion of the present tannery in Berlin, which is almost fire-proof, was built after the disastrous fire of 1869, the second loss of the kind. A commodious leather warehouse, with sales-room, offices and an addition to the tannery were afterwards added. Messrs. Louis J. and John C. Breithaupt, like their father, are both practical tanners; a third brother, William, is a civil engineer. The scarcity of hemlock bark led the firm to erect a large tannery at Penetanguishene, on Georgian Bay, for the exclusive manufacture of Spanish sole, of which they turn out 100 sides or more per day. This branch which is equipped with all the best modern appliances, is owned by the two brothers first named, with Mr. Z. A. Hall, the foreman of the works; but the product, like that of the head establishment, is sold by Louis Breithaupt & Co. The firm own considerable business and residence property in Penetanguishene. Besides the manufacture on an enormous scale of Spanish and Slaughter sole, harness leather and kip and calfskins, the firm do a large business in foreign leathers, findings and shoemakers' supplies generally, and the business is increasing from year to year. We are indebted to a recent number of the *Waterloo Chronicle* for much of the information herein condensed.

## NOTICE.

IN THE MATTER OF  
C. O. GODREAU & CIE., FRASERVILLE,  
INSOLVENTS.

The insolvents have made an assignment of their estate to me in trust for all their Creditors.  
Parties having claims against this estate are requested to file them with me as soon as possible.

J. B. E. LETELLIER,

Office of LETELLIER & DUBORD,  
56 and 62 St. Paul Street, Quebec.

COBBAN & CO. 455 St. Paul St.  
MANUFACTURERS' AGENTS.  
Mouldings, Frames, Looking Glasses  
and Mirror Plates.  
Photographic Stock Dealers. Wholesale only.

## UNSALEABLE COLORS

IN RIBBONS, SILKS, VELVETS, DRESS GOODS.

WOOL OR UNION VELVETEENS,

Tweeds, Laces, Velvet Ribbons, Feathers, and all kinds of  
Dry Goods in the Piece, Re-dyed, Re-finished and put up.

Work guaranteed equal to the best re-dyeing in the world, and better than  
any in the Dominion or no pay.

## BRITISH AMERICAN DYEING CO.,

Gold Medalist Dyers,

Works and Head Office 2429 to 2435 Notre Dame Street

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Western Office 90 King Street East, TORONTO.

N.B.—Also Carment and Jobbing Dyeing in all its Branches.

## JUST RECEIVED

WHITE

MACRAME CORDS,

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MACRAME CORDS,

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Send for Samples and  
Quotations.

## CARSLY &amp; CO.,

WHOLESALE DRY GOODS,

93 ST. PETER STREET,

MONTREAL.

AND

18 BARTHOLOMEW STREET;

LONDON, ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 13, 1884.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Boots and Shoes.</b>		<b>White Michigan, No. 1.</b>	\$ 0.00 0.00	<b>2 1/2 in. to 2 p. 100 lb. keg</b>	\$ 3.40 0.00	<b>Leather (at 6 months.)</b>	\$ c. \$ c.
Men's <b>Black Boots Wax.</b>	2 15 3 09	<b>Red Winter, No 2 Toledo.</b>	0 00 0 00	<b>3 in. to 4 1/2</b>	3 15 0 00	No. 1, B. A. Sole	0 26 0 27
" <b>Split</b>	1 50 2 25	<b>Chicago No. 2, in bonds.</b>	0 00 0 01	<b>Cut Spikes, all sizes</b>	2 90 0 00	No. 2, B. A. Sole	0 23 0 24
" <b>Kip Boots</b>	2 50 3 25	<b>Milwaukee No. 2 do</b>	0 00 0 00	<b>Finishing Nails:</b>		No. 1 Ordinary Sole	0 22 0 23
" <b>Calf Boots, pegged.</b>	2 80 4 75	<b>Oats</b>	0 31 0 32	1 in. to 1 1/2 in. p. 100 lb. kg	5 30 4 50	No. 2	0 22 0 23
" <b>Kip Brogans</b>	1 20 1 40	<b>Barley</b>	0 55 0 65	1 1/2 in. to 2 in.	4 30 4 05	Buffalo Sole, No. 1	0 19 0 20
" <b>Split do</b>	0 75 1 10	<b>Peas</b>	0 73 0 74	2 in. and up	3 70 0 00	China " No. 1	0 22 0 23
" <b>Split Buff Congress.</b>	1 40 2 40	<b>Rye</b>	0 70 0 70	<b>Tobacco Box Nails:</b>		" " No. 2	0 19 0 21
" <b>Buff &amp; Puddled Bala.</b>	1 50 3 00	<b>Corn in bond</b>	0 00 0 00	1 1/2 in. to 2 in. p. 100 lb kg	4 70 3 75	Zanzibar, No. 1	0 21 0 23
" <b>Split</b>	1 00 1 40	<b>Flax Seed, prima</b>	0 00 0 00	2 1/2 " " "	3 60 3 40	" No. 2	0 19 0 20
<b>Wom's Puddled &amp; Buff Bala</b>	1 00 1 50	<b>Greenexes</b>		3 " " "	3 00 2 90	Slaughter, No. 1	0 25 0 28
" <b>Split Bala</b>	0 80 1 10	<b>F.A. (H.C. &amp; Cad.)</b>		<b>Nett 30 days or 7 p. 4 mos.</b>		Harness	0 25 0 28
" <b>Prunella do</b>	0 40 1 20	<b>Japan, com. to med. lb.</b>	0 15 0 25	These terms apply to all the above nails.		Upper Heavy	0 32 0 36
" <b>Inferior do</b>	0 50 1 25	<b>Japan, good to unocst</b>	0 23 0 48	<b>Clinch and Heavy Clinch:</b>		" Light	0 35 0 38
" <b>Cong. do</b>	0 60 1 00	<b>Japan Nagasaki</b>	0 17 0 25	1 and 1 1/2 in. per lb	0 08 1 08	Grained Uppr.	0 34 0 37
" <b>Buskins do</b>	0 85 1 35	<b>Y. Hyson common to gd</b>	0 16 0 33	1 1/2 " " "	0 07 1 07	Scotch Grain	0 37 0 42
<b>Misses' Puddled &amp; Buff Bala</b>	0 75 0 90	<b>Y. Hyson fine to finest, lb</b>	0 26 0 60	2 " " "	0 07 1 07	Kip Skins, French	0 75 0 95
" <b>Split</b>	0 60 1 00	<b>Gundp, fair to med.</b>	0 28 0 34	2 1/2, 2 3/4 " " "	0 06 1 00	English	0 65 0 75
" <b>Prunella do</b>	0 60 0 70	" <b>Good to fine</b>	0 40 0 50	35 p.c. dis.		Canada, Kip	0 40 0 50
<b>Childs' Puddled &amp; Buff B's</b>	0 60 1 10	<b>Gunpd. Finest</b>	0 57 0 85	<b>Hemlock Calf.</b>		Hemlock Calf.	0 70 0 80
" <b>Split Bala</b>	0 50 0 60	<b>Imper'l, med. to gd</b>	0 25 0 33	" <b>Light</b>		" Light	0 55 0 65
" <b>Prunella do</b>	0 50 0 75	" <b>Fine to finest</b>	0 37 0 58	French Calf.		French Calf.	1 05 1 40
<b>Infants' Cacks, do</b>	2 50 6 00	<b>Gwankay, com. to gd.</b>	0 12 0 18	Splits, Light & Medium		Splits, Light & Medium	0 22 0 28
		<b>Doolong</b>	0 45 0 65	" <b>Heavy</b>		" Heavy	0 21 0 25
		<b>Congou common</b>	0 16 0 20	" <b>Small</b>		" Small	0 18 0 21
		" <b>med. to good</b>	0 23 0 35	Leather Board, Canada		Leather Board, Canada	0 08 0 12
		" <b>fine to finest</b>	0 38 0 65	Enamelled Cow, per ft.		Enamelled Cow, per ft.	0 15 0 16 1/2
<b>Dairy Produce.</b>		<b>Souchong common</b>	0 18 0 20	Patent		Patent	0 15 0 16 1/2
<b>Creamery, fine to choice.</b>	0 24 0 26 1/2	" <b>med. to good</b>	0 25 0 34	Double Grain		Double Grain	0 18 0 22
<b>Township, new</b>	0 19 0 22 1/2	<b>Fine to choice</b>	0 33 0 66	B. Calf		B. Calf	0 18 0 22
<b>Do old</b>	0 00 0 00	<b>Hyfes, green Mocha per lb.</b>	0 25 0 31	Brush (Cow) Kid		Brush (Cow) Kid	0 13 0 16
<b>Brossville, new</b>	0 18 0 21	<b>Java</b>	0 18 0 25	Buff		Buff	0 14 0 17
<b>Do old</b>	0 00 0 00	<b>Maraconbo</b>	0 13 0 17	Russets, Light		Russets, Light	0 35 0 40
<b>Montreal, new</b>	0 18 0 21	<b>Cape</b>	0 12 0 14	" <b>Heavy</b>		" Heavy	0 30 0 35
<b>Do old</b>	0 00 0 00	<b>Jamaica</b>	0 11 0 14	" <b>No 2</b>		" No 2	0 20 0 25
<b>Western Dairy, new</b>	0 15 0 17 1/2	<b>Rio</b>	0 11 0 14	" <b>Sudlers</b>		" Sudlers	7 50 9 00
<b>Do old</b>	0 00 0 00	<b>Singapore &amp; Ceylon</b>	0 17 0 24				
<b>Chessa, choice</b>	0 11 0 11 1/2	<b>Chicory</b>	0 11 0 12 1/2				
<b>Fair to Good</b>	0 10 0 11	<b>Sugars, (Caks. &amp; Bris.)</b>					
<b>Drugs &amp; Chemicals.</b>		<b>Porto Rico</b>	0 00 0 50				
<b>Alone Cape</b>	0 16 0 18	<b>Jamaica</b>	0 00 0 50				
<b>Alum</b>	1 85 2 00	<b>Barbadoes</b>	0 00 0 00				
<b>Borax xtls</b>	0 12 0 14	<b>Yellow Refined</b>	0 01 0 05 1/2				
<b>Borax Imp. (Poliwka's) case</b>	6 50 0 00	<b>Paris Lump</b>	0 07 0 18				
<b>Blanching Powder</b>	2 40 2 75	<b>Granulated</b>	0 06 0 06 1/2				
<b>Brimstone</b>	0 09 0 10	<b>Syrups—Extra.</b>	0 04 0 04 1/2				
<b>Castor Oil</b>	2 35 2 40	<b>Good</b>	0 03 0 03 1/2				
<b>Caustic Soda</b>	0 35 0 37	<b>Fair</b>	0 01 0 02 1/2				
<b>Cream Tartar</b>	1 25 1 40	<b>Molasses (Barbados) 1m. g.</b>	0 31 0 33				
<b>Epsom Salts</b>	0 09 0 10	<b>Trinidad</b>	0 00 0 00				
<b>Extract Logwood, best.</b>	0 08 0 09	<b>Fruit Loose Muscatel, new</b>	0 05 0 25				
" <b>ordinary</b>	0 07 0 10	<b>Layers in boxes</b>	0 25 0 50				
<b>Indigo Madras</b>	2 25 2 40	<b>Sultanas</b>	0 06 0 07				
<b>Morphia</b>	0 12 0 13 1/2	<b>Seedless</b>	0 00 0 00				
<b>Madder, best</b>	0 08 0 09	<b>Valentia, new</b>	0 08 0 08 1/2				
" <b>ordinary</b>	0 08 0 09	<b>Currant, new</b>	0 05 0 06 1/2				
<b>Opium</b>	4 75 0 00	<b>Prunes</b>	0 04 0 05				
<b>Oxalic Acid</b>	0 14 0 15	<b>Figs C. Mats</b>	0 11 0 06 1/2				
<b>Phosphorus</b>	0 75 0 90	<b>H. S. Almonds bxs</b>	0 14 0 16				
<b>Potash Sulfide</b>	1 75 1 90	<b>S. S. Tarragona</b>	0 06 0 12				
<b>Quinine</b>	1 15 1 35	<b>Fibers, new</b>	0 07 0 09				
<b>Soda Ash</b>	2 40 2 60	<b>Brazilia, new</b>	0 05 0 00				
<b>Soda Bicarb.</b>	1 00 1 10	<b>Batty's Nabob Pickles, doz</b>	2 70 3 81				
<b>Sul Soda</b>	0 65 0 60	" <b>Mixed do</b>	2 90 2 80				
<b>Tartaric Acid</b>	0 65 0 75	" <b>Nabob Sauce, pta</b>	3 40				
<b>Citric Acid</b>	0 65 0 75	<b>Spices: Cassia</b>	0 08 0 15				
<b>Camphor Eng. Ref.</b>	0 33 0 35	<b>Mace</b>	0 80 0 95				
" <b>Am. Ref</b>	0 30 0 30	<b>Cloves</b>	0 18 0 32				
<b>Gum Arabic, per lb.</b>	0 45 0 90	<b>Nutmegs</b>	0 53 0 85				
" <b>Frag.</b>	0 95 1 00	<b>Jamaica Ginger, Bl.</b>	0 20 0 26				
<b>Coppers per 100 lbs</b>	3 05 0 07	<b>Jamaica " Unbl.</b>	0 13 0 18				
<b>Bile Vitriol</b>	0 09 0 10	<b>African</b>	0 11 0 14				
<b>Potash Bichromate</b>	0 09 0 10	<b>Pimento</b>	0 06 0 08				
		<b>Pepper</b>	0 16 0 17 1/2				
<b>Dry Goods.</b>		<b>Mustard, 4 lb. Jars.</b>	0 17 0 19				
(See <i>Manuf's of Cotton.</i> )		" <b>1 lb.</b>	0 24 0 26				
<b>FISH.</b>		<b>Rice: Arracan, &amp; c p. 100 lb.</b>	3 50 3 85				
<b>Cape Breton Herrings</b>	5 00 5 25	<b>Sago</b>	0 04 0 06				
<b>Mackerel No. 1</b>	0 00 0 00	<b>Tapioca, Pearl.</b>	0 05 0 07				
<b>Green Cod No. 1</b>	4 00 4 25	" <b>Flake</b>	0 05 0 07				
" <b>No. 2</b>	3 50 0 00	<b>Gelatine, Favorite,</b>	1 00 0 00				
<b>Dry</b>	3 50 0 00	(Poliwka's) 1 lb can.	0 90 0 00				
<b>N. Shore Salmon No. 1</b>	13 00 0 00	Do do do 2 qt pkgs.	1 80 0 00				
<b>Brit. Col.</b>	12 00 0 00						
<b>Oysters</b>	3 50 4 50						
		<b>Hardware.</b>					
<b>Flour.</b>		<b>7m. Block, L &amp; F per lb.</b>	0 21 0 22				
<b>Superior Extra</b>	4 25 6 25	do Straits	0 22 0 23				
<b>Extra Superfine</b>	3 80 0 00	Strip	0 23 0 24				
<b>Strong Bakers</b>	4 10 4 25	Copper: Ingot.	0 16 0 17				
<b>Do American</b>	4 25 5 00	Sheet	0 23 0 24				
<b>Fancy</b>	3 75 0 00	<b>Cut Nails, Net Cash:</b>					
<b>Spring Extra</b>	3 75 0 00	<b>Hot Cut Am. or Can. Pat'n</b>					
<b>Superfine</b>	3 25 0 00	3 in. and above	2 85 0 00				
<b>Pine</b>	3 00 3 15	2 1/2 & 2 1/4 ins.	2 90 0 00				
<b>Millings</b>	2 60 2 70	2 & 2 1/2 ins.	3 15 0 00				
<b>Pollards</b>	2 50 0 00	1 1/2 & 1 1/4 ins. Am.	3 15 0 00				
<b>Out. Bags.</b>	1 50 2 10	1 1/2 ins.	3 05 0 00				
<b>City Bags.</b>	2 40 2 50	1 & 1 1/2 Cold Cut, Can.	3 40 0 00				
<b>Oatmeal</b>	0 00 0 00	1 1/2 ins.	4 15 0 00				
<b>Cornmeal</b>	0 00 0 00	<b>Cashy, Box, Shook:</b>					
<b>Bran per ton</b>	0 00 0 00	1 1/2 in. p100 lb. keg.	4 50 0 00				
<b>Shorts do</b>	0 00 0 00	1 1/2 in. to 1 1/4	3 90 0 00				
		2 in. to 2 1/4	3 85 0 00				
<b>Grain.</b>							
<b>Canada White, No. 2.</b>	0 83 0 86						
" <b>Red Winter</b>	0 82 0 84						
" <b>Spring No. 2.</b>	0 83 0 85						

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut nails, box and shook, finishing and Tobacco Box, and Barrel Nails, Net cash within 30 days; or four months Note adding interest from date of delivery at seven per cent. Clinch and Pressed, terms on four months or 5 p.c. off or cash in 30 days p.c. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.



MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOVEMBER 13, 1884.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
<b>Windsor, Jr. Sheetings.</b>	\$ 0. 05 \$ 0. 00	United Inches, 41 " 50.....	2 30 4 50	2nd quality, 30.....	22 00 25 00	Loehner Scotch.....	qts \$ 6. 50 \$ 7. 00
22.....	0 06 0 00	" " 51 " 60.....	2 65 4 50	Shipping Culls.....	12 00 15 00	Ross' Dew Bun Wyvis, Case	7 20 8 20
33.....	0 07 0 00	" " 61 " 70.....	0 00 4 75	Mill.....	7 00 9 00	" " Gal.	2 30 3 25
44.....	0 07 0 00	" " 71 " 80.....	0 00 5 00	Lath, M.....	1 75 2 00	Encore " " case	5 50 6 50
55.....	0 07 0 00	" " 81 " 85.....	0 00 5 50	Spruce, 1 to 2 in. M.....	10 00 12 00	Jamaica Rum per imp. gal.	2 50 2 80
Cotton Yarn, N. B., Grey.....	0 22 0 00	" " 86 " 90.....	0 00 7 00	Shingles, 1st qual.....	3 50 3 75	Holland Gin.....	imp. gal 2 10 2 50
do " Colored.....	0 35 0 00	" " 91 " 95.....	0 00 8 00	" 2nd.....	2 25 2 75	" " Green cases	3 75 4 25
Carpet Warps, White.....	0 25 0 00	" " 96 " 100.....	0 00 10 50	<b>Tobacco (In Bond.)</b>		" " Red cases..	7 65 8 00
do " Colored.....	0 32 0 00	<b>Paints, &amp;c</b>		Black, Chewing in boxes ..	0 18 0 21 1/2	Old Tom.....	5 00 6 00
Double Yarn, (46 ply),		White Lead, pure 25 to 100		" " in caddies	0 22 0 27 1/2	flasks	6 00 0 00
White.....	0 32 0 00	lb kgs.....	5 50 6 00	Mahoganies, Smoking.....	0 20 0 22	E. F. J. Brand's	2 05 0 00
Colored.....	0 42 0 00	" No. 1.....	5 00 6 40	Do Chewing.....	0 23 0 24	Schmedun Gin, } illds.	3 65 7 50
do " Colored.....	0 42 0 00	" No. 2.....	3 75 4 40	Bright, Smoking.....	0 24 0 28	" " "	
<b>Meats, Eggs, &amp;c.</b>		" No. 3.....	2 75 4 00	Fancy Bright Smoking.....	0 35 0 40	<b>Champagne</b>	
Mess Pork, Canada.....	5 00 0 00	White Lead, dry.....	4 50 4 75	Solace, Cumanon.....	0 20 0 24	G. H. Mumm, Dry Verzen'y	25 00 31 00
" Western.....	18 00 19 00	Red Lead.....	4 00 4 50	Solace Pair.....	0 25 0 32	Pommery.....	29 00 31 00
Hams, City Cured.....	0 14 0 15	Venetian Red, Eng'h.....	1 50 1 75	(Duty Paid.)		Bollinger.....	26 00 27 50
Lard, in pails.....	0 10 0 10 1/2	Yel. Ochre, French.....	1 00 2 50	Black, Chewing boxes 10's	0 34 0 38	Ayala, Ex dry.....	28 00 32 00
Bacon, per lb.....	0 13 0 14 1/2	Whiting London Washed.	0 50 0 00	Do Navy, Cads, 3's, 6's,	0 37 0 39	Cherries Lemartin.....	1 95 6 00
Eggs.....	0 20 0 22	" Paris.....	1 25 1 60	& 10's.....	0 38 0 40	" Pommee.....	1 50 7 00
Lutrow, Rendered.....	0 07 0 07 1/2	Portland Cement, brl.....	2 75 3 25	Mahogany Chewing G's&S's	0 38 0 40	Port's T.G. Sandeman.....	2 25 7 00
" Rough.....	0 04 0 04 1/2	Roman " brl.....	2 50 2 75	Bright, Smoking, 3's & 8's	0 53 0 58	Graham's (dts).....	2 30 6 50
Mess Beef, per brl.....	0 00 0 00	Water Lime, brl.....	1 50 2 00	Do Fancy.....	0 63 0 70	R. Van Zeller's.....	2 25 6 50
Potatoes per bag.....	0 37 0 45	Fire Bricks per M.....	25 00 30 00	American Fancy ch and sm	0 80 1 00	Pine Island Wines.....	1 40 1 60
Turnips brl.....	0 90 0 00	Calceined Plaster, p. brl	1 60 1 75	<b>Wines, Liquors etc.</b>		Claret, cases.....	3 50 4 00
<b>Oils.</b>		Drain Pipes, 4 in. to 12 in.	0 40 1 15	Ale English.....	2 35 2 40	Burgundy—L. Latour's,	1 15 1 80
Cod Oil, Newfoundland.....	0 57 0 62 1/2	Achnolite Roofing	5 00 5 50	Domestic.....	1 00 1 05	Still, Case.....	10 00 23 00
Strait's Oil, American.....	6 00 0 00	<b>Salt.</b>		Domestic.....	0 80 1 15	" Sparkling	16 00 17 5
Straw Seal.....	6 52 0 00	Liverpool Coarse, per bag	0 45 0 50	Stout: " Guinness'.....	0 80 0 75	Can. Spirits, imp. gallon.	1 50 1 60
S. R. Pale Seal.....	0 59 0 62 1/2	Canadian, n small bags.	3 00 3 75	" " Pure Spirit.....	2 40 2 45	Alcohol— 65 O. P.....	2 71 0 60
Pale Seal.....	0 55 0 62 1/2	Factor, filled, per bag.....	1 20 1 40	" " 50.....	2 72 1 05	" " 26 U. P.....	2 47 0 45
Lard Oil, Extra.....	0 20 0 20	Eureka factory filled, do	2 40 0 00	" " 25 U. P.....	1 29 0 50	Whiskeys—Family Proof.	1 39 0 58
No. 1.....	0 20 0 20	<b>Timber, Lumber, &amp;c.</b>		Domestic.....	0 70 0 00	Old Bourbon.....	1 39 0 58
" No. 2.....	0 20 0 20	Ash, 1 to 4 in. M.....	15 00 25 00	Brandy: Hennessy's, gal	4 50 5 00	Rye, Toddy, Malt.....	1 82 0 57
" No. 3.....	0 20 0 20	Gaswood.....	15 00 22 00	" " case	11 00 11 50	" 4 years old.....	1 60 0 78
" No. 4.....	0 20 0 20	Black Walnut, culls.....	60 00 00 00	Martel.....	10 00 10 75	" " ".....	1 70 0 88
" No. 5.....	0 20 0 20	Do do 1st & 2nd.....	90 00 00 00	Jules Duret & Co.....	4 00 4 50	" " ".....	1 80 0 98
" No. 6.....	0 20 0 20	Do do 1st quality.....	100 00 00 00	Case.....	9 00 15 10	" " ".....	1 90 1 03
" No. 7.....	0 20 0 20	Cedar, round, lineal foot.....	00 06 00 10	Pinet, Castillon & Co.....	8 50 8 00	<b>Wool.</b>	
" No. 8.....	0 20 0 20	Cedar, flat, lineal foot.....	00 04 00 06	Pinet, Castillon & Co.....	8 25 15 10	Fleece.....	0 17 0 19
" No. 9.....	0 20 0 20	Cedar, square, lineal foot.....	00 07 00 08	A. Matignon & Co. Gal.....	3 50 3 00	Pulled, unsorted.....	0 20 0 22
" No. 10.....	0 20 0 20	Elm, soft, 1st.....	15 00 17 00	Case.....	8 25 15 00	" Extra Super.....	0 26 0 28
" No. 11.....	0 20 0 20	Elm, Rook.....	25 00 30 00	Cheaper shippers.....	2 50 2 75	" B Super.....	0 22 0 24
" No. 12.....	0 20 0 20	Hemlock, 1 to 3 in. M.....	8 00 10 00	Irish Whiskey—Roe's case	6 00 6 50	" C.....	0 00 0 00
" No. 13.....	0 20 0 20	Hemlock, timber, M.....	14 00 15 00	Dunville.....	7 75 7 75	Australian.....	0 19 0 30
" No. 14.....	0 20 0 20	Maple, hard, M.....	20 00 30 00	Mitchells.....	6 00 7 50	Capo.....	0 18 0 17 1/2
" No. 15.....	0 20 0 20	Soft, do.....	15 00 25 00	Scotch Hay, Palmeran & Co.	6 00 7 50		
" No. 16.....	0 20 0 20	Oak, M.....	40 00 60 00	Glenshiel, qts and Pts.....	8 00 8 80		
" No. 17.....	0 20 0 20	Pine, clear, M.....	25 00 40 00				

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

**JOHN TAYLOR & CO.,**  
**WHOLESALE**  
*Hat and Fur House,*  
 535 & 537 ST. PAUL ST., MONTREAL,  
 FIRST BUILDING EAST OF MCGILL ST.  
 Manufacturers of Pull-Overs, Silk Hats and Furs  
 and importers of English and American Hats,  
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 Keep the following lines constantly in stock.  
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**THE GUARANTEE CO.**

Of North America.

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 Paid up in Cash (no notes), . . . 300,000  
 Assets Resources over . . . 775,000  
 \* Deposit with Dominion Gov't. 57 000

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

One-half p. Cent per Annum is reached.

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

Over \$180,000 have been paid in Claims to Employers.

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 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.

**JAS. WILLIAMSON,**

Warehouseman and Commission Merchant,  
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**STOCKS AND BONDS,**

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Mts.	Per Cent Price Nov 13.	Cash Value per Sh.
British North America.....	\$ 243	\$ 4,866,666	\$ 4,866,666	981,129	3	112	272 16
Can. Bank of Commerce.....	50	6,000,000	6,000,000	2,000,000	4	115 1/2	57 87 1/2
Central Bank .....	100	1,000,000	205,000		4	129 1/2	51 50
Commercial Bk of Windsor	40	600,000	250,000		5	112 1/2	56 00
Dominion Bank .....	50	1,500,000	1,500,000	930,000	2 1/2	43 44	21 50
Du People .....	50	1,600,000	1,600,000	240,000	3 1/2	114	56 00
Eastern Townships.....	50	1,500,000	1,446,142	375,000	3	81	57 75
Exchange Bank, Yarmouth	70	250,000	245,715	30,000	3	42 1/2	42 75
Federal Bank .....	100	2,966,800	2,952,680	1,500,000	3	100	20 10
Halifax Banking Co.....	20	500,000	500,000	50,000	3	114	114 00
Hamilton .....	100	1,000,000	984,770	250,000	3 1/2	65	65 00
Hochelaga .....	100	705,970	710,100	60,000	3	133 1/2	133 50
Imperial Bank of Can.....	100	1,500,000	1,500,000	680,000	3 1/2	65	16 25
Jacques Cartier .....	25	500,000	500,000	140,000	3 1/2	110	110 00
London .....	100	1,000,000	108,985	50,000	3 1/2	113 1/2	109 75
Maritime .....	100	321,900	321,900	40,000	3 1/2	107	96 30
Merchants' Bank of Can.....	100	5,700,000	5,700,000	1,250,000	3 1/2	107 1/2	53 50
Merchants' Bnk of Halifax	90	1,600,000	1,600,000	180,000	3	107 1/2	377 50
Molson Bank .....	50	2,000,000	2,000,000	600,000	4	188 1/2	31 50
Montreal .....	200	12,000,000	12,000,000	6,000,000	5	63	120 00
Nationale .....	50	2,000,000	2,000,000	30,000	4	129	108 00
New Brunswick .....	100	1,000,000	1,000,000	300,000	4	107 1/2	129 00
Nova Scotia .....	100	1,114,300	1,114,300	470,000	4	107 1/2	108 00
Ontario Bank .....	100	1,500,000	1,500,000	425,000	3 1/2	103	20 60
Ottawa .....	100	1,000,000	998,550	116,000	3	100	50 00
People's of Halifax	20	600,000	600,000	70,000	3	110	110 00
People's Bank of N.B.....	50	500,000	150,000		3	110	110 00
Pictou Bank .....	50	500,000	249,900	70,000	3 1/2	109 1/2	54 50
Quebec Bank .....	100	2,500,000	2,500,000	325,000	4	171 1/2	171 00
St. Stephen's Bank .....	100	200,000	200,000	50,000	4	105 1/2	80 00
Standard .....	100	503,700	783,005	1,100,000	3 1/2	75	75 00
Toronto .....	50	2,000,000	2,000,000	1,100,000	4	106	60 00
Union Bank, (Halifax)	50	1,000,000	500,000	50,000	3	105 1/2	57 75
Union Bank of L. C.....	100	2,000,000	2,000,000	30,000	2 1/2	80	80 00
Ville Marie .....	100	500,000	464,300	20,000	3 1/2	121	121 00
Yarmouth .....	100	400,000	383,230	20,000	3	118 1/2	59 25
Agrie. Sav. and Loan Co.....	50	600,000	578,313	67,000	4	109 1/2 x d	54 75
Brant. Loan and Sav. Co.....	50	120,000	121,000	6,000	3 1/2	166	166 00
Brit. Can. Loan and Inv. Co.....	100	1,350,000	267,066	27,000	3	125	125 00
Brit. Mortg. Loan Co.....	100	450,000	181,313	127,000	3 1/2	70	70 00
Building and Loan Assoc.....	25	750,000	747,574	68,000	3	105	27 75
Canada Cotton Co.....	100	750,000	697,000		4	119 1/2	17 50
Canada Landed Credit Co.....	50	1,500,000	663,990	125,000	4	110	59 50
Can. Perm. Loan and Sav.....	50	3,000,000	2,200,000	1,100,000	6 1/2	120	105 00
Can. Sav. and Loan Co.....	50	700,000	650,410	120,000	4	115 1/2	60 00
Dominion Sav. and Inv. Co.....	50	1,000,000	868,840	140,000	4	106	57 75
Dominion Telegraph Co.....	50	1,000,000	1,000,000		3	60	83 00
Dundas Cotton Co.....	100	500,000	500,000				60 00
English Loan Co.....	100	2,044,100	295,847	8,500	4	109 1/2	54 75
Farmer's Loan and Sav. Co.....	50	1,057,250	611,430	75,857	4	166	166 00
Freehold Loan and Sav. Co.....	100	1,050,400	690,080	261,500	5	125	125 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	110,000	4	70	70 00
Home Sav. and Loan Co.....	100	1,000,000	100,000	40,000	3 1/2	114	79 00
Hudson Cotton Co.....	100	2,000,000	850,000		5	114	114 00
Huron & Erie Loan Soc.....	50	1,000,000	1,000,150	320,000	4	107 1/2	107 00
Huron & Lambton Loan Co.....	50	350,000	250,000	32,000	3 1/2	118 1/2	58 00
Imperial Loan and Inv. Co.....	100	629,850	621,704	85,000	3	113	113 00
Landed Banking and Loan.....	50	700,000	401,977	20,000	3	113	113 00
London Loan Co.....	50	652,700	464,519	45,000	4	114	114 00
Land. and Ont. Inv. Co.....	100	2,000,000	400,000	50,000	3 1/2	114	114 00
Manitoba Inv. Assoc.....	100	30,000	100,000	3,000	4	110 1/2	55 1/2
Manitoba Loan .....	100	518,900			5	114	114 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000		4	114 1/2	55 1/2
Montreal City Gas Co.....	40	2,000,000	1,876,752		6	174 1/2	69 70
Montreal City Pass. Ry. Co.....	50	600,000	600,000		4	112 1/2	56 37 1/2
Montreal Cotton Co.....	100	794,000	794,000		7	25	25 00
Montreal Building Assoc.....	50	300,000	300,000		0	70 80	35 00
Montreal Loan and Mortg.....	50	1,000,000	832,812	106,000	3 1/2	50	25 00
National Investment Co.....	100	1,400,000	380,000	20,000	3 1/2	106 1/2	106 00
N. S. Sugar Refinery .....	100	350,000	350,000		2 1/2	65	65 00
Ont. Ludus. Loan and Inv.....	50	308,900	84,735	20,000	4	120	60 00
Ont. Inv. Assoc .....	50	2,650,000	1,871,539	500,000	4	123 1/2	61 75
Ont. Loan and Deb. Co.....	50	1,000,000	1,000,000	226,000	4	108	54 00
People's Loan and Deb. Co.....	50	500,000	487,048	42,000	3 1/2	69	34 50
Real Est. Loan and Deb. Co.....	50	500,000	346,213		3	56 1/2	56 00
Richelleu and Ont. Nav. Co.....	100	1,619,000	1,619,000		3	126	63 00
Royal Loan and Sav. Co.....	50	400,000	290,603	24,000	4	162	102 00
Starr M'fg Co., Halifax.....	100	300,000	200,000		2 1/2	184 x d	67 00
Toronto City Gas Co.....	50	800,000	800,000		4	135 1/2	67 00
Union Loan and Sav. Co.....	50	600,000	575,000	160,000	4	182	91 37 1/2
Western Can. Loan and Sav.....	50	2,000,000	1,205,000				

**BEDARD, GIRARD & CIE.,**  
 MANUFACTURERS AGENTS AND  
 GENERAL MERCHANTS.

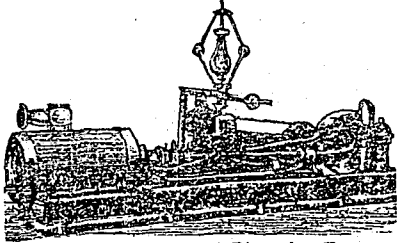
RIVERSIDE WORKS CO., QUEBEC.—Black and Colored Cashmeres Fingerings and Canadian Yarns.  
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OF CANADA

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

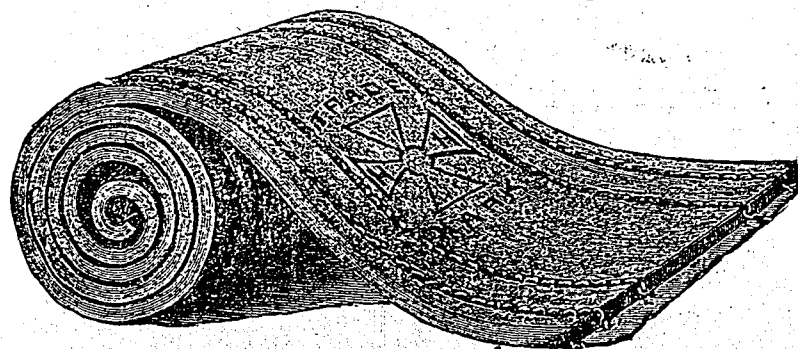
This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephonic communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect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

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Estimates furnished.

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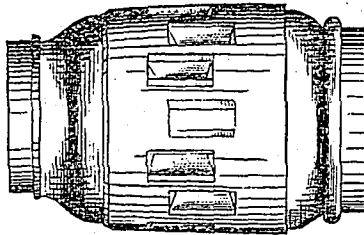
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Machine Knives, Grooving & Planing Knives,  
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WOOL UNDERCLOTHING.  
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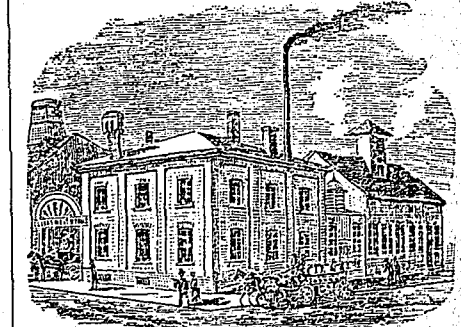
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Solicits consignments of Butter, Cheese, Eggs and other Produce.  
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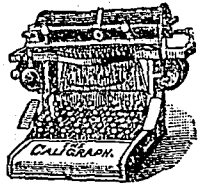
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**ALL KINDS OF  
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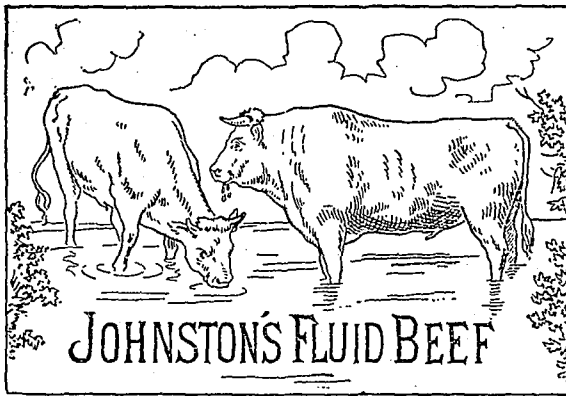
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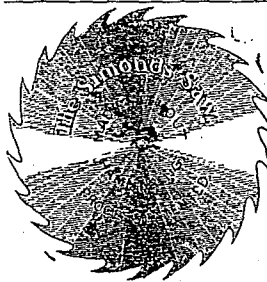
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EVER INVENTED.

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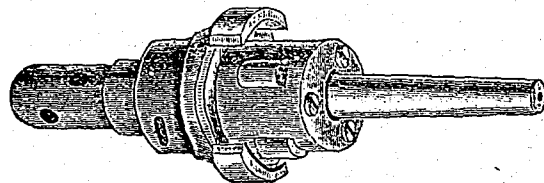
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Our CIRCULAR SAWS are unequalled. We manufacture the  
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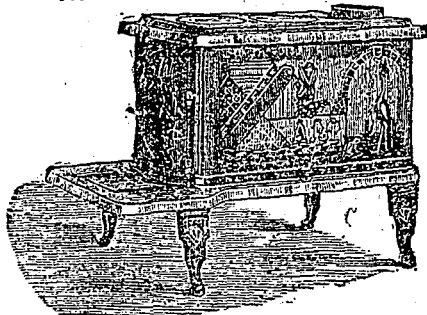
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The only Bedding really safe to use.  
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 Low Oven Stoves, - Wood only.  
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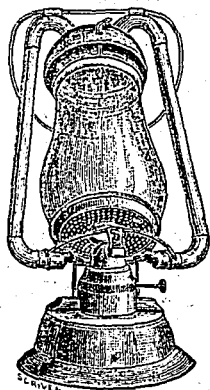
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**NOTICE**

Is hereby given that a dividend of 5 per cent. upon the capital stock of this institution has been this day declared for the current half-year, and that the same will be payable at the Banking House, in this city, on and after

**Saturday, the 1st day of Nov. next.**

The transfer books will be closed from the 16th to the 31st of October next, both days inclusive.

By order of the Board.

**R. H. BETHUNE,**  
 Cashier.

SECURITIES.		Montreal Nov. 6.
Canada Gov. 4 p. c. Intercol. Ry., 1903.		112
Gua. Rupert's Land Loan 4 p. c. bds., 1904		122
Gua. 4 p. c., 1910		113
1913		113
British Columbia, 1894, 6 p. c.		111
July, 1907, 6 p. c.		124
Canada, 1882-4, 6 p. c.		101
1885, op. of Gov., 5 p. c.		101
1nc. stock, 5 p. c.		111
Dom. Ry. Loan, 1903, 5 p. c.		103
1901-5-6-8, 4 p. c.		103
1901-5-6-8 1nc. stk. 5 p. c.		103

Share	Railway and other Stocks.	pd.	Nov. 6.
100	Atlantic & St Lawrence Shs 6 p. c.	all	132
100	Buffalo and Lake Huron	all	114
100	Do. 5 1/2 p. c. 1st Mort.	100	122
300	Do. do 2nd Mort	100	122
..	Can. Central 5 p. c. 1st M. Bds		108
..	Int. guar. By Gov.		101
100	Canada Southern 1st Mort. 3 p. c.	all	45 1/2
..	Canadian Pacific \$10		107
..	Chic. & G.T.K. 6 p. c. 1st M Coup		107
..	1,900		107
100	Grand Trunk Junc. Ry. 5 p. c. bonds.	100	100
100	Grand Trunk of Canada ord. stock	100	83
100	2nd equit. mtg. bds.	all	122
100	1st pref. stock	all	72 1/2
100	2nd pref. stock	all	43 1/2
100	3rd pref. stock	all	20 1/2
100	5 p. c. perp. deb. stock	all	112
100	4 p. c. perp. deb. stock	100	89
100	Gt. Western shares	all	6 1/2
100	5 p. c. prof.	all	112
100	5 p. c. deb. stock	all	111
100	6 p. c. bds., 1890	all	109
100	Hamilton and N. W.	all	106
100	M. of Canada Stg. 1st Mort.	all	55
100	5 p. c. con. mtg. sc.	all	93
100	Montreal & Champlain 5 p. c. 1st mtg. bds.		93
100	Mont. & Sorel 6 p. c. 1st mtg. at 497 ser.		93
100	N. of Canada 6 p. c. 1st Pref Bonds.	100	102
100	Do do 2nd dr	100	103
100	6rd pref. bonds A		84 1/2
100	Do do 3rd pref. bonds B		84
100	Northern Extension, 6 p. c. guar.	..	103
100	Do do 6 p. c. Imp.	..	103
100	Quebec Central 5 p. c. 1st mtg. bds		37 1/2
100	Well. Grey & Bruce, 7 p. c. Bds., 1st Mort.		93 1/2
100	T. G. & B. 6 p. c. bonds 1st Mort.		72 1/2
100	St. Law & Ott. 6 p. c. Bds.		77 1/2
100	New Brunswick 6 p. c. 1880-91		104
100	Nova Scotia 6 p. c. 1880		103
100	Quebec Prov. 1904 5 p. c.		106
100	Do do 1905 5 p. c.		106
100	Do (iss. Paris), 1919		103
100	ster. bds. sc. all pd. 1912		107

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Lead Pipes, Shot, Putty, White Lead, also Gang,  
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Tinners' Tools, Machines and Furn-  
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The Sales are attended by Wholesale Dealers and  
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Plumbers, Gas and Steam Fitters,

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Lead Burning a specialty. Practical Sanitarians,

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### ENGINES,

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MONTREAL

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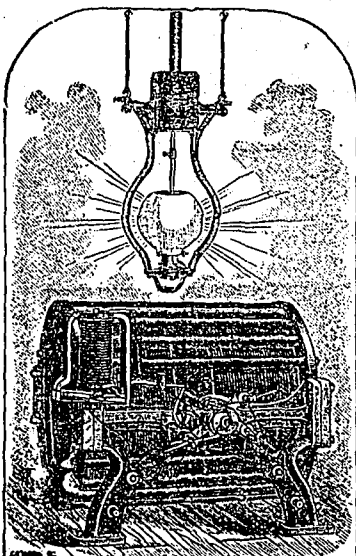
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Managers.

Estimates furnished  
for  
MILLS, FACTORIES,  
Hotels, R. R. Depots,  
&c.

Full line of  
ELECTRIC LIGHT  
Supplies always on hand  
and supplied at lowest  
prices.

Office,

162 St. James St.,  
P.O. BOX 2107.

## Victoria Wire Mills



Best brands Crucible Cast Steel, Siemens

Perforated sheet metals all sizes,

Martin, Bessemer Steel and Charcoal Iron.

Malt Kiln Floors, Steel and Iron Wire Cloth

Moulders' Riddles and Steel Wire Brushes,

Blind, Bed, and Galvanized Fence

Staples, Patent Double Pointed

Carpet Tacks, Wire Window

WIRE WORK OF EVERY DESCRIPTION

Manufactured by

**B. GREENING & CO.,**

Hamilton, Canada.

**NORTHERN ASSURANCE CO'Y.**  
OF LONDON.  
ESTABLISHED 1836.

**CALEDONIAN INSURANCE CO.,**  
OF EDINGURGH.  
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.

**THE ONTARIO MUTUAL LIFE ASSURANCE CO'Y.**  
Head Office, Waterloo, Ontario.

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

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

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

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

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

**BRITISH AMERICA ASSURANCE CO.,**

**FIRE AND MARINE**  
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

**BOARD OF DIRECTORS:**

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

**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.**

**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.

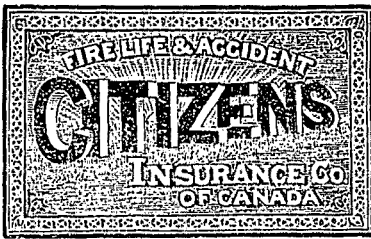
**COMMERCIAL UNION ASSURANCE CO.**

OF LONDON, ENGLAND.  
CAPITAL, . . . £2,500,000 Sterling.

**MONTREAL, 64 ST. FRANCOIS XAVIER ST.**

**FRED. COLE,** General Agent





**CAPITAL, . \$1,188,000.**  
**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,  
 N. B. Corson. Robert Anderson. J. B. Rolland  
 Arthur Prévost. C. D. Proctor.  
 ARTH. MCGOUN, SEC.-TREAS.

GERALD E. HART, GEN'L MAN'G.  
 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. Robinson, Agents.  
 HALIFAX, N. S.—W. B. McSweeney, Agent.  
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,  
 Agent.  
 WINNIPEG, MAN.—Robert Strang, 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 contracts of this company, as the capital is fully subscribed by the wealthiest capitalists of the country, and its past record for prompt and liberal payment of claims is of the best.  
 Agents throughout the Dominion.

**STOCKS AND BONDS.**

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Nov. 10, 1884.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	100
Canada Life .....	2,500	7 1/2-6mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	.....	7 1/2	.....
Confederation Life.....	5,000	.....	100	10	230
Queen City Fire .....	2,000	5-6 mos.	50	50	.....
Western Assurance.....	20,000	6 1/2 mos.	40	20 1/2	108
Royal Canadian Insurance.....	20,000	10	50	20	50 1/2
Accident Ins. Co. of North America...	2500	6	100	20	.....
Guarantee Co. of North America.....	13,000	6	50	10	95 100

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 27, 1884.)

Company Name	No. Shares	Last Dividend	Share par value	Amount paid per Share	Market value p. p'd up shares
Briton Life Association.....	50,000	10	1	1	.....
British Empire.....	.....	.....	.....	.....	.....
British & Foreign Marine.....	50,000	50	20	4	£22 6s 3d
Commercial Union Fire Life & Marine..	50,000	30	50	5	£16 1/2 £16
Edinburgh Life.....	5,000	10	100	15	£41 1/2
Fire Insurance Association .....	100,000	0	£10	£2	25s 3/4
Guardian Fire and Life.....	20,000	18	100	50	£66 1/2
Imperial Fire.....	12,000	£7 p. sh.	100	25	£150 1/2
Lancashire Fire and Life.....	100,000	30	20	2	£5 1/2
Life Association of Scotland.....	10,000	15	40	3 1/2	£29
Lion Fire .....	500,000	.....	10	2	17s 6d
Lion Life.....	92,000	.....	10	2	£27 1/2
London Assurance Corporation.....	35,802	48	25	12 1/2	£51 1/2
London & Lancashire Life.....	10,000	10	10	1 1/2-20	62s 6d
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£23 1/2
Northern Fire & Life .....	30,000	70	100	5	£42 1/2
North British & Mercantile Fire & Life	40,000	56	50	6 1/2	£26 1/2
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	£225 1/2
Queen Fire & Life.....	200,000	30	10	1	42s 6d
Royal Insurance Fire & Life .....	100,000	60	20	3	£28 1/2
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	£29 1/2
Scottish Imperial Fire and Life.....	50,000	6	10	1	28s
Scottish Provincial Fire & Life .....	20,000	15	50	8	£13 1/2
Scottish Union.....	.....	.....	.....	.....	50s
Standard Life.....	10,000	50 1/2	50	12	£4 1/2
Star Life.....	4,000	6	25	1 1/2	19s

**LIFE ASSOCIATION OF CANADA.**

HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, . . . . \$104,000

President - - - JAMES TURNER,  
 Vice-President - - - ALEX. HARVEY.

Gentlemen of influence desirous of acting as General Agents of Districts are invited to make applications for appointment.

JOHN CAMERON, Manager.

**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.

Active and Reliable Agents wanted in unrepresented districts.

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

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - \$26,000,000  
 FUNDS INVESTED - - - 21,000,000

Investments in Canada for sole protection of Canadian Policy-holders - - - 700,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**

Incorporated by the Con. Stat. of Can., chap. 71 and amendments. \$10,000 deposited in trust with Provincial Government, June 20, 1884.

**BOARD OF DIRECTORS.**

President:—A. L. de Martigny, Esq., Cashier, Jacques Cartier Bank. Vice-Presidents:—Hon. L. R. Church, Q.C., B. Globensky, Esq., Treasurer.—Arthur Gagnon, Esq., Directors:—L. H. Massue, Esq., M. F., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer, W. W. Ogden, M.D., Toronto, Ont. John Hopper, Esq.—J. J. Guerin, M.D., Medical Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal Adviser.

JOHN HOPPER, General Agent.

SECTION 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."  
 Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

GENERAL OFFICE:—162 ST. JAMES STREET, MONTREAL, P. Q.

**Insurance.**

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

Incorporated by Dominion Parliament, A.D., 1872  
 Authorized Capital, - - \$500,000.

**HEAD OFFICE:**  
 260 ST. JAMES STREET,  
 MONTREAL.  
 President, Vice-President  
 Sir A. T. GALT. HON. JAMES FERRIER.  
 MANAGING DIRECTOR.  
 EDWARD RAWLINGS.

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

**THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)**

OF LONDON, ENGLAND.  
 CAPITAL, - - \$1,250,000.  
 Available Assets, \$807,506.50  
 Dominion Government Deposits, \$56,745.32  
 HEAD OFFICE FOR CANADA,  
 72 KING STREET EAST,  
 TORONTO.  
 Gentlemen of influence wanted in unrepresented districts.  
 A. T. McCORD,  
 Manager for Canada.  
 GEO. H. PATTERSON, 264 St. James Street,  
 Montreal, General Agent, Province of Quebec.

**Plate Glass Fronts Insured AGAINST BREAKAGE, AND Immediate Replacement**

Furnished when Broken.  
 DOMINION PLATE GLASS INS. CO'Y,  
 A. RAMSAY & SON,  
 10 INSPECTOR ST.

**Legal.**  
 Peterborough, Ont.  
 E. B. EDWARDS,  
 BARRISTER, &c.,

HATTON & WOOD,  
 BARRISTERS, SOLICITORS, &c.  
 C. W. Hatton. R. E. Wood, B.A.

**Toronto.**  
 JONES, MACKENZIE & LEONARD,  
 BARRISTERS & SOLICITORS,  
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 GEO. A. MACKENZIE. C. J. LEONARD.  
 English Agent,  
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**Walkerton, Ont.**  
 A. B. KLEIN,  
 BARRISTER, SOLICITOR, NOTARY, &c.  
 Walkerton, County Town of Bruce Co., Ont.

**Insurance.**

Established 1803.  
**IMPERIAL Fire Insurance Comp'y OF LONDON.**

HEAD OFFICE FOR CANADA;  
 Montreal, No. 6 HOSPITAL Street.  
 RINTOUL BROS., Agents.  
 Subscribed Capital, . . . £1,600,000 St.  
 Paid-up Capital, . . . £700,000 Stg.  
 ASSETS, . . . . . £2,222,552 St

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

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

**The Waterloo Mutual FIRE INSURANCE CO.**

ESTABLISHED IN 1863.  
 HEAD OFFICE, - - Waterloo, Ont.  
 This Company has been over eighteen years in successful Operation in Western Ontario.  
 During the past Ten Years this Company has issued 57,006 Policies, covering property to the amount of \$40,872,028.00;  
 and paid in losses alone \$709,752.00.  
 ASSETS, \$170,000.00.  
 J. H. WALDEN, M.D., President.  
 C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

**CORE DISTRICT FIRE INSURANCE COMPANY.**

HEAD OFFICE GALT, ONT.  
 Established 1836  
 President, Hon. JAS. YOUNG, M.R.P.,  
 Vice-President, - A. WARNOCK, Esq.,  
 Manager, - - - - - R. S. STRONG

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

Subscribed Capital, - \$200,000.00  
 Government Deposit, - 20,100.00  
 Losses promptly adjusted and paid.  
 I. E. BOWMAN, Esq., - - - President.  
 P. H. SIMS, Esq., - - - Secretary.  
 JAMES LOCKIE, Esq., - - - Inspector.

**PAYNE & McMEEKIN,**

AGENTS FOR THE  
 Commercial Union Assurance Co.,  
 OF LONDON, ENGLAND, AND  
 Norwich & London Accident Insurance Association,  
 OF NORWICH, ENGLAND.  
 Office, 97 James St. N., Hamilton.

**Legal.**  
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 GIBBONS, McNAB & MULKIN,  
 BARRISTERS AND SOLICITORS,  
 Office Cor. Richmond and Carling Streets,  
 Geo. C. Gibbons. Geo. McNab. Mr. Mulkin.

**Insurance.**

**NORTH AMERICAN LIFE INSURANCE CO'Y.,**  
 Head Office - - TORONTO.

Guarantee Fund - - \$100,000  
 Deposited with Government, 50,000  
 HON. ALEX. MACKENZIE, M.P., President.  
 HON. ALEX. MORRIS, M.P.P., Vice-Pres's  
 JOHN L. BLAIR, Esq.,  
 WILLIAM McCABE, Managing Director

MONTREAL OFFICE,  
 183 ST. JAMES STREET.  
 CHARLES AULT, M. D.,  
 Manager Prov. Quebec.

*Intercolonial Railway.*

**SUMMER ARRANGEMENT. Commencing 2nd June, 1884,**

THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted) as follows:  
 Leave Point Levi..... 8.00 A.M.  
 Arrive Riviere du Loup..... 12.05 P.M.  
 Trois Pistoles..... 1.10 "  
 Rimouski..... 2.44 "  
 Little Metis..... 3.42 "  
 Campbellton..... 7.03 "  
 Dalhousie..... 7.41 "  
 Bathurst..... 9.30 "  
 Newcastle..... 11.00 "  
 Moncton..... 1.40 A.M.  
 St. John..... 5.39 "  
 Halifax..... 9.20 "

The Grand Trunk trains leaving Montreal at 10.00 P.M. connect at Chaudiere Junction 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 1/2 St. James Street,  
 (Opposite St. Lawrence Hall),  
 Montreal.  
 D. POTTINGER, Chief Superintendent.  
 Railway Office, Moncton, N.B., May 28th, 1884.

**THE JOURNAL OF COMMERCE**  
 FINANCE AND INSURANCE REVIEW

DEVOTED TO  
 Commerce, Finance, Insurance, Railways,  
 Manufacturing, Mining and Joint  
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 (CITIZENS INSURANCE BUILDINGS),  
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M. S. FOLEY, Editor, Publisher and Proprietor.  
 We do not undertake to return unused manuscripts.

# NEW YORK LIFE INSURANCE CO.

Extraordinary progress of the last four years unequalled by any Institution in the World.

### IN CASH INCOME.

1880.....	\$ 8,964,719
1881.....	10,483,366
1882.....	11,950,646
1883.....	13,661,351

### IN CASH DIVIDENDS PAID POLICY HOLDERS.

1880.....	\$1,553,499
1881.....	1,730,269
1882.....	2,136,887
1883.....	2,413,014

### IN NEW ASSURANCE ISSUED.

1880.....	\$22,229,979
1881.....	32,374,281
1882.....	41,325,520
1883.....	52,413,014

### IN SOLID INVESTED FUNDS.

1880.....	\$43,183,935
1881.....	47,944,269
1882.....	50,550,982
1883.....	55,542,903

### CANADIAN BRANCH OFFICES:

Union Bank Building, Montreal.  
Mail Building, - - Toronto.

**DAVID BURKE,**

General Manager and Superintendent for Canada

Insurance.

## LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

LIFE AND FIRE. \$30,500,000  
Funds Invested in Canada - \$900,000

Security, Prompt Payment and Liberty in the adjustment of Losses are the prominent Features of this Company.

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THOMAS CRAMP, Esq., Dep.-Chairman,  
THEODORE HART, Esq., ANGUS C. HOOPER, Esq.,  
EDWARD J. BARBEAU, Esq.

**G. F. C. SMITH, Resident Secretary**  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADOLBY.  
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MONTREAL.

Toronto Office:  
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AGENTS WANTED.

HONORABLE

Insurance.

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

ESTABLISHED 1847.

CANADIAN

Head Office, - Montreal.

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

APPLICATIONS FOR AGENCIES INVITED.

DAVID DENNE,

General Agent, Montreal.

Accumulated Funds, . . .	\$5,000,000
Annual Income, . . . . .	920,000
Canadian Investments, . . .	600,000
Claims and Bonuses paid, . .	10,000,000
Canadian Deposit, . . . . .	100,000

**F. STANCLIFFE,**  
GENERAL MANAGER.  
CHIEF INSPECTOR,  
DAVID DOWNS.

## WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

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

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing. Dir.  
JAS. BOOMER, Secretary.  
J. H. ROUTH & CO., Managers, Montreal Branch.  
190 ST. JAMES STREET.

## Confederation Life Assocn.

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

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

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

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

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

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**H. J. JOHNSTON,** Montreal.  
Manager for New Brunswick,  
Major **J. MACGREGOR GRANT,** St. John.  
Manager for Nova Scotia,  
**AUGUSTUS ALLISON,** Halifax.

## LONDON & LANCASHIRE

Life Assurance Co., of London, England,

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000 AND INCREASING YEARLY.

Low Rates of Premium.

HEAD OFFICE FOR CANADA,  
217 ST. JAMES ST.  
MONTREAL.

WILLIAM ROBERTSON, General Manager.

## FIRE INSURANCE ASSOCIATION.

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

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

Head Office for Canada,  
217 ST. JAMES ST.,  
MONTREAL.

WILLIAM ROBERTSON, General Manager.