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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE

Vol. 12.

MONTREAL, FRIDAY, AUGUST 12, 1881.

No. 26.

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,
- Hochelega, Valleyfield and Stormont Cottons.

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

GAULT BROS. & CO.

Montreal, 2nd May, 1881.

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

Ladies' and Men's Furs

of our own manufacture,

Gloves, Mitts, Robes, &c.

JAMES CORISTINE & CO.

471, 473, 475, 477.

ST. PAUL STREET, MONTREAL.

Leading Wholesale House of Toronto.

JOHN MACDONALD & CO.

DRESS DEPARTMENT

BLACK CASHMERES

BY

CASE or PIECE,

Union and All Wool

36in. to 44in.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington street, } TORONTO,
23, 30, 32 and 34 Front street,
And MANCHESTER, England.

WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

M^r. JAMES MCGILLIVRAY,
210 St. James Street

Leading Wholesale Houses of Montreal

H. A. NELSON & SONS,

WHOLESALE DEALERS IN

CLOCKS, SMALL WARES, FANCY GOODS, TOYS and WOODENWARE.

VELOCIPEDES, BABY CARRIAGES, CROQUET SETS.

Brushes—Scrub, Stove, Shoe, White-wash, Paint, Varnish, Horse, Bannister, and Hearth.

Clothes Pins—Round & Patent Spring. Butterware Tubs, Bowls, Ladies, and Spades.

1-8, 1-4, 1-2, 1 lb. Cup Prints. Dash and Cylinder Churns.

The most complete assortment in every department, including all the latest novelties.

Montreal:

57, 59, 61 & 63 ST. PETER ST.

Toronto:

56 & 58 FRONT STREET.

PINKERTON & CO.,

MANUFACTURERS OF

BOOTS

AND

SHOES,

38 St. Peter Street,

CORNER FOUNDLING STREET

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
INCORPORATED BY ACT OF PARLIAMENT.

Capital Authorized, \$12,000,000
Capital Paid-up, 11,999,200
Reserve Fund, 5,000,000

Head Office, Montreal.

Board of Directors.

C. F. SMITHERS, Esq., President.
G. W. CAMPBELL, Esq., M.D., Vice-President.
P. Redpath, Esq., Hon. D. A. Smith.
Edward Mackay, Esq., Gilbert Scott, Esq.,
Alex Murray, Esq., Alfred Brown, Esq.
A. T. Paterson, Esq.

W. J. Buchanan, General Manager.
A. Macdonald, Assistant General Manager
and Chief Inspector.

Branches in Canada.

Montreal, E. S. Clouston, Manager.

Almonte, Ont. Hamilton, Ont. Ploton, Ont.
Belleville, Ont. Kingston, " Port Hope, Que.
Brantford, " Lindsay, " Quebec, Que.
Brookville, " London, " Sarnia, Ont.
Chatham, N.B. Moncton, N.B. Stratford, "
Cornwall, Ont. Newcastle, " St. John, N.B.
Goderich, " Ottawa, Ont. St. Marys, Ont.
Guelph " Perth, " Toronto, "
Halifax, N.S. Peterboro', " Winnipeg, Man.

Agents in Great Britain.—London, Bank of Montreal, 9 Birehin Lane, Lombard Street. C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., G.C. M.G.

Bankers in Great Britain.—London, The Bank of England; The Union Bank of London; The London & Westminster Bank. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Walter Watson and Alex. Laing, 59 Wall Street. Chicago, Bank of Montreal, 164 Madison Street.

Bankers in United States.—New York, The Bank of New York, N.B.A.; The Merchants' National Bank, Boston, The Merchants' National Bank. Buffalo, Bank of Commerce in Buffalo. San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

EXCHANGE BANK OF CANADA

CAPITAL PAID UP . . . \$570,000
REST, 200,000

HEAD OFFICE, MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., President
T. CAVERHILL, Vice-President
A. W. Ogilvie, Thomas Tiffin,
E. K. Greene,

THOMAS CRAIG, Cashier.

BRANCHES,

Hamilton, Ont. . . . C. M. Counsell, Manager.
Aylmer, Ont. . . . J. G. Billett, do
Park Hill, Ont. . . . T. L. Rogers, do
Bedford, P.Q. . . . E. W. Morgan, do

FOREIGN AGENTS,

LONDON:—The Alliance Bank (Limited.)
NEW YORK:—The National Bank of Commerce.
BOSTON:—Maverick National Bank.
Sterling and American Exchange bought and sold. Interest allowed on Deposits.
Collections made promptly and remitted for low rates.

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. Fawcett, Frederic Lubbock
Richard H. Glyn, A. H. Philipotts,
Edward Arthur Hoare, J. Murray Robertson.
Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.

J. S. CAMERON, 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 W. Lawson, Agents.
CHICAGO.—R. Steven, Agent.
SAN FRANCISCO.—A. McKinley, Agent.
PORTLAND, Oregon.—J. Goodfellow, Agent.
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. Marouard, André & Co. Lyons—Crédit Lyonnais.

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1856.

Capital, \$2,000,000 Rest, \$140,000

HEAD OFFICE, MONTREAL.

Directors.

THOMAS WORKMAN, Esq., President.
J. H. R. MOLSON, Esq., Vice-President.
S. H. EWING, Esq., E. W. SHEPHERD, Esq.
Hon. D. L. MACPHERSON, H. A. NELSEN, Esq.
MILES WILLIAMS, Esq.
F. WOLFERSTAN THOMAS, Gen'l Manager.
M. HEATON, Inspector.

Branches of The Molsons Bank.

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

AGENTS IN THE DOMINION.

Quebec—Quebec Bank and Eastern Townships Bank.
Ontario & Manitoba—Ontario Bank, Quebec Bank Federal Bank and their Branches.
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 & 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; Messrs. Kidder, Peabody & Co.; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' National 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. Antwerp, Belgium—La Banque d'Auvers.
Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital - - - \$5,500,000.
Reserve Fund, - 525,000.

HEAD OFFICE - - MONTREAL

Board of Directors.

HON. JOHN HAMILTON, President
JOHN McLENNAN, Esq., M.P., Vice-President
Sir Hugh Allan, Andrew Allan, Esq.
Hector Mackenzie, Esq., Robt. Anderson, Esq.
Wm. Darling, Esq., Jonathan Hodgson, Esq.
Adolphe Masson, Esq.

GEORGE HAGUE, General Manager
WM. J. INGRAM, Assistant General Manager

BRANCHES.

Owen Sound
Perth.
Prescott.
Quebec.
Renfrew.
Stratford.
St. Johns, Que
St. Thomas.
Toronto.
Walkerton.
Waterloo, Ont.
Windsor.
Winnipeg, Manitoba
Emerson,
Bankers in Great Britain—The Clydesdale Banking Company 80 Lombard Street, London, Glasgow and elsewhere.
Agency in New York, 45 Exchange Place. Messrs Henry Hague and John B. Harris, Jr., Agents.
Bankers in New York.—The Bank of New York, N.B.A.
Chicago Branch.—158 Washington street, Arthur Wickson, Manager.
A general banking business transacted.
Money received on deposit, and current rates of interest allowed.
Drafts issued available at all points in Canada. Sterling Exchange and drafts on New York bought and sold.
Letters of credit issued, available in China, Japan and other foreign countries.
Collections made on favorable terms.

La Banque du Peuple.

Dividend No. 92.

The Shareholders of La Banque du Peuple are hereby notified that a SEMI-ANNUAL DIVIDEND of

TWO PER CENT.

for the current six months, has been declared upon the paid-up capital of the Bank, and will be payable at the office of the Bank on and after

MONDAY, the 5th day of Sept. next.

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

A. A. TROTTIER,
Cashier.

Montreal, July 3 th, 1881.

The Ontario Bank.

CAPITAL PAID-UP . \$3,000,000.

HEAD OFFICE, TORONTO.

DIRECTORS:

Sir WM. F. HOWLAND, LT.-COL. C. S. GZOWSKI,
President. Vice-President.
Hon. John Simpson, Hon. D. A. Macdonald.
Donald Mackay, Esq., A. M. Smith, Esq.
Robert Nichols, Esq.
D. FISHER, General Manager.

BRANCHES.

Alliston, Montreal, Port Hope,
Brussels, Mount Forest, Port Perry,
Bowmanville, Oshawa, Dr. Arthur's Land'g
Guelph, Ottawa, Toronto,
Lindsay, Peterboro, Whitby,
Winnipeg, Man., Portage la Prairie, Man.

AGENTS.

London, Eng.—Alliance Bank, Bank
New York.—Messrs. Walter Watson &
Boston.—Tremont National P.

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

Head Office, - - - Toronto.
Paid-up Capital - - - \$6,000,000
Rest - - - - - 1,400,000

DIRECTORS.

HON. WILLIAM McMASTER, *President.*
WM. ELLIOTT, Esq., *Vice-President.*
Noah Barnhart, Esq. James Mohle, Esq.
Hon. Adam Hope. T. Sutherland Stayner, Esq.
George Taylor, Esq. Jno. J. Arnot, Esq.
A. R. McMaster, Esq.
W. N. ANDERSON, *General Manager.*
J. C. KEMP, *Ass't Gen'l Manager.*
ROBT. GILL, *Inspector.*

New York—J. G. Harper and J. H. Goadby, Agents
Chicago—J. G. Orchard, Agent.

BRANCHES.

Barrie,	Guelfh,	St. Catharines
Belleville,	Hamilton,	Sarnia,
Berlin,	London,	Seaforth,
Brantford,	Lucan,	Simcoe,
Chatham,	Montreal,	Stratford,
Collingwood,	Norwich,	Strathroy,
Dundas,	Orangeville,	Thorold,
Dunnville,	Ottawa,	Toronto,
Galt,	Paris,	Walkerton,
Goderich,	Peterboro',	Windsor,
	Port Hope,	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 Authorized - - - - - \$1,000,000
Capital Paid up - - - - - 996,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

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

AGENTS IN LONDON, ENG.—Bosanquet Salt Co.
AGENTS IN NEW YORK—Bank of Montreal.

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000
CAPITAL PAID IN May 15, 1879 1,381,568
RESERVE FUND..... 221,000

Board of Directors.

R. W. HENEKER, *President.*
Hon. T. LEE TERRILL *Vice-President.*
Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope,
A. A. Adams, Hon. G. G. Stevens,
T. S. Morey.

WM. FARWELL, *General Manager.*

Head Office—Sherbrooke, Que.

Branches.

Waterloo, Richmond,
Coaticook, Stanstead,
Oowansville, Granby.
Agents in Montreal—Bank of Montreal.
London, England—London & County Banks.
Boston—National Exchange Bank.
Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

The Bank of Toronto,

CANADA.

Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$750,000.

DIRECTORS:

WILLIAM GOODERHAM, *President.*
JAMES G. WORTS, *Vice-President.*
WILLIAM CAWTHRA, GEORGE GOODERHAM,
ALEX. T. FULTON, HENRY CAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, *CASHIER.*
HUGH LEACH, *ASSISTANT CASHIER.*
J. T. M. BURNSIDE, *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, E. D. Boswell, *Manager;* COLLINGWOOD, G. W. Hodgetts, *Manager.*

BANKERS.

LONDON, ENG., The City Bank; NEW YORK, National Bank of Commerce.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORIZED \$2,000,000
" SUBSCRIBED 2,000,000
" PAID-UP 2,000,000

DIRECTORS.

HON. E. GHINIC, *President.*
HON. ISIDORE THIBAudeau, *Vice-President.*
Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.
U. Tessier, jr. Joseph Hamel, Esq.
P. Vallee, Esq. FRS. VEZINA, *Cashier.*
Montreal Branch—J. B. Sancer, *Manager.*
Sherbrooke—P. LeFrance, *Manager.*
Ottawa Branch—Sam. Benoit, *Manager.*
Agents in New York—National Bank of the Republic
England—National Bank of Scotland.
Other agencies in all parts of the Dominion.

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., *President.*
WILLIAM WIER, Esq., *Vice-President.*
L. H. Massue, Esq., M.P. Ol. Faucher, Esq.
J. L. Cassidy, Esq. J. B. Renaud, Esq.
A. L. DEMARTIGNY, *Cashier.*
Branch at Beauharis, A. Clement, *Agent.*
Branch at St. Hyacinthe, S. A. Ourocher, *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.

Loan Societies.

**THE HAMILTON
Provident and Loan Society.**

DIVIDEND No. 20.

NOTICE is hereby given that a Dividend of

Four per Cent.

upon the Paid-up Capital Stock of the Society, has been declared for the half-year ending 30th inst., and that the same will be payable at the Society's office, Hamilton, on and after

SATURDAY, the 2nd day of July next.

The Transfer Books will be closed from the 17th to the 30th, both days inclusive.

H. D. CAMERON, *Treasurer.*

Hamilton, June 13th, 1881.

Oceanic Steamships.

Allan Line.



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

1881. Summer Arrangements. 1881.

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, and are fitted up with all the modern improvements that practical experience can suggest:—

Vessels.	Tonnage.	Commanders.
Parisian.....	5,400	Capt. James' Wylie.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	Capt. Richardson.
Hiibernian.....	3,484	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. J. G. Stephen.
Prussian.....	3,000	" D. J. James.
Scandinavian.....	3,000	" John Parks.
Buenos Ayrean.....	3,300	" McLenn.
Corean.....	4,000	" McDougall.
Grecian.....	3,600	" LeGallais.
Manitoban.....	3,150	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,800	" J. Scott.
Waldensian.....	2,600	" Moore.
Lucerne.....	2,200	" Kerr.
Newfoundland.....	1,500	" Mylius.
Acadian.....	1,350	" F. McGrath.

The shortest sea route between America and Europe being only five days between land and land.

THE STEAMERS OF THE LIVERPOOL MAIL LINE.

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

FROM QUEBEC:

Parisian.....	Saturday, Aug. 13
Sardinian.....	" Aug. 20
Moravian.....	" Aug. 27
Sarmatian.....	" Sept. 3
Circassian.....	" Sept. 10
Polynesian.....	" Sept. 17
Parisian.....	" Sept. 24

Rates of Passage from Quebec.

Cabin.....\$70 and \$80
(According to accommodation.)
Intermediate.....\$40
Steerage.....\$25

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN AND QUEBEC EXTRA SERVICE

Are intended to be despatched from Quebec for Liverpool:

Scandinavian.....	Aug. 29
Nestorian.....	Sept. 5

THE STEAMERS OF THE GLASGOW AND QUEBEC SERVICE

Are intended to sail from Quebec for Glasgow as follows:—

Grecian.....	About Aug. 16
Corean.....	" Aug. 23
Buenos Ayrean.....	" Aug. 27
Canadian.....	" Sept. 3
Grecian.....	" Sept. 17
Corean.....	" Sept. 24

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 7 Rue Scribe, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Huro, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Bremen; Charley & Malcolm, Belfast; Montgomerie & Workman, 17 Graec-church st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros. & Co., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 5 State street, Boston. Or to H. & A. ALLAN, 80 State st., Boston, and Common st., Montreal.

Loan Societies.

CREDIT FONCIER,

FRANCO-CANADIEN.

CAPITAL, . . . \$5,000,000.

—0—

PRESIDENT, - HON. E. DUCLERC (Senator, Paris).

VICE-PRESIDENT, - HON. JOS. A. CHAPLEAU.

OFFICE AT MONTREAL,

114 ST. JAMES ST.

The Company will make long term loans on mortgages, with progressive sinking fund, and short term loans without sinking fund. Interest at six per cent.

For particulars, apply to

E. J. BARBEAU,

Manager.

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1868.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.

Agents in Canada: The Bank of Montreal. In United States: The Bank of New York, N. B. A.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Arnprior, Ont.

JAMES BELL, Official Assignee, a Commissioner and General Agent, Arnprior.

Barrie, Ont.

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

Belleville, Ont.

M. B. ROBLIN, Accountant, Insurance Agent, Valuator for Trust and Loan Co. &c.

Berlin, Ont.

J. M. SCULLY, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.

Brampton, Ont.

J. W. MAIN, Official Assignee for the County of Peel, Brampton, Ont.

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.

Carleton Place, Ont.

A. W. BELL, Official Assignee for the County of Lanark, Notary Public and Accountant, &c., &c., Carleton Place, Ont.

Guelph, Ont.

JOHN SMITH,

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

Assignments taken and Estates managed.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Lindsay, Ont.

GEO. KEMPT, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

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hand or gusset heels, by hand or power.

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A full range of Patterns and Stock to be had from our Agents in Montreal,

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CLAYTON SLATER, Proprietor,

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CHEESE COTTONS, &c.

The goods manufactured by the Craven Mills will always vie in quality and finish with the best. The manufacture of the light fabrics used in wrapping Cheeses, hitherto imported by cheese makers, will receive special attention.

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Gold Medal

THE

Grand Prix

Paris Exhibition,

1878.



Received

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Twine, Hemp Twine, &c.

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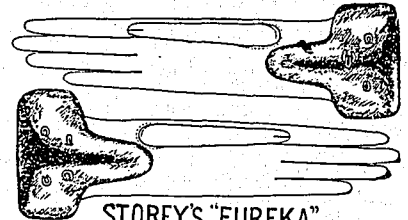
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The best descriptions of Gloves and Mitts in every variety of Material and Style are manufactured by us.



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F. F. DALLEY & CO.,

Sole Proprietors.

HAMILTON, Ont.

Commercial Summary.

The index for the six months ending with the present number of the JOURNAL will be supplied to subscribers next week.

S. J. RAYMOND, of Grand Falls, N.B., grocer and confectioner, has been closed up by Ganong Bros. of St. Stephen.

The New Brunswick Mill and Land Co. have given out the clearing of 128 acres of land, and the building of 20 miles of road in Victoria County, N.B.

Mr. ANDREW ROBERTSON, of this city, accompanies his recent guest, Sir Charles Tupper and suite on the visit to British Columbia. Our Pacific brethren will probably think that they owe their guests a warm greeting.

Crops in Victoria County, N.B., are reported generally very good, except, perhaps, potatoes, which are again this year suffering severely from the Colorado beetle.

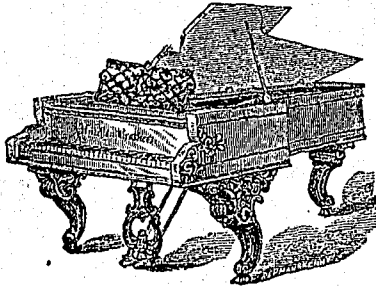
J. J. MOORE, of Listowel, Ont., grocer, got into deep water lately, resulting in a call for a meeting of his creditors, to be held at the Royal Hotel, Hamilton, the 4th inst. But Mr. Moore

Leading Wholesale Trade of Montreal.

HAZELTON PIANOS

OF NEW YORK, in use since 1850.

Philadelphia, 1876—Medal of Merit and Diploma of Honor.



Delicacy and Power of tone. Unequaled for solidity of construction. At the Dominion Exhibition, Montreal, 1880, the **FIRST PRIZE, EXTRA and DIPLOMA OF HONOUR**

FOR THE **BEST Trichord Grand Square PIANO** have been awarded to the

HAZELTON PIANO OVER ALL COMPETITORS.

The New York Weber was among the competitors, same group, same section.

A stock of those magnificent Pianos, Squares and Uprights, now in my Piano Rooms.

280 NOTRE DAME ST., MONTREAL,

L. E. N. PRATTE, Dominion Agent.

P.S.—Special Rates to Business men on short credit or for cash. Catalogues free.

failed to put in an appearance, and the meeting adjourned, sadder but wiser men.

The New Brunswick Railway Co. are changing their line on the front from Grand Falls to Nine Mile Brook, and expect to have it in running order the coming fall.

Wm. CARTER, of Hamilton, confectioner, has been sold out at the instance of a wholesale jobbing house. Mr. Carter was at one time doing a good business, but from certain causes it dwindled away to almost nothing. The remaining creditors, including a Division Court execution, will realize nothing.

Mr. THOMAS W. SMITH, of Fredericton, N.B. merchant tailor and dealer in cloths, has admitted his son, Mr. H. LeB. Smith, to partnership in the business.—Messrs. Gillies & Beyer iron founders, Carleton Place, Ont., recently dissolved, have been succeeded by Graham, Beyer & Co.

THE LADIES of Alexandria, Ont., and vicinity are revelling in cheap goods. The stock of Giltson & Silverstone, who failed after a brief but brilliant career, was purchased by D. J. Jamieson of Yankleek Hill. James Boyd of Yankleek Hill is also at Alexandria, disposing of a bankrupt stock which he purchased in Peterborough.

A PROSPEROUS subscriber in Fredericton, N.B.,—we hope all our subscribers are prosperous—in remitting for three years, covering a year in advance, says: "The JOURNAL is so well filled with useful mercantile information that it cannot fail to be valuable to every man of business."

Mr. THOMAS MAGRAY, late agent of the defunct Scottish Commercial in this city, has been

GREENE & SONS COMPANY,

MONTREAL,

**MANUFACTURERS
HATS AND FURS.**

INTERMEDIATE
**PROFITS SAVED
BY PURCHASING DIRECT
FROM THE MANUFACTURERS.**

WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.
ST. PAUL STREET.

appointed inspector by the Canada Fire and Marine Insurance Co.—Mr. S. F. Magurn, the Expiration Bookman, formerly of Kingston and lately with the Royal Insurance Co. at Liverpool, has secured (in London) the Canadian general agency of the City of London Fire Insurance Co.—Next!

At a recent political convention held in Lewiston, Me., the following formed part of one of the series of resolutions adopted:—"That a national funded debt serves to create a small privileged class of citizens, performing none of the burdensome duties of citizenship, exempt from taxation, mere idlers and drones, a curse to the farmer, mechanic and laboring man, taxed to support them."

The stock of J. H. O'Neil, of Hamilton, grocer, whose failure was announced a few weeks ago, fully realized the amount for which execution was issued at the instance of Messrs. Reid, Goering & Co.; a claim for several hundred dollars in favor of Messrs. James Turner & Co. realized nothing. O'Neil has started a butcher shop, and hopes, as his circular states, "by strict attention to business to regain old friends and make many new ones. His motto is probably, "Lamb deary aboo!"

A CORRESPONDENT writes: The Directors of the Ottawa Agricultural Insurance Company have been making calls of two and a half per cent. on the subscribed capital stock regularly every six months for the last two years. Each demand is the last time of calling. The director who will inform the unfortunate shareholders of this stock throughout the counties of Glengarry and Prescott when the end will be can have the representation of either county in the next House of Commons.

ONE OF THE institutions of Lancaster was the "People's Store" with its dry goods, grocery, millinery, dressmaking and shoemak-

ing departments, owned by Harris Vineberg. But Harris had either not the necessary talents for so complicated a business or a suitable field or their exercise; the flesh-pots of Egypt were too much for him; at all events the "People's store" is closed; its glory has departed; Harris has gone into voluntary exile; and a few creditors are now sighing—

Will ye nae coom back again?

with a pathos springing from hearts which have trusted not wisely but too well.

A CORRESPONDENT, referring to the recent remarks in a Toronto paper, recommending the Government should take some steps to prevent the numerous outrages occurring at Niagara Falls, says: This is news for residents at Niagara Falls and a libel on its good name. Let the writer, who has been imposed upon, come here and reside a week, and I will satisfy him that neither his purse nor his person are in more danger here than elsewhere. It is hardly fair to in any way connect the people of Niagara Falls with the suicides that are so frequent. If there is a something about Niagara Falls that makes those intending to commit suicide wish to do so there, who can prevent it? and how lucky the inhabitants have no hand in it.

A Prescott county correspondent says: During the last three months little or nothing of importance has transpired in this district. Business has been very dull. The heads of our households, relying on certain weather prognostications, confirmed, as these were by an unusually cold June, did not make their customary summer purchases. The result is that our merchants, who had a strong faith in the established order and but little in the prophet, find themselves carrying over an unusually heavy stock of musings and other light materials. June frosts, a protracted drought and hail storms have injured the crops, and our harvest will be below the average.

Leading Wholesale Trade of Montreal.

S. H. & J. MOSS,

5 & 7 RECOLLET STREET,

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF

WOOLLENS, ETC.

Our assortment in Montreal for the coming season will be found the largest and most complete we have ever shown, especially in

ENGLISH TWEEDS,

SCOTCH TWEEDS,

WORSTED COATINGS

AND FANCY OVERCOATINGS,

TAILORS' TRIMMINGS, ETC.

The town of Rimouski, Que., offers, besides its natural advantages, which are of no mean order, twenty years' exemption from taxation to any manufacturing industry that may be established there.

A PRESS despatch from Halifax, N.S., Aug. 5th, says:—"Messrs. Moir, Son & Co., of this city, have suspended payment. Their direct liabilities are estimated to be between \$75,000 and \$100,000. A meeting of the creditors will be held next Friday afternoon, 12th inst., at 3 o'clock.

SOME clever thieves are reported to have stolen \$3,000 from the offices of the Williams Sewing Machine Co., in this city, a few days ago.—There is rumor of a defalcation on the part of the accountant in a flour firm of this city.

It has been decided in Missouri that it is a conspiracy for which persons are liable to indictment and prosecution for a number of workmen, acting in concert, to stop work upon the partial completion of a task which it would be ruinous to delay, and thus take advantage of and endeavor to force their employers to yield to a demand for an advance of wages.

IN THESE DAYS when people are seriously thinking that there is not sufficient reason for the exemption of a large proportion of city property from taxation, it is somewhat refreshing to learn with what favor, apart from motives of piety, a clergyman is looked upon as an inmate of a family. Paterfamilias no longer appears as the lessee of the house: the clergyman, who is exempt from taxation, stands in that relation to the landlord, and the economic head of the house is thus enabled to save \$100 a year or more in taxes.

DAMASE BEAUDOIN, of Broughton, Que., general storekeeper, who died recently, left his estate in such shape as to compel his widow to compromise at 37½ cents in the dollar. Deceased was considered in good circumstances. THOS. McGrath, St. Johns, Nfld., furniture, &c., is offering his creditors 30 cents in the dollar.—Geo. A. Scott, general storekeeper, Dresden, Ont., and D. E. Galbraith, fancy goods dealer, Cannington, have failed.—Henry C. Betcher & Co., general dealers, Pugwash, N.S., referred to last week, are offering 25 cents in the dollar,

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,

53 Yonge Street, TORONTO.

secured.—Jas. Carrie, of St. Thomas, Ont., general dealer, has suspended.—The property of J. J. McCabe, tanner, &c., Parrsboro', N.S., has been attached.

A DESPATCH from New York announces the failure of the Catholic Publishing house of D & J. Sadlier & Co., of that city. Their obligations to preferred creditors are \$12,300. The business amounted to about \$400,000 a year. The firm say the trouble was caused by the unnecessary haste of a single creditor. They also say that they do not exactly know how they stand, but are certain the assets are sufficient to pay 30 cents on the dollar of all liabilities. The firm think they will be able to compromise and continue. The business, which was started about 40 years ago, has been of so successful a nature that the cause of the failure is attributed to outside speculations. The branch house in this city has been altogether distinct in its business affairs from the New York firm for the past twelve years, and will in no way, it is said, be affected by the suspension in New York.

THE PRINCIPAL retail grocers of the city shut up shop Wednesday and gave their employees a picnic holiday, the expenses being borne by the respective houses, divided somewhat in accordance with the magnitude of the establishments, each taking so many tickets to distribute free to the employees and their families. The scene of the festivities was Highbury Springs and with such excellent caterers, everything passed off delightfully. The grocers should employ the commendable harmony that seems to prevail among them in coming to some arrangement for early closing. Owing to the late hours at which the shops are kept open—often as late as

Leading Wholesale Trade of Montreal

JOHN McARTHUR & SON,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star, Diamond Star, and Double Diamond Star Brands.

English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

252, 255 and 257 Commissioners Street

MONTREAL.

JOHN TAYLOR & CO.

Manufacturers and Importers of

HATS, CAPS, FURS,

&c., &c., &c.,

537 ST. PAUL STREET

MONTREAL.

GUM ARABIC.

C. H. BINKS & CO.,

MONTREAL.

eleven and twelve o'clock—people do not send in their orders in the daytime, as formerly, and employes are kept comparatively idle all day and compelled to labor at unnatural hours, to the detriment of their health and the neglect of their families or sweethearts.

The ticket "scalpers" will find a loop-hole somewhere. The \$5 passenger fares from Boston to Chicago and from Chicago to Boston are said to be managed by them with little trouble. The system of the Grand Trunk Co. is to require the signature of the purchaser and a deposit of \$15 for each ticket; of this they return \$10 at the end of the trip; but, in order to prevent a transfer of the ticket the signature of the purchaser is exacted at the refunding office also, and must correspond with that given when starting, or the rebate will not be granted. The "scalpers" are said to buy tickets for all kinds of fictitious names, and the purchaser at any point along the line, where the fare were otherwise from \$10 to \$20, "has plenty of time," as one of them said, "to practice at imitating the signature before he reaches his destination." "Signing the name of a person who does not exist is not forged, under the circumstances," according to the easy moral code said to prevail in some places.

J. H. Moore of Listowell, Ont., referred to in a foregoing paragraph, was subsequently

BELDING, PAUL & CO., SILK MANUFACTURERS,

MONTREAL,

Begin to notify the trade they are preparing, and will have ready February 1, 1881, a full stock of

KNITTING SILK

Of very superior quality and variety of Colors, especially adapted for.

Hose, Mittens, Wristlets, Purses, &c.

NOTICE.

WE hereby notify having relinquished our business in this city in favour of Mr. W.M. JOHNSON, our late Manager, who has assumed all assets and liabilities pertaining thereto since 30th April last.

LEWIS BERGER & SONS, Limited.

Montreal, 30th June, 1881.

Referring to the above notice, in which you are acquainted that I have taken over the

PAINT AND COLOUR BUSINESS

OF

Messrs. LEWIS BERGER & SONS, Limited,

I would take this opportunity to inform my friends and the public generally that I intend to carry on the business in all its branches, assisted by the entire staff lately employed by the Messrs. Berger, and would respectfully solicit a continuance of the kind patronage so liberally extended to them.

Yours truly,

WILLIAM JOHNSON.

CANADA TOBACCO WORKS,

A. D. PORCHERON, Proprietor,
22 & 24 ST. GEORGE ST., MONTREAL.

To the Trade:

TOBACCO.

The PACIFIC TWIST is the most reliable Chewing Tobacco made in the Dominion. No scraps or sweepings can be used in this tobacco on account of its shape, and none but first-class leaf is used. This Tobacco is retailed by the foot.

If you want to serve your own interest buy Porcheron's ROUGH AND READY 13s; its novelty and quality are both a guarantee to the buyer that he may turn out some profit and please his customers.

A. D. PORCHERON, Montreal.

A DICK MAILING MACHINE

FOR SALE.

Capable of addressing 3,000 an hour. Latest improvement. Perpetual right secured. No royalty.

Address,

JOURNAL OF COMMERCE,
MONTREAL

arrested at Listowell at the instance of Messrs. James Turner & Co., of Hamilton, but was released on bail. He had offered for 5 cents in the dollar, but afterwards improved the offer in his own estimation by reducing it to 30 cents. At the meeting in Hamilton the 4th inst., on reconsideration, he was released from further prosecution, having assigned all his outlying property, notes for stock and book debts, as well as store debts, to John A. Lumsden of Lumsden Bros., Hamilton, for benefit of all creditors. It is expected that the estate will realize 60 cents on the dollar. His stock in trade was sold to Scott & Co., of Listowell.—Wm. Carter of Hamilton, confectioner, also referred to elsewhere, has re-opened with reduced stock and credit.

Picton is now well supplied with travelling facilities. The Prince Edward Railway runs two trains daily between Picton and Trenton, connecting at the latter town with the Grand Trunk Railway. The following steamboats ply between it and various points on the Bay of Quinté and River St. Lawrence:—*Alexandra, America, Deseronto, Flight, Hero, Utica, and Varuna*. Some of these call twice a day. Besides these, various schooners and yachts frequent the harbor, so that during the summer season it presents a very lively appearance. The Bay of Quinté presents at many points scenes of rare beauty; but that portion of it extending from Picton beyond Townsend Point and the Stone Mills possesses a picturesqueness which is not excelled on this continent. The crops throughout the county are generally considered pretty good, but the late drought and excessive heat had begun to have an unfavorable effect.

The unsatisfactory condition of the present legal machinery for securing and distributing the assets of insolvent estates in an equitable manner is illustrated by the case of Bond & Co., hardware dealers, Halifax, N.S. The firm assigned on the 29th May last. The result of an examination of the deed of assignment was that the business should be liquidated and the proceeds applied, first in payment of \$6,000 to the sisters, money said to have been left them by their father, and allowed by them to remain in the business, after which the balance of the realized assets was to be distributed among such creditors as agreed to sign off within two months from date. Had there been any legal means by which the creditors could have secured a proportionate division of the assets the estate (stock on hand, &c.) would have paid about 50 cents in the dollar instead of one or two cents, the most that can now be expected. The following is a statement in brief:

Bills payable..	\$3,210 51	
Other liabilities.	9,995 39	
		\$13,206 20
Less preferred	Rent 250 }	
claims	Sisters 6,000 }	6,250 00
		\$6,956 20
Stock per Stock		
Book.....	\$5,375 00	
Open accounts.	9,730 00	
		\$15,114 00
Less preferred	Bond \$6,000 }	
claims....	Rent & taxes 250 }	6,250 00
		\$8,864 00
Stock has produced.....	\$2,000	

THE EFFORTS made by some of the westerly, creditors of Rumsey, Johnson & Co., of Halifax N.S., to get some slight satisfaction out of the estate have hitherto proved of little avail. The particulars of the failure have already been

noted in these columns. The application made on behalf of some Montreal creditors to have the books examined was refused; any examination of the accounts as well as of the insolvents was possible only so far as the particular cases upon which action had been taken were concerned; indeed the books could not be examined except in court; the assignee had them in his possession. As far as the examination went it was admitted among other matters that some \$2,000 worth of goods purchased in this city a few days before the failure were disposed of to satisfy certain Halifax creditors. Surely it was rather straining the point for the plaintiffs to prove that the insolvents had in their minds the contemplation of failure when they purchased the goods referred to.

The cast-iron oath compulsory on importers, whereby they have been of late obliged to certify that they had personal knowledge of the nature and value of the dutiable goods shipped to them and lying in the Customs warehouse in this city, is in a fair way of being modified. The Hon. Mackenzie Bowell, Minister of Customs, accompanied by one of the Government appraisers, visited Montreal last Saturday with the view, it is stated, of examining into the grievance and applying the necessary remedy. A few importers have hitherto refused to take the oath. Many of the goods were ordered through advertisements or circulars received, and the purchasers could not swear that they knew they were as represented in the invoice without doing violence to their consciences. "To the best of my knowledge and belief" ought to satisfy the authorities.

A flowing oil well has been struck at Sarnia at a depth of five hundred and sixty feet. The

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,
AND EVERY DESCRIPTION OF
CUT NAILS,

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

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

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

WATTERS & BUSBY,
COAL

AND
General Commission Merchants,
72 PRINCE WILLIAM STREET, ST. JOHN, N.B.

Storehouse: Robertson's Wharf,
Lessees Lloyd's Warehouse and Wharf.
Consignments solicited. Prompt returns made.
F. L. WATTERS. W. L. BUSBY

LEATHER BELTING.

ROBIN & SADLER,
(Successors to Barry, Smith & Co.,)
MANUFACTURERS OF

FIRE ENGINE HOSE,
LACE LEATHER, ROLLED SKIRT-
ING and DRESSED SHOULDERS,

594, 596 and 598 ST. JOSEPH STREET,
Montreal.

oil was forced to a height of sixty feet, and lasted for six hours, driving the men from their work. The well is estimated at 25 barrels per day.

G. F. AUSTIN, T. F. Nellis, W. R. Thistle, A. W. Ogilvie, J. M. Currier, McLeod Stewart, W. G. Perley, J. A. Gemmill, and W. A. Allan give notice that they will apply for a charter of incorporation by Letters Patent for the purpose of constituting themselves and such others as may become shareholders in the proposed company a body politic and corporate, under the name of the "Austin Mining Company." The capital stock of the company is intended to be \$250,000, in fifty thousand shares of five dollars each. The chief place of business will be at Ottawa. The purposes for which the company seek incorporation are to purchase or otherwise acquire and work mines, minerals, mining rights, etc.; to crush, smelt, reduce and amalgamate ore, and to carry on general mining operations.

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800
LYMAN, SONS & CO.

WHOLESALE DRUGGISTS
AND
MANUFACTURING CHEMISTS
MANUFACTURERS OF

Linseed Oil,
White and Colored Paints,
Putty,
Calcined Plaster,
Land Plaster,
DRUG AND SPICE GRINDERS,
IMPORTERS OF
DYE STUFFS, NAVAL STORES, OILS, &c.
382, 384 and 386 ST. PAUL STREET,
MONTREAL

S. H. MAY & CO.,
474 AND 476 ST. PAUL STREET,

Importers and Dealers in
Paints, Balled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, 2 and 3, White.

Porter & Savage
TANNERS,

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

DUNCAN BELL
COMMISSION MERCHANT

AND
MANUFACTURERS' AGENT.
Canadian Woollens, Hosiery, Rubber Clothing, Cordage, Twines, Nets, Rubber and Horn Combs, Vegetable Ivory Buttons, &c., &c.

70 ST. PETER ST., MONTREAL.

ALFRED A. BOWN,
Auctioneer and Commission Merchant,

ST. JOHN'S, Newfoundland.
Solicits consignments. Returns promptly made, Satisfactory references on application.

ACCORDING TO ANNOUNCEMENT the shareholders of the Consolidated Bank met last Wednesday, and formally confirmed and ratified the sale of the entire assets and liabilities of the bank to Mr. G. W. Simpson of this city, broker, for the sum of \$260,000, as voted upon at the previous meeting. The report of the liquidators was received, and a vote of thanks passed to them. The formal signing of the deed of sale will take place in a day or two. Mr. Simpson's principals are the "Canadian Securities Co.," formerly known as the "Montreal Investment Association," of which Mr. T. W. Ritchie is secretary and manager.

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.
Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.
Jules Regnier, Dijon, Burgundies and Chablis.
L. M. Carneaux et Fils, Château de Dizey, près Epernay, Champagnes.
Renaudin, Bollinger & Co., Ay, Champagnes.
Seigert & Sons, Trinidad, Genuine Angostura Bitters
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
Guinness' Stout, Bass' and Allsopp's Ale, &c.
Roig Ponseti & Co., Barcelona and Tarragona Spanish Ports.
J. H. Henkes Delfshaven, Holland, Superior Geneva
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.
C. & D. Gray's Far-famed Looch Katrinae. Scotch Whiskies.

METHYLATED SPIRITS,

A perfect Substitute for Alcohol and 50 per cent cheaper.

Used as solvent for Shellac Gums in making Varnishes and Lacquers; also for cutting Oils, preparing Dye Stuffs, Tinctures, Medicines; extracting Ferri-fermes and Essences, Thawing frosty Gas Pipes and Meters, etc., etc. In general use in Laboratories of Anatomy and Natural History.
For Burning and Mechanical purposes generally it has no equal.

MANUFACTURED ONLY BY
MICHEL LEFEBVRE & CO.,
GOSFORD STREET, MONTREAL,
Old Dominion Theatre, opp. Champ de Mars.

JOHNSON RUSSEL & CO.,
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Representing in Canada.

J. & J. COLMAN, London, England.
H. J. ROWNTREE & CO., York and London, England.
JAS. KEILLER & SON, Dundee & London, Eng.
HILL, EVANS & CO., Worcester England.
GEORGE WHYBROW, London, Eng.
CARTER, HALES & CO., Liverpool, Eng.
ANTONINNI & CO., Leghorn, Italy
THE SWISS MILK & FOOD CO., Lausann & Avenches, Switzerland.
SMITH & VANDERBECK, New York.
THE BOSTON BEEF PACKING CO., Boston.
NEW YORK DESSICATING CO., New York.
RICHARDSON & ROBBINS, Dover, Del.
MORRILL & SOULE, Syracuse, N.Y.
Orders from the Wholesale trade solicited.

WILLIAM DARLING & CO.,

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,
Hair Seating, Carriage
Makers' Trimmings and Curled Hair.*
Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-
facturers of Window Cornices.

No. 30 St. Sulpice & No. 379 St. Paul Streets

MONTREAL.

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

CUTLERY A SPECIALTY.

FRONT St., East.] TORONTO.

D. McCall & Co.

IMPORTERS

MILLINERY,
MANTLES

AND

FANCY DRY GOODS.

D. McCall & Co.

51 Yonge Street, Toronto.

A. H. B.

ADJUSTABLE HANDLE

BROOMS.

Are giving general satisfaction.
Merchants who wish to give their customers some-
thing new should try a case.

6 Doz. In Case—Case free.

WALTER WOODS,

HAMILTON, Ont.

EXPORTERS SHOULD SEE IT.

JOHN S. SHEARER & CO.,
CANADIAN AND EUROPEAN
MANUFACTURES.

THE WHOLESALE TRADE ONLY SUPPLIED.
Agents in Canada for

Messrs. Wm. Lindsay & Co.,

Ship-brokers, Insurance and Forwarding Agts.,
Liverpool, London and Glasgow.

Leading Wholesale Grocery Trade.

Edward Adams & Co.,
WHOLESALE GROCERS

AND IMPORTERS OF

Teas, Sugars,
Tobaccos,
Wines & Spirits,
DUNDAS STREET,
LONDON, Ont.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

Tees, Costigan & Wilson.

(Successors to James Jack & Co.)

IMPORTERS of TEAS

4th GENERAL GROCERIES
66 ST. PETER STREET, MONTREAL.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, AUGUST 12, 1881.

THE FAIR TRADE LEAGUE.

Mr. Eckroyd, M.P., who is one of the most prominent members of the new "Fair Trade League," which has been attracting a good deal of attention of late, has addressed a letter to the *Times* in which he disavows being the author, or advocate of any scheme, for "uniting the whole British Empire into one close corporation, freely trading with itself, and excluding foreign goods." Mr. Eckroyd has explained what he really does advocate, which is a ten per cent. duty on all foreign manufactures, and also on foreign goods products, admitting those of British Colonies and dependencies free, his object being to transfer the growing of food from those who will not take our manufactures in return, to those who will. It seems to be doubted by some whether the recent movement has been got up with any other object than to influence France in regard to the pending commercial treaty. Whether this be so or not, there is at present no ground whatever for any excitement on the subject in Canada. We cannot conceive it possible that there will even be a formidable movement in favor of the re-imposition of duties on the food

of the people, and we think it highly improbable that any influential statesmen will commit themselves to the advocacy of duties on foreign manufactures.

We can readily imagine that a good deal of irritation prevails among those interested in British manufactures at the obstruction placed by the French protectionists in the way of a renewal of the treaty, which was originally obtained from the Emperor Napoleon III., contrary to what was believed at the time to be the opinion of the French nation. An agitation in England in favor of a retaliatory duty on foreign manufactures can hardly do any harm, and may possibly alarm the French, who have been carrying on a very advantageous trade with Great Britain. As regards any duty on foreign manufactures, Canada has no interest. It will be long before she will be an exporter of manufactured articles to any appreciable extent. Those who imagine that there is a probability of Mr. Eckroyd's scheme of a ten per cent. duty on foreign food being successful can scarcely suppose that Canadian food would be exempted from duty, unless our recently adopted tariff were modified so far as to admit British manufactures on much more favorable terms than foreign. We have no idea that such a change in the tariff would give satisfaction to the advocates of the national policy, and it would certainly lead to great political excitement. We own that we have observed with surprise that very decided protectionist journals in Canada seem favorable to Mr. Eckroyd's proposition, because in very general terms he contrasted the protective duties in the United States with what he termed the revenue duties in the colonies. It was but the other day that there was a demi-official announcement that in case the revenue would admit of a reduction of taxation, the strictly revenue duties on tea and coffee would be relaxed in preference to those duties which have been avowedly imposed for the purpose of protection.

The proposition of Mr. Eckroyd is precisely the policy that would suit the self-styled Free Traders in Canada, who, while advocating free trade in theory, have never committed themselves so far as to propose that it should be carried out in practice. On the contrary, they have time and again gone so far to meet the protectionist feeling which exists, even among their own supporters, as to argue that the duties imposed for revenue were sufficiently protective. Had they been sincere Free Traders they ought to have put countervailing excise duties on all goods manufactured in Canada to the full

extent of the customs duty on similar articles. We have no doubt whatever that, if a party should be formed in England of sufficient influence to obtain for it the countenance of the Conservative party, and that, if it should be proposed to tax the imports of food from foreign countries, and to admit those from the Colonies free, there would likewise be a demand from the Colonies to admit British manufactures at a strictly revenue duty not exceeding ten per cent. It might be very difficult to resist such a demand, but we feel assured that it would be far from being acceptable to the supporters of the national policy.

One of the most singular circumstances connected with the new movement is, that among its promoters are gentlemen connected with the Colonies, who appear to be acting quite independently of the various colonial Governments, and who are under no responsibility whatever. The time is unfavorable for the agitation of a reactionary policy, except in so far as it may produce an influence on the councils of France. Even on the improbable supposition that a retaliatory policy should find favor with some influential members of the Liberal party, it is tolerably certain that, if taken up as a plank in the Reform platform, it would be the means of breaking it up. The party whose aid might be expected would be the Conservative, and it would not be at all surprising if that party were to adopt a retaliatory policy, so far as to propose a moderate duty of ten per cent. on foreign manufactures, but that even Conservatives would venture so far as to propose taxation on the food of the people is what we cannot bring ourselves to believe. As between our Canadian parties it seems to us that the supporters of the national policy have much more reason for alarm than their opponents at the new movement, which, if it should have the success which some anticipate, might lead to a serious disturbance of our commercial policy. We take note that it has been announced in a leading Ministerial paper, the *Mail*, that "to the Canadian people especially such a programme is acceptable. If carried into effect the progress of the Dominion would be unexampled." Time will tell whether Great Britain will admit Canadian food products free of duty while our tariff remains on its present basis.

THE CORPORATION ACCOUNTS.

The corporation accounts for the year ending 31st December have been published. The revenue for the year was \$1,514,104.29, and the expenditure on

revenue accounts \$1,302,400.43. The interest and sinking fund comes to about \$745,000. We shall briefly glance at some of the most interesting information contained in the report. A list is given of the properties exempted from taxation, amounting in the aggregate to \$13,762,400, of which \$5,342,550 is corporation property, and \$2,592,200 property belonging to the Government. The other exemptions are churches, parsonages, and benevolent institutions, which are sub-divided into Roman Catholic and Protestant. The Roman Catholic churches amount to \$1,307,500, and those of the various Protestant denominations to \$1,354,000. The Roman Catholic parsonages are assessed at \$241,900, and the Protestant at \$235,100. The Catholic benevolent institutions are assessed at \$3,160,900, and those of the Protestants at \$707,500.

In examining the assessment rolls one cannot help being struck with the great disproportion which exists between the value of the property and the representation in the City Council. There are in Montreal 6 suburb wards, two in the West end, St. Antoine and St. Anns, and four in the Centre and East, viz., St. Lawrence St. Louis, St. James, and St. Mary's. The assessable property in the two West end wards is \$30,424,605, of which \$22,228,500 is in St. Antoine. In the four other wards it is only \$21,179,835, or less than in St. Antoine alone. There are three city wards, East, Centre and West. The assessable property in the West ward is \$7,705,600, while in the East and Centre combined it is only \$5,889,100. The Eastern wards, with an aggregate assessment of \$27,068,935, are represented by 18 councillors; while the Western, with an assessment of \$38,130,205, have only nine representatives. The cause of this anomalous state of things is the great increase of the city in the West as compared with the East, and it is certainly high time that a remedy should be found for the manifest injustice under which the citizens in the Western wards have long suffered.

The foregoing is not the only grievance under which the West suffers. The taxes appear to be better paid in St. Antoine than in any of the suburb wards. In the year 1880 the taxes collected in St. Antoine were \$4.18, leaving 15.82 outstanding. In St. Mary's the collections were 66.54, leaving 33.46; in St. James, 74.99, leaving 29.46; and in St. Louis, 74.99, leaving 25.01. In the city wards a difference in the collections will also be found. In the West ward 90.31 was collected, and in the Centre 92.25, while in the East ward the collections were only 80.59. In the Audi-

tor's report there is a formidable statement of arrears of taxes, amounting in the aggregate to \$1,655,176.36: of these the arrears for water rates are about \$461,000, and those for personal taxes and business duty about \$115,000, in all \$576,000; and the Auditor gives it as his opinion that \$50,000 is the utmost that can be looked for, the remainder being uncollectable. It may be assumed as certain that, so long as the water rates are not made a charge against the property, there will continue to be heavy losses, and there is really no good reason why proprietors should not be compelled to assume the responsibility of collecting these rates as well as the ordinary assessments. The arrearages on real estate are \$360,471.39.

We have thought it desirable to direct attention to some of the features of the report, which seem to us deserving of the special attention of those of our citizens who are most concerned in corporation matters. The obvious remedy would be a new division of the city into wards, and the census which has just been taken would afford a satisfactory basis. We can readily believe that there will be an unwillingness on the part of the citizens who reside in the East to part with any share of their present undue influence. Experience proves that people are seldom willing to do justice to others at their own expense. There is, however, no reason why those who suffer from manifest injustice should do so in silence and without protest. We are very sanguine that right will prevail, and we are unable to conceive how the present arrangement of the representation of the city for municipal purposes can be defended.

STOCK SPECULATIONS.

There never was a time when speculation in stocks could be said to be more general than at present. The reports, many of them highly colored, of large sums of money made by knowing or lucky ones during the last six months inflamed the imaginations of the multitude; those who could squeeze a little out of their business, as well as those who had money to spare, became eager to invest on margin, and the Board of Brokers at length began to realize that the good times had come again. It was no longer a question with some whether a seat at the board was worth all that it cost. The general advance in bank stocks, largely influenced by the improved condition of "Over-die Notes" and of some other assets formerly wiped out as valueless, set people of sanguine natures blaming themselves for not having timely invested in stocks.

which rose as with a bound in the course of a few months. Canvassing brokers pointed it out to possible clients: "Jones, what a short-sighted fellow you were. Had you bought that stock three months ago, see where you would be now." Jones perhaps forgot that he was half tempted to sell "short." A slight re-action took place, and the good sense and foresight of some bank managers modified the rush to invest. Persons in high places, however, set the example that has meantime led such a number of employees, from the accountant down through every grade to the messenger and even the newsboy, investing in stocks the little laid by for a rainy day.

The value of this species of investment to the community is very questionable. What one man gains another man loses, and the only real benefit accrued is to the brokers, among whom the commissions are distributed, who in this manner are paid, as it were, for determining the figure at which legitimate investments may be made. The whole transaction savors of the gambling-table. It is merely that Jones bets Straddle that a certain stock or security will reach a certain figure, high or low, by a fixed date. Jones' gain is Straddle's loss, or *vice versa*, as the case may be; the broker gets a slight shave off the amount, but the community is not one whit better off than before, and in the long run the clients obviously lose more than they gain; for the broker must get a living, and he makes it out of Straddle & Jones. The managers of the various "bucket shops" established in Montreal from time to time have little else to characterize them. Man would seem to be a betting animal, and must have some escape, whether it be in betting on a boat race, a horse race, or a foot race; the profits in the long run must lie with those who have no other ways of support, and this must be supplied by persons of means or who have other and more legitimate methods of making money. He who legitimately buys produce or merchandize, in view of a probable rise through scarcity, is not to be classed with stock speculators. He may prove a real benefit to some community as serving to store what would otherwise perhaps be too lavishly consumed.

Arguments on the other side, however, are put with much force. On all adventure there is more or less of what is called "chance," and this means the action of causes which we cannot detect, or predict the operation of. It is present in some degree in all human action from the huxter's purchase of a barrel of apples and the dry goods dealer's purchase of his

fall stock of cottons, to the autocratic and speculative cashier who, like little Oliver, still unsatisfied, keeps "asking for more." But all speculative trading assumes that the speculator sees enough of the causes of the event speculated upon to justify him in guessing the rest, and so forming an intelligent opinion as to the probable result. The element of chance is there—it may be largely there, but it is not very predominant. The operation is still one of commercial skill, for there is ground on which skill may reasonably operate.

Now, take the other side, and mark the nature of gambling: Two men stake their money on the cast of dice. As each throws he is ignorant of what the result will be. In this the element of chance alone is present; skill has no place; hope and fear indeed hang upon the result, but they are not guided by any glimpse of light as to what is coming. Most games admit the element of skill in various degrees; and, so far as it is present, the intellect is appealed to, and the result is a trial of strength. Where, then, shall be drawn the line between gambling and speculation? Each assumes that the prospect of profit is based on the fair staking of something to be lost. Then it is claimed that so long as the speculator complies with this condition, and does not trust wholly to chance, but has data, and really forms an opinion, he is within the line of legitimate trade. It is his proper business to anticipate, and, as it were, to discount the effect of coming fluctuations in price. If he guesses well he serves himself; if he guesses ill he loses his money; but, if he forms no intelligent opinion—whether he has material for one or not—he exercises no skill, and his operation, though it may accidentally serve himself, is obviously devoid of merit, and is of the nature of gambling,—a distinction that may have more or less difference, and capable of most mischievous application.

THE VALUE OF COURTESY.

"Among the qualities of mind and heart which conduce to success," says the author of "Getting On in the World," "there is no one the importance of which is more real, yet which is so generally underrated at this day by the young, as courtesy—that feeling of kindness, of love for our fellows, which expresses itself in pleasing manners." It is the bearing of a man towards his fellows which oftentimes, more than any other circumstances, promotes or obstructs his advancement in life. There are, no doubt, some men who can look beyond the husk or shell of a fellow-being—his angularities, awkward-

ness or eccentricities—to the hidden qualities within, who can discern the diamond, however incusted; but the majority are neither so sharp-eyed nor so tolerant, and judge a person by his appearance and demeanor more than by his substantial character. "Give a boy address and accomplishments," says another writer, "and you give him the mastery of fortunes wherever he goes." The rude man, even though well-meaning, is generally avoided. Even virtue itself is offensive when coupled with an offensive manner. Manners, in fact, are minor morals, and a rude man is generally assumed to be a bad man.

It is a mistake to suppose that business is carried on only by exchange of that which may be represented in money. Carlyle's phrase, "Cash, the sole nexus of man with man," seldom quite represents a reality, and still more seldom does it represent a successful exchange. The value of frank and open dealing and of courtesy is best understood by the best men of business. Ask of the commercial traveller how much of his success depends upon a never-failing courtesy; ask the retailer how much depends upon his having courteous clerks and salesmen. Although it is not literally true that "civility costs nothing," seeing that, as an accomplishment, it comes only of early and well developed effort, it is quite true that it buys much. If, by uniform justice and kindness, you conciliate the goodwill of a servant, you generally buy with the same money (plus a moral service) a better quality of the service bargained for. The basis of all commerce being mutual service, and the value of much service being dependent upon the manner in which it is rendered, the moral effect of the presence or absence of that courtesy which cannot be bargained for, is most apparent. All employees and servants know how to make their service ungracious without infringing any rule it is possible to lay down.

"Thank you, my dear," said Lundyfoote to the little beggar-girl who bought a pennyworth of snuff. "Thank you, my dear, please call again," made him a millionaire. It is true there are times when to be even coldly courteous, when the object is a misplaced boor, makes an exhausting draught on one's patience. A striking illustration of the pecuniary value of obligingness is found in the success of the late Mr. Ingram, publisher of the *Illustrated London News*, who perished on the *Lady Elgin* when that vessel was wrecked on Lake Michigan, an incident quoted by the author of "Getting On in the World." He began life at Notting-

ham, England, as printer and newsdealer, and having among his customers a gentleman who wanted his paper very early, he was so anxious to save him from disappointment that one day he walked ten miles to supply a single paper. Wordsworth has well expressed one of the cardinal laws of politeness in the admonition,

"Never to blend our pleasure or our pride
With sorrow to the meanest thing that feels."

And Chesterfield says: "Prepare yourself for the world as the athletes used to do for their exercises; oil your mind and your manners to give them the necessary suppleness and flexibility; strength alone will not do." Who has not, in visiting the United States of late years, noticed the great and general advance in this character of courtesy among the people, a fact to which must be attributed in a great measure their success in business as well as in every other walk of life.

THE POOR FARMER AND THE LOAN SOCIETY.

In his financial dealings with the Loan Societies the Ontario farmer occasionally develops, in his small way, a shrewdness that would not discredit a full-fledged Wall street speculator. An illustration of this was given not long since by the owner of a poor farm not many miles from Guelph. He bought the place some years ago for about \$1,200, and partly to enable him to pay for and stock it he mortgaged it for \$1,000 to one of the Toronto Loan Societies. The interest was allowed to accumulate from year to year until, by capitalizing, the whole affair amounted to nearly double the amount originally borrowed. Meantime the land had been stripped of nearly all the valuable wood upon it; the fencing was allowed to fall into a state of disrepair, and the stock and implements were few and far between. The Society, understanding that matters were going from bad to worse and seeing little prospect of its ever turning out a profitable loan, concluded to foreclose and sell the property under the powers vested in them. A sale by public auction was accordingly held, and the place was knocked down to a neighboring farmer and friend for a mere trifle over the amount of the original loan. The shrewd farmer is again in possession and, although a man of grave deportment, is often observed to smile abstractedly, at such moments probably when he recollects what a very low rate of interest he paid for that thousand dollar loan. Such farmers as he ought to be in request by Loan Societies. They would make good inspectors, and one of them ought to be

attached to every such office, more especially in such as attempt to pay 5 to 5½ per cent. interest on deposits.

INSURANCE DECISIONS.

In the case of *Grammon vs. La Compagnie d'Assurance des Cultivateurs*, etc., which was an action on a Fire insurance policy, the Court of Queen's Bench, Montreal, held:—That the contract of insurance would not be annulled on the ground that the promissory note of the insured, given for the first premium, was not paid at maturity; that the insurers after having on the face of the policy acknowledged payment of the premium, and chosen to give the insured credit, could not escape liability under their contract, by setting up a breach of the condition which required payment of the premium.

In *Vezina vs. The New York Life Insurance Company*, which was an action on a Life insurance contract, brought on behalf of the assignee, after the death of the insured, the insurers acknowledged on the face of the policy the receipt of the first premium—although the premium was never actually paid, nor the policy delivered until the policy was sold and transferred by the insured to the assignee, who paid the first premium to the agent of the insurers, through whom the sale and transfer had been negotiated. In this case the Court of Queen's Bench, Montreal, held:—That no insurance was effected by the insured, because the first premium was not, in fact, paid as required by the terms of the contract of insurance (although it appeared that the agent of the insurers had extended the time of payment); that the first premium having been paid by the assignee, it was, in fact, an insurance effected by him (although there was no evidence whatever that he knew anything of the insurance until the agent of the insurers sold him the policy); and therefore that the contract of insurance could not be enforced against the insurers by the assignee for want of an insurable interest. This decision of the Queen's Bench, Montreal, has just been overruled by the Supreme Court of Canada, which held, in accordance with English and New York State Law, that the insurers, having, by their agent, chosen to give the insured credit for the payment of the first premium, could not annul the contract because the premium was not paid in accordance with the terms of the policy; that a policy of insurance effected by a person on his own life can be sold or donated by him like other personal property; that it is only when a person insures the life of another that the question of insurable interest can arise; and that when a policy of insurance is procured by a person on his own life and the loss made payable to his legal representatives the question whether the assignee of the policy had an insurable interest in the life does not arise.

MANILLAS AND HAVANAS.

Should the report that the Spanish Government is about to discontinue the tobacco monopoly in the Philippine Islands prove true, one of the closest and most strictly enforced monopolies that ever existed will be put an end to. The production of the Manilla cheroot was fenced about with protective regulations even

from before the moment that the tobacco seed was put into the ground almost until that at which it was placed between the lips of the smoker. Some land in the Island of Luzon being better suited to the cultivation of the plant than others, all owners and occupiers of property in certain districts had to see that a proportion of their land under cultivation—the amount being regulated by the Government—was devoted to growing tobacco. The kind of seed sown and the mode of rearing the plants were closely supervised by the authorities. The product of the harvest could be purchased only by the Government; and no one else could manufacture it into cigars or cheroots. No unmanufactured tobacco could be sold even for exportation, unless it were to be carried beyond the Cape of Good Hope—a regulation made to prevent the starting of a rival manufacture at Macao or Hong Kong. The factories of Manilla and Cavite are immense establishments. Every visitor to the former city must have been struck by the crowds of "hands"—chiefly Tagal women and girls—which stream out of their gates at the close of the working hours. Their interest in the proposed change must be considerable. The system pursued in Cuba has long been altogether different. The *vegas* or tobacco farms of the celebrated *Vuelta Abajo*—the region in which the finest tobaccos are grown—are usually small holdings cultivated chiefly, if not entirely, by white men. Slave labor in Cuba has had little to do with the production of at least the raw material of the celebrated Havana cigars, but was principally employed on the great sugar estates. The cultivation of the plant, free as it is, is not more so than the manufacture of the cigars and cigarettes. Though the huge factories of Manilla are not to be found at Havana a remarkable change in the system of cigar making has taken place within the last five-and-twenty years. At the beginning of that period the small factories were many in number; some streets—notably the Calle del Sol and the Calle Obispo—were lined with little shops, in which might be seen some half-a-dozen white creoles vigorously smoking and rolling cigars. Some years later these had nearly all disappeared, and the manufacture had apparently passed into the hands of large firms, with manufacturing establishments of considerable size. The great cigarette works of La Honradez were one of the sights of the city. Though perhaps not even those whose Eastern experiences tend to preserve pleasant recollections of the Manilla plant will dispute the superiority of an Havana, it is worth remembering that the former was, and indeed is, by a long way the cheaper.

MANUFACTURING INDUSTRIES.

The wood-working factory of Messrs. Rhodes, Curry & Co., at Amherst, N.S., which was destroyed by fire in June, has been rebuilt and equipped with the latest designs of machinery.

There is evidently a "boom" in the ready-made clothing business down East, as a prominent wholesale firm of Halifax are advertising for 200 extra operatives.

A company, with a capital of \$100,000 has been formed for the purpose of establishing a

car manufactory at Longueuil, Que. A bonus of \$10,000 is required from the ratepayers who will also be asked to take shares in the Company to the extent of \$10,000 more, and as these demands are not unreasonable there is every likelihood that the enterprise will shortly be inaugurated.

It is now reported that the new Toronto Paper Company's mill will be erected at Cornwall, Ont. Washago was the place favored, but certain unobtainable concessions in freight rates were required to make it a satisfactory site.

The prospectus of the Lachute Cotton Company has been published. The company, which is to have a capital of \$200,000, in 2,000 shares of \$100 each, proposes to erect a mill with about 15,000 spindles at Lachute, Que., for the manufacture of cotton fabrics. The company will not be organized until \$100,000 is subscribed, of which \$40,000 has already been promised, and it is expected that there will be little difficulty in obtaining the remainder at an early date. Shoe drills will, it is said, be made a specialty by this company. The following are the provisional directors:—Hon. John Hamilton, Hon. J. J. C. Abbott, S. Carsley, J. McDougall, W. Owens, and F. C. Ireland.

It is said that a move has been made towards reviving the cotton factory enterprise at Windsor, N.S.

The Bowmanville piano and organ factory is turning out about thirty instruments per month. The premises are to be enlarged. The furniture factory is also said to be doing well.

COLLECTING A DEBT.—Some of the settlements under the late Insolvent Act appear yet to have a demoralizing influence upon that class of people who are honest because it "is the best policy." Louis Turgeon of Sault au Recollet, Que., baker, has had a little experience lately that may probably redound to his benefit both here and hereafter. He had been accustomed to buy from a large flour and milling firm in this city. About two months ago he began to get behind in his payments, and the last lot of 100 sacks of flour was unwittingly allowed to be removed without payment for the previous purchase having been made. A week or two afterwards the managing partner was surprised to receive a visit from his customer, who had just driven his horse and wagon into the yard. The driver explained that he had lost some five hundred dollars through endorsing for a friend, that all his money was gone, and that he came to offer him all he had left, which consisted of the horse and vehicle and some bake-pans which he brought with him. The man of business looked him squarely in the face; his keen eye penetrated through the thin disguise. "Turgeon," said he, "you are not telling the truth; you are worth in money—let me see—all of \$2,000." "O, Mr.—, I am not worth one cent," responded the debtor. The creditor mentioned to one of his clerks to get a bailiff. While he was gone, bailiffs being not very accessible that day, the man slipped out. The only bailiff procurable was in a state of semi-intoxication, but the documents were prepared, and the bailiff was despatched to Sault au Recollet, some eight miles distant, to serve them. The debtor, when he heard that such measures were being taken, went to the hotel to pay the debt, some \$400, and called even a second and third time, but the bailiff was too drunk to be *conscientious*. Meantime the debtor concluded to "clear out." On Monday morning he was to be seen at the other side of the

bridge, eyeing the bailiff at this side, who had at last slept off the effect of his potations. The toll-keeper was asked by Turgeon to bring his coat from his house, not daring himself to cross within the bailiff's jurisdiction. Having brought it, Turgeon ripped open the lining, and took out \$650 which he handed to his friend, requesting him to take it to his wife, and showed him that he had still over \$1,200 in his pocket. The wife insisted on the friend's keeping the money, being afraid of robbery. She was given an acknowledgment of the amount. The friend called on the flour merchant a few days after, and paid over the amount due, for which, among other things, he nearly got into trouble after Turgeon's return. The pair, man and wife, called shortly afterwards on the creditor, but he wisely refused to have further dealings with such a deceptive baker.

IRISH STATISTICS.—The last year was not altogether a bad one for the agriculture of Ireland, as, although the acres under tillage had decreased from 5,121,000 to 5,081,000, the area under pasture had increased from 10,211,000 to 10,259,000, or rather more than half the area of Ireland,—20,327,000 acres. In wheat, the increase was 428,000 cwt.; in oats, 4,025,000 cwt.; and in barley, 183,000 cwt.; but the grand increase was in potatoes and turnips, amounting to 1,872,000 tons of the former, and 2,281,000 tons of the latter; that is, nearly two extra tons of potatoes for every household in Ireland. This increase is due to the extraordinary success of the "Champion" potato, and some other descriptions raised from seed. The former appears to be exempt from disease, and though the official reporters warn the peasantry that its healthiness will decrease, and that it must, from time to time, be again raised from seed, we question whether if the cultivators did not always choose the refuse for planting, this would prove true. The original potato—Raleigh's potato—lasted two hundred years, and we believe the kinds imported by Dr. Carey into Bengal have been untainted in half a century. The decline in cattle, sheep and pigs arises, we imagine, from no worse cause than over-selling, under the temptation of high prices. Ireland is now scoured for bacon.

The report of a committee which has been appointed in Brussels, Belgium, to deal with the question of fires in theatres contains some useful suggestions. Its recommendations—which are six, or practically seven—include separate gas meters for the stage, the body of the house, and the passages; that the gaspipes in the passages shall be served from the street, or some source exterior to the building, and that there shall be lights opposite each door leading from the passages into the body of the house; that all the doors shall open outwards or swing both ways; that there shall be electric communication between the theatres and the nearest fire station; that the strength of the chains to which the chandeliers are fixed shall be tested at certain intervals, and that all doors in the theatre shall be opened by one key, duplicates of which shall be in the possession of different persons connected with the management. Some of these ideas are thoroughly sensible. Especially wise is the recommendation that the gas in the lobbies shall be supplied from a source outside the theatre. The darkness which follows turning off the gas in case of a fire is a source of much alarm and danger.

NOTICE has been given in the *Canada Gazette* that application will be made at the next session of the Dominion Parliament for an Act authorising a company to build a railway between the city of Montreal and the village

of Smith's Falls, in the county of Lanark, Ont., to be called "The Montreal and Central Canada Railway Company."

SOME experiments have lately been made in London, England, in extinguishing fires with water and sodium silicate. Two piles of lumber, each nine feet long, seven feet high and four feet deep, were filled in with straw, well saturated with petroleum and benzine, in equal quantities, and ignited. After burning for five minutes operations were commenced by throwing water on one and sodium silicate on the other. In the course of about one minute the fire treated with the silicate was extinguished, while that treated with water did not give in till about four minutes. And it was further found that about twelve gallons of the silicate and twenty-two gallons of water had been used.

THE "North-West Navigation Company" (Limited), composed of A. McArthur, C. Inkster, M. H. Howell, of Manitoba; H. R. Macrae, Edinburgh, Scotland; and Archibald Forbes, the well-known journalist of London, Eng., seek for incorporation under Letters Patent, for the purpose of navigating Lakes Winnipeg and Manitoba, the Red River, Assiniboine, and Saskatchewan rivers, and all other navigable lakes, streams, rivers and waters in the Province of Manitoba, the North-West Territory and District of Keewatin, with the chief place of business in the city of Winnipeg. The capital stock to be \$200,000, divided into two thousand shares of one hundred dollars each.

ROCHESTER'S saw mill at the Chaudière, Ottawa, had to be shut down on Saturday last, owing to the scarcity of mill hands, 200 of whom on Monday morning following left for Wisconsin. Farm laborers in the vicinity of the capital, as elsewhere, are very difficult to obtain although as high as \$2 per day and board has been offered for harvest hands.

THE following notice by a Virginia blacksmith indicates Readjuster sentiments on the part of Mose's partner: "Notis.—De copartnership heretofore resisting betwixt me and Mose Skinner is hereby resolved. Dem what owe de firm will settle wid me and dem what de firm owe will settle wid Mose."—*Texas Siftings*.

ACCORDING to the census recently taken, the population of the Bermudas is 13,918, of which 5564 are blacks. There are 2207 acres under cultivation, producing potatoes, onions, bananas, oranges, grapes, &c. Potatoes are the principal crop. The yield for 1881 was 26,137 barrels, of which a considerable proportion is exported to Canada and the United States in May and June, selling at about \$3 per-bushel.

OBITUARY.—The many friends of Mr. Edward Stark, formerly manager of the Citizens' Insurance Company of this city, lately General Agent of the Fidelity and Casualty Insurance Company of New York, which company he, to a large extent, organized, will be very much grieved to learn of his death, which took place on Saturday, the 6th inst., at his residence, 66 Second street, Brooklyn, N.Y., of Gastricis, after a short illness, which no one suspected as likely to prove fatal. "Our friend Stark" had always a pleasant smile, a cheery word, and a warm heart for every one, and many will miss him and his intense energy.

THE PRICE OF RAW cotton, says the Philadelphia Times, has declined from 10 to 12 per cent. since this time last year, and for six months past has ruled fairly steady, extreme fluctuations having been within the range of 1 cent per pound. These slight fluctuations have no connection with the trade in cotton goods, but are merely the recording of bets made in New York by brokers, who had probably nothing else at the time upon which to gamble. A few years ago the United States produced only 2,000,000 bales of cotton. In 1879 the product was 5,500,000 bales, and last year the enormous amount of 6,500,000 an increase of 13 per cent. in one year. During the same time the price has dropped 27 per cent., and is now so low that the cotton planters of the south must either greatly cheapen their cost of production or go into other pursuits. At the same time the aggregate for 1881 is expected to show another million bales of increase, and consequent fall in prices.

FIRE RECORD—INSURANCE.

ONTARIO.

Farmersville, Aug. 3.—S. B. Williams' cheese and butter factory burnt, about 100 cheese being destroyed; part machinery saved. Building and machinery insured for \$800 in Canada Fire; stock not insured. Hamilton, 4.—Barn cor. King and John streets, owned by S. McKay and Dr. Ryall, burnt; incendiary suspected; insured for \$250 in Royal. Georgetown, 5.—Stone house in rear of R. D. McMaster's grocery store burnt with contents; also Dr. Star's barn, C. M. Clark's ice house, and outbuildings in rear of Bank of Hamilton; loss, about \$1,600. Barrie, 4.—A fire originating in a frame building on Collier street, occupied by J. C. Coulter as a blacksmith shop, destroyed the building and contents, thence spreading to S. J. McCutcheon's paint shop and dwelling-house and the Model School house, which was badly damaged. Losses and insurances:—Blacksmith shop and contents, total loss; insurance, if any, not known. Paint shop and dwelling, owned by Mrs. McKee, loss about \$2,000; insured in Western. S. J. McCutcheon stock and furniture, loss, about \$700; fully insured in Scottish Commercial and Phoenix Mutual. Model School house, loss probably \$3,000; insured for \$5,000 in Royal; contents insured in same company for \$500. Episcopal Sabbath School house, loss about \$200; fully insured in Royal. Port Perry, 6.—J. B. Lazier's cradle factory struck by lightning, and completely destroyed. No insurance. Selkirk, 7.—Byers' summer hotel at Hoover's Point, Lake Erie, burnt, with stock—furniture, etc., supposed incendiary; loss not yet ascertained. Belleville, 8.—Carson & Whelan's threshing machine, working at S. Kinlan's farm, Hungerford, took fire and was burnt, the flames communicating to the barn which, with its contents, consisting of hay, vehicles and implements, was totally destroyed; no insurance. Peterboro', 9.—J. Lynch's two-storey dwelling-house at Ashburnham, burnt; loss, about \$600; no insurance.

QUEBEC.

Quebec, Aug. 3.—Lightning struck the barn and dwelling of a farmer named Leclerc, at St. Bazile, County of Portneuf, a few days ago, and destroyed both house and barn. The latter contained several agricultural implements and 35 bundles of hay, which were also destroyed. Montreal, 8.—A barge with cargo of hay, lying in the harbour, burnt; supposed cause, spark from a passing steamer. Loss about \$2,000.

NEW BRUNSWICK.

Fredericton, Aug. 5.—Steamer Royal, a stern-wheel river boat of 271 tons, burnt, with about \$800 of merchandise which was on board. Loss on Steamer, about \$17,000; insurance,

\$2,500 in Imperial; \$2,500 in Abna; \$2,500 in Hartford; and \$3,000 in Lancashire. Merchandise not insured. Petersville, Queen's Co., 9.—J. A. Jackson's barn was struck by lightning during the late storm and destroyed, with a lot of hay; insured for \$700.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, August 11, 1881.

The changeable weather of the period since our last review, although somewhat interfering with harvest operations, has not caused any serious damage; and the crops maintain their promise of a generous yield. The cooler weather will promote butter shipments. Fall trade in most departments is opening up auspiciously, and will doubtless meet the anticipations of our wholesale dealers and manufacturers. The purchasing ability of the masses of the people has been greatly strengthened of late, through the increased number of manufacturing establishments and the enlargement of the older ones, putting money into circulation through the greater number of hands employed and the general advance in wages. The money market is unchanged. The stock market has been somewhat more active. Cotton is still a favorite. Twenty-five shares of Hudon (Hochelaga) changed hands lately at 200, and Montreal (Valleyfield) sold by auction at equal to 171. Telegraph is a little excited to-day, opening at 126½ and closing at 130. Following are the sales at the Stock Exchange to-day: Morning Board—150 Ontario at 83½; 40 Molsons at 116; 20 Merchants at 125; 46 do at 125; 275 Montreal Telegraph Co. at 126½; 50 do at 127; 1300 do at 127½; 75 Montreal Cotton Co. at 128; 50 Dominion Telegraph Co. at 128; 75 do at 128½. Afternoon Board—30 Commerce at 144; 475 Montreal Telegraph Co. at 128½; 100 at 128¾; 775 at 129; 60 at 129¼; 110 at 129½; 125 at 129½; 245 at 130; 65 Richelieu and Ontario at 67½; 25 City Gas at 148; 35 do at 148½.

ASHES.—Receipts are fair for the season. First Pots have sold up to \$5.40, but have declined to \$5.25, with downward tendency. Seconds \$4.40 to \$4.50 for light to \$4.60 for heavy Tares. Thirds \$3.90. There are no orders from England at present prices. Pearls.—Arrivals continue light, and price has somewhat improved of late. Small lots arriving have been placed at \$5.70 to \$5.75. Seconds nominal at \$5.00. Receipts since 1st January, 6,726 barrels Pots, 484 barrels Pearls. Deliveries 6,144 barrels Pots, 453 barrels Pearls. Stock in store at six o'clock on Wednesday evening, 670 barrels Pots and 52 barrels Pearls.

BOOTS AND SHOES.—Very little change can be noted from last week's report. Shipments of Fall goods are now being made pretty freely, and most travellers have returned from their first Fall trips. The amount of orders taken is fully equal to, and probably a little in excess of, that taken last year, while prices are much the same. Remittances have improved somewhat during the past week.

CATTLE, ETC.—Receipts of live stock at the Grand Trunk yards, Point St. Charles, for week ending Aug. 6th, comprised 2,356 cattle, 3,784 sheep, and 320 hogs, as compared with 1,485 cattle, 7,775 sheep, 235 hogs, and 2 horses for

the week previous. About 400 head of cattle changed hands on export account at Monday's market, at prices ranging from 4¼c to 5½c per lb., the latter figure being for choice stock. Sheep were in good demand at 4½c to 4¾c per lb., and several small lots of Llags were sold at \$7.12½ per 100 lbs. The British markets are reported steady, but not relatively high enough above this side to leave anything but a narrow margin of profit to shippers. Cattle on the hoof are quoted at 7d in Liverpool, and 7½d in Glasgow. Sheep are quoted at 8d to 8½d. Shipments of live stock from port of Montreal for week ending Aug. 13th, 1881, as reported by C. H. Chandler, shipping and insurance agent.—SS. "Colina," Glasgow, G. D. Morse, 212 cattle, 415 sheep; A. J. Thompson & Co., 98 cattle. "Lake Champlain," Liverpool, Price & Delorme, 85 cattle, 490 sheep; T. Crawford & Co., 110 cattle, 275 sheep. "Brooklyn," Liverpool, C. M. Acer & Co., 100 cattle; J. McShane, jun., M.P.P., 210 cattle; A. J. Thompson & Co., 140 cattle. "Scotland," London, C. M. Acer & Co., 80 cattle; J. McShane, jun., M.P.P., 235 cattle; D. McIntosh, 52 cattle; Price & Delorme, 240 sheep. "Mississippi," Liverpool, A. J. Thompson & Co., 225 cattle, 200 sheep. Total for week, 1547 cattle, 1629 sheep. Total previous week, 1717 cattle, 4278 sheep. Total to date, 27,736 cattle, 31,555 sheep.

DAIRY PRODUCE.—There has been considerable enquiry for Butter, but at prices at which dealers complain the goods cannot be purchased at most country points. Creamery is in fair demand at quotations. Townships is wanted at 20½c, and 21c would readily be paid for choice lines. There have been offers of 17½c to 18c for Western, and sales are reported in the West at 17½c. Finest Morrisburgh is worth 20c to 21c; medium to fine, 19½c to 20½c; Brockville, finest, 19c to 19½c; medium to fine 17c to 18½c. The Cheese market is rather steady, but very little business is doing. Sales have been made at 9¼c, 9½c, 9¾c, and 10c, the latter price being refused in one instance for a fancy quality of colored goods. Buyers and sellers are apart in their views, as prices in the country have not lowered in proportion to the decline in England. Liverpool cable to-day is quoted at 52s, a decline of 2s 6d during the week. At the Ingersoll market this week, 10 factories offered 2,305 boxes cheese; 15 more factories present who did not register their offerings on account of the depressed state of the market. No sales. One special factory was offered 10c for July cheese without acceptance, while some factories would have taken 10c, and many factories would not accept 10c, cable having dropped to-day to 52s at 5 p.m. In last week's Bulletin, through a misunderstanding between the secretary and salesman, a sale of 150 boxes at 11c should have been, a sample lot of less than 20 boxes at 11c. At Little Falls, 5,500 boxes sold. 200 boxes sold at 9¾c, 3,500 at 9½c, balance at 9¼c, and consigned. Market extremely dull; shipment not half the quantity. At Utica, Aug. 8, 1881.—4,000 boxes sold; 400 at 9½c, 3,600 at 9¼c.

DRY GOODS.—Stocks generally are now well assorted in every department, and prices for all kinds of goods are firm, with an upward tendency. Our wholesale houses are busy at present receiving orders, selecting and packing goods, and preparing for an active Fall trade. Remittances since our last issue have been very satisfactory. The city retail dealers report a better week's trade than last. Three or four large firms have been availing themselves of certain low rates of freight which are not likely to be continued beyond the short period during which dry goods are mostly imported.

DRUGS AND CHEMICALS.—Business reported quiet in this department, owing to the large crop. Opium is quoted at a lower figure, as will be seen upon reference to our price list

in sympathy with opium. *Morphius* are also lower, worth now \$2.50 to \$2.65. Canary seed has advanced.

FREIGHTS.—Ocean freights are rather weak, but vessel men appear to be confident that better times are not far off. There is not much grain coming this way from the West at present, shippers preferring, it is claimed, to send their goods via New York and ship at a loss rather than sell to dealers here and have to lower their prices. We quote grain nominally 2s 3d to 2s 6d to Liverpool, 3s to Glasgow, and 3s 6d to London, for steam; small sailing vessels nominally 4s to Cork for orders. Lumber freights firmer; 57s 6d for deals to London has been offered by shippers but not accepted. Cattle freights stiffer, quoted at £3 to £3 10s. The unprofitable competition on merchandise from England via Boston and the S. E. Railway to Montreal is not likely to last very long.

FRUITS.—There are few changes in values to note since our last. *Peaches* are now coming in more plentifully, and sell at from \$1.25 to \$1.50 per basket. Cincinnati *Grapes* are at hand, bringing \$2.00 to \$3.00 for drawers of about 25 lbs each. California *Plums* are quoted at \$4.50 to \$5 per box. Bartlett *Pears* sold on Wednesday at \$10.00 to \$11.00 per barrel, or at \$5 to \$6 per half barrels. Bell *Pears* are worth \$5 per brl. The *Apple* market is a trifle weaker. Sales are reported of a choice lot of 100 barrels Duchess on Wednesday at \$3 per barrel, and a choice lot of sour Sows at \$2. There are no *Oranges* in the market. *Lemons* are quoted at \$13 to \$15 per case for Naples and \$12 to \$13 for Palermo, while choice *Messina* bring \$10 per box. *Coconuts* \$4.50 to \$5 per hundred.

FLOUR.—The market has gained more strength during the week, in sympathy with Wheat, and values have ruled higher. At the advance, however, the market is not particularly buoyant, and holders would be only too glad to sell at quoted rates. We quote as follows: Superior Extra, \$6.05 to \$6.15; Extra Superfine, \$6; Spring Extra, \$5.90 to \$5.95; Superfine, \$5.60 to \$5.70; Strong Bakers, \$5 to \$5.75; Fine, \$4.90 to \$5.10; Middlings, \$4.60 to \$5.75; Pollards, \$4.25 to \$4.35; Ontario Bags, \$2.85 to \$2.95; City Bags (delivered) \$3.25 to \$3.30. *Meal*—Oatmeal per brl \$4.80 to \$4.85; Cornmeal, \$3.05 to \$3.15.

GRAIN.—There has been quite an active market in wheat since our last report, some 250,000 bushels having changed hands as follows: No. 2 Canada Spring \$1.20 to \$1.30; Toronto Spring at \$1.32; No. 3 Milwaukee Spring at \$1.18; No. 1 hard Duluth at \$1.33 to \$1.33½; No. 3 Red Toledo at \$1.27½ to \$1.28; and No. 1 White Michigan at \$1.31. Corn has been sold at 62c to 62½c to arrive. Pease on spot nominally at 95c. For rye 87c has been bid, and oats are held at 44c to 45c. Barley is nominal in the absence of offerings.

GROCERIES.—General business is reported fair for the season. *Sugars* are about as last quoted, with a moderate trade doing. New crop Japan *Teas* arriving is not equal in style to last crop, and prices, especially for good to fine grades, are well sustained. *Syrups* and *Malasses* are steady, but the demand is light. *Rice* scarce, but further importations will be at hand shortly. *Spices*, under a fair demand, are firm. *Fruits* dull; old *Raisins* about cleared out; *Currants* high and scarce.

HOPS.—The local market is devoid of activity. The weather being favourable, reports from Ontario are very satisfactory. Superior samples would command about 25c per lb. in this market, and medium 15c to 16c, though we hear of a sale of 8 bales of the latter at 17c. In the New York market fine goods, being scarce,

command firm prices. Latest crop reports from New York state indicate that there is a prospect of about 125,000 bales being gathered this season. Advices from Wisconsin are dubious, while the Pacific Coast reports generally indicate a short crop.

HARDWARE AND IRON.—In general hardware there exists a fair enquiry, chiefly on country accounts, orders coming in consisting of a large percentage of shelf goods. Cables from England just received report a further advance in *Bar Iron* to £6 7s 6d. In this market some round lots have been placed at \$1.75 to \$1.80. *Canada Plates* are in fair request, and a few large sales have been effected at \$3, holders now asking \$3.10. A dull market is reported in *Tin Plates*, especially in Charcoal. *Cokes*, however, are firmer, and business has been done at \$4.40 for good grades. Ingot Copper sells readily at 17c for Canadian brands and 16½c for English. Ingot Tin has moved up ½c to 25c, round lots having been placed at that figure. In *Pig Iron* we hear of sales of 200 tons Gartscherrie at \$20.50, 200 tons Summerlee \$20.50, and 500 tons Eglington at \$18.50. Small lots have realized 25c to 50c above these figures. Although the market is not quite as active, the feeling is none the less firm. Freights continue firm, at 15c from Glasgow.

HIDES, &c.—The sale is reported of 200 No. 1 green hides at \$10 per 100 lbs., and quotations are \$10, \$9, \$8, for Nos. 1, 2 and 3. *Lambskins* have advanced to 70c to 75c each, and *Culfskins* are unchanged at 12c per lb.

LUMBER.—We cannot improve upon our report of last week, which describes the present state of this market pretty accurately. Continued complaints of low water and short supplies of logs combine to keep prices at the highest point, while the recent departure of a large number of mill hands from the Ottawa region, necessitating, in one instance at least, shutting down of mills, is calculated to have a still further hardening effect. A press despatch from Ottawa refers to an advance of 25c in lumber freight rates from New York to Albany, and says that the price of lumber is also likely to go up.

LEATHER.—The market continues moderately active, with a fair demand for staples, and holders for the most part, less inclined to cut prices. Best brands of Spanish Sole are in light supply, and are firmly held under a growing demand. Upper is quiet, with only a jobbing trade reported. Measured Leathers quiet and unchanged.

OILS AND PAINTS.—Turpentine has advanced and is now firm at 71c, or at 1c less for round lots. Trade is dull, and prices, with the above exception, unchanged.

PROVISIONS.—Hog products in the West are easier. Pork in Chicago closed yesterday at \$17.60 August, and \$17.62½ bid September. Lard closed at \$11 27½ August and \$11.32½ September. The local market is quiet and characterized by an absence of any very large transactions. *Mess Pork* is dull, and sells at \$21.50 to \$22.00 per barrel. There is scarcely any thing doing in *Lard*, which is quoted at 14½c to 14½c for Canadian Pails; no Fairbanks in the market. *Canvassed Hams* are in good demand at 13c to 14c. *Eggs* are wanted at 15½c to 16c. Receipts have been moderate.

PETROLIUM.—We report the Crude market firmer by 10c per brl. than last week's quotation. Refined is nominally the same price as last quoted, viz., 18c f.o.b. at London, and buyers are anxious to contract at that figure, in anticipation of an advance; but refiners, so far, have not shown any disposition to sell ahead. Cars here in store 21½c; smaller lots in proportion.

Wool.—The market is quiet, manufacturers apparently buying only in sufficient quantities to meet present requirements. There is a good enquiry for fine wools in this as in other leading markets. Of the New York market the *Commercial Bulletin* says:—"Manufacturers are in a holding-off mood, and not likely to manifest any increased interest until they feel the force of a more positive improvement on the goods market. Holders in the meantime are not particularly doleful over the present want of animation which, to a considerable extent, is seasonable, and look forward to the fall trade with much hope."

AMERICAN MARKETS.

By Telegraph.

New York, Aug. 11, 12 10 p.m.—Wheat irregular: No. 2 Red, \$1.30½ to \$1.30½ cash Corn easier, 59½c. Oats quiet, firm. Receipts: Flour, 14,510 brls; Wheat, 151,000 bush; Corn, 413,000 bush; Oats, 243,000 bush; Rye, 298; Pork, 676 brls. Lard, 451 tierces; Whiskey, 333 brls.

Chicago, Aug. 11, 1 02½ p.m.—Close Short Rib, \$9.10, nominal. Aug.; \$9.15 asked Sept.; \$9.22½ Oct. Pork, \$17.40, nominal. Aug.; \$17.45 asked Sept.; \$17.55 asked Oct.; \$17.10 Jan. Lard, \$11.15, nominal. Aug.; \$11.22½ asked Sept.; \$11.25, Oct.; \$10.77½ to \$10.80 asked year. Close Wheat, Aug., 16½c; Sept., 16½c; Oct. 14½c year. Corn, 54½c Sept., 53½c Aug., 53½c Oct., 52½c Nov., 53½c year. Oats, 33½c Aug., 32½c to 32½c Sept., 32½c Oct., 32½c year.

Boston, Aug. 11.—Flour.—Steady and firm, but demand moderate. New Western Flour arriving slowly; present prices do not pay to place it to advantage on this market. Western Supers, \$4 to \$4.50; Common Extras, \$4.50 to \$5.00; Wisconsin and Minnesota Extras, \$4.75 to \$5.75, including choice Bakers' brands. North-Western Winter Wheats firm, \$6 to \$6.75; and for choice Western, \$6.50 to \$7.25 per bbl. Patent Spring Wheats, \$6.50 to \$8 and Winter Patents, \$6.50 to \$7.75. *Flour* in small lots, \$5.50 to \$6 per bbl. *Oats*, firmer, and advanced in prices: No. 1 and Extra White, 51c to 52c; No. 2 White, 49c to 50c per bushel. *Hay*.—Receipts light, and firmer feeling: Eastern and Northern \$15 to \$17, and Common \$12 to \$14 per ton. *Rye Straw* dull, \$18 to \$20 per ton. *Butter*, firm for choice grades, others not in demand: Western and Northern Creameries 23c to 25c for choice, fair to good 18c to 22c; New England States, 20c to 23c for choice, fair to good 17c to 19c; Choice Western dairy packed, 18c to 20c, and for Lard packed 16c to 18c. *Eggs*.—Demand steady, 16½c to 17½c for Northern and Eastern, 15½c to 16½c for Western.

MARITIME MARKETS.

(By Telegraph.)

St. John, N.B., August 11.

There has been no trade worthy of the name this week, the arrivals of coasters from Nova Scotia having been prevented by the fog. Today the weather cleared, and with the coming of vessels business is a little brisker. Flour firm, but there has been no alteration in prices, despite the advices of higher figures in Ontario and English markets. The quotations are: Extra, \$6.25 to \$6.40; Superior, \$6.40 to \$6.60; Choice Superior, \$6.60 to \$6.80; Patents, \$7 to \$7.25. Cornmeal and Oatmeal unchanged. There is no change in sugars, but the article is scarce. Molasses remains without change. Pork, \$20 to \$21, Old Mess being quoted at former price. Canned goods do not receive much call, the time for vegetables not having arrived as the packing has not begun. There has been advance orders received on them, but not more than usual. Lobsters are quoted at \$1.25 to \$1.50 per doz., and are scarce, as most have been bought up. The tea trade is stagnant. There is no change in cheese, and in other articles little is being done.

HALIFAX, N.S., Aug. 11, 1881.

Weather variable, but too much rain for ripening of growing crops. Trade quiet. Not much change to note in prices, as the sharp advances in corn and wheat in the large centres would have no immediate effect of raising prices here, particularly in Cornmeal. Chipman & Co. quote: Patents from 7½c to 8c; High Grade Superiors, 7c to 7½c; Superior Extras, \$6.00 to \$6.70; Extras, \$6.45 to \$6.50; Spring Extras \$6.10 to \$6.35. Cornmeal, \$3.15 to \$3.25. Oatmeal, \$5.10—all 3 mons.

ENGLISH MARKETS.—By Cable.

Liverpool, Aug. 11, 11.30 a.m.—Flour, 10s to 12s; Spring, 9s 6d to 9s 9d; Red Winter, 9s 10d to 10s 2d; White, 9s 9d to 10s 1d; Club, 10s to 10s 4d. Corn, 5s 5d. Pork, 74s. Lard, 57s. 6d. Bacon, 44s to 45s 6d.

London, Aug. 11, 11.30 a.m.—Consols, 100 7-16; Money, 100 9-16; Acct. Bonds, new 4½s at 17½, new 5s at 5½; Erie, 45½; Ill. Cent., 138½.

London, Aug. 11, 1881 (Beerbohm's Report)—Floating cargoes—Wheat strong; Maize quieter. Cargoes passage—Wheat firm; Maize, quieter. Good Cargoes No. 2 Spring Wheat off coast was 48s 6d, now 49s; do Red Winter, 50s 9d, now 51s; do Californian, was 49s 6d, now 49s 6d to 50s. London—Fair average No. 2 Red Winter, shipment present following month, was 49s, now 49s 3d; Red Winter, prompt shipment, was 44s., now 49s 3d. Cargoes on sale off coast—Wheat less than 10, Maize less than 5. English and French country markets generally dearer. Liverpool—Spot Wheat firm; Maize steady. On Passage U.K., ports call and direct ports—Wheat 1,725,000; Maize 550,000 qrs.

TORONTO WHOLESALE MARKETS.

(By Telegraph from our Special Correspondent.)

TORONTO, August 11, 1881.

Business, as a rule, is in a most satisfactory and healthy condition. The general sorting-up trade has been good, and wholesale dealers have turned their attention to the fall and winter business. The encouraging crop reports are an incentive for pushing trade, and there is every reason to believe that the turnover will be large this fall. The grain markets at the leading points in the States have been excited as well as those of Britain, and the highest prices at this season for several years are recorded. Our market, however, has not advanced in the same proportion as American markets, but, nevertheless, prices are high. The first car load of new fall wheat, which would grade as No. 2, sold yesterday at \$1.20 on track against \$1 a year ago. The Canadian crop will turn out more favorably than was at first anticipated. There has been a good demand for provisions, and prices of bacon and pork are very firm at 3c per lb. higher than those of a year ago. The dry goods trade is fairly active, with merchants devoting their attention principally to the fall movement. Orders are coming in from travellers quite freely, and reports are favorable from country districts. Prices appear to be well sustained, and no drop is anticipated in heavy woollens. Payments are good, with little paper going to protest. Hardware is fairly active, and prices throughout the list steady. Groceries are quiet, with the chief movement in sugars. Drugs and leather are fairly active and steady, with no important changes. The money market continues quiet, there being little demand for loans on collateral as reflected by the dull stock market. There is an abundance of money offering, and prime commercial paper is dis-

counted at 6 per cent and ordinary at 7. Call loans rule at 5 and time loans at 5½ per cent. Sterling exchange is steady at 108½ for 60-day bills between banks and 108½ over the counter. Demand bills are 109 to 109½. Gold drafts in New York are par to an eighth premium. The stock market has been very dull and irregular, with apparently little demand. It is thought that banks will go a little lower before the fall "boom" sets in. Among sales of banks the past few days were the following: Ontario at 84, Montreal at 195½, Commerce at 144 and 144, Merchants at 124½, Standard at 108, Imperial at 128½, and Toronto at 154. Loan and Miscellaneous shares were quiet and firm, with sales of Peoples Loan at 111, Ontario Loan at 132½, Brant Loan at 103½, Farmers Loan at 129½, and Consumers Gas at 142½ and 142. The market closes steady to-day, with sales of Ontario Bank at 82½, Commerce at 143½, Consumers' Gas at 141½ and 141½, and Imperial Savings at 127½, 118 and 117½.

Following are the closing bids to-day as compared with those of last Thursday:

Banks.	Bid Aug. 4.	Bid Aug. 11.	Loan Cos.	Bid Aug. 4.	Bid Aug. 11.
Montreal.	195½	194½	Can. Permanent	204	204
Toronto..	155	164	Freehold..	161	161½
Ontario..	84	82½	Western Can.	166	166½
Merchants	124½	123½	Bldg. & Loan..	102	104
Commerce	144	143½	Imp. Savings..	117	117½
Dominion	174½	174	Farmers' Loan.	128	128½
Hamilton	120	120½	London & Can'du	.....	.....
Standard..	107	107	Huron & Erie..	156	156
Federal..	143	143½	Dom. Savings..	120	120½
Imperial..	127½	127	Ontario Loan..	131	132½
Molson's ..	.....	.....	Hamilton Prov..	132½	132½

BOOTS AND SHOES.—A very satisfactory trade, so far as regards volume of transactions, is reported for the past six weeks. Prices, however do not allow as much profit as dealers would like. Factories are generally busy on heavy goods, and shipments are increasing.

COAL AND WOOD.—There is a moderate demand for coal, and stocks are being laid in for the winter at \$5.75 for hard, \$6.50 for the best soft, and \$6 for second quality. Wood continues quiet and steady at \$5 per cord for hard and \$4 for pine.

COAL OIL.—The demand is fairly active, but dealers do not appear anxious to sell large lots in anticipation of higher prices. Barrel lots are firm at 22c per imp. gallon. Crude is quiet and firm at \$1.80 per barrel in Petrolia.

COUNTRY PRODUCE.—Apples.—There is a fair demand and supply, but prices are firm at \$1 75 to \$2.25 per barrel according to quality. Beans are quiet and unchanged at \$1.65 to \$1.75 per bushel. Eggs are in good demand, and selling at 14c; dealers are buyers at 12½c to 13c. Hogs are firm, at \$8.50, with none offering. Hops steady, with the demand restricted to small lots; choice bring 18c to 20c and ordinary 15c to 16c. Onions dull and nominal. Potatoes are in fair demand and firm, at \$1.30 to \$1.40 per barrel. Poultry are in good supply and easy; chickens 40c to 50c, fowls 50c to 60c, and ducks, 60c to 80c. Tallow is dull and easy at 6½c to 6½c; dealers pay 3c for rough and 6c to 6½c for rendered.

DRUGS AND CHEMICALS.—There is a good business doing, with orders, as a rule, confined to small parcels. There are few changes in quotations: Quince seed is scarce and firm at \$4 to \$5. Opium is easier at \$5 90, to \$6.25. Quinine steady at \$3.25 to \$3.50. Tartaric Acid is unchanged at 53c to 60c. Cream of Tartar unchanged at 35c. Turpentine steady at 70c to 75c. Linseed Oil steady at 79c for boiled and 76c for raw. Glycerine firm at 38c to 40c. Potass Iodide, \$3 to \$3.25 per lb. Potass Bromide, 45c to 50c per lb. Oil Lemon, \$3.60. Alcohol, \$2.53 per barrel, cash. Morphia is steady at \$3.00 to \$3.25 an ounce. Cochineal is quoted at 65c to 70c per lb. Dye stuffs are in moderate demand, and chemicals quiet.

FLOUR AND MEAL.—Flour has been enquired for daily, but, as city stocks are small and country holders asking stiff prices, transactions are limited. Superior extra has received the most attention, and sold at \$5.70 the latter part of last week. Car loads on the spot would now bring \$5.75. Extra sold on Friday and Saturday at \$5.55, and is now about \$5.65. Spring Extra would bring about the same price, but, as there is none in the market, prices are nominal. The market closes firm to-day, with buyers of Superior Extra at \$5.75 and Extra at \$5.60. The stock in store is 500 brls, the same as last week, against 225 brls the corresponding week of 1880. Oatmeal is quiet and steady at \$4.25 for car lots and \$4.50 to \$4.75 for small lots, according to brand. Cornmeal dull and nominal at \$3. Bran fairly active and lower, with sales at \$11 on Friday and \$10.25 on Monday, and \$10.50 on Tuesday.

WHEAT.—Business has been quiet, with prices at the close a little firmer on account of the advance both in Britain and the West. The demand continues small, and with the exceptions of sales of car lots to millers there is little doing. A fine sample of new Fall offered a few days ago. It was of the Clawson species, and weighed about 62 pounds to the bushel. The Canadian crop will likely be in excess of last year. There were sales the latter part of last week of Spring by sample at \$1.20, No. 3 Spring at \$1.18, No. 2 Fall at \$1.20, and Red Winter at \$1.22. On Tuesday sales of No. 2 Spring were made at \$1.24, No. 2 Fall at \$1.22, and Red Winter at \$1.24. Yesterday the market was steady: No. 1 Fall would bring about \$1.25, and No. 1 Spring \$1.26 to \$1.27. The market to-day is more active and higher, with sales of No. 2 Fall at \$1.25; No. 2 Spring at \$1.25, and No. 3 Spring at \$1.20. The stock in store is 116,378 bushels against 134,639 bushels last week and 13,412 bushels a year ago.

COARSE GRAINS.—Barley.—Prices are purely nominal for this grain. The stock in store is 18,332 bushels, the same as last week, against 1,511 bushels the corresponding week of 1880. Oats have been about as quiet as last week, without material change in prices; sales were made at 39c to 40c on track. The stock in store is 7,824 bushels against 8,620 bushels last week and 8,000 bushels the corresponding week of 1880. Peas are nominal, there being neither buyers nor sellers. The stock in store is only 551 bushels against 178 bushels a year ago and 6,372 bushels two years ago. Rye is also dull and nominal, and no stocks in store. Corn is dull, there being no demand, but prices are higher, in sympathy with the West. It could not be laid down here under 72c.

FREIGHTS.—Rail and water rates continue the same.

GROCERIES.—The condition of trade remains quiet, with the chief movement in sugars, which are steady in price. On account of harvesting operations, orders are rather slow from the country, while some dealers report a fair city trade. Fruits dull and firm: Valentias are quoted at 8½c; Currants, 7c; Sultanias are up to 14c; London layers, large lots, \$2.75; Black basket, \$3.50; Blue Crown, \$4.75. Nuts unchanged, at 10c to 10½c for Walnuts and 17c for Almonds. Fish dull and nominal, with small stocks. Sardines steady at 11c to 12c for 2s and no 4s in market. Salmon, \$2. Peppers scarce and firm; white, 18c; black, 16c. Sugars steady; Granulated, 10½c to 10½c; bright yellows, 8½c to 9½c; low yellows, 8½c to 8½c. Teas quiet and firm on small orders; prices are firm at 30c to 38c for common Young Hyson, 40c to 50c for medium to good, and 60c to 65c for fine. Common Congou, 30c to 40c; good, 40c; fine 60c to 70c. Syrup steady; common, 58c; amber to choice amber, 62c to 70c per Imperial gallon. Coffee quiet: Government Java, 30c to 31c; Singapore 20c to 23c; Rio, 18c to 20c; Jamaica, 22c to 24c. Rice steady at \$4.25. Tobacco unchanged, at 37½c to 55c for 6s and 8s; 43c to 46c for bright navy 3s; 36c to 45c for Solaces; and 80c to 90c for Virginia. Liqueurs firm: Pure Jamaica Rum, 16 o.p., \$2.75 to \$3; Demerara, \$2.45 to

\$2.75. Gin—green cases, \$4.25 to \$4.50; red, \$8 to \$8.50. Wines.—Port, \$1.50; fine, \$2.40 to \$5.40. Sherry, \$1.50; fine, \$2.60 to \$5.40. Champagne per case, \$14 to \$26.50. Brandy in wood, Hennessy's, Otard's and Martell's, \$1.50 to \$5.10; second-class brands, \$3.70 to \$4.20, according to age; inferior brands, \$2.40 to \$3.30. Whiskey (add 5 per cent.). Alcohol, per Imperial gallon, \$2.53; pure spirits, 65 o.p., \$2.54; do 50 o.p., \$2.35; do 25 o.p., \$1.18; family proof whiskey, \$1.28; old Bourbon, \$1.28; old rye, toddy or malt, \$1.29; domestic whiskey, 32 u.p., \$1.08; rye whiskey, 4 years old, \$1.50; do 5 years old, \$1.60; do 6 years old, \$1.70; 7 years old, \$1.80.

HARDWARE.—Trade continues very satisfactory to dealers, it being pronounced good for this season of the year. The demand for general hardware is well sustained, and the frequency of orders makes up for small parcels. Prices continue the same as those reported last week. In pig iron there is little doing, but prices are steady, although there is more disposition to make sales by outside dealers. Remittances are fair.

HIDES AND SKINS.—Hides are very firm on a limited supply; dealers are paying 8½c for cows and 9c for steers; and asking 9½c to 10c for cured. *Calfskins* quiet and steady at 14c to 15½c, the latter being the selling price of extra cured. *Pelts, Sheepskins* and *Lambskins* are in moderate supply and steady at 60c.

LEATHER.—There has been a fairly active trade on certain days, but reports are to some extent conflicting. Manufacturers are looking around, and deliveries are being made. Prices are not notably changed.

LIVE STOCK.—*Cattle.*—The demand for shipping lots has been good during the week, but supplies were limited. The majority of the thirty car loads of feed consisted of inferior to good butchers cattle. As high as 5½c per lb. was paid for a few heads not averaging over 1100 lbs. to complete a shipment. Prices ruled from \$32 to \$46 a head for stock weighing from 1,000 to 1,200 lbs. Heavy shipping cattle of 1,300 to 1,500 lbs. would bring 5½c to 5¾c per lb. *Sheep* are in moderate demand, but the supply was sufficient this week; first-class shippers bring 5c per lb., and ordinary to good butchers from 4½c to 4¾c. *Lambs* are plentiful and easier at \$3.25 to \$4 a head. *Calves* are steady, with a moderate supply; first-class are worth \$9 to \$12, and second-class \$4 to \$7. *Hogs* are in fair demand and firm at 6½c to 6¾c for shipping lots and 6c for store hogs.

PROVISIONS.—*Butter.*—The shipping trade is dull, with buyers holding off until they can get rid of some of their stock; selections are worth about 17c. The city trade is fair, pound rolls being worth 20c to 22c, and good crocks and pails 18c to 19c. *Bacon* is in good demand and firm, the stock held here being very small; long clear would bring 11½c in lots, while holders ask 11¾c; it jobs at 11½c to 11¾c. *Cumberland* cut sells in small lots at 10½c to 10¾c. *Hams* are also in fair demand and firm at 13¾c for canvassed. *Mess Pork* meets with some demand, and is firm at \$22. *Lard* is in moderate demand and firm at 15c for tubs or pails; stocks are small. *Cheese* continues steady at 11c to 11½c for the best makes; outside markets are easier. *Dried apples* are in good demand on speculative

Special Notices.

Try the hardy species of vines, grown and acclimatized at Beaconsfield by Gallagher & Gauthier of Pointe Claire and Montreal. A pamphlet containing full instructions for planting and caring will be mailed on application. For further particulars address Gallagher & Gauthier at Pointe Claire or Montreal, who will gladly answer all inquiries. Messrs. Gallagher & Gauthier are also prepared to furnish Strawberry and all other kind of Small Fruit Vines in any quantity desired.

account, with buyers offerings 4c per lb.; sellers are asking 4½c to 5c, and few sales are being made.

Wool.—This trade is yet very quiet, receipts of fleece being very small; prices rule at 23c for ordinary lots. Pulled supers are steady at 26c to 28c, and extra at 32c to 35c.

WINANS & CO.,

CHURCH STREET, TORONTO.

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WOOL for Fine Tweeds.
WOOL for Medium Tweeds.
WOOL for Coarse Tweeds.
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WOOL for Fine Flannels.
WOOL for Medium Flannels.
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WOOL for White Blankets.
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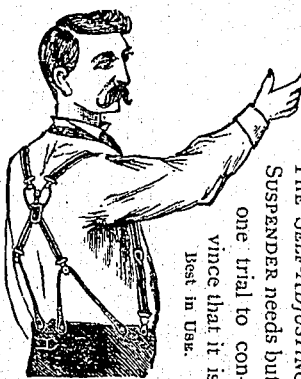
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AND

18 Bartholomew Close,

London.

FALL 1881.

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The remark is often heard that though our terms are the shortest, our value is undoubtedly the best.

Long Credit always has and always will mean Long Prices.

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113 ST. PETER STREET, Montreal.

Montreal, July 15, 1881.

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THE GUARANTEE CO.

Of North America.

Capital Subscribed, . . . \$1,000,000
 Paid up in Cash (no notes), . . . 250,000
 Assets, June, over . . . 300,000
 Deposit with Government, . . . 57,000

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

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* 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.

STOCKS AND BONDS

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices August 11.
British North America	50	4,886,666	4,886,666	1,215,000	2 1/2	103 1/2
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	141 1/2
Dominion Bank	50	1,000,000	970,250	350,000	4	173 1/2
Du Peuple	50	1,600,000	1,600,000	240,000	2	92 1/2
Eastern Townships	50	1,469,600	1,322,705	200,000	2 1/2	114 1/2
Exchange Bank	50	600,000	670,000	210,000	4	140 1/2
Federal Bank	100	1,000,000	1,000,000	220,000	4	143 1/2
Hamilton	100	1,000,000	748,200	80,000	4	129
Hochelaga	100	870,000	638,782	0	0	95
Imperial Bank	100	912,800	976,010 1/2	100,000	3 1/2	127 1/2
Jacques Cartier	25	600,000	600,000	0	2 1/2	104 1/2
Maritime	100	800,600	699,490	0	0	120
Merchants' Bank of Canada	100	5,798,267	5,614,570	523,000	3	126 1/2
Molson's Bank	50	2,000,000	2,000,000	147,000	3	116 1/2
Montreal	200	12,000,000	11,999,200	6,000,000	4 2 1/2 c. B	195 1/2
Nationale	50	2,000,000	2,000,000	150,000	3 1/2	94
Ontario Bank	40	3,000,000	2,996,766	100,000	3	83 1/2
Quebec Bank	100	2,600,000	2,600,000	335,000	2 1/2	108 1/2
Standard	50	609,750	609,750	7,659	3	107 1/2
Toronto	100	2,000,000	2,000,000	600,000	3 1/2	154 1/2
Union Bank	100	2,000,000	1,992,990	13,000	2	91
Ville Marie	100	570,000	0	0	0	106 1/2
Building and Loan Association	25	760,000	466,020	0	3 1/2	103 1/2
Canada Cotton Co.	100	0	0	0	0	130 1/2
Canada Landed Credit Co.	50	1,600,000	668,314	110,000	4 1/2	184 1/2
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	350,000	6	26 1/2
Dominion Savings & Loan Co.	50	800,000	679,850	80,000	4	103
Dominion Telegraph Co.	50	711,709	1,000,000	0	2 1/2	90 1/2
Dundas Cotton Co.	0	0	0	0	0	132 1/2
English Loan Co.	100	6,000,000	0	3,500 00	4	110
Farmers' Loan and Savings Co.	50	1,057,250	600,000	53,900	4	125 1/2
Freehold Loan & Savings Co.	100	1,050,400	600,000	234,024	1	161 1/2
Hamilton Provident & Loan Society	100	1,000,000	541,026	125,000	4	122 1/2
Hudson Cotton Co.	0	0	0	0	0	160
Huron & Erie Sav. & Loan Soc.	50	1,000,000	977,100	245,000	4	166 1/2
Imperial Savings and Investment Soc.	50	600,000	577,000	67,000	4	117 1/2
London & Can. Loan & Agency Co.	60	4,000,000	660,000	143,000	3 1/2	157 1/2
London Loan Co. of Canada	50	434,700	222,760	1,432	4	112
Manitoba Loan	100	518,900	0	0	5	115 1/2
Montreal Telegraph Co.	40	2,000,000	2,000,000	0	4	128 1/2
Montreal City Gas Co.	40	2,000,000	1,800,000	0	5	143 1/2
Montreal City Passenger Ry Co.	60	600,000	600,000	0	3	133 1/2
Montreal Cotton Co.	0	0	0	0	0	165 1/2
Montreal Investment and Building Co.	50	500,000	401,027	0	0	60 1/2
Montreal Loan & Mortgage S'y	50	1,000,000	612,532	64,000	3 1/2	108 1/2
National Investment Co.	100	1,460,000	281,000	11,500	3 1/2	108 1/2
Ontario Saving and Investment S'y	50	1,000,000	969,000	153,000	4	132 1/2
Richelieu & Ontario Nav. Co.	100	1,565,000	1,665,000	0	2 1/2	67 1/2
Toronto City Gas Co.	50	800,000	800,000	0	2 1/2	141 1/2
Union Loan and Savings Co.	50	500,000	462,762	100,000	0	149
Western Canada Loan & Savings Co.	50	1,000,000	1,600,000	390,000	5	166

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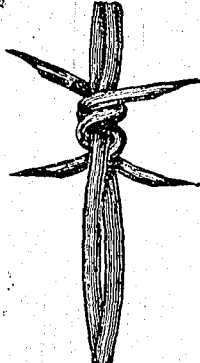
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WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 11, 1881.

Name of Article:	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.	\$ c. \$ c.	Soda Ash.....	\$ c. \$ c.	Japan, fine to choice lb.	\$ c. \$ c.	" Nabob Sauce, pts	\$ c. \$ c.
Men's Thick Boots Wax.....	2 25 2 75	Soda Bicarb.....	1 51 1 70	Japan Nagasaki.....	0 42 0 58	Spices: Cassia..... per lb.	3 60 0 00
" Split.....	1 60 2 25	Sal Soda.....	1 00 1 10	Y. Hyson common to gd	0 26 0 31	Mace..... per lb.	0 90 1 00
" Kip Boots.....	2 50 3 20	Tartaric Acid.....	0 57 0 60	Y. Hyson fair to finest, lb	0 40 0 65	Cloves..... "	0 86 0 47
" Calf Boots, pegged.....	3 00 3 75	Blanching Powder.....	1 25 1 50	Gumpl. fair to med. "	0 33 0 38	Nutmegs..... "	0 60 0 80
" Kip Brogans.....	1 35 1 40	Citric Acid.....	0 75 0 80	" Good to fine "	0 50 0 60	Jamaica Ginger, lb.	0 22 0 23
" Split do.....	0 90 1 10	Camphor Eng. Ref.....	0 46 0 48	Gumpl. Finest.....	0 65 0 70	Jamaica " Unbl. "	0 18 0 21
" Buff Congress.....	1 50 2 00	Am. Ref.....	0 38 0 40	Imper'l., med. to gd "	0 32 0 37	African..... "	0 10 0 11
" Buff & Pebbled Bals.	1 75 2 25	Gum Arabic, per lb.....	0 20 0 25	" Fine to finest.....	0 45 0 65	Pimento..... "	0 15 0 19 1/2
" Split do.....	1 25 1 50	" Traj.....	0 45 0 50	Twankay, com. to gd.....	0 25 0 30	Pepper..... "	0 19 0 20
Shoe Packs.....	1 00 1 75	Coppers per 100 lbs.....	0 96 1 00	Oolong.....	0 33 0 53	Mustard, 4 lb. Jars.....	0 19 0 25
Wom'n's Pebbled & Buff Bals	1 00 1 40	Blue Vitrol.....	0 51 0 7	Cougon common.....	0 22 0 28	" 1 lb. "	0 24 0 25
" Split Bals.....	0 90 1 10	Dry Goods.		" med. to good.....	0 28 0 38	Rice: Arracan, &c p. 100 lb.	3 60 3 80
" Prunella do.....	0 60 1 00	(See Manuf's of Cotton.)		" fine to finest.....	0 40 0 65	Sago..... per lb	0 05 0 06
" Inferior do.....	0 45 0 60	Flour.		Souchong common.....	0 23 0 23	Tapioca, Pearl.....	0 04 0 04 1/2
" Cong. do.....	0 60 1 25	Superior Extra.....	6 05 6 15	" med. to good.....	0 29 0 38	Flake..... "	0 07 0 08 1/2
" Buskins do.....	0 60 0 80	Extra Superfine.....	6 00 6 00	Fine to choice.....	0 40 0 70	Glass.	
Misess' Pebbled & Buff Bals	0 90 1 10	Strong Bakers.....	6 00 6 00	Coffees, green Mocha per lb.	0 30 0 35	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	1 60 1 70
" Split Bals.....	0 75 0 90	Fancy.....	0 00 0 75	Java.....	0 22 0 29	10 x 12 10 x 14.....	1 70 1 80
" Prunella do.....	0 60 1 00	Spring Extra.....	5 00 5 95	Maracaibo.....	0 19 0 23	12 x 16 14 x 20.....	2 00 2 10
" Cong. do.....	0 60 0 70	Superfine.....	5 50 5 70	Capa.....	0 15 0 21	18 x 24.....	2 00 2 10
Childs' pebbled & Buff B's	0 60 0 90	Fine.....	4 75 5 10	Jamaica.....	0 15 0 21	Hardware.	
" Split Bals.....	0 60 0 60	Middlings.....	4 50 5 10	Rio.....	0 22 0 27	Tin: Block, per lb.....	0 24 0 25
" Prunella do.....	0 60 0 75	Pollards.....	4 25 4 35	Singapore & Ceylon	0 12 0 12 1/2	Grain.....	0 25 0 26
Infants' Cakes, pr. doz.....	3 75 6 00	Ont. Bags.....	2 25 2 05	Chicoory.....		Copper: Ingot.....	0 17 0 17 1/2
Dairy Produce.		City Bags.....	3 25 3 30	Sugars, (Csk. & Brs.)		Sheet.....	0 23 0 25
Creamery.....	0 21 0 22 1/2	Oatmeal.....	4 80 4 85	Porto Rico..... per lb	0 07 0 08 1/2	Cut Nails: 3 in. to 6 in.	2 60 0 00
Townships, choice select'ns	0 20 0 21 1/2	Cormeal.....	3 15 3 20	Cuba.....	0 07 0 08	Hot Cut Am. or Can. Pat'n	2 85 0 00
" choice lines dairies	0 23 0 21	Brn, per ton.....	12 00 13 00	Barbados..... per lb.	0 07 0 08	2 1/2 & 2 1/2 ins. "	3 10 0 00
Brockville, choice select'ns	0 19 0 19 1/2	Grain.		Yellow Refined.....	0 07 0 11 1/2	2 & 2 1/2 ins. Am. "	3 85 0 00
" choice lines dairies	0 17 0 18 1/2	Canada White, No. 2.....	1 27 1 23	Cubes.....	0 08 0 11 1/2	1 1/2 ins. "	4 10 0 00
Morrisburg, choice select'ns	0 18 0 19	" Spring No. 2.....	1 29 1 30	Granulated.....	0 10 0 10 1/2	1 1/2 & 1 1/2 Cold Cut, Can. "	3 10 0 00
" choice lines dairies	0 18 0 19	" Rod Winter ".....	1 29 1 31	Syrups.—Extra. imp. gal.	0 63 0 70	1 1/2 ins. "	3 60 0 00
Western Dairy, choice lines	0 17 0 18	Extra White Michigan.....	0 00 0 00	Good..... "	0 54 0 55	1 1/2 & 2 1/2 ins. "	3 85 0 00
" fair to good.....	0 06 0 00	White Michigan No. 1.....	1 31 1 32	Pain..... "	0 46 0 52	1 1/2 ins. Am. "	4 10 0 00
Kamouraska.....	0 00 0 00	Red Winter, No 2 Toledo.....	1 30 1 31	Molasses (Barbados).....	0 55 0 55	1 1/2 & 1 1/2 Cold Cut, Can. "	3 10 0 00
Cheese, new, per lb.....	0 60 0 11	Spring, Chicago No. 2.....	0 00 0 00	Trinidad.....	0 43 0 49	1 1/2 ins. "	3 60 0 00
Drugs & Chemicals.		Spring, Milwaukee No. 2.....	0 00 0 00	Fruit: Loose Muscatel, box	2 25 2 50	Casing Box Shook:	
Aloes Cape.....	0 16 0 17	Oats, No. 2.....	0 44 0 45	Layers in boxes.....	2 15 2 40	1 1/2 in. p. 100 lb. keg.	4 60 0 00
Alum.....	1 75 1 85	Barley.....	0 00 0 00	Sultanas.....	0 11 0 13	1 1/2 in. to 2 1/2 "	3 85 0 00
Borax.....	0 15 0 17	Peas, per 66 lbs.....	0 02 0 00	Seedless.....	0 10 0 11	2 in. to 2 1/2 "	3 60 0 00
Castor Oil.....	0 09 0 10 1/2	Rye.....	0 00 0 00	Valencia..... per lb.	0 08 0 09 1/2	2 1/2 in. to 2 1/2 "	3 85 0 00
Caustic Soda.....	2 50 2 60	Corn in bond.....	0 02 0 00	Currants.....	0 06 0 07 1/2	3 in. to 4 1/2 "	3 10 0 00
Cream Tartar.....	0 32 0 35	Flax Seed, prime.....	0 00 0 00	Prunes.....	0 05 0 06 1/2	Nett, or 6 p. c. ensh	2 85 0 00
Epsom Salts.....	1 25 1 40	Groceries.		Figs.....	0 08 0 07	Finishing Nails:	
Extract Logwood.....	0 09 0 10	TEA, (H.C. & Cnd.)		H. S. Almonds.....	0 16 0 19	1 in. to 1 1/2 in. p. 100 lb. kg	7 60 6 60
Indigo Madras.....	0 55 1 00	Japan, com. to med. lb.	0 22 0 28	S. S. Barragona.....	0 14 0 16 1/2	1 1/2 in. to 1 1/2 in. "	6 00 6 00
Madder.....	0 12 0 13 1/2	" fair to good.....	0 29 0 37	Walnuts.....	85 0 115	2 in. and up.....	6 00 0 00
Opium.....	5 04 5 25			Filberts.....	83 0 10	Tobacco Box Nails:	
Oxalic Acid.....	0 13 0 15			Brnzls. now.....	0 08 0 09	1 1/2 in. & 1 1/2 in p. 100 lb kg	6 80 5 35
Potass Iodide.....	2 90 0 00			Batty's Nabob Pickles, doz	4 00 0 00		
Quinine.....	3 25 3 30			" Mixed do.....	2 90 0 00		



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Manufacturers of Corks & Corkwood, Oporto.
A large assortment of their Corks constantly on hand.
And for
Messrs. Fratelli de Pasquale & Co.,
Manufacturers and Exporters of ESSENTIAL OILS.
MESSINA.
Importation orders solicited.

**FRESH
APPOLLINARIS**

WATER.

The Subscribers have just landed,

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FROM ROTTERDAM,

A shipment of above named popular

NATURAL MINERAL WATER.

Henry Chapman & Co.,

Sole Agents for the Dominion.

Montreal, June 2nd, 1881.

JAMES GRANT,
ACTUARY, ACCOUNTANT and AUDITOR,
194 St. James Street, Montreal.

Valuations made in regard to every contingency, dependent upon LIVES or PROBABILITIES, or upon the operations of INTEREST, SIMPLE or COMPOUND, and special attention given to ACCOUNTANTS and AUDITORIAL work.

Legal.

(See Accountants, &c., on other page.)

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Office:—Court House Buildings,

Butter, Cheese, Eggs, Flour
and all other kinds of Produce,
RECEIVED ON CONSIGNMENT.
Remittances sent forward immediately on sale
of same.

CEO. WAIT,

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Collections made promptly.

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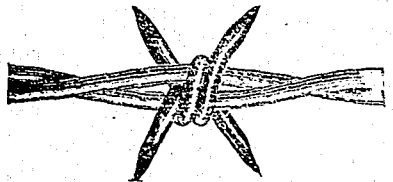
M. S. FOLEY & CO., Publishers and Proprietors.

WHOLESALE PRICES CURRENT, THURSDAY, AUGUST 11, 1881.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
1 1/2 " 2 " "	\$ c. \$ c.	Steel, Fire, "	\$ c. \$ c.	Slaughter, No. 1	\$ c. \$ c.	Ostrich Plumes, (wild.)	\$ c. \$ c.
2 1/2 " 3 " "	5 16 4 55	" Sleight Shoe, "	3 00 3 25	Harness	0 27 0 29	Cape, No. 1.	7 00 10 00
30 p.c. dis.	4 70 4 10	" Blister, "	0 10 0 10	Upper heavy	0 36 0 38	" 2.	4 00 7 00
Clinch and 1/2 y Cl. Nails:		Fin Plate: 1 C Coke	4 50 0 00	Light	0 33 0 35	" 3.	1 50 4 00
1 and 1 1/2 in. per lb.	0 08 1 08	1 C Charcoal	5 25 5 50	Grained Upper	0 36 0 40	Mongador, No. 1.	6 00 9 00
1 1/2 " 1 " "	0 07 1 07	1 X	7 00 7 50	Scotch Grain	0 40 0 44	" 2.	4 00 8 00
2 " 1 " "	0 07 0 07	1 X X	9 00 9 50	Kip Skins, French	0 75 0 85	" 3.	1 50 4 00
2 1/2 " 3 in. and up	0 06 1 00	DC	6 00 5 50	English	0 65 0 75	Egypt, No. 1.	5 00 7 00
Flat & sharp pres'd N's:		DX	6 75 7 25	Canada, kip	0 45 0 50	" 2.	2 00 4 00
1 and 1 1/2 in. per lb.	0 10 1 09	DXX	8 50 9 00	1 emlock Calif.	0 70 0 90	" 3.	0 75 2 00
1 1/2 " 1 " "	0 09 1 08	Ancchors per lb	4 75 5 75	Do, light	0 65 0 75	Domestic Plumes \$1 lower	
2 " 2 " "	0 08 1 07	Lead: Bar per 100 lbs	6 00 0 00	French Calif.	1 10 1 30	for higher Nos., and 25c to	
2 1/2 " 2 " "	0 07 1 07	Pig "	4 25 4 75	Splits, Light & Medium	0 26 0 32	50c. cheaper for lower Nos.	
3 in. and up	0 06 1 00	Sheet "	5 50 6 00	do heavy	0 23 0 28	Bunches, 3 tips	0 75 5 00
25 to 30 p. c. dis.		Shot "	6 00 6 50	Splits, small	0 20 0 25	Speedious, 1 doz.	1 50 4 50
Horse Nails: 7 lb. size	0 22 0 00	Powder: Canada Blasting	3 50 0 00	Leather Board, Can	0 12 0 14	Bunches Vut. tips.	0 45 0 75
" 8 lb. "	0 21 0 00	" F. F. to F. F. F.	4 75 5 00	Enamelled Cow per ft.	0 15 0 16	Amazons, 1 doz.	1 50 5 00
" 9 lb. "	0 20 0 00	Hides and Skins.		Patent	0 15 0 16	Natural Gray Boos, doz.	2 00 6 00
" P. & F. Bright	0 22 0 24	Green Hides, No. 1 p 100 lbs	10 00 00 00	Pebble Grain	0 12 0 15	Disc. 5 p.c. 30 days.	
45 to 50 p.c. dis.		" No. 2	9 00 00 00	B. Calif.	0 14 0 16	Meats, Eggs, &c.	
Horse shoes	3 65 0 00	" No. 3	8 00 00 00	Brush Kid	0 14 0 16	Pork, mess, new	21 50 22 00
Galvanized Iron: No. 24	0 05 1 06	Lambskins each	0 55 0 60	Buff	0 14 0 16	Do thin mess	60 00 00 00
" 38	0 06 1 07	Calfskins per lb.	0 12 0 00	Russetts, light	0 45 0 50	Hams, City cured	0 13 0 14
" 45 to 50 p.c. dis.		Inks, (Dalley's).		Russetts, heavy	0 35 0 40	Lard pails and tubs	0 14 1 14
Pig Iron: Siemens No. 1	15 00 19 00	Imp pts. & qts. stone p doz	4 00 6 00	Oils.		Eggs fresh	C 15 1 1
Coltless	21 00 21 50	" 1/2 & 1 pts. " p	1 00 2 00	Cod Oil, Newfoundland	0 60 0 62	" Packed	0 00 0 00
Langlois	20 00 21 00	" 1/2 oz. black, per gross	1 00 0 00	Straits Oil—American	0 48 0 55	Tallow rendered	0 07 0 07
Summerlee	20 50 21 00	Wool.		Straw Seal	0 58 0 60	Beef, mess per brl.	0 00 0 00
Galtsherric	20 50 20 00	Fleece	0 00 0 00	S. R. Pale Seal	0 58 0 60	Prime mess do	0 00 0 00
Greenback	20 50 20 00	Pulled	0 25 0 30	Pale Seal, ordinary	0 60 0 60	Maple Syrup per gal.	0 00 0 00
Cariboo	20 00 20 50	Do Extra Super	0 34 0 35	Lard Oil	0 56 0 55	Maple Sugar per lb.	0 07 0 00
Edmonton	15 50 19 00	Do B Super	0 30 0 32	Linseed raw	0 70 0 72	Manuf's of Cotton.	
Hematite	00 00 00 00	Do C	0 20 0 25	Olive oil	1 08 1 10	Valleyfield (bloch'd) B2S in.	0 07 0 07
Bar Iron, per 100 lbs.	1 75 1 80	Australian	0 22 0 30	Olive eating	1 08 1 20	" " 30 in.	0 07 0 07
Best Refined	2 25 2 50	Castra	0 18 1 19	Olive ptg. per case	3 25 3 30	" " 36 in.	0 09 0 09
Siemens	1 90 2 02	Leather (at 6 m'ths.)		Olive lpts. per case	4 00 4 20	" " 38 in.	0 08 0 09
Swedes	4 25 4 50	No. 1 B. A. Sole	0 25 0 27	Olive Lucca, Flaska	5 00 0 00	" " 40 in.	0 09 0 09
Sheet Iron to No. 20	2 50 2 75	No. 2 B. A. Sole	0 28 0 25	Antonin's Qts. case 1 doz.	7 25 0 00	" " 42 in.	0 09 0 09
Boiler Plates	2 50 3 00	No. 1 Ordinary Sole	0 24 0 26	" Pts. " " 2	8 25 0 00	" " 44 in.	0 09 0 09
Hoops and Bands	2 50 0 00	No. 2	0 22 0 24	" hf'ts. " " 2	5 38 0 00	" " 46 in.	0 09 0 10
Canada Plates: Hutton	3 15 3 25	Buffalo Sole No. 1	0 20 0 22	Spirits Turpentine, brls	0 71 0 73	" " 48 in.	0 10 0 10
Penn and W. P. & C	3 25 3 50	Do. do. 2	0 20 0 22	Whale, retained	0 70 0 00	" " 50 in.	0 10 0 10
Iron Wire: No. 6, p. bdle.	1 70 1 80	China Sole No. 1	0 23 0 24	Lard Oil:		" " 52 in.	0 10 0 10
" 9	2 00 2 20	Do. No. 2	0 23 0 23	Imp Gals. f.o.b. (London)	0 18 0 00	" " 54 in.	0 12 0 13
" 12	2 40 2 50	Zanzibar, No. 1	0 23 0 00	Car lots	0 21 0 00	" " 56 in.	0 12 0 12
No 16, per bundle	3 20 0 00	Small lots (single brls)	0 21 0 00	Broken lots	0 22 0 23	" " 58 in.	0 13 0 14
Wright Iron pipe 66 p. c. dis.	0 06 0 41					" " 60 in.	0 13 0 14
Steel, cast, per lb	0 12 0 00						
" Spring 100 "	3 25 3 50						

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

Terms for all nails 4 months from average date of delivery. Cash discount (if paid within 30 days) on all Nails, 6 per cent.



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"LYMAN"
 Four-Barb Steel Wire Fencing
 AT THE
 Dominion Exhibition, Montreal, 1880.
 Provincial " Hamilton, 1880.
 Industrial " Cincinnati, 1879.
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 See that our trade mark "LYMAN BARB" is stencilled
 on each reel. Buy no other. Send for Cir-
 culars.
 DOMINION BARB WIRE FENCE CO.,
 No. 44 Foundling St.,
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J. & R. McLEA
 Offer for sale

Brls. Canada Mess and Prime Mess Pork,
 (Choice brand.)
 Hlds. Porto Rico Sugar.
 Puns. Choice Barbados Molasses.
 Brls. Pure West India Lime Juice.
 Brls. Pure Newfoundland A Cod Oil.
 Boxes Boneless Codfish.
 To Arrive,
 Brls Steam Refined Pale Seal Oil.
 Cargoes Caledonia Mine Coal.
S Common Street.

Favorite in **PRINCESS** leading Cities of the Dominion.

BAKING POWDER
 ABSOLUTELY PURE.

No other preparation makes such light, flaky loaves, or luxurious pastry. Can be eaten by dyspeptics without fear of the ills resulting from heavy indigestible food. Commended for purity and wholesomeness by the eminent Analytical Chemists: Prof. Croft, Toronto University, Toronto. G. G. Girdwood, M.D., Prof. of Chemistry, McGill College, Montreal. Wm. F. Best, Government Analyst, St. John, N.B. Patronized by H.R.H. Princess Louise and H.E. the Earl of Dufferin, Gov. Gen'l. of Canada, (See letters in the "Princess" Baker). Send for sample, Chemist reports, "Princess" Baker, &c., &c.

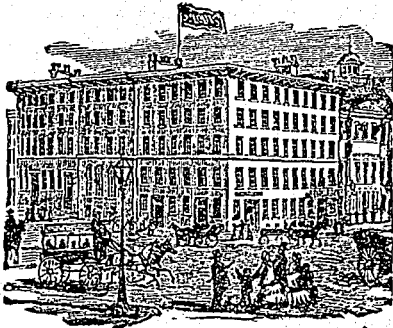
WM. LUNAN & SON, Sole Proprietors,
SOREL, Que., Canada.

SECURITIES.		Montreal Aug. 11
Can. Government Debentures, 6 p. ct. 1877-80		
Do. do. 5 per ct.	104	
Do. do. 5 per ct., 1885	105	
Dominion 5 per ct. stock	113 1/2	
Montreal 5 per cent. Stock	106 1/2 x d	
Montreal Harbor Bonds 6 p. c.	105 106 1/2	
Do. Corporation 6 per ct. Bonds		
Do. 7 per ct. Stock		
Toronto City 6 per ct. 1898	117	
Co. Debentures, (Ont.) 20 years 6 per ct.	110	
Township Debentures, (Ont.) 6 per ct.	103	

Shrs.	Railway and other Stocks.	Pd	Aug. 11
100	Atlantic & St. Lawrence 5 1/2 p. c.	all	130
100	Do. 6 p. c. Ster. Mt. Bonds	100	
100	Do. do. 3rd Mort. 1891	100	
10	Buffalo and Lake Huron	all	114
100	Do. do. 5 1/2 p. c. st. Mort.	100	130
100	Do. do. 2nd Mort.	100	
100	Can Central 5 per ct. M. Bds Int. guar by Gov.	all	104
100	Canada Southern 1st Mort. 3 p. c.	all	104
100	Chic. & G.T.H. 6 p. c. 1st M. Comp. 1,900.	all	114 1/2
100	Grand Trunk of Canada, Consol.	100	104
100	Do. Eq. Mort. Bds, 1st charge, 6 p. c.	all	102
100	Do. do. 2nd do do.	all	103
100	Do. do. 3rd do do.	all	102 1/2
100	Do. do. 4th do do.	all	101
100	Do. do. 5th do do.	all	99
100	Do. do. 6th do do.	all	99
100	Do. do. 7th do do.	all	99
100	Do. do. 8th do do.	all	99
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100	Do. do. 89th do do.	all	99
100	Do. do. 90th do do.	all	99
100	Do. do. 91st do do.	all	99
100	Do. do. 92nd do do.	all	99
100	Do. do. 93rd do do.	all	99
100	Do. do. 94th do do.	all	99
100	Do. do. 95th do do.	all	99
100	Do. do. 96th do do.	all	99
100	Do. do. 97th do do.	all	99
100	Do. do. 98th do do.	all	99
100	Do. do. 99th do do.	all	99
100	Do. do. 100th do do.	all	99

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In Mutual Branch all Profits Accrue to the Assured, to whom they Legitimately belong, being the only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to the Man of 60.

M. BROWN, Quebec, City Agent.
F. C. IRELAND, Manager Prov. Que.,
853 Notre Dame St., Montreal.

R. J. MOFFATT,

GENERAL AGENT & AUCTIONEER.

Agent for British America, Waterloo Mutual, Scottish Imperial, Mercantile and Union Fire Insurance Companies, Standard of Scotland Life Ins. Co. Accident of Canada. Money to loan on Real Estate and Collaterals. Collections solicited and prompt returns. Mitchell, Ont.

NEWCASTLE SMITHS' COAL.

Garesfield Foundry Coke.
Durham English Forge Pig Iron.
Newcastle Fire Brick.

IMPORTED BY

HART BROTHERS & CO.,
MONTREAL.

S. S. MOYER & CO.

Will furnish Samples and Price List of their manufacture of

Ivory Buttons

to Retail Merchants throughout Ontario. Apply for samples, and get your Buttons direct from the Factory, per express, pre-paid, and at factory prices.

We have also to offer a box called "Curiosity Box" containing specimens of the Ivory Nut, and the buttons in the different stages of manufacture, with a lengthy circular describing the various details, which will afford great satisfaction to all who will receive it. This Box will be mailed prepaid on receipt of 50 cents. S. S. MOYER & CO., Berlin, Ont.

P. FORREST,

Commissioner & Consignee,

300 St. Paul St., Montreal,

IMPORTER OF

BELGIAN, FRENCH & DUTCH

MANUFACTURED GOODS.

Branch in ANTWERP, 1 RUE BOURLA,

JAN DE MAN, Esq., Correspondent.

CANADIAN PRODUCTS

Sold on BELGIAN, FRENCH or DUTCH markets.

Intermediate to buy directly from Producers and at actual Factory prices.

Direct relations with manufactories.

Correspondence solicited.

WHOLESALE PRICES CURRENT.—THURSDAY, AUGUST 11, 1881.

Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Hochenaga, Fancy Shirtings, Paints, Tobacco, and various oils and spirits.

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

COMMERCIAL UNION ASSURANCE CO. OF LONDON, ENGLAND. CAPITAL, . . . £2,500,000 Sterling. MONTREAL, 64 ST. FRANCOIS XAVIER ST. FRED. COLE, General Agent.

Marine Insurance. BOSTON MARINE INSURANCE CO. AND THE SHOE AND LEATHER INS. CO. OF BOSTON.

"The Sweetland Lathe Chuck," INDEPENDENT, UNIVERSAL AND ECCENTRIC.

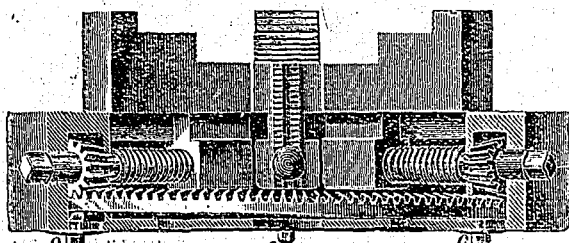


Fig. 1. Common Jaw.

Three Chucks in one, at price of an ordinary Chuck. Guaranteed unequalled as to Utility, Simplicity, Strength and Durability. No Machine Shop is complete without one. These Chucks will be sent to any responsible Machine Shop on 30 days trial, and if not entirely satisfactory in every respect, can be returned. Send for Circulars and Prices, or order Chuck on trial.

Lucius C. Benton, Metal Merchant, ST. THOMAS, ONT.

Will continue to cover OCEAN MARINE Risks on Cargoes and Freights, at Current Rates. Losses paid in Montreal, Boston, New York, or London, Eng. HERRIMAN & ROSS, AGENTS. 17, ST. JOHN STREET, MONTREAL.

THE METROPOLITAN MUTUAL BENEFIT SOCIETY.

Head Office, . . . Montreal, P.Q. President: WM. DONAHUE, Wholesale Merchant. Vice-President: ROWT. EVANS (of Evans Bros.), General Manager, A. W. BISSON. Directors: JOHN WANLESS, M.D., Univ. Toronto, L.F.P.S. Glasgow, M.C.P.S. Ontario and Quebec. ED. HOLTON, Advocate, M.P. G. BOVIN, Manufacturer and Director of the Mutual Fire Insurance, Montreal. C. H. LEBRONNEUX, Director of Hochenaga Bank. J. L. LEBRONNEUX, M.D., Vice-Consul of Spain. F. VANASSE, Advocate, M.P. Medical Director: DR. JOHN WANLESS. Solicitor: F. VANASSE, M.P. Chief Inspector: HENRY HOWISON. Secretary-Treasurer: A. W. BISSON. Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal. Agents wanted in Every City, Town, Village, and County in the Dominion.

CANADA LIFE ASSURANCE COMPANY.

HEAD OFFICE, . . . HAMILTON, Ont.
MONTREAL BRANCH, . . . 80 ST. JAMES STREET.

ABSTRACT OF 38rd ANNUAL REPORT TO 30th APRIL, 1880.

1. Assets 30th April, 1880, (exclusive of Capital).....	\$4,297,852
2. Income for the year.....	835,856
3. Claims by death during the year.....	192,945
4. Do as estimated and provided by Co.'s tables.....	296,878
5. Policies issued during the year, 2107, for.....	3,965,062
6. Policies in force 30th April, 1880, 12,686, upon 10,540 lives, for.....	21,547,759
7. Ratio of expenses to income—per cent.....	14.27

Business and Position from its foundation in 1847 to 1880:—

Period.	Assurances in force.	Annual Revenue.	Claims paid.	Total Funds.
1850	\$ 814,902	\$ 27,838	\$ 1,200	\$ 41,873
1860	3,365,407	133,446	226,773	604,929
1870	6,404,487	273,728	680,154	1,090,098
1880	21,547,759	835,856	1,845,862	4,297,852

1880 versus 1850.—The assurances now (1880) in force are twenty-five times greater. The annual revenue thirty times, and the total funds One hundred times greater than in 1850.

The MUTUAL LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, HAMILTON, ONT.

Government deposit over \$90,000.00.

Policies on the "RESERVE FUND PLAN" issued by this Company only (and copyright d) contain a Plain Statement of the amount of cash value or paid-up insurance the Policy-holder will be entitled to receive, if discontinuing the payment of premiums after 5, 10, 15, 20, 25, 30, 35 payments, &c.

DIRECTORS:

JAMES TURNER, Esq., President. ALEX. HARVEY, Esq., Vice-President.
J. M. WILLIAMS, Esq. ANTHONY COPP, Esq.
DONALD McINNIS, Esq. JOHN HARVEY, Esq.
H. T. RIDLEY, M.D. G. M. RAE, Esq.
J. M. BUCHAN, Esq. D. B. CHISHOLM, Esq.
J. J. MASON, Esq. SAMUEL PETERS, Esq.

DAVID BURKE, Manager. WILLIAM SMITH, Sec'y.

THE ROYAL CANADIAN

Fire and Marine Ins. Co.

President, . . . ANDREW ROBERTSON, Esq.

Vice-President, Hon. J. R. THIBAudeau.

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

HEAD OFFICE:—160 ST. JAMES Street, MONTREAL.

MUTUAL BENEFIT ASSOCIATES,

HOME OFFICES: 53 and 55 Power's Block, ROCHESTER, N.Y.
MONTREAL OFFICE: 245 ST. JAMES ST.

OFFICERS—E. R. Andrews, President; Thos. H. Lyons, Vice-President; T. A. Raymond, Secretary; C. H. Webb, Treasurer; W. H. Stryker, General Agent.

Incorporated April 24th, 1877, in accordance with the provisions of an Act of the Legislature of the State of New York, filed and approved by the Secretary of State, April 20th, 1877, and subject to the recent enactment of the Legislature of the State of New York. It has over ten thousand members, is purely mutual, incorporated for the benefit and protection of its members, and assesses so that each pays *pro rata* according to age as well as membership, thus affording what no other similar institution does, namely, justice and equity to all. Strict medical examination. REFERENCES—Flour City National Bank, Rochester, N.Y.; Monroe County Savings Bank, do; City Bank of do; Albany City National Bank, Albany, N.Y.; Hon. J. Q. Smith, Consul-General, U.S., Montreal; Albert D. Nelson, of H. A. Nelson & Sons, do; Messrs. Cooper, Fairman & Co., Wholesale Hardware Merchants, do; Fred. N. Howland, Howland Sons & Co., Toronto, Ont.; Messrs. Shingles Bros., Lumber Merchants, Quebec, P.Q.; Hon. Judge Henry, Supreme Court of Canada, Ottawa, P.Q.; Hon. David Reesor (Senator), Yorkville, Ont. For information, etc., etc., apply to

JOHN HOPPER, Special Agent and Manager,
245 St. James Street, Montreal.

J. J. Guerin, M.D., Medical Examiner, 22 Beaver Hall Terrace.

Incorporated
A. D. 1874.

CANADA

Charter
Perpetual.

FIRE & MARINE INSURANCE COMPANY.

HEAD

OFFICE,

HAMILTON,



ONTARIO.

Capital, \$1,000,000 fully Subscribed

Deposited with Dominion Government, \$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.
VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor, City of Hamilton.
D. THOMPSON, Esq., M. P., Co. of Haldimand.
MANAGER AND SECRETARY—CHAS. CAMERON.

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Montreal—No. 117 St. Francois Xavier Street.—WALTER KAVANAGH, General Agent.
Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.
Halifax, N. S.—No. 22 Prince Street.—CAPT. O. J. P. CRANKSON, General Agent.
St. John, N. B.—No. 103 Prince William Street, M. & T. B. Robinson, General Agents.
Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

THE STANDARD FIRE INSURANCE CO.

Head Office, . . . HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First Class Risk to \$8,000.

PRESIDENT:— D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex-M.P. for Hamilton.

SECRETARY-TREASURER—H. THEO. CRAWFORD.

ALLIANCE FIRE INSURANCE CO.

Head Office . . . HAMILTON, ONT.

AUTHORIZED CAPITAL . . . \$500,000.
GOVERNMENT DEPOSIT, MADE.

PRESIDENT,
D. B. CHISHOLM.
MANAGER,
H. THEO. CRAWFORD.

VICE-PRESIDENT,
J. E. O'REILLY.
INSPECTOR,
R. H. JARVIS.

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JOHN TURNER, Esq., Merchant.
J. S. KING, M.D., Surgeon, Mercer Institute.
ROBERT BARBER, Esq., Manufacturer Streetsville.

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HORATIO JELL, Esq., Gentleman, Wardsville.
J. S. BUCK, Esq., Barrister, Sarnia.
D. B. McLENNAN, Esq., Barrister, Cornwall.
C. F. FERGUSON, Esq., M.P., Kemptville.
ADAM ISBISTER, Esq., Merchant, Petrolia.
HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

CITIZENS INSURANCE COMPANY, OF CANADA.

CAPITAL, \$1,188,000.

CASH ASSETS, 1st January, 1881,
per Government Blue-Book 352,101.20
Deposit with Dominion Govt. - 142,000
Losses Paid to 1st Jan, 1880, 1,648,176

DIRECTORS:

President:—SIR HUGH ALLAN.
Vice-President.—HENRY LYMAN.
Andrew Allan, N. B. Corse, Robert Anderson,
J. B. Rolland, Arthur Prévost,
ARCH. MCGOUN, SEC. TREAS.

GERALD E. HART, GEN'L MAN'R.
GEORGE F. THOMPSON, INSPECTOR.
CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident, Guarantee.

RISKS TAKEN AT MODERATE RATES.

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QUEBEC—OWEN MURPHY, Agent.
ST. JOHN, N. B.—H. CHUBB & Co., Agents.
HALIFAX, N. S.—MCSWELNEY & FIELDING, Agts.

HEAD OFFICE, 170 St. James Street, MONTREAL.

ALFRED PERRY, *late General Manager of the Royal Canadian Insurance Co.,*
AGENT for the CITY OF MONTREAL.

WM. CAMPBELL,

INSURANCE AGENT

and

ADJUSTER OF LOSSES,

Office: 1 Court Street, Toronto.

P. O. Box 1817.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Aug. 11, 1881.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	148 xd
Canada Life.....	2,500	7½-8mos.	400	50	350
Citizens, Fire, Life, Guarantee & Acct	11,880	100	100	22½	215
Confederation Life.....	5,000	5-6 mos.	100	10	215xd
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	16
Quebec Fire.....	5,000	100	100	65	.....
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	7½ 6 mos.	40	20	214
Royal Canadian Insurance.....	20,000	5	100	15	57½
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	.....
Canada Guarantee Co.....	10,000	8 per ct.	50	20	.....
Merchants' Marine Insurance Co.....	5,000	.....	100	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, July 18, 1881.)

Briton Life Association.....	60,000	10	1	1	.....
British & Foreign Marine.....	60,000	50	20	4	22 ½
Commercial Union Fire Life & Marine..	60,000	30	50	5	25 27
Edinburgh Life.....	5,000	10	100	15	44
Fire Insurance Association.....	.....	.....	.....	.....	35s 95s
Guardian Fire and Life.....	20,000	13	100	.....	80 82
Imperial Fire.....	12,000	£7 p. sh.	100	25	162 165
Lancashire Fire and Life.....	100,000	30	20	2	£S 16s 3d
Life Association of Scotland.....	10,000	15	40	8½	.....
Lion Fire.....	.....	.....	.....	.....	50s 60s
Lion Life.....	.....	.....	.....	.....	35s 45s
London Assurance Corporation.....	35,862	48	25	12½	66 68
London & Lancashire Life.....	10,000	10	10	1 7-20	£6 1s 3d
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	22½ 3
Northern Fire & Life.....	30,000	70	100	5	66½ 3
North British & Mercantile Fire & Life	40,000	50	50	6½	66 67
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	330
Queen Fire & Life.....	200,000	30	10	1	80s 3s
Royal Insurance Fire & Life.....	100,000	60	20	8	32½ 33
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life.....	60,000	6	10	1	34s 35s
Scottish Provincial Fire & Life.....	20,000	15	50	8	154 16½
Standard Life.....	10,000	58½	50	12	7
Star Life.....	4,000	5	25	1½	15

ROYAL INSURANCE CO'Y. OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL \$10,000,000
FUNDS INVESTED 21,000,000
ANNUAL INCOME 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, I W. TATLEY.

NORTH BRITISH AND MERCANTILE FIRE AND LIFE INSURANCE CO.

ESTABLISHED 1809.

SUBSCRIBED CAPITAL, \$10,000,000
Whereof Paid-up \$2,500,000.

CANADA BOARD:
MANAGING DIRECTORS.

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GILBERT SCOTT, Esq., of Messrs. Wm. CHAS. F. SMITHERS, President Bank
Dow & Co. of Montreal.
The Hon. THOMAS RYAN, Senator.

FINANCIAL POSITION OF THE COMPANY.

1—Funds as at 31st December, 1880.	2—Revenue for the year 1880.
Paid-up Capital..... £900,000 Sig.	From Fire Department..... £951,174 Sig.
Fire Reserve Fund..... 794,577 "	Fire Premiums..... " " "
Premium Reserve..... 317,058 "	From Life Department:
Balance of Profit and Loss Account... 216,287 "	Life Premiums and Interest..... 450,675 "
Life Accumulation..... £3,002,174 "	Total Revenue..... £1,101,849 "
Annuity Funds..... 371,254 "	or \$7,009,245

WILLIAM EWING, Inspector. GEORGE U. AHERN, Sub-Inspector.

Head Office for the Dominion of Canada in Montreal.
D. LORN MacDOUGALL,
THOMAS DAVIDSON, Gen. Agents.

SUN MUTUAL

LIFE AND ACCIDENT INSURANCE COMPANY.

CAPITAL, \$500,000
DEPOSITED WITH GOVERNMENT, 56,000

PRESIDENT.—THOMAS WORKMAN, Esq.

VICE-PRESIDENT.—M. H. GAULT, Esq., M.P.

DIRECTORS:

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A. F. GAULT, Esq.	JAMES HUTTON, Esq.
M. H. GAULT, Esq., M.P.	T. M. BRYSON, Esq.
A. W. OGILVIE, Esq.	T. J. CLAXTON, Esq.

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WARRING KENNEDY, Esq.	JOHN FUSKEN, Esq.
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Policies non-forfeitable. Return of Premiums guaranteed. Dividends apportioned equitably. Endowment Assurance thereby rendered profitable.

Issues Life and Endowment Policies combined with weekly allowance in case of injury—a deservedly popular form of assurance.

\$1.33 for EVERY DOLLAR of Liability to Policy-holders.

All Pure Insurances. No Tontine,—periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward

This Company issues Life and Accident Policies on all the most approved plans at the lowest possible rates.

HY. O'HARA, Toronto, Branch & Gen. Agt. Nor. West'n Ont.

R. MACAULAY, Sec'y.

ACTIVE AGENTS WANTED.

Insurance

THE ACCIDENT INSURANCE COMPANY OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

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

HEAD OFFICE, MONTREAL.

President, Vice-President,
Sir A. T. GALT. JOHN RANKIN, Esq.,

MANAGER

EDWARD RAWLINGS.

THE ACCIDENT

Is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law, and is the only Canadian Company which has made the *Deposit with Government* for the special transaction of Accident Insurance in the Dominion.

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks.....over \$90,000,000
Invested Funds....." 26,000,000
Annual Income.....about 4,000,000
or over \$10,000 a day.
Claims paid in Canada.....over \$1,200,000
Investments in Canada.....over 1,000,000

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, Can.

Established 1808.

IMPERIAL

Fire Insurance Comp'y
OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents.

Subscribed Capital, - \$1,600,000 Stg

Paid-up Capital, - \$700,000 Stg.

ASSETS, \$2,222,552 Stg.

Legal.

Yarmouth, N.S.

THOS. B. FLINT, LL.B.,
BARRISTER and ATTORNEY-AT-LAW.

Insurance.

QUEEN INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, \$2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,

Chief Agents in Canada

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

Vice-President for P.Q.—Hon. J. H. BELLEROSE.

G. BANKS, Assistant Manager.

Insurance effected at reasonable rates.

SOUTH EASTERN R'Y.

AND

MONTREAL AND BOSTON AIR LINE,

The only route running magnificent Parlor Cars between Montreal and the

WHITE MOUNTAINS—without Change.

THE DIRECT AND BEST ROUTE TO CONCORD, MANCHESTER, NASHUA, Lowell, Worcester, Providence,

BOSTON

and all points in NEW ENGLAND, also to the EASTERN TOWNSHIPS.

On and after MONDAY, JUNE 27th, South Eastern Railway Trains will run to and from Bonaventure Station as follows:—

Leave Montreal.

8.30 a.m.—FAST DAY EXPRESS for the White Mountains and Boston, with magnificent Parlor Cars attached, Montreal to Fabyans and Boston.

5.00 p.m.—LOCAL TRAIN for Knowlton and all way stations. Leaves on Saturdays at 2.00 p.m. instead of 5.00 p.m.

6.30 p.m.—NIGHT EXPRESS, for Boston, with Pullman Palace Sleeping Car attached, will stop only at Chambly Canton, West Farham and Cowansville, between St. Lambert and Sutton Junction, except on Saturdays, when it will stop at all stations

Arrive at Montreal.

8.25 a.m.—NIGHT EXPRESS from Boston with Pullman Sleeper.

9.15 a.m.—LOCAL TRAIN from Knowlton and way stations. On Mondays this train arrives at 8.25 a.m. instead of 9.15 a.m.

8.45 p.m.—FAST DAY EXPRESS from Boston, the White Mountains and Portland, with magnificent Parlor Cars attached, Boston and Fabyans to Montreal.

Express Train arriving at 8.25 a.m. will stop daily at Richelieu, Chambly Canton and Chambly Basin.

The Drawing Room Cars, which are run between Montreal and the White Mountains, are the most elaborate and elegant cars in every particular that enter Bonaventure Station, while the Pullman Sleepers run on night trains between Boston and Montreal are not surpassed by any of our competitors. No change of cars between Montreal and Boston. Solid trains running through.

Baggage passed by the Customs at Bonaventure Station, thus saving all trouble to passengers at the boundary line, and also checked through to all principal points in New England, White Mountains, &c.

For Tickets apply at 202 St. James street, Windsor Hotel and Bonaventure Station.

H. P. ALDEN, Supt. Traffic.
GUSTAVE LEVE, Passenger Agent.

BRADLEY BARLOW,
President and General-Manager.

July 9th, 1881.

Q. M. O. & O. RAILWAY.

CHANCE OF TIME.

COMMENCING ON

MONDAY, July 25th, 1881,

Trains will run as follows:

	Lighting Express	MIXED.	MAIL.	EXPRESS
Leave Hochelaga for Ottawa.....	P.M. 8 30	A.M. 8 30	P.M. 5 15	
Arrive at Ottawa.....	A.M. 5 30	P.M. 1 00	9 45	
Leave Ottawa for Hochelaga.....	P.M. 7 00	A.M. 8 15	4 55	
Arrive at Hochelaga.....	A.M. 6 45	P.M. 12 40	9 25	
Leave Hochelaga for Quebec.....	A.M. 9 15		3 00	10 00
Arrive at Quebec.....	P.M. 2 35		9 25	6 30
Leave Quebec for Hochelaga.....			10 10	10 00
Arrive at Hochelaga.....			P.M. 4 40	A.M. 6 30
Leave Hochelaga for St. Jerome.....			P.M. 5 30	
Arrive at St. Jerome.....			7 15	
Leave St. Jerome for Hochelaga.....			A.M. 6 45	
Arrive at Hochelaga.....			9 00	
Leave Hochelaga for Joliette.....			P.M. 5 00	
Arrive at Joliette.....			7 25	
Leave Joliette for Hochelaga.....			A.M. 6 20	
Arrive at Hochelaga.....			8 50	

(Local between Hill and Aylmer.)
Trains leave Mile-End Station Ten Minutes Later.

Magnificent Palace Cars on all Passenger Trains, and Elegant Sleeping Cars on Night Trains.

Trains to and from Ottawa connect with Trains to and from Quebec.

All Trains Run by Montreal Time.

GENERAL OFFICE, 13 Place d'Armes Square.

TICKET OFFICES: 13 Place d'Armes, } MONTREAL.
202 St. James Street, }
Opposite St. Louis Hotel, QUEBEC.

L. A. SENECAU, Gen'l Supt

Sunday Trains leave Montreal and Quebec at 4.00 P.M.

Intercolonial Railway.

Summer Arrangement,

Commencing—6th June, 1881.

THROUGH EXPRESS PASSENGER TRAINS

run DAILY (Sunday excepted) as follows:

Leave Point Levis.....	7 30 a.m.
Arrive River du Loup.....	11.55
" Trois Pistoles.....	1.10 p.m.
" Rimouski.....	2.49 "
" Campbellton.....	7.20 "
" Dalhousie.....	7.59 "
" Bathurst.....	9.52 "
" Newcastle.....	11.20 "
" Moncton.....	2.05 a.m.
" St. John.....	8.00 "
" Halifax.....	10.00 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains, leaving Montreal at 10 o'clock p.m., and at Campbellton with Stamer "City of St. John," sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c.

The trains to Halifax and St. John run through to their destination 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.

The name of St. Octave Station is changed to Little Metis, and that of Metis Flag Station to St. Octave.

SUMMER EXCURSION TICKETS are now issued via RAIL and STEAMER to the unrivalled sea-bathing, boating and fishing resorts on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all points in the Maritime Provinces.

For full information, TICKETS, rates of freight, &c., apply to

G. W. ROBINSON,
Eastern Freight and Passenger Agent,
120 St. Francois Xavier Street,
(Old Post Office Building),
Montreal.

D. POTTINGER, Chief Superintendent.
Moncton, N.B., May 31, 1881

Insurance.

THE

MARINE INSURANCE COMPANY (LIMITED.)

Old Broad Street, London.

Established 1836.

Capital (Stg.) . . . £1,000,000—\$4 888,666
 Reserve " 370,000—1,798,000
 Additional Surplus . . . 293,000—1,444,000

The undersigned have been appointed Agents for this well-known and old-established Company, and are now prepared to write

Ocean Marine Risks

at CURRENT RATES, and beg leave to solicit a share of the patronage of the shipping public.

OPEN POLICIES ISSUED.

LOSSES PAID PROMPTLY at any of the Company's Agencies in any part of the world.

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AGENTS,

119 St. Francois Xavier Street,
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Telephone communication.

Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds 30,500,000
 Funds Invested in Canada 900,000

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

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Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,
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Head Office—HAMILTON, Can.

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THE

LION

Life Insurance Co.'y
Of London, England.

Subscribed Capital, . . . \$4,600,000
 Paid up " 920,000
 British Govern't Deposit, . . 100,000
 Canadian " " . . . 50,000

HEAD OFFICE FOR CANADA:
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AGENTS WANTED FOR

CORNWALL, SHERBROOKE,
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General Manager, **F. STANCLIFFE**

WESTERN
ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets \$1,680,785 96
 Income for Year ending 31st Dec., 1880 \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

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Attention is directed to the SPECIAL ADVANTAGES afforded by the

CONFEDERATION LIFE ASSOCIATION

to persons insuring upon the ten-payment life plan, as compared with the uniform Bonus addition plan of some other Companies.

Example of Profits on Policy No. 7 of "Confederation" for \$5,000 issued 1871:

	CASH.	BONUS.
Actual results for 1880, being tenth year of Policy	\$111 45	\$260 00
Results under uniform percentage bonus plan, even at 2 1/2 per cent. (being the highest figure ever attained under that inequitable system)	52 05	125 00

Difference in favor of "Confederation" \$59 40 \$135 00

Profits do not cease with the payment of the premiums in the 10th year, but continue during the existence of the policy. Paid-up policies in this class in the case of surrender carry profits.

Policies NON-FORFEITABLE after they have been in force Two Years, and INDISPUTABLE after THREE YEARS.

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WANTED.—Gentlemen of experience in the business as General, District or Local Agents to represent jointly the undermentioned Companies.

SPECIAL TERMS to good men. Application to be addressed to the Manager.

FIRE INSURANCE ASSOCIATION.
(Limited)
OF LONDON, ENGLAND.

CAPITAL, - \$5,000,000. RESERVE FUND - \$250,000.
 PAID UP, - \$1,000,000. GOVERNMENT DEPOSIT - \$100,000.

JAMES BOURNE, **WILLIAM ROBERTSON,**
 Fire Superintendent. Manager.

THE

LONDON & LANCASHIRE
Life Assurance Co., of London, England,
DOES A LIFE INSURANCE BUSINESS ONLY.

ASSETS, \$1,600,000.00.
 FUNDS IN HAND EXCEED \$1,100,000.00.
 FUNDS INVESTED IN CANADA, over \$225,000.00.

Rates lower than the majority of Offices. Reserves deposited annually with the Receiver General and held exclusively for the benefit of Canadian Policy-holders, thus affording absolute security.

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Head Office, 217 ST. JAMES ST., MONTREAL

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