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# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, NOVEMBER 24, 1882.

No. 15.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

### GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

### MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of FELT HATS.

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

FOR THE

### Fall and Winter Trade

We offer a full assortment of

### FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

### JAMES CORISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

### JOHN MACDONALD & CO.

SPECIAL AND IMPORTANT.

FANCY DEPARTMENT.

### HOLIDAY GOODS!

Personally selected for our own trade in the leading European Markets.

The Fancy Goods Trade is specially advised of our present stock, consisting of the most complete assortment of Staple, Fancy and General Haberdashery Goods to be found in the Dominion. Due care has been given by our buyer, now in Europe, to not only securing for the HOLIDAY SEASON'S TRADE a full and complete range of the latest and choicest Novelties for Christmas Presentation, but to offer to Purchasers and the Trade generally, every desirable advantage in value and prices. INSPECTION OF THE STOCK IS RESPECTFULLY SOLICITED. Orders by Mail, or to our travellers, will have prompt attention.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,  
32, 34 and 36 Front street east,

AND

30 Faulkner St., Manchester, England.

### M. FISHERSONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in Latest Styles and Newest

Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

Stock will be large and well assorted throughout the season.

184 MCGILL STREET.

Leading Wholesale Houses of Montreal

### HOLIDAY GOODS.

WHOLESALE

Woodenware,

Matches,

Fancy Goods,

Vases, Clocks,

Cabinets, Desks,

Stationery, Cutlery,

Smallwares,

Dolls, Toys, &c.

The largest and most complete stock ever exhibited in the Dominion at

### H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST

Toronto.

### SKELTON

BROS.

& CO.,

MANUFACTURERS OF

### SHIRTS & COLLARS

Wholesale Importers

MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

The Chartered Banks.

**BANK OF MONTREAL**

NOTICE is hereby given that a Dividend of

**FIVE PER CENT.**

Upon the Paid-up Capital Stock of this institution has been declared for the current half year, and that the same will be payable at its Banking House in the city, and at its Branches, on and after

Friday, the First day of December next.

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

By order of the Board,

J. BUCHANAN,

General Manager.

Montreal, 24th October, 1882.

**EXCHANGE BANK**

**OF CANADA.**

CAPITAL PAID UP - \$500,000  
REST, - - - - - 300,000

HEAD OFFICE, - MONTREAL.

**DIRECTORS.**

M. H. GAULT, M.P., - - - - - President  
Hon. A. W. OGILVIE, SENATOR, - Vice-President  
Alex. Buntin. E. K. Greeno.  
THOMAS CRAIG, - Managing Director.

**BRANCHES.**

Hamilton, Ont. - - - C. M. Counsell, Manager.  
Aylmer, " - - - J. G. Billet, do  
Bedford, P.Q. - - - E. W. Morgan, do

**FOREIGN AGENTS.**

LONDON :-The Alliance Bank (Limited).  
NEW YORK :-The Howard National Bank.  
BOSTON :-Maverick National Bank.  
Sterling and American Exchange bought and sold.  
Interest allowed on Deposits.  
Collections made promptly and remitted for at current 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. R. Kendall,  
John James Cater, J. J. Kingsford,  
Henry E. Farrer, Frederic Lubbock,  
Richard H. Glyn, A. H. Philpotts,  
Edward Arthur Hoare, J. Murray Robertson.  
Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.  
W. H. NOWENS, 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. McFavish and W. Lawson, Agents.

CHICAGO.—R. Steven, Agent.  
SAN FRANCISCO.—A. McKinlay, 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. Marcuard, Andre & Co. Lyons—Credit Lyonnais.

**The Molsons Bank.**

INCORPORATED BY ACT OF PARLIAMENT, 1856.

Capital paid-up, \$2,000,000. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

**Directors.**

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

**Branches of the Molsons Bank.**

Bruckville, Mayford, Toronto,  
Clinton, Morrisburg, St. Thomas,  
Exeter, Owen Sound, Sorel, P. Q.,  
Ingersoll, Ridgeway, Trenton,  
London, Smith's Falls, Waterloo, Ont.

AGENTS IN THE DOMINION.

Quebec—Merchants Bank and Eastern Townships Bank.

Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.

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

New Scotia—Halifax Banking Company and its Branches.

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

Newfoundland—Commercial Bank of Newfoundland, St. Johns.

AGENTS IN UNITED STATES.

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

AGENTS IN EUROPE.

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

The Chartered Banks.

**MERCHANTS BANK OF CANADA.**

NOTICE is hereby given that a dividend of **Three and One-Half per Cent.**

For the Current Half Year, being at the rate of

**Seven per cent. per annum,**

Upon the paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after

Friday, the 1st day of December next.

The Transfer Books will be closed from the

17th to the 30th November,

both days inclusive.

BY ORDER OF THE BOARD,

G. HAGUE,

GENERAL MANAGER.

Montreal, Oct., 25th, 1882.

**La Banque du Peuple.**

Capital \$1,600,000.

HEAD OFFICE, MONTREAL.

C. S. CHERRIER, Esq., President.

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

A. A. TROTTEB, Esq., Cashier.

FOREIGN AGENTS.

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

**ONTARIO BANK.**

DIVIDEND NO. 50.

NOTICE is hereby given that a Dividend of three per cent. upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its branches on and after

Friday, the first day of December next.

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

By order of the Board,

C. HOLLAND,  
General Manager.

Ontario Bank,  
Toronto, 27th October, 1882.

The Chartered Banks.

THE CANADIAN  
Bank of Commerce.

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Reserve - - - 1,650,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.  
WM. ELLIOT, Esq., Vice-President.  
Noah Barnhart, Esq., James Michie, Esq.,  
George Taylor, Esq., T. Sutherland Sturmer, Esq.,  
Jno. J. Arnton, Esq., John Waldie, Esq.,  
W. N. ANDERSON, General Manager.  
J. C. KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.  
New York—J. H. Goadby and B. E. Walker, Agents,  
Chicago—A. L. Dewar, Agent.

BRANCHES.

Ayr	Quebch	St. Catharines
Barrie	Hamilton	Sarnia
Bellville	London	Seaforth
Burlin	Lucan	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	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 Paid up - - - \$1,310,000  
Reserve Fund - - - 460,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

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

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000  
CAPITAL PAID IN May 16, 1880..... 1,297,659  
RESERVE FUND..... 270,000

Board of Directors.

R. W. HENCKER, President.  
A. A. ADAMS, Vice-President.  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. H. Pope,  
T. S. Morey, Hon. G. G. Stevens.  
Wm. FARWELL, General Manager.  
Head Office—Sherbrooke, Que.

Branches.

Waterloo,	Richmond,
Coaticook,	Stanstead.
Cowansville	Granby.

Farnham.  
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.

DIVIDEND NO. 53.

NOTICE is hereby given, that a Dividend of  
FOUR PER CENT.

for the current half year, being at the rate of Eight Per Cent. per annum, upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank, and its branches, on and after

Friday, the First day of December next.

The Transfer Books will be closed from the 16th the 30th day of November, both days inclusive.

By order of the Board,

D. COULSON, Cashier.

Toronto, 29th October, 1882,

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP DIRECTORS. 2,000,000

HON. ISIDORE THIBAudeau, President.  
JOSEPH HAMEL, Esq., Vice-President.  
Chevalier O. Robitaille, M.D. E. Baudet, Esq. M.P.P.  
T. LeDroit, Esq. J. B. Z. Dubou, Esq.  
U. Tessier, jr., Esq. P. LAFRANCO, Cashier.  
HONORARY DIRECTOR—Hon. J. R. Thibaudeau,  
Montreal.

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

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

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

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

THE

JACQUES CARTIER BANK.

NOTICE OF DIVIDEND.

NOTICE is hereby given that a Dividend of

THREE and ONE-HALF PER CENT.

on the paid-up Capital of this Bank has been declared for the current half year, and that the same will be payable at the Bank, in this City, on and after

The fourth day of DECEMBER next.

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

By order of the Board,

A. DEMARTIGNY, CASHIER.

Montreal, October 28th, 1882.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

THOS. MACLELLAN, President.  
LELY BOTSFORD, M.D., Vice-President.  
ROBT. CRUIKSHANK (of Jardine & Co., Grocers).  
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).  
JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).  
JOHN TAPLEY (of Tapley Bros., Indiantown).  
HOW. D. TROOP (of Troop & Son, Shipowners).

CASHIER, - ALFRED RAY.

AGENCY—FREDERICTON: A. S. Murray, Agent.  
" - WOODSTOCK: G. W. Vanyart, "

The Chartered Banks.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.

CAPITAL AUTHORIZED..... \$1,000,000  
CAPITAL SUBSCRIBED..... 500,000  
CAPITAL PAID-UP..... 150,000

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.  
REUBEN S. HAMLIN, Esq., Vice-President.  
W. F. Cowan, Esq. W. F. Allen, Esq.  
Robert McIntosh, M.D. J. A. Gibson, Esq.  
Thomas Paterson, Esq.

T. H. McMILLAN, Cashier.

Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.

Loan Societies.

MONTREAL

LOAN & MORTGAGE CO.

AND

TRUST COMPANY.

Incorporated 1858.

CAPITAL..... \$1,000,000 00  
TOTAL ASSETS..... \$1,288,143 07

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies. Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.  
Issue Sterling Debentures payable in London; also Currency Debentures, payable in Canada, bearing five per cent. interest.

BOARD OF DIRECTORS.

M. H. GAULLE, Esq., M.P., President, President Exchange Bank of Canada.  
Hon. A. W. OGILVIE, Vice-President, Senator.  
ROBT. ESDAILE, Esq., of Messrs. J. & R Esdaile.  
G. W. CAMPBELL, Esq., M.D., Vice-President Bank of Montreal.  
THEODORE HART, Esq., Director Liverpool & London & Globe Insurance Company.  
A. F. GAULLE, Esq., of Messrs. Gault Bros. & Co.  
THOMAS CRAIG, Esq., Managing Director Exchange Bank.

GEORGE W. CRAIG,

Manager.

OFFICE, 161 ST. JAMES STREET, MONTREAL.  
July 20, 1882.

THE HAMILTON

Provident and Loan Society.

—President.

W. E. SANFORD, Esq.—Vice-President.  
Subscribed Capital..... \$1,500,000.00  
Paid-up Capital..... 1,100,000.00  
Reserve and Surplus Profits..... 74,000.00  
Total Assets..... 2,500,000.00

MONEY ADVANCED on Real Estate on favorable terms of Repayments.

The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

OFFICE,

Corner of King and Hughson Streets,  
HAMILTON, CANADA.

H. D. CAMERON,

Sept., 1882. Treasurer

ARCH. CAMPBELL,

STOCK and SHARE BROKER,

(Member of the Stock Exchange)

MERCHANTS EXCHANGE BUILDINGS,  
Hospital and St. Sacramento Streets  
MONTREAL.

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails. 1882. Summer Arrangements.

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

Table with columns: Vessels, Tonnage, Commanders. Lists ships like Numidian, Hanoverian, Sardinian, etc.

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

LIVERPOOL, LONDONDERRY AND QUEBEC MAIL SERVICE.

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

Table with columns: FROM QUEBEC, Sailing dates for various routes like Sarmatian, Polynesian, etc.

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE

are intended to be despatched as follows:

Table with columns: FROM HALIFAX, Sailing dates for Nova Scotian, Hibernian, Austrian, etc.

Rates of Passage between Halifax and St. John's: Cabin \$20.00, Intermediate \$15.00, Steerage \$6.00.

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

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

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

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Bollast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; A. Hays, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 261 Washington street, Boston, or to

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

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Table with columns: Tons, Destinations (Montreal, Dominion, Texas, Quebec, Missis-sippi, Brooklyn, Toronto, Ontario, Sarnia, Oregon, Vancouver).

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC. BROOKLYN, 2nd Sept. MISSISSIPPI, 4th Nov. TORONTO, 9th Sept. \*SARNIA, 11th Nov. DOMINION, 28th Oct. ONTARIO, 18th Nov.

RATES OF PASSAGE.

CABIN—Quebec to Liverpool, \$50 and \$60; Return, \$90 and \$110. Rates per steamer Sarnia to Liverpool, Cabin, \$65 and \$80, return, \$117 and \$144; Intermediate, \$40; Steerage, \$25. \*Sarnia carries neither cattle or sheep.

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

For Freight or Passage apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, at all Grand Trunk Railway Offices or to

DAVID TORRANCE & CO., Exchange Court, Montreal.

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

Barrie, Ont.

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

Brantford, Ont.

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

Montreal.

JOHN FAIR, ACCOUNTANT, COMMISSIONER, For taking advants to be used in the Province of Ontario, 116 St. Francis Xavier street, Montreal.

Montreal.

JOHN FULTON, ACCOUNTANT, 242 St. James Street, Montreal.

Owen Sound, Ont.

GEORGE PRICE, Official Assignee for the County of Grey. Agent for the Dominion Telegraph Company, and Vickers' Express, Owen Sound, Ont.

Uxbridge, Ont.

WM. SMITH, Official Assignee for the County of Ontario. Agent for the Canada Permanent Loan and Savings Company, and Fire Insurance Agent.

Agents' Directory.

OWEN MURPHY, Insurance Agent, Official Assignee and Commission Merchant, —No. 85 St. Peter Street, Quebec.

R. C. W. MacQUAIG, General Insurance Broker, representing First-class Companies in Fire, Life and Accident, also agent for the White Star Steamship Co. Ottawa. Established 1870.

Legal.

Amherst, N. S. TOWNSHEND & DICKEY, Barristers and Attorneys-at-Law, Solicitors and Notaries Public, Bank Building, Amherst, N. S.

Private Banks.

W. MOWAT & SON, BANKERS,

STRATFORD, ONT. [Established 1863.]

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

Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank New York.

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

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JAMES FLETCHER, Barrister, Attorney, Solicitor, Conveyancer, &c.

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

Guelph, Ont.

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

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J. W. H. WILSON, BARRISTER, ATTORNEY, SOLICITOR, &c.

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A. G. HILL, Barrister, Attorney, Solicitor in Chancery, &c. Police Magistrate Niagara Falls, Chilton, Ont.

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W. W. FARRAR, Division Court Clerk and Conveyancer Insurance Agent. Money to lend and Invested

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T. C. SHREVE, Q. C. (Late Svary & Shreve), BARRISTER & ATTORNEY-AT-LAW, Notary Public, Conveyancer, etc. Water Street.

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 B. B. OSLER, Q. C., (County Attorney.)  
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Brown Cottons, & Sheelings, Yarns and Bags.

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Ducks, Tickings, Checks, &c. Colored Cotton Yarns.

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Bleached Shirting, Wigans, Stesias, Shoe Drills, Corset, Jeans, &c.

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Fancy Checks, Ginghams, Yarns, Bleached Shirtings, &c.

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Tweeds, Etoffes, Knitted Goods,  
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The Wholesale Trade only supplied.

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**CARRIAGE BOLTS:**

"**Best Best**,"—Made from square and round Norway iron, the latter by patented machinery ensuring a like full square to that made from square iron.

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Quality not excelled by any, native or foreign.

**Hot Pressed Nuts.** Machine Forged Nuts.—None better. In a few weeks there will be another machine in operation for small sizes of

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**Stove Bolts. Stove Rods. Rivets.****CANADA MARBLE**

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**MARBLE & POLISHED GRANITE WORK.**

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Awarded the only Medal given at the CENTEN-  
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**COTTON YARNS,  
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Which, for Quality and Brilliancy of Color, cannot  
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No. 0 Stub or Legal Nibs. No. 1. Coarse pointed  
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Nibs. No. 3 Fine pointed Nibs.

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The "Thin Buff" Copying Paper, and  
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In Sheets or Books of all Sizes.

Will Copy any kind of Ink, doing away with the  
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Price Lists on application.

**Morton, Phillips & Bulmer,**  
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SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

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**E. B. EDDY'S**  
UNMATCHABLE  
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**BRIMSTONE AND PARLORS.**

Brimstone Matches put up, viz:

{ Telegraph and Telephone.  
{ Rubys in 10's, 20's and 30's.  
Parlor Matches without Sulphur.  
Lion Parlors also in 20's and 30's, put  
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Warranted the finest match in the  
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FOLLOWING DEPARTMENTS:

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Respectfully solicit consignments. Returns  
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Good references on application.

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Owing to the fire which destroyed our late place  
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LINEN GOODS of every description. Sewing Silks and Ribbons (home made).  
BLACK CASHMERE, COLOURS and ITALIAN. LAWORTH'S SEWING COITONS, on account of Manufacturers.

Prices cannot be equalled. Examine values and be convinced.

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The oldest FURNITURE HOUSE in the city;  
Wholesale and Retail.

Parlor Suits, 7 pieces, from \$ 45 to \$500  
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All other portions of stock equally varied in prices and styles of design of finish. Our recent Exhibits were taken from stock.

Constantly on hand the largest, best assorted, and acknowledged by all the Cheapest Stock of general HOUSEHOLD FURNITURE in the Dominion.

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ESTABLISHED 1860.

Plumbers, Gas Fitters, Metal Workers,  
HOT WATER & STEAM HEATING,  
Drainage and Ventilating a Specialty.

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Leading Wholesale Trade of Montreal.

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

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Received

Gold Medal

THE

Grand Prix

Paris Exhibition,

1878.



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Paris Exhibition,

1878.

Linen Machine Thread, Wax Machine Thread  
Shoe Thread, Saddlers' Thread, Gilling  
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**SPOOL COTTON.**  
Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and Machine Sewing.

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ESTABLISHED 1820  
THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD  
—AT THE—  
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Excellence in Color, Quality & Finish  
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**WALTER WILSON & CO.,**  
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"Gloster"  
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(PATENTED JUNE 13TH, 1876.)  
THE BEST IMPORTED GLOVE in the market. A full assortment always in Stock.  
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**NEW FRUIT.**

C. Morand's Valencias.  
"Extra Selected."  
Currants, barrels and half barrels.  
Choice Vostizza Currants in cases.  
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Fine Eleme Figs, 1, 12 & 20 lb. boxes.  
Boxes London & Black Basket Layers  
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**TURNER, ROSE & CO.**

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MONTREAL.

Commercial Summary.

Mr. J. W. LETHBRIDGE, ticket agent of the late G. W. Railway at Brantford, Ont. has left for parts unknown.

The NATIONAL INSURANCE Co. will apply to Parliament at next session for a special Act to wind up its business, relinquish its charter, and dissolve the company.

Mr. EDWARD HAYCOCK, proprietor of the Haycock Iron Mines, in the Ottawa district, has gone to England, to assist in the formation of a company to work the mines.

The new knitting factory, previously noticed in these columns as about to be established at Belleville, Ont., has been started, and will give employment to some sixteen persons.

GOLD-BEARING quartz has been discovered at Charleston Lake, near Gananoque. A gentleman is having the quartz analyzed; and, should gold be found in paying quantities, a company will be formed to develop the mine.

WM. KREUER, general trader, at Newmarket and Bruce Mines, Ont., has assigned to Mr. E. R. O. Clarkson, of Toronto. His liabilities are estimated at \$25,000, with assets nominally the same.

It is reported that several capitalists of Greenock, Scotland, have secured Mr. Daston's property at Dartmouth, N.S., together with ample water power, with a view to carrying on sugar refining. They propose to commence operations in April next.

LETTERS patent have been issued incorporating W. C. Ravenhill, A. McK. Forbes, Samuel Johnston, W. D. O'Brien and John W. Molson, all of Montreal, for the manufacture and sale of wool hats, under the name of the Victoria Wool Hat Company, with a total capital stock of \$50,000.

Mr. C. H. MERRIFIELD, general storekeeper, of Monckton, Ont., referred to in our last issue, has assigned in trust to Mr. George S. Goodeve, solicitor, of Mitchell. No definite idea of the prospects for a dividend can be given at time of writing.—Mr. Alfred Huggins, of the same place, also referred to in our last issue, has decided to rebuild his hotel.



WULFF & CO.

32 St. Sulpice Street,

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SELL IN CANADA,

**Dyestuffs, Colors,  
Chemicals, &c.**

OF

**WM PICKHARDT & KUTTROFF,**

98 Liberty St., New York,

SOLE AGENTS OF

**Badische Anilin and Soda-Fabrik,  
GERMANY.**

The City of Glasgow Bank failed four years ago, but its liquidation has just been accomplished. Every penny of the bank's vast debt has been paid, and the remaining assets handed over to the company for the benefit of its shareholders. The liquidators paid off \$55,000,000, of which nearly half came out of the pockets of the shareholders.

The iron trade in Pittsburg, Pa., is reported to be in a very depressed state at present. Several large firms state that iron is declining every day, and some of the prices offered East and West won't pay dollar for dollar—nor even pay for the raw material. The prices are \$2.25 East, and \$2.25 and \$2.30 in St. Louis, and metal costs \$40 per ton.

Some Moncton (N.B.) people are exercised over the consistency, or its opposite, of the combination in one person of the business of auctioneer and the office of Justice of the Peace. The Justice should not be compelled to sit on his *alter ego*, unless he be allowed the use of one eye at least.

APPLICATION will be made at next session of Parliament for an Act to incorporate the "Niagara River Bridge Company," to build and work a bridge for railway purposes across the Niagara River at some point between Niagara Falls and the mountain ridge above Queen ton, or such other point as the company may select, with power to collect tolls on the said bridge on ordinary railway traffic.

APPLICATION will be made to Parliament next session for the incorporation of "The Dominion Railway Trust and Construction Company of Canada" (Limited), with a capital of \$1,000,000, and head office in Toronto, with power to lease and work railways, elevators, telegraph lines and charter boats, and contract for the building of bridges and telegraph lines, and for the

Leading Wholesale Trade of Montreal.

**GREENE & SONS COMPANY**

**MONTREAL.**

**WHOLESALE**



Largest assortment and greatest variety of **NEWEST STYLES** selected from the markets of London and Paris for Spring of 1882.

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

construction and equipment of railways, telegraph lines and bridges, etc.

According to the Mayor of Quebec, Hon. F. Langelier, it is probable that a large part of the stock in the proposed new hotel will be subscribed in New York, and from gentlemen connected with the Pacific Railway Syndicate and North Shore and South Eastern Railway companies. The project appears to have met with much favour, and already negotiations are being entered into with parties in Boston looking to its construction.

At a meeting of the shareholders of the Bank of Nova Scotia, last Monday, a resolution was passed authorizing the directors to amalgamate with the Union Bank of Prince Edward Island, if they thought fit, and increase the capital by an amount not exceeding \$250,000, for the purpose of carrying out the amalgamation. At the special general meeting of the shareholders of the Union Bank of Prince Edward Island, at Charlottetown, on the 16th inst., resolutions approving of the amalgamation of the two banks, on the basis of relative value, were unanimously passed, and the directors were authorized to take the necessary steps to procure legislative power to enable the amalgamation to be put into force.

The creditors of the Toronto dry goods firm, D. Arnott & Co., whose failure has been previously reported, will not likely receive their dividends for some considerable time. As the books of the firm have never been balanced, and have not been entered up for eighteen months, it is impossible to give a correct statement of affairs. The stock of goods in the warehouse amounts to about \$20,000, and the goods hypothecated for advances to about \$55,000. The principal creditors are the Fore Street Warehouse Co., \$80,000; H.B. Claffin &

Co., N.Y., \$4,200; Barber Bros., \$6,000; Campbells, Glasgow, \$7,000; Dundas Cotton Mills, \$3,500; sundry claims, \$30,000, and the Ontario Bank, firm's paper, \$6,000; supply account paper, \$18,000; advances on goods, \$5,000, and customers, for discounts, \$80,000. It is understood that the liabilities to the Bank had been latterly reduced to about \$90,000, chiefly indirect on discounts; it is stated that the direct liability to the Bank does not exceed \$15,000, which is partially secured; and it is further stated that any possible loss to the Bank was provided for at the time of the reduction of the Bank's capital.

Recent disclosures concerning the Halifax firm of James MacDonald & Co., bankers and brokers, reveal a state of affairs considerably worse than was at first supposed. This is probably the heaviest failure that has occurred in Halifax for some time. No statement has yet been published, but it has been ascertained that, so far from the firm's interest in the Halifax Ranche Company being sufficient to meet their liabilities, which are believed to foot up at least \$100,000—as they hoped it would—they have not paid a dollar into the Company; they gave a note for their share of stock, which has not yet been paid. As we intimated last week, Mr. Geo. McLean, cashier of the Merchants' Bank of Halifax, allowed McDonald to overdraw his account to the extent of about \$20,000, and has accordingly been dismissed; the accountant, Mr. D. H. Duncan, being appointed as his successor. It is said that McLean's bondsmen have made up his deficiency amounting to \$10,700, exclusive of the \$20,000 overdrawn by McDonald. A number of small traders and others had deposited with the insolvent firm, but it is thought that the loss to the Bank will not be heavy.

Leading Wholesale Trade of Montreal

**JOHN TAYLOR & CO.**

WHOLESALE

**HAT AND FUR HOUSE,**

PULLOVER & SILK HAT

MANUFACTURERS,

537 ST. PAUL STREET,  
MONTREAL.

**McARTHUR, CORNEILLE & CO.,**

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

253, 255 and 257 Commissioners Street

MONTREAL.

**KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUGGISTS,**

HAVE REMOVED TO THEIR NEW  
AND COMMODIOUS PREMISES,

603 CRAIG STREET.

The Bank of Hochelaga has declared a dividend of 3 per cent. for the current half-year, an increase of 1 per cent. per annum, as compared with the dividend for the preceding half-year.

Mr. Joun T. Hicks, of Mitchell, Ont., has sold the "Hicks House," which for many years has been a favorite resort for commercial travellers and others, to Mr. Geo. Davidson, formerly of the Mitchell Hotel.

Shipping in the Ottawa district is about over for the season.—The manufacturing committee of the Ottawa City Council has received a series of questions from the Public Works Department relative to sites and other matters of interest, in connection with the proposed establishment of industries in that city.

A subscriber in a town of Middlesex County, Ontario, in remitting three years' subscription, thinks he deserves a "leather medal for slow pay." We know of some people who can dis-

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,**

5 & 7 RECOLLET STREET

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF EVERY DESCRIPTION OF

**WOOLLENS, ETC.**

**The Dominion Tweed & Wool Co.**

9 and 11 RECOLLET STREET, MONTREAL,

**MANUFACTURERS' AGENTS.**

Cash Advances made on Consignments of every description of Canadian Woollens.

IMPORTERS AND DEALERS IN FOREIGN & DOMESTIC

**Wools and Wool Extract.**

**DOMINION GLUE DEPOT.**

Established 1872.

**EMIL POLIWKA & CO.,**

Awarded First Prizes at Dominion Exhibitions, Ottawa, 1879; Montreal, 1880. Diploma Provincial Exhibition, Montreal, 1881.

Largest Stock and best assortment of GLUES in the Dominion.

32, 34 & 36 St. Sacramento St.,  
MONTREAL.

Correspondence solicited.

**S. H. MAY & CO.,**

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Boiled 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, Tilled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, and, White.

count him by long odds in that respect. And one or two of them in this city think themselves fitted for the Judge's Bench.

Mr. Wm. Keetch, carrying on business as general storekeeper at Newmarket, Ont., referred to elsewhere, made an assignment the 18th inst. His liabilities are estimated at \$25,000, and his assets nominally at \$28,000. While the stock and business at Newmarket are very fair, the stock at Bruce Mines will be difficult to realize before Spring; \$5,000 of book debts are rather doubtful. Mr. Keetch obtained an extension some eighteen months ago, so the present circumstance is not surprising to his creditors.

Mr. T. A. Smith, dry goods dealer, Chatham, Ontario, a supply account of D. Arnott & Co., Toronto, has assigned to Mr. E. R. C. Clarkson. The liabilities are about \$12,000. The principal creditors are the Ontario Bank and the Fore Street Warehouse Company of London, England.

It is not only in Manitoba and the North-West that the operations of the Canadian Pacific Railway Company are felt. The progress in excavating, making embankments, grading and tracklaying along the eastern harbor, of this city—opposite St. Helen's Island

Batty's Nabob Pickles.

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

Forbes, Roberts & Co.,

WHOLESALE

**GENTS' FURNISHINGS**

AND

TAILORS' TRIMMINGS,

53 Yonge Street, TORONTO

—is extraordinary, and much of it is of the most substantial character. It would appear that everything is ready to begin on the proposed magnificent depot, except the arrangement for the site. Mr. Van Horne, the general manager, hitherto resident in Winnipeg, is about to remove permanently to this city. The stately mansions being erected by the president and second vice-president of the road, are also giving employment to a number of skilled mechanics and laborers, and adding to the beauty of the city.

THE ONTARIO MUTUAL'S LIEN BUSINESS.—Mr. Hendry sends us a long reply to the strictures on his Lien System as given in this and other journals, in the form of correspondence, some weeks since. We give that part of his communication which is of any concern to the public or value to the Ontario Mutual itself. We have no space for further reference at present: "The liens placed to the credit of income have also been placed to the credit of the respective policyholders who executed them, and the Company, in its liabilities, has charged itself with the full present value of the unpaid portions of future premiums which the liens represent (and appears distinctly so stated in our last annual report in the following words "Amount of Reserve required (including liens, deferred premiums, notes, etc.), based on the 'Actuaries' table of Mortality, and 4 per cent. interest \$302,780.90") so that if the liens had been excluded from income, so would they fairly have to be from liability, and the company's balance sheet would remain practically the same."

J. W. MACKEDIE &amp; CO.,

WHOLESALE

CLOTHIERS

MONTREAL,

NEW PREMISES, 7 &amp; 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

This Brand of  
WHITE  
LEAD  
is guaranteed  
to be the  
BEST  
in the Market,



and for  
FINENESS,  
BODY &  
DURABILITY  
Cannot be sur-  
passed.

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

Try the following fine brands of SMOKING AND CHEWING TOBACCOS, they are the best made in Canada:

Porcheron's Rough and Ready	13s.
“ “ “ “	7s.
Gladstone “ “ “	5s.
Sponge “ “ “	6s.
Royal George “ “ “	13s.

CHEWING

The Pacific Twist	
“ Louisa double thick Solace	7s.
“ Rough & Ready Navy	12s.

A. D. PORCHERON, . . . . . Proprietor,  
MONTREAL.

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS  
FOR SALE BY THE

HUDSON'S BAY COMPANY.

Under agreement with the Crown, the Hudson's Bay Company are entitled to one-twentieth of the Lands in the fertile belt, estimated at about seven millions of acres, and they are prepared to offer for sale land in the Townships already surveyed by the Government of Canada.

Pamphlets and full information in regard to these Lands will be given by the undersigned at the offices of the Company in Montreal and Winnipeg.

C. J. BRYDGES,

Land Commissioner.

The action about being instituted against the Bank of St. John, Que., to annul its charter, for alleged non-compliance with the conditions, by which at least 40 per cent. of the half million capital shall be paid up before beginning business, is claimed by the bank to be groundless.

Mr. Lucius C. Baxton, hardware merchant of St. Thomas, Ont., has called a meeting of creditors. Mr. Benton has been in business for some years, but is understood to have been carrying too heavy a stock in proportion to his capital. He is said to be trying to form a joint stock Co'y to carry on the business in future.

An action has been entered in the Court here to annul a deed executed by Mr. W. J. Pope, of Charlemagne referred to in our last issue. The plaintiffs, Messrs. A. Racine & Co., wholesale dry goods merchants, this city, allege that Mr. Pope, after becoming insolvent, transferred the whole of his property as security to his largest creditors—the Exchange Bank, and Messrs. Grossard, Chaput & Co., provision merchants,—and it is this deed which the other creditors ask to be set aside. The united claims of the protesting creditors amount to about \$20,000. A seizure has already been placed on his property—to the value of about \$50,000. It is thought that the assets are not less than \$75,000, while the liabilities are estimated at \$40,000.

Mr. Joseph Tiffin, sen., one of our oldest and most successful wholesale merchants, died yesterday at his residence in this city at the age of 68. The deceased gentleman was a native of Montreal and was engaged in the East and West India and Lower Ports trade until his retirement from business some years ago when he was succeeded by his two sons,

HODGSON &amp; CO.,

BOOTS and SHOES, WHOLESALE,

765 &amp; 767 CRAIG ST., MONTREAL.

Spring samples are now ready, and will be found very complete—having made several important changes in lasts and patterns to keep up with the times. One of our travellers will call on you shortly, wait for him, and examine our samples before ordering.

who seem to inherit besides his great wealth all the ability which characterized the deceased gentleman in the hey-day of his career. Mr. Joseph Tiffin, jun., is now sole partner in the business. Mr. Tiffin, sen., served as a volunteer in 1837, and was made alderman of the city in 1835. He was a director in the City Bank in its days of prosperity, and was always liberal in his endowments to the charitable institutions of the city. Mr. Thomas Tiffin who died in this city about a year ago, was a half brother of the deceased. The family and connections have our deepest sympathy in their bereavement.

A MEETING of the creditors of Martel & Chatel, dealers in dry goods, etc., West Farnham, Que., was held yesterday at the office of Messrs. Thibaudeau Bros. & Co., this city. A statement submitted shows total liabilities of \$19,196, of which \$600 is hypothecary and \$275 privileged, the balance being unsecured. The assets amount to \$16,137, consisting of stock \$8322; book debts good \$645; doubtful \$1,009; bad \$5,072; and real estate \$1,000. An offer was made of 20c. in the dollar, cash, which was not accepted, and the meeting adjourned till Monday next to take the matter into consideration. Two months ago they claimed a surplus of \$3,000, but this was a

Security against Errors.

The Rate-Inlaid Interest Tables

AND

Account Averager.

4 to 10 PER CENT.

\$100 to \$10,000.

One DAY to One YEAR.

Free by Mail. \$5 Each.

WILLING & WILLIAMSON,  
TORONTO,

AND ALL BOOKSELLERS.

rough guess on the part of one of the partners; the statement it will be seen now shows a deficiency of over \$3,000, which if added to the bad and doubtful book debts, shows the estate to be worth about 50c in the dollar. They began business some 8 years ago, and appear to have been unconsciously falling behind all through. Martel appears to be an honest, well-meaning man; while Chatel is a tolerable salesman and nothing more. It is probable that the whole affair will be closed up by private sale or under the hammer.

JOHN SHAW, a watchmaker and jeweller, formerly of Woodbridge and Mount Forest Ont., but who removed to Orangeville some years since, is for the second time in difficulty. Owing to a chronic infirmity, Mr. Shaw has for some years been unable to work at his trade, and has gradually drifted into selling sewing machines, organs and pianos. He compromised

Leading Wholesale Trade of Montreal.

**PILLOW, HERSEY & CO.,**  
**Montreal,**  
 MANUFACTURERS OF  
**RHODE ISLAND HORSE SHOES,**  
 AND EVERY DESCRIPTION OF  
**CUT NAILS.**  
**Railway and Ship Spikes,**  
*Iron, Steel, Zinc & Copper Shoe Nails.*  
**And SHOE TACKS,**

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

**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.

with his creditors while in the jewellery business in Woodbridge, and commenced in Orangeville with a cash capital of only about \$1,100. He has been steady, honest and industrious, but, in addition to slow sales, heavy doctor-bills have been accumulated, and it is stated that latterly he lost some \$300 by one of his salesmen, who, it is alleged, collected notes for machines, got them cashed, and cleared out. This, with some minor losses, almost inseparable from such a business, and slow sales, resulting from the farmers not marketing their grain, have operated against him. The immediate cause of his present difficulty, however, is said to be a dispute with the issuer of the writ over some machines that were not giving satisfaction. He has already paid the claim in part, and it is thought will be able to settle the balance with a little time. The other creditors have looked into his affairs, and are said to be willing to afford him all required consideration. The total of liabilities is estimated at \$1,200, and assets at \$2,000,—in stock of sewing machines, musical instruments, watch-makers' tools etc., and notes for organs and machines, on which some advances have been made.

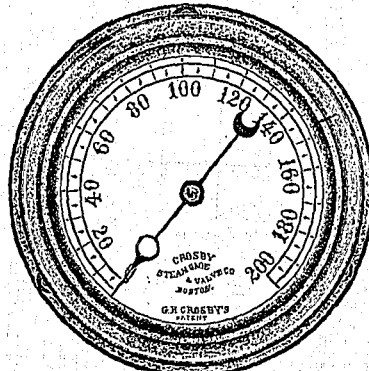
SUTHERLAND, MILLAR & Co., wholesale and retail stationers, began business in St. Francois Xavier street, this city, about three years since, succeeding Wm. Millar, of the firm, who had carried on business in a small way, but profitably, for many years before. Jas. Sutherland, it will be remembered, succeeded to his uncle's

Leading Wholesale Trade of Montreal.

Lyman's Standard  
 Blue Black  
 Writing Fluid  
  
 —AND—  
**COPYING INK.**

Are warranted to retain their fluidity, and do not corrode the pen.  
 Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.  
 Prepared only by  
**LYMAN, SONS & CO.,**  
 MONTREAL.

**CROSBY**  
**STEAM GAUGE & VALVE CO.,**  
**SAFETY VALVES,**  
**STEAM & HYDRAULIC GAUGES, &c.**



We have received a large assortment of the instruments made by the above celebrated firm, which we offer at moderate prices.

Catalogues supplied on application.

**AGENCY, 16 ST. JOHN STREET,**  
**MONTREAL,**  
**JOHN TAYLOR & BRO.**

**JOHN S. SHEARER & CO.,**  
 533 St. Paul Street,  
**MONTREAL.**

**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.

established business some years ago, but, after a brief career, failed in February, 1879. The agreement between the recent partners contained some laudable provisions, but after a run of a short time in the small, quiet premises where Millar had at least made a living for many years, they removed into larger premises on Notre Dame street. The partners it seems

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 Bellorie. [Cognac.]  
 W. & J. Graham & Co., Oporto Ports.  
 R. C. Ivison, Jerez de la Frontera Sherries.  
 Baylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.  
 Jules Regnier, Dijon, Burgundies and Chablis.  
 L. M. Canneaux et Fils, Château de Dizy, 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 Ponsset & 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 Loch Katrine, Scotch Whiskies.  
 James Watson & Co., Dundee, Fine Old Scotch Whiskies.

**CANNED PEACHES.**  
 Madison Packing Co.'s.

"STANDARDS," in 3 lb. tins. Good quality selected fruit in good syrups.  
 "EXTRAS," in 2 lb. tins.  
 " " in 3 " "  
 The Extras are all large Peaches of the finest quality in a very heavy syrup.  
 "PIE PEACHES," in 3 lb. tins.  
 " " in 6 " "

In packing our Peaches, we have a great many perfectly ripe that are rather too soft to use for Table Fruit, which we pack as above without sugar expressly for Pies. As they are pared they make very nice Pie Peaches.  
 Quotations to the wholesale trade supplied by the Madison Packing Co.'s Agents,

**JOHNSON, RUSSEL & CO.,**  
 77 ST. JAMES STREET,  
**MONTREAL,**

did not agree too well as to business methods, one was progressive and the other more conservative. In July last they dissolved, Mr. Millar retiring. In the course of the following month, Mr. Sutherland felt obliged to consult his creditors. A statement was made showing an apparent surplus of \$700 over liabilities of some \$8,000, and arrangements were made for an extension on the basis of 25 cents on the dollar, cash, and the balance of 75 cents in 3, 6 and 9 months. To pay the ready cash portion he borrowed about \$2,500 from a shrewd and successful but liberal-hearted cheese merchant of the city. Mr. Sutherland now finds himself unable to meet the second instalment, and the result is an assignment to Mr. Andrew Boyd of the firm of A. Buntin & Co., while the friend is said to be left out in the cold. Mr. Millar has returned to his former premises, and is again running on his own account.

**WILLIAM DARLING & CO**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,**Hair Seating, Carriage**Makers' Trimmings and Curled Hair.**Agents for Messrs. Chas. Ebbelghaus & Sons, Manufacturers 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.****OUTLERY A SPECIALTY.**

FRONT ST., East.]

**TORONTO.****BUY THE****GLOBE**  
**WASHBOARD**

PATENTED 1876.

Kept by all Wholesale Grocers

MANUFACTURED BY

**WALTER WOODS, Hamilton.**

SOLD BY

**H. W. WADSWORTH,****56 COLLEGE STREET, MONTREAL.****J. J. Duffy & Co.**

CANADA

**COFFEE & SPICE****STEAM MILLS,****73 ST. JAMES ST., MONTREAL.**Diploma awarded for Duffy's Mustard  
at Exhibition, 1881.

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****AND GENERAL GROCERIES****ST. PETER STREET, MONTREAL****CANADA LIFE ASSURANCE CO'Y.****35th Year, Ending 30th April, 1882.**

Assets.....	\$5,064,206
Income.....	1,008,164
New Assurances.....	4,133,365
Total Amount in force.....	27,429,725
* Death Claim.....	233,491

\* N.B.—The Losses expected and provided for were \$362,858.

Policies two years in force are non-forfeitable and indisputable. Death claims paid immediately on proof, without discount.

PROVINCE OF QUEBEC BRANCH:

**180 ST. JAMES STREET, MONTREAL.**

J. W. MARLING, Manager,

P. LAFERRIERE, Inspector.

*JAMES AKIN, MONTREAL, District Agent.***H. R. BEVERIDGE & CO**

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

**WOOLLENS**

AND

**FINE TAILORS' TRIMMINGS.****CANADIAN PACIFIC RAILWAY CO'Y****IMPORTANT NOTICE.****Sale of Lands in Southern Manitoba,  
2,500,000 ACRES.****Without Conditions of Settlement or Cultivation.**

The Company will offer for sale, commencing 20th November instant, at the office of the Land Department, Winnipeg, all the odd numbered sections owned by the Company in

**SOUTHERN MANITOBA,**

west of the Red River, between the 24 mile belt, on the main line, and the International Boundary, as far as Range 13; and, west of Range 13, between the main line belt and the line between the north and south halves of Township four, extending west to the longitude of Moose Jaw, comprising about 2,500,000 acres.

Valuable sections will be offered for sale in the **Mennoite Reserve, Poubint Mountain**, and along the **South-Western Branch of the Canadian Pacific Railway**. Also in the well settled and attractive districts of the**Souris, Pelican & Whitewater Lakes, & the Moose Mountain.**

These lands will be sold at moderate prices, based on the valuations made by the Company's examiners, who are now in the field.

**No Settlement or Cultivation Duties**will be exacted. Terms of payment: **One-Sixth in cash on the execution of the contract; balance payable in Five annual instalments with interest at 6 per cent. per annum.** A deed will be granted on payment being made in full.

Payments may be made in

**LAND GRANT BONDS**which will be accepted at **10 per cent. premium** on their par value, and accrued interest. Bonds can be obtained on application at the Bank of Montreal here, or at any of its Agencies.For further particulars, apply to **JOHN H. McTAVISH, Land Commissioner, Winnipeg.**

By order of the Board,

**CHARLES DRINKWATER, Secretary.**

MONTREAL, November, 1882.

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 23, 1932.

### ST. LAWRENCE NAVIGATION.

We notice with some surprise an article in the *Globe* of the 17th inst., in which, adverting to some opinions expressed by Mr. Henshaw, President of the Montreal Board of Trade, and Mr. Thomas Cramp, formerly Chairman of the Harbour Commission, it is said, "Certainly Montreal should shew herself willing to help herself before presuming to ask new gifts from the Dominion." The *Globe* has wholly misunderstood the gentlemen referred to if he imagines that they hold the opinion that the City of Montreal could be properly called on to contribute one dollar to the improvement of the navigation of the River St. Lawrence. Neither the gentlemen referred to nor the present Harbour Board, of which Mr. Andrew Robertson is Chairman, have ever asked for gifts from the Dominion in aid of the Harbour of Montreal on which a considerable expenditure has been incurred. If it were deemed expedient to ask for such assistance precedents could be found in abundance to justify it. Not only has a considerable expenditure been incurred in connection with the Quebec Harbour, but last session there was a vote of \$100,000 for aid to Toronto. There was also a large vote for improvements on the Trent. What Montreal contends, and we are yet to learn that any argument can be advanced on the other side, is that the improvement of the navigation of the River St. Lawrence is as much a Dominion liability as the Canals, and other similar works.

As regards the harbor of Montreal, there is no reason why the improvements that are from time to time required should not be paid by port charges according to the custom elsewhere, and probably in Toronto, but it has been suggested that it might be expedient for the city taxpayers to assume the charge, and to offer this as a further inducement to the Dominion Government to assume a duty which at the time of the Union it was fully understood was one which properly devolved on the general Government. It is believed that "with free inland navigation, and no dues on vessels entering," a great impetus would be given to the trade of the port, and we feel convinced that efforts would be used to induce the Corporation to comply with the wishes of the Board of Trade and of the mercantile classes generally. The question, however, is one wholly irrespective of the larger

one bearing on the improvement of the St. Lawrence. That question has assumed additional importance since the decision to remove all tolls on the Erie Canal has been arrived at, and we can scarcely believe that there will be any serious opposition to the adoption of a similar policy in Canada. That policy is not advocated on any local considerations. There are powerful efforts being made to divert the Canadian trade to the American seaports, and as the Marquis of Lorne said to the people of British Columbia, it is necessary that we should make "a strong pull and a pull altogether" in order to retain and if possible to increase; the traffic through our own waters. The concentrated efforts of all sections of the Dominion will be necessary to secure this important object, and it will be truly deplorable if local jealousies on the part of Toronto and Quebec should be allowed to influence the Government and Parliament of the Dominion.

### DOMINION NOTE RESERVES.

We are assured by the *Montreal Gazette* that we have "clearly mistaken or misinterpreted" his position. We have carefully read the reply of our daily contemporary, but it appears to us that he has completely failed to grapple with our objection to his former proposal. We shall quote what he now suggests: "There are, as we stated, two courses open to the Government; one is to hold the debenture reserve in London against an emergency, such reserve to serve as collateral security for a loan against which sterling exchange would be drawn and supplied to this market; the other is to make the banks understand that the responsibility of providing a specie reserve devolves wholly upon them." If a loan were to be obtained on the collateral security of the debentures, the interest would have to be paid by the Government, which is what we decidedly object to. We think it most likely that the guaranteed debentures are already in London and have always been there. The *Gazette* takes no notice of the fact that in 1875 the Government held a portion of the Dominion note reserve in the shape of deposits in banks which they have long since ceased to do. We enquired whether any instance had occurred, since the adoption of the new system, of the Government withdrawing deposits in consequence of a demand for gold. The *Gazette* is under a most extraordinary misconception when he refers to the "circulation of notes of small denomination" being "estimated at \$7,200,000" in 1875. The circu-

lation of small notes was, at the period mentioned, under \$3,000,000. The reference which he has made to the opinion of Sir Francis Hincks has no bearing whatever on the present question. At the period mentioned the Government held a portion of the reserve for the redemption of notes in bank deposits and the argument was that this should not be excessive; indeed it originated in a desire to encourage the banks to issue the small notes. The system has been completely changed, and the deposits of the Government at present have no connection with the reserves held for the redemption of Dominion notes.

Of course there can be no objection to the Government giving the banks to understand that it will take any course that it may choose to indicate in regard to the deposits, but our belief is that an ordinary demand for gold would not lead to a reduction of the deposits. The reserves at present consist of gold, guaranteed debentures, and ordinary debentures, and, although in excess of what the law requires, are by no means in excess of what is prudent.

We must correct another statement of the *Gazette*. The gold reserve actually held is not about 25 per cent., but slightly under 20½ per cent. It will be quite time enough to pay interest on a loan on the security of the debentures guaranteed or unguaranteed when the gold reserve is materially reduced.

### THE GRAND TRUNK AND THE CITY.

It is very generally known that there has been a long pending claim on the part of the City of Montreal against the Grand Trunk Railway Company arising out of the City's subscription to the stock of the St. Lawrence and Atlantic Railway Company in the year 1849. Unfortunately the original agreement seems not to have been carried out in its integrity, and the transactions have become so involved that there seems reason to fear that a protracted lawsuit is the only alternative if an amicable settlement cannot be arrived at. That lawsuit will not be the only evil result to be apprehended. The Bonaventure Station has long been a disgrace to the city, and yet so long as the two corporations are at war there is no probability that the Grand Trunk Company will erect new buildings. The General Manager of the Grand Trunk Company, Mr. Hickson, has recently made a definite proposal, from which we learn that there is really only \$100,000 at issue between the parties, assuming that the Corporation would adopt the recommendation of the



Finance Committee, which was that the Grand Trunk Company should pay in cash \$100,000, and agree to expend a large sum of money in the erection of a new station. The counter proposition of Mr. Hickson is that "the claims of the city be entirely withdrawn, and the stock certificates of the St. Lawrence and Atlantic Company now held by the city be surrendered to the Company." In that case the Company will agree to erect at Bonaventure station within two years a passenger station suitable and adequate as regards capacity for the business of the Company. Mr. Hickson cannot estimate the total cost owing to the uncertainty as to the value of the land to be acquired, but he thinks that the buildings and tracks would cost \$300,000.

As Mr. Hickson has not gone into any detail as to the early history of the transactions, which have led to the present complications, we think it may be worth while to notice them in some detail. We find by reference to the newspapers of the day, that in July, 1849, the Directors of the St. Lawrence and Atlantic Railway Company made a proposal to the City Corporation, which was sanctioned by the Finance Committee, that "the City Corporation become subscribers to the stock of the St. Lawrence and Atlantic Railroad Company to the extent of £125,000, to be paid for in corporation bonds redeemable in five instalments of £25,000 each in 7, 9, 11, 13 and 15 years." When the report of the Finance Committee came before the Council it was moved by Councillor Beaudry that it be adopted, whereupon Alderman Bourret moved in amendment that "no action be taken until the opinions of the citizens on the question be ascertained." Mr. Bourret stated that he took this course in consequence of an opinion conveyed to him by one of the largest creditors of the city, that he was strongly opposed to the city funds being pledged for the purpose of completing the railroad. The amendment was carried, and the public meeting was duly called and held on the 31st July, the Mayor being chairman, and Mr. William Bristow, Secretary. The resolutions were moved 1st, by the Hon. A. N. Morin, Speaker of the House of Assembly, seconded by Joseph Shuter, Esq.; 2nd, by Benjamin Holmes, Esq., M.P.P. for Montreal, seconded by David Torrance, Esq.; the 3rd by George E. Cartier, Esq., M.P.P., seconded by John Rose, Esq., Q.C. We intend to copy at foot the resolutions adopted with but two dissentient voices by a large meeting, and it is to be observed that although the meeting was held at a time of unusual

political excitement, yet each resolution was proposed by a member of one political party and seconded by one of the opposing party. The dissentients were J. D. Gibb and John Molson, Esqrs. Mr. Molson said that he came forward with great reluctance to second Mr. Gibb's amendment. Mr. O. Berthelet, a wealthy citizen, expressed his surprise to hear Mr. Gibb talk of the city debt as he did, and asked a comparison with the New York debt of \$25,000,000. He hoped the enterprise would be universally supported as the only means of reviving trade. They might as well shut up their stores and go to bed as oppose this enterprise. When the vote was taken only the mover and seconder of the amendment voted for it.

Mr. Cartier felt assured that the general opinion of the citizens was in favor of the measure, and that he had no doubt the Corporation would act in accordance with it. It will be seen that the resolutions are clear on the point of subscription of stock, and if nothing further had occurred there could hardly have been any doubt on the question. All the complications seen, as far as we can judge, to have been caused by the sanguine views as to the earnings of the road which were taken, and which induced the Company to agree to pay the interest on the City bonds and to redeem them; indeed, it was agreed that £25,000 of stock should be set apart as a guarantee. It is well known that all the original estimates were found delusive, chiefly owing to the working expenses having been immensely under-estimated. The Province of Canada had a first mortgage on the road for many millions, and it consented to postpone its claim behind even the stock. Even on the assumption that the City of Montreal under the circumstances stated has a legal claim, it would be difficult, we should imagine, to determine its rank. It certainly could not take precedence of claims to which Parliament has given priority. The whole question is deeply involved, and we own that we do not see how the most ardent opponent of the Grand Trunk can have any doubt as to the expediency of accepting Mr. Hickson's proposal. It would hardly be possible for the Grand Trunk Company to admit or compromise the City claim. The following are the resolutions adopted at a public meeting of citizens with two dissentient voices.

Moved by Hon. A. N. Morin, M.P.P., seconded by Joseph Shuter, Esq.:

*Resolved*,—That the speedy completion of the St. Lawrence and Atlantic Railroad is of paramount importance to Montreal, and that it is alike the duty and the interest of all the Citizens cordially and zealously to co-operate in adopt-

ing such means as shall accomplish so desirable an object.

Moved by Benjamin Holmes, Esq., M.P.P., seconded by David Torrance, Esq.:

*Resolved*,—That the obstacles which have hitherto delayed the construction of the St. Lawrence and Atlantic Railroad are happily, in a great degree, removed, by the Act of the Provincial Parliament passed last Session, 12 Vic. c. 29, which authorizes the Government, on the completion of one-half of any Railroad, not less than seventy-five miles in length, to guarantee the interest of six per cent, on the amount of the outlay required to construct the remaining half of the work. Thirty miles of the said Railroad being now in full operation, and thirty-four miles only in addition being required to be constructed to enable the Stockholders to avail themselves of the liberal provisions of the said Act.

Moved by Geo. E. Cartier, Esq., M.P.P., seconded by John Rose, Esq., Q.C.:

*Resolved*,—That having learned that the Directors of the St. Lawrence and Atlantic Railroad Company have made application to the Corporation of this City for assistance to complete the construction of the first half of the Road (special power being granted to the said Corporation for that purpose, during last Session of the Legislature), and that their application has been referred to the Finance Committee, who have recommended that the City Corporation become Stockholders in the said Railroad Company to the extent of One Hundred and Twenty-five Thousand Pounds, and issue Debentures to that amount, redeemable in instalments at specific periods, from Seven to Fifteen Years, after the dates of their issue, this meeting, representing the Citizens of Montreal, cordially approve the Report of the said Finance Committee, and respectfully, yet earnestly, recommend its adoption by the Corporation.

## THE MEMORIAL OF THE HARBOR COMMISSIONERS.

### FREE CANALS.

After the remarks which will be found elsewhere on the claims of the Montreal Harbor Commissioners were in type, we received a copy of the Memorial to the Governor General, signed by the energetic chairman of the Commissioners, Mr. Andrew Robertson, who with the aid of his colleagues has succeeded in placing the subject fairly before the country. After acknowledging the assistance already given by which the tonnage dues have been reduced by 33 1-3 per cent, to that extent cheapening the St. Lawrence route, the Memorial proceeds:—

That the grants made to the Commissioners, amounting to \$1,780,000, have now been expended, and the 25 feet depth of water has been obtained, except at Cap La Roche, where vessels are obliged to take advantage of the high tide in order to have the full benefit of the improved channel. This should be further deepened two

feet, and at some of the bends and places where cross-currents exist, the channel should be widened to insure greater safety.

That your memorialists would further desire to observe that although the improvements now made are of great advantage to the trade by the St. Lawrence, it is generally admitted that the depth of water must still be increased to meet the demands of trade and enable the St. Lawrence route to successfully compete with American Ports.

Your memorialists would also state that they have a large and valuable dredging plant and an experienced staff for the further carrying on of these operations, and it would seem injudicious to allow the same to be dispersed, in view of the facts herein stated. That for the further improvements of the River additional dredging to the extent of 2½ feet is required, and it is estimated that this would cost about \$200,000 and that the work would be accomplished in five years.

Your memorialists would further draw your attention to the fact that of the \$1,780,000 expended, \$575,000 was paid for plant alone, leaving only \$1,205,000 as the cost of the work already done, in deepening the channel from 20 to 25 feet. Should the deepening be now continued this plant is available for it, but should the work be stopped, and the plant disposed of, and should it afterwards be found desirable to resume, a similar outlay would require to be made before operations could be again commenced.

That it is expected in five years time that the Canadian Pacific Railway will be completed from British Columbia to the St. Lawrence, when it is believed an enormous development of traffic will take place. Your memorialists are therefore most anxious that the requirements of this new trade should be anticipated and provided for, both by increased depth in the river, and accommodation in the Harbour. Your memorialists are unable to undertake both, but should the Government be pleased to relieve them of the Ship channel they will then be able to increase the accommodation in the Harbour.

Your memorialists would also observe that large grants are annually voted by Parliament for the improvements of Harbours and Rivers in all parts of the Dominion, while Montreal, the central shipping port in the Country, has since Confederation received no grants whatever, and has not only constructed her own Harbour works, but has been obliged to incur large obligations for the improvements of the ship channel of the St. Lawrence, a work which they think is as much a public work as the enlargement of the Canals, it being part of the great national waterway to Ontario and the North-West.

That as a further evidence of the additional burdens which are imposed upon the Revenues of the Trust, your memorialists would state that since 1873 it has fallen to them to maintain the buoys and beacons on the river from Montreal to Portneuf, and in doing so they have expended upwards of \$70,000, and have only received from your Excellency's Government the sum of \$7,000 on account of said disbursements. Your memorialists would beg to remark that they consider this service should be carried on at the public expense, as is done elsewhere in the Dominion, and should be permanently provided for, as a charge upon the public revenue.

That your memorialists would also call your attention to the fact that the Revenues of the Trust are all required for the due maintenance and improvement of the Harbour, the payment of the interest on the Harbour debt proper, and of the interest to the Government on the above mentioned loans, which latter sum now amounts to \$71,200 per annum, and on which account nearly \$400,000 has been paid to the Government out of revenue during the progress of the work.

That were the Government to assume the debt and the further deepening of the Channel, your

memorialists would be enabled to abolish the tonnage dues, which in 1880, the year before the reduction of tonnage dues already referred to took place, amounted to \$78,765, and which if accomplished would be an important concession to the shipping interests of the Dominion.

Your memorialists are aware that the Government is having the Channel between Cap la Roche and Quebec carefully examined for suspected obstructions, and they urge that a similar examination be made at Crane Island, below Quebec, where deep draught vessels can only pass at certain stages of the tide, and that such improvements as may be found necessary should be made.

That your memorialists view with considerable anxiety the action of the New York State by their recent vote in proposing to entirely abolish the tolls on the Erie Canal, which will no doubt be carried into effect, and be a direct blow at the St. Lawrence route; they would therefore respectfully urge your attention to this subject.

Your memorialists would further call special attention to the fact that at the American Seaports, with which the St. Lawrence must compete, the approaches to the Harbours are improved entirely at the cost of the United States Government and without charge against the Harbours. Within the past few years there has been thus expended by them over \$15,000,000 for the Ports of Boston, New York, Philadelphia, Baltimore and New Orleans for works which are exactly analogous to the improvement of the Ship Channel of the St. Lawrence, with which its shipping is now burdened.

Your memorialists would, therefore, for these and other reasons, most respectfully and earnestly request that the representations herein contained may receive the serious and favourable consideration of your Excellency in Council, and that such steps may be taken as will relieve the Harbour of Montreal of the burdens above referred to, and at the same time admit of the further improvements of the river, as herein suggested.

The Board of Trade of this city also has addressed a memorial to the Governor General in Council in favor of the abolition of the Canal tolls, which we regret we are unable to insert. It is based, however, on the abolition of the New York Canal tolls.

#### THE BUSINESS OUTLOOK.

Although deprecating, as we do, all efforts to produce distrust in the public mind concerning the immediate future of the business of the country, it nevertheless may be deemed not inadvisable to point out some unmistakable indications which should not be totally disregarded. There are circumstances in the condition of most houses that cannot be altered, and which no present-time wisdom can prevent eventuating in loss. Some accounts, however good at the opening, turn out unfortunate, perhaps through no fault personally, but because of vicissitudes over which the man had no control. The majority of such accounts belong to that class that are good enough while all around is prosperous, but not to be relied on during anything approaching to a reverse. The weather of the present season is thus far of the mildest character, and in this respect, following

the mild season of 1881, must operate in postponing the ordinary purchases of winter goods throughout the country, and the retailers are despondent. The city shopping on the other hand would appear to be rather favored than otherwise by the fine sunny weather—clothing, furs and rubbers being the exceptions. Should winter not set in shortly, retailers will find themselves generally overstocked with seasonable goods, and this, in connection with the great quantity of grain withheld from the market, must react on the wholesalers, who in turn, except where large capital exists, must have recourse to indulgence at the hands of their bankers. The discounts now are abnormally great, but it is not probable that any reasonable requirements attributable to an unseasonable fall or winter will not be met as long as the purchasing power is in the country and can be forced into its proper channels, or while the money can be had from other sources. The amounts to the credit of the banks at their United States agencies have been reduced to a minimum, and there is no source from which such a supply can well be had, save from the amounts advanced upon stock loans. These now amount to 16 million dollars, and there can be little error in computing that in such a condition of trade as that referred to, fully one-half that amount would be required by the early spring. It is not likely that, as between the speculators and the wholesale customers, there can be any hesitation as to choice.

The *Toronto Globe* pretends to have found an escape for borrowers upon stocks or other securities, should the banks be compelled to refuse further advances. Our contemporary thinks that the money could be had from "private sources." Does the *Globe* believe that people now-a-days put their money in a chest at home, hide it in a cellar or garden, or carry it in their pockets? Any private sources from which loans could be made would be the sums on deposit in the banks to the credit of the "private" persons, and the withdrawal of these would deprive the banks of the use of just that much money for their customers. It follows that if, as there is too much reason to fear, it should be found necessary to increase the line of discounts there will assuredly be a tight money market. Much too will depend on the action of the Government in regard to its large deposits. As regards the marketing of the grain crops, some bankers have commendably notified their agencies to refuse advances to those holders for high prices, except for car-load quantities.

## THE LATE HON. GEO. BROWN.

Montreal, 16th Nov., 1882.

To the Editor of the JOURNAL OF COMMERCE.

Sir,—I shall feel obliged by your inserting in the JOURNAL OF COMMERCE the following "observations on the Life and Speeches of the Hon. George Brown," recently published by the Hon. Alexander Mackenzie, M.P., which I propose to continue in future numbers.

I remain, &amp;c.,

F. HINCKS.

Before submitting the objections which I entertain to many statements in the Hon. Mr. Mackenzie's life of the late Hon. George Brown, I desire to express my satisfaction that so complete a record of the political life of a statesman who, during a period of nearly forty years, took a leading part in public affairs in Canada should have been furnished by one who, so far as I can judge, held substantially the same views on the questions on which I was compelled to differ with him. Let me declare, as I can do most conscientiously, that I had not only a high respect for Mr. Brown's public character, but a warm personal regard, and I still treasure a token of his kindly feeling exhibited during my residence in British Guiana, and several years after the termination of the bitter controversies which preceded my departure from Canada in 1855. That Mr. Brown conscientiously held the views which led to the disruption of the Reform party about thirty years ago, I never doubted, but I must be permitted to add that it seemed to me after my return to Canada that he had modified them materially. I readily admit that it would have been impossible for the author of the "Life" to have defended the political course of his friend, without condemning those who differed from him, and I trust that neither he nor any other friends of the late Mr. Brown will imagine that the observations which I shall offer are written under feelings of irritation, or from any other motive than a desire that both views of the questions in controversy at the period of the disruption of the Reform party, should be fairly considered by another generation.

With these few prefatory remarks I shall proceed to the consideration of the Introduction to the "Life." It seems to me that injustice is done to "the leaders of the popular party" prior to Mr. Brown's taking up his residence in Canada. It is alleged that they "gave comparatively little attention to the advocacy of fundamental principles of Government," and it is added on Mr. Lindsey's authority that "the people complained of the Government, when they ought to have struck a blow at the system." Mr. Lindsey's reference is to the U. C. Assembly of 1829, but is hardly fair even when applied to the Reform leaders of that period. Mr. Lindsey refers to Mr. Lyon Mackenzie as one of the earliest advocates of Responsible Government, and there is no doubt that as early as 1829 Mr. Baldwin and his father, Dr. Baldwin, Dr. Rolph, Mr. Bidwell, Mr. Mackenzie, and others lost no opportunity of advocating "the fundamental principles" which they are charged with neglecting. It is even maintained that "the principles of Responsible Government" were not well understood by the people, nor "much insisted upon by their leaders," at the

period of Lord Metcalfe's Government. And this after Mr. Baldwin had three times resigned office on that principle! It seems to me that the tendency of the introduction to the "Life" is to create the impression that no vigorous efforts were used by the Reform leaders to establish Responsible Government or to advocate liberal measures until Mr. Brown's arrival, which was about two years subsequent to the adoption of the Responsible Government resolutions in 1841. It is stated that "Lord Elgin did materially influence his Council on the settlement of the Clergy Reserve question." This is a grave error of fact. I emphatically deny that he ever even attempted to do so. Moreover, I cannot imagine at what period he could be supposed to have employed such influence. Lord Elgin himself in a despatch which Mr. Brown quoted with the view of holding the Administration of the day responsible for the personal opinions communicated by the Governor to the Secretary of State, a responsibility never assumed at any time, stated that he regretted the revival of agitation on the subject, but he added, "I much fear that the result will justify the disinclination which Lord John Russell appears from the first to have entertained to any legislation by the Imperial Parliament upon this question." From that time until the passage of the Imperial Act there was no opportunity for the Governor to exercise any influence on the subject. It is possible that it is imagined by Mr. Mackenzie that Lord Elgin influenced his Council to defer the secularization measure until after the general election in 1854. That he cordially concurred with his Ministers in deeming it strictly in accordance with constitutional principles, not to legislate on important subjects in a Parliament which had declared itself by two-thirds majorities in both branches to be an inadequate representation of the people, is doubtless true; but I am yet to learn that there was a single member of the Ministry favorable to such legislation, and I may add that, but for the object of embarrassing the Administration, I do not believe that five members could have been found to advocate a proceeding so completely at variance with established constitutional precedents.

Fully concurring with his biographer that Mr. Brown's advent to Canada was a great accession to the Liberal ranks, I emphatically deny that "some very prominent Liberals in political life were more or less conservative on church questions," if, as the passage is likely to be understood, the reference is to Upper Canadian Liberals. With regard to the Lower Canadian leaders, I shall notice their views later. When I commenced the publication of the Toronto *Examiner* in 1838 with the motto, "Responsible Government and the Voluntary Principle," my warmest supporters were Dr. and Mr. Robert Baldwin. During the protracted discussion of the Clergy Reserve bill in the session of 1839-40, when no effort was spared to obtain the consent of Reformers to the division of the reserves, the *Examiner* fought the battle with the *Christian Guardian* and *Colonist* for complete secularization, and Mr. Baldwin and all the other leading Reformers approved of its course. Then followed the disallowance of the Colonial Act in consequence of the opinion of the twelve judges

of England, that the proceeds of the reserves already sold had been legally appropriated by the statute of 1791 to the Churches of England and Scotland. The Imperial Act passed in 1840 was very generally believed to be a final settlement, especially as the policy of the Imperial Government had been declared that the Clergy Reserve question should be settled prior to the Union. I have no doubt that Mr. Baldwin believed that it would be impracticable to obtain the repeal of the Imperial Act, and no better proof can be adduced of the prevalence of such an opinion than the fact that there was no agitation on the subject in Upper Canada until an attempt was made by the Church of England to obtain such an amendment of the Imperial Act as would vest the reserved lands in the Churches of England and Scotland as corporations. It is admitted by Mr. Brown's biographer, after citing a remark of Mr. Price, that "vesting the land in ecclesiastical bodies was an infliction that the country could not and would not bear," that "the infliction seemed for a time to be imminent," and reasons are given for that opinion in which I entirely concur. Justice, however, is not done to Mr. Baldwin and his Upper Canada colleagues who led the movement to obtain the repeal of the Imperial Act and the restoration to Canada of the right to deal with the whole question of religious endowments.

Another objectionable remark will be found in reference to the Metcalfe crisis. It is said that "the Ministers whose responsibility to Parliament had been treated so lightly by the Governor General were not themselves fully united on any course of action; some of them openly sided with that functionary." No other inference can be drawn from the foregoing passage than that there was a difference of opinion in the Cabinet, and that more than one of its members had sided with the Governor. The only Minister who retained office was Mr. Secretary Daly, and his position was exceptional. He had many years before been appointed to what was then considered to be a permanent office, and at a time when Responsible Government was not even demanded. He was not a man of fortune, and he probably determined in justice to himself and his family not to do any act that would justify the Government by which he was appointed in ignoring his claims. Mr. Donn, the Receiver General, was in precisely the same situation, and although he had many years previously been appointed in England, he never received any compensation for his loss of office. Mr. Sullivan likewise had abandoned his profession to accept a permanent office before the introduction of Responsible Government, and was obliged, after many years service, to resume the practice of the law. The other members had all accepted office with the full knowledge of the responsibilities to which they were liable. Nothing can be more unjust under the circumstances than to convey the impression that there was any want of concord in the administration. I have some delicacy in noticing the allegation that "the press was feeble and ineffective, and therefore rendered but little support to the ministers," having been myself the editor of the *Pilot*, then the organ of the Reform party at the seat of Government, which had been removed to Montreal by the

Ministers who had recently resigned. I was strongly urged by the leaders of the party to assume that position, and although I had some controversies not only with the *Banner* and *Examiner*, but likewise with the *Globe*, there was nothing approaching to a rupture between Mr. Brown and myself until after I had ceased my connection with the press, which I always considered to be wholly incompatible with the position of a minister of the Crown. When I first accepted office in 1842 I abandoned my connection with the *Toronto Examiner*, and I followed precisely the same course when I again accepted office in 1848. In 1847, during an absence of a few months in my native country, the *Toronto Globe*, in its issue of 8th May of that year, referred to me in terms which I shall quote as the best evidence I can offer as to Mr. Brown's opinion of one whose labors are deemed so valueless by his biographer. Space does not allow me to copy the whole article, which was over a column in length, but I will cite a few passages:

"The Tory papers of Montreal have again declared war against Mr. Hincks. The press of the Metropolis has ever been distinguished by the grossest personalities, and in the disputes between editors an amount of scurrilousness and ferocity has been displayed which would have been tolerated in no place but in Montreal. There is only one English political journal on the Reform side in Montreal, the *Pilot*, and four on the Conservative side. The editor of the *Pilot* has over and again proved himself more than a match for the whole of them; beaten in argument, watched at every point, and unmasked on each new dodge, they seem to feel that there is but one way of safety left them, to drown their starchy opponent's argument in an ocean of personal vilification. Mr. Hincks took up his stand for the popular cause when it was at zero; he stuck to it year after year amid reproach and obloquy; the best years of his life have been spent in the cause of the people of Canada, and the fruits of his services have been not to him but to his country. The energy and business talent which would have secured a fortune in any commercial pursuit he has freely devoted to the public good; the great improvement which has been effected in public affairs, he has contributed largely to secure; he will have the satisfaction of being one of the founders of Constitutional Government in Canada, but the contest has brought him no golden fruits. Amidst temptation on all hands Mr. Hincks has remained true to his principles—devoted to the people's cause—and poor as when he entered on public life. We trust the day is not far distant when the Reformers of Canada will give an unequivocal testimony of their high sense of the services which Mr. Hincks has conferred on them—of the wonderful energy which he has brought to bear in their cause. No man has been more horribly persecuted than he has been; painted as a human fiend, a monster of wickedness, and for no other reason than his firm adherence to the Reform party of Canada."

The above opinion of Mr. Brown himself is the most satisfactory reply that I can give to the depreciatory remarks of his biographer in his introduction on myself in common with all the leaders of the Reform party prior to Mr. Brown's entrance into public life.

I have expressed an opinion that Mr. Brown had in later years materially modified those views which caused the antagonism between him and myself during the period from 1851 to 1854. I will briefly state the grounds of that opinion, and believe that the *Globe* of the pre-

sent day expresses political views substantially in accordance with those which Mr. Brown held at the period of his death. It is my conviction that thirty years ago no Catholic Archbishop would have expressed the confidence in an Administration, enjoying the support of the *Globe*, that was only a few days ago declared by Archbishop Lynch. I am equally confident that no Roman Catholic would have consented at that period to be a member of an Administration supported by Mr. Brown. Had the *Marmion* controversy taken place thirty years ago the *Globe* would most assuredly have taken a course diametrically opposite to that which it has but recently followed, one I should think substantially the same as that of *Principal Grant* of Queen's University. Again, thirty years ago the *Globe* would not have published such an article as that in its issue of the 11th inst., headed "PROTESTANT AID TO ROMAN CATHOLIC OBJECTS." I believe the *Globe* to be decidedly more liberal to-day than it was in 1852, and I am moreover firmly convinced that at that time my own political principles were more liberal than those of Mr. Brown.

F. H.

"Dr. GUSTAVUS GRIFFIX, M.D., B.A.," referred to in our last issue as the promoter of the *Pye Harvester Manufacturing Co.*, has for the time being at least ended his brief but notorious career in Montreal, and now lies in duration vile, realizing doubtless that "the way of the transgressor is hard." He landed in this city about the 1st July last, with the self-made reputation of having kept an hotel in Paris which accommodated 500 guests. He had come to Canada to invest some \$6,000, and after inspiring confidence by the aid of letters supposed to be from distinguished clergymen in London and Paris he leased the *Victoria Hotel*, where he kept over 20 servants, who, it is alleged, were not paid officials. Assuming the role of a pious Christian he preached from the pulpits of small churches in the humbler quarters of the city, and imposed upon credulous people to an unlimited extent. He used checks on the *Union Bank* to pay small debts, but these were invariably returned with the statement "no funds." The company of which he constituted himself president is said to have advanced him monies for which he has not accounted, and he was, prior to his arrest at the instance of his hotel manager, compelled to resign office. It is stated that his local debts foot up some \$5,000, and among his various attempts to raise funds was that of asking his landlord, whom he owed several months' rent, to lend him money for a passage to New York. His statement that he possessed \$5,000 worth of bonds in England is not generally believed, especially since the receipt of a letter from the Scotland yard authorities in London stating that he is "wanted" there by the police for giving false certificates of death.

WHAT is termed the "selfishness of capital" receives little illustration from the Montreal members of the *Canadian Pacific Railway Syndicate*. The foresight which in the case of the *St. Paul & Manitoba* and the *Canada Central Railways*, only a year or two since, made them as it were with a bound the possessors of great wealth, may befriend them again in their now gigantic undertaking; but many a man would have contented himself with a million or two, or much less, and hesitated to enter upon a struggle in which so much is ventured—in a grand spirit of enterprise.

The production of anthracite coal for the week ended November 11th was 669,867 tons, as compared with 588,584 tons the previous week, and 635,472 tons for the corresponding week of 1881. The total product from January 1st to November 11th was 24,985,258 tons, as against 24,176,670 tons for the like period of last year, showing an increase this year of 788,588 tons.

#### PROFITS ON EVAPORATED FRUITS.

During the last two or three years horticulturists have been experimenting with methods of evaporation, and although much remains to be learned, enough is now known to demonstrate that the grandest industry of the Pacific Coast is to spring from this plan of preserving fruit. The old plan of drying fruit in the sun is exceedingly objectionable because much of the substance, as well as the flavor, is lost. While lying in the sun a chemical change takes place which discolors the fruit, alters its taste and completely destroys its chief virtues. Bees, yellow jackets and flies also carry away much of the meat, and millers deposit their eggs in it to finally develop larvae. Subjected to a heat of 140 to 160 degrees for a period from twelve to twenty-four hours, all kinds of fruit come out of the evaporator, soft pliable and juicy, and robbed of no one single, desirable quality except the water they contained. This is replaced by soaking the fruit over night, which restores all the former plumpness and gives the fruit quite the appearance of canned goods. By the addition of the requisite sugar to suit the individual taste it is ready for cooking. It is proved, however, that the fruit must be thoroughly ripe before being taken from the tree. Five pounds of ripe apricots make one pound when evaporated, while seven pounds of apricots suitable for canning are required to make one. The immense profit to the fruit grower is readily understood when it is stated that evaporated apricots bring from twenty-five to twenty-seven and one-half cents per pound, less the labor of evaporating. Those having experience say the fruit can be taken from the tree, evaporated and placed in boxes ready for shipping at one cent per pound of green fruit.—*Santa Barbara Press*.

#### FIRE RECORD.

##### ONTARIO.

*Hamilton*, Nov. 18.—The steamer "Dromedary" lying here was totally destroyed. Valued at \$16,000. Insured in the *Western and Royal Canadian* for \$10,000. *Kirkfield*, 20.—The barns and stables of R. Armstrong, J.P., totally destroyed with contents. Mr. Armstrong's loss is \$2,500; insured in the *Sovereign* for \$800. *McRae and McInnis'* loss for threshing machines, \$200. No insurance. *St. Catharines*, 20.—F. Nihan's frame house corner Lake and Albert streets, destroyed. Loss, \$1,400. *London*, 22.—A fire occurred at the *Imperial Oil Co.*'s premises, destroying property of the value of \$5,000. *Whitby*, 22.—W. H. Crosby's stable with horse burnt; loss \$150; insured. *Embro*, 22.—The *Spring Creek Mills*, owned by H. M. Sutherland, were burned with a quantity of oats, oatmeal and a large number of bags. The stable, a hundred yards away, also destroyed, with a horse. Loss not known.

##### QUEBEC.

*Hochelaga*, Nov. 18.—Messrs. *Bourgoin & Co.*'s cement works at *Hochelaga* totally destroyed. The building belonged to Messrs. *Hogan & Beaufort*, and was of wood. The damage estimated at \$5,000.

##### NEW BRUNSWICK.

*St. John*, Nov. 18.—The schoolhouse at *District No. 4, Lancaster*, destroyed. Insured in *Liverpool, London and Globe* for \$10,000.

##### NOVA SCOTIA.

*Fusket Wedge*, Nov. 19.—J. H. Porter & Co.'s blacksmith and work shops totally destroyed.

The exports of Canadian lumber from Montreal during the season just about closed have been larger than for any like period since 1873. The quantity of lumber shipped from the St. Lawrence ports to the River Platte this year was 19,590,930 feet of pine, 4,653,995 feet of spruce, 79,100 pickets, and 508 spars, making a total of 24,419,827 feet—an increase over last year of 8,000,000 feet, of 14,000,000 as compared with 1880, 16,000,000 as compared with 1877, and 21,000,000 as compared with 1870, when the trade had reached its lowest point. The shipments have been made chiefly to the River Platte and other South American ports, it being estimated that not more than 10 per cent. was for Great Britain. From Quebec and other ports on the St. Lawrence the total quantity of lumber shipped this season was 2,607,480 feet of spruce. Since the opening of navigation in May last, forty-nine sailing vessels have cleared this port with lumber.

The trade in deals also has been unusually heavy this year, forty-five vessels having cleared from this point against twenty-seven last year. This business until very recently was monopolized by Quebec shippers. It is explained that, owing to the difficulty experienced in meeting the exorbitant demand of the longshoremen of the Ship Labourers' Union, shippers prefer this port. Deals from Three Rivers are sent to this port by rail in preference to Quebec. The above is the principal reason given by the shippers.

A MONTREAL (Ont.) correspondent writes: The G. T. R. authorities, apparently thinking that the grievances of the people on the Buffalo and Lake Huron division from Stratford to Goderich were not sufficient, some time ago changed the time of the morning train, which formerly left Goderich at 7.30, connecting at Stratford with trains for Toronto, London and Brantford. The morning train now leaves Goderich at 5.30, and connects at Stratford with a train for Toronto, but passengers for any point South or West have to remain in Stratford upwards of two hours before they can be accommodated. The annoyance thus caused is great.

A COMPANY is about to be organized at Halifax for the exportation of fresh fish of all kinds to the European and American markets. It is understood that the patent right for the Dominion has been secured of a new German invention whereby fresh fish and meat can be kept sweet and good for from four to eight weeks.

We have received a letter from Mr. Wm. McRenn, grain merchant, Port Hope, Ont., stating that the endeavors to compromise with his Montreal creditors, referred to in our issue of the 22nd September last, had reference only to some disputed accounts. He claims to be able to pay 100c in the dollar on all just claims.

## Financial and Commercial.

### MONTREAL WHOLESALE MARKETS.

THURSDAY, 23rd Nov., 1882.

Navigation is closed though the river is as navigable as at any time during the season. The last steamship left port Tuesday last, vessels of every kind have moved into winter quarters, the sheds on the wharves have been removed and the harbor is again deserted. The total arrivals of steamships this year was 589 against 532 last year. The continued dry weather has so lowered the water in the streams that some mills and factories are inconvenienced, and the paper mills in some sections have

stopped running. The distribution of merchandise for the week shows quite a decrease as compared with a month ago, but we have reached the period when trade is usually expected to remain generally quiet until the close of the year. The mild rain just set in does not seem favorable for frost and snow. Rates of discount here continue to be quoted at 7 to 7½ per cent, and of stock loans at 6½ to 7. Sterling Exchange in light demand at 108½ to 108¾ for round amounts between banks and 108½ cash over the counter. Drafts on New York firm at ¾ prem. Business on the Stock Exchange this week has been less active, and the tone of the market the last couple of days has been weak. St. Paul and Manitoba Railway declined 7 per cent. yesterday, to 137, in sympathy with the New York market. Speculators being pretty well loaded, some of them were forced to sell other stocks when a general decline followed. To-day the market opened weak, with the downward tendency still more marked, and an average decline of 1 per cent. for all leading securities was recorded. See table of quotations on another page.

ASSES.—Receipts moderate. First Pots have been sold at \$6.00 to \$5.10. Seconds \$4.75. No Thirds coming in. 50 barrels First Pots have been shipped via Portland to Liverpool, to which point thirty shillings per ton freight is paid. Pearls continue scarce, and may be quoted \$9.00. Receipts since 1st January, 7118 barrels Pots, 507 barrels Pearls. Deliveries, 7630 barrels Pots and 798 barrels Pearls. Stock in store at six o'clock on Thursday evening, 227 barrels Pots and 20 barrels Pearls.

BOOTS AND SHOES.—The event of the week in this branch has been the "strike" of the lasters in the factory of Messrs. Cochrane, Cassils & Co., because this firm refused to comply with the demand that two non-union men employed by the firm should be at once discharged. At a meeting of the Manufacturers' Association—formed last summer for the purpose of dealing with cases like the present—on Tuesday last, it was resolved that unless the "strikers" in the factory above-mentioned returned to work by Saturday next, all the lasters in eighteen other factories in the city will be discharged. This action would practically mean the closing of all the factories, which could not be carried on longer than a week without the lasters. The manufacturers, however, are determined not to be dictated to as to whom they shall employ, and some rather than submit express their willingness to repeat the occurrence of some 8 or 10 years ago when all the leading factories in the city were closed down for six weeks. Trade generally continues fairly good, but is falling off as the sorting-up season is virtually over and travellers are fast going out with their new Spring samples; again, owing to the continued mild, dry weather the demand for heavy winter goods continues light. Payments fair, with few renewals asked; still country merchants are feeling the effects of the unfavorable weather and slow sales, and some are complaining. Although too early to form an accurate estimate, prior to stock-taking, it is generally believed that the volume of business for the season will show a satisfactory increase, as compared with last year.

CATTLE, ETC.—Cable advices from Glasgow and Liverpool report market good for choice cattle, while other grades are quiet. Good Canadian steers are quoted at 8d. in Glasgow, extra choice bringing 8½d. Good export cattle are quoted at from 5c to 5½c per lb. last Mon-

day, nothing of importance, however, having transpired. Although many of the buyers have turned their attention to the Boston markets, good export cattle will continue to meet with a fair demand here. The supply of live Hogs was small, and sales were made at from \$7 to \$7.12½ per 100 lbs. The offerings of butchers' cattle comprised about 300 head, the greater portion of which were of medium qualities. Choice butchers' stock was scarce and sales were made at from 4½c to 5½c, fair to medium grades at from 3½c to 4½c, and inferior from 2½c to 3c. Sheep sold at from \$4 to \$7.50 each, and Lambs from \$4 to \$4.50. Shipments of Live Stock from Canada to Great Britain for week ending November 25th, 1882, as reported by Mr. C. H. Obandler, Insurance and Shipping Agent, are as follows:—From Portland, SS. "Brooklyn" to Liverpool, 231 cattle, 1,410 sheep. Total last week, 869 cattle, 4,832 sheep. Total to date, 42,393 cattle, 76,053 sheep. Total same date last year, 42,397 cattle, 61,146 sheep.

DRUGS AND CHEMICALS.—Business has become very quiet in this line, the country trade being pretty well supplied and not much doing locally. The English markets are dull also, and although there is a weaker feeling in prices, and manufacturers are anxious to sell, there are few buyers. Quinine in New York has quieted down, without much change in price; a shipment of 70,000 ounces arrived from Germany this week on recent contracts for November delivery. Chamomiles, Gentian, Quassia and Columba Root are all higher by at least 100 per cent., on account of advance in Hops—all these being used as substitutes.

DRY GOODS.—The Fall season is virtually over with the wholesale trade; travellers have nearly all returned, and report that retail trade continues rather dull, owing to the protracted mild weather. There is scarcely any demand for certain heavy goods which should be in season at this period, and buyers in the market are few. Business is confined to filling small sorting-up orders, and payments are better in some quarters, while other houses report that they have fallen off somewhat during the last half of the month. The city retail trade have been doing a fair business during the week, the weather having been rather more favorable. As foreshadowed in our last issue, the largely increased competition in Canadian cotton manufacture has already resulted in the reduction of prices by all the leading mills from ½c to ¾c per yard for all numbers of grey cottons with one or two exceptions on the list. Values for bleached cottons remain unchanged. The decline is undoubtedly the result of the wholesale trade holding off this season, but since the decline this week a good many orders are said to have been placed.

HOPS.—During the week a lot of very choice hops was sold at \$1.20 per lb. to a city brewer, which is the highest price ever realized for Canadian hops. The easier feeling in the English and New York markets appears to refer more particularly to damaged hops. A quiet tone pervades this market, and brewers limit their purchases to immediate wants.

FISH.—Of all kinds is in small supply, and accordingly prices rule very firm. Stocks of Labrador Herrings have been greatly reduced, and are held firm at \$6.50 per barrel for round lots. The market is almost bare of lower grades. The demand for Green Cod is considerably in excess of the supply, hence prices have somewhat advanced, No. 1 being now quoted at \$6.50 to \$6.75, No. 1 large do. at \$7, and draft fish at \$7.50. Dry Cod very scarce at \$6.25 to \$6.50 per 112 lbs. British Columbia Salmon steady, at \$16.50 for No. 2, and North Shore do. still quoted at \$20, \$19 and \$18 respectively for Nos. 1, 2 and 3, with little movement reported.



**FLOUR AND GRAIN.**—The English breadstuffs markets have ruled inactive but firm for the week. The demand for spot wheat in Liverpool is reported light. Imports in the United Kingdom for the week show an increase of 10,000 qrs. wheat and a decrease of 10,000 bls. flour, as compared with the previous week. The Western Wheat markets have ruled generally dull and weak, but Chicago market closed stronger and slightly higher. The local flour and grain market, as is usual at the close of navigation, rules dull and easy, with last week's prices nominally unchanged.

**FRUITS.**—The export trade in Apples for this season is practically over, and stocks in this city are by no means large as compared with those of previous years. Holders of good to choice stock therefore have confidence in the future of the market, and are firm in their views. In New York there is only a moderate supply of apples, and holders are very firm in their views for good-keeping lots, preferring to store than sell, feeling confident they will do better later on. The Boston market is also firm for choice winter stock. Car lots for the local trade are selling here at \$3.50 to \$4.50 per barrel, the outside price being only for fancy fruit, chiefly Russets; extra good brands of other kinds command \$1, but the bulk of sales are made at \$3.50 to \$3.75. Ordinary winter apples sell at low figures, ranging from \$2.40 to \$3, as a good deal of this stock offering is of non-keeping quality and cannot therefore be stored. Latest Liverpool advices report an improvement in that market, recent sales there of Montreal Fameuse apples having netted the shipper about \$2.75 per barrel. Almeria Oranges are a shade firmer, in sympathy with foreign markets, and quoted at \$5 to \$5.50, but demand is only fair. Valencia Oranges are arriving in good condition, and selling at \$7 per case; demand fair. Lemons quiet, slow of sale at \$3.50 per box. Cape Cod Cranberries selling slowly at \$13 per barrel; the price being unusually high, the demand is rather light.

**GROCERIES.**—Teas.—There is continued steadiness for desirable Japans as to value. Demand is not active. The medium and lower qualities are without special alteration in position. Exports from Japan are now quite below last year at this time, and Teas not coming in freely. China Green Teas quiet. Black Teas are reported for the lower grades of sweet Teas as improved in English market. Sugars.—There is a concession of 1/4th in Granulated. Yellows show but slight change. West India Sugars not much doing. Molasses.—Barbadoes slightly lower, 52c to 56c; other kinds dull. Syrups 1/4th lower. Coffees practically as before noted. Rice is quiet at recent values. Spices.—Pepper again reported higher in New York, say about 13c in Bond. With us value is 15 1/2c to 17c. Pimento quiet. Nutmegs a trifle lower. Cloves not in large supply at the moment, 26c to 35c. Cassia firm at advance. Fruits.—Valencias are rather firmer, 7 1/2c to 8 1/2c. Layer Raisins in small supply and this season asked for. Loose Muscatels dull. Seedless and Sultanas dull. Currants steady. Almonds firm at advance.

**HARDWARE AND IRON.**—Business with the leading houses continues good, considering the advanced stage of the season, and payments continue very fair. The travellers are returning home, and the trade here are busy with the last shipments of the Fall season. A good steady demand is experienced for heavy goods; Bar Iron, of which the supply is light, is moving off freely in car lots at \$2.15 to \$2.25, as to quantity. A rather lively movement in skates is reported, and some improvement in the market for Tin Plates has to be noted; prices however, though firm, are not quotably altered. In Pig Iron there is little or no busi-

ness doing, chiefly for want of stocks. Enquiries from the West for small quantities continue to be received, but stocks in hand here do not exceed 400 tons, almost entirely of Glengarnock and Eglinton. No Summerlee in the market. Transactions are confined to small lots, less than 100 tons each; Eglinton is held here at \$22.50, duty paid. The present condition of the market is expected to continue until the end of the year, as prices in Great Britain remain high, and freights continue extreme, rendering it almost, if not entirely, impossible to import iron. The Philadelphia iron and steel men do not believe that the reports from the interior and the West mean a general depression of their industry. Every rolling mill there is running on full time. The proprietors have fixed the price of iron for the ensuing month at 2 1/2c per pound; a reduction from the last fixed rate of 2-10ths of a cent. This will bring the workmen's wages down five per cent. The determination of the mammoth Joliet Iron and Steel Co., of Illinois, to close their works on or before the 1st Dec. next, and the apprehension that the other western companies making Bessemer steel will follow suit, thus throwing out of employment some 20,000 men, may affect the American steel markets for the better somewhat. The reasons assigned by the Joliet Co. for their action are that a majority of the new Congress will be hostile to the existing tariff on steel rails and the decline in the price of steel rails, which within three months have dropped from \$50 to \$42; also that the general public sentiment is that the custom dues must be reduced. Any reduction in the tariff at present prices, they say, would cause them to run at a heavier loss than they are now staggering under.

**LUMBER.**—Shipping lumber is over for the this season, so that the wholesale business also is practically over for the season. The demand keeps good, and prospects are fair for a good winter trade, as consumers have very little stock on hand, and are buying from hand to mouth. No change in prices. A Quebec correspondent says: Several sales of spruce deals have taken place lately, aggregating upwards of 400,000 standard. The prices have not transpired, but they are supposed to be in the vicinity of \$40 for firsts, \$27.50 for seconds and \$24.50 for thirds, 20 per cent. oddments, all next season's cut.

**OILS.**—There has been considerable activity in Seal oils since our last report appeared, and stocks have become concentrated pretty much in the hands of one firm. The Steam Refined Seal has been bought up by the firm alluded to at 80c, and is now held for 90c to 95c, with sales reported at the inside figure. Another lot of 50 barrels was sold earlier at 87 1/2c. Ordinary Pale Seal has been sold between houses during the week at 75c, while Straw do. is quoted at 70c. Newfoundland Cod Oil is held firm at 67 1/2c to 70c, but as no further receipts are expected and stocks are light, higher prices may be anticipated; values in England, which largely govern this market, are said to be relatively higher than the figures asked here. A lot of 100 barrels Newfoundland A was sold at 66 1/2c. Halifax A Cod is in fair request, at 65c to 66c per imperial gallon.

**PROVISIONS.**—In Liverpool yesterday Lard declined 3d per 100 lbs; pork, fallow, and other provisions were unchanged. Owing to continued heavy receipts of hogs in Chicago, prices further declined yesterday 1 1/2c to 20c per 100 lbs; estimated receipts were 42,000 against 47,551 on Tuesday, and shipments were 2,950. Pork recovered somewhat, and closed 10c to 12 1/2c higher; Lard was also stronger, and quoted 12 1/2c to 15c per 100 lbs higher than on Tuesday. The local market has ruled dull all week, and not much improvement in the demand is expected until snow roads come, when the lumbermen will probably require increased supplies. The Chicago provision market has been weak

and tending downwards since our last reference, Mess Park having declined since Saturday from 50c to 75c per brl, and Lard has dropped there about 40c per 100 lbs. In this market buyers are holding off, on a falling market; Western Mess Pork is offering at \$22.50 to \$23, as to quantity, and Fairbanks' Lard is held at 15 1/2c to 15 3/4c in pails. Canadian Lard is quoted at 15c. Hogs continue scarce and very firm; sales slow at 28c to 30c, but general consumers are not using them at all. A few small lots of Dressed Hogs have been received, and prices range from \$8.50 to \$8.75 per 100 lbs. according to the kind of weather prevailing.

**PETROLEUM.**—No change since last week's quotations. Demand is light and prices firm.

**WINES AND LIQUORS.**—Importers have continued very busy shipping orders to all parts of the country, and more particularly to the North West. Stocks continue fairly large, and prices remain unchanged throughout the list. An advance in prices for Champagnes is expected by leading shippers early in January, owing to the short vintages of the past season. At present, however, buyers can get fully supplied at old figures. Payments reported fair, considering the disadvantages under which country merchants are laboring.

**WOOL.**—Market remains quiet and nominally unchanged. Stocks in the hands of dealers are not large, and manufacturers having been pretty well supplied, business is expected to rule quiet until after the close of the year. Transactions are confined to small lots at our quotations. The leading American markets are reported dull, and although the London sales opened on the 21st inst., no cable advices have yet been received.

#### AMERICAN MARKETS.

Boston, Nov. 23.—Flour, in steady but moderate demand; prices unchanged. Sales of Superior at from \$3.50 to \$3.75; Extras from \$4 to \$4.50, including choice Bakers' from \$5 to \$6.25. Patent Spring selling at from \$7 to \$7.75, and Patent Winter at from \$6 to \$7. Cornmeal sells at from \$3.65 to \$3.75. Oatmeal at \$5.25, and \$6.25 for common and choice. Hay, new arriving freely and is in fair demand. Sales at from \$18 to \$19 for choice, and from \$15 to \$17 for medium. Butter, dull; prices favor buyers. Sales of choice at from 35c to 37c, and fair to good at from 25c to 34c. Cheese firm, but quiet; sales at from 12c to 13c for choice, and from 10 1/2c to 11 1/2c for fair and good. Eggs firm, and have been in demand at from 20c to 31c for Canada and Eastern. Choice Canada Peas in demand, with sales at from \$1.20 to \$1.25. Potatoes in fair demand, prices steady at from 75c to 80c for choice grades, other kinds at from 75c to 80c per bush.

Chicago, 2.17 p.m.—Wheat, Nov., 93 1/2c; Dec., 93 1/2c; Jan., 94 1/2c. Corn, Nov., 69 1/2c; year, 61 1/2c; Jan., 54 1/2c. Oats, Nov., 36 1/2c; year, 35 1/2c; May, 36c. Pork, Nov., \$17.25; Jan., \$17.10; Feb., \$17.25. Lard, Nov., \$11.15; Jan., \$10.60; Feb., \$10.82 1/2.

New York, 3.00 p.m.—Wheat, Jan., \$1.12 1/2; Feb., \$1.14 1/2; Dec., \$1.09 1/2. Corn, Jan., 67 1/2c; Feb., 65c; May, 63 1/2c; Nov., \$1.01; Dec., 84 1/2c; year, 84 1/2c.

Milwaukee, 2.30 p.m.—Wheat, Dec., 94 1/2c; Jan., 91 1/2c.

#### ENGLISH MARKETS.

LONDON, Nov. 23, 1882.

(Beerbohm's Advices.)—Cargoes off Coast—Wheat, steady; Corn, nothing offering. Cargoes on passage—Wheat and Corn firmly held. Quantity of Maize on passage for United Kingdom, 70,000. Wheat, 2,050,000 qrs. Liverpool Wheat on spot firmly held. Corn firmer. Mixed Maize 8s 2 1/2d. Canadian Peas: 7s 11d. Paris Wheat and Flour firmer.



**The Price of the**  
**EL PADRE**  
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 10 Cents;  
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**TORONTO WHOLESALE MARKETS.**

(By Special Telegraph.)

Toronto, Nov. 23, 1892.

Trade in some leading departments continues unsatisfactory. As a general thing, in dry-goods and boots and shoes there is more to sell than will find buyers. Then there is the increasing aggravation of short payments from country merchants. The farmers are not selling their grain, and country storekeepers cannot meet their bills payable. Hardware merchants do not complain so much; their accounts are not large with any one customer, and perhaps they fare better. The grocery houses have been doing a large business; the demand from the lumber districts for groceries and provisions has been large. Provision dealers, of course, have been doing well; prices have been high, and thus have sold out everything. The bread-stuffs markets have continued dull, and prices remain low. Hog products are increasing, and declining in value. A provision merchant here offers to sell Mess Pork at \$21.50. It is expected that hogs will be \$1.50 per 100 lbs cheaper after the holidays. Money matters are really unchanged; discounts are still obtained at 7 per cent, and money is plentiful for all the requirements of regular trade. The shelves of nearly every retail merchant now contain all the tweeds and other woollen goods that will be required for a hard winter's trade. A similar state of things may be discovered in regard to cotton goods. However, the great purchasing body, the farming community, are probably strong enough to carry the trade over for one year.

The following table shows the closing bids on the Stock Exchange compared with last Thursday:—

Banks.	Bid Nov. 16.	Bid Nov. 23.	Loan Cos.	Bid Nov. 16.	Bid Nov. 23.
Montreal..	202½	201½	Can. Permanent	228½	235
Toronto..	171½	173	Freehold..	.....	.....
Ontario..	117½	118	Western Can..	.....	194
Merchants	123½	122	Bldg. & Loan	105	104
Commerce	131½	131½	Imp. Savings..	110	.....
Dominion	139½	138½	Farmers' Loan..	.....	.....
Hamilton	116	.....	London & Can'da	.....	132½
Standard..	113½	117	Utcon & Erie..	161	.....
Federal..	153½	151	Dom. Savings..	.....	.....
Imperial..	135	133½	Ontario Loan..	.....	.....
Molson's..	127	.....	Hamilton Prov..	.....	.....

**FUEL.**—Trade is quiet, under the operation of the mild weather. Some of the dealers are taking advantage of all the vessels trading between here and South Shore ports. The price is still \$6.25 and \$6.50 per ton, delivered. Wood in good supply, at \$5.50 for best, and \$4 for second.

**STORAGE.**—There are one-half of the warehousemen here complaining of the falling-off in their business. The railway elevators are getting a fair amount of grain, but the warehouses depending upon farmers' deliveries have been scantily supplied. "The railways are killing us," is what one of the wharfingers says.

**FREIGHTS.**—Next week will see the close of navigation, practically. Freights are getting scarce, but even if this were not the vessels do not earn enough to induce them to sail with all the heavy expense against them. Rates on grain from here are 3½c to Ogdensburg; 3c to Oswego; and 4c to Lake Erie.

**PETROLEUM.**—There is a sustained improvement in trade. Prices, however, are not showing so inflexible a character as they did last week. Quotations are 21c per gallon for lots of five or ten barrels, 21½c for single barrels Canadian; and 26c for prime, and 32c for water white American.

**FLOUR AND MEAL.**—The market for flour is unchanged. Stocks are light, as it is said the country mills are running not quite half-time for want of water. Prices are still low, but it is pointed out that the millers have a good profit on the manufacture, buying wheat so cheaply. There are still small lots of Superior extra sold at \$4.50; but there have been sales also at \$4.45. Bags are held, not firmly, at \$2.15. There are no other grades on the market, nor in stock. The rate on flour from Toronto to Liverpool is 42c per sack of 100 lbs. via Grand Trunk to Portland. Bran has increased in value, and is wanted at \$11.50 to \$12. Oatmeal is offered at \$4.75 and \$5, according to quality, but there is not much demand, and sales are limited. Cornmeal is nominal at \$3.75.

**WHEAT.**—There have been few sales of wheat during the week. It is said by one produce dealer that the transactions in Wheat, in Ontario, have been remarkably light this fall. The quantity exported has not been one-third of what it was last year. The reason is that the farmers have not brought it to market. During two days at the close of last week there was a slight advance, when No. 2 Fall sold at 94½c. And now, although the Old Country markets have continued firm, the price has rather weakened, and No. 2 Fall is now worth no more than 94c; and on this basis No. 1 is worth 96c; and No. 3 worth 91c. Spring Wheat is not in any demand except by millers, and is dull also. No. 1 is quoted at \$1.01. There have been sales of No. 2 at \$1; and No. 3 is quoted at 96c. The stock in store on Monday last, November 20, was 133,733 bushels, against 196,380 bushels at the same date last year.

**COARSE GRAIN AND SEEDS.**—The effect of a depression at Oswego is that the barley market here has commenced to decline. There is no activity nor tone to the market. There is a distinct falling off on all grades of one cent, and it is doubtful if that would satisfy buyers to-day. No. 3 sells at 56c; No. 3 Extra is quoted at 63c; No. 2 at 73c, and No. 1 at 77c. These prices will not to be maintained for many days. It is predicted that the higher grades of barley will be 8c to 10c lower than they are at present in the first half of December. There were on Monday, November 20, 134,687 bushels in store here, against 295,919 at the same date last year. Oats are dearer, owing to

light receipts, and an active demand. Western Oats sell at 41c, and Eastern at 40c, on the track. Peas find ready market at 74c to 75c. Rye is steady at 60c, with very little demand. Beans are quoted at \$1.50 and \$1.75. Seeds are nominal, Clover \$5; and Timothy \$2.50 to \$3.

**LIVE STOCK TRADE.**—The markets are dull. Tuesday's market was like previous days, about 130 cattle were offered for sale, but none of them were fit for shipping. It is now said that there will be no Canadian cattle shipped to Europe this winter, at least by any of the Canadian Steamship lines. The cattle on the market here were bought at 4½c to 4¾c per lb. for good butchers, and 3½c to 4c for second. There will be no good cattle in this market till about the middle of December, when Christmas beef is sent on. Sheep sold at \$4.50 to \$6. Lambs were in pretty fair supply, selling at \$3.50 to \$4 for car lots, and \$1.25 to \$1.50 for select lots. Fat Hogs sold at \$6.25.

**WOOL.**—There is little or nothing doing in Canadian fleece, which is nominal at 19c to 20c. The factories still purchase freely of imported and pulled wools. Prices are unchanged. Supers at 27c to 28c; Extra Supers 32c to 34c.

**HIDES AND SKINS.**—The demand keeps active for tanners. There is a certain quantity coming in from Chicago and the west which sell at about the same rates as Canadian. Green hides sell at for cows 8½c for steers 9½c; cured sell at 1 cent higher. Sheepskins sell now at \$1.10 to \$1.25.

**PROVISIONS.**—There has been a decided decline in prices of meats. The fall trade too is pretty well over, as the great bulk of the shanty orders are filled. Recent heavy shipments to the North-West have closed this branch of the trade. Mess Pork is now sold at \$21.50 for imported, and \$22.50 for Canadian. Bacon is lower, and long clear is quoted at 12c to 12½c; Cumberland Cut 11½c to 12c; rolls 14c to 14½c; breakfast 14c to 15c. Hams, smoked 14½c to 15c, pickled 13½c to 14c. Mess Beef is now listed, and quoted at \$14 for prime, \$15 to \$16 for mess, and \$18 for plate. Lard is still 15½c for Canadian and 16c for American. Butter is unchanged; 19c to 20c for good to choice; store packed 16c to 18c; inferior 12c to 14c. Cheese unchanged, 11c to 11½c for common, 12c to 12½c for fine. Dried Apples are sold at 8c to 9c.

**OTHER PRODUCE.**—Apples are dearer, and sell now at \$2.75 to \$3 on the street, and \$3.50 for choice fruit. Potatoes are still in good supply; selling at 60c by the car load on the track, and 80c per bag delivered. Hogs on the market sell at \$8.25, and in lots by railway at \$8. Hay sells at \$10 to \$16 a ton; Straw, at \$7 for loose, and \$12 to \$14 for oat and rye in bundles. Mangolds sell at \$7.50 a ton. Poultry is abundant and cheap at 45c a pair for fowls; 65c for geese; ducks, 8c per lb; turkeys, 8c to 9c per lb.

**HARDWARE.**—There is a slight dullness at present. The demand for certain lines of goods has fallen off, but prices are kept up, and the trade is in good condition. Prices wholesale: *Bobbit Metal*, 7½c, 12c, 16c, and 20c. *Steel*, cast, 12½c to 13½c; boiler plate, 3½c to 4c; sleigh shoe, 2½c per lb. *Iron boiler plate*, P. G., 2½c to 3c; best, 3½c to 4c; Bradley, 4½c to 5c. *Cut nails* per keg of 100 lbs, 10d to 60d, \$3.05 to \$3.20; 8d and 9d, \$3.30 to \$3.40; 6d and 7d, \$3.55 to \$3.65; 4d and 5d, \$3.75 to \$3.85; 3d, \$4.10 to \$4.20. *Canada Plates*—Hutton, \$3.10 to \$3.15; Boar's Head, \$3.35; Pontypool, \$3.35; "W. F. G.", \$3.15 to \$3.25; Sagemay, \$3.35. *Bar Iron*, \$2.20 to \$2.25; Hoops, \$2.65 to \$2.75; Band, \$2.65 to \$2.80. *Pin Plates* are in good demand and prices firm. *Barbed Fencing Wire*, galvanized, 8½c to 9c; pointed, 7c to 7½c.

**WEATHER.**—There is no change in quotations, although business keeps moderately active. Manufacturers are hesitating how far the mild weather will interfere with the output. Prices continue:—Spanish Sole, all weights, 26c to 27c; No. 2, 26c to 27c; Slaughter Sole, heavy, 28c to 30c; light, 27c to 29c; No. 1 Spanish, middle weights, 28c to 30c; Buffalo Sole, 21c to 23c; Hemlock Harness, 28c to 33c; Oak harness, 45c to 50c; hemlock felting, 32c to 34c; upper, heavy, 32c to 36c; upper, light, 34c to 43c, according to quality; French kips, 75c to 95c; English, 70c to 75c; Chiengo, 65c to 75c; native kips, 50c to 65c; buff, 16c to 18c; pebble, 14c to 18c; hemlock, calf, 35 lb to 40 lb, per doz. 75c to 90c; light, 60c to 70c. French calf, \$1.10 to \$1.40. Splits large, 28c to 33c. *C. d. Oil*, 65c to 70c; *Straits Oil*, 55c to 60c.

**DRUGS AND CHEMICALS.**—Business is reported very satisfactory, the new lines reported are having an active demand. *Hops* are quoted at 95c; Chamomile flower, 40c; Colombo root, 35c; Gentian root, 10c to 12c; and Quassia, 12c. These herbs are all used largely in brewing operations along with hops. The list besides is newly unchanged. *Aloes*, Cape, 20c and 25c; *Josai*, 20c; *Fresh Ergot*, 55c to 60; *Opium*, firm, \$5 to \$5.10; *Castor Oil*, 10½c to 11c; *Sweet Almonds*, 60c per lb; Juniper Berries, 65c per oz. *Oil Lemon*, \$3.50 per lb; *Peppermint*, \$3.75 to \$4.50; *Quinine*, no advance is expected to present prices; *Howard's*, \$2.00; German, \$2.40; *Alcohol*, \$2.95 cash; *Morphia*, \$3 to \$3.20 per oz; *Cream of Tartar*, 36c; *Turpentine*, higher, 90c; *Linseed Oil*, 71c for raw, 74c for boiled; dye stuffs are quiet; *Nld. Cod Liver Oil*, \$1.75 per gal; *Norwegian* higher at \$4.00; *Santonine*, \$6 per lb. *Turpentine*, 77c to 80c; *Hemp Seed*, 6½c to 7c per lb. *Glycerine*, 35c to 40c. *Madder*, best Dutch, 13c to 14c; second quality, 11c to 12c. *Cochineal* 60c per lb. *Hops*, 80c to 90c; ash bark, prickly, powder, 90c per lb.

**GROCERIES.**—There has been a good trade done during the past month by the houses having business with lumbering contractors. That is about closed, however. Prices are maintained for the general list. In the ordinary trade there is much discontent at the delay in sending in cash on account. The market is steady, and wholesale men expect an improvement before the holidays. Quotations are:—*Raisins*—Loose Muscatels, \$2.65 to \$2.80; Layers,

boxes, \$2.90 to \$3; Sultanas, 10½c to 11c; Seedless, 11c to 12½c; Valentias, 8½c to 8½c. *Currants*, 7c to 7½c; *Runes*, 8½c to 9c; *Almonds*, 18c to 19c; *Filberts* 9½c to 10c. *Sugars* are unchanged; Scotch refined, 7½c to 8c; Paris lump, 10½c to 10½c; standard Granulated, 9½c to 9½c; Canadian refined, 7½c to 8½c; Porto Rico, 7½c to 7½c for dark to fair, and 8c to 8½c for bright to choice. *Tobaccos*, dark, 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. *Dry Cod*, \$6.50 to \$7 per 112 lbs.; *Herrings*, scaled, 28c to 32c; *Sardines*, 12c to 13c; *Trout*, \$4.25 to \$4.50; *Whitefish*, \$5 to \$5.25. *Fish* are scarce, and are certain to be dearer.

**SPECIAL NOTICES.**

**A PLEASING INCIDENT.**—Conflicts between capital and labor form so frequent an item of news in the press now-a-days, that many people are led to believe that a feeling of antagonism, more or less, exists in almost every large establishment. One notable example to the contrary is given by the condition of things in the wholesale cigar manufactory of Messrs. S. Davis & Son, this city, as substantially proved during the last few weeks. Mr. S. Davis felt convinced that circumstances warranted him in increasing the wages of his employees, about 25 per cent. all round. It was natural that such liberal treatment should meet with some token of appreciation. A meeting of the hands (some 350) was held,—some of them have been a quarter of a century in the service of the firm,—and an appropriate address was prepared, in which ample testimony was borne to the perfect good feeling and community of interest, existing between employer and employed. A few mornings since, on the arrival of Mr. Davis at the factory, the hands gathered around him and presented him with the address and an elegant gold mounted clock, tastefully decorated for the occasion. Mr. Davis feelingly and appropriately responded. Mr. Davis, junior, was afterwards made the recipient of a handsome present, and an address, in which testimony was borne to his uniform kindness and general efficiency in his capacity as foreman of the extensive establishment. An appropriate response by the junior partner closed the affair, which was as unexpected on the part of the firm as the advance in their wages was to the employees.

Simard & Foerster is the name of a new firm of manufacturers in gilt and imitation mouldings, looking-glass and picture frames, and dealers in fine steel engravings and chromos, who, from the specimens of work and stock, already supplied and on hand, should not fail to secure a large trade from dealers and the better classes of our citizens. The firm occupy the four flats, including the ground floor, of 658 and 660 Craig street. Their new style composition picture framing is worthy of examination.

The commercial law lectures by John S. Archibald, M.A., B.C.L., at the Montreal Business College are attracting considerable attention. The lecture on Tuesday evening last was well attended, and it was evident from the close regard given, that the importance of the subject and the able manner in which it was treated were fully recognized and appreciated. Many of the young business men of the city were present.

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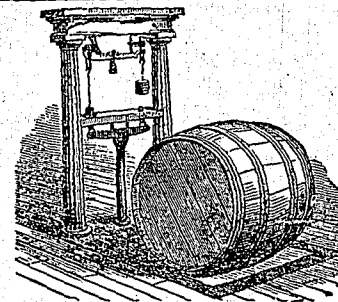
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*As I give you permission to publish this certificate, I reserve  
 to myself the right to analyze and report upon samples  
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*I am, Gentlemen  
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NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices. Nov. 23.
British North America .....	450	\$ 4,366,666	\$1,968,666	\$ 1,215,000	3	108 1/2
Canadian Bank of Commerce .....	50	6,000,000	6,000,000	1,400,000	4	133 1/2
Dominion Bank .....	50	1,000,000	1,000,000	451,000	4	200 1/2
Du Peuple .....	50	1,600,000	1,300,000	240,000	7 1/2	86 7/8
Eastern Townships .....	50	1,500,000	1,381,565	220,000	3 1/2	121 1/2
Exchange Bank .....	50	50,000	50,000	2,000	4	174
Federal Bank .....	100	1,500,000	1,600,000	30,000	8 1/2	164 1/2
Hamilton .....	100	1,000,000	761,55	10,000	4	120
Hochelega .....	100	687,210	68,069	.....	2 1/2	91 1/2
Imperial Bank .....	100	1,000,000	926,000	175,000	3 1/2	139 1/2
Jaques Cartier .....	25	500,000	500,000	.....	1	119 1/2
Maritime .....	100	693,000	697,80	.....	1	115 1/2
Merchants' Bank of Canada .....	100	5,788,267	5,616,673	760,000	3 1/2	122 1/2
Molson's Bank .....	50	2,000,000	2,000,000	251,000	3	175 1/2
Montreal .....	200	12,000,000	11,699,200	6,500,000	3	201 1/2
Nationale .....	50	2,000,000	2,000,000	150,000	3 1/2	70 1/2
Ontario Bank .....	100	1,500,000	1,500,000	.....	3	117 1/2
Quebec Bank .....	100	3,000,000	2,500,000	335,000	3 1/2	117
Standard .....	50	764,933	781,305	60,000	3	117 1/2
Toronto .....	100	2,000,000	2,000,000	1,000,000	3 1/2	172 1/2
Union Bank .....	100	2,000,000	2,000,000	13,000	2	82 1/2
Ville Marie .....	100	500,000	461,938	.....	2 1/2	102 1/2
Building and Loan Association .....	25	750,000	743,255	.....	3 1/2	104 1/2
Canada Cotton Co. ....	100	.....	.....	.....	5	140
Canada Landed Credit Co. ....	50	1,500,000	663,900	120,000	4	124 1/2
Canada Loan and Savings Co. ....	50	2,000,000	2,000,000	900,000	6	232 1/2
Dominion Savings & Inv. Co. ....	50	800,000	717,255	80,000	4	122
Dominion Telegraph Co. ....	50	611,709	1,000,000	.....	2 1/2	94 1/2
Dundas Cotton Co. ....	100	.....	.....	.....	5	112 1/2
English Loan Co. ....	100	2,044,100	295,947	8,503.	4	127 1/2
Farmers' Loan and Savings Co. ....	50	1,067,250	611,430	63,000	4	128
Freehold Loan & Savings Co. ....	100	1,050,400	990,080	294,024	6	174
Hamilton Provident & Loan Society ..	100	1,500,000	1,100,000	74,000	4	128
Hudson Cotton Co. ....	.....	.....	.....	.....	.....	10 1/2
Huron & Erie Sav. & Loan Soc. ....	50	1,000,000	998,150	245,000	4	161
Imperial Savings and Investment Soc. ....	50	600,000	568,950	60,000	4	110
London & Can. Loan & Agency Co. ....	50	4,000,000	560,000	143,000	3 1/2	134 1/2
London Loan Co. of Canada .....	50	434,700	330,950	11,432	4	114
Manitoba Loan .....	100	518,900	.....	.....	5	120
Montreal Telegraph Co. ....	40	2,000,000	2,000,000	.....	4	125 1/2
Montreal City Gas Co. ....	40	2,000,000	1,500,000	.....	6	180 1/2
Montreal City Passenger Ry Co. ....	50	800,000	800,000	.....	3	126 1/2
Montreal Cotton Co. ....	.....	.....	.....	.....	.....	10
Montreal Investment and Building Co. ....	50	500,000	461,027	.....	0	60 1/2
Montreal Loan & Mortgage S'y. ....	50	1,000,000	512,552	64,000	3 1/2	107 1/2
National Investment Co. ....	100	1,000,000	285,000	11,500	3 1/2	108 1/2
Ontario Saving and Investment S'oy. ....	50	1,000,000	989,000	168,000	4	130
Richelieu & Ontario Nav. Co. ....	100	1,565,000	1,685,000	.....	2	73 1/2
Toronto City Gas Co. ....	50	833,000	804,000	.....	2 1/2	124 1/2
Union Loan and Savings Co. ....	50	633,000	575,000	150,000	4	131 1/2
Western Canada Loan & Savings Co. ....	50	1,000,000	1,000,000	390,000	4	104 1/2

WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 23, 1912

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.	\$ . . \$ . .	Soda Ash.	\$ c. \$ c.	Japan, fine to choice lb.	\$ . . \$ . .	Spices: Cassia..... per lb.	\$ c. \$ c.
Men's Thick Boots Wax.	2 25 3 25	Soda Bi Carb.	1 75 2 00	Japan Nagasaki.	0 19 0 28	Mace..... per lb.	0 80 0 95
" Split	1 50 2 25	Sul Soda	1 10 1 20	Y. Hlyson common to gd	0 20 0 35	Cloves..... "	0 16 0 35
" Kid Boots.	2 50 3 25	Tartaric Acid	0 68 0 60	Y. Hlyson fine to finest, lb	0 38 0 60	Nutmegs..... "	0 60 0 90
" Kid Brogans.	1 35 1 40	Bleaching Powder	1 10 1 80	Unpd., fair to med.	0 30 0 36	Jamaica Ginger, Bl.	0 22 0 23
" Split do	0 90 1 10	Citric Acid	0 75 0 80	" Good to fine	0 45 0 57	Jamaica " Unbl.	0 17 0 20
" Buff Congress.	1 50 2 00	Camphor Eng. Ref.	0 46 0 48	Gunpd. Finest	0 60 0 65	African	0 10 0 12
" Buff & Pebbled Bals.	1 75 2 00	" Ana. Ref.	0 20 0 25	Imper. L. med. to gd	0 27 0 55	Pimento..... "	0 12 0 14
" Split do	1 35 1 75	" Gum Arabic, per lb.	0 20 0 35	" Fine to finest.	0 40 0 60	Pepper..... "	0 15 1/2 0 17
Shoe Packs.	1 00 2 00	" " " " " "	0 45 0 50	Twankay, com. to gd.	0 15 0 20	Mustard, 4 lb. Jar.	0 24 0 25
Wata's Pebbled & Buff Bals	1 00 1 50	" " " " " "	0 65 0 70	Ololong..... "	0 30 0 55	" 1 lb.	0 24 0 25
" Split Bals.	0 90 1 00	" " " " " "	0 65 0 70	Coucou common.	0 18 0 24	Rice: Arracan, &c p. 100 lb.	3 45 3 60
" Prunella do	0 50 1 50	" " " " " "	0 65 0 70	" med. to good.	0 20 0 30	Sago..... per lb	0 05 0 06
" Interior do.	0 45 0 50	" " " " " "	0 65 0 70	" fine to finest.	0 38 0 62	Tapioca, Pearl.	0 5 1/2 0 8
" Cong. do	0 50 1 25	" " " " " "	0 65 0 70	" such on common.	0 19 0 25	Flake.	0 06 1/2 0 07 1/2
" Buskins, do	0 10 0 75	" " " " " "	0 65 0 70	" med. to good	0 19 0 25	Glass.	
Misses' Pebbled & Buff Bals	0 85 1 15	" " " " " "	0 65 0 70	" fine to choice	0 38 0 68	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	1 90 2 00
" Split Bals.	0 75 0 90	Superior Extra	4 95 5 50	offices, green Moclia per lb.	0 29 0 34	10 x 12 10 x 14.....	2 00 2 10
" Prunella do	0 60 1 00	Extra Superfine.	4 80 4 80	Java.	0 18 0 25	12 x 16 14 x 20.....	2 30 2 40
" Cong do	0 60 0 70	Strong Bakers.	5 25 6 00	Maracalbo.	0 13 0 16	Hardware.	
Children's pebbled Buff B's	0 60 0 90	Do American.	6 25 7 00	Capé..... "	0 12 0 14	Tin: Block, per lb.	0 20 1/2 0 27
" Split Bals	0 60 0 60	Fancy	0 80 0 90	Jamaica..... "	0 12 0 15	Grain.	
" Prunella do	0 50 0 75	Spring Extra	4 75 4 85	Rio..... "	0 10 0 14	Copper: Ingot.	0 24 1/2 0 24 1/2
Infants' Cakes, doz.	8 75 6 50	Superfine	4 40 4 60	Singapore & Ceylon	0 20 0 25	" Sheet.	0 24 0 25
Dairy Produce		Blue Vitrol.	0 65 0 7	Chicory	0 12 0 12 1/2	(See Many's of Cotton.)	
Creamery, choice select's.	0 27 0 30	Dry Goods.		Sugars, (Caks. & Brls.)		Flour.	
Townships, new selected.	0 22 0 23	(See Many's of Cotton.)		Porto Rico..... per lb	0 7 1/2 0 8 1/2	Superior Extra	4 95 5 50
" choice H. es daries	0 20 0 21	Flour.		Cuba..... "	0 7 1/2 0 8 1/2	Extra Superfine.	4 80 4 80
Brookville, new	0 21 0 22	Flour.		Barbadoes..... per lb.	0 7 1/2 0 08	Strong Bakers.	5 25 6 00
" choice lines dairies	0 18 0 24	Flour.		Yellow Refined..... "	0 7 1/2 0 08	Do American.	6 25 7 00
Morrisburg, new	0 23 0 24	Flour.		Cubes..... "	0 07 0 10 1/2	Fancy	0 80 0 90
" choice lines dairies	0 21 0 22	Flour.		Granulated	0 07 0 10 1/2	Spring Extra	4 75 4 85
Western Dairy new	0 17 0 19	Flour.		Syrups.—Extra. imp. gal.	0 04 0 80	Superfine	4 40 4 60
" 1 w grades per lb	0 15 0 18	Flour.		Good..... "	0 06 0 60	Blue Vitrol.	0 65 0 7
Kamouraska	0 16 0 13	Flour.		Fair..... "	0 06 0 60	Middlings	3 60 3 75
Cheese, fair to choice,....	0 11 0 12	Flour.		Molasses (Barbados). "	0 64 0 57	Pollards	3 25 3 65
Drugs & Chemicals		Flour.		Terinidad..... "	0 48 0 51	Ont. Bags.....	2 15 2 45
Aloes Caps.	0 17 0 19	Flour.		Fruit: Loose Muscatel.	2 25 2 60	City Bags.....	3 30 3 35
Alum.	1 85 1 90	Flour.		Layers tin boxes.....	2 20 2 50	Oatmeal.	5 25 5 50
Borax xtls	0 15 0 17	Flour.		Sulfanas..... "	0 10 0 13	Cornmeal.	3 75 4 00
Castor Oil	0 10 0 10 1/2	Flour.		Scallans..... "	0 10 0 11	Bran, per ton.	14 00 15 00
Caustic Soda	2 30 2 50	Flour.		Valentia..... per lb.	0 07 0 08	Canada White, No. 2.	1 00 1 01
Cream Tartar.	0 34 0 36	Flour.		Currents..... "	0 07 0 08	" Sprig No. 2.	1 05 1 06
Epsom Salts	1 25 1 40	Flour.		Prunes..... "	0 07 0 08	" Red Winter	1 08 1 04
Extract Logwood	0 09 0 10	Flour.		Figs..... "	0 06 0 17	White Michigan No. 1.	1 12 1 04
Indigo Madras	0 55 1 00	Flour.		H. S. Almonds..... "	0 06 0 00	Red Winter, No 2 Toledo.	1 04 1 06
Madder.	0 12 1/2 0 13 1/2	Flour.		S. S. Tarragona..... "	0 13 1/2 0 16	Spring, Chicago No. 2.	0 00 0 00
Opium.	0 07 0 50	Flour.		Walnuts..... "	0 09 0 11	Spring, Milwaukee No. 2.	0 00 0 00
Oxalic Acid.	0 15 0 17	Flour.		Filberts..... "	0 08 0 10	Oats, New	0 32 0 38
Potass Iodide.	2 75 2 80	Flour.		Brazils, new..... "	0 08 0 09	Barley	0 60 0 70
Quinine	2 35 2 4 1/2	Flour.		Baty's Nabob Pickles, doz	4 00 0 09	Pears..... per 68 lbs	0 90 0 91
		Flour.		" Mixed do	2 90 0 00	Rye.....	0 60 0 63
		Flour.		" Nabob Sauce, pt	8 60	Corn	0 78 0 80
		Flour.				Flax Seed, prime.....	1 20 1 30
		Flour.				Groceries.	
		Flour.				TEA, (H.C. & Cad.)	
		Flour.				Japan, com. to med. lb.	0 17 0 24
		Flour.				" to good.	0 25 0 35



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Table with 4 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes items like Clinch and Heavy Clinch, Tin Plate, No. 1 Ordinary Sole, and various oils and meats.

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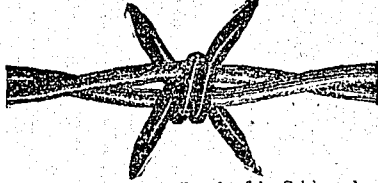
Table titled 'SECURITIES' with columns for Montreal Nov. 23 and various security types like Can. Government Debentures, Do. do. 1885 op. of Gov., etc.

Legal section listing Woodstock, N.B. (APPLEBY & COURSHIP), Windsor, N.S. (H. & A. BLANCHARD), Wingham, Ont. (J. A. MORTON), Woodstock, Ont. (BEARD & NELLS), and Yarmouth, N.S. (THOS. B. FLINT).

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Table titled 'Railway and other Stocks' with columns for Shares, Railway and other Stocks, and Montreal Nov. 13. Lists various railway and stock prices.

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Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G80 in	\$ 0 07 00	AA 33 in.....	\$ 0 23 00	Basswood, 1	\$ 0 00 00	Brandy: Hennessy's, gal	4 50 5 00
" A 27 in.....	0 06 00	36 in.....	0 24 00	Basswood	18 00 20 00	case	11 80 15 60
" B 27 in.....	0 06 00	Check, 33 in.....	0 22 00	Black Walnut, culls	60 00 65 00	Bisquit, Dubouché & Co., gal	3 60 3 80
" H33 in.....	0 08 00	Denims Bluefor Brown AA	0 21 00	Do do 1st & 2nd.	100 00 110 00	case	8 00 0 00
" H136 in.....	0 08 00	" A.....	0 19 00	Do do 1st quality	110 00 120 00	Jules Duret & Co., gal	4 00 4 50
" DD.....	0 09 00	" B.....	0 17 00	Cedar, round, lineal foot.	00 05 00 13	case	9 00 9 50
" H1136 in.....	0 09 00	" C.....	0 14 00	Cedar, flat, lineal foot.	00 04 00 08	Pinet, Castillon & Co., gal	3 60 3 80
" XX36 full.....	0 10 00	" D.....	0 12 00	Cedar, square, lineal foot.	00 07 00 09	case	8 00 8 50
" XXX36 in. full(std'd)	0 11 00	Shirtings:		Elm, soft 1st.....	10 00 13 00	Cheaper shippers..... gal	2 00 2 75
" M drilling.....	0 11 00	Oxford striped BX.....	0 11 00	Elm, Rock.....	25 00 30 00	case	0 06 0 50
R.H. Sheeting, 8-4 plain	0 27 00	" CX.....	0 10 00	Hemlock, 1 to 3 in., M.....	9 00 10 00	Irish Whiskey—Roe's case	7 75 7 75
X " 8-4 twil'd	0 30 00	" check B.....	0 13 00	Hemlock, timber, M.....	14 00 15 00	Dunville..... case	6 50 7 00
Stormont (Brown) A 30 in.	0 07 00	" C.....	0 10 00	Maple, hard, M.....	21 00 22 00	Mitchells..... imp gal.	2 40 2 50
" A A33 in.....	0 07 00	Galatea Stripes.....	0 16 00	Soft, do.....	16 00 00 00	Scotch Whiskey, case-pts	5 50 7 50
" B B36 in.....	0 08 00	Regattas, Check A.....	0 16 00	Oak, M.....	40 00 45 00	Encore..... case	5 50 6 00
" C C36 in.....	0 09 00	Check Solids A.....	0 15 00	Pine, clear, M.....	35 00 40 00	Hay, Fairman & Co.'s case	6 00 0 00
Canada (Grey) A W 30 in.	0 07 00	Bags: 8-ply 16 oz. B, per ble	26 00 00	2nd quality, do.....	23 00 25 00	Sheriff's Islay..... imp gal.	2 90 3 00
" A D 32 in.....	0 07 00	Park's Yarn, White.....	0 26 00	Shipping Culls.....	24 00 15 00	Jamaica Rum per imp gal.	3 20 3 40
" A H 35 in.....	0 08 00	" Colored.....	0 38 00	Mill do.....	7 00 10 00	Geneva Spirits..... imp gal.	2 10 2 15
" A C 35 in.....	0 09 00	" Colored.....	0 40 00	Lath, M.....	1 40 0 00	Green cases.....	4 15 4 50
" A B 35 in.....	0 09 00	Do. Knitting Cotton Balls:		Spruce, 1 to 2 in., M.....	11 00 12 00	Red cases.....	8 00 8 10
" A E 36 in.....	0 10 00	No. 8 Unbleached.....	0 49 00	Tobacco.		Champagne	
" A A 36 in.....	0 10 00	No. 8 Bleached.....	0 51 00	Tobacco in Bond.—Duty 20c p. lb.	0 14 0 17	G. H. Mumm, Dry Verzen'y	25 50 23 00
Yarns:—White per lb.....	0 26 00	" Colored.....	0 66 0 71	Black, Chewing in boxes.....	0 14 0 18	Pommery.....	28 00 32 00
Tickings:—B2 30 1/2 in.....	0 12 00	Paints, &c.		Mahoganies, Smoking bxs.....	0 19 0 25	J. Mumm Extra Dry.....	21 50 23 00
" BBB 30 in.....	0 15 00	White Lead, gen, 100lb kgs	7 00 0 00	" " " caddies	0 21 0 27	Bollinger..... qts.	26 25 27 50
" BB 30 in.....	0 18 0 00	No. 1.....	6 00 6 50	" " " "	0 35 0 45	Piper Heidsieck.....	25 00 26 00
" AA 32 in.....	0 20 0 00	White Lead No. 2.....	5 00 5 50	Tobacco Duty paid.		Shorrles—Pemartin's.....	1 60 5 00
Fancy Shirtings:—		in Oil, per 25 lbs.....	1 90 2 00	Prince of Wales, brand.....	0 36 0 38	Port—Cockburn, Smithies	
" Clyde Checks.....	0 15 0 00	Do., No. 1.....	1 60 1 80	Nelson's Navy 3's 6's & 1/2's	0 33 0 40	& Co.'s.....	1 90 5 00
" Canada.....	0 14 0 00	" 2.....	1 40 1 50	Black Twist 12's.....	0 39 0 42	G. B. Sandeman, Sons & Co	1 80 5 00
Lybster No. 3, 30 in.....	0 06 0 00	" 3.....	1 30 0 00	Mahogany Chewing.....	0 43 0 50	Graham's.....	5 50 & up
" No. 2, 32 in.....	0 07 0 00	White Lead, dry.....	0 09 0 08 1/2	Solace, Common.....	0 40 0 44	Claret (cases).....	1 10 1 30
" No. 2, 35 in.....	0 08 0 00	Red Lead.....	0 05 0 06	Solace Fair.....	0 45 0 47	Tarragona Ports, imp gal.	0 80 1 50
Colored Goods:—		Venetian Red, Eng'd.....	1 75 2 00	" Good.....	0 60 0 65	Native Wines.....	Duty Paid
Denims, blue & brown.....	0 18 0 00	Yel. Ochre, French.....	1 75 2 00	Rough and Ready, in 1/2 bxs.	0 55 0 60	Can. Spirits, imp. gallon.	In Bond
Checks, blue, brown, foy.	0 15 0 00	Whiting.....	0 55 0 60	Navy, 6's & 8's & 10's	0 47 0 55	Alcohol— 65 O. P.	Paid
Checks, Prince Victor.....	0 15 0 00	Salt.		Gold Bars, 6 and 12 inch.	0 55 0 60	" Pure Spirits.....	2 72 1 05
Ticking, 28in. No. 1X.....	0 14 0 00	Liverpool Coarse, per bag	0 64 0 65	Mahogany Navy, 3s.....	0 45 0 50	" 50 ".....	2 47 0 95
" 30in. No. 1.....	0 16 0 00	Canadian per brl do	0 00 0 00	Bright Navy, 3s.....	0 55 0 62	" 25 U. P.....	1 29 0 53
" 30in. No. 1B.....	0 17 0 00	Factory filled do	1 25 1 45	Wines. Liqueurs etc.		Whiskey:—Family Proof.	1 89 0 58
Dundas (Grey) D 30 in.....	0 07 0 00	Eureka factory filled do	2 40 0 00	Alc English..... qts	2 40 2 60	Old Bourbon.....	1 89 0 58
" C 33in.....	0 07 0 00	Timber, Lumber, &c.		Domestic..... qts	0 80 1 15	Rye, Toddy, Malt.....	1 31 0 55
" B 36in.....	0 09 0 00	Ash, 1 to 4 in., M.....	18 00 19 00	Stout: Guinness'..... qts	2 25 2 45	Rye, 4 years old.....	1 80 0 78
" A 36in.....	0 10 0 00	Ash, timber, M.....	25 00 00 00	" " "..... pts	1 50 1 55	" 5 ".....	1 70 0 88
" AX 36in full.....	0 08 0 00	Birch, 1 to 4 in., M.....	20 00 00 00	Domestic..... qts	1 45 1 50	" 6 ".....	1 80 1 93
" E 36 in.....	0 08 0 00	Wholesale Rates.		" " "..... pts	0 70 0 00	" 7 ".....	1 80 1 08
Tickings:—C 30 in.....	0 18 0 00	Name of Article.					
" D 30 in.....	0 13 0 00	Wholesale Rates.					
" B 33 in.....	0 15 0 00	Name of Article.					
" A 33 in.....	0 20 0 00	Wholesale Rates.					

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

**DIXON BROTHERS,**  
IMPORTERS OF  
**OYSTERS, FISH**  
**FRUITS, NUTS, &c.**  
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The only exclusively Meat Packing  
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MANUFACTURER OF  
**Prepared Meats,**  
CANNED MEATS, BOLOGNA  
SAUSAGES, SAUSAGES  
of all kinds smoked and unsmoked,

**J. S. MAYO,**  
Importer and Manufacturer of  
**OILS**  
OF EVERY DESCRIPTION,  
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ALL KINDS OF  
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**EACH BAR WEIGHS 1 LB.**

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RESERVE FUND, - - - - -	141,000
GOVERNMENT DEPOSIT, - - - -	101,000

Life Insurance Agents who can do \$100,000 of new business in a year are invited to communicate with **DAVID BURKE**, Manager, Hamilton, with a view to an engagement.

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**\$36,000,000**

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**THE FEDERAL**  
**LIFE ASSURANCE COMPANY.**

HEAD OFFICE, HAMILTON, ONT.

Capital Subscribed, - - - -	\$700,000
Deposited with Dominion Government, - - - -	51,100

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This Company offers equitable plans of Life Insurance on favorable terms, and issues **NON-FORFEITABLE POLICIES**, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

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**FIRE AND MARINE.**  
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**CITIZENS**  
INSURANCE COMPANY,  
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**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. 1,618,176

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INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, November 23, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire & Marine.....	10,000	5-6mos.	\$50	\$50	130
Canada Life .....	2,500	71-6mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	300
Sun Life and Accident.....	5,000	4-6 mos.	100	12½	200
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	162½ 167
Royal Canadian Insurance.....	20,000	5	100	16	.....
Accident Ins. Co. of North America.....	2500	per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	per ct	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Nov. 6, 1882)

					Market value p. pd up share
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	£21½ £21¼
Commercial Union Fire Life & Marine..	50,000	30	50	5	£21½ £21¼
Edinburgh Life.....	5,000	10	100	15	42s
Fire Insurance Association.....	100,000	5	£10	£2	62s 6d
Guardian Fire and Life.....	20,000	13	100	50	£65 £67
Imperial Fire.....	12,000	£7 p. sh.	100	25	£130 £138
Lancashire Fire and Life.....	100,000	30	20	2	£7½ £7½
Life Association of Scotland.....	10,000	16	40	8½	12s 6d
Lion Fire.....	500,000	.....	10	2	13s 9d
Lion Life.....	92,000	.....	10	2	10s 20s
London Assurance Corporation.....	35,392	48	25	12½	£58 £60
London & Lancashire Life.....	10,000	10	10	1 7-20	32s 6d 35s
Liverpool & London & Globe Fire & Life	£391,752	70	20	2	£208 £203
Northern Fire & Life.....	30,000	70	100	5	£114 £104
North British & Mercantile Fire & Life	40,000	58	50	6½	£314 £314
Phoenix Fire & Life.....	4,722	£21 p. s.	.....	.....	£255 £255
Queen Fire & Life.....	200,000	30	10	.....	62s 6d
Royal Insurance Fire & Life.....	100,000	60	20	3	£291 £293
Scottish Commercial Fire & Life.....	125,000	22½	10	1	24s 2½ 24s
Scottish Imperial Fire and Life.....	50,000	6	10	1	21s 6d 22s
Scottish Provincial Fire & Life.....	20,000	15	50	8	£14½ £14½
Standard Life.....	10,000	55½	50	12	£60
Star Life.....	4,000	5	25	11	45s

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Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Captain JOHN DONNELLY, Wrecking Master, Kingston.

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"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion.

(Signed) LORNE."

**ROYAL INSURANCE CO'Y.**

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We solicit all persons intending to secure protection on their lives for those dependent on them, or to provide against sickness, infirmities, &c., in old age, either to call and examine the plans of our new classes, or write for our circular. After receiving all necessary information (which we shall always be most happy to give) they will not fail to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members.

The best possible proofs of the popularity of the features of our new classes are, first, the number of members increases at such a rate that within a few months more we shall be the largest Mutual Association in Canada; secondly, the large majority of our members are composed of the leading and most intelligent class of citizens in the Cities and Towns of Quebec and Ontario.

We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this continent, and its features are so well adapted to the ideas of the present age that on plan ever proved so popular.

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Incorporated by Dominion Parliament, A.D., 1872

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Annual Income.....about 4,000,000  
or over \$10,000 a day.  
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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 1803.

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Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA;

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RINTOUL BROS., Agents.

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Paid-up Capital, . . . £700,000 Stg.

ASSETS, . . . . . £2 222,552 Stg.

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

Capital, . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

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*Fire Insurance Company*

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Trains will run as follows:

	MIXED.	MAIL.	EXPRESS	A.M.
Leave . Hochelaga for	P.M. 6 10	P.M. 3 00	P.M. 10 00	P.M. 9 30
Quebec.....	A.M. 8 30	A.M. 9 30	A.M. 6 30	P.M. 2 40
Arrive at Quebec.....	P.M. 5 30	P.M. 10 10	P.M. 10 00	P.M. 4 00
Leave Quebec for Hochelaga.....	A.M. 8 15	P.M. 4 40	P.M. 6 30	P.M. 9 10
Arrive at Hochelaga.....	P.M. 6 15			
Leave Hochelaga for Joliette.....	P.M. 7 40			
Arrive at Joliette.....	A.M. 8 00			
Leave Joliette for Hochelaga.....	A.M. 6 00			
Arrive at Hochelaga.....	P.M. 8 50			

Trains leave Mile-End Station Ten Minutes Later than Hochelaga.

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.

Sunday Trains leave Montreal and Quebec at 4 p.m. All Trains run by Montreal Time.

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**Intercolonial Railway.**

Summer Arrangement.

Commencing 7th July, 1882.

THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted) as follows:

Leave Point Levis.....	7.30 a.m.
Arrive Riviere du Loup.....	11.55 a.m.
" Cacouna.....	12.22 p.m.
" Trois Pistoles.....	1.10 "
" Rimouski.....	2.49 "
" Little Metis.....	3.58 "
" Metapedia.....	6.56 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Bathurst.....	9.50 "
" Newcastle.....	11.22 "
" Moncton.....	2.05 a.m.
" St. John.....	5.00 "
" 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 the Steamer St. Lawrence, sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c., &c.

The trains to Halifax and St. John run through to their destinations on Sunday.

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all places in the Maritime Provinces.

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

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Eastern Freight and Passenger Agent,  
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