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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

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

MONTREAL, FRIDAY, NOVEMBER 7, 1884.

{ M. S. FOLEY,  
Editor and Proprietor.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

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

We are now producing every description of FUR and WOOL SORT 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.,

TORONTO & MANCHESTER, ENG.

## CANADIAN WOOLLENS!

Special Value in Etoffes,

## Plain and Fancy.

SWEEPING DRIVES in TWEEDS, to make room for SPRING STOCK, samples of which are now in the hands of our Travellers. Kindly reserve your orders until you have seen them.

## JOHN MacDONALD & CO.,

WELLINGTON & FRONT STS. EAST, TORONTO,

and  
31 MAJOR STREET, MANCHESTER, - - ENGLAND.

## WYLD, BROCK & COMP'Y.

IMPORTERS OF

British & Foreign

## WOOLLENS,

AND GENERAL

## DRY GOODS

DEALERS IN

## DOMESTIC WOOLLEN

And other Manufactures,

Warehouse,—Cor. of Bay and Wellington Streets,

## TORONTO.

REPRESENTED IN MONTREAL BY

MR. THOS. BRADY,  
11 FORESTRY CHAMBERS,

Leading Wholesale Houses of Montreal

## SPECIALTIES FOR FALL TRADE.

- Dolls, in Wax, Rubber, China, &c.,
- Toys, Games, &c.,
- Sleighs and Toboggans,
- Photograph Albums,
- Glass Vases and Toilet Sets,
- China Cups and Saucers and Mugs,
- China Ornaments,
- Work Boxes and Desks.

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

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

## CHRISTMAS CARDS,

which are nicely assorted for the retail trade.

## H. A. NELSON & SONS,

MONTREAL & TORONTO.

## S. GREENSHIELDS, SON & CO.

WHOLESALE

## DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

MONTREAL.

The Chartered Banks.

# Bank of Montreal.

NOTICE is hereby given that a dividend of

**FIVE PER CENT,**

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

Monday, the 1st Day of December Next.

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

By order of the Board,

**W. J. BUCHANAN,**

General Manager.

Montreal, 24th October, 1884.

## THE BANK OF TORONTO, CANADA. Incorporated 1855.

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

**DIRECTORS:**

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

**HEAD OFFICE, TORONTO.**

DUNCAN COULSON, CASHIER.  
HUGH LEACH, ASSISTANT CASHIER.  
J. T. M. BURNSIDE, INSPECTOR.

**BRANCHES.**

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

**BANKERS.**

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

Collectors made on the Best Terms.

# Banque Ville-Marie.

HEAD OFFICE, - MONTREAL.

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

**DIRECTORS:**

W. Weir, Pres., J. G. Guilmond, Vice-Pres. The Hon. A. H. Paquet, Somerville Weir, J. G. Davis, C. F. Vinot, Underman, Cashier.  
Branch at Berthier, - A. GARDNER, Agent.  
Branch at Louiseville, F. X. O. LACOURNÈRE, Agent.  
Branch at Nicolet, - C. A. STYKSTRE, Agent.  
Branch at St. Jerome, J. A. THÉBÈRE, Agent.  
Agents at New York:

THE NATIONAL BANK OF THE REPUBLIC.

The Chartered Banks.

## THE BANK OF BRITISH NORTH AMERICA. Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

**COURT OF DIRECTORS.**

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

Secretary—A. G. WALLIS.

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

**R. R. GREENBLEY, General Manager.**

W. H. NOWELLS, Inspector.

*Branches and Agencies in Canada.*

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

*Agents in the United States:*

NEW-YORK.—D. A. McTavish and H. Silkeman, Agents.  
CHICAGO.—H. M. Breddon, Agent.  
SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents.

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

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

## The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

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

**HEAD OFFICE, MONTREAL.**

**Directors.**

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

**Branches of the Molsons Bank.**

Aylmer,	Morford,	Toronto,
Brockville,	Morrisburg,	St. Thomas,
Clifton,	Owen Sound,	Sorel, P. Q.
Exeter,	Ridgelyon,	Trenton,
London,	Smith's Falls,	Windsor, Ont.
		Woodstock, Ont.

**AGENTS IN THE DOMINION.**

Quebec—La Banque Nationale and Eastern Townships Bank.  
Ontario and Manitoba—Dominion Bank.  
New Brunswick—Bank of N. Brunswick, St. John.  
Nova Scotia—Halifax Banking Company and its Branches.

Prince Edward Island—Union Bank of P. E. I. Charlottetown and Summerside.  
Newfoundland—Commercial Bank of Newfoundland, St. Johns.

**AGENTS IN UNITED STATES.**

New York—Mechanics' National Bank, Messrs. Morton, Hils & Co., Messrs. W. Watson and Alex. Lang; Boston, Merchants National Bank, Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Milwaukie, 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 rate of exchange. Letters of Credit issued, available in all parts of the world.

The Chartered Banks.

# Merchants' Bank OF CANADA.

NOTICE IS HEREBY GIVEN

That a Dividend of

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

For the current half year, being at the rate of

**7 Per Cent. per annum**

— UPON THE —

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

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

after

Monday, the 1st of Dec. next.

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

By order of the Board.

**G. HAGUE,**

General Manager.

Montreal, 22nd Oct., 1884.

## La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, . . . MONTREAL.

C. S. CHERRIER, Esq., President.

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

A. A. TROTIER, Esq., Cashier.

**FOREIGN AGENTS.**

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

## LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP . . . . . 2,000,000

**DIRECTORS.**

HON. ISIDORETHIBAUDEAU, President.  
JOSEPH HAMEL, Esq., Vice-President.  
Hon. P. Garneau, N. W. Baby, Esq.,  
T. LeDroit, Esq., Ant. Pinchaud, Esq.,  
U. Tessier, Jr. Esq., P. LAFRANCK, Cashier,  
HONORARY DIRECTOR:—Hon. J. R. Thibau-  
deau, 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 Union Bank of Lower Canada.

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

The Chartered Banks.

THE CANADIAN

Bank of Commerce.

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

DIRECTORS.

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

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

BRANCHES.

Ayr	London	St. Catharines
Barrle	Montreal	Sarnia
Bellefleur	Ottawa	Seaford
Berlin	Quebec	Simcoe
Brantford	Richmond	Stratford
Chatham	Windsor	Strathroy
Collingwood	Woodstock	Thorold
Dundas		Toronto
Dunnville		Walkerton
Galt		Windsor
		Woodstock

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

BANKERS.

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

IMPERIAL BANK OF CANADA.

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

DIRECTORS:

H. S. HOWLAND, Esq., President,  
 T. R. McBRITT, Esq., Vice-President, St. Catharines,  
 Hon. Jas. R. BENSON, T. R. WADSWORTH, Esq.,  
 St. Catharines, WM. RAMSAY, Esq.,  
 P. HUGHES, Esq., JOHN FISHER, Esq.,  
 D. R. WILKIE, Esq.

HEAD OFFICE—TORONTO.

BRANCHES—Fergus, Ingersoll, Port Colborne  
 St. Catharines, St. Thomas, Welland, Wainipeg  
 Woodstock, Brandon.  
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL, - - - - - \$1,500,000  
 CAPITAL PAID UP - - - - - 1,440,000  
 RESERVE FUND - - - - - 375,000

Board of Directors:

R. W. HENCKR, President.  
 A. A. ADAMS, Vice-President.  
 Hon. M. H. Cochrane, G. N. Galer,  
 Thos. Hart, Hon. J. H. Pope,  
 T. S. Morey, Hon. G. G. Stevens,  
 WM. FARWELL, General Manager,  
 Head Office—Sherbrooke, Que.,  
 Branches.

Waterloo, Richmond,  
 Coaticook, Stanstead,  
 Cowansville, Granby,  
 Bedford, Farnham.  
 Agents in Montreal—Bank of Montreal  
 London, England—Nail Bank of Scotland.  
 Boston—National Exchange Bank.  
 New York—National Park Bank.  
 Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

BANK OF HAMILTON

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

DIRECTORS.

JOHN STUART, Esq., President.  
 Hon. JAMES TURNER, Vice-President.  
 A. G. Ramsay, Esq. Dennis Moore, Esq.  
 Edward Gurney, Esq. John P. Ooster, Esq.  
 George Coach, Esq.  
 E. A. COLQUHOUN, Cashier.  
 H. S. STEVEN, Assistant-Cashier.  
 Agencies.—Alliston—A. M. Kirkland, Agent.  
 Georgetown—H. M. Wats, Agent. Listowel—H. H. O'Reilly, Agent. Milton—J. Butterfield, Agent.  
 Port Elgin—W. Corbould, Agent. Tottenham—W. P. Roberts, Agent. Wingham—B. Wilson, Agent.  
 Agents in New York—The Bank of Montreal and John J. Cisco & Son.  
 Agents in London, Eng.—The National Bank of Scotland.

BANK OF OTTAWA, OTTAWA.

Authorized and subscribed Capital... \$1,000,000  
 Paid up Capital... 900,263  
 Rest... 110,000

JAMES MACLAREN, Esq., President.  
 CHARLES MAGEE, Esq., Vice-President.  
 DIRECTORS:  
 C. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq., GEO. BURN, - - - - - Cashier.  
 Branches:—Amirip, Pembroke, Wainipeg, Ian., Carleton Place, Ont.  
 Agents in Canada, Canadian Bank of Commerce. Agents in New York, Messrs. A. H. Goadby, at 115 E. Walker, Agents in London, Eng., Alliance Bank

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

CAPITAL AUTHORIZED, - - - - - \$1,000,000  
 CAPITAL SUBSCRIBED, - - - - - 500,000  
 CAPITAL PAID-UP, - - - - - 205,000

DAVID BLAIN, ESQ., President.  
 SAM'L TREES, ESQ., Vice-President  
 DIRECTORS:  
 H. P. DWIGHT, A. McLEAN HOWARD,  
 C. BLACKETT ROBINSON, C. CHISHOLM M.P.P.  
 JNO. GINTY, D. M. McDONALD.  
 A. A. ALLEN, Cashier.

Agents in Canada—Canadian Bank of Commerce. Agents in New York—Importers and Traders National Bank. Agents in London, England—National Bank of Scotland, London.

BANQUE JACQUES-CARTIER. HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

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

THE MARITIME BANK - OF THE DOMINION OF CANADA.

Head Office, - - - - - ST. JOHN N.P.  
 CAPITAL PAID UP - - - - - \$321,900  
 REST - - - - - \$40,000

Board of Directors.

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

The Chartered Banks.

THE BANK OF LONDON

IN CANADA.  
 HEAD OFFICE, LONDON, ONT.  
 Capital Subscribed..... \$1,000,000  
 Capital Paid-up..... 100,000  
 Reserve Fund..... 50,000

MANAGER—A. M. SMART.

HY. TAYLOR, Pres., JNO. LABATT, Vice-Pres.  
 Directors.—W. R. Meredith, Nathaniel Reid, Isalah Danks, Thos. Fawcett, Thos. Kent, Benj. Cronyn, Thos. Long (Collingwood), Jno. Morison, (Toronto), John Leys (Rice Lewis & Son, Toronto), Hy. Northrop (Northrop & Lyman, Toronto).  
 Correspondents in Canada.—Molson's Bank and Branches. In New York.—National Park Bank. In Britain.—National Bank of Scotland (Limited).  
 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of Exchange. Letters of Credit issued, available in all parts of the world.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.  
 CAPITAL AUTHORIZED..... \$1,000,000  
 CAPITAL SUBSCRIBED..... 500,000  
 CAPITAL PAID-UP..... 250,000

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.  
 REUBEN S. HAMLIN, Esq., Vice-President.  
 W. F. Cowan, Esq. W. F. Allen, Esq.  
 Robert McIntosh, M.D. J. A. Gibson, Esq.  
 Thomas Peterson, Esq.  
 T. H. McMILLAN, Cashier.  
 Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.

Montreal Loan & Mortgage Co. AND TRUST COMPANY.

Incorporated 1858.  
 CAPITAL - - - - - \$1,000,000.00  
 LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.  
 Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.  
 Trustees of Mortgages executed by Railroad and other Corporations.  
 INTEREST ALLOWED ON DEPOSITS.  
 Issue Sterling Debentures payable in London also Currency Debentures, payable in Canada.  
 BOARD OF DIRECTORS.  
 M. H. GAULT, Esq., M.P., President. RICHARD BOLTON, Vice-President. Hon. A. W. OGLIVIE.  
 A. F. GAULT, Esq., of Messrs. Gault Bros. & Co. JAMES GRATHERN, of Crathern & Coverhill J. R. BLACK. J. L. MORRIS.

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

W. L. MALTBY, Manager.

OFFICE 181 ST. JAMES STREET, MONTREAL.

THE ONTARIO Investment Association (Limited) OF LONDON, ONTARIO.

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

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

Dominion Savings & Investment Soc. LONDON, ONT.

INCORPORATED, - 1872.  
 Capital, - - - - - \$1,000,000.00  
 Subscribed, - - - - - 1,000,000.00  
 Paid-up, - - - - - 868,840.28  
 Reserve Fund, - - - - - 140,000.00  
 Contingent Fund, - - - - - 967.12  
 Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.  
 Money received on deposit and interest allowed

THE HAMILTON Provident and Loan Society.

President, GEORGE H. GILLESPIE. Vice-President, JOHN HARVEY. Capital subscribed, \$1,500,000.00 paid-up, 1,100,000.00 Reserve and Surplus Profits, 111,519.80 Total Assets, 2,701,108.36 Deposits received and interest allowed at the highest current rates. Debentures issued for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by Law to invest in Debentures of this Society. Banking House: KING ST., HAMILTON. H. D. CAMERON, Manager.

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

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

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

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

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

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

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

Legal. For Accountants, &c., see other page. Branson, Mon. and Calgary, N.W.T. PETERSON & PETERSON, BARRISTERS, &c., Belleville, Ont. DENMARK & NORTHROP, Barristers, &c., Belleville, Ont. Brantford, Ont. HARDY, WILKES & JONES, BARRISTERS & ATTORNEYS-AT-LAW, Solicitors in Chancery, Notaries, etc. ARTHUR S. HARDY, Q.C. ALFRED J. WILKES, LL.B. C. S. JONES. Cornwall, Ont. H. SANFIELD MACDONALD, (late MacLennan & Macdonald.) BARRISTER, SOLICITOR, CONVEYANCER, NOTARY, &c. Solicitor for the Ontario Bank. N.B.—Special facilities for making prompt Collections throughout Ontario and Manitoba. Seaford, Ont. McCaughy & HOLMESTER, Barristers. Seaford, Ontario.

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Running in connection with the Grand Trunk Railway of Canada

Table with 2 columns: Location and Tons. Montreal 3,284, Toronto 3,284, Dominion 3,176, Ontario 3,176, Texas 2,700, Sarina 3,860, Quebec 2,700, Oregon 3,860, Mississippi 2,680, Vancouver 5,700, Brooklyn 3,600.

DATES OF SAILING FROM QUEBEC TO LIVERPOOL.

Table with 2 columns: Date and Location. Montreal 25th Oct, Brooklyn 15th Nov, Vancouver 1st Nov, Toronto 22nd Nov, Sarnia 1st Nov.

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60, \$85 and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. All outside rooms are comfortably heated by steam. Second Cabin, \$40.

Prepaid steerage tickets issued at the lowest rates. \*These steamers carry neither cattle nor sheep.

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

For Freight or Passage apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, Muir & 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 ROBERTS, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chattel Mortgages collected.

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

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

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

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Table with 3 columns: Vessels, Tonnage, Commanders. Numidian 6,100 Building, Siberian 4,600, Carthaginian 4,600, Hanoverian 4,000 Capt. J. G. Stephen, Parisian 5,400 James Wylie, Sardinian 4,650 Lt. W. H. Smith, R.N.R., Polynesian 4,100 R. Brown, Sarmatian 3,600 John Graham, Circassian 4,000 W. Richardson, Moravian 3,950 Lieut. F. Archer, R.N.R., Peruvian 3,400 Capt. Jas. Ritchie, Nova Scotian 3,300 Mr. Dudgeon, Hibernian 3,400 Hugh Wylie, Caspian 3,200 Lt. B. Thomson, R.N.R., Austrian 2,700 Lieut. R. Barrett, R.N.R., Nestorian 2,700 Capt. D. J. James, Prussian 3,000 Alex McDougall, Scandinavian 3,000 John Parks, Siberian 4,600 Building, Buenos Ayrean 3,300 R. F. Moore, Korean 4,000 Barclay, Grecian 3,900 C. E. Lettallais, Manitoba 3,150 McNicol, Canadian 2,600 C. J. Menzies, Phoenician 2,300 J. Brown, Valdeusian 2,600 R. H. Hughes, Lucerne 2,200 John Kerr, Newfoundland 1,500 Mylins, Acadian 1,350 F. McGrath.

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

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

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

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

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

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

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

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

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An experienced surgeon carried on each vessel. Berths not secured until paid for. Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schmersdorh, No. 3, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomery & Workman, 17 Gracechurch St., London; James & Alex. Allan, 70 Great Clyde St., Glasgow; Allan Bros., James Street, Liverpool; Allan, Ross & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Aldan, 407 Broadway, New York, and 201 Washington Street, Boston, or to

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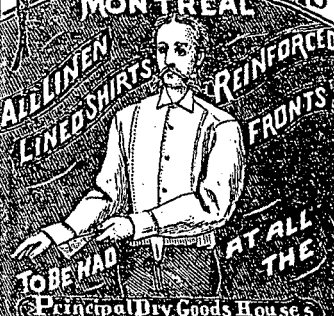
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**Schwarz & Reinhardt** Manufacturers  
and Jewellers' Supplies, Plush Goods, Brush,  
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description. Orders solicited.  
712, 714 & 716 Craig St., Montreal.

**Commercial Summary.**

"INQUIRER."—Mr. Alex. Buntin, the well known millionaire, has no partner in the Valley-field paper mills—referred to last week; he is sole proprietor.

Mr. N. J. Tessier of this city, formerly con- nected with the Sun Life, has been appointed general manager for Canada of the United States Life Ins. Co. in place of the late Thomas Simpson. Mr Tessier's appointment dates from the 15th September last.

One of the fire insurance brokers of Toronto who violated one of the rules of the Association a week or two since, has paid the fine of \$50, and been restored to his previous standing. The cancellation of his license had been under advisement.

It appears that the Federal Bank has no security from their employes. Under recent and current circumstances this does not argue sufficient prudence on the part of the directors and management. Surely Mr. Nordheimer should know something of it.

Mr. T. GALBRAITH, of Port Hope, Ont., whose land bank scheme has been almost forgotten, gave out that he would deliver a lecture on banking in the Historical Society's rooms Montreal last Friday. As only eight persons attended, the lecture was postponed. A similar attempt on Monday night was not any more successful.

The corporation of Toronto are paying but little heed to the lessons urged upon them by civic defalcations in Montreal. It is understood that there is no security exacted from the civic employes in that city. Perhaps they are waiting till the steed is gone.

Messrs. Mackenzie & Co., general dealers, Sydney, N.S., have obtained an extension spread over 20 months. The firm were considerably affected by the local dulness of last winter and were obliged to have recourse to renewals. They have been endeavoring to do a cash-business of late but there was scarcely enough of it to prove a success.



## FARRAR'S PATENT IMPROVED SNOW PLOUGH AND FLANGER COMBINED.

Is attached to the Locomotive and operated from the cab.

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

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LACE, RUSSET and  
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## ASTRAL OIL

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

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

Mr. **WILLIAM Colwell**, of Mitchell, Ont., finding the failure of **James Campbell & Son** weighing heavily on him, is forced to ask the indulgence of his creditors, many of whom have signed a deed of extension and also agreed to take 75 cents on the dollar, unsecured, and without interest. Mr. Colwell, by these means, hopes to pull through.

Mr. **D. H. DORMAN**, woollen manufacturer, Mitchell, Ont., has assigned in trust to Mr. **T. H. Race**, of the same place. His liabilities are estimated at about \$15,000 and assets at about \$12,000. In the liabilities is included a mortgage on real estate for \$5,600. The failure is supposed to be traceable to the failure of **Barber & Co.** of Streetsville and its results on other woollen firms.

At the first meeting of creditors of **R. & J. Harrison**, of Hull, England, the total liabilities of the firm were given at £88,305 3s. 7d., and the assets at £60,107 16s. 2d., showing a deficiency of £28,197 12s. 5d. No offer was made on the part of the debtors, and the estate is to be wound up under the deed of assignment originally prepared. Some Quebec parties are interested in the estate.

**C. W. KNAPP**, of Sackville, N.B., general dealer, has assigned. Mr. Knapp began business with his brother a few years ago, but neither had much experience; the brother went out about a year ago and entered a commercial college in St. John, with the view, he said, of perfecting himself in business affairs. The other brother continued in the store with the above result.

ARRANGEMENTS under the agreement of last May are being perfected by the life insurance companies doing business in Canada, to resist the imposition of the local two per cent tax on gross premiums, proposed by the city of

Leading Wholesale Trade of Montreal.

# GREENE & SONS COMPANY, MONTREAL.

**HATS, CAPS**  
AND  
**FURS,**  
1884.



**WELL ASSORTED STOCK IN ALL LINES**

**BUFFALO**

AND

**FANCY ROBES.**

**Gentlemen's Furnishings.**

**LATEST STYLES**

Selected for Fall Trade, 1884.

Agents for  
**WOODROW'S HATS.**

WAREHOUSE:

**517 to 525 ST. PAUL STREET, MONTREAL.**

Ottawa. This is an application of the income tax with a vengeance. They might almost as reasonably tax the gross receipts in the post-office savings department; the burden must eventually fall upon the insured. Energetic and joint action on the part of the companies should be effective against such a nefarious scheme.

**LAREN** particulars anent the failure of **R. M. Hume**, of Walford, Ont., farmer and drover, show his liabilities to be about \$8,000; his assets consist of 200 acres of land and a couple of town lots, but the property is mortgaged for \$7,000 which is probably beyond its full value. The unsecured creditors will get little or nothing. Mr. Hume has the reputation of being honest, but few would credit him with over-shrewdness.

**ATKINSON & Son**, of Albert, N.B., have assigned. The firm have been hard pressed for some time and were sued of late, obliging them to mortgage their property. Their troubles are due in a considerable degree to trying to do more business than their capital warranted. Their branch store at Curryville was not found profitable and was closed last spring. They are also largely interested in lime and cement works.

**THE LIQUIDATORS' PICNIC.**—The **Bell and Iron Co.** of Toronto, against whom the Exchange Bank have an alleged controlling claim, met on the 29th July to consider an offer for the estate. After a feast of reason and of legal fees, they adjourned to August 12th for the same purpose; they met on August 12th and enjoyed a similar entertainment, then adjourned for same purpose to August 26th; they then met, and after a like enjoyment adjourned to September 2nd; they then met again, continued the enjoyment to September 23rd, and on the 23rd September extended the

picnic to September 26th. On the last date they seemed inclined to bring their summer picnic to an end, but finding they had some bones still left in the estate they adjourned to October 10th, then to October 13th, then to October 15th, then to October 22nd, and on the latter date a lawyer for the Exchange Bank, addressing his boon companions, proposed that the picnic, which had been so enjoyable and profitable during the summer, should be kept up during part of the winter and so adjourned to December 2nd.

We regret to learn that the **Joseph Hall Manufacturing Co.**, of Oshawa, is in trouble. Judgments for over \$10,000, recently recorded, were pressed, and a sale of the estate was advertised, but postponed till the 7th inst. Any disaster to the "Hall Works" would be a calamity to the district. But Mr. Glen is not a man easily daunted: when on two former occasions he compromised with his creditors he afterwards honorably gave them notes for the balance, to make 100 cents in the dollar, and paid them in time. Perhaps Mr. Glen made a mistake in entering upon a political career—in trying to serve the people of Oshawa, his country at large and himself at the same time. Politics will brook no rival. It has been well said that there are two classes of men who ought to go into Parliament,—(1) They who are independent of fortune and who can devote their time to the service of their country,—and (2) they who have everything to gain and nothing to lose. Mr. Glen did not belong to either class. The people of Oshawa could ill afford to lose a business which gave employment to so many hands, and which, by distributing so much money every year, helped to maintain many of her merchants and even other manufacturers. Since writing the above, we learn that a liquidator has been appointed to the estate.

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

BRANTFORD, ONT.

AGENTS FOR THE DOMINION for

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

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

**OAK TANNED  
LEATHER BELTING,**

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

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

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

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

**McARTHUR, CORNELL & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street  
 and 353, 355 and 357 Commissioners Street  
 MONTREAL.

MR. GRANT FERRIER, son of the late George  
 Ferrier and grandson of the Hon. James Ferrier  
 of Montreal, has been appointed city agent  
 of the Glasgow & London Fire Insurance Co.  
*Noblesse oblige.*

The extract concerning the Mitchell Banking  
 Co., last week, was inadvertently credited to  
 the Mitchell Advocate instead of to the Recorder.  
 Our contemporary is also to be credited on the  
 completeness and accuracy of his report.

BLIGH & Co., of St. Catharines, Ont., manu-  
 facturers of paints, have suspended, owing they  
 say to dullness of trade. The sheriff is in posses-  
 sion.—Miss McIntosh & Co., millinery, Leam-  
 ington, Ont., have been closed by the sheriff.

SAILSBURY & Son, booksellers, Cobourg,  
 Ont., are another link in the James Campbell  
 & Son chain of disasters. They had not been  
 in good shape for some time, and there are some  
 free comments concerning a bill of sale for  
 \$2,800 given to Edward J. & Robert J. Sails-  
 bury a day or two before the assignment.  
 The firm was formerly Sailsbury & Humphries,  
 who dissolved in June, 1881.

J. T. LACHANCE, trader, Riviere Gilbert  
 Gold Mines, Que., is offering to compromise at  
 40 cents, unsecured. Assets \$4,000; liabilities  
 \$3,200.—Blais & Co., Riviere Blanche, who  
 succeeded J. C. Blais after his failure last fall,  
 are reported to be in difficulties.—Messrs.  
 Croteau & Frere, acting for the creditors of  
 Mrs. Isaie Paris, St. Jean Deschallons, have  
 taken seizure before judgment against her.

**KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUGGISTS,**

OFFER FOR SALE

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

603 CRAIG STREET,  
 MONTREAL.

It is somewhat remarkable how well the tea-  
 pedlar succeeds in persuading the farmer's wife  
 that the tea which he buys in the neighboring  
 town at from 15 to 20 cents a pound and sells  
 at 50 cents, is as good if not better than the  
 sixty or eighty cent tea which the respectable  
 country merchant sells at an ordinary profit.

HENRY W. SMITH, who has kept a small  
 fancy dry goods shop in Chatham, Ont.,  
 for four or five years past, has been obliged  
 to assign. His stock in trade has seldom  
 much exceeded \$600.—John Clews of Toronto,  
 dealer in house furnishings, has obtained an  
 extension spread over 24 months on liabilities  
 of about \$2,300, and from the 1st October.

The branches of the Bank of Commerce at  
 Guelph and Galt have exchanged managers,  
 Mr. Thompson, acting manager for some time  
 at the former place, going to Galt and Mr.  
 McConkey taking charge in Guelph.—The  
 Guelph Mercury notices that the Federal Bank  
 branch looks busy, and that Mr. Mair, the  
 manager, has been sent to Winnipeg to adjust  
 the business there.

Messrs. FIELD & DAVIDSON, of Hamilton,  
 dealers in saddlery hardware, are, we regret to  
 hear, again in trouble. They effected a com-  
 promise last January at 50 cents in the  
 dollar, payable in 3, 6 and 9 months, the last  
 payment of which, due on the 24th ult., they  
 were unable to meet, and they consequently  
 made an assignment. The total liabilities at  
 the time of the compromise were somewhat  
 over \$60,000, and the assets about \$44,000.

**C. A. LIFFITON,**

Importer and Wholesale dealer in

**COFFEES AND SPICES,**

Acme Coffee and Spice Steam Mills.  
 329 ST. JAMES STREET,

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

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

By the interim statement of the Glasgow &  
 London Fire Insurance Co., published on  
 another page, it will be seen that the income  
 for the year ended the 30th June last was \$1,-  
 232,870, and the expenditure \$978,000, leaving  
 a balance of \$254,870 in favor of the former.  
 The annual statements will in future be made  
 to the 31st December, similar to other com-  
 panies. The Canadian business of the Glas-  
 gow & London for the current year promises  
 well.

Mr. T. McILROY, Jr., of Toronto, manager in  
 that city of the Canada business of the Gutta  
 Percha Rubber Manufacturing Co., of New  
 York, is reported by the Budget as having ob-  
 tained some clue to the persons who wantonly  
 perforated some 700 feet of hose sold the city  
 some time since. The Toronto factory of the  
 company, whose business Mr. McIlroy has so  
 creditably established in Canada, will compare  
 with anything of the kind in Canada or else-  
 where.

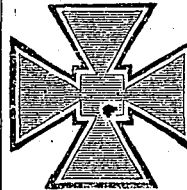
HALF a dozen persons want to buy that  
 sweet and powerful toned parlor-grand Weber  
 piano on which Carreno discoursed such  
 heavenly strains at the Harris concert last  
 Tuesday evening. Mr. Harris' fault, if any may  
 be found with his great concert, lay in giving  
 people too much for their money. There was  
 a surfeit of good things at the entertainment,  
 but it is satisfactory to know that it paid.—  
 Our money order system has been extended to  
 France.

THE FIRE Underwriters' Association will  
 probably fix upon a 2 to 2½ per cent rating for  
 lumber in the Chaudiers district.—The pro-  
 posed lowering of the classification of the city  
 of Ottawa to B, on account of the imposition of  
 a tax upon the companies, was deemed pre-  
 matur by the last meeting, and it was resolved.

**J. W. MACKEDIE & CO.,**  
 MANUFACTURERS AND WHOLESALE  
**CLOTHIERS,**  
**MONTREAL,**

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

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



**VULCANIZED**  
**India Rubber Goods**

For Mechanical Purposes.  
 Sole Manufacturers of the Celebrated  
**"Maltese Cross" Brand Fire Hose.**

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 290,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—The Most Popular Hose of the day, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PACKING Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

WAREHOUSES: Toronto, 10 & 12 King St. E.; New York, 33 & 35 Warren St.; CHICAGO, 153 & 161 Lake St.; SAN FRANCISCO, CAL., 501 Market St. PORTLAND, OREGON, 68 & 70 Front St.  
 FACTORIES: Toronto, Brooklyn, San Francisco, Cal.

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

**Brown, Balfour & Co.,**

IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,**  
**HAMILTON.**

ADAM BROWN. ST. CLAIR BALFOUR

**KIRK, LOCKERBY & CO.**

Importers and

**Wholesale Grocers,**

CORNER

St. Peter and St. Sacramento Streets,

**MONTREAL.**

that the application be deferred till January 1st, when the final decision will doubtless be ascertained. The Kingston tax is still under discussion.

Sword & Moore, of Brandon, Man., planing mill owners, who recently assigned, attribute their difficulties to the great falling-off in the demand for building materials during the present year. Mr. Sword is from St. Catharines, and Mr. Moore from Toronto. They had established a very fair business when the boom collapsed. They own a considerable amount of real estate. Creditors had been treating them very leniently long before the assignment.

Mr. P. R. Young, who has carried on business at St. Andrews, Man., for the last 15 years, writes his eastern creditors for an extension of 15 months, payments to be made monthly. Unless this be granted he says he must assign. He usually carried a stock of about \$10,000, and turned over about \$30,000 a year. His last balance sheet showed a surplus of about \$15,000, but this doubtless would bear being reduced one-half. He has been slow pay for some time. His trouble is chiefly due to bad debts.

**CUTLER BROS. & CO.'S**  
**INSECT POWDER.**  
 IN PATENT SIFTING-TOP CANS.

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

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

**EMIL POLIWK & CO.,**  
 394, 396, 398 & 400 ST. PAUL ST., MONTREAL, Q.  
 Sole agents for the Dominion.

**ALL**

Competitors acknowledge the superior value of

"Rising Sun" Ball Blue,  
 "Syndicate" " "  
 "Laundress Friend" Square Blue;  
 and our FIFTY different GRADES of

Ultramarine in Dust.

**BEUTHNER BROTHERS,**  
 MONTREAL.

Mrs. J. Woods, of Buckingham, Que., has assigned to J. McD. Haines of this city, who is preparing a statement for the creditors.—Napoléon Roy, tailor, this city, and L. H. Marchand, of Batiscan, have also assigned.—Perceval Tibbs, late of the defunct Merchants Marine Ins. Co., is sojourning in Boston. The proceeds of the sale of his household effects a week or two since were scarcely enough to satisfy an advance of \$1,000 made upon them by the auctioneer, Mr. T. J. Potter.

A MEETING of the creditors of the Montreal, Herald Printing and Publishing Co. has been held since our last issue, but with no very definite results. The property is open for sale for two weeks longer, and the directors still seem confident of obtaining for it sufficient to pay their liabilities in full.—Daniel Riordan, general dealer, Granville, N.S., has assigned.—J. E. Parker, grocer, Halifax, N.S., who recently assigned has given no preference, to his credit, be it said. The assignment is for the benefit of such creditors as may sign within 60 days from the 22nd ult.

There has been a want of entire agreement among the members of the firm of Drake, Burrows & Rutherford, of Winnipeg, dealers in lumber, &c., who recently assigned to Jas. Colecleugh. The liabilities are about \$17,000

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

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

**BATTY'S PICKLES.**

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

**JOHN STUART, SON & CO.,**

Importers and Wholesale Dealers in

**TEAS, COFFEES, SUGARS, SPICES,**

And General Groceries.

Warehouse—Cor. John and Main Sts.

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

**HAMILTON, ONT.**

they possess lumber valued at about \$13,000, and the mill which cost about \$15,000, beside plant, limits, etc; they are expected to pay in full and have a fair margin left. The Ontario Bank, which is interested for a few thousand dollars, obtained judgment against them recently. They owe something to the dry goods and shoe trade in this city.

A MONTREAL merchant and speculator who have just returned from Toronto where they went to examine into the Inventory of the Campbell estate, with a view to purchase, do not seem to have been over pleased with the reception accorded them by the assignee, who they say seemed more in the humor to "bluff them off" than to attract them as purchasers. They pointedly remarked that it was evident no purchasers en bloc were wanted,—that there were other axes to grind. Can any one name half a dozen estates in which there were not conflicting interests with axes to grind?

Mr. D. McMASTER, of Sarnia, dealer in books, etc., is again in trouble. He began business some 15 years ago, and compromised in 1878, but he has evidently never been able to get entirely clear of his then difficulties. He holds some real property mortgaged for some \$4,000 to \$5,000. Mr. McMaster is of steady habits, but somehow does not appear to keep himself

Leading Wholesale Trade of Montreal.

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

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

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

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails Also, Tinned Nails and Tacks of all kinds.

Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

**MONTREAL ROLLING MILLS**  
**COMPANY,**  
 MANUFACTURERS.

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

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

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

from gradually sinking, and a leak is suspected. Some preferential judgments are spoken of, and the presence of the sheriff would seem to confirm it. Liabilities from \$9,000 to \$10,000; assets about \$6,000 in real estate, stock, etc.

ADVICES from Lockeport, N.S., state that notwithstanding the general depression in the fish trade the dealers in that locality are reaping fair returns and confident of the future, owing, it is claimed, to their thorough knowledge of the business and ability to hold till it suits them to sell. Herrings are reported in great abundance at Grand Manan, and fishermen sell them at \$1.35 per 200 lbs to the smokers, who are now very busy. The St. John Globe says codfish are also very plentiful at Grand Manan, and many fishermen are turning their attention to this fish.

M. J. A. McCALLUM, an enterprising and worthy lumberman of Windsor, N.S., who recently assigned to Allen Haley of that town, has found, in common with others in his line, that the figures to which the product of his mills has fallen leave little or nothing for pro-

Leading Wholesale Trade of Montreal.

**The Adulteration of Food Act.**



PROVIDES PENALTIES FOR THE  
**KEEPING AND SELLING**  
 OF

**IMPURE ARTICLES OF DIET.**

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

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

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

**CROWN**  
**FLINT PAPER** OUR BEST  
 Reams and Rolls.

**ANCHOR**  
**FLINT PAPER IN REAMS.**  
 Orders for ten reams and upwards kindly solicited.

**PETER R. LAMB & CO.,**  
 MANUFACTURERS,  
**TORONTO, ONTARIO.**

fit after paying for labor and floating or scowing the lumber from his mills to the place of shipment. In his case this latter operation has been unusually expensive. His liabilities are heavy, and the assets consist of logs, lumber and about 200,000 acres of timber land, all mortgaged to Mr. Bela R. Lawrence of St. John, N.B.

RUTHERFORD Bros., booksellers, Owen Sound, Ont., is another of the firms brought to grief through giving accommodation to James Campbell & Son, Toronto. Peter Rutherford began business about two years ago, and was joined by his brother James last spring. The liabilities are about \$2000, the assets about \$1500, but as the liabilities of the partnership are only about \$900, and they own all the assets, they may pay in full. The creditors of Peter will not receive much. The business is

Leading Wholesale Trade of Montreal

**JAMES GUEST,**  
**COMMISSION MERCHANT**

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

- Jules Daret & Co., Cognac. (Vine Growers Co.)
- Jules Bellerio, Cognac.]
- W. & J. Graham & Co., Oporto Ports.
- R. C. Ivson, Jerez de la Frontera Sherries.
- Jules Regnier, Dijon, Burgundios and Chablis
- L. M. Canneaux et Fils, Chateau de Dizy, pres 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, Ponsseti & Co., Barcelona and Tarragona Spanish Ports.
- Eschenauer & Co., Bordeaux, Clarets and Sauternes
- H. Sichel & Sons, Mayence Rhine Wines.
- George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
- James Watson & Co., Dundee, Fine Old Scotch Whiskies.
- E. J. F. Brands, Schiedam Gins.,

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

"The Otterville Canning Co.," Otterville, Ont.  
**CANNED**

**APPLES, TOMATOES,**  
**GREEN PEAS, SWEET CORN,**  
**STRAWBERRIES, BLACK CAPS,**  
**CHERRIES.**  
**EVAPORATED**  
**SWEET CORN, APPLES.**

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

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

evidently too small for two persons. An assignment has been made to D. R. Dobie.—The creditors of James Campbell & Son number about 300.

MUCH ADO ABOUT FIFTY CENTS!—Mr. M. Tigh, furniture dealer, this city, states that the trouble with the bailiff referred to last week, originated in a balance of fifty cents due by a customer. Mr. Tigh sells exclusively for cash, and the men in charge of his delivery wagon, not receiving the fifty cents which they were instructed to collect, brought back a portion of the bedstead. Action was taken by the irate customer and a seizure made on the balance of the bed, in which the seizers made a mistake, taking away the sides of a different article. He also explains that he only kept a deposit account in the Federal Bank, and that was some months ago.

# CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

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

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

ALEX. RAMSAY, Supt.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.  
J. D. HENDERSON, Agent, Toronto.

D. MACCARVEY, Secy. P. McLARREN, Gen. Agent.  
Maritime Provinces Branch, Halifax, N.S.

GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.  
W. L. HUTTON, General Agent, Manitoba Branch, Winnip@g.

## RATES REDUCED.

# THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	about \$100,000,000
Invested funds.....	do 30,000,000
Annual Income.....	do 4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....	do \$ 1,300,000
Investments in Canada.....	do 2,000,000
Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.	

W. M. RAMSAY, Manager, Canada.

# THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

Amount of NEW BUSINESS in 1883	\$81,120,756.00
Largest Business of any company in the World.	
Total Outstanding Assurance	275,160,588.00
Total ASSETS December 31st, 1883	53,030,581.70
Total UNDIVIDED SURPLUS	12,109,756.79
PAID POLICY-HOLDERS Since organization	73,877,699.51

All Policies Incontestable after three years.

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

R. W. GALE, Manager

223 ST. JAMES STREET, MONTREAL.

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

OUTLERY A SPECIALTY.  
TORONTO.

FRONT ST., EAST.

## CAUTION! CAUTION!!

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

### ACME SKATES

in violation of our patent rights:

This is to Caution all dealers against purchasing the same, as parties found importing or dealing in those imitations will be prosecuted.

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

1883 - St. John Exhibition - 1883

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

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

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

ROBIN & SADLER,

MONTREAL,

OVER ALL COMPETITORS.

## GREAT FIRES, DARING BURGLARIES.

The many recent fires and burglaries that have occurred in different parts of Canada ought surely to arouse all classes of business men to a sense of the risk they run of being any night financially ruined if not provided with proper security for their account books, deeds, checks, receipts, money, jewellery, &c.

Goldie & McCulloch's makes is used by the Dominion Government, Canadian Pacific Railway Co., Canadian Bank of Commerce, Imperial Bank of Canada, Bank of Ottawa, Maritime Bank, and by other leading Banks. In fact every unprejudiced business man after seeing the different makes admits Goldie & McCulloch's to be unquestionably superior to any others. They have been triumphant in every test. Have taken the prizes in the late Exhibitions. Sold on easy terms and at low prices.

WAREHOUSES 319 ST. JAMES ST., Montreal.  
ALFRED BENN, General Agent.

ESTABLISHED 1839.

# WM. DARLING & CO.,

Wholesale Shelf and Heavy  
HARDWARE,  
26, 28 & 30 ST. SULPICE ST.,

LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

We call particular attention to a new

5 Cent Cigar

— CALLED —

“NOISY BOYS,”

— WHICH IS —

UNEQUALLED FOR VALUE.

The Trade is solicited to send their orders to the  
CREME DE LA CREME CIGAR FACTORY,  
MONTREAL.

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 7, 1884.

### THE BANK RESTS.

A very startling proposition has been ventilated by our evening contemporary the *Star*, which is said to meet “the almost unanimous approval of our leading bankers” but which, so far as we can learn, has only been put in practice, hitherto by one Bank at Toronto. In substance, the proposal is that the banks should be compelled to invest their undivided profits, the bulk of which are placed in separate accounts, which are termed “rests,” in public securities, the professed object being to secure the shareholders from contingent losses to which they would be exposed by the employment of their funds in the very business in which they had voluntarily placed their money. It is not proposed to compel other corporations, such as insurance, gas, telegraph companies, &c., &c., to divert their capital from the business in which their shareholders have

voluntarily placed it, and it seems to be admitted that it is at present more profitably employed in the business of banking than it would be in Government securities.

The undisguised object of the proposal is the greater safety which Government securities afford. There is a very simple answer. Why do not the individual shareholders place their money in Government securities instead of in bank stock? The answer we all know is because they expect to obtain higher interest by employing their money in the business of banking. What would be the effect of locking up in Government securities a large portion of what may fairly be described as working capital? It of course cannot be denied that the best-managed banks everywhere are exposed to losses from the insolvency of their customers. Such losses in the aggregate are a charge on the gross profits of the business, which have likewise to bear the cost of management, which is considerable. This last and very formidable item would not be reduced in amount by the employment of a large portion of the bank's means in fixed securities at low interest, but it would fall on a much smaller capital, and would therefore bear heavier on the shareholders.

The *Star* itself admits that the result of his proposal would be to divert \$18,479,129, which is the present aggregate amount of the banks' rests, from commerce and to place it in Government securities. We have no right to assume that the bank loans to their customers could be reduced without injuriously affecting the trade of the country, and we must, therefore, conclude that as a necessary consequence new banks would be established, so that the result of the operation would be to withdraw from banking business the rests of our leading banks, and to encourage the establishment of new ones at great risk to the community. There is no reason whatever that we can discover for interfering with the management of our banking institutions through directors elected by their own shareholders, and we shall be much surprised indeed to find that the leading bankers are favorable to such a proposition.

#### LOW PRICES.

The farming community are loud in their complaints about the low prices of wheat and other grain, and in consequence seem determined to hold it over until spring or for higher prices. No one will

gainsay the right of the farmer or any other man to do what he likes with his own property as long as he does not interfere with the rights of others. In the present condition of things however, the farming class is indebted to the country storekeeper for supplies long since consumed, and the property which they withhold from the market really belongs to the merchant who advanced them his goods on the security thereof, a security which, although not in black and white, is no less real. The position of the farmers is much better than last year or for many years past, for although wheat was worth \$1.15 to \$1.23 a year ago, and is now quoted as low as 76c. to 80c. in Toronto and 82c. to 85c. in Montreal, the farmer has threshed out from twice to three and even four times as many bushels to the acre as last year. But wheat is not the only article which has fallen off in money value. Merchandise of nearly all kinds is much cheaper. Sugar (granulated) for example has dropped during the twelve months from 9c. or 9½c. to 6½c. wholesale, and cotton and woollen goods have fallen in about equal proportion. Indeed there are few articles of ordinary consumption that are as high in price as they were a year ago, except perhaps dairy produce. The farmers, of course, are not likely to forget that the debts incurred a year ago, more or less, were for goods at a much higher price than to-day, but here they are using the best possible argument in favor of short credits. The farmers—and the manufacturers no less—have probably observed that the tendency in prices is downward, and simply because of the gradual increase in the use of labor-saving machinery whereby one man may now do the work of six in former years, and while this great increase in the products of field and factory is going on, there is no proportionate increase in the number of consumers. The farmer should be content that by means of the great inventions of the age he is saved much hard labor, and can almost defy the elements in gathering his crops, while in the lighter labor of the field he may preserve himself to a longer enjoyment of the fruits of his labor. A youth can now a days drive a Reaper and do the work for which several able-bodied men were required in former years to swing cradles at high rates of wages. The railways, too, approach the farmer's doors, and he saves—or should save—in many ways what he was obliged to disburse in former years. The existence of too many stores and the consequent over-competition in each locality, enable the farmers to obtain a

credit which is neither healthy for themselves nor the country merchants, and the sooner some remedy is devised by those who have the power—the wholesale dealers perhaps—the sooner will disappear the anomaly of dull times and everybody indebted to somebody else, while the country is blessed with an abundance of the means to liquidate this indebtedness and restore trade to its normal condition. Other causes of depression are insignificant compared with the evils we have briefly stated.

#### AN ABSORBING TOPIC.

Although there are no signs of any immediate improvement in the wheat markets of the world they are nevertheless replete with a peculiar interest, which is rendered all the more remarkable from the fact that values continue to rank among the lowest of the nineteenth century, notwithstanding the innumerable arguments advanced during the past six months to prove that the centre of depression had lifted, and that better times were about to dawn. Among the latest attempts to disperse the deepening gloom is the following despatch from Europe: "The harvest in Russia has been greatly damaged by the unfavorable weather, the provinces in the East having suffered especially. In the Baltic provinces the harvest has to a very large extent been lost, and in consequence of the frost potatoes have given only a third of their usual yield. This, it is said, will have a great effect on Russian exports, although at present they have not felt it, the export trade being brisk, especially from Southern Russia." To our minds this intelligence is altogether of too contradictory a nature to deserve credence. For instance, if in the Baltic provinces of Russia the harvest has been of such a disastrous nature as is intended to be conveyed, allow us to ask how it is that the export trade from both the Baltic and Black sea ports continue to be as brisk as they are, when prices are so exceptionally low? The mere fact that Russian shippers manifest such anxiety to place a considerable portion of their wheat before their Northern and Southern ports are closed by ice, simply confirms previous reports of the good average yield which Russia was credited with. Nor is it Russia alone that is crowding the English markets with cheap, very cheap, aye, dirt cheap breadstuffs, as India, Persia, Asia Minor, Australia, South and North America, are now fairly in a break-neck race to get their wheat cargoes into British ports,

Was there ever in the history of bread-stuffs such a manifest hurry to be "off to market," even when wheat was up to \$1.50 and \$2.00 per bushel? Never. No sooner did Brother Jonathan understand that other countries than his own had plenty of wheat to sell, then he "hurried up," and let his cargoes slide, on orders when he could get them, and on consignment when he couldn't; and not to be outdone in the keenness of the competitive struggle he is actually underselling English and foreign wheat, in the shape of Minnesota, Wisconsin, Texas, and Missouri flour, his only regret being that he did not do it before. The price of wheat is beginning to be regarded in its true light, apart from that confusion of ideas existing in the minds of many until very recently, and which failed to comprehend that wheat was selling at its proper value because it had previously commanded much higher rates. Ruined speculators now understand the terrible cost of attempting to violate the natural law of supply and demand, but it is very dubitable if the lesson thus taught them will prove a salutary one. Speculation in wheat is not dead, but is merely latent, and will flash into life again upon the first occasion calculated to stir its impulse. The visible supply of wheat in Canada and the United States has been augmented by nearly 2,000,000 bushels, being now up to 36,000,000 bushels.

#### THE WEST INDIAN QUESTION.

Nothing can be more unfair than the systematic attempts which have been made by the Opposition press to create an impression on the public mind that the Dominion Ministers, and especially the Premier, Sir John A. Macdonald, are favorable to the annexation of the Island of Jamaica to the Canadian Dominion. The discussion of the Jamaica question is quite premature. All that is known is that Mr. Solomon, who it may be presumed is a gentleman of local influence in Jamaica, during a recent visit to England broached a scheme of annexing that Colony to Canada, and that on his return home he visited Ottawa, with the view of ascertaining, if possible, what probability there was of its being entertained by the Canadian Government. It is a matter of notoriety that Mr. Solomon was much disappointed at finding that he could not obtain any information whatever as to the views of the Canadian Government; Sir John A. Macdonald acted precisely as a prudent statesman would have done under the circumstances, which was simply to decline to discuss the subject

with one, who had no credentials, and who was wholly unauthorized to make any proposition whatever. Mr. Solomon was, we have heard, informed of the proper course to be followed if any proposition should be thought expedient. Jamaica is a Crown Colony, and its Legislature would have, in the event of its seeking a constitutional change, to apply in the first instance to the Secretary of State, requesting the intervention of the Imperial Government to propose the desired change, which it is highly probable might not meet its approbation. At all events the proposed change must pass the ordeal of the Imperial Government and of the Jamaica Legislature before it can be offered for the consideration of the Canadian Cabinet.

The question, looking at it from a West Indian point of view and without reference to Canada, is surrounded with difficulties. It is tolerably well known that Jamaica is not the only West Indian Colony desirous of a closer connection with Canada. The group of Islands known as the Leeward Islands of which Antigua is the most important, would join as readily as Jamaica, as may be learned from a published letter from Mr. Berkley, one of the officials of that Island. It has long been known that Barbadoes is most anxious to be annexed to Canada, and that on the least encouragement it would take the necessary steps to formulate its wishes. Of the various Islands Jamaica is clearly the one that it is least desirable for Canada to be connected with, while, if it were thought desirable to annex a single West India Colony, Barbadoes would have much to recommend it.

Pending the receipt of further information it may be well to consider the question as an Imperial Minister will have to do. That the West India Colonies are all discontented, owing to the abnormally low price of sugar, is a fact that is undisputed. All have remonstrated through their London general committee and have demanded the adoption of a new fiscal policy, which they doubtless believe would afford them relief, but which there is reason to fear would be absolutely useless. The question, however, is how far the Imperial Government would deem it sound policy to single out one out of a group of some fifteen Colonies, and to annex it to a Colony like Canada, which has adopted a tariff that is prohibitory of several descriptions of British manufactures which are at present consumed in Jamaica. This is far from the only difficulty. The avowed object of Jamaica is to procure a market for its sugar free of duty, the effect of which would be to dis-

criminate against the sugars of the other British and Foreign Colonies. It would most assuredly be looked on with disfavor by Spain, with which country our High Commissioner has been engaged in negotiating a treaty. We have not referred to the very important subject of defence. People in Canada have got but a slight idea of the responsibilities entailed on the Imperial Government in connection with the defence of their Colonies. We can scarcely doubt that, in the event of Jamaica seeking a new constitution, and if minor difficulties were removed, the Imperial Government would insist on being relieved from all further responsibility for its foreign relations. It is but a year or two ago that a case occurred of a seizure of a foreign ship by the Jamaica Government which ultimately, not being sustained, led to a bill of costs. The Imperial Government directed that this charge should be defrayed by Jamaica, as was reasonable and proper, but Mr. Solomon and others protested strongly that it should be borne by the Imperial Government. This case led to much dissatisfaction. We own that we fail to comprehend any conceivable object that Canada could have in annexing such an island as Jamaica with the certainty of giving mortal offence to all her other customers. Can it be imagined that if Jamaica sugars were admitted duty free and heavy duties imposed on those from other colonies the latter would not retaliate by imposing discriminating duties on all Canadian exports? The subject is one requiring the gravest consideration but it is premature to discuss it, and quite unfair to impute to Sir John A. Macdonald a desire to support it.

#### THE SUGAR BOUNTY QUESTION.

There is probably no higher authority in regard to statistics than Mr. Robert Giffen, the ex-president of the Royal Statistical Society. Those who differ most widely in opinion with Mr. Giffen on his theoretical views on the subject of Free Trade will readily admit that he is quite incapable of misrepresenting facts, and must therefore attach great weight to the conclusion at which he has arrived on the subject of the late serious depression in the price of sugar. That depression has been felt so severely in the sugar producing colonies in the West Indies as to have led to urgent representations to the Imperial Government to adopt measures to neutralize the effect of the bounty, allowed by Germany, France and other States on the export of sugars; and, on the failure of those representations, to an agitation for

political changes. Mr. Giffen has recently drawn up a paper on the condition of the sugar trade, and has supplied facts which show conclusively that the real cause of the depression the enormous expansion of production. There has been an impression that there has been a considerable decline in the business of sugar refining, but Mr. Giffen shows that since the year 1851 the number of refiners has risen from 2,820 to 4,484, and that since 1880 the quantity refined has increased by 100,000 tons of sugar. The consumption of sugar in Great Britain is now 1,083,000 tons at a cost of £30,000,000 or \$150,000,000. Of this enormous quantity, the maximum amount receiving bounty is only about 270,000 tons, the inference being that the amount is too small to affect the predominance of the natural manufacture, so that the true reason for the fall has been increased production. It is further stated that, great as the fall in sugar appears, it is less than that in wheat, rice, tea, and many other articles. At a time when the distress caused in the sugar colonies, by the very serious depression which has taken place, has led to propositions for more intimate relations with Canada it cannot be uninteresting to have such a statement of facts from a reliable observer like Mr. Giffen as that which he has supplied in his late paper.

#### AN INTERNATIONAL BILL OF LADING.

We publish elsewhere the draft of what is styled an "International Bill of Lading" agreed to by a convention of underwriters, shipowners, and agents of New York, Philadelphia and other ports, held on the 17<sup>th</sup> ult. at New York, and which we learn is shortly to be submitted for general adoption. It seems to meet the approbation of a leading commercial journal, the *Bulletin*, which believes that the committee charged with its preparation have "succeeded in striking what might be termed a happy medium, which cannot fail to satisfy all who will be asked to accept its provisions." There can be no doubt that it is highly important that Bills of Lading should be uniform in their obligations, and free from ambiguity. The subject is an intricate one, and only persons possessed of great practical experience are qualified to pronounce a satisfactory opinion in regard to it. We may, however, remark that a very important branch of the shipping trade, and one moreover which is yearly increasing, has not been provided for. We

refer to the cattle trade. Again there may be found difficulties in regard to the adoption of a common form from the statute laws of different States, which may possibly conflict with the provisions of the Bill of Lading. We are not aware whether it is the intention of the promoters of the new Bill of Lading to seek the intervention of Congress at its next session or to proceed at once to endeavor to procure concurrent action on the part of foreign shipowners. It is obvious from the *Bulletin's* article that there are persons who believe that such intervention is desirable, and it accordingly expresses an opinion that "if the Produce Exchange will accept in good faith the work of their chosen representatives, the next House of Representatives will have little cause for action." The object of the framers of the draft bill lading is so highly important that, complicated as is the subject, and formidable as are the difficulties in the way of procuring the adoption of an international form, we sincerely hope that it will be found practicable to surmount them, and to substitute distinct liability for ambiguity and confusion.

#### INTERNATIONAL BILL OF LADING.

A meeting of underwriters, shipowners, and agents of New York, Philadelphia and other ports was held in the former city on the 17<sup>th</sup> inst. to discuss the final details of the new International Bill of Lading form, shortly to be submitted for general adoption. It is claimed that the present form, which we reproduce from the *Commercial Bulletin*, is "free from vexatious and irritating conditions." Comment is deferred:

*Draft for proposed New York produce Exchange Bill of Lading, as modified by sub-committee, October 7th, 1884.*

Received, in apparent good order and condition, by ..... from ..... to be transported by the good Steamship ..... now lying in the port of ..... and bound for ..... with liberty to call at ..... being marked and numbered as per margin (weight, quality, contents and value unknown), and to be delivered in like good order and condition at the port of ..... unto ..... or to his or their assigns, he or they paying the freight on the said goods on delivery at the rate of ..... and charges as per margin. General average payable according to York-Antwerp Rules.

IT IS MUTUALLY AGREED that the Carrier shall have liberty to sail without pilots; to tow and assist vessels in distress; to deviate for the purpose of saving life or property; to convey goods in lighters to and from the ship at the risk of the owners of the goods but at ship's expense; and, in case the ship shall put into a port of refuge for repairs, to tranship the goods to their destination by any other steamship.

IT IS ALSO MUTUALLY AGREED that the Carrier shall not be liable for loss or damage occasioned by the perils of the sea, or other waters, fire from any cause, on land or on water, barratry of the master or crew, enemies, pirates, robbers, arrest and restraint of princes, rulers or people; nor for loss or damage by explosion, bursting of boilers, breakage of shafts, or any latent defect in hull or machinery by collisions, stranding, or other accidents of

navigation (even when occasioned by the negligence, default, or error in judgment of the pilot, master, mariners, or other servants of the ship owner, not resulting, however, in any case, from want of due diligence by the owners of the ships or any of them, or by the Ship's Husband or Manager); nor for Decay, Putrefaction, Rust, Sweat, Change of Character, Drainage, Leakage, or any loss or damage arising from the nature of the goods or the insufficiency of packages; nor for Land Damage; nor for the obliteration or absence of Marks or Numbers; nor for any loss or damage caused by the prolongation of the voyage.

1. IT IS ALSO MUTUALLY AGREED that the Carrier shall not be liable for Gold, Silver, Bullion, Specie, Documents, Jewellery, Pictures, Embroideries, Works of Art, Silks, Furs, China, Porcelain, Watches, Clocks; or for Goods of any description which are above the value of \$500 per package, unless bills of lading are signed therefor, with the value therein expressed, and a special agreement is made.

2.—ALSO, that Shippers shall be liable for any loss or damage to Ship or Cargo caused by inflammable explosive or dangerous goods, shipped without full disclosure of their nature, whether such Shipper be Principal or Agent; and such goods may be thrown overboard or destroyed at any time without compensation.

3.—ALSO, that the Carrier shall have a lien on the goods for all fines or damages which the Ship or Cargo may incur or suffer by reason of the incorrect or insufficient marking of package or description of their contents.

4.—ALSO, that in case the Ship shall be prevented from reaching her destination by Quarantine the Carrier may discharge the goods into any Depot or Lazaretto, and such discharge shall be deemed a final delivery under this contract, and all the expenses thereby incurred on the goods shall be a lien thereon.

5.—ALSO, that if the goods be not taken by the Consignee within such time as is provided by the regulations of the port of discharge, they may be stored by the Carrier at the expense and risk of their owners.

6.—ALSO, that full freight is payable on damaged goods; but no freight is due on any increase in bulk or weight caused by the absorption of water during the voyage.

7.—ALSO, that if on a sale of the goods at destination for freight and charges, the proceeds fail to cover said freight and charges, the Carrier shall be entitled to recover the difference from the Shipper.

7.—ALSO, in the event of claims for short delivery when the Ship reaches her destination the price shall be the market price at the port of destination on the day of the Ship's entry at the Custom House, less all charges saved.

AND FINALLY, in accepting this Bill of Lading the Shipper, Owner and Consignee of the goods agree to be bound by all of its stipulations, exceptions and conditions, whether written or printed, as fully as if they were all signed by such Shipper, Owner or Consignee.

IN WITNESS WHEREOF, the Master or Agent of the said Ship hath affirmed to Three Bills of Lading all of this tenor and date drawn as "first," "second," and "third," one of which being accomplished, the others to stand void. Dated in ..... this ..... day of ..... 188

The general managers for Canada of the Glasgow & London Fire Ins. Co. recently addressed some remonstrances to the Toronto Board of Fire Underwriters, concerning the conduct of the Hartford Fire in relation to a risk which the latter took below tariff rates; the said risk having been insured in the Sovereign, whose business the Glasgow and London reinsured about a year ago. Messrs. Bond & Browne claimed that the risk, which was upon the Canadian Institute, would have been renewed had the Hartford not cut under. The chairman had ruled against the request of the inspector of the Glasgow & London that the



risk be cancelled because the Sovereign had not been a member of the board. To this ruling the company (the G. & L.) took exception, for the following strong reason: "If we make an endorsement upon a Sovereign policy without collecting either the fee or any extra rate which may be necessary, we are at once requested to collect according to the tariff. The Glasgow & London therefore requested "that rule 5 applies to all Sovereign policies, as regards requesting cancellation of any such risks taken by another company below tariff." After some discussion and voting upon amendments to a resolution in accordance with the foregoing request, the motion of Mr. S. C. Duncan Clark, referring the matter to the annual meeting of the Board, "but that meantime the business of the Sovereign be assumed to be the business of the Glasgow & London,—was carried.

Messrs. C. H. CORDINGLY & Co., manufacturers and distillers of cordials and liquors, this city, who made a time settlement with their creditors last February, are again obliged to call a halt. Mr. Cordingly bought out and succeeded to the business of Hill, Mitchell & Co., (successors to Winning, Hill & Ware) several years ago, and, although not possessed of much capital, was understood to have succeeded in establishing a profitable trade, having the advantage of a knowledge of the business acquired in the service of the old firm. The settlement of last winter was on the basis of 70 cents in the dollar, of which two payments were met in due course. The third and last is found to be an impossibility, owing to heavy losses recently incurred, largely with the trade in Manitoba. This settlement was based on expectations of an ordinary business year, and was accepted with hesitation by one or two smaller creditors. The estate showed a nominal surplus of only \$5,000 on liabilities of about \$40,000. These figures are probably not much changed, but the value of the assets is doubtless considerably affected by the general dullness in trade, and matters are not likely to improve for this business wherever the Scott Act prevails. An assignment is made to Messrs. Riddell & Stevenson.

DETECTIVES are on the tracks of Robt. Yarwood and Walter Scott, two young men employed as teller and bookkeeper respectively in the branch of the Merchants Bank at Belleville. The amount of the defalcation is not large, scarcely amounting to \$10,000, and the bank is secured by guarantees. The accounts from which the sums were abstracted—all within a few weeks—were those of customers residing at some distance. Various means, says the *Intelligencer*, were adopted: express packages were taken and the amounts entered in deposit books but not in the bank cash. The savings department accounts appear to have been tampered with in only two instances. There is every probability of their being captured and brought to justice.

FIRE RECORD.

ONTARIO, Point Fortune. Nov. 1.—A barn, belonging to Wm. Hinsley destroyed with contents. Loss \$500.

JOSEPH E. SEAGRAM  
DISTILLER,  
WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT WHISKEY.

MONTREAL WHOLESALE MARKETS.

Nov. 6, 1884.

The stereotyped features of dullness in general trade which have existed for a long time past, appear to partake of an indelible cast, no improvement being noticeable in any of the leading wholesale departments since our last review was penned, save that slight progress has been made in remittances in some instances. Money matters are unchanged, the principal features being the scarcity of the right kind of borrowers, and an abundance of loanable funds. Good commercial paper is taken at the banks at 7 per cent discount, and loans on stock collateral are still obtainable at 4 and 4½ per cent. Sterling Exchange closed dull yesterday at 8 premium for sixties and at 8¾ for demand, counter rates ¼ to ½ higher. New York drafts 1-16 to 1-32 premium. This being Thanksgiving day there is no Stock Exchange open. The market yesterday closed dull and steady for bank shares, and weak for miscellaneous securities. Business was remarkably light. The closing prices were:—Bank of Montreal 189½ to 190 regular and 184 to 185 ex-dividend, Ontario 107½ to 110, Bank du Peuple 42 to 44, Toronto 172 to 173, Molsons 107 to 109½, Jacques Cartier 65 to 85, Merchants 110 to 110½ regular and 106¾ to 107½ ex-dividend, Bank of Commerce 116½ to 117 regular and 112½ to 114 ex-dividend, Federal 48½ to 49½, Montreal Telegraph Co. 80 asked, Richelieu 57 to 57½, City Passenger 114¼ to 115½, City Gas 174½ to 175. Canada Pacific Railway Co. 43½ to 45. The following were the quotations of, and business in Montreal stocks during the week:—

Banks.	Shares	Highest price.	Lowest price.
Commerce .....	312	117	116½
Merchants .....	151	110½	107
Molsons .....	40	108	108
Montreal .....	184	190	184
Ontario .....	2	107	107
Miscellaneous.			
Gas .....	1025	175½	174½
Mon. Tel. Co. ....	61	110½	111½
Passenger .....	387	116	114
Richelieu & Ontario	895	58½	57

ASSHS.—Receipts moderate, but the price of Pots has declined, and sales have been made at \$4 to \$4.10 for First Sort, and Seconds at \$3.50. Pearls are still nominal at \$5 in the absence of transactions. The market closes very quiet. Receipts since 1st January, 5676 brls. Pots, 765 brls. Pearls. Deliveries, 5767 brls. Pots, 752 brls. Pearls. Stock in store at 6 p.m. on Wednesday evening, 1226 brls. Pots, and 169 brls. Pearls.

BOOTS AND SHOES.—Most of the leading manufacturers have been fairly busy on sorting-up orders, but there is no animation in the demand from country customers, who restrict their purchases severely to hand-to-mouth requirements. Western jobbers are still waiting upon manufacturers for spring samples, and as soon as these are ready (which will be in a few days) some large orders will be placed. Jobbing houses have been doing a fairly brisk business, and they report payments on their 30 days' arrangement good. The demand for rubber and felt goods has been satisfactory, and prices generally are steadily maintained.

COAL.—A few more orders were received within the past few days and filled, at \$6 for stove and chestnut and at \$5.75 for egg and furnace; large quantities would of course be shaded in price. Steam coal is steady, Scotch coal quoted at \$4.50, Picton at \$3.90 to \$4, and Cape Breton at \$3.40 to \$3.50.

DAIRY PRODUCE. *Butter*.—Shippers are still willing to pay full prices for choice and selected parcels of both creamery and dairy, but if anything there is a little easing off upon the general run of good to fine lots. At any rate several lots of that kind of goods are offering on this market, but they do not attract buyers as quickly as was expected. A very fine straight lot of Eastern Townships is offered at 21½, but shippers want to select and pay a little more money, which the owner does not appear willing to agree to. For choice creamery 26½ to 27c has been paid, but shippers say they will not give the outside rate. There has been considerable movement in Brockville butter, a well known buyer from that section who was in the city yesterday, stating that a large portion of the make has passed out of first hands. Holders of the best lots of Morrisburg are not free sellers, although they have had some good bids for their full ends. Western Renfrews and Kamouraska are mostly enquired for on Lower Ports and Newfoundland account, but only a few straggling lots have been taken, at within our quoted rates. A lot of 50 pkgs. of Western was sold at 17½c, the quality being fine, and two lots of Kamouraska at 16½c to 17c. *Cheese*.—The market during the week has developed a decidedly quiet phase, not that choice September and Oct. makes could be bought for any less money, but simply that they cannot find as ready a market at former prices, and this is as near the true inwardness of the situation as it is possible to describe it. It is said that there are not a half dozen factories unsold between Cornwall and Brockville, and not more than one or two, if any, between Kingston and Toronto. The great bulk of the October cheese has yet to come in, and the few factories arriving during the past few days have turned out better in quality than was expected. The French sections are closely sold up, so that it is now simply a matter between shippers and English buyers to decide upon the complexion of the season's wind-up. We quote: *Western*—Fine to finest 11½c to 11c, fair to good 10¾c to 11c, early makes 9c to 10½c. *French*—fine to finest 11c to 11½c, fair to good 10c to 10½c, early makes 8½c to 9½c, skims 5c to 7½c. At these prices not much, if any, cheese could be bought, but at the same time if any lots had to be sold they would probably not bring more money.

**DRUGS AND CHEMICALS.**—The general drug trade has been moderately active, orders from the country having footed up a good total, although they have been individually small. Few changes have transpired during the week the only one of importance being in quinine, which has developed further weakness, Howard's being now quoted at \$1.20 to \$1.25 and German at \$1.10 to \$1.15. This alteration is in sympathy with the weakness of the American market, where prices have declined. In other drugs there is little or no change, opium being steady at \$4.25 to \$4.50 and morphia at \$2.20 to \$2.30. The advance in iodine noticed last week, has been firmly maintained, and iodide of potassium is still advancing. In heavy chemicals there is really no change since our last report. Bleaching powder holds its own well and is quoted at \$2.40 to \$2.50 for round quantities. It is now admitted that winter importations of some kinds will be necessary, owing to the light receipts this fall. Caustic soda is firm with an advancing tendency, and is quoted at \$2.35 to \$2.40. The firmness previously noticed in cream-tartar crystals has been maintained, as well as in tartaric acid.

**DRY GOODS.**—The past week has been devoid of any special interest in dry goods circles, orders having come to hand in a very slow and unsatisfactory manner, owing to unseasonably mild weather and wretched country roads, which are the two most serious drawbacks to business at this season; but despite these drawbacks remittances have improved. The November paper falling due on Tuesday, and Wednesday having been met much better than were the October notes. What few orders are coming in continue to call for grey and bleached cottons, which has been remarked upon as something unusual thus late in the season, due to the fact that stocks have been run down to such an extent that retailers have not sufficient to meet the reduced requirements of their winter trade. The market for both whites and greys is quiet but steady. In Canadian tweeds the volume of sorting up orders is down to a minimum, and no improvement is looked for until travellers are on the road with spring samples and, if the weather is favorable, some of them will start next week. Several letters have been received from leading Western houses stating that it would be utterly impracticable to send out travellers in the present condition of the roads and weather. Those houses which keep up to last year's volume of trade on a safe basis will do well.

**EGGS.**—The market is steady but quiet, the run of sales being from 20c to 21c in cases and barrels, with 22c possibly obtainable on finest packed stock. Regarding strictly new-laid eggs sales have been made at 26c to 30c as to lot and size. The present cold spell will help to stiffen prices.

**FISH.**—About 3,500 bbls herrings and straights have been received, but at the high prices asked for No. 1 Labrador, local buyers will not touch them, as they find Cape Breton will answer their purpose at \$1.25 to \$1.50 per bbl less money. The high prices which have as yet been paid were on Western States account. They are held at \$6.50, but it is a question if they would bring more than \$6.00 to \$6.25 if placed on the market. Cape Breton are quoted at \$5 to \$5.25. Green cod is declining; sales having taken place as low as \$4 in round lots of No. 1. Dry cod is also easier at \$4 to \$4.25. Newfoundland salmon has sold at \$13 per tierce.

**GRAIN AND FLOUR.**—The grain shipping season is fast drawing to a close, not more than five more steamers of the regular lines having to load this year, and they, it is supposed, will take out more peas than wheat.

Wheat is very quiet and prices favor the buying interest. No. 2 Canada Red Winter being quoted at 82½c to 84c, No. 2 White do. at 84c to 86c, and No. 2 Spring at 83c to 85c. A cargo of very choice Spring wheat was sold at 86c, but another lot of Spring is offered at 3c lower. Corn is nominal and unquotable. In peas there is a steadier feeling, the sale of a cargo being reported at 73½c, but holders are firm in their views, and are now asking 74c. Oats have changed hands at 31½c to 32c, and rye is enquired for at 68c for No. 2, but holders want 64c. Barley sells at 60c to 65c in car lots for the best kinds and at 55c to 57c for lower kinds. There has been a better demand for flour on Lower Ports' account, and several lots of Canada superiors from 500 up to 1,500 bbls., have changed hands; but this is usual at this season of the year. Here sales of superior have transpired at \$4.00 to \$4.05 during the week, extras at \$3.80 to \$3.95 and Spring extras at \$3.75 to \$3.80, superfine at \$3.50, fine at \$3.20 to \$3.25, and city bags at \$2.30 to \$2.40.

**GREEN FRUIT, ETC.**—During the week apples have arrived in large quantities, most of which have gone into store, to await whatever improvement may be developed in the future. Several firms have their storage room already pretty well filled, and still they have advices of more on the way. Sales have been made of car lots of choice red stock at \$2.25 down to \$2.00 for mixed lots of winter fruit. The fall kinds have been pretty well worked off, and the better class of winter keepers is now being offered for sale at remarkably cheap rates, compared with those of other seasons. Montreal farmhouse have been placed at \$2.50 to \$3 per bbl. In pears, a very choice lot has been received from Boston, which sold at \$12 per bbl. In boxes they are quoted at \$3.00 to \$3.50. A few cases of Palermo oranges have been received, and Jamaica in bbls have been placed at \$8.00 to \$9.00 per bbl. Lemons are quiet, the principal offerings being Malaga, which sell at \$9.00 per chest. One lot of Messina fruit sold at \$8.00 per box of 360. Almeria grapes are quiet at \$5.00 to \$5.50 as to quality, some of the recent arrivals being in poor condition. Cranberries have sold at \$10.00 to \$12.00 for Western and at \$14.00 to \$15.00 for choice Cape Cod. Cocoanuts are steady at \$5.00 per 100. Sweet potatoes \$4.00 to \$4.75 per bbl; Spanish onions \$3.50 to \$4.00 per case.

**GROCERIES.**—The local sugar market is steady under a moderately active enquiry, granulated having sold in round parcels at 6 3-8c to 6½c, and quotations now range from 6½c to 6 5-8c, yellows changing hands at 4½c to 4 5-8c for the lower grades, and from 4½c to 5½c for medium to choice brights. The foreign markets have been rather unsettled, beet root sugar having become alternately weak and steady, but the tendency has leaned more towards the weak side. In raw sugar it is understood that a large lot has changed hands, but terms were private. Refining grades are quoted at 4½c to 4 5-8c for 86 to 87 tests, and grocery grades at 4½c to 5½c as to color. Molasses are dull, holders asking 32c to 32½c for Barbadoes. Porto Rico, 26c to 27c, and Trinidad 24c to 25c. Syrups move off very slowly at from 28c to 50c as to quality, a lot of low grade being placed at 28½c. In fruit the principal feature during the week was the auction sale on Wednesday at which there was a very large attendance, and although good prices were realized buyers were only prepared to take limited parcels, as the following sales will show:—50 boxes Valencia raisins, 7½c, 131 do at 7½c, 100 do at 7½c, 67 do at 7½c, 323 do at 7½c, 50 do 7½c, 450 do at 7½c, 600 do at 7½c, 70 boxes extra do at 7 7-8c, 136 do at 7 7-8c, 10½ do at \$1.82½, 70 do at \$7.82½, and 620 boxes to arrive by an early steamer at 7½c. The Malaga fruit brought pretty high prices. Layers selling at \$2.35 to \$2.40 in boxes and at 62½c in quarters. Loose

Muscateles were placed at \$2.65; London layers sold at \$3.07½ to \$3.17½; and halves at \$1.60. Imperial were run up to \$3.32½ and \$3.37½, and Dehesia sold at \$5.15 to \$5.20. A private sale of 1000 boxes of Valencia raisins is reported at 7½c. In currants there is a fair enquiry and sales have taken place at 5½c to 5¾ for good sound fruit, extra bringing 6c to 6 1-8c. Latest advices from Patras report the shipments to Canada up to Oct. 15th, 909 tons against 1,003 tons to same date last year, and to the United States 3,665 tons, against 6,624 tons last year. The total quantity of currants, however, shipped from Greece this season up to the 15th ulto. was 51,841 tons, against 42,412 tons last year, showing an increase of 9,429 tons. The market in Patras is very flat and as growers find no buyers for their min-damaged goods they are consigning their lowest qualities to the French market. Casalina currants are offered at 20s to 26s 6d f.o.b. Patras, according to quality. The Vostizza and Gulf crops are being rapidly shipped off on growers account. In Pyrgos the market is extremely dull, with prices quoted nominally at 8s to 15s as to quality. Growers have shipped about 7,000 tons to Marseilles and Rouen, where a better feeling has set in, and it is thought that as France is taking large quantities of the poorer stock, that an improvement may be confidently anticipated in the better kinds before long. Freights from Patras to New York 30s in full. Prunes are selling in this market at very reasonable figures, business being reported at 4½c to 5c for choice fruit. Some delicious Eleme figs in 70 lb. bags are selling at 6c to 7c per lb., which are certainly equal to boxed fruit in flavor and appearance, the only difference being that they are not flattened out as in boxes. Boxed fruit are quoted at 11c to 12½c. The tea market is steady under a good demand on country and city account. There is a general scarcity of low grades which command firm prices when found. Good medium Japans and blacks are quoted at 20c to 23c per lb., whilst fine to choice qualities have sold at 30c to 35c. Several sales have transpired in blacks on English account at 11d to 1s 4d. Coffees are quiet, without change in values, which are quoted at 20c to 30c for Mochin, at 16c to 21½c for Java, and Jamaica at 12c to 16c. Spices are steady, with sales of cloves at 12½c, black pepper at 16½c to 17c, white pepper at 23½c and nutmegs at 59c to 61c. Rice remains quiet at \$3.50. Besides the sales of Valencia and Malaga fruit at the auction sale referred to above the following may be added:—Malaga figs in mats 3½c to 4½c, Eleme figs in various sized boxes 10½c to 1 ¼c, Sultan raisins at 6c to 6½c, Kerrasind Gilberts at 7½c, Barcelona Gilberts at 8½c, Turrogona almonds 13½c to 13½c, Ivica almonds 12c to 12½c, and Valencia shelled almonds 25½c.

**HIDES, ETC.**—Quite a considerable number of Manitoba hides have been received in this city within the past few days by the Canada Pacific Railway Co., consisting mostly of dry flint which bring about 16c per lb. This is a new feature in the trade, and it is believed that these dry hides will be used by tanners in the place of imported goods. There have been sales of No. 1 Western Bull at 9½c to 9½c, about 500 changing hands at those figures. Toronto No. 1 are quoted at 9½c and No. 2 at 9½c. Hamilton No. 1 at 9½c and No. 2 at 8½c. Western bulls \$7.85 to \$8. Green city hides are steady at 8½c, 7½c and 6½c for Nos. 1, 2 and 3. Sheepskin are firm at 65c to 70c each, reported sales aggregating about 300 skins. Calfskins are purely nominal at 12c to 13c.

**HOPS.**—The supply largely overlaps the demand, and holders are anxious sellers at any decent bid. Advices from Western points state that sales of fair hops have taken place at 12c to 14c per lb, and a lot of 2,300 lbs of good quality is reported sold at a place back of Prescott at about 15½c per lb. Prices here are quoted at 14c to 17c per lb, a small parcel of fine goods having been sold to a city brewer at 17c. It is said that 18c is an extreme price for the best Canada hops.

# DOMINION EXHIBITION 1884.

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

## H. SUGDEN EVANS & CO.,

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

BRONZE MEDAL.—Evans' Pharmaceutical Preparations.

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

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

BRONZE MEDAL.—Collection of Fine Chemicals.

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

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

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

**IRON AND HARDWARE.**—Owing to the light stocks of pig iron held in this city it is believed that winter importations will be imperative. Still there appears to be no immediate desire on the part of manufacturers to stock up. The sale is reported of a few car lots of Summerlee and Garisnerrie for Western delivery at a price equal to about \$18.50 here. Prices are quoted here as follows:—Siemens, \$18.50; Coltness, \$20 to \$20.2; Langlois, \$19.75 to \$20; Garisnerrie, Calder and Summerlee, \$18.50; and Eglington, \$17. Warrants are cabled firmer, having advanced 6d to 7d on the week, being quoted yesterday at 42s 9d. A meeting of the Ironmasters' Association has been held in Middlesbrough, in the North of England, and the action taken causes the belief that the restrictive combination will shortly be abandoned. It is urged that the scheme has had a fair trial, but that it has not maintained prices, and that the market has been in a chronic state of weakness ever since the arrangement was effected. In the Black Country the colliers' strike has ended in the men resuming work at the reduction, after a struggle of sixteen weeks. The metal market is still unsettled, a further decline of 7s 6d having taken place in the London tin market, prices having receded to £74 2s 6d. Best selected copper is unchanged at £59. Here ingot tin is quiet and weak at 20c to 21c and ingot copper at 14½c to 15c. There has been a good turnover in bar iron at \$1.70 to \$1.75, and prices are slightly firmer. Sheets are quoted at \$2.40 to \$2.50 and tin plates at \$2.50 to \$2.70. Hardware dealers report an improved demand for heavy goods, which is probably owing to buyers availing themselves of cheap rates by last boats. Remittances have been fairly satisfactory.

**LEADS AND PAINTS.**—Several good sized orders for dry lead have been received for Manitoban account, and a fair enquiry has been experienced from interior points in Quebec and Ontario. It is thought that the firmness of the English market at the late advance has induced buyers to lay in stock at present low prices, in expectation of an advance later on. Sales of dry white lead are reported at \$4.50 to \$5.00, and dry red at \$4.25 to \$4.50. White lead is steady at \$4.50, for ordinary, up to \$6.25 and \$6.50 for first qualities.

**LEATHER.**—The local market remains extremely quiet, the requirements of manufacturers being limited and divided into small parcels. The country demand has shown some improvement, and shipments have increased of

late. Sole leather is quiet and rather easy, as sales have been made of No. 1 B.A. sole at below our quotations, one lot selling at 23½c; plump selected No. 1, however, would bring higher rates. A few parcels of waxed upper have changed hands, one lot of 250 sides of light goods at 36c, and another lot of about 200 sides on p.t. There is still a fair export enquiry for splits and buff which meet with a steady market in England. Very few splits find their way to this market now from Quebec, as all surplus stocks are sent to British ports. A few lots of harness leather have been taken during the week for Western towns and for points in the Ottawa districts. Stocks of most kinds of leather are ample for current wants, but any increased demand would soon contract their volume. Prices, although very little changed, lean somewhat in buyer's favor.

**NAVAL STORES.**—A drop of fully ½c per gallon is reported in importers' prices during the week, sales having occurred on the basis of about 47c for a round lot, but jobbing parcels have sold up to 49c and 50c. Rosins, although selling at low rates, are steady at \$2.25 to \$2.75 for common up to \$4.50 to \$5 for fine pale. Oakum is dull at ½c to 6½c for common up to 9½c for first quality. Pine, pitch and tar are unchanged.

**OILS.**—Advices from Newfoundland quote an advance of £3 per ton or 3c to 4c per gallon in the price of cod oil, but prices here do not seem to sympathise to the extent which was looked for. Round lots are held at 57c, and smaller lots at 59c to 60c. Cod liver oil is steady at \$1.15 to \$1.25. Steam refined seal is quiet but steady at 59c to 60c for round lots and at 61c to 62½c for jobbing parcels. Linseed oil is firm at 58c to 60c for raw and at 61c to 63c for boiled.

**PETROLEUM.**—Orders for refined oil have increased as the days have shortened. Sales of car lots in store being reported at 17c to 17 1-8c, broken lots at 17½c to 18c, and single barrels at 18½c, some dealers asking 19c.

**PROVISIONS.**—A few out of town orders have been filled during the week, presumably for the lumbering districts, on the basis of current rates. The sale of a lot of extra prime pork was made in bond last week at \$12.25 and a lot of Chicago mess in bond at \$15.50. Duty paid Chicago mess is quoted at \$18 to \$19 as

to lot, but some dealers state that the outside figure is unobtainable. Lard is quiet at 10½c to 10¾c for Chicago brands, and at 10c to 10½c for Canadian. Dressed hogs are commencing to arrive, and sales were made yesterday at \$6.75 to \$7 per 100 lbs. Tallow is quiet at 7c to 7½c for rendered.

**RAW FURS.**—The favorable change in the weather was very welcome to dealers, as they had begun to fear that the prolonged spell of mild and wet weather would cause a rusty tinge to be imparted to the skins. The few lots which have been received were readily taken by local manufacturers, the kinds most in demand being beaver, otter, bear. The few lots of skunk and muskrat so far received were not prime. Prices are quoted as follows:—Beaver, per lb., \$3 to \$3.50; bear, per skin, \$8 to \$12; bear cub, per skin, \$4 to \$7; fisher, per skin \$4 to \$6; red fox, per skin, \$1; cross fox, per skin, \$2 to \$5; lynx, per skin, \$2 to \$3; marten, per skin, 90c to \$1.00; mink, per skin, 75c to \$1; muskrat, per skin, 8c to 10c; otter, per skin, \$8 to \$10; raccoon, per skin, 50c; skunk, per skin, 40c to 60c.

**SALT.**—The stock of coarse salt is now pretty well all in for the winter, and dealers look for its quiet distribution between now and spring at fair prices, which yesterday were quoted at 50c to 52½c for elevens, and at 45c to 47½c for twelves. Factory-filled is unchanged at \$1.25 to \$1.40, and Eureka at \$2.40 in bags.

**WINES AND SPIRITS.**—Business has been chiefly confined to filling jobbing requirements, and sales of port and sherry have been fair in number but small in size. A moderate trade has passed in spirits, principally in the leading marks of brandies and gin at steady prices. Prices are quoted as follows:—Brandy in cases \$10.75 to \$11 for Hennessy's, \$10.75 for Martel's, and \$10.75 for Ouard Dupuy & Co.'s; claret \$3 upward; ports at \$1.10 do \$6; sherries at \$1.10 to \$6 as to quality, and champagne at \$11 to \$25 per dozen as to quality. Jamaica rum \$2.50 to \$2.90 for 16 o. p.

**WOOL.**—A little more enquiry has been experienced for foreign wool, and sales have transpired during the week of Greasy Cape aggregating 76,000 lbs at 16c to 16½c for ordinary, up to 17c for Superior grades. Australian is in small supply, and prices are steady at 19c to 20c. In Canada wool there is very little doing, a few small parcels of A Super's having changed hands at 26½c. Other kinds are unchanged.

AMERICAN MARKETS.

Chicago, 2 p.m.—Wheat, Nov., 73½c; Dec. 75½c. Corn, Nov., 42½c; Year, 39½; Jan., 37½c. Oats, Dec., 26½c. Pork, Jan., \$11.55. Lard, Jan., \$7.00; Feb., \$7.10.

ENGLISH MARKETS.

LIVERPOOL, Nov. 6, 1884.

(Beerbohm's Advices.) Cargoes off coast—Wheat, buyers told off; corn, nothing offering. Cargoes on passage—Wheat, depressed; corn, quiet. Quantity wheat on passage for Continent 400,000 qrs.; maize, 10,000 qrs. Maize for U. K. 110,000 qrs; wheat and flour, 1,725,000 qrs. Liverpool wheat and corn on spot, quiet but steady.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Nov. 6, 1884.

There is not even a sub-tone of hopeful anticipation in the immediate future. The weather is dull and depressing in all quarters. Retail dry goods and boots and shoes suffer from mild temperature, and wholesale business suffers in consequence. Reports from the country tend to aggravate the city depression. The chief cause for this state of affairs is the existing low range of prices of produce. It is true that barley has been bringing a good price, and that there was a large crop. All through the summer months cattle brought a high price. And nearly all sorts of merchandise have been cheaper for the past six months than they have been for years. Still there is depression. The price of wheat is below the paying figure, and the crop will not realize so much money as it should by 20 per cent. Hogs are expected to be lower than they have been for two years past. These circumstances are operating in a manner that makes the course of trade so slow. Outstanding accounts too that were expected to be showing decided

diminution following the big crops, are being reduced very slowly. A steady maintenance of the list of small failures and embarrassments among small dealers points to the trouble arising from these old accounts. It might be said that the only occurrence that can move business matters to a higher and safer position is an advance in prices of produce. And from all appearances this will not occur, in any case for some months to come. Banks are loaded with money, but there is very extreme caution about advancing money even to produce men. There is no faith in speculation even in wheat and hogs. The best sort of business men will not embark in large transactions depending on the future, and they do not ask advances. And the sort of men who would venture, with the banks' money, cannot get advances. The situation is rigorously simple. Dealers must stand on with shortened sail. The dealers who pretend that their business will bear expansion are not trusted. And a good many of this class are coming into notice, especially in the lower ranks. In fact there is scarcely any degree of caution that can be said to be excessive. Finance matters are about in the same groove. Commercial paper continues to be discounted at 6½ for first-class, and 7 to 8 per cent for less desirable. Sterling Exchange is easier and dull. New York drafts are also unchanged. The Stock Exchange has been quiet during the week, and there were no changes of any importance. Prices have been not more than steady. Following are prices to-day compared with those of last Thursday:—

Banks.	Bid Oct. 30	Bid Nov. 6	Loan Cos.	Bid Oct. 3	Bid Nov. 5
Montreal...	183	185	Can. Per. ....	2 3/4	2 1/4
Toronto...	171	168 1/2	Frederick...	1 1/2	1 1/2
Ontario...	107	107	Western Can.	105	103 1/2
Merchants...	109 1/2	107 1/2	Blg. & Loan	105	103 1/2
Commerce...	115 1/2	117	Traders' Loan	134	136
Dominion...	124	124	Land & Can'dn	134	136
Hamilton...	117	117	Union & Bldg	153	153
S and A...	112	112	Dom. Savings...	123 1/2	123 1/2
Federal...	49 1/2	48	Ontario Loan...	107	107 1/2
Imperial...	127	128	Hamilton Prov...	107	107 1/2
Moisouis...	.....	.....	Imperial Sav...	107	107 1/2

BOOTS AND SHOES.—The report is still that all is quiet. But there is a not unsatisfactory trade in small orders which points to a moderate small trade being done in the country. There is scarcely a trace of speculation in either retail or wholesale business, however. The bare prospect of colder weather has not stimulated either manufacturers or purchasers. Buyers are pretty well assured of sufficient supplies when they are needed, and they get only what is required for a closely calculated trade. Prices are steady.

BUTTER.—It is an opinion among some dealers that there are yet pretty large supplies of good fine butter in the country. Within the past few days there are larger receipts of this description, and it is said that farmers and storekeepers are sending in their stock liberally. The price has weakened in consequence, but it was already being discovered that prices could not be sustained. Best sorts of tub are now quoted at 18c to 19c, and barrels of good large rolls are quoted 17c. The low prices of meat and other articles of food account for the decline in butter, to some extent.

COAL.—Prices are not more than steady, Wholesale lots in cars are still quoted about \$5.25 to \$5.50. It is announced by the coal traders that prices will advance, and during the past week there has been increased activity.

COAL OIL.—The refiners are making the most of the situation. Crude oil at Petrolia is now quoted at 85c per barrel, in tank, and the refineries charge 17c to 18c per gallon. And the prospect is not favorable to the consumer. American oil continues to enter largely into the list of imports, but the price is still so high that the Canadian refiner has control of a

**COBBAN & CO.** 455 St. Paul St.  
IMPORTERS AND MANUFACTURERS' AGENTS.  
Mouldings, Frames, Looking Glasses and Mirror Plates.  
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**THOMAS DOHERTY & CO.,**  
TEA IMPORTERS,

33 ST. SACRAMENT STREET,  
CORNER ST. JOHN.

Choice New Japan Teas Just Arriving, Direct Importations.

Close buyers visiting the market would find it to their advantage to give us a call before purchasing elsewhere.

**BANQUE VILLE-MARIE.**

Notice is hereby given that a Dividend of

THREE and ONE-HALF PER CENT.

(3½ p.c.) upon the paid-up capital stock of this Institution, has been declared for the current half year, and that the same will be payable at the head office in this city on and after

MONDAY, the 1st of DECEMBER.

The Transfer Books will be closed from the 20th to the 30th November next, both days inclusive.

By order of the Board.

N. GARAND, Cashier.

Montreal, 22nd October, 1884.

**ALFRED J. TURCOT & CO.,**

366 St. Paul St., Montreal,

Are receiving weekly the latest styles in

**MILLINERY & FANCY GOODS,**

From European and American markets.

Black Goods a specialty in

Cashmere, Velvets, Velvetens, Ribbons and Ostrich Feathers a specialty.

Special discounts to Cash Buyers.

**TO TWEED MANUFACTURERS.**

WANTED BY AN AGENT,

JOB LINES OF WOOL TWEEDS,

FOR WHICH CASH WILL BE PAID.

Address, A.B.

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**GRAND TRUNK RAILWAY.**

On and after Monday, the 10th inst., trains will be run between Montreal, St. Lambert and Longueuil as follows:

Leave Montreal.	Arr. St. Lambert.	Arr. Longueuil
5.20 a.m.	5.45	5.55
6.45 "	7.10	7.20
8.05 "	8.30	8.40
12.10 p.m.	12.35	12.45
5.05 "	5.30	5.40
6.25 "	6.50	7.00

Leave Longueuil.	Leave St. Lambert.	Arr. Montreal.
6.05 a.m.	6.15	6.40
7.25 "	7.35	8.00
8.40 "	8.50	9.15
12.45 p.m.	1.00	1.25
5.40 "	5.50	6.15
7.00 "	7.10	7.35

Extra trains on Saturday leave at 2.00 p.m. from Montreal, and 2.35 p.m. from Longueuil.

On and after Monday next passenger train for Hemmingford, Fort Covington and intermediate stations will leave Montreal at 3.40 p.m.

**JOSEPH HICKSON,**  
General Manager.

MONTREAL, Nov. 5, 1884.

large proportion of the market. Prices here are steady. Common refined is quoted at 18½c to 19c; and carbon safety at 21c. American oil is still sold at 24c for prime and 27c for water white.

**Dry Goods.**—Wholesale trade continues without change. Operations are confined to numerous small orders. A better trade might be looked for in woollen goods, but even here is a still limited demand. The system is now pretty closely followed by both merchants and woollen manufacturers, that only so much goods are manufactured by the latter as are ordered, and only so much ordered by the former as almost certain to be placed. There is no speculation in this any longer. Wholesale men are specially guarded in giving credits, where their goods may at any moment be placed in competition with a bankrupt stock.

**Drugs.**—The trade is reported very faint in volume, with numerous orders, which are, however, for small quantities. Wholesale men are complaining, however, that payments are falling off quite noticeably. It is thought this is owing to pressure from other creditors where a mixed business is being done. The "other creditors" are certainly making things rather embarrassing to the dilatory debtor everywhere. Prices of drugs are nominally unchanged. Opium is easier at \$4.20; cod liver oil, Newfoundland, \$1.90.

**FLOUR AND GRAIN.**—The market is utterly lifeless, as far as speculation is concerned. Flour is changing hands only in quantities desired by bakers, in ear lots at the outside.

Prices are nominally unchanged. Inspected Superior Extra sells at \$3.60; good Extra at \$3.50, and uninspected at \$3.45; Spring Extra at \$3.35. Oatmeal is in small demand; ear lots are quoted at \$3.85. Bran is in variable demand, quoted at \$10.25 to \$10.50; the grain market shows little animation. Wheat is in demand only by millers. A few cargoes have been shipped from outside points to English markets. Prices are weak, No. 2 fall is quoted at 76c, and No. 3 at 73c. No. 1 Spring has been offered at 75c with no sale. No. 2 Spring is quoted at 72c. Goose is quoted at 58c to 60c. Barley is easier, No. 1 is quoted at 69c to 70c; No. 2 at 66c; No. 3 Extra at 58c to 59c, and No. 3 at 54c to 55c. Oats are quiet, quoted at 30½c in cars on the track. Peas steady at 59c to 60c for good No. 2. Rye nominal at 58c to 60c. Stocks in store on Monday were: wheat, 138,421 bush; barley, 321,176 bush; peas, 14,507 bush; rye, 680 bush; oats, 150 bush. Total grain in store 472,820 bush, against 223,206 bush Nov. 5, 1883, and 349,463 bush. Nov. 6, 1882.

**GROCERIES.**—Trade continues without change, there is a moderate business done. Sugars are quiet, and prices continue easier. There is a moderate demand for teas, at steady prices. Canned fruits are firm. Dried fruits are not moving readily. Orders are numerous and for small lots.

**HARDWARE.**—There is nothing particular to report in business. The stove trade has been the principle feature in hardware business for the past two or three weeks. General hardware business is very quiet, both wholesale and retail. Prices are quoted low.

**Hogs.**—A general movement is waiting for cold weather. It is not possible to do more than guess at prices, but the general opinion among the large packing firms is that prices will open low, and remain moderate for some time at least. With cash pork in Chicago at \$15.60, and year pork at \$11.65, prices here cannot be expected to rule high, at present car hogs are quoted at \$6 to \$6.25, and packers do not look to pay over \$6, and perhaps see prices somewhat below that figure. Latest sales on the street were made at \$5.75 to \$6.

**HIDES AND LEATHER.**—As was expected to occur about this time the prices of hides are rather weak. The supplies are large, and prices are maintained, owing to the good quality of the hides at this season. Green hides are still quoted at 7½c for cows and 8c for steers No. 1, from butchers; and ¾c lower for No. 2. Cured hides are easier, but are still quoted at 8½c for cows and 9½c for steers, for cash. Calf skins unchanged, buying year at 13c for No. 1, and 11c for No. 2, cured selling at 15c for No. 1 and 13c for No. 2. Sheepskins are now bought at 75c. Leather is in moderate demand from small country dealers and prices are quoted: Spanish sole, all weights, 27c to 29c; No. 2, 26c; slaughter, heavy 18c to 30c, light 27c; Buffalo 21c to 23c; upper, heavy 29c to 33c, light and medium 33c to 36c; kip skins unchanged with a fair demand; calfskins heavy 75c to 90c, light 60c to 70c; French \$1.10 to \$1.40; Harness 28c to 33c for huckle, and 45c to 50c for oak. Other leathers entirely unchanged.

## GEO. H. LABBE & CO.,

Importers and Manufacturers of

Chairs, Rockers, Bedsteads, Bedroom, Parlor and Dining room Furniture and Bedding.

(WHOLESALE)

NO. 445 ST. JAMES STREET.

(Formerly Bonaventure Street.)

MONTREAL, P.Q.

## Mr. WILLIAM V. GORDON,

Family Grocer,

1348 ST. CATHERINE STREET,

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

ESTABLISHED 1874.

Haddies,  
Bloaters,  
Codfish,  
Salt Salmon,  
Salt Herrings,  
Canned Goods, &c.,  
WHOLESALE.

**D. HATTON & CO.,**

18 Bonsecours St., Montreal.

**Messrs. BOLLINGER & CO.,**

Have been Appointed

**CHAMPAGNE PURVEYORS**

To Her Majesty the Queen.

**R. C. IVISON'S**

Jerez de la Frontiera Sherry,

Brand, "Crown Royal Banquet" the wine chosen at the banquet given to their R.H. the Prince and Princess of Wales on the occasion of their marriage, by the Corporation of the City of London.

**GRAHAM'S OLD PORT!**

The leading house in Oporto and the world in Ports. Also the celebrated

**GEO. ROE IRISH WHISKEY,**

AND

**JAS. WATSON & CO.'S, Dundee,  
OLD LOCHABER SCOTCH WHISKEY**

**James Guest, Montreal,**

Agent for Canada for above.

## UNSALEABLE COLORS

IN RIBBONS, SILKS, VELVETS, DRESS GOODS.

WOOL OR UNION VELVETEENS,

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

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

**BRITISH AMERICAN DYEING CO.,**

Gold Medalist Dyers,

Works and Head Office 2429 to 2435 Notre Dame Street

**MONTREAL.**

Western Office 90 King Street East, TORONTO.

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

**LIVE STOCK TRADE.**—There is a disposition shown among the principal exporting firms to wind up their operations, for some time, at least. The statement that the cattle trade has not been to any degree remunerative is probably correct, but it can hardly be the case that some of our exporters have been ruined by the season's operations. Men would scarcely go on in the face of successive losses and with no better chance for the future. The principal buying here outside of the demand for local consumption s of store cattle for feeding at the byres. There are now about 1200 head in the byres, and there are about 2300 head wanted yet. Cattle are buying at from \$30 to \$50 per head for good to choice steers. Bulls are bought at from 2c to 3c per lb., live weight. The general run of cattle offering for local consumption is below what may be called good beef. Prices range from \$3 to \$4 per 100 lbs., live weight. It is not expected that the market will show any improvement till about the holidays. Sheep and lambs are in sufficient supply, and prices are only steady. Sheep bring from \$4.50 to \$5.50 and lambs \$2.50 to \$3.50. Hogs are coming in more freely, and are quoted at about \$5 per 100 lb., live weight. Calves about 7c per lb., dressed weight.

from 19c in car lots, and demand falling off. *Poultry* has been coming in freely and prices are low. Case lots bring 6c to 7c for chickens and geese, and 8c to 9c for ducks and turkeys. *Cheese* is firmer, selling at 12c, and 13c asked, for fine goods. *Onions* steady at \$1.75 to \$2 according to quality, or 90c per bag. *Potatoes* steady at 40c per bag on the track in car lots. *Apples* unchanged and plentiful, at \$1.75 to \$2 for good to fine winter apples. *Hops* quiet, with sales of good hops at 12c to 18c in ton lots. *Salt* unchanged, Canadian barrels at \$1.25 to \$1.30 for car lots, and \$1.45 for small lots, huddled. *Tallow* unchanged at 4c for rough, selling rendered at 7c.

**SPECIAL NOTICE.**

**PURE COFFEE.**—The attention of the grocery trade is called to the full page advertisement in last week's issue of Chase & Sauborn, importers, jobbers and roasters of coffees. The above firm have recently established at 435 St. Paul street, Montreal, a branch house, in connection with their Boston business, and devote their entire attention and experience to their specialty, *Strictly Pure Coffees*. They are the sole importers and distributors of the famous *Standard Java*, which brand will undoubtedly in a very short time be the leading fine coffee in the Dominion, as it unquestionably holds the position to-day in the United States. They have made arrangements with the principal wholesale houses in this country to handle their goods, and the retail trade can positively receive through them the same goods at the same prices as though ordered direct. They solicit a trial order to convince you of the superior excellence of their goods.

**Provisions, &c.**—Business continues dull. There are large supplies of nearly every commodity in the provision line, and prices are generally low. There is a recent enquiry for bacon, and as there is almost nothing in stock the price is firm for the moment. Long clear would bring 11c and C. C. 11c. Pork is nominally \$20, with very little enquiry. *Beef* quiet also at \$15 for good brands. *Lard* 11c. *Eggs*

**JUST RECEIVED**

**WHITE  
MACRAME CORDS,  
COLOURED  
MACRAME CORDS,  
FROSTED  
EIS WOOLS,  
BERLIN WOOLS,  
SCOTCH  
WHEELING YARNS,  
SCOTCH  
FINGERINGS,  
ENGLISH  
FINGERINGS.**  
Send for Samples and  
Quotations.

**THE  
GLASGOW and LONDON  
INSURANCE COMPANY,  
OF GREAT BRITAIN.**

**Interim Statement of Business for the Year ending  
30th June, 1884.**

<b>INCOME.</b>	
Balance of last year's account	\$ 117,945
Premiums, less Re-Insurances	1,100,125
Interest	14,800
	<b>\$1,232,870</b>
<b>EXPENDITURE.</b>	
Losses (including outstanding)	\$646,615
Commission	250,805
Management Expenses	39,305
Agents' Remuneration	41,275
Surplus	254,870
	<b>\$1,232,870</b>

**CARSLEY & CO.,**  
**WHOLESALE DRY GOODS,**  
**93 ST. PETER STREET,**  
**MONTREAL.**  
**AND**  
**18 BARTHOLOMEW STREET,**  
**LONDON, ENGLAND.**

The Regular Annual Statement will be made up to 31st December, 1884.

# THE GENUINE BELL ORGAN.

The Public are hereby notified that Messrs. Willis & Co. of the Wanzer Machine Co'y. are duly appointed by us (from date of September 12th, 1884,) Sole Agents at Montreal for the

## GENUINE BELL ORGAN.

We respectfully solicit, on behalf of our agents at Montreal, the patronage accorded to the Genuine Bell Organ of Guelph, Ont., in every part of the world.

**W. BELL & CO.,**  
GUELPH, ONT.

The merits of the Genuine Bell Organ are well known, having been fully tested in all parts of the world, and carried away the highest honors wherever competition was held.

The Genuine Bell Organ is fully guaranteed by the makers for six years, which, from a responsible House, is itself a great consideration to the purchaser.

**WILLIS & CO.**

are also agents for the different cheap, medium and high-class Pianos of the day, a complete stock of all which is constantly on hand.

The Gold Medal Wanzer Sewing Machine. Messrs Willis & Co., are the sole contractors for this celebrated Machine for Canada.

The Wanzer has carried away all the leading Honors from 1861 to 1884, including the Gold Medal at the great International Health Exhibition at London, England, in October, 1884, and also ten first prizes awarded on exhibition at the Montreal Fair in September, 1884.

**WILLIS & CO.,**

1824 NOTRE DAME STREET, MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 6, 1884.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes categories like Dairy Produce, Drugs & Chemicals, Fish, Flour, Hardware, and various commodities.

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. From the date of delivery at 30 per cent. Clinch and Pressed, terms on four months or 5 p.c. off or cash in 30 days p.c. Discount on Bolts, Carriage, Tire and machine, 70 to 75 per cent.



MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOVEMBER 6, 1884.

Table with multiple columns listing various commodities such as 'Windsor Br Sheet', 'Cotton Yarn', 'Paints', 'Tobacco', 'Wines', etc., along with their respective 'Wholesale Rates'.

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

JOHN TAYLOR & CO., WHOLESALE Hat and Fur House, 535 & 537 ST. PAUL ST., MONTREAL. First Building East of McGill St.

GUELPH CARPET WORKS. J. & A. ARMSTRONG & CO. MANUFACTURERS OF WOOL, UNION AND DAMASK CARPETS.

BLIGH & CO., ST. CATHARINES, ONT., PAINT AND COLOR MANUFACTURERS. SPECIALTIES: Coach Painters' Colors, Cottage Colors (Ready Mixed), Reds for Agricultural Implements.

VEGEANT & DESPAROIS, Commission Merchants, And Manufacturers' Agents, Keep the following lines constantly in stock. Braces, Rugs, Stiff and Soft Felt Hats, Brown and Black Fedora.

C. H. CORDINGLY & CO WINE MERCHANTS, 32, 34, 36 & 38 St. Dizier St., MONTREAL.

Sole Proprietors of the Trade mark, and Manufacturers of the celebrated "John Bull Bitters," Prize Medal and Diploma, Exposition Universelle à Paris, 1867.

ALWAYS THE BEST The RAINIER PIANO. Where we have no Regular Agent, the usual Agent's discount will be allowed to Cash Purchasers. GENTS WANTED.

ELEVATORS LEITCH & TURNBULL'S, HAMILTON, CANADA. Certified by the Government Inspector as the Best and Safest Machine in use.

**MONGENAIS, BOIVIN & CO.,**  
**French & British Plate Glass,**  
 E. STOCK AND TO IMPORT,  
 Manufacturers of **MIRROR PLATES,**  
 (MERCURY PROCESS.)

**MONGENAIS, BOIVIN & CO.,**  
 No. 338 ST. PAUL STREET, MONTREAL, CANADA  
 IMPORTERS OF FRENCH PRODUCTS.

Sole Agents in the Dominion of Canada for  
 Vve Binet, Fils & Co., Reims, Champagnes.  
 De Venoge & Co., Epernay,  
 Heidsieck & Co., Reims, Dry Monopole Champagne.  
 Bouvier & Freres, Neufchatel,  
 Edouard Pernod, Couvet, Absinthe.  
 Van Hoytema & Co., Culombeg, Gin.  
 Paul Grapin, Dijon, Burgundy Wines.  
 Faure & Freres, Bordeaux, Bordeaux Wines.  
 Polo Auguste, Alger,  
 Dubos Freres, Bordeaux, "  
 J. J. V. Vega, Cadix, Sherry Wines.  
 Robertson, Broth & Co., Oporto, Port Wines.  
 Stein Hermanos, Tarragona, Tarragona "  
 Comte de St. Michel, Bordeaux, St. Michel Wine.  
 a splendid wine for weak constitutions.  
 Nolly, Prat & Co., Marseilles, Vermouth.  
 Durrand de Picard & Co., Marseilles, Vermouth.  
 Delizy & Doistau Fils, Paris, (Liqueurs Fines)  
 Cordons.  
 La Benedictine, Fecamp, La Veritable Benedictine.  
 L. Detang & Cie., Beaune, La Petite Chartreuse.  
 Riviere Gardnat & Cie., Cognac, "Optima" Brandy.  
 James Green & Co., Dublin, Irish Whiskey.  
 Waterloo Distillery, Waterloo, White Wheat  
 Whiskey.  
 Victoria Mineral Water, Rotterdam, Sparkling  
 Mineral Water.  
 Hathorn Spring, Saratoga, Natural Mineral Water.  
 Feyrel & Pilsan, Bordeaux, Table Olive Oil  
 (Genuine and authentic).  
 Jos. Moura, Switzerland, Gruyere Cheese.  
 P. Tirof & Co., Nantes, Fr. Canned Vegetables and  
 Sardines.  
 H. Dehannay, Lisleux, Rennet for Cheese Factories  
 J. Harner, Paris, Colorings for Cheese and Butter.  
 L. Legrand, Paris, Perfumery.  
 Maison Geolfroy, Lyon, Macaroni and Vermicelli.

**THE CANADA FIBRE CO.,**  
 Office & Factory 582 William St. Corner Canning.  
 Manufacturers of  
**BED COMFORTERS,**  
 Curled Hair, Japanese Hair and Canada Fibre,  
 Hair and Fibre Openers.

**MONTREAL**  
**WALL PAPER FACTORY.**

**COLIN McARTHUR & CO.,**  
**WALL PAPER MANUFACTURERS,**

Were awarded the First Prize, Silver Medal for  
 Best Selection of Wall Paper, Canadian make.  
 They have just issued their new designs for 1885.  
 The Trade will be waited on in a few days.

**FACTORY—1 to 21 VOLTIGEURS ST.,**  
**MONTREAL.**

**Legal.**

**Montreal.**

**A. W. ATWATER,**  
 ADVOCATE,  
 BARRISTER, COMMISSIONER, &c.,  
 131 ST. JAMES STREET, MONTREAL.

**QUINN & WEIR,**  
 ADVOCATES, BARRISTERS, &c.,  
 181 ST. JAMES STREET,  
 M. J. F. QUINN. W. A. WEIR.

**ABBOTT, TAIT & ABBOTTS.**  
 ADVOCATES.  
 North British Chambers, 11 Hospital street.

**W. H. STOREY & SON,**  
**GLOVE** Manufacturers,  
**ACTON, ONT.**  
 Sole Manufacturers for the Dominion of "Pat  
 Napin Tanned Buck Gloves" warranted. None  
 Genuine unless stamped "W. H. Storey & Son."

**J. WRIGHT & CO.,**  
 Manufacturers of  
**ART & CHURCH**  
**FURNITURE,**  
 Bank & Office Fittings,  
 Inlaid Floors,  
 Wood Carpeting.



And all kinds of Fancy Wood-  
 work. Agents for  
**J. T. LOW'S** Art Tiles,  
**BEAVER HALL HILL.**  
 MANUFACTORY,  
 11 to 17 Hermine St., Montreal.

Illustrated catalogues of Inlaid Floors on  
 application.

A. RAMSAY. ALEX. MANSON.

**A. RAMSAY & SON,**  
 Importers of  
**Paints, Oils, Colors**

And Artists' Materials,  
 English and Belgian Sheet and Polished  
 Plate Glass,

**MANUFACTURERS, &c.,**  
 Agents for Wright & Beil, Birmingham; Windsor  
 & Newton, London; Sharratt & Nowth, London;  
 Petit Aine, Paris; Poutrenault, Frison & Co., Belgique  
**Warehouse, 37, 39 & 41 Recollet St.,**  
 Factory, INSPECTOR STREET,  
**MONTREAL.**

**IRVING &**  
**SUTHERLAND,**

IMPORTERS OF  
 Railway, Machinists' and Mill Supplies,  
**OILS, PAINTS, Etc.**

Agents for Dominion Paint Co., Toronto; H. B.  
 Nowhall Manufacturing Co., New York; Hockley  
 Bolt, Nut and Rivet Works, England; Handyside  
 & Co., Celebrated Boiler Purger.  
**17 St. Peter Street, Montreal.**

**MACPHEE, BENTHAM & Co.,**

Commission Merchants in Grain  
 and Provisions.  
 Office:—54 ST. FRANCOIS XAVIER STREET.

Grain and Provisions Bought and Sold in Chicago  
 and New York, for future delivery or for prompt  
 shipment.

Agents in Chicago—  
 Messrs DAVID DOWS & CO.  
 Agents in New York—  
 Messrs. FRANKLIN EDSON & CO.  
 Montreal, May 1st, 1884.

**TELLIER, ROTHWELL & CO.,**  
 Successors to CHAS. MARTIN & CO.,

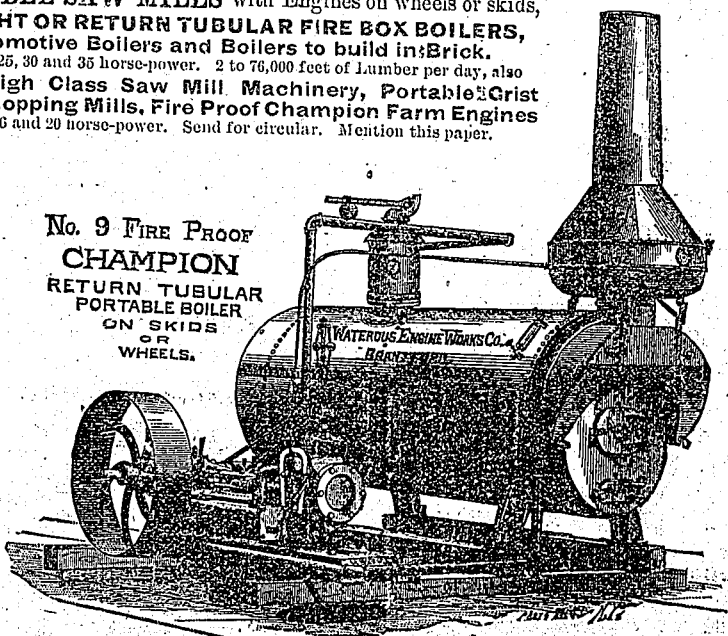
Manufacturers of  
 Laundry, Blues and Stove Polishes,  
 Importers of

Colours, Bronze-Powders, Gold, Silver and Metal  
 Leaf, Glues, Gelatines, Aniline dyes, Tinfoil,  
 Metallic Capsules, Belgium Sulphur, Essen-  
 tial Oils, &c.  
 Sole Proprietors for the Celebrated  
**CARDINAL FOOD,**  
 25 ST. PETER STREET, MONTREAL.

**CUT PLUG.** PACE'S Pure, Unadulterated CUT  
 PLUG. \$1.00 per pound in Tins,  
**A T ANSELL'S,**  
 1341 ST. CATHERINE STREET.

**PORTABLE SAW MILLS** with Engines on wheels or skids,  
**UPRIGHT OR RETURN TUBULAR FIRE BOX BOILERS,**  
 Locomotive Boilers and Boilers to build in Brick.  
 12, 16, 20, 25, 30 and 35 horse-power. 2 to 76,000 feet of Lumber per day, also  
 Heavy, High Class Saw Mill Machinery, Portable Grist  
 Mills, Chopping Mills, Fire Proof Champion Farm Engines  
 6, 12, 16 and 20 horse-power. Send for circular. Mention this paper.

BRANCH WORKS AT  
**WINNIPEG, MANITOBA.**



**WATEROUS ENGINE WORKS CO., BRANTFORD, CANADA**

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

Capital Authorized, . . . \$1,000,000
Paid up in Cash (no notes), . . 300,000
Assets Resources over . . . 775,000
\* Deposit with Dominion Gov't. 57 000

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

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

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

Bankers . . . THE BANK OF MONTREAL.

HEAD OFFICE:

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

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

JAS. WILLIAMSON,

Warehouseman and Commission Merchant,
Cor. PRINCE and COMMON STS
MONTREAL.

ENVELOPES

Stamped in RELIEF COLORS,
NO CHARGE FOR DIES.

GEORGE BISHOP & CO.,
69 ST. JAMES ST., MONTREAL.

HUGH LAVERTY,

37 Wellington St., Montreal, Canada,
Dealer in and Manufacturer of
Cattle Head Ropes, Horse Covers, Tarpsulins
And WAGGON COVERS,
A LARGE SUPPLY CONSTANTLY ON HAND.
Orders solicited. Lowest Prices.

J. A. I. CRAIG,

PROPRIETOR ST. BONAVENTURE
FURNITURE FACTORY.
Wholesale Manufacturer of
Chamber & Dining Room Suites
OF EVERY DESCRIPTION.
The largest Wholesale Factory in the Dominion.
473 to 483 ST. JAMES ST. WEST, MONTREAL.

STOCKS AND BONDS.

Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Rest, Div. last 6 Ms., Per Cent Prices Nov 6., Cash Value per Sh.

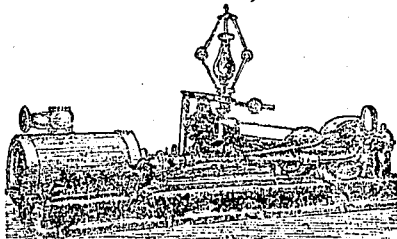
BEDARD, CIRARD & CIE.,
MANUFACTURERS AGENTS AND
GENERAL MERCHANTS.

RIVERSIDE WORKS CO., QUEBEC.—Black and Colored Cashmeres Fingerings and Canadian Yarns.
RALPH HALL & Co., Manchester, Velvets and Velvetines. T. D. HEWSON & Co., Manchester, Plain and Fancy Silences and Pockings. M. LAMBERT & Co., Manchester, Fancy Satens and Italian. Wm. WATSON & Co., Manchester, Prints and Crtonnes. GEORGE HODGKINSON & Son, Manchester, Quilts and Quiltings. ROBB GARDNER & Co., Manchester, Lawns, Cambries and Jaconets. W. E. YATES, Leeds, Black and Fancy Coatings and Trouserings. M. WHITEHILL & Co., Paisley Shawls.

GRATEFUL—COMFORTING.
EPPS'S COCOA.
BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency of disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—(Lancet Service Gazette).
Made simply with boiling water or milk. Sold only in Packets by Grocers, labelled thus:
JAMES EPPS & CO., Homoeopathic Chemist, London, England.
Sole Agent for Canada: G. E. COLSON MONTREAL.

**J. H. KILLEY, & CO.**  
HAMILTON, Ont.



Builders of the most Simple, Economical and Modern of all CUT-OFF ENGINES. C. H. No. 1 Iron and Steel Boilers of all sizes in stock ready for delivery.

**McKECHNIE & BERTRAM,**  
CANADA TOOL WORKS,  
DURDAS, ONT.

Supply complete outfits of Machinery for Railway Machine Shop, Locomotive Builders, Car Builders, Implement Manufacturers, Planing Factories, etc. CONTRACTS taken and fulfilled at shortest notice. Tenders given, and Price Lists and Catalogues furnished on application.

**THE BELL TELEPHONE CO.**  
OF CANADA

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

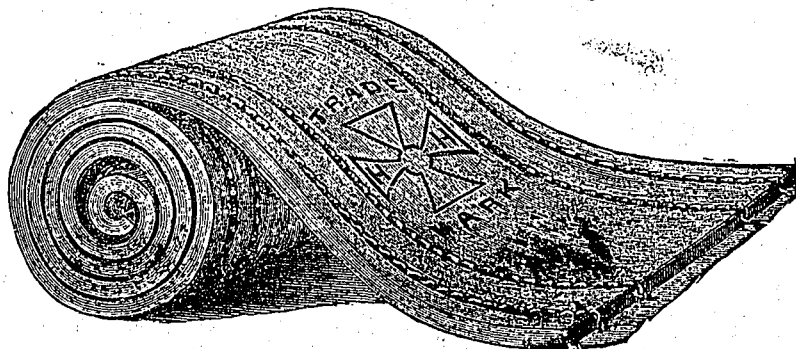
This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephonic communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect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

**DYEWOODS.** Dominion Dyewood and Chemical Co., Importers and Manufacturers of Dyewoods, Dyewood Extracts, Dye Stuffs, Mordants, Chemicals and Acids, Aniline Dyes, Yorkshire Fulfilling and Scouring Soaps.  
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76 ST. PETER STREET, MONTREAL.

**The Fensom Elevator Works, 38 DUKE ST., Head of Frederick St. Toronto.**

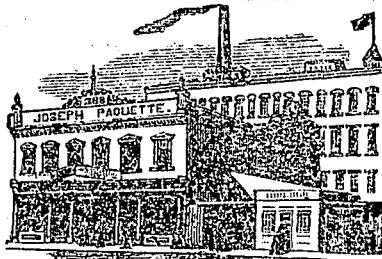
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**HARRIS, HEENAN & CO.**  
Manufacturers of Patent-Stitched Steam-Machine Stretched English Oak Tanned



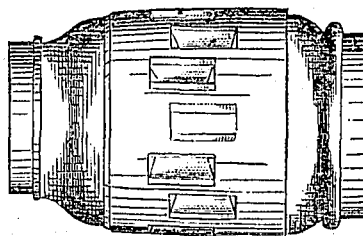
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Machine Knives, Grooving & Planing Knives,  
Paper, Leather, Cotton, Wool and Cork Knives,  
Of as Fine a Temper and Finished Edge as the best of American Manufacture.



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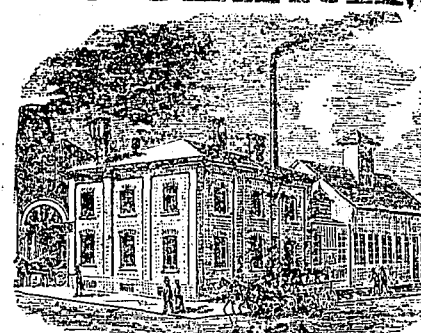
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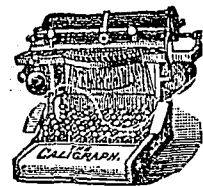


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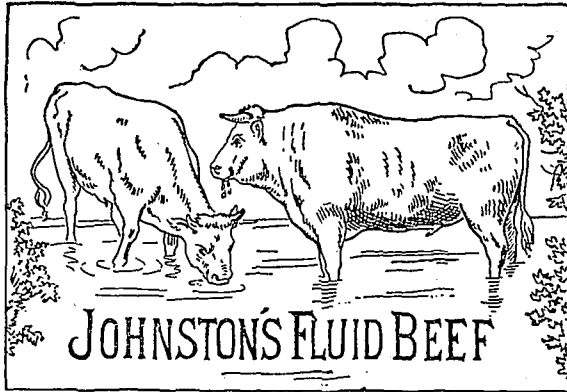
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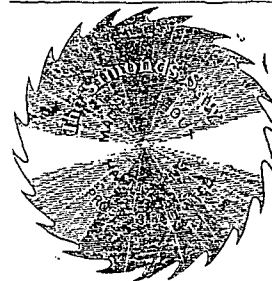
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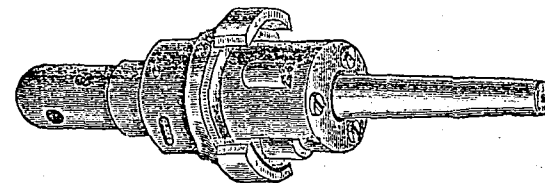
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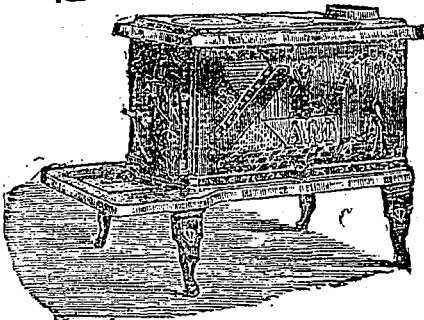
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Is hereby given that a dividend of 5 per cent. upon the capital stock of this institution has been this day declared for the current half-year, and that the same will be payable at the Banking House, in this city, on and after  
**Saturday, the 1st day of Nov. next.**

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

By order of the Board.  
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THIS HOTEL WAS OPENED on the First of May 1879, by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely Re-Furnishing the whole House; also adding ALL MODERN IMPROVEMENTS, which will considerably enhance the already enviable popularity of this First-class Hotel.

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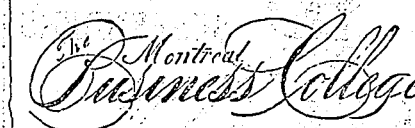
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IT IS UNSURPASSED FOR  
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 MONTREAL. TORONTO.

SECURITIES.		Montreal Oct. 31.
Canada Gov. 4 p. c. Intereol. Ry. 1903. Gua. Rupert's Land Loan 4 p. c. bds., 1904.....		112
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.....1913.....		113
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Shrs.	Railway and other Stocks.	Pa.	Oct. 23.
100	Atlantic & St. Lawrence Shs 6 p. c.	all	132
1	Buffalo and Lake Huron.....	all	111
100	Do. 5 1/2 p. c. 1st Mort.....	100	722
3:9	Do. do 2nd Mort.....	100	122
..	Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.....		107
100	Canada Southern 1st Mort. 3 p. c.....	all	101
..	Canadian Pacific \$10.....	40 1/2	
..	Chic. & G.T.R. 6 p. c. 1st M Coup 1,900.....		107
100	Grand Trunk June Ry. 5 p. c. bonds.....	100	96
100	Grand Trunk of Canada ord. stock.....	100	83
100	2nd equin. mtg. bds.....	all	121
100	1st pref. stock.....	all	75 1/2
100	2nd pref. stock.....	all	47 1/2
100	3rd pref. stock.....	all	22 1/2
100	5 p. c. perp. deb. stock.....	all	113
100	4 p. c. perp. deb. stock.....	100	90
100	Gt. Western shares.....	all	6 1/2
100	5 p. c. pref. stock.....	all	113
100	5 p. c. deb. stock.....	all	113
100	6 p. c. bds., 1890.....	all	198
100	Hamilton and N. W.....	all	105
100	M. of Canada Sls. 1st Mort.....	all	91
100	5 p. c. com. mtg. sc.....	all	92
100	Montreal & Champlain 5 p. c. 1st mtg. bds.....		92
100	Mont. & Sorel 6 p. c. 1st mtg. at 497 ser.....		93
100	N. of Canada 6 p. c. 1st Pref Bonds.....	100	101
100	Do do 2nd dr.....	100	103
100	3rd pref. bonds A.....		83
100	3rd pref. bonds B.....		84
100	Northern Extension, 6 p. c. guar.....		102
100	Do do 6 p. c. Imp.....		103
100	Quebec Central 5 p. c. 1st mtg. bds 1st Mort.....		38
100	Well. Grey & Bruce, 7 p. c. Bds., 1st Mort.....		93
100	T. G. & B. 6 p. c. bonds 1st Mort.....		79
100	St. Law & Olt. 6 p. c. Bds.....		76
100	New Brunswick 6 p. c. 1886-91.....		102
100	Nova Scotia 6 p. c. 1886.....		103
100	Quebec Prov. 1904 5 p. c.....		108
100	Do do 1905 5 p. c.....		108
100	(Iss. Paris), 1919.....		102
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Copper, Iron and Earthenware,

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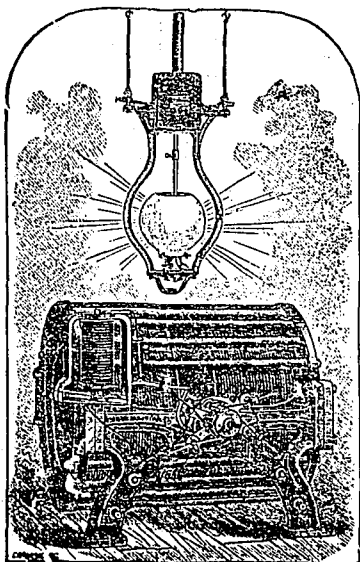
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ELECTRIC DYNAMO  
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Contractors & Builders of  
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Stations throughout the  
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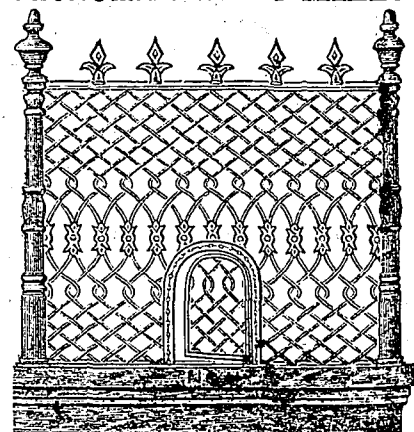
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for  
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&c.

Full line of  
ELECTRIC LIGHT  
Supplies always on hand  
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Bank and Office Railing, Wire Win-  
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Inside Office Windows.

Manufactured by **B. GREENING & CO.**  
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**DOMINION DEPOSIT, - - - - \$100,000.00**

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

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

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

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**THE FEDERAL LIFE ASSURANCE COMPANY.**

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Guarantee Capital - - - - - \$700,000  
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**WRITES LIBERAL POLICIES**  
Without burdensome conditions.

**NON-FORFEITABLE POLICIES.**

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

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Managing Director.

**Scottish Union and National INSURANCE CO'Y**  
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ESTABLISHED 1824.

**M. BENNETT, Jr.,**

General Manager, North American Branch, Hartford, Conn.

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

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

**BRITISH AMERICA ASSURANCE CO.,**

**FIRE AND MARINE**  
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

**BOARD OF DIRECTORS:**

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

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

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

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

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

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

**G. H. McHENRY,** Manager

**NATIONAL ASSURANCE CO. OF IRELAND.**

**FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

CAPITAL - - - - - £1,000,000 Sterling.  
79 St. Francois-Xavier Street, Montreal.

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

**COMMERCIAL UNION ASSURANCE CO.**  
OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

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

**FRED. COLE,** General Agent



Fire, Life and Accident  
**CITIZENS**  
 Insurance Co'y, of Canada.  
**CAPITAL, . \$1,188,000.**  
**CASH ASSETS, 1st January, 1883,**  
 per Government Blue-Book 407,987.59  
 Deposit with Dominion Govt. 122,000  
 Loans Paid to 1st Jan, 1883. 1,954,131  
 Income 1882. 343,660

**DIRECTORS:**  
 President.—HENRY LYMAN.  
 Vice-President.—ANDREW ALLAN.  
 N. B. O'Conor. Robert Anderson. J. F. Rolland  
 Arthur Prévost. C. D. Proctor.  
 ARCH. MCGOON, SEC.-TREAS.  
**GERALD E. HART, GEN'L MAN'G.**  
 CAPT. JOHN LAWRENCE, Special Agent.

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

**CHIEF OFFICES.**  
 TORONTO—ROBSTREAD & GIBBS, Agents.  
 ST. JOHN. N. B.—OSBORNE BLOIS, and M. & T  
 B. Robinson, Agents.  
 HALIFAX, N. S.—W. B. McSweeney, Agent.  
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,  
 Agent.  
 WINNIPEG, MAN.—Robert Strang, and Feron,  
 Shaw & Co. Agents.  
 HAMILTON—James Walker, Agent.  
 LONDON—David Smith, Agent.  
 179 St. James Street,  
 MONTREAL.  
 Every reliance may be placed in the  
 contracts of this company, as the capital is fully  
 subscribed by the wealthiest capitalists of the  
 country, and its past record for prompt and liberal  
 payment of claims is of the best.  
 Agents throughout the Dominion.

**STOCKS AND BONDS**

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations. Oct. 31, 1884.

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	100
Canada Life .....	2,500	7 1/2-6mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	85	7 1/2	.....
Confederation Life.....	5,000	5-6 mos.	100	10	230
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	106 1/2 107 1/2
Royal Canadian Insurance.....	20,000	10	50	20	50 52
Accident Ins. Co. of North America...	2500	6	100	20	.....
Guarantee Co. of North America.....	13,000	6	50	10	95 100

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 20, 1884.)

				Market value p'd up share
Briton Life Association.....	50,000	10	1	1
British Empire.....	.....	.....	.....	.....
British & Foreign Marine.....	50,000	50	20	4
Commercial Union Fire Life & Marine..	50,000	30	50	5
Edinburgh Life.....	5,000	10	100	15
Fire Insurance Association.....	100,000	0	£10	£2
Guardian Fire and Life.....	20,000	13	100	50
Imperial Fire.....	12,000	£7 p. sh.	100	25
Lancashire Fire and Life.....	100,000	30	20	2
Life Association of Scotland.....	10,000	15	40	8 1/2
Lion Fire .....	500,000	..	10	2
Lion Life.....	92,000	.....	10	2
London Assurance Corporation.....	35,802	48	25	12 1/2
London & Lancashire Life.....	10,000	10	10	1 7-20
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2
Northern Fire & Life.....	30,000	70	100	5
North British & Mercantile Fire & Life	40,000	56	50	6 1/2
Phoenix Fire.....	6,722	£21 p. s.	.....	.....
Queen Fire & Life.....	200,000	30	10	1
Royal Insurance Fire & Life.....	100,000	60	20	3
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1
Scottish Imperial Fire and Life.....	50,000	6	50	1
Scottish Provincial Fire & Life.....	20,000	15	50	3
Scottish Union.....	.....	.....	.....	.....
Standard Life.....	10,000	5 1/2	50	12
Star Life.....	4,000	5	25	1 1/2

**LIFE ASSOCIATION OF CANADA.**

HEAD OFFICE, - HAMILTON, ONT.  
 GOVERNMENT DEPOSIT, . . . . \$104,000

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

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

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

**CAPITAL, - - - \$10,000,000.**

Insurances effected at lowest current rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

53 & 55 St. Francois Xavier St., Montreal.

**W. R. OSWALD, General Agent.**

Active and Reliable Agents wanted in unrepresented districts.

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

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

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

HEAD OFFICE FOR CANADA—MONTREAL.  
 Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

— CHIEF AGENTS: —  
**M. H. GAULT, | W. TATLEY.**

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**

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

**BOARD OF DIRECTORS.**

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

**JOHN HOPPER, General Agent.**

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

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

Insurance.

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

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**

260 ST. JAMES STREET, MONTREAL.

President, Vice-President.  
Sir A. T. GALT. HON. JAMES FERRIER.  
MANAGING DIRECTOR.  
**EDWARD RAWLINGS.**

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

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

OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.

Available Assets, \$807,506.50  
Dominion Government Deposits, \$56,745.32

HEAD OFFICE FOR CANADA,  
72 KING STREET EAST,  
**TORONTO.**

Gentlemen of influence wanted in unrepresented districts.

**A. T. McCORD,** Manager for Canada.  
**GEO. H. PATTERSON,** 264 St. James Street, Montreal, General Agent, Province of Quebec.

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

**Immediate Replacement**

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

**Legal.**

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

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

**Toronto.**

**JONES, MACKENZIE & LEONARD,**  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.  
CLARKSON JONES. BEVERLEY JONES.  
GEO. A. MACKENZIE. C. J. LEONARD.

English Agent,  
JONAS AP JONES, 99 Cannon Street, London.  
\*A Comm'r for N. Y., Illinois and other States.

**Walkerton, Ont.**

**A. B. KLEIN,**  
BARRISTER, SOLICITOR, NOTARY, &c.  
Walkerton, County Town of Bruce Co., Ont.

Insurance.

Established 1803.

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

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.  
**RINTOUL BROS., Agents.**

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

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

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

**The Waterloo Mutual FIRE INSURANCE CO.**

ESTABLISHED IN 1863.  
HEAD OFFICE, - - Waterloo, Ont.  
This Company has been over eighteen years in successful Operation in Western Ontario.

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,572,028.00;

and paid in losses alone \$709,752.00.  
ASSETS, \$170,000.00.

J. H. WALDEN, M.D., President.  
C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

**CORE DISTRICT FIRE INSURANCE COMPANY.**

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

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

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

**PAYNE & McMEEKIN,**

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

**Legal.**

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

Insurance.

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

Guarantee Fund - - \$100,000  
Paid up with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.  
HON. ALEX. MORRIS, M.P.E., Vice-Pres't.  
JOHN L. BLAIR, Esq.,  
WILLIAM MCCOABE, Managing Director

MONTREAL OFFICE,

183 ST. JAMES STREET.

**CHARLES AULT, M. D.,**  
Manager Prov. Quebec.

*Intercolonial Railway.*

**SUMMER ARRANGEMENT.**

**Commencing 2nd June, 1884,**

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

Leave Point Levi.....	8.00A.M.
Arrive Riviere du Loup.....	12.05P.M.
Trois Pistoles.....	1.10 "
Rimouski.....	2.44 "
Little Metis.....	3.42 "
Campbellton.....	7.03 "
Dalhousie.....	7.41 "
Bathurst.....	9.30 "
Newcastle.....	11.00 "
Moncton.....	1.40A.M.
St. John.....	5.30 "
Halifax.....	9.20 "

The Grand Trunk trains leaving Montreal at 10.00 P.M. connect at Chaudiere Junction with these trains.

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

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

All trains are run by Eastern Standard Time.  
THROUGH TICKETS may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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

**G. W. ROBINSON,**  
Eastern Freight and Passenger Agent,  
186½ St. James Street,  
(Opposite St. Lawrence Hall),  
Montreal.

**D. POTTINGER,** Chief Superintendent.  
Railway Office, Moncton, N.B., May 28th, 1884.

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

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Manufacturing, Mining and Joint  
Stock Enterprises.

Issued every Friday Morning.

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Editorial and Business Offices:  
Nos. 179 & 181 ST. JAMES Street,  
(CITIZENS INSURANCE BUILDINGS.)

**MONTREAL.**

M. S. FOLEY, Editor, Publisher and Proprietor.  
We do not undertake to return unused manuscripts.

# NEW YORK LIFE INSURANCE CO.

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

### IN CASH INCOME.

1880.....	\$ 8,961,719
1881.....	10,483,366
1882.....	11,950,616
1883.....	13,661,351

### IN CASH DIVIDENDS PAID POLICY HOLDERS.

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

### IN NEW ASSURANCE ISSUED.

1880.....	\$2,229,979
1881.....	32,374,281
1882.....	41,325,730
1883.....	52,413,014

### IN SOLID INVESTED FUNDS.

1880.....	\$12,183,935
1881.....	17,041,269
1882.....	50,550,982
1883.....	55,512,903

### CANADIAN BRANCH OFFICES:

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

**DAVID BURKE,**

General Manager and Superintendent for Canada

### Insurance.

## LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

### CANADA BOARD OF DIRECTORS:

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

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

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

H H H L A S G O W

### TELEPHONIC

Canada Head Office:

89 St. Francois Xavier St.,  
MONTREAL.

Toronto Office:

9 Victoria Street.

COMMUNICATION.

AGENTS

WANTED. LONDON

H H H L A S G O W

### Insurance.

## BRITISH EMPIRE

MUTUAL LIFE

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADIAN

Head Office, - Montreal.

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

APPLICATIONS FOR AGENCIES INVITED.

**DAVID DENNE,**

General Agent, Montreal.

Accumulated Funds, . . \$5,000,000

Annual Income, . . . . 920,000

Canadian Investments, . . 600,000

Claims and Bonuses paid, 10,000,000

Canadian Deposit, . . . . 100,000

**F. STANCLIFFE,**

GENERAL MANAGER.

CHIEF INSPECTOR,

**DAVID DOWNS.**

## WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

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

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.  
JAS. BOOMER, Secretary.

J. H. ROUTH & Co., Managers, Montreal Branch,  
100 ST. JAMES STREET.

## Confederation Life Assn.

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

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

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

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

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

Manager for the Province of Quebec,  
**H. J. JOHNSTON, Montreal.**

Manager for New Brunswick,  
**Major J. MACGREGOR GRANT, St. John.**

**J. K. MACDONALD,**  
Managing Director.

Manager for Nova Scotia,  
**AUGUSTUS ALLISON, Halifax.**

## LONDON & LANCASHIRE

Life Assurance Co., of London, England,

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000 AND INCREASING YEARLY.

Low Rates of Premium.

HEAD OFFICE FOR CANADA,

217 ST. JAMES ST.  
MONTREAL.

WILLIAM ROBERTSON, General Manager.

## FIRE INSURANCE ASSOCIATION.

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

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

Head Office for Canada,

217 ST. JAMES ST.,  
MONTREAL.

WILLIAM ROBERTSON, General Manager.