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## Tho Chartored Banks <br> BANK OF MONTREAL.

## ReqablisIted IN 1818.

Onpital All Paid Up,
$\$ 12,000,000$ Resh 6,000,000
HEAD OFFICE, MONTREAL. ROARD OF DIRECTORS :
Sir Donal.i A. Smith, K.C.M.G., iv President. Gho. ^. Drummond, Esy., Vice-President. (iilhert Scoth, Bsq. Hugh McLeeman, Esq. A. T. J'aterson, E'sq, Edward 1 . Greenshields, Eisqe
W. J. IUCIANAN, General Manager.

I: S. Ciotesron, Assistant General Mamager. A. Macnider; Asst. Gen. Mannger and lispector. A. B. M. Shadhol, Assistant Inspector. Brancter in Cocrary.
MONTRFAMA, E. S. Clouston,
MONTRPAI, E. S. Clouston, Manager. Almonte, Ont. Halifax, N.S. Port Hope, Ont. Belicville, ", Hamilton, Ont. Quelsec, Que,
 Catgary, Alberta Londoul, ", Sarnit, Chatham, Ont. Moncton, N.b. Stratiord, Ont. Chatham, Ont. Moncton, N.13. St, Johas, N.B. Chatham, N.B. Otaw:, Ont. St, Mary's, Ont. Goderich, ": Peterthoro", Ont. Vanconver, b.C. Guelph, " Pidern, Ont, Winnipeg, Man. Ayrnts in Great Britatin--1ondon, Bank of Montreal, 22 Aluchurch Lane, D.C., (C. Ashworth, Manager. Rondons Committec-E. H. King, Esq., Chairman,
Rolert Cillespic, Best.
Mathkers in Cireat Britain.-Iandon, the Bank of Euplanel: The Uninn Bank of London: The London amm Wentminster Mank biverpool, The Bank of Eiverponl. Scothand, The Britist Lhen Company and Brancher.
Jernts in the United States.-New York, Walter Watsoun and Alex. lang, 59 Wati Strect. Chicago, Hank of Montread, W. Mlumb, Mamager; R. Y. lielsden, Assi. Manapor.
Bantiers in the Unifed Sfates:-New York, The Mak of New York, N. B.A., The Merchathe' Natiomal hauk: hoston. 'The Merchants National Bank: Bulfalo, Bank of Comuerce in Buffalo; San Francisco, The bank of British Golumbia.
Coionial and dorcignt Correphondents.-St. Juhn's, Newfonatiand, The Union hank of Newfonadlaud. New Zeilaud, The lauk of New Zenlaud.
Issue Gircular Notes and Letlers of Credit for Trawellers amailuhle in all purts of the world.
THE BANK OF TORONTO, OANADA.
u-Incorijomeded 18bB.-0
Pad-tip) Capital, \$2,000,000. Rest, \$1,250,000 mheorons:
GEORGEGOODLRALAM - PresilemL. W, R. Wadsworth. Wm. Geo. Godierham. Alex. T. Fulton, Henry Cawhera.

Heary Covert.
HEan ofrice, romonito.
 minndies:
Montreal, J. Murray Smith, Manager; Peterhoro', finmacer Ror, hanager: Cowourg, Joseph hentierson,
 Barrie, A. Atrathy, Manager: St. Citharines, G. W. Monkens, Amager ; Collingwood, W. $\AA$. Copeland, yuc, $T$. F', Howe, Actitg alanger. , 1. Howe, Actigs mimager.
baNKBL

Iambon, ling., The Ci y thak, Litmited; New Vork, National Bank of Coman rec. Collections the le on the hest terms.

## BANQUE VILLE-MARIE. HEAD OLFLCH, MONJMBAT.

Capital Authorized,
\$500,000.
Cuplai Subscrlbod,
500,000.
W. Woir, Pros; J, Mario Vide-pros. : The Hon. $A$ Il i'nuwt, sommorvila Wroir, dohat



frathell th Nisulet, - 0. A. Sylvestru, Bramah bi St., Cesuiro, - M. 1. . lmonsse, Branh it St. Iernmo, - J. A. 'Thoborko, Brmuh at D'i.St.Charlos (aity), W.J.E.Wam. sisentrat New Hork.
The Natimal thank of.tho Kepublie.

## Tho Chartered Banks.

THE BANK OF BRITTISH NORTH AMERTCA.
INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, - Ex,000,000 Stg.
London Ofice, 3 Clement's Lane, Lombard Si, E.C. COUITT OF DIREGTORS:
J. H. Brodie.

John James Cater. H. J. B. Kendall.

Henry R. Farrer. J. J. Kinysford.

Richard H. Glyn.
Froderlic Lubbock.
George D. Whatman
Edward Arthur Honre. J. Murray Robertson. Secretary, A. G. Wallis.
Head Office in Canada, - St. James Strect, Montreal.
R. R. GRINDLEY, General Manager. Branches and Agencies in Canada:
London Kingston Frodericton, N. 1.

Mamilton . Quebee Victorif, B.C.
Joronto St. John, N.B. Winnipeg, Man.
Agents in the United States:
NEw York-D. A. McTavish and H. Sthe-
man. Agents.
SaN Fhancisoo-W. Lawson and J. C. Welsh, Agents.
Lonjon Bankers-The Bank of England mad Anssirs. Glyn \& Co.
fomeign Agrars-Liverpool-Bank or Livorpool, Australia-Unton Bank of Australla. New Zealand-Union Bank or Anstralia, Bank ot New Zes land, Colonial Bank or New Zealand. Indil, China and Japan - Chartered Mercantile Bank of Iadia, London and China Agra Bank, Limiled. Wost. Indios-Colonial Bank. Parls-Messis. Mareaard, Krauss \& Co. Jyons-Credil Lyonnals.
殖- Insue CIrcalar Notes for Travellers, avallable in all parts of the world.

## THE SHAREHOLDERS OF

## THE MOLSONS BANK

Aro hereby motified that a Dividend on

## FOUR PER CENT.

unon the capital stock has been declared for the Gurent lalf Year, and that the same will be payable at the oflice of the Bank in Montrenl, and at its branches, on and after the

## FIRST DAY OF OCTOBER NEXT.

The 'Imasfor Books will be closed from the 16th to the 30th September.

## the annual gene ral meeting

of the Shareholders of the Bank will be held ut the bank in this cily, on

## Monany, the 10th of October next,

at IURED orelock in the Afternoon.
By order of the Board,

## F. WOLFERSTAN THOMAS,

General Manayar.
Mombrent, 30ih Angrist, 1887.

The Chartered Banks.

## THE MERCHANTS BANK

 OF OANADA.Capital,
$\$ 5,709,200$ Reserve Fund, . . . . . . . . 1,700,000

Head Ofice, - Montreal. board of pirketors:
ANDREW ALLAN, - - President.
ROBERT'ANDERSON, Esq., Vice-President.
J. P. Dawes, Esq. Jonathan Hodgson, Esq H. M. Allan, Esq. $\begin{aligned} & \text { Hector Mackenzic, Esq. Cassils, Esq. }\end{aligned}$

Hector Mackenzie, Esq. John Duncan, Esq. Hon. J. J. C. Abbott, M. P.
Gborgr Hagur, - General Manager.
W. N. Anderson, Superintendent of Branches.
bRLNOHBS in ontamio and guebeg:
$\begin{array}{ll}\text { Belleville. } & \text { Kingston, } \\ \text { Berlin. } & \text { London. }\end{array} \quad \begin{aligned} & \text { Quebec. } \\ & \text { Kenfrew. }\end{aligned}$
$\begin{array}{ll}\text { Berlin. } & \text { London. } \\ \text { Brampton. Renfrew. } \\ \text { Montical. } & \text { Sherbrooke, }\end{array}$
$\begin{array}{lll}\text { Brampton. } & \text { Montteal. } & \text { Sherbrooke, Que. } \\ \text { Chatham. } & \text { Mitchell. } & \text { Stratford. }\end{array}$
$\begin{array}{ll}\text { Chatham. Nitchell. } & \text { Stratford. } \\ \text { Galt. }\end{array}$
$\begin{array}{lll}\text { Galt. } & \text { Napanee. } & \text { St. Johns, Que } \\ \text { Gananoque. } & \text { Ottawa. } & \text { St. Thomas. }\end{array}$
Hamilion. Owen Sound Toronto. Kinersoline Perth, Prescott , Windsor branotes in manitoba:
Winnipeg. Brandon.
Barkers in Great Brilain-The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.
Agency in Newy Yord-bs Wall St., Messrs. Henry Hague and Join B. Harris, Jr, Agents.
Bankers in Nezt York-The Bank of New York, N. B. A.

A general banking business transacted.
Money received on deposit, and currem rates of interest allowed.
Drafts issued available at all points in Canada.
Sterling Exchange and Drafts on New York bought and sold.
Letters of Credit issued, available in China, Japan, and other foreign countries.
Collections made on favorable terms.

## LA BANQUE DU PEUPLE.

## Establisimen in 1835.

Capital paida-tup, - . \$r,200,000 Reserve, - - . . - 200,000

Jacques Grenier,

President.
A. A. Trottiei, - - - Oashier.

Branch Threc Rivers, P. Q- P. E. Pameton, Manager. Agency St. Remi, P.Q., C. Bedard, Agent.

## FOREIGN AGANTS:

London, Englatal. The Alliance Bank Limited. Nefu York.-National Bauk of the Republic.
Quebec Branch.-E. C. Barrow, Manager.

## ILA BANQUE NATIONALE.

## head office, quebec.

Capilal Paid-up,
Dheorolis :
Hon ISIDORE THIBAUDEAU, President.
JOSEPH HAMEL, ESq., - Vice-President.
Fis. Kirounc, Esi.
$\begin{array}{ll}\text { T. LeDroit, Esq. } & \text { Frs. Kirounc, Ess } \\ \text { U. Tessier, Esq. } & \text { P. Laprancs, Cishier. }\end{array}$
mbanoueb:
$\xrightarrow[\text { Montreal-C. A. Vallec, Mnnager. }]{\text { Manager. Otawn-C. H, Carritre, }}$ Manager.

England-National Bank of Scotiand, London. France, Messirs. Grunebaum, Freres $\&$ Co., La Banque de Paris et dee Pays Bas. United States-National Mank of the Republic, New York National Revere Bank, Boston. Newfoundland-The Comsuercial Bank of Newf dland. Canada.-Pros. Ontario - The Baule of Toronto. Maritime Provinces-Bank of New Branswick, Merchants Bank of Halifax, Bank of Montreal. Manitoba -The Union Bauk of Lower Canada.
A general hanking, Exchange and Collection business transacted. Particular attention paid to collections, and returus made with ulmost promptnens.
ar Correspondeenc respectfully solictied,

## The Chartered Banks.

THE OANADIAN
BANK OF COMMEROE.
FIEAD OFRICE, TORONTO.
Paid-Up Capital,
$\$ 8,000,000$
$-\quad 500,000$
DIRECTORS.
HENRY W. DARLING, Esq., President. GEO. A. COX, Esq., Vice-President.
George Taylor, Esq.
Jas. Crathern, Esq.
Hon. Wm, McMaster.
W. B, Hamilton, Esq.

John I. Davidson, Esq. Mathew Leggat, Esq:
B. E. WALKER, General Manager.

J H. PLUMMER; Asg't General Manager. WM. GRAY YInspector.
Nbw York, - J. H. Goadby, Alex. Laird, Agents. BRANCHES:

| Ayr, | Goderich, | St. Catharines, |
| :---: | :---: | :---: |
| Barric, | Guelph, | Sarnia, |
| Belleville, | Hamilion, | Seaforth, |
| Berlin, | Jarvis, | Simcoe, |
| Blenheim, | Mondon, | Stratiord, |
| Brantiord, | Montrealic | Stratiold, |
| dilingwood, | Ouzwa, | 'Toronto, |
| Dundas, | Paris, | Walkerton, |
| Dunnville, | ${ }_{\text {Parkhill, }}$ Peterborough | Woodstock. |

Commercial eredits issued for use in Europe, the Cast and West ludies, China, Japan and South East and.
America. Stering and American Exchange bought and sold. Collections made on the most favorable terms. interest allowed on deposits.

## Bankers.

Ncu York-The American Exchange Natooual Bank. London, Englatd-The Bank of Scotland.
Chicaro Correspondent-The American Exchange
Natıonal Bank.

## THE DOMINION BANK.

Capital, $\$ 1,500,000$. Reserve Find, $\$ 1,070,000$ dibrotons:
JAS. AUSTIN, $-\quad$ President. ym. Jn. FANK Edward Leadey. E. B. Osle Wm. Jnce. seutt cavard Weadmet D. Enti. B. Osler.
read office, Roronto.
Agemnes:-Brampton, Belleville, Cobourg, Lindsay, SFapance, Oshawa, Orillit, Uxbridge, Whitby, Queen Street, cor. Dundas Strect, I'uronto.
Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.
R. H, BETHUNE, Cabhier.

## ILa Baurue Jacques Cartier.

 Gapital Authorized,$\$ 500,000$
500,400
Capital Subsoribed

> Directors

Alphe Drsjarmins, Esq M.P., President. A. S. 11 amolin, $\mathbf{i}$ sq.. Vice-Prosident. J. I. Cassidy, Esg. Villencure Lucien hunt, Esq. A. Ir Demartias

Branch at Beauharnois-C. H. Hamel, Mgr. Branch at Si. Hyacimethe-A. Clement, Algr. Branch at Val-leyfeld-Ls. de Martigus, Mgr. Branch at Fraserville Marchand, Mgr. Branch at Plessisville-11. Dorion, Mgr. Branch at St. Jean Baptiste-L L. G. LiCZ. $25 s e$, Mgr,
igents in New York-Nat. Bank of the Republic.
Agents in Jondon, Eng.-Glyun, Milis, Curric \& Co.

## THE COMMEROIAL BANK

 OF MANITOBA.Authorized Capital,
$\$ 1,000,000$

## DIRECTORS.

Hon, John Sutherland,
Hon. C. E. Hamilton,
President.
Alexander Logan,
Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange

The Chartered Banks.

## BANK OF HAMILTON.

Capital Sidbscribed, .......... $\$ 1,000,000$ Head Office, - Hamilton.
JOINNSTUALIT,
Directors:

Presidont.
Hon. JAMES TURNER, ' ${ }^{\circ}$ Vice-Prosident
A. G. Ramsay, Esq. Donnis Moore, Esq.

Charles Gurney, Dss. John Proctor, Esq.
A. Colguhoun, Cashicr.

Agcraies. - Alliston-A. Stevon, Assistant Cashler
Agencies. - Alliston-A. M. Kirkland, Agent. Coyuga-J. U. Stuart, Agent. GoorgetownII. If. Watson, Agent. Hagersville-N. M. Liv* ingstone, Agent, Listowal-II. II. O'Reilly, Agent. Milton-J. Butterfield, Agent. Orangerille-R. T. Haun, Agent. Port Elgin-IV. Courbould, Agent Tottonham-H. O. Aition, Agent. Wingham-B. Wilson, Agent.
Agents in Nezv York-Tho Bank of Montreal.
Agents in Lordors, Eng.-Tho National Bank of Scotland.

## BANK OF OTTAWA, <br> ottana.

## Capital (all paid-tip) - . - - - $\$ 1,000,000$ Rest, - - . . - . . . . - 260,000 <br> JAMES McLAREN, Esq., - Fice-President. <br> Charles magee, Esq., - Vice-President. dimetons: <br> C. T. Bate, Esq., R. Blackburn, Esq, Hon, George Bryson, Hon. R. I. Church, Alex.' Fraser, Esq., Geo. Hay, Esq, John Mather, Esq. <br> $$
\begin{aligned} & \text { GEO. BURN, Cashier. } \\ & \text { Arnorior Pembroke. } \end{aligned}
$$ <br> Branches-Arnprior, Pembroke, Winnipeg, Man., Carlton Place, Onk. <br> Agents in Canada, New York and Chicago, Bank of Montreal. Agents in London, Ent Allianci Montreal. Agents in Iondon, Eng., Alliance Bank.

## BANQUE D'HOCHELAGA,

Capital Paid-Up,
\$110,100
Reserve Hund, 100,000

 MDAD OFFICB, MONTREAI.
Branches. Three Rivers; II. N. Boirc, Manager. Jofiette-J. H. Ostigny, Manager. Sorel-A. A. Larocque, Manager. Valleyfield-S. Fortier, Manager. East End Abattoirs.
Correspondints. London, England-The Clydesdale Bank (Limited). Paris, France-Credit Lyonnais, New York-The National Park Bank. Boston-The Maverick National lank, Collections made throughout Canada at the cheapest rates.

## THE CENTRAL BANK OF CANADA.

HEAD OFFICE, TORONTO, ONT.
Capital Authorized, - - $\$ 1,000,000$
Capital Subscribed, - - $\quad 500,000$
Capital Paid-Up
500,000
Reserve Fund,
45,000
DAVID BLAIN, Esq. President.
SAM'LTREES, Esq., Více-President. DIRECTORS:
H. P. Dwight. K. Chishoim, M.P. P. Blackett Robinson.
D. MeDonald.
A. A. ALLEN, Cashier.

Dranches-l3rampton, Durham, Guelph, Port Perry,
Richmond Hill, Sailt Ste. Maric iOnt.), East Toronto, and North Toronto.
Agents in Naz York - Importers' and Träders' National Bank. Agents in London, England, National Bank of Scotland, London. Agents in Chicago, American Exchange National Bank.

## THE BANK OF LONDON

IN GANADA.

## Capital Subscrined

Ed, . . . . . $\$ 1,000,000$
Oapital Paid-Up,
200,000
Reserve Fund, órcictors.
IIV. 'IAYLOR, Pres. JNO. LABATT, Vice-Pres.
W. Duflield, Deq. Isaiah Danks, Esq.

Tohn Morison, Esq. Benj. Cronyn, Esq.
$\begin{array}{ll}\text { Thos. Kont, Esfl" } & \text { Th, Loys, Eqq. } \\ \text { John Less, Esq. } & \text { Thos, Iong, Esin. }\end{array}$ HEAD OFFICE, LONDON; ONT.
A. M. SMARI' - - - Cabmer.

Aranches-Ingersoll, Dresden, Brantford, Pe* trolin, Watford.
Correspondeuts in Catada-Molsons Bank and Branchos. In Nezu York-National Park Bank.

The Chartered Banks.

## THE STANDARD BANK OF OANADA.

## Capltal Pald-up, - - \$1,000,000

Reserve Fund, $\because$ HEAD UFFICE, TORUNTO. plaectors:
w. F. Cowan, President JOHiN BURNS, Vice-President. W. F. Allen. Fred. Wyld. Dr. G. D. Morton A. T. Todd. Agenoies: A. J. Somerville. Bowmanville. Campbellford. Markham. Bradford. Cannington. Newcastle. $\begin{array}{lll}\text { Bramford. } & \text { Colborne. } & \text { Parkdale, } \\ \text { Brighton. } & \text { Harriston. } & \text { Picton. }\end{array}$ BANKERS.
New York and Montreal-Bank of Montreal.
London, England-National Bank of Scotland. All Banking business promply attended to. Correspondence solicited.
Cited. L. BRODIE, Cashier.

## IMPERIAL BANK

OF CANADA.
Capital,
$\$ 1,500,000$
Reserve Fund,

## DIRECTORS:

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T. R. MERRITT, Esq., Vice-Pres't, St, Catharines

Robert Jaffray, Esq. T. R. Wadsworth, Esq.
P. Hughes, Esg. Wm. Ramsay, Esq. Hon. Alex, Morris.

> DGS. R. WILKIE, CasMimer,
b. Jranings, R. Wilkie, Casimer. Inspector. HEAD OFFICE, TORONTO.
Branches - Brandon, Man, Galgary, Alba, Essex Centre, Fergus, Galt, Ingersoll, Niagara Fills, Port Yonge St. cor. Queen, Welland, Winnipeg, Woodstock
Drafts on New York and Sterling Exchange hough and sold. Deposits received and interest allowed.
Prompt attention paid to collections.

## Fastern Townships Bank,

Authorized Capilal, ................. . $\$ 1,500,000$
Capital Paid-Up, .................... J,449,488
Reserve Fund, . . . . . . . . . . . . . . . . .... 375,000
BOARD OF DIRECTORS:
R. W. Hrnkear, President.

Hon. G. G. Stbvens, Vice-President,
Hon. M. H. Cochrane. $\quad$ Gohn Thornton.
Hon. J. H. Pope. Israel Wood. G. N. Galer.
Thomas Hart. Israel Wood. D. A. Manstr.
HEAD OFFICE, SEHFRBROOKE, QUAR.
Wb. Farwell., General Manager
Branches.-Waterioo, Richmond, Coaticook, Stan stead, Cowansville, Granby, Bedford, Farnhiam,
Agents in Montreal-Bank of Montreal.
Landon, England-National Bank of Scotland
Boston-National Exchange Bank.
Coilections"made at all accessible points and promp
Iy remitted for.:

## THE WESTERN BANK

OF OANADA.
DIVIDEND No. 10.
Notice is hereby given that at Dividend of

## Three and One-Half Per Cent.

(3) p.e.) for the current six months, beine at the rate of seren per cent. per innum, has bcon doelarel upon the paid-np capital stock of tho Bank. and that the same will be due and payable on and after the

First day of Octolice Next
at the Ifend Offiee and liranches of the lank.
By order of the Board,
.1. 1F. MeMMILAN,
OBhawa, August 22nd, 1887.

The Chartered Eanks,

## THE QUEBEC BANK.

incorporated oy Nayal Charter, A.D., 1818.
CAXPMAY, $\$ 3,000,000$.
HEAD OFFICE, - - - QUEBEC.
BOARD OF DIRECTORS:

Wilhliam WithaLl, ksq. - Vice-President. Genrge R. Reifrew, Esq.
JAMES STEVENSON, Esqu, Cashier.
Branches and Agencies in Canada:
Ottawa, Ont. Toromto, Ont. Pembroke, Ont. Montreal, Que. Thorold, Ont. Three Rivers, $Q$,
Agent's in New York-Messrs. Maitland, Phelps \& Agents in New York-Messrs. Maitland, Phelps \&
Co. dyents in Lendon-The Bank of Scotland.

## Loan Soclotlos. <br> Dominion Savings \& Investment Soc. <br> LONDON, - ONTARIO.

Incorporated 1872.
Capita

| $\$ 1,000,000,00$ |
| :--- |
| $1,0000,00000$ |

Capital,
$1,000,00000$
paid-up $868,840.28$
$149,000.00$
Resorva Fund, 149,000.00
Loans made on Farm and City Property on tho most favorable terms. Municipal and School Section Debentures purchased.
Monoy recei ved on deposit and interest allowed thereon.
F. B. LEYS, Managor.

The London Loan Co'y of Canada. Subscribed Capital $\$ 660,700.00$; Reserva and Contingent Fund, $\$ 49,755,51$; Assets, $\$ 699,316,30$. Vice-President; Thomas Mchormick, Gco. D. Sutherland, J. A. Nelles, M.D., W. Puddicome, Audrew Weldon.
Afanagar-Mal.colm 1. Krint.
Soliciters-Gilbons, MicNab, Mutkern \& Fiarper,
Mawhers-Merchants lank of Canada.
Applications are invited for an investment of $\$ 100,000$ Debentures at $5 \mathrm{p} . \mathrm{c}$. , interest payable half-yearly.
OFFICE - Alblon Block, No. 433 Richmond Street, London. Ont.

## Ontario Investment Associa'n (LIMITBD),

OF LONDON, ONTARIO.
Capital Subscribed
$\$ 2,665,000.00$
Capisal Paid-US,
$500,000.00$
Keserve fund
lnvertments,
$2,500,000.00$
Moncy to Invent on Mortgages on Real Estate, Municipal and School Delentures, and other Public Securi ioc. Agents in Great Britain :-Paulin, Sorley and Martiu, 77 George St., Edinburgh.

Head Office, London, Ontario.
Hanzy Taybor, Charles Murkay, Manager. President
 DEYOTED TO
Commerce, Finance, Ihsurame Railuays, Menuftecharing, Nfining aral Joint Stock linterpises.
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M. S. FOLEY, Bditor, l'ublishor and l'ropriotor. nerre do not underiake to return wnwsed mannscriflis.

Ifres. All paymente to the mada to headquarters at

## The Chartered Banks.

## THE FEDERAL BANK OF OANADA.

HEAD OFFICE, - TORONTO.
Capilal, - - - $\$ 1,125,000$
Rest, 100,000
DORDHEIMER Directors:

Wm. Galbraith, Esq, Edward Gurney, Esq.
Hon. S. C. Wood, $\quad$ J. W. Clarke, Esq., M.P.P.

> G. W. Yarker, Ginkral Managir,

Branches:-Aurora, Chat am, Guelph, Kingston, London, Nowmarket, Simene, St. Mary's Strathroy, Tilsonburg, Yoronto, Wimipeg and Yorkville.
New York, - Ameri:an Exchange National Bank Boston Britain, - - The National Bank of Scotland
Great Brick

## UNION BANK of CANADA.

Capital Paid-up. . . . . . . . . . . . . . . . . $\$ 1,200,000$
Rest. . . . . . ...... ....................... 50,000
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$1,000,000$
Capital Paid In 226,420
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| Parisian+............. 5,400 | - |
| Sardinian............. 4 , 650 | Cap |
| Polynesian . . . . . . . . . . 4 ,100 |  |
| Sarmatian, . . . . . . . . . 3,600 | W. Richardson. |
| Circassia | , parrett |
| Peruvian., ............3,400 | Capt. ${ }^{\text {G. Stephen. }}$ |
| Novz Scotian . . . . . . . 3 3,300 | R. H. Hughes. |
| Hiberaian..... . . . . 3 3,43 | J. Brown. |
|  | "i, Alex. MicDougall. |
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| Prussian..............3,000 | "\% James Ambury. |
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| Corean, . . . . . . . . . . . 4,000 | " C. E. Menzies. |
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| Annual Incomo........... 19,230,408 | Canadian Investments, - - 600,000 | A.I |
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| Oeneral Manayer for Junada. | F. STANCLIFFE, General Manager. <br> O. GREVILLE HARSTON, <br> Superintendent of Agencies. | STEWART BROWNE. <br> Ingprotors: <br> W. G. BROWN. <br> 0. GELINAS <br> A. D. C. VAN WABT. |
| 23 St. John Street, Montreal. Mail Building, Toronto. | C. R. G. JOHNSON . - - General Agent yontheal, and District. <br> J. FRITH JEFFRIES, Managor Western Ontario, L.ONDON, ONT. | \$1.00 Cash deposited with Canadian Government for every dollar of liability. |

## WESTERN

 ssurance Comppany, FIRE AND MARINE. INCORPORATED I85I.Japital and Abbots, . . . . . $\$ 2,359,05440$ Tucome for Yoar onding 31st Deo., 1886, - 1,422,239 28

Elead Office: Toronto, Ont
A. M. Smifin, Prosident. J. J. Kinnyy, Managing Dir. Jas. Boomen, Secretary.
J. H. ROUTH \& CO., Managers Montreal Branch, 190 ST. JAMES STREET.

## THE FIRE

## INSURANCEASSOCIATION

(LIMITED.)



## Confederation Life Association.

The Security offered to Policyholders is Unsurpassed by any Company doing business in the Dominion.
Its Progress has been maeconnpled in the hitory of Insurance in Canada.
Its Policies are indisputable after three years and nonforfeitable after two years.

Its Profts are distributed, upon an equituble basis, resulting in very much larger relurns to "Ten Papment Kif'e" and "Endowneni" I'olicyholders than under the Uniform Bonus Plan pursucd by some Companies.
Intending Insurers will find it for their interest to excomine crorefully its system and terms before insuring elsewhere.

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

Manager for New Brunswick,
Malor J. MasGREGOR GRANT, St. John,
J. K; MACDONALD,

Managing Diractor
Mannger for Nova Scotia, AUCUSTUS ALLISON, Halfax


## PEOVINCE OF QUHBEC.

HUNTING and FISHING.

## CエOSE SEASONS.

## HUNTING.

(47.Victoria, ch.25. 50 Victoriu, ch. 16.)

1. Caribou and deer, from 1st Jauuary to lst October.
2. Moose (male and female), at any time until the Ist October, 1890.
N. B.-The hunting of moose, caribou or deer with dogs or by means of snares, traps, etc., is prohibited.
No person (whitemen or Indians) has a right, during one season's hunting, to kill or take alive-unluss he has previously obtained a permit from the Commissioner of Crown Lands for that purpose-more than 3 caribon and 4 deer.
After the first ten days of the close senson, all railways and stermbort companies and public carriers are forbidden to carry the whole or-any part (except the skin) of iny moose, caribou or deer, without being authorized thereto by the Commistioner of Crown Lands.
3. Beaver, mink, otter, marten, pekan, from 1st April to lat November.
4. Hare, from 1st February to 1 bt Novemluer.
5. Muskrat (only in the counties of Muskinonge, Yamaska, Richelien and Berthier), from lst May to 1st April following.
6. Woodcock, snipe, partridge of any kind from 1st February to 1 st September.
7. Black duck, teal, wild duck of any kind (except shelldrake and gull), from 15 th April to lst September.

And at any time of the year, between one hour after sunset and one hour before sunrise, and also to ketp exposed, during such proliibitod hours, lures or decoys, etc.
N. B.-Nevertheless in that part of the Province to the Eastiand Nortli of the counties of Bellechasse and Montmorency, the inhabitants may, at all seasous of the year, but only for tho purpose of procuring food, ctc., shoot any of the birds mentioned in No. 7.
8. Birds known as perchers, such as swallows, king-birds, warblers, flycatchers, woodpecters, whippoorwilts, finches (song-sparrows, red-birds, indigo birds, etc.), cow-buntings, titmice, goldfinches, grives (robins, woodthrushes, etc.), kinglets, bobolioks, grakl +8 , grosbenks, humming birds, cuckoos, owls, etc., except engles, falcons, hawks and other birds
of the falconidx, wild pigeons, king-fishers, crows, ravens, waxwings (recollets), shrikes, jays, magpies, sparrows and starlings.
(From lst March to 1 st September.)
9. To take nests or eggs of wild birdsatany time of the yer.
N. B.-Fino of $\$ 2$ to $\$ 100$, or imprisonment in default of payment.

No person who is not domiciled in the Province of Quebec, nor in that of Ontario, can at any time hunt in this Province without having previously obtained a license to that effect from the Commissioner of Crown Lauds. Such parmit is not transferable.

FISHING.

1. Salmon (angling), from lst September to 1st May.

Salmon (angling, Restigouche River), from 15th August to lst May.
2. Speckled trout (salmo fontinalis), from 1st October to lst January.
3. Large grey trout, lunge and winninish, from 16th October to lst December.
4. Pickerel, from 15th April to 15th May.
5. Bass and Maskinonge, from 15th April to 15th June.
6. Whitefish, from 10 th November to 1 st December.

Fine of $\$ 5$ to $\$ 20$, or imprisonment in default of payment.
N. B.-Angling by hand (with hook and line), is the only means permitted to be used for tuking fish in the waters of the lakes and rivers under the control of the Government of the Province of Quebec.

No person who is not domiciled in the Province of Quebec can, at any time, fish in the lakes or rivers of this Province, not actually under lease, without having previously obtained a permit to that effect from the Commissioner of Orown Lands. Such permit is valuable for a fishing season and is not transferable.

Departaent of Chown Lands,
Quabec, 20 May, 1887.
E. E. TACHE,

Assistant Commissioner of Crewn Lands.
N.B.-All persons obtaining convictions for infringements of above laws will be rewarded on reporting and explaining case to tho Secretary of the Fish and Game Protection, of Montreal. P. O. Box 1308.

## ROBERT GARDNER \& SON,

Manufacturers and Dealers in BISCUIT AND CONFECTIONERS' MACHINERY,

Also Reel Ovens, iscuit Machines, rakes, Mixers for Hard Dough, Soft Dough and read, Wireand Stec Paus, and iscuit Manufacturers' Supplies generally.


OXFORD \& NEW GLASGOW RAILWAY

## Src.-Mingo Road to Pictuo Town, Bhanch of I. C. R. <br> TENDER FOR THE WORKS OF CONSTRUCTION

GEALED THNDERS, addrossed to tho undorS signed and ondorsed "Tonder for Oxford and Now Glasgow lathway," will bo recojved nt this office up to noon on Monday, tho loth day of Oatobor, 1897. for cortaij, works of construction.
Plans and profiles will be open for inspection a tho Office of tho Chiof Linginoor of Government Rnilways at Ottawa, and niso at tho Offico of the Oxford and New Glasgov Railwity, at River John Pictou Co., Nova Scotio on and aftor the lst day of October. 18s7, when the renoral speaification and form of tondor mity bo obtained upon applica tion.
No tender will be ontertained unless on one of the printed forms and all the conditions are complied with.

By ordor, A . BRADLEY ,
Department of Railways and Canals Socretary Ottawa, 9th Soptember, 18st.


Corner of Notre Dame St. and Place d'Armes.
[Estarlished 1864.]
YLASSES will be resumed on MONDAY, the and of August.
The most thorough Commercial School in Canada. The course of instruction is a thorough drill in practical education for business purpores. Each department is in charge of an exporienced teacher.
Merchants there are in hundreds who have either acquired their business knowledge or finished of a knowledee cleaned elsewhere by a course taken in the Montreal Business College.-Cornuall Standard.
This Institution could hardly desire a better reputation than it already possesses,-La Minerve of Montreal.
Many of the prominent business men of this city and country receved their thorough business training and acquired their sysiematic and careful habits at this in stitution. * * *tre actual business department is a characteristic feature of the coltege, and may justly be called a miniature business world.-Momreal Siar. Why is it that a year in the Montreal Business College is a better passport into 2 merchant's, banker's or railway office than is a degree from our highest Univer sity i-St. Johns Nezus.
The diplomas of the college have come to be regarded by business men as among the best certificates of character and ability.-Canaulian Trade Review.
It is their aim in each department to make it an actual counterpart of what a young man may expect to mect with when he enters a busincss house,-Montreal Gazelic.
Our actual Business Department is unequalled in the Dominion.
Students are in attendance from all parts of Canada and the United States.
Candidates prepared for Cívil Service examinations. Send for handsome circulars. Address:

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F. H. REYNOLDS, Montraal. R. A. KELLOND, Toronto.

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THE CANADIAN JOURNAL OF OOMMERCE．

Leading Manufacturers，\＆c．

## D．Morrice，Sons

 $\& \mathrm{CO}$ ．，Manufacturers＇Agents，\＆c． MONTREAL \＆TORONTO．

## HOCHELAGA COTTONS．

Brown Cottons and Sheoting Sheotinga，Canton Flannele， Duck $\mathrm{H}_{1}$ Ec．
ST．CROIX COTTON MILL，
＇I＇ickings，Denims，Apron Ohecks，Fine Dancy Ohecks，Ginghams，Wide Sheatinge， Fine Brown Cottons，\＆c．
ST．ANNE SPINNING CO．（Hochclagn．）
Heavy brown Oottons and sheetings．
TWEEDS，KNITTED GOODS，
FLANNELS，WOOLLEN YARNS，
BLANKETS，\＆c．
I＇he Wholemnio I＇rade only Supplied．
GEO．H．LABBE \＆CO．
Importers and Manifacturers of
Chairs，Rockers，Bedsteads，Bed－ room，Parlor and Dining iRoom Furniture and Bedding， WHOLESALE，
NO． 445 ST，JAMES STREET， ［vormerly bonaventure St．］， MOONIERAT，P．Q．


## エエIE INEW Customs \＆Excise Taifif For 1937.

Revised and Enlarged wITH
List of Warehousing Ports and Forolgn Currency Tables．

PRICE，－－ 30 CENTS． MORTOII，PHILLIPS \＆BULMER，
Stalloners，Blank Book Makers and Piniers， $1755 \& 1757$ Notre Dame St．Montreal，

## J．A．CONVERSE

$0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0$

CORDAGEPLASTER

W○下K，
A．W．MORRIS \＆BRO．，Proprietors， MONTREAL，Que．

AlEE，IV，MOHRIS．
CHAS，B．MORRIS．
Sencl for Quotations．

Leading Manufacturers，\＆c．
Nas We beg to inform the Trade that we have now in stock a full line of colors in
Knitting Silk，
IN BOTH REELED AND SPUN SILKS．
To be had of all the Wholesale Houses in Canada．
BELDING，PAUL \＆C0． mantrieac．

## FERGUSLIE

 ThreadWorkspaisley，scotland．

J．\＆P．COATS，Proprietors．

T ${ }^{4} \mathrm{HE}$ largest Thread Works in tue World． Employ between 3,000 aud 4,000 hands since 1877，and have largely added to the number since the new mill； $392 \times 132$ feet and 98 feet in height，has been completed．

## Clapperton＇s

EXTRA SUPER 6－CORD
$\therefore$－Spool Cotton．
KNOX＇S
INEN THREADS

- AND -

GILLING NETS．

Aychts jor Canada．
GEO．D．ROSS \＆CO．， 648 CRATG STEEET， MONTREAL．
Branch Office：
22 FRONT STREET WEST，TORONTO．

Estimates for all kinds of．PRINTING cheerfull given on application to this Office．We make a specialty of FINE COMMERCLAL WORK．

## John Clark，Jr，，\＆Co＇s M 표 Q


Recommended by the prisupal Sowime Nachine Cempanies
the market．


For the convenience of ourfutamers in the Wert we aow keep a full line of Black，White，and Colors，et 3 Wellington Street Eil Toronto．

Ordery will receive prompt attention．
Walter Wilson de Co．Asents for tho Dominion． i \＆ 3 St．Hilen Strert，MONTREAL．
\＆Willington Streat East，TORONTO．

Leading ：hotesaic Trade of Montreal．
WM．BARBOUR \＆SONS， IPISH FLAX THREAD
IISBURIN.


Linen Machine Thread，Wax Machine Thread， Shoe＇Iluread，Saddlers＇＇Ihread，Gilling Twiue，Hemp Twine，\＆c．

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 Sole Agents for tee Dominion，1 \＆ 3 St．Helen Street，MONTREAL．


## NATTONAL MANUFACTURING COMPANY

160 Sparks St．，OTTAWA－70 King St．West．TORONTO．
26 Cold and Silver Medals and 114 First Prizes for 1885.
Grand Cold Wedal at the World＇s Exposition，Antwerp， 1885.
Jents，Fhas，Awnings，Camp Furniture，Tarpaulins and Oil Clothing，Decorated Window Shades and Cornice
 ＇Tennis，ve．Sond stampfor nevv illistraled and descrift ive catalogw＇．Ext ra inducenentsfolargebuyers．

## NOTICE．

SPECIAL TO THE $\overline{B O O T} \&$ SHOE TRADE I am oftring
12，000 PAIRS
of Fresh Spring and Summer Goods in Latest Styie． Women＇s Misses＇and Ohildren＇s FINT WORE

## Close Buyerg and Visitorg

coming to the market will do well to give me a cail before placing orders elsewhere．

## I：D．THURSTON，

 SAMPLE ROOMS：743 Craig Street－MONTREAL．


Leading Wirolesale Trate of Montreal．

## TIFFIN BROS．

MロのNエモ円A工， General perchants \＆Importers


Mediterranean Goods and
W．I．Sugar \＆Molasses． to akrive shortiy：
A Cargo each Barbadoes Molasses and Porto Rico Sugar． Samples and quotations furnished to the trade on application．


## Conmercial Sunmary．

胢 Reader：Take notice that orders for any or all kinds of commercial and miscoll－ ancous printing and bookbinding aro executed promptly at the office of the Journal of Com－ meroe．

St．Hyacintue contemplates the purchase of a steam fire engine．
Fris miles of the North－West Central railway will be built this year．
Tresthousand paid admission to the Eastern Townships exhibition at Sherbrooke．
$\Rightarrow$ Severali lots of new wheat and fow renched here from the Northwest recently by rail．

Sr．Jouns is considering the advisability of bonusing Moseley＇s tanuery to the extent of $\$ 10,000$ ．

Fonty miles of the new railway which is；to connect Port Arthur with Duluth Las ${ }^{\frac{7}{x} \text { Geen }}$ contracted for．
Ir is stated that the Sunt branch of the Caundian Pacific will be ready for operation by the end of next month．

Ar Portage la Prairie，wheat last weck was quoted at 530，onts 25 c ，butter 15 c per 1 b ．，eggs 150 per düzen，potntoes 25 c per bushel．

Caritanats from Birmingham，Eng．，have visited this city and Toronto in search of $n$ suitable site for the erection of rolling mills．

Splesdid mackerel fishing is reported nlong the Cape Breton coast，shore fishermen taking several barrels cach daily，worth $\$ 15$ to $\$ 20 \mathrm{n}$ barrel．

The Galt coal mine at Lethbridge，N．W．T．， is working night and day，four bundred tons of coal being turned out overy twenty－four hours．

Leading tholesale Trade of Monitral.

## FISH OILS! <br> Just landed, ox Polino,

200 Bbls. Munn's Now Steam Roflned Palo Seal Oll. IN STORL:
Pale Seal Oil, cold drawn,
Straw Seal oll, ditto,
A Nfld. Cod OII, A Gaspe Cod Oil, Rova Scotla ditto, Cholce Nfld Cod Llver Oil. Stewart Miunn \& Co.

No. 22 ST. JOFIN STREET, T'elobhome I2t.

MONHEEFAKI.

## Foundry Facings.

Gumanleced BETTER and CHEAPER than the imported articlo. Send us samplo orders and wo will make no charge unlesk satisfactory.

## LEE \& CBHEN, 154 WILLIAM STREET, 154 MONTREAL.



Now and Popular Antuque Colors. OPFICES \& WAREHOUSE, $12 \& 14$ ST, JOHN ST',

I'me lobster fisharies commission have concluded lheir enquiries and are preparing a condidential report for the information of the Government.

A vabuable consigmment of furs was made realy foe shipping to Montreal last week by the Iludson Bay Co., at Winnipeg. The valuo was nearly $\$ 250,000$.

Ma. Jome Maceachems, of Charlottetown, 1. L. I., has been appointed Vice and Doputy Consin of the United States for the district of Princo Edward Island.

Ma. S. Stapursaox, proprictor of the Chatham Monet, hus opuned a large fuctory in Windsor, Ont., for the manufacture of all kinds of pastebont boxes.

7ove lbssastre, who has run a small general storo at Granlys, Que., since 1879 has asigigned. llo was in a vary limited way und had always dificulty in making both ends meet.

T'us lmukrupt stock of S. H. Pavoy, dry goods merchant of St. Thomas, valued at $\$ 6,000$, lus been purchased by his brother, $A$. E. Pavey, of Londun. Ont., for 54 cents in tho dollar.

## SKINS GREENE \& SONS COMPANY, <br> Used in the manu- fucture of <br> OUR GOODS: <br> Alaska Seal <br> " Sable <br> Otter <br> Beaver <br> Sea Otter <br> Silver Fox <br> Gray " <br> Blue " <br> Russian Hares <br> Grey Lamb <br> Persian Lamb <br> Iceland Lamb <br> Astrakan <br> Mink <br> Raccoon <br> Opossum <br> Siberian Squirrel Persian Seal <br> Coney <br> Minsk 0x <br> Wolf <br> Buffalo <br> Bear

Watson Eaton \& Son, produce dealers, of Hulifax, N. S., dissolved partnerihip on the 1st of the present month. Each of tho fommer partuers have now made assignments separately.

Joms Camplesil, a Toronto builder, who started for himself dast April, has assigned. He had very little menns and his chances of suecess aganst established rivals were anything but brilliant.

THE people of Galt are alive to the necessity of kecping up to the times. "They have already secured the electric light and are now preparing to invest in waterworks, whioh will cost about 5125,000 .

By the recent fire at Gravenhurst, Ont., forty-threo families have been rondered homeless. Eighty-three buildings were destroyed allogether, including fifty places of business. The total lose will reach $\$ 200,000$ with only small insurance.

The first shipment of cattle from tho foot hills runch district is ennounced. There are now being londed at Calgary forty-five cars of cattle, aggregating about 900 head, for Montreal and Liverpool. They are from the Cochrana ranches.

I'us bonus the Brantford people are asked to vote for a proposed new waggon factory for that city is a cush gift of $\$ 20,000$ and oxomption from taxation for ten years. Tho company is to put in plaut sapablo of employing 150 mon.

As antiolpated some weeks ago in these columns, branches of the Union Bunk have been opened at Ir.)quois and West Wiuchester, and they appear already to have ontered upon a flourishing business.

Funk Milnea, a Hamilton carpenter, has assigned.-Thos. A. McIntosh, a Winnipeg newsdealer, has assigned. Last Juuc he gave a bill of sale to his brother--John: $A$. Fortune, described us an agent, of Winghau, Ont., is in difficulties.
Br the will of the late Senator McMastor, of Toronto, about $\$ 800,000$ is left for the ent dowment of McMaster University. His nephew, Mr. Jas. S. McMaster, of London, England, is left $\$ 340,000$. The total value of the estate is $\$ 1,200,000$.

Halifax advices stato that on tho completion of the dry dock there the great Bermuda dockyard ostablishment is to be removed thither. The fortifications ara to be strengthened by one or two new batteries, and the gurrison is to be increased.

Joun Banclay, gencral storekecpor of Tilbury Ountre, Ont., has assigned. The firm was for a short time Barclay \& Walsh, who dissolved in 1885. He was always anxious to succeed in business and was genorally supposed to at least make a living.

Cables from Denia report additional heavy rains, and scrious damage to the raisin crop. The shipments to tho United States to the 6th inst. were 41,624 covt. against $34,730 \mathrm{cwt}$.

| Leading Wholeaske Traie of Montral． | ng Wholesale Trade of Mantreal． | Leading Wholesale Trade of flontral． |
| :---: | :---: | :---: |
| McArthur，Corneille \＆Co， <br> WHITE LEAD AND COLORS， Dry and Groung iN Ont． Varnishes，Ojls，Window Glass，Star，Diamond Star and Double Diamond Star Brands， and Double Diamond Star Brands． English 16，21，and 60 oz，Sheet． Rolled Rough and Polished Plate Glass． Colored Plain and Stained Enamelled Sheet Glass． Painters and Artists＇Materials Chemicals，Dye Stuffs， <br> OFFICES AND WAREHOUSES： <br> 310，372， 314 \＆ 316 ST．PAUL STREET． <br> 147， $149 \& 151$ COMMISSIONERS ST． MONTREAL． | KENNETH CAMPBELL $\& \mathrm{CO}$ ． <br> Wholesale Druggists， OFRER FOR SALE： Cod Liver Oil，Newfld．， <br> Ood Liver Oil，Norwegian， Coriander Seeds， <br> Oream of Tartar． 603 cralg Street， MOINTE円A工。 | LOCKERBY BROS． <br> IMPOITEES <br> －AND－ <br> WHOLESALE GROCERS， CORNER <br> St．Peter \＆Stı Sacrament Sts． montbeal． |

## BOURGEAU＊\＆＊HERRON，

Manufacturers and lmporters of

# Coffees，Spices，Mustard， <br> Cream Tantar，Baking Powder \＆Flavoring Extracts， 

## MONTREAL．

Trade Coffee \＆Spice Mills，－ 71 St．James Street．

## THE NAPANEE PAPER COMP＇Y，

MANUFACTURERS OF．
News，Colored and Toned PRINTING PAPERS

MILLS AT
newburg，napanee mills and fenelon falls，ont．
Samples furnished on application either to the IIead Ojfice，
Napanec，or to

EASTERN AGENCY：
422 St．Paul St．，Montreal． J．H．HANSON，Agent．

WESTERN AGENCY：
112 Bay Street；Toronto．
GEO．E．CHALLES，Agent．

## PLAYING CARDS．

The Wholesnle and Jobbing Trade only supplied．

## WULFF \＆CO．，

32 St．Sulpice Street，Montreal．
to same date Jast year，and to Camain 2，307 cwt．against 6,8 it cwt．during 1886.

Newfoundiavd adopts the decimal eystem of accounts and moncy after list January next， when its present awkward and disjointed money and account keeping will be abolished in favor of that used in the Dominion．
Two small failures are reported from New Brumwick：Ilorace Dayton，who kept a general store at Hartland，N．B．，and was supposed to lave sold out last July，has assigued，as has also Robt．A．Dickensod，a lumber merchant of Lower Brighton．
E．J．Fsalknen，genernl storekceper of Hull， Que，has assigned with linbilities of $\$ 10,000$ ． ITe failed before in 1883．When he sccured a settlement at 40 cents in the dollar．The assets of the present failure will，it is claimed， show a surplus of botween $\$ 2,000$ and $\$ 3,000$ ．
I．P．Pread，hate，©nps，etc．，of Three Rivers，Que．，has assigned with liabilities of

## J．\＆T．BELLL， Manufacturers of

## FINE BOOTS \＆SHOES，

 wholesale，1667 Notre Dame Street，
$\$ 5,300$ ．Ho was formerly a cutter who commenced business in 1885 with $\$ 1,000$ copital and very little experience in store keeping．Naturally he luas not made a success of $i t$ ．

Josrefr Pemradit，boot and shoe dealer of this city has assigned．Liabilities will reach $\$ 5,800$ ，a large figure considering he only commenced businese in June，1886，when be clamed $\$ 1,000$ capital．He was formerly a shoemaker at Burlington，$\nabla \mathrm{t}$ ．；and later in Chicago．

C．F．Henderson，fancy goods dealer of Napanee，Ont．，was always supposed to be doing a nice steady business．Still we now hear that he is compelled to make an offer of 50 cents in the dollar，spread over twelve months，to his creditors．Liabilities may be placed at $\$ 3,000$ ．

Tue Mennonites in Manitoba raise over 100,000 bublels of flax seed every year．Flax is $a$ gafo crop up there．It can bo grown on the＂breaking＂and the yield averages fifteen bushols per acre．The sced fetches about 80

## CANADIAN RUBBER CO＇Y， OF MONTREAI， mindfadotorens or <br> Rubber Shoes，Felt Boots，Belting， Paoking and Fire Engine Hose，

cents a bushel in Ontario，most of it going to flax seed oil mill at Baden．

Andre Gagnon；dry goods merchant of Levis，Que．，who has just assigned，only com－ menced business on his own account in the apriog of 1886．He had then very little capital and appenred to be gifted with too much push for his means and cousequently cut prices below the profitable point．

Ebenerar Moseley，Bhipwright，of Dart－ mouth，N．S，who has just assigned，has long been a conundrum to his neighbors，since， although he claimed to have made losses on contracts，he always secmed to have money left．His liabilities will reach $\$ 4,500$ ，against which he can only show assets of $\$ 2,60 n$ ．

Mins．E．Ausrn，crockery and fancy goods denler of Toronto，has nssigned with liabilities of $\$ 2,500$ and assets only valued at $\$ 1,000$ ． She was always looked upon as a weak account and was usually sold by the local trade for cash，or at the most thirty days． She had no claims for credit outside of home firme．

We can confidently offer this brand of Tobacco to the public as the

## BEST CHEWING TOBACCO

on the market．Its unprecedented popularity in so short a time warrants us in saying this，and all we ask is a fair and impartial trinal．

# EMPIRE TOBACCO COMPANY， 

MCNTEE円A工。

# WALL PAPER FACTORY． COIIN MLARTEIUR \＆CO． PAPER HANGINGS OF ALL GRADES IN STOCK． 

is Voltigeurs St．，MONTREAL．

## THE BEST PICTURE FRAMING！

 THE CHEAPEST PICTURE FRAMING！Or the Newest Desigus，by
A．J．PELL， 80 \＆ 82 Viotoria $\mathrm{Sq}_{\mathrm{F}}$, Montreal，

## H．SHOREY \＆CO．

 Wholesale Clothiers，MOONTREAI．

D）anibl．Kitconan，woollen manufacturer，of Chaning，Ont，has assigned with liabilities of $\$ 2,000$ ．It is expected that the estute will yiold betweon 30 and 40 cents for the credit－ ors．He hare been in difficulties for some time past，and tried last spring to effect a settlement at 25 cents in the dollar which fell through．

Noldan Bros．，tailors，of Oltawn，Ont．，have nesigned．MEichach Nolan was a cutter who opened a small tailor shop on a side street． Later he was joined by abrother and moved into better premises，but the capital they had， abont $\$ 200$ ，was too little to ensure success in a business so much cut up as custom tuiloring．
＇Ins Maithand，N．S ，marine insurance com－ panies aro winding up their business，as the good old days of twenty and twonty－five per cont dividenis are things of the part．The two terrible gales of Aug． 20 and Sept． 3 have made havoe not only with the property and lives of our Atluntie ports，but bave serionely

 address． A．S．FOLEX，

Jousinal on Comarerct， 303 \＆ 305 St．James Strest，Montreal．
dwindled the reserves of the marine insurance comprnies．
Chomos Onh，jewoller，of Ottawn，is oftering a compromise of to cents in the dollar cash to his creditors which will ift all probability be aceppted．Siabilities renchi． 82,800 with ussets of nominnly $\$ 2, \overline{0} 00$ ．It is understood that a friend is advancing the money for the compromise taking a chatel mortgare on the stock as security．

Nuw Glasgow has tho evedit of being the most enterprising town in Nova Scotin，and shond iron ship－building bo taken up in that province，New Glargow is the locality，all the necessary materinls being to hand in abun－ dance．The water works are nearly com－ pleted，and the telephone connects with Truvo and Lalifin．The rate of eaxation in New Glasgow is $\$ 1.75$ ，and in Pictou $\$ 1.10$ ．

Heayr contracts for snow sheds have been let on the［ntercolonial ruilway for various points on the route nlong the lower St ． Lawrence．One of these sheds，to be built of iron rails，is near St．Fribion，and tho contract price is $\$ 20,000$ ．New brick blacksmith shops and paint shops are also being erected at

## Estamlished 1869.

## FENTON T．NEWBERY

Commission Merchant， ship and insurance agent， Exporter of Canned－Lobsters， and Mackerel，Grain，\＆c． CHARLOFTETOWN，P．E．I．
Representing in P．E．Island：
New York，Newfoundland ind Halifax Steamship Company，＂Red Cross I．ine＂；Reinachs，Nephew \＆ Co．，Teas London；Peck，Benny \＆Co．，Manuractur－ ers of Nails，Moutreal ；Canada Jute Co．，Montreal ； Tolson，Scot \＆Co．，Millers，Highgate，Ontario．
C．N．VROOM，s，semparam Wigwam Slippers
ouninnyp LARRIGANS \＆MOOOASINS， St．Stephen，N：B．
Correspondence solicited．
KIHG ST．HAIR DRESSING PARLOR BRUMLIFY \＆GROSBY，


Honcton，which now，more than ever，becomen the contre of the maritime railwny system：

Mrs．Eminy Grange，dealer in fancy goots at Wingham，Ont．，has assignod．She came from lhrussels in 1885 and has since done a small business involving a constant struggla to keep her bead above water Credit has never been advised and consequently it was felt that sooner or later she musit succumb to the incvitable．
A vommen of the ratepayers of Walkerton， Ont．，we complaining that the bonused roller mills are not turning out the quantity of flow agreed to be manufnctured as provided by the bonus by－laws．Owing to the scarcity of wheat the mill owners cannot obtain sufficiont wheat here to do so．－All the empty stores in Walkertou are about taken up and a lively business is anticipated this coming winter．

Noya Scota liquor dealers who appealed to the Dominion Government as to the constitu． tionality of the Provincial License Act have been defented in their application．It is pointed out that the Province exceeded its

# J. W. PATERSON \& CO., Manuracturers and Dealere in 

TARRED SHEATHING, BUILDING PAPER; Carpot Felt, Two and Three-Ply Felt, Asphalt Roof Paint, Rubber Roof Paint, Coal Tar, Roofing Pitch, Roofing Cement.
47 MURRAY ST., MONTREAL. 217 FRONT ST., TORONTO.
Prices forwarded to the trade upon application.

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CORNER OF

ST. HELEN \& LEMOINE STS., MONTREAL.
British and Foreign Dry Goods,
CANADIAN TWEEDS,
COTTOINS, ETC.

# IRA GOULD \& SONS, <br> phoprigtons of the <br> CITY *ROLLER *MILLS, 

MONTREAI.
millers of highest grades
PATENT AND BAKERS' FLOUR, -rnost
OAREFULIY SELEOTED MANITOBA WHEAT.

## JOHN D. MCBURNIE \& SON.

12 Rue St. Joseph, PARIS, France, -AND-
Calais, Brussels, St. Gall, Nottingham, New York, manufacturers and importers of
LACES 呈EMBROIDERIES
Antiques, Lace Curtains, \&c., \& $\cdot$.,
30 HOSPITAL ST., cor. St. John Street, MONTREAI.

# WTCMARBM <br> Teas, Coffees, Spices, Syrups, <br> Anda compleces sock or <br> GENERAL GROCERIES, <br> Sglt and Fresh Wator Hertings and an assortment of other Fish for sale by <br> BROWN, BALFOUR \& CO. <br> HEAMIJTOIN. 


#### Abstract

powers by imposing restrictions and licenses


 on distillers and brewers who are alrendy under Dominion control, and the legislature is to be asked to amend the act in this and other particulars.A quantity of ancharine, the substance suld to be 280 timez swecter than sugnt, was reccived oy a New York importing house a few days ago. It is a fine white powder, and a quantity equal in sweetening effect to one pound of sugar costs three cents, or about half the price of sugar. It will have a wide range of usefulness in confectionery, and also in medicine. Saccharine is the invention of Dr. Fahberg, of Germany,

Mr. Willay Evars, of this city, has received a cable from Riga, on the Baltic, asking for particulars as to the Gamadian apple crop, which it is hoped may lead to business. $\mathrm{M}_{\mathrm{r}}$. Evans has roplied that the crop of winter apples will be of grod quality, but in quan-

## Beuthner Brothers,

MANUFAOTURERS' AGENTS \& LEADING IMPORTERS IN THE DOMINION OF

## EMBROIDERIES \& HOSIERY

821 Craig Street, MONTREAL.
tity not above the average. If Russia becomes a purchaser in our markets the varieties she will require must be the best long keepers obtaimable, as the journoy is a long one.

A obange is being made in the personnel of the Canndian Pacific Railway Company's ticket agency for Montreal city and district. Mr. C. E. Macpherson, who has ably conducted the business during the last twelve months, goes to the Boston office of the company, and will be succeeded here by Mr. A. B. Chaffec, Jr., for some time the efficient and popular ticket agent of the South Enstern railway, a road now practically a part of the great interocennic linc.
T. J. Freeland, general storekeeper of Lisle, Ont., who has just assigned with liabilities of $\$ 2,000$, is a farmer who started storekecping last fall. His assets amount to $\$ 1,000$ and it is stated that the creditors will be paid in full and that Mr. Freeland will go out of tho business after this bitter experience. It would have been better for him had he never made the attempt and romembered that the farmer turned storakeper rarely proved a

## ALEX. GOWDEY \& CO. <br> Real Fstate, Investment \& House Renting Agents. <br> Personul attontion given to Appraisals <br> Offce:-VIOTORIA OHAMBERS, 2bO St. James Street.

success in these days of merciloss competition.
Lamme \& Gacnon, grocers, "of Quebec bought out the busiuess of Guguonst Dion in May, 1886, and were then held to have made a mistake in so doing. Within two months of starting they showed $n$ deficit and in January of this year failed und compromised at 75 cents in the dollar payable in 3, $\mathrm{f}, 9$ and 12 months without interest. They have evidently found themsolves uable to meet these payments and we are now informed of their assignment.

As insignificant local cattle disease among some herds at Pictou, N. S., has been magnified by the American consul at that place to the grade of a contagious and dangerous epidemic. He has bucceeded in getting Picton cattle and hides prohibited entry into the. United States-in fact the wholo of Nova Scotia is prohibited. The Secretary of Agriculture and the Rrovinolal Scoretary of Nova Scotia have lald the faots before the U.: E .

# EVANS，SONS 异MASON（LTD．） 

#  

## MONTTFREA．

Western Depot： 23 Front St．W．，TORONTO．
DRUGCISTS＇SUMDRIES，PERFUMERY，PAT．MEEDICINES，
Completo prico list of Drugs，Chemicals，\＆c．，supplied［to drugrists onfy］， on receipt of business card．

# Manufacturers Lite Insurance Co． <br> TORONTO． Authorized Capital and Other Assets over $\$ 2,000,000.00$ ． 

Prasident ：Right Honble．Sir John A，Maodonald，P，O，G，O．B． Vice－Presidents－Sir Alex．Campbell，K．C．AI．G．，Lieut－－Gou．of Ontario； Geo．Gooderham，Esq．，Presdt．Bank of Toronto；Wm．Bell，Esq．，Organ Manufacturer，Guelph，Ont． SPECIAL PLANS OF INSURANCE：
Modified Natural Endowment Plan．Modified Natural Premium Plan．
Provincial Manager for Quebec：Managing Director：
E．A．BAYNES， 162 St．James St．，Montrot．

J．B．CARLILE．

## HODGSON，SUMNER \＆CO importers or <br> DRY cOODS，SMALLWARES <br> AND FANCY COODS， <br> 347 \＆ 349 St．Paul St．，MONTREAL． And winniper．

Consul－General，amb the emburgo will likely he raised ns speedily as it whs imposed．
Anoture large sule of ship property took place in St．John lats Saturday．Shares in the ship Asia， 1398 tons，hrought $\$ 425$ per ahare；Bandalia， 1422 tons，$\$ 380$ per share ； Nicosia， 1094 tons，S230 per shure；Kilverdale， 1190 tons，\＄250 per share；Ratahdin， 1173 tons，Sato per share；limypyort， 1173 tome， $\$ 170$ per share； 1 lonrowia， 1492 tons，$\$ 295$ per share；Murguis of lorne， 1143 tons，\＄155 per share；Rothiemay， 12.15 tons， 8300 per share； Blaneo，$\$ 200$ per slare．
Thes first accomis of the settlement between Mr．S．Carsloy and the Bradsireet Mercantile Agency implied that an amicnble arrangoment was arrived at in order to avoid an appeal to the Privy Council．This view is ontirely incorrect．Buadstreet \＆Co．，finding that legally they had not a leg to stand on，abme doned their appenl and paid both judgraonts of the courts below with interest and costs to date．The result was a complete vindication

## B，j．wisu． <br> TO THE TRADE． <br> FISH，HYMAN \＆CO．， Importers of Havana <br> GfARS，HAVE Rentoved

 212 ST．JAMES STREET． Wholesale only．of Mr．Carsley and will form an important precedent in future cases of this character．
Tue commercial valuc of the Canadinn nut crop is probably not very grent but the Belle－ ville Intelligencer is nuthority for the state－ ment that it will be the heaviest known for years．It says that the walnuts and butter－ nuts are of prodigions size，and the limbs of trees are bending under tho weight of the fruit．Hickorynuts also promise to be pienti－ fill，whilst the chestnuts will be fully an average．There is as big a crop of benchnuts as the oldest inhabilant ever sav．
Tres law with regard to killing muskrats seems to have been evaded but the trappers gained nothing as the consignments reaching hero did not realize sulficient to pay the freight．If killed too early before the fur has thickened tho market value is very low indeed．The 15th October is quite soon enough and this is the time allowed by law in this Province．The consiguments referred to above came from the North－West．In the
> ※AエエFA天
> Steam Coffee and Spice Mills． Establisitid 184 t．
> W．H．SCHWARTZ \＆SONS， Wholiscle．
> FINEST COFFEES AND SPICES， Halifax，Nova scotia．

crecks and swamps north of Lake Superior there are swarms of rats this reason and prices are likely to decline．
The supply of pine deals in the London docks is considerably in excess of last year． and is double the quantity held in 1885 and 1884 Spruce shows no improvement．Prime onk and walnut are in quiet request but other hard woods are dull．Timber．stocks are light，yellow pine excepted．The arrivals of pitch pine bnve been moderate and the stock of timber is 11,000 londs less than in 1886； prices consequently have a continued improv－ ing tendency The demand for planke is languid and the stock henvy．
Tie Atlantic Cable Company，which now has its terminus station at Torbay，Guysboro Co．，N．S．，proposes to take its cables direct to Halifax．Some fifteen years ago a cable house was orected at Halifax and connections made there，but it was thought Torbay would prove to be a better locality：It has now been found that owing to heavy accumala－

## Leating Whoiesitit I rade of Montreas.

LIGHTBOUND, RALSTON \& CO.
124 McGill Street, Montreal, Imputes ani illuaxad finase TEAS, COTFEES, SOGARS, SYRJPS AND MOLASSES.
The Most Complete Assortanent of General Groceries in the Dominion.
every line a specialty.
All orders filled promptly and with care.

## Maconochie Bros.

Manufacturers of the celelorated
Suffolk Brand of PICKLES, SAUCES, \&c. LONDON \& LOWETOFT,
Purveyors to Her Most Gracious Majesty Queen Victoria, and to H,R,H. The Prince of Wales, K.G. Ordars for importation throngh
LIGHTBOUND, RALSTON \& CO.
Agents for the Dominion of Canada.
PARINA工I \& SONS, BRISTOL, ENGLAND,
Scale and Weighing Machino Makers, Cortee Roasters, Frult Gleaners and Grocers' Shop Filtings.
Makers to Her Majesty's Board of Customs. The Lords of the Admiralty and War Oftice. Agents for the Dominion of Canada:
LIGHTBOUND, RALSTON \& CO.

## OELLULOID STARCH CO.

OF NEW HAVEN, CONN.,
Manuf'rs of the Celebrated Calluloid Starch. AGENTS:
LIGHTBOUND, RALSTON \& CO.
tions of ice at Torbay, and in general it being ub out of the way place with no special ndvantages, Halifux is far preferable. The change will be advantageous to the public generally.

Cables advices from the Dutch Government sale of coffees at Padang, Java, on the 24th ulto. reported Mandheling at 69.50 florins, Ankola at 67.37 f ., and Interior variously at $65.13 \mathrm{f}, 65.14 \mathrm{f}$. and 65.18 f ., but 65.17 f . was aboni an average. These ratex aro generally looked upon as satisfactory, and better than expected, in view of the fact that the bids went out from here at the period of the greatest depression last week. Some negotiation on parcels from the sale were started in New York on the basis of 240 o $224 \frac{1}{2} \mathrm{c}$, but nothing reported accomplished.
Tres Winniper Commercial anys the estate of tho Manitobn Coooperative Society, groceries, ete., Winnipeg, is expected to pay from 25 to 30 cents in the dollar. Thestock and fixtures sold for 35 cents on the dollar. The claimg against the estate are divided up into 4 num.

Leading Virolesais Trade of Mantreal.
LINSEED OIL
BOILED AND RAW.

## Perfectly Pure and

Free from sediment.

IN LOTS TO SUIT PURCHASERS.

Special Quotatlons for Large Quantities.

LYMAN, SONS \& CO.
MONTEEAI.
HENRY PORTER,
Successor to PORTER \& SAVAGE, Tanner \& Manufacturer of
LEATHER * BELTING,
FIRE ENGINE HOSE, HARNESS, MOCCASIN, LACE, RUSSET, AND
OAIE SOIE IEARMIER office and mandeatory:
436 Visitation 8t.. MONTREAL.
MacURQUHART'S WORCESTERSHIRE SAUCE.

## The Best Made. <br> Try It.

For sale by all Gracers.
C. A. LIFFITON, 327-329 St. James St. Wholesale Agent for Canada.
ber of small amounts. John Mason, who sold out his business to the society, will lose a small balance on his original claime, amounting to less than $\$ 200$. Indirectly, however, he loses a considerably larger amount through his connection with the institution, and now takes little stock in co-operative organizations.

- Efroats are being made by the city council and agricultural societies of Halifax to secure the grants for both the Dominion and Provincial Exbibitions next year. The exhibition buildings and grounds at Halifax are extensive and are in immediate proximity to the famous public gardens. Few cities in Canada have made such solid progress the last four or five years, and her connections of steamer and rail have also been greatly improved. If Halifax succeeds in getting the Domiaion grant we bespeak a large altendanco from the west.

The total exports of the Dominion for August were valued at $\$ 10.012,107$, as compared with $\$ 9,539,901$ for August last year. For the first two months of the fiscal ycar the total exports heve keen $\$ 20,459,852$, of which $\$ 17$.-

## Leading Whatesale Trado of Monrreal.

JAMES GUEST, Commission Merchant

Ceneral Agent,<br>27 \& 29 St. Sacrament St., MONTREAL. aghet yor<br>Jules Duret \& Co., Cognac. (Vine Growers Co.) Jules Rellerie, Cognac.<br>W. \& J. Grahnm R Co., Oporto Ports.<br>R. C. Ivison, Jeres de la Frontera Sherries.<br>Jules Regnier, Dijon, Purgundies and Chablis.<br>L. M. Canneaux et Fils, Château de Dizy, pres Epernay, Champagnes.<br>Rellatdin, Bollinger \& Co., Ay, Champagnes.<br>Siegert \& Sons, I'rinidad, Genuine Augostura Bitièrs Thlers \& Bell, Liverpool. (Export llotilers).<br>Guinness' Stout, Bass' Ale, \&c., in bulk or bottle.<br>Roig, Ponseti \& Co., Barcelona and T'erragona Spanish Ports.<br>Eschenauer \& Co., Bordeanx, Clarets and Satuternex. H. Sichel \& Sons, Mayence Rhine Wines.<br>George Roe \& Co., Dublin, celebrated old Iris Whiskies,<br>James Watson \& Co., Dundee, fine old Scotch Whiskies,

## G. H. Patterson, FINANCIAL AGENT.

Fire \& Life Insurance placed. Bonds and Debentures bought and sold. Loans negotlated and Investments made. General Agent of the LONDON [Eng.] QUARANTEE \& ACCICIDENT CO. Address C. H. PATTERSON, 242 St. James Street, Montreal.

## G. F. BURNETT \& CO. Wholesale Clothiers,

 752 Oraig St., Montreal.134.638 was produce of Cavadn, and $\$ 3,325,214$ produce of other countrics, showing an increase of $\$ 407,196$ in the former, and of $\$ 991,-$ 400 in the latter. In goods the produce of Canada, the mine shows an increase of $\$ 28$,248 , the factories $\$ 81,120$, animals and tlicir products $\$ 880,030$, and manufactures $\$ 213,565$. Agricultural products show a decrease of $\$ 811,568$, but in produce of other countries an increase of $\$ 787,423$; and the forest $\$ 19,383$.
Kisa colton is no longer a contect phrase in the United States, and it is also improper to say "wheat is king" if the Americau Farmer is to be believed. 'That paper publishes the following figuren showing the value of four sources of wealth in the United States for 1886:

| Dairy |  | 260,000,000 |
| :---: | :---: | :---: |
| Ootton | " | 400,000,000 |
| Wheat | " | 450,000,000 |
| Poultry |  | 00,000,000 |

The despised hen throws the wheat fields and the cotton plantations into the shade, and egge and poultry should therefore not beg peglected by the Canadian farmer:

## NVOTIOE． <br> Canada Life Assurance Co．

> After two years' duration without infriugement of their conditions, ordinary policies upon which age las been admitted are now made word-wide and indisputable, free from all restrictions noon residence, travel and occupation.

A．G．RAMSAY，Managing Director．

## THE STANDARD LIFE ASSURANCE CO． <br> OF WITIN BURGEI． <br> HEAD OFFICE FOR CANADA，ST．JAMES STREET，MOATREAL． ESTABLISHED） 1825. <br> Total Insuirance，over．．．．．．．．．．．．．．．．．．． $8100,000,000$ <br> ＂Investments <br> 32，000，000 <br> Investments in Canada，over 2，500，000 <br> Policies issuch moder all systems，including their New Reserve Bonus Plan under which very Large Profits may he anticipmed． <br> Prospectuses and all information firmshed at Hend Office，or at any of the Company＇s Agencies． －CHARLES HUNTER，Superhtendent of Agencles．W．M．RAMSAY，Manager for Canada．

## NORTHERN

## ASSURANCE COMMPAMNY．

## INCOME AND FUNDS（1886）

Subscribed Canital，\＄15，000，000，of which paid up．
1，500，000
Subscribed Canital．
anmal Revenue from fire Preminns
$16,485,600$
Anmal Reveme from hile premiums
990，000

Hoad Offcos：－London，I Moorgate St．；Aberdeen，I Union Terrace．
 Dumee－ 110 Commercial Strett．Edinburgh－20 St．Andrew Syuare，Glasgow－a，Gieorge Square．Livernool－ $5^{\text {Tithebarn Strect．Manchester－52 Spring Gardens．Newcastle－2 Collingwood Street．Boston，U．S．－13 }}$ Gougress Strect．Chicago－20，La Salle Street，New York－25 Pine Streel．San Francisco－California Sireet，Moutreal－1724 Notre Dame Street．Nelhourne－ios Collins Street West．

Branch Offico for Canada：Montreal－1724 Notre Dame Street．
bankers－bANK OF MONIREAL．
JAMES LOCKIL，luspector，Wanager for Canada，－ROBERT W．TYRE． IOHNSON \＆BROWNING，City Agents．

LONSDALE，REID \＆CO．，
Fancy and Staple Dry Goods， SMALL VARES，\＆o．，
IB ST．HELEN STKEET，MONTREAL．

## A．

## TONIC＊COCA＊WINE，

（coca bintimoxylon．）

[^1]
## PHOENIX <br> FIRE ASSURANCE CO． <br> 工OINDOIN．

Mstablished in I782．Canadian Brane：
．Established in 1801.

Losses Paid，since the establishment
ot the Comphay，hure excected．．．．．．．．．$\$ 70,000,000$ Balance held in hand，for pis－ ment of Fire Jossos only，exceods．．．3，000，000 Labiaity of Shabeholdens Unlimited．
Deposit with the Dom．Govt．
for the socurity of Polioy－Hioldors in
Cundn，upwards of．．．．．．．．．．．．．．．．．．$\$ 140,000$

## No． z 2 d t ，Sacranmenit Street，

 （Next to Moutreal Telegraph Building．）GILLESPIE，MOFFATT \＆CO．，

## Agents for the Dominion．

R．McD．PATERSON，Manager．

W．H．Noldn．

## H．Russall Popinam． <br> THÉ EMPIRE BUTTON O．， asanupacturems of VEGETABLE IVORY <br> BUTTONS

Gazette Building，MONTREAL．

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Wholesale Trade Only．
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WM．H．ARNTON．
Real Estate and General Auctioneer． office，salustoom a warehousa：
1747 NOTRE DAME STREET． Trade Sales Solicited，Advances made． 5 Large Flats heated when required P．O．Box 5．Thlephones 772.

BEST PI，ACE
to buy a FIRE or BURGLAR PROOF －SAFE－
Is at 298 St．James St．，NONTREAL， That is where the celebrated GOLDIE \＆Mc－ CULLOCH make is sold．There，too，you can at ways secure a BARGAIN in a 2nd HAND．
Address or see
ALFRED BENN，Manager．

## IMPORTANT TO CAPITALISTS． FOR SALE．

## THE JOSEPH HALL

 MACHINE WORKS， OSTLAWA，Covesing $1,40,000$ superficial feet with Main Buildings brick， $23 / 2$ and 3 storics high，substantially built，and all the Machinery，＇Tools，
Dies，Paterns and Ilant therein，
that originally cost over．．．．．．．．．．．

## Also for sale

Threshing Machines，Oshawa Mowers，Portable Eagines，Horse powers，Water Wheels，Machines in process of manuffecture，parts of Machines for Repnars，and unsold
stock，the whole valued at over
 stock，the whole valued at over．．．

I will sell the whole en bloc at a low price，or in parts to suit purehasers on liberal terms of payment．

JOHN LIVINGSTONG，
Thustco．

THE CANADIAN
新的wad of dimuruexa．

MON＇IREAL，SEPTEMBER 30， 1887.

## marind policies．

Some remarkable steps bave recently been taken by the Privy Council in the direction of haying down a clear legal ex－ planation of the provisions of the time－ honored form of policy used by most naicurwriters in marine insurance．The
few words enumerating the risks which the underwriter takes upon himself have given rise to some of the most expensive and interminable law suits on record, and therefore any steps towards the exact definition of what are the perils of the seas mentioned in these policies is of the utmost importance to vessel owners and to slippers of cargo.
The most important decision given, reversing a ruling of the Court of Appenl, is that the risks named in the marine policy as "perils of the sea" are precisely equivalent to those excepted in a bill of lading or chartor party as "accidents of the sea." This is a great step in the direction of simplicity and directness, and therefore, although it seems curious that the energy and acumen of some of our best lawyers and judicial authorities should have been expended upon the subject for nearly seventy years belore so apparently simple a question as this could be decided positively in the ${ }^{\text {affirmative, the fact that }}$ such a decision has now been arrived at by the highest judicial authority in the realm will put an end to the almost ceaseless litigation as to the proper legal definition of these risks. In future those losses which the captain throws upon the shipper. in signing the bill of lading as occasioned by accidents of the seas, are held to be covered absolute!y and ontirely by the marine policy against perils of the sea signed by the underwriter; but the fact that the shipper can now recover these losses under his policy does not, of course, relieve the shipowner from responsibility. should negligence or fault on the part of his navigators preclude him from taking advantage of the clanse exempting accidents of the sen.
Another cherished theory which has happily been ruthlessly destroyed by the Privy Council is the doctrine that if a disaster occurs through the negligence of any one it is therefore removed from the category of accidents of the sea. Under this theory it was held that collisions were not accidents of the seas within the meaning of the clause upon the bill of lading, unless there was negligence upon neither side, and this holding was confirmed by the Court of Appeal, who, in their judgment, laid down the principle that a collision when brought about without any negligence of eithor vessel was an accident of the sea, but if it occurred through the negligence of one or both of them it did not form an accident within the terms of that exception in a bill of lading. Fortunately for the shipowners this decision, which made them responsible to the shippers not only' for the negligence of their own oflicers and seamen but also for those of the other vessel that collided with thairs, has been reversed_by the Privy Council and the more righteons view that
a loss occurring through the negligence of one of the vessels may be purely accidental so far as the other is concerned, has been finally affirmed beyond further question.

The last important point decided is the legal status of the rat as a peril of the sea. This mischievous rodent has long been the terror of legal minds since, although it has always been allowed by both sides that direct damage done by rats to a ship or cargo is not a peril of the sea, the question of indirect damages arising from rats has never before been absolutely set at rest. In the case in question the rats guawed a lead pipe; through this hole the sea water entered and damaged the cargo. Was this a peril of the sen? The owners of the ship said yes, and referred the claimants to their underwriters. The underwriters refused to pay and the Court of Appeal agreed with them. 'The case was then carried to the Privy Comencil, and it is now decided that although rats themselves are not a peril of the sea, an incursion of sea water caused by their agency is such a peril, and consequently one that is assumed by the issuers of a marine policy.

Several other minor points have also been decided, but the three we have given are so important as to form almost an epoch in the history of marine underwriting. It will be noticed that in each and every cuse the decision given by the Court of Appeals and reversed by the law Lords was given upon a pedantic regard for the exact language of the law. The reversal was upon the broader grounds of justice and equity. The claim of the judges of the lower court that a negligent accident was an utter impossibility, and that the occurrence could be either an accident or negligence, but not both, was denied upon the ground that when there were two parties to the collision it might well be negligence upon one side and a pure accident upon the other. And in the other cases a similar common sense view was taken. The decisions of the Privy Council have recently been marked by a business charactor and a freedom from regard to the technicalities of the law that has rendered them respected even by those who have suffered by their ruling; and certainly in the present casa of marime policies their rulings have been always in the best interests of commerce and navigation.

## INCULCATION OF THRIFI.

The question of the most successful mothod of inculcating the principles of economy and thrift among children has long been a moot-point with the leading spirits of social advance. Even those Lhrown most in contact with the rising generation are divided on this subject, as is shown by the result of a circular for-
warded last year by the London School Management committee to its teachers. Out of 224 schools, 59 had established successful savings banks among their scholars, 37 had discontinued their banks, 44 were desirous of starting them, 2 wished to close their banks up, and 82 were altogether opposed to them both in principle and practice. The divided opinions of those who may be considered experts in the training of children are most noticeable and jrove the many varied aspects from from which such a radical departure as this may be viowed.

No doubt much of this disparity of opinion is due to the difference in the character of the children and of the surrounding circumstances under which the observations were made. To a largebearted generous child the inculcation of saving habits is often of inculculable benefit by restraining his natural tendency to extravagance and waste, but it must be also remembered that the eflect of the system on a small or penurious nature would be simply to change a natural narrowness of spirit into a sordid habit of accumulation, one of the most despicable aspects under which the childish nature can possibly be exhibited. Again the child's surromdings bave a most important bearing in this matter, and what would be a healthful incentive to economy with a child whose parents were in comfortable circumstances might lead to incurable selfishness in a child whose lot was cast in straitened circumstances, where the smallest assistance he could render would be of value in keeping the wolf from his parent's doors.

Nevertheless, after a patient consideration of the arguments adduced on either side the sub-committeo were so strongly in favor of the establishment of school banks in the London Board Schools that not only have they oflicially recognized them as an important branch of education, but have even added a recompendation that an oflicial should be specially appointed by the Board to organize these pemy banks and supervise their workjng. This is a most powerful, because official, endorsation of the principle involved, and one that will carry with it an amount of waight with Turopean authorities that could not be estimated on this side of the Atlantic. The Euglish oflicial mind is proverbially slow to admit the expediency of any new departure from oxisting rules and consequently the fact that the establislment of these saving institutions is not ouly sanctioned but recommended by it, proves that the evidence of their good effect must have been practically overwhelming.
It now remaine for the organizers of this system to see that it be not abused, and that the zeal of the teachers who have the
mamagement of these banks does not outrun their discrotion. In their eagerness to jrove the financial advancement of thoir respertive charges, some IEnglish teathers havo alroaly been led to publish in the press the weokly gross amount of deposits in the various sehools and thus fostor an unhealthy rivalry that camot fail to lead to butd results. Tho real object of a school bonk is not tho enlargement ol its deposits, but the insulcation of the principles of economy and thrift among the pupits. If onco it comes to bo considered liat large savings and ropendid apgregrites are the real test of sucerss, and the publication of a deposit acoonnt that will dwarfits rivats bo looked upon ats tho crowning ghory of a school bank, its usefulness is to a large extent gone, and it beomes a bane rather than a help to tha very principles it is supposed to foster. Unless the fommation of theso school bunks beaccompanied and modified by protective details, the natural spirit of ri valry and desire for public encomiums may fatally injuro their influence for good, for although the pablication of tho resulte arrivod at maty excite the astonishment and omulation of those who real to what large anounte tho weokly cents of the children will quickly grow, yet it wonld be better to conlime the bank to its primary object of fostoring the weekly exorcise of the habits of order and providence, and by avoiding unheathy publicily, scok its proper aim and intent of incrensing the number of pupils who can be thas led to mako weekly deposits of their genuine pocket monoy or earmings.

If this end abone bo borno in view it eamot be donbted that this movement must result, in the majority of cases, in the incroaso of honest indepondence among the coming feneration of toilers. Habits of thrift early implated in the virgin soil of a chidds mind will loave an indelible impress upon ite future character and, although in some cases its ellect might possibly bo mifortunato by exaggerating or developing a mataral bias toward solfishness or moanmess, its genoral tondoney will undoubtedly ho heneticial. If it improves in over so trilling a degree the comdition of those humble homes upon whoso woll-boing the prosperity and future earoer of Lass Dominion so latgoly deponds it will have nobly carried out the aims of its organizars, and sinco it has received the rulilication of many prominent thinkors in this conntry, it is to bo hoped that somo pratetical trial of the system may soon take placo within our own bonnduries.

## RAllROAD RATLS.

There is no fonture in the railroad hiswry of this continent which is moru fre. queutly overlooked by the ayerage busines
man than the steady decline in transportation rates, and yet this is one of the most powerful factors in the development and growth of such a country as our own. The general public, strangely enough, seem to pay littlo attention to this constant cheaponing of the cost of traflic and, if they assign any cause for the decline at all, usually attribute it solely to the cutting of rates by one company in order to attract traflic from its rivals, and thus ignore the great natural influences at work to whose action this result is really due.

Rato wars and cutting of rates are merely incidents that have tended to accelerate this decline and caused it to proceed by fits and starts. The real impulses are unseen, but none the less more powerful for that, and it is in the careful survey of these movements that the real history of tho decline can be most truly mapped out. 'lhe growth and development of the country, with its corresponding enlargement of the volume of trade and equivalent incroaso in competition, is an important factor, but it is the belief of those political economists who have made the railroad system of this continent their especial study that it is the great decline in prices of agricultural products and the steadily lessening margin of profit on mercantile trausactions that have made a reduction in the froight tariff an absolute necessity, and that the same natural causes which have led to these results in business and agriculture are responsible for the sympathetic decline in railroad rates.
I'o put the matter in a concise and tabular form we take from the Chronicle tho the average rates obtained on American railroads for the last five years, which show this steady decline very forcibly. The earnings per passunger per mile compare as follows:

| 1882. | 2.514 cents. |
| :---: | :---: |
| 1883. | 2.422 |
| 1884. | 2.350 " |
| 1885. | 2.198 |
| 1886. | 2.181 |

The earnings por ton of freight per mile for the same period indicate a similar condition of aflairs. They read:

| 188:. | 1.236 couts. |
| :---: | :---: |
| 1883. | 1.233 " |
| 188.4 | 1.124 |
| 1885. | 1.057 |
| 1886. | 1.043 |

This shows that the avorage rate on freight for the whole of the United States is only a trifling fraction over a cent a ton per mile, an averuge that the addition of the figures for Cauada, ware they obtainable; would be poworless to vary. Of course a portion of this ducline may be accounted for by a possibly larger jproportion of low cluss freight, but still the figures are sufticiontly astonishing and can hardly be held to bear put the charges of momopoly and
extortion so freely levelled at the railroads by unthinking people.

Turning now to the movement of traffic We can trace easily and distinctly the onormous increase in the volume of freight and passengers carried which has rendered this steady reduction in rates possible without universal insolvency. We find the comparison for the past five years to be as follows:

|  | Froight. | Passongers. |
| :---: | :---: | :---: |
|  | Tons. 'on Mil's | No. Miles, |
| 1882 | Mill'ns. Milling. | Mill |
| 1883. | 400 41,064 | 312 8,541 |
| 1884. | 369 41,:25 | 334 8,778 |
| 1885. | 432 49,151 | 351 9,133 |
| 1886. | 482 02,802 | 382 9,660 |

This is a most conclusive ovidence of the fact that the increase in traflic moved has been commensurate throughout with the decrease in trafic rates. Of our other postulate that within the same period there has been a nearly continuats decline in the value of agricultural products and in the margin of profit obtainable on mercantile transactions there is unfortunatoly but little room for doubt. It is to these two principal causes that the effects upon railpay rates indicated by the figures we have given aro held to be due, and since precisely similar resulis are being arrived at within our own borders, although from the lack of ofticial figures we are unable to give their progress in tabulated form, the subject is of striking siguificance not only to the student of railway history but to every one interested in the great question of cheap transportation.

## THE BANK STATEMEN'TS.

The statements of the chartered banks for August possess somewhat more than the ordinary degree of interest. for tho general observer. In all the items testifying to an increase in the volume of business there is a marked advance. However early the demand for moving the crops, which will doubtless account for the increase of close on one million in Circulation, there is a still greater significance in the item of Discounts and of Loms to other Corporations, both of similar character, which amount together to 154 millions, or 2 m millions moro than in Jely. 'I'o these discounts may be added the amount opposite Directors' Liabilities, which also show an increase of $\$ 100,000$ for the month. The amount of money in round numbers advanced to the merchants and manufacturers to carry ou their business may be deemed a fair measure of the growth of the country from this point of view:


The elasticity of our banking system is evidenced by the withdrawal of the
foreign balances, which amounts to about 3 millions, drawing near the proportion by which the domestic discounts have been increased. Loans to Dominion Government have fallen off $\$ 375,000$. Everything points to an increased demand for money; and a close employment
of banking funds. The increase in public deposits, about $1 \frac{1}{8}$ millions is not so roadily explainable, but as the greater portion is "on demand," its significance is probably ephemeral. We subjoin the usual condensed comparative table. The detailed statements will be found elsewhere :-
July, 1887. Aug., 1887. Aug, 1886. Aug, 1877.

\$77,079,999
$63,444,099$
$60,824,783$

LIABILITIES.

| Circh | \$30,845,304 | \$31,666,467 | \$39,515,389 | \$18,786,422 |
| :---: | :---: | :---: | :---: | :---: |
| Dom. Govt. deposits on demand | 5,023,164 | 4,115,83? | 6,641,575 ) |  |
| Dom. Govt. deposits after notice. | 100,000 | 100,000 | 100,000 |  |
| Deposits securing Govt. contracts and insurance. | 554,705 | 544,322 | 803,545 | 6,269,178 |
| Prov. Govt. deposits on demand. | 858,636 | 892,309 | 1,321,794 |  |
| Prov. Govt. deposits after notice | 1,604,126 | 1,328,499 | 1,763,398 | 2,279,329 |
| Other deposits on demand. | 48,994,213 | 49,802,105 | 60,577,788 | 35,644,462 |
| Other deposits payable after notice | 57,206,246 | 57,679,999 | 51,163,830 | 30,579,266 |
| Lonns from or deposits by other Banks in Cimnada secured | 93,600 | 32,600 | ........ |  |
| Do. unsecured | 1,207,730 | 1,348,475 | 1,967,360 |  |
| Due Banks in Camadi. | 1,253,106 | 633,235 | 936,421. | 2,078,765 |
| Do. Foreign Countries. | 129,343 | 182,816 | 153,329. | 344,242 |
| Do. the United Eingdom... | 1,847,965 | 1,602,812 | 1,177,670 | 2,022,327 |
| Other linbilities.... . . . . | 275,163 | 209,163 | 218,617 | 258,043 |

Total liabilitics

## $\$ 149,993,298$ ASSETS

| Specie | \$5,871,545 | \$5,978,701. | \$6,285;603 | \$7,443,521 |
| :---: | :---: | :---: | :---: | :---: |
| Dominion notes. | 9,412,485 | 9,457,917 | 10,804,545 | 8,747,784 |
| Notes and cheques on other Banks | 5,019,544 | 5,525,206 | 5,693,054 | 3,975,250 |
| Due from Banks in Canada. | 3,319,827 | 2,963,060 | 3,324,486 | 5;500,085 |
| Due from Foreign Agencies or Banks.. | 14,114,709 | 11,641,807. | $15,319,212\}$ |  |
| Do. in the United Kingdom.... | $4,063,842$ | $3,604,034$ | $2,624 ; 835\}$ | 6,363,821 |
| Available Assets. | \$41,801,952 | \$39,170,725 | \$44,051,735 | \$30,120,461 |
| Govt. Debentures or Stock | \$3,164,681 | \$3,120,214 | \$5,117,337 | \$3,212,338 |
| Loans to Dominion Govt. | 1,654,534. | 1,283,307 | 1,381,454 |  |
| Do. to Provincial Govt | 1,316,911 | 1,325,529 | 1,307,450 $\}$ |  |
| Securities other than Canadian | 3,633,137 | 3,905,340 | 2,961,285 |  |
| Loans on stocks, bonds, deb. Can. or Foreign | $11,624,098$ | 11,629,508 | 11,984,076 | 6,605,184 |
| L. L ans to Mrnicipal Corporntious. . . . . | 2,839,670 | 2,935,208 . |  |  |
| Lonns to other Corporntions. ......... | i4,825,160 | 15,713,228 | 13,875,384 $\}$ | 3,862,535 |
| Lonns to or deposits in other Banks becured. | 190,492 | 367,030 | 171,502 |  |
| Loans to or deposits in other Banks unsecured | 207,721 | 170,726 | 570,047 |  |
| Discounts | 136,711,017 | 138,395,449 | 130,270,007 | 120,868,514 |
| Notus overdue not specially secured | 1,267,432 | 1,297,293 | 1,150,214 | 149,734 |
| Overdue notes, secured. | 1,578,143 | 1,639,999. | 1,590,010 | 149, 34 |
| Real Estato. | 1,222,880 | 1,210,976 | 1,322,669 | 1,247,873 |
| Mortgages on Real Estate sold by Banke. | 802,728 | 809,003 | 820,476 |  |
| Bank Premises . . . . . . . . . . . . . . . . . | 3.576,388 | 3,594,029 | 3,512,536 $\}$ | 3,134,822 |
| Other Assets | 3,582,186 | 3,696,632 | 3,625,115 | 2,410,415 |

Total Assets
$\$ 230,008,069 \$ 230,333,217$ \$226,886,205 \$177,594,570

| $\$ 8,555,355$ | $\$ 8,655,030$ | $\$ 8,300,392$ | $\ldots \ldots \ldots .$. |
| ---: | ---: | ---: | ---: |
| $5,867,317$ | $5,912,500$ | $6,536,157$ | $\ldots \ldots \ldots$ |
| $9,487,527$ | $9,468,091$ | $10,801,378$ | $\ldots \ldots \ldots$ |

## LARGE RISKS.

The recentembarrassment of the Phonix Fire Assurance Company, followed by rumors as to the standing of the Fire Association of Nery York, bas led to incrensed attention being paid to the question of what is termed "Jumbo" insurance, and as a consequence the journals interested in this subject are filled with correspondence and editorial comment for the purpose: of upholding or decrying the advantages
to be gained from the insurance of large risks. Both sides to the queation have their ardent supportors, each basing their assertions upon sound argument, and each party take the embarrasment of the Phouiz as their text and then proceed to deduce from it entirely opposite results, Those who are doubtful of the wisdom of writing "Jumbo" lines: appeal to the experience of this company and maintain that it was mainly there large lines that first
brought them under the notice of the Fire Insurance Department, while their oppo: nents are equally certain that the Puonix made monoy out of their "Jumbo" risks, and that the losses (outside, of course, of the marine department) arose chiefly from their over-anxiety to write farm risks.

Probably the real state of the case lies somewhere between the two statements, and it is possible that the question of the profit or loss on large lines is more intimately associated with the thoroughness of the inspection of the premises before taking the risk than either the opponents or upholders of the system care to acknowledge. $:$ If the conditions are favorable there can be no good reason why a risk of $\$ 50,000$ should not pay equally is well as one of $\$ 5,000$, but it is absolutely necessary in the first case that the fact that the conditions are really favorable should be put beyond question. Not only this, but there must be enough of similar risks to make an average if the company entering this class of business hopes to make money.
It is upon the question of genuine inspection that the profit or lose of "Jumbo" lines really depends. Inspection, in this case, must not be the ordinary perfunctory visit to the premises, but a careful examination by experts, and before any policy is issued every recommendation of the examiners for the purpose of reducing the fire hazard and of increasing the protection front fire, must be rigorously insisted upon. This is the rock upon which most companies split. The examination by their inspectors is genuine and thorough but the companies take, only too often, no steps to insure the carrying out of their mapectors' suggestions, and accept the risk almost in the face of expert examination. In the case of large lines such laxity is absolutely fatal to the company's chance of profit. The success of the New England Mill Mutuals is simply the result of the rigorous inspection they enforce. Their experts at all times have regard to the intercsts of the syndicate they represent rather than that of the ingurer, and their recommendations are alwnys insisted upon before any insurance is allotted. Many of the mill owners have been called upon to expend a larger sum in reducing their fre hazard than would have paid tho premiun for many years in an ordinary fire company, and consequently the exposure to fire risk is almost nominal and confined entirely to the dangers inherent to the business.
It is upon this question of inspection that the success or failure of the policy of taking large risks really depends. While an ordinary inspection may be sufliciont safeguard so far as small lines are concerned, nothing short of expert examination will suffice if "Jumbo" lines be
undertaken. This is really the crucial point which decides the profit or loss of the now departure, and it is precisely this point which is mosl frequently shirked by insurance managers. 'To secure the risk they are willing to tone down, if not absolately ignoro, the recommendations of their inspector, and the statement of tho property owner that "if thoy insist upon these stipulations other companies will not," often hurries a decision that in the end will prove disastrous. If, thon, such a poicy exist when the amount is large, how often will it not rule in ordinary hazards? Is not the inspection in average casos a mere farce \%. It is well known that it is, and that many riskis are taken without any more ingpoction than a mere deseription of the property and premises insured. Conseguently the losses occurring from these caluses may fairly be ascribed to the insuring company's own nogligence. When insurance men recognize that skilful inspection is the vital point of tiro insurance, just as mueh in tho ordinary lines as in that of large ribks, we shatl soon seo an improvement in the company's rolurns, ad tho present disastrous losses will be conspicuous by deeir ab)sonce.

## TUE FUR JRADE.

Who recent cold nights und chitly days that havo so stimulated the dry goods trade will soon loring grist to the mill of Whe furrier also. Furs aro commencing to movo in retail and jobbing hands, and it is alroady evident that tho furs will be a good doal dearer this winter than they wore hat yoar. Jhe increasing demathd for furs has borno its matural fruit in face of a steadily diminishing supply, and in the case of some furs auch as beaver, hear and bulfalo, has rosulted in an chormons advance in values. Il seems certain too that more furs will bo worn this season than over beforo although not so many fur conts will ho purchased, but fur-lined coats will rulo largely wilh the better class of trado, and thore will be very fow overconts worn without a fur collar or culls. Thero is an inceasing domand for fur trimminge from a class of trade that hithorto have been content to woar dieir winter garments phain, and whon this is added to the slow but continnous extinction of fur-bearing amimals by their censeless pursuit by the fur trapper and the gradual abridging of their habitat by the inrods of civilization, the only wonder is that prices romain within reasomable limits at. all. Tho timo cortainly camot be fir ahoud whon furs will be as valuable as jowellery, and this too in face of the beantiful imitations of sealskin which are overyday ottered at lower prices.
For fawhonable overcoat-linings mink will be preferred on account of its great
durability, its rich appearance, and the lightness of the fur. Next to this black genet is well called for, and muskrat will rule for the cheaper trade. For fur collars and cuffs norih shore otter is most stylish, and a mink-lined coat trimmed with this fur will run from $\$ 70$ upwards. Persian lamb having been adopled for the higher police officials is naturally out of style, and the other furd of the same value are not sufliciently durable for this purpose. Beaver may be said to be entirely ont of the market, as owing to its enormous advance in value the present prices are prohibitive for a fur of this class. Beaver coats which a fow years back brought $\$ 50$ to $\$ 60$ are now worth from $\$ 125$ to $\$ 150$, and consequently are neglected in favor of firs that aro better value for the money.
'The finer grade of sealskins show another advance. The increasing demand, coupled with the restriction as to the number of seals allowed to be killed, has necessitated an increase in values which not even the beauliful seal plushes and sealettes scem able to check. Sealskin is omphatically the fashionable fur for ladies' jackets, but no regular rule can be laid down for their cut this year as each lady scems to suit the style of her jacket to the length or her parse. If is noticeable however that, when the sum to be expended pormits of it, the garmont usually reaches nearly to the bottom of the skirt. Fior mull's sealskin is also the staple fur, and in the new mallis there is introduced this year a concealed purse, operated by a spring in the intorior, which will bid defiance to the puree suatcher. 'lhis purse is so beautitally concealed in tho far that until tho spring is pressod it is impossible to dotect its presence.

No new styles are oflored in fur caps. The wedge shape in seal for ladies and in mink; for gentlemen will be the ruling style. The dor-stealer and turiman shapes will still find customers, and for the most expensive trade the sea otter turban with seal crown hulds its own in the market. Persian lamb is going out, as it has become so common owing to its durnbility and froedom from woth that it seems to be entirely relegated to thone who wear a fur cap for comfort and nol for style. Some eflort will be made to use fancy furs such as celestia fox, a fur made by dyeing white fox blue to imitate the genuine blue fox, and opossum for ladios' wedges, but it is not expected that these fancy caps will attract more than a limited section of the trade.
Bear is another fur that has grown enormously in value, principally owing to the heavy European demand. For bons and mantlo trimmings bear is much sought for on the other side of the Atlaitic, and the high prices paid there bave resulted in diverting most of the skins from
this market to London. Buffalo too is naturally increasing rapidly in value in view of the practical extermination of this animal by the settlement of the country. Sking which a few years ago were worth five or six dollars are now offered at ten times those sums, and will be worth still more next season, so that we may look for the speedy removal of buffalo from the lisi of skins ordinarily dealt in.
For sleigh robes musk-ox has taken the place of bear and buffalo in the popular estimation, and probably more musk-ox robes will be seen this winter than everFor those who have money to spare wolverine robes will be first choice, but their high cost will confine them to the wealthier trade. Raccoon tail and polar bear robes, are also offered to the more expensive clase of customers, but for ordinary trade wolf, raccoon and musk-ox skins will be the rule.
For expensive cloak linings we have a novelty in the shapo of Thibet sheep, a white woolly fur whose principal claim to popularity is the fact of its ligh cost and the knowledge that it is worn by the Carina of Russia. A cloak lining of this fur will cost about $\$ 135$, and to the uninitiated will appear to be worth about $\$ 5$, honce it is hardly likely to be much run upon. The usual assorment of highpriced furs such as silver fox, ete., are offered, but as these are only purchased by very woalthy persons they need no comment from the ordinary purchaser's point of view. Like diamonds, which in their beanty and intrinsic value they much resemble, they are looked upon as too expensive for anything but the wealthy, and hence are not invested in by the average furrier, who leaves them to those whose business it is to cater for this trade.

IHE COMING CONGRESS.
The present agitation in Manitoba against the exercise of the veto power by the Dominion Government has naturally caused considerable interest to be taken in the coming Inter-provincial congress. An importaut conference, such as that of the premiers of the local cabinets of the different provinces, camnot meet withont disenssing such a vital question as this, and consequently the belief that the extent of the power of the Dominion Parliament to impose restrictions upon provinces in embryo will be fully ventilated, if not actually defined, has led to an amount of attention being paid. by the general public to the coming congress that bas not boen vouchsafed to any of its predecessors.
It is a well-known fact that in spite of the numerous decisions given by the Judicial Committeo of the Privy Council, considerable doubt and confusion still is felt as to the exact meaning and intont of
those portions of the British North America Act which distinguish the functions of the several provinces from those belonging solely to the Dominion. The question as to what is the exact limit to be assigned to. purely provincial powers, and to what extent the central government can interfere with the exercise of those powers, is still very imperfectly umlerstona, and consequently, as in the case of the Red River Valley railroad, is likely to lead to conflict of authority. If the present congress can only devise some means by which sufficient pressure can be brought to bear to finally elucidate these points and to define the present ambiguous sections of the Confederation Act, they will deserve well of their constituents and will certainly receive the thanks of all interested in the welfare of the newly settled territories.
Of course we are well arrare that this eongress of local premiers will be powerless to act of themselves, and that they will be compelled to confine themselves strictly to recommending the proper course to be taken in this matter to the Dominion Government; but it is impossible to believe that the decision of so competent a tribunal would not be of sufficient weight to impress its views upon the Cabinet. The uecessity of some action being taken in this matter becomes daily more and more apparent as the exteusions of the other American railways approximate to the Canadian frontier. Naturally, the settlers of those districts likely to benefit by connection with these lines will agitate the puestion of constructing local lines to the frontier, and thus in a very few years we shall have the same difliculty to face in the other territories, and probably the same discontent and bad feeling to encounter.
If the future promoters of these roads tam be satisfied that the Dominion Govermment are really acting strictly within their powers they will probably, as law abiding citizens, acquiesce at once in their decision, whether it be fatal to their project or not; but in the face of the fact that there exists, oven in legal circles, considerable doubt as to whether these powers really do fall within the meaning and intent of the British North America Act, and having in view the loose wording and ambiguity of the Act of Confederation, the promoters of these enterprises would probably contend, as in tho case of the Red River Valley road, that the -power to legislate away the tramsportation rights of the 'l'erritories previous to their possession of representative institutions did not and could not exist, and therefore a certain amount of bad feeling would bo bound to ensue at a time when amicable relations might be a vital necessity. Under these circumstances the importance of at onco elucidating these points is abundant-
ly Gevident, and as no committee could possibly be drafted containing men more able to doal with such a matter than the leaders of the local legislatures, it is to be hoped that their recommendations may receive the serious a'tention of the Government and that they may bo acted upon with as little delay as possible.

THE ENCYCLOP EDIA BRIRANNICA.
We close our review of volume VIII with a few brief references to the chief remaining articles which it contains. It is a curious example of the spread of American ideas, and the greatly increased international feeling existing between the two great English-speaking nations, that considerable space is devoted to a careful exposition of the rules of that "small game" which Ah Sin did not understand, but it probably is owing to suggestions from the New York publishers, Messrs. Charles Scribner's Sons. This is a new feature in the Encyclopedia, and the readers may now hope to be on an intellectual level with the Heathen Chinee, at least so far as the knowledge of Euchre is concerned!

The singular fascination which the noknown exerts will probably attract many readers to the learned article on Etruria, produced by the combined labors of l'rof. Deecke and A. S. Murray, where all is to be found that human research has yet attained or guessed at with regard to a people once so powerful and now so strangely perished. The article on Robert Emmet, in mentioning the poems which Moore devoted to his memory, omits not the least beautiful, "When he who adores thee," supposed to express the utterances of Emmet before his untimely death. It might have mentioned also that Curran, who was strongly opposed to his daughter's regard for Emmet, declines to defend the rebel, for which he was afterwards charged by many of his countrymen with being in an indirect sense the cause of his denth. Some considerable space is devoted to Lord Ellenborough and his administration in India, the incompetency and unhappy errors of which provoked the disastrous Cabul campaign On his name rests the terrible stain of being content to abandon in the hands of an unprincipled foe those Englishmen and women who were taken, prisoners after Ahkbar Khan's treacherous murder of Sir Wm. Machaugten, the British envoy. The author of the article, Mr. George Smith, omits to say who the captives were and how they fell into the hands of the Afghans, an omission the more noticeable as the Eacyclopedia does not give any article on General England. A few lines would have added to the value of the article for purposes of reference.
The article on Epitapbs might have included as aspecmmen of the savage epitaph
that of Arbuthot on Colonel Chartres, pronounced to be the most severe and dignified of the occasional productions of that celebrated wit. Readers curions enough may find it in "Chambers' Cyclopredia of Ehglish Literature," edition 185s, page 65̈6.

The articles on Factors and Factory Acts are comprehensively treated by Prof. E. Robertson. The article on Sir Wm. Fairbairn is not the least instructive in the volume, tracing, as it does, his remarkable career as a self-made man, from his early employnient as a mason's laborer at three shillings a week on the Rennic bridge at Kelso, when ouly fourteen years old, to his employment from 1861 to 1805 by the Im. perial government to guide the experiments of the committee appointed to inquire into the "application of iron to defensive purposes."

## THE PROMLSED INVESTIGATION.

Probably when the Fire Committee first offered to initiate an investigation into the discipline and efficiency of the Pire Brigade, provided the underwriters would furnish them with specific charges upon which to base their enquiries, they believed that they were effectually muzzling any further complaints on the part of the insurance companies. Under theso circumstances the promplitude with which the specific charges desired were banded in, the reliable character of tho evidence brought forward in support, and above all the determination evinced to sift the whole malter to the bottom, must have seriously disturbed the self-complacency of those city fathers who have hitherto fallen back upon confident assertions that Montreal's lire Brigade will compare favorably with that of any other city on this continent, and have laughed at any idea of the true inwardness of the caso ever being dragged into the open light of day.

- The clarges are so clear, plainly put, and substantiated, that they form a practical arraignment of this city's whole fire system, and therefore we give the text in full. They run as follows:-

St. Jeas haltiste firb.

1. That though the high level wator service, with a pressure of over bo los., hns been available for some munths past, thic hose was first able for some months past, the hose was hirst attached the high lovel service not being utilized untit. some time after the commencement of the fire, some time aiter che commencemenh of the fire Wict That the hoze reel at the St. Joma Baptiste station had to be drawn to the firo by hand, thero fiot being niny haruess for same, nor any horgo tot belins my harmess
on dhate owing to tho absence of the ongineor, without obtaining proper leave, the engine wns taken in charge by an incompetont manand tho boiler burnt ont, rendering the engine useless. montreal warehousina co.'s fiag.
2. Sevoral lenaths of hose burst. Thero apponse to be no oxamination maintainel as to the strength of the hose. Old and new are run indiseriminately on a reel, rendering bursts extremely liable, especinlly when used by steamers.
3. It would appear that in consequenco of tha Chief neglecting to retain command of the brisad, whit remuinine on the root instoud of takiug
sued a position that he conde supervise the whole management of the jire, that proper care was not nken onsecrtaty whether the fire witg mimer conin which it uribina hed, which rusultice in the fira in whith it origumated, when resilice in the hro

4. Also that. geareity of men prevented the urompt use of the shori liddurs it carly stages of pros.
5. That an order of the Chief to carry a line of howe on the roif was mot with a refusil from the man to whon it was adilressed.

## bomere-savage fine.

That a line of hose and ulso an engine were athened to at or finch piow, while there was a (4) inelo main avilable at the sane or lesser distance.

Pmowst's mus.
9. Th is apsertel that the first two reels to arpive had not their fiul eomplement of men, havink only the driver and one man eneh.

## fievelumby.

10. It would anpear that there is now system of drili, the Chief neve under..king =nth: 1 hat ho does not reghbary visit the satabis, conse hatidy over being visited, or obly at lowe intervals; that ho does mot see that they are moperly emimpel; that rephests lor hesossaries are neplectud: that tho men arg maduly nbsent and without proper lome beting obtained.

Those interested in arriding any enquiry into the efliciency of the bigmie camot complain that these charnes ane not particular onough. Xhey reffer to apecific acts, pointing out the absence of technical knowledgoiand akill on the part of those who directed the operations at, the fires in question, and giving at least one very wharing jugtance of that alosolnte lack of diatipline or respeet for the orders of their Chiof which has more than once been the subject of comment in these colutnns. The eharge that there is no system of fire drill, that tho men are unduly absent, in many cages without leave, and that the legitimate ordore of the Chief havo been met by a direct refuad to obey on the part of subordinates over whom ho is nominally in command, will be no surprise to any one who late any knowledge of the manner in which aldermanic interforence has sapped the foundations of discipline. Men diseharged more than onee by the Chiof have been quietly reinstated by their patrons in open defiance of his wishes, and it has surarcely been a seeret that his authority has long been subverted aud that the lbrigade is really run by the Fire Committer.

If the investigation, from whidh after thair bold challenge the Committee can hardly shrink without stultifying themselves, will only place the blame of the recont fulling oll of the Brigmie where it rightfully belongs, it will havo accomplished much that its promoters desiro. If it romoves tho stigma from the figurshond Chiof who masquerades as the re. sponsible hoad of the Firo Brignde and shows plainly und distinctly the causes which havo lod to tho necessity of an investigation, it will open the eyes of the ratopayors' to the ovils arising from the abuye of mmicipal muthority, even if it does not. load to any permanent improvement. The charges are plain, clear and cironmetantial in their character, and the
insiuring public will demand that the explanations and replies given shall be equally free from evasion or equivocation.

## 'THE CHINESF-AMERICAN SYNDICATE.

The history of the Chinese-American Syndicate, the successful formation of which has caused so much excitement and exultation in the United Stater, reads Jike a romance. In fact had athy novel writer suggested such extroordinary reverses of furtune as are indicated in the caveer of its principal promoter; it would have been sconted as ridienlous and improbable. Yet here is another proof that truth is stranger than fiction, since we find the Viceroy of China, Li Hung Chang, one of the most enlightened and progressive Chinese diplomatists of the day, lias granted the most valuable coucessi mis to a man who in 1863 was an immate of the Tombs on the charge of stealing a ring, in preference to the most powerful English, French and German syndicates, who have loug been bringing every preseure to bear that might influence a decision in their favor.

Eugene do Mittsiewic\% a Pulish adventurer; first attained notoriety in the United States in 1863 by the larceny of a dinmond ring from a young lady who was engaged to be married to him. In 1873, according to the American papers, ho maried the danghter of a Rochester banker, whom he treated so badly, in order to obtain poseession of her property, that she obtained a separation. He then went into the milk and the conl business consecnively, and failed in both, and finally, after sinking into a seedy schemer in Washington, disappeared from the country, leaving muny disconsolate creditors behind him. He now makes his reappearance in a blaze of glory $n$ chicf promoter in $n$ responsible syndicate having obtained concessions that the most powerful of the European fivanciers have been striving for vainly for years.

The concessions inelude the exclusive right to erect telephones, operxte telephone lines and manufacture telephonic apparafus and appliances in all trenty ports now open or to be hereafter opened for a period of fifty years. The syndicate has also, it is stated, arranged the basis for a charter for a Chinese-American bank, to be under joint American and Chinese control, and the capital of which is to be contributed jointly by A mericanis and Chinese. 'lhe functions of this institution, in addition to the traneacting of a general bauking business, will include the placing of all government lorns for such public purposes as the construction of railways, the working of mines nad the contracting for supplies needed for much undertakings. It is also to have author: ity to issue bank blls, and to provide a uniform currency in gold and silver, such bank bills and coin to be legal tender for their face value throughout the empire.

It is neadless to say that there concessions aro exiremely valuabie. In fret the statement
that there are millions in them is well within the mark. How then did such a shabby schemer as Mittkiewicz succeed in obtaining them over the most powerful honses of Europe? Wire be alone in the enterprise, it would be unbesitatingly pronounced a swindle, but he has associnted with him men of undoubted financinl responsibility, both in the United States aud in China, and in face of their corroboration it seems useless to doubt that these concessions really have been granted. The whole story reads more like a romance than a tangible commercial transaction and the fulure course of events will be watched with considerable interest by merchants in all parts of the world whose trado might be nffected by the prospective radical changes in the old-time Chinese policy of rigid conservatism and opposition to innovation.

## JRON AND STEEL.

A curious but important question has arisen over the erectiun of the Canadian Pacific Railway Bridge at Sault Ste. Marie, which is of considerable importance to railway contractors and to our inland shipping interests. The materina for this bridge was forwarded by Iake propellers from this city, and these yessels obtained canal passes on prying 15 cents camal ducs per ton, the tariff Jaid down for railroad iron. Subsequently the canal authorities discovering that the material in question was really a steel, claimed an additional rate of 5 cents per ton, and the question of whether this amount is really due is now before the. Dominion authorities. The owners of the propeller line cluim the authority of long asage in favor of their position. They state tinat the canal tariff was framed before the period when stecl superseded iron for ruilroad purposes, and in coufirmation of their argument they point to the fact that, for the past eight years, steel rails have always bren held to be railrond iron within the meaning of the tariff, and that therefore railway bridge material (cven if of steel) should hear the same interpretation. The canal nuthorities have tacitly recognized the change in material from iron to steel in railroad supplies so far as rails are concerned, and admit that it is the intent and meaniog of the tarifi that these manufictures should come under the head of Class 3, which covers railroad, pig and other iron. Why then should the line be drawn at railrond bridge girders?

At the time when theso rates wero eatablished bridge material was exclusively iron, and as buch came under Class 3, but the same canses which have changed the iron rail into the steel one have substituted the steel girder for the weaker metal. Is it not fair then that the interpretation allowed to the steel rail should also apply to the steal girder?

Of courso the canal nuthorities are strictly within the letter of the law in claiming that the girders in question are manufnctures of
steel, and as such are within the scope of Class 4, but they must be nware that the framers of the tarin intended tho bending of "heen mamufactures" to apply only to high class articles such as tools, steel springs, etc., and never contemplated including such articles as steel rails, girders or other low grade steel manufacture; under this heading. In their daty these articles were exclusively of iron, and as such were included in Clabs 3 , and we believe that the Government in ite decision will recognize this interpretation and aceept the fact that nowadays Jow grades of stecl are assuming the place formerly ocenpied by iron. They have already done so in the case of rails, and we do not seo therefore why this decision should not apply to the other railrond supplies formerly made of iron in which steel is now the recognized materinl.

The usual quota of fires, both small and large, has again to be recorded in this city, while the country in many sectinns has been swept by bush fircs. 'The village of Gravenhurst, Ont., has been almost wiped out of existence, and the destitution of the sufferers has already called forth practical relief. Several other places in different parts of the country have been threatened by bush and prairio fires. The city, of Inte, lase in consequence been enveloped in thick smoke. The hush in the vicinity of Bearbrook, on the Canada Allantic, between this sity and Ottawa, has been on fire for several weeks and the passengers on a recent journcy had a most miraculous escape, the train being derailed and burnt. In this city the St. Roch's epidemic hospital, unused for some time, was destroyed on the same evening that a fire gained great headway in lumber yards and factories at the corner of St. James and Richmond strects. At this fire valuable aid was rendered by a squad of sailors from H. M. S. Tournaline. The Montreal furniture company had $\$ 11,000$ insurance on the building and $\$ 15,500$ on stock and machinery. Mr.J.A.I. Craig had $\$ 2,500$ on his lumber piles and enw mills. Other fires of some iwportance have occurred. An American insurade paper recontly stated that some cities in the states were lending the record in the way of fires, but that the others would probably catch up and striko in heavily at the close of the year like the tail end of a whale. Evidently Montreal is determined not to await the close of the year before imitating his whaleship.

The oljoct of the present visit to Canadn of Messre. Nettleford \& Steer, of Birmingham, is to ascertain whether sufficient inducement can be obtained to warrant the establishment of extensive iron works in or near one of our large cities. When in Montreal recently they visited some properties in Hochelaga ward, and it was gathered that if they could be vecured against any increase of taxation for a term of years, the works would be erected in
that vicinity. Both gentlemen have since visited Turonto, and Mayor Howland lost no time in endeavoring to promote the interests of that city. It js to be hoped that our civic representatives will not fail to rise to the occasion and lose no time nbout it. Mr. Nettleford is a cousin of the Right Hon. Joseph Chamberlain, with whom bo was formerly associated in business at the great centre of the English iron manufacture.

The first shipment of Canadian stock cattle recently arrived at Aberdeen and the lot averaged $1,200 \mathrm{lbe}$ and sold at $\$ 3.75$ per 100 lus. They will be fattened by the Scotch graziers for the English markets and altogether 2,000 head will be purchased by the company. The experiment is looked forward to with considerable interest on both sides of the Atlantic. To the graziers of Abordecushire and adjoining counties, says the Canadinn Gazelte, this opportunity of securing healthy, well-bred animals must be a source of grent comfort, seeing how frightfully their herds have. suffered in times past from infections diseases introduced from Ireland.

Chames Page, the lank forger, has been sentenced to fourteen years in the penitentiary. His captor, Detectivo Gladu, has been presented with $\$ 500$ by the Bank of Montreal and La Banque Jacques Cartier. An employee of the Post Office, charged with rolbing the mails, was acquitted by the jury, which was divided on national lines. The prisoner mas remanded to the next term of the Court.

Tas legal representatives of the Local Government have given notice that corporations subject to the Quebec Commercial Curporations' 'Cax must pay all arrears by the loth of October, together with costs, where such have been incurred. We are glad to learn, as some mitigation of the severity of the impost, that the interost on the uncollected tax for the years during which legal proceedings wers going on has been remitted.
"A rek\&pen" writes for some particulars concerning "The Texan Range" enterprise. We regret to say that we are not possessed of very full information on the subject, but will endeavor to obtain it from some of those who are experienced-if any there be who are disposed to converse on the subject.

Mr. Enward Munpay, of the firm of Frothingham \& Workman, has purchased the residence of the late C. F. Smithers, at the corner of St. Genevieve and Dorchester streets, for $\$ 20,000$.

Tur traffic returns of the Grand Trunik railway company for the week ending Sept. 24th, 1887, show an increase of $\$ 15,051$ over the corresponding weok in 1886.

## EXPORTS BY SEA.

From tue Pont of Moxtratal fon the Wear Ending Septrmben 28, 1887.
[Compiled from Customs Manifests.]
Liverpool.-Wheat 66,435 bush, peas 8,780, corn 50,265, flour 6,043 sacks, cheese 10,000 boxes, butter 761 phgs, cattle 355 , sheep 960 , sundries 14 plige, phosphates 256 tous, deals 18,792, machinery 11 cases, apples 1,267 brls, meats 1,136 plige, lard 1,000, canned goods 290 , a-hes 32 brls, oatmeat 200 bags, provisions 690 eases, ricemeal 150 bags.
Sydney, O. B-Hay 263 bales.
Bhistol,-Wheat 39,980 bush, peas '7,948, checse 17,038 boxes, butter 7.006 pkgs, lenther 3 cases, ashes 164 brls, bourds 1,033 pes, cattle 207, lard 1,000, bacon 50 boxes, provisions. $165_{3}$ cammed meats 300 cases.
Glasguw.-Wheat 43,919 bush, corn 9,303 , flour 2,424 brla, cheese 2,751 boxes, butter 200 pkgs , пpples 1,306 bris, cattle 287 head, ashes 10 brls, sundries 4 cases, denl 5,206 , ments 374 boxes, canned meats 753, lard 265 plegs, fallow 240.
Losoon - Wheat 25,000 bush, pers 8,800 bush and 250 sacke, flour 7,000 belk, apples 372 , checse 9,386 boxes, cattle 255, sheep 504, furs 18 cases, camoed ments 929 , suvdries 7, ashes 25 brls, lard oil 50, lard 700 tiercer, sewing machines 18 cases, hardware 36 cases.
St. John's and Piotoo.-Flour 16,5.42 brls and 1,860 sacks, checse 105 boxes, butter 60 pkgs, apples 326 3rls, pork 410, lumber 1,200 per.

## MARKET REPORT'S.

Boston - Potatoes in large receipt and dull. Provincial, $\$ 2 @ \$ 2.12$. Fggs in good demand for choice fresh. Provincial, $16 \mathrm{c} \circ 18 \mathrm{dzc}$. Hops dull. New York 1887, good, 20 c@25c. Canada malt 90 c/a $\$ 1$ per bushel ; six rowed state, 88 c a 02 c ; Western, G5cod80c. Oats quict,
 ©39月0; No. 2 do., 362 c ca37t c ; No. 3 do., 35 cefa30 c c ; No 1 mixed, $35 \mathrm{c} @ 36 \mathrm{c}$; No. 2 mixed, $34 \mathrm{c} \omega 35 \mathrm{c}$; rejected mixed, $33 \mathrm{c} \bowtie 34 \mathrm{c}$.

Habifax.-Fish.-Dry cod, per qul.: Large Shore, from store, hard, $\$ 4 \lesssim 34.25$; do., solt, $\$ 3.75 \% \$ 4$; Small Shore, soft, $\$ 3.40$ áa $\$ 3.60$; do., hard, \$3.50٪as3.60. Herring per bbl.: Bay of Islands, split No. $1, \$ 2.40 \propto \$ 2.60$; do." No. 2, $\$ 2$; do., round No. 1, 52.00 के $\$ 2.25$; Labrndor, No. 1, $\$ 4.75$; Shore, No. 1 -split, fat, $\$ 4.50$; No. 2 split $\$ 2.500 \$ 2.75$; Romnd Shore, No. $2, \$ 2.25 \sqrt{3}$ $\$ 2.50$; Alewives, $\$ 5.75$ 左 $\$ 6.50$. Mackerel: No. 2 large, $810.50 \bigcirc \$ 11$; No. $2,59.00$; No. 3 large, $\$ 8.25 \npreceq \$ 8.50$; No. $3, \$ 8 \lesssim \$ 8.25$; No. 3 Kimmed, $\$ 9 \AA \$ 10$; Small, S6, Salmon: No. 1, nominal, $\$ 17$; No. 2, do., $\$ 15$; No. 3 do., \$14. Oils.-Cod Oil A., imp. gal., 26c ©27c ; do. B, 22c@24c ; Whale Oil, 40c ; Pale Seul, steam refined, 50c; do, not refined, 40c; Straw, 35c. Oats, P. E I, jer bush, 41 c (a 43 c ; Canada, do., 37 c © 39 c ; Barley, do., 750 ; New polatocs, jer bush., 50 c (055c ; Butter,
 per bush., \$1.75@\$2; Peas, round, per bbl., $\$ 450$; do., split, per bll., \$5.50 © 5.70 ; Oheese per lb, new factory, $12 \mathrm{c} \omega 13 \mathrm{c}$; Dried
 sliced, 72 ca82c.

St. Jonn. - Codfish, per qut., Jargo dry, $\$ 400$; do., medium, $\$ 3.75$; Pollock, $\$ 1.60$ ®\$1.75; Haddock, $\$ 1$ rosi.2b; Herring, Bay, per brl, split, $\$ 2.50 \ldots \$ 3.00$; do., hali-url., $\$ 1.40$; Herring, Shelburne No. 1, $\$ 4.50$; do., No. 2, $\$ 3.50$ : do., Labrador, $\$ 5.7510$ \$0.00. Smoked Herring: Grand Manan, bel'd, per box, 12c; Tucktails, lengthwise, 8co10c: Mese Shad, per balf-brl., \$5ra\$5,25.

## FILEE RECORD.



## New Brunswick.

Hicpt. 22. Merry's Mills .... . Wright \& Cukhing. . . Mill
$.815,000$

- 24.. Portland............ Miller .......... . . . House
" 24. . Loch Lomomi Rel .I'. Myle. . . . . . . . . . . . . Burn . . . . . . . . . . . . . . $\$$ \$T00

 Beath, marows, S2.25; peas, new, \$2.85. Urmberries, Gape Docl, fancy dark per bre $\$ 8600 \% 16.50$; fuir to good, $\$ 5.00 \times 5.50$; per crate, $\$ 2.00$ fio 2.25 . Shipping hay, per 100
 50c © 65. Hops quict; New York State, 1887, 190 © 20; common to gool, 1886, 10c®o $13 ; 188 \%$, hemt, 8e fit 9 ; German, 1886, best,
 Jorsey, \$1.75 fol 1.87 ; bintern Shore, sweet,

 ©75. Onions, prime, yellow, per brl, $82.25 \% 3$; do, Ormige Co, red, \$1.25 © 2.50 ; do. Com, red, \$203.25. Oabbuge, L. I., per brl, S6.00@ 8.00 . Beans, Lima, L. I., per lug, Sl.45 (01.50
 1000, \$3.00.


## finaticial.

Moxtima, 'Ihurshy Evg., Liept. 2!, 1887.
'I'he shreet wate in hondon still remans at. 34 per cent, and contrary to the genemal expectation the buk directors have not yol advanced the olticial rate to 5 per ceat. 'They seem to think that tha fulf efteet of thes 4 per cent. rate has not yet been felt, and that prohably they can do as mach grond by forcing the street ate up to their own leval. bint us tho reserve only amomots to abier lid millions nuy contimunte of the elthe of gold must result, in an inereme in the bank rate. Locally money is nominally unchangeal with call loans ruling at 5 obid por cent, but is learned that lembers on the street have ruised their eall rate to 7 per cent., and consempently wo may look for a riso lefore long. Sterting axchange is ngain lower, sixties now bring $81-16$ to $3-10$ betwean bunks and $8:$ over the counter. Demund $810-10$ क0 $91-16$ and of. Cablea 91. The posted rates in Ner York are
4.80d and 4.85, those actually paid being $4.79 \frac{1}{2}$ and 4.831 क 1 , Cubles 4.84!. New York funds bring 3-16 to $5-16$ between banks and 音 over the comuter. The business done on the Blouk Exchange during the weok has been of at refail character and largely for investors. Tho public are not speculaling, and there is an absolute dearilh of "lamus " on the strect. Consequently the fluctuations that have faken place are only fractional and do not call for any particular comment.


MON'RLBAL, WHOLBSALE MARKEIS.
'Iuunsmay Evor, Sept. 24, 1887.
The state of trade calls for no special comment this week, There are evidences of activity in many lines and the aggregate is a fair one. Since Tuesday nuvigation has been interfered with by the heavy smoke from burning bush and pent lands on the south

Leading Wholesale Trade of Montreal

CARMWH W
93 St. Peter St.; -Montreal, WHOLESALE

British and Forreign
Dry Goods Importers.

Our stock is well assorted in all classes of goods suitable for the

## Fall 듣 Winter Trade.

and a call is solioited from buyers when in the city.

## SPECIALTIES.

## Dress Goods,

Silks, Plushes,
Kidi Gloves,
Mantles,
French Cloaking. Fancy Flannels, Small Wares, etc., etc. CARSLEY \& CO.,

93 St. Peter Street, MONTIREA工

AND
18 Bartholomew Clese,
LOMDON, EMCLAND.
shore and in the Ottawa valley. Perishable goods loaded on river and lake steamers have, in some instances, had to be removed again. and forwarded by rail, and loss and inconvenience have occurred in many ways. If the smoke does not clear shortly, the European mails may have to go via New York. The ocean trafic has also been suspended the record showing fourteen laden vessels unable to leave port and sixteen delayed on their way up stream.

Dairy Produce and Provisions.-Butter is slightly higher abroad but here there was not much doing and the export trado is flat. Creamery has been sold at 23the. The Digin, Ill., butter market was fairly active this week at $24 c$ with a number of buyers on hand. The public cable now quotes cheese at 60 s , and the transition from summer to the fall make is said to be one of the causes. Contracts for Canadian cheese are said to have been entered into largely in this country all summer equal to $635 \mathrm{5d} \propto 04 \mathrm{~s}$ Id in England, so that the big traders are greatly - interested in putting up the price. There are - fow new orders on the market and there is a slow sort of movement. Fine French cheese has sold here at $11 \frac{1}{d}$ calldc. Our outside plice of $12 \frac{1}{2} \mathrm{c}$ is hard to realize. At Woodstock this week 5,000 boxes were offered but no salea were made. Egge were firm at $16 \frac{1}{2} \mathrm{c}$ な17c. Local provisions are weak at the close and pork is down 25c per brl. Lard quiet. There was a stronger feeling in Chicago, and pork advanced 23 fc c closing at $\$ 1252 \frac{1}{2}$ January. Lard strong, closing at $\$ 6.50$ October, $\$ 6.45$ November, $\$ 6.47 \frac{1}{2}$ Decomber. Neats were firmer and 5 c higher.

Dm: Goods.-Travellers are now fairly on in their respective territories, and judging from the orders that are coming in there must be some little business doing throughout the country. Some, wo hear, complain of leing entirely too carly and report stocks not yet broken. Remittances as usual towards the close of the month are poor, the people no doubt husbanding their resources for the coming fourth. Our city retail traders tell us, for a wonder, that they are quite satisfied with the business they have done this week, and only hopo that it will keep up until tho Christmas holidays. The ontlying traders also appear to be quite satisfied with the business done so far this season. A little cold weather has a wonderful influonce on this department of trade. As to stocks we may repent what we baid on a former occasion. They are generally speaking in fine assortment and staple goods are being reduced in volume.

Fige and Ohss-All lines of fish of the new catch are now being offered. Labrador herrings have sold in a large way at $\$ 5$, and French shore are worth $\$ 4$. The local market is bare of July catch Cape Breton herring, but August and Soptember are now coming in. There is no sea-trout at the moment, but supplies are due about the 25th, and the new cateh will probably not be offered under. S8. We have been asked about the price of mackerel, but there is practically no market here for the best qualities, owing to the prico paid in Boston. Dealers are not willing to pay over $\$ 9$ 衣 $\$ 10$ per brl. for No. 2, while $\$ 20$ is probably a nominal price for No. 1. We were shown an account sale of one barrel of No. 1 mackerel in Halifar at $\$ 15.50$ per brl. Large green cod is celling at $\$ 4.25$ s
$\$ 4.50$ and No. 1 at $\$ 4 \sqrt{1} \$ 4.25$. There is more demand for oils, and Newfoundland cod is firmer at 35c 36c. Gnspe about 32c $\boldsymbol{N B}^{*}$ 33c. Other lines unchanged. है

Flour and Gram.-There is a good demand. for flour at firm prices. Sales reported recently are four cars Maniloba strong bakers $\$ 4,50,375$ brls. spring extra $\$ 3.60$, and 125 extra five at $\$ 3.50$. Business in grain quiet at steady prices. Receipts of wheat yesterday 16,962 baslecls by camal and 16,700 by rail. Peas came in by rail to the tuac of 7,400 bushels, barloy 600 bushels, flour 4,153 brls. Engagements in Chicago 130,000 bushels corn and onts. Lake freights on corn to Buffalo 3za per bushel. The American whent markets are all weaker at tho close, and in Chicago prices declined fo ef C. Cash quotations in Chicnggoart : wheat 70, c ; corn 42 f, , onts 255 c , lard $\$ 6.47 \frac{1}{2} \mathrm{md}$ ribs $\$ 7.76$. Prices in Chicago now and a year ago: October wheat 710 and $73 \frac{z}{5} \mathrm{c}$, November $72 \frac{1}{8} \mathrm{c}$ aind 75 f c ; December $73 \frac{3}{5} \mathrm{c}$ and 77 fc . October corn 42 de and 307 c , November 42 g c and $38 \frac{1}{2} \mathrm{c}$, December 424 c and 39 c c Junuary pork $\$ 12.52 \frac{1}{2}$ and $\$ 9.35$. October lard $\$ 6.50$ and $\$ 6.10$, November $\$ 6.45$ and $\$ 6.05$, and December $\$ 6.47 \frac{1}{2}$ nud $\$ 6.07 \frac{1}{2}$. Late English cables indicate that wheat is firmer and lield higher, while corn is quict but steady.

Fuel.--Business and collections have both been good. Large numbers of orders are in, and buyers all want their conl at once. Freights are advancing and prices are oxpected to go higher shortly. Owing to tho large public works in progress and building. operations horses and carts are scarce and high wages are being paid. Cordwood unchanged.

Green Fruits, Etc.-A few winter apples havo been shipped but the bulk of the receipts. have beon fall fruit which have been selling at $\$ 1.25$ तos 1.75 . The run of pears is about over but some Montreat Elemish benuties are going at $\$ 3 \longdiv { a } \$ 4$. Jamaica bananas $\$ 1 \propto \$ 1.50$. Lemons $\$ 2.50 @ \$ 4.50$ box ; $\$ 7 \propto 500$ case: Jamuica oranges in barrels $\$ 6.50 @$ \$7:50. Grapos-Almeria, $\$ 5 . a \$ 6 \mathrm{kef} ;$ Concord; 2 de
 Rogers $4 \mathrm{c} \sqrt{a}$ 5c. Peaches, poor stock, 750 busket. Sweet potatoes, Jersey, \$5 url.; Sonthern, $\$ 3.50 \curvearrowright \$ 4$. Canndian cranberries, large barrels, $\$ 10$; Cape Cod, American barrels, $\$ 9$. New fige in 1 lb boxce, 16 c .

Grooentes.--Business has again attained a fair volumo, and prices have beon firm with the exception of sugar, which is fully fo weaker. Refined sugar has also been worked down in New York, probably in sympathy with the " bear" pressure on raws. A recent London cable quotes: Beet, prompt delivery, 118 9d; Java cargoce, afloat, 14s. Foreiga dried fruit is arriving here by every steamer, but a large proportion of il js on through billa to the west. A cable recently received reports damage by rains in tho producing dis. triets, and notes reduced shipments to Canada and the United States in consequence, but perhaps buyers aro inclined to give new Oaliformin fruit a chance, as it shows good quality and is well put up. Bowever that may be prices of raisins havo been going up. Prices on spot for Valencias are 8c $\bar{a}$ 8 8 c, but a round lot was secured at Gfe to arrive, and small lots to arrive are worlh about bitc. It is said that 6 c was refused for 5,000 boxes to arrive. A direct atcamer has left the other side for this port. Currants are offered at sbout 6 e to arrive, and at $6 \frac{1}{2} e$ on spot. Teat coutinue to go out fuirly, and the aggregate


## JOMN 上A URIH \& BRO. manufagurems of <br> Corl/ss Automatic Steam Engines, Steam Pumps and all kinds of Machinery, $72 \& 74$ wellington st. and $31 \& 83$ PRINCE ST., montreal.

run of orders each week is getting to bo renpoctablo. 'llhere is atirm tome mand adecidedly better ferding. Low grado Japuas are especially in demmad. As we have pointed ond the silvance recently has been from $10 \sqrt{0}$ 2e, and the puotations are likely to go higher. Low grade Young Hysons are in brikk demand at the recent ac alvance. Onfiee is ako higher and in demand. Pepper nad nutmegs are firm, and in fact all spices appear to ho well helas. In homion stocks upperar to be well mader control, with few oflerings of aflonts. Pepper is stronger, at Singapore the rato being 7 9-1bid, cost and freight by stemmer. A cable from Amoy says: "formosa Oolong-Market netive. We do not expect prices to decline for tho belter qualitios. I'to lowest at which wo con huy at present is s38asise, duty poid, for fully superior and Si3d for low superior. 'The present stock of Oolong consista mainly of the cergo grades of Formosa."

ILides and Tabbow.-Thansuctions in hideb aro moderate, but tho market is stendy at unchanged prices. 'Jallow dall at quotations.
thon and Hambiname- - a number of orders for foon are coming in from the west at fair prices for fall dulivery. Ocem freights aro firm, and wilt be higher within the next few Weeke, as freight room has been well taken

11p. A fair fall business is looked for. The market for tinplates remains abont the same as reported hast week. Bar iron and Canada plates are unchanged. In most lines a good trade is in progress. Quotations on spot aro unclanged. firders for mils have not come in so freely, still the demand for this senson is quite up to last year. Manufacturers state that their works are raming steadily, that stocks ure getting better assorled, and that there is no difliculty now in filling orders. Prices are firm, mud thate does not seem any prospeet of a change. There is a good demand for horse mails and horse shoes.

Leathen asin Shoes.-As usual towards the end of tho month business in leather has ruled quite Advices from Sugland are unimporlunt in chatueter, and the shipments from here aro extremely light. Jobbers are still in town looking at spring samples. Boot and shoe thavellers are doing fairly well on the forting trip, and soon after they roturn they will be ont grain for the spring trade orders. Mannfacturers here aro already prepuring suring samples.

Live Stock- 'Whe exports for tho week ended 241 h inst. were 1,379 cattle and 2,034 Bhecp. Activo demand for export at $44 \mathrm{c} ळ$ 43 c . Ocenu frcights $35 \mathrm{~s} @ 40 \mathrm{~s}$. Butchers' cattle 2c $\%$ 4c. Sheep in demand at $34 \mathrm{c} @$

33 c . Hoge weaken at $5 \frac{1}{4} \mathrm{c}$. Cattle in Liverpool de lower at lle for prime steers.

Wool. - There continues to be a good steacly demand at former prices. In London the sales bave been continued but. businesy was restricted somewhat owing to the high limits placed on many of the lots offered. Operators refused to purchase, and the consequent withdrawal was henvy. Crossbreds, grensy and merinos brought full prices. Faulty scoured and inferior Capo were irregular and in poor demand.

## TORONTO WHOL ESALE MARKISTS.

(Revised by Telegrayh.)
Tohonto, Scpt, 20, 1887.
The condition of the general wholesale trade shows little change. In most lines there is a fair trade reported, and prices coninnue firm for leading stuples. The low prices and slow movement of wheat aro being felt in the backwardness of remittances. Barley, however, is offering more freely, and will probably be a paying crop. The money market is rather tight, with rates however unchanged. Prime commercial paper is dibcounted at $6 \frac{1}{2}$, and the gencral run at 7 to $7 \frac{1}{2}$ per cent. Sterling exchange firm, with 60day bills quoted at $108 \frac{1}{8}$ to 108 between banks, and demand bills at $109 \frac{1}{g}$. The stock market is quict, with bank shares somewhat irregular. Northwest Lnad is slightly firmer than last week, while insurance stocks are casier. Following are the closing bids as compared with those of a week ago:-

| anks. | $\begin{gathered} \mathrm{Bid} \\ \mathrm{Sopt} . \\ 22 . \end{gathered}$ | $\begin{gathered} \text { Hind } \\ \text { Sopt. } \\ \text { Si9. } \end{gathered}$ | Loan Co | $\begin{gathered} \text { Bid } \\ \text { Sent. } \\ 22 . \end{gathered}$ | Bid Sept, 2. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Montr | 2321 | 2313 |  | 207 |  |
| Toront | 205 | $215 \%$ | Free | Jfg |  |
| Ontari | 122 | 122 | Western |  |  |
| Mercha | 1203 | 1217 |  | + |  |
| Dominior. | 218 | 211 | Lond'n \& Can'd | 153 |  |
| llamilton. | 1391 | 140 | Landed Crodit. |  |  |
| Standard. | 1304 | 1304 | National In |  |  |
| Fedoral | 1021 | 1461 | Ontario Lon |  | 1122 |
| Mulson |  |  | mperials |  |  |

Butter.-There is a good jobbing trade at firm prices; choice tub in good demand at 21 c to 22 c , and in extreme cases at 23 c . Medium tub lots sell at 18 c to 19 c . Round lots of dairy tub are quoted at 16 c to 17 c in the country, and creamery at $23 c$ to $24 c$. Figgs are firmer, round lots being quoted at 160 to $16{ }_{2} \mathrm{c}$ per duzen. Cherse olso firm, with small lots salling here at 12 hc to i 3 c .

Drues-There is a good business doing, and prices in somo cases are ensier. Opium is quoted at $\$ 5.50$ to $\$ 5.75$; oil of peppermint; S4 to 54.25 ; Howard's quinine, 63 c to 67 c ; German do., 50 c to 55 c ; morphia, $\$ 3.00$ to $\$ 3.10$; tartaric acid, 60c to 65 c ; cream of tartnr, 35 c to 40 c ; turpentine, 550 to 60 c ; linseed oil casier, 67 c for raw and 70c for boiled

Flour and Grain.-Flour in moderate demand and prices firm, offerings still being limited. Sales of superior extras an reported at equal to $\$ 3.70$ and of extras at $\$ 3.57 \ldots \$ 3.60$. Patents rula at $\$ 3900 \$ 4.25$, ticcording to quality. Wheat has been quiet this week and prices without material change, No. 2 fall.

THE

## คATENT

## ＂JUBILEE BOOT＂

Makes a No． 6 foot fit a No． 4 Boot or Shoe．For improved beau－ ty and appearance it is absolutely unapproachable．This must be accepted as a literal fact to appre－ ciate the value of this invention． This Boot is equally valuable to gentlemen．

# J．F．O＇BRIEN， 

Inventor and Propristor，
QUEBEC，P．Q．

I hercby certify that I have been wearing a No． 10 boot，and have bought a pair of the new Jubilee Boot size No， 3 ，and find greater comfort and ease in wear－ ing thent．

H．F．Cuunci，N．Y．

## BELLS！

HOSE REEL BELLS， GONG BELLLS， TELHPEONE BELLS， ELECTRIC BELLS． Sprecial Bells made to order．
C．O．CIARK，
Cote St．Paul，P．Q．，near Montreal successor to o．L．Clark．
fold at 79 c 880 c f．o．c．，No． 2 spring at 80 c ， and No． 2 red winter to arrive at 80 c on track．No． 1 hard Manitubs is quoted at 83 c 085 c ．Barley is moving a little more frecly，biat few sales of car lots are reported． No． 2 has sold at 62c，and some uninspected at $60 \mathrm{c} @ G 1 \mathrm{c}$ ．No． 1 is uominal at GGc 067 c ． Oate very quiet and prices stendy ；car Iots of mixed fold as 34 c on track，and white at 35 c ． Peas are firm at 58cro59c for No． 2 ；very fen offering，Oorn is quoted at 60 c ．Oatmeal nominal at $\$ 4 . 1 5 \longdiv { a } \$ 4 . 2 0$ for car lots．Bran is scarce and firm at nbout $\$ 14$ on track； millers sell small lots at $\$ 16$ to $\$ 17$ ．

Grocerses．－There is a fair thade reported， and prices generally steady．Coffec is quoted at 22 zc ad 23 c for Rio，and at 27 c .028 c for Mocha．Teas in fair demand for tbe lower grades．Syrups scarce and firm．Sugars rather casiur ；gramulated $7 \frac{1}{3}$＠ 07 fa ；Paris lump 7 等c
 I＇rinidad 5fe $\bar{\omega} 5$ ge．Fish in good demand； salmon and white，sc $\sqrt{a} 6 \frac{2}{c}$ per lb；pickerel， 5 fc ；black base，70＠8c．Canned goods scarce and prices firm．Tobaccos in active de－ mand and firm．

Hardyare．－Business is rather better than it wain and prices rule stady．Pig iron is

## C．ALFRED CHOUILLOU

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IEGRAS \＆CIE．，St．Denis，Paris．
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graph，Cigarette Makers ML．nufacturer of the fimous Smoking Paper＂Aux Sels de Vichy．＂
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 The Etandard Inks of America，EMGAKMETThonas＇LIQUID bluing
In Sprinkling Top PAPER BOTTLESS，Always ready for mmediate ube．No breakage，no loss，quality
abyonntely parci contalng no actd or oticer ta－ inbuointely purc contans no actid or octuer in． L．H．THONAS CO．，CHICACO， NEW YORK and WINDSOR，OMT．
quoted at $\$ 21$ m 522 for Summerlec，and at $\$ 20.00 \bigcirc \$ 21$ for No． 1 Nova Scotia．Ordimary bar iron $\$$ ？；nails $\$ 2.90$ a $\$ 3$ ．

Hides and Skins，－The hide market is rather dull，with bui little change in quota－ tions．Dealers pay 7 c for No． 1 green and 6 c for No．2．Selected cured fold at 80．Sheep－ skins firmer，with the best bringing 65c，and country lots $50 \mathrm{c} \not 055 \mathrm{c}$ ．

Live Stook．－＇She receipts of cattle con－ tinue large，but the quality generally is poor． Really choice animals sell well．The best on the market yesterday sold at 4 the per lb ．

Estathesusu 1857．

James Duccan \＆Sons， Auctioneers \＆Commission Merchants City Markat Bulibing，<br>ERA工IEAX，N＿S． Facilities for the disposal or Live Stock，Farm Produce Bankrupt Stocks，\＆c．<br>Consigtments solicited．

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## A．H．McBEAN， <br> 17 st．Sacrament St．，

Or，$\quad 17$ St．Sacrament St．，
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＂ 3 By a thorough knowledge of the maturallitys which govern the operations of digestion and nu－ trition，and by is careinl application of the fine propertios of well－selected Cocun，Mr．Epps has provided our breakfist tables with a delicately plavored bovernge which may save us many heavy dectors＇bills．It is by the judicious uso of such articles of diet that a constitution may bo rradu－ ully huilt un until strong enough to resist every tendency to disease．Humbreds of subtio maladies are fonting around us rearly to athels wherover thero is a wenk point．We may escape many a fatal ghaft by heoping ourselves well fortified with pure blood and it properly nourished frame．＂ cizil Seryice raselte
Mado simply with boiling water or milk．Sold only in packets by Grocors，labelled thus： IARES EPPS \＆CO．，Homeopathic Chemists，

London，England．
Sole Agent for Canada，C．E．COLSON，Afontreal，
and these were for export．Butchers＇cattle in fite demand，with knles of good to choice at 30 to 3 d ，and common at 2 c to 2 yc ．Sher in good dewand and firm at 32 c for the best and at 3 e per lb ．for bucks．Lambs rule at $\$ 2.50$ to $\$ 350$ a head，the latter for very choice．JIfogs are quoted at 4 de to 50 per lb．

Provisions．－There is a guiet trade and prices as a rule steady．New long clear bacon
 the latter for small lots．Mess pork is quoted at $\$ 17$／o $\$ 1750$ ．D－essed Hogs eakier at $\$ 6.50$ かS6．75．Potatoes sell in car lots at 85ca87c n bar．Beans \＄1．30 fa \＄1．50 the latter for sunall lots of Land－picked．

luak of Rrit. Colmmbia, bonus of 2 per cont. oqual in all to a dividend of 8 por cont. por annum.
Bank of Montroth. bonus of 2 yor cont equa in all to a diridoad of 12 per cont por anmum
Bnik of, Loronto. bonur of 2 por cont. equal in all to a dividond of 10 per oont por annum.
Piotou Bank tiuding up bininosin.

| banks． | Specie． | $\begin{array}{\|l\|l\|} \hline \text { Domini'n } \\ \text { Notos. } & \text { Cho } \\ \text { Oth } \end{array}$ | $\begin{array}{l\|l\|} \text { Notes } & \text { Bal } \\ \text { Choq. } \\ \text { inther bot } & \text { rou } \end{array}$ |  | $\begin{aligned} & \text { Bral. dua } \\ & \text { Pros. } \\ & \text { rotincs. } \\ & \text { notincol } \end{aligned}$ | Biss orA. | Don．G Deb．or tock． | Provy．or Pub．Soc＇s not Cun． | $\left\{\left.\begin{array}{c} \text { Lonns } \\ \text { Lon on } \\ \text { Gort. } \end{array} \right\rvert\,\right.$ |  | Lonng，on Sce， of Cry Chins <br> or other Coll |  | $\left\|\begin{array}{c} \text { Loms } \\ \text { to other } \\ \text { Corp. } \end{array}\right\|$ | Lonns to <br> othr． $\mathbf{3}$ ks． scourrod |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| -1 Toronto ．．．．． Cominarco． |  |  |  |  | Puexize | $\widehat{\$ 557,311}$ |  |  |  | －1，000 |  |  |  | －${ }^{10,000}$ |
| ${ }_{3}$ Somomimion |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ${ }_{6}{ }^{\text {S }}$ Ftandard | ${ }_{\substack{101,64 t \\ 77,76}}^{10}$ |  |  | 22,595 87.303 8 |  |  |  |  |  |  |  | 119，42120 |  |  |
| ${ }_{7}$ Fodederal |  | cisione | （180， 10 | 88， |  | \％ |  | 433， 40 |  | 4， 4 ， 19 |  | cisk | －${ }^{\text {socious }}$ |  |
| \％ | ， 12.45 | ＋574．420 |  |  |  |  | 24， |  |  |  |  | 1，8\％ |  |  |
|  |  |  |  |  |  |  |  |  | 12 |  | ， 47 |  | －17，50 |  |
| ${ }_{12}{ }^{12}$ |  |  |  |  |  | 21，955 | ．．．．2，972 |  |  |  | 17n，th |  | ．．．．．．．．． |  |
| ${ }^{13}$ Lo |  | 19 | 15，663］ | 11，532 | 7, |  | 20，5si |  |  |  | 32，174 | 3， 3 ， 26 |  |  |
| Total， | 1，79，410 | 2，8 | 1, | 1，020，29t 1 | 1，704，039 | 632，635 | 1，906，999 | 2，245，466 | 120 | 59，189 | 4，970，178 | 1，992，078 | 2，637，697 | 40，000 |
| $19 \text { Montran }$ |  | 2.46689 <br> 655,533 | 984,192 <br> 260,32 | 7. |  | 1，039，482 |  | 477， | 83， 80 | 906，653 |  | 831，79 | 6．5152， 5156 |  |
| ${ }_{7}^{16}$ | 27，0 | ${ }_{\text {172 }}^{17}$ |  |  | － | 9，976 |  |  |  |  |  |  |  |  |
| ${ }_{\text {If }} 18$ Nillo Mario | 12.5 | ${ }^{255740}$ | － | 42，613 | 7 \％，6i4 | 23,317 |  |  |  |  | 73， 123 |  |  |  |
|  | －3，4 | 552， 5 | cis |  | 41，710 |  |  | 100， |  |  |  | 38， 38. | 200， |  |
| ${ }^{2} 2$ |  |  | 93\％， | ${ }^{521,50,506}$ |  | 151，5i2 |  |  | 20， 36 | 33，140 |  |  | 2，0060，425 |  |
| 23 Qubbeo． | ${ }_{7}$ | 196，110 | 17t，938 | 47， | 1012.885 | －－$\quad$ 45，702 | is， | 75，33 |  | 2，383 | 417，040 | 4，${ }_{\text {\％}}$ | 582， 226 |  |
|  |  | 148,089 5,5010 | ${ }^{117,6}$ |  |  |  | 120，000 |  |  |  | 33,000 |  |  |  |
| ${ }_{27}^{24}$ ESH THaintho |  | － 23,5851 | \％， 2,200 |  |  |  | 13，000 |  |  |  |  | 8，232 | з65，392 |  |
| tal，Que． | 3， | 5，43， 3 ，02］ 3 3， | 1 | $\underline{1,396,061}$ | 8.5 | 1，35， 172 | 2，033，02 |  | 411，517 |  |  | ，072 |  |  |
|  |  |  |  |  | cititio6 |  |  |  | － 30335 | ，107， |  | 5，902 | ＂， |  |
|  | ${ }_{22}^{2}$ |  |  |  |  | ${ }^{30,023}$ |  | 2̈i，ion |  | 113 | 7，22 |  |  |  |
| ${ }_{33}{ }^{3}$ Yarmoun | \％， | 21 |  | $\underset{\substack{2,1,44 \\ 504}}{ }$ |  |  |  |  | 225 |  |  | 1,100 | 177 |  |
| ${ }_{3}^{34}{ }^{3} \mathrm{Fros}$ |  | 4 |  | ${ }_{6}$ | 15，172 |  |  | 15，000 |  |  |  |  | 24， |  |
| ${ }^{6} 6$ Coun＇${ }^{\text {a }}$ | 12，921 | 9，8it 0 | 4，50i | 3，296 | 17，053 | 96i |  |  | 935 |  |  | 116 | 151， |  |
| T | ${ }^{315,79}$ | $E^{3}$ | $4382,090$ | － 3689 | $1,099,9205$ | $\frac{4020,523}{37,033}$ | 23 | 1，016， | ${ }_{16,210}^{41}$ |  | （150．，138 | 23.150 |  | 20 |
| ${ }_{3}^{3} 8$ | 33，079 | ．．．．．．． | 21，95］ | 28，433 | 6，57i | 565 |  |  |  |  |  |  |  |  |
| $40 . \mathrm{T}$ |  |  |  |  |  |  |  |  | 16, |  |  |  |  |  |
| $\begin{gathered} 40 \\ 41 \end{gathered} \mathrm{Conn}_{\mathrm{Bn} k} \mathrm{I}$ | 225，314 | 188， 188 | 1，81 | － 43,305 | 210，127 | 1212,37 |  |  | $312,8 i 6$ |  | 10，2， |  | 299，507 |  |
| Gr．To | 5，978．701 | 2， 47.9717 | 220 | 206， 060 | 11．614， 807 | 3，67， 03 | 3，3，120．21 |  | 288, |  | 11，629．5015 | 2.995 .2 | 15，73，288 | 307，039 |
| anks． |  | Publio Discounts | $\left\lvert\, \begin{gathered} \text { Notese } \\ \text { onorrue } \\ \text { not sece. } \end{gathered}\right.$ | $\begin{array}{\|c} \text { othhor } \\ \text { dobetr } \\ \text { dobsurd. } \\ \text { securea. } \end{array}$ |  | $8 .$ |  |  |  | Cllier | $\underset{\substack{\text { Totan } \\ \text { Assects．}}}{ }$ |  |  |  |
| ${ }_{2}^{1}$ Toront |  | ${ }^{86,59}$ | \＄12，640． |  |  |  |  |  |  |  |  |  | 188，560 | ［8， 679 |
|  |  | 5.46 \％ | ${ }^{43,185}$ | ： |  |  |  |  |  |  |  |  |  |  |
| 5 Stundar |  | 3， $3,662,3,3$ | ce， |  |  |  | 20，900 |  | 退， | \％ | \％， | 22， 2050 | 101，132 | 153，540 |
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| Terris, 4 months, or 5 nc |  | Liead Pipe | 4755 | Memlook Cai | 0 0 7 | Plagniol. | 37540. |
| or ${ }^{\text {a }}$ d days.............. | 0 11 0000000 | Zin | 425435 | ${ }^{\text {" }}$ - Lig | 055065 | \% ${ }^{\text {\% }}$, $\frac{1}{2}$ pts., 4 doz... | 420450 |
| Axes 8 se de ds.-25 to 30 dis. | 11001300 |  |  | French Calr | $\begin{array}{llll}105 & 10 \\ 0 & 31 & 08\end{array}$ | Bnrretti, 古mis.. 2 doz..... | 170.200 |
| Galvanized Iron: |  | If to F FF............ | 4 4 7 | Splits, Heny | - $\begin{aligned} & 021 \\ & 0\end{aligned} 128$ |  | $\begin{array}{llll}2 \\ 0 & 51 & 0 & 58\end{array}$ |
| Morewoods Lion, No. 28. | 0061007 | Barbed wire, per lb Gal | $\begin{array}{llll}0 & 06 & 0 & 063\end{array}$ | Smali |  | Coal Oil: |  |
|  |  |  | 0050051 | Lont | 008012 | Car Lots Store, [2 \%.e. off] | 0900198 |
|  | 002050 | - | 000390 | Pobl | 0 115 | Aro | $\begin{array}{llll} 0 & 14 & 0 & 010) \\ 0 & (141 & 0 & 218 \end{array}$ |
| Cald | 19502000 | No. 12.Ger. | 000350 | B. | 011015 |  | $00_{0} 0022$ |
| Langloan | 19502000 | " No. 13 " | 000375 | Brush (Cow) Kid . ........ | 01240153 | " single bbls......... | 000.023 |

Refallers with flike bat in mind that the above guotations apply only to large tot s.


The tove cirt was selected from the large exhibit of OWEN MCGARVEY \& SON, by the art critics of the "london Cabinetmaker and Art Journal," and found wort $y$ of a place in that high authority on all works of artwith a yery flattering notice, highly complimenting then for thelr splendid exhibit made at the ate Colonial ind Iudinn Exhibition in Iondon and which goods the firm is continually manafacturing having only the very best and medium class of goods instock for some years. Waiting a call fromall in want of such goods at
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| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| －Brit．North America．．． | \＄2431 | \＄4．86 |  | 1，101，630 | 3 | 4 Jan 4July | 13S ox．d | 33580 |
| Can．Bank Commerco．． | $\begin{array}{\|c\|} \hline 245 \\ \hline 50 \\ \hline \end{array}$ | 6，000，000 | 6． 0000000 | 1800，000 | 8 | 2 Jan 2 Juls | 1101 | 595812 |
| Contral．．． | 100 | 500,000 | 500,000 200000 | 45，000 | 3 | 1－Dee 1 June | 102 | 11200 |
| Commeroial，Mani |  |  |  |  | 3 |  |  |  |
| Commercial，Nad |  |  | 20， 00 | $\begin{aligned} & 100 \\ & 65, \end{aligned}$ | 31 |  | 117 |  |
| Dominion | 50 | 1，500，000 | 1，500，000 | 1，070，000 | 10 | 1 Mny 1 Nor | 29 | 10950 |
| Du Peuplo | 50 | 1，200，000 | $1,200.000$ | 240，000 | 3 | 3 May 3 Sopt | 108 | 540 |
| Eastern Townships | 50 | 1，479，600 | 1，401，436 | 425，000 | $3 \frac{1}{2}$ | 2 Jan 2 July | 120 | do 00 |
| Exchange，Yarmou | 70 | －220，00 | 245，910 | 30，000 | ${ }^{3} 1$ | 1 Feb 1 Aug | 85 | 6960 |
| Foderal．．． | 100 | 1，250，0 | 1，250，000 | 150，000 | 8.1 | 1 June．．．．．．．．． |  | 110250 |
| Halifax | 100 | 1，000，000 | 1，000， | 310，000 | 4. | 2 Juno 1 Dec | 140 | 1400 |
| Hochela | 100 | － 710.100 | 170，100 | 100，000 | 3 | 2 Jan 2 July | 95 | 2500 |
| Imperial | 100 | 1，500，000 | 1，500，000 | 550,000 | 4 | June jec | 13．5－ | 158 |
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| \％Morchant | 100 | 1，000，000 | 1，000，000 | 120，000 | 31 | 1 Aug 1 Fob | 105 | i（S 0 |
| 3 Molsong | 50 | 2，000，00 | 2，000，000 | 800，000 |  | 1 April 10 ct 1 | 1324 ex．ll |  |
| M Montroa | 200 | 12，000， | 12，000，00 | 6，000，000 ${ }^{5}$ | $2{ }^{2}$ | 1 Juno | ${ }^{232}$ | 464 |
| \％Nationale | 100 | $2,000,00$ | 2，000，000 |  | ${ }_{6}^{2}$ | 1 Jan 1 July | 210 | 21000 |
| Nova Soot | 100 | 1，114，300 | 1，114，300 | 360，000 | 3 | Jan 1 Juls | 137 | 13700 |
| Ontario＇ | 100 | 1，500，000 | 1，500，000 | 5250000 | 7 | 1 Juno 1 Dae | 123 | 1230 |
| Ottama | 100 | 1，000，000 | 1，0000 | 260，000 | 3. | 1 Juno 1 Deo | 80 | 12000 |
| Peonle＇ | 50 |  |  | － | 2 | Fob Aug |  |  |
| Quebro | 100 | 2，500，000 | 2，500，000 | 325，000 | 3 | iApril 100 ct | 112 | 11200 |
| Et．Steph | 100 | 200，0 | 1200 | 25，000 | 21 | 1 Dec 1 Junc |  |  |
| Standard | 100 | 2，000 | 1，000，000 | $1,250,000$ | 7 | 1 Dec June | 2010 |  |
| Urion，（\＃̈ailie | 50 | 500，00 | ＇500，000 | 1，40，000 | 21 |  | ！ 18 | 4900 |
| Union of L． 0. | 100 | 1，200，000 | 1，200，000 |  | 3 | 2 Jan 2 July | \％ | （4） 50 |
| Villo Mario | 100 |  | 47， |  | 31 | 2 Junc 1 Dec | 96 | 960 |
| Y | 100 |  | 300.000 | 30,000 | ${ }^{3}$ |  | 111 | 1000 |
|  | 60 | 600，000 | 578，313 | 67，000 | 4 |  | 1183 | 5925 |
| Brit．Can．Loa | 100 | 1，950，000 | 207，006 | 27，000 | $\stackrel{3}{3}$ | 1 Jan 1 Juls | 100. | 10000 |
| Brit．Mortg．Loan C | 100 | 450，000 | 223，771 | 80,000 | 31 |  | 116 |  |
| Building and Loan | 25 | 750，000 |  | 95，000 | $\stackrel{8}{8}$ | 2 Jan 2 July | $1{ }_{75}$ |  |
| Canada Cotton ${ }^{\text {Con }}$ | 50 | 1，500，000 | 663 | 150， | ${ }^{13} 9$ | 2 Jan 2Juls | 132 | 0600 |
| Can．Perm．Loan and ba | 50 | 3，500，000 | 2，300，000 | 1，180，000 | 61 | 1 Jan 1 July |  |  |
| Can．Srve and Loan Co． | 50 | 700，000 | 650 | 120，000 | 1 |  | 126 | C3 00 |
| Dominion Sav．and Inv．Co． | 50 | 1，000，000 | 873,205 | 157，000 |  | 30 July 31 Deo |  |  |
| Dominion Tolegraph Co． | 50 | 1，000，0 | 1, |  | 3 | 15 Jan and Qtly | 3 | $4{ }^{4} 100$ |
| Dandas Cotton Coid | 100 |  | 611，430 |  |  |  | 118 |  |
| Freohold Loan and Sav．Co． | 100 | 1，876，000 | 1，000，000 | 450，000 | 5 | 1 Juno 1 Doc | 1671 | 16750 |
| Hamilton Prov．and Loo | 100 | 1，500，000 | 1，100，000 | 1855，000 | 3. | 2．Jan 2July | 122 | 12250 |
| Homo Sav．and Loan | 100 | 1，500 |  | 66，000 | ${ }^{81}$ | 2 Jan 2 July |  |  |
| Hochelaga Cotton ${ }^{\text {co．}}$ | 100 | 2.000 | $\begin{array}{r}850,00 \\ 1 \\ \hline 100 \\ \hline 150\end{array}$ |  |  |  | 1805 | 13050 |
| Huron ${ }^{\text {Huron Erieloan }}$ | 50 |  | $1{ }^{1} 200,090$ | 391,000 | 5 | 1Jan 1Juls |  |  |
| Imporial Loen and Inv． | 100 | 529 | 641704 | 85,000 | 3 |  | 133） | 50 |
| Landed Banking and Loan． |  | 700，000 | 424 | 40，000 | 3 | 2 Jan 2 July |  |  |
| Lond．\＆Can．Loan | 50 | 4，000 |  | 290，000 | 5 | 15 Mch 15 Sopt | 152 | 7600 |
| London Loan Co． | 50 | 665，000 | 5 | 50，000 | 4 | 31 Dee 30 June | 1124 | 51525 |
| Lond，and Ont．Inv， | 100 | 2，452，700 | 100 | 105，000 | 31 | 2 Jan 2 July | 116 | 11660 |
| Manitoba Inv．A8s0 | 100 | 518 |  | 3，000 | $\frac{5}{5}$ |  |  |  |
| Montrealicolegraph ${ }^{\text {cos }}$ | 40 | 7，000，000 | 2，000，0 |  | 4 | 2 Jan and Qtis | 91 | 3780 |
| Montroal City Gas Co | 40 | 2，000，000 | 1，876 |  | 6 | 15 April 1500 d | 211 exd | 8490 |
| Montral City Pags． 1 | 50 | 600，000 | 00,004 |  | 4 | 6 May 6 Nov | 237d | 11875 |
| Montreal Cotton | 100 | 800,000 | 800，000 |  | 2 qtly |  | 110. | 11024 |
| Montreal Building Assoo | 50 | 300，000 | 00，000 |  | 0 |  | 27 | 330 |
| Montreal Loan and | 50 | 1，000，000 | 32.812 | 106，000 | 3 | 15 Mch 15 Sent | 110 | 5509 |
| National Inyestr | 100 | 1，700，000 | 418,000 | 22，500 | 3 | 31 Doe 30 Junc | 1042 | 16150 |
| Ont．Indus．Loan andi | 50 | 500,000 | 274，273 | 000 | 3 | 20Juno 31 Deu | $\mathrm{l}_{97}$ | $0{ }^{0} 710$ |
| Ont．Loan and Del | 50 | 2，000，000 | 1，250，000 | 300,000 | 3） | 1 Jan 1 July | 119 | E！ 50 |
| People＇s Loan and Doj． | ． 50 | 600，000 | 564，580 | 92，000 | 3． | 1 Jan 1July |  |  |
| Real Est．Loan and Dob | 0 |  |  |  | ${ }^{3}$ |  | 40 | 2000 |
| Richeliou and Ont．Nav．Co． | 100 | 1，619，000 | 1，619，000 |  | 3 | 9 Feb 15 Sont | ta | 5000 |
| Royal Loan and Say． | 50 | 500，000 | 410，515 | 24，000 | 4 | Jnn July | 131 | ${ }^{65} 09$ |
| Starr M＇fg Co．，Hal | 100 | 200，000 | 200，000 |  | 3 | March | 119 | ${ }^{87} 300$ |
|  | ． $\begin{array}{r}100 \\ 50\end{array}$ |  |  |  | ${ }^{3}$ | b and quy | （119 | 134 61 6 |
|  | 50 50 |  |  |  | － 4 | ${ }_{8}{ }_{8}{ }^{\text {July }}$ | $\begin{aligned} & 183 \\ & 185 \end{aligned}$ | 6660 18500 |

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OUT NAIL, SHOE NAIL AND TAOE WORES. Nall Capacimy, 20,000 kegs per annum.


All descriptious of coods in these lines of extra quality, material, make and finish kept constantly in stock und manufactured to order. Cut Nails, Spikes, Tacks, lrads, Shoe Nails, Hungarian Nails, de.
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## SHIPPING TAGS.

Having all the machinery necessary for the manufacture of SHIPPING TAGS, we would call the attontion of Morchants \& Manufaoturers to our exceptionally LOW PRICES in this lino.
 To Sell in 1887, and can beat the world on prices R. J. LATIMER, 92 McGill Street, Montreal.

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The Fire Insurance Business
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## CALEDONIAN INSURANCE CO．

OE EDINBTEGEI．
the oldest Scotch Office，founded 2805 ，and one of the strongest Cnmpanies repre sented in Canada，and our other Insurance connections as BRORERS AND AGENTS．
Continuance of all business connections is solicited，and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty－five years．

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Guarantes Capital，－－－－－－－$\$ 700,000$ Govarnment Deposit， 51，000

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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 endowinent or Term－payment Lire Policy will keep it in force a longen time．DAVID DEXTER， Managing Dirctior．

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FIRE AND IMARINE． Incorporated 1833 ．

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## ROYAL CANADIAN

FIRE AND MARINE INSURANCE 00.
President，－ANDREW ROBERTSON，Esq． Tice－President，－Hon．J．R．IHIBAUDEAU． Head Offlce， 157 St．James St．，MONTREAL．
Capital，－－．－－－ 8500,000
Assets，－－．－－－708，328

Income，1885，－－－－～．－517，378
HARRY CUTT，Secretary．AROH．NIOOLL，Afarine Underwriter．

## G．H．MCEENRX，Mallager．

M．J．E．DROLET，Agent for City and District of Montreni．

## COMMERCIAL UNION <br> ABSUEAINOE OO．（IIMKITED） OF LONDON，ENGLAND． <br> Capltal，．－．．$\$ 12,500,000$ Storling．

 MONTREAL，－ 1731 NOTRE DAME STREET． JAMES MoGREGOR．$\{$ Agents．$\}$ FRED．M．OOLE．
## THE CITY OF LONDON

 FIRE INSURANCE COMPANYOF IOMNDOIN，HINGIAIND．
Capltal，．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．\＄10，000，000
Insurance Affected at Lowest Current Rates．
Hrad Opmice for Provinge or Qurare：
53 \＆ 55 St，Franoois Xavier Street，MONTREAL． W．R．OSWALD，Cen．Agent．
Snfe and Reliahle Agents wanted in uarepresented districts．
THE LONDON MUTUAL FIRE INSURANOE OO＇Y OF OANADA，
The Successful Pioneer of Cheap FARM AND RESIDENCE Insurances．
Finanoinl Statement 3lst December，1884，shows Assots，$\$ 365,541.32$ Over 41，000 Members．Nearly 15，000 Policies issued in 1884. The only＂Fire Mutual＂licensed by the Dominion Government．Takes risks on Farm Property，and on Private Dwelliggs in Cisy，Town or Vinage，on more favorable terms than any other Company．

Mead Offices， 438 Richinond st．，Mondon，Ont． Jamre Ahmetrong，M．P，Pretident．Jiames Grant，Vice－Preaident． W．R．Vining，Treasurer．O，G．Cony，Fite Ineqector． D．O．MacDONALD，Manager．
The＂London Mutual＂does a larger business in the lnsurance of Farm Properly and Privare Residences than any other Company in the Bominion，ANO HAS
DONE THE SAME FOR NOV OVER A OURTER OFA CENTURY． DONE THE SAME FOR NOM ence，for，until it wab eatablished，the stock companies，having all their own way， ence，for，until it was eatabished，he stock companies，havigg atheir own way， charged the owners of farm property and private resid chices agh raver to make uph
for their losses on more dangerous classes of property；this is changed now，through
 ance apply＇to any of the Agents，or addrass the Head Ofice．


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Head Office, 179 St, James St, Montreal.
FIRE, LIFE, ACCIDENT Musiness 'I'ransacted.
Only Company issuing negotiable
巴NDOWMENT OOUPON BONDS whout conditions, offering facllities for obtaining moncy at any moment.
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Resources of the Companv.
Authorizel Cryital.............................................3,000,060 St5
Sulisoribed .....................................................................................500,000
Firo Funi und leservos ns nt ghet Docembor, 1883.................. 1,592,235


Agents in all principal Towns of the Dominion.
Head Office for the Dominion, 78 St. Francois Xivier Street, MOIVIREAAT


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Liability of Shareholders Unlimited.
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Every description of property insured at moderate ratos of premium, Life Assurances granted in all the most approved ras.

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CAPITAL,
Founden 1sos.
CAPITAL, - - $1,200,000$ STG. Jornt mantagers: $\{O W \mathrm{EN}$ MUURPTTY, MM. P- PAgents required in unrepresented towns.

## Scottish Union and National

insurance co., of edinburgh, scotland.

## ristakhishea 1824 .

M. BENNETT, Jr., Gion. Managor North Amorican Branch, Hatford. Comn,

Capital . . . . . . . . . $\$ 30,000,000 \mid$ Invested Funds . . . . . $\$ 1$ 13,500,000
Tolal Assots . . . . . . 34,472,705 Deposit toith Dom. Qoot. 125,000
walter kavanagh, Rosidem Agem, 117 st. Francols Xavior streat, montreal.

## COLONIAL EXHIBITION.

South Kensington, London, Novomber dth, 1886.
Mebsrg, D. A. McGaSkILL \& CO., Montrial.
Thear Sirs - I om happy to inform you that your warnishas bate beon tostDoar sirs, - I nm happy to inforn you hat your wrminalars with satisenotory resulte, nid I wre this day loft an ordor for the rhole exhibit to bo forwarded by rail to Birminghan to bo distributed to tho purchasers.

Yours faithfulls. (Signod) f. E. PXATM.
N.B.-The Exhibit consisted of $425^{\circ}$ gatlons of fue Cirringe Varnisher. A grand analo.
 adjestentor lossesara the prominont fentures of this Company．

Oanada Board of Direczons：
Hon．Mrnby Starnes，Chaimat．
Eprard J．Barbafo，Egq．
Sir A．T．Galt，G．M．，M．G．
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## Accident Insurance Co．

## OF NORTH AMERICA．

Incorporated by Dominion Parliament，A．D． 1872.
Authorized Capital，－$\$ 500,000$ ．
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EDWARD RAWLINGS．
The Accident Insurance Company of North America nossesses a record for both relinbility and literality；one proof of which is that it ${ }^{\text {thas }}$
mid oret two thousand losser and ans NEVER centestada clainat lave．It has nimple financial rosources，and has made the special Defosit with orer，the ouly Company whe aro selely upplicable to Accident Insurance．

## QUヨコヨC

Fire Assurance Company． ESTABLISHED 1818，
Government Deposit，．．．．．$\$ 75,200.00$ Directors－J，Greavas Claphum，President；Ed－ win Jonos，Vice－President；W． R ，Dean，Treas．； Sonntor C．A．P．Pollotier，Gco．R．ienfrev，A．F． Ilunt，IIon．Pierro Garnonn．Chs．Langlois，In－ metor W．I．Fishor，Scoy．
Azemeics．－Ontario－Geo．J．Pyke，Ioronto．Mon－ real－M．Moutb ECo．Noy Brunswick－Thos． A．Tomple，St．Joln，Manitoba－A．Ilolloway， Winainug．

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Kingston，Ont．
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BARRISTERS，fc．


## H．J．MUDGE，－－Chiof Agont．

## Establishrd 1803. <br> ｜NPERMAL

Fire Insurance Co．，of London．
W．H．RINTOUI，Res．Sect＇y， montreal： 6 Hosprial St．
Subscribed Capital，－－－$£ 1,200,000$ Stg．
Paid－O］Capital，
－$£ 300,000$ Stg．
Total Invested Funds，over－－$£ 1,560,000$ Stg．
The WATERLOO MUTUAL
FIRE INSURANCE COMPANY．
Established in 1863．Head Office，Waterloo，Ont．
Assets，Jan，1st，1887．．．．．．．．．．．．．．．．．．．．．．．．$\$ 246,448.00$ No．of Policies in force Jan．J 18 ，1887．．．．．．．．11， 997
Cinaples Hendry，Esq，prevident：Groher Ras：－
 Secrelary ；J．B．Hughes，Esq．，Inspector．

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FIRE INSURANCE COMP＇Y． WATEER LOO，ORT．
Subscribed Capital．．．．．．．．．．．．．．．．．．．．．．．．．．$\$ 200,000.00$ Government Deposit．．．．．．．．．．．．．．．．．．．．．．．．．．．20，100．00 Losies Promptly Adjustod and Pald．
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Caltal Slook，－－－－$\$ 300,000$ Govcrnment Deposit，－．－．．．25，000 Incorporated by a Special Act of Parliament． Hbad Opfict：
13 ST．LAMBERTEST，${ }^{\text {B }}$－MONTREAL，

## Insurance．

NORTH AMERICAN LIFE ASSURANCE COMPANY．
Head Office，－．－．TORONTO．

## Guarantea Fund，．．．．$\$ 300,000$

Deposit with Covernment，B0，000
Hon．Alex．Mackrnzie．M．P．，President．
$\left.\begin{array}{l}\text { Hon．Alex．Mohmis，M．P．P．} \\ \text { John．Li：Blamie，Esq．}\end{array}\right\}$ Vice－Pren＇s．
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 Geo．C．Gibbons．Geo．McNnb．P．Mulkern．
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Barrister，Attorney－at－I $\mathrm{s} v$, \＆., \＆ Office：－Onficial Assignce for the canity of Renfrew． Streat，oppobite Sis
Haráware Store．

## Simeoe，Ont．

$(\underset{x}{ }$ W．WELLE，
Cr．（Late Killmaster \＆Wehs），
BARRISTER，SOLICIIOR，\＆c．
Walkerton，Ont．
KLEIN \＆MacNAMABA，
Barliaters，Sollcitors，$k:$
Waikerton comaty lowit of Hruce＇omity，Out．

# JOHN MACDONALD \& CO. 

## Call attention to their Stock being preeminently the Assorting House of the Dominion.

In Staple Department they show wonderful valua in Crey ail wool Mannel at mill prices. In imported limnols, Prench twills, Printed Solikburys, Welsh, Lancashite, Whito and sateled saxony and other makes.

All Wool and Union White Blankects, also Colored in all shades. Forse Blankets in Greys amd Fawaf, Jute, lined and unlised.

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In Dross Department they offer superb value in French and Germmimanufactured Goods, mal call particular attention to two lines of Otfoman and Jersey Oloths in which they have a full range of colors.
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'Ihey have still somo numbers to offer in their speciat line of Black and Oolored Gushmeras. In Branford and Glasgow Dress Goods they are ofterine special inducements in closing oul lines of Union Foule, in Plain, Checks, plaids and Stripes. Aso a line of Surges, 'Twills and Matons, Union Cashmeres, in Bhacks and Golors and Gostume Cloths.
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Donnestic Goods in gront varioty.

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Naps, Pilots, Bewvers, Meltons, Dingonals, Worstedn, Ottomann, Curls, Sealettes, Jerseys, Mattellasses; also I'rouserings, Suitings, Black Bronds, Docskins, from West of England makers.

IN LININGS they are showing the following: Italian Cloths, Verom Serges, Plain and Fancy Silecins, Pocketings, Hair Cloths, Interlinings, Rubber 'I'issues, de. In this Department they also slow Vesting of all kinds. Moleskins in White, Black and Browns; Corduroys in Black, hrown and Myrtle.
In Canadian Tweed Department they show Plain nad Checked Eroffis Union and Wool 'lweeds, Tine All-Wool Tweeds in Suitings, Trouserings and Ulsterings. Send for sumples aud quotations.

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Specinl value in Black Satin Merveilleux, Duchesse, Colored Surahs, Rhadames, Faille Firancaise, Colored Striped Satins. All shades in Millinery Sutins, Plushes, Volveteens.

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Black and Brown Mantle Piushes.
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Special job in heavy Canadian Shawls.
Black $A 1$ pmea and Italian Quilted Skirts.
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A special job in Canadian Hoods and Jerseys. A full range of Black and Colored Jerseys. Beaded, Braded, Plain and Scalloped Veiling in Black, Bronze, Favy, Myrtle, Brown, Grey, Barege. Spot Veiling in all colors. Comploxion Nels, Mechlins, Cambrays, Parisinns, fo., \&e. New Ftuncy Frillinge, in assorted boxes.
Now White Crcam and Black Frillinge, Mustins-all the standard makes in Swiss Cheek, Thue Cheek, Jacconet, Victoria, Nuinsook, India, l'ale and Black Books, dic., sc.

Celebrated No. 9 Swiss Checks in twolve patterns.

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Bimbroidery- $\Lambda$ splendid stock of Flamel Embroidery in all colors.
Swiss Embroidery and Incertion in great varicty, Oriental, Valunciennes and Thread Laces.

Irishand other Laces. Crochet Embroiderics.

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All the novelites in Buttons, in Pearl, Metal, Jet, Composition and Vegetable Ivory.
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ALSO A FINE LINE of Canadian Yarn, Jubilee J'ingering and Jetted Saxony. Wool work in Slippers, Brackets, Bamners, Bannerettes, Fire Screens, Table and Mantel Drapes, Piano and Fender Stools, Chair Siripes, Foot Iests, Cushions, Ottomnns.

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Work Boxes, Wicker Work Baskets Fitted. Writing Desks, Dressing Cases, Grapioscopes, Fancy Clocks.
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GANADAN UNDERWARE, Neckwear, large range. Silk, Linen and Cotton Handkerchitefs, 'Iop, Dress and Regatía Shirts, Umbrollas and Lubber Circulars, Mens Rubber and Rubber Tweed coats, I'op Rugs and Travelliug Shawls, Cardigau Jnclicts, Muflers, \&c., \&c. Mens Kait, Lined Kid and Kid glotes, English, American and Camadian Braces, Linen, Celluloid and Paper Collarf, Mens English and Scotch Hosiery in lambs Wool, Merino and Cashmere.

They invito caroful inspection of this now department.
Carpet Department.-For design effect and viuse the goods in this Dopartment are unsurpassed. Uarpets in Tapestiy, Brussels, Ilemp aud Kidderminster. Hangings, Curtains and Coverings in great variety. Floor Oil Clothe, from the best lritish, American, and Cunadian makers.

LINOLEUMS - in newest patturns. Stair Garpets in Tapestry, Brussel, Homp ar ${ }^{1}$ Wool, Smyrua and Cocon Mats. Hearth Rise, \&c., Furniture Plush, Piano Oovers, puble Oil' Choths, Fringes, Stair Rods, Cornice ${ }^{\text {Pules }}$ and Trimmings. lixiadly call and $s^{2}$ this very attractive Stock.


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[^1]:    mproves the appetic，nids digestion，removes fatiguc mal smstains amb refreshes both mind and body．It is hoth offective and rapid in tha action，nill may be taken with perfect salety tor any lengeti of time．it is the mosi uerfect restorative in convalescence after debilitatiog illuess，and is superior to allomier＇lonics，suchis as Iron， Calisaya，Quiniue，太e．，and milike these，fo merer conast／pictex．
    It has been prescribed thrmphont Burope by the most eminent plysicians，ani has been promonnced ＂the wost fowertw ressarer of the widal forces．

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    Grosvener Sq．，Iomion，Eng．

